



Financial Market Report

Annex

2 • 2010



Bank of Finland

Financial Markets and Statistics

23.7.2010

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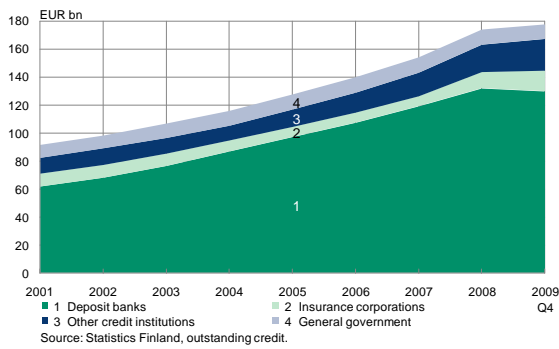


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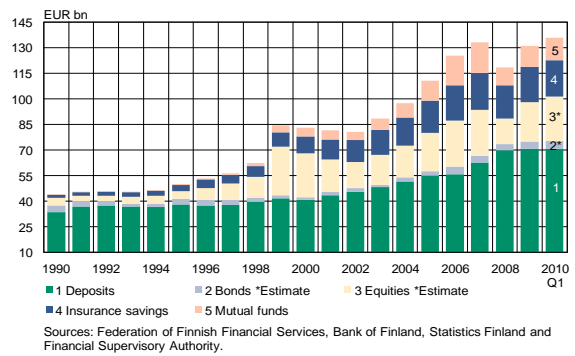


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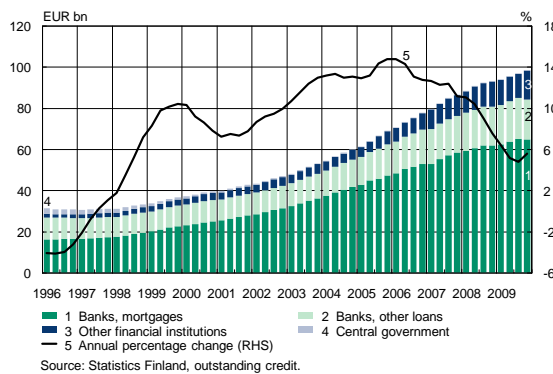


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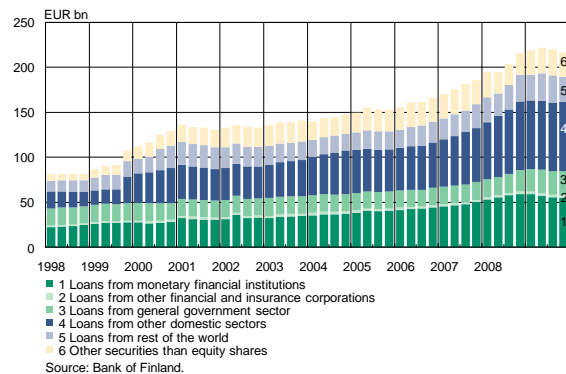


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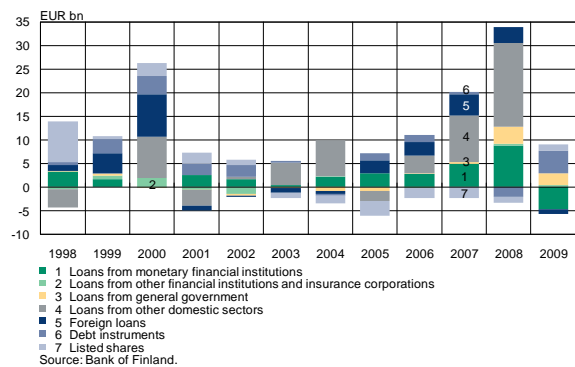
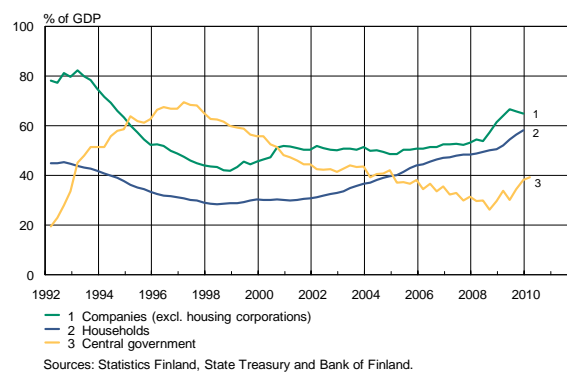


