

# Bank and finance statistics 2020

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Svenska  
**Bankföreningen**  
Swedish Bankers' Association



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

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## Basic facts about the Swedish banking market

<b>Banker</b>	<b>31.12.2019</b>	<b>31.12.2020</b>
Total number	125	121
of which: Swedish commercial banks	41	42
foreign commercial banks	0	0
foreign banks' branches	37	32
savings banks	45	45
cooperative banks	2	2

<b>Bank branch offices</b>	<b>31.12.2019</b>	<b>31.12.2020</b>
Total number	1,265	1,231
of which: Commercial banks	1,131	1,103
Savings banks	134	128

<b>Bank employees</b>	<b>2019</b>	<b>2020</b>
Total number	40,989	41,343
of which: Commercial banks	38,976	39,299
Savings banks	2,013	2,044

<b>Banknotes and coins in circulation</b>	<b>2019</b>	<b>2020</b>
Yealy average, SEK billion	63	63

<b>ATMs (Autom. Teller Machines)</b>	<b>2019</b>	<b>2020</b>
Total number of ATMs	2,508	2,414
Number of transactions, million	87	65
Transaction amount, SEK billion	103	84

<b>(Point of Sale) Card terminals</b>	<b>2019</b>	<b>2020</b>
Number of terminals	274,945	245,984
Number of transactions, million	3,226	2,960
Transaction amount, SEK billion	920	976

<b>Payments</b>	<b>2019</b>	<b>2020</b>
Total number of transactions, million	5,594	5,561
of which: Checks	0	0
Credit cards	629	551
Debit cards	3,074	2,836
Paper-based credit transfers	40	34
Non paper-based credit transfers	1,451	1,692
Direct debit	400	448

<b>Payments in Real Time (Swish)</b>	<b>2019</b>	<b>2020</b>
Number of transactions, million*	529	627
change from last year, per cent	33 %	19 %

<b>Number of cards (with payment function)</b>	<b>2019</b>	<b>2020</b>
Total number, million	18.7	18.1
of which: Debit cards	10.7	10.8
Credit cards and other cards	8.0	7.3

<b>E-invoice, private customers</b>	<b>2019</b>	<b>2020</b>
Number of E-invoices, millions	148.2	154.5

<b>Bank deposits from the public</b>	<b>31.12.2020</b>	
Total deposits, SEK billion	100 %	5,440
of which: Households	41 %	2,253
Companies	28 %	1,497
Local governments	4 %	222
Foreign public	18 %	966
Others	9 %	500

<b>Bank lending to the public</b>	<b>31.12.2020</b>	
Total lending, SEK billion	100 %	4,447
of which: Households	32 %	1,409
Companies	32 %	1,422
Local governments	5 %	202
Foreign public	28 %	1,243
Others	4 %	170

<b>Total residential lending to the public</b>	<b>31.12.2020</b>	
Total lending, SEK billion	100 %	4,706
of which: One-family dwellings	54 %	2,527
Tenant-owner apartments	27 %	1,249
Apartment blocks	20 %	930

<b>Mortgage institutions lending distributed by initial interest rate period</b>	<b>2019</b>	<b>2020</b>
New loans during the period:		
Variable interest rate	59 %	48 %
Fixed 1–5 years	31 %	37 %
Fixed >5 years	10 %	15 %

<b>Household financial savings</b>	<b>31.12.2020</b>	
Total portfolio, SEK billion	100 %	6,372
of which: Deposits	35 %	2,231
Mutual funds	24 %	1,510
Insurance savings	20 %	1,281
Shares	18 %	1,162
Bonds	1 %	89
Others	2 %	98

<b>Household loan from the financial sector, by collateral</b>	<b>31.12.2020</b>	
Total loans, SEK billion	100 %	4,450
of which: One-family dwellings	55 %	2,432
Tenant-owner apartments	28 %	1,241
Other property	8 %	368
Unsecured credits	6 %	284
Financial instruments	0.5 %	22
Guarantees	0.0 %	1
Other collateral	2 %	102

\* Included in the payments table, non paper-based credit transfers.

