



The Riksbank's regulations (RBFS 2017:2) on the reporting of credits by institutions (KRITA)

adopted on 19 April 2017.

The Riksbank hereby provides the following regulations pursuant to Chapter 6, Section 9 of the Sveriges Riksbank Act (1988:1385).

In connection with the regulations, which are divided into articles, the Riksbank has provided subsequent general guidelines. These are preceded by the heading *General guidelines*.

Content and purpose

Article 1 These regulations contain provisions for certain financial corporations and branches on the reporting of data relating to credits, which the Riksbank considers necessary in order to follow developments on the foreign exchange and credit markets, and to oversee the stability of the payment system. The collected data will also be used to compile statistics on credits.

Pursuant to Section 1 and Section 3 point 1 in the Act (2014:484) on a Database for the Oversight and Supervision of the Financial Markets, the data will be processed in the joint database for oversight and supervision at Statistics Sweden.

General guidelines

The obligation to provide information under these regulations is sanctioned by provisions on penalties and fines pursuant to Chapter 6, Section 9 and Chapter 11, Sections 2a and 3 of the Sveriges Riksbank Act (1988:1385).

References to articles refer to Articles 2 to 22 in the existing part of these regulations, unless otherwise stated.

Further guidance on the data that is to be submitted in accordance with these regulations can be found in the document entitled "Instructions on reporting to the Credit Database (KRITA)", which is available from Statistics Sweden.

Article 2 All reporting of credit in accordance with these regulations shall take place according to the credit-by-credit principle.

Article 3 Reported data shall refer to the balance sheet value at the end of the reporting period unless otherwise stated.

Article 4 These regulations apply to the following institutions:

1. Limited liability banks, savings banks and cooperative banks pursuant to Chapter 1, Section 5, points 3, 16 and 17, of the Banking and Financing Act (2004:297),
2. Credit market corporations pursuant to Chapter 1, Section 5, point 14, of the Banking and Financing Act (2004:297),
3. Securities companies with authorisation to trade on their own behalf and to both grant customers credit and receive customers' funds in accounts, this referring to



- authorisation pursuant to Chapter 2, Section 1, point 3 and Section 2, points 2 and 8 of the Securities Market Act (2007:528),
4. Swedish branches of foreign corporations which correspond to institutions referred to in points 1, 2 or 3.

Provisions on reporting obligation and report content

Reporting obligations, frequency and timeliness

Article 5 The Riksbank determines for each calendar year which institutions shall report credit data. If the Riksbank's assessment is that this will not risk the quality of the statistics, institutions whose overall contribution amounts to no more than 5 per cent of the total relevant credits of the institutions covered by the reporting obligation may be exempted from reporting requirements. The selection of actual reporters is based on the institutions covered by Article 4.

General guidelines

Institutions which are required to report for the first time shall be informed of this fact no later than 18 months before the reference date for when the reporting begins. This applies to entirely new data providers, in the event of mergers where one or more institutions are already data providers, the institution formed after the merger shall continue to report. Reporting may still be applicable even in the event of institutions being divided up.

Article 6 Institutions with an obligation to report pursuant to Article 5 and which are referred to in Article 4, points 1-3 shall report data for all units included in the legal entity. Each unit shall be dealt with separately in the reporting. A unit included in the legal entity can be:

- The head office, i.e. the legal entity's Swedish part of the business,
- Foreign branch per country of operation.

Institutions which are required to report pursuant to Article 5 and which are referred to in Article 4, point 4, shall report data for the unit (branch) operating in Sweden.

General guidelines

In these regulations, the institution required to report is called the reporting agent and the unit to which the reporting refers is called the observed agent. For those institutions referred to in the second paragraph, i.e. Swedish branches of foreign institutions, the Swedish branch is both reporting and observed agent.

Article 7 For data that is to be reported on a monthly basis pursuant to appendix 1, a report shall be submitted every calendar month and this shall be submitted no later than the fifteenth banking day after the end of the reporting period.

