

Instructions for reporting of International Claims and Liabilities

RUTSsv, RUTSkoBIS and RUTSkoBISh

May 2020

These instructions apply for reporting RUTS statistics from the report of 30th September 2019. Statistics Sweden (SCB) compiles the statistics on behalf of the Swedish Riskbank.

These instructions are notified with reference to the Riksbank's Code of Statutes (RBFS 2018:1) and to Guidelines to the BIS international banking statistics, March 2013. This document is available on Statistics Sweden's website for reporters at the address <http://www.scb.se/ruts>, and provides complementary instructions, intended to assist the reporters.

RUTS locational banking statistics (RUTSsv)

The statistics is a survey on a quarterly basis addressed to MFIs located in Sweden. The following information is requested:

- MFIs in Sweden draw up a main report on claims and liabilities, including any branches abroad.
- MFIs in Sweden draw up a separate report aggregated for branches claims and liabilities.

RUTS consolidated banking statistics (RUTSkoBIS)

The statistics is a survey on a quarterly basis addressed to Swedish-owned MFIs located in Sweden and abroad. The following information is requested:

- Swedish-owned MFIs located in Sweden draw up a consolidated report, including any branches abroad
- Swedish-owned MFIs subsidiaries abroad draw up a consolidated report, including any branches. One report for each subsidiary is to be submitted.

RUTS unconsolidated claims on the home country (RUTSkoBISh)

The statistics is a survey on a quarterly basis addressed to foreign-owned branches and subsidiaries in Sweden. The following information is requested:

- Foreign-owned branches and subsidiaries unconsolidated claims on the home country.

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1. General instructions

1.1. Reporting

Reporting takes place quarterly and the reports refer to the position on the last day of each quarter (31 March, 30 June, 30 September and 31 December). The information is to be provided to Statistics Sweden (SCB) at the latest by the last banking day of the month after the end of the quarter. Reporting is made in thousand kronor (SEK).

A resident refers, as in the MFI template, to institutional units that operate permanently in Sweden. Non-residents refer to international units that operate permanently outside of Sweden. This is governed by the country where the counterparty is registered.

In the section “Country Information” in the report all countries are shown together with corresponding ISO code. It also shows what is included and excluded for the respective country. Annex 2 shows international organisations and central banks and other holders of foreign exchange reserves.

1.2. Parent and head office

According to Article 4, in the Riksbank’s Code of Statutes (RBFS 2018:1) the legal entity is defined in two parts as follows:

- Head office, the legal entity’s Swedish part of the business
- Foreign branch, Swedish legal entities’ branches located abroad

Head office also include a foreign legal entity's branch located in Sweden. This means that when the term head office is used, it means the Swedish part of the legal entity, that is, the parent minus the branch plus any balances between the head office and the branch. The term parent is used to describe the legal entity including foreign branches. For foreign branches in Sweden, parent and head office means the same.

2. RUTS locational (RUTSsv)

The survey is addressed to MFIs located in Sweden. The following information is requested:

- MFIs in Sweden fill in a main report on claims and liabilities, including any branches abroad.
- MFIs in Sweden fill in a separate report aggregated for branches’ claims and liabilities located abroad.

2.1. The reporting template

The reporting template RUTS locational (RUTSsv) consists of four parts, each in a separate sheet:

- Loans
- Other claims
- Deposits
- Other liabilities

Claims and liabilities are to be allocated to their appropriate counterparty country (section 2.4), currency (section 2.5) and sector (section 2.6). Please note that issued securities and holdings of securities should not be included, and that this applies to equities and interest-bearing securities.

2.2. Gross financial statements for derivatives

Derivatives on the asset and liability side may not be offset even if there is a legal set-off. Derivatives are attributable to the asset side if the market value is positive on the reporting date, and to the liability side if the market value is negative on the reporting date.

2.3. Which items are to be reported

The MFI main report **includes**:

- MFIs' claims and liabilities
- MFIs' balances with branches abroad
- MFI's branches' claims and liabilities
- MFIs and their branches' balances with other MFI/banks within group
- Foreign MFIs' branches located in Sweden should include balances with their foreign head office and its other branches.

The MFI main report does **not include**:

- Balances between branches abroad
- Balances from branches abroad to head office in Sweden

MFIs aggregated branch report **includes**:

- Claims and liabilities of branches

MFIs aggregated branch report does **not include**:

- Balances between branches abroad
- Balances from branches abroad to head office in Sweden

The branch report enables SCB to net out the branches from the main report to obtain the "Swedish component"/head office i.e. the Swedish located MFI/bank's claims and liabilities including balances with their own branches.

2.4. Vis-à-vis country

The template is divided into the following counterparty groups:

- Nordic countries
- Other European countries
- Other countries and offshore centres
- Other:
 - International organisations
 - Of which ESM
 - Of which EIB
 - Accrued/prepaid items
 - Unallocated location
- All countries

Positions vis-à-vis international organisations are to be reported in a separate country group and not allocated to the country where the organisation is located. Sector classification of international organisations can be found in annex 2. Most of the international organisations are classified as non-bank financial institutions. Positions vis-à-vis European Stability Mechanism (ESM) and the European Investment Bank (EIB) are reported as an “of which” item under international organisations. ESM belongs to the non-bank financial sector, EIB belongs to the MFI/bank sector.

The following two are however **not** classified as international organisations:

- Bank of International Settlements (BIS) is reported as central bank sector, Switzerland.
- The European Central Bank (ECB) is reported as central bank sector, Germany.

2.5. Currency

Claims and liabilities are to be reported according to the following currencies. The amounts should be stated in thousands and must be converted into Swedish krona (SEK) according to the exchange rate by the end of the quarter.

- All currencies
 - SEK
 - USD
 - EUR
 - JPY
 - GBP
 - CHF
 - Other

Total currencies are automatically added together in the template.

2.6. Sector

The statistics should be divided into the following sectors:

MFI/bank

Within the EU, a bank refers to a monetary financial institution, MFI, in accordance with the ECB definition and list.¹ In non-EU countries, “bank” refers to the types of institutions that are classified as MFIs in the EU. In addition to banks, this also includes other financial institutions, which provide loans to the public or close substitutes to deposits from the public as an important part of their activities.

There are no lists of institutions for non-EU countries, but the reporting institution has to decide whether the counterparty should be classified as a “bank” or not. In doubtful cases, SCB’s staff should be consulted.

This also includes:

- MFI/Bank within group/concern. (This is in contrast to RUTS consolidated.)
- Central banks including ECB and BIS. (This is in contrast to RUTS consolidated.)

MFI/Bank within group (Inter-office)

As a MFI/bank within group, positions are reported when the counterparty is a MFI/ bank in the same group. Positions against group companies that are not MFIs, e.g. non-financial corporations or insurance companies shall not be included here.

This includes:

- MFI/bank in the same group, including, inter alia, subsidiaries, parent companies, subsidiaries of subsidiaries or subsidiaries of the same parent company or group parent. Branches of foreign MFI/bank in Sweden should also include balances with MFI/bank within the group head office as well as other MFI/banks within the same group. For lending, the items corresponds to 103011KC, 103021KC, 103051KC and 103031KC on Spec T3 Sector in the MFI Report and for deposits, 201011KC, 201021KC, 201051KC, 201031KC, 201031KC on Spec S1 Sector.
- A Swedish MFI also includes balances between the head office and branches located abroad. For lending, the item 103042 corresponds to MH Assets in the MFI report and for deposits item 201042 on MH Shares.

¹ https://www.ecb.europa.eu/stats/money/mfi/general/html/monthly_list.en.html

This does **not include**:

- Counterparties not classified as MFI/banks when the breakdown is a subcategory to MFIs/banks.

Central banks

Central banks (including the BIS and the ECB) and other official monetary authorities are to be reported as an “of which” item under counterparty sector “MFI/banks”. A list of central banks is given in Annex 2.

Non-bank financial institutions

Private or public financial institutions, other than banks, engaged primarily in the provision of financial services or activities auxiliary to financial intermediation.

This **includes**:

- Non-monetary investment funds
- Non-monetary securities companies
- Insurance corporations and pension funds
- Financial auxiliaries
- Non-profit institutions serving financial corporations
- Investment companies and venture capital companies
- Non-monetary credit market companies
- Other financial institutions

General government excl. central banks

This **includes**:

- Central governments
- Federal governments
- Municipalities
- The Swedish National Debt Office
- Social security funds

This does **not include**:

- Central banks, other official monetary authorities and public corporations (are to be reported as an “of which” item of MFI/banks)
- Publicly owned companies

Non-financial corporations

Privately and publicly owned corporations as well as unincorporated enterprises that function as if they were corporations, such as partnerships and the branches of foreign corporations.

This **includes**:

- Local government-owned

- Tenant-owner associations
- Other non-financial corporations (such as manufacturing, trade, agriculture, forestry, fisheries, transport, communications, private health care)

Households including NPISH

Individuals, families, unincorporated enterprises operated by households, and non-profit institutions serving households (NPISHs) such as charities, religious institutions, trade unions and consumer associations.

This **includes**:

- Entrepreneur households
- Other households
- Non-profit institutions serving households

2.7. Instruments (by tab in template)

Claims and liabilities with Swedish and foreign counterparties are to be reported.

