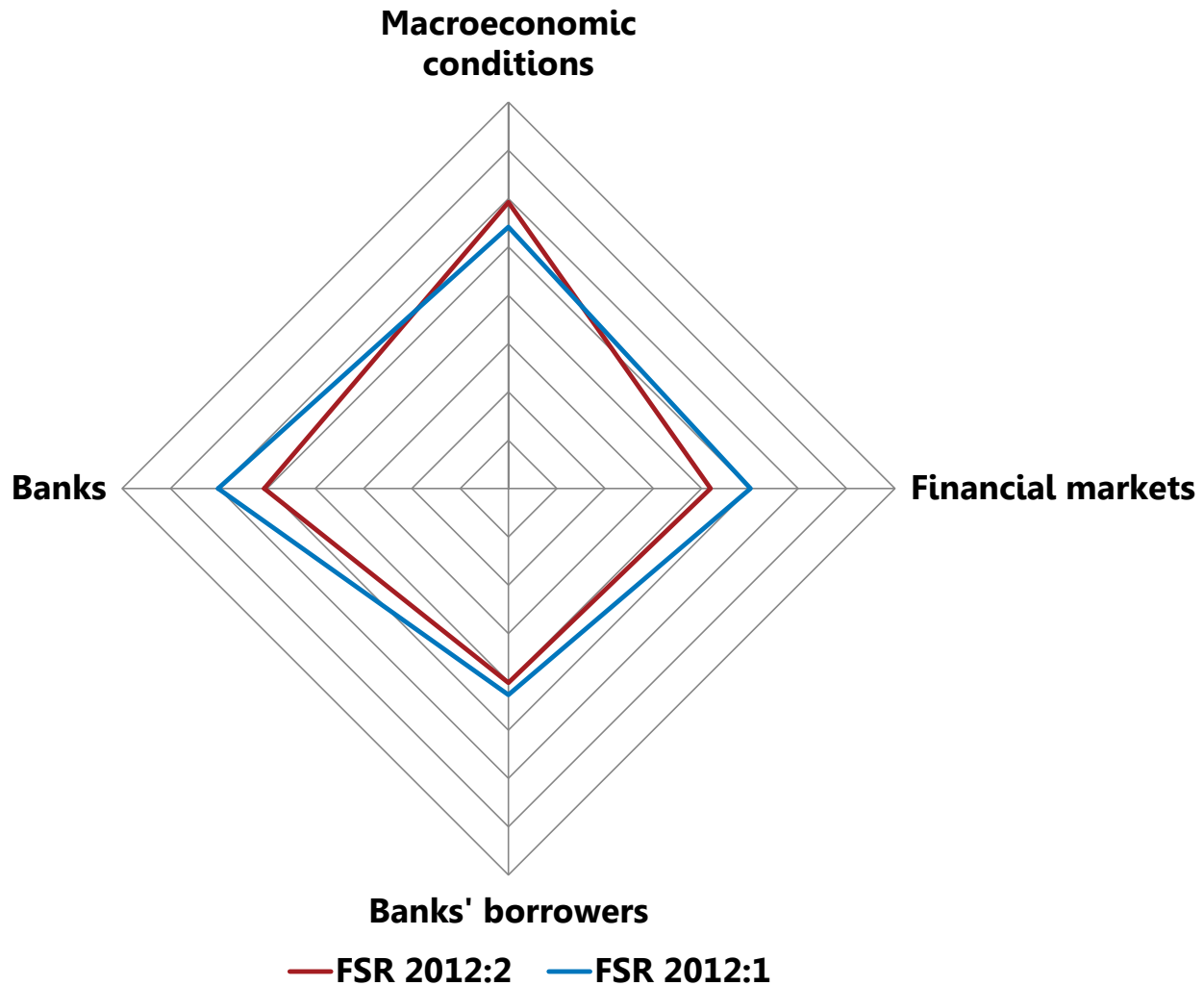




Chapter 1

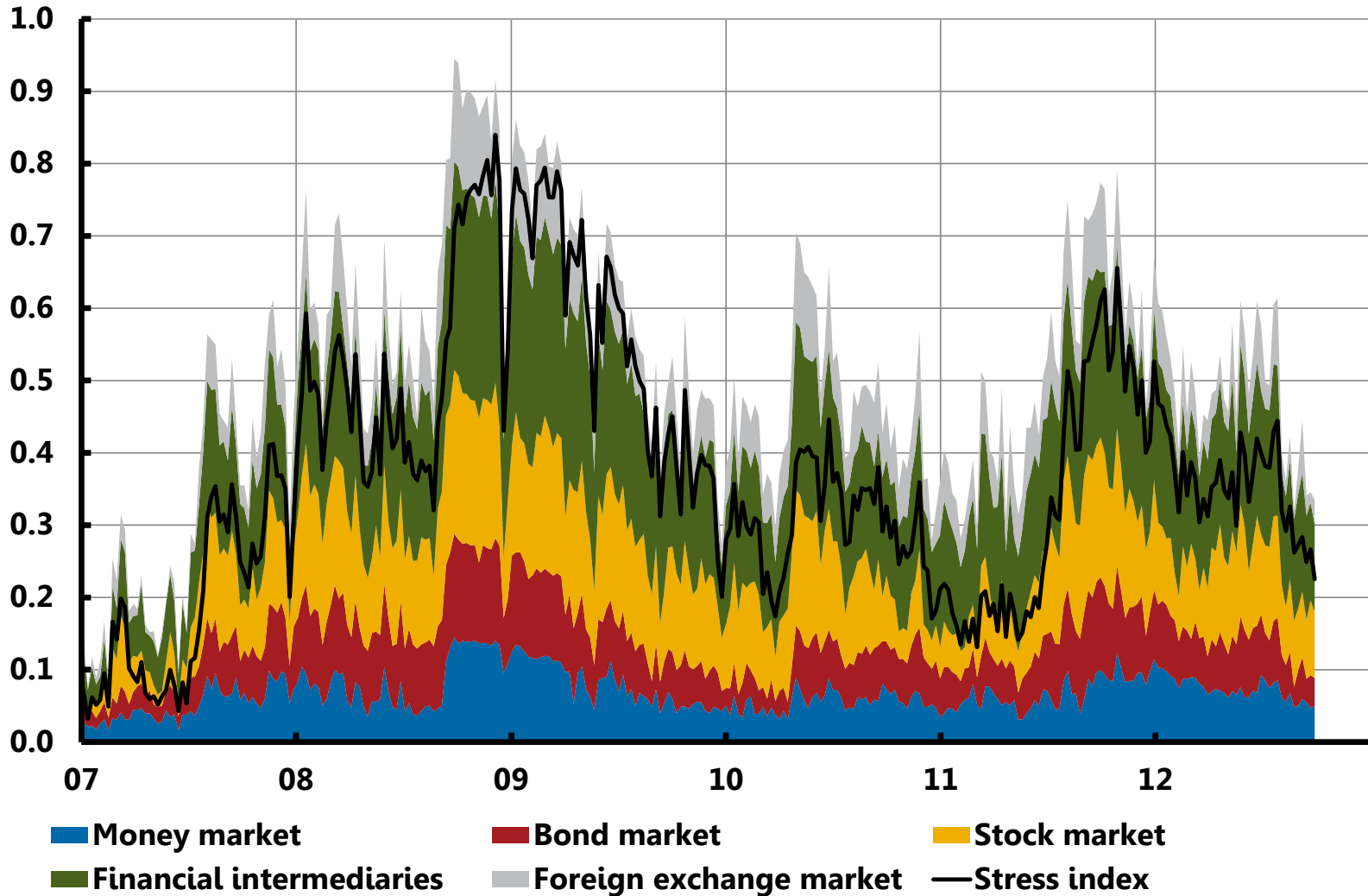
2012-11-28

Stability web



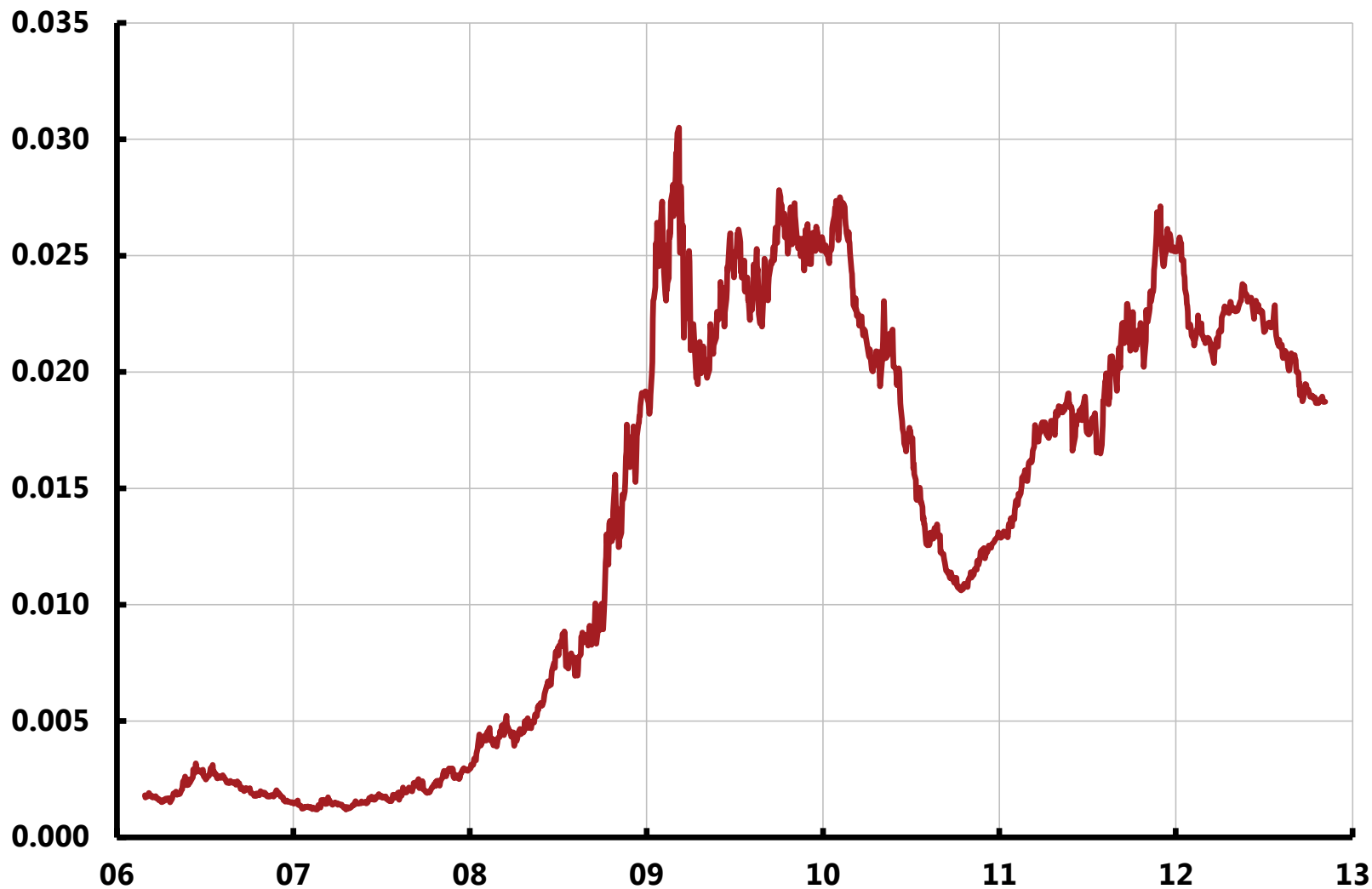
European stress index

Ranking



Systemic risk indicator for the Swedish financial system

Probability, per cent



Core Tier 1 capital ratios according to Basel II

June 2012, per cent

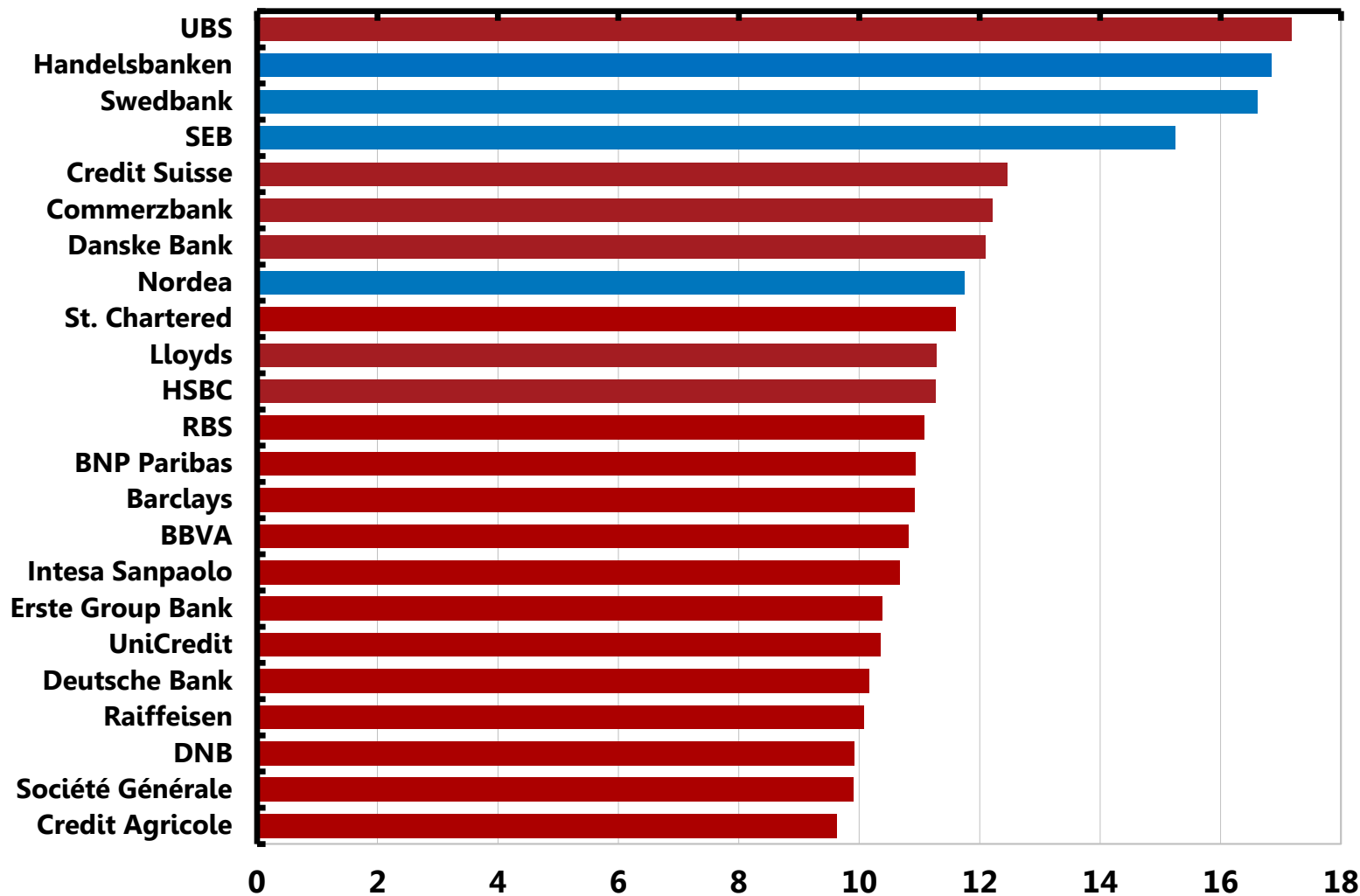
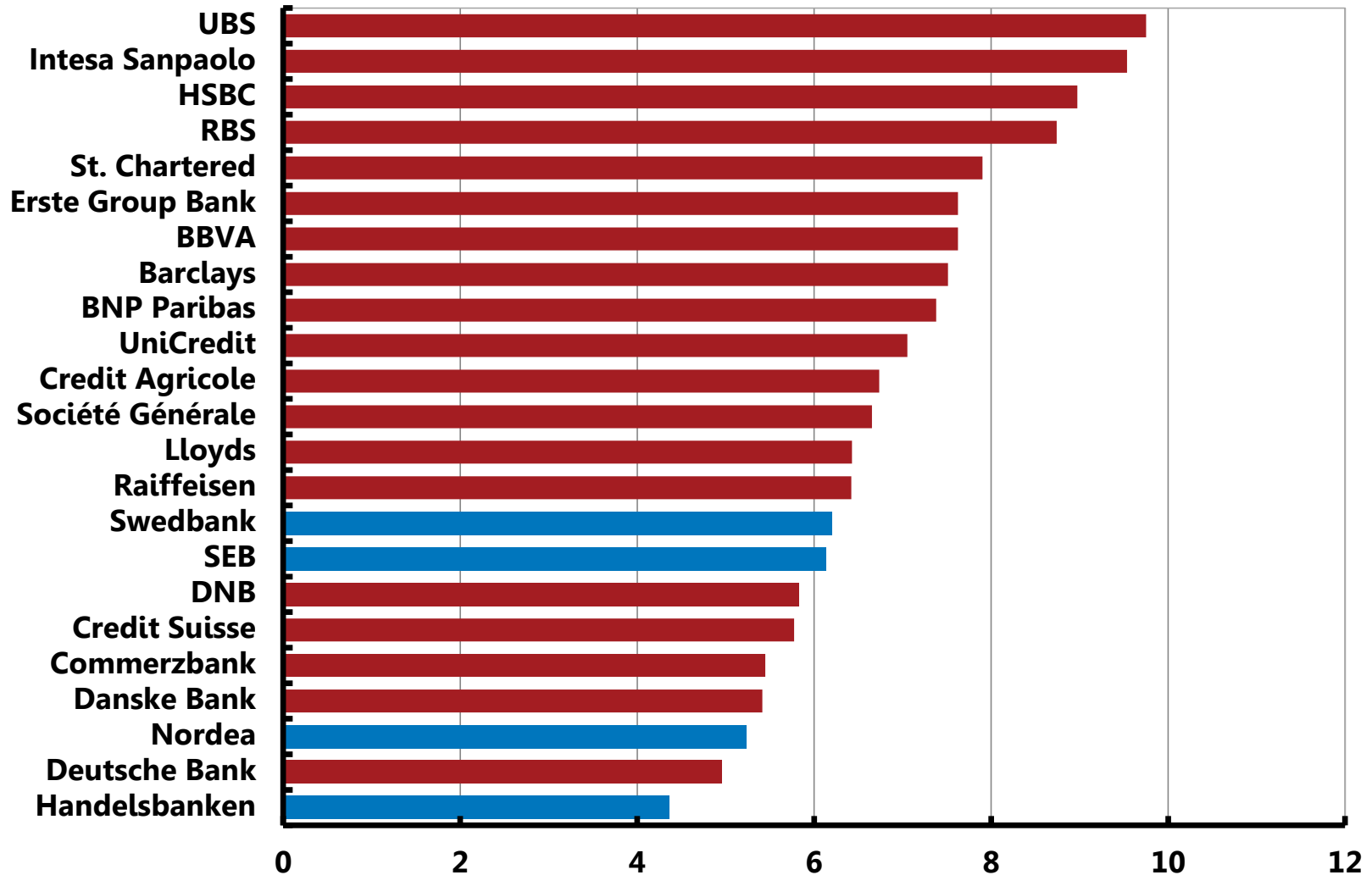


Chart 1:4

Sources: SNL and the Riksbank

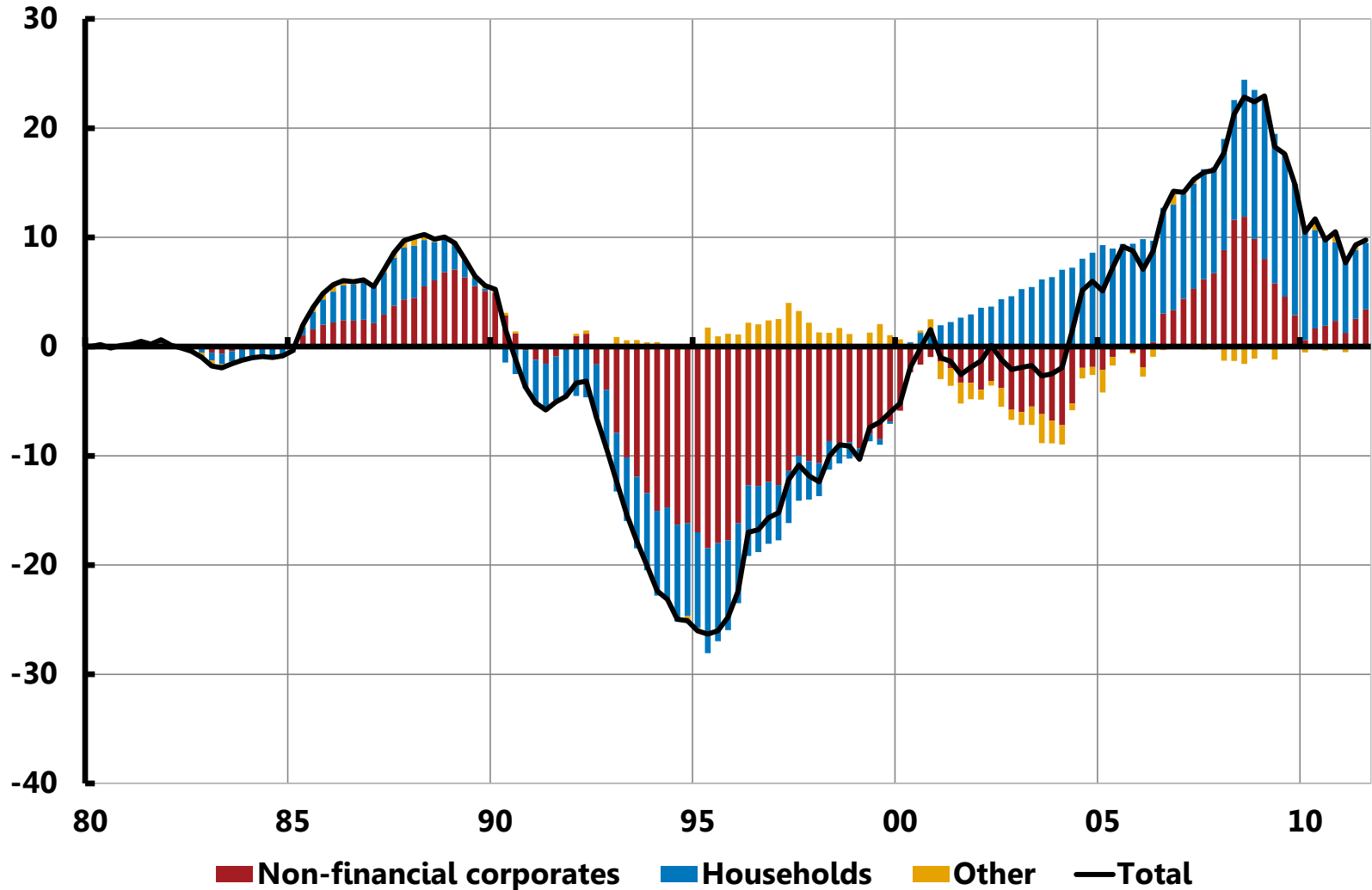
Adjusted leverage ratio

December 2011, per cent



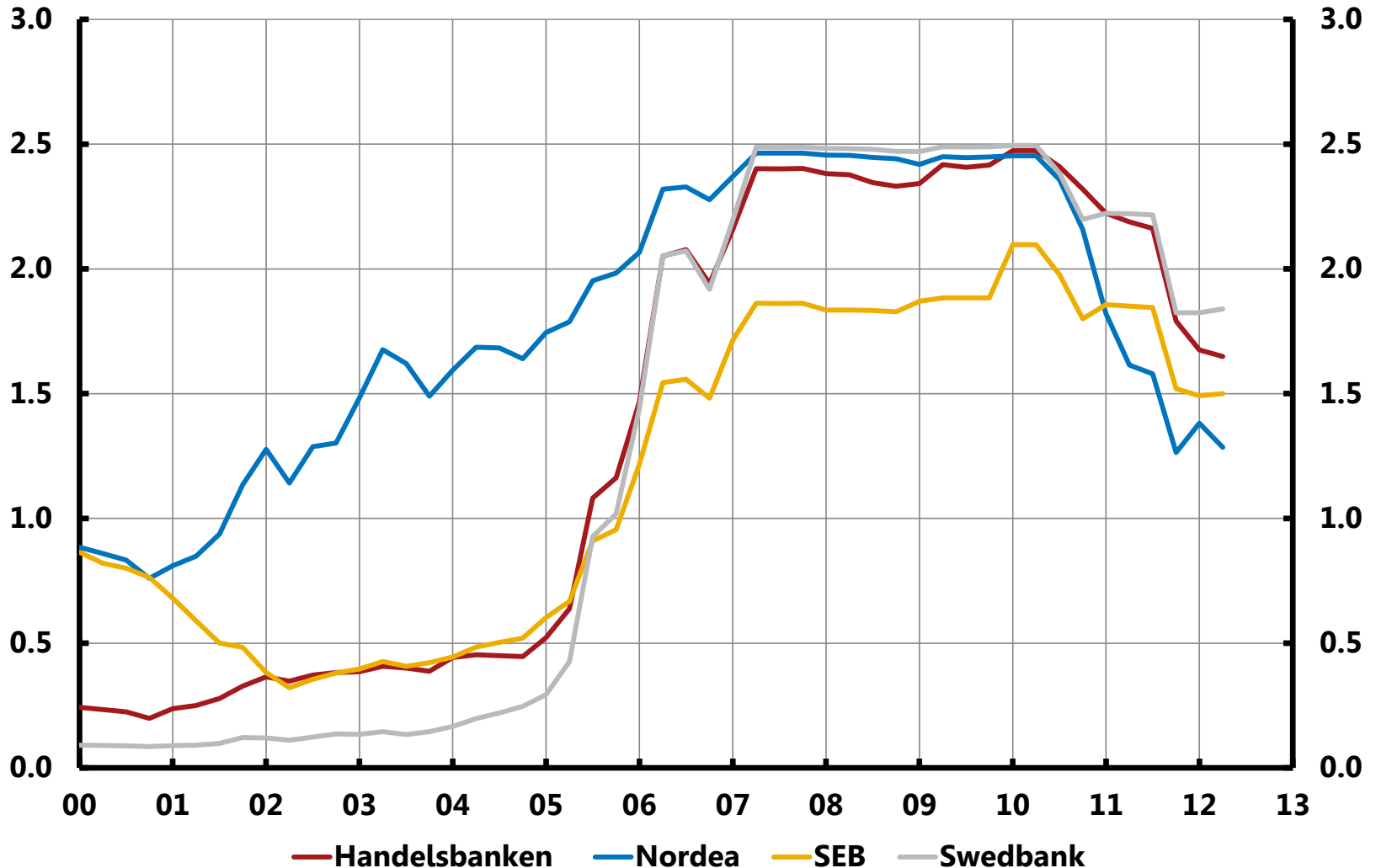
The credit gap for Sweden

Per cent of GDP



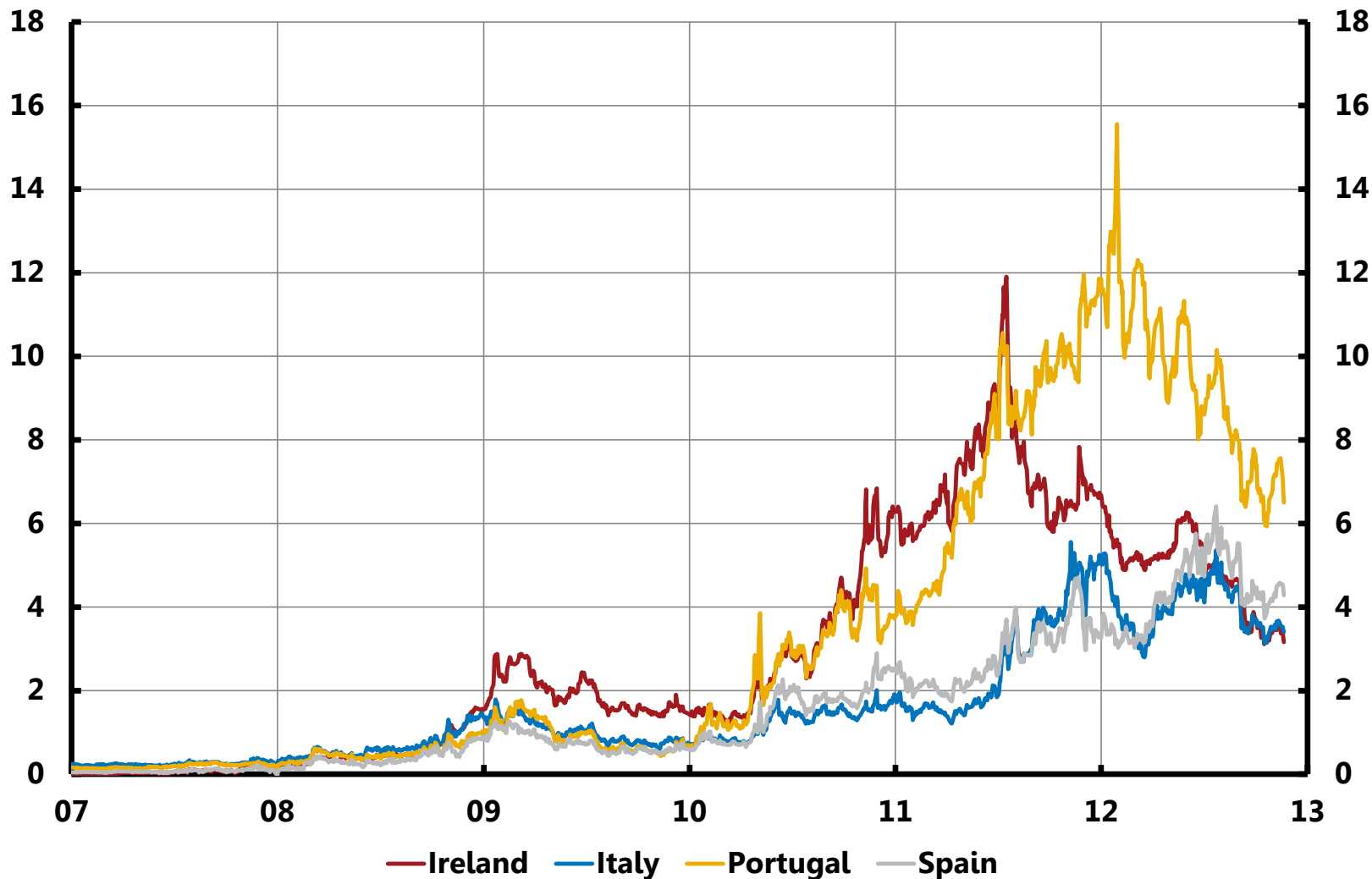
Countercyclical capital buffers

Per cent



Difference in yields for 10-year government bonds

Per cent



Profit before loan losses and loan losses in the four major banks

Rolling four quarters, SEK billion, fixed prices, September 2012

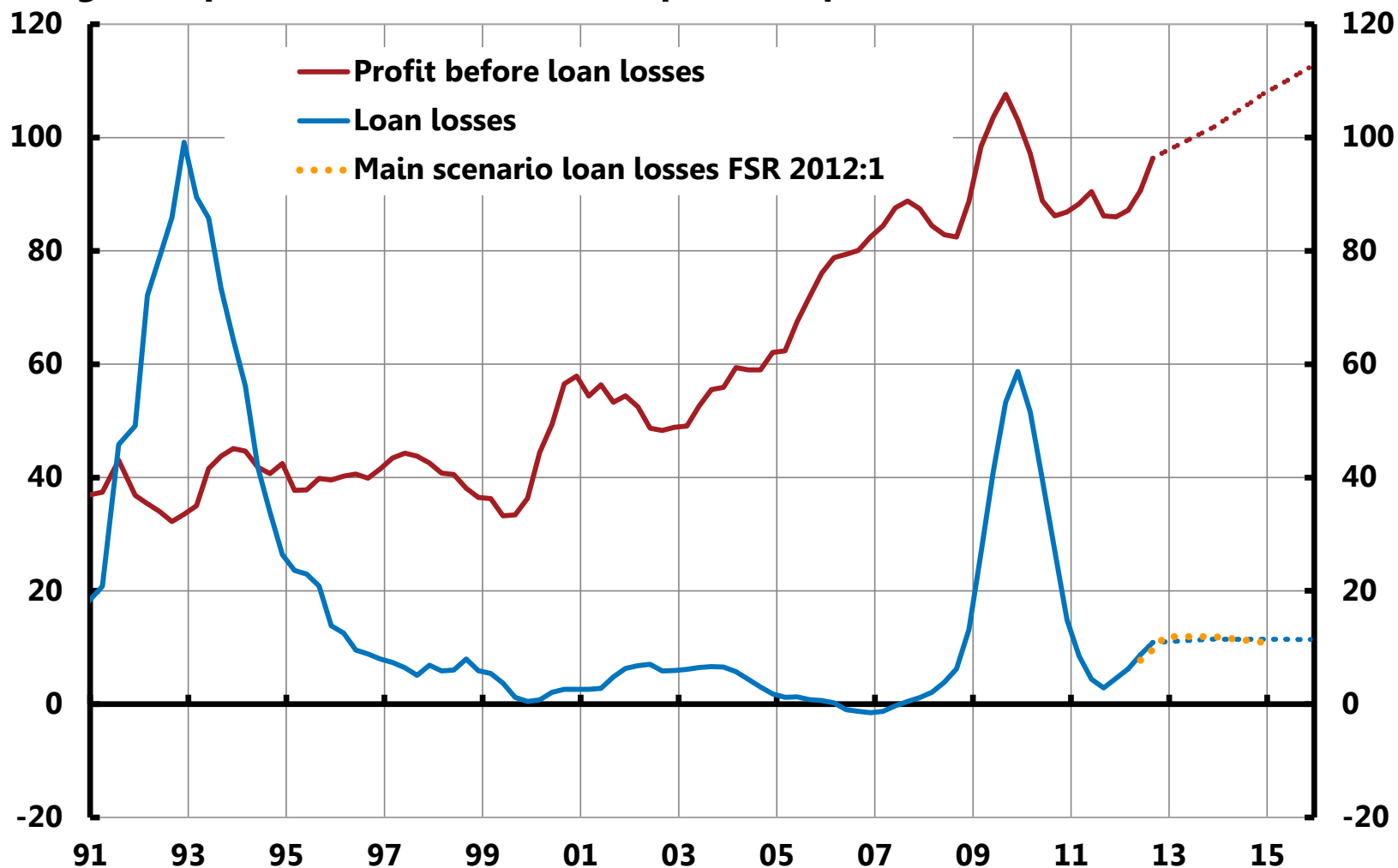
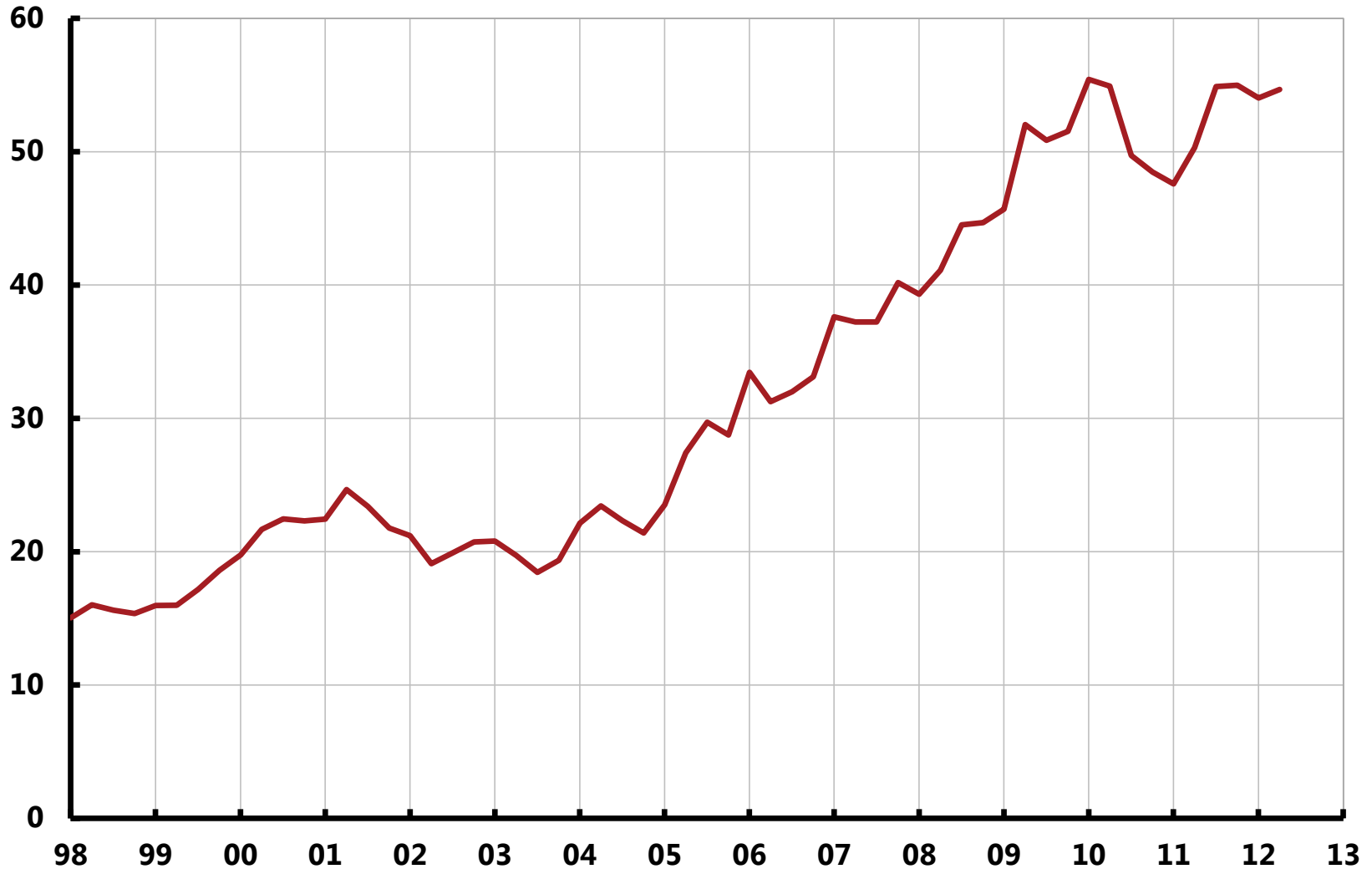


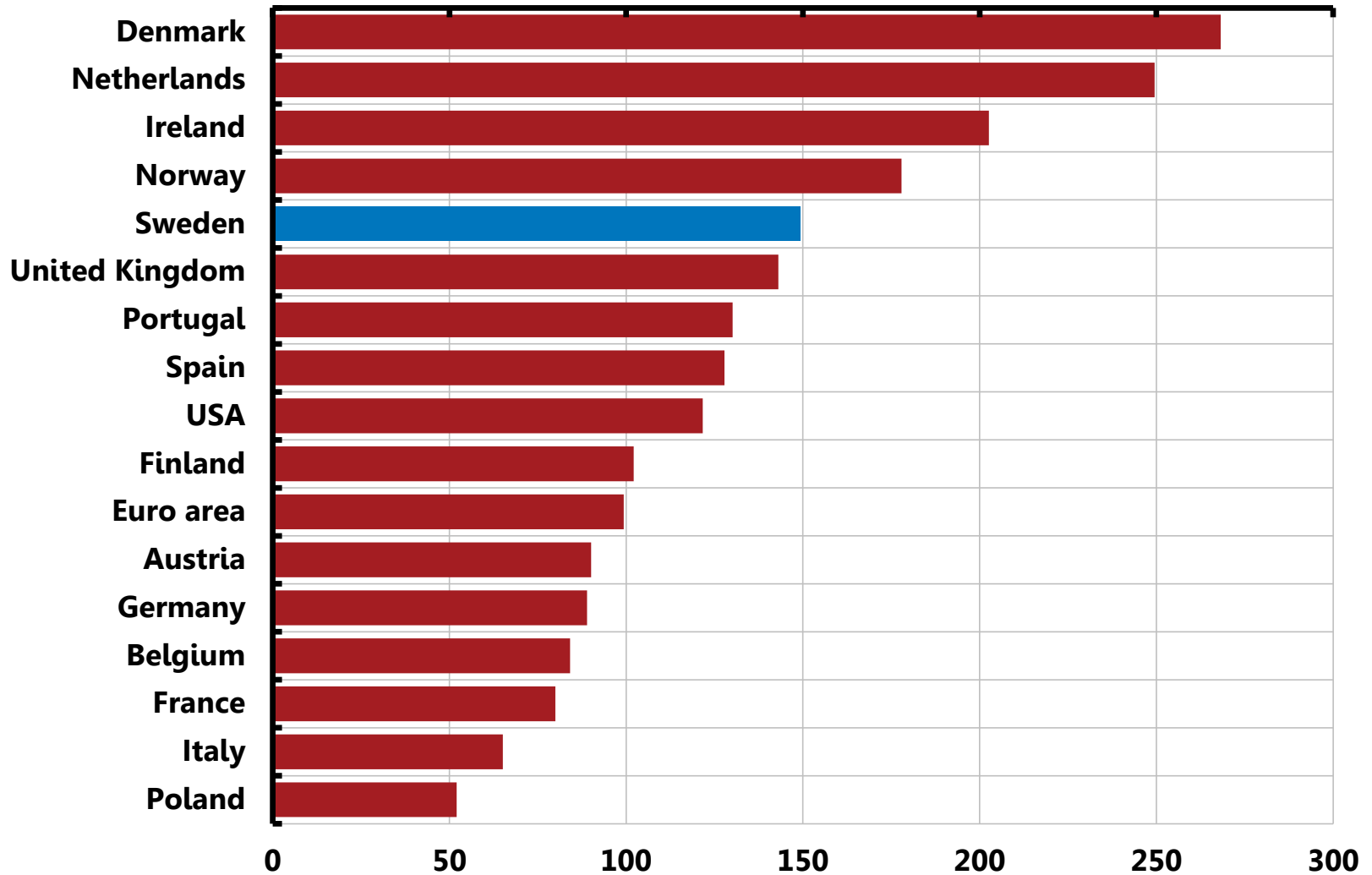
Chart 1:10 Swedish banks' wholesale funding in foreign currency

