

Bank- and finance statistics 2015

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Svenska **Bank**föreningen
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.

Tables in the publication not yet updated are shadowed.

Basic facts about the Swedish banking market

Banks	31 Dec '14	31 Dec '15	Bank deposits from the public		31 Dec '15
Total number	117	116	Total deposits, SEK billions	100%	3 562
of which: Swedish commercial banks	38	38	of which: Households	44%	1 549
foreign commercial banks	1	0	Companies	23%	823
foreign banks' branches	28	29	Local governments	4%	139
savings banks	48	47	Foreign public	22%	789
cooperative banks	2	2	Others	7%	261
Bank branch offices	31 Dec '14	31 Dec '15	Bank lending to the public		31 Dec '15
Total number	1 774	1 644	Total lending, SEK billions	100%	3 817
of which: commercial banks	1 629	1 499	of which: Households	30%	1 138
savings banks	145	145	Companies	33%	1 249
Bank employees	2014	2015	Local governments	3%	100
Total number	40 609	40 248	Foreign public	33%	1 256
of which: commercial banks	38 558	38 141	Others	2%	75
savings banks	2 051	2 107	Total residential lending to the public by collateral		31 Dec '15
Banknotes and coins in circulation	2014	2015	Total lending, SEK billions	100%	3 444
Yealy average, SEK billion	80	77	of which: One-family dwellings	57%	1 946
ATMs (Autom. Teller Machines)	2014	2015	Tenant-owner apartments	24%	810
Total number of ATMs	3 231	3 285	Apartment blocks	20%	687
Number of transactions, millions	167	154	Mortgage institutions lending distributed by initial interest rate period		
Transaction amount, SEK billions	171	153	New loans during the period	2014	2015
(Point of Sale) Card terminals	2014	2015	variable interest rate	71%	69%
Number of terminals*	196 985	183 818	fixed 1-5 years	23%	22%
Number of transactions, millions	2 423	2 501	fixed >5 years	6%	9%
Transaction amount, SEK billions*	754	747	Household financial savings		31 Dec '15
The delining numer of terminals and transaction amount* is due to a new calculation method which is only based on figures from card redemption companies.			Total portfolio, SEK billions	100%	4 352
Payments	2014	2015	of which Deposits	35%	1 532
Tot. number of transactions, millions	3 900	4 199	Insurance savings	24%	1 033
of which: Checks	0	0	Mutual funds	19%	828
Credit cards	450	441	Shares	18%	784
Debit cards	2 170	2 404	Bonds	2%	95
Paper-based credit transfers	69	58	Others	2%	79
Non paper-based credit transfers	888	1 016	Household loan from the financial sector, by collateral		31 Dec '15
Direct debit	323	280	Total loans, SEK billions	100%	3 285
Payments in Real Time (Swish)	2014	2015	of which: One-family dwellings	58%	1 890
Number of transactions, millions	21	80	Tenant-owner apartments	25%	806
change from last year, percent	544%	289%	Other property	8%	277
Number of cards (w. payment function)	2014	2015	Unsecured credits	6%	206
Total number, millions	22,1	25,1	Financial instruments	1%	17
of which: debit cards	11,3	12,5	Guarantees	0%	3
credit cards and other cards	10,8	12,6	Other collateral	3%	85
E-invoice, private customers	2014	2015			
Number of E-invoices, millions	95,3	108,5			
Share of internet payments, private	24%	27%			

