

Bank and finance statistics 2018



Svenska
Bankföreningen
Swedish Bankers' Association

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Swedish Bankers' Association publish annually statistics of the Swedish banking and financial market. The statistics cover the most important companies in the market and their activities. The tables are also available on the Swedish bankers' website – www.swedishbankers.se.

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Basic facts about the Swedish banking market

Banks	31.12.2017	31.12.2018
Total number	119	124
of which: Swedish commercial banks	40	39
Foreign commercial banks	1	1
Foreign banks' branches	29	35
Savings banks	47	47
Cooperative banks	2	2

Bank branch offices	31.12.2017	31.12.2018
Total number	1,409	1,312
of which: Commercial banks	1,272	1,176
Savings banks	137	136

Bank employees	2017	2018
Total number	39,773	40,067
of which: Commercial banks	37,736	38,040
Savings banks	2,037	2,027

Banknotes and coins in circulation	2017	2018
Yealy average, SEK billion	58	62

ATMs (Autom. Teller Machines)	2017	2018
Total number of ATMs	2,655	2,672
Number of transactions, million	121	91
Transaction amount, SEK billion	130	108

(Point of Sale) Card terminals	2017	2018
Number of terminals	252,801	275,411
Number of transactions, million	3,004	3,009
Transaction amount, SEK billion	881	778

Payments	2017	2018
Total number of transactions, million	4,989	5,375
of which: Checks	0	0
Credit cards	574	594
Debit cards	2,778	2,954
Paper-based credit transfers	46	41
Non paper-based credit transfers	1,257	1,426
Direct debit	334	360

Payments in Real Time (Swish)	2017	2018
Number of transactions, million	277	397
change from last year, per cent	65 %	43 %

Number of cards (with payment function)	2017	2018
Total number, million	19.6	19.5
of which: Debit cards	10.0	11.1
Credit cards and other cards	9.5	8.3

E-invoice, private customers	2017	2018
Number of E-invoices, million	138.4	147.8

Bank deposits from the public	31.12.2018	
Total deposits, SEK billion	100 %	4,370
of which: Households	44 %	1,934
Companies	24 %	1,035
Local governments	4 %	196
Foreign public	19 %	846
Others	8 %	360

Bank lending to the public	31.12.2018	
Total lending, SEK billion	100 %	4,281
of which: Households	30 %	1,272
Companies	33 %	1,402
Local governments	4 %	170
Foreign public	30 %	1,286
Others	4 %	150

Total residential lending to the public	31.12.2018	
Total lending, SEK billion	100 %	4,191
of which: One-family dwellings	55 %	2,289
Tenant-owner apartments	26 %	1,087
Apartment blocks	19 %	814

Mortgage institutions lending distributed by initial interest rate period	2017	2018
New loans during the period:		
Variable interest rate	72 %	69 %
Fixed 1–5 years	20 %	23 %
Fixed >5 years	9 %	8 %

Household financial savings	31.12.2018	
Total portfolio, SEK billion	100 %	5,138
of which: Deposits	37 %	1,922
Mutual funds	22 %	1,154
Insurance savings	21 %	1,061
Shares	16 %	815
Bonds	2 %	96
Others	2 %	91

Household loan from the financial sector, by collateral	31.12.2018	
Total loans, SEK billion	100 %	3,996
of which: One-family dwellings	55 %	2,209
Tenant-owner apartments	27 %	1,081
Other property	8 %	339
Unsecured credits	6 %	253
Financial instruments	0,4 %	18
Guarantees	0 %	2
Other collateral	2 %	94