# I: Commercial banks, 31.12.2020

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

			(SEK m)	(SEK m)	(SEK m)	(SEK m)
	Number of branches in Sweden <sup>1</sup>	Number of employees in Sweden <sup>2</sup>	Lending to the public <sup>3</sup>	Deposits from the public <sup>4</sup>	Total shareholders' equity	Balance sheet total
SEB	108	6,959	1,569,310	1,198,833	133,868	2,497,110
Svenska Handelsbanken	376	6,903	566,145	1,021,130	142,839	2,124,863
Swedbank	159	8,944	428,997	869,222	103,433	1,648,604
Nordea Bank, branch <sup>5</sup>	119	6,265	340,536	642,728	–	1,061,816
Danske Bank, branch	28	1,495	286,027	260,742	–	738,118
SBAB Bank <sup>6</sup>	1	696	24,806	135,658	14,655	245,385
Länsförsäkringar Bank <sup>7</sup>	126	357	55,302	137,036	12,146	206,105
DNB Bank, branch	3	402	50,764	54,458	–	121,084
Landshypotek Bank	19	204	83,036	14,672	6,294	95,233
Sparbanken Skåne <sup>8</sup>	22	476	75,982	60,159	7,248	93,242
Skandiabanken	1	270	76,363	43,707	4,514	89,934
Nordnet Bank	1	438	20,312	60,334	3,374	71,993
Santander Consumer Bank, branch	1	313	34,213	23,249	–	53,247
Avanza Bank	1	382	16,287	43,987	2,198	48,277
Volvofinans Bank	1	234	16,279	22,309	668	44,142
IKANO Bank	1	443	25,031	26,223	5,851	42,965
Resurs Bank	1	459	30,901	24,873	6,525	39,630
Collector Bank	1	266	31,828	30,855	4,770	37,977
BNP Paribas, branch	1	69	3,326	30,049	–	32,159
Nordax Bank	1	334	21,011	24,203	3,019	29,232
Sparbanken Sjuhärad <sup>8</sup>	6	157	20,644	20,543	2,877	28,125
Marginalen Bank <sup>10</sup>	1	280	16,567	19,850	1,698	22,620
ICA Banken	1	335	16,018	19,293	2,195	21,887
Bluestep Bank	1	177	16,163	12,613	1,714	20,045
Varbergs Sparbank	4	128	12,755	13,422	3,434	17,892
Ålandsbanken, branch	3	112	15,644	10,367	–	17,319
SEB Kort Bank	1	414	13,136	381	3,908	17,224
Sparbanken Rekarne <sup>8</sup>	3	86	12,188	13,136	998	16,992
Sparbanken Alingsås	5	102	11,271	12,813	3,083	16,370
Sparbanken Skaraborg	4	103	9,072	10,423	3,202	13,843
Express Bank (SevenDayBank), branch	1	66	10,199	9,371	–	11,260
Forex Bank	58	450	6,574	8,764	1,221	10,434
Bank of China, branch <sup>10</sup>	1	30	4,849	6,198	–	10,258
TF Bank	1	70	7,922	8,714	1,084	10,203
Toyota Kreditbank, branch	1	44	8,630	8,030	–	8,870
Sparbanken Lidköping	1	58	6,132	6,295	2,302	8,744
Crédit Agricole CIB, branch <sup>11</sup>	1	44	6,018	823	–	8,653
Citibank Europe, branch	1	67	381	3,987	–	8,550
Bergslagens Sparbank	8	57	5,855	6,590	566	7,193
Sparbanken Eken	6	63	4,951	5,866	866	6,759
MedMera Bank	1	39	4,400	5,507	665	6,476
Tjustbygdens Sparbank	3	60	4,605	5,079	1,057	6,227
Erik Penser Bank	1	110	4,625	4,826	674	6,038
Ölands Bank <sup>8</sup>	2	48	4,371	4,770	524	5,647
Sparbanken Göinge	4	38	4,170	4,471	776	5,345
Södra Dalarnas Sparbank	2	39	3,516	4,184	638	4,835
Lån & Spar Sverige, branch	1	20	3,429	111	–	3,748
Vimmerby Sparbank <sup>8</sup>	1	17	1,733	2,141	239	2,598
OK-Q8 Bank <sup>12</sup>	1	38	2,296	1,454	837	2,412
Svea Bank	1	29	225	510	125	669
Deutsche Bank, branch	1	22	0	0	–	152
Societe Generale Bank, branch	1	30	0	0	–	117
Aareal Bank, branch	1	4	–	–	–	72
UBS Europe, branch	1	25	0	0	–	69
NatWest Markets N.V. Bank, branch	1	9	0	0	–	33
Landesbank Hessen-Thüringen, branch <sup>13</sup>	1	10	–	–	–	26
PBB Deutsche Pfandbriefbank, branch	1	10	0	0	–	25

The table continues on the next page.

