

Bank- and finance statistics 2017

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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 '16 | 31 Dec '17 | Bank deposits from the public | | 31 Dec '17 |
| Total number | 117 | 119 | Total deposits, SEK billions | 100% | 5 515 |
| of which: Swedish commercial banks | 39 | 40 | of which: Households | 33% | 1 806 |
| foreign commercial banks | 1 | 1 | Companies | 18% | 981 |
| foreign banks' branches | 28 | 29 | Local governments | 3% | 173 |
| savings banks | 47 | 47 | Foreign public | 39% | 2 153 |
| cooperative banks | 2 | 2 | Others | 7% | 401 |
| Bank branch offices | 31 Dec '16 | 31 Dec '17 | Bank lending to the public | | 31 Dec '17 |
| Total number | 1 514 | 1 409 | Total lending, SEK billions | 100% | 5 305 |
| of which: commercial banks | 1 370 | 1 272 | of which: Households | 23% | 1 244 |
| savings banks | 144 | 137 | Companies | 25% | 1 331 |
| Bank employees | 2016 | 2017 | Local governments | 4% | 191 |
| Total number | 39 923 | 39 773 | Foreign public | 44% | 2 327 |
| of which: commercial banks | 37 876 | 37 736 | Others | 4% | 212 |
| savings banks | 2 047 | 2 037 | Total residential lending to the public by collateral | | 31 Dec '17 |
| Banknotes and coins in circulation | 2016 | 2017 | Total lending, SEK billions | 100% | 3 960 |
| Yealy average, SEK billion | 62 | 58 | of which: One-family dwellings | 55% | 2 179 |
| ATMs (Autom. Teller Machines) | 2016 | 2017 | Tenant-owner apartments | 25% | 1 009 |
| Total number of ATMs | 2 850 | 2 655 | Apartment blocks | 19% | 772 |
| Number of transactions, millions | 139 | 121 | Mortgage institutions lending distributed by initial interest rate period | | |
| Transaction amount, SEK billions | 110 | 130 | New loans during the period | 2016 | 2017 |
| (Point of Sale) Card terminals | 2016 | 2017 | variable interest rate | 75% | 67% |
| Number of terminals | 257 874 | 219 158 | fixed 1-5 years | 17% | 20% |
| Number of transactions, millions | 2 807 | 3 004 | fixed >5 years | 8% | 12% |
| Transaction amount, SEK billions | 997 | 881 | Household financial savings | | 31 Dec '17 |
| Payments | 2016 | 2017 | Total portfolio, SEK billions | 100% | 5 070 |
| Tot. number of transactions, millions | 4 770 | 5 003 | of which: Deposits | 35% | 1 774 |
| of which: Checks | 0 | 0 | Mutual funds | 23% | 1 170 |
| Credit cards | 562 | 574 | Insurance savings | 21% | 1 078 |
| Debit cards | 2 604 | 2 778 | Shares | 17% | 859 |
| Paper-based credit transfers | 59 | 46 | Bonds | 2% | 122 |
| Non paper-based credit transfers | 1 244 | 1 271 | Others | 1% | 66 |
| Direct debit | 301 | 334 | Household loan from the financial sector, by collateral | | 31 Dec '17 |
| Payments in Real Time (Swish) | 2016 | 2017 | Total loans, SEK billions | 100% | 3 792 |
| Number of transactions, millions | 168 | 277 | of which: One-family dwellings | 56% | 2 114 |
| change from last year, percent | 111% | 65% | Tenant-owner apartments | 26% | 1 003 |
| Number of cards (w. payment function) | 2016 | 2017 | Other property | 9% | 327 |
| Total number, millions | 21,1 | 19,6 | Unsecured credits | 6% | 235 |
| of which: debit cards | 10,7 | 10,0 | Financial instruments | 0% | 17 |
| credit cards and other cards | 10,4 | 9,5 | Guarantees | 0% | 2 |
| E-invoice, private customers | 2016 | 2017 | Other collateral | 2% | 93 |
| Number of E-invoices, millions | 122,0 | 138,4 | | | |

