

# Bank- and finance statistics 2013

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Swedish Bankers' Association publish annually statistics of the Swedish banking and financial market. The statistics presents the most important companies in the market and their activities. The tables are published at our website [www.swedishbankers.se](http://www.swedishbankers.se).

## Basic facts about the Swedish banking market

<b>Banks</b>	<b>31 Dec '12</b>	<b>31 Dec '13</b>	<b>Bank deposits from the public</b>		<b>31 Dec '13</b>
Total number	117	118	Total deposits, SEK billions	100%	3 154
of which: Swedish commercial banks	37	37	of which:Households	42%	1 339
foreign commercial banks	2	1	Companies	23%	737
foreign banks' branches	27	29	Local governments	3%	83
savings banks	49	49	Foreign public	24%	757
cooperative banks	2	2	Others	8%	238
<b>Bank branch offices</b>	<b>31 Dec '12</b>	<b>31 Dec '13</b>	<b>Bank lending to the public</b>		<b>31 Dec '13</b>
Total number	1 839	1 822	Total lending, SEK billions	100%	3 339
of which: commercial banks	1 665	1 655	of which:Households	30%	1 005
of which cashless branches	756	883	Companies	34%	1 150
savings banks	174	167	Local governments	2%	53
<b>Bank employees</b>	<b>2012</b>	<b>2013</b>	Foreign public	31%	1 036
Total number	39 284	39 816	Others	3%	96
of which: commercial banks	36 961	37 527	<b>Total residential lending to the public by collateral</b>		<b>31 Dec '13</b>
savings banks	2 323	2 289	Total lending, SEK billions	100%	3 015
<b>Banknotes and coins in circulation</b>	<b>2012</b>	<b>2013</b>	of which:One-family dwellings	58%	1 740
Yealy average, SEK billion	94	88	Tenant-owner apartments	21%	645
<b>ATMs (Autom. Teller Machines)</b>	<b>2012</b>	<b>2013</b>	Apartment blocks	21%	630
Total number of ATMs	3 416	3 237	<b>Mortgage institutions lending distributed by initial interest rate period</b>		
Number of transactions, millions	214	236	<b>New loans during the period</b>	<b>2012</b>	<b>2013</b>
Transaction amount, SEK billions	193	226	variable interest rate	58%	64%
<b>(Point of Sale) Card terminals</b>	<b>2012</b>	<b>2013</b>	fixed 1-5 years	34%	27%
Number of terminals	211 388	214 709	fixed >5 years	8%	9%
Number of transactions, millions	2 048	2 328	<b>Household financial savings</b>		<b>31 Dec '13</b>
Transaction amount, SEK billions	654	698	Total portfolio, SEK billions	100%	3 660
<b>Payments</b>	<b>2012</b>	<b>2013</b>	of which: Deposits	37%	1 348
Tot. number of transactions, millions	3 346	3 604	Insurance savings	23%	846
of which: Checks	0	0	Shares	16%	592
Credit cards	380	411	Mutual funds	18%	677
Debit cards	1 810	1 987	Bonds	3%	108
Paper-based credit transfers	70	67	Others	2%	90
Non paper-based credit transfers	789	827	<b>Household loan from the financial sector, by collateral</b>		<b>31 Dec '13</b>
Direct debit	297	312	Total loans, SEK billions	100%	2 884
<b>Number of cards</b>			of which:One-family dwellings	59%	1 700
<b>(w. payment function)</b>	<b>2012</b>	<b>2013</b>	Tenant-owner apartments	22%	640
Total number, millions	21,3	22,0	Other property	9%	256
of which:debit cards	10,5	10,7	Unsecured credits	7%	197
credit cards and other cards	10,8	11,2	Financial instruments	0%	14
<b>E-invoice, private customers</b>	<b>2012</b>	<b>2013</b>	Guarantees	0%	4
Number of E-invoices, millions	71,8	83,3	Other collateral	3%	72
Share of internet payments, private	20%	21%			

