

Bank- and finance statistics 2014

Published in Aug 2015



Svenska **Bank**föreningen
Swedish Bankers' Association

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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.

Tables in the publication not yet updated are shadowed.

Basic facts about the Swedish banking market

Banks	31 Dec '13	31 Dec '14	Bank deposits from the public		31 Dec '14
Total number	118	117	Total deposits, SEK billions	100%	3 633
of which: Swedish commercial banks	37	38	of which: Households	39%	1 415
foreign commercial banks	1	1	Companies	21%	760
foreign banks' branches	29	28	Local governments	4%	147
savings banks	49	48	Foreign public	28%	1 026
cooperative banks	2	22	Others	8%	284
Bank branch offices	31 Dec '13	31 Dec '14	Bank lending to the public		31 Dec '14
Total number	1 822	1 774	Total lending, SEK billions	100%	3 743
of which: commercial banks	1 655	1 629	of which: Households	28%	1 053
of which cashless branches	883	896	Companies	32%	1 215
savings banks	167	145	Local governments	3%	126
Bank employees	2013	2014	Foreign public	33%	1 218
Total number	39 816	40 609	Others	4%	131
of which: commercial banks	37 527	38 558	Total residential lending to the public by collateral		31 Dec '14
savings banks	2 289	2 051	Total lending, SEK billions	100%	3 186
Banknotes and coins in circulation	2013	2014	of which: One-family dwellings	57%	1 827
Yealy average, SEK billion	88	80	Tenant-owner apartments	22%	712
ATMs (Autom. Teller Machines)	2013	2014	Apartment blocks	20%	646
Total number of ATMs	3 416	3 237	Mortgage institutions lending distributed by initial interest rate period		
Number of transactions, millions	217	216	New loans during the period	2013	2014
Transaction amount, SEK billions	216	214	variable interest rate	64%	71%
(Point of Sale) Card terminals	2013	2014	fixed 1-5 years	27%	23%
Number of terminals	195 709	196 985	fixed >5 years	9%	6%
Number of transactions, millions	2 329	2 423	Household financial savings		31 Dec '14
Transaction amount, SEK billions	722	754	Total portfolio, SEK billions	100%	4 200
Payments	2013	2014	of which: Deposits	34%	1 410
Tot. number of transactions, millions	3 604	3 900	Insurance savings	24%	1 025
of which: Checks	0	0	Shares	16%	671
Credit cards	411	450	Mutual funds	19%	803
Debit cards	1 987	2 170	Bonds	3%	109
Paper-based credit transfers	67	69	Others	4%	182
Non paper-based credit transfers	827	888	Household loan from the financial sector, by collateral		31 Dec '14
Direct debit	312	323	Total loans, SEK billions	100%	3 053
Number of cards			of which: One-family dwellings	58%	1 782
(w. payment function)	2013	2014	Tenant-owner apartments	23%	707
Total number, millions	22,0	22,1	Other property	9%	267
of which: debit cards	10,7	11,3	Unsecured credits	7%	204
credit cards and other cards	11,2	10,8	Financial instruments	1%	16
E-invoice, private customers	2013	2014	Guarantees	0%	4
Number of E-invoices, millions	83,3	95,3	Other collateral	2%	73
Share of internet payments, private	21%	24%			

