

Bank- and finance statistics 2016

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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 '15	31 Dec '16	Bank deposits from the public		31 Dec '16
Total number	116	117	Total deposits, SEK billions	100%	3 927
of which: Swedish commercial banks	38	39	of which: Households	43%	1 679
foreign commercial banks	0	1	Companies	23%	904
foreign banks' branches	29	28	Local governments	4%	151
savings banks	47	47	Foreign public	23%	884
cooperative banks	2	2	Others	8%	309
Bank branch offices	31 Dec '15	31 Dec '16	Bank lending to the public		31 Dec '16
Total number	1 644	1 514	Total lending, SEK billions	100%	4 122
of which: commercial banks	1 499	1 370	of which: Households	29%	1 190
savings banks	145	144	Companies	31%	1 288
Bank employees	2015	2016	Local governments	3%	136
Total number	40 248	39 923	Foreign public	33%	1 345
of which: commercial banks	38 141	37 876	Others	4%	164
savings banks	2 107	2 047	Total residential lending to the public by collateral		31 Dec '16
Banknotes and coins in circulation	2015	2016	Total lending, SEK billions	100%	3 692
Yealy average, SEK billion	77	65	of which: One-family dwellings	56%	2 059
ATMs (Autom. Teller Machines)	2015	2016	Tenant-owner apartments	25%	906
Total number of ATMs	3 285	2 850	Apartment blocks	20%	726
Number of transactions, millions	154	136	Mortgage institutions lending distributed by initial interest rate period		
Transaction amount, SEK billions	153	136	New loans during the period	2015	2016
(Point of Sale) Card terminals	2015	2016	variable interest rate	69%	69%
Number of terminals	226 548	257 874	fixed 1-5 years	22%	24%
Number of transactions, millions	2 657	2 809	fixed >5 years	9%	8%
Transaction amount, SEK billions	794	997	Household financial savings		31 Dec '16
Payments	2015	2016	Total portfolio, SEK billions	100%	4 591
Tot. number of transactions, millions	4 199	4 777	of which: Deposits	36%	1 668
of which: Checks	0	0	Insurance savings	23%	1 073
Credit cards	441	501	Mutual funds	19%	856
Debit cards	2 404	2 672	Shares	18%	836
Paper-based credit transfers	58	59	Bonds	2%	88
Non paper-based credit transfers	1 016	1 244	Others	2%	70
Direct debit	280	301	Household loan from the financial sector, by collateral		31 Dec '16
Payments in Real Time (Swish)	2015	2016	Total loans, SEK billions	100%	3 516
Number of transactions, millions	80	168	of which: One-family dwellings	57%	2 001
change from last year, percent	289%	111%	Tenant-owner apartments	26%	901
Number of cards (w. payment function)	2015	2016	Other property	8%	284
Total number, millions	25,1	21,1	Unsecured credits	6%	215
of which: debit cards	12,5	10,7	Financial instruments	1%	18
credit cards and other cards	12,6	10,4	Guarantees	0%	3
E-invoice, private customers	2015	2016	Other collateral	3%	94
Number of E-invoices, millions	108,5	122,0			