For data that is to be reported on a quarterly basis pursuant to appendix 1, a report shall be submitted every quarter and this shall be submitted no later than the twenty-fifth banking day after the end of the reporting period.

Asset types covered by the reporting

Article 8 Data shall be provided on all of the following asset types:

1. Loans,
2. Balances at central banks and public postal giros.



In these regulations, points 1 and 2 above are jointly called credits (unless otherwise specified).

General guidelines

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

Article 9 In addition to this, data on the following credits shall also be provided:

1. Granted but undrawn credits.
2. Credits that have been written off but where the claim on the debtor has been legally retained and the observed agent has other credits with the same debtor that have not been written off.
3. Credits serviced on behalf of another. In those cases in which the observed agent is resident in a country participating in AnaCredit reporting, pursuant to the European Central Bank's (ECB's) regulation (EU) 2016/867, items serviced by the observed agent and covered by Article 8 and this paragraph, points 1-2, shall also be reported, except in those cases in which the creditor to the serviced credit is a credit institution (head office or foreign branch) in a country that participates in the AnaCredit reporting.

Serviced credits also include, where applicable, credits that are serviced on a trust basis (fiduciary instruments).

General guidelines

A list of the countries participating in the ECB's AnaCredit reporting is provided in "Instructions on reporting to the Credit Database (KRITA)".

A credit is considered to be serviced by the party responsible for the administrative and financial management of the credit.

Debtors covered in the reporting

Article 10 Data shall be submitted on credits pursuant to articles 8-9 where at least one of the debtors 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. Any other debtor that is not a natural person.

General guidelines

Households' non-profit organisations are legal entities, which means that credits for which they are debtors are included in the reporting.

Natural persons also include entrepreneurial households, i.e. sole proprietors and non-registered partnerships with part-owners without legal status.

Estates of deceased persons are included in the reporting under the condition that they are legal entities under national legislation and that they have not, for statistical purposes, been classified in the household sector 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. In Sweden, estates of deceased persons are legal entities, which are initially identified with personal identity numbers but which are then, after a time, assigned corporate identity numbers/estate numbers.

Data on counterparties

Article 11 Counterparty means an institutional unit with any of the following roles in relation to a credit reported in KRITA:

- Creditor,
- Debtor,
- Servicer,
- Originator (only reported if the credit has been securitised),
- Protection provider,
- Reporting agent,
- Observed agent.

Data shall be provided in accordance with the stipulations of appendices 1-3. Different reporting requirements, pursuant to appendix 3, apply, depending on the counterparty's residency.

General guidelines

Branches established in a country different from that in which the legal entity is resident are considered to be separate institutional entities and are therefore reported as separate counterparties resident in the host country.

Article 12 No personal data shall be included in the reporting.

General guidelines

A credit for which a natural person is debtor may be subject for reporting if there are several debtors and at least one of these is not a natural person. In this case, only data on the counterparty or counterparties that is not/are not a natural person or persons is to be submitted.

Natural persons also include entrepreneurial households, i.e. sole proprietors and non-registered partnerships with part-owners without legal status.

Data on credit

Article 13 Data on any credit for which an obligation to report applies pursuant to articles 8-9 shall be submitted in accordance to the provisions of appendices 1 and 2.

For a credit that has been sold or otherwise transferred but for which an obligation to report continues to apply pursuant to article 9, point 3, the provisions of appendix 2 shall be applied as of the quarter following the quarter in which the credit was sold or otherwise transferred.

Data on protection

Article 14 For any credit covered by article 13, data on the credit's protection shall also be reported pursuant to the tables protection received data, instrument - protection received data and counterparty reference - protection received data in appendices 1 and 2. Both protection linked to a specific credit and general collateral shall be reported. For credit without protection, no data on protection is to be reported.

General guidelines



Protection means insurance against negative credit events. All types of protection accepted by the creditor as collateral for credit reported in KRITA shall be reported as protection. Credit derivatives and guarantees are also counted as collateral.