## Commercial banks, December 31, 2013

Swedish banks' parent companies, and subsidiaries and branches of foreign banks	No. of branches <sup>1</sup> in Sweden	-of which cashless branches <sup>2</sup>	No. of employees <sup>3</sup> in Sweden	Lending to the public <sup>4</sup> (SEK m)	Deposits fr. the public <sup>5</sup> (SEK m)	Total share-holders' equity (SEK m)	Balance sheet total (SEK m)
SEB	171	134	7 414	1 013 188	598 580	83 756	1 904 158
Svenska Handelsbanken	462	0	6 966	685 372	814 227	90 758	1 806 861
Nordea Bank <sup>6</sup>	297	206	6 881	302 583	421 082	176 482	1 452 210
Swedbank	305	290	7 753	346 320	501 294	64 383	1 100 180
Danske Bank, branch	39	37	1 229	332 265	204 024	-	715 797
SBAB Bank <sup>7</sup>	4	4	449	48 758	45 869	8 276	161 695
Länsförsäkringar Bank <sup>8</sup>	130	130	109	36 008	69 341	7 715	112 408
DNB Bank, branch	1	1	268	45 877	33 269	-	99 001
SkandiaBanken	1	1	277	77 894	75 677	4 047	98 597
Landshypotek Bank	19	19	122	60 367	2 147	4 137	77 983
Sparbanken Öresund	24	7	455	24 324	23 584	2 775	32 188
Volvofinans Bank	1	1	182	12 479	14 266	699	29 863
IKANO Bank	4	4	337	14 887	14 084	2 370	23 783
GE Money Bank <sup>9</sup>	1	1	287	20 557	7 502	13 421	21 454
Nordnet Bank	1	1	233	5 456	15 406	1 162	17 867
Färs & Frosta Sparbank <sup>10</sup>	18	1	228	11 681	14 464	2 432	17 198
Marginalen Bank	7	7	328	10 321	14 015	777	15 368
Swedbank Sjuhärad <sup>10</sup>	10	0	167	11 272	11 532	1 555	14 308
Resurs Bank	4	4	276	9 042	12 057	1 175	14 153
Avanza Bank	1	1	233	4 188	12 987	529	13 982
Santander Consumer Bank, branch	2	2	95	5 290	2 535	-	13 345
ICA Banken	2	2	316	7 947	10 600	1 275	12 157
Varbergs Sparbank	8	0	131	8 055	8 198	2 628	10 942
Sparbanken Alingsås	5	4	97	6 523	7 906	2 507	9 950
Carnegie Investment Bank	3	2	358	2 849	5 599	1 826	9 705
PBB Deutsche Pfandbriefbank, branch	1	1	6	9 334	0	-	9 492
Sparbanken Skaraborg	5	1	97	5 626	6 499	2 405	9 298
SEB Kort Bank <sup>11</sup>	1	1	383	4 658	53	3 240	8 114
Sparbanken Rekarne <sup>10</sup>	3	2	100	6 136	7 346	536	8 087
Forex Bank	80	0	904	2 990	6 745	759	7 776
Sparbanken Lidköping	1	0	57	3 596	4 054	1 858	6 025
Crédit Agricole CIB, branch <sup>12</sup>	1	1	47	4 581	0	-	5 182
BNP Paribas Fortis Bank, branch <sup>13</sup>	1	1	35	3 378	2 794	0	5 121
Sparbanken Eken	6	0	51	3 549	3 964	593	4 593
J.P. Morgan Europe, branch	1	1	15	12	4 165	-	4 313
Tjustbygdens Sparbank	3	1	54	2 871	3 149	945	4 133
Bergslagens Sparbank	8	1	66	2 911	3 614	320	3 962
Citibank International, branch	1	1	45	383	1 576	-	3 615
Ölands Bank <sup>10</sup>	4	0	50	2 510	2 684	379	3 102
Sparbanken Göinge	4	0	28	2 389	2 486	550	3 058
OK-Q8 Bank	1	1	35	2 188	2 096	647	2 833
MedMera Bank	1	1	36	487	1 171	311	2 474
Erik Penser Bankaktiebolag	1	0	85	758	1 524	266	2 430
TF Bank <sup>14</sup>	1	1	36	1 226	1 522	175	1 839
The Royal Bank of Scotland UK, branch	1	1	63	94	1 087	-	1 807
Vimmerby Sparbank <sup>10</sup>	1	0	18	1 185	1 395	186	1 407
Bank of China, branch <sup>15</sup>	1	1	10	426	151	-	582
BIGBANK, branch <sup>16</sup>	1	1	5	264	158	-	290
UBS Switzerland Stockholm, branch	1	1	35	0	0	-	107
Deutsche Bank, branch	1	1	35	0	0	-	88
Aareal Bank, branch	1	1	7	..	..	-	72
Nykredit Bank, branch	1	1	17	0	0	-	30
Evli Bank, branch	2	2	16	..	21	-	15
UBS UK Stockholm, branch	1	1	0	0	0	-	1
Amfa Bank <sup>17</sup>	..	..	..	..	..	..	..
Barclays Bank, branch <sup>18</sup>	..	..	..	..	..	..	..
Catella Bank, branch	..	..	..	..	..	..	..
Credit Suisse, branch <sup>19</sup>	..	..	..	..	..	..	..
Eika Kreditbank, branch <sup>20</sup>	..	..	..	..	..	..	..
J.P. Morgan Securities, branch	..	..	..	..	..	..	..
Northern Trust Global Services, branch	..	..	..	..	..	..	..
Renault Finance Nordic Bank, branch <sup>21</sup>	..	..	..	..	..	..	..
Standard Chartered Bank, branch	..	..	..	..	..	..	..
Toyota Kreditbank, branch	..	..	..	..	..	..	..
Ålandsbanken, branch	..	..	..	..	..	..	..
<b>Total</b>	<b>1 655</b>	<b>883</b>	<b>37 527</b>	<b>3 165 056</b>	<b>2 998 499</b>	<b>487 855</b>	<b>7 884 999</b>

