

Bank and finance statistics 2022

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Svenska
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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	31.12.2021	31.12.2022
Total number	121	123
of which: Swedish commercial banks	41	41
foreign commercial banks	0	0
foreign banks' branches	33	36
savings banks	45	44
cooperative banks	2	2

Bank branch offices	31.12.2021	31.12.2022
Total number	1,029	962
of which: Commercial banks	905	840
Savings banks	124	122

Bank employees	2021	2022
Total number	41,583	42,918
of which: Commercial banks	39,554	41,002
Savings banks	2,029	1,916

Banknotes and coins in circulation	2021	2022
Yealy average, SEK billion	61	65

ATMs (Autom. Teller Machines)	2021	2022
Total number of ATMs	2,304	2,128
Number of transactions, million	58	57
Transaction amount, SEK billion	79	82

(Point of Sale) Card terminals	2021	2022
Number of terminals	275,066	207,450
Number of transactions, million	2,907	3,037
Transaction amount, SEK billion	903	965

Payments*	2021	2022
Total number of transactions, million	5,927	6,487
of which: Checks	0	0
Credit cards	569	616
Debit cards	2,970	3,249
Paper-based credit transfers	29	28
Non paper-based credit transfers	1,889	2,104
Direct debit	470	489

Payments in Real Time (Swish)	2021	2022
Number of transactions, million*	768	903
of which: private	421	458
retail	258	331
companies	89	114
change from last year, per cent	24 %	18 %

Number of cards (with payment function)	2021	2022
Total number, million	17.6	16.9
of which: issued by banks	15.2	14.7
issued by finance companies	2.4	2.3

E-invoice, private customers*	2021	2022
Number of E-invoices, million	155.3	160.1

Bank deposits from the public	31.12.2022	
Total deposits, SEK billion	100 %	6,306
of which: Households	42 %	2,622
Companies	27 %	1,687
Local governments	3 %	204
Foreign public	21 %	1,308
Others	8 %	485

Bank lending to the public	31.12.2022	
Total lending, SEK billion	100 %	5,335
of which: Households	29 %	1,560
Companies	33 %	1,780
Local governments	4 %	189
Foreign public	30 %	1,619
Others	4 %	187

Total residential lending to the public by collateral	31.12.2022	
Total lending, SEK billion	100 %	5,278
of which: One-family dwellings	53 %	2,816
Tenant-owner apartments	27 %	1,407
Apartment blocks	20 %	1,054

Mortgage institutions lending distributed by initial interest rate period	2021	2022
New loans during the period:		
Variable interest rate	44 %	64 %
Fixed 1–5 years	44 %	28 %
Fixed >5 years	12 %	8 %

Household financial savings	31.12.2022	
Total portfolio, SEK billion	100 %	6,796
of which: Deposits	38 %	2,589
Mutual funds	23 %	1,552
Shares	19 %	1,271
Insurance savings	19 %	1,263
Others	2 %	121

Hushållens lån, säkerhetsfördelad	31.12.2022	
Total loans, SEK billion	100 %	4,936
of which: One-family dwellings	55 %	2,702
Tenant-owner apartments	28 %	1,399
Other property	8 %	393
Unsecured credits	6 %	308
Other collateral	3 %	134

* Included in Non-paper-based credit transfers in the table Payments above.

