

Information meeting on the deposit requirement

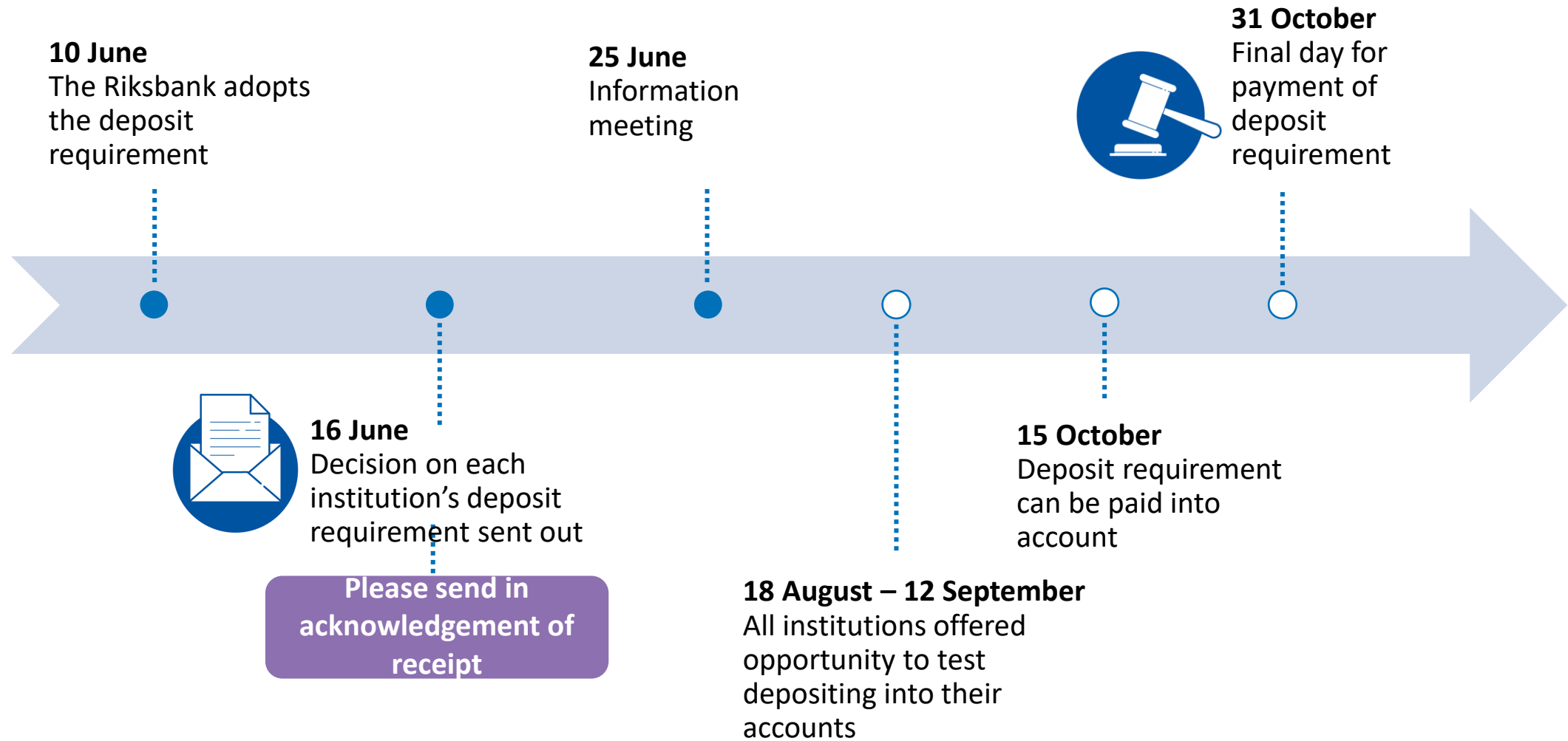
25 June 2025

S V E R I G E S R I K S B A N K

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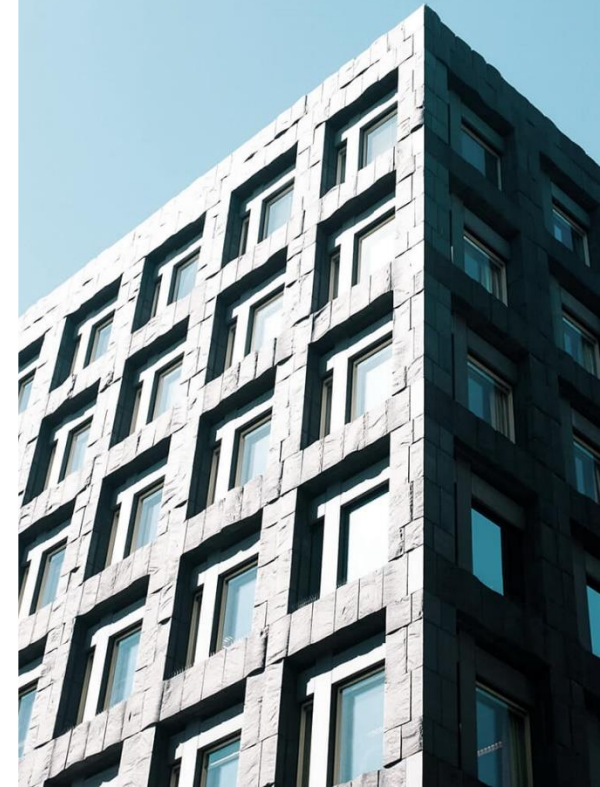
The 2025 deposit requirement



The Riksbank adopts the deposit requirement

- Interest-free deposits totalling **SEK 40,055 million**
- All institutions must hold about **0.34 per cent** of their deposit base as an interest-free deposit
- Each institution will have its own **special account** with the Riksbank where the deposit will be held
- A **fixed amount** should be in the account until the Riksbank decides otherwise

How should the deposit be made?



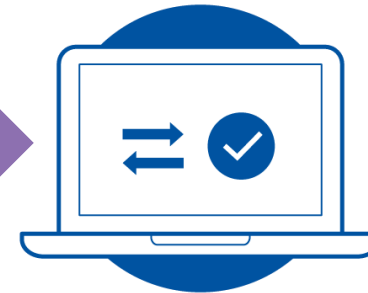
How to make the deposit



1. Special account with the Riksbank



2. The decision on the deposit requirement specifies an **account number** (first letter is an "I")



3. The deposit is made as a **normal transfer** in the RIX-RTGS settlement system

- Either domestic or international transfer
- Account statement sent after deposit.

Templates for pacs.008 and pacs.009 and SSIs are published on the Riksbank's website

Direct deposit or via an agent?

- **Institutions that are RIX participants:**
 - Have the option of transferring the deposit requirement directly to the Riksbank via RIX-RTGS.
- **Institutions that are not RIX participants:**
 - Must use an **agent** that is a **RIX participant** to transfer to the Riksbank.
 - A list of **RIX participants** can be found on the Riksbank's website [Participants in RIX | Sveriges Riksbank](#)

Further information on deposits

- **For RIX participants transferring to the Riksbank via RIX-RTGS:**
