

Table 1
Basic statistical data

	2001	2002	2003	2004	2005
Population (thousands) ¹	8,896	8,925	8,958	8,994	9,030
GDP (SEK billions)	2,288.4	2,371.6	2,459.4	2,565.1	2,670.5
GDP per capita (SEK)	257,234	265,726	274,549	285,196	295,742
Consumer price inflation (%) ¹	2.7	1.9	2.3	1.0	0.8
Exchange rate (SEK/USD):					
<i>end of year</i>	10.5540	8.7278	7.1892	6.6226	7.9584
<i>average</i>	10.3432	9.7194	8.0838	7.3453	7.4780

¹ Yearly average.**Table 2**
Settlement media used by non-banks*(SEK billions, end of year)*

	2001	2002	2003	2004	2005
Notes and coin in circulation outside banks	96.74	95.87	98.48	98.24	100.37
Value of transferable deposits ¹	729.29	761.77	805.46	851.32	986.30
Narrow money supply (M1) ¹	826.03	857.64	903.94	949.56	1,086.67
<i>Memo:</i>					
Transferable deposits in foreign currencies	57.03	59.35	56.55	59.96	65.49
Outstanding value on e-money storages ²	0.38	0.32	0.30	nap	nap
<i>on card-based products</i>	0.38	0.32	0.30	nap	nap
<i>on software or network-based products</i>	nav	nav	nav	nap	nap

¹ Revised. ² Terminated in September 2004.

Table 3
Settlement media used by banks
 (SEK billions, end of year)

	2001	2002	2003	2004	2005
Transferable balances held at the central bank	0.05	0.09	0.54	0.61	0.25
<i>required reserves</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
<i>free reserves</i>	0.05	0.09	0.54	0.61	0.25
Transferable balances held at other banks ¹	217.08	201.02	226.70	302.37	331.89
<i>Memo:</i>					
Credit extended by the central bank:	60.26	23.43	21.42	14.06	12.51
<i>intraday</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
<i>overnight</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
<i>longer-term refinancing operations</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>

¹ Revised.

Table 4
Banknotes and coin
 (SEK billions, end of year)

	2001	2002	2003	2004	2005
Total banknotes and coin issued	107.11	106.98	108.94	108.89	111.07
Total banknotes issued	102.37	101.98	103.68	103.45	105.52
<i>SEK 1,000</i>	48.36	46.92	45.65	45.56	45.50
<i>SEK 500</i>	40.73	42.05	44.79	45.12	47.23
<i>SEK 100</i>	10.37	10.03	10.09	9.62	9.59
<i>SEK 50</i>	1.10	1.12	1.19	1.21	1.23
<i>SEK 20</i>	1.50	1.56	1.64	1.64	1.66
<i>SEK 10</i>	0.23	0.23	0.23	0.23	0.23
<i>SEK 5</i>	0.08	0.08	0.08	0.08	0.08
Total coin issued	4.74	5.01	5.27	5.44	5.56
<i>SEK 10</i>	1.81	1.92	2.05	2.15	2.22
<i>SEK 5</i>	1.06	1.11	1.16	1.17	1.18
<i>SEK 2</i>	0.01	0.01	0.01	0.01	0.01
<i>SEK 1</i>	1.05	1.11	1.16	1.20	1.21
<i>SEK 0.50</i>	0.25	0.26	0.28	0.29	0.29
<i>Commemorative coin</i>	0.56	0.59	0.62	0.63	0.65
Banknotes and coin held by banks	10.37	11.12	10.46	10.65	10.70
Banknotes and coin in circulation outside banks	96.74	95.87	98.48	98.24	100.37

Table 5
Institutions offering payment services to non-banks
(end of year)