I Commercial banks, December 31, 2017

| 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) |
|---|--|---|--|--|------------------------------------|-----------------------------|
| Nordea Bank ⁵ | 133 | 6 912 | 1 503 532 | 1 734 783 | 300 610 | 4 110 200 |
| Svenska Handelsbanken | 420 | 6 519 | 765 691 | 941 401 | 120 200 | 2 012 876 |
| SEB | 118 | 6 869 | 1 196 824 | 822 151 | 104 762 | 1 892 163 |
| Swedbank | 218 | 7 732 | 398 666 | 671 323 | 87 177 | 1 316 391 |
| Danske Bank, branch | 35 | 1 323 | 368 831 | 178 593 | - | 864 684 |
| SBAB Bank ⁶ | 1 | 483 | 22 912 | 111 895 | 9 369 | 207 410 |
| Länsförsäkringar Bank ⁷ | 128 | 293 | 42 203 | 99 808 | 10 446 | 160 397 |
| Landshypotek Bank | 19 | 173 | 68 488 | 12 675 | 5 807 | 84 394 |
| Skandiabanken | 1 | 309 | 59 190 | 38 800 | 3 766 | 69 445 |
| Sparbanken Skåne ⁸ | 28 | 502 | 56 953 | 48 641 | 6 053 | 66 786 |
| DNB Bank, branch | 3 | 331 | 36 715 | 20 401 | - | 66 556 |
| IKANO Bank | 1 | 402 | 27 799 | 25 617 | 5 070 | 44 082 |
| Volvofinans Bank | 1 | 208 | 16 484 | 16 014 | 1 113 | 40 649 |
| Nordnet Bank | 1 | 300 | 11 852 | 34 341 | 1 604 | 38 772 |
| Santander Consumer Bank, branch | 1 | 352 | 28 101 | 15 415 | - | 38 103 |
| Avanza Bank | 1 | 309 | 9 507 | 27 901 | 1 044 | 29 971 |
| Resurs Bank | 1 | 398 | 18 395 | 12 817 | 4 896 | 24 421 |
| Collector Bank | 1 | 317 | 15 310 | 19 507 | 3 079 | 22 371 |
| Sparbanken Sjuhärad ⁸ | 8 | 153 | 14 985 | 16 320 | 2 246 | 21 450 |
| Marginalen Bank | 1 | 263 | 15 098 | 17 193 | 1 616 | 19 725 |
| Nordax Bank | 1 | 192 | 13 488 | 7 511 | 2 345 | 16 878 |
| ICA Banken | 1 | 327 | 10 387 | 14 062 | 1 779 | 16 275 |
| Varbergs Sparbank | 5 | 117 | 11 364 | 11 421 | 3 333 | 15 703 |
| SEB Kort Bank | 1 | 377 | 11 293 | 67 | 3 026 | 14 537 |
| Ålandsbanken, branch | 3 | 129 | 12 602 | 8 146 | - | 14 045 |
| BNP Paribas Fortis Bank, branch | 1 | 23 | 825 | 12 301 | - | 13 639 |
| Sparbanken Alingsås | 5 | 99 | 10 374 | 9 220 | 3 032 | 13 390 |
| Sparbanken Rekarne ⁸ | 3 | 93 | 9 443 | 10 456 | 837 | 11 947 |
| Sparbanken Skaraborg | 5 | 96 | 7 768 | 8 191 | 3 155 | 11 827 |
| Crédit Agricole CIB, branch ⁹ | 1 | 44 | 8 688 | 1 548 | - | 11 819 |
| PBB Deutsche Pfandbriefbank, branch | 1 | 9 | 10 933 | 2 | - | 11 071 |
| Carnegie Investment Bank | 3 | 323 | 1 819 | 7 227 | 2 029 | 10 895 |
| Forex Bank | 77 | 790 | 5 842 | 8 244 | 1 248 | 10 254 |
| Bluestep Bank | 1 | 156 | 8 128 | 4 820 | 888 | 9 565 |
| Bank of China, branch ¹⁰ | 1 | 25 | 4 951 | 6 015 | - | 8 073 |
| Sparbanken Lidköping | 1 | 59 | 4 504 | 5 441 | 2 375 | 7 846 |
| Toyota Kreditbank, branch | 1 | 33 | 6 771 | 5 922 | - | 6 703 |
| Citibank Europe, branch | 1 | 64 | 47 | 2 289 | - | 6 354 |
| Sparbanken Eken | 6 | 59 | 4 107 | 4 750 | 771 | 5 541 |
| Bergslagens Sparbank | 8 | 59 | 4 395 | 4 902 | 434 | 5 390 |
| Tjustbygdens Sparbank | 3 | 56 | 3 790 | 4 152 | 1 100 | 5 284 |
| MedMera Bank | 1 | 49 | 2 776 | 3 465 | 681 | 4 916 |
| Sparbanken Göinge | 4 | 33 | 3 121 | 3 420 | 706 | 4 143 |
| Ölands Bank ⁸ | 4 | 52 | 3 865 | 3 598 | 453 | 4 064 |
| TF Bank | 1 | 44 | 2 253 | 3 017 | 614 | 3 729 |
| Erik Penser Bank | 1 | 98 | 2 481 | 2 897 | 452 | 3 655 |
| OK-Q8 Bank | 1 | 28 | 2 285 | 1 858 | 778 | 2 755 |
| Lån & Spar Sverige, branch | 1 | 21 | 2 474 | 81 | - | 2 496 |
| Vimmerby Sparbank ⁸ | 1 | 15 | 1 429 | 1 777 | 215 | 2 006 |
| Svea Bank ¹¹ | 1 | 27 | 221 | 260 | 81 | 363 |
| Aareal Bank, branch | 1 | 3 | - | - | - | 193 |
| UBS UK Stockholm, branch | 1 | 26 | 0 | 0 | - | 92 |
| Deutsche Bank, branch | 1 | 30 | 0 | 0 | - | 75 |
| National Westminster Bank, branch ¹² | 1 | 11 | .. | .. | - | 20 |
| UBS Europe, branch | 1 | 6 | 0 | 0 | - | 5 |
| Societe Generale Bank, branch ¹³ | 1 | 5 | 0 | 0 | - | 4 |
| Evli Bank, branch | 1 | 3 | 0 | 0 | - | 1 |
| Bigbank, branch | 1 | 7 | 300 | 100 | - | .. |
| Adyen Nordic Bank, branch ¹⁴ | .. | .. | .. | .. | .. | .. |
| Barclays Bank, branch | .. | .. | .. | .. | .. | .. |
| Catella Bank, branch | .. | .. | .. | .. | .. | .. |
| Credit Suisse, branch ¹⁵ | .. | .. | .. | .. | .. | .. |
| HSBC Private Bank, branch ¹⁶ | .. | .. | .. | .. | .. | .. |
| J.P. Morgan Europe, branch | .. | .. | .. | .. | .. | .. |
| J.P. Morgan Securities, branch | .. | .. | .. | .. | .. | .. |
| Klarna Bank ¹⁷ | .. | .. | .. | .. | .. | .. |
| Netfonds ¹⁸ | .. | .. | .. | .. | .. | .. |
| Northern Trust Global Services, branch | .. | .. | .. | .. | .. | .. |
| Renault Finance Nordic bankbranch ¹⁹ | .. | .. | .. | .. | .. | .. |
| Standard Chartered Bank, branch | .. | .. | .. | .. | .. | .. |
| Total | 1 272 | 37 736 | 4 850 260 | 5 022 756 | 699 189 | 11 386 398 |

