

# Bank- and finance statistics 2010

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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.swedishbankers.se](http://www.swedishbankers.se)

Tables in the publication not yet updated are shadowed.

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## Basic facts about the Swedish banking market

<b>Banks</b>	<b>31 Dec '09</b>	<b>31 Dec '10</b>	<b>Bank deposits from the public</b>	<b>31 Dec '10</b>	
Total number	117	114	Total deposits, SEK billions	100%	
of which: Swedish commercial banks	32	33	of which: Households	45%	
foreign commercial banks	3	3	Companies	27%	
foreign banks' branches	27	26	Local governments	3%	
savings banks	53	50	Foreign public	18%	
cooperative banks	2	2	Others	7%	
				2 403	
			of which: Households	1 080	
			Companies	638	
			Local governments	68	
			Foreign public	437	
			Others	180	
<b>Bank branch offices</b>	<b>31 Dec '09</b>	<b>31 Dec '10</b>	<b>Bank lending to the public</b>	<b>31 Dec '10</b>	
Total number	1 934	1 883	Total lending, SEK billions	100%	
of which: commercial banks	1 722	1 701	of which: Households	28%	
of which cashless branches	-	179	Companies	37%	
savings banks	212	182	Local governments	2%	
			Foreign public	30%	
			Others	3%	
				2 874	
			of which: Households	817	
			Companies	1 060	
			Local governments	64	
			Foreign public	855	
			Others	78	
<b>Bank employees</b>	<b>2009</b>	<b>2010</b>	<b>Total residential lending to the public by collateral</b>	<b>31 Dec '10</b>	
Total number	40 193	40 792	Total lending, SEK billions	100%	
of which: commercial banks	37 476	38 431	of which: One-familiiy dwellings	58%	
savings banks	2 717	2 361	Tenant-owner apartments	20%	
			Apartment blocks	22%	
				2 619	
			of which: One-familiiy dwellings	1 525	
<b>ATMs (Autom. Teller Machines)</b>	<b>2009</b>	<b>2010</b>			
Total number of ATMs	3 319	3 351	Tenant-owner apartments	517	
Number of transactions, millions	267	225	Apartment blocks	577	
Transaction amount, SEK billions	229	204			
<b>(Point of Sale) Card terminals</b>	<b>2009</b>	<b>2010</b>	<b>Mortgage institutions lending distributed by initial interest rate period</b>	<b>2009</b>	<b>2010</b>
Number of terminals	217 760	203 117	New loans during the period		
Number of transactions, millions	1 531	1 663	variable interest rate	84%	69%
Transaction amount, SEK billions	501	565	fixed 1-5 years	13%	24%
			fixed >5 years	3%	7%
<b>Payments</b>	<b>2009</b>	<b>2010</b>			
Tot. number of transactions, millions	2 847	3 111	<b>Household financial savings</b>	<b>31 Dec '10</b>	
of which: Checks	1	0	Total portfolio, SEK billions	100%	3 280
Credit cards	360	398	of which: Deposits	33%	1 080
Debit cards	1 337	1 448	Insurance savings	28%	916
Paper-based credit transfers	87	82	Shares	18%	605
Non paper-based credit transfers	821	911	Mutual funds	14%	445
Direct debit	241	272	Bonds	4%	138
			Others	3%	96
<b>Number of cards (w. payment function)</b>	<b>2008</b>	<b>2009</b>	<b>Household loan from the financial sector, by collateral</b>	<b>31 Dec '10</b>	
Total number, millions	16,9	17,2	Total loans, SEK billions	100%	2 503
of which: debit cards	8,2	8,4	of which: One-familiiy dwellings	60%	1 502
credit cards and other cards	8,7	8,7	Tenant-owner apartments	20%	513
			Other property	9%	223
<b>E-invoice, private customers</b>	<b>2009</b>	<b>2010</b>	Unsecured credits	7%	172
Number of E-invoices, millions	34,8	46,7	Financial instruments	1%	15
Share of internet payments, private	11%	14%	Guarantees	0%	6
			Other collateral	3%	71