Please note that the figures of the Swedish commercial banks include the parent banks' operations in both Sweden and abroad, except for the figures on branches and employees which only refers to Sweden. Operations in subsidiaries are not included in the figures. The figures of the foreign banks' branches include only the operations in Sweden. Information on the banks' operations in the Swedish market can be found in table 2 Deposit and credit market. Information on the major Swedish banking groups can be found in table 3 The major Swedish banking groups.

. . Figures not available from the bank.

#### **Footnotes to Table I**

- 1 A branch is defined as an autonomous bank branch. Many banks also provide banking services through agents like i.e. retail stores.
- 2 Cashless branches are office branches which do not handle cash manually. A cashless branch may however handle cash through ATM:s or similar machines.
- 3 Average during the year.
- 4 Lending to the public (households, companies, local governments etc.).
- 5 Deposits and funding from the public (households, companies, local governments etc).
- 6 Nordea Bank is the mother bank of the Nordea group and includes mainly the Swedish business of Nordea. Nordea's businesses in the other Nordic countries are included in separate subsidiaries and not in the mother bank.
- 7 A subsidiary to SBAB Bank is The Swedish Covered Bond Corporation (SCBC) which primary operations comprise the issuance of covered bonds secured on residential lending. SCBC does not pursue any own lending activities but instead acquires loans primarily from SBAB Bank. A large share of SBAB Bank's lending is in this way transferred to SCBC.
- 8 Employees of Länsförsäkringar Bank do not include bank employees at the regional Länsförsäkringar-insurance companies bank branches.
- 9 The figures of the parent company GE Money Bank AB includes also the bank's branches in Norway and Denmark.
- 10 The bank is partly owned by Swedbank.
- 11 The figures excludes the SEB Kort Banks' foreign branches.
- 12 The legal name of the branch is Crédit Agricole Corporate and Investment Bank.
- 13 The former name of the branch was Fortis Bank, branch.
- 14 The bank is a former credit market institution, Time Finans.
- 15 The legal name of the branch is Bank of China (Luxemburg) S.A., Stockholm branch.
- 16 The bank has its origin in Estonia.
- 17 The bank is a former credit market institution, Amfa Finans.
- 18 Barclays Bank established the branch in 2013.
- 19 The legal name of the branch is Credit Suisse International, (UK) Bank Sweden Branch.
- 20 The branch has changed name from Terra Kortbank, branch.
- 21 The legal name of the branch is Renault Finance Nordic Bank branch to RCI Banque SA France.

