

Information meeting on the deposit requirement

Stockholm, 20 February 2026

Anna Sjulander and Olivia Wright

The path to the deposit requirement

The Riksbank can require credit institutions to hold interest-free deposits at the Riksbank (deposit requirement)

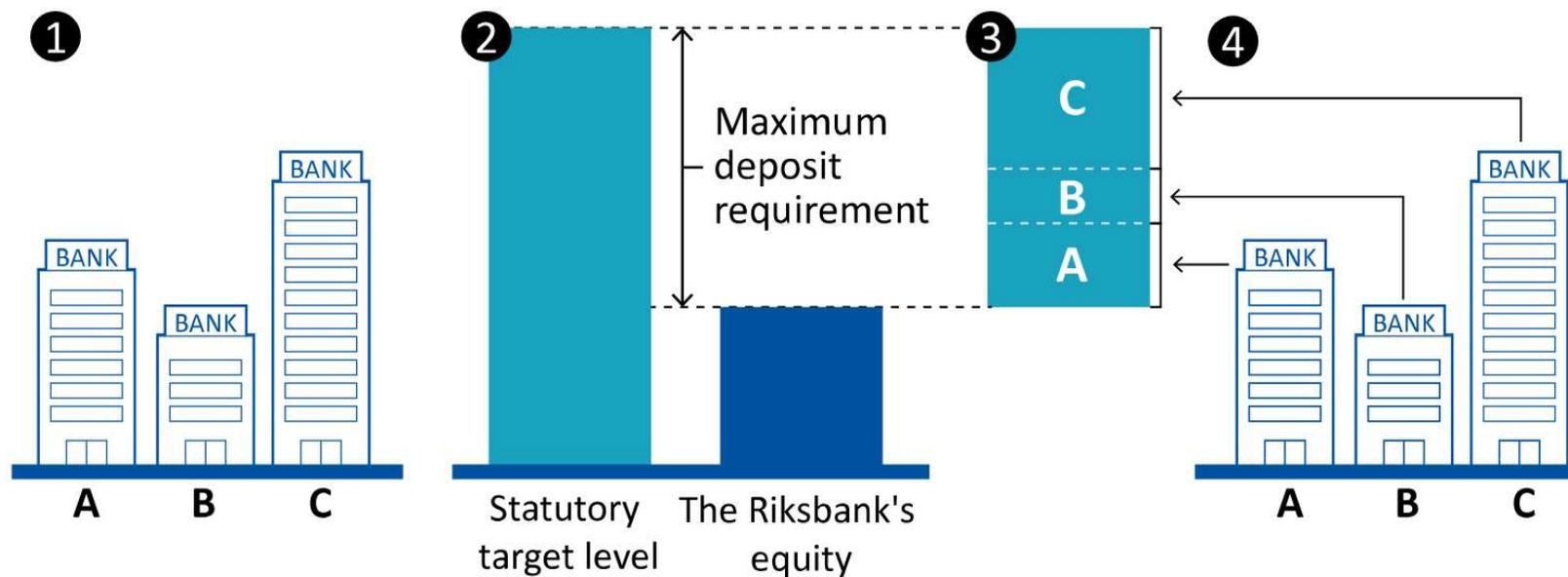
January 2025
Amendments to Sveriges Riksbank Act come into force

October 2025
Credit institutions place their deposits

June 2025 The Riksbank decides to raise just over SEK 40 billion in deposit requirements

January 2026 The Riksbank sends out annual statements

How interest-free deposits work



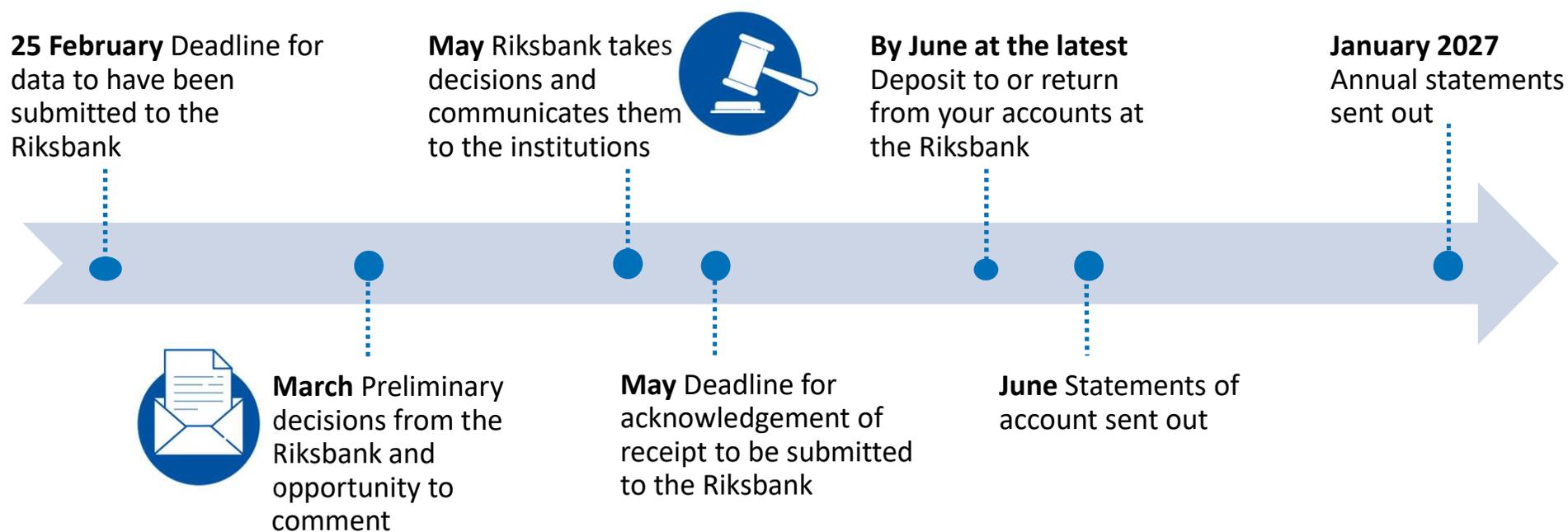
1 Applies to all credit institutions in Sweden.