# I: Commercial banks, 31.12.2020 fortsättning

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

			(SEK m)	(SEK m)	(SEK m)	(SEK m)
	Number of branches in Sweden <sup>1</sup>	Number of employees in Sweden <sup>2</sup>	Lending to the public <sup>3</sup>	Deposits from the public <sup>4</sup>	Total shareholders' equity	Balance sheet total
Adyen Nordic Bank, branch	..	..	..	..	..	..
Bank of America, branch <sup>14</sup>	..	..	..	..	..	..
Barclays Bank Ireland, branch	..	..	..	..	..	..
Bigbank, branch	..	..	..	..	..	..
Carnegie Investment Bank	..	..	..	..	..	..
Goldman Sachs Bank Europe, branch	..	..	..	..	..	..
HSBC Continental Europe Bank, branch	..	..	..	..	..	..
J.P. Morgan AG, branch	..	..	..	..	..	..
J.P. Morgan Bank Luxemburg, branch	..	..	..	..	..	..
J.P. Morgan Securities plc, branch	..	..	..	..	..	..
Klarna Bank	..	..	..	..	..	..
Northern Trust Global Services, branch	..	..	..	..	..	..
Northmill Bank	..	..	..	..	..	..
Renault Finance Nordic branch <sup>15</sup>	..	..	..	..	..	..
Standard Chartered Bank (UK), branch	..	..	..	..	..	..
Standard Chartered Bank AG, branch	..	..	..	..	..	..
Yggdrasil Bank <sup>16</sup>	..	..	..	..	..	..
<b>Total</b>	<b>1,103</b>	<b>39,299</b>	<b>3,994,795</b>	<b>4,954,958</b>	<b>486,085</b>	<b>9,648,847</b>

.. 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.

<sup>1</sup> 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.

<sup>2</sup> Average during the year.

<sup>3</sup> Lending to the public (households, companies, local governments etc.).

<sup>4</sup> Deposits and funding from the public (households, companies, local governments etc.).

<sup>5</sup> 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.

<sup>6</sup> 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.

<sup>7</sup> Employees of Länsförsäkringar Bank do not include bank employees at the regional Länsförsäkringar-insurance companies bank branches.

<sup>8</sup> The bank is partly owned by Swedbank.

<sup>9</sup> Figures from the bank's annual report 2020.

<sup>10</sup> The legal name of the branch is Bank of China (Luxemburg) S.A., Stockholm branch.

<sup>11</sup> The legal name of the branch is Crédit Agricole Corporate and Investment Bank.

<sup>12</sup> Figures from the bank's half year report 30th June 2020. Number of employees from 2019.

<sup>13</sup> The legal name of the branch is Landesbank Hessen-Thüringen Girozentrale Stockholm, branch

<sup>14</sup> The legal name of the branch is Bank of America Merrill Lynch International Designated Activity Company, Stockholm branch

<sup>15</sup> The legal name of the branch is Renault Finance Nordic Bank branch to RCI Banque SA France.

<sup>16</sup> The bank received its banking licence in 2020.