Commercial banks, December 31, 2015

Swedish banks' parent companies, and subsidiaries and branches of foreign banks	No. of branches ¹ in Sweden	No. of employees ² in Sweden	Lending to the public ³ (SEK m)	Deposits fr. the public ⁴ (SEK m)	Total shareholders' equity (SEK m)	Balance sheet total (SEK m)
SEB	168	7 257	1 080 438	690 301	97 780	1 866 605
Svenska Handelsbanken	463	6 759	733 988	755 066	107 112	1 840 058
Nordea Bank ⁵	203	6 450	421 063	560 955	184 507	1 729 216
Swedbank	275	8 373	416 482	599 476	77 382	1 339 068
Danske Bank, branch	36	1 240	314 366	170 025	-	631 785
SBAB Bank ⁶	1	434	81 207	76 639	8 073	180 673
Länsförsäkringar Bank ⁷	128	130	38 928	84 185	10 056	52 131
Landshypotek Bank	19	156	64 501	10 310	4 534	80 966
DNB Bank, branch	3	334	37 480	22 364	-	68 054
Skandiabanken	1	406	46 608	35 911	4 063	58 858
Sparbanken Skåne ⁸	28	572	41 276	42 507	5 830	52 131
IKANO Bank	1	374	24 105	20 209	3 841	36 286
Volvofinans Bank	2	192	13 690	14 329	1 234	32 001
Santander Consumer Bank, branch	1	332	23 252	13 784	-	30 904
Nordnet Bank	1	257	7 278	23 727	1 481	27 998
Avanza Bank	1	261	6 540	20 446	759	22 039
Resurs Bank	1	403	14 641	13 119	3 960	20 594
Swedbank Sjuhärad ⁸	8	157	13 510	13 298	1 891	17 926
Marginalen Bank	1	295	12 992	15 191	1 220	17 430
PBB Deutsche Pfandbriefbank, branch	1	8	16 457	0	-	16 610
ICA Banken	1	324	7 780	11 966	1 842	14 265
Varbergs Sparbank	8	117	9 586	9 827	2 910	13 159
Sparbanken Alingsås	5	98	7 603	9 015	2 848	11 940
Ålandsbanken, branch	3	140	10 000	6 100	-	10 800
Sparbanken Rekarne ⁸	3	98	8 143	9 172	631	10 598
Sparbanken Skaraborg	5	99	6 147	7 164	2 723	10 306
Collector Bank ⁹	1	168	8 692	7 853	1 385	9 999
J.P. Morgan Europe, branch	1	11	52	9 771	-	9 821
BNP Paribas Fortis Bank, branch	1	35	5 008	5 119	-	9 363
Forex Bank	83	1 017	4 307	7 183	1 077	8 613
Carnegie Investment Bank	3	344	2 055	5 599	1 767	8 586
Nordax Bank	1	179	1 577	6 001	1 323	8 182
SEB Kort Bank ¹⁰	1	330	5 001	66	3 288	7 842
Citibank International, branch	1	45	186	4 680	-	7 263
Sparbanken Lidköping	1	54	3 593	4 524	2 068	6 695
Crédit Agricole CIB, branch ¹¹	1	48	4 842	3 800	-	5 158
Sparbanken Eken	6	59	3 873	4 265	660	4 951
MedMera Bank	1	42	1 833	3 560	710	4 886
Tjustbygdens Sparbank	3	52	3 392	3 653	1 026	4 715
Bergslagens Sparbank	8	64	3 474	4 074	352	4 461
Ölands Bank ⁸	4	54	3 169	3 178	415	3 614
Sparbanken Göinge	4	32	2 681	2 796	618	3 428
TF Bank	1	45	1 639	2 230	315	2 770
OK-Q8 Bank	1	46	2 011	1 905	703	2 715
The Royal Bank of Scotland UK, branch	1	54	5	1 593	-	2 614
Erik Penser Bankaktiebolag	1	89	995	1 631	295	2 067
Vimmerby Sparbank ⁸	1	18	1 238	1 516	195	1 728
Aareal Bank, branch	1	7	0	0	-	140
Deutsche Bank, branch	1	37	0	0	-	108
UBS Switzerland Stockholm, branch	1	28	0	0	-	93
Standard Chartered Bank, branch	1	11	0	0	-	15
Evli Bank, branch	1	3	0	0	-	2
UBS Luxemburg, branch	1	4	0	0	-	1
UBS UK Stockholm, branch	1	0	0	0	-	1
Amfa Bank	..	..	..	..	..	..
Bank of China, branch ¹²	..	..	..	..	..	..
Barclays Bank, branch	..	..	..	..	..	..
BIGBANK, branch	..	..	..	..	..	..
Catella Bank, branch	..	..	..	..	..	..
Credit Suisse, branch ¹³	..	..	..	..	..	..
Eika Kreditbank, branch	..	..	..	..	..	..
J.P. Morgan Securities, branch	..	..	..	..	..	..
Lån & Spar Sverige, branch ¹⁴	..	..	..	..	..	..
Northern Trust Global Services, branch	..	..	..	..	..	..
Renault Finance Nordic bank branch ¹⁵	..	..	..	..	..	..
Toyota Kreditbank, branch	..	..	..	..	..	..
Total	1 499	38 141	3 517 683	3 320 084	540 874	8 398 316