I: Commercial banks, 31.12.2022

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	108	7,507	1,839,188	1,467,319	147,133	2,872,686
Svenska Handelsbanken	205	6,507	637,721	1,137,272	153,887	2,362,889
Swedbank	145	9,562	470,187	943,777	103,421	1,898,757
Nordea Bank, branch	107	6,079	411,551	741,581	-	1,260,795
Danske Bank, branch	24	1,437	311,670	235,736	-	569,689
SBAB Bank ⁵	1	809	25,754	182,443	16,250	313,291
Länsförsäkringar Bank ⁶	119	399	62,087	154,531	11,544	239,475
Landshypotek Bank	19	216	105,647	23,496	6,619	119,311
Nordax Bank	1	488	79,987	77,104	19,273	111,507
Skandiabanken	1	270	95,356	45,439	5,332	109,422
Sparbanken Skåne ⁷	22	476	86,129	67,955	8,332	105,515
DNB Bank, branch	3	437	68,457	64,478	-	99,583
Nordnet Bank	1	588	28,527	73,310	5,140	81,640
Santander Consumer Bank, branch	1	248	34,146	22,114	-	64,537
Avanza Bank	1	494	19,259	54,308	3,696	60,108
Collector Bank	1	271	41,490	36,842	6,256	48,676
IKANO Bank	1	536	26,331	33,112	9,990	48,417
Volvofinans Bank	1	257	16,437	23,044	2,082	46,920
Resurs Bank	1	419	37,233	32,175	6,667	46,782
BNP Paribas, bank branch	1	90	11,197	37,403	-	44,286
Svea Bank	1	672	24,808	30,645	4,881	37,050
Sparbanken Sjuhärad ⁷	6	160	26,104	23,690	3,306	32,551
ICA Banken	1	368	20,586	25,828	3,120	29,571
Bluestep Bank	1	176	20,346	13,239	1,712	23,700
Marginalen Bank	1	302	18,537	20,751	1,663	23,543
Crédit Agricole CIB, branch ⁸	1	53	19,514	1,067	-	23,492
SEB Kort Bank	1	444	17,308	35	4,149	21,969
Sörmlands Sparbank	5	136	16,482	15,323	2,553	20,619
Bank of China, branch ⁹	1	33	8,931	11,622	-	20,211
Varbergs Sparbank	3	133	13,233	15,146	4,064	19,832
Sparbanken Alingsås	5	114	13,160	14,904	3,528	19,043
TF Bank	1	96	14,654	16,108	1,735	18,347
Ålandsbanken, branch	3	127	15,921	15,044	-	17,898
Sparbanken Rekarne ⁷	3	85	12,825	14,361	1,372	17,135
Sparbanken Skaraborg	4	108	11,197	12,143	3,783	16,156
Express Bank (SevenDayBank), branch	1	83	12,458	10,233	-	13,465
Sparbanken Lidköping	1	57	7,503	7,693	2,820	10,685
Toyota Kreditbank, branch	1	46	9,899	9,230	-	10,333
Bergslagens Sparbank	5	52	7,152	7,638	733	8,495
MedMera Bank	1	48	6,815	6,892	1,020	8,156
Sparbanken Eken	6	70	5,637	7,019	1,025	8,106
Citibank Europe, branch ¹⁰	1	75	201	4,525	-	7,451
Tjustbygdens Sparbank	3	46	5,217	5,732	1,252	7,024
Sparbanken Göinge	4	45	4,954	4,244	881	6,356
Ölands Bank ⁷	2	44	4,454	5,379	587	6,030
Södra Dalarnas Sparbank	2	38	4,340	5,057	769	5,843
Lån & Spar Sverige, branch	1	27	4,846	159	-	4,849
Northmill Bank	1	93	3,904	3,974	526	4,747
OK-Q8 Bank	1	22	3,007	2,142	882	3,123
Vimmerby Sparbank ⁷	1	18	1,981	2,723	269	3,006
Bigbank, branch	1	8	598	675	-	645
Facit Bank, branch	1	5	273	0	-	290
J.P. Morgan SE, Stockholm branch	1	45	0	0	-	272
Deutsche Bank, branch	1	20	0	0	-	179
UBS Europe, branch	1	32	0	0	-	96
Landesbank Hessen-Thüringen, branch ¹¹	1	8	0	0	-	48
PBB Deutsche Pfandbriefbank, branch	1	10	0	0	-	28
Aareal Bank, branch	1	4	0	0	-	12

The table continues on the next page.