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

BRABank Sweden, branch, Credit Suisse, branch, HSBC Private Bank, branch, J.P. Morgan Europe (UK), 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 <sup>1</sup>	Swed- bank <sup>2</sup>	SEB <sup>3</sup>	Nordea <sup>4</sup>	Danske Bank, branch <sup>5</sup>	SBAB Bank <sup>6</sup>	Länsför- säkringar Bank <sup>7</sup>	Skandia- banken	Other banks <sup>8</sup>	Other inst. <sup>9</sup>	Total
1998	129,890	159,404	125,253	142,201	16,785	0	5,891	10,372	106,350	18,541	714,687
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	598,028	50,039	3,186,772
2020	718,438	661,702	617,304	493,912	186,475	131,065	127,100	39,761	701,521	54,099	3,731,377

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

	Handels- banken <sup>1</sup>	Swed- bank <sup>2</sup>	SEB <sup>3</sup>	Nordea <sup>4</sup>	Danske Bank, branch <sup>5</sup>	SBAB Bank <sup>6</sup>	Länsför- säkringar Bank <sup>7</sup>	Skandia- banken	Other banks <sup>8</sup>	Other inst. <sup>9</sup>	Total
1998	470,411	443,870	210,401	247,502	24,826	139,894	1,457	4,465	91,330	145,389	1,779,545
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	173,108	2,510,341
2005	699,045	637,664	348,254	415,353	134,301	154,310	39,412	18,374	166,254	180,632	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	320,417	6,298,262
2019	1,366,133	1,338,381	946,387	796,351	350,266	383,898	282,847	71,047	706,697	345,543	6,587,550
2020	1,409,554	1,352,870	992,578	832,325	364,152	422,948	304,971	76,121	754,542	387,633	6,897,694

<sup>1</sup> Includes deposits and lending from Handelsbanken, Handelsbanken Finans, Stadshypotek, Handelsbanken Hypotek (until 2002) and Stadshypotek Bank (until 2006).

<sup>2</sup> Includes deposits and lending from Swedbank, Swedbank Finans, Swedbank Hypotek, FSB Boländirekt Bank (until 2003) and EnterCard.

<sup>3</sup> Includes deposits and lending from Skandinaviska Enskilda Banken, SEB Finans (until 2006) and SEB Bolån (until 2006).

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

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

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

<sup>7</sup> Includes deposits and lending from Länsförsäkringar Bank and Länsförsäkringar Hypotek.

<sup>8</sup> Commercial banks, savings banks and foreign banks branches in Sweden.

<sup>9</sup> Mortgage Lending Institutions, Finance companies and other credit institutions.

Source: Statistics Sweden

### 3: The major banking groups in Sweden<sup>1</sup>, 31.12.2020

#### Group level

			(SEK m)	(SEK m)	(SEK m)	(SEK m)
	Number of employees <sup>2</sup>	Number of employees in Sweden <sup>2</sup>	Lending to the public <sup>3</sup>	Deposits from the public <sup>4</sup>	Total shareholders' equity	Balance sheet total
Nordea <sup>5</sup>	28,051	6,265	3,304,905	1,838,345	338,142	5,533,748
Handelsbanken	12,563	7,320	2,269,612	1,229,763	171,473	3,135,288
SEB	16,007	8,238	1,770,161	1,371,227	171,943	3,040,432
Swedbank	17,629	9,505	1,680,987	1,148,240	155,193	2,594,642
<b>Total</b>	<b>74,250</b>	<b>31,328</b>	<b>9,025,665</b>	<b>5,587,575</b>	<b>836,751</b>	<b>14,304,110</b>

<sup>1</sup> Including all the subsidiaries (however, do not include mutual insurance companies).

<sup>2</sup> Average during the year.

<sup>3</sup> Lending to Swedish and foreign public (households, companies, local governments etc.).

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

<sup>5</sup> The bank has its head office in Finland.

Source: Each bank respectively

### 4: Savings banks<sup>1</sup>, 31.12.2020

#### The ten largest savings banks

			(SEK m)	(SEK m)	(SEK m)	(SEK m)
	Number of branches	Number of employees <sup>2</sup>	Lending to the public <sup>3</sup>	Deposits from the public <sup>4</sup>	Capital and reserves	Balance sheet total
Sparbanken Nord	11	170	19,135	23,020	3,183	26,588
Sörmlands Sparbank	7	157	12,672	14,004	2,803	17,432
Orusts Sparbank	4	50	8,385	9,910	2,419	12,504
Westra Wermlands Sparbank	7	103	7,186	9,113	2,560	12,138
Falkenbergs Sparbank	3	93	8,338	9,250	2,088	11,633
Sparbanken i Karlshamn	6	88	8,191	9,872	1,337	11,600
Sparbanken Syd	9	155	6,832	9,759	1,196	11,557
Sparbanken i Enköping	3	99	7,864	9,970	1,301	11,322
Roslagens Sparbank	4	91	7,423	9,355	1,507	10,911
Sparbanken Västra Mälardalen	4	54	8,021	7,719	1,596	10,564
<b>Total above</b>	<b>58</b>	<b>1,059</b>	<b>94,047</b>	<b>111,971</b>	<b>19,990</b>	<b>136,250</b>
<b>Total all savings banks (45)</b>	<b>128</b>	<b>2,044</b>	<b>178,696</b>	<b>218,574</b>	<b>37,422</b>	<b>261,511</b>

