

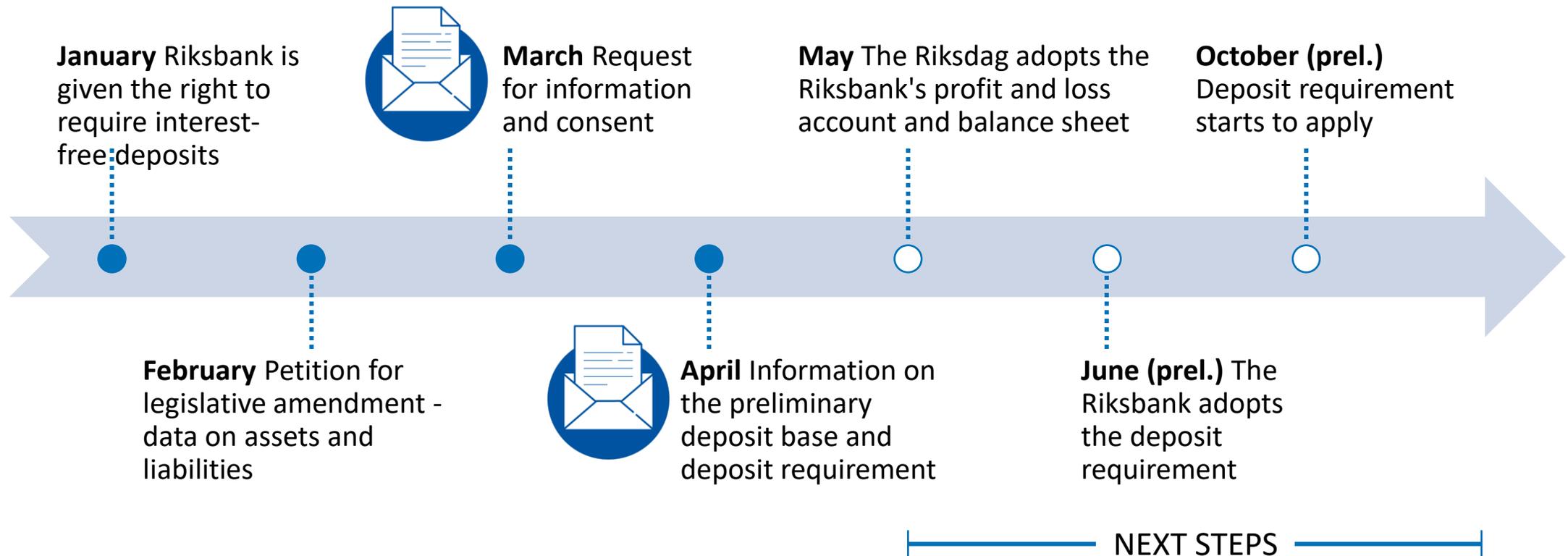
# Information meeting on the deposit requirement

6 May 2025

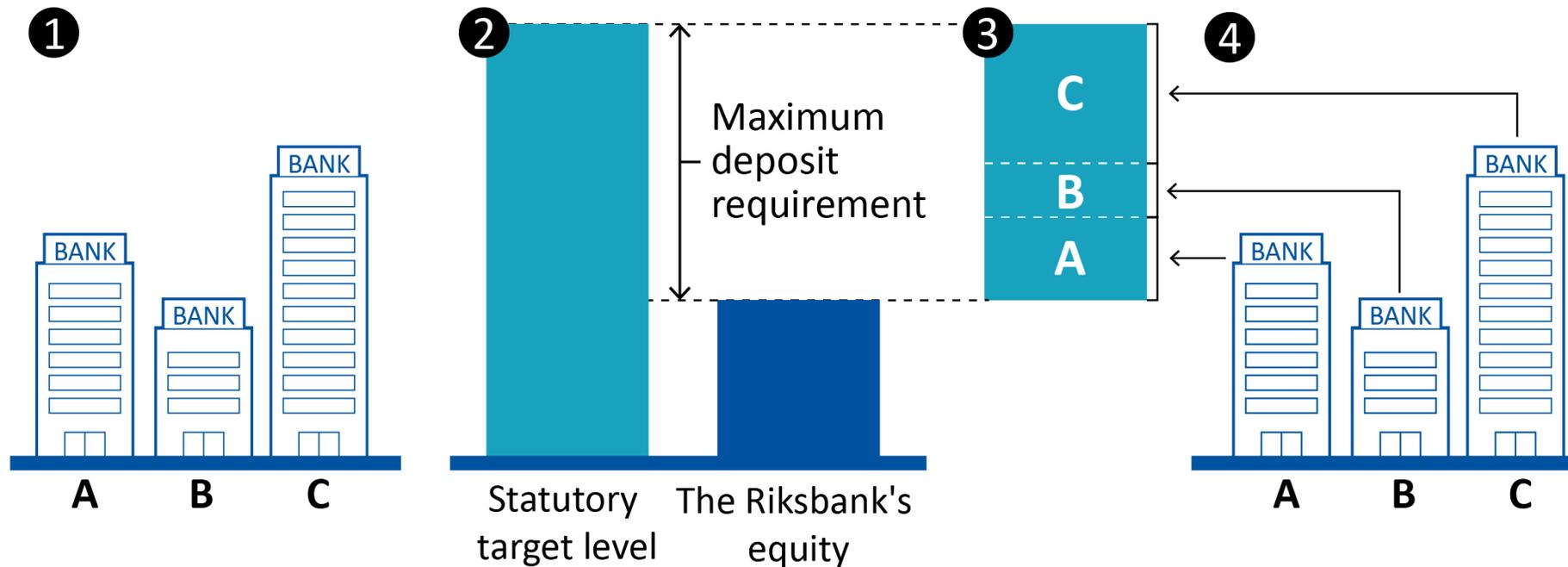
Albina Soultanaeva

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)		
		Belopp i tkr	Belopp i tkr	Svensk verksamhet	Belopp i tkr	Belopp i tkr	Belopp i tkr
Inlåning			Alla valutor	Alla valutor	Alla valutor	Alla valutor	Alla valutor
In- och upplåning							
Inlåning från Riksbanken och andra institut som omfattas av kravet	(+) 201	10 000 000		500 000			9 500 000
Riksbanken							
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							
Emitterade värdepapper som innehas av egna filialer	(+) 201042						
Skuldförbindelser	(+) 203042						
Säkerställda obligationer							
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 24.4.11							