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. The mother bank used to include mainly the Swedish business of Nordea. From the 2nd of January 2017 Nordea's subsidiaries in Denmark, Finland and Norway have merged with Nordea Bank. Nordea's businesses in Denmark, Finland and Norway have from 2017 instead been set up as branches to Nordea Bank. From 2017 the Nordea Bank figures includes (not branch offices and employees) the businesses in Sweden, Denmark, Finland and Norway.
- 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 legal name of the branch is Crédit Agricole Corporate and Investment Bank.
- 10 The legal name of the branch is Bank of China (Luxemburg) S.A., Stockholm branch.
- 11 Svea Bank (former Svea Ekonomi) have acquired AMFA Bank.
- 12 National Westminster Bank, branch, has started its business in Sweden 2017.
- 13 Societe General Bank, branch, has started its business in Sweden 2017.
- 14 Adyen Nordic Bank, branch, has started its business in Sweden 2017.
- 15 The legal name of the branch is Credit Suisse International, (UK) Bank Sweden Branch.
- 16 HSBC Private Bank, branch, has started its business in Sweden 2017.
- 17 Klarna Bank received banking licence during 2017.
- 18 Netfonds has received banking licence and will start its banking business in 2018.
- 19 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):

Eika Kreditbank, branch

The Royal Bank of Scotland UK, branch

UBS Switzerland Stockholm, 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 (Million SEK)

| | Handels- banken ¹ | Swed- bank ² | SEB ³ | Nordea ⁴ | Danske Bank, branch ⁵ | SBAB Bank ⁶ | Länsför- säkringar Bank ⁷ | Skandia- banken | Other banks ⁸ | Other inst. ⁹ | 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 | 472 743 | 50 556 | 2 579 249 |
| 2017 | 536 657 | 529 686 | 431 510 | 373 783 | 109 138 | 107 951 | 92 344 | 34 841 | 501 852 | 53 270 | 2 771 032 |

