

# Bank- and finance statistics 2009

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**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.bankforeningen.se](http://www.bankforeningen.se).

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**Swedish Bankers' Association**

## Basic facts about the Swedish banking market

<b>Banks</b>	31 Dec 2009		<b>Bank lending to the public</b>	31 Dec 2009	
Total number	117		Total lending, SEK billions	100%	2 888
of which: Swedish commercial banks	32		of which: Households	26%	761
foreign commercial banks	3		Companies	36%	1 050
foreign banks' branches	27		Local governments	4%	126
savingsbanks	53		Foreign public	31%	901
cooperative banks	2		Others	2%	50
<b>Bank branch offices</b>			<b>Total residential lending to the public by collateral</b>		
31 Dec 2009			31 Dec 2009		
Total number	1 934		Total lending, SEK billions	100%	2 443
of which: commercial banks	1 722		of which: One-family dwellings	59%	1 451
savings banks	212		Tenant-owner apartments	18%	452
<b>Bank employees</b>			Apartment blocks	22%	540
2009			<b>Mortgage institutions lending distributed by initial interest rate period</b>		
Total number	40 193		New loans during the period	2008	2009
of which: commercial banks	37 476		flexible interest rate	67%	84%
savingsbanks	2 717		fixed 1-5 years	23%	13%
<b>ATMs (Automated Teller Machines)</b>			fixed >5 years	10%	3%
2009			<b>Household financial savings</b>		
Total number of ATMs	3 319		31 Dec 2009		
Number of transactions, millions	267		Total portfolio, SEK billions	100%	2 990
Transaction amount, SEK billions	229		of which: Deposits	33%	997
<b>Payments</b>			Insurance savings	27%	802
2008			Shares	17%	523
Total number of transactions, millions	2 847		Mutual funds	13%	402
of which: Checks	1		Bonds	6%	166
Credit cards	360		Others	3%	100
Debit cards	1 337		<b>Household loan from the financial sector, by collateral</b>		
Paper-based credit transfers	87		31 Dec 2009		
Non paper-based credit transfers	821		Total loans, SEK billions	100%	2 320
Direct debit	241		of which: One-family dwellings	61%	1 408
<b>Number of cards (w. payment function)</b>			Tenant-owner apartments	19%	449
2009			Other property	9%	204
Total number, millions	17,2		Unsecured credits	8%	177
of which: debit cards	8,4		Financial instruments	1%	17
credit cards and other cards	8,7		Guarantees	0%	6
<b>E-invoice, private customers</b>			Other collateral	3%	59
2008			<b>Bank deposits from the public</b>		
2009			31 Dec 2009		
Number of E-invoices, millions	26,0	34,8	Total deposits, SEK billions	100%	2 296
Share of internet payments, private	9,2%	11,7%	of which: Households	43%	987
<b>Bank deposits from the public</b>			Companies	27%	627
31 Dec 2009			Local governments	4%	81
Total deposits, SEK billions	100%	2 296	Foreign public	20%	459
of which: Households	43%	987	Others	6%	142
Companies	27%	627			
Local governments	4%	81			
Foreign public	20%	459			
Others	6%	142			