2.7.1. Loans

Lending is to be reported before deduction for provisions for bad loans and provisions for country risks.

Compared to the MFI template, the following items are to be reported as loans:

- Item no 101 Cash and balances with central banks
- Item no 103 Loans
- Item no 1141 Accrued interest on loans

The following items should **not** be allocated by country:

- International organisations, are only presented aggregated on item 1C.
- Accrued interest on loans (item 1141 in MFI form), are only presented aggregated on item 5M2 "Accrued/prepaid items".

Cash and balances at central banks are to be reported as loans. Cash in hand is to be allocated to countries on the basis of currency. The euro, for instance, is reported as a claim on the ECB and Germany. Banknotes and coins in Swedish kronor are to be reported as loans to Sweden and the Swedish Riksbank in the sector "Central Banks".

2.7.2. Other claims

Compared to the MFI template, the following items are to be reported as other claims:

- Item no 113 Other assets

- Item no 1149 Other deferred costs and accrued incomes

The following items should **not** be allocated by country:

- International organisations are only presented aggregated on item 1C.
- Other prepaid items and accrued incomes (item 1149 in MFI form), are only presented aggregated on item 5M2 "Accrued/prepaid items".

2.7.3. Deposits

This shows deposits on accounts and borrowing that takes place without issuance of tradable securities.

Compared to the MFI template, the following items are to be reported as deposits:

- Item 201 Deposits and borrowing
- Item 2051 Accrued interest on deposits and borrowing

The following items should **not** be allocated by country:

- International organisations are only presented aggregated on item 1C.
- Accrued interest on deposits and borrowing (item 2051) are only presented aggregated on item 5M2 "Accrued/prepaid items".

2.7.4. Other liabilities

Other liabilities include mutual fund liabilities and other liabilities, such as derivative instruments with negative market value (line 204 of the MFI form) *excluding* short positions (line 2045 of the MFI form). This includes other accrued expenses and prepaid income (line 2059 in the MFI form).

The following lines in the MFI form should be reported as total liabilities in RUTS Swedish section:

- Item 2041 Fund Liquidity Liabilities
- Item 2042 Derivatives
- Item 2044 Book Adjustments
- Item 2049 Others
- Item 2059 Other accrued costs and deferred incomes
- Item 204042 Balances with own branches/Other liabilities
- Item 205942 Transfers Other

The following items should **not** be allocated by country:

- International organisations, are only presented aggregated on row 1C.

- Other accrued costs and deferred incomes (item 2059) are only presented aggregated on row 5M2 "Accrued/prepaid items".

Profit brought forward (item 213 on the MFI template) should be included as other liabilities if they are reported by a foreign owned subsidiary located in Sweden with the liability reported towards the home country.

2.8. Valuation

The same valuation principles apply as for the MFI statistics in the report of RUTS locational. The following law regulations apply:

- Act (ÅRKL) (1995:1559) of the Annual Report (Credit Institutions and Securities Companies)
- Finansinspektionen's (the Swedish Financial Supervisory Authority) regulations and general guidelines on annual reports in credit institutions and securities companies (FFFS 2008:25)

The rules apply except when exemptions are specified in RBFS 2018:1 9 §-13 §.

3. RUTS consolidated (RUTSkoBIS)

The statistics is a survey addressed to Swedish owned MFIs located in Sweden and abroad. The following information is requested:

- Swedish owned MFIs in Sweden should draw up a report on claims and local liabilities, including possible branches.
- Foreign subsidiaries to Swedish owned MFIs draw up a report comprising claims and local liabilities, including possible branches. Subsidiaries abroad are included when the company is classified as a MFI/bank and the ownership share exceeds 50 per cent of the popular vote.

3.1 The reporting template

The RUTS consolidated template consists of two parts, in two different sheets.

- Claims on an immediate borrower basis
- Claims on an ultimate risk basis.

Claims and liabilities should be reported as follows:

- Claims and local liabilities are distributed on counterparty country (section 3.3) and sector (section 3.4).
- Amounts are to be reported gross without netting and consolidated in consideration of positions within the MFI/bank group.
- Lending is reported before provisions for bad loans and provisions for country risks.

3.2. Which items are to be reported

3.2.1. Swedish-owned MFIs located in Sweden

In the report of the Swedish-owned MFIs located in Sweden the following is **included**:

- Claims of Swedish-owned MFIs in Sweden and abroad, as well as local liabilities in Sweden.
- Claims of possible branches with separate accounting of local claims and liabilities vis-à-vis counterparties in the country where the branch is established.

The following is **not** included:

- Balances between parent MFI/bank and branch
- Balances between parent MFI/bank and subsidiaries that have a duty to report
- Balances between branches
- Quoted and unquoted shares and securities of subsidiaries that have a duty to report

3.2.2. Subsidiaries' report

In the report of the subsidiary the following is **included**:

- Claims, with separate reporting of local claims and liabilities, vis-à-vis counterparties in the country where the subsidiary resides.
- Claims of own branches, with separate reporting of local claims and liabilities, vis-à-vis counterparties in the country where the branch resides
- Claims of own subsidiaries, with separate reporting of local claims and liabilities, vis-à-vis counterparties in the country where the own subsidiary resides

The following is **not** included:

- Balances with its own subsidiaries and branches
- Balances between its own subsidiaries and branches
- Quoted and unquoted shares and securities of subsidiaries that have a duty to report
- Balances with the head office MFI/bank and the branches of the head office MFI/bank.
- Balances with other MFI:s within the group and their branches that have a duty to report

3.3. Vis-à-vis country

- Nordic countries
- Other European countries
- Other countries and offshore centres
- Other

- International organisations
 - Of which: ESM
 - Of which: EIB
- Accrued/prepaid items
- Unallocated location
- All countries

Following claims should **not** be allocated on a country basis:

- Claims on international organisations. These are only reported as an aggregate on row “International organisations” (1C)
- Accrued interest on bonds, loans and other prepaid expenses and accrued income. These are only reported as an aggregate on row “Accrued/prepaid items” (5M2)

The international organisations can be found in Annex 2.

3.4. Sector

The statistics should be divided on the following sectors:

MFI/banks excl. central banks

Within the EU, a bank refers to a monetary financial institution, MFI, in accordance with the ECB definition and list.² In non-EU countries, “bank” refers to the types of institutions that are classified as MFIs in the EU. In addition to banks, this also includes other financial institutions, which provide loans to the public or close substitutes to deposits from the public as an important part of their activities.

There are no lists of institutions for non-EU countries, but the reporting institution has to decide whether the counterparty should be classified as a “bank” or not. In doubtful cases, SCB’s staff should be consulted.

The following is **not** included:

- In contrast to the RUTS locational the sector MFI/bank in RUTS Consolidated should not include positions vis-à-vis related offices, as intragroup claims should be excluded entirely from the report, see Section 3.2.
- Central banks in RUTS consolidated are to be reported as general government, which is a distinction from RUTS locational where central banks are a part of the MFI/bank sector. In annex 2 a list of central banks is provided.

² https://www.ecb.europa.eu/stats/money/mfi/general/html/monthly_list.en.html

Central banks and general government

Refers to the public sector including central banks. This is in contrast to RUTS locational where central banks are reported as MFI/bank. In RUTS consolidated, positions against international organizations should be reported as "public sector". This is in contrast to RUTS locational where international organizations are classified as MFI/bank, Financial companies, not MFI/bank or Non-financial companies.

This **includes**:

- Central governments
- Federal governments
- Municipalities
- The Swedish National Debt Office
- Social security funds
- Central banks and other official monetary authorities
- International organisations

The following is **not** included:

- Publicly owned corporations

Non-bank financial institutions

Private or public financial institutions, other than MFI/banks, engaged primarily in the provision of financial services and activities auxiliary to financial intermediation.

This **includes**:

- Non-monetary investment funds
- Non-monetary securities companies
- Insurance corp. and pension funds
- Financial auxiliaries
- Non-profit inst. serving financial corp.
- Investment companies and venture capital companies
- Non-monetary credit market companies
- Other financial institutions

Non-financial corporations

Concerns privately and publicly owned corporations as well as unincorporated enterprises that function as if they were corporations, such as partnerships and the branches of foreign corporations.

This **includes**:

- State and local government-owned companies
- Tenant-owner associations
- Other non-financial corporations (such as manufacturing, trade, agriculture, forestry, fisheries, transport, communications, private health care).

Households incl. NPISH

Individuals, families, unincorporated enterprises operated by households, and non-profit institutions serving households (NPISHs) such as charities, religious institutions, trade unions and consumer associations.

This **includes**:

- Entrepreneurial households
- Other households
- Non-profit institutions serving households

Unallocated

Positions that are impossible to determine the counterparty sector of will be captured in this sector. It is important to ensure that as little as possible is reported as unallocated.

3.5. Immediate borrower basis

“Immediate borrower basis” means the allocation of claims on the basis of the immediate borrower. The term is used to distinguish this from the part of the report where the allocation is to be made on the basis of ultimate risk (see section 3.6).

All claims toward foreign and Swedish counterparties shall be reported with sector and country break-down as well as with a separate reporting of local claims. Local claims are claims of the MFI toward counterparties within the country where the MFI is established.