Commercial banks, December 31, 2014

Swedish banks' parent companies, and subsidiaries and branches of foreign banks	No. of branches ¹ in Sweden	-of which cashless branches ²	No. of employees ³ in Sweden	Lending to the public ⁴ (SEK m)	Deposits fr. the public ⁵ (SEK m)	Total share-holders' equity (SEK m)	Balance sheet total (SEK m)
Svenska Handelsbanken	463	0	6 826	737 483	1 020 962	102 585	2 135 795
SEB	168	136	7 260	1 056 807	706 452	91 463	1 986 142
Nordea Bank ⁶	261	221	6 485	373 926	463 704	194 069	1 676 002
Swedbank	314	298	9 058	432 879	532 118	75 982	1 346 504
Danske Bank, filial	47	45	1 272	319 227	170 028	-	623 808
SBAB Bank ⁷	1	1	467	43 866	60 610	8 702	156 935
Länsförsäkringar Bank ⁸	128	128	119	38 649	76 973	8 351	126 316
SkandiaBanken	1	1	289	95 558	79 518	5 396	115 107
DNB Bank, filial	3	3	317	58 232	22 098	-	98 537
Landshypotek Bank ⁹	19	19	144	61 432	5 829	4 348	82 159
Sparbanken Skåne ^{10,13}	42	0	425	33 743	40 934	5 765	48 657
Volvofinans Bank	1	1	183	12 651	13 774	1 491	29 299
IKANO Bank	1	1	335	16 573	15 063	2 737	26 186
Nordnet Bank	1	1	240	5 786	19 726	1 279	23 212
Santander Consumer Bank ¹¹	1	1	296	20 188	7 053	3 339	22 308
Resurs Bank	1	1	355	12 533	16 111	2 145	19 651
Sparbanken Öresund ¹²	12	4	330	10 045	10 538	4 067	18 762
Marginalen Bank	2	2	357	11 922	15 206	1 109	17 174
Avanza Bank	1	1	239	5 349	15 038	604	16 340
Swedbank Sjuhärads ¹³	9	0	161	11 683	11 675	1 740	16 272
Santander Consumer Bank, filial	1	1	126	5 090	5 157	-	14 619
PBB Deutsche Pfandbriefbank, filial	1	1	8	14 055	0	-	14 243
ICA Banken	1	1	326	8 343	11 031	1 417	12 780
Varbergs Sparbank	8	1	118	8 688	8 771	2 850	11 745
Carnegie Investment Bank	3	2	347	2 628	7 487	2 126	11 516
Sparbanken Alingsås	5	4	111	6 744	8 094	2 605	11 000
Sparbanken Skaraborg	5	1	99	5 964	6 816	2 663	9 820
SEB Kort Bank ¹⁴	1	1	325	4 962	57	6 287	9 140
Sparbanken Rekarne ¹³	3	2	94	7 209	7 784	629	8 927
Evli Bank, filial	1	1	3	0	0	-	8 674
Nordax Bank ¹⁵	1	1	163	1 487	6 479	1 270	8 419
Forex Bank	81	0	870	3 774	5 823	948	7 105
Sparbanken Lidköping	1	0	55	3 614	4 235	2 040	6 391
J.P. Morgan Europe, filial	1	1	14	48	5 821	-	5 909
BNP Paribas Fortis Bank, filial	1	1	38	2 869	4 425	-	5 779
Sparbanken Eken	6	0	54	3 663	4 108	628	4 767
Toyota Kreditbank, filial	1	1	26	4 359	3 730	-	4 420
Tjustbygdens Sparbank	3	1	53	3 151	3 189	1 013	4 245
Crédit Agricole CIB, filial ¹⁶	1	1	48	2 463	1 094	-	4 093
Bergslagens Sparbank	8	1	65	3 309	3 602	338	3 978
The Royal Bank of Scotland UK, filial	1	1	63	6	1 575	-	3 335
Sparbanken Göinge	4	0	29	2 520	2 599	590	3 207
Ölands Bank ¹³	4	0	54	2 840	2 735	399	3 166
OK-Q8 Bank	1	1	46	2 075	2 133	674	2 903
MedMera Bank	1	1	35	709	1 067	560	2 807
TF Bank	1	1	38	1 633	1 953	232	2 352
Erik Penser Bankaktiebolag	1	0	84	827	1 569	255	2 089
Vimmerby Sparbank ¹³	1	0	17	1 189	1 387	195	1 598
Bank of China, filial ¹⁷	1	1	15	720	553	-	1 359
Deutsche Bank, filial	1	1	36	0	0	-	148
UBS Switzerland Stockholm, filial	1	1	32	0	0	-	89
Aareal Bank, filial	1	1	7	..	..	-	72
UBS Luxemburg, filial ¹⁸	1	1	2	0	0	-	1
UBS UK Stockholm, filial	1	1	0	0	0	-	1
Amfa Bank	..	..	..	..	..	..	..
Barclays Bank, filial	..	..	..	..	..	..	..
BIGBANK, filial	..	..	..	..	..	..	..
Catella Bank, filial	..	..	..	..	..	..	..
Citibank International, filial	..	..	..	..	..	..	..
Credit Suisse, filial ¹⁹	..	..	..	..	..	..	..
Eika Kreditbank, filial	..	..	..	..	..	..	..
J.P. Morgan Securities, filial	..	..	..	..	..	..	..
Northern Trust Global Services, filial	..	..	..	..	..	..	..
Nykredit Bank, filial	..	..	..	..	..	..	..
Renault Finance Nordic bankfilial ²⁰	..	..	..	..	..	..	..
Standard Chartered Bank, filial	..	..	..	..	..	..	..
Ålandsbanken, filial	..	..	..	..	..	..	..
Total	1 629	896	38 558	3 463 471	3 416 685	542 891	8 775 863