Per cent of GDP



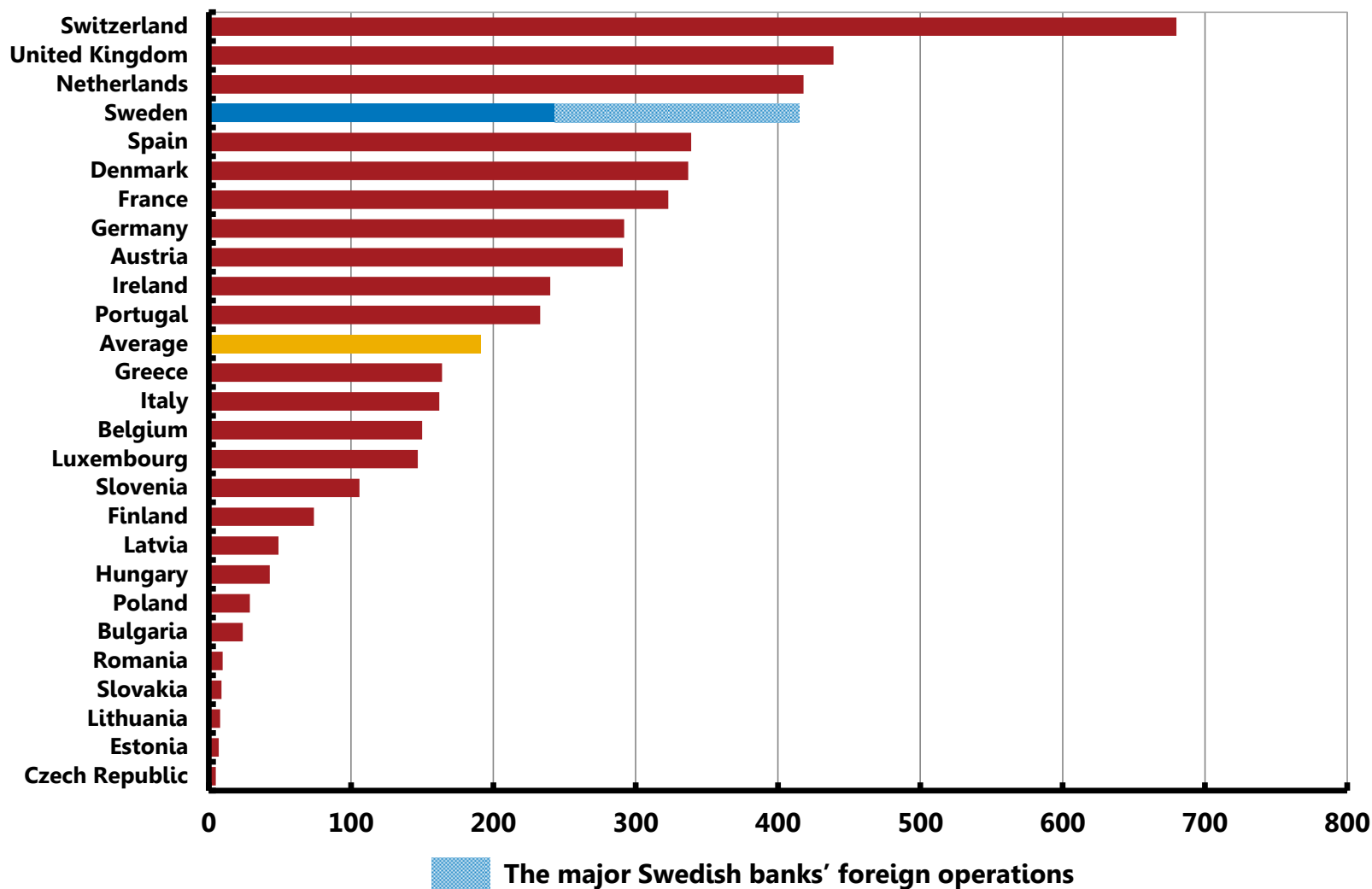
Household debt 2010

Percentage of disposable income



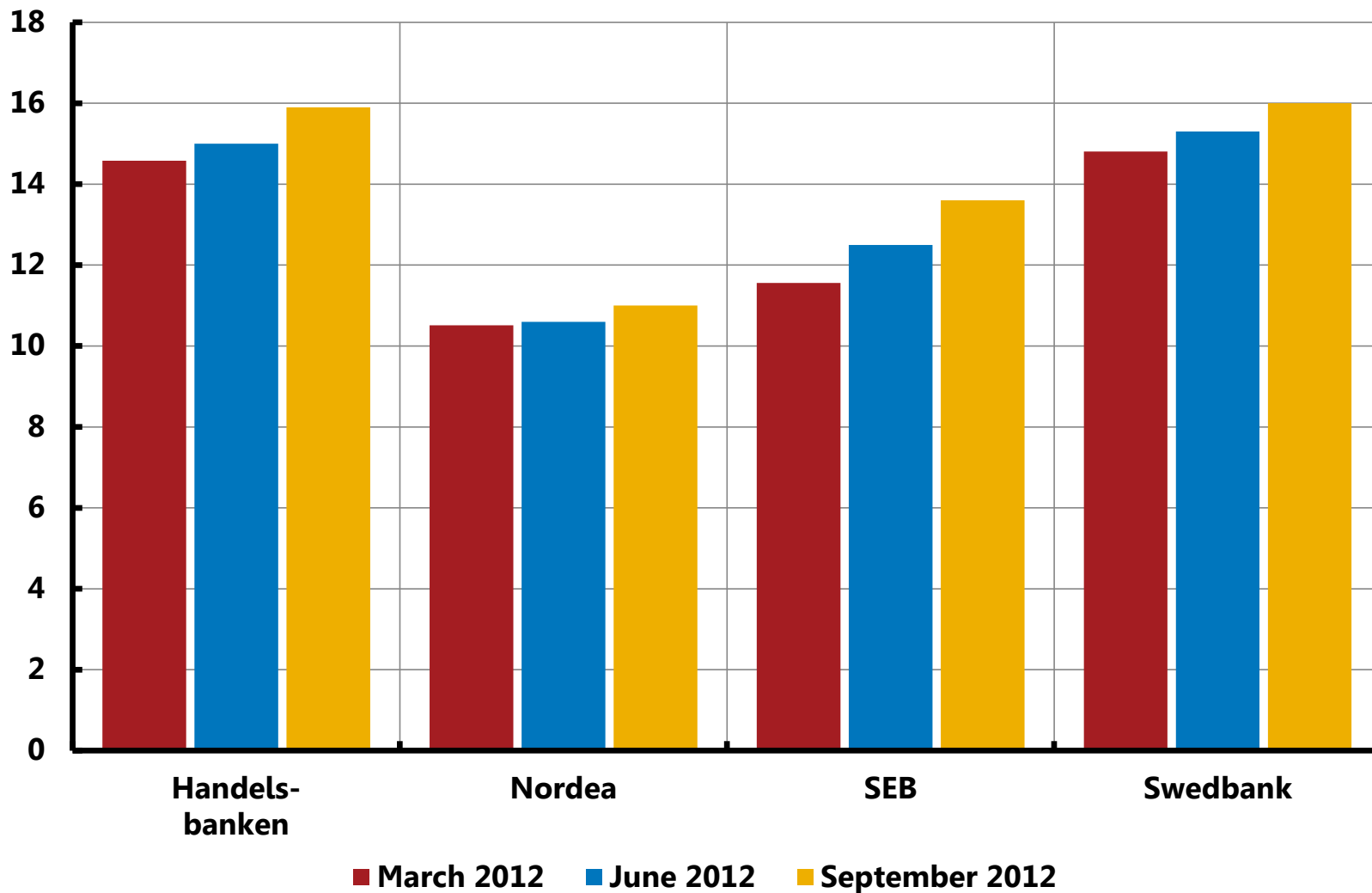
The banks' assets in relation to GDP.

December 2011, per cent



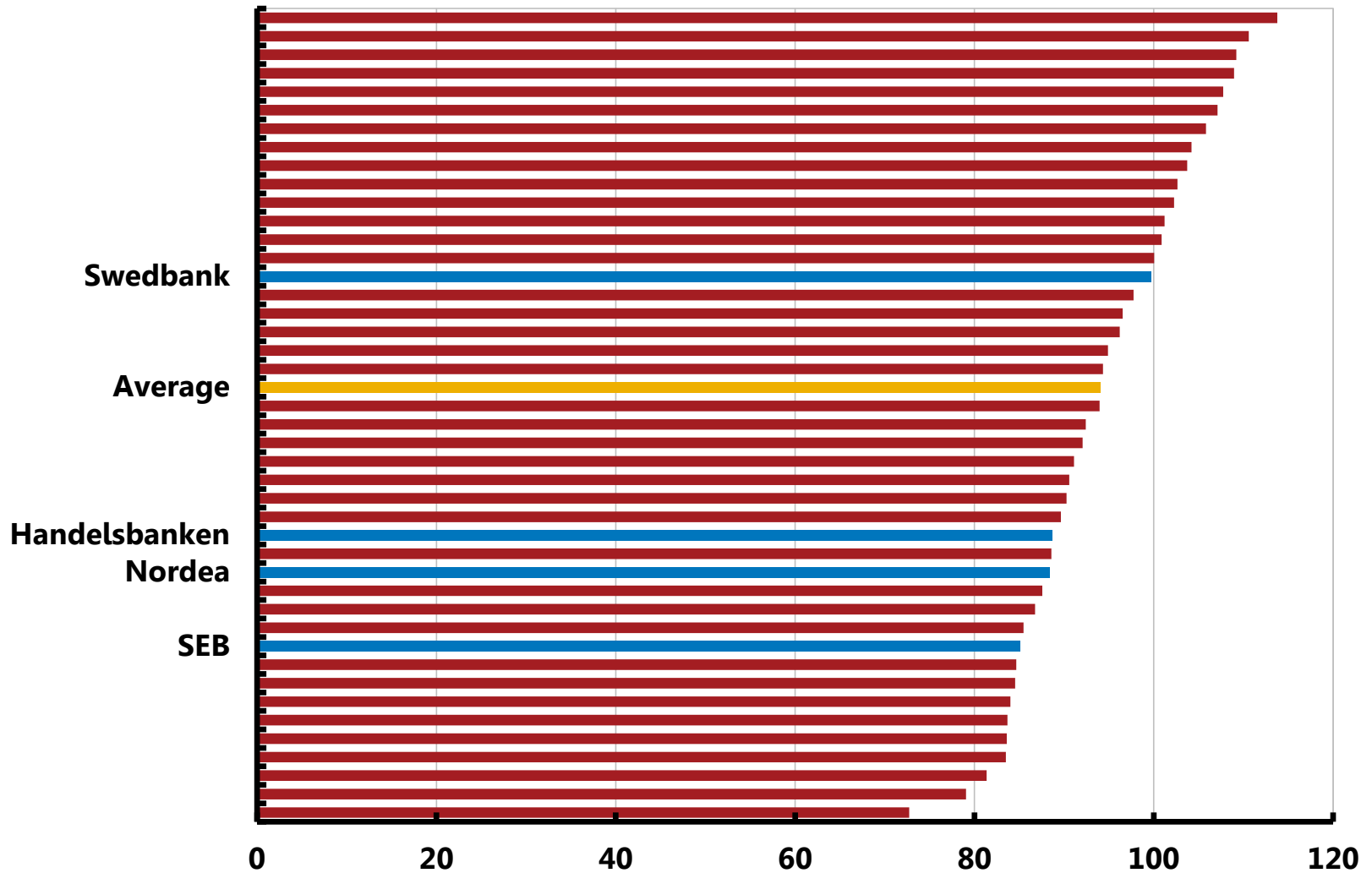
Common equity Tier 1 capital ratios according to Basel III

Per cent



The Riksbank's structural liquidity measure

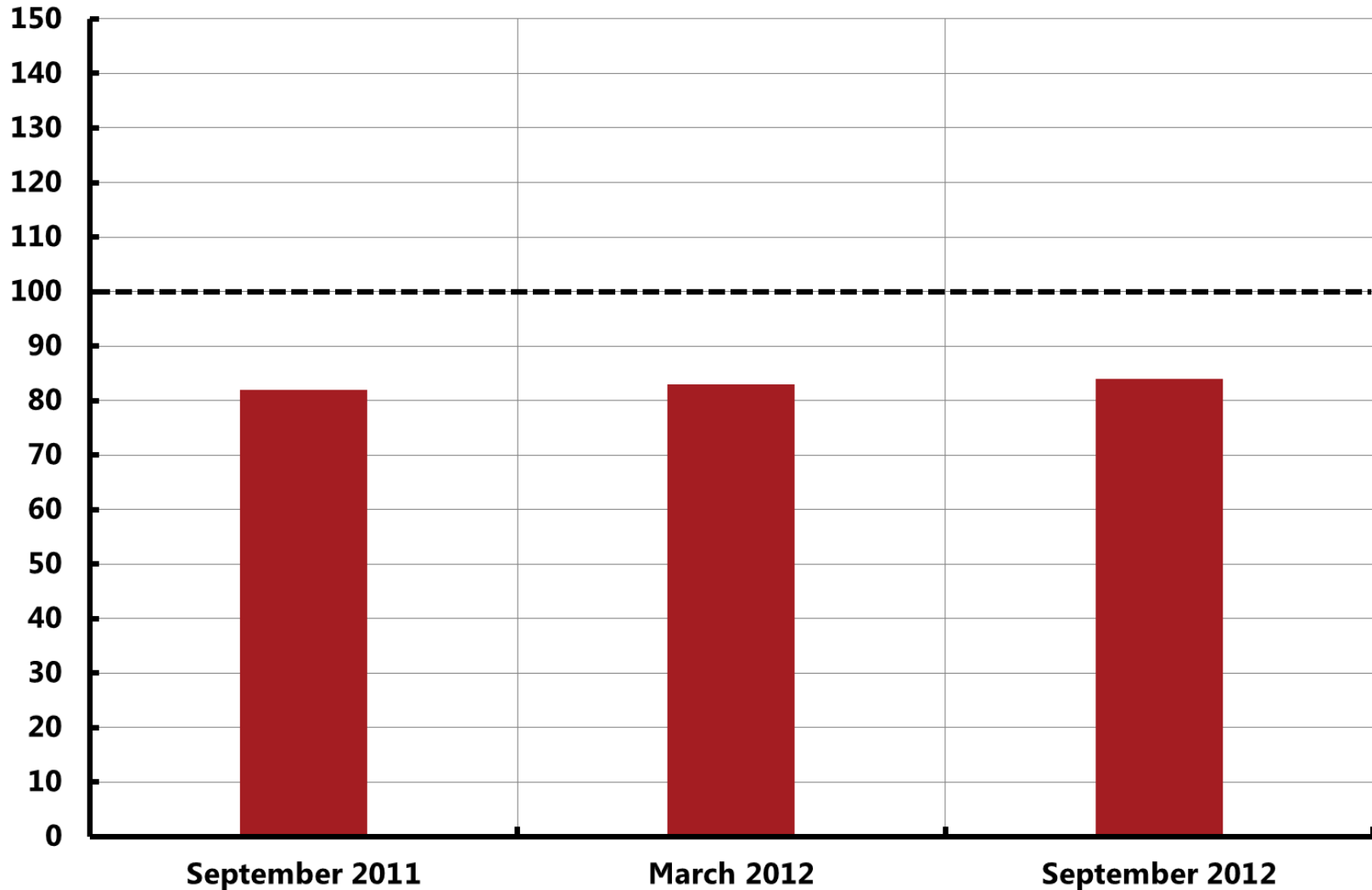
Per cent



The major Swedish banks' average NSFR

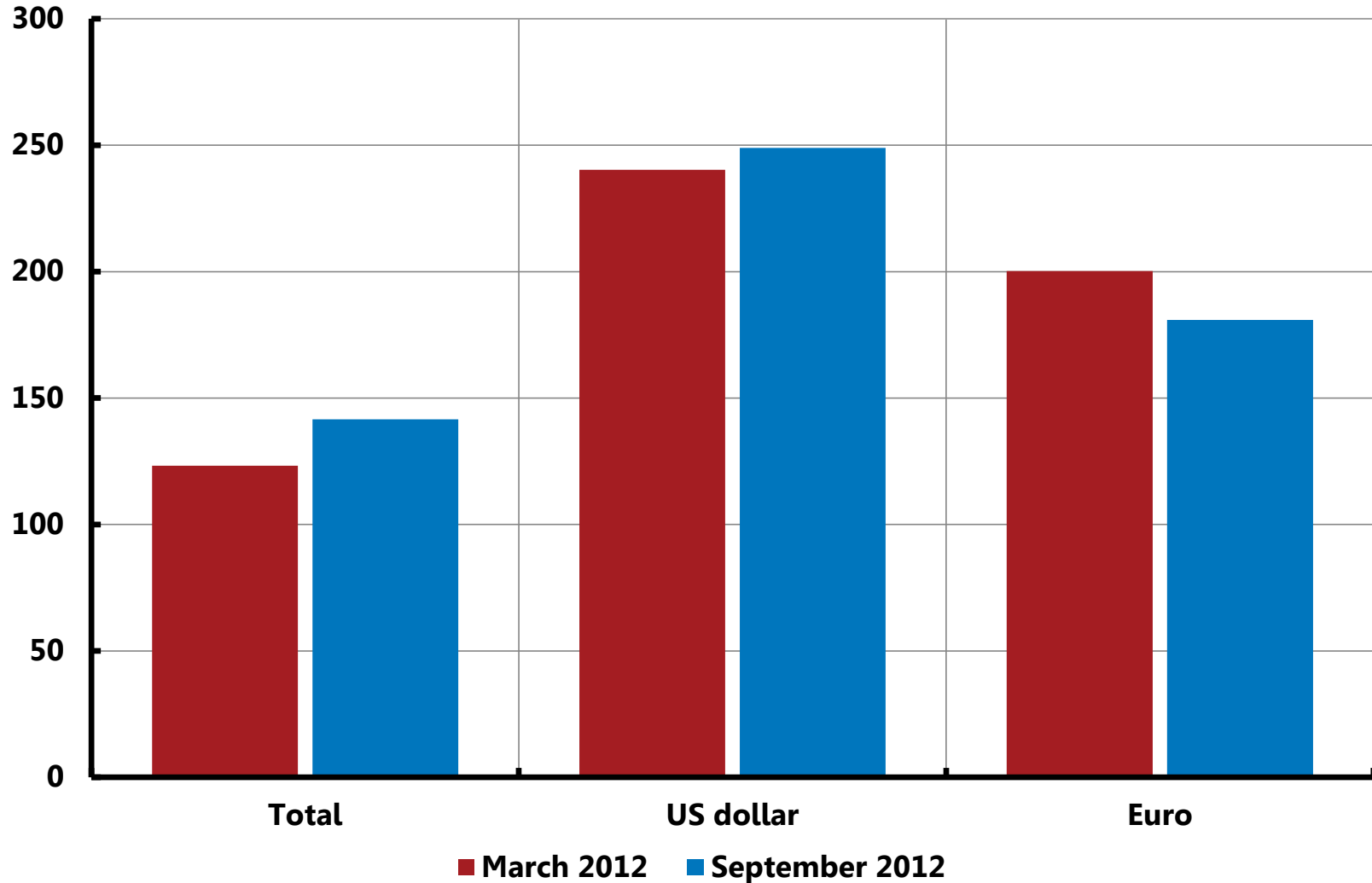


Per cent



The major Swedish banks' average LCR

Per cent



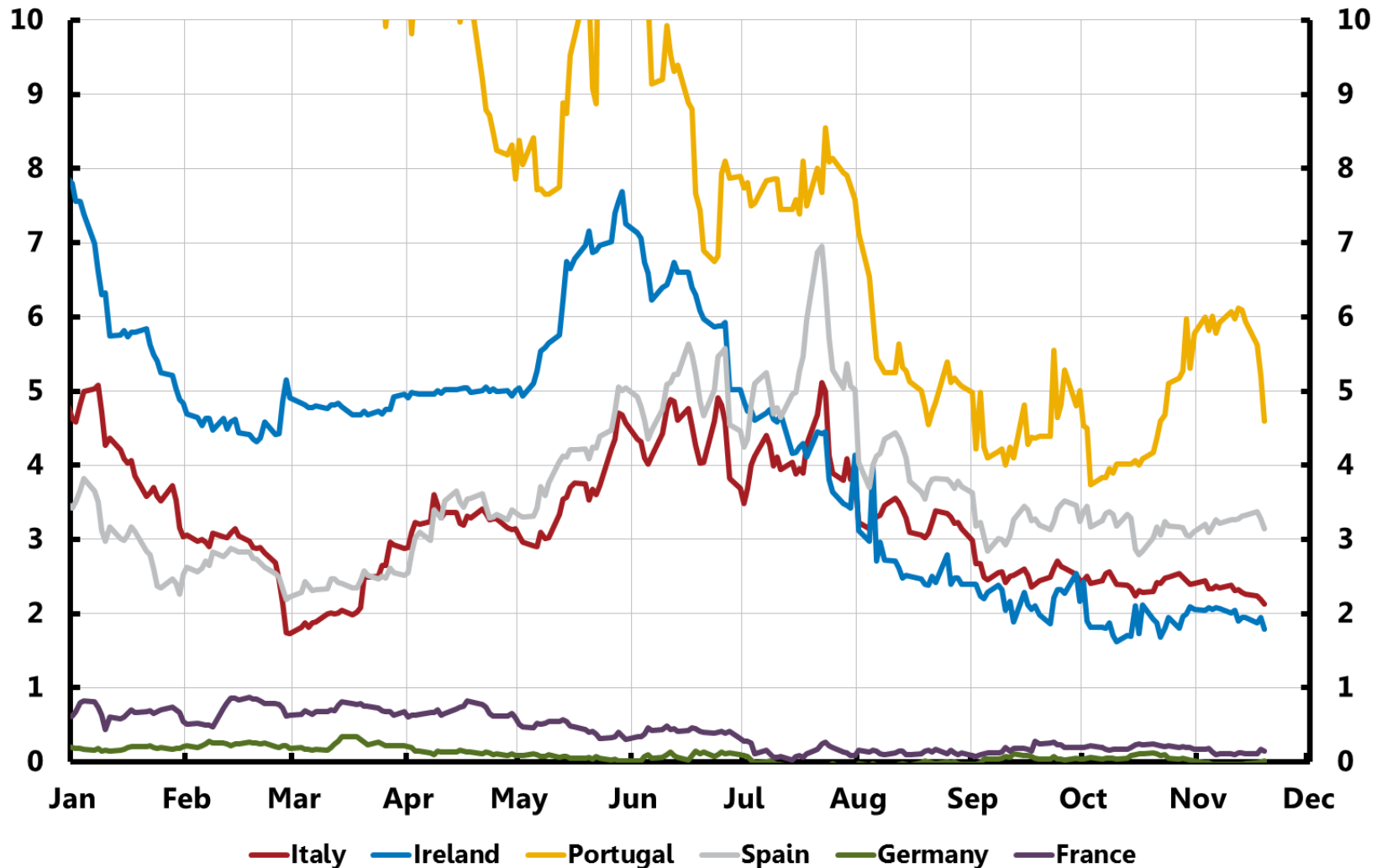


Chapter 2

2012-11-28

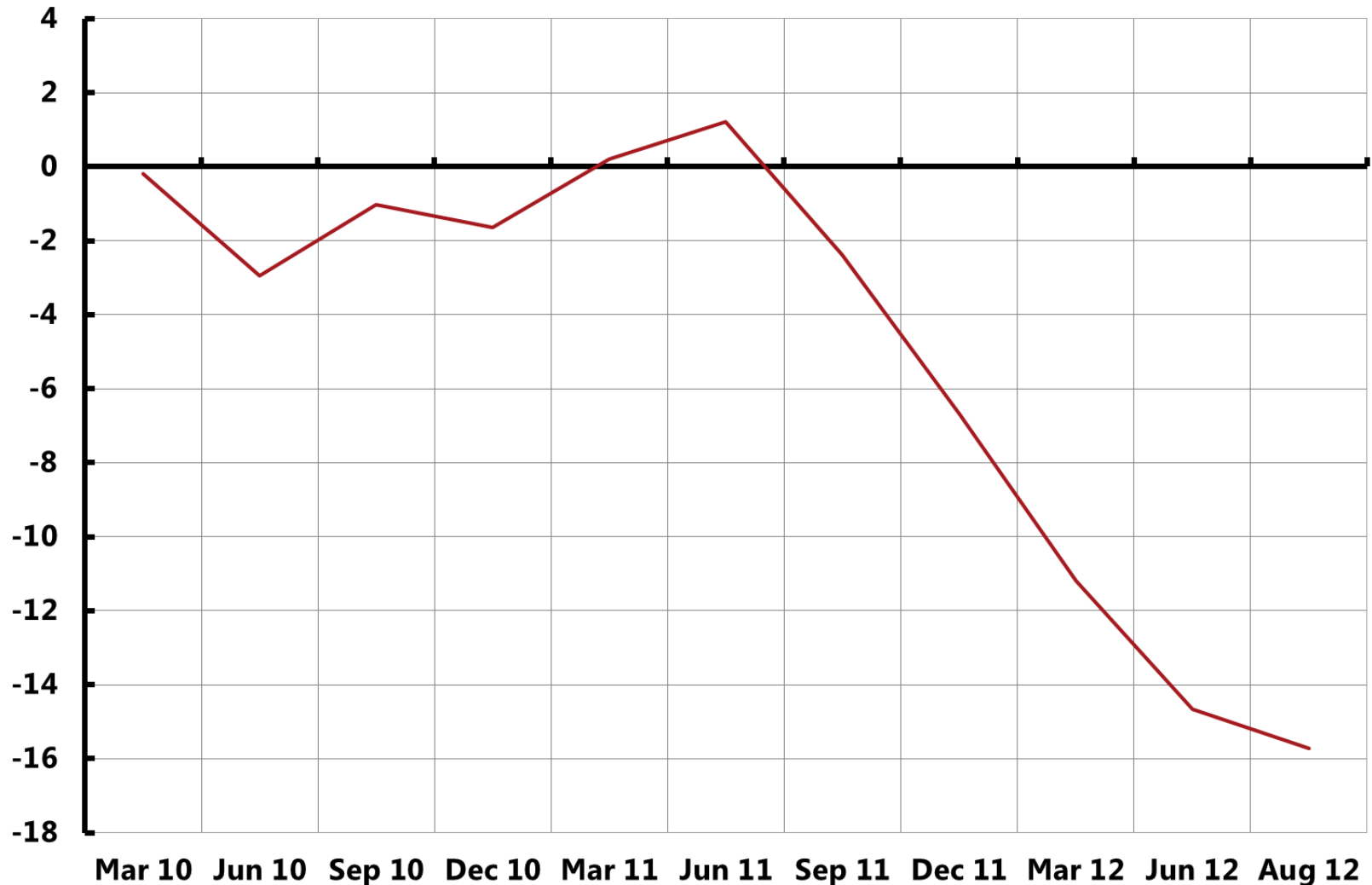
Yields on two-year government bonds in 2012

Per cent



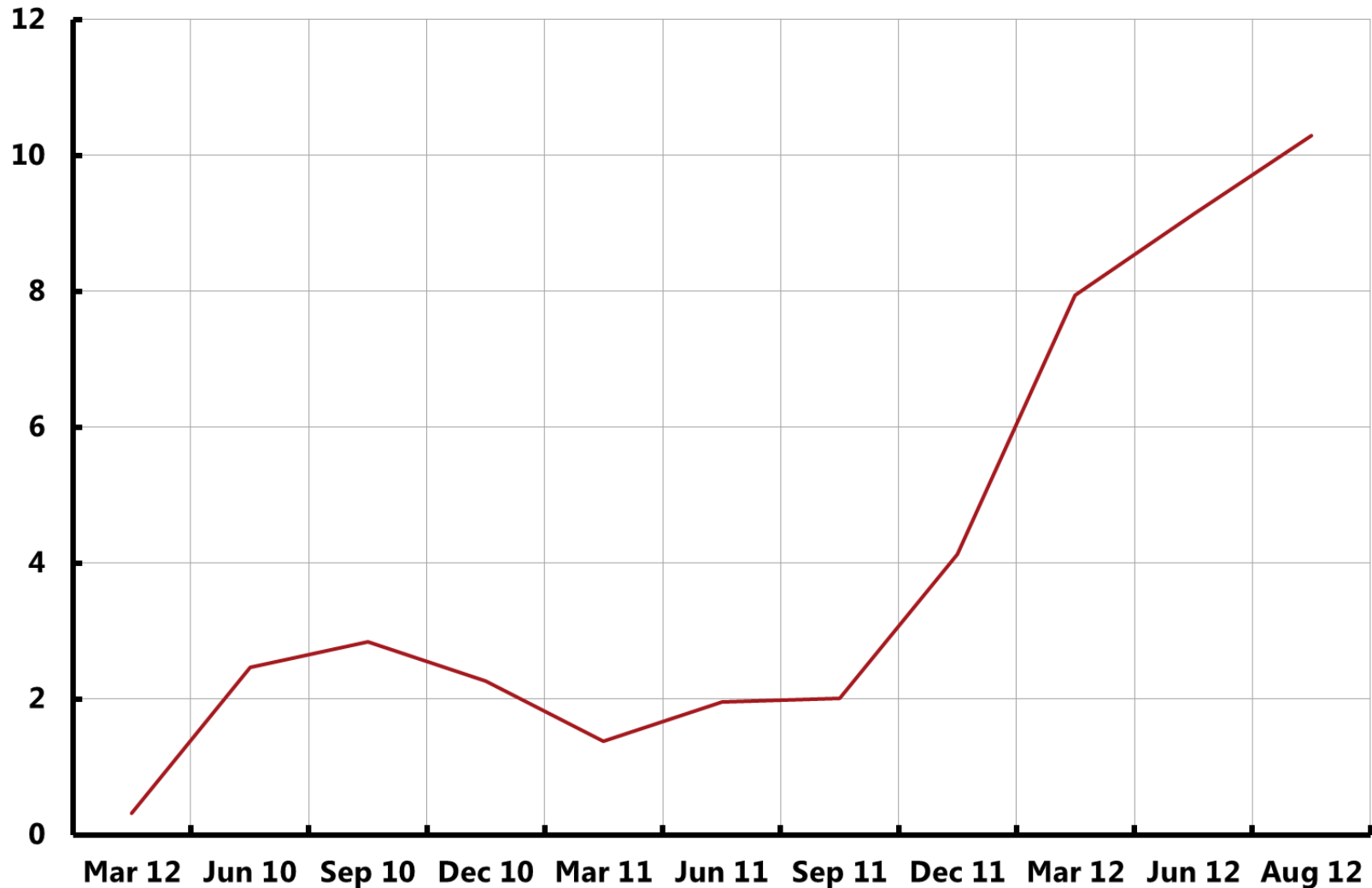
Private capital flows for countries with sovereign debt problems in the euro area

Per cent of GDP



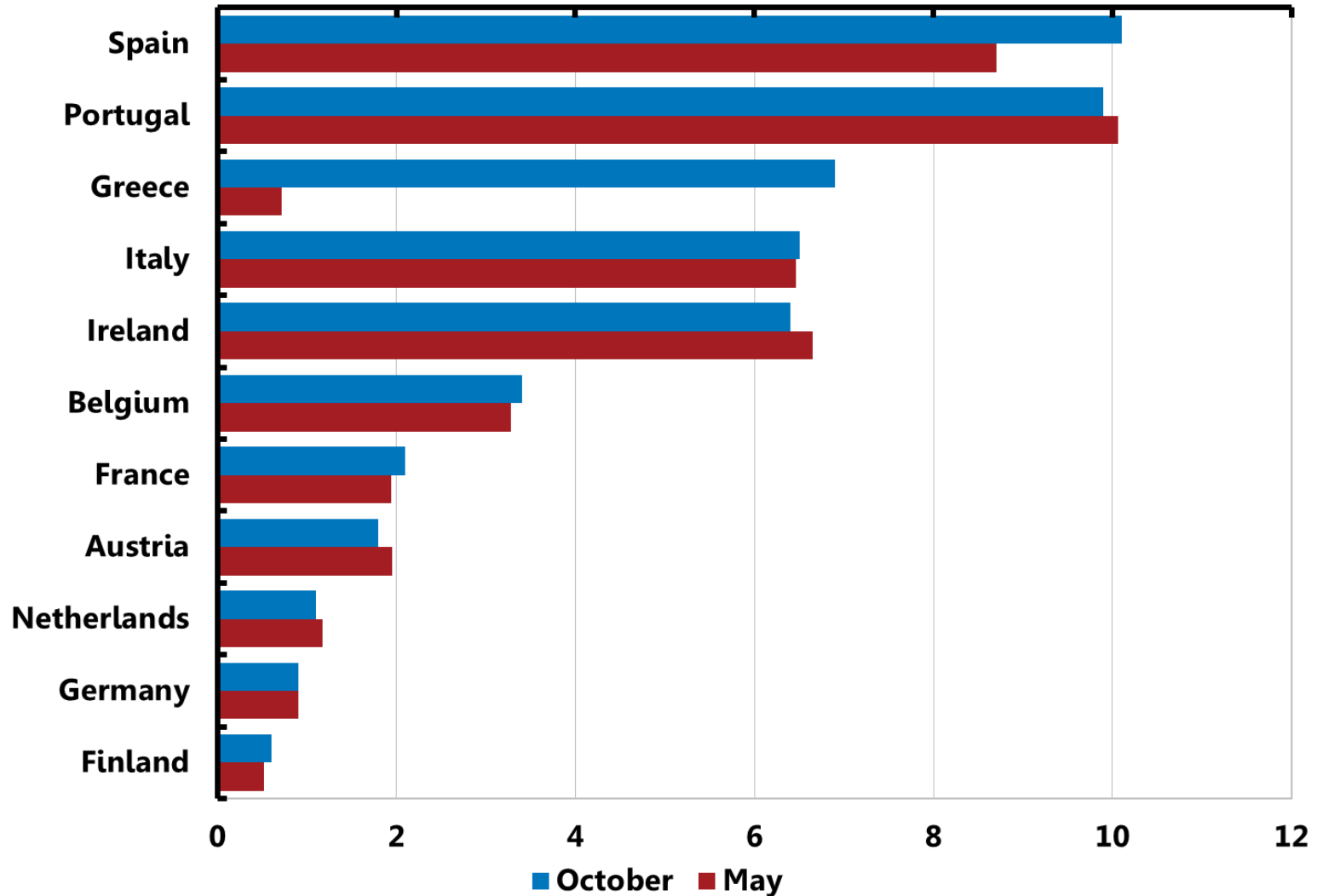
Private capital flows for core countries in the euro area