I: Commercial banks, 31.12.2022 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
NatWest Markets N.V Bank, branch	1	9	0	0	—	0.04
Adyen Nordic Bank, branch
AION Bank, branch
Allfunds Bank, branch
Bank of America, branch ¹²
Barclays Bank Ireland, branch
Carnegie Investment Bank
Credit Suisse Bank (Europe), branch
Erik Penser Bank
European Bank for Fin. Services, branch
Goldman Sachs Bank Europe, branch
HSBC Continental Europe Bank, branch
Joh. Berenberg, Gossler & Co, branch
Klarna Bank
Morgan Stanley Europe, branch
Northern Trust Global Services, branch
Renault Finance Nordic bank branch ¹³
Societe Generale Bank, branch
Standard Chartered Bank AG, branch
Total	840	41,002	4,745,199	5,766,660	552,252	10,954,642

.. 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, except for the figures on branches and employees which only refer 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 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 reach only by 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 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.

⁶ Employees of Länsförsäkringar Bank do not include bank employees at the regional Länsförsäkringar-insurance companies bank branches.

⁷ The bank is partly owned by Swedbank.

⁸ The legal name of the branch is Crédit Agricole Corporate and Investment Bank.

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

¹⁰ Figures from 2021.

¹¹ The legal name of the branch is Landesbank Hessen-Thüringen Girozentrale Stockholm, branch

¹² The legal name of the branch is Bank of America Merrill Lynch International Designated Activity Company, Stockholm branch

¹³ The legal name of the branch is Renault Finance Nordic Bank branch to RCI Banque SA France.

Since 2021 the following banks are no longer registered as a bank at the Finansinspektionen (FSA):

– Forex Bank

– J.P. Morgan Bank Luxemburg, branch

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 institutes ⁹	Total
1999	140,021	159,972	146,337	138,355	24,855	0	6,965	11,012	112,685	22,871	763,073
2000	148,354	165,488	161,955	128,510	24,538	0	8,293	11,882	125,019	25,092	799,131
2001	157,967	163,658	168,923	138,757	44,530	0	11,373	17,024	148,004	25,276	875,512
2002	162,008	172,754	183,914	181,590	41,909	0	13,486	19,128	121,949	22,791	919,529
2003	169,008	185,599	172,463	178,002	35,688	0	15,716	21,415	130,898	19,541	928,330
2004	175,483	193,402	163,980	186,994	35,265	0	16,643	22,122	142,487	12,569	948,945
2005	198,416	215,190	189,728	199,659	42,214	0	18,695	22,945	159,817	13,661	1,060,325
2006	226,597	246,927	211,074	220,389	57,585	0	21,396	25,335	185,246	11,995	1,206,544
2007	263,299	287,417	231,450	244,845	66,382	759	25,607	28,116	215,136	11,473	1,374,484
2008	311,697	287,944	253,980	300,180	74,609	3,542	30,451	28,736	228,377	12,265	1,531,781
2009	313,427	303,046	249,863	287,230	89,881	4,652	34,093	29,327	257,482	25,529	1,594,530
2010	331,395	337,720	267,146	287,520	93,212	6,078	38,443	28,279	278,176	21,903	1,689,872
2011	350,888	354,634	291,395	311,544	93,466	8,757	46,432	30,933	306,930	28,349	1,823,328
2012	369,537	367,275	311,141	321,104	88,279	27,397	57,653	32,999	349,194	33,582	1,958,161
2013	389,646	384,986	306,968	323,301	97,917	45,301	63,757	32,155	369,039	40,179	2,053,249
2014	423,343	401,633	331,340	323,035	97,083	59,553	69,676	31,391	381,587	42,985	2,161,626
2015	447,241	450,173	368,708	349,746	92,855	74,270	77,423	32,580	420,939	42,493	2,356,428
2016	486,424	500,533	405,080	351,150	100,263	93,255	84,887	34,358	473,799	50,556	2,580,305
2017	536,657	529,686	431,510	373,783	109,138	107,951	92,344	34,841	507,044	55,577	2,778,531
2018	574,722	567,072	473,665	373,366	109,041	120,056	101,468	36,111	553,043	56,122	2,964,666
2019	629,635	574,699	518,614	412,554	128,214	126,333	111,857	36,799	597,898	50,039	3,186,642
2020	718,438	661,702	617,304	493,912	186,475	131,065	127,100	39,761	700,725	54,099	3,730,581
2021	794,564	727,312	701,219	561,024	213,608	140,446	138,723	41,557	766,368	63,739	4,148,560
2022	826,972	735,919	700,956	560,334	200,781	178,599	145,359	41,994	838,603	53,220	4,282,737

