Financial Market Report Annex

3 • 2010



Bank of Finland
Financial Stability and Statistics
8.11.2010

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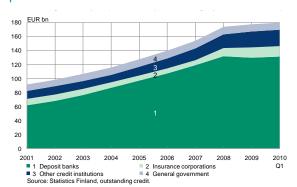


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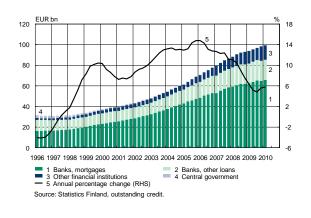
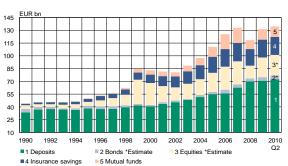
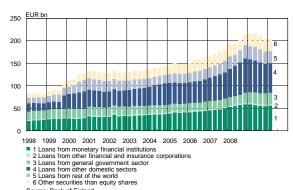


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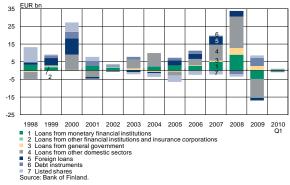


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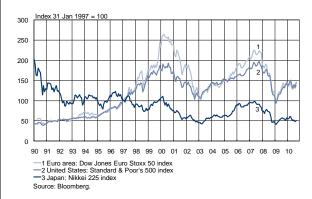


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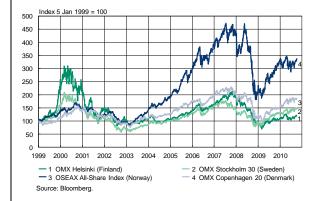


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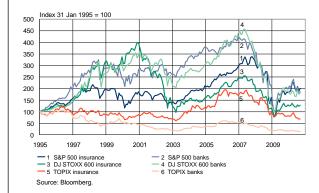


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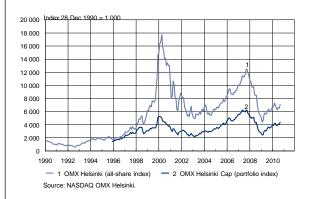


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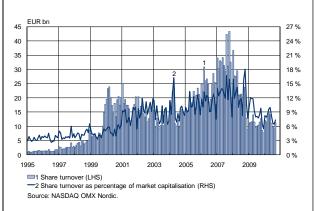


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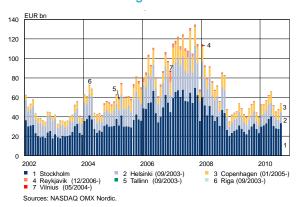


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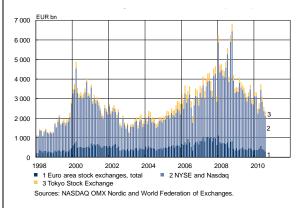


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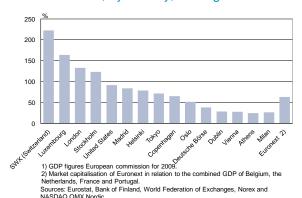
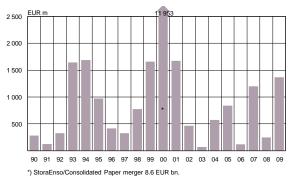


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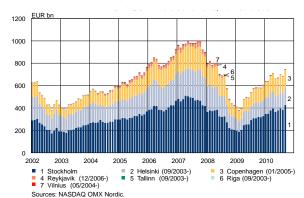


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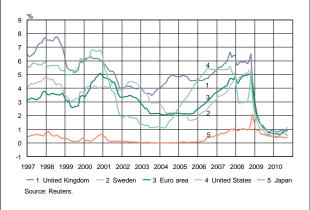


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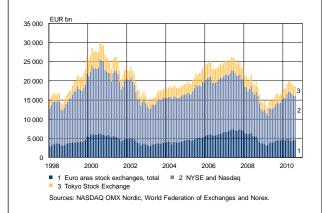


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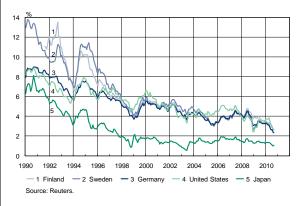


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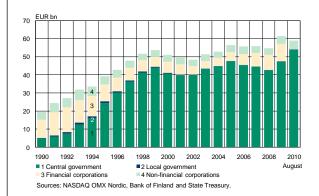


