



Financial Market Report

Annex

1 • 2011



Bank of Finland

Financial Stability and Statistics

4.3.2011

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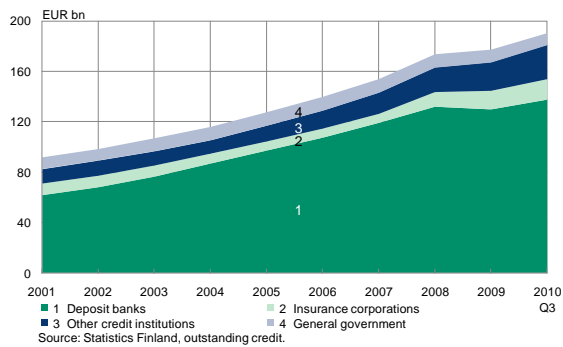


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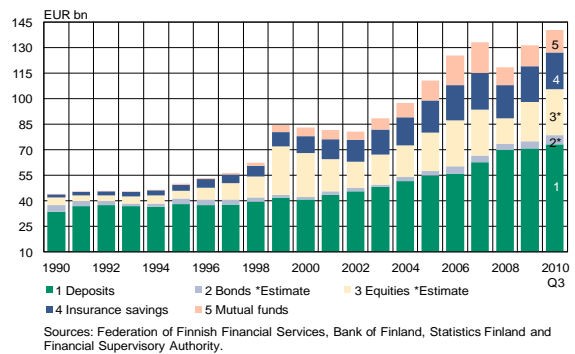


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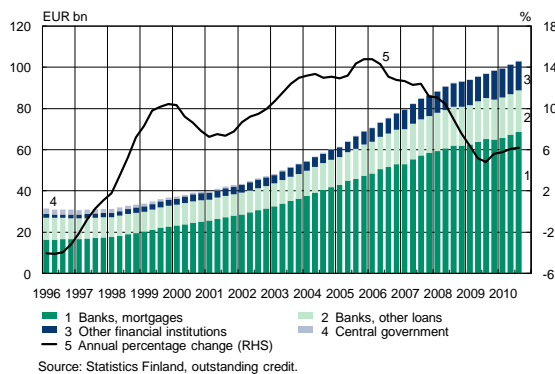


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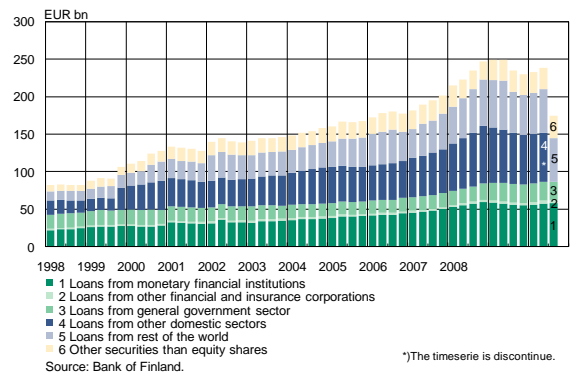


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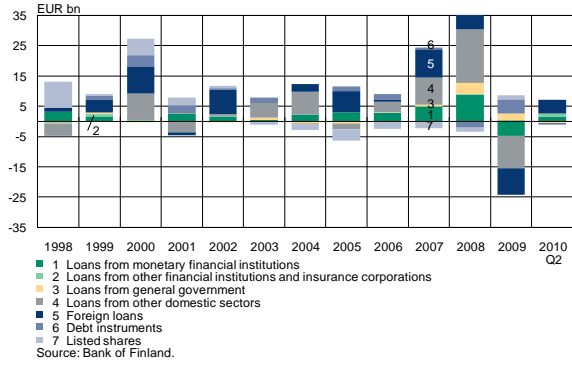
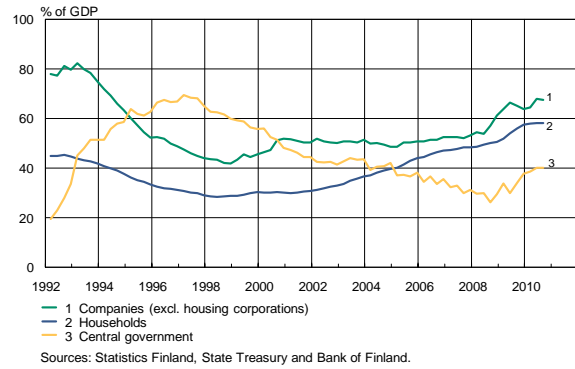


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2 Securities markets and mutual funds

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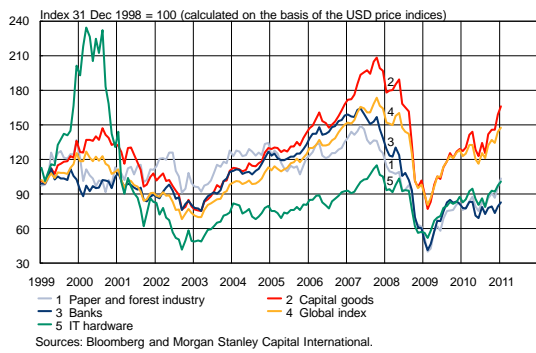


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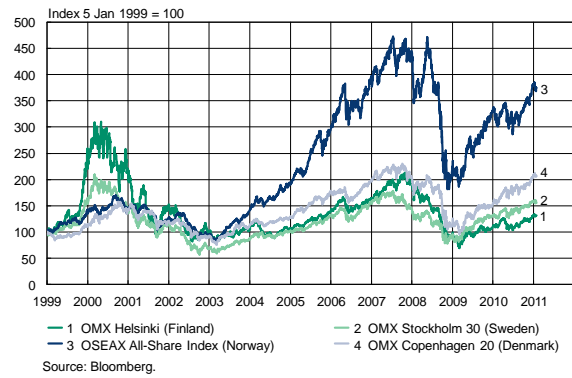


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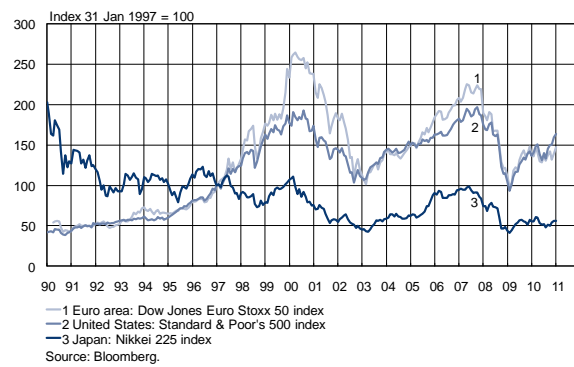


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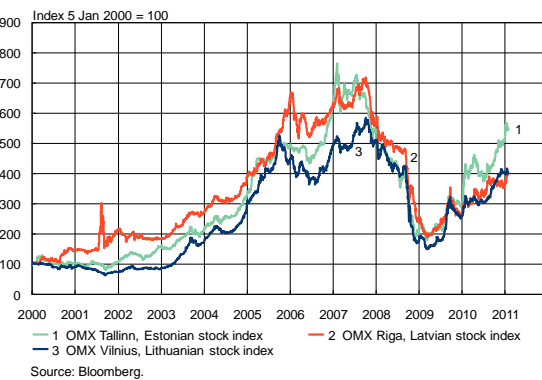