Per cent of GDP



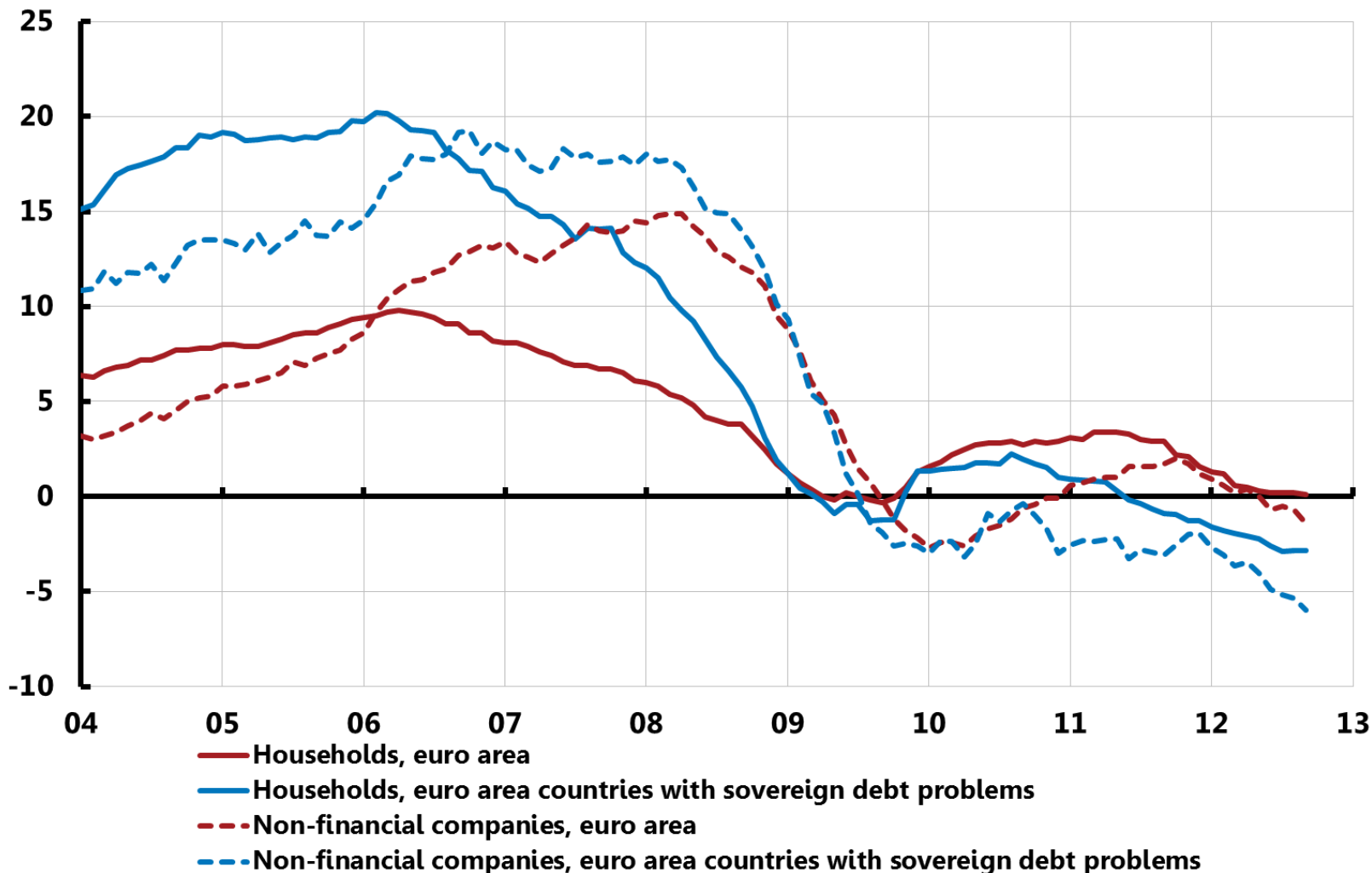
Banks' borrowing from the ECB

Percentage of total assets



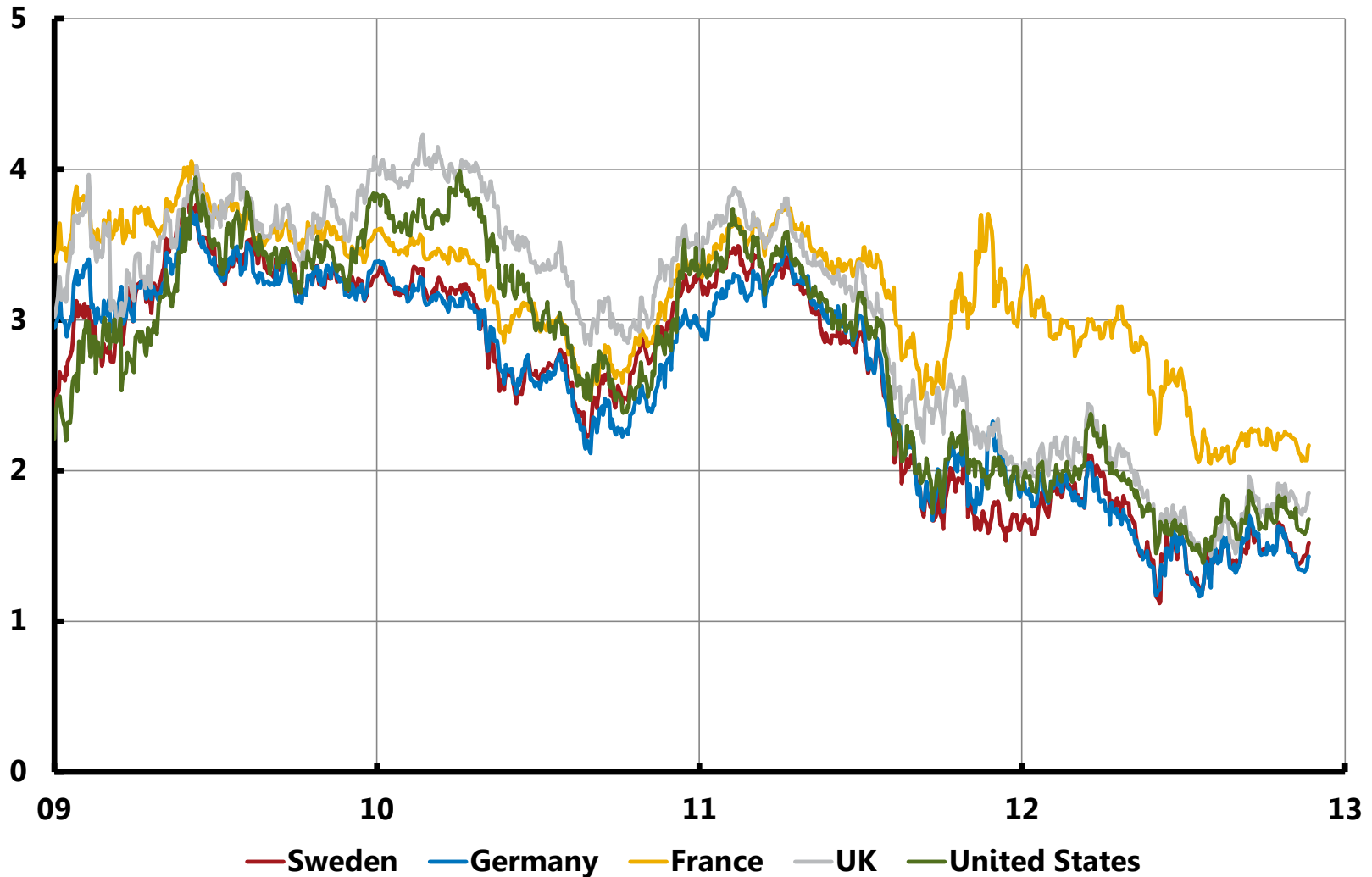
Banks' total lending

Annual percentage change



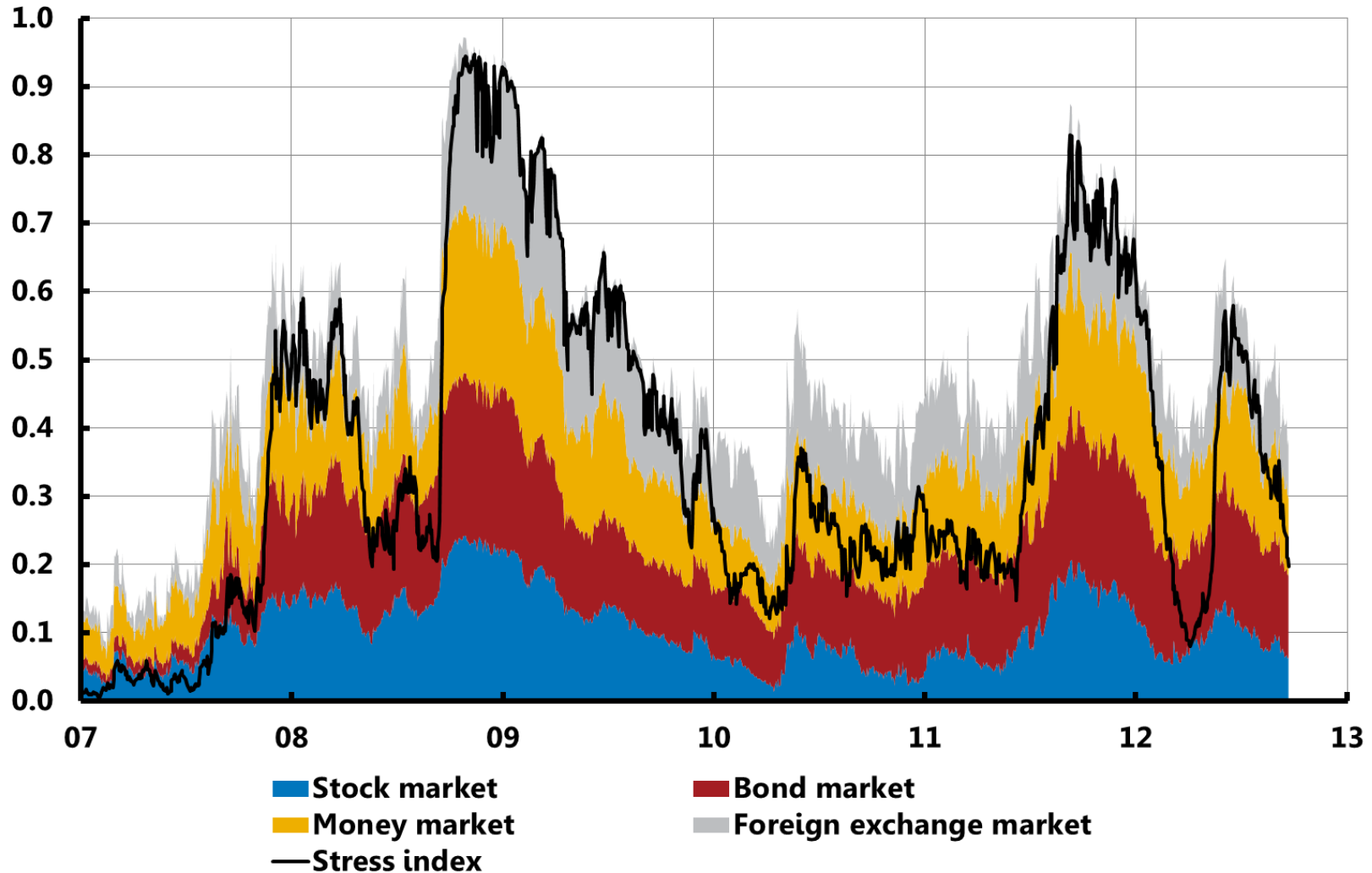
Yields on ten-year government bonds

Per cent



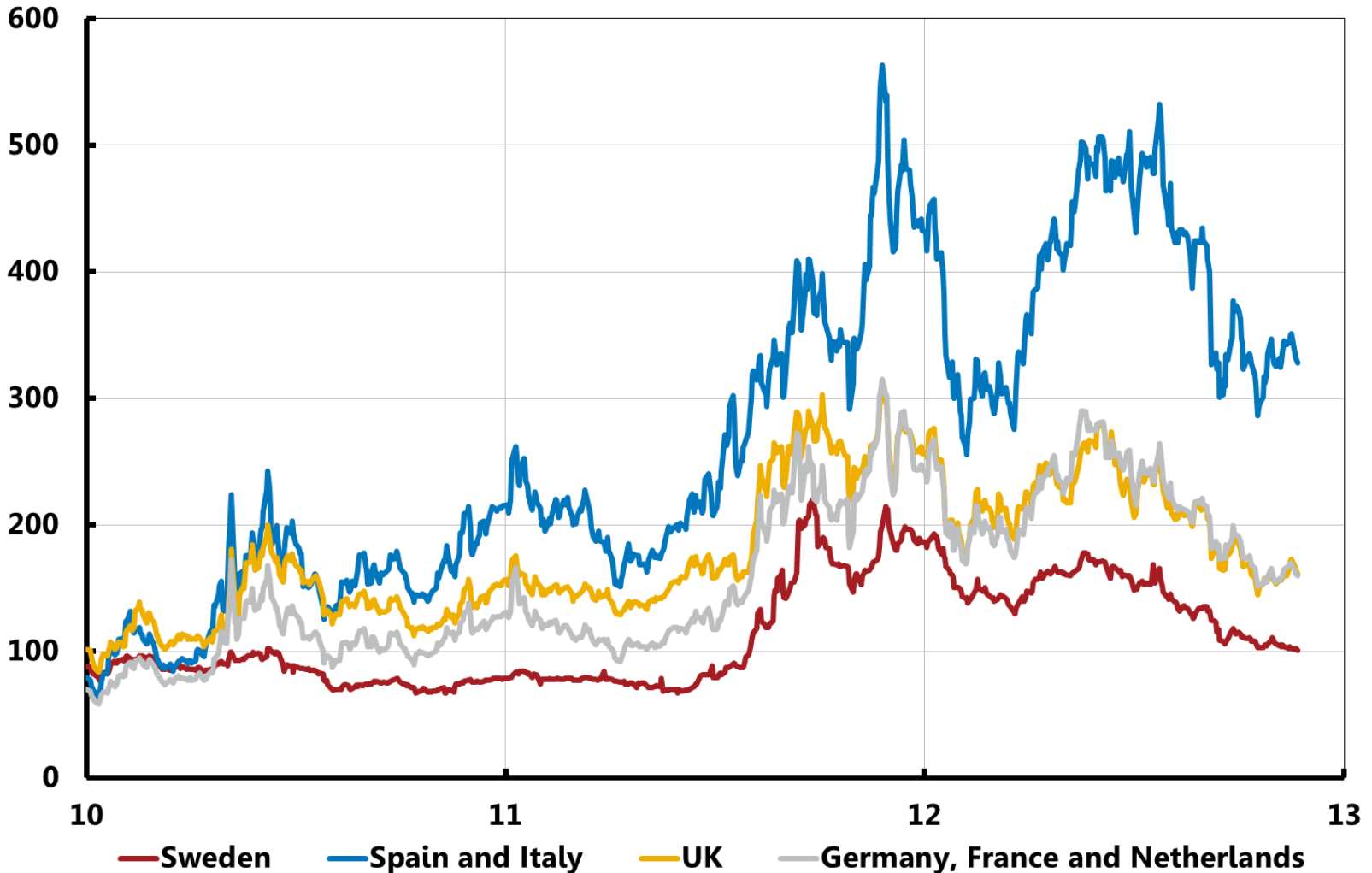
Swedish stress index

Ranking



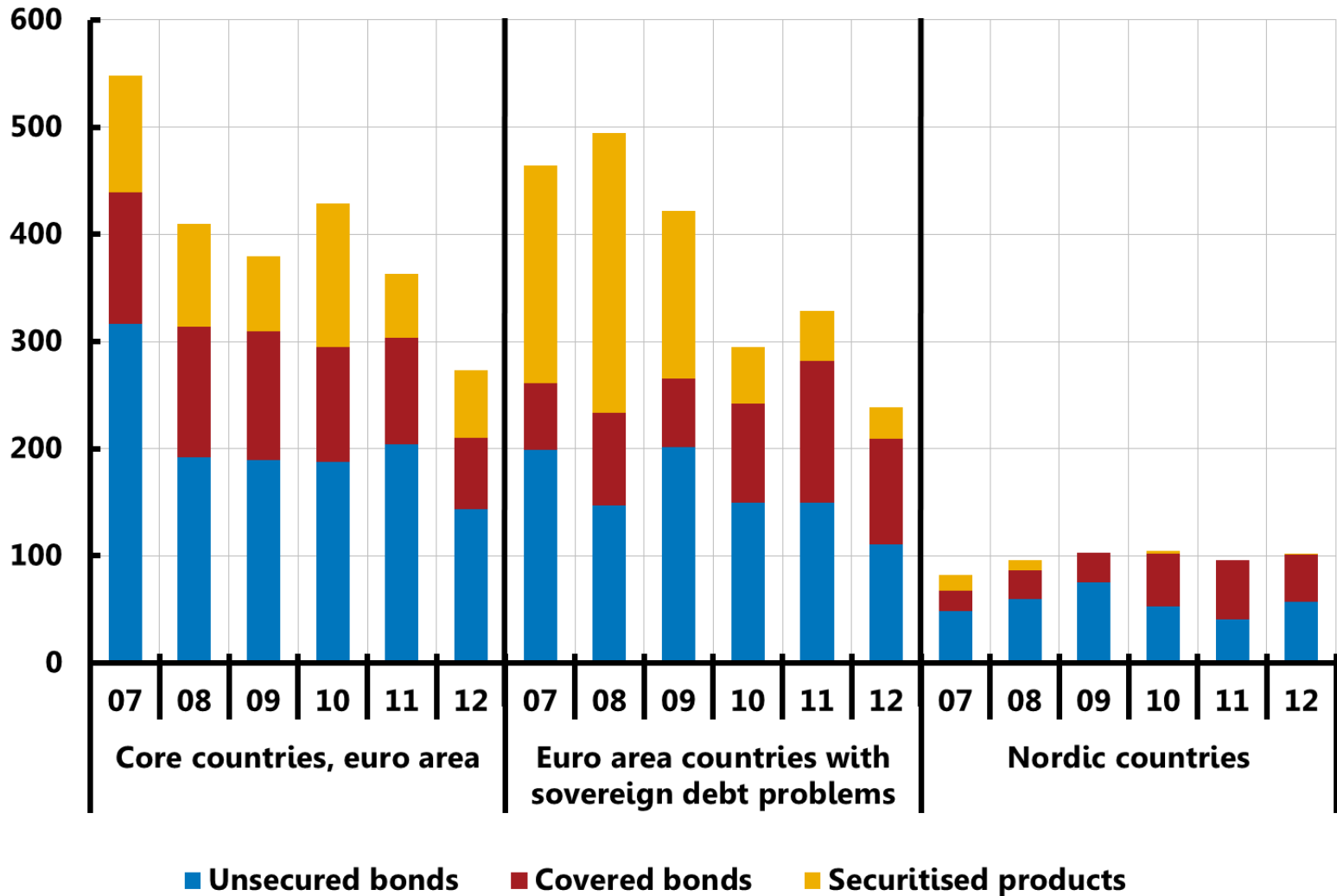
Five-year CDS premiums for banks

Basis points



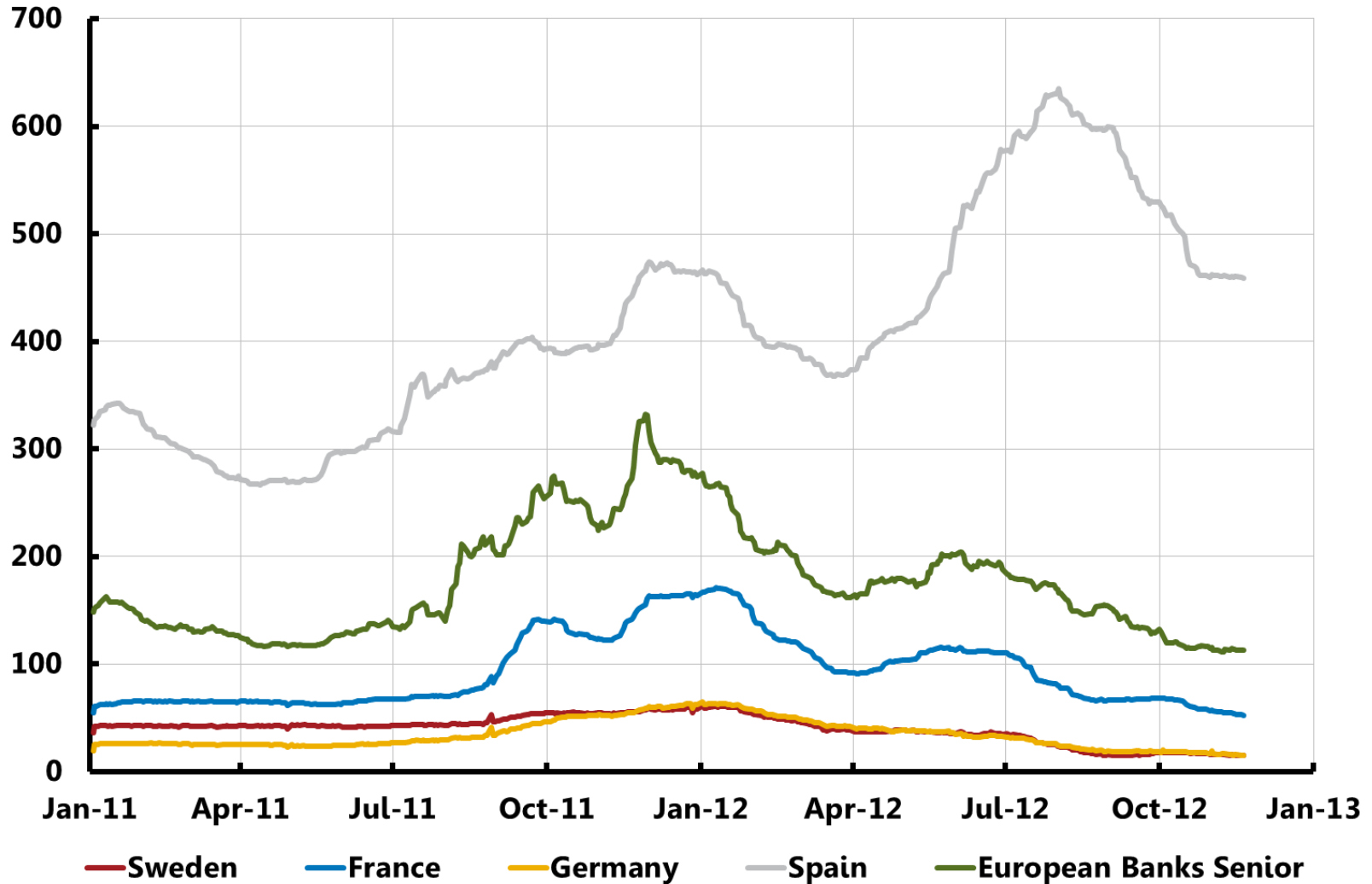
European Banks' issue volumes

EUR billion



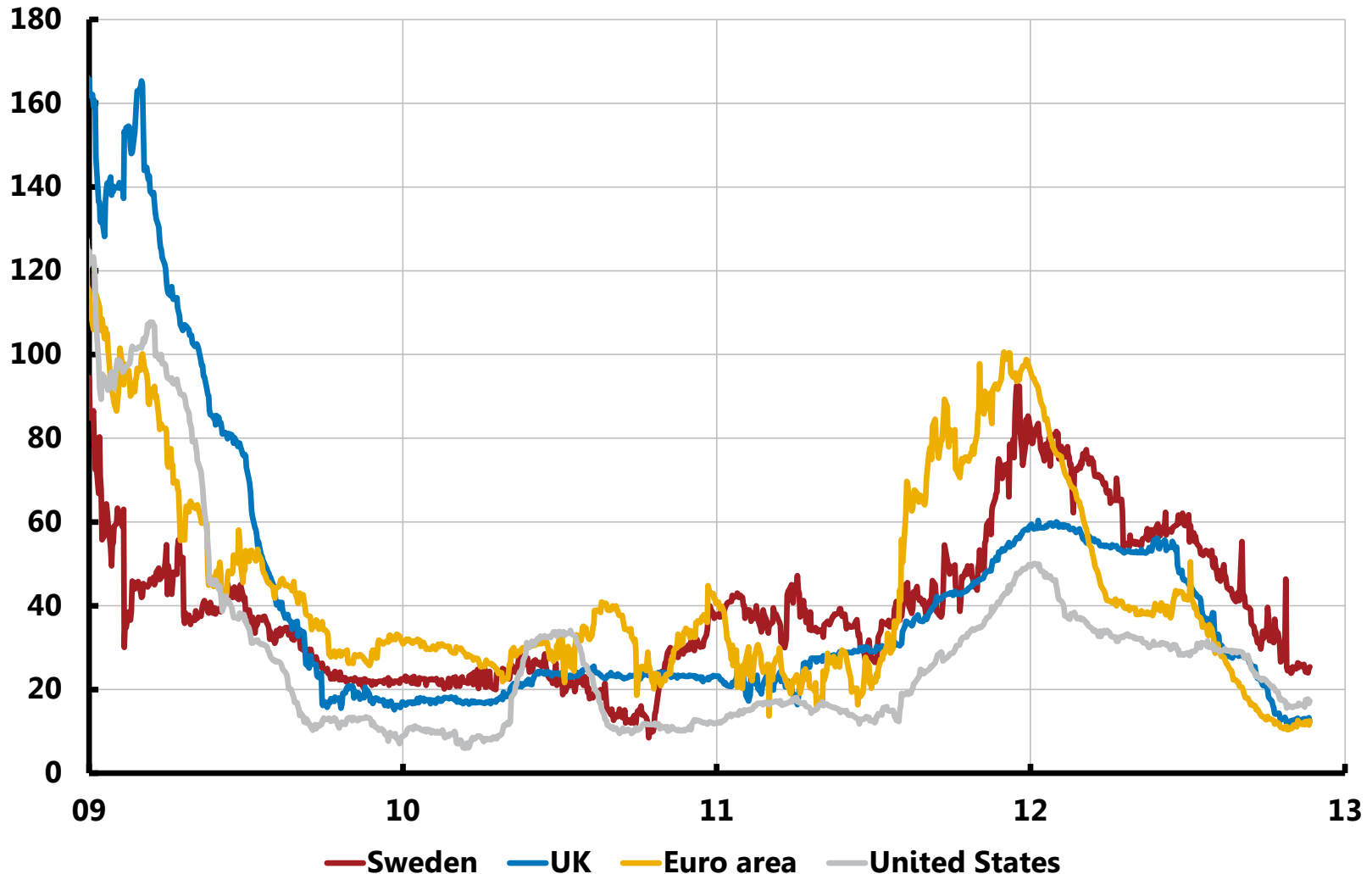
Yields for bank bonds

Basis points



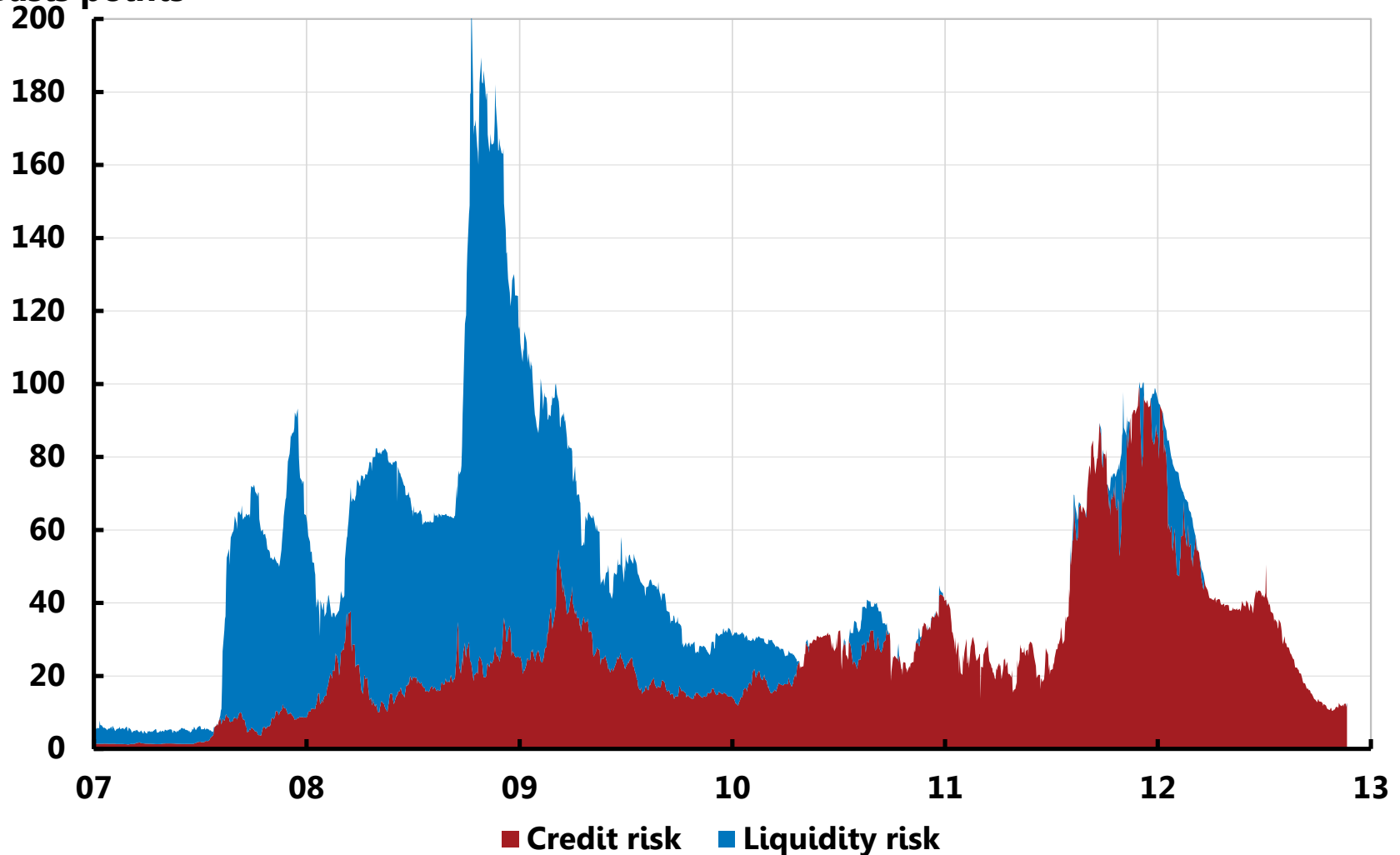
The risk premium on the interbank market

Basis points



Indicative breakdown of the risk premium in the euro area

Basis points



Cost of borrowing in euros for three months and converting the loan to US dollars

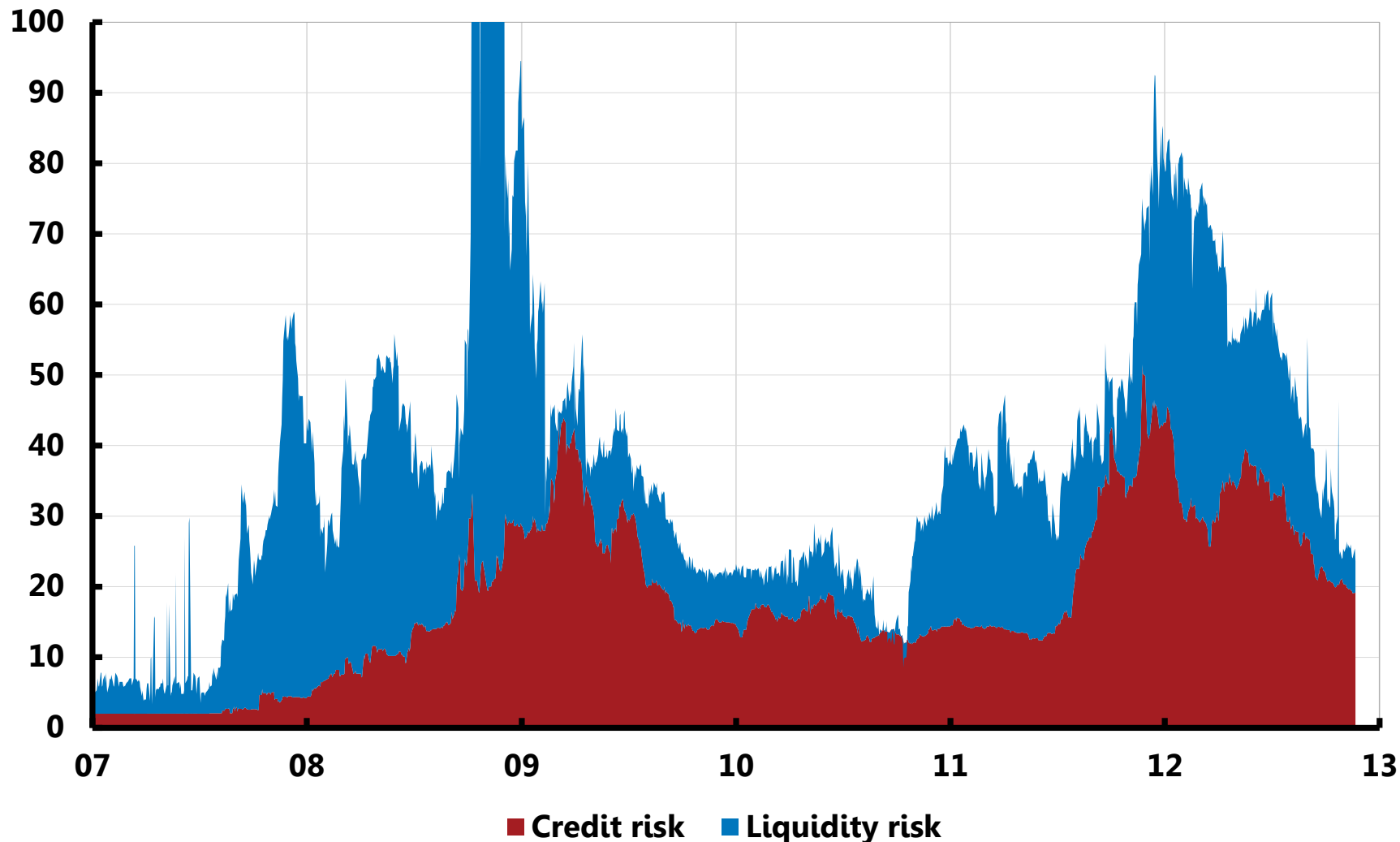
Basis points



Indicative breakdown of the risk premium in Sweden

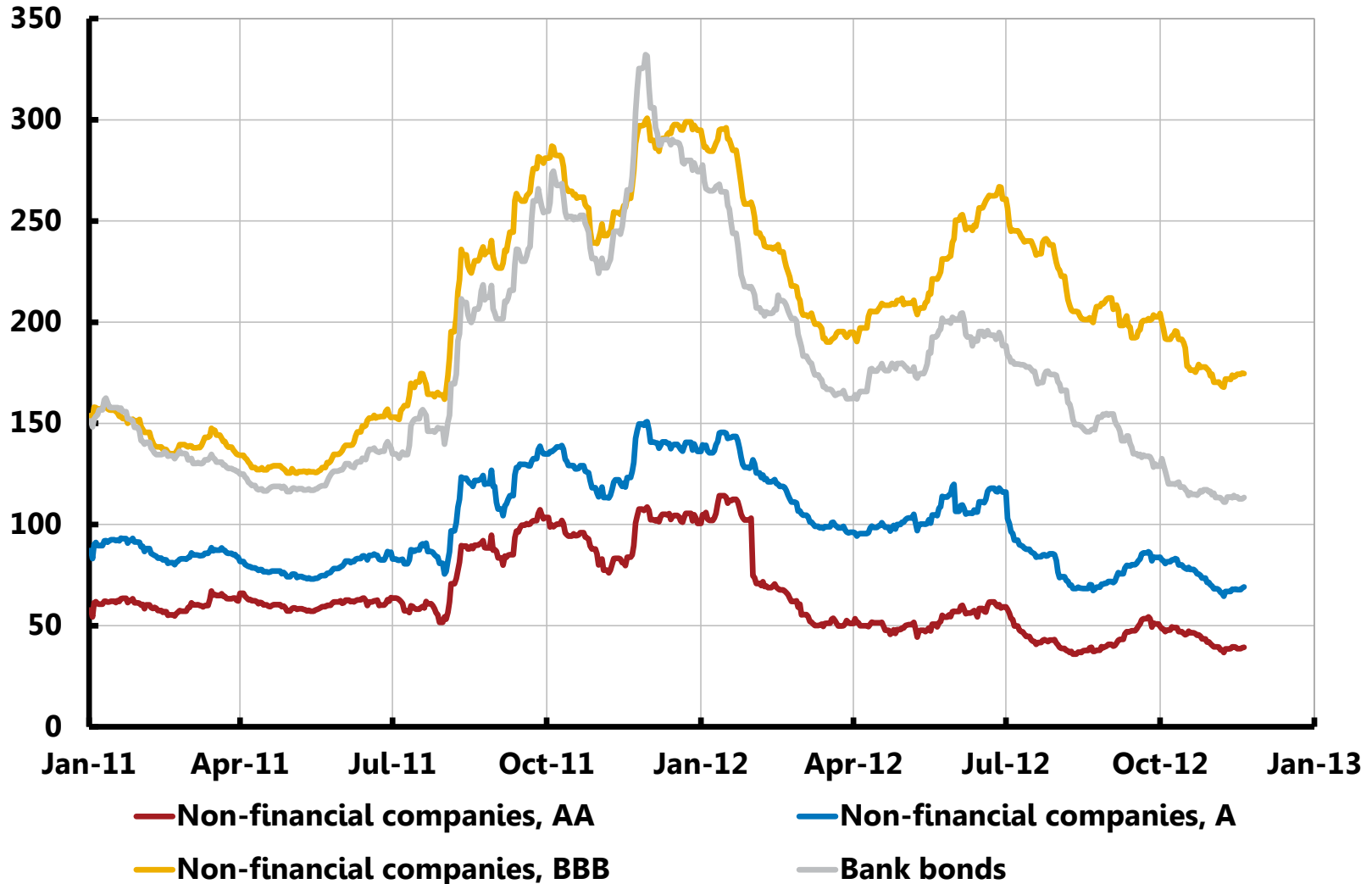


Basis points



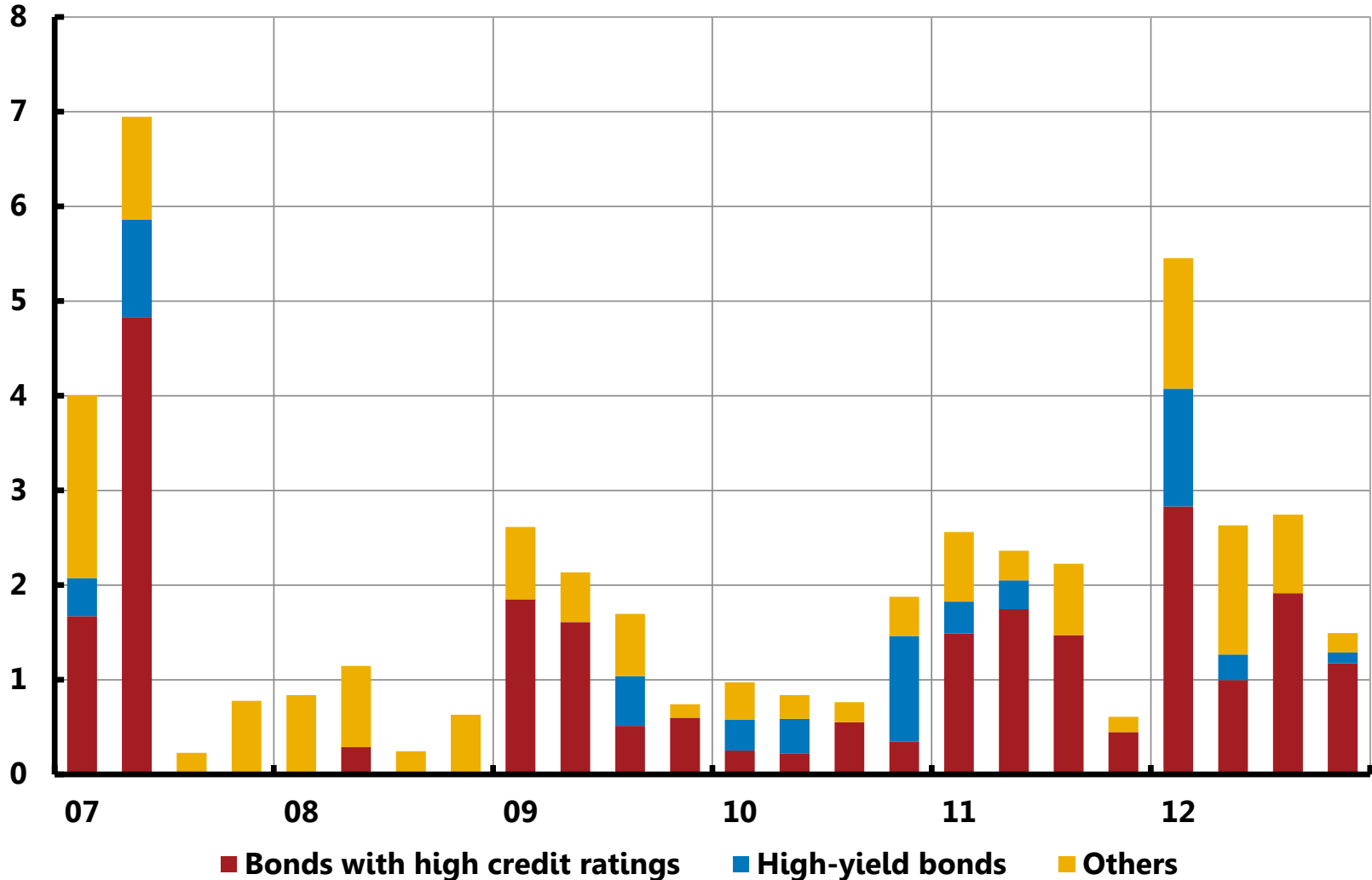
Yields for European corporate bonds and bank bonds