I: Commercial banks, 31.12.2018

Swedish banks' parent companies, subsidiaries and branches of foreign banks

			(SEK m)	(SEK m)	(SEK m)	(SEK m)
	Number of branches in Sweden ¹	Number of employees in Sweden ²	Lending to the public ³	Deposits from the public ⁴	Total shareholders' equity	Balance sheet total
SEB	116	6,741	1,410,687	927,224	112,695	2,078,275
Svenska Handelsbanken	390	6,803	611,699	839,835	121,062	2,053,699
Swedbank	186	8,514	428,966	700,256	91,052	1,344,538
Nordea Bank, branch ⁵	121	6,241	334,437	508,393	–	1,153,592
Danske Bank, branch	34	1,391	366,950	161,564	–	647,708
SBAB Bank ⁶	1	583	24,845	124,926	8,797	209,935
Länsförsäkringar Bank ⁷	128	305	45,742	108,540	11,081	178,406
Landshypotek Bank	19	190	72,511	14,150	5,924	85,928
Sparbanken Skåne ⁸	27	485	64,077	51,266	6,154	74,768
Skandiabanken	1	272	60,508	40,941	3,745	72,062
DNB Bank, branch	3	368	41,810	20,049	–	68,673
Nordnet Bank	1	373	14,204	43,023	1,586	47,777
IKANO Bank	1	380	27,289	26,206	5,444	44,731
Volvofinans Bank	1	207	16,923	18,218	632	43,377
Santander Consumer Bank, branch	1	354	32,299	15,890	–	42,028
Resurs Bank	1	430	27,957	20,934	5,687	36,120
Avanza Bank	1	322	10,339	33,317	1,131	35,427
Collector Bank	1	329	26,104	22,391	3,475	29,818
Sparbanken Sjuhärad ⁸	8	159	18,310	17,191	2,398	23,443
Marginalen Bank	1	268	16,172	18,020	1,544	20,930
Nordax Bank	1	294	15,136	11,278	2,177	18,783
SEB Kort Bank	1	412	11,986	70	4,607	17,975
ICA Banken	1	307	11,897	15,385	1,819	17,685
Varbergs Sparbank	4	123	11,603	11,937	3,490	16,385
Ålandsbanken, branch	3	117	13,112	9,767	–	14,910
Bluestep Bank	1	178	11,977	10,417	1,412	14,819
Sparbanken Alingsås	5	109	11,098	9,874	3,167	14,419
Sparbanken Rekarne ⁸	3	91	11,190	10,877	917	13,974
Sparbanken Skaraborg	4	99	8,124	8,719	3,287	12,489
Bank of China, branch ⁹	1	25	6,616	7,426	–	12,407
Forex Bank	67	698	6,177	8,610	1,316	10,632
J.P. Morgan Europe, branch	1	12	56	9,122	–	9,256
BNP Paribas, bank branch	1	38	1,939	6,622	–	8,210
Sparbanken Lidköping	1	59	4,939	5,585	2,470	8,077
Toyota Kreditbank, branch	1	41	7,569	6,764	–	7,582
Citibank Europe, branch	1	60	267	3,004	–	6,858
Bergslagens Sparbank	8	62	4,777	5,475	452	5,964
Sparbanken Eken	6	60	4,353	4,916	807	5,744
Tjustbygdens Sparbank	3	54	4,212	4,553	1,126	5,711
Erik Penser Bank	1	100	3,700	4,118	510	5,064
TF Bank	1	47	3,077	4,061	692	4,997
MedMera Bank	1	51	3,329	3,214	617	4,784
Sparbanken Göinge	4	35	3,376	3,692	742	4,450
Ölands Bank ⁸	2	49	4,236	3,815	481	4,313
PBB Deutsche Pfandbriefbank, branch	1	9	3,425	0	–	3,978
OK-Q8 Bank	1	37	2,493	1,810	812	2,738
Lån & Spar Sverige, branch	1	23	2,707	77	–	2,722
Vimmerby Sparbank ⁸	1	15	1,467	1,942	222	2,180
Svea Bank	1	29	232	257	96	375
Aareal Bank, branch	1	4	..	..	–	219
Societe Generale Bank, branch	1	15	0	0	–	179
Deutsche Bank, branch	1	29	0	0	–	83
UBS UK Stockholm, branch	1	25	0	0	–	49
National Westminster Bank, branch	1	10	..	..	–	11
UBS Europe, branch	1	5	0	0	–	3
Evli Bank, branch	1	3	0	0	–	1
Adyen Nordic Bank, branch	..	..	..	..	..	..