## 1 Commercial banks, December 31, 2009

Swedish banks' parent companies, and subsidiaries and branches of foreign banks	No. of branches <sup>1</sup> in Sweden	No. of employees <sup>2</sup> in Sweden	Lending to the public <sup>3</sup> (SEK m)	Deposits from the public <sup>4</sup> (SEK m)	Total share-holders' equity (SEK m)	Balance sheet total (SEK m)
SEB	169	6 950	732 475	490 850	65 623	1 595 916
Handelsbanken	461	6 895	723 056	522 503	57 521	1 560 270
Swedbank	381	8 321	413 350	394 054	58 218	1 310 857
Nordea Bank <sup>5</sup>	325	7 798	296 395	355 520	159 187	1 215 220
Danske Bank, branch <sup>6</sup>	56	1 198	244 004	114 459	-	549 260
Länsförsäkringar Bank <sup>7</sup>	116	99	22 963	37 481	4 699	82 136
DnB NOR Bank, branch <sup>8</sup>	3	148	48 198	7 481	-	75 377
SkandiaBanken	1	967	48 634	61 739	2 828	68 980
GE Money Bank <sup>9</sup>	1	330	30 628	19 706	11 743	33 066
Volvofinans Bank	2	175	13 625	1 904	489	24 214
IKANO Banken	2	280	10 412	8 886	1 487	15 858
Färs & Frosta Sparbank <sup>10</sup>	18	275	9 294	11 394	1 468	13 043
HQ Bankaktiebolag	6	265	3 483	3 543	561	11 816
Swedbank Sjuhärad <sup>10</sup>	11	184	10 319	9 643	949	11 164
The Royal Bank of Scotland, The Netherlands, branch <sup>11</sup>	1	42	7 230	2 549	-	10 649
ICA Banken	2	252	5 188	8 934	726	10 013
Nordnet Bank	1	196	3 825	8 485	715	9 589
Citibank, branch	2	170	7 471	1 692	-	9 571
Carnegie Investment Bank	3	321	1 098	1 859	2 718	9 455
Bank of Scotland plc, branch	1	4	8 982	..	..	9 202
Avanza Bank	1	147	3 125	8 294	506	9 116
Sparbanken Gripen	12	154	7 330	6 658	492	8 498
Crédit Agricole CIB, branch <sup>12</sup>	1	52	7 647	410	-	8 174
Varbergs Sparbank	8	128	6 468	6 181	1 507	7 768
Santander Consumer Bank, branch	2	69	4 975	0	-	7 643
Resurs Bank	3	222	6 023	3 914	707	7 492
Sparbanken Skaraborg	6	101	5 405	5 320	1 274	6 842
Banque Invik, branch	1	2	0	0	-	6 130
Sparbanken Rekarne <sup>10</sup>	4	112	3 985	5 216	331	5 735
Ålandsbanken <sup>13</sup>	3	197	1 953	3 464	557	5 596
Sparbanken Lidköping	2	64	3 394	3 771	1 053	4 870
EFG Bank	4	58	3 857	659	328	4 644
Eurohypo AG, branch	1	5	3 886	3 854	-	3 890
Forex Bank	68	549	1 105	2 983	324	3 680
Tjustbygdens Sparbank	3	59	2 419	2 508	575	3 214
Bergslagens Sparbank <sup>10</sup>	8	72	1 873	2 879	263	3 160
Sparbanken Eken	7	39	2 427	2 667	414	3 111
Erik Penser Bankaktiebolag	1	146	621	1 904	352	2 873
J.P. Morgan Europe, branch	1	10	78	2 664	-	2 841
Toyota Kreditbank, branch	1	21	2 726	2 424	-	2 750
Ölands Bank <sup>10</sup>	5	54	2 289	2 107	299	2 562
BNP Paribas Fortis Bank, branch	1	16	2 080	183	-	2 441
MedMera Bank	1	57	385	1 375	312	2 439
Bank2 Bankaktiebolag	1	18	1 265	2 087	107	2 333
Sparbanken Göinge	4	30	1 841	1 931	353	2 313
OK-Q8 Bank	1	30	1 639	612	209	1 718
Vimmerby Sparbank <sup>10</sup>	1	23	1 193	1 059	159	1 232
The Royal Bank of Scotland UK, branch	1	46	..	..	-	958
Renault Finance Nordic Bank branch <sup>14</sup>	1	14	643	0	-	650
Parex Banka, branch	2	18	1	467	-	474
Evli Bank, branch	1	29	..	..	-	433
Deutsche Bank, branch	1	27	..	..	-	102
UBS Switzerland Stockholm, branch	1	35	0	0	-	73
Standard Chartered Bank, branch	1	2	0	0	-	1
UBS UK Stockholm, branch	1	0	0	0	-	1
Aareal Bank AG, branch	..	..	..	..	..	..
Credit Suisse, branch <sup>15</sup>	..	..	..	..	..	..
Dexia Crédit Local, branch <sup>16</sup>	..	..	..	..	..	..
E*Trade, branch <sup>17</sup>	..	..	..	..	..	..
FCE Bank, branch <sup>18</sup>	..	..	..	..	..	..
Northern Trust Global Services, branch	..	..	..	..	..	..
<b>Total</b>	<b>1 722</b>	<b>37 476</b>	<b>2 721 263</b>	<b>2 138 272</b>	<b>379 054</b>	<b>6 751 413</b>

.. Figures not available from the bank.