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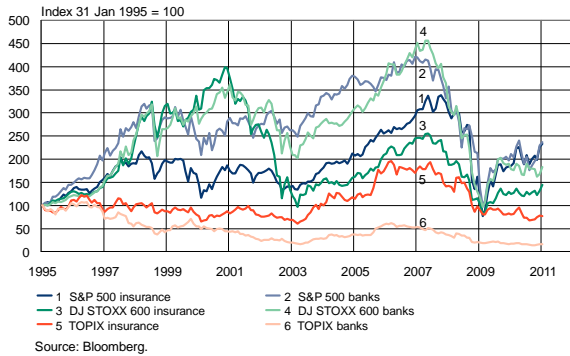


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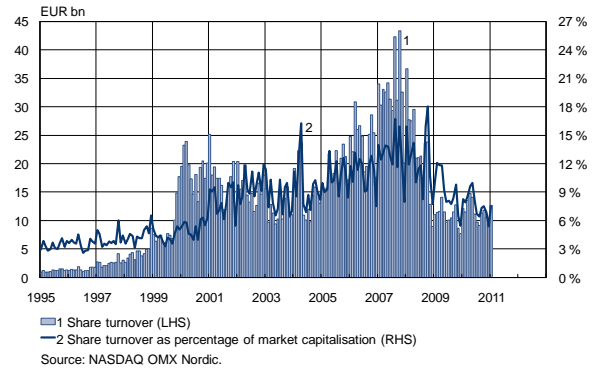


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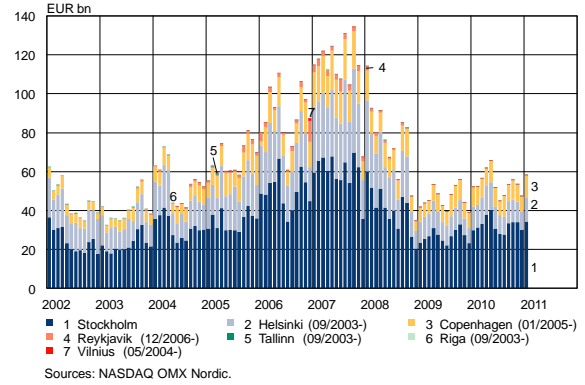


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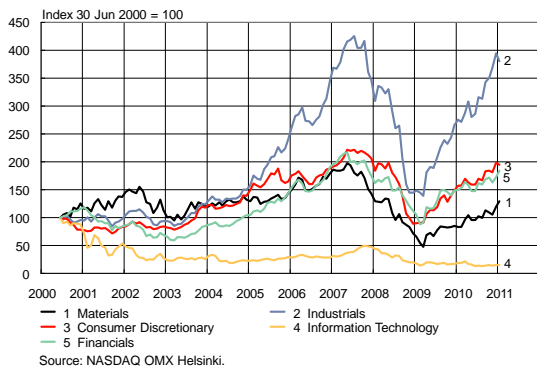


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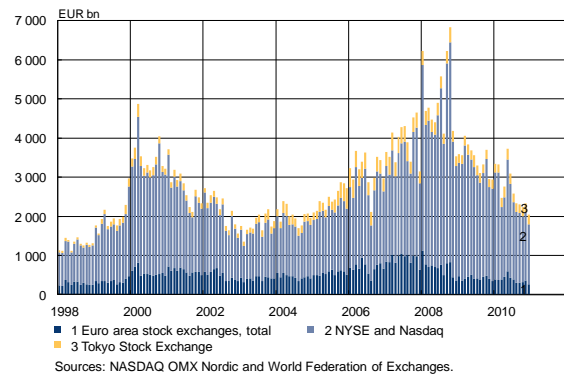


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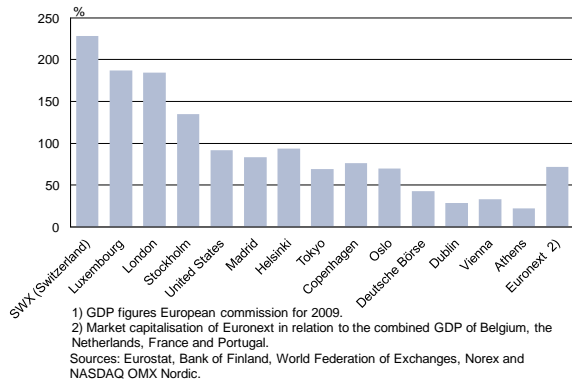


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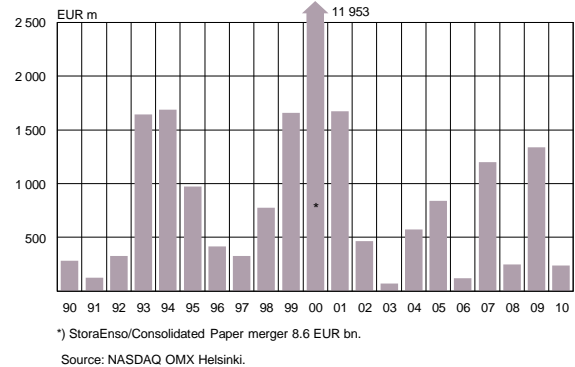


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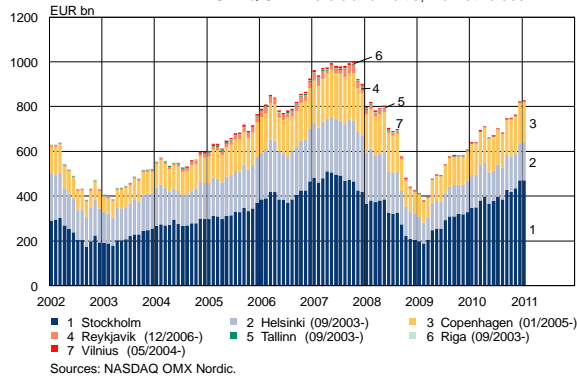


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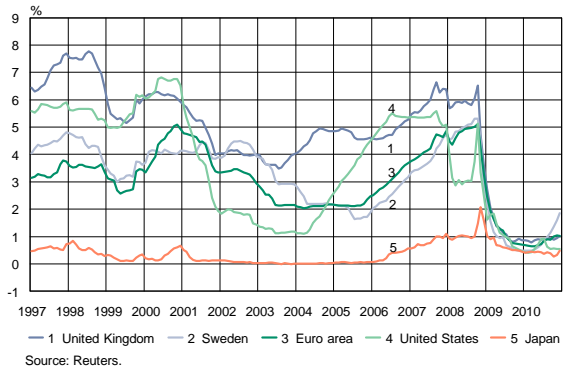