2 Maximum deposit requirement.

3 The total amount is distributed proportionally.

4 Each institution's deposits are based on its deposit base.

Key events in 2026 regarding interest-free deposits



The Riksbank needs data to calculate the requirement



- The Riksbank needs data to calculate the deposit base as of 31 December 2025.
- You already report this data to Statistics Sweden, but the Riksbank cannot use the data for the deposit requirement.
Consent is required
- The consent given last year remains valid this year
- Others: consent required or submission of financial information

Those of you who gave your consent in 2025

- **Need not renew consent or submit financial information.**
- You can **request a deduction** by filling in Annex 1.



**Deadline
25 February**

Those who submitted financial information in 2025

- **Fill in and submit the consent form** (Annex 2) to the Riksbank regardless of whether you consent or not. Tick YES or NO in the annex.
- **If you do not consent, you must fill in financial information** in Annex 3 and send it to the Riksbank.
- You can also **request a deduction** by filling in Annex 1.



**Deadline
25 February**

Those who were not subject to the 2025 deposit requirement

- **Fill in and submit the contact information** in Annex 4 to the Riksbank.
- **Fill in and submit the consent form** (Annex 2) to the Riksbank regardless of whether you consent or not. Tick YES or NO in the annex.
- **If you do not consent, you must fill in financial information** in Annex 3 and send it to the Riksbank.
- You can also **request a deduction** by filling in Annex 1.



**Deadline
25 February**

Deductions for debt securities issued

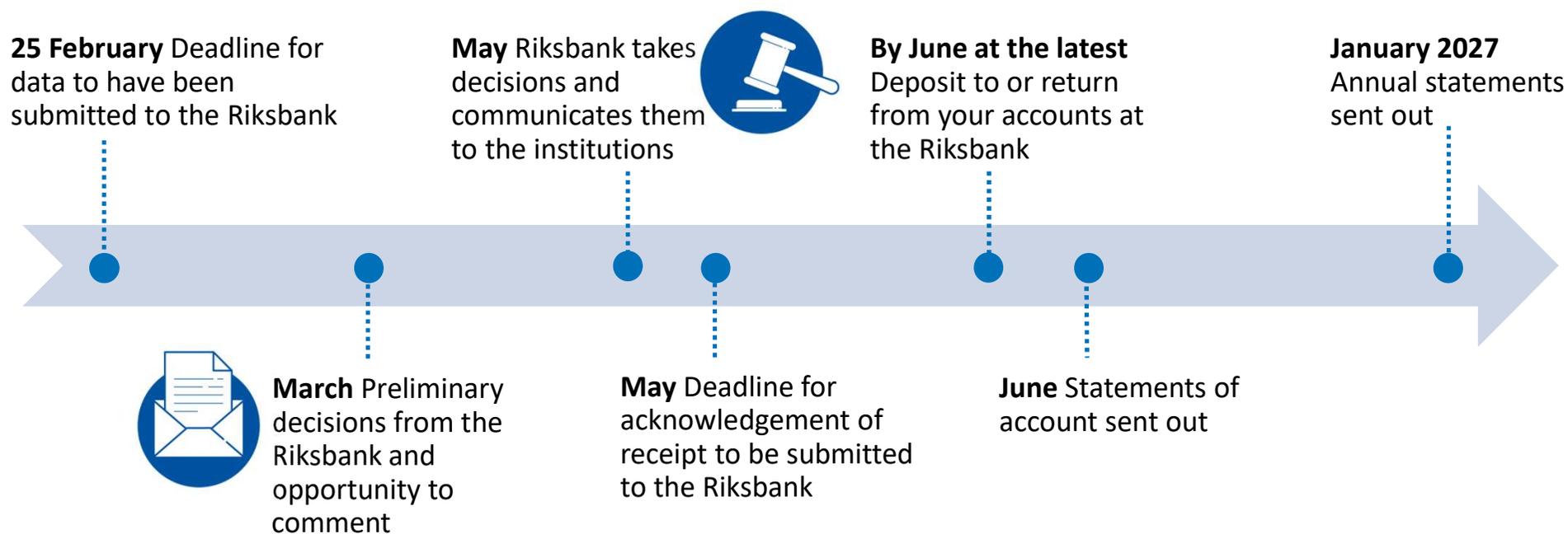
- Some liabilities are not included in the deposit requirement. The Riksbank applies **standard deductions** to exempt these liabilities
- You can claim a larger deduction than the standard deduction
- In this case, please complete Annex 1 and provide supporting documentation.
- If you have submitted your own data, the Riksbank will apply the option that is most favourable to the institution.

Annex 1 is therefore optional to fill in

Other possible deductions

- You have the possibility to request deductions for liabilities that your institution has to other credit institutions or branches subject to a requirement **in another EEA country** with a corresponding deposit requirement.
- This is also done in Annex 1
- As far as the Riksbank is aware, no other EEA country currently has equivalent requirements.
 - The ECB's reserve requirements and other monetary policy reserve requirements do not count as equivalent requirements.

Key events in 2026 regarding interest-free deposits



Please contact us if you have any questions

Read more at 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
- Telephone: +46 8–787 00 00