 - Templates for SWIFT messages (pacs.008 and pacs.009) for payment of the deposit requirement will be published on the Riksbank's website during the summer.
- **For transfer to the Riksbank via an agent:**
 - Contact your agent for information on the payment solutions offered for deposits to accounts at the Riksbank.
 - Standard settlement instructions (SSIs) for paying the deposit requirement into an account will be published on the Riksbank's website during the summer.
 - If you need an IBAN number, contact the Riksbank via info.inlaningskrav@riksbank.se.

Opportunity to make a test deposit

- **The Riksbank is giving all institutions an opportunity to make a test deposit to their accounts.**
 - Test period from 18 August to 12 September 2025.
 - If you would like to participate, please register by **5 August 2025**.
 - After registration, the Riksbank will return with the date for testing and other instructions.
- **Transfer of 1 krona to your account at the Riksbank.**
 - The Riksbank will return the amount within 1–2 banking days.
 - In connection with registration, you will need to specify the account to which repayment is to be made.

Summary

During the summer

Templates for payment instructions published on the Riksbank's website

18 August – 12 September

Test period for deposit to account



31 October

Final day for payment of deposit requirement

Remember to send in acknowledgement of receipt

5 August

Last day to register for voluntary tests

15 October

Deposit requirement can be paid into account

Please contact us if you have any questions

Read more at riksbank.se



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

- Call the Riksbank: + 46 8-787 00 00
- Email: info.inlaningskrav@riksbank.se