The table continues on the next page.

I: Commercial banks, 31.12.2018 continued

Swedish banks' parent companies, subsidiaries and branches of foreign banks

			(SEK m)	(SEK m)	(SEK m)	(SEK m)
	Number of branches in Sweden ¹	Number of employees in Sweden ²	Lending to the public ³	Deposits from the public ⁴	Total shareholders' equity	Balance sheet total
Bank of America Merrill Lynch, branch ¹⁰
Barclays Bank, branch
Bigbank, branch
Carnegie Investment Bank
Catella Bank, branch
Crédit Agricole CIB, branch ¹¹
Credit Suisse, branch ¹²
Express Bank, branch
HSBC Private Bank, branch
J.P. Morgan AG, branch
J.P. Morgan Bank Luxemburg, branch
J.P. Morgan Securities, branch
Klarna Bank
Landesbank Hessen-Thüringen, branch ¹³
Netfonds
Northern Trust Global Services, branch
Renault Finance Nordic bank branch ¹⁴
Standard Chartered Bank, branch
Total	1,176	38,040	3,826,899	3,885,720	413,626	8,549,262

.. Figures not available from the bank.

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

¹ A branch is defined as an autonomous bank branch. Many banks also provide banking services through agents like i.e. retail stores. Banks that customers can only reach via internet or phone state one branch office.

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 From October 2018 Nordea moved its head office from Sweden to Finland. Nordea's operations in Sweden, after they moved the head office, are conducted in the Swedish bank branch Nordea Bank Abp.

⁶ 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.

⁸ The bank is partly owned by Swedbank.

⁹ The legal name of the branch is Bank of China (Luxemburg) S.A., Stockholm branch.

¹⁰ The legal name of the branch is Bank of America Merrill Lynch International Designated Activity Company, Stockholm branch.

¹¹ The legal name of the branch is Crédit Agricole Corporate and Investment Bank.

¹² The legal name of the branch is Credit Suisse International, (UK) Bank Sweden Branch.

¹³ The legal name of the branch is Landesbank Hessen-Thüringen Girozentrale Stockholm, branch

¹⁴ The legal name of the branch is Renault Finance Nordic Bank branch to RCI Banque SA France.

As of last year the following banks are no longer registered as banks at the Finansinspektionen (FSA):

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

Source: Each bank respectively.

2: Deposit and credit market in Sweden, end of year

Deposit and funding from Swedish households and non-financial companies, SEK million

