

Bank- and finance statistics 2006

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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.

Tables which are not yet updated have been marked with a grey background.

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The Swedish Bankers' Association

Basic facts about the Swedish banking market

Banks	31 Dec 2006	
Total number		126
of which: Swedish commercial banks		27
foreign commercial banks		4
foreign banks' branches		25
savingsbanks		68
cooperative banks		2

Bank branch offices	31 Dec 2006	
Total number		1 947
of which: commercial banks		1 730
savings banks		217

Bank employees	2006	
Total number		39 132
of which: commercial banks		36 533
savingsbanks		2 599

Internet-bank customers	31 Dec 2006	
Total number		7 210 000
of which: private individuals		6 527 000
companies		683 000

ATMs (Bankomat and Minuten)	2006	
Total number of ATMs		2 807
Number of transactions, millions		315
Transaction amount, SEK billions		278

Payments	2006	
Total number of transactions, millions		1 959
of which: Checks		1
Credit cards		195
Debit cards		994
Paper-based credit transfers		86
Non paper-based credit transfers		487
Direct debit		197

Bank deposits from the public	31 Dec 2006	
Total deposits, SEK billions	100%	1 860
of which: Households	38%	712
Companies	28%	517
Local governments	4%	70
Foreign public	22%	408
Others	8%	152

Bank lending to the public	31 Dec 2006	
Total lending, SEK billions	100%	2 044
of which: Households	20%	401
Companies	41%	829
Local governments	3%	68
Foreign public	33%	665
Others	4%	81

Mortgage institutions lending to the public, by sector	31 Dec 2006	
Total lending, SEK billions	100%	1 664
of which: Households	75%	1247
Companies	24%	398
Local governments	1%	18
Foreign public	0%	0,8
Others	0%	0,4

Mortgage institutions lending to the public, by collateral	31 Dec 2006	
Total lending, SEK billions	100%	1 662
of which: One-family dwellings	58%	966
Apartment blocks	24%	391
Tenant-owner apartments	14%	240
Commercial- and office buildings	2%	28
Others	2%	37

Household financial savings	31 Dec 2006	
Total portfolio, SEK billions	100%	2 910
of which: Insurance savings	27%	798
Deposits	24%	711
Shares	23%	672
Mutual funds	18%	519
Bonds	4%	113
Others	3%	96

Household loan from the financial sector	31 Dec 2006	
Total loans, SEK billions	100%	1 771
of which: Mortgage institutions	70%	1 247
Banks	23%	401
Finance companies	3%	57
Other Credit market institutions	4%	65

Household loan from the financial sector, by collateral	31 Dec 2006	
Total loans, SEK billions	100%	1 757
of which: One-family dwellings	62%	1 090
Tenant-owner apartments	15%	272
Other property	9%	162
Unsecured credits	8%	137
Financial instruments	1%	24
Guarantees	1%	12
Other collateral	3%	60

