

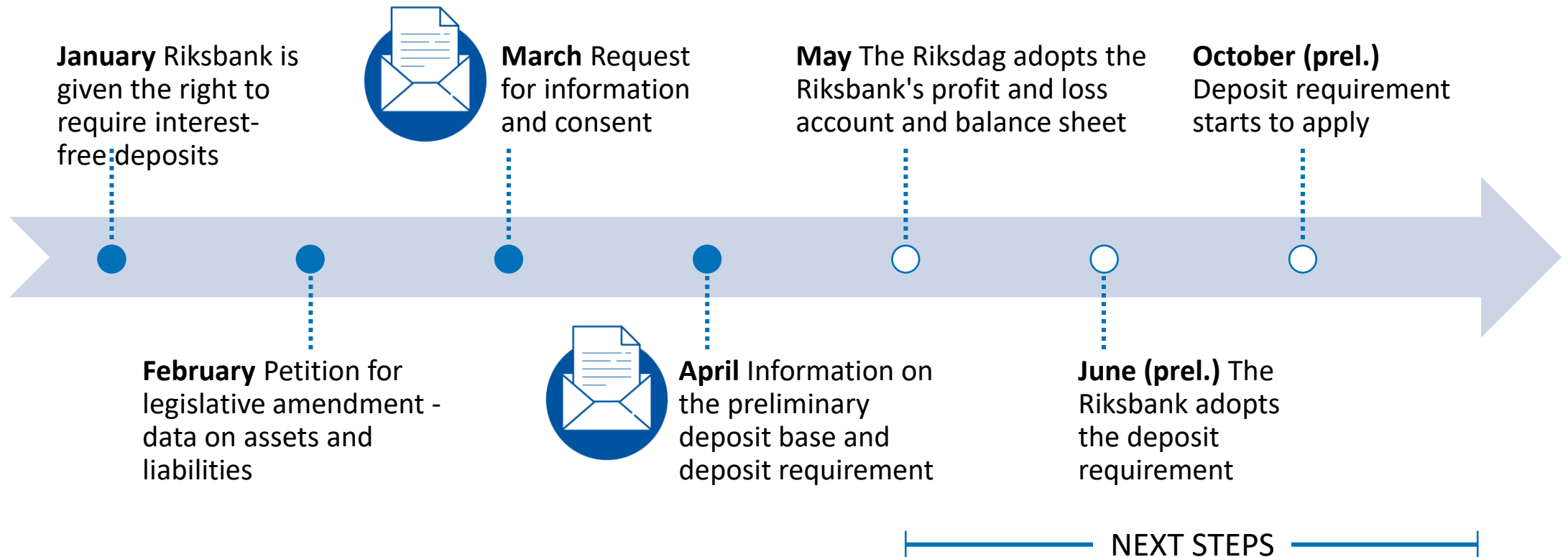
Information meeting on the deposit requirement