<sup>1</sup> The Savings banks now operating as limited liability banking companies are shown in table I Commercial banks.

<sup>2</sup> Average during the year.

<sup>3</sup> Lending to Swedish and foreign public (households, companies, local governments etc.).

<sup>4</sup> 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 profits<sup>1</sup>, loan losses and balance sheet total, SEK million

	Operating profits <sup>2</sup>	of which dividends from group companies	Loan losses <sup>3</sup>	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	71,437	35,906	20,063	10,036,905

<sup>1</sup> 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.

<sup>2</sup> After loan losses

<sup>3</sup> Net loan losses

Source: Statistics Sweden, Financial Enterprises

## 6: Banks' assets and liabilities<sup>1</sup>, end of year, SEK Billion

### Assets

Ultimo December	Lending to the public <sup>2,3</sup>	Lending to financial institutions	Securities other than shares	Shares and other equities	Derivatives	Other assets	Total
1996	668	420	373	49	122	102	1,735
1997	872	562	336	95	119	129	2,112
1998	998	567	453	101	134	164	2,417
1999	1,065	598	385	124	131	172	2,476
2000	1,274	760	387	153	166	232	2,972
2001	1,380	869	430	162	154	165	3,160
2002	1,410	835	472	145	259	159	3,280
2003	1,367	867	508	156	258	125	3,280
2004	1,446	1,114	555	323	259	203	3,901
2005	1,729	1,287	724	362	254	225	4,583
2006	2,044	1,445	790	381	197	293	5,150
2007	2,739	1,540	822	419	234	330	6,083
2008	3,030	1,843	983	389	833	387	7,465
2009	2,902	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

### Liabilities and equity

Ultimo December	Deposits from the public <sup>4</sup>	Deposits from the financial sector	Securities etc. issued	Derivatives	Other liabilities	Equity	Total
1996	795	457	152	119	120	92	1,735
1997	937	547	232	120	158	118	2,112
1998	975	688	310	131	196	117	2,417
1999	1,030	601	378	122	220	124	2,476
2000	1,185	757	421	162	284	163	2,972
2001	1,269	882	492	150	199	167	3,160
2002	1,324	828	477	282	214	155	3,280
2003	1,384	787	444	284	215	166	3,280
2004	1,452	1,067	540	285	345	212	3,901
2005	1,641	1,218	817	255	425	227	4,583
2006	1,860	1,372	942	217	522	238	5,150
2007	2,032	1,544	1,278	240	697	294	6,083
2008	2,192	2,154	1,549	782	467	322	7,465
2009	2,309	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	5,440	1,353	2,058	612	497	541	10,500

<sup>1</sup> 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.

<sup>2</sup> Lending to Swedish and foreign public (households, companies, local governments etc.).

<sup>3</sup> 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.

<sup>4</sup> 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 lending<sup>1</sup> by sector, end of year, SEK billion

### Deposits<sup>2</sup>

	Households <sup>3</sup>	Business sector <sup>3</sup>	Public sector	Foreign <sup>4</sup>	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	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	893	401	4,666
2020	2,253	1,497	222	966	500	5,440

### Lending<sup>5</sup>

	Households <sup>3</sup>	Business sector <sup>3</sup>	Public sector	Foreign <sup>4</sup>	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
2019	1,342	1,430	136	1,478	196	4,581
2020	1,409	1,422	202	1,243	170	4,447

<sup>1</sup> 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.

<sup>2</sup> Deposits and funding from the public (households, companies, local governments etc.).