Basis points



Swedish companies' issue volumes irrespective of currency

EUR billion



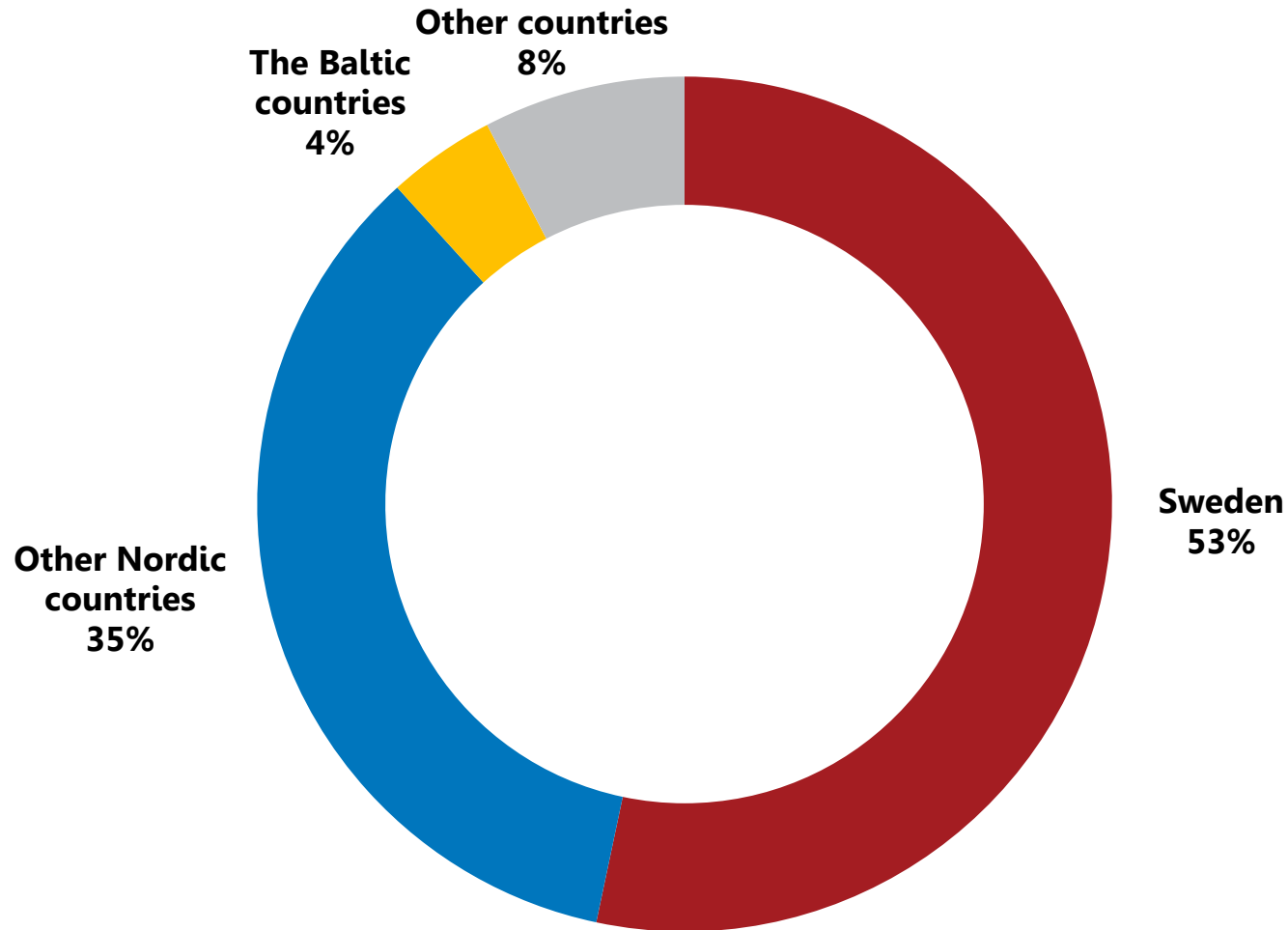


Chapter 3

2012-11-28

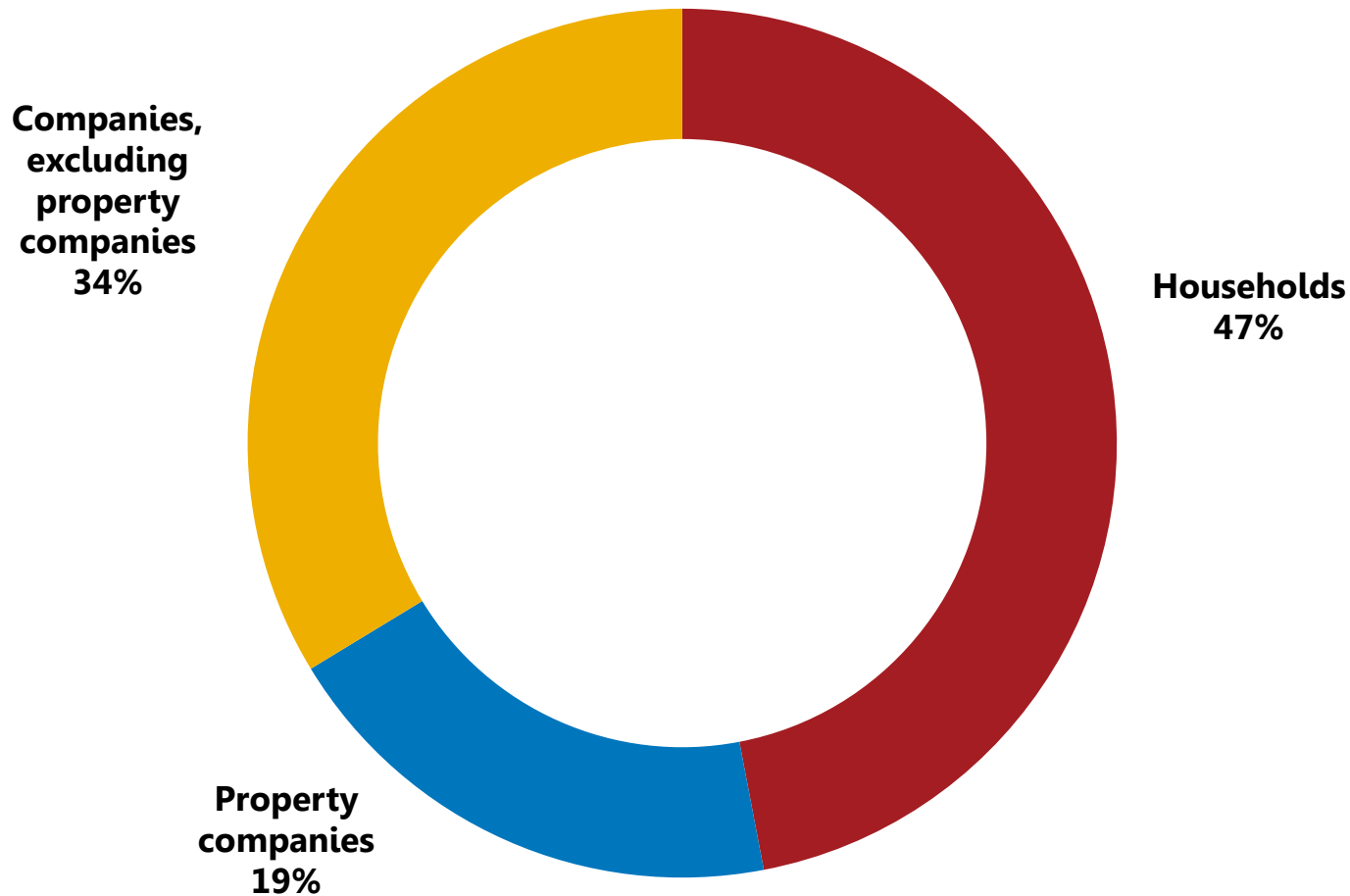
Lending of the major Swedish banks by geographical area, September 2012

Percentage of total lending



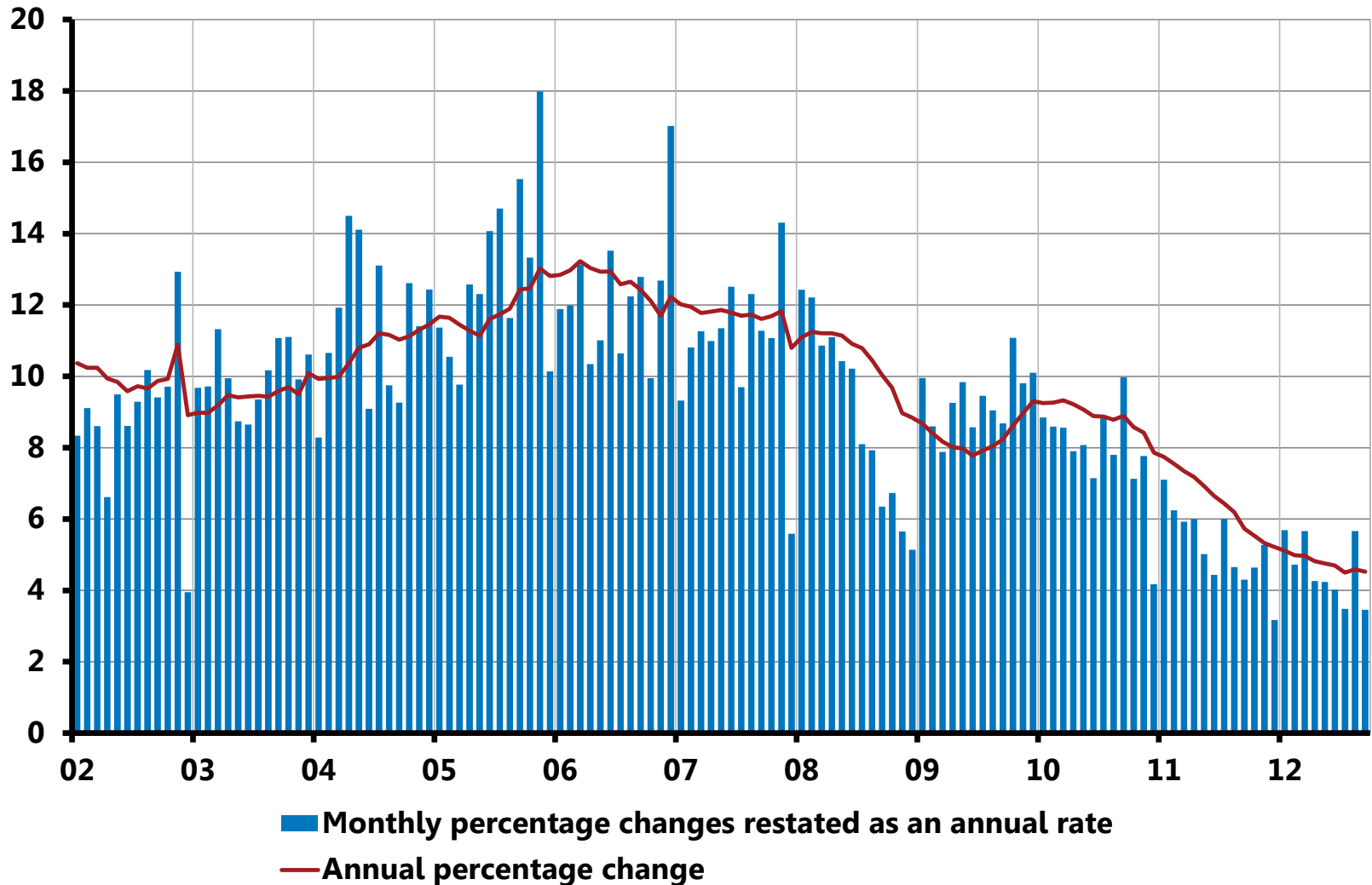
Lending of the major Swedish banks per borrower category, September 2012

Percentage of total lending



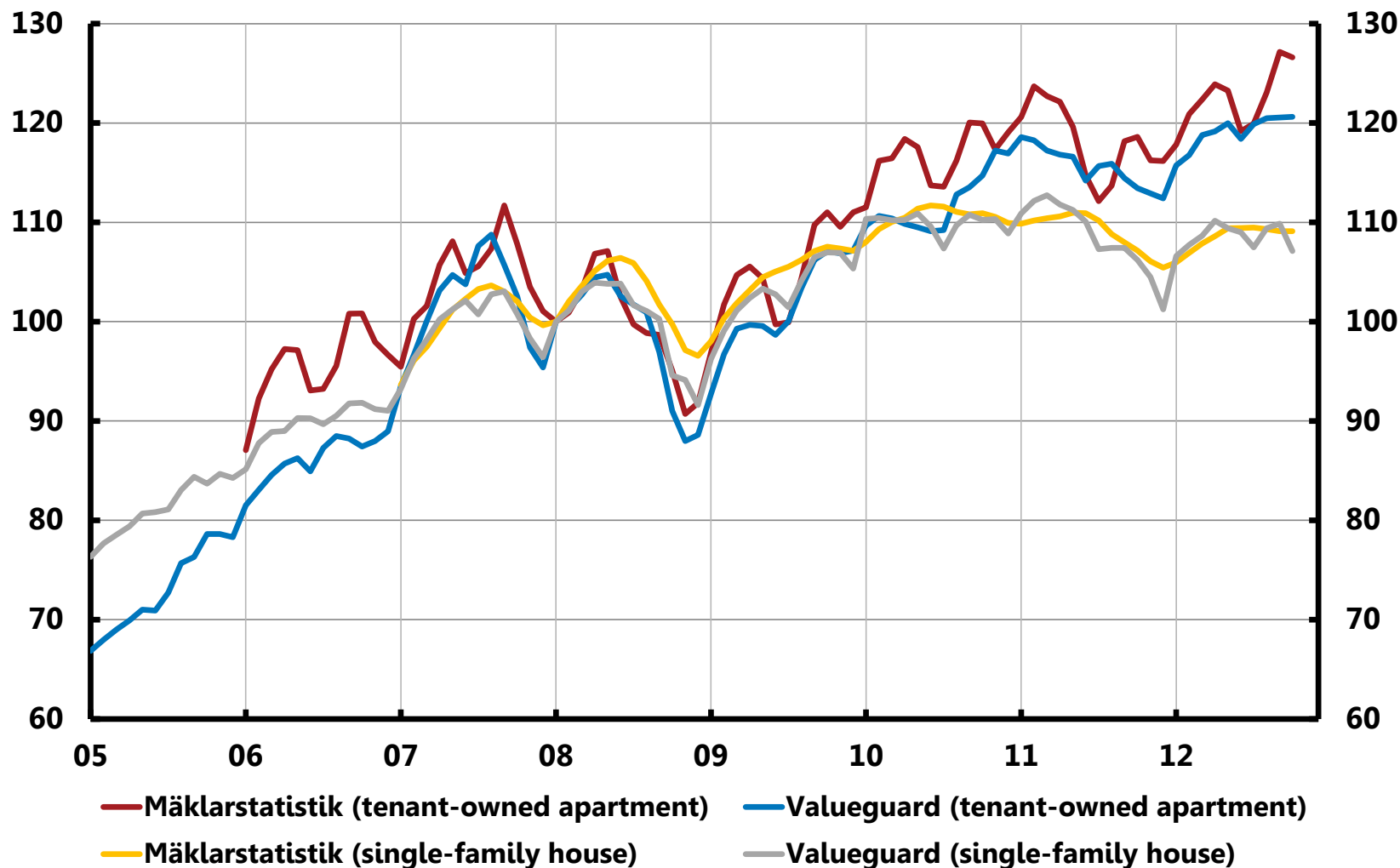
Household debt

Per cent



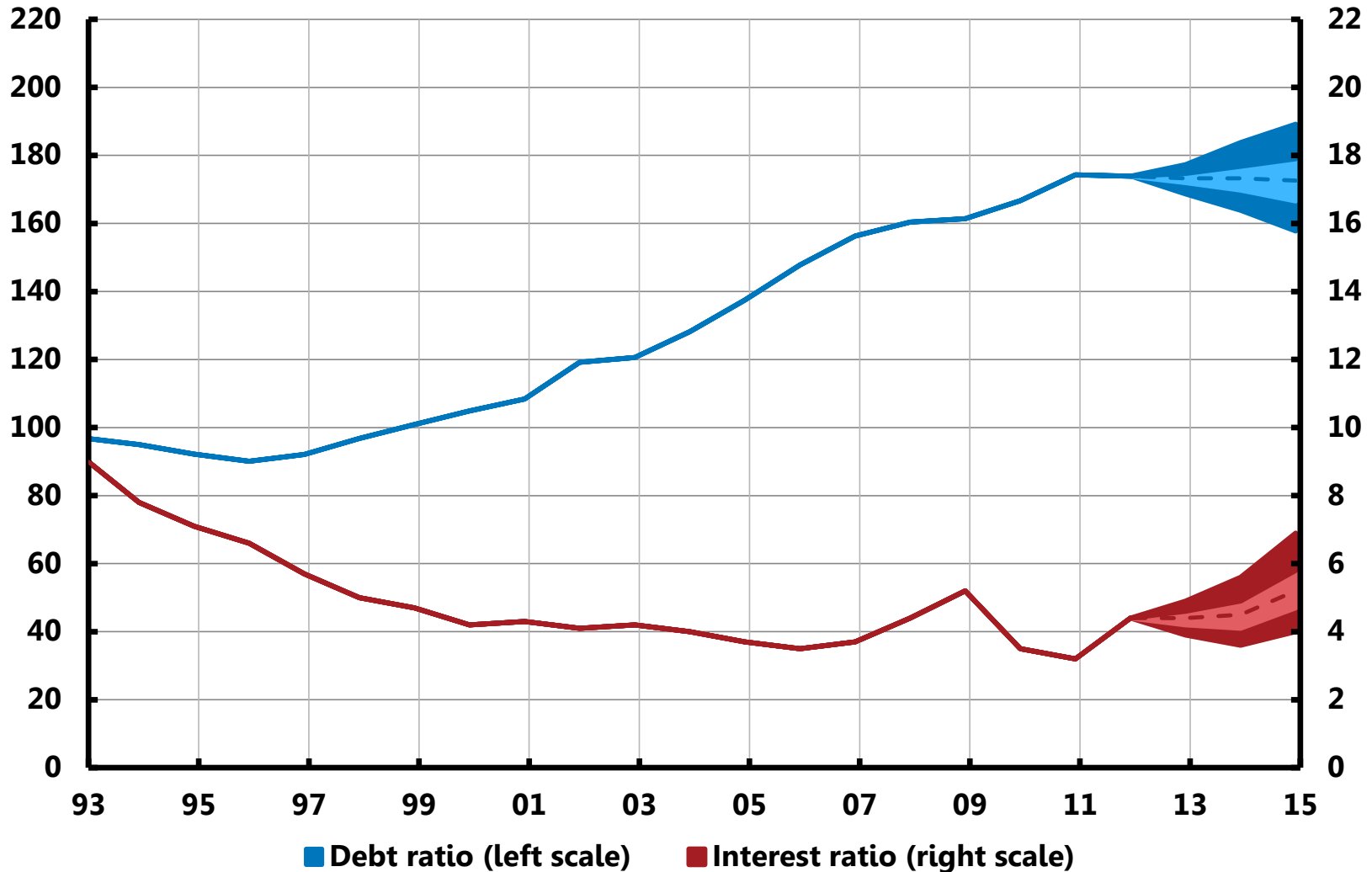
Prices for single-family houses and tenant-owned apartments

Index, January 2008=100



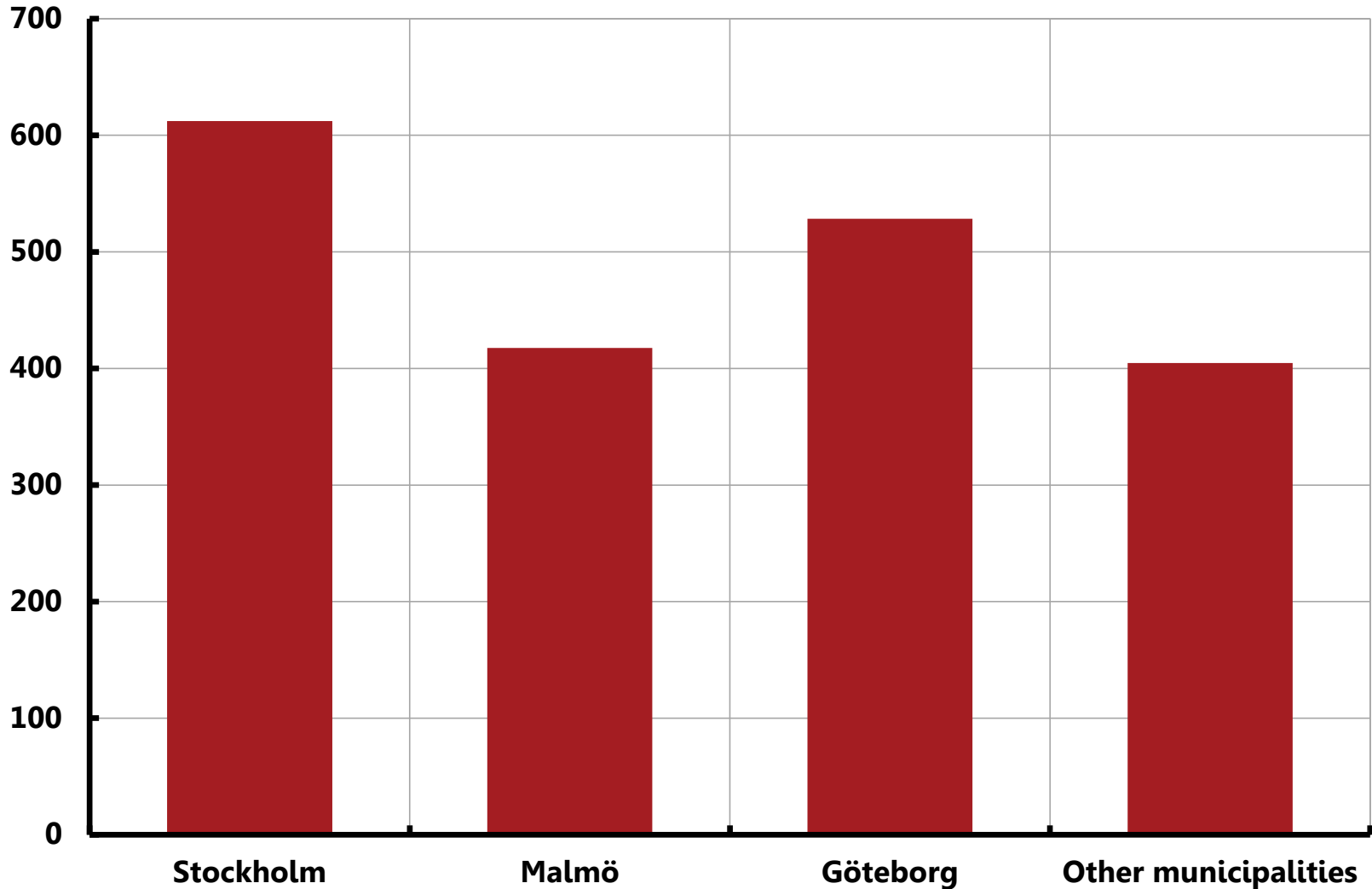
Household debt and post-tax interest expenditure

Percentage of disposable income



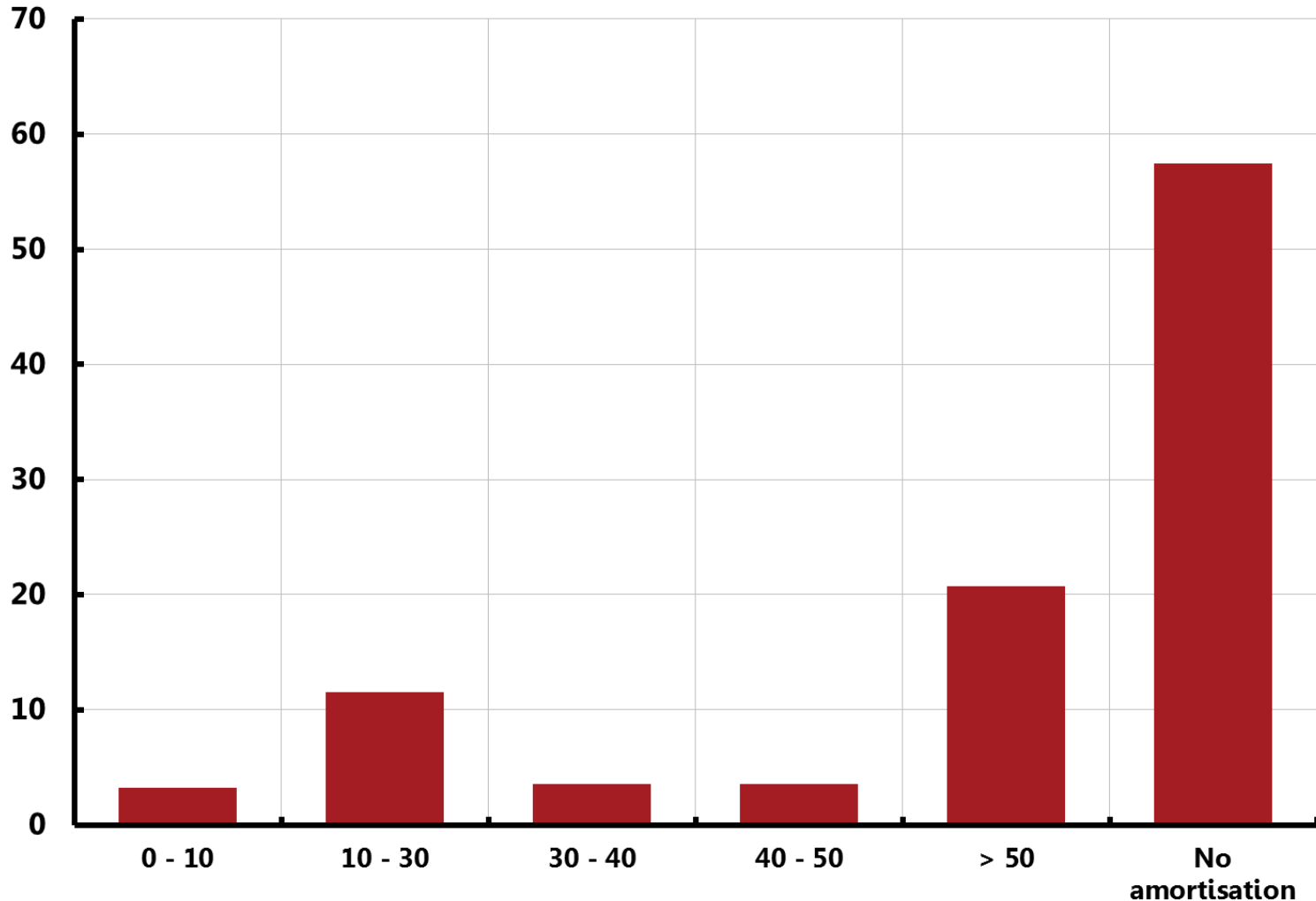
Debts of new mortgage borrowers

Percentage of disposable income



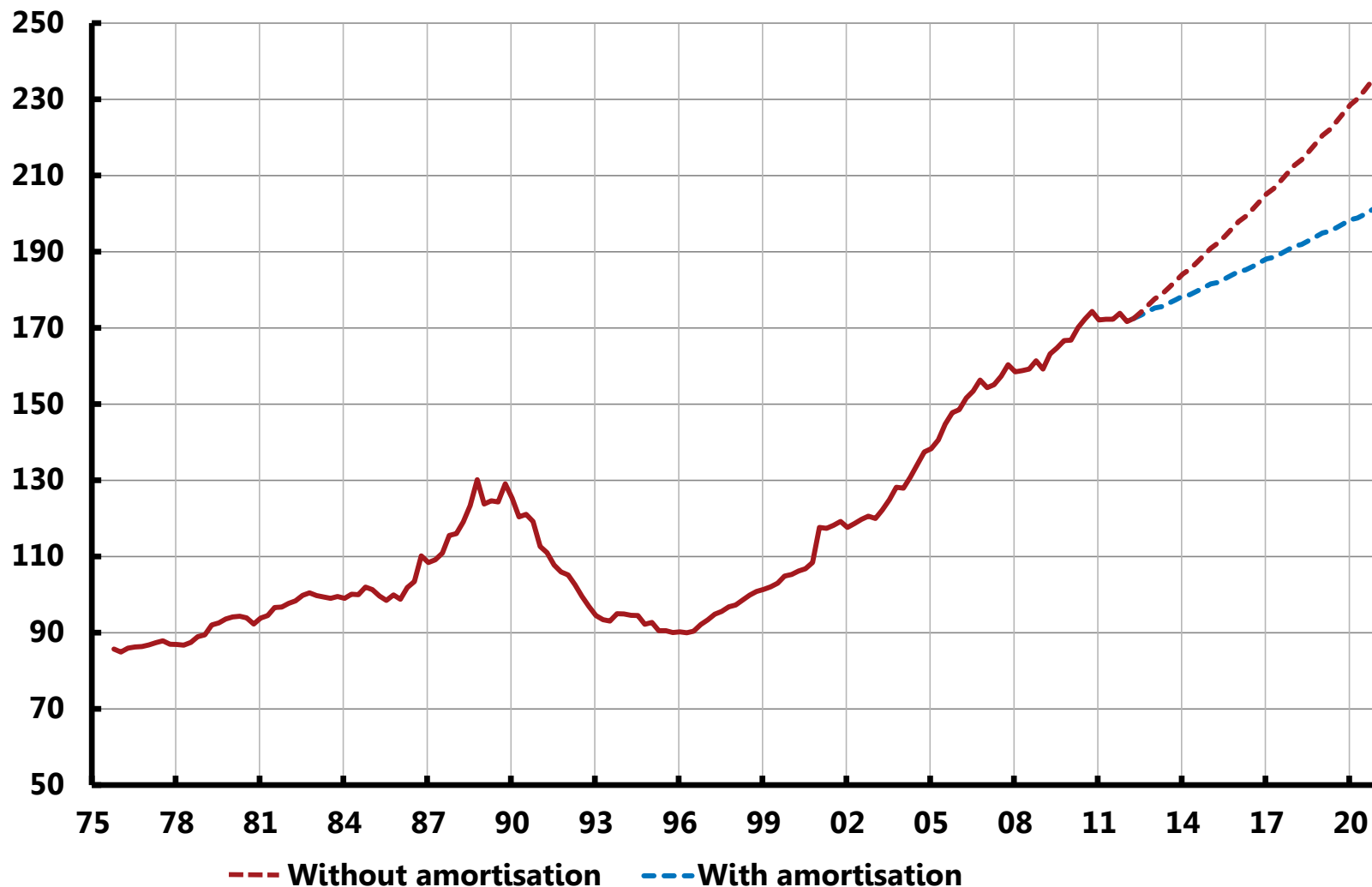
Amortisation periods for new mortgage borrowers

Percentage of households



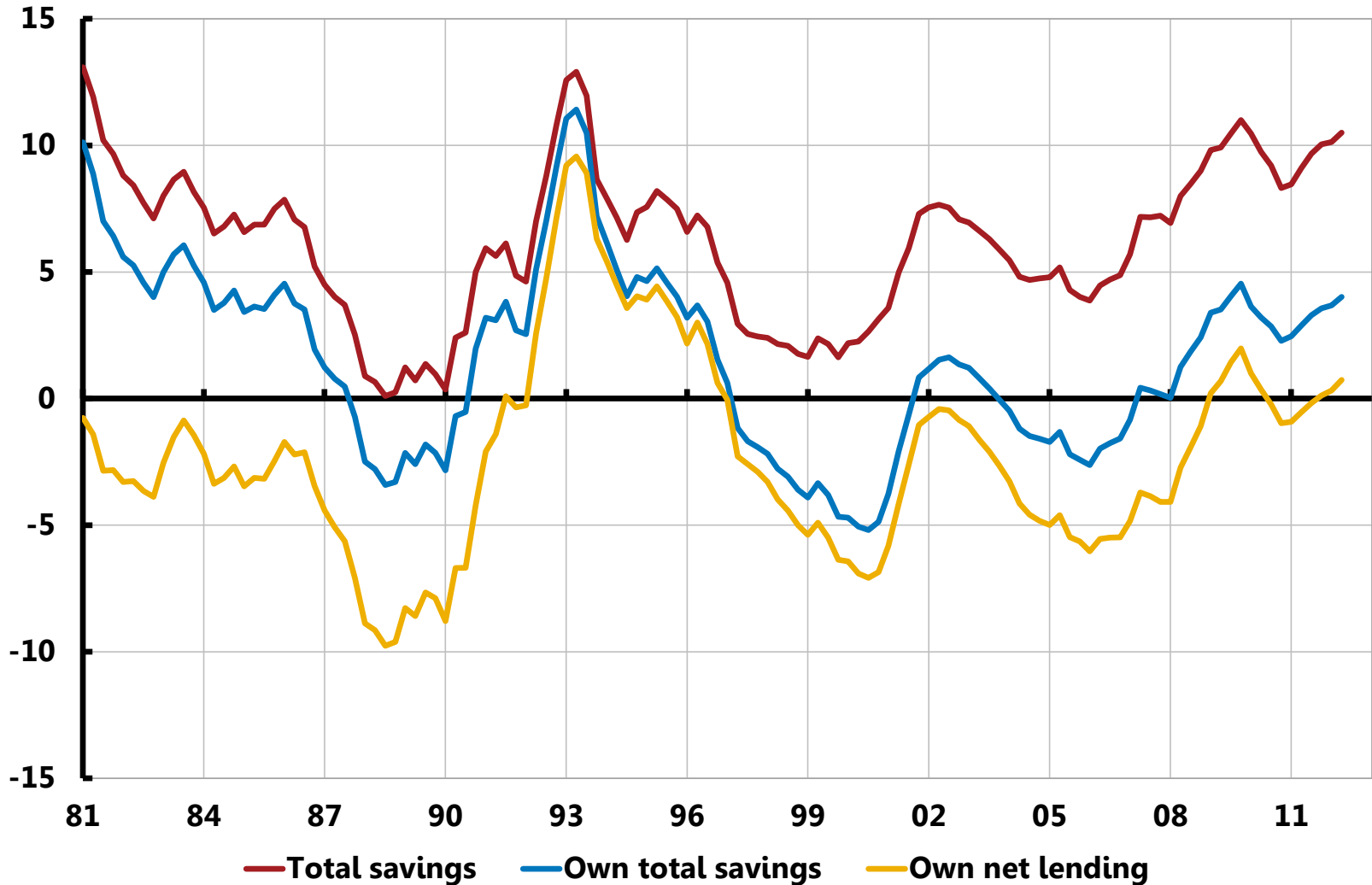
Calculation of household debt given different assumptions regarding amortisation behaviour