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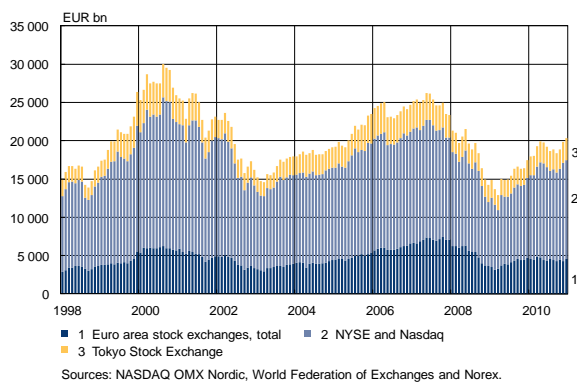


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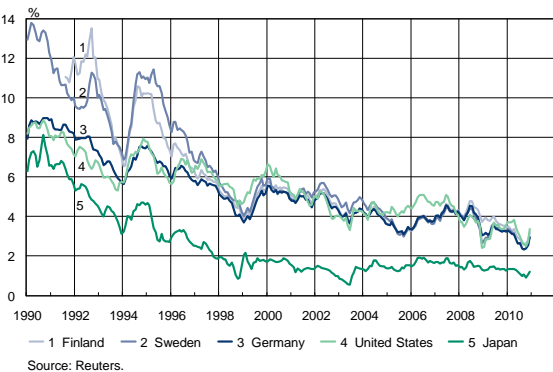


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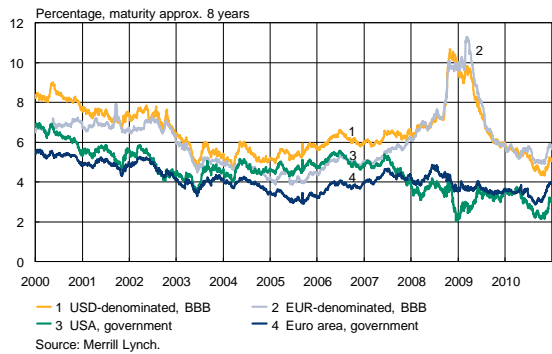


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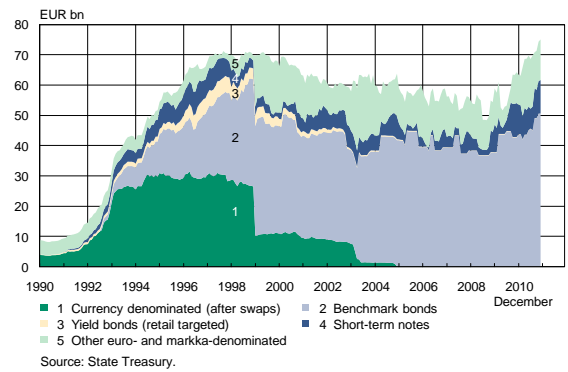


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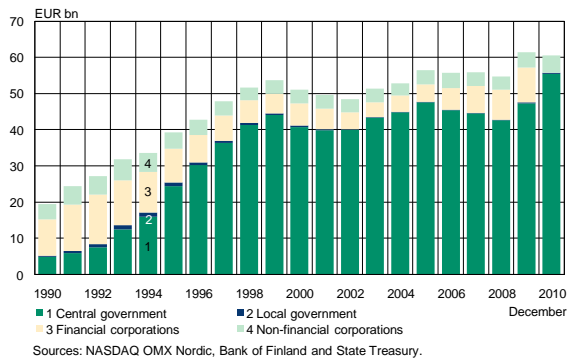


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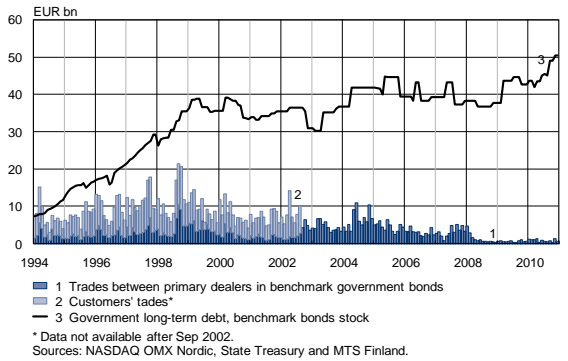


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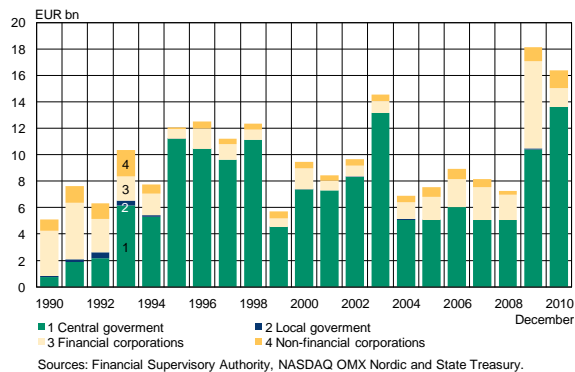


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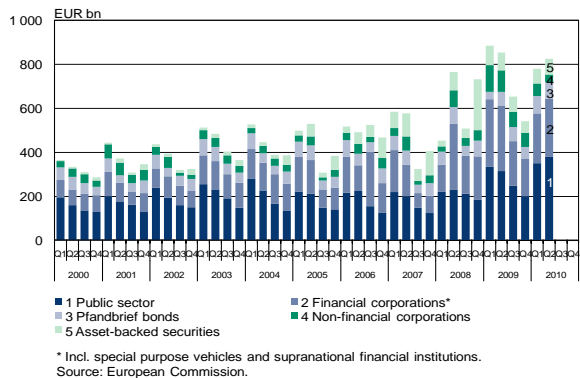


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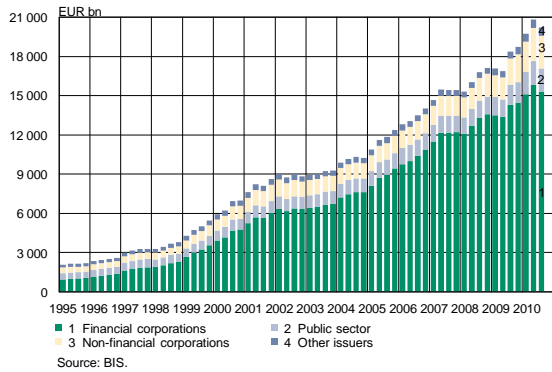


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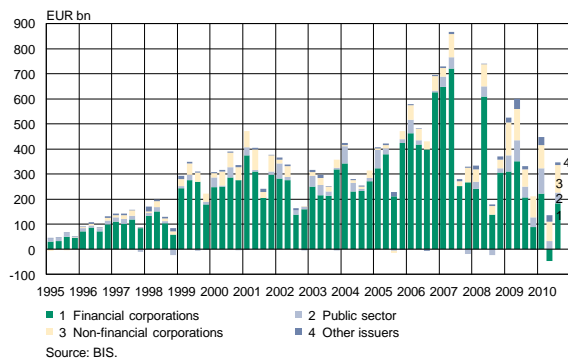