#### **Since last year following institutions are no more registered as banks at Finansinspektionen:**

EFG Bank

Saxo Privatbank, branch

NB. All figures relate to the post year-end situation.

Source: Each bank respectively.

## Deposit- and credit market in Sweden, end of year

Deposit and funding from Swedish households and non-financial companies (Million SEK)

	Handels- banken <sup>1</sup>	Swed- bank <sup>2</sup>	Nordea <sup>3</sup>	SEB <sup>4</sup>	Danske Bank, säkringar branch	Länsför- Bank	SBAB Bank <sup>5</sup>	Skandia- banken	Other banks <sup>6</sup>	Other inst. <sup>7</sup>	Total
1998	129 890	159 404	142 201	125 253	16 785	5 891	0	10 372	106 350	18 541	714 687
1999	140 021	159 972	138 355	146 337	24 855	6 965	0	11 012	112 685	22 871	763 073
2000	148 354	165 488	128 510	161 955	24 538	8 293	0	11 882	125 019	25 092	799 131
2001	157 967	163 658	138 757	168 923	44 530	11 373	0	17 024	148 004	25 276	875 512
2002	162 008	172 754	181 590	183 914	41 909	13 486	0	19 128	121 949	22 791	919 529
2003	169 008	185 599	178 002	172 463	35 688	15 716	0	21 415	130 898	19 541	928 330
2004	175 483	193 402	186 994	163 980	35 265	16 643	0	22 122	142 487	12 569	948 945
2005	198 416	215 190	199 659	189 728	42 214	18 695	0	22 945	159 817	13 661	1 060 325
2006	226 597	246 927	220 389	211 074	57 585	21 396	0	25 335	185 246	11 995	1 206 544
2007	263 299	287 417	244 845	231 450	66 382	25 607	759	28 116	215 895	10 714	1 374 484
2008	311 697	287 944	300 180	253 980	74 609	30 451	3 542	28 736	231 919	8 723	1 531 781
2009	313 427	303 046	287 230	249 863	89 881	34 093	4 652	29 327	262 134	20 877	1 594 530
2010	331 395	337 720	287 520	267 146	93 212	38 443	6 078	28 279	278 176	21 903	1 689 872
2011	350 888	354 634	311 544	291 395	93 466	46 432	8 757	30 933	306 930	28 349	1 823 328
2012	369 537	367 275	321 104	311 141	88 279	57 653	27 397	32 999	349 194	33 582	1 958 161
2013	389 646	384 986	323 301	318 941	97 917	63 757	45 301	32 155	369 038	40 179	2 065 221

Lending to Swedish households and non-financial companies (Million SEK)