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 institutes ⁹	Total
1999	485,047	454,634	223,092	276,677	34,634	140,964	2,147	5,146	112,074	151,107	1,885,522
2000	524,884	475,504	216,470	302,378	47,916	135,415	3,097	11,908	137,016	147,477	2,002,065
2001	587,403	502,319	236,279	330,426	75,817	133,627	6,903	13,135	151,112	138,829	2,175,850
2002	613,130	520,792	252,754	344,866	86,173	130,668	13,742	14,638	147,439	141,646	2,265,848
2003	622,877	556,512	281,428	342,129	83,428	123,247	23,315	15,894	152,397	149,545	2,350,772
2004	644,071	583,646	305,159	370,017	101,262	128,758	31,792	17,253	155,275	273,108	2,510,341
2005	699,045	637,664	348,254	415,353	134,301	154,310	39,412	18,374	166,254	300,632	2,813,599
2006	758,151	715,273	369,157	449,387	158,448	170,013	45,878	20,829	181,690	232,177	3,101,003
2007	841,711	810,703	438,325	522,072	194,936	176,284	58,652	23,172	273,139	204,671	3,543,665
2008	906,255	911,599	471,727	586,243	241,266	184,634	70,113	19,522	320,350	180,314	3,892,023
2009	925,423	931,511	470,766	601,058	220,325	229,741	90,629	22,841	277,152	226,902	3,996,348
2010	965,433	949,394	523,828	637,428	219,094	252,642	107,310	25,659	336,376	193,432	4,210,596
2011	1,010,138	978,809	604,758	661,404	236,712	252,579	120,156	25,412	345,758	224,701	4,460,427
2012	1,043,396	1,002,083	657,148	650,065	223,850	256,710	136,070	27,345	428,556	181,056	4,606,279
2013	1,073,801	1,024,763	703,060	661,275	213,267	258,973	147,732	31,888	442,363	200,808	4,757,930
2014	1,103,358	1,111,981	730,062	687,474	230,069	261,594	162,885	40,094	466,323	205,539	4,999,379
2015	1,163,127	1,169,856	756,642	709,140	247,129	297,131	184,733	46,278	481,130	228,039	5,283,205
2016	1,204,796	1,238,595	802,977	723,811	282,966	296,213	207,546	56,247	530,987	248,710	5,592,848
2017	1,266,281	1,266,440	849,271	746,894	319,390	335,279	238,086	58,155	588,983	289,445	5,958,224
2018	1,330,443	1,318,884	888,919	753,690	350,537	364,304	262,817	60,289	647,962	331,014	6,308,859
2019	1,366,133	1,338,381	946,387	796,351	350,266	383,898	282,847	71,047	706,697	322,185	6,564,192
2020	1,409,554	1,352,870	992,578	832,325	364,152	422,948	304,971	76,121	754,542	369,440	6,879,501
2021	1,489,202	1,400,423	1,067,163	917,527	364,240	467,141	325,836	84,456	839,264	399,643	7,354,895
2022	1,596,173	1,463,510	1,112,348	996,265	409,293	509,475	342,046	95,086	915,810	445,546	7,885,552

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, other credit institutions, mortgage credit companies and AIF (alternative investment funds).

Source: Statistics Sweden

3: The major banking groups in Sweden¹, 31.12.2022

Group level	Number of employees ²	Number of employees in Sweden	(SEK m)	(SEK m)	(SEK m)	(SEK m)
			Lending to the public ³	Deposits from the public ⁴	Total shareholders' equity	Balance sheet total
Nordea ⁵	27,453	6,103	3,844,731	2,418,243	349,219	6,614,784
Handelsbanken	10,954	6,911	2,315,818	1,325,061	196,030	3,453,716
SEB	16,987	8,710	2,065,271	1,701,687	204,523	3,532,810
Swedbank	18,538	10,177	1,842,812	1,305,948	176,092	2,854,876
Total	73,932	31,901	10,068,632	6,750,939	925,864	16,456,186

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.). Excluding issued securities, etc.