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 banking services through agents like i.e. 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 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 bank received banking licence during 2015.
- 10 The figures excludes the SEB Kort Banks' foreign branches.
- 11 The legal name of the branch is Crédit Agricole Corporate and Investment Bank.
- 12 The legal name of the branch is Bank of China (Luxemburg) S.A., Stockholm branch.
- 13 The legal name of the branch is Credit Suisse International, (UK) Bank Sweden Branch.
- 14 The bank branch started in Sweden during 2015.
- 15 The legal name of the branch is Renault Finance Nordic Bank branch to RCI Banque SA France.

Following banks are since last year no longer registered as bank at the Finansinspektionen (FSA):

Nykredit Bank, filial
Santander Consumer Bank
Sparbanken Öresund

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

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

	Swed- bank ¹	Handels- banken ²	SEB ³	Nordea ⁴	Danske Bank, branch	Länsför- säkringar Bank	SBAB Bank ⁵	Skandia- banken	Other banks ⁶	Other inst. ⁷	Total
1998	443 870	470 411	210 401	247 502	24 826	1 457	139 894	4 465	91 330	145 389	1 779 545
1999	454 634	485 047	223 092	276 677	34 634	2 147	140 964	5 146	112 074	151 107	1 885 522
2000	475 504	524 884	216 470	302 378	47 916	3 097	135 415	11 908	137 016	147 477	2 002 065
2001	502 319	587 403	236 279	330 426	75 817	6 903	133 627	13 135	151 112	138 829	2 175 850
2002	520 792	613 130	252 754	344 866	86 173	13 742	130 668	14 638	147 439	141 646	2 265 848
2003	556 512	622 877	281 428	342 129	83 428	23 315	123 247	15 894	152 397	149 545	2 350 772
2004	583 646	644 071	305 159	370 017	101 262	31 792	128 758	17 253	55 275	273 108	2 510 341
2005	637 664	699 045	348 254	415 353	134 301	39 412	154 310	18 374	66 254	300 632	2 813 599
2006	715 273	758 151	369 157	449 387	158 448	45 878	170 013	20 829	181 690	232 177	3 101 003
2007	810 703	841 711	438 325	522 072	194 936	58 652	176 284	23 172	273 139	204 671	3 543 665
2008	911 599	906 255	471 727	586 243	241 266	70 113	184 634	19 522	320 350	180 314	3 892 023
2009	931 511	925 423	470 766	601 058	220 325	90 629	229 741	22 841	277 152	226 902	3 996 348
2010	949 394	965 433	523 828	637 428	219 094	107 310	252 642	25 659	336 376	193 432	4 210 596
2011	978 809	1 010 138	604 758	661 404	236 712	120 156	252 579	25 412	345 758	224 701	4 460 427
2012	1 002 083	1 043 396	657 148	650 065	223 850	136 070	256 710	27 345	428 556	181 056	4 606 279
2013	1 024 763	1 073 801	703 060	661 275	213 267	147 732	258 973	31 888	442 363	200 808	4 757 930
2014	1 111 981	1 103 358	730 062	687 474	230 069	162 885	261 594	40 094	466 498	205 539	4 999 554
2015	1 169 856	1 163 127	756 642	709 140	247 129	184 733	297 131	46 278	481 132	223 442	5 278 610

1 Includes deposits and lending from Swedbank, Swedbank Finans, Swedbank Hypotek, FSB Boländirekt 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 Skandinaviska Enskilda Banken, SEB Finans (until 2006) and SEB Bolån (until 2006).