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> Lending to the public (households, companies, local governments etc.).

Source: Statistics Sweden, Financial Markets Statistics

## 8: Residential lending<sup>1</sup> 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	2,176	1,007	774	3,957
2018	2,292	1,090	817	4,199
2019	2,389	1,165	861	4,416
2020	2,527	1,249	930	4,706

<sup>1</sup> 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, 31.12.2020

	(SEK m)	Loans outstanding	Owner
Kommuninvest i Sverige AB	445,789		Kommuninvest ekonomisk förening
AB Svensk Exportkredit	231,678		The state
Svenska Skeppshypotekskassan	6,883		The state

Source: Each institute respectively.

## 10: Insurance companies<sup>1</sup>, 31.12.2020\*

	(SEK m)	Assets	Per cent
Alecta	1,032,508		20.7
Skandia	699,311		14.0
Folksam (incl. KPA and Förenade Liv)	642,212		12.9
AMF Pension	611,843		12.2
SEB	451,700		9.0
Länsförsäkringar	285,779		5.7
Swedbank Försäkring	249,061		5.0
SPP	217,609		4.4
Handelsbanken Liv	194,765		3.9
Nordea Liv	186,800		3.7
Avanza	155,931		3.1
Futur Pension (former Danica Pension)	128,851		2.6
Others	139,717		2.8
<b>Total</b>	<b>4,996,087</b>		<b>100.0</b>

<sup>1</sup> Life insurance, excluding labour market insurance.

Source: Insurance Sweden

## II: 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

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 <sup>1</sup> (per cent)			share of total guaranteed deposits <sup>2</sup> (per cent)			share of total guaranteed deposits <sup>3</sup> (per cent)			Total	
		fees		fees		fees	fees				
1996	1.0	1.0								<b>1.0</b>	407
1997	3.1	2.0								<b>3.1</b>	392
1998	5.5	2.0								<b>5.5</b>	399
1999	7.6	2.0								<b>7.6</b>	399
2000	10.3	2.0								<b>10.3</b>	390
2001	11.0	0.4								<b>11.0</b>	428
2002	12.3	0.4								<b>12.3</b>	456
2003	13.3	0.5								<b>13.3</b>	390
2004	14.5	0.4								<b>14.5</b>	490
2005	15.7	0.5								<b>15.7</b>	527
2006	16.3	0.5								<b>16.3</b>	579
2007	17.6	0.6								<b>17.6</b>	639
2008	19.1	0.6	2.2				15.1	0.1	1.7	<b>34.2</b>	886
2009	20.7	0.9	2.2				16.5	1.4	1.7	<b>37.2</b>	948
2010	22.6	0.9	2.0				20.5	3.3	1.8	<b>43.1</b>	1,139
2011	24.6	1.1	2.2				24.7	2.8	2.0	<b>49.3</b>	1,226
2012	26.7	1.2	2.2				29.4	3.7	2.3	<b>56.1</b>	1,313
2013	28.4	1.3	2.2				49.6 <sup>4</sup>	3.3	3.8	<b>78.0</b>	1,389
2014	30.6	1.4	2.4				53.1	3.2	3.8	<b>83.6</b>	1,501
2015	34.4	1.5	2.3	0	0		56.4	3.5	3.6	<b>90.8</b>	1,555
2016	38.1 <sup>5</sup>	1.6	2.3	22.5 <sup>6</sup>	3.4		40.5 <sup>6</sup>	3.4	2.4	<b>101.0</b>	1,689
2017	40.1	1.7	2.4	28.8	6.5	1.7	40.2	0.0	1.8	<b>109.2</b>	2,280
2018	41.8	2.3	1.8	37.8	9.1	1.7	40.0	0.0	2.5	<b>119.6</b>	1,631
2019	44.3	1.6	2.7	43.5	5.8	2.7	39.9	0.0	2.3	<b>127.7</b>	1,734
2020	46.4	1.7	2.7	46.9	3.5	2.7	39.9	0.0	2.1	<b>133.3</b>	1,917

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

<sup>2</sup> Swedish National Debt Office Annual Report

<sup>3</sup> Calculations by Swedish Bankers' Association

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

<sup>5</sup> From 2015 the fund is valued to market value.