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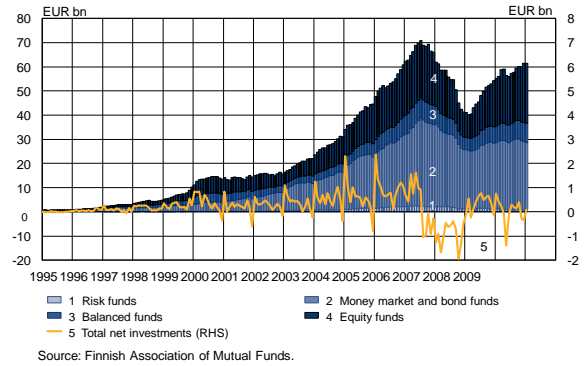
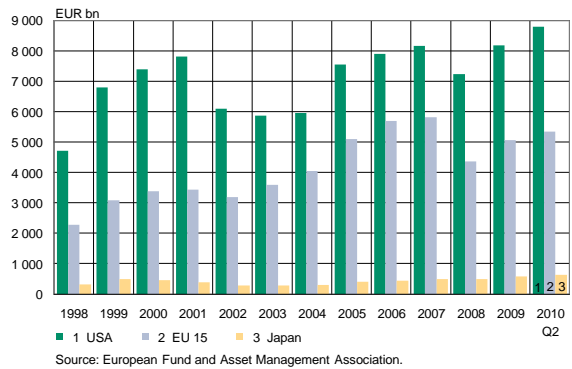


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3 Banks

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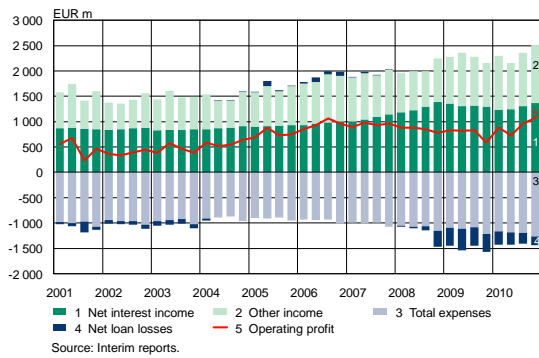


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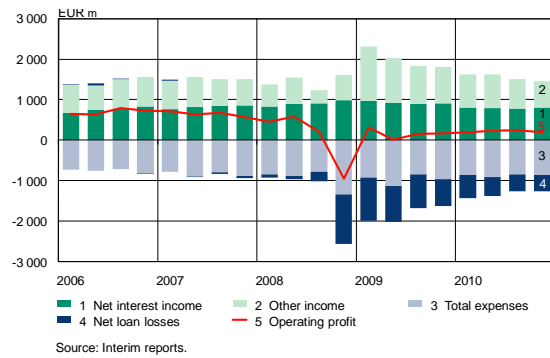


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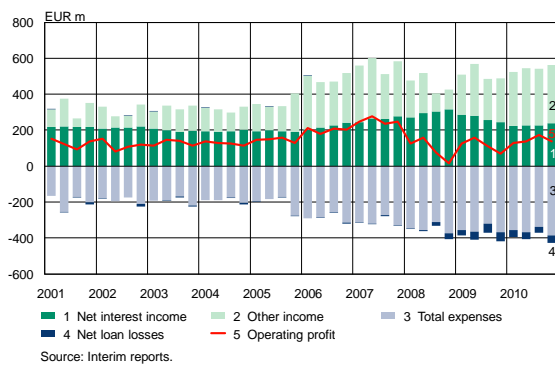


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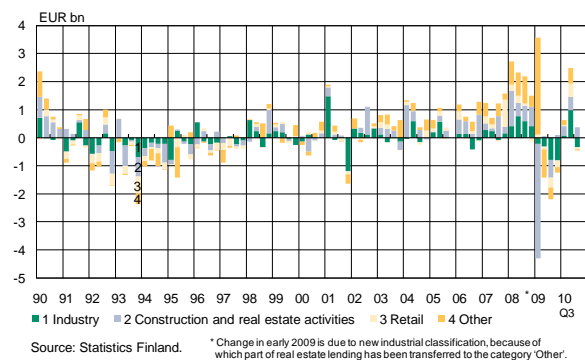


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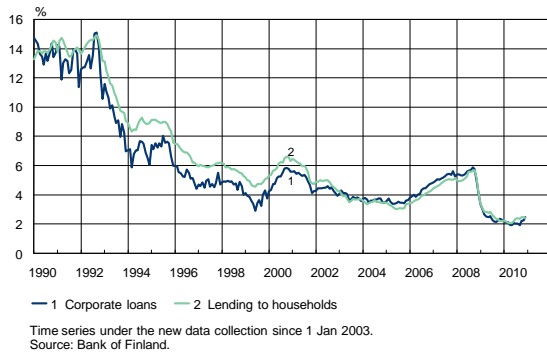


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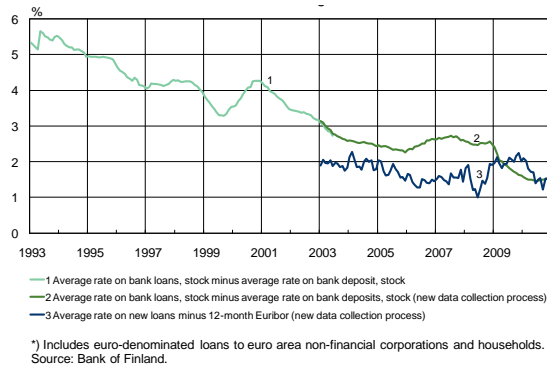


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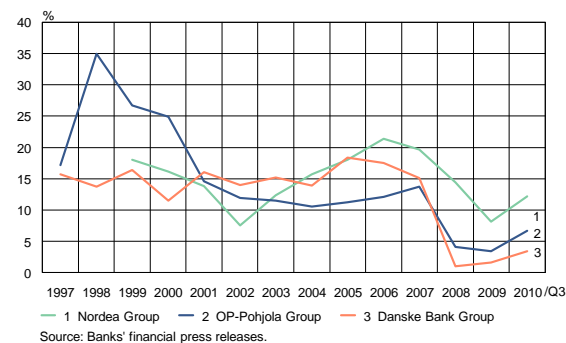