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

| | Handels- banken ¹ | Swed- bank ² | SEB ³ | Nordea ⁴ | Danske Bank, branch ⁵ | SBAB Bank ⁶ | Länsför- säkringar Bank ⁷ | Skandia- banken | Other banks ⁸ | Other inst. ⁹ | 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 | 55 275 | 273 108 | 2 510 341 |
| 2005 | 699 045 | 637 664 | 348 254 | 415 353 | 134 301 | 154 310 | 39 412 | 18 374 | 66 254 | 300 632 | 2 813 599 |
| 2006 | 758 151 | 715 273 | 369 157 | 449 387 | 158 448 | 170 013 | 45 878 | 20 829 | 181 690 | 232 177 | 3 101 003 |
| 2007 | 841 711 | 810 703 | 438 325 | 522 072 | 194 936 | 176 284 | 58 652 | 23 172 | 273 139 | 204 671 | 3 543 665 |
| 2008 | 906 255 | 911 599 | 471 727 | 586 243 | 241 266 | 184 634 | 70 113 | 19 522 | 320 350 | 180 314 | 3 892 023 |
| 2009 | 925 423 | 931 511 | 470 766 | 601 058 | 220 325 | 229 741 | 90 629 | 22 841 | 277 152 | 226 902 | 3 996 348 |
| 2010 | 965 433 | 949 394 | 523 828 | 637 428 | 219 094 | 252 642 | 107 310 | 25 659 | 336 376 | 193 432 | 4 210 596 |
| 2011 | 1 010 138 | 978 809 | 604 758 | 661 404 | 236 712 | 252 579 | 120 156 | 25 412 | 345 758 | 224 701 | 4 460 427 |
| 2012 | 1 043 396 | 1 002 083 | 657 148 | 650 065 | 223 850 | 256 710 | 136 070 | 27 345 | 428 556 | 181 056 | 4 606 279 |
| 2013 | 1 073 801 | 1 024 763 | 703 060 | 661 275 | 213 267 | 258 973 | 147 732 | 31 888 | 442 363 | 200 808 | 4 757 930 |
| 2014 | 1 103 358 | 1 111 981 | 730 062 | 687 474 | 230 069 | 261 594 | 162 885 | 40 094 | 466 323 | 205 539 | 4 999 379 |
| 2015 | 1 163 127 | 1 169 856 | 756 642 | 709 140 | 247 129 | 297 131 | 184 733 | 46 278 | 481 130 | 228 039 | 5 283 205 |
| 2016 | 1 204 796 | 1 238 595 | 802 977 | 723 811 | 283 056 | 296 213 | 207 546 | 56 247 | 530 979 | 248 710 | 5 592 930 |
| 2017 | 1 272 666 | 1 266 440 | 849 271 | 746 894 | 319 821 | 335 279 | 238 086 | 58 155 | 555 827 | 322 615 | 5 965 054 |

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

2 Includes deposits and lending from Swedbank, Swedbank Finans, Swedbank Hypotek, FSB Boländirekt Bank (until 2003) and Entercard.

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

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

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

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

7 Includes deposits and lending from Länsförsäkringar Bank and Länsförsäkringar Hypotek.

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

9 Mortgage Lending Institutions, Finance companies and other credit institutions.

Source: SCB

3 The major Swedish banking groups¹, December 31, 2017

| | 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 | 30 399 | 6 912 | 3 053 133 | 1 697 406 | 327 956 | 5 725 272 |
| Handelsbanken | 11 832 | 7 010 | 2 065 761 | 941 967 | 141 604 | 2 766 977 |
| SEB | 15 946 | 8 053 | 1 484 803 | 1 004 721 | 143 925 | 2 559 596 |
| Swedbank | 14 536 | 7 407 | 1 535 198 | 855 609 | 133 572 | 2 212 636 |
| Total | 72 713 | 29 382 | 8 138 895 | 4 499 703 | 747 057 | 13 264 481 |

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.