**Please note that the figures of the Swedish commercial banks include the parent banks' operations in both Sweden and abroad. 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 The Swedish banking market. Information on the major Swedish banking groups can be found in table 3 The major Swedish banking groups.**

#### **Footnotes to Table 1**

- <sup>1</sup> A branch is defined as an autonomous bank branch. Many banks also provide certain banking services through agents like i.e. petrol stations and retail stores.
- <sup>2</sup> Average during the year.
- <sup>3</sup> Lending to the public (households, companies, local governments etc.).
- <sup>4</sup> Deposits and funding from the public (households, companies, local governments etc).
- <sup>5</sup> 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.
- <sup>6</sup> The bank operates through different brand names, e.g. Östgöta Enskilda Bank, Bohusbanken and Upplandsbanken.
- <sup>7</sup> Employees of Länsförsäkringar Bank do not include bank employees at the regional Länsförsäkringar-insurance companies, the owner of the bank.
- <sup>8</sup> The figures are from 30th of December 2008.
- <sup>9</sup> The figures of the parent company GE Money Bank AB includes also the bank's branches in Norway and Denmark.
- <sup>10</sup> The bank is partly owned by Swedbank.
- <sup>11</sup> The Royal Bank of Scotland have acquired ABN Amro Bank. The new bank have changed name.
- <sup>12</sup> The legal name of the branch is Crédit Agricole Corporate and Investment Bank.
- <sup>13</sup> Ålandsbanken have acquired Kaupthing Bank Sweden.
- <sup>14</sup> The legal name of the branch is Renault Finance Nordic Bank branch to RCI Banque SA France.
- <sup>15</sup> The legal name of the branch is Credit Suisse International, (UK) Bank Sweden Branch.
- <sup>16</sup> Dexia branch in Sweden is in the process of closing down its activities.
- <sup>17</sup> E\*Trade Bank branch were established in Sweden during 2009, but had few activities during the year and have therefore no figures to report.
- <sup>18</sup> FCE Bank branch are in the process of closing down its business in Sweden.

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

Capinordic Bank, branch. The parent company in Denmark went bankrupt in the beginning of 2010 and we got no figures for 2009.

Kaupthing Bank hf, branch

HSH N Bank, branch, closed its business in Sweden at the end of 2008.

Hypo Real Estate Bank Int., branch

Straumur-Burdaras Investment Bank hf, branch

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

Source: Each bank respectively.

## 2 The banking market in Sweden, end of year<sup>1</sup>

### Deposit and funding from the public, excluding repos (Million SEK)

	Swedbank	Handels- banken <sup>2</sup>	Nordea Bank <sup>3</sup>	SEB	Danske Bank, branch <sup>4</sup>	Länsför- säkringar Bank	Skandia- Banken	Other banks	Total
<b>2001</b>	182 625	167 094	213 375	165 932	30 689	11 606	17 323	109 746	<b>898 390</b>
<b>2002</b>	192 847	169 033	210 700	169 568	29 208	13 961	19 432	127 524	<b>932 273</b>
<b>2003</b>	208 961	177 062	208 298	173 195	37 560	16 401	21 660	137 358	<b>980 495</b>
<b>2004</b>	216 152	189 551	217 244	176 826	39 279	17 498	22 359	149 714	<b>1 028 623</b>
<b>2005</b>	238 917	208 294	232 136	200 241	44 247	19 503	23 183	167 899	<b>1 134 420</b>
<b>2006</b>	274 628	245 288	254 397	226 105	61 693	22 333	25 396	194 019	<b>1 303 859</b>
<b>2007</b>	323 563	288 619	276 232	244 848	71 413	26 489	28 152	226 586	<b>1 485 902</b>
<b>2008</b>	324 393	336 493	336 875	273 495	80 780	31 397	29 062	241 827	<b>1 654 322</b>
<b>2009</b>	352 519	334 921	326 534	274 618	96 273	34 885	29 530	279 362	<b>1 728 642</b>

### Lending to the public (Million SEK)

	Swedbank	Handels- banken <sup>2</sup>	Nordea Bank <sup>3</sup>	SEB <sup>5</sup>	Danske Bank, branch <sup>4</sup>	Länsför- säkringar Bank	Skandia- Banken	Other banks	Total <sup>6</sup>
<b>2001</b>	185 579	243 814	173 459	121 581	76 375	4 536	13 693	148 030	<b>967 067</b>
<b>2002</b>	177 855	250 153	172 703	125 349	85 435	5 876	15 261	157 256	<b>989 888</b>
<b>2003</b>	185 377	236 673	164 807	130 870	85 654	7 115	16 241	160 173	<b>986 910</b>
<b>2004</b>	180 996	238 421	144 159	136 941	98 189	8 020	17 422	182 233	<b>1 006 381</b>
<b>2005</b>	193 278	252 764	158 596	152 835	145 711	8 420	18 502	215 004	<b>1 145 110</b>
<b>2006</b>	226 699	292 478	171 456	152 280	176 483	9 303	20 926	255 745	<b>1 305 370</b>
<b>2007</b>	272 579	328 337	212 285	450 501	209 865	11 083	23 275	308 835	<b>1 816 760</b>
<b>2008</b>	272 900	345 565	253 516	483 266	245 090	16 509	19 523	352 773	<b>1 989 142</b>
<b>2009</b>	243 116	301 061	232 084	485 832	222 780	23 087	22 841	327 295	<b>1 858 096</b>