	2001	2002	2003	2004	2005
Central bank¹					
Number of branches or offices	1	1	1	1	1
Number of accounts	nap	nap	nap	nap	nap
Value of accounts	nap	nap	nap	nap	nap
Banks					
Number of institutions	128	126	124	126	123
Number of branches or offices	1,921	1,904	1,906	1,874	1,865
Number of accounts	nav	nav	nav	nav	nav
Value of accounts (SEK billions)	1,187.3	1,245.2	1,295.4	1,382.9	1,546.2
Commercial banks					
Number of institutions	30	30	30	31	29
Number of branches or offices	1,617	1,578	1,610	1,578	1,549
Value of accounts (SEK billions)	1,062.7	1,118.1	1,156.1	1,235.8	1,349.4
Savings banks					
Number of institutions	77	77	76	76	71
Number of branches or offices	239	255	231	232	222
Value of accounts (SEK billions)	65.4	71.6	74.4	78.1	86.5
Branches of foreign banks					
Number of institutions	21	19	19	20	22
Number of branches or offices	65	71	65	64	94
Value of accounts (SEK billions)	59.2	55.5	64.8	68.9	110.4
Other institutions offering payment services to non-banks: Postal institution					
Number of institutions	1	1	1	1	1
Number of branches or offices	1,350	1,200	1,020	800	800
Number of accounts	nav	nav	nav	nav	nav
Value of accounts	nav	nav	nav	nav	nav
Institutions offering payment services to non-banks (total)					
Number of institutions	130	128	126	128	125
Number of branches or offices	3,272	3,105	2,927	2,675	2,666
Number of accounts held by non-banks	nav	nav	nav	nav	nav
Value of accounts held by non-banks (SEK billions)	1,187.3	1,245.2	1,295.4	1,382.9	1,546.2
<i>Memo:</i>					
Electronic money institutions					
Number of institutions	nap	nap	nap	nap	nap
Outstanding value on e-money storages issued by e-money institutions	nap	nap	nap	nap	nap

¹ The central bank does not offer payment services to non-banks.

Table 6
Payment card functions and accepting devices
(end of year)

	2001	2002	2003	2004	2005
Cards issued in the country (thousands)					
Cards with a cash function	4,769	4,780	5,181	8,312	8,725
Cards with a debit function	4,818	4,894	5,574	6,331	6,825
Cards with a delayed debit function	1,025	772	839	890	983
Cards with a credit function	2,319	2,584	2,827	3,080	3,624
Cards with an e-money function ¹	557	490	293	nap	nap
<i>of which: cards with an e-money function which have been loaded at least once</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nap</i>	<i>nap</i>
Total number of cards (irrespective of the number of functions on the card)	8,269	10,338	10,651	12,722	12,745
<i>of which: cards with a combined debit, cash and e-money function</i>	<i>4,818</i>	<i>4,894</i>	<i>5,181</i>	<i>4,591</i>	<i>4,910</i>
<i>Memo:</i>					
Retailer cards	nap	nap	nap	nap	nap
Terminals located in the country					
ATMs	2,567	2,647	2,676	2,701	2,800
<i>ATMs with a cash withdrawal function</i>	<i>2,567</i>	<i>2,647</i>	<i>2,676</i>	<i>2,701</i>	<i>2,800</i>
<i>ATMs with a credit transfer function</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
POS terminals	88,223	102,021	108,055	161,098	176,637
<i>of which: EFTPOS terminals</i>	<i>88,223</i>	<i>102,021</i>	<i>108,055</i>	<i>149,105</i>	<i>158,150</i>
E-money card terminals ²	47,000	37,909	38,107	nap	nap
<i>e-money card loading/unloading terminals</i>	<i>7,001</i>	<i>6,564</i>	<i>5,859</i>	<i>nap</i>	<i>nap</i>
<i>e-money card payment terminals</i>	<i>39,999</i>	<i>31,345</i>	<i>32,248</i>	<i>nap</i>	<i>nap</i>

¹ From September 2004, no longer issued by the three largest banks offering this product. ² From September 2004, no longer available.

Table 7
Indicators of the use of payment instruments and terminals by non-banks: volume of transactions
(millions, total for the year)