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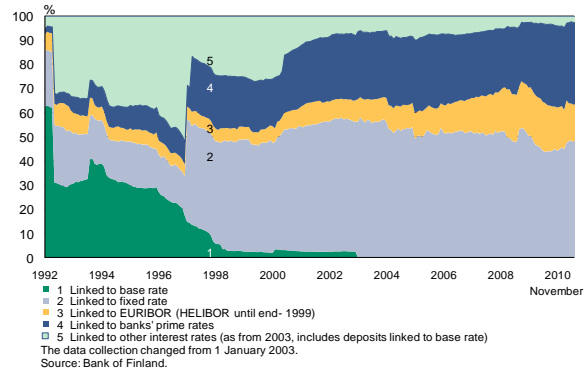
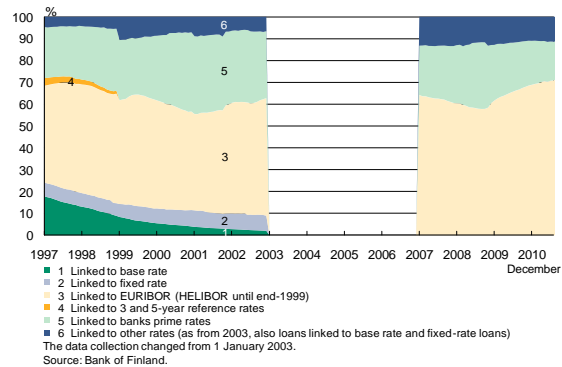


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4 Insurance corporations

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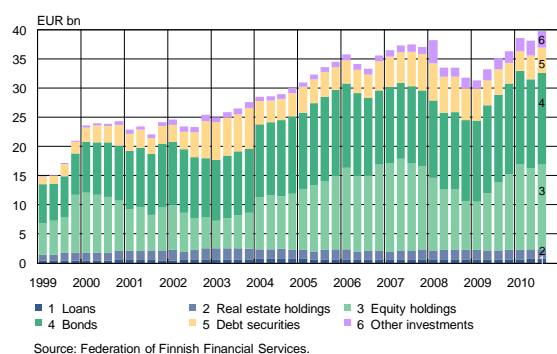


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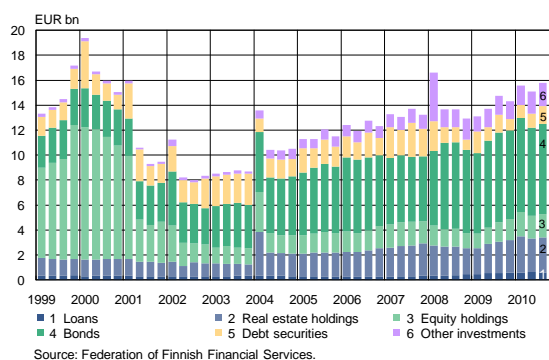
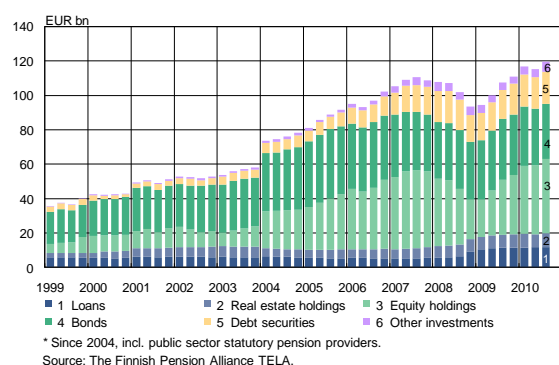


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5 Infrastructure

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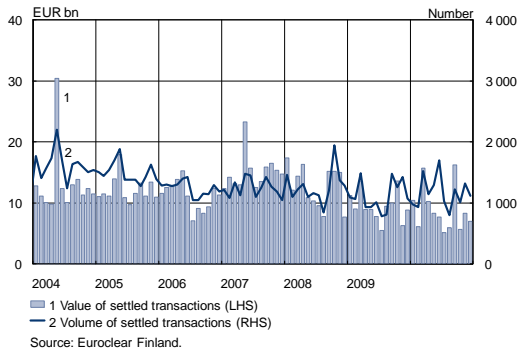


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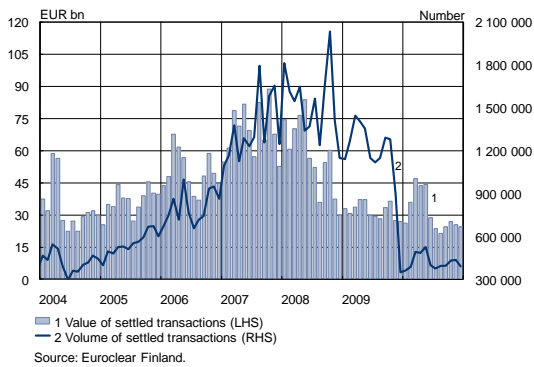


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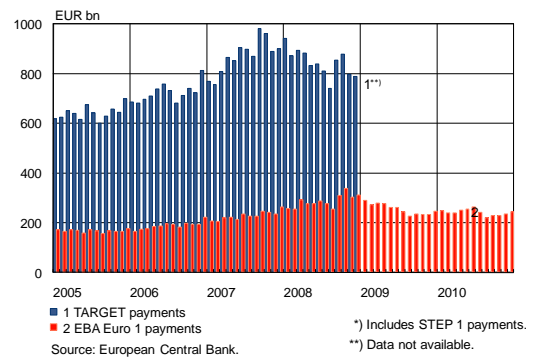


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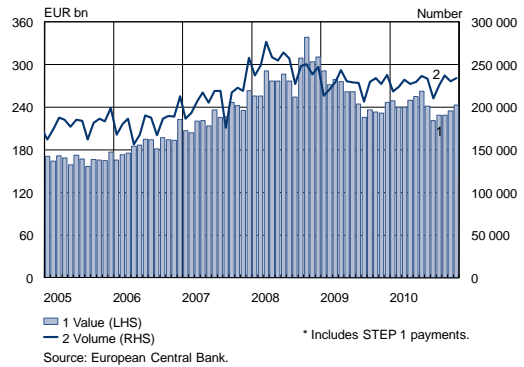


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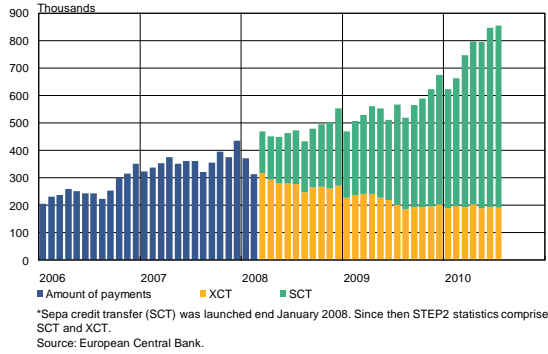


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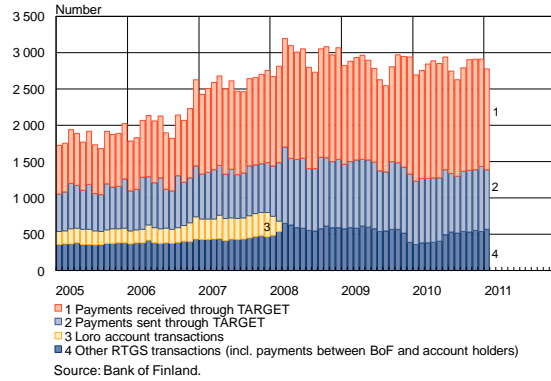