	Handels- banken <sup>1</sup>	Swed- bank <sup>2</sup>	Nordea <sup>3</sup>	SEB <sup>4</sup>	Bank, säkringar branch	Länsför- Bank	SBAB Bank <sup>5</sup>	Skandia- banken	Other banks <sup>6</sup>	Other inst. <sup>7</sup>	Total
1998	470 411	443 870	247 502	210 401	24 826	1 457	139 894	4 465	91 330	145 389	1 779 545
1999	485 047	454 634	276 677	223 092	34 634	2 147	140 964	5 146	112 074	151 107	1 885 522
2000	524 884	475 504	302 378	216 470	47 916	3 097	135 415	11 908	137 016	147 477	2 002 065
2001	587 403	502 319	330 426	236 279	75 817	6 903	133 627	13 135	151 112	138 829	2 175 850
2002	613 130	520 792	344 866	252 754	86 173	13 742	130 668	14 638	147 439	141 646	2 265 848
2003	622 877	556 512	342 129	281 428	83 428	23 315	123 247	15 894	152 397	149 545	2 350 772
2004	644 071	583 646	370 017	305 159	101 262	31 792	128 758	17 253	173 001	155 382	2 510 341
2005	699 045	637 664	415 353	348 254	134 301	39 412	154 310	18 374	205 832	161 054	2 813 599
2006	758 151	715 273	449 387	369 157	158 448	45 878	170 013	20 829	246 377	167 490	3 101 003
2007	841 711	810 703	522 072	438 325	194 936	58 652	176 284	23 172	302 117	175 693	3 543 665
2008	906 255	911 599	586 243	471 727	241 266	70 113	184 634	19 522	345 372	155 292	3 892 023
2009	925 423	931 511	601 058	470 766	220 325	90 629	229 741	22 841	325 463	178 591	3 996 348
2010	965 433	949 394	637 428	523 828	219 094	107 310	252 642	25 659	336 376	193 432	4 210 596
2011	1 010 138	978 809	661 404	604 758	236 712	120 156	252 579	25 412	345 758	224 701	4 460 427
2012	1 043 396	1 002 083	650 065	657 148	223 850	136 070	256 710	27 345	427 971	181 056	4 605 694
2013	1 073 801	1 024 763	661 275	706 920	213 267	147 732	258 973	31 888	440 986	200 825	4 760 430

1 Includes deposits and lending from Handelsbanken, Handelsbanken Finans, Stadshypotek, Handelsbanken Hypotek (until 2002) and Stadshypotek Bank (until 2006).

2 Includes deposits and lending from Swedbank, Swedbank Finans, Swedbank Hypotek, FSB Boländirekt Bank (until 2003) and Entercard.

3 Includes deposits and lending from Nordea Bank, Nordea Finans and Nordea Hypotek.

4 Includes deposits and lending from Skandinaviska Enskilda Banken, SEB Finans (until 2006) and SEB Bolån (until 2006).

5 Includes deposits and lending from SBAB Bank, SCBC AB, Frispar Bolån och Sveriges Bostadsfinansierings AB.

6 Commercial banks, savings banks and foreign banks branches in Sweden.

7 Mortgage Lending Institutions, Finance companies and other credit institutions.

Source: SCB

## The major Swedish banking groups<sup>1</sup>, December 31, 2013

	No. of employees <sup>2</sup>	No. of employees in Sweden	Lending to the public <sup>3</sup> (SEK m)	Deposits from the public <sup>4</sup> (SEK m)	Total shareholders' equity (SEK m)	Balance sheet total (SEK m)
Nordea	29 429	6 881	3 033 808	1 778 402	258 765	5 585 078
Handelsbanken	11 503	7 537	1 696 339	825 205	111 339	2 489 806
SEB	17 096	8 553	1 302 568	849 475	122 814	2 484 834
Swedbank	16 022	8 501	1 264 910	620 853	109 705	1 820 807
<b>Total</b>	<b>74 050</b>	<b>31 472</b>	<b>7 297 625</b>	<b>4 073 935</b>	<b>602 623</b>	<b>12 380 525</b>

1 Including all the subsidiaries (however, do not include mutual insurance companies).

2 Average during the year.

3 Lending to Swedish and foreign public (households, companies, local governments etc.).

4 Deposits and funding from Swedish and foreign public (households, companies, local governments etc.). Exclusive

Source: Each bank respectively.