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2 Securities markets and mutual funds

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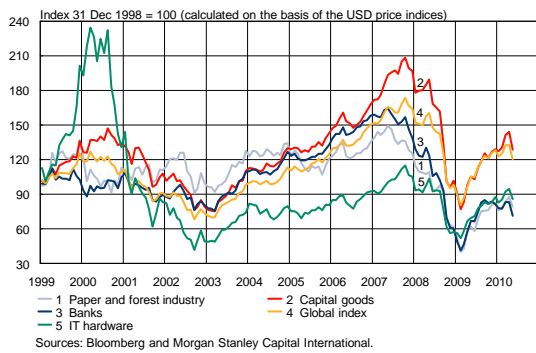


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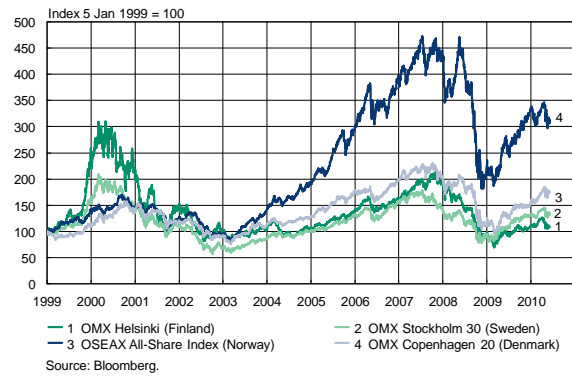


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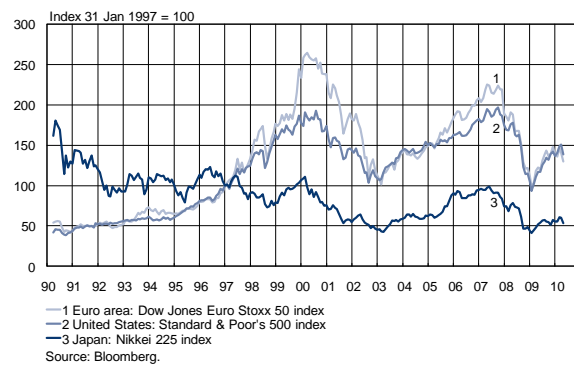


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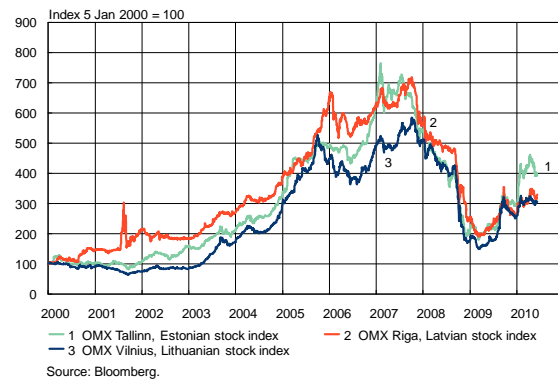


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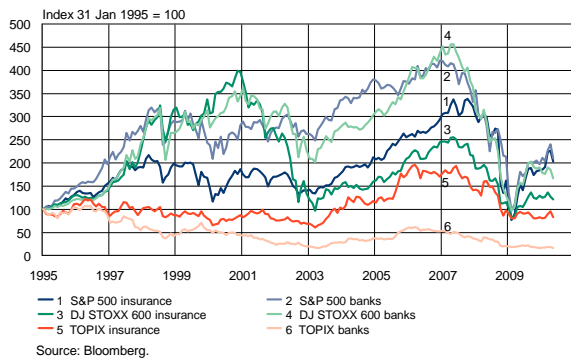