	2001	2002	2003	2004	2005
Transactions per type of payment instrument					
Credit transfers	764.0	436.0	425.0	462.0	511.0
<i>paper based</i>	128.0	132.0	84.0	88.0	87.0
<i>non-paper based</i>	636.0	304.0	341.0	374.0	424.0
Direct debits	98.0	119.0	130.0	143.0	160.0
Card payments with cards issued in the country	401.0	590.0	759.3	984.0	1,062.0
<i>payments by cards with a debit function</i> ¹	326.0	509.0	670.3	808.0	878.0
<i>payments by cards with a delayed debit function</i>	52.0	51.0	64.3	65.0	54.0
<i>payments by cards with a credit function</i> ²	23.0	30.0	24.7	111.0	130.0
E-money payment transactions ³	1.5	0.7	0.2	nap	nap
<i>by cards with an e-money function</i>	1.5	0.7	0.2	nap	nap
<i>through other e-money storages</i>	0	0	0	nap	nap
Cheques	2.0	2.0	1.0	1.0	1.0
Other payment instruments	nap	nap	nap	nap	nap
Total number of transactions with payment instruments	1,266.5	1,147.7	1,315.5	1,590.0	1,734.0
<i>of which: cross-border transactions sent</i>	nav	nav	nav	nav	nav
<i>Memo:</i>					
Cross-border transactions received	nav	nav	nav	nav	nav
Transactions per type of terminal					
Transactions at terminals in the country by cards issued in the country					
Cash transactions	335.0	321.0	328.0	320.0	316.0
<i>ATM cash withdrawals</i>	335.0	321.0	328.0	320.0	316.0
<i>ATM cash deposits</i>	0	0	0	0	0
POS payment transactions	326.0	454.0	542.0	632.0	755.0
E-money card loading/unloading transactions ³	0.3	0.1	0.0	nap	nap
E-money card payment transactions ³	1.5	0.7	0.2	nap	nap

¹ From 2004, includes cards with a debit and delayed debit function. ² From 2004, includes cards with a credit and delayed debit function. ³ From September 2004, no longer issued by the three largest banks offering this product.

Table 8
Indicators of the use of payment instruments and terminals by non-banks: value of transactions
 (SEK billions, total for the year)

	2001	2002	2003	2004	2005
Transactions per type of payment instrument					
Credit transfers	8,531.0	6,202.0	6,397.0	6,903.0	7,798.3
<i>paper based</i>	1,190.0	854.0	557.0	472.0	457.7
<i>non-paper based</i>	7,341.0	5,348.0	5,840.0	6,431.0	7,340.6
Direct debits	261.0	250.0	274.0	302.0	344.0
Card payments with cards issued in the country	260.8	365.9	363.9	400.0	403.5
<i>payments by cards with a debit function</i> ¹	185.8	297.4	286.9	316.0	323.4
<i>payments by cards with a delayed debit function</i>	52.1	49.7	54.0	58.0	54.4
<i>payments by cards with a credit function</i> ²	22.9	18.7	23.1	26.0	25.7
E-money payment transactions ³	0.1	0.0	0.0	nap	nap
<i>by cards with an e-money function</i>	0.1	0.0	0.0	nap	nap
<i>through other e-money storages</i>	0	0	0	nap	nap
Cheques	16.0	20.7	45.6	59.4	29.9
Other payment instruments	nap	nap	nap	nap	nap
Total value of transactions with payment instruments	9,068.9	6,838.6	7,080.5	7,664.4	8,575.7
<i>of which: cross-border transactions sent</i>	nav	nav	212.0	212.0	187.0
<i>Memo:</i>					
Cross-border transactions received	nav	nav	187.0	187.0	258.0
Transactions per type of terminal					
Transactions at terminals in the country by cards issued in the country					
Cash transactions	282.0	269.0	282.0	274.0	275.0
<i>ATM cash withdrawals</i>	282.0	269.0	282.0	274.0	275.0
<i>ATM cash deposits</i>	0	0	0	0	0
POS payment transactions	185.0	210.0	240.0	269.0	299.0
E-money card loading/unloading transactions ³	0.1	0.0	0.0	nap	nap
E-money card payment transactions ³	0.1	0.0	0.0	nap	nap

¹ From 2004, includes cards with a debit and delayed debit function. ² From 2004, includes cards with a credit and delayed debit function. ³ From September 2004, no longer issued by the three largest banks offering this product.

Table 9
Participation in selected interbank funds transfer systems
(end of year)

	2001	2002	2003	2004	2005
Large-value payment systems					
E-RIX (TARGET component)					
Number of participants	15	13	13	12	11
Direct participants	15	13	13	12	11
Banks	10	8	8	8	8
Central bank	1	1	1	1	1
Other direct participants	4	4	4	3	2
<i>Clearing and settlement organisations</i>	2	2	2	2	2
<i>Other financial institutions</i>	2	2	2	1	0
Indirect participants	0	0	0	0	0
K-RIX					
Number of participants	20	19	19	19	21
Direct participants	20	19	19	19	21
Banks	15	14	14	12	14
Central bank	1	1	1	1	1
Other direct participants	4	4	4	6	6
<i>Clearing and settlement organisations</i>	2	2	2	3	3
<i>Other financial institutions</i>	2	2	2	3	3
Indirect participants	0	0	0	0	0
Retail payment systems					
Bankgirot, BGC					
Number of participants	21	19	18	17	19
Direct participants	21	19	18	17	19
Banks	21	19	18	17	19
Central bank	0	0	0	0	0
Other direct participants	0	0	0	0	0
Indirect participants	0	0	0	0	0
Dataclearing					
Number of participants	21	19	18	17	19
Direct participants	21	19	18	17	19
Banks	21	19	18	17	19
Central bank	0	0	0	0	0
Other direct participants	0	0	0	0	0
Indirect participants	0	0	0	0	0