## Commercial banks, December 31, 2010

Swedish banks' parent companies, and subsidiaries and branches of foreign banks	No. of branches <sup>1</sup> in Sweden	-of which cashless branches	No. of employees <sup>2</sup> in Sweden	Lending to the public <sup>3</sup> (SEK m)	Deposits fr. the public <sup>4</sup> (SEK m)	Total share-holders' equity (SEK m)	Balance sheet total (SEK m)
Handelsbanken	461	13	7 012	659 212	527 213	58 033	1 602 626
SEB	167	..	7 496	763 441	484 839	65 341	1 536 328
Nordea Bank <sup>5</sup>	326	70	7 429	303 034	355 213	147 904	1 198 885
Swedbank	340	27	8 203	324 662	437 870	65 759	1 118 504
Danske Bank, filial	49	..	1 235	292 037	143 636	-	625 834
SBAB Bank <sup>6</sup>	4	4	431	35 298	6 083	7 721	147 594
DnB NOR Bank, filial	3	3	268	55 220	10 583	-	90 248
Länsförsäkringar Bank <sup>7</sup>	125	0	88	27 533	41 723	5 553	71 356
SkandiaBanken	1	1	1 073	53 984	62 969	2 675	68 001
Sparbanken Öresund <sup>8</sup>	34	11	476	22 872	22 059	2 664	28 398
GE Money Bank <sup>9</sup>	1	1	289	25 147	13 720	12 236	27 007
Volvofinans Bank	1	1	179	13 914	2 515	485	25 430
IKANO Bank	2	2	273	12 017	10 725	1 421	17 792
Fär & Frosta Sparbank <sup>10</sup>	18	1	244	8 832	12 230	1 608	14 011
Nordnet Bank	1	1	187	5 987	11 206	1 003	13 262
Swedbank Sjuhärad <sup>10</sup>	11	0	185	10 422	10 710	1 066	12 242
Avanza Bank	1	1	194	3 861	10 159	538	11 119
Carnegie Investment Bank	5	4	303	2 069	4 176	2 776	10 969
ICA Banken	2	2	273	6 101	8 851	850	10 079
Santander Consumer Bank, filial	2	2	77	6 683	0	-	9 884
Varbergs Sparbank	8	-	121	6 832	6 838	1 686	8 603
Sparbanken Alingsås <sup>11</sup>	7	2	96	5 864	6 532	1 561	8 161
Crédit Agricole CIB, filial <sup>12</sup>	1	1	51	7 332	306	-	7 761
Sparbanken Skaraborg	6	2	99	5 727	5 475	1 486	7 602
Bank of Scotland plc, filial	1	1	4	6 323	..	-	6 770
The Royal Bank of Scotland, The Netherlands, filial	1	1	67	4 737	1 145	-	6 682
Resurs Bank	1	1	216	5 191	4 418	832	6 390
Sparbanken Rekarne <sup>10</sup>	4	1	124	4 757	5 750	359	6 271
Ålandsbanken Sverige	3	2	168	3 157	4 116	430	5 732
Sparbanken Lidköping	2	1	62	3 385	3 829	1 187	5 055
Forex Bank	65	0	583	1 734	3 854	582	4 787
EFG Bank	3	3	62	3 533	454	273	4 520
Toyota Kreditbank, filial	1	1	23	3 369	2 958	-	3 451
Sparbanken Eken	6	0	42	2 715	2 899	454	3 381
Tjustbygdens Sparbank	3	1	59	2 360	2 573	657	3 267
Bergslagens Sparbank	8	1	70	2 051	2 988	247	3 240
Fortis Bank, filial <sup>13</sup>	1	1	17	2 384	282	-	2 924
Ölands Bank <sup>10</sup>	5	0	54	2 358	2 349	313	2 762
MedMera Bank	1	1	59	409	1 356	313	2 662
Sparbanken Göinge	4	0	30	1 988	2 069	385	2 473
OK-Q8 Bank	1	1	31	2 107	1 678	579	2 313
Erik Penser Bankaktiebolag	1	1	169	741	1 442	370	2 240
J.P. Morgan Europe, filial	1	1	13	25	1 991	-	2 159
Citibank International, filial	2	2	107	37	1 823	-	1 963
Vimmerby Sparbank <sup>10</sup>	1	0	22	1 122	1 192	165	1 368
Saxo-Etrade Bank, filial <sup>14</sup>	1	1	18	140	635	-	608
Renault Finance Nordic bankfilial <sup>15</sup>	1	1	13	470	0	-	519
Parex Sverige, filial Citadele Banka	2	2	13	0	501	-	514
Evli Bank, filial	1	1	31	..	..	-	179
The Royal Bank of Scotland UK, filial	1	1	25	..	..	-	173
Deutsche Bank, filial	1	1	30	..	..	-	161
UBS Switzerland Stockholm, filial	1	1	34	0	0	-	90
Standard Chartered Bank, filial	1	1	4	..	..	-	3
UBS UK Stockholm, filial	1	1	0	0	0	-	1
Aareal Bank AG, filial	..	..	..	..	..	..	..
Banque Invik, filial	..	..	..	..	..	..	..
Credit Suisse, filial <sup>16</sup>	..	..	..	..	..	..	..
Marginalen Bank	..	..	..	..	..	..	..
Northern Trust Global Services, filial	..	..	..	..	..	..	..
Western Union Internat. Bank, filial	..	..	..	..	..	..	..
<b>Total</b>	<b>1 701</b>	<b>179</b>	<b>38 431</b>	<b>2 713 174</b>	<b>2 245 933</b>	<b>389 512</b>	<b>6 754 355</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 certain banking services through agents like i.e. 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 businesses in the other Nordic countries are included in separate subsidiaries and not in the mother bank.
- 6 SBAB received banking license during 2010. 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.
- 7 Employees of Länsförsäkringar Bank do not include bank employees at the regional Länsförsäkringar-insurance companies bank branches, which have 738 employees.
- 8 Sparbanken Öresund was formed during 2010 through a merger of Sparbanken Gripen AB and Sparbanken Finn.
- 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 During 2010 Sparbanken Alingsås has changed legal status from savings bank to commercial bank.
- 12 The legal name of the branch is Crédit Agricole Corporate and Investment Bank.
- 13 The bank has changed name from BNP Paribas Fortis Bank, branch.
- 14 The former name of the bank was E\*Trade Bank, branch, and it was established 2009 in Sweden.
- 15 The legal name of the branch is Renault Finance Nordic Bank branch to RCI Banque SA France.
- 16 The legal name of the branch is Credit Suisse International, (UK) Bank Sweden Branch.