# 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
<b>Deposits</b>				
Deposits and borrowing	(+) 201	10,000,000		10,000,000
<b>Deposits from the Riksbank and other institutions subject to the requirement</b>				
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			
<b>Deposits from and debt securities issued to own branches</b>				
Deposits and borrowing from own branches abroad	(+) 201042			
Issued securities held by own branches	(+) 203042			
<b>Debt securities</b>				
Covered bonds	(+) 2035	5,000,000		5,000,000
Other issued securities including subordinated loans	(+) 203-2035+207			
<b>Possible deductions for debt securities</b>				
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)	..			
<b>Deduction applied</b>				
Deductions for debt securities (Swedish holders)	(-)			1,220,000
<b>Liabilities to institutions in EEA countries with similar requirements</b>				
Deposits from credit institutions or branches	(-)			

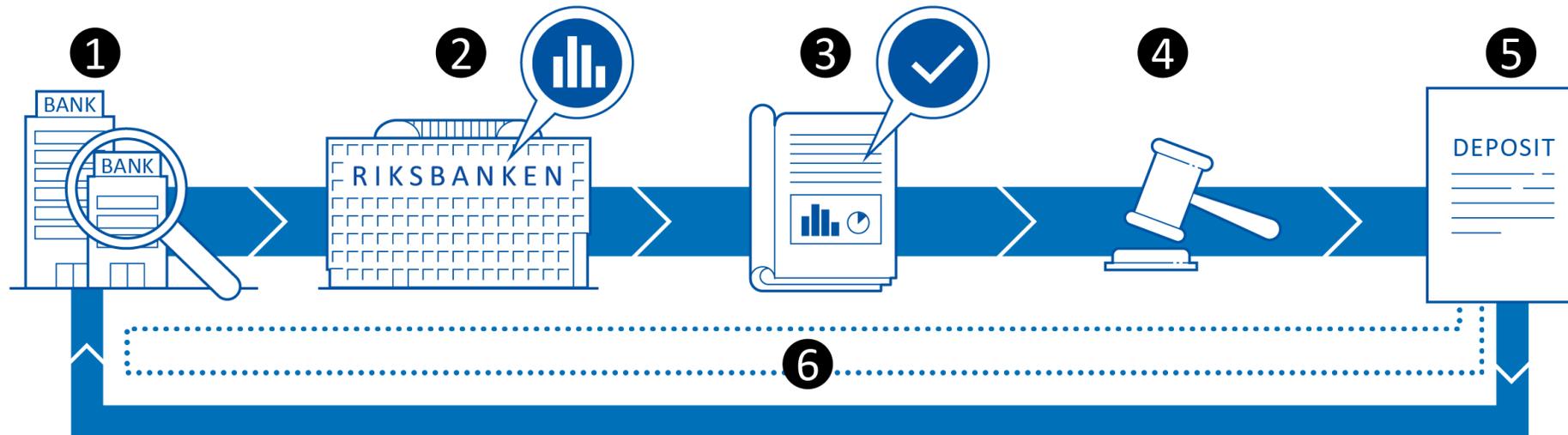
+ Deposits

- 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**

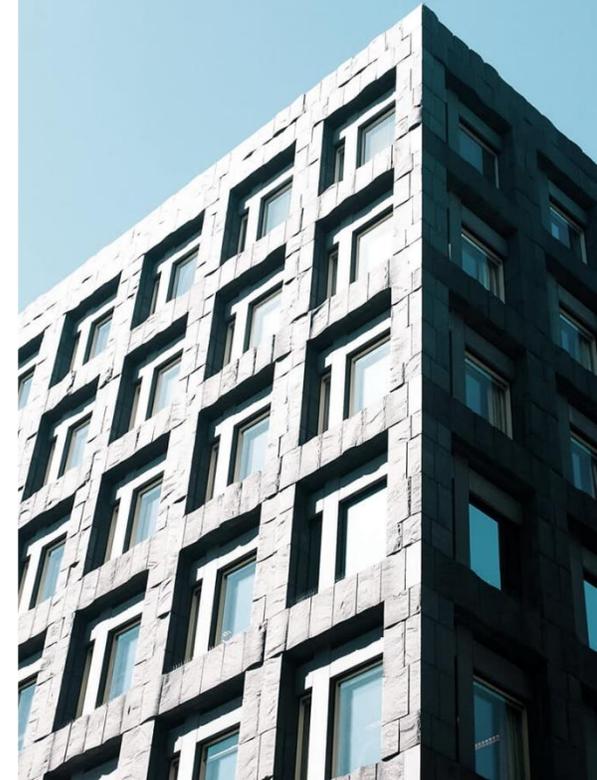
Credit institutions deposit funds on account.

**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](https://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](mailto:info.inlaningskrav@riksbank.se)
- Telephone: +46 8–787 00 00