Following item numbers in the MFI-report are to be reported as claims on immediate borrower basis:

- Item no 101 Cash and balance with central banks
- Item no 102 Treasury bills, etc. eligible for refinancing
- Item no 103 Loans
- Item no 105 Bonds and other debt securities
- Item no 106 Shares and participation rights
- Item no 113 Other assets
- Item no 114 Deferred costs and accrued incomes

Following claims should **not** be allocated on a country basis:

- Claims on international organisations. These are only reported as an aggregate on row “International organisations” (1C)
- Deferred costs and accrued incomes (item no 114 in the MFI-report). These are only reported as an aggregate on row “Accrued/prepaid items” (5M2)

3.5.1. Total claims

Total claims are to be reported in column 4000.

The following is **included**:

- Cross-border claims in all currencies
- Local claims in foreign currency

The following is **not included**:

- Derivatives corresponding to item no 1132 in the MFI-report. Instead these should be reported separately in column 4512, on ultimate risk basis
- Local claims in local currency. Instead these should be reported separately in column 4100, see part 3.5.3
- Off balance-sheet positions

3.5.2. Local claims in foreign currencies

Local claims in foreign currency shall be reported as an “of which” item of Total 4000 in the column 4040 for the head office, branch and subsidiary. See annex 1, example 2 and 3.

Local claims in foreign currency are claims towards the country where the unit resides and which is denominated in non-local (foreign) currency of that country. For Swedish parent bank excluding branches abroad/head office local claims in foreign currency are defined as claims on Swedish counterparties in foreign currency (i.e. other currencies than SEK).

3.5.3. Local currency claims of reporting MFI/banks’ offices with local residents

For the Swedish parent bank, branch and subsidiary local claims in local currency are excluded in column 4000 and reported separately in column 4100. See annex 1, example 2 and 3.

Local claims in local currency are claims towards the country where the parent bank, branch or subsidiary resides and which is denominated in the local (domestic) currency of that country.

Local claims in local currency can therefore, by definition, not be cross-border. In the case of the Swedish parent bank excluding branches abroad/head office: local claims in local currency are liabilities towards Swedish counterparties in Swedish kronor (SEK).

The matrix below shows a schedule for reporting in each column depending on whether the claim is cross-border or local and whether the currency is foreign or local.

	Foreign currency	Local currency
Cross-border receivables	4000	4000
Local receivables	4000, 4040	4100

3.5.4. Local currency liabilities of reporting MFI/banks' offices with local residents

For the Swedish parent bank, branch and subsidiary local liabilities in local currency are reported in column 8100. Local liabilities in local currency are liabilities towards the country where the parent bank, branch or subsidiary resides and which is denominated in the local (domestic) currency of that country.

Local liabilities in local currency can therefore, by definition, not be cross-border. In the case of the Swedish parent bank excluding branches abroad/head office: local liabilities in local currency are liabilities towards Swedish counterparties in Swedish kronor (SEK).

Local liabilities can be derived from following item no in the MFI-report:

- Item no 201 Deposits and borrowing
- Item no 203 Debt securities issued (are to be reported as unallocated by country if the holder is unknown)
- Item no 204 Other liabilities (excluding row 2042 derivatives and excluding short positions line 2045)
- Item no 205 Accrued costs and deferred incomes
- Item no 207 Subordinated liabilities

3.5.5. Remaining maturity

Claims are reported on the basis of remaining maturity. Remaining maturity is defined as the period to maturity for the relevant claim, i.e. the remaining period of time until the final payment. This differs from the MFI template where the maturity is reported at the original maturity.

In column 4033, Unallocated receivables are reported that cannot be broken down by maturity.

For claims classified as lending in the MFI form, the remaining maturity is defined as the period from the reference period to which the reporting relates until the loan under contract is repayable (maturity date for the loan).

Up to and including one year, <= 1 year

The following is **included**:

- Claims with original maturity of up to and including one year
- Claims with original maturity of more than one year but fall due within 12 months
- Bank overdrafts, credit card and delayed debit card loans and other claims that are receivable on demand

Over one year and up to and including two years, > 1 year <= 2 years:

The following is **included**:

- Claims with a remaining maturity of over one year and up to and including two years

Over two years > 2 years:

The following is **included**:

- Claims with a remaining maturity of over two years

Unallocated:

The following is **included**:

- Claims of which the remaining maturity is unclear
- Claims that cannot be classified by maturity such as shares

3.6. Risk transfers

When the ultimate risk associated with a particular claim – by guarantees issued, collateral or credit derivatives which are not held for trading – ends up in another country (or sector) than the immediate borrower, this is referred to as transfer of risk. Amounts relating to the transfer of risk that are incurred should be reported in the Risk transfer fields on the tab `Immediate_borrower_basis`.

The amounts reported for the actual counterparty (immediate borrower basis) together with risk transfer adjustment should correspond to the amounts reported on ultimate risk, which means that the following summary should apply:

(+) Total receivables (4000) on the tab `Immediate_borrower_basis`

(+) Local claims in local currency (4100) on the tab `Immediate_borrower_basis`

(+) Nett risk 4017

= Total receivables (4500) on the tab `Ultimate_risk_basis`

3.6.1. Inward risk transfer, outward risk transfer

A country has an inward risk transfer when someone in the country in question stands as guarantor for one of the reporter's claims on a third country. The reporter's total risk exposure vis-à-vis a country thus increases as a consequence of the inward risk transfer vis-à-vis the country. If the reporter, for instance, has a claim on a resident which is guaranteed by a party in another country, the inward risk transfer will be registered vis-à-vis that country.

A country has an outward risk transfer when the reporter's claim vis-à-vis the country is guaranteed by a party in a third country. The

reporter's total risk exposure vis-à-vis a country decreases as a consequence of the outward risk transfer from the country. If the reporter, for instance, has a claim on a non-resident, which is guaranteed by a party in Sweden, outward risk transfer is registered from that country.

The difference between inward risk and outward risk is automatically added in field 4017, Net transfers of risk to the ultimate borrower.

An example: If a bank has loans to Japan which are guaranteed by a third party in the United States, the risk vis-à-vis the United States (inward risk) increases and the risk towards Japan decreases (outward risk), by the same amount.

3.7. Ultimate risk basis

“Ultimate risk” means the allocation of claims on the basis of the location of the ultimate risk. In the case where a claim is guaranteed by a third party by guarantees issued, collateral, or credit derivatives, this is defined as the country where the guarantee for the claim resides or in the country where the head office of a branch is located. The guarantor for a claim can also reside in the same country but belong to a different sector than the immediate borrower. In this case, the claim will remain against the same country but the risk will be addressed to the guarantor's sector.

An example: A Swedish reporter has a claim on a German bank, for which the French state has issued a guarantee. The Swedish reporter reports the amount as a claim on the French public sector, with reporting of statistics allocated on the basis of ultimate risk.

In the case of subsidiaries, the group parent company is considered as a guarantor only if there is a formal guarantee undertaking.

If a claim is not guaranteed by a third party, the immediate borrower bears the ultimate risk.

The following items from MFI form are to be included as claims:

- Item no 101 Cash and balances with central banks
- Item no 102 Treasury bills, etc. eligible for refinancing
- Item no 103 Loans
- Item no 105 Bonds and other debt securities
- Item no 106 Shares and participation rights
- Item no 113 Other assets (excluding derivatives, item 1132)
- Item no 114 Prepaid expenses and accrued items

Following claims should **not** be distributed by country:

- Claims on international organisations. These are only reported as an aggregate on row “International organisations” (1C).

- Prepaid expenses and accrued items (Item no 114 in the MFI-report). These are only reported as an aggregate on row Accrued/prepaid items (5M2).

3.7.1. Total claims

Total claims (4500) on an ultimate risk basis correspond to: Total (4000) + Local claims (4100) + Net risk transfer (4017) on the Immediate borrower basis.

The following is **included**:

- Cross-border claims on ultimate risk basis in all currencies
- Local claims in foreign currency on ultimate risk basis
- Local claims in local currency on ultimate risk basis

The following is **not** included:

- Derivatives equivalent to item no 1132 in the MFI-report. These should instead be reported separately in column 4512 on the sheet ultimate risk basis.
- Off-balance sheet positions.

For covered bonds and other asset-backed securities the ultimate risk is defined as the country where the debtor of the collateral resides. Total claims should also be divided between cross-border and local, positions from branch or subsidiary towards counterparties within the country. This is reported in the columns "Cross-border" and "Local". Together, the two columns will sum up to total receivables in the total column "Total". Claims from the head office in Sweden against Swedish counterparties should be reported as "local".

3.7.2. Cross-border

Cross-border claims are claims where the counterparty is not in the same country as the MFI holding the claim. Cross-border claims in the MFI-report should be separated in column 4501 in each of the respective reports.

3.7.3. Local

Local claims are claims of the MFI towards a counterpart within the country where the MFI resides and are reported separately in column 4502.

3.7.4. Derivatives

Derivatives with positive market values are to be reported in the column for derivatives, regardless of whether they are reported on- or off-balance. Credit derivatives where the reporter is a purchaser of protection shall only be included if they are held for trading. No credit derivatives where the reporter is a seller of protection are to be reported under derivatives, these are to be included under guarantees.

Unlike MFI and RUTSv, derivatives in RUTS consolidated is reported by taking into account legally binding netting agreements.