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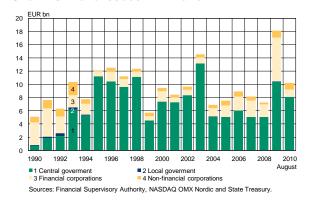


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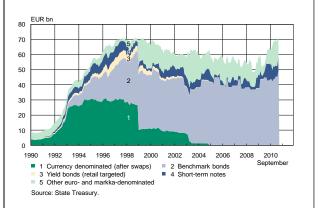
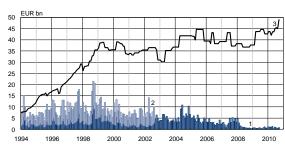


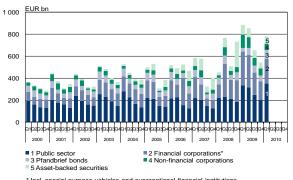
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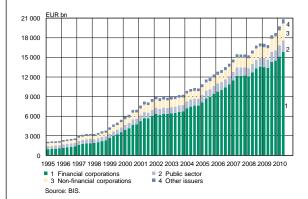


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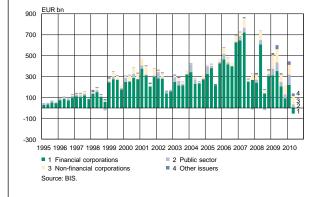
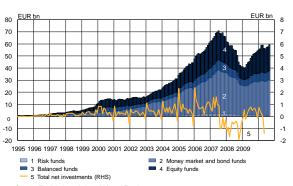
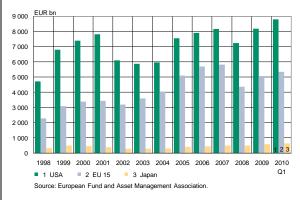


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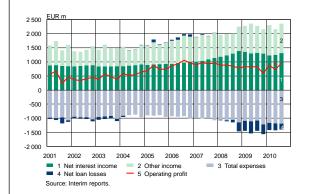


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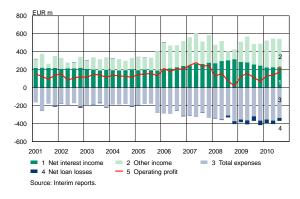


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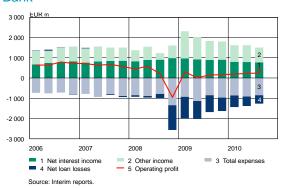


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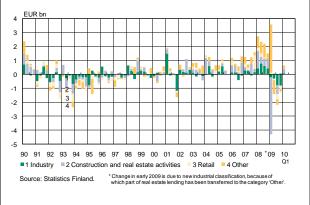
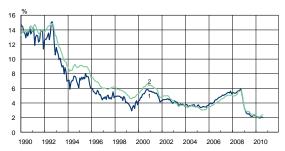


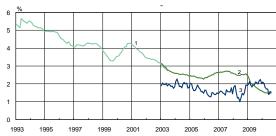
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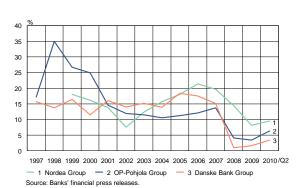


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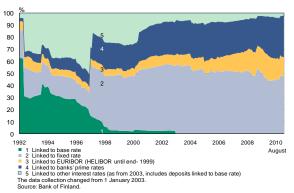
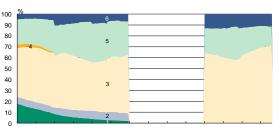


Chart 41. Banks' euro-denominated lending by interest rate linkage



- 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010

- 997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009

 1 Linked to base rate

 2 Linked to fixed rate

 3 Linked to EURIBOR (HELIBOR until end-1999)

 4 Linked to 3 and 5-year reference rates

 5 Linked to banks prime rates

 6 Linked to banks prime rates

 6 Linked to other rates (as from 2003, also loans linked to base rate and fixed-rate loans)

 The data collection changed from 1 January 2003.

 Source: Bank of Finland.