	Handels- banken ¹	Swed- bank ²	SEB ³	Nordea ⁴	Danske Bank, branch ⁵	SBAB Bank ⁶	Länsför- säkringar Bank ⁷	Skandia- banken	Other banks ⁸	Other inst. ⁹	Total
1998	129,890	159,404	125,253	142,201	0	16,785	5,891	10,372	106,350	18,541	714,687
1999	140,021	159,972	146,337	138,355	0	24,855	6,965	11,012	112,685	22,871	763,073
2000	148,354	165,488	161,955	128,510	0	24,538	8,293	11,882	125,019	25,092	799,131
2001	157,967	163,658	168,923	138,757	0	44,530	11,373	17,024	148,004	25,276	875,512
2002	162,008	172,754	183,914	181,590	0	41,909	13,486	19,128	121,949	22,791	919,529
2003	169,008	185,599	172,463	178,002	0	35,688	15,716	21,415	130,898	19,541	928,330
2004	175,483	193,402	163,980	186,994	0	35,265	16,643	22,122	142,487	12,569	948,945
2005	198,416	215,190	189,728	199,659	0	42,214	18,695	22,945	159,817	13,661	1,060,325
2006	226,597	246,927	211,074	220,389	0	57,585	21,396	25,335	185,246	11,995	1,206,544
2007	263,299	287,417	231,450	244,845	759	66,382	25,607	28,116	215,136	11,473	1,374,484
2008	311,697	287,944	253,980	300,180	3,542	74,609	30,451	28,736	228,377	12,265	1,531,781
2009	313,427	303,046	249,863	287,230	4,652	89,881	34,093	29,327	257,482	25,529	1,594,530
2010	331,395	337,720	267,146	287,520	6,078	93,212	38,443	28,279	278,176	21,903	1,689,872
2011	350,888	354,634	291,395	311,544	8,757	93,466	46,432	30,933	306,930	28,349	1,823,328
2012	369,537	367,275	311,141	321,104	27,397	88,279	57,653	32,999	349,194	33,582	1,958,161
2013	389,646	384,986	306,968	323,301	45,301	97,917	63,757	32,155	369,039	40,179	2,053,249
2014	423,343	401,633	331,340	323,035	59,553	97,083	69,676	31,391	381,587	42,985	2,161,626
2015	447,241	450,173	368,708	349,746	74,270	92,855	77,423	32,580	420,939	42,493	2,356,428
2016	486,424	500,533	405,080	351,150	93,255	100,263	84,887	34,358	473,799	50,556	2,580,305
2017	536,657	529,686	431,510	373,783	107,951	109,138	92,344	34,841	503,371	55,577	2,774,858
2018	574,722	567,072	473,665	373,366	120,056	109,041	101,468	36,111	550,392	56,122	2,962,015

Lending to Swedish households and non-financial companies, SEK million

	Handels- banken ¹	Swed- bank ²	SEB ³	Nordea ⁴	Danske Bank, branch ⁵	SBAB Bank ⁶	Länsför- säkringar Bank ⁷	Skandia- banken	Other banks ⁸	Other inst. ⁹	Total
1998	470,411	443,870	210,401	247,502	139,894	24,826	1,457	4,465	91,330	145,389	1,779,545
1999	485,047	454,634	223,092	276,677	140,964	34,634	2,147	5,146	112,074	151,107	1,885,522
2000	524,884	475,504	216,470	302,378	135,415	47,916	3,097	11,908	137,016	147,477	2,002,065
2001	587,403	502,319	236,279	330,426	133,627	75,817	6,903	13,135	151,112	138,829	2,175,850
2002	613,130	520,792	252,754	344,866	130,668	86,173	13,742	14,638	147,439	141,646	2,265,848
2003	622,877	556,512	281,428	342,129	123,247	83,428	23,315	15,894	152,397	149,545	2,350,772
2004	644,071	583,646	305,159	370,017	128,758	101,262	31,792	17,253	152,275	149,545	2,510,341
2005	699,045	637,664	348,254	415,353	154,310	134,301	39,412	18,374	166,254	149,545	2,813,599
2006	758,151	715,273	369,157	449,387	170,013	158,448	45,878	20,829	181,690	149,545	3,101,003
2007	841,711	810,703	438,325	522,072	176,284	194,936	58,652	23,172	273,139	149,545	3,543,665
2008	906,255	911,599	471,727	586,243	184,634	241,266	70,113	19,522	320,350	149,545	3,892,023
2009	925,423	931,511	470,766	601,058	229,741	220,325	90,629	22,841	277,152	149,545	3,996,348
2010	965,433	949,394	523,828	637,428	252,642	219,094	107,310	25,659	336,376	149,545	4,210,596
2011	1,010,138	978,809	604,758	661,404	252,579	236,712	120,156	25,412	345,758	149,545	4,460,427
2012	1,043,396	1,002,083	657,148	650,065	256,710	223,850	136,070	27,345	428,556	149,545	4,606,279
2013	1,073,801	1,024,763	703,060	661,275	258,973	213,267	147,732	31,888	442,363	149,545	4,757,930
2014	1,103,358	1,111,981	730,062	687,474	261,594	230,069	162,885	40,094	466,323	149,545	4,999,379
2015	1,163,127	1,169,856	756,642	709,140	297,131	247,129	184,733	46,278	481,130	149,545	5,283,205
2016	1,204,796	1,238,595	802,977	723,811	296,213	282,966	207,546	56,247	530,987	149,545	5,592,848
2017	1,272,666	1,266,440	849,271	746,894	335,279	319,390	238,086	58,155	589,023	149,545	5,964,648
2018	1,336,877	1,318,884	888,919	753,690	364,304	350,537	262,817	60,289	647,854	149,545	6,304,589