General collateral means protection that, under contract between creditor and debtor, can be requisitioned by the creditor for any of the debtor's credits (with the possible exception if the contract specifies that certain types of credits are exempted). The protection is not contractually tied to one or more specific credit and may in some cases be used to secure credits among several debtors within the same corporate group.

The value of the collateral shall be distributed among individual credits by the reporting agent according to the allocation model that the reporting agent applies internally. In the table instrument - protection received data, for all protection, the link is to be reported to all credits that this protection could contractually be used to secure, even if none of the collateral's value is allocated to the credit in question.

Provisions on reporting

The scope of reporting

Article 15 Appendix 1 specifies which items are to be reported every calendar month and which items are only to be reported every quarter.

Period covered

Article 16 A credit that, at the previous reporting date, fulfilled the reporting obligation under articles 8-9 but which has since been fully written off and is no longer recognised in the balance sheet, and where no other credit to the same debtor exists, shall continue to be reported throughout the quarter in which the credit was derecognised from the balance sheet.

General guidelines

The provision implies that a credit which was, for example, written off in January, and where no other credit to the same debtor exists, is to be reported for the last time in the reporting for 31 March (monthly and quarterly reporting).

A credit that has been written off and that is no longer held or serviced by the observed agent (e.g. because it has been sold or because debt forgiveness applies) shall also be reported until the end of the quarter. In this case, a smaller number of attributes shall be reported in accordance with "Instructions on reporting to the Credit Database (KRITA)". This credit is never reported after the quarter in which the credit was derecognised from the balance sheet, regardless of whether or not other credits to the same debtor exist.

In accordance with Article 9, a fully written-off credit serviced by the observed agent, where other credits to the same debtor exist, shall continue to be reported even after the quarter in which the credit was derecognised from the balance sheet.

Reporting

Article 17 Reports are to be submitted to Statistics Sweden. Reporting shall be done in electronic form as instructed by Statistics Sweden.

How to specify amounts in the report



Article 18 The amounts in the reporting shall be specified in Swedish kronor using the unit kronor.

General guidelines

For other data, “Instructions on reporting to the Credit Database (KRITA)” specifies how values are to be reported.

Filing of submitted data

Article 19 The reporting agent shall keep submitted data for at least two years from the reporting date.

General guidelines

It follows from this article that corrections and other changes to submitted data which the reporting agent makes shall also be kept for two years after the end of the reporting period to which the data refers.

The reporting agent shall on request be able to provide corrections of earlier submitted data up to two years after the reporting date. This also applies if amendments have been made to reporting requirements during the period.

Contact information

Article 20 The reporting agent shall provide details of one or more contact persons.

General guidelines

Contact information is to be communicated to Statistics Sweden and it may be expedient to do this in conjunction with reporting. In the event of leave and other absences, Statistics Sweden shall be informed of the replacement for the ordinary contact person.

The introduction of reporting

Article 21 Reporting under these regulations is introduced in two stages:

1. For the period March 2018 to August 2018 inclusive, so-called phase-in reporting is conducted:
 - Reporting of monthly data for March 2018 shall be submitted by no later than 27 April 2018 and quarterly data regarding the first quarter of 2018 shall be submitted by no later than 9 May 2018.
 - Reporting for April 2018 and May 2018 is optional.
 - Reporting from the start of the reference period June 2018 shall be conducted using the ordinary frequency and reporting dates.
2. Ordinary reporting:
 - Starts with the reporting for September 2018.

Exemptions from the regulations, etc.

Article 22. The Riksbank may allow exemptions from these regulations if special reasons exist.

These regulations and general guidelines enter into force on 1 July 2017. The provisions shall be applied for the first time in the reporting submitted on the conditions for 31



March 2018, pursuant to the provisions on phase-in reporting in article 21, point 1, and for the first time in the reporting submitted on the conditions for 30 September 2018, pursuant to the provisions on ordinary reporting in article 21, point 2.