⁵ The bank has its head office in Finland.

Source: Each bank respectively

4: Savings banks¹, 31.12.2022

The ten largest savings banks	Number of branches	Number of employees ²	(SEK m)	(SEK m)	(SEK m)	(SEK m)
			Lending to the public ³	Deposits from the public ⁴	Capital and reserves	Balance sheet total
Sparbanken Nord	11	166	21,211	25,349	3,967	30,100
Orusts Sparbank	4	53	10,298	11,656	3,005	14,846
Westra Wermlands Sparbank	7	108	8,205	10,766	3,213	14,424
Sparbanken Syd	9	152	11,572	10,208	1,247	14,272
Sparbanken i Enköping	4	109	9,621	12,165	1,592	13,821
Falkenbergs Sparbank	3	93	9,107	10,579	2,580	13,483
Sparbanken i Karlshamn	6	90	8,208	11,160	1,635	13,340
Roslagens Sparbank	4	97	9,154	10,996	1,822	12,879
Sparbanken Västra Mälardalen	4	51	9,090	8,823	1,958	11,693
Hälsinglands Sparbank	5	82	7,456	8,593	1,182	9,923
Total above	57	1,002	103,922	120,293	22,202	148,780
Total all savings banks (45)	122	1,916	195,690	236,167	41,941	285,519

¹ The 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

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	118,545	66,808	9,227	11,622,648
2018	90,819	39,101	5,125	8,917,949
2019	87,487	45,185	12,633	9,245,143
2020	71,449	35,906	20,063	10,037,050
2021	95,990	37,386	7,836	10,245,404
2022	96,116	44,785	15,301	11,375,861

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, SEK billion

Assets

Ultimo December	Lending to the public ^{2,3}	Lending to financial institutions	Securities other than shares	Shares and other equities	Derivatives	Other assets	Total
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	1,491	525	856	1,356	11,950
2018	4,281	2,509	927	294	400	862	9,272
2019	4,581	2,397	1,035	323	507	861	9,704
2020	4,447	2,670	1,206	343	583	1,251	10,500
2021	4,729	2,594	1,161	394	527	1,394	10,799
2022	5,335	2,999	1,185	323	1,861	1,462	13,164

Liabilities and equity

Ultimo December	Deposits from the public ⁴	Deposits from the financial sector	Securities etc. issued	Derivatives	Other liabilities	Equity	Total
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	5,520	1,383	2,735	813	764	734	11,950
2018	4,379	1,325	2,226	374	516	452	9,272
2019	4,666	1,249	2,247	516	541	486	9,704
2020	5,439	1,353	2,058	612	498	541	10,500
2021	6,136	907	2,166	510	489	591	10,799
2022	6,306	1,217	2,554	1,946	544	597	13,164

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) 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 to Nordea Bank AB. The decrease in 2018 is mainly

explained by Nordea moving its headquarter 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 headquarter 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
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	911	151	884	309	3,934
2017	1,809	983	173	2,153	401	5,520
2018	1,936	1,036	196	852	360	4,379
2019	2,030	1,171	172	892	401	4,666
2020	2,252	1,498	222	966	500	5,439
2021	2,445	1,719	213	1,273	485	6,136
2022	2,622	1,687	204	1,308	485	6,306

Lending⁵

	Households ³	Business sector ³	Public sector	Foreign ⁴	Others	Total
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	1,285	150	4,280
2019	1,342	1,430	136	1,478	196	4,581
2020	1,409	1,422	202	1,243	170	4,447
2021	1,525	1,533	162	1,345	164	4,729
2022	1,560	1,780	189	1,619	187	5,335

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) 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 headquarter 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
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	2,176	1,007	774	3,957
2018	2,292	1,090	821	4,203
2019	2,389	1,166	868	4,423
2020	2,527	1,249	930	4,706
2021	2,696	1,348	983	5,027
2022	2,816	1,407	1,054	5,278

¹ Lending from Monetary Financial Institutions (banks, mortgage institutions, etc.), mortgage credit companies and AIF (alternative investment funds) by collateral.