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 Skandinaviska Enskilda Banken, SEB Finans (until 2006) and SEB Bolån (until 2006).

⁴ Includes deposits and lending from Nordea Bank branch (from 2018), Nordea Bank (up to 2017) Nordea Finans and Nordea Hypotek.

⁵ Includes deposits and lending from Danske Bank A/S, branch, and Danske Hypotek AB.

⁶ Includes deposits and lending from SBAB Bank, SCBC AB, Frispar Bolån (until 2012) och Sveriges Bostadsfinansierings AB (until 2003).

⁷ Includes deposits and lending from Länsförsäkringar Bank and Länsförsäkringar Hypotek.

⁸ Commercial banks, savings banks and foreign banks branches in Sweden.

⁹ Mortgage Lending Institutions, Finance companies and other credit institutions.

Source: SCB

3: The major banking groups in Sweden¹, 31.12.2018

Group level

	Number of employees ²	Number of employees in Sweden ²	(SEK m) Lending to the public ³	(SEK m) Deposits from the public ⁴	(SEK m) Total shareholders' equity	(SEK m) Balance sheet total
Nordea	29,395	7,055	3,154,875	1,688,015	336,676	5,642,558
Handelsbanken	12,307	7,262	2,189,092	1,008,487	142,261	2,978,174
SEB	15,946	7,972	1,644,825	1,111,390	148,789	2,567,516
Swedbank	16,102	8,618	1,627,368	920,750	137,609	2,246,092
Total	73,750	30,907	8,616,160	4,728,642	765,335	13,434,340

¹ Including all subsidiaries (excluding mutual insurance companies).

² Average during the year.

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

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

Source: Each bank respectively.

4: Savings banks¹, 31.12.2018

The ten largest savings banks

	Number of branches	Number of employees ²	(SEK m) Lending to the public ³	(SEK m) Deposits from the public ⁴	(SEK m) Capital and reserves	(SEK m) Balance sheet total
Sparbanken Nord	11	173	16,952	18,852	3,089	22,338
Sörmlands Sparbank	8	178	11,542	12,495	2,906	15,798
Sparbanken i Karlshamn	6	90	8,042	9,380	1,178	11,145
Orusts Sparbank	4	48	7,144	8,243	2,423	10,842
Westra Wermlands Sparbank	7	100	6,266	7,868	2,644	10,825
Sparbanken Syd	8	129	7,139	8,240	1,174	10,634
Falkenbergs Sparbank	4	86	7,321	8,115	2,091	10,269
Roslagens Sparbank	5	95	6,320	8,262	1,495	9,813
Sparbanken Västra Mälardalen	4	55	6,932	7,054	1,512	9,563
Sparbanken i Enköping	3	95	6,609	8,194	1,175	9,412
Total above	60	1,050	84,268	96,702	19,688	120,639
Total all savings banks (47)	136	2,027	161,864	189,303	36,912	231,765

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

² Average during the year.