<sup>1</sup> Includes banks on a solo basis, i.e. when the bank is a part of a financial group only the figures of the mother bank is included. Possible subsidiaries are not included in the figures.

<sup>2</sup> Until 2006 including the subsidiary Stadshypotek Bank. During 2007 Stadshypotek Bank was merged into Handelsbanken.

<sup>3</sup> Including Postgirot bank year 2001

<sup>4</sup> The bank operates through different brand names, e.g. Östgöta Enskilda Bank, Bohusbanken and Upplandsbanken. Lending from the public increased strongly during 2005. The increase in lending is mainly a result of that the mortgage lending business, earlier in a separate subsidiary, has been moved in to the bank.

<sup>5</sup> After a merger in 2007 the lending stocks of SEB Bolån (mortgage institution) and SEB Finans (financing institution) are included in the SEB figures.

<sup>6</sup> The total 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, see note 5.

Source: Statistics Sweden.

### 3 The major Swedish banking groups<sup>1</sup>, December 31, 2009

	No. of em- ployees <sup>2</sup>	No. of em- ployees in Sweden	Lending to the public <sup>3</sup> (SEK m)	Deposits from the public <sup>4</sup> (SEK m)	Total share- holders' equity (SEK m)	Balance sheet total (SEK m)
Nordea	33 118	7 902	2 900 389	1 577 251	230 256	5 212 528
SEB	21 640	8 700	1 187 837	801 088	99 417	2 308 227
Handelsbanken	10 821	7 502	1 477 183	549 748	83 088	2 122 843
Swedbank	19 277	8 473	1 290 667	504 424	89 974	1 794 687
<b>Total</b>	<b>84 856</b>	<b>32 577</b>	<b>6 856 076</b>	<b>3 432 511</b>	<b>502 735</b>	<b>11 438 285</b>

<sup>1</sup> Including all the subsidiaries (how ever, do not include mutual insurance companies).

<sup>2</sup> Average during the year.

<sup>3</sup> Lending to sw edish and foreign public (households, companies, local government)

<sup>4</sup> Deposits and funding from sw edish and foreign public (households, companies, local governments etc issued securities, etc.

Source: Each bank respectively.

### 4 Savings banks<sup>1</sup> 2009-12-31

The ten largest savings banks	No. of branches	No. of em- ployees <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 Finn	21	299	15 374	14 440	2 215	19 616
Sparbanken 1826	20	273	13 070	13 123	1 241	15 506
Sparbanken Nord	16	170	10 064	10 051	1 008	11 633
Sörmlands Sparbank	8	200	6 071	7 555	1 383	9 072
Sparbanken Syd	7	144	7 421	6 365	1 209	8 851
Sparbanken Alingsås	7	97	5 280	5 968	1 356	7 435
Falkenbergs Sparbank	5	95	4 573	4 605	692	5 501
Westra Wermlands Sparbank	7	91	4 047	3 865	1 112	5 062
Sparbanken i Karlshamn	7	71	4 503	4 054	647	4 862
Orusts Sparbank	4	46	2 772	3 877	770	4 760
<b>Total above</b>	<b>102</b>	<b>1 487</b>	<b>73 174</b>	<b>73 904</b>	<b>11 632</b>	<b>92 298</b>
<b>Total all savings banks (53)</b>	<b>212</b>	<b>2 717</b>	<b>130 618</b>	<b>134 247</b>	<b>21 363</b>	<b>164 169</b>

<sup>1</sup> The former savings banks now operating as limited liability banking companies are show n in table 1 Commercial banks.

<sup>2</sup> Average during the year.

<sup>3</sup> Lending to sw edish and foreign public (households, companies, local governments etc.).

<sup>4</sup> Deposits and funding from sw edish and foreign public (households, companies, local governments etc.).

Source: The National Federation of Independent Savings Banks and Sparbanken Finn

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

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

<sup>1</sup> All banks that have operated in Sweden during 2002 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.