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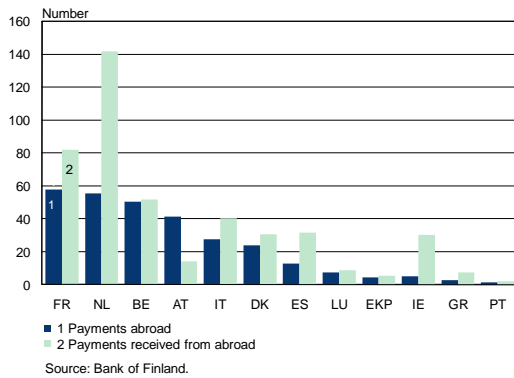


Chart 53. Monthly value of transactions in TARGET2 -Bank of Finland Systems, daily average

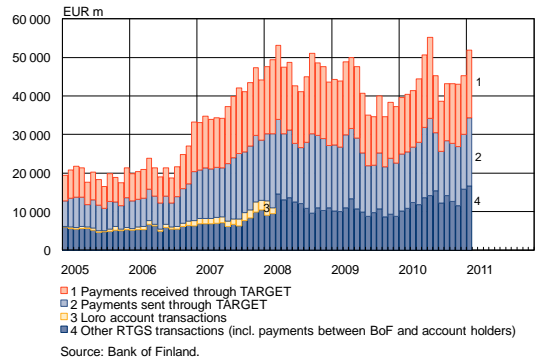


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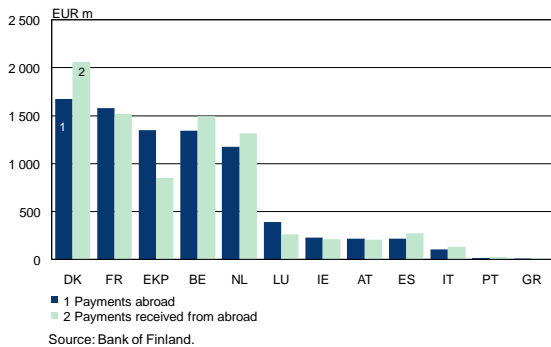


Chart 54. PMJ: Number of monthly total debit and credit transactions, daily average

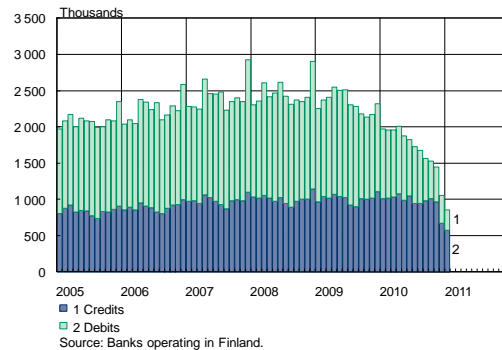


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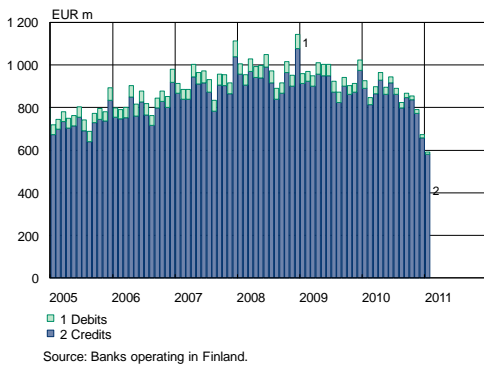


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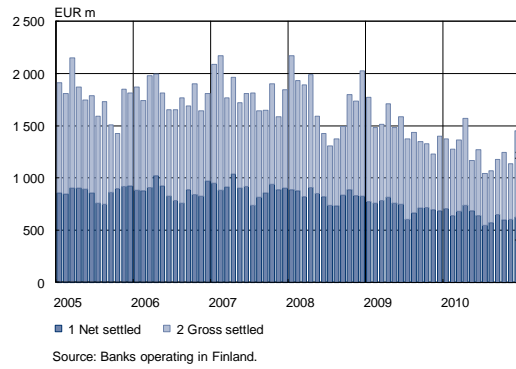
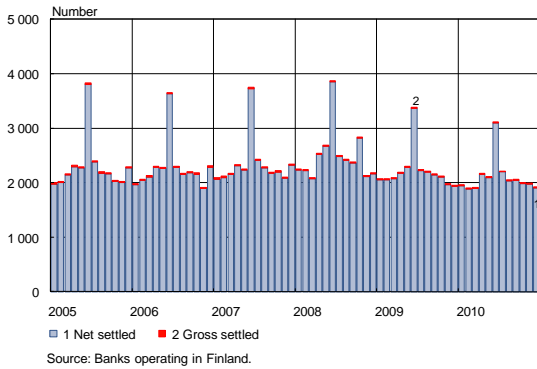


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6 Efficiency indicators

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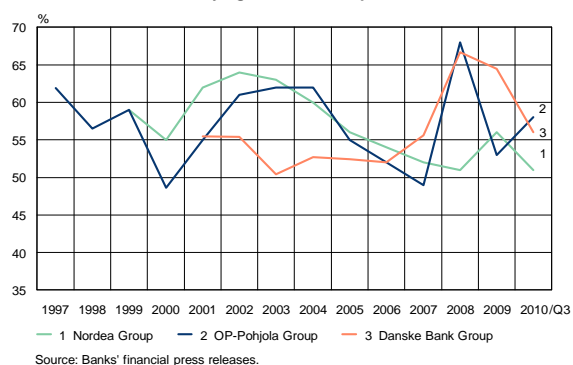


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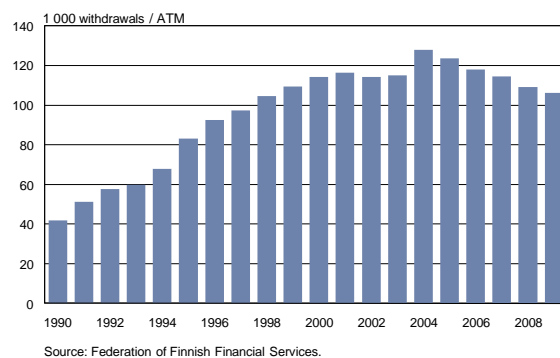