3.7.5. Guarantees

Guarantees are considered to be the potential liabilities that can arise through guarantees given by the reporter for a third party's claims on a customer. This also includes credit derivatives issued where the reporter offers protection to the purchaser of the derivative.

3.7.6. Credit Commitments

Credit Commitments are for the reporter binding commitments to make available credits in the form of loans, lease financing receivables, mortgages etc. or purchase some type of debt instrument from a customer.

3.8. Valuation

In the reporting of RUTS consolidated, the same valuation principles apply as apply to the MFI statistics. This means that the provisions of the Annual Report (Credit Institutions and Securities Companies) Act (ÅRKL) (1995:1559) and Finansinspektionens regulations and general guidelines on annual reports in credit institutions and securities companies apply except where exemptions are specified in RBFS 2018:1.

The statistical report also deviate from current accounting practice as loans and deposits are to be reported at the nominal value, and claims are to be reported before deduction for provisions for bad loans.³

Credit commitments are to be reported at their maximum exposure. Credit derivatives that are reported as guarantees should be in notional amounts. Derivatives with positive market values are to be reported in the column for derivatives.

4. RUTS Consolidated home country (RUTSkoBISH)

The survey is addressed to foreign-owned MFIs located in Sweden (foreign-owned branches and subsidiaries). The following information is requested:

- Foreign-owned branches and subsidiaries unconsolidated claims on the home country. The information is to be reported in a RUTSkoBISH-template.

³ RBFS 2018:1, 9-13 §.

4.1. The reporting template

The template consists of maturity- and sector breakdowns, with a sample of countries listed. Only claims on the MFIs' home country are to be reported.

4.2. Which items are to be reported

The report of foreign-owned MFIs in Sweden **includes**:

- Claims on the home country, including balances towards the head office and other units within the corporate group resident in the home country.

The report of foreign-owned MFIs in Sweden does **not** include:

- Potential branches of foreign-owned MFIs and their claims on the home country.
- Potential subsidiaries of foreign-owned MFIs and their claims on the home country.

4.3. Sector

MFI/banks excluding central banks

Within the EU, a bank refers to a monetary financial institution, MFI, in accordance with the ECB definition⁴ and list. In non-EU countries, "bank" refers to the types of institutions that are classified as MFIs in the EU. In addition to banks, this also includes other financial institutions, which provide loans to the public or close substitutes to deposits from the public as an important part of their activities. Related offices and central banks are included in this sector.

There are no lists of institutions for non-EU countries, but the reporting institution has to decide whether the counterparty should be classified as a "bank" or not. In doubtful cases, SCB's staff should be consulted.

The following is **not** included:

- Central banks in RUTS consolidated are to be reported as general government which is a distinction from RUTS locational where central banks are a part of the MFI/bank sector. In annex 2 a list of central banks is provided.

⁴ See list of MFI:s in the EU at the ECB:s homepage:
https://www.ecb.europa.eu/stats/money/mfi/general/html/monthly_list.en.html

Central banks and general government

This refers to the public sector including central banks. This is in contrast to RUTSsv where central banks are reported as MFI/bank.

This **includes**:

- Central governments
- Federal governments
- Municipalities
- The Swedish National Debt Office
- Social security funds
- Central banks and other official monetary authorities
- International organisations

The following is **not** included:

- Publicly owned corporations (are to be reported as non-financial corporations or financial corporations, non MFI/bank)

Non-bank financial institutions

Private or public financial institutions, other than MFI/banks, engaged primarily in the provision of financial services and activities auxiliary to financial intermediation.

The following is **included**:

- Non-monetary investment funds
- Non-monetary securities companies
- Insurance corp. and pension funds
- Financial auxiliaries
- Non-profit inst. serving financial corp.
- Investment companies and venture capital companies
- Non-monetary credit market companies
- Other financial institutions

Non-financial corporations

Concerns privately and publicly owned corporations as well as unincorporated enterprises that function as if they were corporations, such as partnerships and the branches of foreign corporations.

The following is **included**:

- State and local government-owned companies
- Tenant-owner associations
- Other non-financial corporations (such as manufacturing, trade, agriculture, forestry, fisheries, transport, communications, private health care)

Households including NPISH

Individuals, families, unincorporated enterprises operated by households, and non-profit institutions serving households (NPISHs) such as charities, religious institutions, trade unions and consumer associations.

The following is **included**:

- Entrepreneurial households
- Other households
- Non-profit inst. serving households

Unallocated

Positions that are impossible to determine the counterparty sector of will be captured in this sector. It is important that as little as possible is reported under this category.

4.4. Total claims on the home country

Claims should be taken up to gross amount. Lending is recognized before deductions for reservations, for unsecured loans and country risk reservations.

Compared with MFI, the following are to be included:

- Item no 101 Cash and balances with central banks
- Item no 102 Treasury bills, etc. eligible for refinancing
- Item no 103 Loans
- Item no 105 Bonds and other debt securities
- Item no 106 Shares and participation rights
- Item no 113 Other assets (excluding derivatives, item 1132)

Total claims on the home country should correspond to the amount reported towards the home country in the RUTS locational (RUTSsv) template.

4.5. Remaining maturity

Claims are reported on the basis of remaining maturity. Remaining maturity is defined as the period to maturity for the relevant claim, i.e. the remaining period of time until the final payment. This differs from the MFI template where the maturity is reported at the original maturity. In column 4033, unallocated, are claims of which the remaining maturity is unclear.

Up to and including one year, <= 1 year

The following is **included**:

- Claims with original maturity of up to and including one year
- Claims with original maturity of more than one year but fall due within 12 months

- Bank overdrafts, credit card and delayed debit card loans and other claims that are receivable on demand

Over one year and up to and including two years, > 1 year <= 2 years:

The following is **included**:

- Claims with a remaining maturity of over one year and up to and including two years

Over two years > 2 years:

The following is **included**:

- Claims with a remaining maturity of over two years

Unallocated:

The following is **included**:

- Claims of which the remaining maturity is unclear
- Claims that cannot be classified by maturity, e.g. shares.

4.6. Valuation

In the reporting of RUTS consolidated home country, the same valuation principles apply as apply to the MFI statistics. This means that the provisions of the Annual Report (Credit Institutions and Securities Companies) Act (ÅRKL) (1995:1559) and Finansinspektionens regulations and general guidelines on annual reports in credit institutions and securities companies apply except where exemptions are specified in RBFS 2018:1.

The statistical report also deviate from current accounting practice where amounts from loans and deposits are to be reported valued at the nominal value, and lending is to be reported before deduction for provisions for bad loans.⁵

⁵ RBFS 2018:1, 9-13 §.

Annex 1 Examples of reporting of RUTS consolidated

Ex. 1 A Swedish bank has given a loan of SEK 5,000,000 to a non-financial corporation in which is guaranteed by a Finish bank Disregard the total lines which are not completed.

Immediate counterparty:

Sector: Non-financial corporations

Vis-à-vis country: Denmark

Inward risk: Finland

Outward risk: Danmark

Ultimate risk:

Sector: MFI/Bank

Vis-à-vis country: Finland

Immediate borrower basis

Vis-à-vis country (Motpartsland)	ISO CODE	Consolidated cross-border claims in all currencies and local claims in foreign currencies (Gränsöverskridande fordringar i samtliga valutor och lokala positioner i utländska valuta)									
		Total	Maturities ⁶ (Återstående löptid)				Sectors (Sektorer)				
			Up to one year <= 1 år	Over one year and up to two years > 1 år <= 2 år	Over two years > 2 år	Unallocated (Ofördelade)	MFI/banks (MFI/bank)	Central banks and general government (Offentlig sektor inkl. centralbanker)	Non-bank financial institutions (Finansiella företag, ej MFI/Bank)	Non-financial corporations (Icke-finansiella företag)	Households including NPISH (Hushåll inkl. HIO)
4000	4030	4031	4032	4033	4035	4036	4041	4042	4043	4038	
A. Nordic countries		5 000	5 000	0	0	0	0	0	5 000	0	0
Denmark	DK	5 000	5 000						5 000		
Faeroe Islands	FO	0									
Finland	FI	0									
Greenland	GL	0									
Iceland	IS	0									
Norway	NO	0									
Sweden	SE	0									

Immediate borrower basis

Vis-à-vis country (Motpartsland)	ISO CODE	Local currency positions of reporting MFI/banks' offices with local residents (Lokala positioner i lokal valuta)							Risk transfers			
		Claims (Fodran)	Sectors (Sektorer)					Liabilities (Skulder)	Outward risk transfer (Utåtvänd risk)	Inward risk transfer (Inåtvänd risk)	Net transfers of risk to the ultimate borrower (Nettorisk) (4016-4014)	
			MFI/banks (MFI/bank)	Central banks and general government (Offentlig sektor inkl. centralbanker)	Non-bank financial institutions (Finansiella företag, ej MFI/Bank)	Non-financial corporations (Icke-finansiella företag)	Households including NPISH (Hushåll inkl. HIO)					Unallocated (Ofördelade)
A. Nordic countries		4100	4135	4136	4141	4142	4143	4138	8100			
		0	0	0	0	0	0	0	0	5 000	5 000	0
Denmark	DK	0								5 000		-5 000
Faeroe Islands	FO	0										0
Finland	FI	0									5 000	5 000
Greenland	GL	0										0
Iceland	IS	0										0
Norway	NO	0										0
Sweden	SE	0										0