Percentage of disposable income



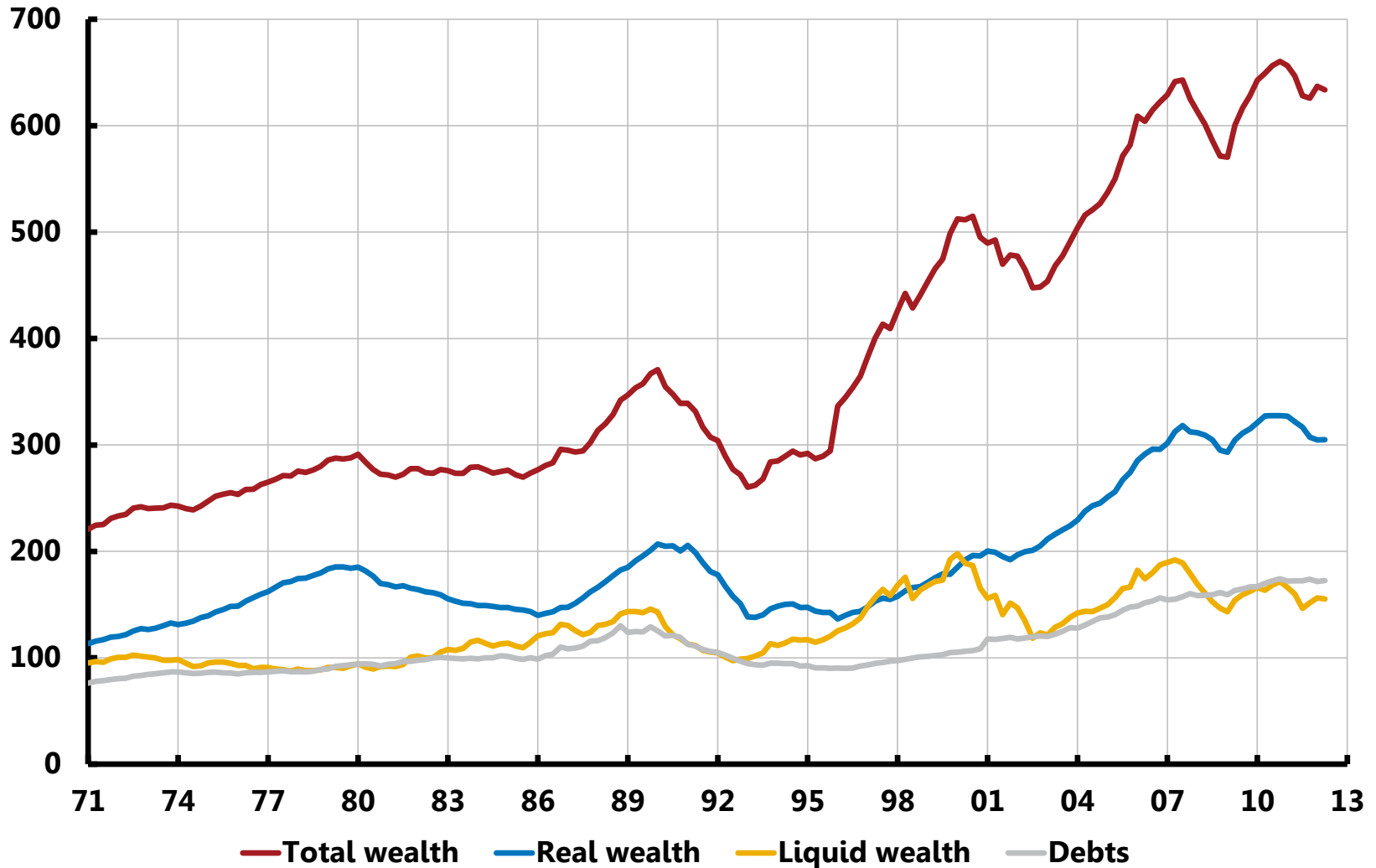
Household saving

Percentage of disposable income



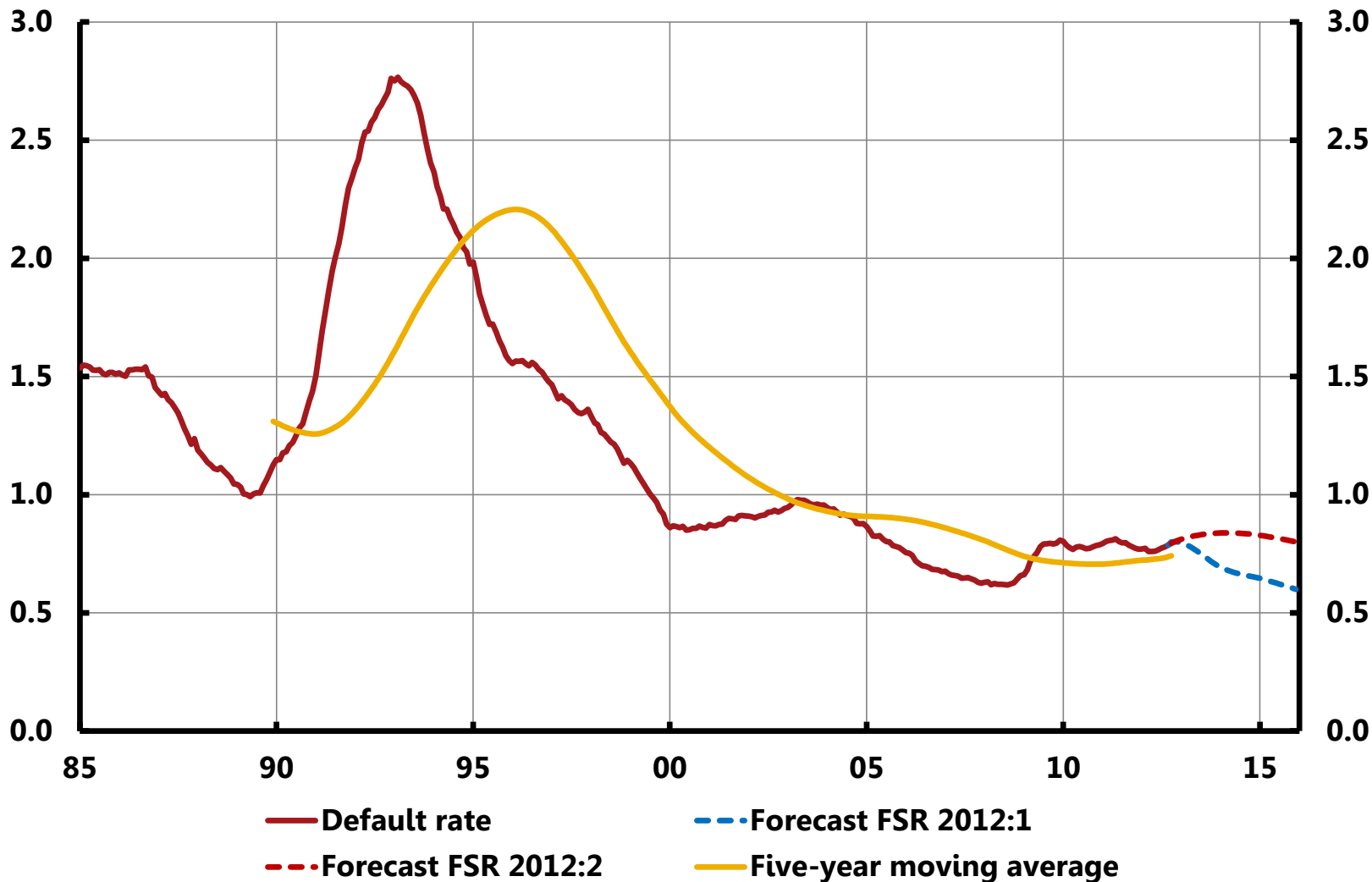
Household assets and debts

Percentage of disposable income



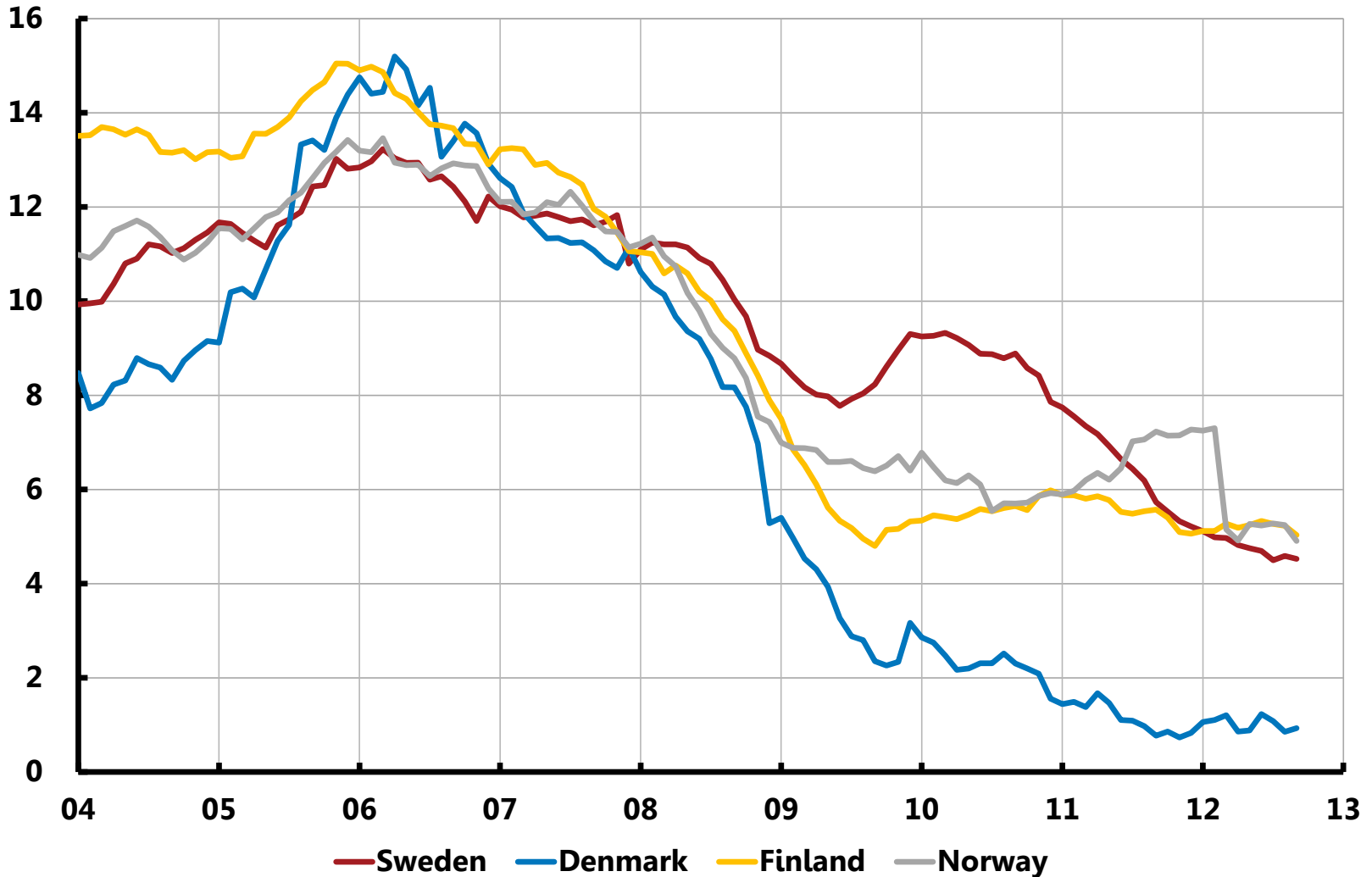
Default rate for Swedish companies

Per cent



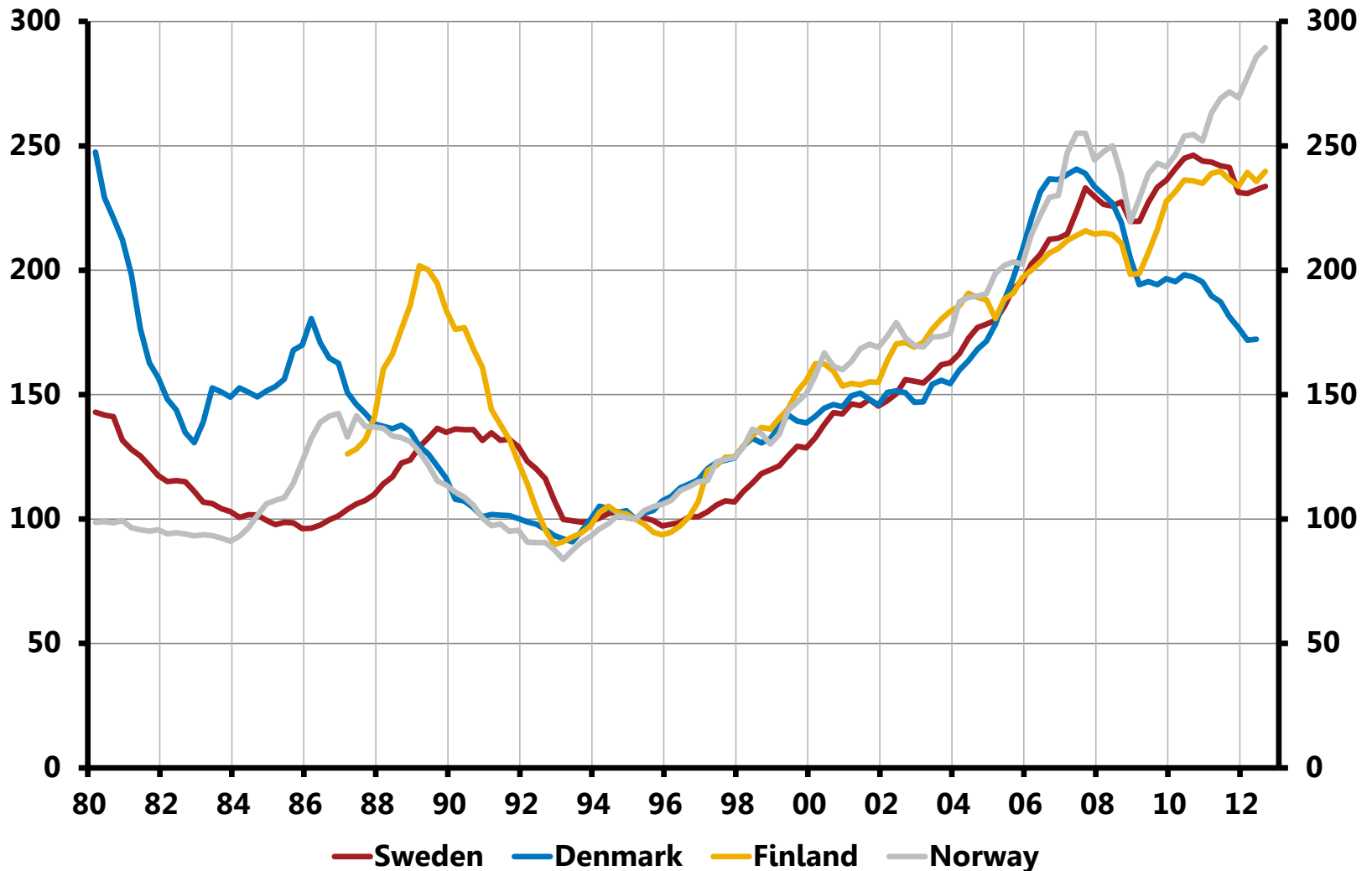
Household debt

Annual percentage change



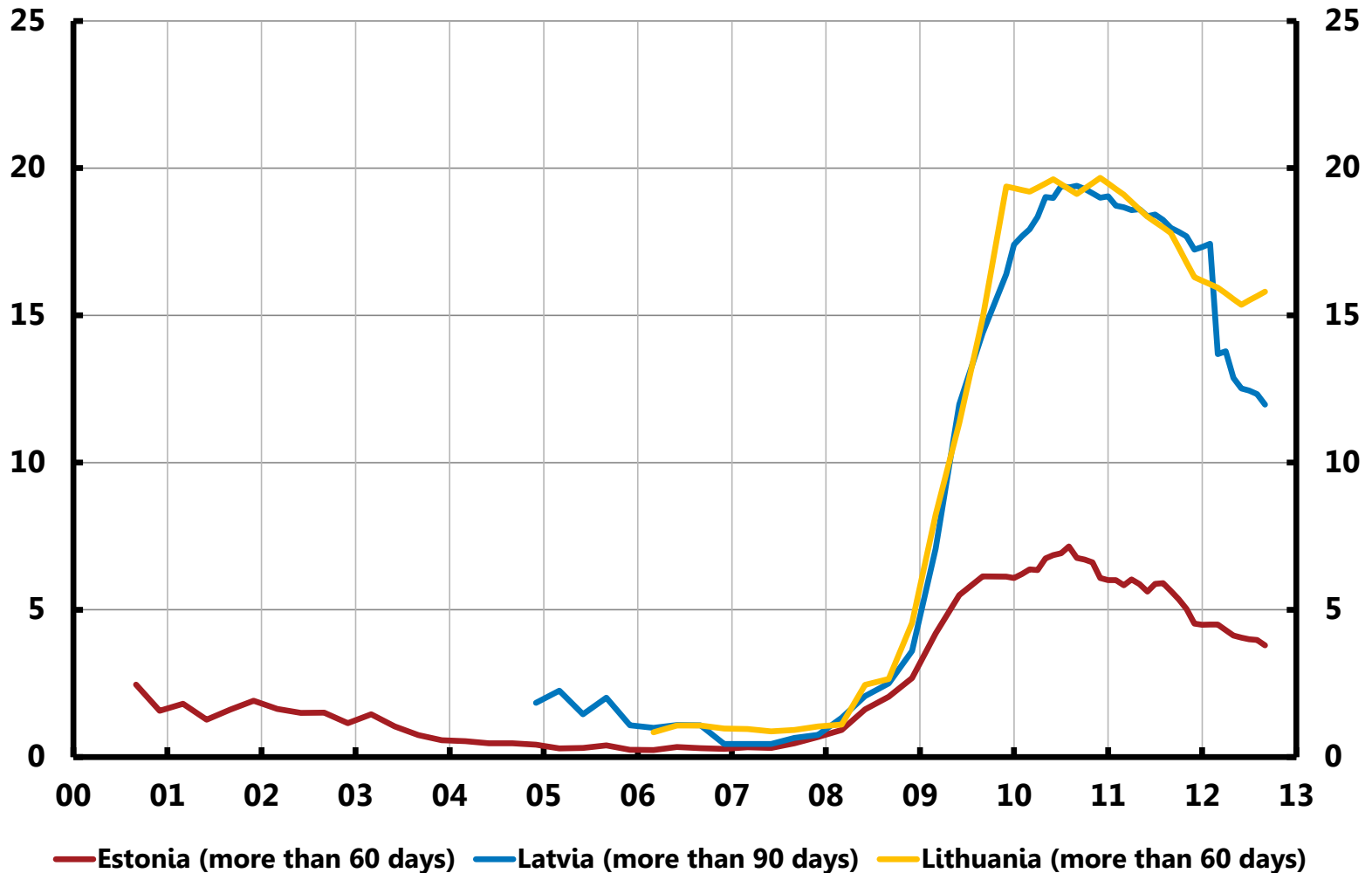
Real house prices

Index, quarter 1 1995 = 100



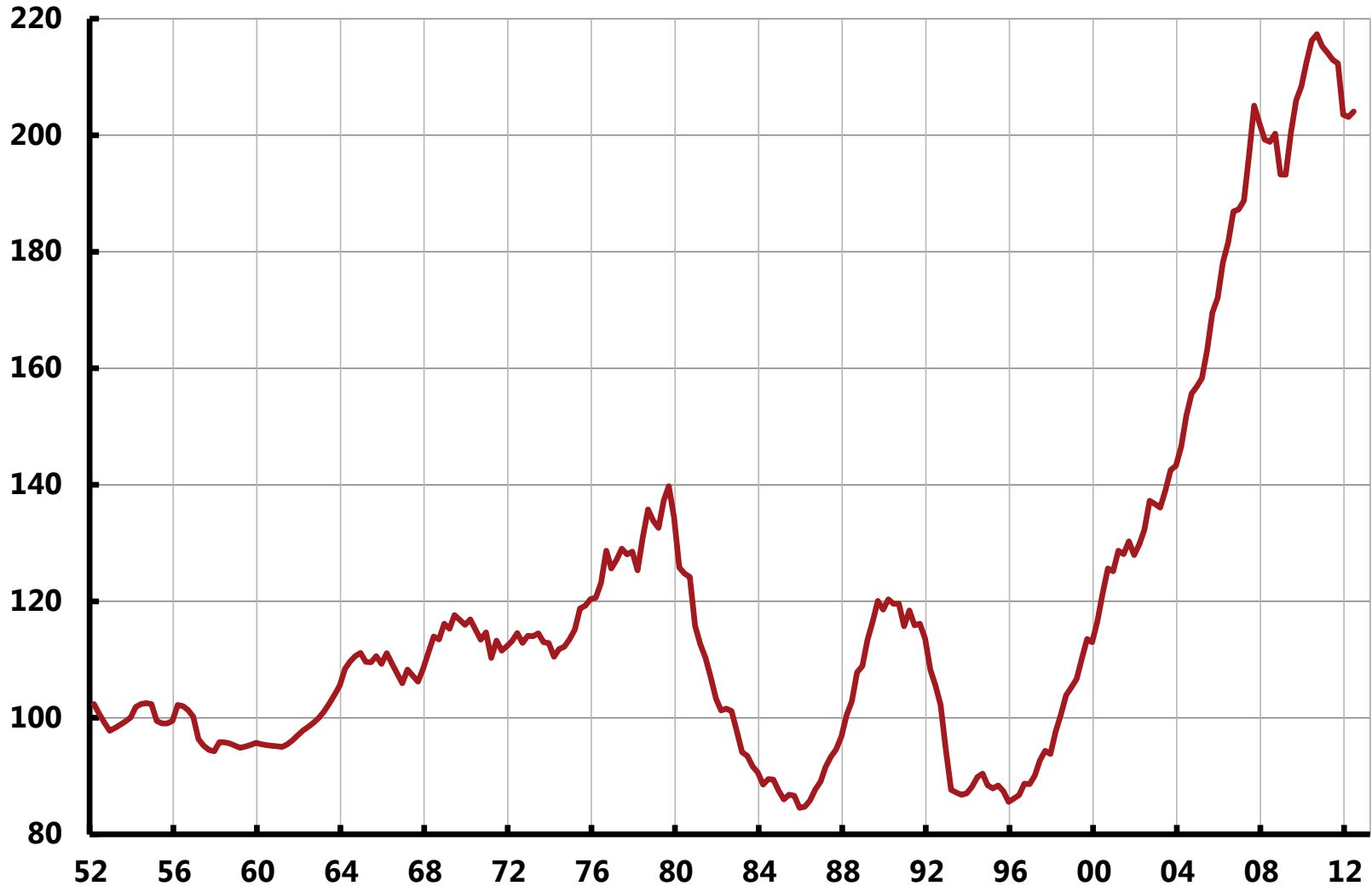
Late payments

Percentage of total lending



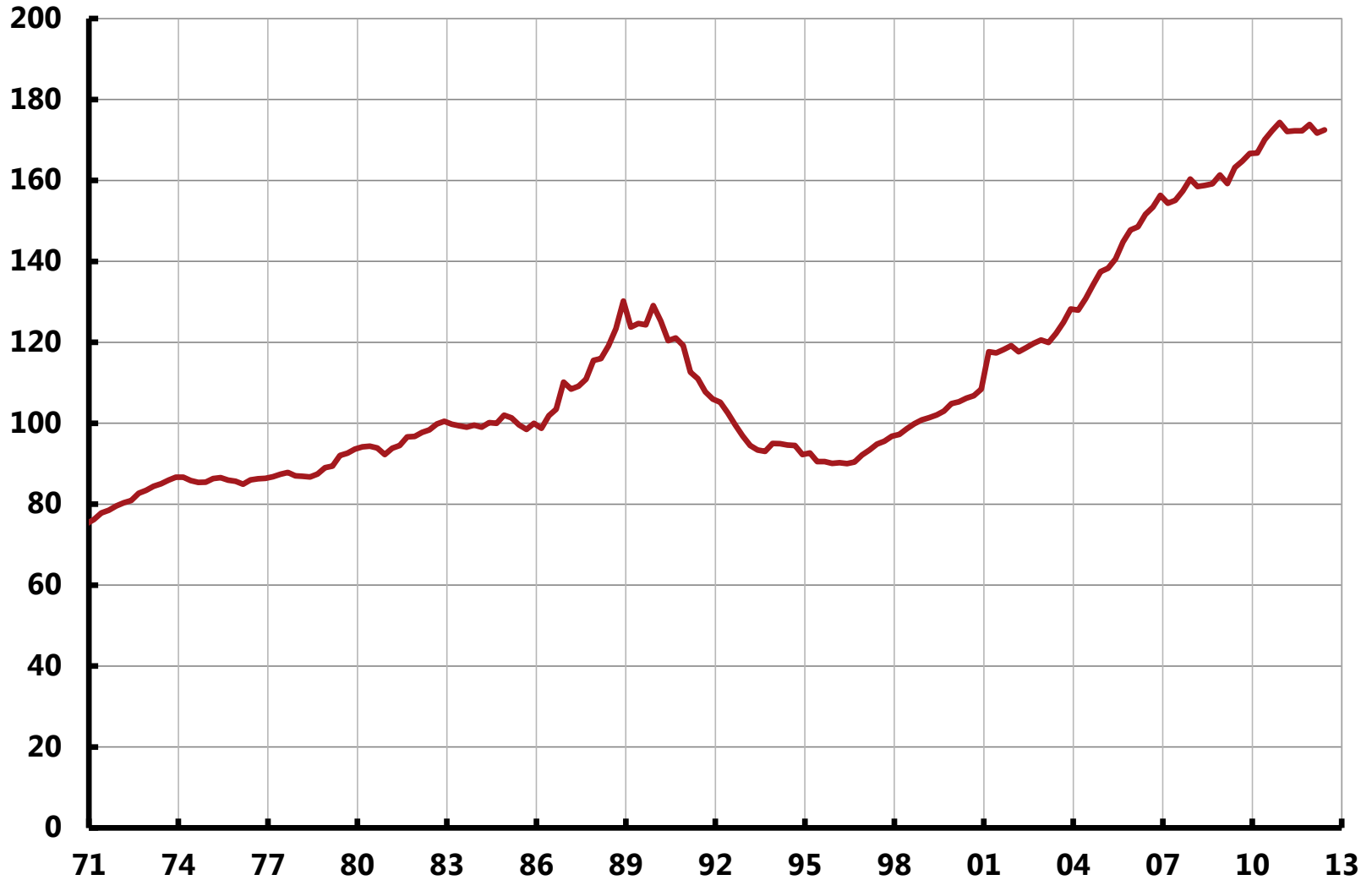
Real house prices in Sweden

Index, 1952=100



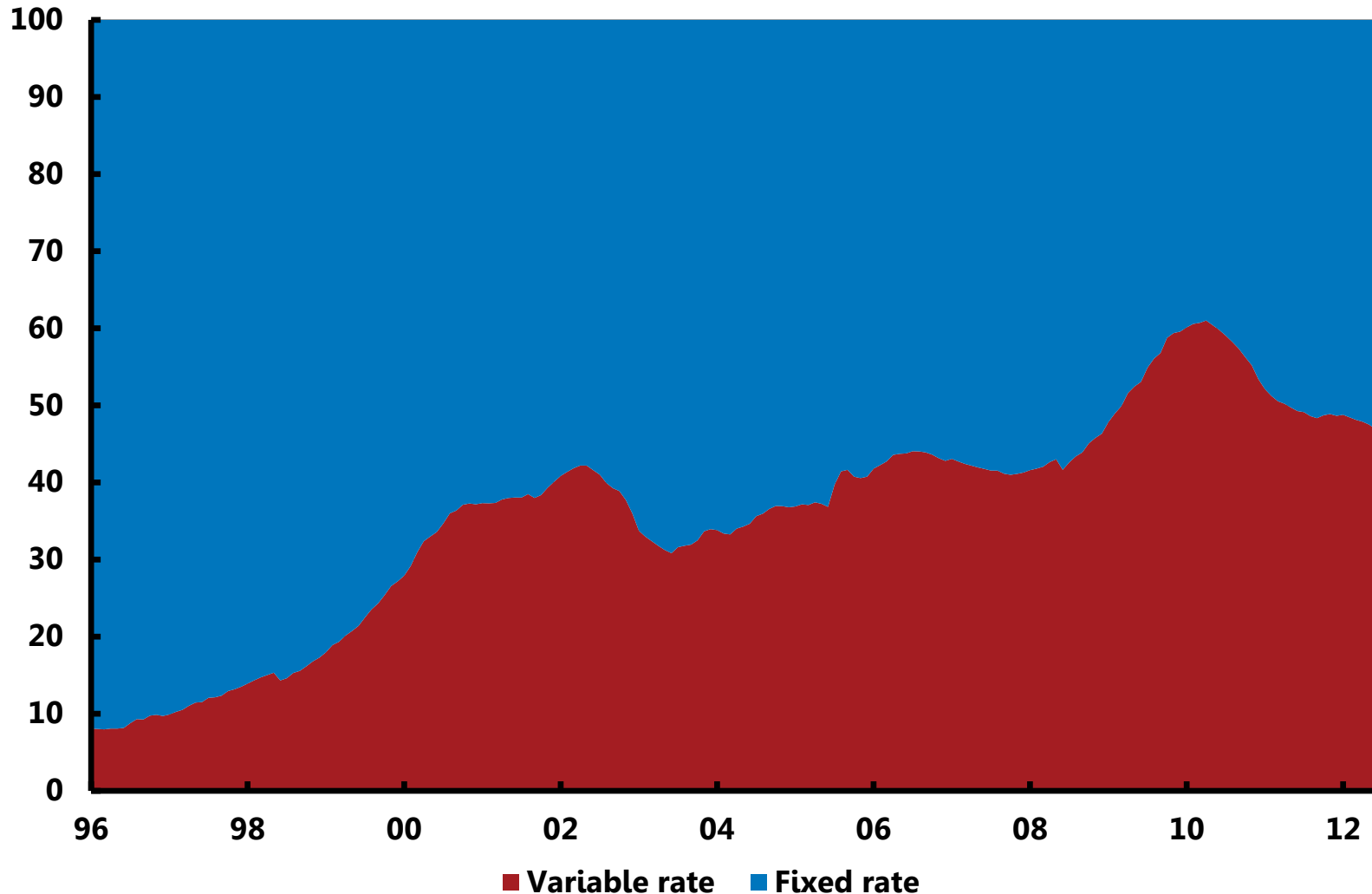
Household debt

Percentage of disposable income



Percentage of mortgages with variable or fixed rates in Sweden

Per cent



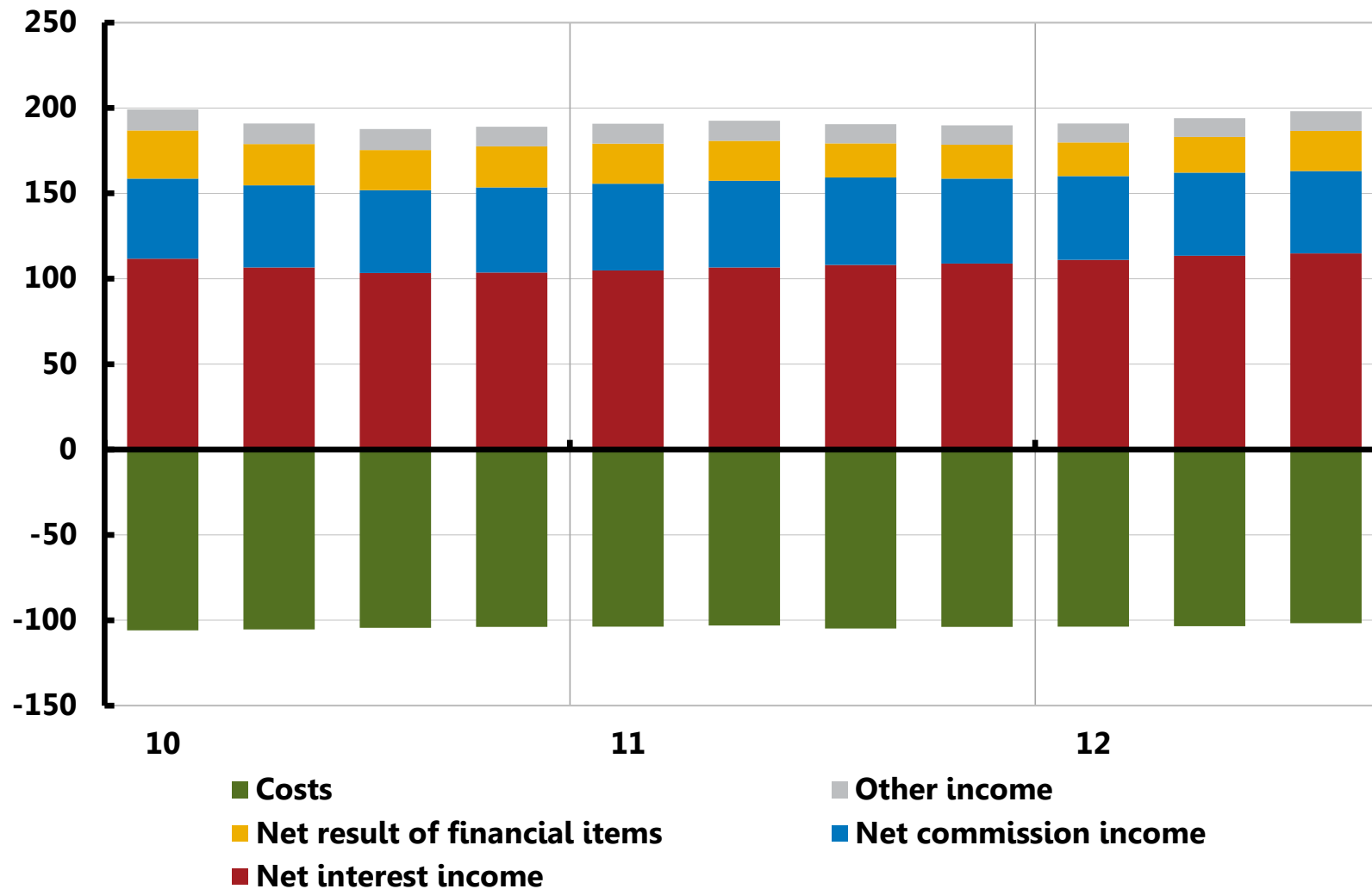


Chapter 4

2012-11-28

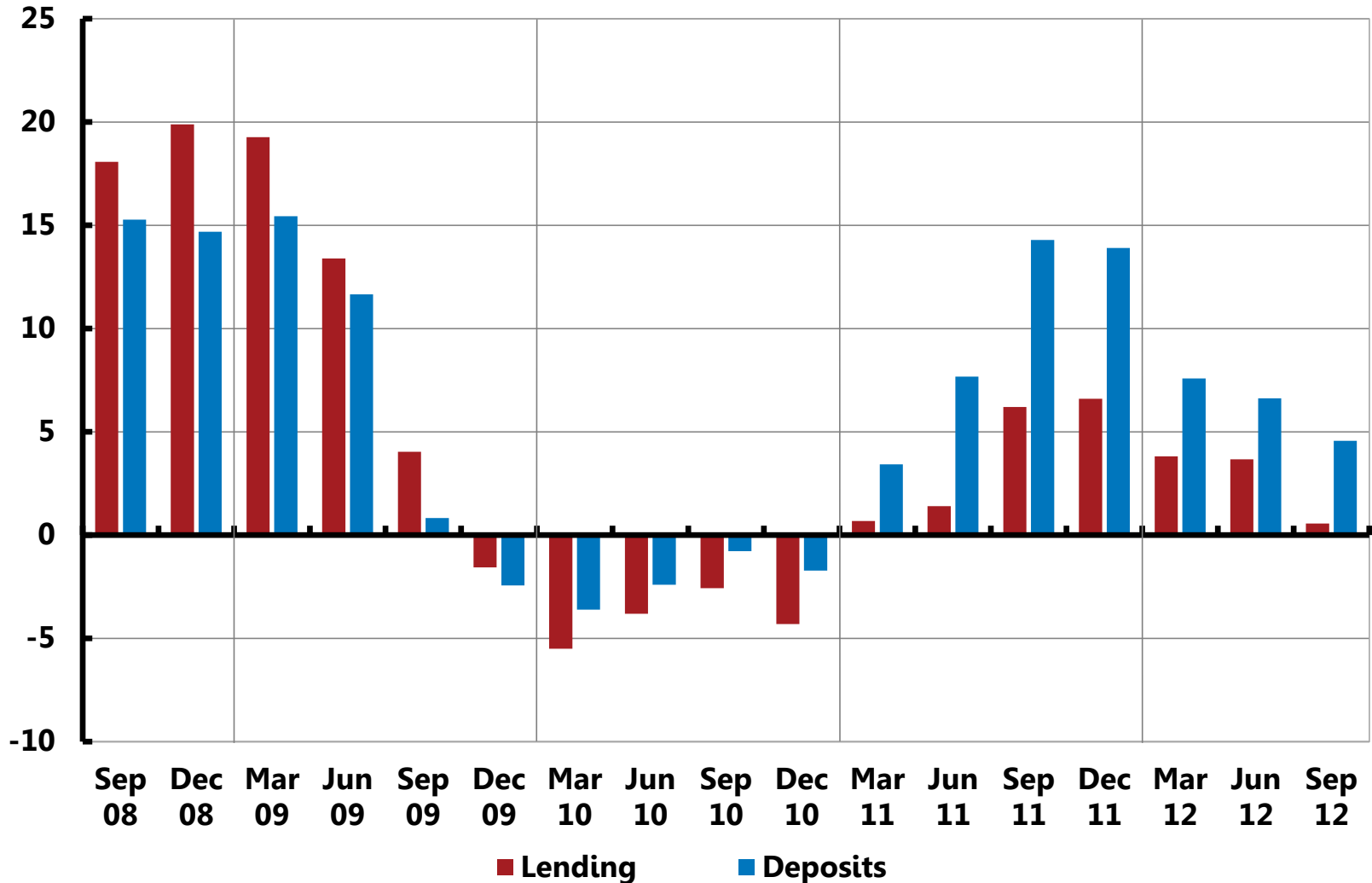
The major Swedish banks' income and costs

Rolling four quarters, SEK billion



Annual change in lending and deposits

Rolling four quarters, SEK billion



Breakdown of interest rates on new mortgages with fixed-interest periods of three months