Commercial banks, December 31, 2016

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	137	7 110	1 172 095	782 584	101 374	1 999 844
Svenska Handelsbanken	435	6 575	763 567	827 753	116 642	1 894 704
Nordea Bank ⁵	159	6 778	417 693	555 793	194 967	1 731 505
Swedbank	248	8 143	430 406	617 704	85 355	1 294 174
Danske Bank, branch	36	1 240	388 132	141 705	-	723 691
SBAB Bank ⁶	1	484	51 577	96 769	9 948	195 144
Länsförsäkringar Bank ⁷	128	142	39 484	91 505	10 294	148 007
Landshypotek Bank	19	162	66 518	11 731	4 726	82 180
DNB Bank, branch	3	327	32 715	32 134	-	74 756
Skandiabanken	1	325	56 733	38 008	3 643	65 311
Sparbanken Skåne ⁸	29	519	51 008	45 671	5 898	59 097
IKANO Bank	1	433	26 845	24 180	4 744	41 536
Volvofinans Bank	2	189	15 205	15 412	1 186	35 474
Santander Consumer Bank, branch	1	376	25 316	12 548	-	35 142
Nordnet Bank	1	283	9 516	29 132	1 601	33 211
Avanza Bank	1	282	8 175	22 832	824	24 442
Resurs Bank	1	351	16 482	13 806	4 801	22 957
Swedbank Sjuhärads ⁸	8	156	14 202	14 650	2 069	19 638
Marginalen Bank	1	281	13 684	16 597	1 329	18 850
Nordax Bank	1	192	12 794	7 141	2 120	15 773
Collector Bank	1	232	13 236	11 344	2 197	15 076
ICA Banken	1	331	8 200	12 897	1 572	14 948
Varbergs Sparbank	5	117	11 147	10 547	3 306	14 769
Bluestep Bank ⁹	1	148	10 146	9 504	931	13 127
PBB Deutsche Pfandbriefbank, branch	1	8	12 786	0	-	12 974
Sparbanken Alingsås	5	99	7 800	9 634	3 093	12 965
BNP Paribas Fortis Bank, branch	1	34	1 699	10 952	..	12 022
Sparbanken Skaraborg	5	98	7 124	7 694	3 151	11 254
Sparbanken Rekarne ⁹	3	97	8 912	9 854	666	11 185
Forex Bank	83	823	4 639	7 781	1 232	9 343
Carnegie Investment Bank	3	335	1 986	4 620	1 991	8 715
Citibank Europe, branch ¹⁰	1	65	63	2 386	..	8 295
SEB Kort Bank ¹¹	1	340	5 289	67	3 365	8 193
Bank of China, branch ¹²	1	19	3 722	6 010	..	8 085
J.P. Morgan Europe, branch	1	11	50	327	..	7 437
Sparbanken Lidköping	1	57	3 876	4 726	2 397	7 218
Toyota Kreditbank, branch	1	31	5 891	5 235	-	5 951
Crédit Agricole CIB, branch ¹³	1	47	4 132	1 055	-	5 814
Sparbanken Eken	6	56	4 224	4 578	740	5 338
Bergslagens Sparbank	8	60	4 453	4 473	380	5 056
Tjustbygdens Sparbank	3	54	3 744	3 845	1 130	5 032
MedMera Bank	1	48	2 193	3 567	694	4 880
Ölands Bank ⁸	4	51	3 541	3 447	430	3 892
Sparbanken Göinge	4	33	2 992	3 168	679	3 859
TF Bank	1	50	2 489	2 285	469	2 942
OK-Q8 Bank	1	27	2 207	1 952	735	2 802
Erik Penser Bankaktiebolag	1	92	1 670	2 152	361	2 699
Renault Finance Nordic bankbranch ¹⁴	1	13	1 917	0	-	2 053
Vimmerby Sparbank ⁸	1	19	1 366	1 655	200	1 869
Lån & Spar Sverige, branch	1	15	1 723	60	..	1 746
The Royal Bank of Scotland UK, branch	1	30	0,03	9	-	1 215
Aareal Bank, branch	1	5	0	0	..	183
UBS Switzerland Stockholm, branch	1	29	0	0	-	61
Standard Chartered Bank, branch	1	11	0	0	-	24
UBS Europe, branch ¹⁵	1	5	0	0	-	14
Evli Bank, branch	1	3	0	0	-	1
UBS UK Stockholm, branch	1	0	0	0	-	1
Netfonds ¹⁶	1	0	0	0	0,05	0,05
Deutsche Bank, branch	1	35	0	0	-	..
Amfa Bank	..	..	..	..	..	..
Barclays Bank, branch	..	..	..	..	..	..
BIGBANK, branch	..	..	..	..	..	..
Catella Bank, branch	..	..	..	..	..	..
Credit Suisse, branch ¹⁷	..	..	..	..	..	..
Eika Kreditbank, branch	..	..	..	..	..	..
J.P. Morgan Securities, branch	..	..	..	..	..	..
Northern Trust Global Services, branch	..	..	..	..	..	..
Ålandsbanken, branch	..	..	..	..	..	..
Total	1 370	37 876	3 755 363	3 543 479	581 240	8 746 475

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 Bluestep Bank received banking licence during 2016.
- 10 The bank branch has changed name from Citibank International, branch.
- 11 The figures excludes the SEB Kort Banks' foreign branches.
- 12 The legal name of the branch is Bank of China (Luxemburg) S.A., Stockholm branch.
- 13 The legal name of the branch is Crédit Agricole Corporate and Investment Bank.
- 14 The legal name of the branch is Renault Finance Nordic Bank branch to RCI Banque SA France.
- 15 The bank branch has changed name from UBS Switzerland Stockholm, branch.
- 16 Netfonds received banking licence during 2016.
- 17 The legal name of the branch is Credit Suisse International, (UK) Bank Sweden Branch.