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

Dexia Crédit Local, branch

Eurohyp AG, branch

FCE Bank, branch. The bank was in a closing down process during 2010.

HQ Bank's license was recalled by the Swedish FSA in 2010. The bank was thereafter acquired by Carnegie Investment Bank.

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)

	Swed bank <sup>1</sup>	Handels- banken <sup>2</sup>	Nordea <sup>3</sup>	SEB <sup>4</sup>	Danske Bank, branch	Länsför- säkringar Bank	Skandia- banken	Other banks <sup>5</sup>	Other mortgage inst.	Other credit inst. <sup>6</sup>	Total
1998	159 404	129 890	142 201	125 253	16 785	5 891	10 372	106 350	1 937	16 604	714 687
1999	159 972	140 021	138 355	146 337	24 855	6 965	11 012	112 685	1 851	21 020	763 073
2000	165 488	148 354	128 510	161 955	24 538	8 293	11 882	125 019	1 577	23 515	799 131
2001	163 658	157 967	138 757	168 923	44 530	11 373	17 024	148 004	2 122	23 154	875 512
2002	172 754	162 008	181 590	183 914	41 909	13 486	19 128	121 949	1 038	21 753	919 529
2003	185 599	169 008	178 002	172 463	35 688	15 716	21 415	130 898	1 045	18 496	928 330
2004	193 402	175 483	186 994	163 980	35 265	16 643	22 122	142 487	1 080	11 489	948 945
2005	215 190	198 416	199 659	189 728	42 214	18 695	22 945	159 817	1 187	12 474	1 060 325
2006	246 927	226 597	220 389	211 074	57 585	21 396	25 335	185 246	1 053	10 942	1 206 544
2007	287 417	263 299	244 845	231 450	66 382	25 607	28 116	215 895	759	10 714	1 374 484
2008	287 944	311 697	300 180	253 980	74 609	30 451	28 736	231 919	3 542	8 723	1 531 781
2009	303 046	313 427	287 230	249 863	89 881	34 093	29 327	262 134	4 652	18 284	1 591 937
2010	337 720	331 395	287 520	267 146	93 212	38 443	28 279	284 254	0	17 985	1 685 954