6 May 2025

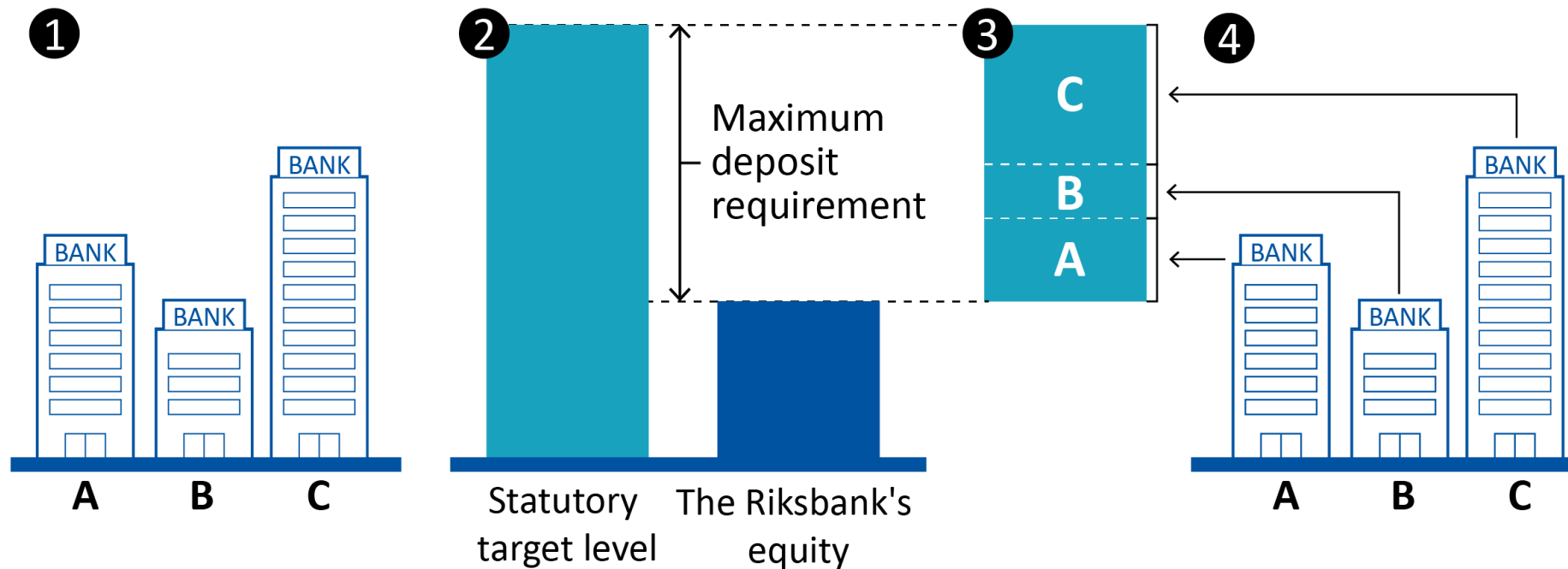
Albina Soultanaeva

Magnus Andersson

Key events in 2025 regarding interest-free deposits



How interest-free deposits work



1 Applies to all credit institutions in Sweden.

2 Maximum deposit requirement.

3 The sum is distributed proportionally.

4 Each institution's deposits are based on its deposit base.

The deposit base

The deposit base consists of **deposits** and **debt securities issued**, with the following exceptions:

1. Liabilities to other credit institutions or branches subject to the deposit requirement
2. Liabilities to other credit institutions or branches subject to similar requirements in another EEA country.
3. Liabilities to the Riksbank

Bilaga 1
Preliminär beräkning av inlåningsbas och inlåningskrav för Kreditinstitut AB
med organisationsnummer: XXXXXX-XXXX

Uppgifter per den 31 december 2024

Rad i blankett	Moderrapport (huvudkontor och svenska filialer)	Filialrapport (utländska filialer i förekommande fall)	Svensk verksamhet
	Belopp i tkr	Belopp i tkr	Belopp i tkr
Inlåning	Alla valutor	Alla valutor	Alla valutor
In- och upplåning	(+) 201		
Inlåning från Riksbanken och andra institut som omfattas av kravet			
Riksbanken		10 000 000	500 000
Banker	(-) 2010111		
Bankfilialer till banker i utlandet	(-) 2010112	100 000	
Bostadsinstitut	(-) 2010113		100 000
Andra monetära kreditmarknadsföretag	(-) 2010114		
Repor, svenska centrala motparter	(-) 2010115		
Inlåning från och skuldförbindelser till egna filialer	(-) 201513911		
In- och upplåning från egna filialer i utlandet	(+) 201042		
Emitterade värdepapper som innehas av egna filialer	(+) 203042		
Skuldförbindelser			
Säkerställda obligationer	(+) 2035		
Övriga emitterade värdepapper inkl förlagslån	(+) 2035	5 000 000	
Möjliga avdrag för skuldförbindelser	(+) 203-2035+207		5 000 000
Begärt avdrag (Riksbanken, innehav av svenska kreditinstitut och filialer)			
Schablonavdrag 24.4.2014			

Example

Data as of 31 December 2024	Row in form	A	B	C
		Parent report (head office and Swedish branches)	Branch report (foreign branches where appropriate)	Swedish operations
		Amount in tSEK	Amount in tSEK	Amount in tSEK
		All currencies	All currencies	All currencies
Deposits				
Deposits and borrowing	(+) 201	10,000,000		10,000,000
Deposits from the Riksbank and other institutions subject to the requirement				
The Riksbank	(-) 2010111			
Banks	(-) 2010112	100,000		100,000
Foreign banks' branches in Sweden	(-) 2010113			
Mortgage institutions	(-) 2010114			
Other monetary credit market companies	(-) 2010115			
Repos, Swedish central counterparties	(-) 201513911			
Deposits from and debt securities issued to own branches				
Deposits and borrowing from own branches abroad	(+) 201042			
Issued securities held by own branches	(+) 203042			
Debt securities				
Covered bonds	(+) 2035	5,000,000		5,000,000
Other issued securities including subordinated loans	(+) 203-2035+207			
Possible deductions for debt securities				
Requested deduction (Riksbank, holdings of Swedish credit institutions and branches)				
Standardised deduction 24.4% (covered bonds and Kommuninvest)	..			1,220,000
Standardised deduction 1.2% (other securities issued)	..			
Deduction applied				
Deductions for debt securities (Swedish holders)	(-)			1,220,000
Liabilities to institutions in EEA countries with similar requirements				
Deposits from credit institutions or branches	(-)			