Table 10
Payments processed by selected interbank funds transfer systems: volume of transactions
(millions, total for the year)

	2001	2002	2003	2004	2005
Large-value payment systems					
E-RIX (TARGET component)					
Credit transfers sent ¹	0.07	0.08	0.10	0.10	0.11
<i>credit transfers sent within E-RIX</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
<i>credit transfers sent to another TARGET component</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
<i>Memo:</i>					
Credit transfers received from another TARGET component	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
Concentration ratio in terms of volume (%)	<i>nap</i>	98.0	98.4	98.3	98.4
K-RIX					
Total national transactions sent	0.66	1.10	1.30	1.30	1.50
<i>credit transfers</i>	<i>0.66</i>	<i>1.10</i>	<i>1.30</i>	<i>1.30</i>	<i>1.50</i>
Concentration ratio in terms of volume (%)	<i>nav</i>	83.5	85.5	85.7	85.5
Retail payment systems					
Bankgirot, BGC					
Total national transactions sent	345.00	363.40	381.50	430.00	484.00
<i>credit transfers</i>	<i>257.00</i>	<i>265.50</i>	<i>275.00</i>	<i>313.00</i>	<i>353.00</i>
<i>direct debits</i>	<i>88.00</i>	<i>97.90</i>	<i>106.50</i>	<i>117.00</i>	<i>131.00</i>
Concentration ratio in terms of volume	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>
Dataclearing					
Total national transactions sent	67.00	73.00	102.00	105.00	83.00
<i>credit transfers</i>	<i>67.00</i>	<i>73.00</i>	<i>102.00</i>	<i>105.00</i>	<i>83.00</i>
Concentration ratio in terms of volume	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>	<i>nap</i>

¹ Total volume of domestic and cross-border payments sent via TARGET.

Table 11
Payments processed by selected interbank funds transfer systems: value of transactions
(SEK billions, except as noted, total for the year)

	2001	2002	2003	2004	2005
Large-value payment systems					
E-RIX (TARGET component; EUR billions)					
Credit transfers sent ¹	1,538.9	1,467.6	1,896.6	1,786.7	2,086.1
<i>credit transfers sent within E-RIX</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
<i>credit transfers sent to another TARGET component</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>	<i>nav</i>
<i>Memo:</i>					
Credit transfers received from another TARGET component	nav	nav	nav	nav	nav
Concentration ratio in terms of value (%)	nap	98.9	99.5	99.3	99.6
K-RIX					
Total national transactions sent	113,381.0	114,017.0	112,624.0	107,483.0	111,174.0
<i>credit transfers</i>	<i>113,381.0</i>	<i>114,017.0</i>	<i>112,624.0</i>	<i>107,483.0</i>	<i>111,174.0</i>
Concentration ratio in terms of value (%)	nap	87.9	84.2	81.6	80.3
Retail payment systems					
Bankgirot, BGC					
Total national transactions sent	3,885.0	4,042.6	4,229.1	4,587.7	5,163.0
<i>credit transfers</i>	<i>3,690.6</i>	<i>3,827.4</i>	<i>3,999.9</i>	<i>4,329.1</i>	<i>4,869.0</i>
<i>direct debits</i>	<i>194.4</i>	<i>215.2</i>	<i>229.2</i>	<i>258.6</i>	<i>294.0</i>
Concentration ratio in terms of value	nap	nap	nap	nap	nap
Dataclearing					
Total national transactions sent	1,108.0	1,208.0	1,677.6	1,848.9	1,719.5
<i>credit transfers</i>	<i>1,108.0</i>	<i>1,208.0</i>	<i>1,677.6</i>	<i>1,848.9</i>	<i>1,719.5</i>
Concentration ratio in terms of value	nap	nap	nap	nap	nap

¹ Total value of domestic and cross-border payments sent via TARGET.