Ultimate risk basis

Vis-à-vis country (Motpartsland)	ISO CODE	Claims on an ultimate risk basis								Other potential exposures			
		All sectors (Totalt)	Foreign and domestic claims (Utländska och inhemska fordringar)						Cross-border / local		Derivatives (Derivat)	Guarantees (Garantier)	Credit commitments (Kreditåtagande n)
			MFI/banks (MFI/bank)	Central banks and general government (Offentlig sektor inkl. centralbanker)	Non-bank financial institutions (Finansiella företag, ej MFI/Bank)	Non-financial corporations (Icke-finansiella företag)	Households including NPISH (Hushåll inkl. HIO)	Unallocated (Ofördelade)	Cross- border	Local			
A. Nordic countries		4500	4530	4531	4534	4535	4536	4533	4501	4502			
		5 000	5 000	0	0	0	0	0	5 000	0	0	0	0
Denmark	DK	0											
Faeroe Islands	FO	0											
Finland	FI	5 000	5 000						5 000				
Greenland	GL	0											
Iceland	IS	0											
Norway	NO	0											
Sweden	SE	0											

Ex. 2 A Swedish branch located in Norway has given a loan of 10 000 SEK thousand to Norwegian general government: 2 000 SEK thousand denominated in USD and 8 000 SEK thousand denominated in NOK. Disregard the total lines for Nordic countries which are not completed.

Immediate borrower basis

Vis-à-vis country (Motpartsland)	ISO CODE	Consolidated cross-border claims in all currencies and local claims in foreign currencies (Gränsöverskridande fordringar i samtliga valutor och lokala positioner i utländska valuta)											
		Total	Maturities ⁶ (Återstående löptid)				Sectors (Sektorer)						of which: Local claims in foreign currencies (varav: Lokala fordringar i utländsk valuta)
			Up to one year <= 1 år	Over one year and up to two years > 1 år <= 2 år	Over two years > 2 år	Unallocated (Ofördelade)	MFI/banks (MFI/bank)	Central banks and general government (Offentlig sektor inkl. centralbanker)	Non-bank financial institutions (Finansiella företag, ej MFI/Bank)	Non-financial corporations (Icke-finansiella företag)	Households including NPISH (Hushåll inkl. HIO)	Unallocated (Ofördelade)	
4000	4030	4031	4032	4033	4035	4036	4041	4042	4043	4038	4040		
A. Nordic countries		2 000	2 000	0	0	0	0	2 000	0	0	0	0	2 000
Denmark	DK	0											
Faeroe Islands	FO	0											
Finland	FI	0											
Greenland	GL	0											
Iceland	IS	0											
Norway	NO	2 000	2 000					2 000					2 000
Sweden	SE	0											

Immediate borrower basis

Vis-à-vis country (Motpartsland)	ISO CODE	Local currency positions of reporting MFI/banks' offices with local residents (Lokala positioner i lokal valuta)								Risk transfers		
		Claims (Fodran)	Sectors (Sektorer)						Liabilities (Skulder)	Outward risk transfer (Utåtvänd risk)	Inward risk transfer (Inåtvänd risk)	Net transfers of risk to the ultimate borrower (Nettorisk) (4016-4014)
			MFI/banks (MFI/bank)	Central banks and general government (Offentlig sektor inkl. centralbanker)	Non-bank financial institutions (Finansiella företag, ej MFI/Bank)	Non-financial corporations (Icke-finansiella företag)	Households including NPISH (Hushåll inkl. HIO)	Unallocated (Ofördelade)				
4100	4135	4136	4141	4142	4143	4138	8100					
A. Nordic countries		8 000	0	8 000	0	0	0	0	0	0	0	0
Denmark	DK	0										0
Faeroe Islands	FO	0										0
Finland	FI	0										0
Greenland	GL	0										0
Iceland	IS	0										0
Norway	NO	8 000		8 000								0
Sweden	SE	0										0

Ultimate risk basis

Vis-à-vis country (Motpartsland)	ISO CODE	Claims on an ultimate risk basis									Other potential exposures			
		Foreign and domestic claims (Utländska och inhemska fordringar)												
		All sectors (Totalt)	Sectors (Sektorer)						Cross-border / local		Derivatives (Derivat)	Guarantees (Garantier)	Credit commitments (Kreditåtaganden)	
			MFI/banks (MFI/bank)	Central banks and general government (Offentlig sektor inkl. centralbanker)	Non-bank financial institutions (Finansiella företag, ej MFI/Bank)	Non-financial corporations (Icke-finansiella företag)	Households including NPISH (Hushåll inkl. HIO)	Unallocated (Ofördelade)	Cross- border	Local				
4500	4530	4531	4534	4535	4536	4533	4501	4502	4512	4514	4516			
A. Nordic countries		10 000	0	10 000	0	0	0	0	0	0	10 000	0	0	0
Denmark	DK	0												
Faeroe Islands	FO	0												
Finland	FI	0												
Greenland	GL	0												
Iceland	IS	0												
Norway	NO	10 000		10 000										
Sweden	SE	0									10 000			

Ex 3 A Swedish bank has given loans of totalling 20 000 SEK thousand to Danish households. Of the total amount 15 000 SEK thousand has been given through the Swedish branch located in Denmark: 13 000 denominated in DKK and 2000 denominated in USD. The remaining 5000 SEK thousand has been given by the head office located in Sweden in DKK. Disregard the total lines for Nordic countries which are not completed.

Immediate borrower basis

Vis-à-vis country (Motpartsland)	ISO CODE	Consolidated cross-border claims in all currencies and local claims in foreign currencies (Gränsöverskridande fordringar i samtliga valutor och lokala positioner i utländska valuta)											of which: Local claims in foreign currencies (varav: Lokala fordringar i utländsk valuta)
		Total	Maturities ⁶ (Återstående löptid)				Sectors (Sektorer)						
			Up to one year <= 1 år	Over one year and up to two years > 1 år <= 2 år	Over two years > 2 år	Unallocated (Ofördelade)	MFI/banks (MFI/bank)	Central banks and general government (Offentlig sektor inkl. centralbanker)	Non-bank financial institutions (Finansiella företag, ej MFI/Bank)	Non-financial corporations (Icke-finansiella företag)	Households including NPISH (Hushåll inkl. HIO)	Unallocated (Ofördelade)	
		4000	4030	4031	4032	4033	4035	4036	4041	4042	4043	4038	
A. Nordic countries		7 000	0	0	7 000	0	0	0	0	0	7 000	0	2 000
Denmark	DK	7 000			7 000						7 000		2 000
Faeroe Islands	FO	0											
Finland	FI	0											
Greenland	GL	0											
Iceland	IS	0											
Norway	NO	0											
Sweden	SE	0											

Immediate borrower basis

Vis-à-vis country (Motpartsland)	ISO CODE	Local currency positions of reporting MFI/banks' offices with local residents (Lokala positioner i lokal valuta)							Risk transfers		
		Claims (Fodran)	Sectors (Sektorer)					Liabilities (Skulder)	Outward risk transfer (Utåtvänd risk)	Inward risk transfer (Inåtvänd risk)	Net transfers of risk to the ultimate borrower (Nettorisk) (4016-4014)
			MFI/banks (MFI/bank)	Central banks and general government (Offentlig sektor inkl. centralbanker)	Non-bank financial institutions (Finansiella företag, ej MFI/Bank)	Non-financial corporations (Icke-finansiella företag)	Households including NPISH (Hushåll inkl. HIO)				
4100	4135	4136	4141	4142	4143	4138	8100				
A. Nordic countries		13 000	0	0	0	0	13 000	0	0	0	0
Denmark	DK	13 000					13 000				0
Faeroe Islands	FO	0									0
Finland	FI	0									0
Greenland	GL	0									0
Iceland	IS	0									0
Norway	NO	0									0
Sweden	SE	0									0

Ultimate risk basis

Vis-à-vis country (Motpartsland)	ISO CODE	Claims on an ultimate risk basis									Other potential exposures		
		Foreign and domestic claims (Utländska och inhemska fordringar)											
		All sectors (Totalt)	Sectors (Sektorer)						Cross-border / local		Derivatives (Derivat)	Guarantees (Garantier)	Credit commitments (Kreditåtagande n)
			MFI/banks (MFI/bank)	Central banks and general government (Offentlig sektor inkl. centralbanker)	Non-bank financial institutions (Finansiella företag, ej MFI/Bank)	Non-financial corporations (Icke-finansiella företag)	Households including NPISH (Hushåll inkl. HIO)	Unallocated (Ofördelade)	Cross- border	Local			
4500	4530	4531	4534	4535	4536	4533	4501	4502	4512	4514	4516		
A. Nordic countries		20 000	0	0	0	0	20 000	0	0	0	0	0	
Denmark	DK	20 000					20 000						
Faeroe Islands	FO	0											
Finland	FI	0											
Greenland	GL	0											
Iceland	IS	0											
Norway	NO	0											
Sweden	SE	0											

Lending

1. A Swedish bank has given a loan to a non-financial corporation in Japan which is guaranteed by a UK bank.

Immediate borrower:

Sector: Non-financial corporation

Vis-à-vis country: Japan

Inward risk: UK

Outward risk: Japan

Ultimate risk:

Sector: MFI/bank

Vis-à-vis country: UK

2. A Swedish bank has given a loan to a non-financial corporation in Japan which is guaranteed by a bank in Sweden.

Immediate borrower:

Sector: Non-financial corporation

Vis-à-vis country: Japan

Inward risk: Sweden

Outward risk: Japan

Ultimate risk:

Sector: MFI/bank

Vis-à-vis country: Sweden

3. A Swedish bank has a deposit at a branch of a Japanese bank in the UK.

Immediate borrower:

Sector: MFI/bank

Vis-à-vis country: UK

Inward risk: Japan

Outward risk: UK

Ultimate risk:

Sector: MFI/bank

Vis-à-vis country: Japan

4. A Swedish bank has given a loan to a non-financial corporation in Japan. As collateral for the loan, the Japanese company provides securities issued by the UK government.