Source: Statistics Sweden

9: Corporate finance institutions, 31.12.2022

	(SEK m)	
	Loans outstanding	Owner
Kommuninvest i Sverige AB	470,676	Kommuninvest ekonomisk förening
AB Svensk Exportkredit	273,448	The state
Svenska Skeppshypotek	10,101	The state

Source: Each institute respectively.

10: Life insurance and occupational pension companies¹, 31.12.2022

	(SEK m)	
	Assets	Per cent
Alecta	1,137,247	21.0
Skandia	741,320	13.7
Folksam (incl. KPA and Förenade Liv)	591,538	10.9
AMF Pension	618,183	11.4
SEB	464,185	8.6
Länsförsäkringar	300,986	5.5
Swedbank Försäkring	275,192	5.1
SPP	232,566	4.3
Handelsbanken Liv	230,728	4.3
Nordea Liv	225,123	4.1
Afa Försäkring	187,549	3.5
Avanza	180,337	3.3
Futur Pension (former Danica Pension)	169,416	3.1
Others	71,128	1.3
Total	5,425,498	100.0

¹ Largest groups in pension and life insurance.

Source: Insurance Sweden

I I: Payments

Number of transactions, million

	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	1,984
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	2,981
2011	353	1,629	75	756	289	0	3,103
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	4,990
2018	594	2,954	41	1,426	360	0	5,375
2019	629	3,074	40	1,451	400	0	5,594
2020	551	2,836	34	1,692	448	0	5,561
2021	569	2,970	29	1,889	470	0	5,927
2022	616	3,249	28	2,104	489	0	6,487

Source: The Riksbank

12: Deposit insurance and financial stability. Funds and yearly fees, SEK billion

	Deposit insurance fund			Resolution reserve			Stability fund			Guaranteed deposits	
	share of total guaranteed deposits ¹ (per cent)		fees	share of total guaranteed deposits ² (per cent)		fees	share of total guaranteed deposits ³ (per cent)		fees	Total	
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	1.4	40.5 ⁶	3.4	2.4	101.0	1,682
2017	40.1	1.7	2.4	28.8	6.5	1.7	40.2	0.0	1.8	109.2	2,280
2018	41.8	2.3	1.8	37.8	9.1	1.7	40.0	0.0	2.5	119.6	1,631
2019	44.3	1.6	2.7	43.5	5.8	2.7	39.9	0.0	2.3	127.7	1,734
2020	46.4	1.7	2.7	46.9	3.5	2.7	39.9	0.0	2.1	133.3	1,917
2021	47.8	1.9	2.5	50.6	3.7	2.7	39.9	0.0	1.9	138.3	2,131
2022	45.4	2.1	2.1	54.9	3.9	2.7	40.2	0.0	1.8	140.5	2,291

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

I3: Banks in Sweden

	Swedish commercial banks	Foreign commercial banks	Foreign banks' branches	Savings banks	Cooperative banks	Total
1992	9	5	1	91	0	106
1993	9	4	2	90	0	105
1994	10	0	7	90	0	107
1995	14	0	11	90	0	115
1996	15	1	17	88	0	121
1997	15	3	17	87	0	122
1998	15	2	15	85	0	117
1999	18	2	16	85	2	123
2000	22	2	18	79	2	123
2001	25	2	19	77	2	125
2002	25	3	19	77	2	126
2003	27	2	19	76	2	126
2004	26	3	19	76	2	126
2005	26	4	24	71	2	127
2006	27	4	25	68	2	126
2007	28	4	27	65	2	126
2008	30	4	29	53	2	118
2009	32	3	27	53	2	117
2010	33	3	26	50	2	114
2011	33	3	27	49	2	114
2012	37	2	27	49	2	117
2013	37	1	29	49	2	118
2014	38	1	28	48	2	117
2015	38	0	29	47	2	116
2016	39	1	28	47	2	117
2017	40	1	29	47	2	119
2018	39	1	35	47	2	124
2019	41	0	37	45	2	125
2020	42	0	32	45	2	121
2021	41	0	33	45	2	121
2022	41	0	36	44	2	123