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

	Swed bank <sup>1</sup>	Handels- banken <sup>2</sup>	Nordea <sup>3</sup>	SEB <sup>4</sup>	Danske Bank, branch	Länsför- säkringar Bank	Skandia- banken	Other banks <sup>5</sup>	Other mortgage inst.	Other credit inst. <sup>6</sup>	Total
1998	443 870	470 411	247 502	210 401	24 826	1 457	4 465	91 330	167 324	117 959	1 779 545
1999	454 634	485 047	276 677	223 092	34 634	2 147	5 146	112 074	167 423	124 648	1 885 522
2000	475 504	524 884	302 378	216 470	47 916	3 097	11 908	137 016	156 014	126 878	2 002 065
2001	502 319	587 403	330 426	236 279	75 817	6 903	13 135	151 112	154 642	117 814	2 175 850
2002	520 792	613 130	344 866	252 754	86 173	13 742	14 638	147 439	149 280	123 034	2 265 848
2003	556 512	622 877	342 129	281 428	83 428	23 315	15 894	152 397	136 562	136 230	2 350 772
2004	583 646	644 071	370 017	305 159	101 262	31 792	17 253	173 001	135 840	148 300	2 510 341
2005	637 664	699 045	415 353	348 254	134 301	39 412	18 374	205 832	159 108	156 256	2 813 599
2006	715 273	758 151	449 387	369 157	158 448	45 878	20 829	246 377	172 683	164 820	3 101 003
2007	810 703	841 711	522 072	438 325	194 936	58 652	23 172	302 117	176 285	175 692	3 543 665
2008	911 599	906 255	586 243	471 727	241 266	70 113	19 522	345 372	184 636	155 290	3 892 023
2009	931 511	925 423	601 058	470 766	220 325	90 629	22 841	325 463	229 744	178 588	3 996 348
2010	949 394	965 433	637 428	524 440	219 094	107 310	25 659	371 865	217 151	191 557	4 209 331

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

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

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

6 Finance companies and other credit institutions.

Source: SCB

## The major Swedish banking groups<sup>1</sup>, December 31, 2010

	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	33 791	7 675	2 817 059	1 581 425	219 995	5 207 512
SEB	20 717	8 545	1 074 879	711 541	99 277	2 179 821
Handelsbanken	10 850	7 549	1 481 678	546 173	88 391	2 153 530
Swedbank	19 542	8 960	1 187 226	534 237	95 035	1 715 681
<b>Total</b>	<b>84 900</b>	<b>32 729</b>	<b>6 560 842</b>	<b>3 373 376</b>	<b>502 698</b>	<b>11 256 544</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 issued securities, etc.

Source: Each bank respectively.

## Savings banks<sup>1</sup> 2010-12-31

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	20	278	12 449	13 778	1 295	16 082
Sparbanken Nord	16	189	10 699	10 947	1 074	12 517
Sörmlands Sparbank	7	189	5 981	7 553	1 529	9 182
Sparbanken Syd	7	157	6 783	6 306	1 128	8 576
Falkenberg Sparbank	5	96	4 804	5 094	823	6 046
Sparbanken i Karlshamn	8	70	5 025	4 116	688	5 908
Westra Wermlands Sparbank	7	93	4 193	4 166	1 242	5 553
Orust Sparbank	4	47	3 216	4 109	913	5 239
Roslagens Sparbank	5	95	3 846	4 413	710	5 174
Sparbanken i Enköping	4	94	3 555	4 378	469	4 881
<b>Total above</b>	<b>83</b>	<b>1 308</b>	<b>60 551</b>	<b>64 858</b>	<b>9 870</b>	<b>79 159</b>
<b>Total all savings banks (50)</b>	<b>182</b>	<b>2 361</b>	<b>112 760</b>	<b>121 475</b>	<b>19 386</b>	<b>147 472</b>

