

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 January 2025 (data concerning December 2024), 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 December 2024, 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 below.

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 $\geq 100\%$
<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

[\(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))

New version of the MIR form

For reporting of previous periods, version 11 should be used. From the reporting concerning December 2024, version 12 of the MIR form will be used.