Source: Finansinspektionen

I4: Bank branch offices in Sweden

	Handelsbanken	Swedbank	SEB	Nordea, branch	Danske Bank, branch	Länsförsäkringar Bank	Forex Bank*	Savings Banks	Others	Total
2002	456	537	201	265	46	80	–	251	116	1,952
2003	453	515	201	260	44	82	49	233	111	1,948
2004	453	492	202	251	48	84	49	209	119	1,907
2005	455	476	203	253	63	86	52	205	117	1,910
2006	457	477	196	257	61	96	59	217	127	1,947
2007	461	451	190	282	59	100	61	217	129	1,950
2008	461	419	182	338	59	110	61	210	147	1,987
2009	461	381	169	325	56	116	68	212	146	1,934
2010	461	340	167	326	49	125	65	182	168	1,883
2011	461	317	170	304	46	125	67	180	160	1,830
2012	461	310	169	274	44	130	75	174	168	1,805
2013	462	305	171	256	39	130	80	167	171	1,781
2014	463	314	168	231	47	128	81	145	167	1,744
2015	463	275	168	203	36	128	83	145	143	1,644
2016	435	248	137	159	36	128	83	144	144	1,514
2017	420	218	118	133	35	128	77	137	143	1,409
2018	390	186	116	121	34	128	67	136	134	1,312
2019	383	168	110	113	31	128	67	134	131	1,265
2020	376	159	108	119	28	126	58	128	129	1,231
2021	214	153	108	106	27	115	53	124	129	1,029
2022	205	145	108	107	24	119	–	122	132	962

* Forex Bank discontinued its banking operations in 2022.