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

	<b>Operating profits<sup>2</sup></b>	<b>of which dividends from group companies</b>	<b>Loan losses<sup>3</sup></b>	<b>Balance sheet total</b>
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

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	2 890	1 828	1 069	391	442	327	6 946
2010	2 874	1 889	918	415	435	451	6 982

### 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	2 296	1 733	1 638	427	447	405	6 946
2010	2 403	1 320	1 847	433	572	407	6 982

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>

	<b>House-holds<sup>3</sup></b>	<b>Business sector<sup>3</sup></b>	<b>Public sector</b>	<b>Foreign</b>	<b>Others</b>	<b>Total</b>
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	459	142	2 296
2010	1 080	638	68	437	180	2 403

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

	<b>House-holds<sup>3</sup></b>	<b>Business sector<sup>3</sup></b>	<b>Public sector</b>	<b>Foreign</b>	<b>Others</b>	<b>Total</b>
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	901	50	2 890
2010	817	1 060	64	855	78	2 874

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	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	493	2 240
2009	1 451	452	540	2 443
2010	1 525	517	577	2 619

I 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, 2010

	Loans outstanding (SEK millions)	Owner
AB Svensk Exportkredit	179 656	The state
Kommuninvest i Sverige AB	133 729	Kommuninvest ekonomisk förening
Landshypotek ABI	51 773	Landshypotek ekonomisk förening
Svenska Skeppshypotekskassan	5 931	The state

I Including the subsidiaries Landshypotek Jordbrukskredit and Lantbrukskredit.

Source: Each institute respectively.

## Insurance companies<sup>1</sup>, December 31, 2010

	Assets (SEK m)	Per cent
Skandia	432 397	22,2
SEB Trygg Liv	334 394	17,2
AMF Pension	340 220	17,5
Folksam (inkl. KPA och Förenade Liv)	243 964	12,5
Länsförsäkringar	177 941	9,1
SPP Liv	136 768	7,0
Swedbank Försäkring	100 469	5,2
Handelsbanken Liv	61 063	3,1
Nordea Liv	33 869	1,7
Avanza Pension	29 093	1,5
Danica Pension (Danske Bank)	20 958	1,1
Salus Ansvar	692	0,0
Others	37 500	1,9
<b>Total</b>	<b>1 949 327</b>	<b>100,0</b>

I Life insurance, excl. labour market insurance.

Source: Insurance Sweden

## Fund Management Companies, December 31, 2010

	<b>Assets under management (SEK m)</b>	<b>Per cent</b>
Swedbank Robur	464 364	23,9
SEB Fonder	296 482	15,2
Nordea Fonder	228 177	11,7
Handelsbanken Fonder	177 455	9,1
Sjunde AP-fonden <sup>1</sup>	110 286	5,7
Länsförsäkringar Fonder	72 397	3,7
AMF Pension	64 810	3,3
Skandia	57 668	3,0
SPP Fonder	56 914	2,9
Brummer	40 467	2,1
Others	375 436	19,3
<b>Total</b>	<b>1 944 456</b>	<b>100</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 Säfa.

Source: The newsletter "Fond & bank"

## Index Linked Bonds, Dec. 31, 2010

	<b>Issued volumes through the year (SEK millions)</b>	<b>Per cent</b>
Svenska Handelsbanken	7 520	16,2
The Royal Bank of Scotland	6 924	14,9
Nordea Bank Finland	5 760	12,4
UBS	5 366	11,6
SEB	4 362	9,4
Svensk Exportkredit	4 143	8,9
Swedbank	3 855	8,3
Kommuninvest	1 714	3,7
Morgan Stanley	1 358	2,9
Credit Suisse	1 242	2,7
Others	4 102	8,8
<b>Total</b>	<b>46 346</b>	<b>100</b>

Source: The newsletter "Fond & bank"