Per cent

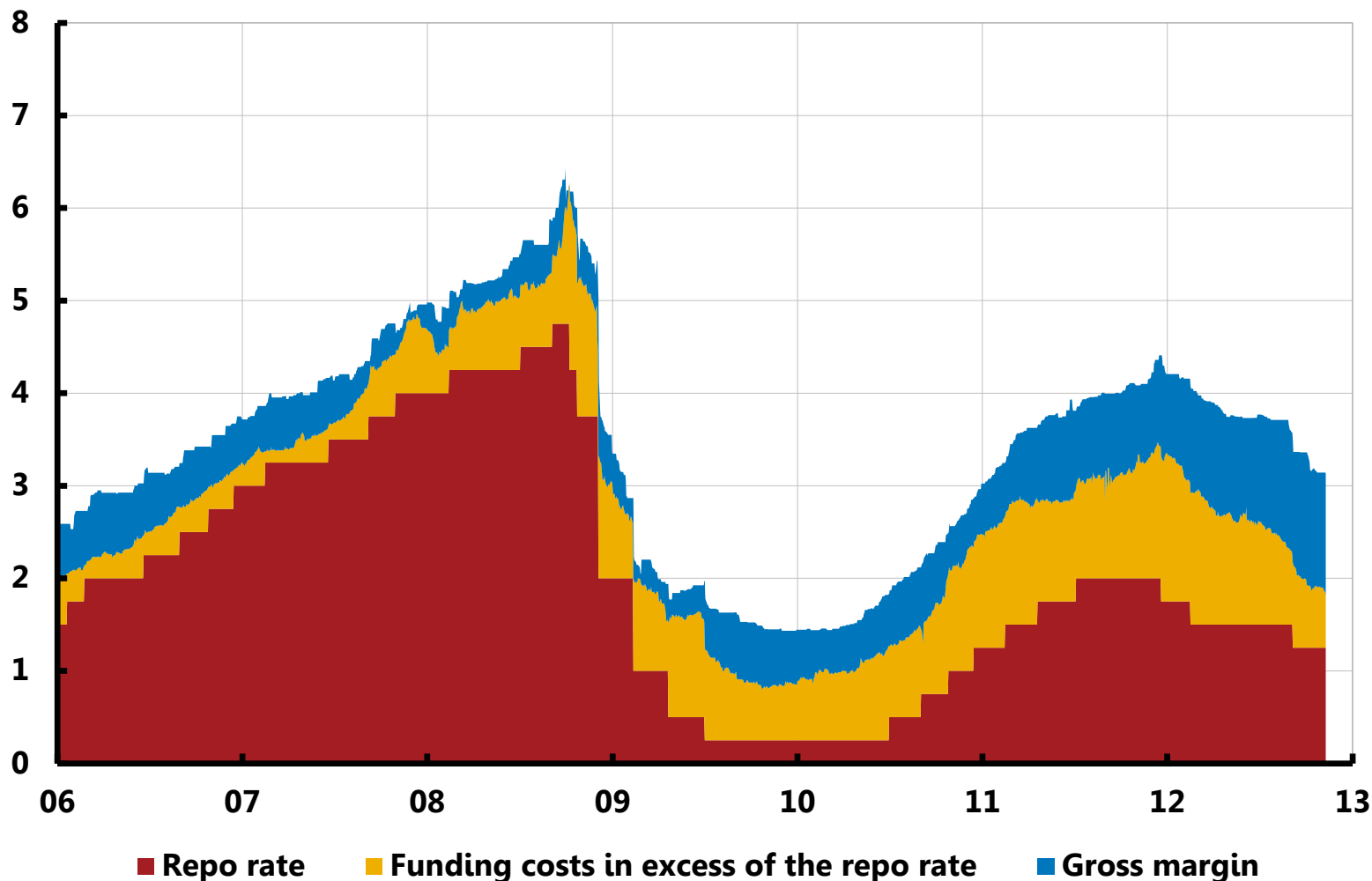


Chart 4:3

Sources: Bank reports, Reuters EcoWin and the Riksbank

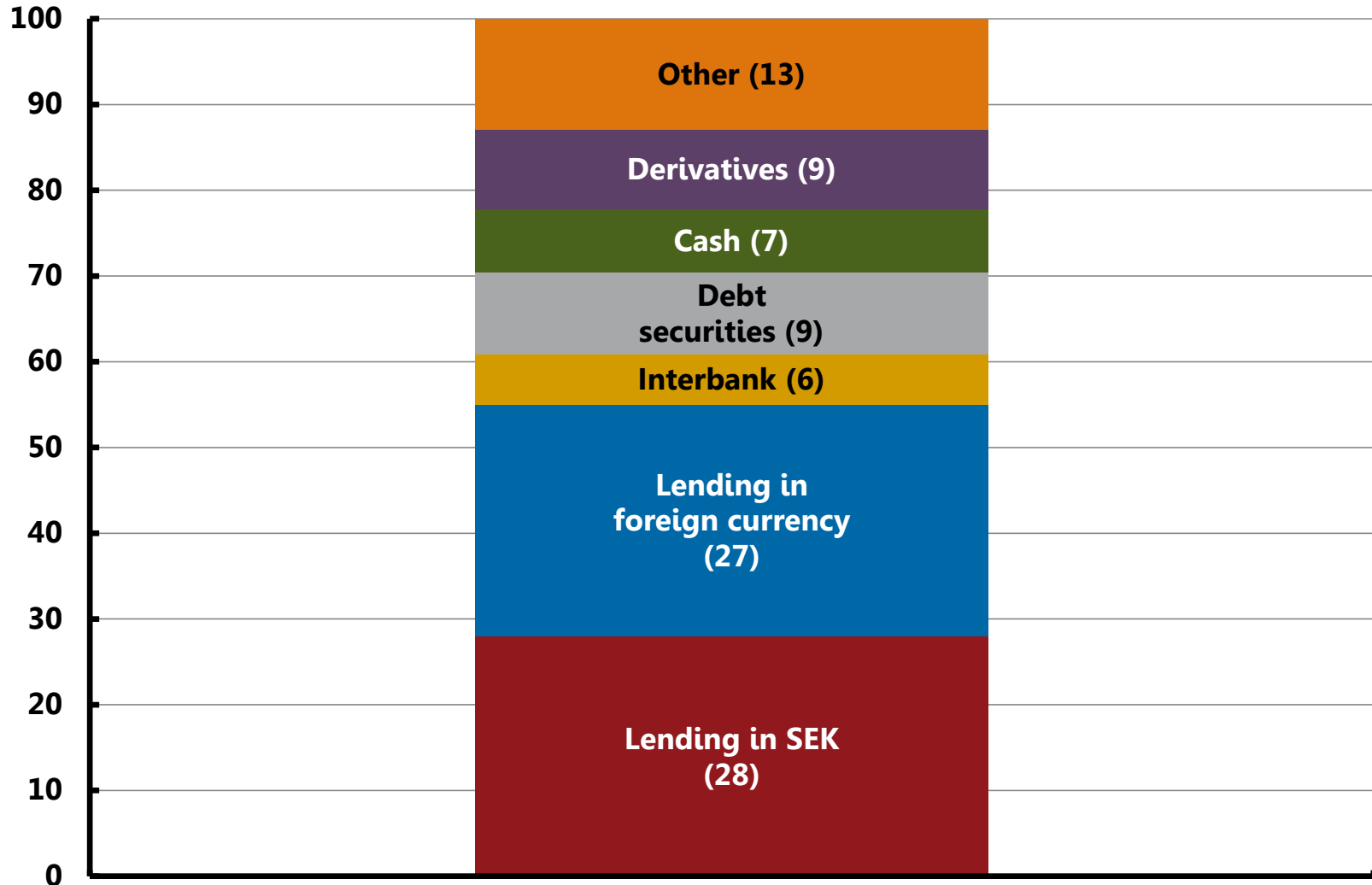
Return on equity

Rolling four quarters, per cent



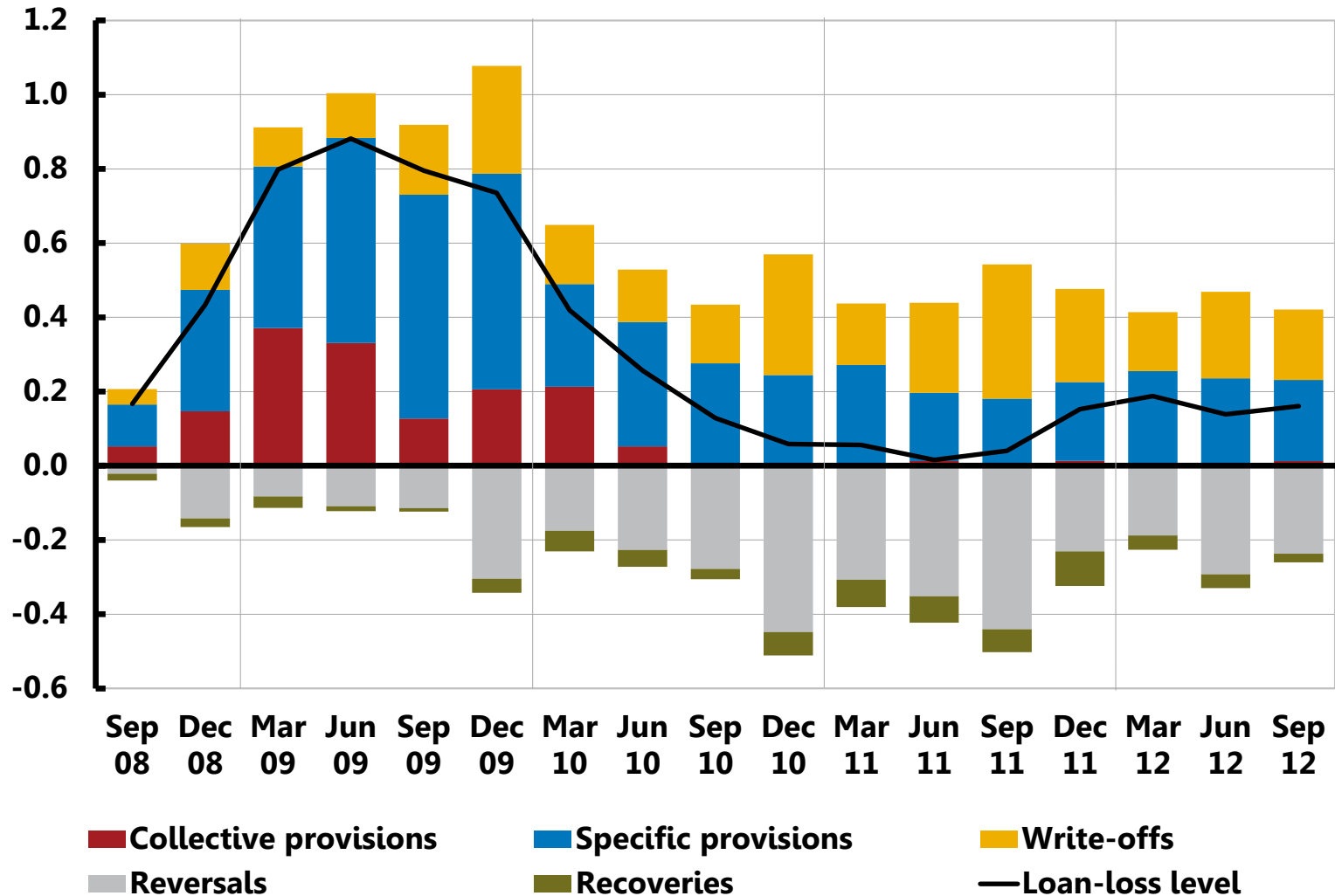
The major banks' assets

September 2012, per cent



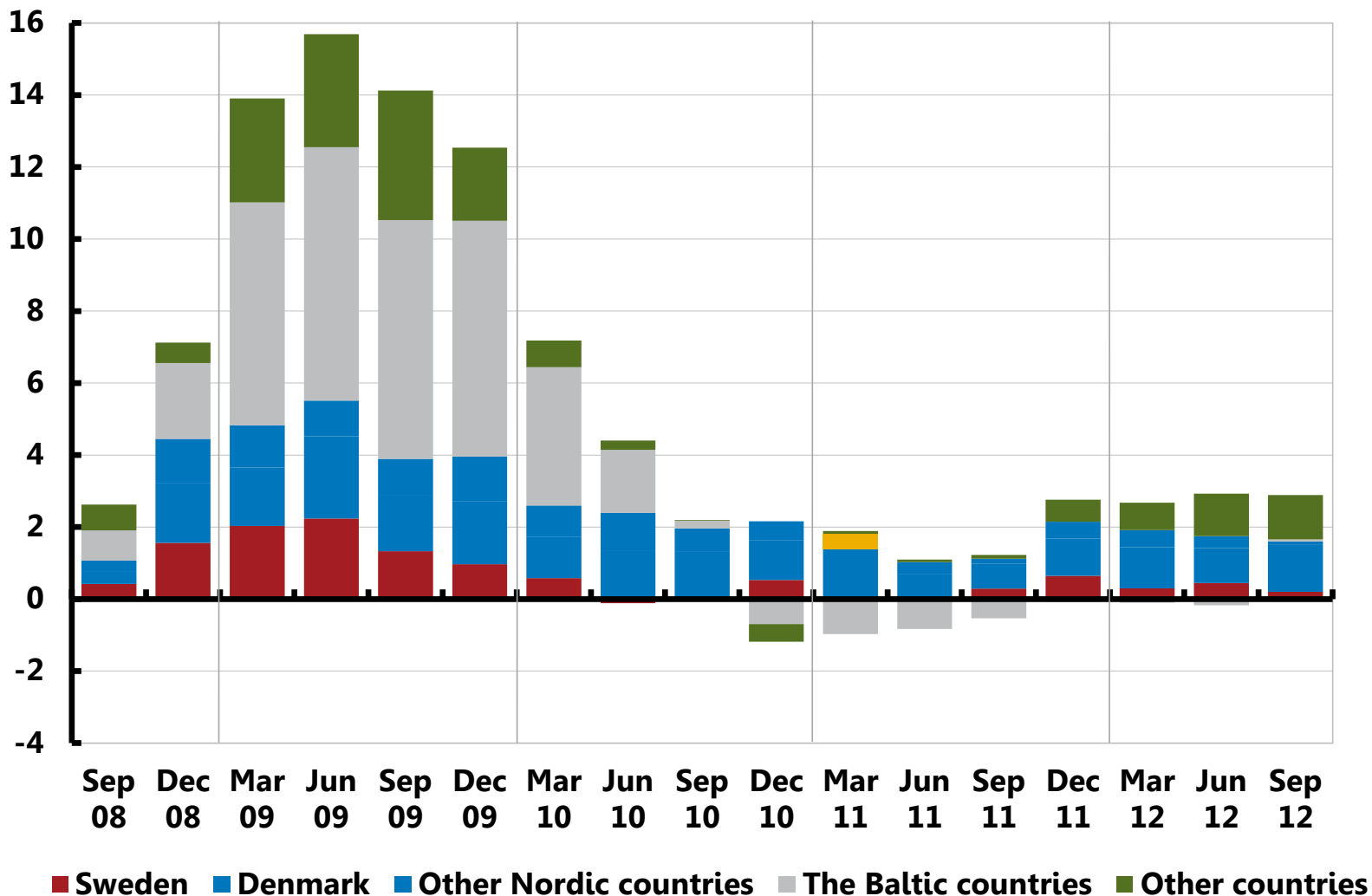
The major Swedish banks' loan losses

Percentage of lending at the start of the respective quarters



Geographical distribution of loan losses

SEK billions



Core Tier 1 capital ratios according to Basel II

June 2012, per cent

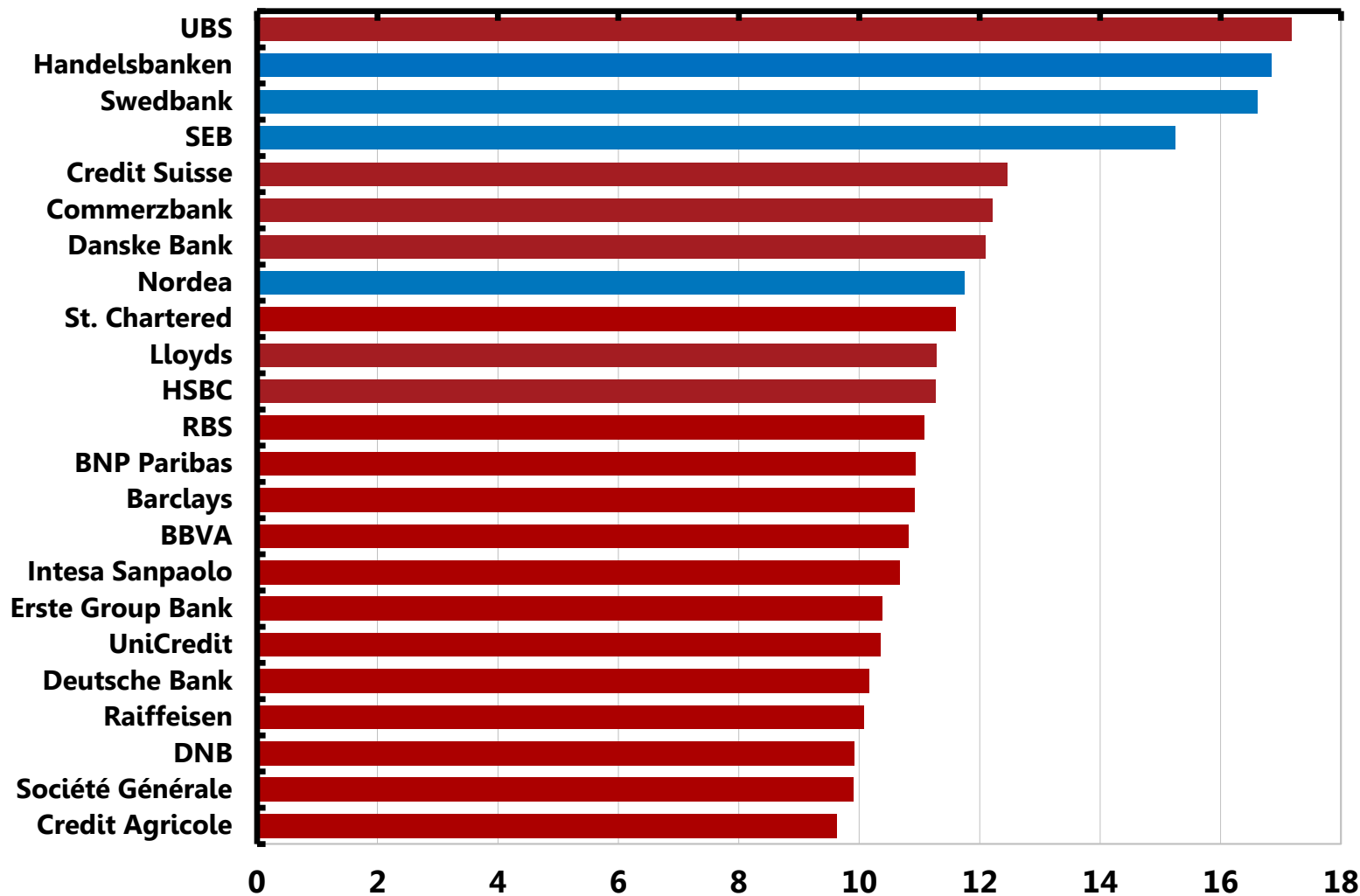
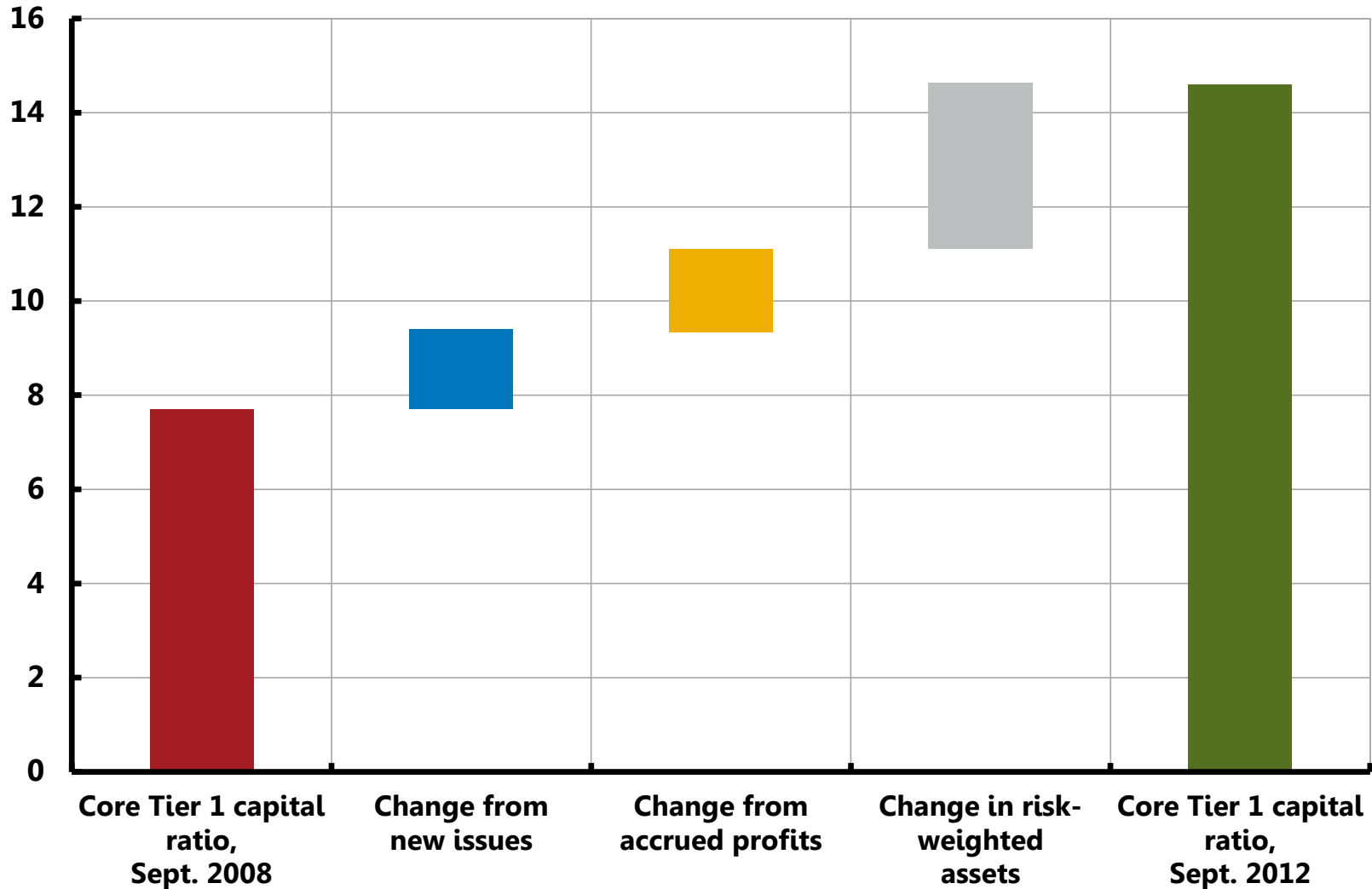


Chart 4:8

Sources: SNL and the Riksbank

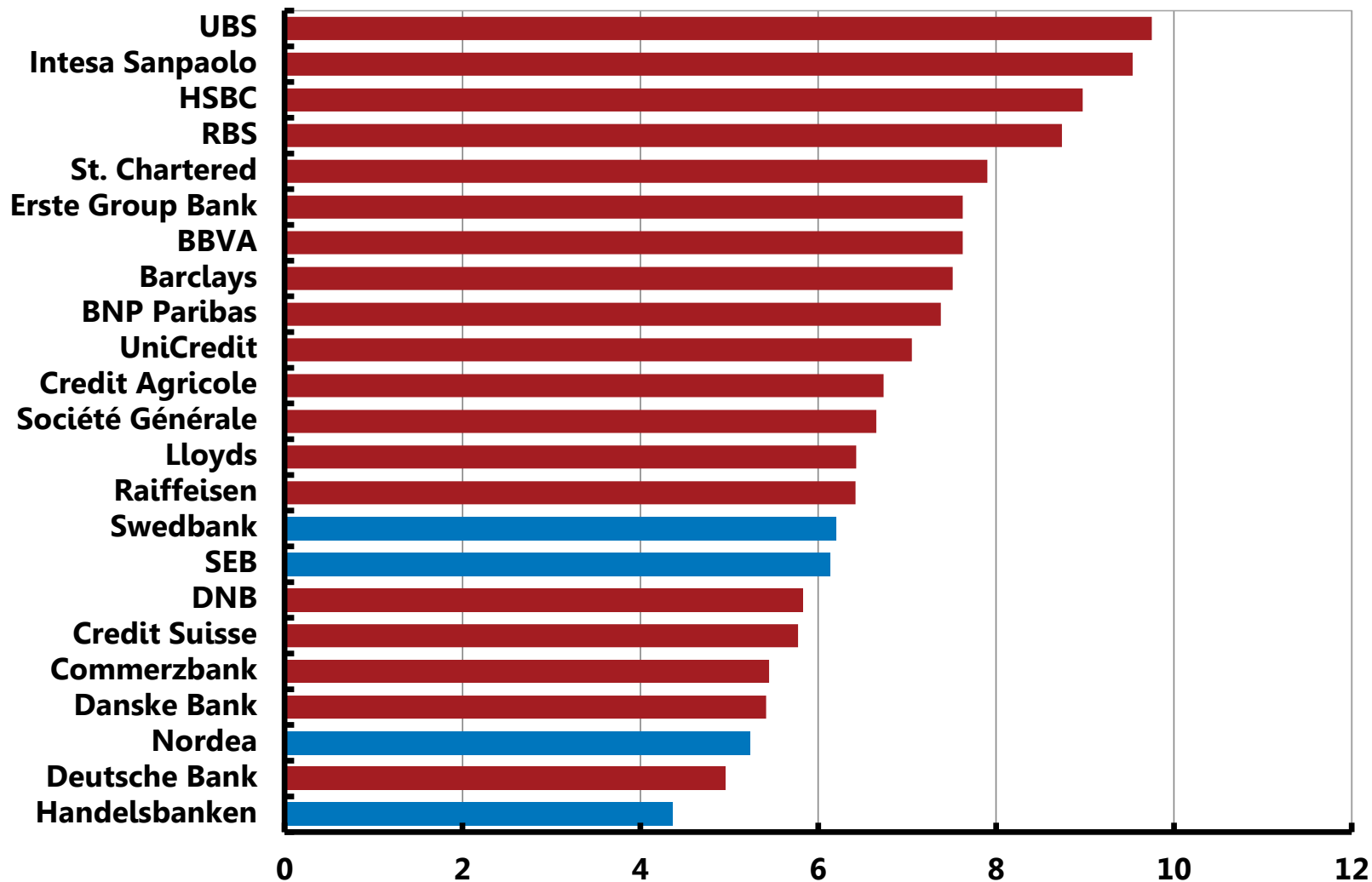
Change in core Tier 1 capital ratio

Per cent



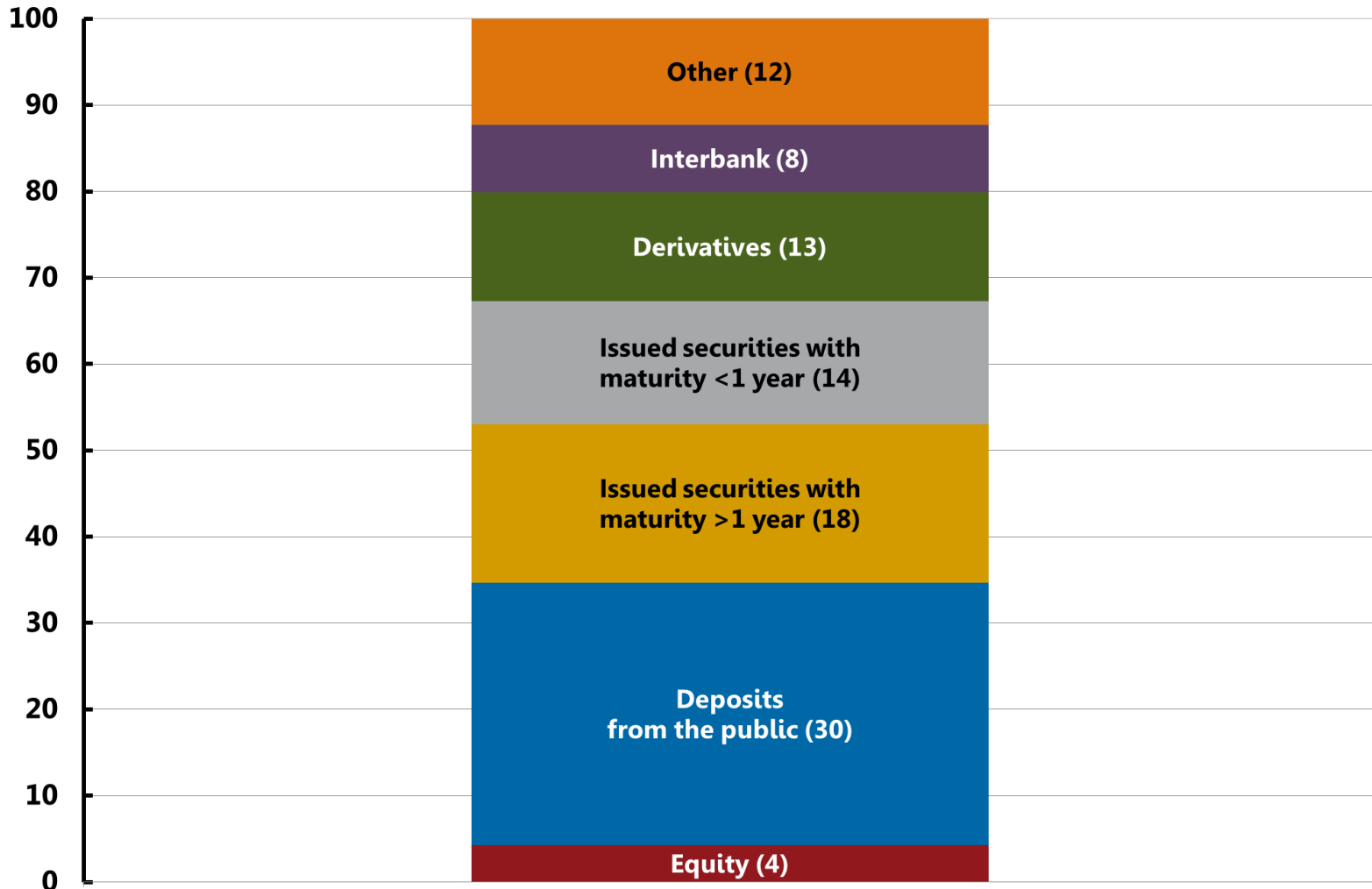
Leverage ratio

December 2011, per cent



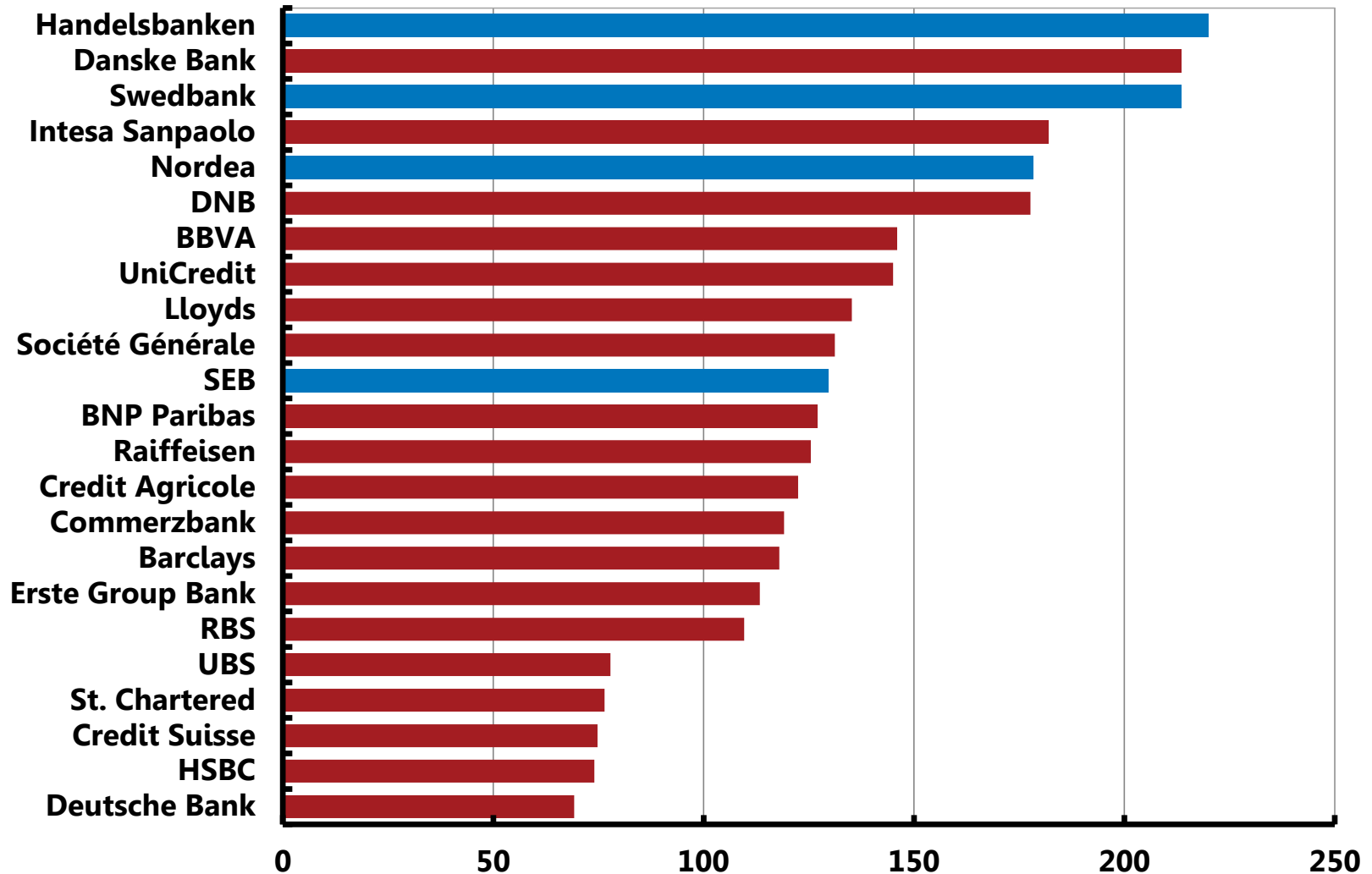
The major Swedish banks' liabilities and equity