## Savings banks<sup>1</sup> 2013-12-31

The ten largest savings banks	No. of branches	No. of employees <sup>2</sup>	Lending to the public <sup>3</sup> (SEK m)	Deposits from the public <sup>4</sup> (SEK m)	Capital and reserves (SEK m)	Balance sheet total (SEK m)
Sparbanken 1826	19	244	13 054	15 488	1 715	18 495
Sparbanken Nord	13	187	13 037	13 871	1 422	16 024
Sörmlands Sparbank	7	167	7 277	8 700	2 383	11 204
Sparbanken Syd	6	156	6 244	6 094	1 159	7 970
Falkenbergs Sparbank	5	86	5 447	6 100	1 469	7 682
Westra Wermlands Sparbank	7	98	4 777	5 454	1 862	7 539
Sparbanken i Karlshamn	6	72	5 731	5 027	891	7 315
Orust Sparbank	4	45	4 594	5 281	1 596	6 959
Roslagens Sparbank	5	97	4 424	5 599	1 128	6 797
Sparbanken Västra Mälardalen	4	82	3 952	4 462	1 109	6 138
<b>Total above</b>	<b>76</b>	<b>1 234</b>	<b>68 537</b>	<b>76 076</b>	<b>14 734</b>	<b>96 124</b>
<b>Total all savings banks (49)</b>	<b>167</b>	<b>2 289</b>	<b>127 403</b>	<b>146 976</b>	<b>28 054</b>	<b>181 635</b>

1 The former savings banks now operating as limited liability banking companies are shown in table 1 Commercial banks.

2 Average during the year.

3 Lending to Swedish and foreign public (households, companies, local governments etc.).

4 Deposits and funding from Swedish and foreign public (households, companies, local governments etc.).

Source: The National Federation of Independent Savings Banks and Sparbanken Syd.

## Banks' operating profits<sup>1</sup>, loan losses and balance sheet total (SEK m)

	Operating profits <sup>2</sup>	of which dividends from group companies	Loan losses <sup>3</sup>	Balance sheet total
1992	-38 546	-	57 571	1 518 644
1993	-16 122	-	46 427	1 454 643
1994	12 225	-	14 637	1 456 708
1995	18 520	-	9 070	1 584 983
1996	23 976	2 367	4 790	1 861 635
1997	15 852	6 042	4 631	2 145 194
1998	23 082	13 675	3 696	2 410 481
1999	18 377	10 291	421	2 466 718
2000	25 905	6 392	1 265	2 883 511
2001	29 572	5 284	3 257	3 145 393
2002	15 074	5 741	3 603	3 288 175
2003	22 276	8 582	2 641	3 290 634
2004	36 836	21 078	1 565	3 879 110
2005	27 053	9 643	1 178	4 539 904
2006	73 911	48 625	341	5 088 692
2007	49 566	25 159	984	6 026 259
2008	42 140	24 335	9 139	7 384 539
2009	37 042	17 122	13 227	6 917 147
2010	51 323	28 250	4 329	6 919 515
2011	57 470	28 956	4 192	7 542 725
2012	83 210	46 557	5 148	7 793 176
2013	77 665	37 620	5 389	8 078 112

1 All banks that have operated in Sweden during the year and are under the supervision of the Swedish Financial Supervisory Authority (Finansinspektionen). Also included are foreign owned bank branches operating in Sweden. Swedish credit companies' branches abroad are also included.