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 Source is the bank's Annual Report
- 10 The saving bank (limited company) Sparbanken Skåne is formed through a merger of Färs & Frosta Sparbank, Sparbanken 1826 and parts of Sparbanken Öresund.
- 11 GE Money Bank has changed named after beening acquired by Santander Consumer Bank.
- 12 The bank is owned by Swedbank
- 13 The bank is partly owned by Swedbank.
- 14 The figures excludes the SEB Kort Banks' foreign branches.
- 15 The bank received banking licence during 2014
- 16 The legal name of the branch is Crédit Agricole Corporate and Investment Bank.
- 17 The legal name of the branch is Bank of China (Luxemburg) S.A., Stockholm branch.
- 18 The branch was established in Sweden during 2014.
- 19 The legal name of the branch is Credit Suisse International, (UK) Bank Sweden Branch.
- 20 The legal name of the branch is Renault Finance Nordic Bank branch to RCI Banque SA France.

Following banks are since last year no longer registered as bank at the Finansinspektionen (FSA):

Färs & Frosta Sparbank

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 ¹	Swed- bank ²	Nordea ³	SEB ⁴	Danske Bank, branch	Länsför- säkringar Bank	SBAB Bank ⁵	Skandia- banken	Other banks ⁶	Other inst. ⁷	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	306 968	323 301	97 917	63 757	45 301	32 155	369 039	40 179	2 053 249
2014	423 343	401 633	331 340	323 035	97 083	69 676	59 553	31 391	381 587	42 989	2 161 630

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

	Handels- banken ¹	Swed- bank ²	Nordea ³	SEB ⁴	Danske Bank, branch	Länsför- säkringar Bank	SBAB Bank ⁵	Skandia- banken	Other banks ⁶	Other inst. ⁷	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	657 148	650 065	223 850	136 070	256 710	27 345	428 556	181 056	4 606 279
2013	1 073 801	1 024 763	703 060	661 275	213 267	147 732	258 973	31 888	442 363	200 808	4 757 930
2014	1 103 358	1 111 981	730 062	687 474	230 069	162 885	261 594	40 094	464 333	205 522	4 997 372

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 groups¹, December 31, 2014

	No. of employees ²	No. of employees in Sweden	Lending to the public ³ (SEK m)	Deposits from the public ⁴ (SEK m)	Total shareholders' equity (SEK m)	Balance sheet total (SEK m)
Nordea	29 397	6 485	3 269 562	1 852 807	280 259	6 287 129
Handelsbanken	11 692	7 383	1 807 836	1 022 267	126 827	2 816 676
SEB	16 742	8 352	1 355 680	943 114	134 576	2 641 246
Swedbank	15 850	9 058	1 404 507	676 679	117 373	2 121 297
Total	73 681	31 278	7 837 585	4 494 867	659 035	13 866 348

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 issued securities, etc.

Source: Each bank respectively.