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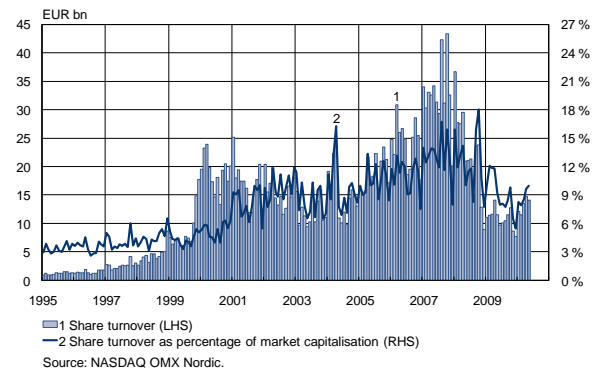


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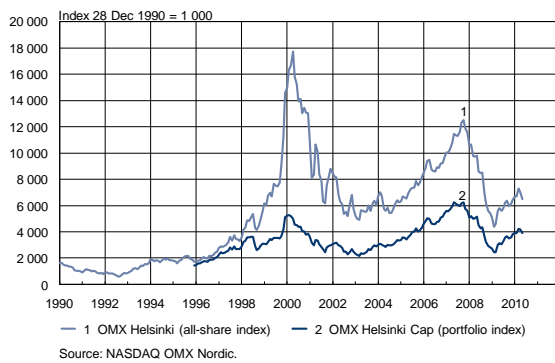


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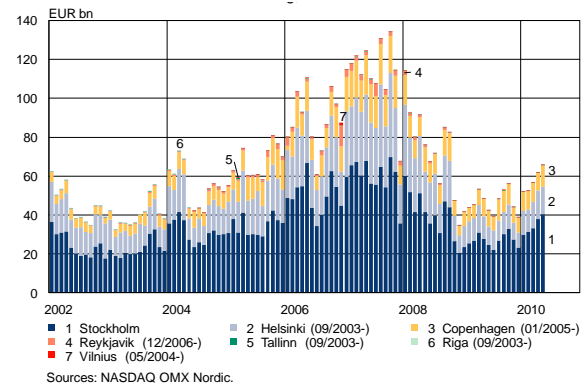


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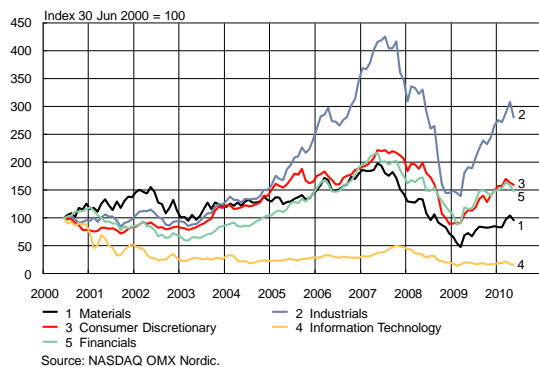


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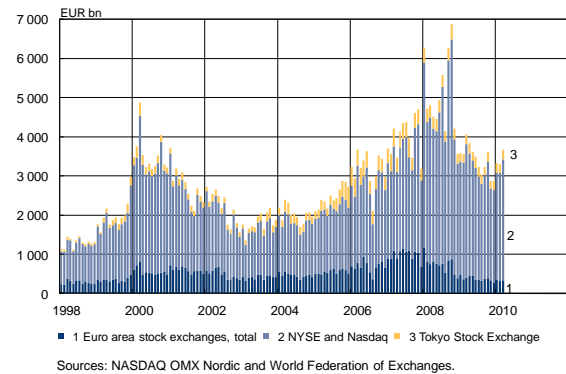


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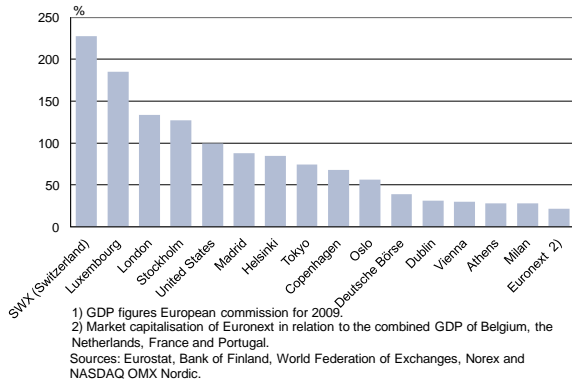