4 Savings banks¹ 2017-12-31

| 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 | 11 | 175 | 16 700 | 17 915 | 2 915 | 21 320 |
| Sörmlands Sparbank | 7 | 174 | 10 510 | 11 137 | 2 843 | 14 240 |
| Sparbanken i Karlshamn | 6 | 86 | 8 035 | 8 831 | 1 137 | 10 527 |
| Sparbanken Syd | 8 | 131 | 7 262 | 7 749 | 1 170 | 10 144 |
| Orusts Sparbank | 4 | 48 | 6 679 | 7 651 | 2 262 | 9 960 |
| Westra Wermlands Sparbank | 7 | 102 | 5 717 | 7 069 | 2 519 | 9 935 |
| Falkenbergs Sparbank | 4 | 89 | 6 797 | 7 595 | 1 960 | 9 625 |
| Roslagens Sparbank | 5 | 96 | 6 130 | 7 987 | 1 434 | 9 494 |
| Sparbanken Västra Mälardalen | 4 | 75 | 6 640 | 6 286 | 1 427 | 8 699 |
| Sparbanken i Enköping | 3 | 96 | 6 240 | 7 533 | 1 091 | 8 664 |
| Total above | 59 | 1 073 | 80 710 | 89 753 | 18 758 | 112 607 |
| Total all savings banks (47) | 137 | 2 037 | 154 160 | 176 930 | 35 339 | 217 175 |

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.

5 Banks' operating profits¹, loan losses and balance sheet total (SEK m)

| | Operating profits² | of which dividends from group companies | Loan losses³ | 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 | 117 935 | 66 611 | 8 749 | 11 604 619 |

1 All banks that have operated in Sweden during the year and are under the supervision of the Swedish Financial Supervisory Authority (Finansinspektionen). Also included are foreign owned bank branches operating in Sweden. Swedish credit companies' branches abroad are also included.

2 After loan losses

3 Net loan losses

Source: Statistics Sweden, Financial Enterprises

6 Banks' assets and liabilities¹, end of year

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 | 4 126 | 2 561 | 932 | 503 | 588 | 714 | 9 424 |
| 2017 | 5 305 | 2 419 | 1 492 | 525 | 856 | 1 356 | 11 953 |

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 | 3 932 | 1 208 | 2 619 | 543 | 510 | 612 | 9 424 |
| 2017 | 5 515 | 1 383 | 2 740 | 813 | 766 | 734 | 11 953 |

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. The increase during 2017 is mainly explained by Nordea changing its subsidiary banks in Denmark, Finland and Norway into branches to Nordea Bank AB.

4 Deposits and funding from Swedish and foreign public (households, companies, local governments etc.).

Source: Statistics Sweden

7 Banks' deposits and lending¹ by sector, end of year (SEK billion)

Deposits²

| | Households ³ | Business sector ³ | Public sector | Foreign ⁴ | Others | Total |
|------|-------------------------|------------------------------|---------------|----------------------|--------|-------|
| 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 | 910 | 151 | 884 | 309 | 3 932 |
| 2017 | 1 806 | 981 | 173 | 2 153 | 401 | 5 515 |

Lending⁵

| | 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 | 1 222 | 1 260 | 136 | 1 344 | 164 | 4 126 |
| 2017 | 1 244 | 1 331 | 191 | 2 327 | 212 | 5 305 |

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 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.

5 Lending to the public (households, companies, local governments etc.).

Source: Statistics Sweden, Financial Markets Statistics

8 Residential lending¹ to the public, end of year SEK 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 | 1 950 | 812 | 687 | 3 449 |
| 2016 | 2 063 | 908 | 726 | 3 697 |
| 2017 | 2 179 | 1 009 | 772 | 3 960 |

¹ 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, December 31, 2017

| | Loans outstanding (SEK millions) | Owner |
|------------------------------|----------------------------------|---------------------------------|
| Kommuninvest i Sverige AB | 310 147 | Kommuninvest ekonomisk förening |
| AB Svensk Exportkredit | 195 120 | The state |
| Svenska Skeppshypotekskassan | 7 955 | The state |

Source: Each institute respectively.