2 After loan losses

3 Net loan losses

Source: Statistics Sweden, Financial Enterprises



## Banks' assets and liabilities<sup>1</sup>, end of year

### Assets, Billion SEK

Ultimo December	Lending to the public <sup>2,3</sup>	Lending to financial institutions	Securities other than shares	Shares and other equities	Derivatives	Other Assets	Total
1996	668	420	373	49	122	102	1 735
1997	872	562	336	95	119	129	2 112
1998	998	567	453	101	134	164	2 417
1999	1 065	598	385	124	131	172	2 476
2000	1 274	760	387	153	166	232	2 972
2001	1 380	869	430	162	154	165	3 160
2002	1 410	835	472	145	259	159	3 280
2003	1 367	867	508	156	258	125	3 280
2004	1 446	1 114	555	323	259	203	3 901
2005	1 729	1 287	724	362	254	225	4 583
2006	2 044	1 445	790	381	197	293	5 150
2007	2 739	1 540	822	419	234	330	6 083
2008	3 030	1 843	983	389	833	387	7 465
2009	2 902	1 832	1 069	391	442	327	6 963
2010	2 909	1 894	918	415	435	446	7 017
2011	3 068	1 885	836	412	608	820	7 629
2012	3 264	1 820	870	496	613	744	7 807
2013	3 340	2 034	948	578	440	771	8 110

### Liabilities and equity, Billion SEK

Ultimo December	Deposits from the public <sup>4</sup>	Deposits from the financial sector	Securities etc. issued	Derivatives	Other liabilities	Equity	Total
1996	795	457	152	119	120	92	1 735
1997	937	547	232	120	158	118	2 112
1998	975	688	310	131	196	117	2 417
1999	1 030	601	378	122	220	124	2 476
2000	1 185	757	421	162	284	163	2 972
2001	1 269	882	492	150	199	167	3 160
2002	1 324	828	477	282	214	155	3 280
2003	1 384	787	444	284	215	166	3 280
2004	1 452	1 067	540	285	345	212	3 901
2005	1 641	1 218	817	255	425	227	4 583
2006	1 860	1 372	942	217	522	238	5 150
2007	2 032	1 544	1 278	240	697	294	6 083
2008	2 192	2 154	1 549	782	467	322	7 465
2009	2 309	1 738	1 638	427	447	405	6 963
2010	2 440	1 322	1 847	433	567	407	7 017
2011	2 819	1 265	2 044	577	497	427	7 629
2012	2 950	1 146	2 154	574	510	472	7 807
2013	3 155	1 147	2 327	426	551	505	8 110

- 1 All banks that have operated in Sweden during the year and are subject to supervision of the Swedish Financial Supervisory Authority (Finansinspektionen). Also included are foreign owned bank branches operating in Sweden.
- 2 Lending to swedish and foreign public (households, companies, local governments etc.).
- 3 The increase in "lending to the public" during 2007 is partly due to that SEB Bolån (mortgage institution) and SEB Finans (financing institution) were merged into the mother bank SEB during 2007.
- 4 Deposits and funding from swedish and foreign public (households, companies, local governments etc.).

Source: Statistics Sweden

## Banks' deposits and lending<sup>1</sup> by sector, end of year (SEK billion)

### Deposits<sup>2</sup>

	Households <sup>3</sup>	Business sector <sup>3</sup>	Public sector	Foreign	Others	Total
1998	438	269	35	169	63	975
1999	444	312	51	141	83	1 030
2000	441	360	47	247	90	1 185
2001	487	390	55	259	77	1 269
2002	524	403	37	277	84	1 324
2003	556	387	43	291	107	1 384
2004	569	399	42	328	113	1 452
2005	618	462	56	363	143	1 641
2006	712	517	70	408	152	1 860
2007	870	533	63	405	160	2 032
2008	945	619	93	365	170	2 192
2009	987	627	81	462	149	2 306
2010	1 080	638	68	439	215	2 440
2011	1 173	671	68	691	216	2 819
2012	1 269	706	80	678	217	2 950
2013	1 339	737	83	758	238	3 155

