

Bank- and finance statistics 2012

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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.

Basic facts about the Swedish banking market

Banks	31 Dec '11	31 Dec '12	Bank deposits from the public		31 Dec '12
Total number	114	117	Total deposits, SEK billions	100%	2 950
of which: Swedish commercial banks	33	37	of which: Households	43%	1 269
foreign commercial banks	3	2	Companies	24%	706
foreign banks' branches	27	27	Local governments	3%	80
savings banks	49	49	Foreign public	23%	678
cooperative banks	2	2	Others	7%	217
Bank branch offices	31 Dec '11	31 Dec '12	Bank lending to the public		31 Dec '12
Total number	1 830	1 839	Total lending, SEK billions	100%	3 264
of which: commercial banks	1 650	1 665	of which: Households	30%	968
of which cashless branches	560	756	Companies	36%	1 163
savings banks	180	174	Local governments	2%	56
Bank employees	2011	2012	Foreign public	30%	971
Total number	40 002	39 284	Others	3%	106
of which: commercial banks	37 667	36 961	Total residential lending to the public by collateral		31 Dec '12
savings banks	2 335	2 323	Total lending, SEK billions	100%	2 874
ATMs (Autom. Teller Machines)	2011	2012	of which: One-family dwellings	58%	1 660
Total number of ATMs	3 566	3 416	Tenant-owner apartments	21%	594
Number of transactions, millions	226	214	Apartment blocks	22%	620
Transaction amount, SEK billions	206	193	Mortgage institutions lending distributed by initial interest rate period		
(Point of Sale) Card terminals	2011	2012	New loans during the period	2011	2012
Number of terminals	209 631	213 388	variable interest rate	54%	58%
Number of transactions, millions	1 798	2 046	fixed 1-5 years	41%	34%
Transaction amount, SEK billions	597	654	fixed >5 years	5%	8%
Payments	2011	2012	Household financial savings		31 Dec '12
Tot. number of transactions, millions	3 102	3 346	Total portfolio, SEK billions	100%	3 359
of which: Checks	0	0	of which: Deposits	38%	1 278
Credit cards	353	380	Insurance savings	24%	802
Debit cards	1 629	1 810	Shares	14%	472
Paper-based credit transfers	75	70	Mutual funds	18%	600
Non paper-based credit transfers	756	789	Bonds	3%	113
Direct debit	289	297	Others	3%	94
Number of cards			Household loan from the financial sector, by collateral		31 Dec '12
(w. payment function)	2011	2012	Total loans, SEK billions	100%	2 750
Total number, millions	21,1	21,3	of which: One-family dwellings	59%	1 633
of which: debit cards	10,8	10,8	Tenant-owner apartments	21%	590
credit cards and other cards	10,3	10,5	Other property	9%	244
E-invoice, private customers	2011	2012	Unsecured credits	7%	191
Number of E-invoices, millions	60,2	71,8	Financial instruments	1%	15
Share of internet payments, private	17%	20%	Guarantees	0%	5
			Other collateral	3%	73