1 Commercial banks, December 31, 2006

Swedish banks' parent companies, and subsidiaries and branches of foreign banks	No. of branches ¹ in Sweden	No. of employees ² in Sweden	Lending to the public ³ (SEK m)	Deposits from the public ⁴ (SEK m)	Total share-holders' equity (SEK m)	Balance sheet total (SEK m)
Handelsbanken	457	6 769	571 960	412 664	51 009	1 268 192
SEB ¹⁶	196	7 166	333 129	389 298	35 813	1 172 125
Nordea Bank ⁵	257	7 476	194 356	275 539	108 554	808 457
Swedbank ¹⁴	477	8 816	273 874	315 502	36 454	782 782
Danske Bank, filial ⁶	61	1 194	254 218	122 560	-	528 370
Länsförsäkringar Bank ⁷	96	651	9 264	24 035	3 284	61 471
SkandiaBanken	1	164	41 566	51 124	1 948	56 164
Carnegie Investment Bank	3	353	7 176	4 593	2 729	34 285
GE Money Bank	2	359	29 548	23 813	8 604	33 967
Dexia Crédit Local, filial	1	14	14 073	0	-	23 821
Kaupthing Bank Sverige	3	281	12 198	7 722	1 160	16 834
ABN AMRO Bank, filial	1	56	12 668	1 645	-	15 044
Hypo Real Estate Bank Int., filial	1	8	14 485	0	-	14 814
DnB NOR Bank, filial	1	43	12 482	1 643	-	13 851
Färs & Frosta Sparbank ⁸	16	241	8 827	8 556	1 118	9 889
Calyon Bank, filial ⁹	1	43	7 233	8	-	9 881
FöreningsSparbanken Sjuhärads ⁸	12	185	7 902	7 171	777	8 649
Sparbanken Gripen	11	143	7 094	5 069	462	7 831
Nordnet Bank	1	182	3 271	5 913	661	7 374
ICA Banken	2	174	4 489	6 393	632	7 367
HQ Bankaktiebolag ¹⁰	6	197	1 157	2 491	505	6 998
IKANO Banken	1	171	5 168	5 442	1 074	6 837
Varbergs Sparbank	8	128	4 813	4 400	1 122	5 758
Sparbanken Skaraborg	6	106	4 068	4 304	872	5 256
Bankaktiebolaget Avanza ¹¹	1	111	2 871	4 545	390	5 249
Santander Consumer Bank, filial	2	50	2 909	0	-	4 540
Stadshypotek Bank ¹²	1	54	167	3 824	383	4 298
CitiFinancial Europe, filial	1	115	4 094	5	-	4 129
Resurs Bank	1	125	3 566	1 211	368	3 653
Eskilstuna Rekarne Sparbank ⁸	3	96	2 750	3 203	300	3 550
Sparbanken Lidköping	2	61	2 817	2 733	748	3 510
Tjustbygdens Sparbank	3	56	1 984	2 041	446	2 568
Bergslagens Sparbank ⁸	7	67	1 291	2 267	244	2 539
Toyota Kreditbank, filial	1	20	2 399	2 140	-	2 456
EFG Investment Bank	5	60	1 537	836	234	2 385
Ölands Bank ⁸	5	55	1 854	1 653	250	2 148
Forex Bank	59	460	404	1 467	243	2 028
Citibank, filial	1	24	363	1 541	-	1 819
Söderhamns Sparbank ⁸	2	25	857	1 023	116	1 098
Bank2 Bankaktiebolag	1	15	837	901	102	1 024
Vimmerby Sparbank ⁸	2	25	891	859	128	1 020
Evli Bank, filial	2	31	..	..	-	763
Fortis Bank, filial	1	10	490	60	-	557
Banque Invik, filial	1	19	0	200	-	231
The Royal Bank of Scotland, filial	1	33	..	..	-	220
HSH N Bank, filial	1	17	0	0	-	115
UBS Switzerland Stockholm, filial	1	31	0	0	-	98
Pareks banka, filial	1	6	0	47	-	45
HSBC Bank, filial	1	23	..	..	-	37
UBS UK Stockholm, filial	1	0	0	0	-	5
Deutsche Bank, filial	1	18	0	0	-	..
Bank of Scotland ¹³	1	6	0	0	-	..
FCE Bank, filial	..	..	..	..	..	..
Sampo Bank, filial ¹⁵	..	..	..	..	..	..
Eurohypo AG, filial	..	..	..	..	..	..
Total	1 730	36 533	1 867 100	1 710 441	260 731	4 956 101