<sup>2</sup> After loan losses

<sup>3</sup> Net loan losses

Source: Statistics Sweden, Financial Enterprises



## 6 Banks' assets and liabilities<sup>1</sup>, December 31, 2007

### Assets, Billion SEK

<i>Ultimo</i> <i>December</i>	Lending to the public <sup>2,3</sup>	Lending to financial institutions	Securities other than shares	Shares and other equities	Derivatives	Other Assets	<b>Total</b>
<b>1996</b>	668	420	373	49	122	102	<b>1 735</b>
<b>1997</b>	872	562	336	95	119	129	<b>2 112</b>
<b>1998</b>	998	567	453	101	134	164	<b>2 417</b>
<b>1999</b>	1 065	598	385	124	131	172	<b>2 476</b>
<b>2000</b>	1 274	760	387	153	166	232	<b>2 972</b>
<b>2001</b>	1 380	869	430	162	154	165	<b>3 160</b>
<b>2002</b>	1 410	835	472	145	259	159	<b>3 280</b>
<b>2003</b>	1 367	867	508	156	258	125	<b>3 280</b>
<b>2004</b>	1 446	1 114	555	323	259	203	<b>3 901</b>
<b>2005</b>	1 729	1 287	724	362	254	225	<b>4 583</b>
<b>2006</b>	2 044	1 445	790	381	197	293	<b>5 150</b>
<b>2007</b>	2 739	1 540	822	419	234	330	<b>6 083</b>
<b>2008</b>	3 028	1 843	983	389	833	389	<b>7 465</b>
<b>2009</b>	2 888	1 828	1 069	391	442	329	<b>6 946</b>

### Liabilities and equity, Billion SEK

<i>Ultimo</i> <i>December</i>	Deposits from the public <sup>4</sup>	Deposits from the financial sector	Securities etc. issued	Derivatives	Other liabilities	Equity	<b>Total</b>
<b>1996</b>	795	457	152	119	120	92	<b>1 735</b>
<b>1997</b>	937	547	232	120	158	118	<b>2 112</b>
<b>1998</b>	975	688	310	131	196	117	<b>2 417</b>
<b>1999</b>	1 030	601	378	122	220	124	<b>2 476</b>
<b>2000</b>	1 185	757	421	162	284	163	<b>2 972</b>
<b>2001</b>	1 269	882	492	150	199	167	<b>3 160</b>
<b>2002</b>	1 324	828	477	282	214	155	<b>3 280</b>
<b>2003</b>	1 384	787	444	284	215	166	<b>3 280</b>
<b>2004</b>	1 452	1 067	540	285	345	212	<b>3 901</b>
<b>2005</b>	1 641	1 218	817	255	425	227	<b>4 583</b>
<b>2006</b>	1 860	1 372	942	217	522	238	<b>5 150</b>
<b>2007</b>	2 032	1 544	1 278	240	697	294	<b>6 083</b>
<b>2008</b>	2 192	2 154	1 549	782	467	322	<b>7 465</b>
<b>2009</b>	2 296	1 733	1 638	427	447	405	<b>6 946</b>

<sup>1</sup> 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.

<sup>2</sup> Lending to Swedish and foreign public (households, companies, local governments etc.).

<sup>3</sup> 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.

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

Source: Statistics Sweden

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

		House- holds <sup>3</sup>	Business sector <sup>3</sup>	Public sector	Foreign	Others	Total
<b>Deposits<sup>2</sup></b>	<b>1998</b>	438	269	35	169	63	975
	<b>1999</b>	444	312	51	141	83	1 030
	<b>2000</b>	441	360	47	247	90	1 185
	<b>2001</b>	487	390	55	259	77	1 269
	<b>2002</b>	524	403	37	277	84	1 324
	<b>2003</b>	556	387	43	291	107	1 384
	<b>2004</b>	569	399	42	328	113	1 452
	<b>2005</b>	618	462	56	363	143	1 641
	<b>2006</b>	712	517	70	408	152	1 860
	<b>2007</b>	870	533	63	405	160	2 032
	<b>2008</b>	945	619	93	365	170	2 192
	<b>2009</b>	987	627	81	459	142	2 296
<b>Lending<sup>4</sup></b>	<b>1998</b>	206	441	47	235	68	998
	<b>1999</b>	225	489	53	241	58	1 065
	<b>2000</b>	263	546	59	318	88	1 274
	<b>2001</b>	281	640	74	351	35	1 380
	<b>2002</b>	294	637	60	355	64	1 410
	<b>2003</b>	298	613	39	334	83	1 367
	<b>2004</b>	314	628	42	398	65	1 446
	<b>2005</b>	351	743	49	533	54	1 729
	<b>2006</b>	401	829	68	665	81	2 044
	<b>2007</b>	648	1 094	97	801	94	2 735
	<b>2008</b>	718	1 218	93	946	53	3 028
<b>2009</b>	761	1 050	126	901	50	2 888	