Commercial banks, December 31, 2012

Swedish banks' parent companies, and subsidiaries and branches of foreign banks	No. of branches ¹ in Sweden	-of which cashless branches ²	No. of employees ³ in Sweden	Lending to the public ⁴ (SEK m)	Deposits fr. the public ⁵ (SEK m)	Total share-holders' equity (SEK m)	Balance sheet total (SEK m)
SEB	169	62	7 228	915 890	637 721	73 330	1 809 377
Svenska Handelsbanken	461	0	6 984	731 967	668 683	82 232	1 724 766
Nordea Bank ⁶	308	210	6 601	310 789	431 357	166 276	1 305 580
Swedbank	310	240	7 909	347 233	473 104	64 505	1 149 727
Danske Bank, branch	44	41	1 231	318 340	202 904	-	680 923
SBAB Bank ⁷	4	4	413	46 360	27 654	7 932	162 028
DNB Bank, branch	1	1	328	51 902	38 357	-	108 969
Länsförsäkringar Bank ⁸	130	130	110	35 213	62 535	7 062	99 503
SkandiaBanken	1	1	272	60 011	77 365	3 263	84 635
Sparbanken Öresund	33	10	447	23 752	23 531	2 660	30 426
Volvofinans Bank	1	1	177	13 087	11 788	527	28 644
GE Money Bank ⁹	1	1	317	21 512	8 653	13110	22 909
IKANO Bank	4	4	309	11 612	13 880	1 948	20 155
Färs & Frosta Sparbank ¹⁰	19	1	233	10 063	13 921	1 998	16 262
Nordnet Bank	1	1	228	4 737	12 815	1 031	14 500
Swedbank Sjuhärads ¹⁰	10	0	177	10 706	11 169	1 335	13 572
Santander Consumer Bank, branch	2	2	86	4 610	0	-	12 828
Marginalen Bank	9	9	299	8 563	10 908	803	12 212
Avanza Bank	1	1	232	3 710	11 116	576	12 071
ICA Banken	2	2	301	7 427	10 267	944	11 603
Varbergs Sparbank	8	0	116	7 759	7 802	2 107	10 064
Sparbanken Alingsås	5	4	95	6 138	7 116	1 792	8 784
Sparbanken Skaraborg	5	1	98	5 347	6 367	1 878	8 701
PBB Deutsche Pfandbriefbank, branch ¹¹	1	1	3	8 325	0	-	8 333
SEB Kort Bank ¹²	1	1	401	5 070	49	3 082	8 035
Resurs Bank	3	3	204	6 114	6 429	987	8 013
Carnegie Investment Bank	3	2	397	979	2 769	2 124	7 303
Sparbanken Rekarne ¹⁰	3	0	105	5 415	6 566	433	7 229
Forex Bank	75	0	737	3 464	6 150	733	7 201
Sparbanken Lidköping	1	0	59	3 603	4 075	1 490	5 684
Crédit Agricole CIB, branch ¹³	1	1	48	3 504	0	-	4 390
Sparbanken Eken	6	0	52	3 351	3 738	508	4 291
Tjustbygdens Sparbank	3	1	60	2 532	3 006	776	3 843
Bergslagens Sparbank	8	1	66	2 542	3 463	293	3 819
Toyota Kreditbank, branch	1	1	23	3 779	3 260	-	3 804
Fortis Bank, branch	1	1	34	2 312	233	-	3 267
Ölands Bank ¹⁰	5	0	58	2 355	2 635	356	3 046
OK-Q8 Bank	1	1	32	2 586	2 134	616	2 875
MedMera Bank	1	1	41	527	1 281	311	2 855
Sparbanken Göinge	4	0	28	2 202	2 335	467	2 848
Citibank International, branch	1	1	59	81	1 712	-	2 675
Erik Penser Bankaktiebolag	1	0	88	743	1 629	234	2 000
Vimmerby Sparbank ¹⁰	1	0	21	1 158	1 378	182	1 589
TF Bank ¹⁴	1	1	31	1 205	1 263	126	1 571
The Royal Bank of Scotland UK, branch	1	1	33	0	789	-	1 114
Renault Finance Nordic bankbranch ¹⁵	1	1	11	647	0	-	755
Amfa Finans ¹⁶	4	4	50	250	150	100	300
BIGBANK, branch ¹⁷	1	1	5	109	-	-	116
Deutsche Bank, branch	1	1	33	0	0	-	115
UBS Switzerland Stockholm, branch	1	1	34	0	0	-	89
Aareal Bank AG, branch	1	1	8	-	-	-	70
Evli Bank, branch	1	1	29	0	0	-	20
Nykredit Bank, branch	1	1	18	0	0	-	20
Standard Chartered Bank, branch	1	1	3	0	0	-	5
UBS UK Stockholm, branch	1	1	0	0	0	-	1
Bank of China, branch ¹⁸	..	..	..	..	..	..	..
Catella Bank, branch ¹⁹	..	..	..	..	..	..	..
Credit Suisse, branch ²⁰	..	..	..	..	..	..	..
EFG Bank ²¹	..	..	..	..	..	..	..
J.P. Morgan Europe, branch	..	..	..	..	..	..	..
J.P. Morgan Securities, branch	..	..	..	..	..	..	..
Landshypotek ²²	..	..	..	..	..	..	..
Northern Trust Global Services, branch	..	..	..	..	..	..	..
Saxo Privatbank, branch	..	..	..	..	..	..	..
Terra Kortbank, branch	..	..	..	..	..	..	..
Ålandsbanken, branch	..	..	..	..	..	..	..
Total	1 665	756	36 961	3 019 581	2 824 057	448 127	7 445 515