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

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

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

5: Banks' operating profits¹, loan losses and balance sheet total, SEK million

	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
2015	91,637	52,646	6,690	8,881,097
2016	106,960	73,320	7,449	9,267,555
2017	118,035	66,611	8,751	11,604,619
2018	90,719	38,839	4,402	8,890,846

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

6: Banks' assets and liabilities¹, end of year

Assets, SEK billion

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	3,746	2,290	969	581	737	923	9,246
2015	3,817	2,310	920	563	613	705	8,930
2016	4,126	2,561	932	503	588	714	9,424
2017	5,304	2,418	1,492	525	856	1,358	11,953
2018	4,281	2,509	928	294	400	861	9,272

Liabilities and equity, SEK billion

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	3,456	1,417	2,592	653	574	553	9,246
2015	3,562	1,142	2,601	563	485	577	8,930
2016	3,934	1,208	2,619	543	509	612	9,424
2017	5,517	1,383	2,740	813	765	734	11,953
2018	4,370	1,325	2,231	374	514	458	9,272

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 SEB Bolån (mortgage institution) and SEB Finans (financing institution) having merged into the mother bank SEB during

2007. The increase during 2017 is mainly explained by Nordea changing its subsidiary banks in Denmark, Finland and Norway into branches of Nordea Bank AB. The decrease in 2018 is mainly explained by Nordea moving its headquarters to Finland and Svenska Handelsbanken transforming its British branch into a subsidiary.

⁴ Deposits and funding from Swedish and foreign public (households, companies, local governments etc.). The increase during 2017 is

mainly explained by Nordea changing its subsidiary banks in Denmark, Finland and Norway into branches to Nordea Bank AB. The decrease in 2018 is mainly explained by Nordea moving its headquarters to Finland and Svenska Handelsbanken transforming its British branch into a subsidiary.

Source: Statistics Sweden

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

Deposits²

	Households ³	Business sector ³	Public sector	Foreign ⁴	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	849	284	3,456
2015	1,549	823	139	789	261	3,562
2016	1,679	910	151	884	309	3,933
2017	1,806	983	173	2,153	401	5,517
2018	1,934	1,035	196	846	360	4,370

Lending⁵

	Households ³	Business sector ³	Public sector	Foreign ⁴	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	1,058	1,211	126	1,219	131	3,746
2015	1,164	1,223	100	1,256	75	3,817
2016	1,222	1,259	136	1,344	164	4,126
2017	1,244	1,330	191	2,327	212	5,304
2018	1,272	1,402	170	1,286	150	4,281

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 the "business sector" during 2007 is partly due to SEB Bolån (mortgage institution) and SEB Finans (financing institution) having merged into the mother bank SEB during 2007.

⁴ The increase in foreign deposits and foreign lending is to a large extent due to the transformation of Nordea Bank subsidiaries in Denmark, Finland and Norway into branches. The decrease in 2018 is mainly explained by Nordea moving its headquarters to Finland and Svenska Handelsbanken transforming its British branch into a subsidiary.

⁵ Lending to the public (households, companies, local governments etc.).

Source: Statistics Sweden, Financial Markets Statistics

8: Residential lending¹ to the public, end of year, SEK billion

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
2015	1,950	812	687	3,449
2016	2,063	908	726	3,697
2017	2,179	1,009	772	3,960
2018	2,289	1,087	814	4,191

¹ 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, 31.12.2018

	(SEK m)	Owner
	Loans outstanding	
Kommuninvest i Sverige AB	355 710	Kommuninvest ekonomisk förening
AB Svensk Exportkredit	209 226	The state
Svenska Skeppshypotek	8 869	The state

Source: Each institute respectively.

10: Insurance companies¹, 31.12.2018

	(SEK m)	
	Assets	Per cent
Alecta	818,395	21,4
Skandia	597,177	15,6
AMF Pension	519,544	13,6
Folksam (including KPA and Förenade Liv)	498,549	13,0
SEB	397,999	10,4
Swedbank Försäkring	175,620	4,6
SPP	174,871	4,6
Nordea Liv	134,389	3,5
Handelsbanken Liv	131,865	3,4
Länsförsäkringar	127,389	3,3
Avanza	86,457	2,3
Danica Pension (Danske Bank)	80,794	2,1
Others	89,078	2,3
Total	3,832 127	100

¹ Life insurance, excluding labour market insurance.