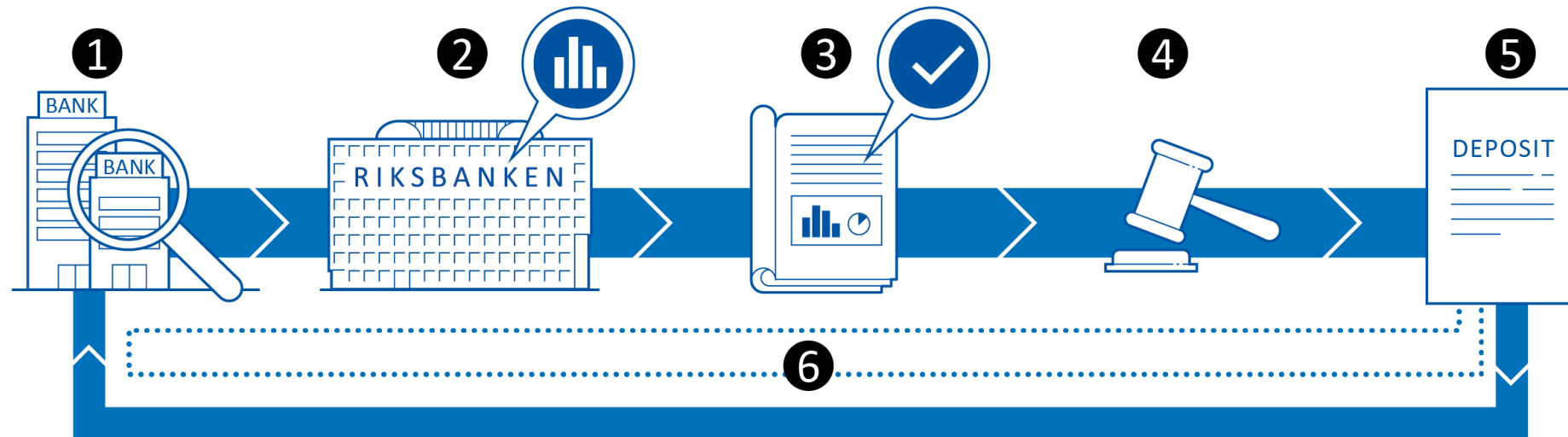
+ Deposits

- Deposits
excluded

+ Debt securities

- Debt securities
excluded

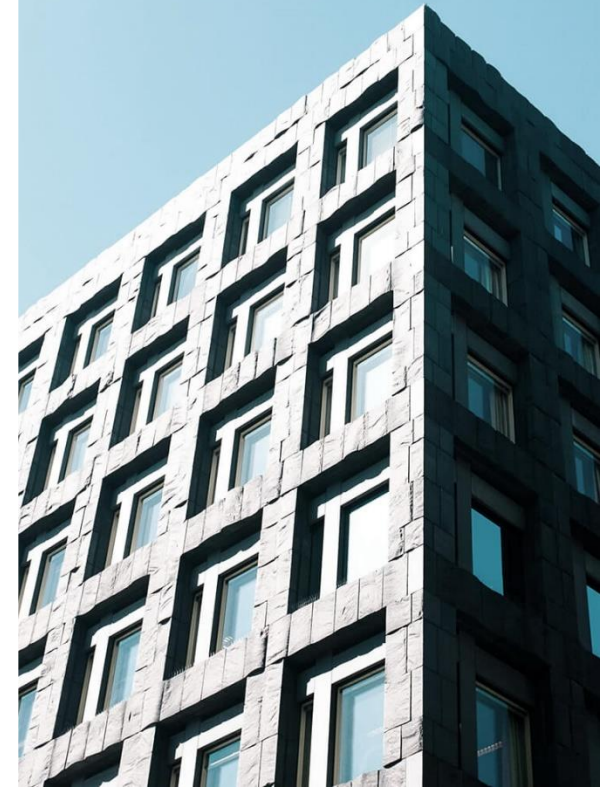
This is what happens in a year



- 1 The deposit base for the credit institutions is determined on 31/12.
- 2 The Riksbank's Annual Report is published.
- 3 The Riksdag adopts the Riksbank's profit and loss account and balance sheet.
- 4 The Riksbank decides on the size of the deposits.
- 5 Credit institutions deposit funds on account.
- 6 The deposits remain in place until a new amount is set next year.

Deposits are held on account at the Riksbank

- All institutions will have a **special account** at the Riksbank.
- The accounts will be hosted in a **separate system** outside RIX.
- Payment instructions will come at a later stage.
- It will not be possible to dispose of the funds in the account.



Please contact us if you have any questions

Read more at riksbank.se



If you have any questions about the deposit requirement, you can e-mail or phone the Riksbank.

- E-mail: info.inlaningskrav@riksbank.se
- Telephone: +46 8–787 00 00