Immediate borrower:

Sector: Non-financial corporation

Vis-à-vis country: Japan

Inward risk: UK

Outward risk: Japan

Ultimate risk:

Sector: General government incl. central banks

Vis-à-vis country: UK

5. A Swedish bank has given a loan to a non-financial corporation in Japan. To hedge the counterparty risk, the Swedish bank has purchased a credit derivative issued by a bank in the UK.

Immediate borrower:

Sector: Non-financial corporations

Vis-à-vis country: Japan

Inward risk: UK

Outward risk: Japan

Ultimate risk:

Sector: MFI/bank

Vis-à-vis country: UK

6. A Swedish subsidiary in Japan has a deposit in local currency at a branch of a UK bank in Japan.

Immediate borrower:

Sector: MFI/bank

Vis-à-vis country: Japan

Inward risk: UK

Outward risk: Japan

Ultimate risk:

Sector: MFI/bank

Vis-à-vis country: UK

7. A Swedish subsidiary in Japan has given a loan in foreign currency to a non-financial corporation in Japan. As collateral for the loan, the Japanese companies provide securities issued by the Swedish state.

Immediate borrower:

Sector: Non-financial corporations

Vis-à-vis country: Japan

Inward risk: Sweden

Outward risk: Japan

Ultimate risk:

Sector: General government incl. central banks

Vis-à-vis country: Sweden

8. A Swedish subsidiary in Japan has given a loan to a non-financial corporation in UK which is guaranteed by a bank in Japan.

Immediate borrower:

Sector: Non-financial corporations

Vis-à-vis country: UK

Inward risk: Japan

Outward risk: UK

Ultimate risk:

Sector: MFI/bank

Vis-à-vis country: Japan

9. A Swedish branch in Japan has a deposit at a branch of a Japanese bank in Sweden.

Immediate borrower:

Sector: MFI/bank

Vis-à-vis country: Sweden

Inward risk: Japan

Outward risk: Sweden

Ultimate risk:

Sector: MFI/bank

Vis-à-vis country: Japan

10. A Swedish bank has given a loan to a subsidiary of a Japanese bank in UK. The subsidiary has not received any guarantee from its group parent company.

Immediate borrower:

Sector: MFI/bank

Vis-à-vis country: UK

Inward risk: Ingen

Outward risk: Ingen

Ultimate risk:

Sector: MFI/bank

Vis-à-vis country: UK

11. A Swedish bank has given a loan to a subsidiary of a Japanese bank in UK. The subsidiary has received a guarantee from its group parent company in Japan.

Immediate borrower:

Sector: MFI/bank

Vis-à-vis country: UK

Inward risk: Japan

Outward risk: UK

Ultimate risk:

Sector: MFI/bank

Vis-à-vis country: Japan

Holdings of securities

12. A Swedish bank has purchased securities issued by a Japanese bank in relation to credit card claims on Japanese households.

Immediate borrower:

Sector: MFI/bank

Vis-à-vis country: Japan

Inward risk: Japan

Outward risk: Japan

Ultimate risk:

Sector: Households incl. NPISH

Vis-à-vis country: Japan

13. A Swedish bank has purchased securities issued by a branch of a Japanese bank in Sweden.

Immediate borrower:

Sector: MFI/bank

Vis-à-vis country: Sweden

Inward risk: Japan

Outward risk: Sweden

Ultimate risk:

Sector: MFI/bank

Vis-à-vis country: Japan

14. A Swedish bank in Japan has purchased securities issued by a subsidiary of a Japanese bank in Canada in relation to credit card claims in foreign currency on Japanese households.

Immediate borrower:

Sector: MFI/bank

Vis-à-vis country: Kanada

Inward risk: Japan

Outward risk: Kanada

Ultimate risk:

Sector: Hushåll inkl. HIO

Vis-à-vis country: Japan

Derivatives

Note that derivative accounting is excluded from immediate borrower basis and should only be reported at ultimate risk.

15. A Swedish bank has purchased credit derivatives issued by a bank in the UK. The derivatives are held for trading by the Swedish bank.

Immediate borrower:

No reporting of derivatives

Ultimate risk:

Vis-à-vis country: UK

16. A Swedish bank has purchased interest derivatives issued by a branch of a Japanese bank in the UK

Immediate borrower:

No reporting of derivatives

Ultimate risk:

Vis-à-vis country: Japan

17. A Swedish bank has purchased share derivatives issued by another Swedish bank. The bank has received UK government securities as collateral.

Immediate borrower:

No reporting of derivatives

Ultimate risk:

Vis-à-vis country: UK

18. A Swedish branch in Japan has purchased interest derivatives issued by a branch of a UK bank in Japan.

Immediate borrower:

No reporting of derivatives

Ultimate risk:

Vis-à-vis country: UK

19. A Swedish subsidiary in Japan has purchased share derivatives issued by a branch of a Swedish bank in Japan.

Immediate borrower:

No reporting of derivatives

Ultimate risk:

Vis-à-vis country: Sweden

Guarantees and credit commitments

Note that guarantees and credit commitments are only reported at ultimate risk.

20. A Swedish bank has given a guarantee for a loan issued by a bank in Japan to a branch of a UK bank in Hong Kong.

Immediate borrower:

No reporting of guarantees and credit commitments

Ultimate risk:

Guarantee

Vis-à-vis country: UK

21. A Swedish bank has a credit commitment to a company in UK

Immediate borrower:

No reporting of guarantees and credit commitments

Ultimate risk:

Credit commitment

Vis-à-vis country: UK

22. A Swedish bank has a credit commitment to a branch of a UK bank in Japan.

Immediate borrower:

No reporting of guarantees and credit commitments

Ultimate risk:

Credit commitment

Vis-à-vis country: UK

23. A Swedish bank has sold a credit derivative to a branch of a Japanese bank in the UK

Immediate borrower:

No reporting of guarantees and credit commitments

Ultimate risk:

Guarantee

Vis-à-vis country: Japan

24. A Swedish subsidiary in Japan has issued a guarantee for a loan issued by a Japanese bank to a branch of a UK bank in Japan.

Immediate borrower:

No reporting of guarantees and credit commitments

Ultimate risk:

Guarantee

Vis-à-vis country: UK

25. A Swedish branch in Japan has a credit commitment to a company in Japan.

Immediate borrower:

No reporting of guarantees and credit commitments

Ultimate risk:

Credit commitment

Vis-à-vis country: Japan

Annex 2 International organisations and central banks and other holders of foreign exchange reserves

International organisations

In both RUTS locational and RUTS consolidated positions vis-à-vis international organisations should be reported in the category “international organisations” under the counterparty-country dimension and should not be allocated to specific counterparty countries. The city where an organisation is located is listed below for information only, and is not related to the reporting of the counterparty-country breakdown.

In RUTS locational some international organisations should be classified as “non-bank financial institutions”, The rest should be classified as “Non-financial corporations” with exception of the European Investment Bank (EIB) which classifies as a “MFI/bank”. See list below.

In RUTS consolidated all international organisations should be classified as General government.

International organisation to be classified as “non-financial corporations” in RUTS locational.	Headquarter	Description
African Union (AU)	Addis Ababa (Ethiopia)	Intergovernmental organisation
Association of Southeast Asian Nations (ASEAN)	Jakarta (Indonesia)	Intergovernmental organisation
Caribbean Community and Common Market (CARICOM)	Georgetown (Guyana)	Intergovernmental organisation
Central American Common Market (CACM)	Guatemala City	Intergovernmental organisation
Colombo Plan	Colombo (Sri Lanka)	Intergovernmental organisation
Council of Europe (CE)	Strasbourg (France)	Other European organisation
Economic Community of West African States (ECOWAS)	Lagos (Nigeria)	Intergovernmental organisation
European Atomic Energy Community (EURATOM)	Brussels (Belgium)	EU organisation
European Free Trade Association (EFTA)	Geneva (Switzerland)	Other European organisation
European Organization for Nuclear Research (CERN)	Geneva (Switzerland)	Other European organisation
European Space Agency (ESA)	Paris (France)	Other European organisation
European Telecommunications Satellite Organization (EUTELSAT)	Paris (France)	Other European organisation
European Union (EU)	Brussels (Belgium)	EU organisation
Food and Agriculture Organization (FAO)	Rome (Italy)	Specialised agency of the UN
Intergovernmental Council of Copper Exporting Countries (CIPEC)	Paris (France)	Commodity organisation
International Atomic Energy Agency (IAEA)	Vienna (Austria)	Specialised agency of the UN
International Civil Aviation Organization (ICAO)	Montreal (Canada)	Specialised agency of the UN
International Cocoa Organization (ICCO)	London (United Kingdom)	Commodity organisation
International Coffee Organization (ICO)	London (United Kingdom)	Commodity organisation
International Committee of the Red Cross (ICRC)	Geneva (Switzerland)	Other
International Cotton Advisory Committee (ICAC)	Washington (United States)	Commodity organisation
International Fund for Agricultural Development (IFAD)	Rome (Italy)	Specialised agency of the UN
International Grains Council (IGC)	London (United Kingdom)	Commodity organisation
International Jute Study Group (IJSJG)	Dhaka (Bangladesh)	Commodity organisation