Appendix 1 Attribute list

Attribute name, Swedish	Attribute name, English	Table name	Frequency M = Monthly Q = Quarterly
Motparts-ID	Counterparty identifier	Counterparty reference data, Counterparty - instrument data, Joint liabilities data, Counterparty risk data, Counterparty default data, Counterparty reference - protection received data	M
Uppgiftslämnar-ID	Reporting agent identifier	Counterparty reference data, Instrument data, Financial data, Counterparty - instrument data, Joint liabilities data, Accounting data, Protection received data, Instrument - protection received data, Counterparty risk data, Counterparty default data, Counterparty reference - protection received data	M, Q
Observerad aktörs-ID	Observed agent identifier	Counterparty reference data, Instrument data, Financial data, Counterparty - instrument data, Joint liabilities data, Accounting data, Protection received data, Instrument - protection received data, Counterparty risk data, Counterparty default data, Counterparty reference - protection received data	M, Q
Avtals-ID	Contract identifier	Instrument data, Financial data, Counterparty - instrument data, Joint liabilities data, Accounting data, Instrument - protection received data	M, Q
Instrument-ID	Instrument identifier	Instrument data, Financial data, Counterparty - instrument data, Joint liabilities data, Accounting data, Instrument - protection received data	M, Q
Säkerhets-ID	Protection identifier	Protection received data, Instrument - protection received data, Counterparty reference - protection received data	M
ID-kod för den som tillhandahåller säkerhet	Protection provider identifier	Counterparty reference - protection received data	M



LEI	Legal Entity Identifier (LEI)	Counterparty reference data	M
Nationellt ID	National identifier	Counterparty reference data	M
Typ av nationell identifierare	Identifier type	Counterparty reference data	M
Beskrivning av annan nationell identifierare	Description of other identifier type	Counterparty reference data	M
Internationell organisations ID ¹	International organisation identifier	Counterparty reference data	M
RIAD-kod ¹	RIAD code	Counterparty reference data	M
Namn	Name	Counterparty reference data	M
Adress: gatuadress ¹	Address: street	Counterparty reference data	M
Adress: ort ¹	Address: city/town/village	Counterparty reference data	M
Adress: postnummer ¹	Address: postal code	Counterparty reference data	M
Adress: land	Address: country	Counterparty reference data	M
Juridisk form ¹	Legal form	Counterparty reference data	M
Institutionell sektor ¹	Institutional sector	Counterparty reference data	M
Bransch ¹	Economic activity	Counterparty reference data	M
Redovisningsstandard ¹	Accounting standard	Counterparty reference data	M
Enhet inom gruppen	Entity within the group	Counterparty reference data	M
Instrumenttyp	Type of instrument	Instrument data	M
Projektfinansieringslån	Project finance loan	Instrument data	M
Valuta	Currency	Instrument data	M
Affärsdag	Inception date	Instrument data	M
Likviddag	Settlement date	Instrument data	M
Förfallodag	Legal final maturity date	Instrument data	M
Regress	Recourse	Instrument data	M
Typ av ränta	Interest rate type	Instrument data	M
Räntebindningstid ²	Interest rate reset frequency	Instrument data	M
Slutdatum för amorteringsfri period	End date of interest-only period	Instrument data	M
Referensränta	Reference rate	Instrument data	M
Räntedifferential/räntemarginal	Interest rate spread/margin	Instrument data	M
Räntetak	Interest rate cap	Instrument data	M
Räntegolv	Interest rate floor	Instrument data	M
Ändamål	Purpose	Instrument data	M
Amorteringstyp	Amortisation type	Instrument data	M
Betalningsfrekvens	Payment frequency	Instrument data	M