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

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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	SBAB Bank ⁵	Länsför- säkringar Bank	Skandia- banken	Other banks ⁶	Other inst. ⁷	Total
1998	159 404	129 890	125 253	142 201	16 785	0	5 891	10 372	106 350	18 541	714 687
1999	159 972	140 021	146 337	138 355	24 855	0	6 965	11 012	112 685	22 871	763 073
2000	165 488	148 354	161 955	128 510	24 538	0	8 293	11 882	125 019	25 092	799 131
2001	163 658	157 967	168 923	138 757	44 530	0	11 373	17 024	148 004	25 276	875 512
2002	172 754	162 008	183 914	181 590	41 909	0	13 486	19 128	121 949	22 791	919 529
2003	185 599	169 008	172 463	178 002	35 688	0	15 716	21 415	130 898	19 541	928 330
2004	193 402	175 483	163 980	186 994	35 265	0	16 643	22 122	142 487	12 569	948 945
2005	215 190	198 416	189 728	199 659	42 214	0	18 695	22 945	159 817	13 661	1 060 325
2006	246 927	226 597	211 074	220 389	57 585	0	21 396	25 335	185 246	11 995	1 206 544
2007	287 417	263 299	231 450	244 845	66 382	759	25 607	28 116	215 136	11 473	1 374 484
2008	287 944	311 697	253 980	300 180	74 609	3 542	30 451	28 736	228 377	12 265	1 531 781
2009	303 046	313 427	249 863	287 230	89 881	4 652	34 093	29 327	257 482	25 529	1 594 530
2010	337 720	331 395	267 146	287 520	93 212	6 078	38 443	28 279	278 176	21 903	1 689 872
2011	354 634	350 888	291 395	311 544	93 466	8 757	46 432	30 933	306 930	28 349	1 823 328
2012	367 275	369 537	311 141	321 104	88 279	27 397	57 653	32 999	349 194	33 582	1 958 161
2013	384 986	389 646	306 968	323 301	97 917	45 301	63 757	32 155	369 039	40 179	2 053 249
2014	401 633	423 343	331 340	323 035	97 083	59 553	69 676	31 391	381 587	42 985	2 161 626
2015	450 173	447 241	368 708	349 746	92 855	74 270	77 423	32 580	420 939	42 493	2 356 428
2016	500 533	486 424	405 080	351 150	100 263	93 255	84 887	34 358	466 786	50 556	2 573 292

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

	Swed- bank ¹	Handels- banken ²	SEB ³	Nordea ⁴	Danske Bank, branch	SBAB Bank ⁵	Länsför- säkringar Bank	Skandia- banken	Other banks ⁶	Other inst. ⁷	Total
1998	443 870	470 411	210 401	247 502	24 826	139 894	1 457	4 465	91 330	145 389	1 779 545
1999	454 634	485 047	223 092	276 677	34 634	140 964	2 147	5 146	112 074	151 107	1 885 522
2000	475 504	524 884	216 470	302 378	47 916	135 415	3 097	11 908	137 016	147 477	2 002 065
2001	502 319	587 403	236 279	330 426	75 817	133 627	6 903	13 135	151 112	138 829	2 175 850
2002	520 792	613 130	252 754	344 866	86 173	130 668	13 742	14 638	147 439	141 646	2 265 848
2003	556 512	622 877	281 428	342 129	83 428	123 247	23 315	15 894	152 397	149 545	2 350 772
2004	583 646	644 071	305 159	370 017	101 262	128 758	31 792	17 253	55 275	273 108	2 510 341
2005	637 664	699 045	348 254	415 353	134 301	154 310	39 412	18 374	66 254	300 632	2 813 599
2006	715 273	758 151	369 157	449 387	158 448	170 013	45 878	20 829	181 690	232 177	3 101 003
2007	810 703	841 711	438 325	522 072	194 936	176 284	58 652	23 172	273 139	204 671	3 543 665
2008	911 599	906 255	471 727	586 243	241 266	184 634	70 113	19 522	320 350	180 314	3 892 023
2009	931 511	925 423	470 766	601 058	220 325	229 741	90 629	22 841	277 152	226 902	3 996 348
2010	949 394	965 433	523 828	637 428	219 094	252 642	107 310	25 659	336 376	193 432	4 210 596
2011	978 809	1 010 138	604 758	661 404	236 712	252 579	120 156	25 412	345 758	224 701	4 460 427
2012	1 002 083	1 043 396	657 148	650 065	223 850	256 710	136 070	27 345	428 556	181 056	4 606 279
2013	1 024 763	1 073 801	703 060	661 275	213 267	258 973	147 732	31 888	442 363	200 808	4 757 930
2014	1 111 981	1 103 358	730 062	687 474	230 069	261 594	162 885	40 094	466 498	205 539	4 999 554
2015	1 169 856	1 163 127	756 642	709 140	247 129	297 131	184 733	46 278	481 132	223 442	5 278 610
2016	1 227 367	1 204 796	802 977	723 811	283 056	296 213	207 546	56 247	526 672	259 938	5 588 623