Chart 59. Number of banks' self-service ATMs per inhabitant

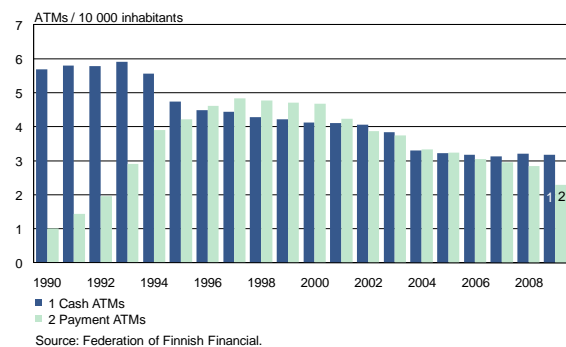


Chart 61. Number of bank branches in Finland per inhabitant

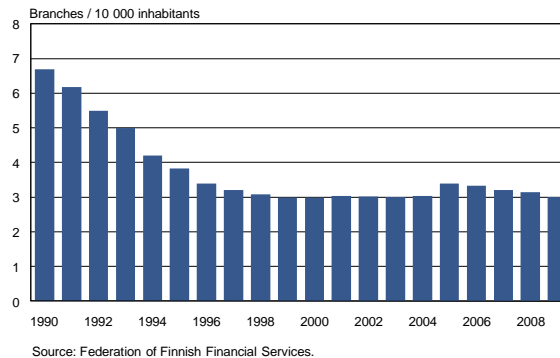


Chart 62. Finnish bank personnel per inhabitant

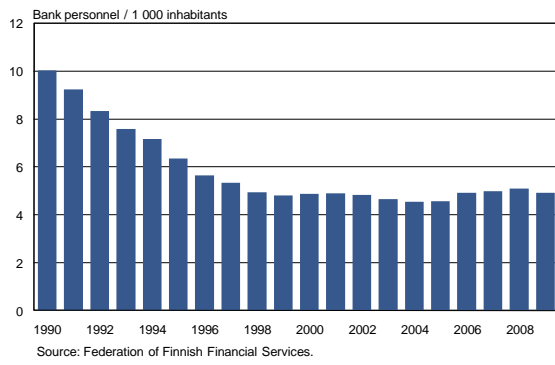
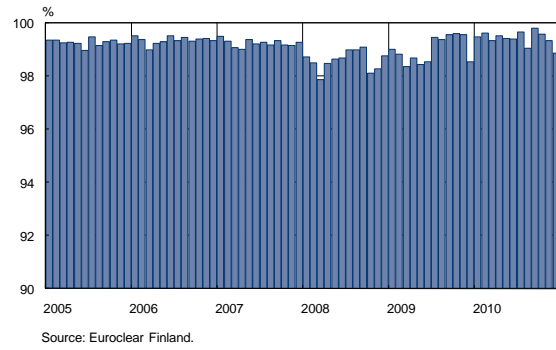


Chart 63. Trades settled T+3 according to rules of NASDAQ OMX Helsinki and Euroclear Finland



7 Stability indicators

Chart 64. Key figures for Finnish banks (incl. Nordea), capital adequacy

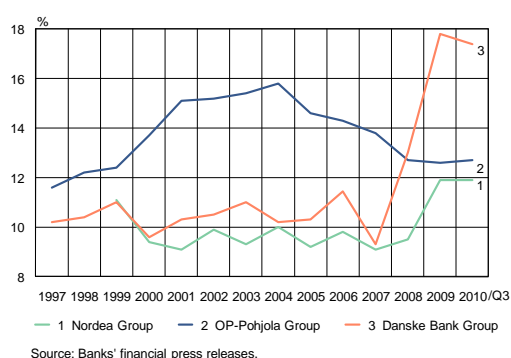


Chart 65. Banks' non-performing assets and loan losses

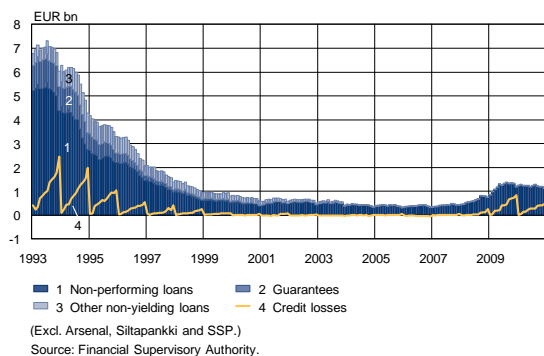


Table 1. Solvency of life, pension and non-life insurers

	09/2010	12/2009	12/2008	12/2007	12/2006
Life insurers					
Equity, EURm	2 598	2 252	1 475	2 127	2 088
Solvency margin, EURm	5 331	4 237	2 665	4 096	4 727
Solvency capital, EURm	5 503	4 407	2 864	4 274	4 893
Solvency margin, % of minimum amount	488.4	382.4	242.9	358.8	423.2
Solvency capital, % of technical provisions	21.8	18.0	11.7	16.5	19.2
Employee pension insurers					
Equity, EURm	338	334	325	311	295
Solvency margin, EURm	17 634	14 681	8 952	17 663	17 107
Solvency margin, % of minimum amount	1 336.4	1 164.5	767	289.7	338.1
Solvency capital, % of technical provisions	26.7	23.3	15.3	29.9	31.3
Non-life insurers					
Equity, EURm	1 776	1 737	1 387	1 686	1 465
Solvency margin, EURm	2 646	2 208	1 760	2 244	2 064
Solvency capital, EURm	4 864	4 381	3 784	4 184	3 814
Solvency margin, % of minimum amount	427.4	360.6	288.5	374.8	353.9
Solvency capital, % of technical provisions	60.8	58.1	51.8	59.4	56.2
Solvency capital of premiums earned over 12 months, %	157.3	143.9	126.9	145.7	132.0

Source: Financial Supervisory Authority.

Chart 66. Volatility of stock indices*, euro area, USA and Japan

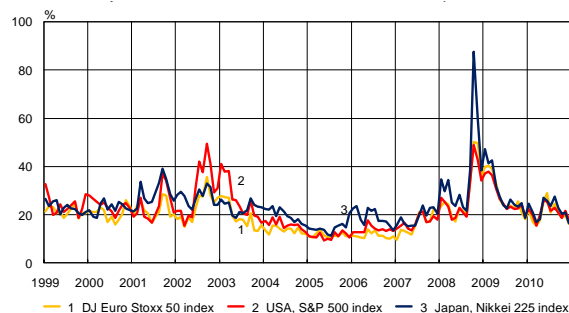


Chart 67. Interest rate differential between corporate and government loans; euro-denominated and US dollar-denominated

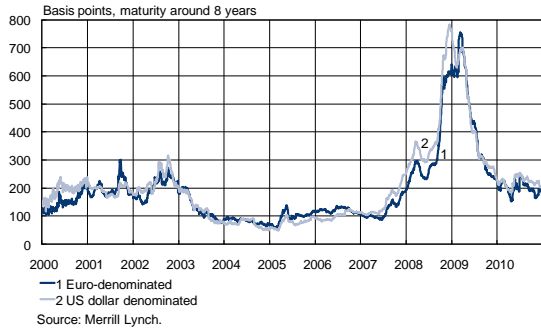


Chart 70. New payment defaults

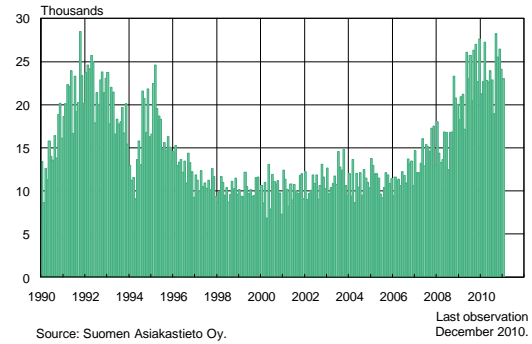


Chart 68. Housing prices in Finland (EUR/m²)