Identifierare för syndikerat lån	Syndicated contract identifier	Instrument data	M
Efterställd skuld	Subordinated debt	Instrument data	M
Återbetalningsrätter	Repayment rights	Instrument data	M
Förvaltningsinstrument	Fiduciary instrument	Instrument data	M
Åtagandebelopp vid startdatum	Commitment amount at inception	Instrument data	M
Förändringar i verkligt värde på grund av förändringar i kreditrisk före köp	Fair value changes due to changes in credit risk before purchase	Instrument data	M
Överenskommen årlig ränta	Interest rate	Financial data	M
Datum för nästa ränteändring	Next interest rate reset date	Financial data	M
Överfört belopp	Transferred amount	Financial data	M
Instrumentets fallissemangsstatus	Default status of the instrument	Financial data	M
Försenad betalning	Arrears for the instrument	Financial data	M
Datum då instrumentet förfallit till betalning	Date of past due for the instrument	Financial data	M
Datum för instrumentets fallissemangsstatus	Date of the default status of the instrument	Financial data	M
Typ av värdepapperisering	Type of securitisation	Financial data	M
Utestående nominellt belopp	Outstanding nominal amount	Financial data	M
Belopp utanför balansräkningen	Off-balance sheet amount	Financial data	M
Upplupen ränta	Accrued interest	Financial data	M
Räntebindning fr.o.m. datum	Starting date of interest rate fixation	Financial data	M
Motpartsroll	Counterparty role	Counterparty - instrument data	M
Belopp låntagaren är ansvarig för	Joint liability amount	Joint liabilities data	M
Redovisningsklassificering av instrumentet	Accounting classification of instruments	Accounting data	Q
Upptagande i balansräkningen	Balance sheet recognition	Accounting data	Q
Inteckningskällor	Sources of encumbrance	Accounting data	Q
Akkumulerade avskrivningar	Accumulated write-offs	Accounting data	Q
Akkumulerade nedskrivningar	Accumulated impairment amount	Accounting data	Q
Typ av nedskrivning	Type of impairment	Accounting data	Q
Metod för att bedöma nedskrivning	Impairment assessment method	Accounting data	Q
Akkumulerade förändringar i verkligt värde på grund av kreditrisk	Accumulated changes in fair value due to credit risk	Accounting data	Q
Instrumentets prestationsstatus	Performing status of the instrument	Accounting data	Q
Datum för instrumentets prestationsstatus	Date of the performing status of the instrument	Accounting data	Q



Reserveringar avseende exponeringar utanför balansräkningen	Provisions associated to off-balance sheet exposures	Accounting data	Q
Status för anstånd och omförhandling	Status of forbearance and renegotiation	Accounting data	Q
Akkumulerade återvunna medel efter fallissemang	Cumulative recoveries since default	Accounting data	Q
Datum för anstånd- och omförhandlingsstatus	Date of forbearance and renegotiation status	Accounting data	Q
Tillsynsportfölj	Prudential portfolio	Accounting data	Q
Bokfört värde	Carrying amount	Accounting data	Q
Förfallodag för säkerheten	Maturity date of the protection	Protection received data	M
Typ av säkerhet	Type of protection	Protection received data	M
Säkerhetens värde	Protection value	Protection received data	M
Typ av värde för säkerheten	Type of protection value	Protection received data	M
Fast egendoms läge ³	Real estate collateral location	Protection received data	M
Värderingsdag för säkerheten	Date of protection value	Protection received data	M
Värderingsmetod för säkerheten	Protection valuation approach	Protection received data	M
Säkerhetens ursprungliga värde	Original protection value	Protection received data	M
Datum för ursprunglig värdering av säkerheten	Date of original protection value	Protection received data	M
Fast egendoms postnummer ³	Real estate collateral postal code	Protection received data	M
Fast egendoms ort ³	Real estate collateral city	Protection received data	M
Fast egendoms land ³	Real estate collateral country	Protection received data	M
Generell säkerhet	General collateral	Instrument - protection received data	M
Tilldelat värde för säkerheten	Protection allocated value	Instrument - protection received data	M
Tredje parts förtursläge mot säkerheten	Third party priority claims against the protection	Instrument - protection received data	M
Sannolikhet för fallissemang	Probability of default	Counterparty risk data	M
Motpartens fallissemangsstatus	Default status of the counterparty	Counterparty default data	M
Datum för motpartens fallissemangsstatus	Date of the default status of the counterparty	Counterparty default data	M
Typ av tillhandahållare av säkerheten	Protection provider type	Counterparty reference - protection received data	M