Per cent, September 2012



Lending in relation to deposits

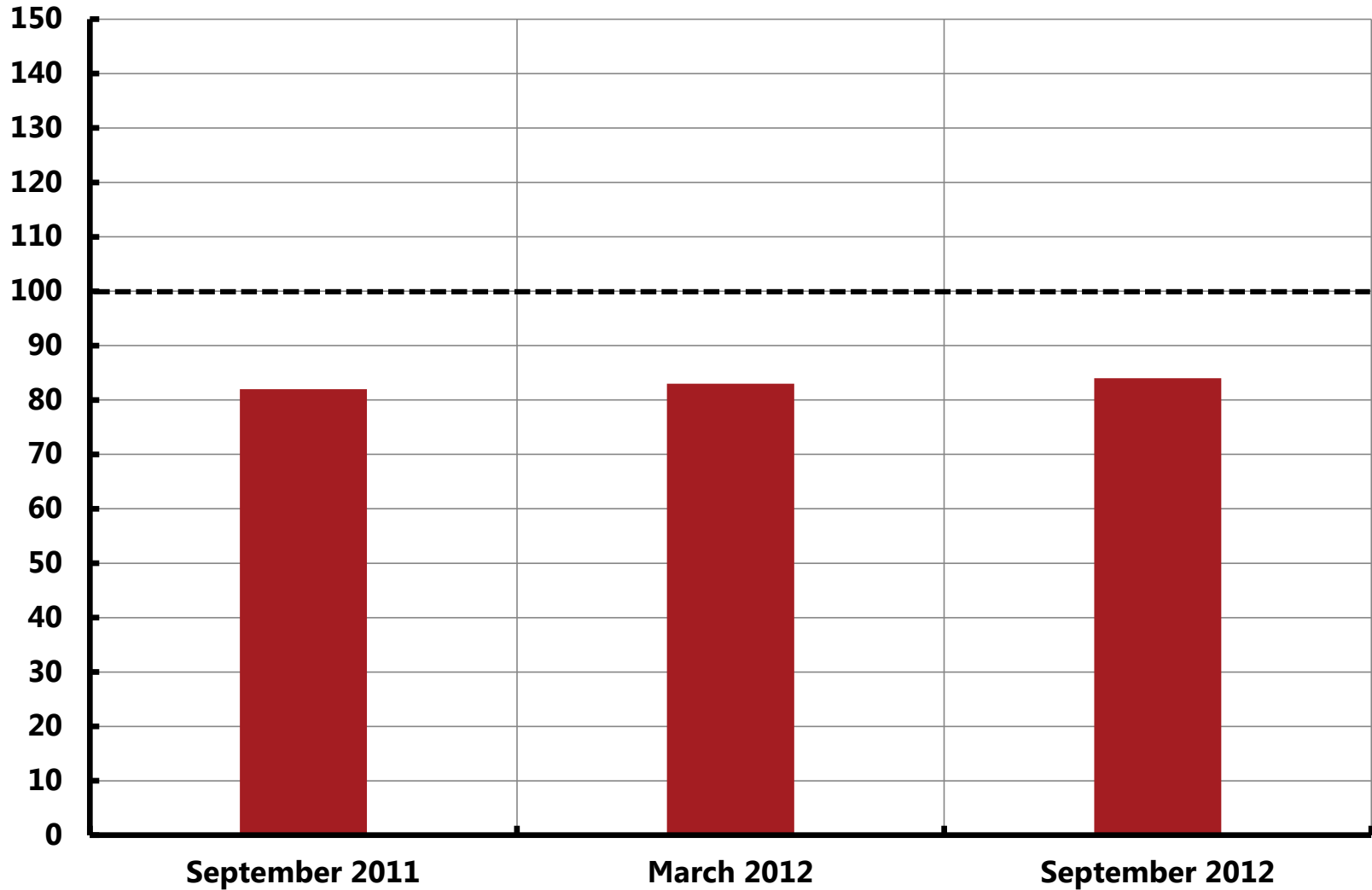
December 2011, per cent



The major Swedish banks' average NSFR



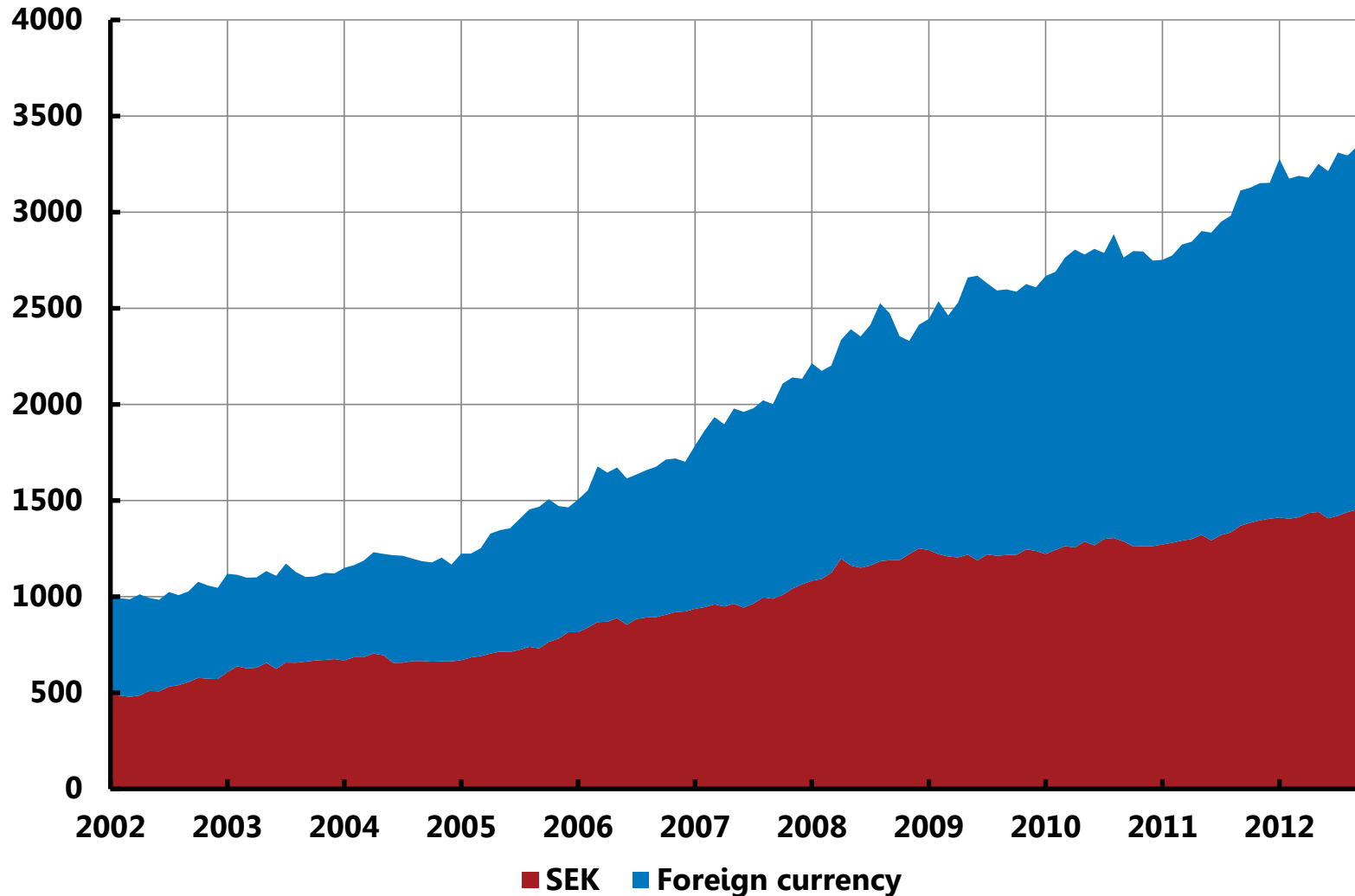
Per cent



Wholesale funding via Swedish parent companies and subsidiaries

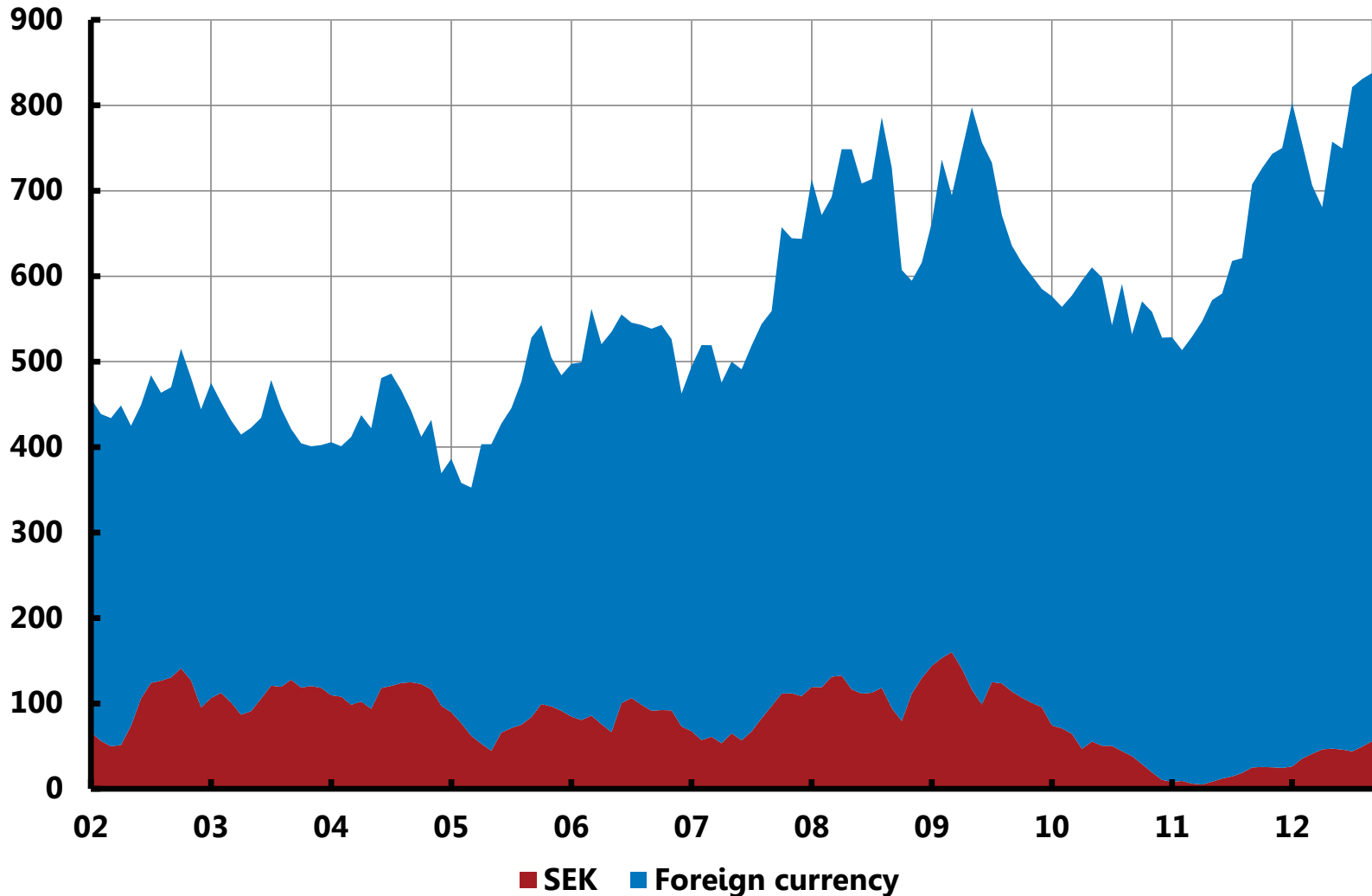


SEK billions



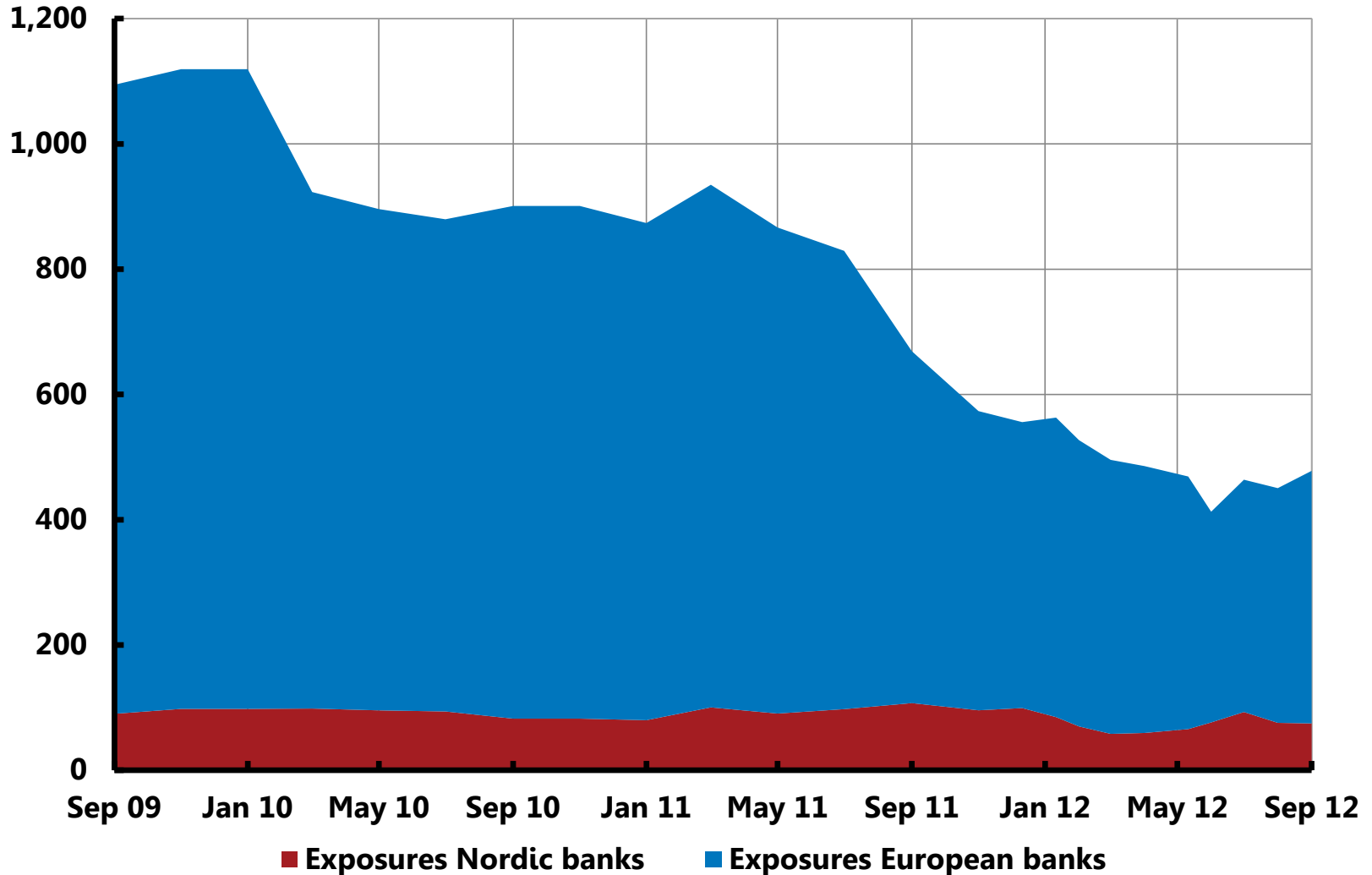
Outstanding bank certificates

SEK billions



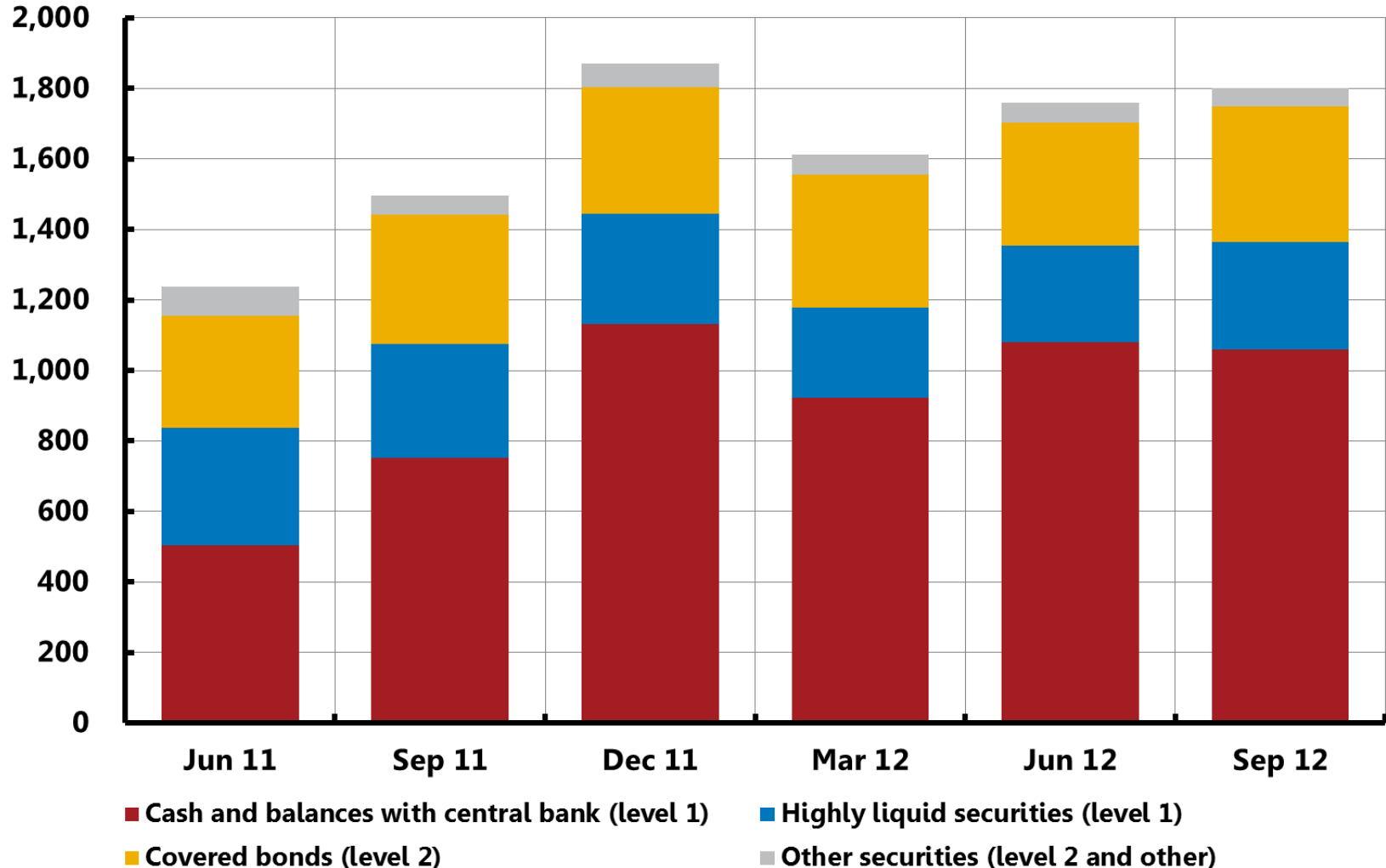
US money market funds' exposures

USD billions



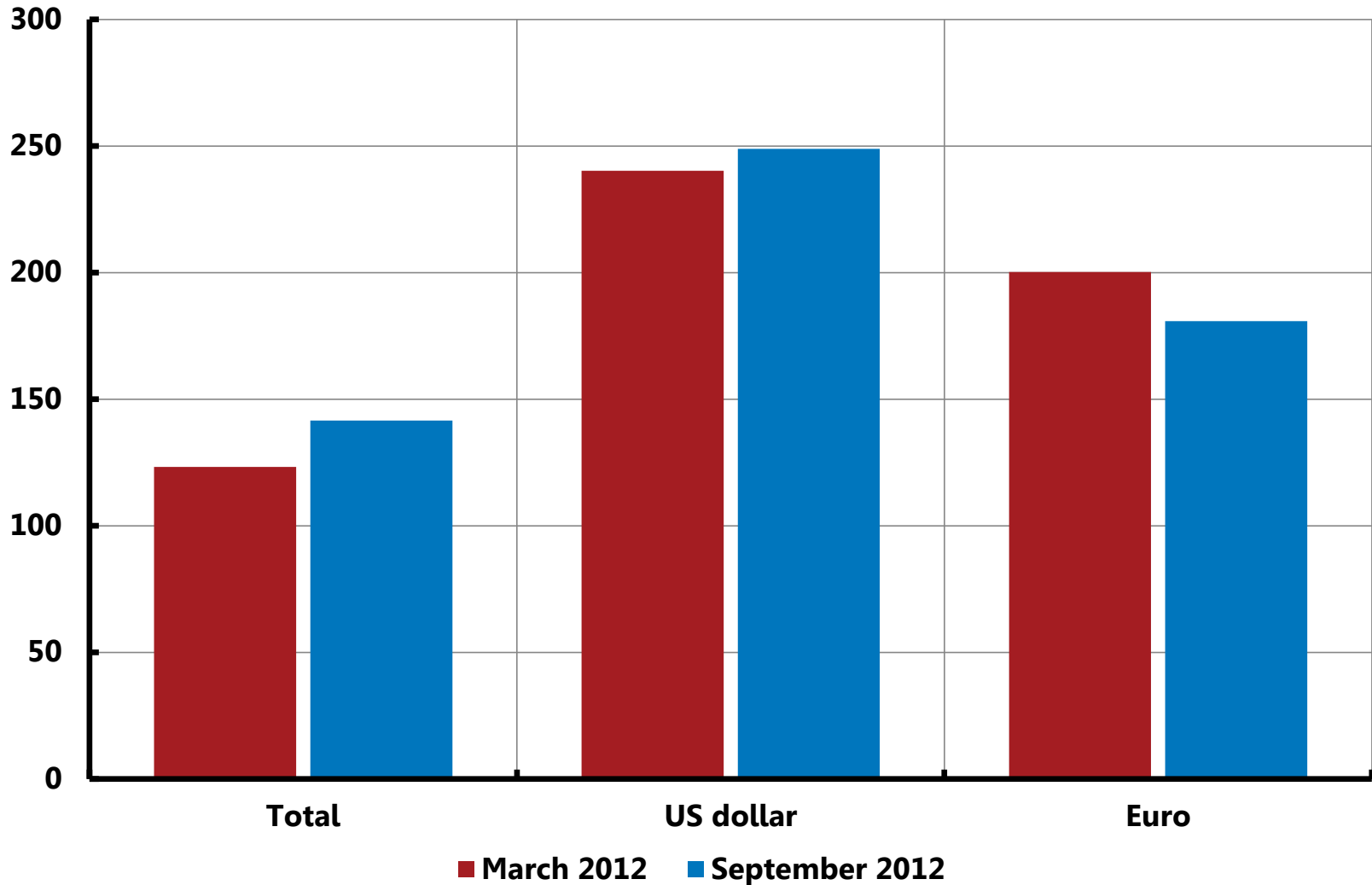
The major banks' liquidity buffers

SEK billions



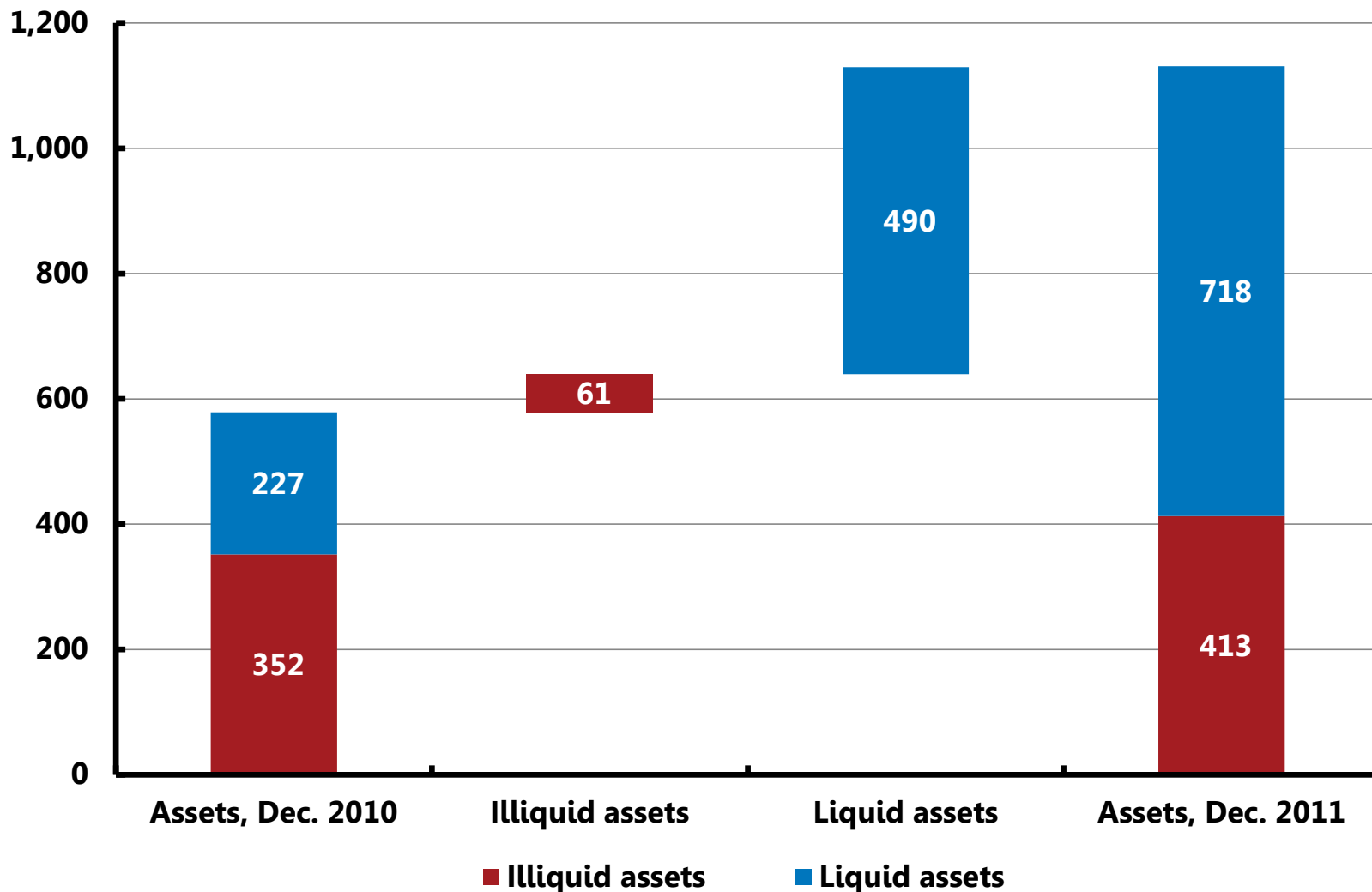
Average LCR

Per cent

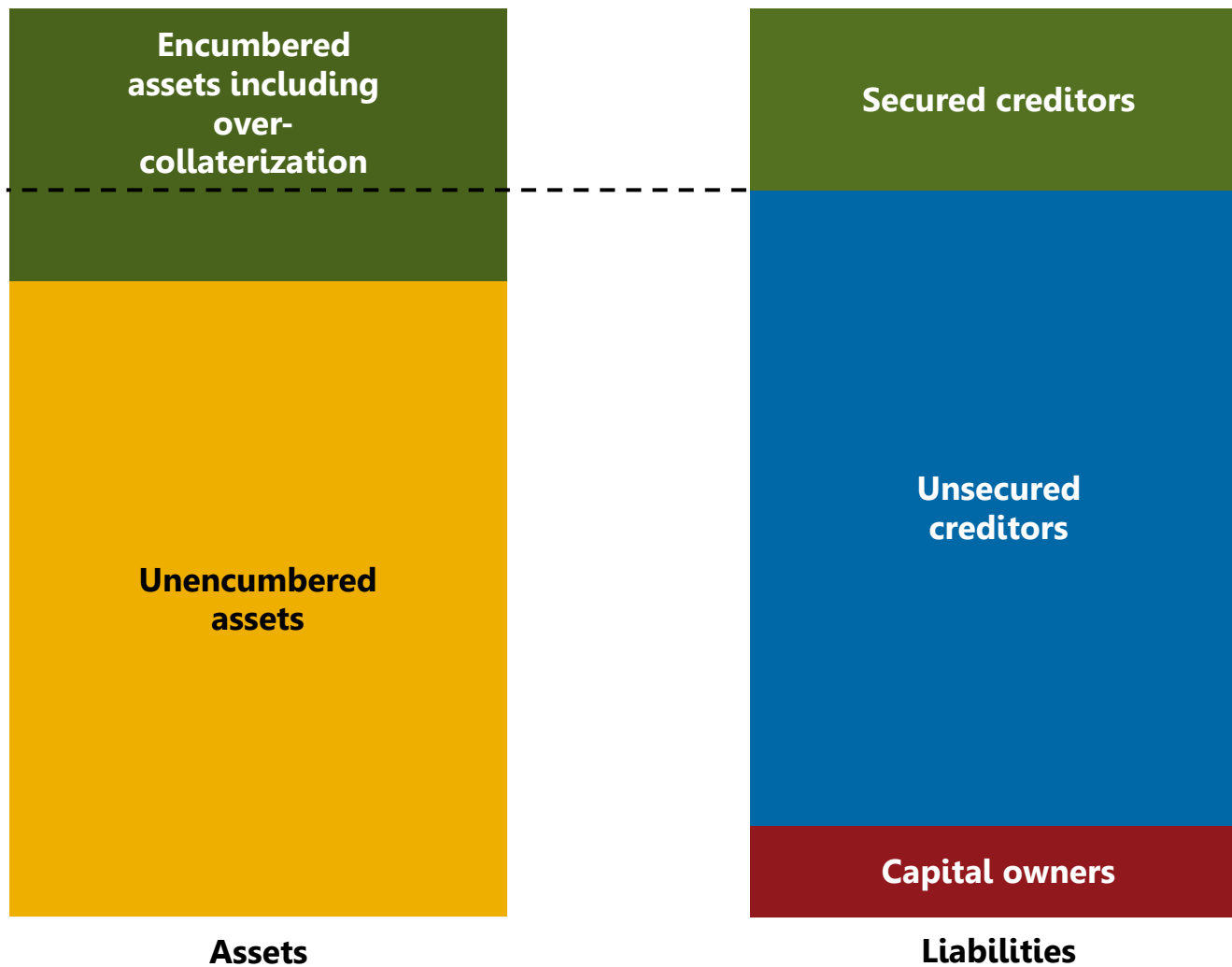


The major banks' asstes in US dollar

SEK billion



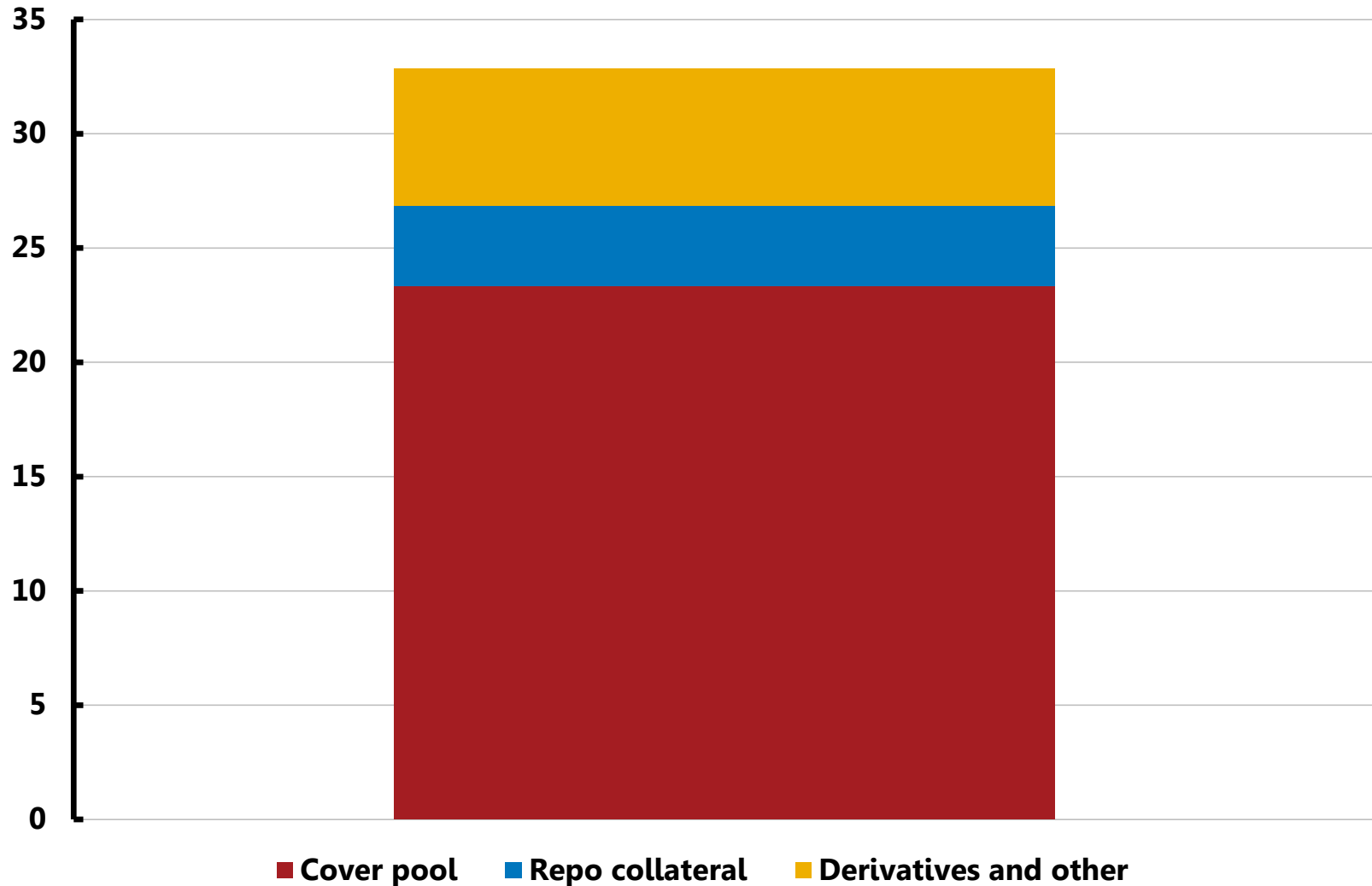
A stylized balance sheet of a bank



Asset encumbrance for the Swedish banks



Per cent of total assets, December 2011



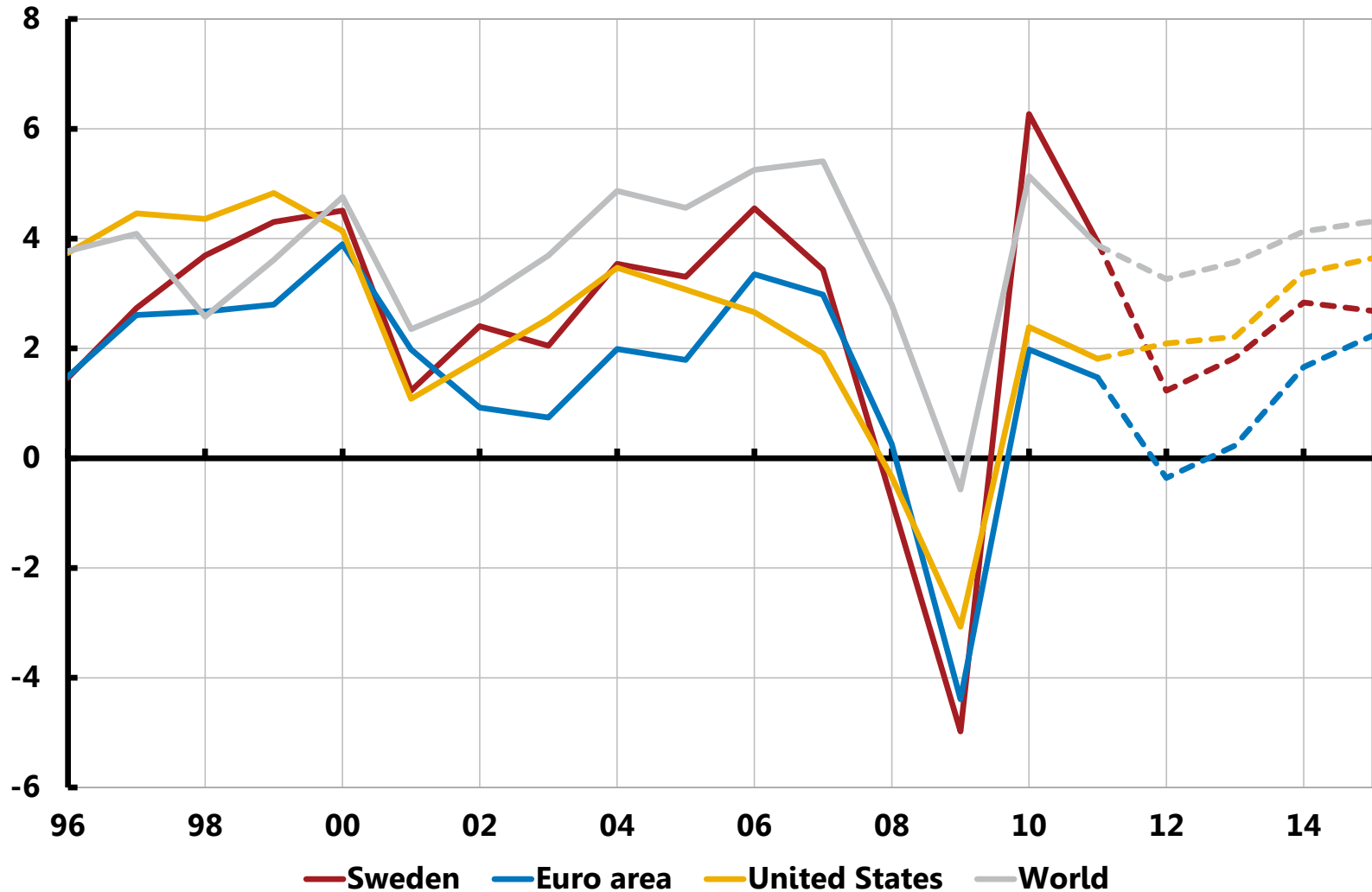


Chapter 5

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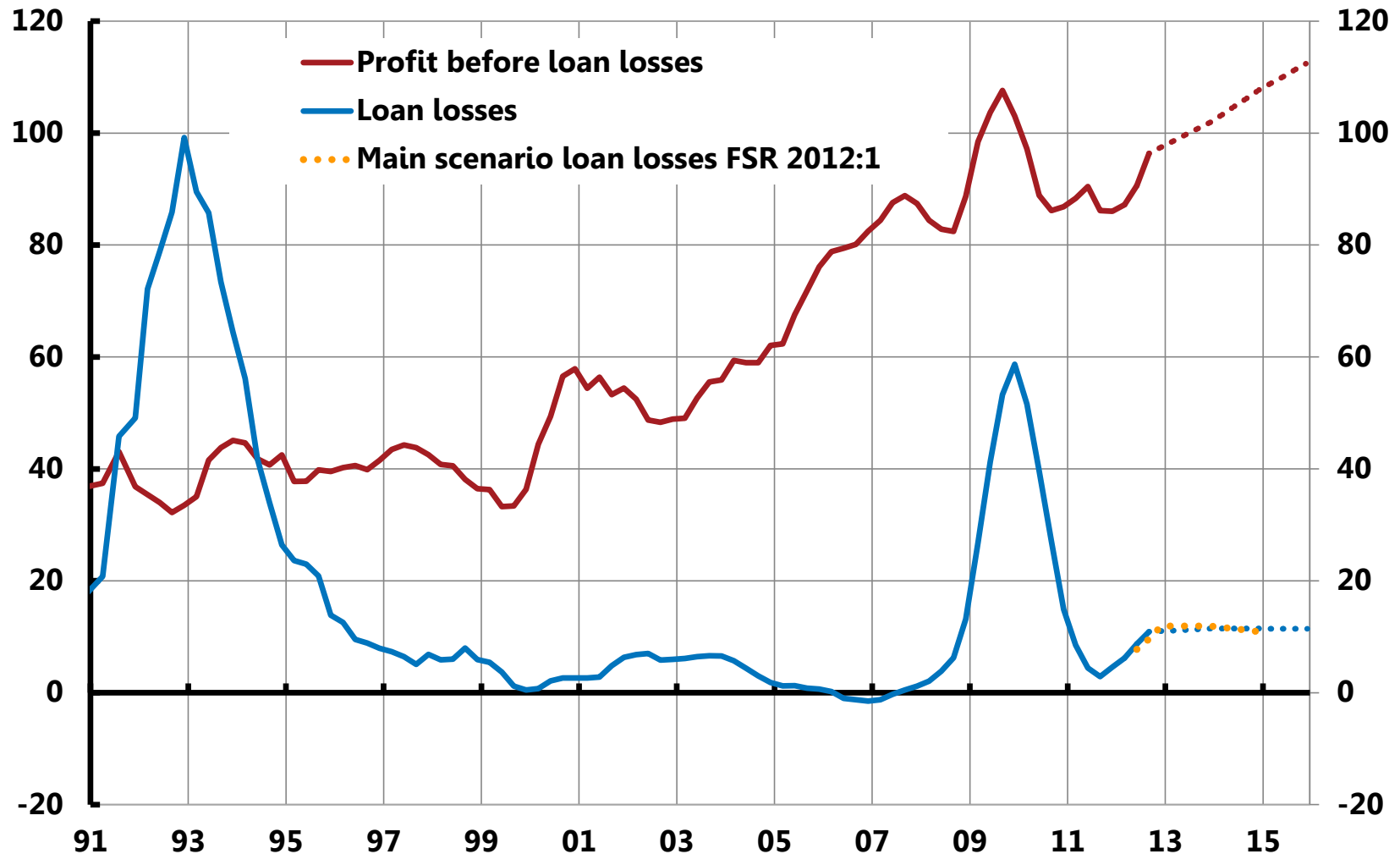
GDP

Quarterly changes in per cent calculated as an annual rate, seasonally-adjusted data



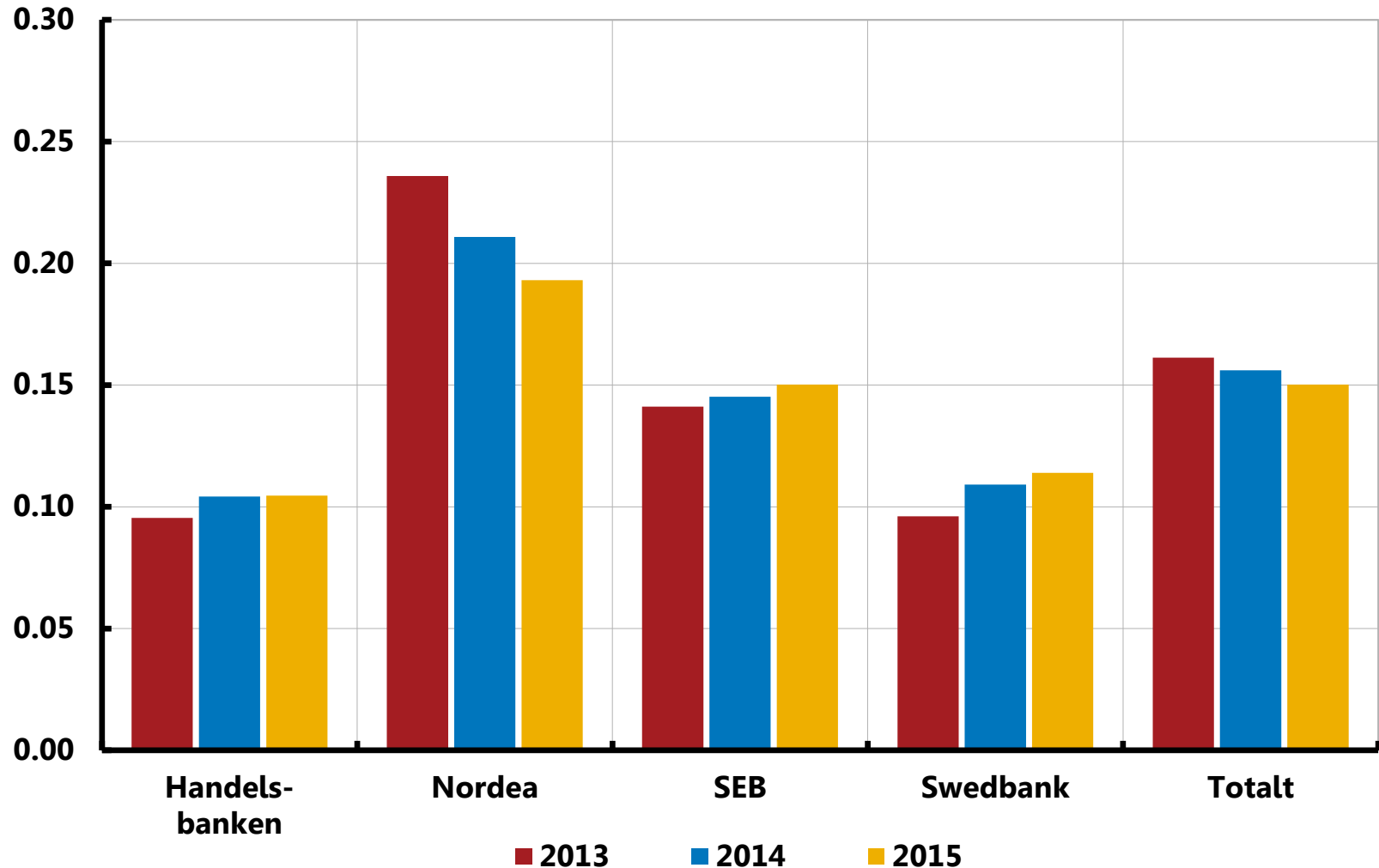
Profit before loan losses and loan losses in the four major Swedish banks

Rolling four quarters, SEK billion, fixed prices, September 2012



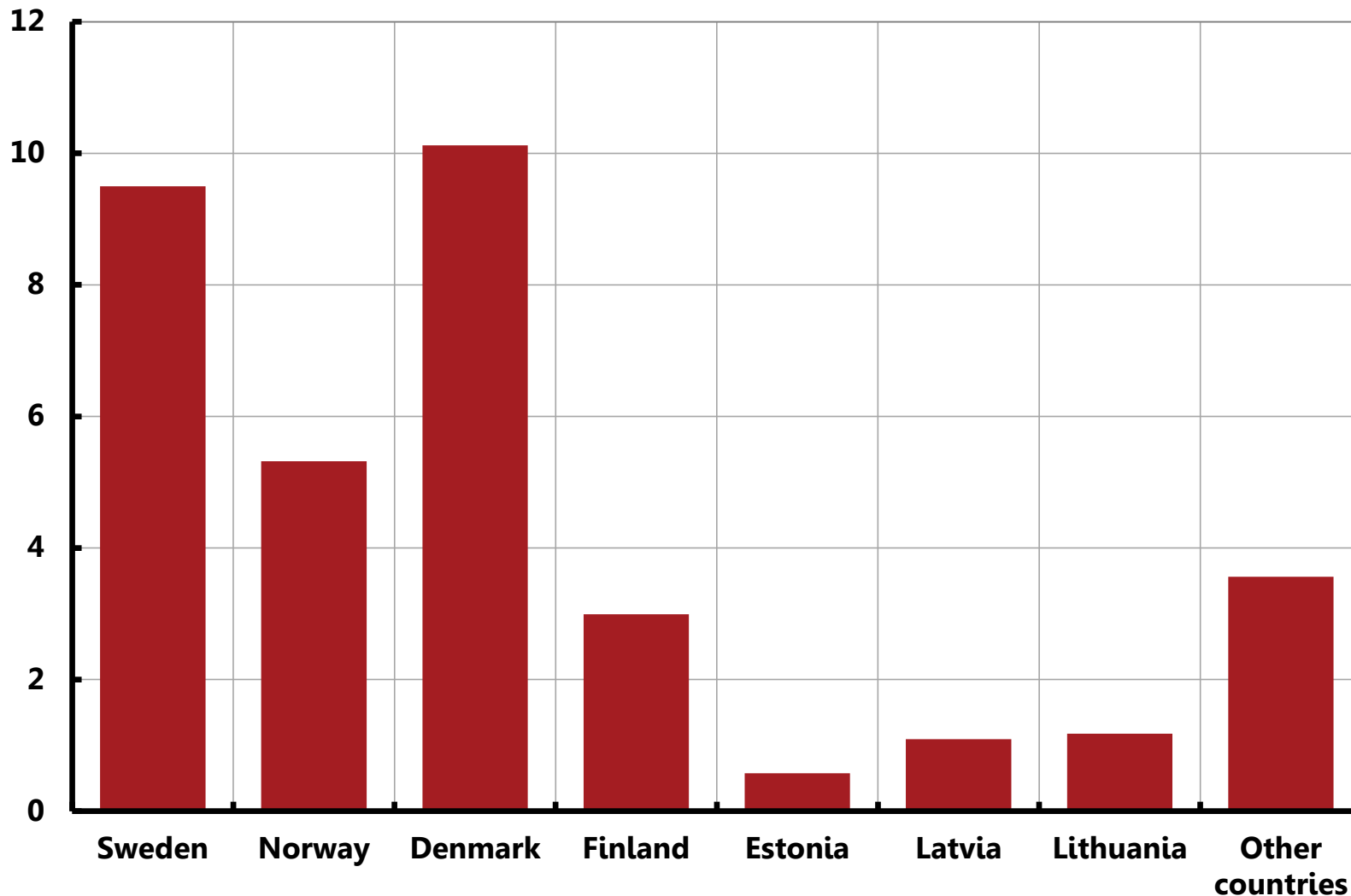
Level of loan losses in the main scenario

Per cent



Distribution of the major banks' loan losses per region in the period 2012–2014 in the main scenario

SEK billion



Swedish banks' market funding in foreign currency

Per cent of GDP

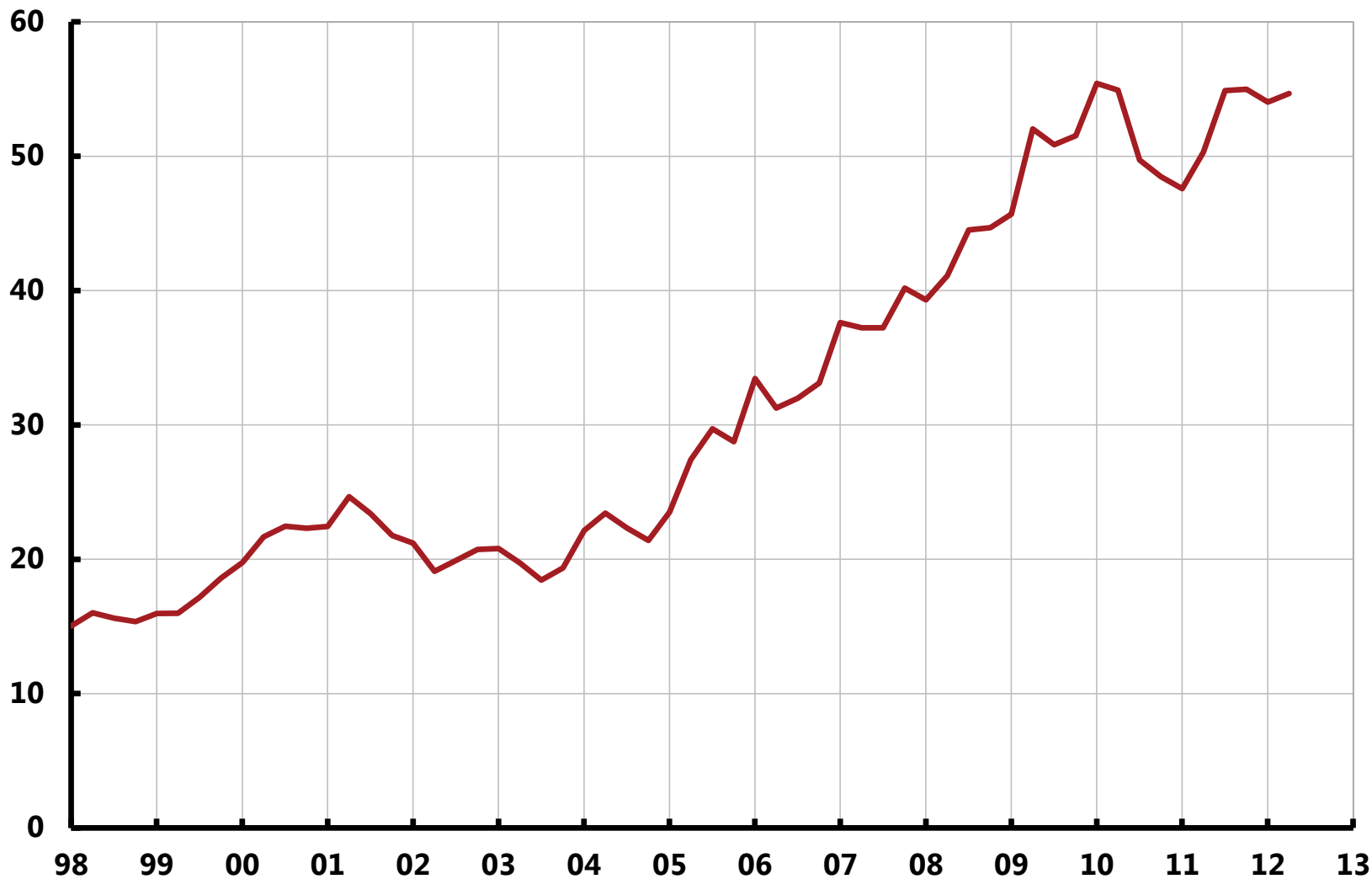
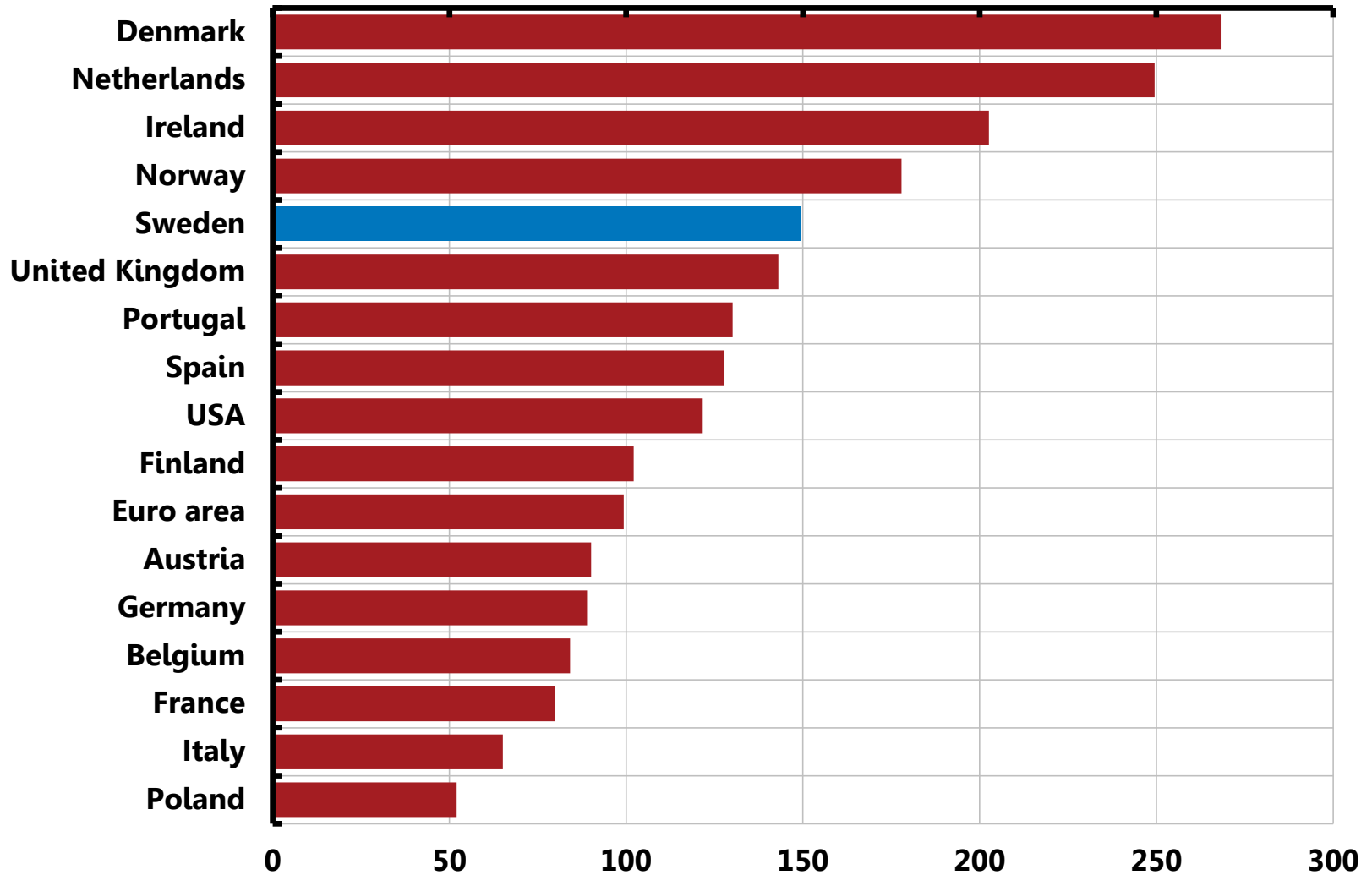