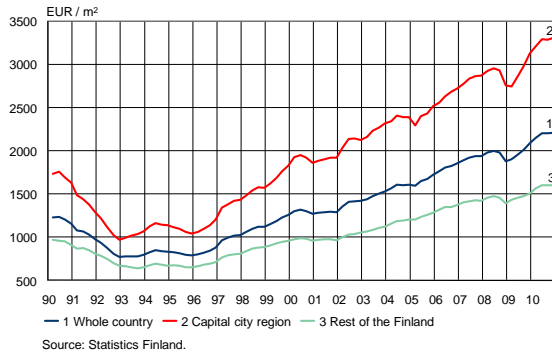


Chart 71. Number of corporate bankruptcies

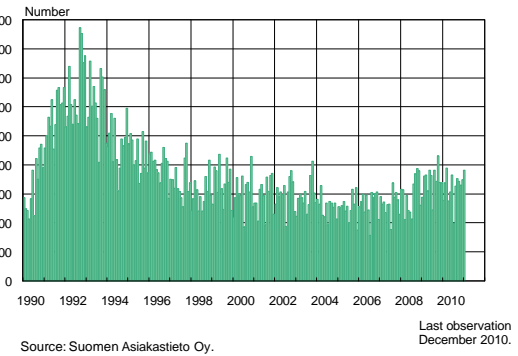
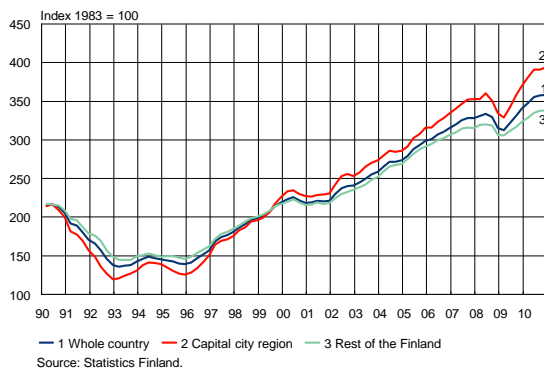


Chart 69. Housing prices in Finland (Index)



8 Structural and integration development

Chart 72. Financial assets, % breakdown

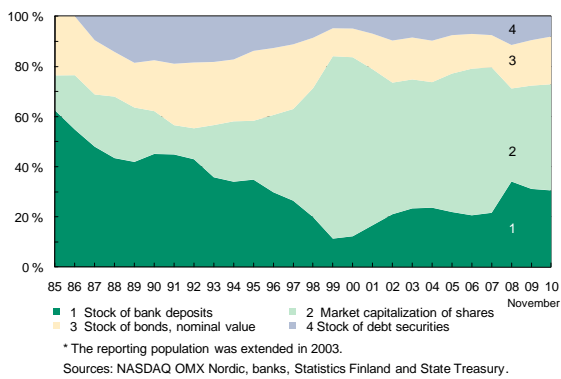


Chart 74. Market shares of fund management companies

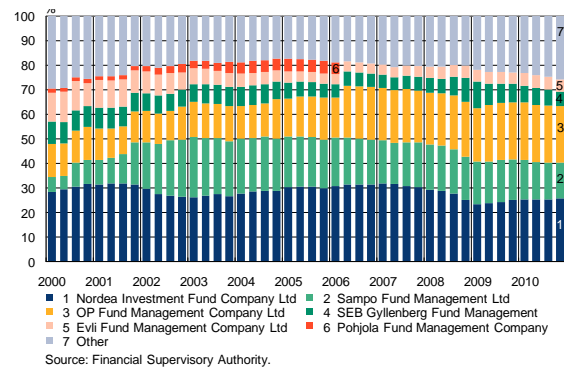


Chart 73. Life insurance corporations' market shares in premium income

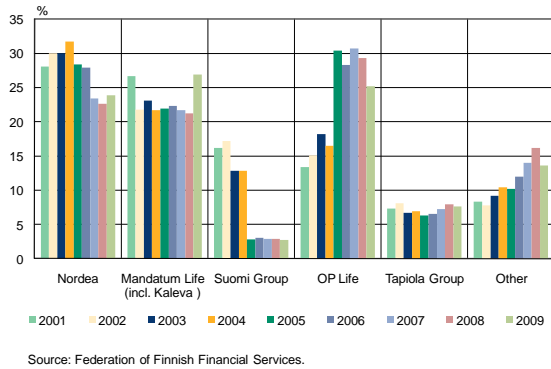


Chart 75. Development of banks' distribution channels

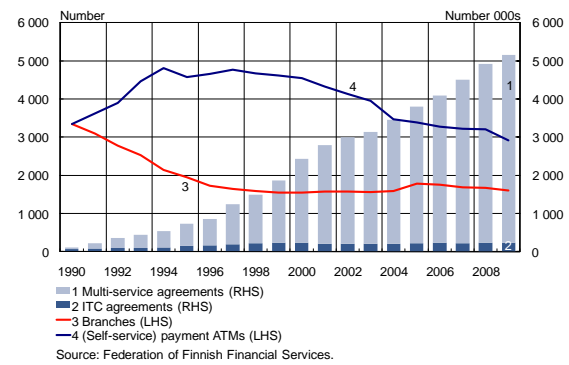


Chart 76. Total market capitalisation and non-residents' holdings

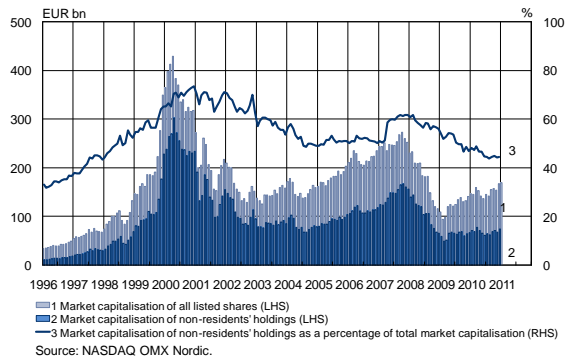


Chart 78. Finnish residents' investments in foreign securities, stocks

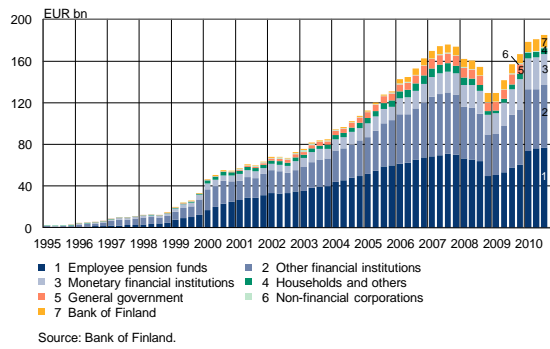


Chart 77. Finnish residents' investments in foreign securities by sector, flows