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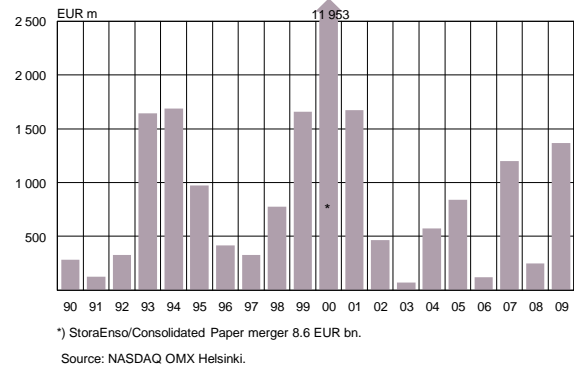


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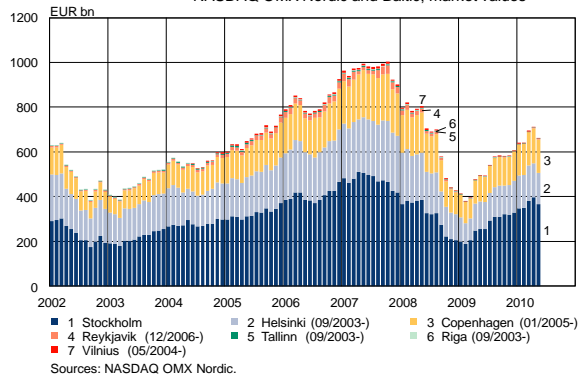


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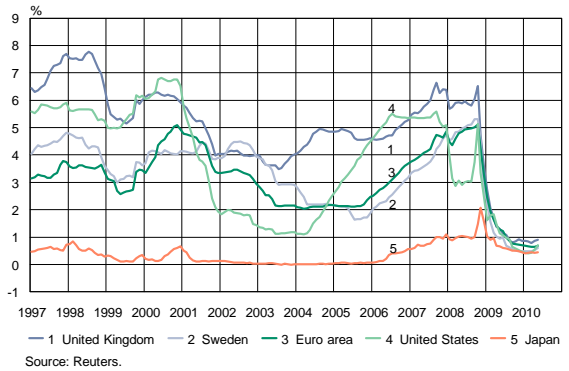


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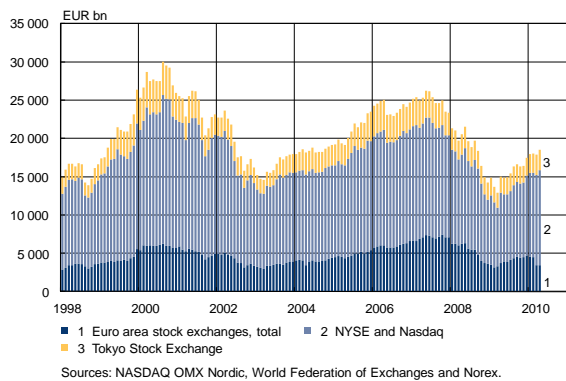


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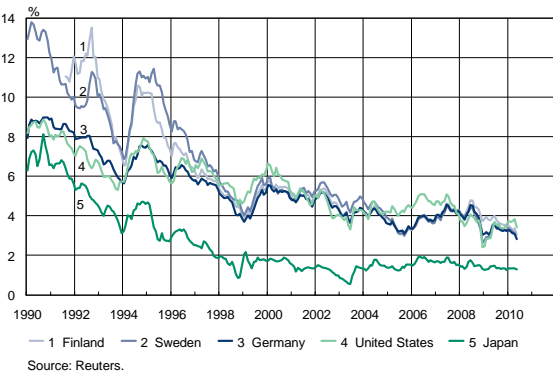