Chart 5:5

Sources: Statistics Sweden, Reuters EcoWin and the Riksbank

Household debt

Percentage of disposable income, December 2010



Lowest Tier 1 capital ratio for a major Swedish bank after payment default by another major Swedish bank



Per cent

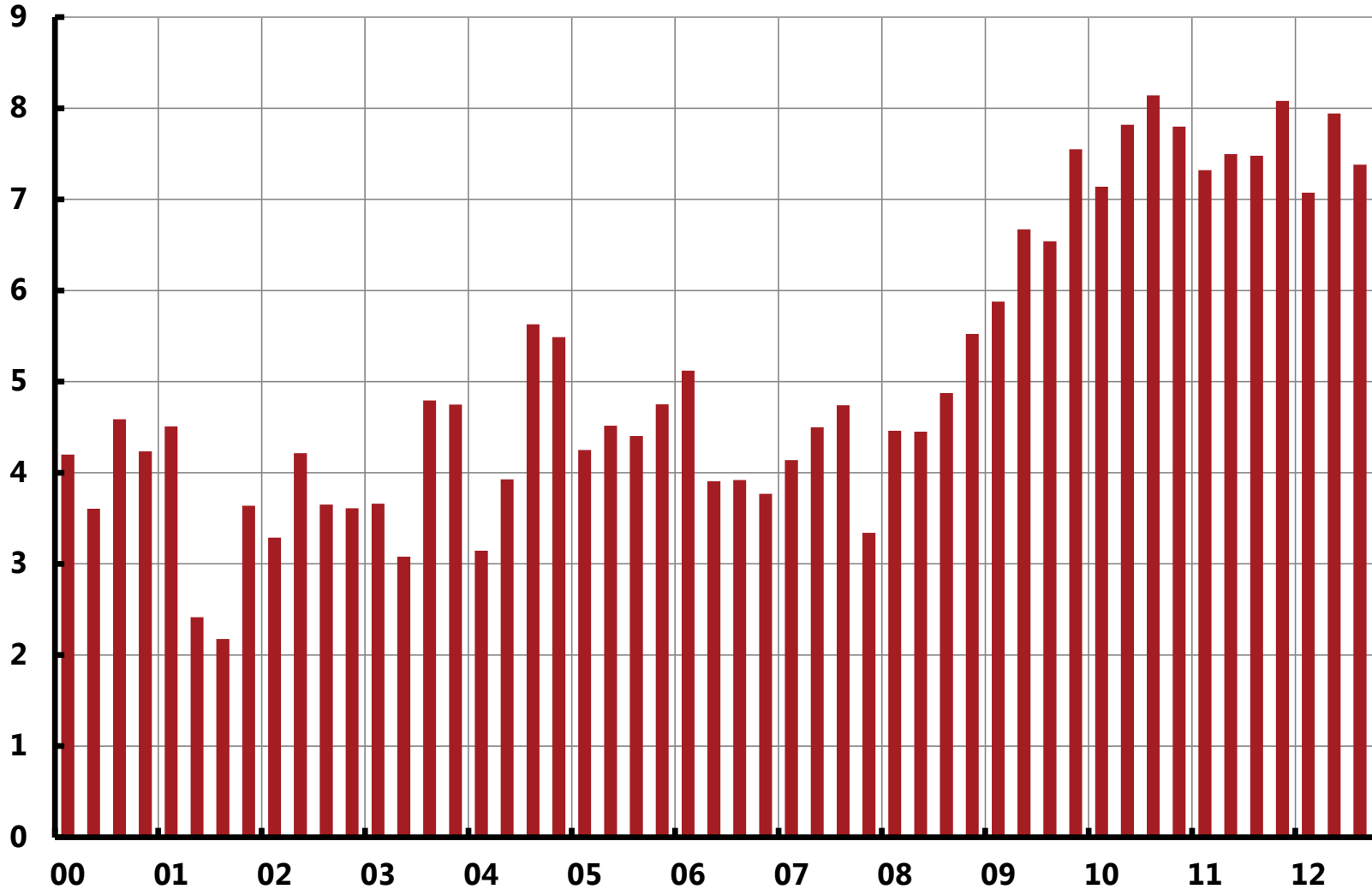
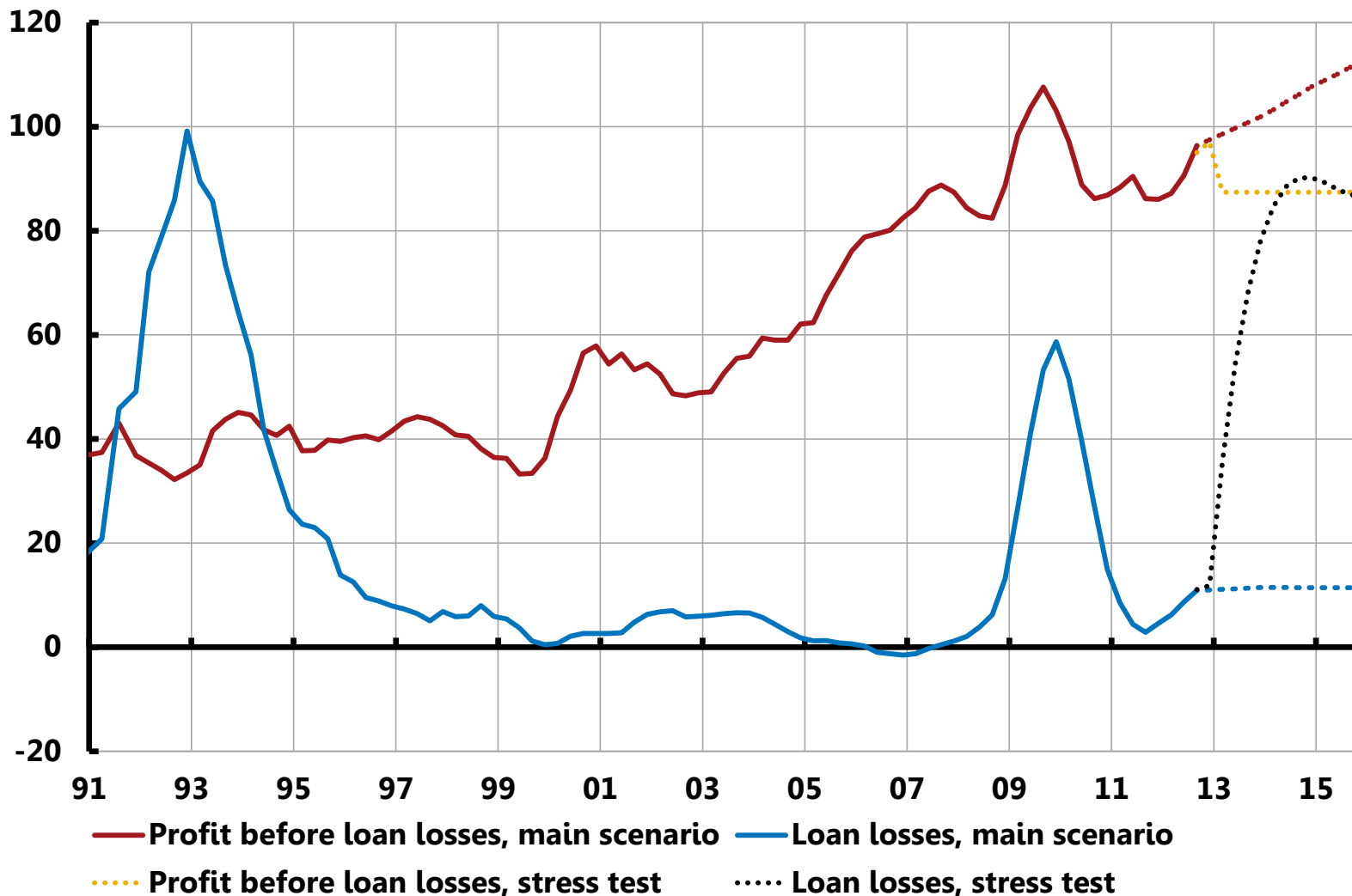


Chart 5:7

Source: The Riksbank

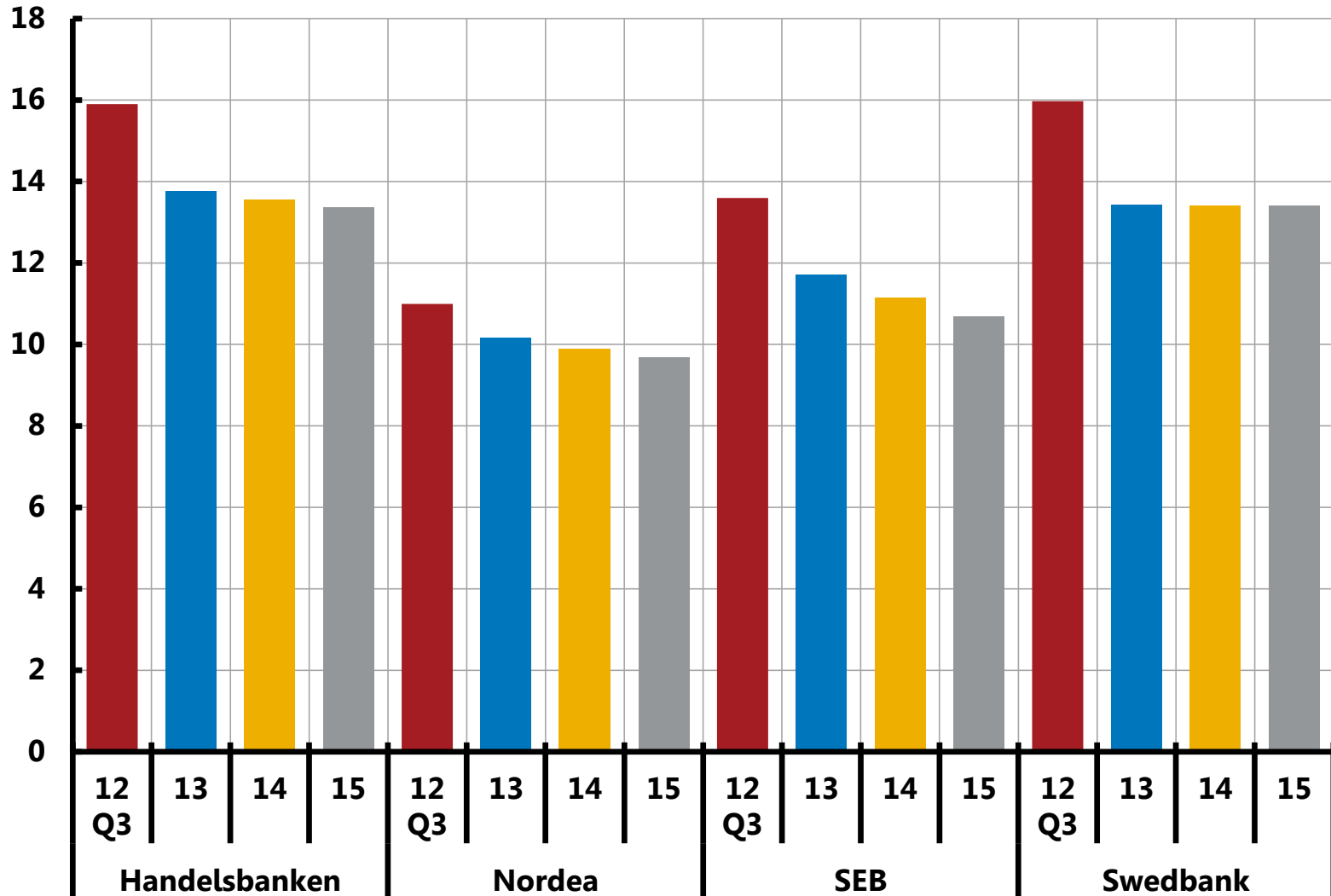
Profit before loan losses and loan losses in the stress test

Rolling four quarters, SEK billion, fixed prices, September 2012



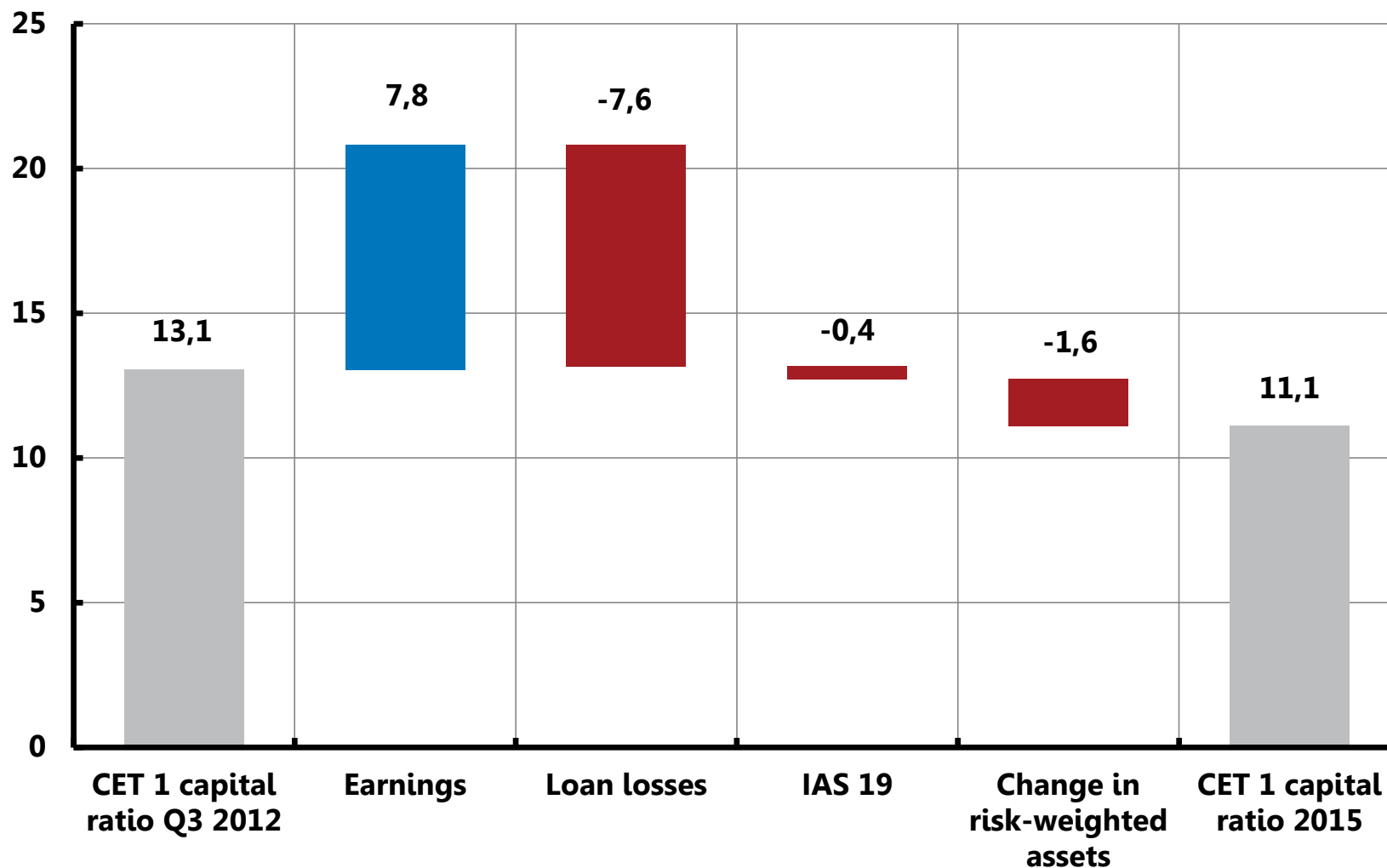
CET 1 capital ratio according to Basel III, initially and in the stress test

Per cent



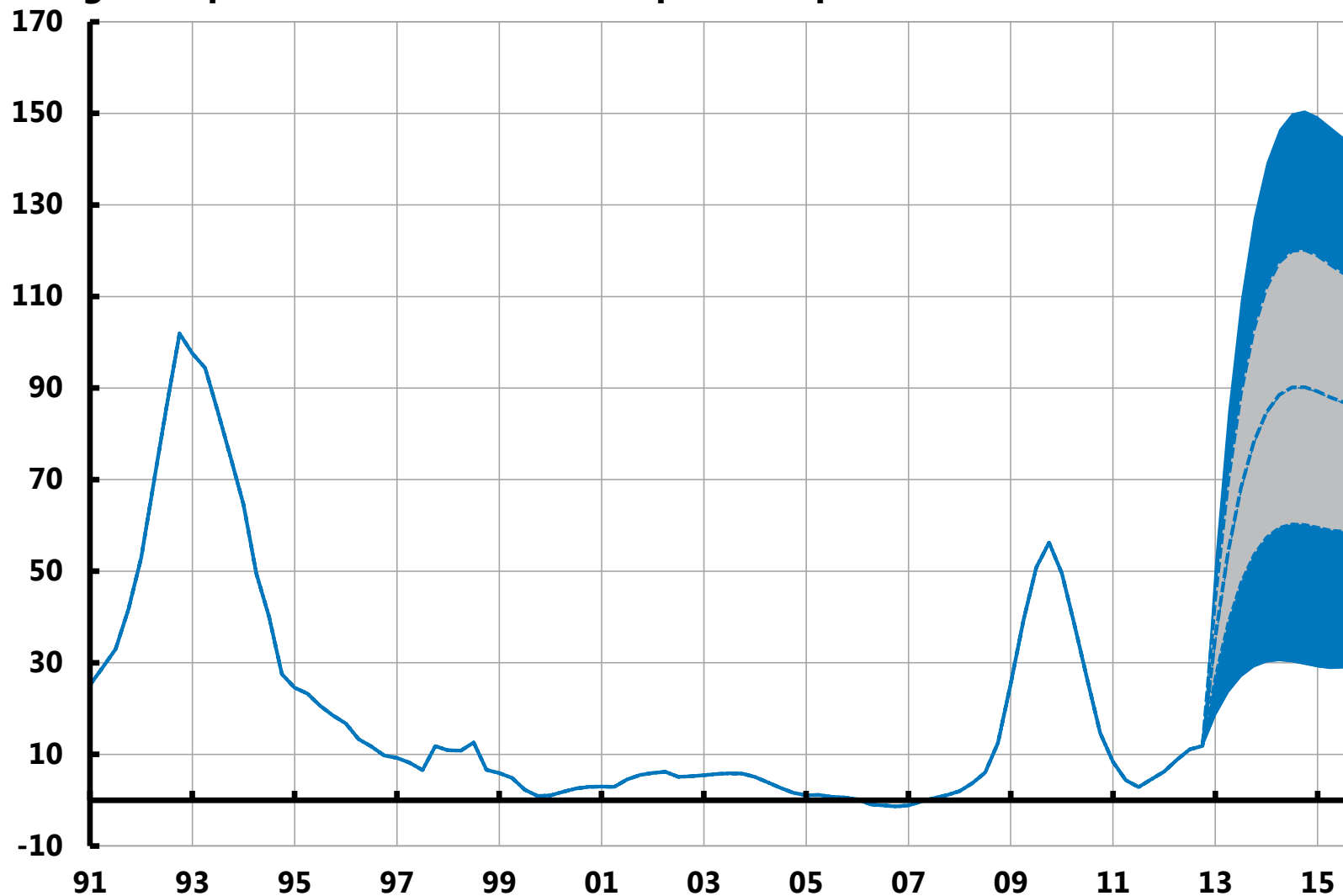
Change in CET 1 capital ratios as defined by in the stress test

Per cent



Major banks' loan losses in the stress test

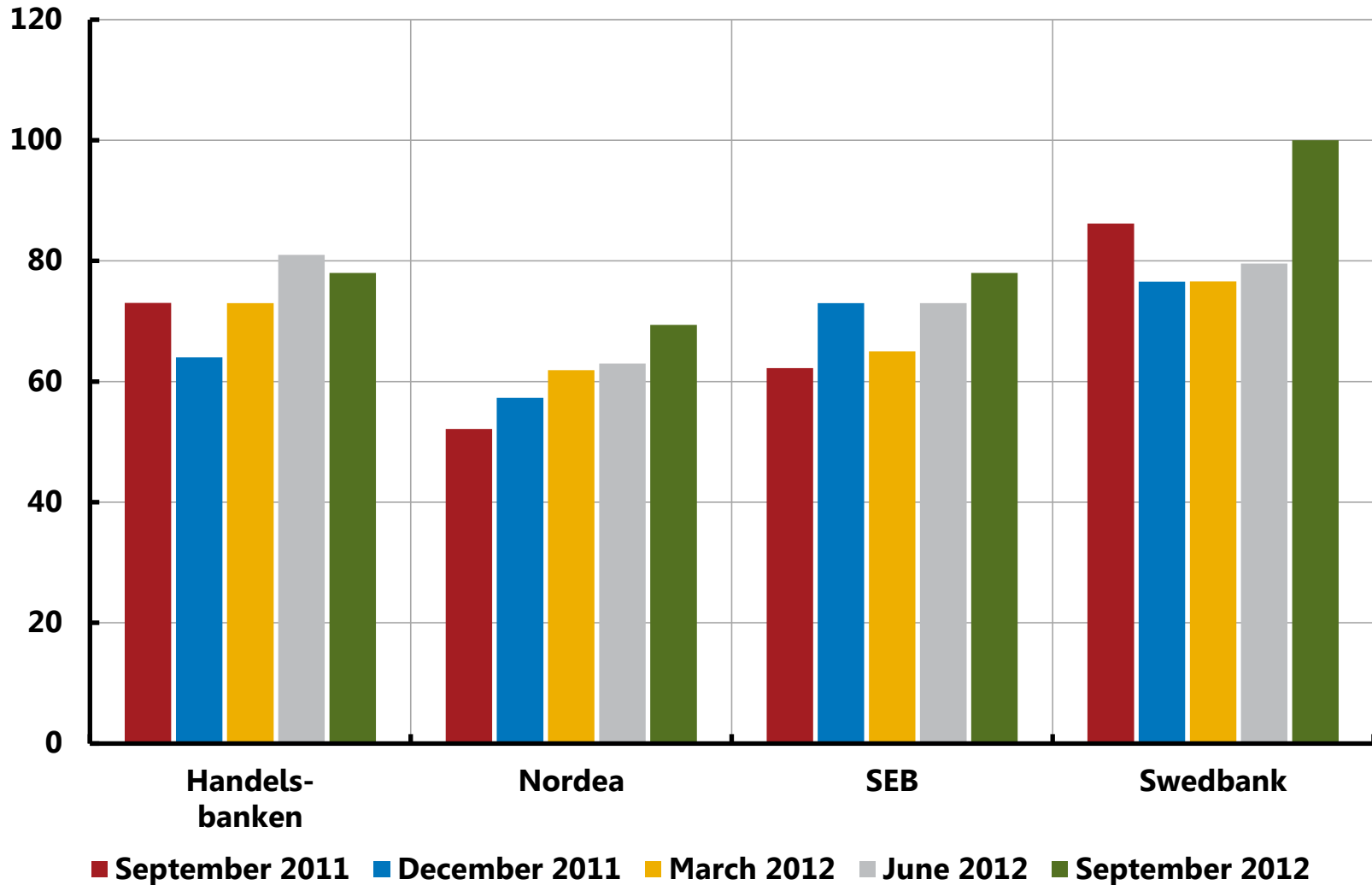
Rolling four quarters, SEK billion, fixed prices, September 2012



The Riksbank's short-term liquidity measure

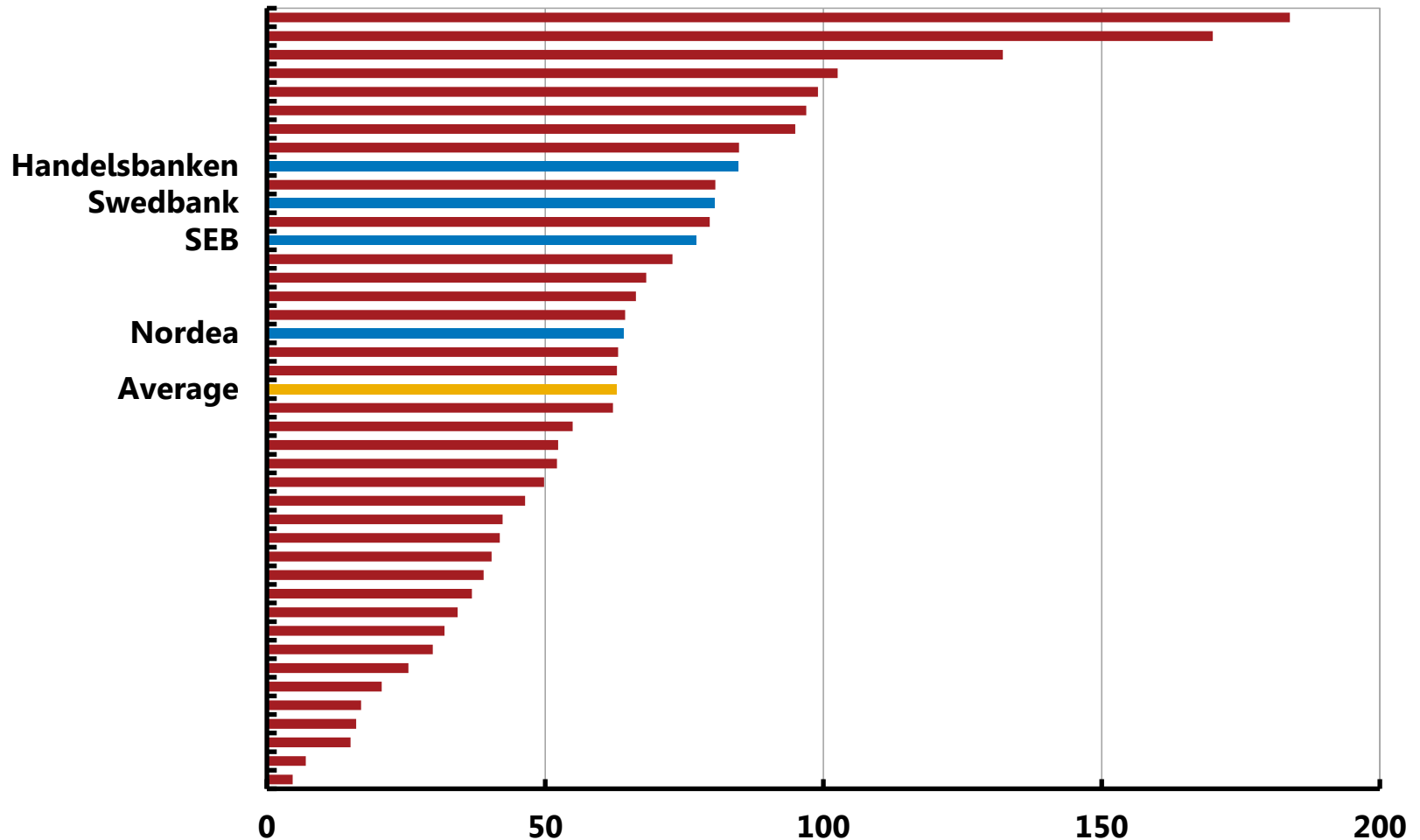


Survival period, number of days



The Riksbank's short-term liquidity measure

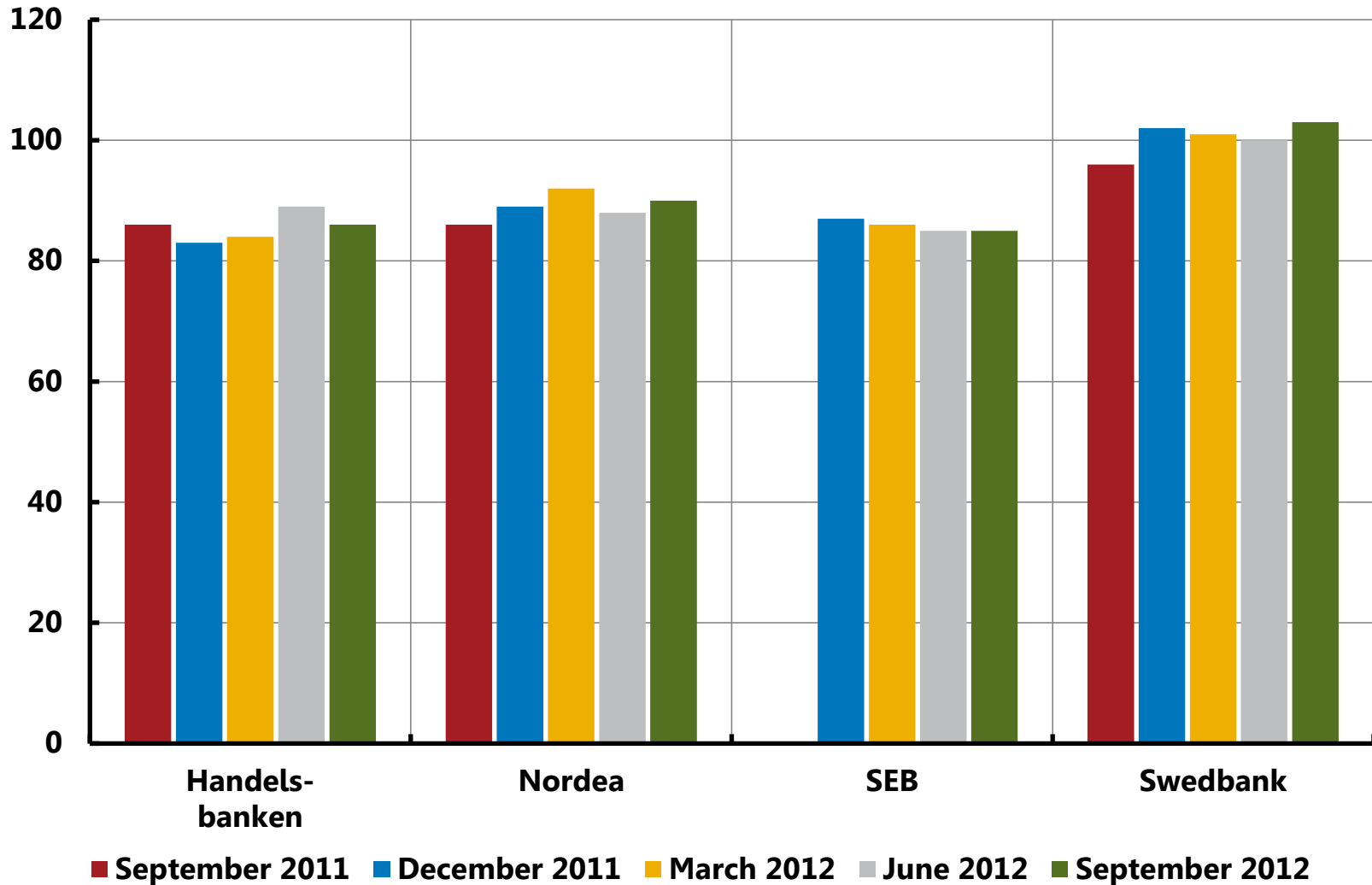
June 2012, survival period, number of days



The Riksbank's structural liquidity measure

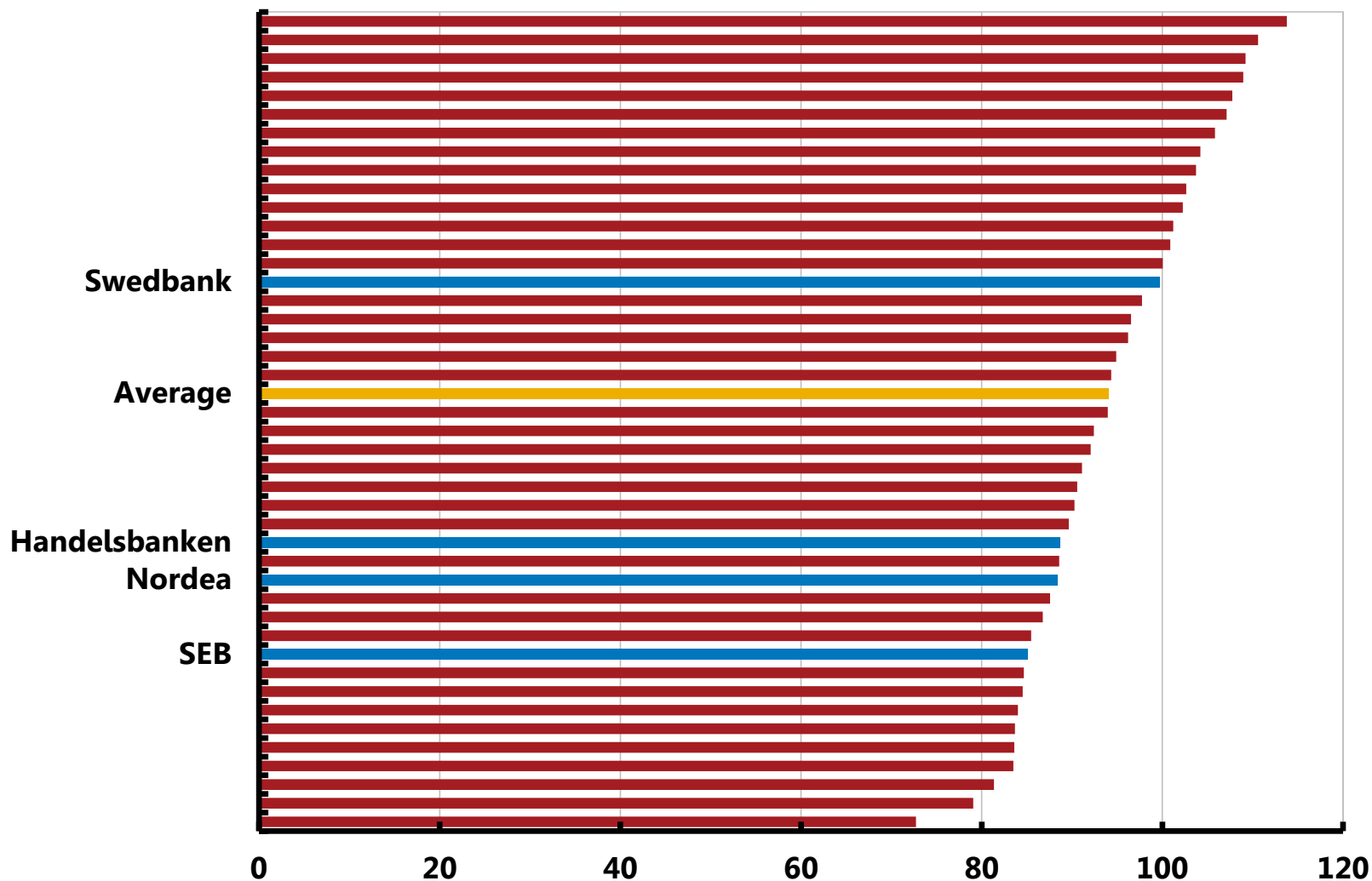


Stable funding in relation to illiquid assets, per cent



The Riksbank's structural liquidity measure

Stable funding in relation to illiquid assets, per cent



Maturities of the banks' outstanding issued securities

December 2011, per cent

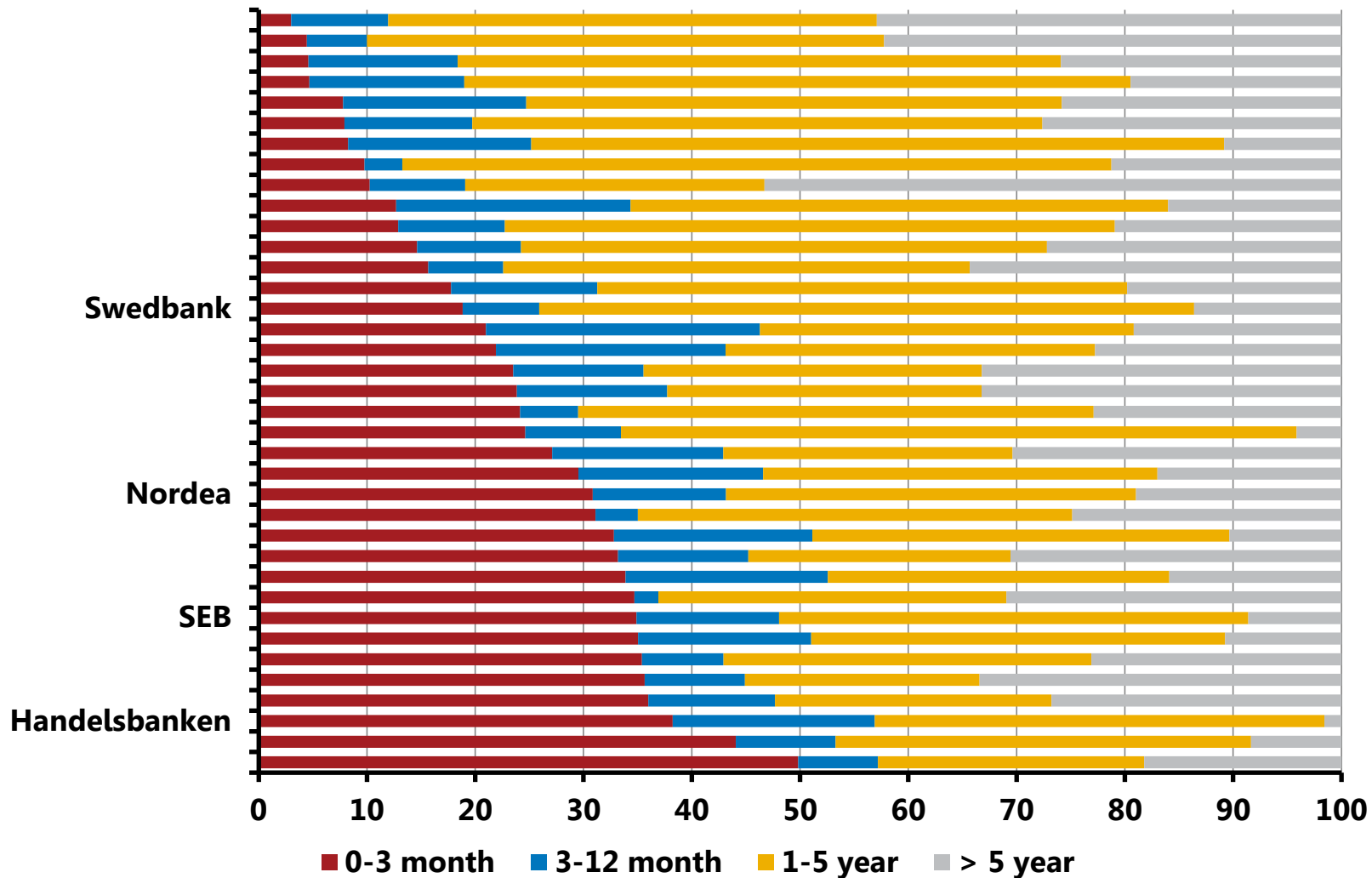


Chart 5:16

Sources: Liquidatum and the Riksbank

The Riksbank's short-term and structural liquidity measure

December 2011