International Labour Organisation (ILO)	Geneva (Switzerland)	Specialised agency of the UN
International Lead and Zinc Study Group (ILZSG)	Lisbon (Portugal)	Commodity organisation
International Maritime Organisation (IMO)	London (United Kingdom)	Specialised agency of the UN
International Maritime Satellite Organization (INMARSAT)	London (United Kingdom)	Other
International Olive Oil Council (IOOC)	Madrid (Spain)	Commodity organisation
International Rubber Study Group (IRSG)	Wembley (United Kingdom)	Commodity organisation
International Sugar Organization (ISO)	London (United Kingdom)	Commodity organisation
International Telecommunications Union (ITU)	Geneva (Switzerland)	Specialised agency of the UN
Latin American Association of Development Financing Institutions (ALIDE)	Lima (Peru)	Intergovernmental organisation
Latin American Economic System (SELA)	Caracas (Venezuela)	Intergovernmental organisation
Latin American Energy Organization (OLADE)	Quito (Ecuador)	Commodity organisation
Latin American Integration Association (LAIA)	Montevideo (Uruguay)	Intergovernmental organisation
League of Arab States (LAS)	Cairo (Egypt)	Intergovernmental organisation
North Atlantic Treaty Organization (NATO)	Brussels (Belgium)	Intergovernmental organisation
Organisation for Economic Co-operation and Development (OECD)	Paris (France)	Intergovernmental organisation
Organisation of Eastern Caribbean States (OECS)	Castries (St Lucia)	Intergovernmental organisation
Organisation of the Petroleum Exporting Countries (OPEC)	Vienna (Austria)	Commodity organisation
Organization of American States (OAS)	Washington (United States)	Intergovernmental organisation
Organization of Arab Petroleum Exporting Countries (OAPEC)	Safat (Kuwait)	Commodity organisation
Organization of Central American States (OCAS)	San Salvador (El Salvador)	Intergovernmental organisation
South Asian Association for Regional Cooperation (SAARC)	Kathmandu (Nepal)	Intergovernmental organisation
United Nations (UN)	New York (United States)	United Nations (UN)
United Nations Children's Fund (UNICEF)	New York (United States)	United Nations (UN)
United Nations Conference on Trade and Development (UNCTAD)	Geneva (Switzerland)	United Nations (UN)
United Nations Educational, Scientific and Cultural Organization (UNESCO)	Paris (France)	Specialised agency of the UN
Universal Postal Union (UPU)	Berne (Switzerland)	Specialised agency of the UN
West African Economic Community (WAEC)	Ouagadougou (Burkina Faso)	Intergovernmental organisation
Western European Union (WEU)	Brussels (Belgium)	Other European organisation
World Council of Churches (WCC)	Geneva (Switzerland)	Other
World Health Organization (WHO)	Geneva (Switzerland)	Specialised agency of the UN
World Intellectual Property Organization (WIPO)	Geneva (Switzerland)	Specialised agency of the UN
World Meteorological Organization (WMO)	Geneva (Switzerland)	Specialised agency of the UN
World Tourism Organization (UN WTO)	Madrid (Spain)	Specialised agency of the UN
World Trade Organization (WTO)	Geneva (Switzerland)	Specialised agency of the UN

International organisations to be classified as "non-bank financial institution" in RUTS locational.	Säte	Beskrivning
African Development Bank Group	Abidjan (Côte d'Ivoire)	Regional aid bank/fund
Andean Development Corporation (ADC)	Caracas(Venezuela)	Regional aid bank/fund
Arab Bank for Economic Development in Africa (BADEA)	Khartoum (Sudan)	Regional aid bank/fund
Arab Fund for Economic and Social Development (AFESD)	Kuwait	Regional aid bank/fund
Arab Monetary Fund (AMF)	Abu Dhabi (United Arab Emirates)	Regional aid bank/fund
Asian Clearing Union (ACU)	Tehran (Iran)	Regional aid bank/fund
Asian Development Bank (ADB)	Manila (Philippines)	Regional aid bank/fund
Caribbean Development Bank (CDB)	St Michael (Barbados)	Regional aid bank/fund
Central African States' Development Bank (CASDB)	Brazzaville (Congo)	Regional aid bank/fund
Central American Bank for Economic Integration (CABEI)	Tegucigalpa DC (Honduras)	Regional aid bank/fund
Council of Europe Development Bank	Paris (France)	Regional aid bank/fund
East African Development Bank (EADB)	Kampala (Uganda)	Regional aid bank/fund
European Bank for Reconstruction and Development (EBRD)	London (United Kingdom)	Regional aid bank/fund
European Financial Stability Facility,, from 2013 European Stability Mechanism (ESM)	Luxembourg	EU organisation
Inter-American Development Bank (IADB)	Washington (United States)	Regional aid bank/fund
International Bank for Reconstruction and Development (IBRD)	Washington (United States)	Specialised agency of the UN
International Development Association (IDA)	Washington (United States)	Specialised agency of the UN
International Finance Corporation (IFC)	Washington (United States)	Specialised agency of the UN
International Monetary Fund (IMF)	Washington (United States)	Specialised agency of the UN
Islamic Development Bank (IsDB)	Jeddah (Saudi Arabia)	Regional aid bank/fund
Latin American Reserve Fund (LARF)	Santafé de Bogotá	Regional aid bank/fund
Multilateral Investment Guarantee Agency (MIGA)	Washington	Development finance institution
Nordic Investment Bank (NIB)	Helsinki (Finland)	Regional aid bank/fund
OPEC Fund for International Development (OFID)	Vienna (Austria)	Regional aid bank/fund
West African Economic and Monetary Union (WAEMU)	Ouagadougou (Burkina Faso)	Regional aid bank/fund
West African Monetary Agency (WAMA)	Freetown (Sierra Leone)	Regional aid bank/fund

Internationella organisationer, som ska klassificeras som "MFI/Bank" i RUTSsv. International organisations to be classified as "MFI/Bank" in RUTS locational.		
European Investment Bank (EIB)	Luxembourg	EU organisation

The list includes the most important international organisations but is not exhaustive.

List of central banks and other official monetary authorities

Positions vis-à-vis the central banks and other official monetary authorities listed below should be reported under the respective countries in which they are located. In the locational banking statistics, central banks should be reported as an "of which" item under counterparty sector "MFI/banks". In the consolidated banking statistics central banks should be allocated to the counterparty sector "Central banks and general government".

The list below is not exhaustive.

Developed countries		
Europe		
Austria	Austrian National Bank	Vienna
Belgium	National Bank of Belgium	Brussels

Denmark	National Bank of Denmark	Copenhagen
Finland	Bank of Finland	Helsinki
France	Bank of France	Paris
Germany	European Central Bank Deutsche Bundesbank	Frankfurt Frankfurt
Greece	Bank of Greece	Athens
Iceland	Central Bank of Iceland	Reykjavik
Ireland	Central Bank & Financial Services Authority of Ireland	Dublin
Italy	Bank of Italy	Rome
Luxembourg	Central Bank of Luxembourg	Luxembourg
Netherlands	Netherlands Bank	Amsterdam
Norway	Central Bank of Norway	Oslo
Portugal	Bank of Portugal	Lisbon
San Marino	San Marinense Institute of Credit	San Marino
Spain	Bank of Spain	Madrid
Sweden	Swedens Riksbank	Stockholm
Switzerland/ Liechtenstein	Swiss National Bank Bank for International Settlements	Zurich Basel
United Kingdom	Bank of UK	London
Other developed countries		
Australia	Reserve Bank of Australia	Sydney
Canada	Bank of Canada	Ottawa
Japan	Bank of Japan	Tokyo
New Zealand	Ministry of Finance Reserve Bank of New Zealand	Tokyo Wellington
United States	Board of Governors of the Federal Reserve System (the Federal Reserve Board, the Federal Reserve Bank of New York and the 11 other Federal Reserve Banks)	Various locations

Offshore centres		
Aruba	Central Bank of Aruba	Oranjestad
Bahamas	Central Bank of The Bahamas	Nassau
Bahrain	Central Bank of Bahrain	Manama
Barbados	Central Bank of Barbados	Bridgetown
Bermuda	Bermuda Monetary Authority	Hamilton
Cayman Islands	Cayman Islands Monetary Authority	Georgetown
Curaçao (formerly Netherlands Antilles)	Centrale Bank Von Curaçao En Sint Maarten	Willemstad, Curaçao
Hong Kong SAR	Hong Kong Monetary Authority	Hong Kong SAR
Lebanon	Central Bank of Lebanon	Beirut
Macao SAR	Monetary Authority of Macao	Macao SAR
Mauritius	Bank of Mauritius	Port Louis
Panama	National Bank of Panama	Panama
Samoa	Central Bank of Samoa	Apia
Singapore	Monetary Authority of Singapore	Singapore