.. 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

- ¹ A branch is defined as an autonomous bank branch. Many banks also provide certain banking services through agents like i.e. Svensk Kassaservice, petrol stations and retail stores.
- ² Average during the year.
- ³ Lending to the public (households, companies, local governments etc.).
- ⁴ Deposits and funding from the public (households, companies, local governments etc).
- ⁵ Nordea Bank is the mother bank of the Nordea group and includes mainly the Swedish business of Nordea. Nordea's business in the other Nordic countries are included in separate subsidiaries and not in the mother bank.
- ⁶ The bank operates through different brand names, e.g. Östgöta Enskilda Bank, Bohusbanken and Upplandsbanken.
- ⁷ Employees of Länsförsäkringar Bank also includes bank employees at the regional Länsförsäkringar-insurance companies, the owner of the bank.
- ⁸ The bank is partly owned by Swedbank.
- ⁹ The legal name of the branch is "Crédit Agricole Stockholm branch to Calyon Bank S.A. France".
- ¹⁰ HQ Bankaktiebolag received a banking licence in the beginning of 2006.
- ¹¹ Bankaktiebolaget Avanza received a banking licence just before year end 2005.
- ¹² Stadshypotek Bank is a subsidiary to Handelsbanken
- ¹³ The full name of the branch is The Governor and Company of the Bank of Scotland (UK), branch Stockholm
- ¹⁴ FöreningsSparbanken (Swedbank) changed name to Swedbank in 2006
- ¹⁵ Sampo Bank was acquired by Danske Bank in the end of 2006
- ¹⁶ The number of employees has increased partly due to that SEB IT and Enskilda Securities have merged with the parent bank 2006.

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

Source: Each bank respectively.

2 The banking market in Sweden, end of year¹

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

	Swedbank	Nordea Bank ²	Handelsbanken ³	SEB	Danske Bank, branch ⁴	Skandia-Banken	Länsförsäkringar Bank	Other banks	Total
2001	182 625	213 375	167 094	165 932	30 689	17 323	11 606	109 746	898 390
2002	192 847	210 700	169 033	169 568	29 208	19 432	13 961	127 524	932 273
2003	208 961	208 298	177 062	173 195	37 560	21 660	16 401	137 358	980 495
2004	216 152	217 244	189 551	176 826	39 279	22 359	17 498	149 714	1 028 623
2005	238 917	232 136	208 294	200 241	44 247	23 183	19 503	167 899	1 134 420
2006	274 628	254 397	245 288	226 105	61 693	25 396	22 333	194 019	1 303 859

Lending to the public (Million SEK)

	Swedbank	Nordea Bank ²	Handelsbanken ³	SEB	Danske Bank, branch ⁴	Skandia-Banken	Länsförsäkringar Bank	Other banks	Total
2001	185 579	173 459	243 814	121 581	76 375	13 693	4 536	148 030	967 067
2002	177 855	172 703	250 153	125 349	85 435	15 261	5 876	157 256	989 888
2003	185 377	164 807	236 673	130 870	85 654	16 241	7 115	160 173	986 910
2004	180 996	144 159	238 421	136 941	98 189	17 422	8 020	182 233	1 006 381
2005	193 278	158 596	252 764	152 835	145 711	18 502	8 420	215 004	1 145 110
2006	226 699	171 456	292 478	152 280	176 483	20 926	9 303	255 745	1 305 370

¹ 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.

² Including Postgirot bank year 2001

³ Including the subsidiary Stadshypotek Bank

⁴ 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.

Source: Statistics Sweden.

3 The major Swedish banking groups¹, December 31, 2006

	No. of employees ²	No. of employees in Sweden	Lending to the public ³ (SEK m)	Deposits from the public ⁴ (SEK m)	Totalt share-holders' equity (SEK m)	Balance sheet total (SEK m)
Nordea	30 159	8 038	1 934 296	1 143 050	138 502	3 135 677
SEB	20 689	9 215	946 643	641 758	67 137	1 934 441
Handelsbanken	10 163	7 830	1 100 538	533 885	66 226	1 790 008
Swedbank	18 623	9 390	946 319	400 035	60 277	1 352 989
Total	79 634	34 473	4 927 796	2 718 728	332 142	8 213 115

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.). Excl. issued securities, etc.

Source: Each bank respectively.