Savings banks¹ 2014-12-31

The ten largest savings banks	No. of branches	No. of employees ²	Lending to the public ³ (SEK m)	Deposits from the public ⁴ (SEK m)	Capital and reserves (SEK m)	Balance sheet total (SEK m)
Sparbanken Nord	13	183	13 528	14 367	1 605	16 795
Sörmlands Sparbank	7	168	7 974	9 131	2 611	11 864
Sparbanken Syd	6	162	6 428	5 945	1 191	8 196
Falkenbergs Sparbank	5	87	5 692	6 198	1 631	7 942
Westra Värmlands Sparbank	7	95	4 727	5 561	2 053	7 809
Orusts Sparbank	4	47	5 111	5 676	1 795	7 583
Roslagens Sparbank	4	95	4 801	6 151	1 219	7 448
Sparbanken i Karlshamn	6	78	5 765	5 214	1 001	7 251
Sparbanken i Enköping	4	100	5 016	5 987	818	6 850
Sparbanken Västra Mälardalen	4	82	4 448	4 689	1 202	6 427
Total above	60	1 096	63 491	68 919	15 126	88 165
Total all savings banks (48)	145	2 051	121 034	136 932	28 846	171 080

1 The former savings banks now operating as limited liability banking companies are shown in table I 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 profits¹, loan losses and balance sheet total (SEK m)

	Operating profits ²	of which dividends from group companies	Loan losses ³	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
2014	100 699	54 869	6 159	9 182 099

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 liabilities¹, end of year

Assets, Billion SEK

Ultimo December	Lending to the public ^{2,3}	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	612	743	7 806
2013	3 341	2 033	948	578	437	770	8 108
2014	3 743	2 287	967	581	737	922	9 239

Liabilities and equity, Billion SEK

Ultimo December	Deposits from the public ⁴	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	573	510	472	7 806
2013	3 156	1 146	2 327	423	551	505	8 108
2014	3 633	1 234	2 592	653	574	553	9 239

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 lending¹ by sector, end of year (SEK billion)

Deposits²

	Households ³	Business sector ³	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	725	83	759	250	3 156
2014	1 415	760	147	1 026	284	3 633

Lending⁴

	Households ³	Business sector ³	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	1 148	53	1 038	98	3 341
2014	1 053	1 215	126	1 219	131	3 743

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 lending¹ to the public, end of year SEK Billions

By collateral	One-family homes	Tenant-owned apartments	Multi-family homes	Total
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
2014	1 827	712	646	3 186

¹ 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, 2014

	Loans outstanding (SEK millions)	Owner
Kommuninvest i Sverige AB	222 804	Kommuninvest ekonomisk förening
AB Svensk Exportkredit	218 222	The state
Svenska Skeppshypotekskassan	5 320	The state

¹ Including the subsidiaries Landshypotek Jordbrukskredit and Lantbrukskredit.

Source: Each institute respectively.

Insurance companies¹, December 31, 2014

	Assets (SEK m)	Per cent
Alecta	691 142	20,7
Skandia	530 028	15,9
AMF Pension	470 602	14,1
Folksam (inkl. KPA och Förenade Liv)	392 974	11,8
SEB Trygg Liv	374 019	11,2
Länsförsäkringar	223 327	6,7
SPP Liv	172 725	5,2
Swedbank Försäkring	138 665	4,2
Handelsbanken Liv	106 563	3,2
Nordea Liv	88 169	2,6
Avanza Pension	50 898	1,5
Danica Pension (Danske Bank)	41 025	1,2
Others	57 414	1,7
Total	3 337 552	100,0

¹ Life insurance, excl. labour market insurance.

Source: Insurance Sweden

Fund Management Companies, December 31, 2014

	Assets managed SEK billion	Per cent
Swedbank Robur	681	23,8
SEB	366	12,8
Nordea	343	12,0
Handelsbanken	305	10,7
Sjunde AP-Fonden ¹	235	8,2
AMF Fonder	102	3,6
Länsförsäkringar	100	3,5
Skandia Fonder	66	2,3
Danske Invest	50	1,7
Others	615	21,5
Total	2 863	100

¹ 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 choice of funds.

Source: The Riksbank