

To survey participants of interest rate statistics (MIR): Information on changes in the collection of loan-to-value ratios, new version of the MIR form

Starting from the collection of MIR in April 2025 (data concerning March 2025), the information on loan-to-value ratios will be slightly adjusted. This will result in some changes to the MIR form, the tabs for new assets and outstanding assets, as well as in the FM5001 publication on SCB's website.

The changes are introduced in consultation with the Riksbank and aim to collect exact points for loan-to-value ratios corresponding to 50, 70, 85, 90, and 100 percent, as these are seen as important breakpoints in the interpretation/understanding of financial market statistics.

Reporting before and after the adjustment of loan-to-value ratios.

Currently, SCB collects loan-to-value ratios in the MIR survey in semi-open intervals, where the lower limit is included, and the upper limit is excluded. SCB will continue to maintain this collection principle to avoid time series breaks.

From the reporting concerning March 2025, extended collection will be added under new assets/outstanding assets for loan-to-value ratios corresponding to 50, 70, 85, 90, and 100 percent. The points are collected as part of existing intervals, see the table "Intervals and new reporting points" below.

The "of which items" are rounded according to the table "Of which items" below. Example: The item to be reported under "of which loan-to-value ratio 70%" consists of the range 70.0000–70.4999. As before, loan-to-value ratios belonging to "of which loan-to-value ratio 70%" are also reported in the range [70, 75) %.

Of which items

Interval	Of which	To be reported in “of which item” and interval in column 1	Rounding rule
[50, 55) %	Of which 50 %	[50,0000–50,4999]	≥50,0000 <50,5000
[70, 75) %	Of which 70 %	[70,0000–70,4999]	≥70,0000 <70,5000
[85, 90) %	Of which 85 %	[85,0000–85,4999]	≥85,0000 <85,5000
[90, 95) %	Of which 90 %	[90,0000–90,4999]	≥90,0000 <90,5000
≥100 %	Of which 100 %	[100,0000–100,4999]	≥100,0000 <100,5000

Intervals and new reporting points

Loan-to-value ratio [0, 5) %
Loan-to-value ratio [5, 10) %
Loan-to-value ratio [10, 15) %
Loan-to-value ratio [15, 20) %
Loan-to-value ratio [20, 25) %
Loan-to-value ratio [25, 30) %
Loan-to-value ratio [30, 35) %
Loan-to-value ratio [35, 40) %
Loan-to-value ratio [40, 45) %
Loan-to-value ratio [45, 50) %
Loan-to-value ratio [50, 55) %
<i>of which loan-to-value ratio 50 %</i>
Loan-to-value ratio [55, 60) %
Loan-to-value ratio [60, 65) %
Loan-to-value ratio [65, 70) %
Loan-to-value ratio [70, 75) %
<i>of which loan-to-value ratio 70 %</i>
Loan-to-value ratio [75, 80) %
Loan-to-value ratio [80, 85) %
Loan-to-value ratio [85, 90) %
<i>of which loan-to-value ratio 85 %</i>
Loan-to-value ratio [90, 95) %
<i>of which loan-to-value ratio 90 %</i>
Loan-to-value ratio [95, 100) %
Loan-to-value ratio ≥100%
<i>of which loan-to-value ratio 100 %</i>
Unknown Loan-to-value ratio

Changes for each specification

Assets, outstanding amounts

See tab “Assets, outstanding amounts” in MIR version 12

[Data Collection-Interest rate statistics for Monetary financial institutions \(MFIs\) \(scb.se\)](https://www.scb.se/Data/Collection-Interest%20rate%20statistics%20for%20Monetary%20financial%20institutions%20(MFIs))

Assets, new agreements

See tab ”Assets, new agreements” in MIR version 12

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New version of the MIR form

For reporting of previous periods, version 11 should be used. From the reporting concerning March 2025, version 12 of the MIR form will be used.