### Lending<sup>4</sup>

	Households <sup>3</sup>	Business sector <sup>3</sup>	Public sector	Foreign	Others	Total
1998	206	441	47	235	68	998
1999	225	489	53	241	58	1 065
2000	263	546	59	318	88	1 274
2001	281	640	74	351	35	1 380
2002	294	637	60	355	64	1 410
2003	298	613	39	334	83	1 367
2004	314	628	42	398	65	1 446
2005	351	743	49	533	54	1 729
2006	401	829	68	665	81	2 044
2007	648	1 094	97	801	98	2 739
2008	718	1 220	93	946	53	3 030
2009	761	1 052	126	903	57	2 900
2010	817	1 060	64	859	110	2 909
2011	866	1 148	68	884	101	3 068
2012	968	1 163	56	971	106	3 264
2013	1 005	1 150	53	1 036	96	3 340

1 All banks that have operated in Sweden during the year and are under the supervision of the Swedish Financial Supervisory Authority (Finansinspektionen). Also included are foreign owned bank branches operating in Sweden.

2 Deposits and funding from the public (households, companies, local governments etc.).

3 The increase in lending to "households" and "business sector" during 2007 is partly due to that SEB Bolån (mortgage institution) and SEB Finans (financing institution) were merged into the mother bank SEB during 2007.

4 Lending to the public (households, companies, local governments etc.).

Source: Statistics Sweden, Financial Markets Statistics

## Residential lending<sup>1</sup> to the public, end of year SEK Billions

By collateral	One-family homes	Tenant-owned apartments	Multi-family homes	Totalt
2004	908	181	387	1 477
2005	1 026	226	406	1 658
2006	1 145	275	436	1 855
2007	1 263	332	462	2 057
2008	1 360	387	495	2 242
2009	1 451	452	541	2 444
2010	1 525	518	577	2 620
2011	1 599	557	593	2 749
2012	1 660	594	620	2 874
2013	1 740	645	630	3 015

<sup>1</sup> Lending from Monetary Financial Institutions (banks, mortgage institutions, etc.) by collateral. Includes all residential lending, both first and second mortgages.

Source: Statistics Sweden

## Corporate finance institutions, December 31, 2013

	Loans outstanding (SEK millions)	Owner
Kommuninvest i Sverige AB	208 644	Kommuninvest ekonomisk förening
AB Svensk Exportkredit	201 477	The state
Svenska Skeppshypotekskassan	4 773	The state

<sup>1</sup> Including the subsidiaries Landshypotek Jordbrukskredit and Lantbrukskredit.

Source: Each institute respectively.

## Insurance companies<sup>1</sup>, December 31, 2013

	Assets (SEK m)	Per cent
Alecta	604 935	20,9
Skandia	459 968	15,9
AMF Pension	411 945	14,3
SEB Trygg Liv	336 975	11,7
Folksam (inkl. KPA och Förenade Liv)	330 129	11,4
Länsförsäkringar	196 807	6,8
SPP Liv	157 812	5,5
Swedbank Försäkring	120 196	4,2
Handelsbanken Liv	93 309	3,2
Nordea Liv	54 111	1,9
Avanza Pension	42 573	1,5
Danica Pension (Danske Bank)	34 478	1,2
Others	46 862	1,6
<b>Total</b>	<b>2 890 099</b>	<b>100,0</b>

<sup>1</sup> Life insurance, excl. labour market insurance.

Source: Insurance Sweden

## Fund Management Companies, December 31, 2013

	Assets under management (SEK m)	Per cent
Swedbank Robur	584 712	24,9
SEB Fonder	305 584	13,0
Nordea Fonder	267 981	11,4
Handelsbanken Fonder	246 128	10,5
Sjunde AP-fonden <sup>3</sup>	186 198	7,9
AMF Fonder	84 924	3,6
SPP Fonder	84 531	3,6
Länsförsäkringar	83 349	3,6
Skandia Fonder	57 361	2,4
Danske Invest	41 249	1,8
Others	405 115	17,3
<b>Total</b>	<b>2 347 132</b>	<b>100,0</b>

<sup>1</sup> Sjunde AP-fonden (AP7) is a state authority which manages premium pension asset through their funds. AP7's funds are included in the Swedish Pension Agency's default option fund AP7 Såfa.

Source: The newsletter "Fond & bank"