Source: Insurance Sweden

II: Payments

Number of transactions, million

Year	Credit cards	Debit cards	Credit transfer (form)	Credit transfer (electronic)	Direct debit	Cheques	Total
1995	42	59	189	431	50	46	817
1996	44	88	196	441	54	40	863
1997	48	121	208	452	65	18	912
1998	53	160	175	549	74	4	1,015
1999	57	198	171	626	85	4	1,141
2000	67	256	154	639	91	2	1,209
2001	76	327	128	636	98	2	1,267
2002	80	541	132	304	119	2	1,178
2003	89	670	83	335	130	1	1,308
2004	172	674	88	365	143	1	1,443
2005	193	777	87	430	160	1	1,648
2006	240	972	91	484	197	1	1,985
2007	298	1,107	96	555	208	1	2,265
2008	328	1,322	94	605	229	1	2,579
2009	335	1,438	88	638	241	1	2,741
2010	382	1,558	82	686	272	0	2,980
2011	353	1,629	75	756	289	0	3,102
2012	380	1,810	70	789	297	0	3,346
2013	411	1,987	67	827	312	0	3,604
2014	450	2,170	69	888	323	0	3,900
2015	502	2,343	58	1,016	280	0	4,199
2016	562	2,604	59	1,244	301	0	4,770
2017	574	2,778	46	1,257	334	0	4,989
2018	594	2,954	41	1,426	360	0	5,375

Source: The Riksbank

I2: Deposit insurance and financial stability. Funds and yearly fees.

SEK billion

Year	Deposit insurance fund			Resolution reserve			Stability fund			Guaranteed deposits	
	share of total guaranteed deposits ¹ (per cent)			share of total guaranteed deposits ² (per cent)			share of total guaranteed deposits ³ (per cent)			Total	
	fees			fees			fees				
1996	1.0		1.0							1.0	407
1997	3.1		2.0							3.1	392
1998	5.5		2.0							5.5	399
1999	7.6		2.0							7.6	399
2000	10.3		2.0							10.3	390
2001	11.0		0.4							11.0	428
2002	12.3		0.4							12.3	456
2003	13.3		0.5							13.3	390
2004	14.5		0.4							14.5	490
2005	15.7		0.5							15.7	527
2006	16.3		0.5							16.3	579
2007	17.6		0.6							17.6	639
2008	19.1	0.6	2.2				15.1	0.1	1.7	34.2	886
2009	20.7	0.9	2.2				16.5	1.4	1.7	37.2	948
2010	22.6	0.9	2.0				20.5	3.3	1.8	43.1	1,139
2011	24.6	1.1	2.2				24.7	2.8	2.0	49.3	1,226
2012	26.7	1.2	2.2				29.4	3.7	2.3	56.1	1,313
2013	28.4	1.3	2.2				49.6 ⁴	3.3	3.8	78.0	1,389
2014	30.6	1.4	2.4				53.1	3.2	3.8	83.6	1,501
2015	34.4	1.5	2.3	0	0		56.4	3.5	3.6	90.8	1,555
2016	38.1 ⁵	1.6	2.3	22.5 ⁶	3.4		40.5 ⁶	3.4	2.4	101.0	1,689
2017	40.1	1.7	2.4	28.8	6.5	1.7	40.2	0	1.8	109.2	2,280
2018	41.8	2.3	1.8	37.8	9.1	1.7	40.0	0	–	119.6	–

¹ Year 2008–2012: Calculations by Swedish Bankers' Association. 2013–onwards : Swedish National Debt Office Annual Report.

² Swedish National Debt Office Annual Report.

³ Calculations by Swedish Bankers' Association.

⁴ The main reason for the increase of the fund is a net capital gain by the Stability fund after selling its Nordea shares.

⁵ From 2015 the fund is valued to market value.

⁶ From 1st February 2016, the Swedish National Debt Office is responsible for applying the new regulatory framework for managing failing banks. In 2016 approximately 19 billion SEK was transferred from the Stability fund to the Resolution reserve.

Source: 1996–2007: Swedish Bankers' Association, 2008–onwards: Swedish National Debt Office.





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