4 Insurance corporations

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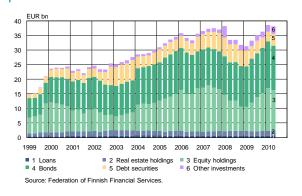


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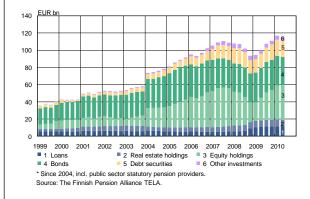
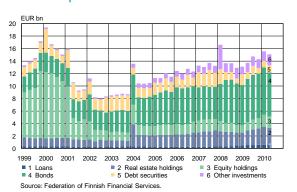


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5 Infrastructure

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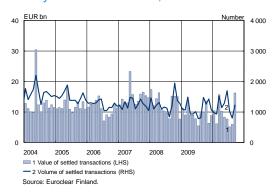


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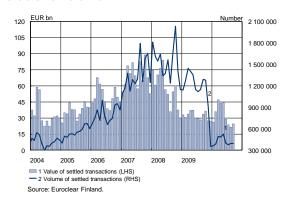


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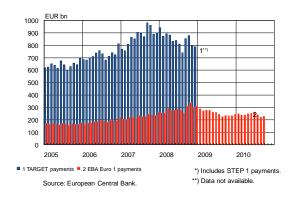


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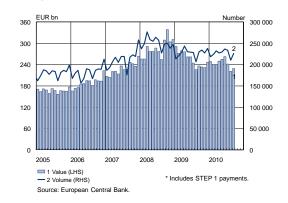


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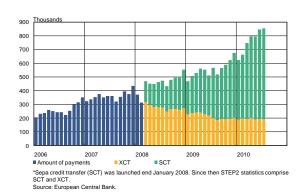


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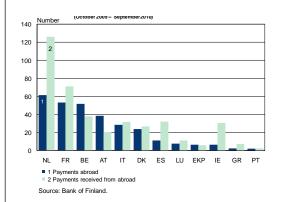


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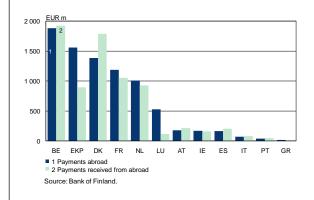


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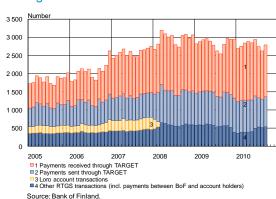


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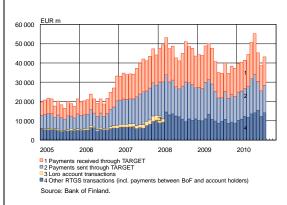


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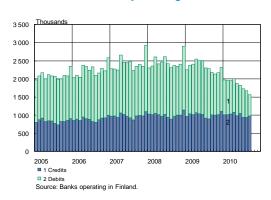


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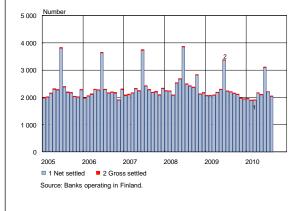
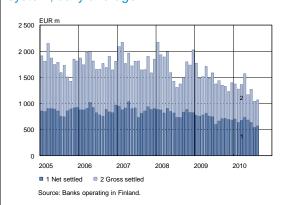


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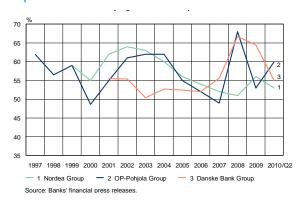


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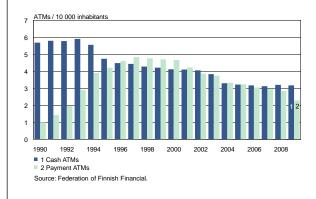


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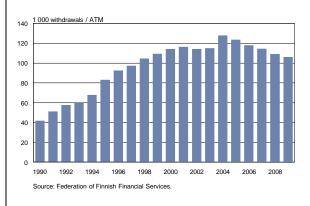
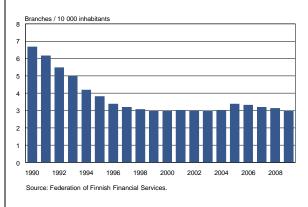


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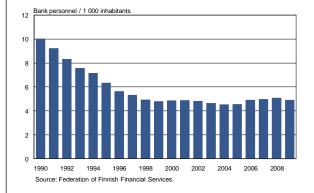
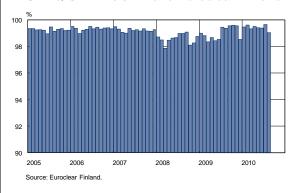


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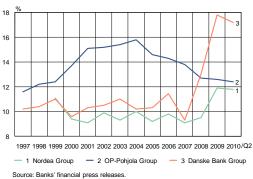