Vanuatu	Reserve Bank of Vanuatu	Port Vila
Developing economies Africa and Middle East		
Algeria	Bank of Algeria	Algiers
Angola (Republic of)	National Bank of Angola	Luanda
Botswana	Bank of Botswana	Gaborone
Burundi	Bank of the Republic of Burundi	Bujumbura
Cape Verde	Bank of Cape Verde	Praia
Cameroon	Bank of Central African States (Central Africa: Cameroon, Central African Republic, Chad, Congo, Equatorial Guinea, Gabon)	Yaoundé
Comoros	Central Bank of The Comoros	Moroni
Congo, Democratic Rep.	Central Bank of Congo	Kinshasa
Djibouti	National Bank of Djibouti	Djibouti
Egypt	Central Bank of Egypt	Cairo
Eritrea	National Bank of Eritrea	Asmara
Ethiopia	National Bank of Ethiopia	Addis Ababa
The Gambia	Central Bank of The Gambia	Banjul
Ghana	Bank of Ghana	Accra
Guinea	Central Bank of the Republic of Guinea	Conakry
Iran	The Central Bank of the Islamic Republic of Iran	Tehran
Iraq	Central Bank of Iraq	Baghdad
Israel	Bank of Israel	Jerusalem
Jordan	Central Bank of Jordan	Amman
Kenya	Central Bank of Kenya	Nairobi
Kuwait	Central Bank of Kuwait	Kuwait
Lesotho	Central Bank of Lesotho	Maseru
Liberia	National Bank of Liberia	Monrovia
Libya	Central Bank of Libya	Tripoli
Madagascar	Central Bank of Madagascar	Antananarivo
Malawi	Reserve Bank of Malawi	Lilongwe
Mauritania	Central Bank of Mauritania	Nouakchott
Morocco	Bank of Morocco	Rabat
Mozambique	Bank of Mozambique	Maputo
Namibia	Bank of Namibia	Windhoek
Nigeria	Central Bank of Nigeria	Abuja
Oman	Central Bank of Oman	Ruwi, Muscat
Qatar	Qatar Central Bank	Doha
Rwanda	National Bank of Rwanda	Kigali
São Tomé and Príncipe	Central Bank of São Tomé and Príncipe	São Tomé
Saudi Arabia	Saudi Arabian Monetary Agency	Riyadh
Senegal	Central Bank of West African States (West African Economic and Monetary Union: Benin, Burkina Faso, Côte d'Ivoire, Guinea-Bissau, Mali, Niger, Senegal and Togo)	Dakar
Seychelles	Central Bank of Seychelles	Victoria
Sierra Leone	Bank of Sierra Leone	Freetown
Somalia	Central Bank of Somalia	Mogadishu

South Africa	South African Reserve Bank	Pretoria
South Sudan	Bank of South Sudan	Juba
Sudan	Bank of Sudan	Khartoum
Swaziland	The Central Bank of Swaziland	Mbabane
Syria	Central Bank of Syria	Damascus
Tanzania	Bank of Tanzania	Dar es Salaam
Tunisia	Central Bank of Tunisia	Tunis
Uganda	Bank of Uganda	Kampala
United Arab Emirates	Abu Dhabi Investment Authority Central Bank of the United Arab Emirates Government of Dubai (Abu Dhabi, Dubai, Sharjah, Ajman, Umm Al Quaiwain, Ras al Khaimah, Fujairah)	Abu Dhabi
Yemen	Central Bank of Yemen	Sana'a
Zambia	Bank of Zambia	Lusaka
Zimbabwe	Reserve Bank of Zimbabwe	Harare
Asia and Pacific		
Afghanistan	The Central Bank of Afghanistan	Kabul
Armenia	Central Bank of Armenia	Yerevan
Azerbaijan	National Bank of Azerbaijan	Baku
Bangladesh	Bangladesh Bank	Dhaka
Bhutan	Royal Monetary Authority of Bhutan	Thimphu
Brunei	Brunei Monetary Board	Bandar Seri Begawan
Cambodia	National Bank of Cambodia	Phnom Penh
China	The People's Bank of China State Administration of Foreign Exchange	Beijing Beijing
Chinese Taipei	The Central Bank of China	Taipei
Fiji	Reserve Bank of Fiji	Suva
French Polynesia	Institut d'Emission d'Outre-Mer	Papeete
Georgia	National Bank of Georgia	Tbilisi
India	Reserve Bank of India	Mumbai
Indonesia	Bank Indonesia	Jakarta
Kazakhstan	National Bank of the Republic of Kazakhstan	Almaty
Kiribati	Bank of Kiribati	Tarawa
North Korea	Central Bank of Korea	Pyongyang
South Korea	The Bank of Korea	Seoul
Kyrgyz Republic	The National Bank of the Kyrgyz Republic	Bishkek
Laos	Bank of the Lao People's Democratic Republic	Vientiane
Malaysia	Bank Negara Malaysia	Kuala Lumpur
Maldives	Maldives Monetary Authority	Male
Mongolia	The Bank of Mongolia	Ulan Bator
Myanmar	Central Bank of Myanmar	Rangoon
Nauru	Bank of Nauru	Nauru
Nepal	Central Bank of Nepal	Kathmandu
New Caledonia	Institut d'Emission d'Outre-Mer	Nouméa
Pakistan	State Bank of Pakistan	Karachi
Papua New Guinea	Bank of Papua New Guinea	Port Moresby
Philippines	Central Bank of the Philippines	Manila

Solomon Islands	Central Bank of Solomon Islands	Honiara
Sri Lanka	Central Bank of Sri Lanka	Colombo
Tajikistan	National Bank of the Republic of Tajikistan	Dushanbe
Thailand	Bank of Thailand	Bangkok
Tonga	National Reserve Bank of Tonga	Nuku'alofa
Turkmenistan	State Central Bank of Turkmenistan	Ashgabat
Tuvalu	National Bank of Tuvalu	Funafuti
Uzbekistan	Central Bank of the Republic of Uzbekistan	Tashkent
Vietnam	State Bank of Vietnam	Hanoi
Wallis and Futuna Islands	Institut d'Emission d'Outre-Mer	Mata-Utu
Europe		
Albania	Bank of Albania	Tirana
Belarus	National Bank of the Republic of Belarus	Minsk
Bosnia and Herzegovina	Central Bank of Bosnia and Herzegovina	Sarajevo
Bulgaria	Bulgarian National Bank	Sofia
Croatia	Croatian National Bank	Zagreb
Cyprus	Central Bank of Cyprus	Nicosia
Czech Republic	Czech National Bank	Prague
Estonia	Bank of Estonia	Tallinn
Hungary	Central Bank of Hungary	Budapest
Latvia	Bank of Latvia	Riga
Lithuania	The Bank of Lithuania	Vilnius
Macedonia	National Bank of the Republic of Macedonia	Skopje
Malta	Central Bank of Malta	Valletta
Moldova	National Bank of Moldova	Chisinau
Poland	National Bank of Poland	Warsaw
Romania	National Bank of Romania	Bucharest
Russia	Central Bank of the Russian Federation	Moscow
Serbia	National Bank of Serbia	Belgrade
Slovakia	National Bank of Slovakia	Bratislava
Slovenia	Bank of Slovenia	Ljubljana
Turkey	Central Bank of the Republic of Turkey	Ankara
Ukraine	National Bank of Ukraine	Kiev
Latin America and Caribbean area		
St Kitts and Nevis	Eastern Caribbean Central Bank (Anguilla, Antigua and Barbuda, Dominica, Grenada, Montserrat, St Kitts and Nevis, St Lucia, St Vincent and the Grenadines)	Basseterre, St Kitts
Argentina	Central Bank of Argentina	Buenos Aires
Belize	Central Bank of Belize	Belize City
Bolivia	Central Bank of Bolivia	La Paz
Brazil	Central Bank of Brazil	Brasília
Chile	Central Bank of Chile	Santiago de Chile
Colombia	Bank of the Republic	Santafé de Bogotá
Costa Rica	Central Bank of Costa Rica	San José
Cuba	Central Bank of Cuba	Havana
Dominican Republic	Central Bank of the Dominican Republic	Santo Domingo
Ecuador	Central Bank of Ecuador	Quito

El Salvador	Central Reserve Bank of El Salvador	San Salvador
Guatemala	Bank of Guatemala	Guatemala City
Guyana	Bank of Guyana	Georgetown
Haiti	Bank of the Republic of Haiti	Port-au-Prince
Honduras	Central Bank of Honduras	Tegucigalpa
Jamaica	Bank of Jamaica	Kingston
Mexico	Bank of Mexico	Mexico City
Nicaragua	Central Bank of Nicaragua	Managua
Paraguay	Central Bank of Paraguay	Asunción
Peru	Central Reserve Bank of Peru	Lima
Suriname	Central Bank of Suriname	Paramaribo
Trinidad and Tobago	Central Bank of Trinidad and Tobago	Port-of-Spain
Uruguay	Central Bank of Uruguay	Montevideo
Venezuela	Central Bank of Venezuela	Caracas