10 Insurance companies¹, December 31, 2017

| | Assets (SEK m) | Per cent |
|--------------------------------------|------------------|--------------|
| Alecta | 824 568 | 21,4 |
| Skandia | 599 358 | 15,5 |
| AMF Pension | 522 441 | 13,5 |
| Folksam (incl. KPA and Förenade Liv) | 500 608 | 13,0 |
| SEB | 410 657 | 10,7 |
| SPP | 179 116 | 4,6 |
| Swedbank Försäkring | 178 357 | 4,6 |
| Handelsbanken Liv | 136 728 | 3,5 |
| Nordea Liv | 133 829 | 3,5 |
| Länsförsäkringar | 129 456 | 3,4 |
| Avanza | 86 041 | 2,2 |
| Danica Pension (Danske Bank) | 72 659 | 1,9 |
| Others | 82 067 | 2,1 |
| Total | 3 855 885 | 100,0 |

¹ Life insurance, excl. labour market insurance.

Source: Insurance Sweden

II Payments

Number of transactions, million

| Year | 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 | 1 985 |
| 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 | 2 980 |
| 2011 | 353 | 1 629 | 75 | 756 | 289 | 0 | 3 102 |
| 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 | 1 271 | 334 | 0 | 5 003 |

Source: The Riksbank

I2 Deposit insurance and financial stability. Funds and yearly fees.

SEK billion

| Year | Deposit insurance fund | fees | share of total guaranteed deposits ¹⁾ (percent) | Resolution reserve | fees | share of total guaranteed deposits ²⁾ (percent) | Stability fund | fees | share of total guaranteed deposits ³⁾ (percent) | Total | Guaranteed deposits |
|------|------------------------|------|--|--------------------|------|--|--------------------|------|--|--------------|---------------------|
| 1996 | 1,0 | 1,0 | | | | | | | | 1,0 | 407 |
| 1997 | 3,1 | 2,0 | | | | | | | | 3,1 | 392 |
| 1998 | 5,5 | 2,0 | | | | | | | | 5,5 | 399 |
| 1999 | 7,6 | 2,0 | | | | | | | | 7,6 | 399 |
| 2000 | 10,3 | 2,0 | | | | | | | | 10,3 | 390 |
| 2001 | 11,0 | 0,4 | | | | | | | | 11,0 | 428 |
| 2002 | 12,3 | 0,4 | | | | | | | | 12,3 | 456 |
| 2003 | 13,3 | 0,5 | | | | | | | | 13,3 | 390 |
| 2004 | 14,5 | 0,4 | | | | | | | | 14,5 | 490 |
| 2005 | 15,7 | 0,5 | | | | | | | | 15,7 | 527 |
| 2006 | 16,3 | 0,5 | | | | | | | | 16,3 | 579 |
| 2007 | 17,6 | 0,6 | | | | | | | | 17,6 | 639 |
| 2008 | 19,1 | 0,6 | 2,2 | | | | 15,1 | 0,1 | 1,7 | 34,2 | 886 |
| 2009 | 20,7 | 0,9 | 2,2 | | | | 16,5 | 1,4 | 1,7 | 37,2 | 948 |
| 2010 | 22,6 | 0,9 | 2,0 | | | | 20,5 | 3,3 | 1,8 | 43,1 | 1 139 |
| 2011 | 24,6 | 1,1 | 2,2 | | | | 24,7 | 2,8 | 2,0 | 49,3 | 1 226 |
| 2012 | 26,7 | 1,2 | 2,2 | | | | 29,4 | 3,7 | 2,3 | 56,1 | 1 300 |
| 2013 | 28,4 | 1,3 | 2,2 | | | | 49,6 ⁴⁾ | 3,3 | 3,8 | 78,0 | 1 323 |
| 2014 | 30,6 | 1,4 | 2,4 | | | | 53,1 | 3,2 | 3,8 | 83,6 | 1 389 |
| 2015 | 34,4 | 1,5 | 2,3 | 0 | 0 | | 56,4 | 3,5 | 3,6 | 90,8 | 1 555 |
| 2016 | 38,1 ⁵⁾ | 1,5 | 2,3 | 22,5 ⁶⁾ | 3,4 | | 40,5 ⁶⁾ | 3,4 | 2,4 | 101,0 | 1 666 |
| 2017 | 40,1 | 1,9 | 2,4 | 28,8 | 6,5 | 1,7 | 40,2 | 0,0 | 2,4 | 109,2 | 1 689 |

Source: 1996-2007: Swedish Bankers' Association, 2008- : Swedish National Debt Office

1) Year 2008-2012: Calculations by Swedish Bankers' Association. 2013- : Swedish National Debt Office Annual Report

2) Swedish National Debt Office Annual Report

3) Calculations by Swedish Bankers' Association

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

5) From 2015 the fund is valued to market value.

6) The Swedish National Debt Office is from 1st February 2016 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.