¹ Only mandatory/relevant for certain counterparties. See appendix 3

² Reporting is optional

³ For counterparties in the EU, the reporting agent shall primarily report “Real estate collateral postal code” and “Real estate collateral country” but may also instead choose to report “Real estate collateral location”. In cases in which postal codes are not applied in the area in which the real estate is located, the reporting agent shall primarily report “Real estate collateral location”. If this data is not available to the reporting agent, “Real estate collateral city” and “Real estate collateral country” may instead be reported. If “Real estate



collateral location” is reported, neither “Real estate collateral postal code”, “Real estate collateral city” nor “Real estate collateral country” needs be reported.



Appendix 2 Exemptions from reporting of certain attributes for certain types of instrument

Empty box = data must be reported
O = reporting is optional

Attribute name, Swedish	Attribute name, English	Table name	Fully derecognised instruments being serviced	Instruments originating prior to 1 March 2018
Motparts-ID	Counterparty identifier	Several tables, see Table 1		
Uppgiftslämnar-ID	Reporting agent identifier	Several tables, see Table 1		
Observerad aktörs-ID	Observed agent identifier	Several tables, see Table 1		
Avtals-ID	Contract identifier	Several tables, see Table 1		
Instrument-ID	Instrument identifier	Several tables, see Table 1		
Säkerhets-ID	Protection identifier	Several tables, see Table 1		
ID-kod för den som tillhandahåller säkerhet	Protection provider identifier	Counterparty reference - protection received data		
LEI	Legal Entity Identifier (LEI)	Counterparty reference data		
Nationellt ID	National identifier	Counterparty reference data		
Typ av nationell identifierare	Identifier type	Counterparty reference data		
Beskrivning av annan nationell identifierare	Description of other identifier type	Counterparty reference data		
Internationell organisations ID ¹	International organisation identifier	Counterparty reference data		
RIAD-kod ¹	RIAD code	Counterparty reference data		
Namn	Name	Counterparty reference data		
Adress: gatuadress ¹	Address: street	Counterparty reference data		
Adress: ort ¹	Address: city/town/village	Counterparty reference data		
Adress: postnummer ¹		Counterparty reference data		
Adress: land	Address: country	Counterparty reference data		
Juridisk form ¹	Legal form	Counterparty reference data		
Institutionell sektor ¹	Institutional sector	Counterparty reference data		
Bransch ¹	Economic activity	Counterparty reference data		
Redovisningsstandard ¹	Accounting standard	Counterparty reference data		
Enhet inom gruppen	Entity within the group	Counterparty reference data		

Instrumenttyp	Type of instrument	Instrument data		
Projektfinansieringslån	Project finance loan	Instrument data		
Valuta	Currency	Instrument data		
Affärsdag	Inception date	Instrument data		O
Likviddag	Settlement date	Instrument data		
Förfalldag	Legal final maturity date	Instrument data		
Regress	Recourse	Instrument data		
Typ av ränta	Interest rate type	Instrument data		
Räntebindningstid ²	Interest rate reset frequency	Instrument data	O	O
Slutdatum för amorteringsfri period	End date of interest-only period	Instrument data		O
Referensränta	Reference rate	Instrument data		
Räntedifferential/räntemarginal	Interest rate spread/margin	Instrument data		
Räntetak	Interest rate cap	Instrument data	O	
Räntegolv	Interest rate floor	Instrument data	O	
Ändamål	Purpose	Instrument data		
Amorteringstyp	Amortisation type	Instrument data		
Betalningsfrekvens	Payment frequency	Instrument data		
Identifikator för syndikerat lån	Syndicated contract identifier	Instrument data		
Efterställd skuld	Subordinated debt	Instrument data		
Återbetalningsrätter	Repayment rights	Instrument data		
Förvaltningsinstrument	Fiduciary instrument	Instrument data		
Åtagandebelopp vid startdatum	Commitment amount at inception	Instrument data		
Förändringar i verkligt värde på grund av förändringar i kreditrisk före köp	Fair value changes due to changes in credit risk before purchase	Instrument data	O	O
Överenskommen årlig ränta	Interest rate	Financial data		
Datum för nästa ränteändring	Next interest rate reset date	Financial data		
Överfört belopp	Transferred amount	Financial data		
Instrumentets fallissemangsstatus	Default status of the instrument	Financial data		
Försenad betalning	Arrears for the instrument	Financial data		
Datum då instrumentet förfallit till betalning	Date of past due for the instrument	Financial data		