Table 1. Solvency of life, pension and non-life insurers

	06/2010	12/2009	12/2008	12/2007	12/2006
Life insurers					
Equity, EURm	2 299	2 252	1 475	2 127	2 088
Solvency margin, EURm	4 721	4 237	2 665	4 096	4 727
Solvency capital, EURm	4 891	4 407	2 864	4 274	4 893
Solvency margin, % of minimum amount	431.1	382.4	242.9	358.8	423.2
Solvency capital, % of technical provisions	19.5	18.0	11.7	16.5	19.2
Employee pension insurers					
Equity, EURm	337	334	325	311	295
Solvency margin, EURm	16 390	14 681	8 952	17 663	17 107
Solvency margin, % of minimum amount	1 274.6	1 164.5	767	289.7	338.1
Solvency capital, % of technical provisions	25.5	23.3	15.3	29.9	31.3
Non-life insurers					
Equity, EURm	1 655	1 737	1 387	1 686	1 465
Solvency margin, EURm	2 443	2 208	1 760	2 244	2 064
Solvency capital, EURm	4 624	4 381	3 784	4 184	3 814
Solvency margin, % of minimum amount	396.6	360.6	288.5	374.8	353.9
Solvency capital, % of technical provisions	56.1	58.1	51.8	59.4	56.2
Solvency capital of premiums	151.0	143.9	126.9	145.7	132.0
earned over 12 months, %					

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

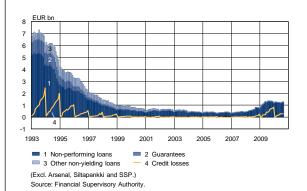
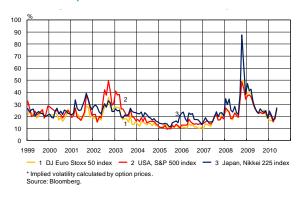


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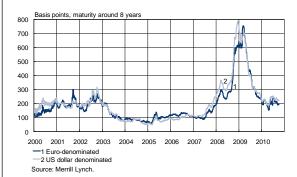


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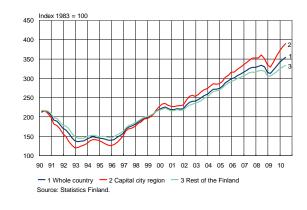


Chart 70. New payment defaults

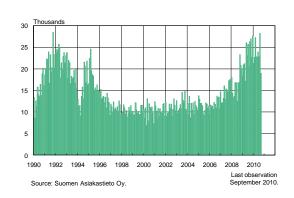
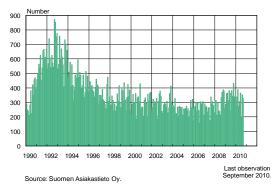


Chart 71. Number of corporate bankruptcies



8 Structural and integration development

Chart 72. Financial assets, % breakdown

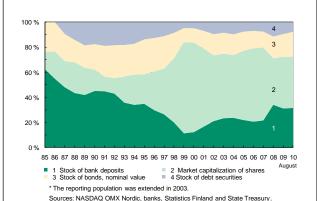


Chart 73. Life insurance corporations' market shares in premium income

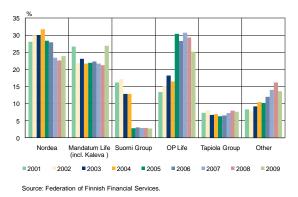


Chart 74. Market shares of fund management companies

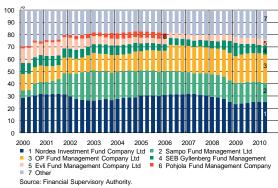


Chart 75. Development of banks' distribution channels

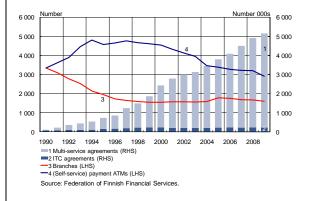
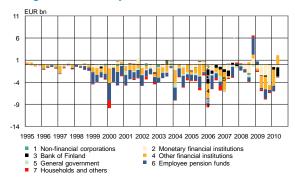


Chart 76. Total market capitalisation and nonresidents' holdings



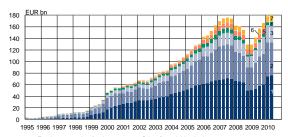
- Market capitalisation of all listed shares (LHS)
 Market capitalisation of non-residents' holdings (LHS)
 Market capitalisation of non-residents' holdings as a percentage of total market capitalisation (RHS)
- Source: NASDAQ OMX Nordic.

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



Source: Bank of Finland.

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



- 1 Employee pension funds
 3 Monetary financial institutions
 5 General government
 7 Bank of Finland

 2 Other financial institutions
 4 Households and others
 6 Non-financial corporations

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