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. retail stores.
- 2 Cashless branches are office branches which do not handle cash manually. A cashless branch may however handle cash through ATM:s or similar machines.
- 3 Average during the year.
- 4 Lending to the public (households, companies, local governments etc.).
- 5 Deposits and funding from the public (households, companies, local governments etc).
- 6 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.
- 7 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.
- 8 Employees of Länsförsäkringar Bank do not include bank employees at the regional Länsförsäkringar-insurance companies bank branches. Länsförsäkringar Bank has cashless branch offices only, but offer cash services through a cooperation with Forex Bank.
- 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 PBB Deutsche Pfandbriefbank, branch, was established in Sweden during 2012.
- 12 SEB Kort Bank received bank licence during 2012. The figures excludes the banks' foreign branches.
- 13 The legal name of the branch is Crédit Agricole Corporate and Investment Bank.
- 14 TF Bank received bank licence during 2012. The bank is a former credit market institution, Time Finans.
- 15 The legal name of the branch is Renault Finance Nordic Bank branch to RCI Banque SA France.
- 16 Amfa Finans recieved bank licence during 2012. The bank is a former credit market institution, Amfa Finans.
- 17 BIGBANK, branch, was established in Sweden 2012. The bank has its origin in Estonia.
- 18 The legal name of the branch is Bank of China (Luxemburg) S.A., Stockholm branch. The branch was established in Sweden during 2012.
- 19 Catella Bank, branch, is the former Banque Invik, branch. The branch starts its business during 2013 and has had no activities during 2012.
- 20 The legal name of the branch is Credit Suisse International, (UK) Bank Sweden Branch.
- 21 The bank went into liquidation during 2012.
- 22 Landshypotek received bank licence during 2012. It will start bank business first in 2013.

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

The Royal Bank of Scotland, The Netherlands, branch
Parex Sverige, branch Citadele Banka
Western Union International Bank, branch

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)

	Handels- banken ¹	Swed- bank ²	Nordea ³	SEB ⁴	Danske Bank, branch	Länsför- säkringar Bank	Skandia- banken	Other banks ⁵	Other mortgage inst.	Other credit inst. ⁶	Total
1998	129 890	159 404	142 201	125 253	16 785	5 891	10 372	106 350	1 937	16 604	714 687
1999	140 021	159 972	138 355	146 337	24 855	6 965	11 012	112 685	1 851	21 020	763 073
2000	148 354	165 488	128 510	161 955	24 538	8 293	11 882	125 019	1 577	23 515	799 131
2001	157 967	163 658	138 757	168 923	44 530	11 373	17 024	148 004	2 122	23 154	875 512
2002	162 008	172 754	181 590	183 914	41 909	13 486	19 128	121 949	1 038	21 753	919 529
2003	169 008	185 599	178 002	172 463	35 688	15 716	21 415	130 898	1 045	18 496	928 330
2004	175 483	193 402	186 994	163 980	35 265	16 643	22 122	142 487	1 080	11 489	948 945
2005	198 416	215 190	199 659	189 728	42 214	18 695	22 945	159 817	1 187	12 474	1 060 325
2006	226 597	246 927	220 389	211 074	57 585	21 396	25 335	185 246	1 053	10 942	1 206 544
2007	263 299	287 417	244 845	231 450	66 382	25 607	28 116	215 895	759	10 714	1 374 484
2008	311 697	287 944	300 180	253 980	74 609	30 451	28 736	231 919	3 542	8 723	1 531 781
2009	313 427	303 046	287 230	249 863	89 881	34 093	29 327	262 134	4 652	20 877	1 594 530
2010	331 395	337 720	287 520	267 146	93 212	38 443	28 279	284 254	0	21 903	1 689 872
2011	350 888	354 634	311 544	291 395	93 466	46 432	30 933	315 687	0	28 349	1 823 328
2012	369 537	367 275	321 104	311 141	88 279	57 653	32 999	376 591	0	33 372	1 957 951

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

	Handels- banken ¹	Swed- bank ²	Nordea ³	SEB ⁴	Danske Bank, branch	Länsför- säkringar Bank	Skandia- banken	Other banks ⁵	Other mortgage inst.	Other credit inst. ⁶	Total
1998	470 411	443 870	247 502	210 401	24 826	1 457	4 465	91 330	167 324	117 959	1 779 545
1999	485 047	454 634	276 677	223 092	34 634	2 147	5 146	112 074	167 423	124 648	1 885 522
2000	524 884	475 504	302 378	216 470	47 916	3 097	11 908	137 016	156 014	126 878	2 002 065
2001	587 403	502 319	330 426	236 279	75 817	6 903	13 135	151 112	154 642	117 814	2 175 850
2002	613 130	520 792	344 866	252 754	86 173	13 742	14 638	147 439	149 280	123 034	2 265 848
2003	622 877	556 512	342 129	281 428	83 428	23 315	15 894	152 397	136 562	136 230	2 350 772
2004	644 071	583 646	370 017	305 159	101 262	31 792	17 253	173 001	135 840	148 300	2 510 341
2005	699 045	637 664	415 353	348 254	134 301	39 412	18 374	205 832	159 108	156 256	2 813 599
2006	758 151	715 273	449 387	369 157	158 448	45 878	20 829	246 377	172 683	164 820	3 101 003
2007	841 711	810 703	522 072	438 325	194 936	58 652	23 172	302 117	176 285	175 692	3 543 665
2008	906 255	911 599	586 243	471 727	241 266	70 113	19 522	345 372	184 636	155 290	3 892 023
2009	925 423	931 511	601 058	470 766	220 325	90 629	22 841	325 463	229 744	178 588	3 996 348
2010	965 433	949 394	637 428	523 828	219 094	107 310	25 659	371 865	217 151	193 434	4 210 596
2011	1 010 138	978 809	661 404	604 758	236 712	120 156	25 412	378 856	219 480	224 702	4 460 427
2012	1 043 396	1 002 083	650 065	657 148	223 850	136 070	27 345	474 502	210 179	178 292	4 602 930