- 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, 2016

	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	31 596	6 778	3 034 724	1 662 402	309 597	5 881 083
Handelsbanken	11 759	7 046	1 963 622	829 336	136 381	2 627 580
SEB	16 260	8 221	1 453 019	962 028	140 976	2 620 646
Swedbank	15 231	8 143	1 507 247	792 924	129 705	2 154 203
Total	74 846	30 188	7 958 612	4 246 690	716 659	13 283 512

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 2016-12-31

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	181	15 760	16 932	1 954	19 508
Sörmlands Sparbank	8	169	9 964	10 642	2 812	13 830
Sparbanken i Karlshamn	6	86	7 420	7 874	1 093	9 740
Westra Wermlands Sparbank	7	99	5 205	6 636	2 481	9 481
Sparbanken Syd	7	146	7 093	7 283	1 139	9 368
Orusts Sparbank	4	46	6 229	6 978	2 211	9 238
Falkenbergs Sparbank	5	91	6 563	6 989	1 937	9 008
Roslagens Sparbank	5	100	6 489	7 289	1 405	8 757
Sparbanken i Enköping	4	96	5 799	7 160	1 009	8 203
Sparbanken Västra Mälardalen	4	78	6 081	5 594	1 381	7 961
Total above	63	1 090	76 602	83 377	17 423	105 094
Total all savings banks (47)	145	2 047	146 345	164 903	33 318	202 902

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	91 637	52 646	6 690	8 881 097
2016	106 960	73 320	7 449	9 267 555

- 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
2016	4 122	2 561	932	503	588	714	9 421

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
2016	3 927	1 214	2 615	543	510	612	9 421

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
2016	1 679	904	151	884	309	3 927

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
2016	1 190	1 288	136	1 345	164	4 122

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
2016	2 059	906	726	3 692

¹ Lending from Monetary Financial Institutions (banks, mortgage institutions, etc.) by collateral. Includes all residential lending, both first and second mortgages.s.

Source: Statistics Sweden

Corporate finance institutions, December 31, 2016

	Loans outstanding (SEK millions)	Owner
Kommuninvest i Sverige AB	276 982	Kommuninvest ekonomisk förening
AB Svensk Exportkredit	208 700	The state
Svenska Skeppshypotekskassan	7 174	The state

Source: Each institute respectively.

Insurance companies¹, December 31, 2016

	Assets (SEK m)	Per cent
Alecta	776 629	21,4
Skandia	576 632	15,9
AMF Pension	523 283	14,4
Folksam (incl. KPA och Förenade Liv)	461 604	12,7
SEB	392 993	10,8
SPP	175 809	4,8
Swedbank Försäkring	158 716	4,4
Handelsbanken Liv	122 173	3,4
Nordea Liv	117 642	3,2
Länsförsäkringar	116 103	3,2
Avanza	75 934	2,1
Danica Pension (Danske Bank)	58 672	1,6
Others	73 338	2,0
Total	3 629 528	100,0

¹ Life insurance, excl. labour market insurance.

Source: Insurance Sweden