<sup>6</sup> 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

Source: Finansinspektionen

## I4: Bank branch offices in Sweden

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

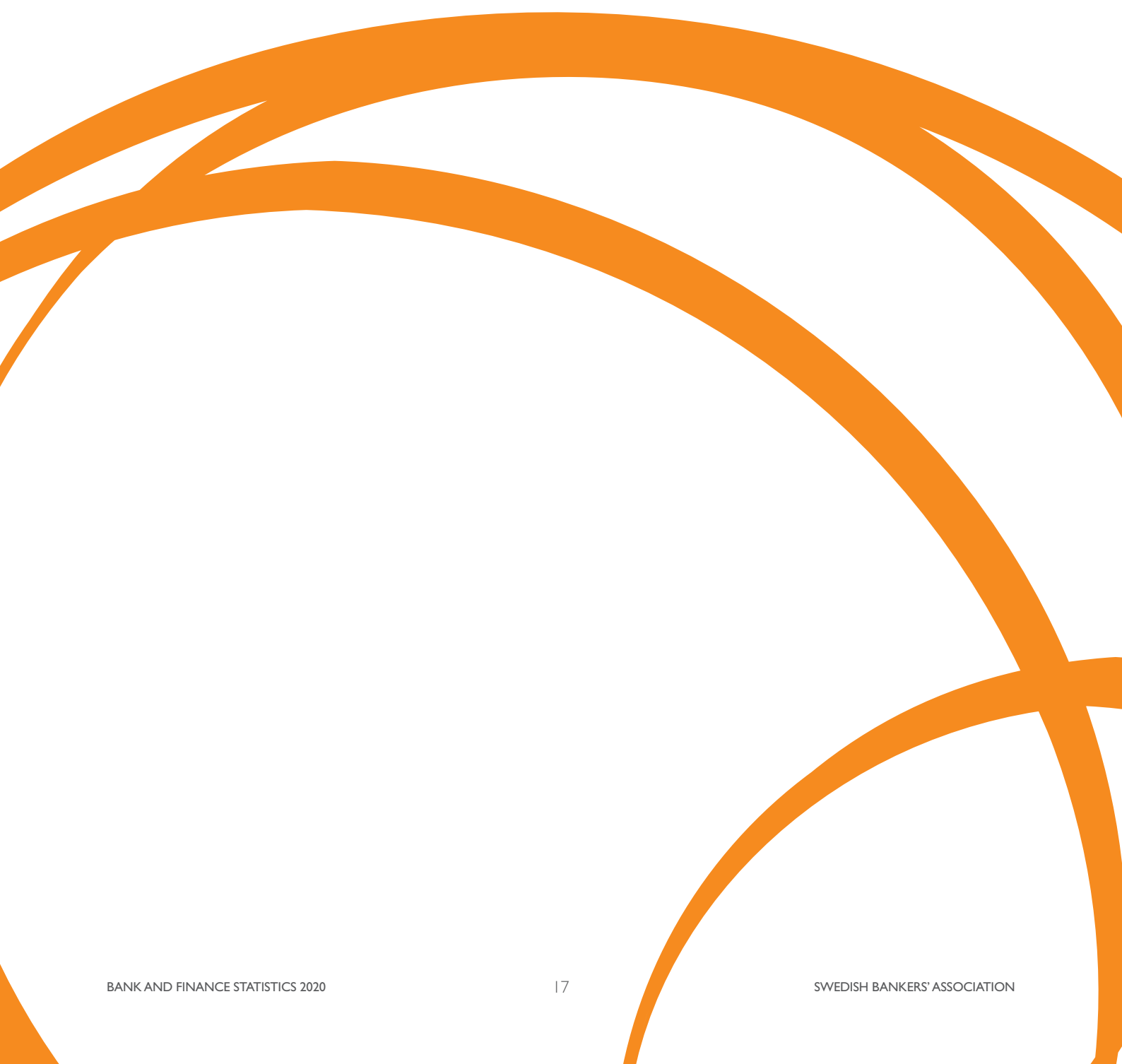
Source: Swedish Bankers' Association

## 15: 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

Source: Swedish Bankers' Association











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