4 Savings banks¹ 2006-12-31

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 Finn	19	279	13 262	11 315	1 985	14 515
Kristianstads Sparbank	14	184	9 378	6 029	1 375	10 884
Sörmlands Sparbank	8	205	4 699	5 994	1 229	7 430
Sparbanken Nord	12	158	6 139	6 027	806	6 995
Sparbanken Alingsås	7	91	3 770	4 471	895	5 431
Sparbanken Syd	5	126	4 957	4 106	871	5 365
Falkenbergs Sparbank	5	97	3 078	3 582	553	4 201
Westra Wermlands Sparbank	7	90	3 159	3 107	1 000	4 187
Sparbanken i Enköping	5	91	3 277	3 097	554	3 713
Roslagens Sparbank	3	89	2 391	3 057	334	3 455
Total above	85	1 410	54 109	50 785	9 602	66 177
Total all savings banks (68)	217	2 599	98 245	98 328	18 529	124 567

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 Finn

5 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

¹ 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.

² After loan losses

³ Net loan losses

Source: Statistics Sweden, Financial Enterprises

6 Banks' assets and liabilities¹, December 31, 2006

Assets, Billion SEK

<i>Ultimo December</i>	Lending to the public ²	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

Liabilities and equity, Billion SEK

<i>Ultimo December</i>	Deposits from the public ³	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

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. Swedish credit companies' branches abroad are also included.

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

³ Deposits and funding from Swedish and foreign public (households, companies, local governments etc.).

Source: Statistics Sweden

7 Banks' deposits and lending¹ by sector, end of year (SEK billion)

		Business sector	Public sector	Households	Others	Foreign	Total
Deposits²	1998	269	35	438	63	169	975
	1999	312	51	444	83	141	1 030
	2000	360	47	441	90	247	1 185
	2001	390	55	487	77	259	1 269
	2002	403	37	524	84	277	1 324
	2003	387	43	556	107	291	1 384
	2004	399	42	569	113	328	1 452
	2005	462	56	618	143	363	1 641
	2006	517	70	712	152	408	1 860
Lending³	1998	441	47	206	68	235	998
	1999	489	53	225	58	241	1 065
	2000	546	59	263	88	318	1 274
	2001	640	74	281	35	351	1 380
	2002	637	60	294	64	355	1 410
	2003	613	39	298	83	334	1 367
	2004	628	42	314	65	398	1 446
	2005	743	49	351	54	533	1 729
	2006	829	68	401	81	665	2 044

¹ 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.

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

³ Lending to the public (households, companies, local governments etc.).

Source: Statistics Sweden, Financial Markets Statistics

8 Mortgage credit institutions, December 31, 2006

	Outstanding loans SEK million ¹	Owner
Stadshypotek	480 219	Handelsbanken
Swedbank Hypotek ²	478 876	Swedbank
Nordea Hypotek	286 637	Nordea
SEB BoLån	211 156	SEB
SBAB	178 587	State owned
Länsförsäkringar Hypotek	36 568	Länsförsäkringar Bank

¹ Loans for residential property, commercial property and local government sector. Include also loans which through securitization have been disposed to so called SPV (Special Purpose Vehicle).

² Excluding FöreningsSparbanken Jordbrukskredit

Source: Financial institutions included in the list.

9 Mortgage credit institutions' lending¹ to the public, SEK billion

<i>Distribution by borrower</i>	Swedish households ²	Swedish non-financial corporations	Public sector	Foreign public	Other Swedish borrowers	Total
1996	490	493	23	0	17	1 023
1997	508	470	23	1	20	1 021
1998	542	450	23	0	3	1 018
1999	586	437	27	0	1	1 051
2000	615	431	23	0	1	1 070
2001	677	430	22	0	1	1 131
2002	751	423	22	0	1	1 197
2003	852	410	22	0	0	1 284
2004	969	403	20	0	1	1 393
2005	1 107	401	20	1	0	1 529
2006	1 247	398	18	1	0	1 664

<i>Distribution by purpose</i>	Single-family dwellings	Apartment buildings	<i>- of which</i>				Other	Totalt
			<i>tenants co-operative associations</i>	Commercial and office buildings	Tenant-owner apartments			
1996	423	496	-	37	27	29	1 012	
1997	439	471	-	32	29	35	1 006	
1998	463	443	-	34	34	40	1 014	
1999	499	428	-	35	44	42	1 048	
2000	511	418	173	37	58	44	1 068	
2001	555	419	182	40	75	37	1 126	
2002	603	415	187	34	96	40	1 187	
2003	673	400	185	33	119	42	1 267	
2004	749	400	196	28	152	40	1 369	
2005	869	395	203	28	196	40	1 528	
2006	966	391	209	28	240	37	1 662	

¹ Does not include loans which through securitization have been disposed to so called SPV (Special Purpose Vehicle).