Datum för instrumentets fallissemangsstatus	Date of the default status of the instrument	Financial data		O
Typ av värdepapperisering	Type of securitisation	Financial data		
Utestående nominellt belopp	Outstanding nominal amount	Financial data		
Belopp utanför balansräkningen	Off-balance sheet amount	Financial data		
Upplupen ränta	Accrued interest	Financial data		
Räntebindning fr.o.m. datum	Starting date of interest rate fixation	Financial data		
Motpartsroll	Counterparty role	Counterparty - instrument data		
Belopp låntagaren är ansvarig för	Joint liability amount	Joint liabilities data		
Redovisningsklassificering av instrumentet	Accounting classification of instruments	Accounting data	O	
Upptagande i balansräkningen	Balance sheet recognition	Accounting data		
Inteckningskällor	Sources of encumbrance	Accounting data	O	
Ackumulerade avskrivningar	Accumulated write-offs	Accounting data	O	
Ackumulerade nedskrivningar	Accumulated impairment amount	Accounting data	O	
Typ av nedskrivning	Type of impairment	Accounting data	O	
Metod för att bedöma nedskrivning	Impairment assessment method	Accounting data	O	
Ackumulerade förändringar i verkligt värde på grund av kreditrisk	Accumulated changes in fair value due to credit risk	Accounting data	O	
Instrumentets prestationsstatus	Performing status of the instrument	Accounting data		
Datum för instrumentets prestationsstatus	Date of the performing status of the instrument	Accounting data		
Reserveringar avseende exponeringar utanför balansräkningen	Provisions associated to off-balance sheet exposures	Accounting data	O	
Status för anstånd och omförhandling	Status of forbearance and renegotiation	Accounting data		
Ackumulerade återvunna medel efter fallissemang	Cumulative recoveries since default	Accounting data		
Datum för anstånd- och omförhandlingsstatus	Date of forbearance and renegotiation status	Accounting data		O
Tillsynsportfölj	Prudential portfolio	Accounting data	O	
Bokfört värde	Carrying amount	Accounting data	O	
Förfalldag för säkerheten	Maturity date of the protection	Protection received data		
Typ av säkerhet	Type of protection	Protection received data		



Säkerhetens värde	Protection value	Protection received data		
Typ av värde för säkerheten	Type of protection value	Protection received data		
Fast egendoms läge ³	Real estate collateral location	Protection received data		
Värderingsdag för säkerheten	Date of protection value	Protection received data		
Värderingsmetod för säkerheten	Protection valuation approach	Protection received data		
Säkerhetens ursprungliga värde	Original protection value	Protection received data		O
Datum för ursprunglig värdering av säkerheten	Date of original protection value	Protection received data		O
Fast egendoms postnummer ³	Real estate collateral postal code	Protection received data		
Fast egendoms ort ³	Real estate collateral city	Protection received data		
Fast egendoms land ³	Real estate collateral country	Protection received data		
Generell säkerhet	General collateral	Instrument - protection received data		
Tilldelat värde för säkerheten	Protection allocated value	Instrument - protection received data		
Tredje parts förtursläge mot säkerheten	Third party priority claims against the protection	Instrument - protection received data		
Sannolikhet för fallissemang	Probability of default	Counterparty risk data	O	
Motpartens fallissemangsstatus	Default status of the counterparty	Counterparty default data	O	
Datum för motpartens fallissemangsstatus	Date of the default status of the counterparty	Counterparty default data	O	O
Typ av tillhandahållare av säkerheten	Protection provider type	Counterparty reference - protection received data		