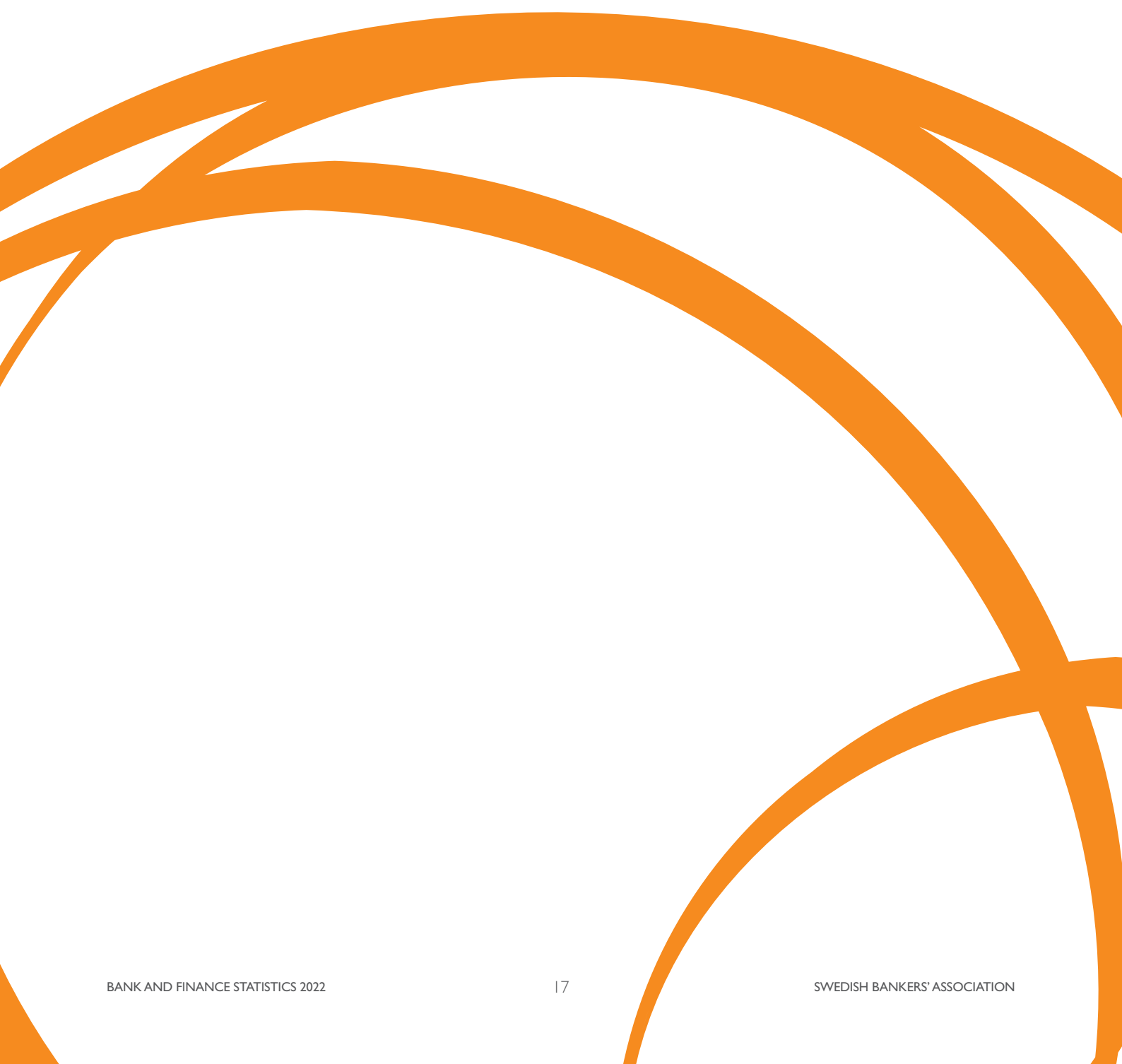
Source: Swedish Bankers' Association

I 5: Bank employees in Sweden

	Swedbank	Handelsbanken	SEB	Nordea, branch	Danske Bank, branch	Savings Banks	Others	Total
2002	9,406	6,951	6,185	8,423	1,101	2,838	3,947	38,851
2003	9,209	6,618	6,722	7,822	1,098	2,606	4,076	38,151
2004	9,125	6,543	6,064	7,410	1,031	2,330	4,312	36,815
2005	8,923	6,543	6,110	7,302	1,090	2,333	4,330	36,631
2006	8,816	6,769	7,166	7,476	1,194	2,599	5,112	39,132
2007	8,752	6,913	6,984	7,534	1,226	2,590	5,699	39,698
2008	8,659	7,177	7,276	8,233	1,323	2,692	5,569	40,929
2009	8,321	6,895	6,950	7,798	1,198	2,717	6,314	40,193
2010	8,203	7,012	7,469	7,429	1,235	2,361	7,083	40,792
2011	8,165	7,086	7,653	7,023	1,265	2,335	6,477	40,004
2012	7,909	6,984	7,228	6,601	1,231	2,323	7,008	39,284
2013	7,753	6,966	7,414	6,881	1,229	2,289	7,284	39,816
2014	9,058	6,826	7,260	6,485	1,272	2,051	7,657	40,609
2015	8,373	6,759	7,257	6,450	1,240	2,107	8,062	40,248
2016	8,143	6,575	7,110	6,778	1,240	2,047	8,030	39,923
2017	7,732	6,519	6,869	6,912	1,323	2,037	8,381	39,773
2018	8,514	6,803	6,741	6,241	1,391	2,027	8,350	40,067
2019	8,543	6,971	6,766	6,525	1,456	2,013	8,715	40,989
2020	8,944	6,903	6,959	6,265	1,495	2,044	8,733	41,343
2021	9,409	6,564	7,147	6,049	1,448	2,029	8,937	41,583
2022	9,562	6,507	7,507	6,079	1,437	1,916	9,910	42,918

Note: Relates to employees in Swedish banks in Sweden or Swedish branches of foreign banks in Sweden.

Source: Swedish Bankers' Association









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