<sup>1</sup> All banks that have operated in Sweden during 2002 and are under the supervision of the Swedish Financial Supervisory Authority (Finansinspektionen). Also included are foreign owned bank branches operating in Sweden.

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

<sup>3</sup> 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.

<sup>4</sup> Lending to the public (households, companies, local governments etc.).

Source: Statistics Sweden, Financial Markets Statistics

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

<i>By collateral</i>	One-family homes	Tenant-owned apartments	Multi-family homes	Totalt
<b>2004</b>	908	181	387	<b>1 477</b>
<b>2005</b>	1 026	226	406	<b>1 658</b>
<b>2006</b>	1 145	275	436	<b>1 855</b>
<b>2007</b>	1 263	332	462	<b>2 057</b>
<b>2008</b>	1 360	387	493	<b>2 240</b>
<b>2009</b>	1 451	452	540	<b>2 443</b>

<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

## 9 Corporate finance institutions, December 31, 2009

	Loans outstanding (SEK millions)	Owner
AB Svensk Exportkredit	185 832	The state
Kommuninvest i Sverige AB	114 740	Kommuninvest ekonomisk förening
Landshypotek AB <sup>1</sup>	46 456	Landshypotek ekonomisk förening
Svenska Skeppshypotekskassan	6 915	The state

<sup>1</sup> Including the subsidiaries Sveriges Allmänna Hypoteksbank, Landshypotek Jordbrukskredit and Lantbrukskredit.

Source: Each institute respectively.

## 10 Insurance companies<sup>1</sup>, December 31, 2008

	Assets (SEK m)	Per cent
Skandia	404 357	22,7
SEB Trygg Liv	327 008	18,3
AMF Pension	306 627	17,2
Folksam (incl. KPA and Förenade Liv)	216 282	12,1
Länsförsäkringar	165 376	9,3
SPP Liv	131 501	7,4
Swedbank Försäkring	82 104	4,6
Handelsbanken Liv	56 557	3,2
Nordea Liv	31 811	1,8
Avanza Pension	18 640	1,0
Danica Pension (Danske Bank)	14 523	0,8
Moderna Försäkringar	11 250	0,6
Salus Ansvar	714	0,0
Others	17 877	1,0
<b>Total</b>	<b>1 784 626</b>	<b>100,0</b>

<sup>1</sup> Life insurance, excl. labour market insurance.  
Source: Swedish Insurance Federation.

## 11 Fund Management Companies, December 31, 2009

	Assets under management (SEK m)	Per cent
Swedbank Robur	418 374	23,7
SEB Fonder	274 537	15,6
Nordea Fonder	213 929	12,1
Handelsbanken Fonder	143 019	8,1
Sjunde AP-fonden <sup>1</sup>	92 203	5,2
Länsförsäkringar Fonder	66 779	3,8
Skandia Fonder	54 024	3,1
AMF Pension	52 170	3,0
SPP Fonder	49 168	2,8
Skagen	33 984	1,9
Others	363 392	20,6
<b>Total</b>	<b>1 761 579</b>	<b>100,0</b>

<sup>1</sup> Sjunde AP-fonden is an authority owned by the state that has been set up to administer two funds within the premium pension system.

Source: The newsletter "Fond & bank"

## 12 Index Linked Bonds, Dec. 31, 2009

	<b>Issued volumes through the year (SEK millions)</b>	<b>Per cent</b>
Swedbank	11 515	20,9
Svenska Handelsbanken	10 832	19,7
Nordea Bank Finland	8 672	15,7
SEB	6 905	12,5
The Royal Bank of Scotland	3 643	6,6
UBS AG Jersey filial	3 079	5,6
UBS London filial	1 896	3,4
Barclays Bank	1 659	3,0
Svenk Exportkredit	1 470	2,7
Kommuninvest	1 321	2,4
Others	4 127	7,5
<b>Totalt</b>	<b>55 119</b>	<b>100</b>

Source: The newsletter "Fond & bank"