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 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 groups¹, December 31, 2012

	No. of employees ²	No. of employees in Sweden	Lending to the public ³ (SEK m)	Deposits from the public ⁴ (SEK m)	Total shareholders' equity (SEK m)	Balance sheet total (SEK m)
Nordea	31 466	7 102	2 962 944	1 722 219	242 150	5 813 618
SEB	18 168	8 876	1 236 088	862 260	109 513	2 453 456
Handelsbanken	11 192	7 526	1 680 479	682 223	106 897	2 387 858
Swedbank	17 313	8 713	1 238 864	579 663	106 224	1 846 941
Total	78 139	32 217	7 118 375	3 846 365	564 784	12 501 873

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 banks¹ 2012-12-31

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 1826	20	257	12 666	15 889	1 492	18 505
Sparbanken Nord	14	190	11 805	13 037	1 244	15 003
Sörmlands Sparbank	7	176	7 045	8 726	1 887	10 808
Sparbanken Syd	6	156	6 560	6 489	1 117	8 591
Falkenbergs Sparbank	5	88	5 143	5 839	1 081	7 107
Westra Wernlands Sparbank	7	94	4 108	5 245	1 509	7 003
Sparbanken i Karlshamn	6	75	5 242	4 666	799	6 698
Orust Sparbank	4	45	4 018	4 941	1 208	6 260
Roslagens Sparbank	5	96	4 520	5 366	777	6 244
Sparbanken Västra Mälardalen	4	81	3 823	4 206	938	5 770
Total above	78	1 258	64 928	74 406	12 053	91 989
Total all savings banks (49)	174	2 323	119 977	141 051	23 193	171 424

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 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
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

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 liabilities¹, end of year

Assets, Billion SEK

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	613	770	7 834

Liabilities and equity, Billion SEK

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	574	537	472	7 834

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 lending¹ by sector, end of year (SEK billion)

Deposits²

	Households ³	Business sector ³	Public sector	Foreign	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

Lending⁴

	Households ³	Business sector ³	Public sector	Foreign	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

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 lending¹ to the public, end of year SEK Billions

By collateral	One-family homes	Tenant-owned apartments	Multi-family homes	Totalt
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

1 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, 2012

	Loans outstanding (SEK millions)	Owner
Kommuninvest i Sverige AB	200 951	Kommuninvest ekonomisk förening
AB Svensk Exportkredit	192 907	The state
Landshypotek ABI	58 885	Landshypotek ekonomisk förening
Svenska Skeppshypotekskassan	5 018	The state

1 Including the subsidiaries Landshypotek Jordbrukskredit and Lantbrukskredit.

Source: Each institute respectively.

Insurance companies¹, December 31, 2012

	Assets (SEK m)	Per cent
Alecta	554 401	20,9
Skandia	442 745	16,7
AMF Pension	372 390	14,0
SEB Trygg Liv	313 067	11,8
Folksam (incl. KPA and Förenade Liv)	290 363	10,9
Länsförsäkringar	196 982	7,4
SPP Liv	147 642	5,6
Swedbank Försäkring	104 764	3,9
Handelsbanken Liv	80 955	3,1
Nordea Liv	49 838	1,9
Avanza Pension	32 219	1,2
Danica Pension (Danske Bank)	27 484	1,0
Others	40 759	1,5
Total	2 653 608	100,0

1 Life insurance, excl. labour market insurance.

Source: Insurance Sweden

Fund Management Companies, December 31, 2012

	Assets under management (SEK m)	Per cent
Swedbank Robur	468 035	23,3
SEB Fonder	280 598	13,9
Nordea Fonder	230 518	11,5
Handelsbanken Fonder	206 049	10,2
Sjunde AP-fonden ³	132 219	6,6
Länsförsäkringar Fonder	70 722	3,5
AMF Pension	69 071	3,4
SPP Fonder	64 015	3,2
Brummer & Partners	52 520	2,6
Skandia Fonder	49 805	2,5
Others	389 483	19,3
Total	2 013 034	100,0

¹ 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 Såfa.

Source: The newsletter "Fond & bank"