Table 12a**Instructions handled by trading platforms, clearing houses and securities settlement systems:
volume of transactions***(thousands, total for the year)*

	2001	2002	2003	2004	2005
Trading platforms					
Stockholmsbörsen – CLICK and SAXESS	96,506	98,646	102,937	131,104	141,791
Volume of trades – derivatives	85,906	88,746	93,572	120,627	130,034
Volume of trades – Avista	10,600	9,900	9,365	10,477	11,757
Clearing houses					
Stockholmsbörsen Clearing	85,906	88,746	93,572	120,627	130,034
Securities settlement systems					
VPC AB					
Volume of settlement instructions	6,074	10,858	10,277	11,575	13,009
<i>government securities</i>	425	369	377	375	409
<i>equities</i>	5,649	10,489	9,900	11,200	12,600

Table 12b**Instructions handled by trading platforms, clearing houses and securities settlement systems:
value of transactions***(SEK billions, total for the year)*

	2001	2002	2003	2004	2005
Trading platforms					
Stockholmsbörsen – CLICK and SAXESS					
Value of trades	3,994	2,702	2,453	3,391	3,764
Clearing houses					
Stockholmsbörsen Clearing	nav	nav	nav	nav	nav
Securities settlement systems					
VPC AB					
Value of settlement instructions	87,833	88,984	87,324	92,474	108,535
<i>government securities</i>	81,826	84,631	83,528	87,294	103,016
<i>equities</i>	6,007	4,353	3,796	5,180	5,519

Table 12c
Number of participants in trading platforms, clearing houses and securities settlement systems
(end of year)

	2001	2002	2003	2004	2005
Trading platforms					
Stockholmsbörsen – CLICK and SAXESS					
Banks and brokers/dealers ¹	32	34	33	33	41
Others ²	52	49	46	46	59
Total	84	83	79	79	100
Securities settlement systems					
VPC AB					
Banks	18	16	19	nav	nav
<i>domestic</i>	13	10	17	nav	nav
<i>foreign</i>	5	6	2	nav	nav
Brokers/dealers	19	16	16	nav	nav
<i>domestic</i>	18	15	15	nav	nav
<i>foreign</i>	1	1	1	nav	nav
Others	10	13	9	nav	nav
Total	47	45	44	44	42

¹ A distinction is no longer made between the two categories. ² Includes foreign-owned and remote banks and brokers.

Table 12d
Outstanding securities
(end of year)

	2001	2002	2003	2004	2005
Trading platforms¹					
Stockholmsbörsen – SAXESS					
Value of stocks listed (SEK billions)	2,856	1,780	2,314	2,699	3,507
Value of securities listed	nav	nav	nav	nav	nav
Number of stocks listed	305	297	282	277	272
Number of securities listed	nav	nav	nav	nav	nav

Table 13
Participation in SWIFT by domestic institutions
(end of year)

	2001	2002	2003	2004	2005
Members	8	8	7	7	7
<i>of which: live</i>	8	8	7	7	7
Sub-members	10	10	11	12	16
<i>of which: live</i>	10	10	10	11	14
Participants	12	13	12	14	15
<i>of which: live</i>	11	13	12	14	14
Total users	30	31	30	33	38
<i>of which: live</i>	29	31	29	32	35
<i>Memo:</i>					
Total SWIFT users	7,457	7,465	7,654	7,667	7,863
<i>members</i>	2,265	2,203	2,327	2,280	2,229
<i>sub-members</i>	3,143	3,079	3,083	3,019	3,060
<i>participants</i>	2,049	2,183	2,244	2,368	2,574

Source: SWIFT.

Table 14
SWIFT message flows to/from domestic users
(thousands, total for the year)

	2001	2002	2003	2004	2005
Total messages sent	27,497	29,402	32,954	36,477	39,519
<i>of which:</i>					
<i>category I</i>	6,927	7,104	7,686	8,369	8,853
<i>category II</i>	3,501	3,562	3,648	3,737	3,875
Total messages received	20,836	23,057	25,062	26,982	29,558
<i>of which:</i>					
<i>category I</i>	5,781	6,164	6,500	6,927	7,457
<i>category II</i>	4,120	4,029	4,114	4,176	4,322
Domestic traffic	3,969	4,098	4,550	4,701	4,873
<i>Memo:</i>					
Global SWIFT traffic	1,533,906	1,817,444	2,047,564	2,299,074	2,518,285

Source: SWIFT.