¹ Only mandatory/relevant for certain counterparties. See appendix 3

² Reporting is optional for all credits

³ For counterparties in the EU, the reporting agent shall primarily report “Real estate collateral postal code” and “Real estate collateral country” but may also instead choose to report “Real estate collateral location”. In cases in which postal codes are not applied in the area in which the real estate is located, the reporting agent shall primarily report “Real estate collateral location”. If this data is not available to the reporting agent, “Real estate collateral city” and “Real estate collateral country” may instead be reported. If “Real estate collateral location” is reported, neither “Real estate collateral postal code”, “Real estate collateral city” nor “Real estate collateral country” need be reported.



Appendix 3 Counterparty reference data to be reported by the reporting agent

R = to be reported by the reporting agent

R Level 1 = Can be reported at level 1 or the same level as a counterparty resident in the EU

- = Statistics Sweden collects from another source/the data is not collected

RA = Only reported as regards the reporting agent

Attribute name, Swedish	Attribute name, English	Counterparty resident in SE	Counterparty resident in EU ¹	Counterparty resident outside EU	MFI present on the ECB's MFI list ²	Int. org. present on the ECB's list
Counterparty ID	Counterparty identifier	R	R	R	R	R
LEI	Legal Entity Identifier (LEI)	R	R	R	-	-
Nationellt ID	National identifier	R	R ³	R ³	-	-
Typ av nationell identifierare	Identifier type	R	R	R	-	-
Beskrivning av annan nationell identifierare ⁴	Description of other identifier type	-	R	R	-	-
Internationell organisations ID	International organisation identifier	-	-	-	-	R
RIAD-kod	RIAD code	-	R ⁵	R ⁵	R	-
Namn	Name	R	R	R	R	R
Adress: gatadress	Address: street	- ⁶	R	R	-	-
Adress: ort	Address: city/town/village	- ⁶	R	R	-	-
Adress: postnummer	Address: postal code	- ⁶	R	R	-	-
Adress: land	Address: country	R	R	R	R	R
Juridisk form	Legal form	- ⁶	R ⁷	R	-	-
Institutionell sektor	Institutional sector	- ⁶	R	R	-	-
Bransch	Economic activity	- ⁶	R ⁷	R Level 1 ⁸	-	-
Redovisningsstandard	Accounting standard	RA	RA	RA	RA	-
Enhet inom gruppen	Entity within the group	R	R	R	R	-

¹ For certain countries in the EU, more data may be optional to report than is noted here. This is specified in more detail in "Instructions on reporting to the Credit Database (KRITA)"

² These counterparties are to be reported either according to the requirements of this column or according to the requirements of the relevant residency

³ Does not need to be reported if the LEI code or RIAD code has been reported for the counterparty. Otherwise, the attribute is to be reported

⁴ Only to be reported if the value "Other" has been specified under identifier type

⁵ Reporting is optional. If reported, national identifier does not need to be reported



- ⁶ Applies under the condition that the corporate identity number/organisationsnummer (or, if the counterparty has none, Finansinspektionen's institution number) has been reported under the attribute National Identifier. Otherwise, the attribute is to be reported
- ⁷ Does not need to be reported if the national identifier, LEI code or RIAD code has been reported. Otherwise, the attribute is to be reported
- ⁸ Can also be reported at the same level as a counterparty resident in the EU (level 2-4) if the reporting agent prefers. Level 1 = one-digit level that is also used in FINREP