² Includes households of self-employed and non-profit institutions servicing households (e.g. labour unions, religious communities and other non-profit organisations).

Source: Statistics Sweden, Financial market statistics.

10 Mortgage credit institutions' funding, SEK billion

<i>Distribution of various types of funding etc.</i>	Deposits from the public	Deposits from financial institutions	Certificates	Bonds	Debt loans	Other securities issued	Other liabilities and equity	Total
1996	7	194	137	755	22	6	109	1 230
1997	14	236	131	690	22	3	117	1 212
1998	4	243	66	740	21	12	117	1 204
1999	3	228	115	691	17	6	128	1 187
2000	2	292	130	622	12	6	106	1 170
2001	44	330	136	592	12	0	99	1 213
2002	33	317	171	641	8	0	103	1 273
2003	29	300	182	735	9	0	123	1 378
2004	18	465	171	733	10	0	113	1 510
2005	14	477	175	848	13	0	116	1 643
2006	25	483	146	1 039	12	0	126	1 831

Source: Statistics Sweden, Financial market statistics.

11 Finance companies, bank-owned, December 31, 2005

	Balance sheet total (SEK millions)	Owner
Handelsbanken Finans	50 572	Handelsbanken
SEB Finans	37 721	SEB
Nordea Finans	36 653	Nordea
FöreningsSparbanken Finans	24 464	FöreningsSparbanken
Danske Finans	9 157	Danske Bank
Wasa Kredit	8 161	Länsförsäkringar Bank

Source: Finance companies included in the list.

12 Corporate finance institutions, December 31, 2006

	Loans outstanding (SEK millions)	Owner
AB Svensk Exportkredit	91 148	The state
Kommuninvest i Sverige AB	66 812	Kommuninvest ekonomisk förening
Landshypotek AB ¹	37 289	Landshypotek ekonomisk förening
FöreningsSparbanken Jordbrukskredit AB	32 882	Swedbank Hypotek
Svenska Skeppshypotekskassan	6 029	The state

¹ Including the subsidiaries Sveriges Allmänna Hypoteksbank, Landshypotek Jordbrukskredit and Lantbrukskredit.

Source: Each institute respectively.

13 Insurance companies¹, December 31, 2006

	Assets (SEK m)	Per cent
Skandia	390 768	25,2
SEB Trygg Liv	298 120	19,2
AMF Pension	275 842	17,8
Handelsbanken Liv (incl. SPP Liv)	182 458	11,8
Länsförsäkringar	149 843	9,7
Folksam (incl. KPA och Förenade Liv)	135 883	8,8
Swedbank Försäkring	67 528	4,4
Nordea Liv	24 226	1,6
Danica Fond (Danske Bank)	6 725	0,4
Moderna Försäkringar	4 259	0,3
SalusAnsvar	2 926	0,2
Others	11 814	0,8
Total	1 550 392	100,0

¹ Life insurance, excl. labour market insurance.

Source: Swedish Insurance Federation.

14 Fund Management Companies, December 31, 2006

	Assets under management (SEK m)	Per cent
Robur (Swedbank)	390 829	24,3
SEB Fonder	253 839	15,8
Handelsbanken Fonder (incl. SPP's mutual funds)	213 516	13,3
Nordea Fonder	197 291	12,3
Sjunde AP-fonden ¹	81 117	5,0
Länsförsäkringar Fonder	61 587	3,8
Skandia Fonder	53 296	3,3
Folksams fonder (incl. KPA's mutual funds)	48 566	3,0
AMF Pension	41 664	2,6
Danske Fonder	25 253	1,6
Others	239 714	14,9
Total	1 606 672	100,0

¹ 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"