4 Includes deposits and lending from Nordea Bank, Nordea Finans and Nordea Hypotek.

5 Includes deposits and lending from SBAB Bank, SCBC AB, Frispar Bolån och Sveriges Bostadsfinansierings AB.

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

7 Mortgage Lending Institutions, Fincance companies and other credit institutions.

Source: SCB

The major Swedish banking groups¹, December 31, 2015

	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	29 815	6 450	3 132 884	1 776 716	285 169	5 944 393
Handelsbanken	11 819	7 263	1 866 467	753 855	128 268	2 522 133
SEB	16 599	8 320	1 353 386	883 785	142 798	2 495 964
Swedbank	15 293	8 373	1 413 955	748 271	123 342	2 148 855
Total	73 526	30 406	7 766 692	4 162 627	679 577	13 111 345

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 2015-12-31

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 Nord	13	180	14 525	15 443	1 817	17 892
Sörmlands Sparbank	7	167	9 140	9 880	2 643	12 708
Sparbanken Syd	7	174	6 788	6 724	1 170	9 171
Falkenbergs Sparbank	5	90	5 977	6 726	1 687	8 506
Westra Wermlands Sparbank	7	98	4 681	6 263	2 109	8 827
Orusts Sparbank	4	48	5 319	6 310	1 870	8 251
Roslagens Sparbank	5	102	5 384	6 724	1 244	8 031
Sparbanken i Karlshamn	6	86	6 918	7 192	1 035	9 071
Sparbanken i Enköping	4	99	5 673	6 480	883	7 398
Sparbanken Västra Mälardalen	4	84	4 990	4 951	1 255	6 654
Total above	62	1 129	69 395	76 692	15 713	96 509
Total all savings banks (47)	146	2 063	121 394	137 711	28 825	172 055

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
2013	77 665	37 620	5 389	8 078 112
2014	100 699	54 869	6 159	9 182 099
2015	91 281	52 646	6 598	8 871 090

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	612	743	7 806
2013	3 341	2 033	948	578	437	770	8 108
2014	3 746	2 289	969	581	737	923	9 246
2015	3 817	2 310	920	563	613	705	8 930

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	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

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	
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	

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
2013	1 005	1 148	53	1 038	98	3 341
2014	1 057	1 212	126	1 219	131	3 746
2015	1 138	1 249	100	1 256	75	3 817

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
2013	1 740	645	630	3 015
2014	1 827	712	646	3 186
2015	1 946	810	687	3 444

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, 2015

	Loans outstanding (SEK millions)	Owner
Kommuninvest i Sverige AB	254 422	Kommuninvest ekonomisk förening
AB Svensk Exportkredit	205 097	The state
Svenska Skeppshypotekskassan	6 884	The state

¹ Including the subsidiaries Landshypotek Jordbrukskredit and Lantbrukskredit.

Source: Each institute respectively.

Insurance companies¹, December 31, 2015

	Assets (SEK m)	Per cent
Alecta	736 970	21,1
Skandia	541 105	15,5
AMF Pension	488 300	13,9
Folksam (inkl. KPA och Förenade Liv)	420 321	12,0
SEB Trygg Liv	373 010	10,7
Länsförsäkringar	225 980	6,5
SPP Liv	168 862	4,8
Swedbank Försäkring	147 999	4,2
Handelsbanken Liv	115 057	3,3
Nordea Liv	103 554	3,0
Avanza Pension	66 566	1,9
Danica Pension (Danske Bank)	49 347	1,4
Others	63 493	1,8
Total	3 500 565	100,00

¹ Life insurance, excl. labour market insurance.

Source: Insurance Sweden