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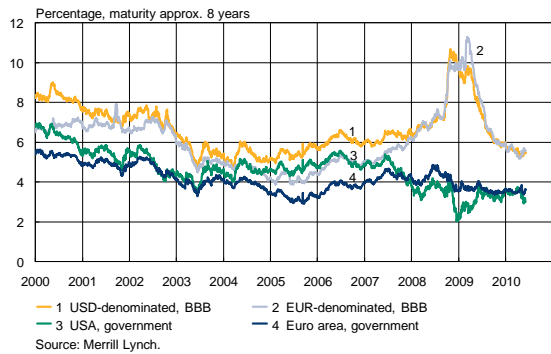


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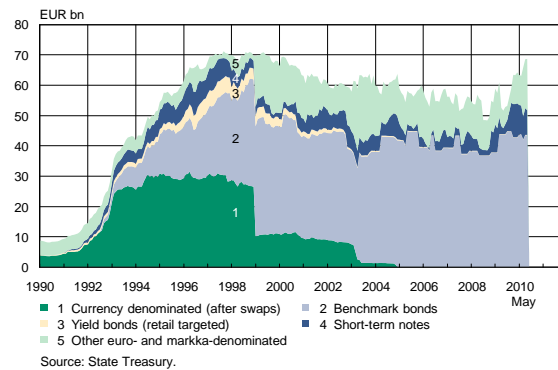


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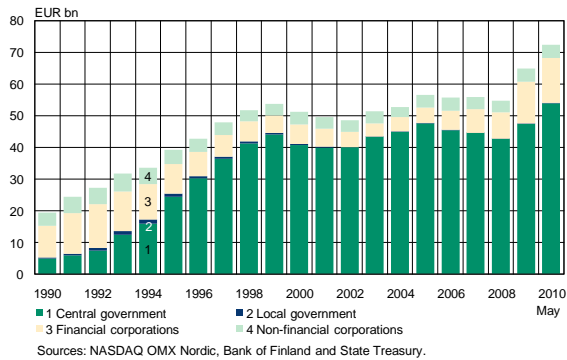


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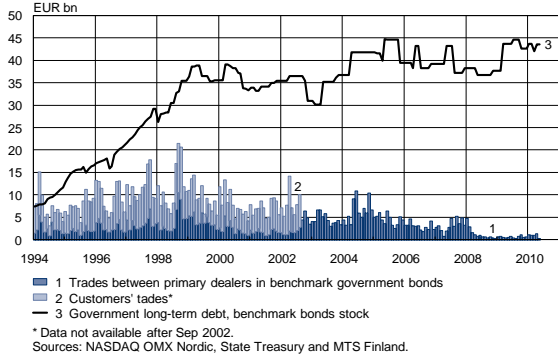


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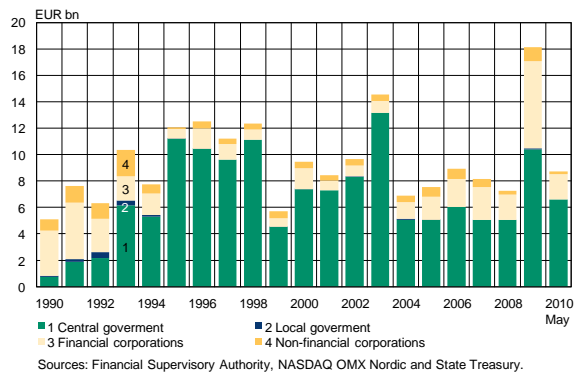


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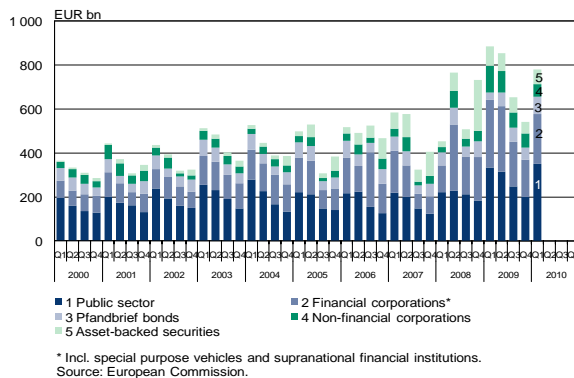


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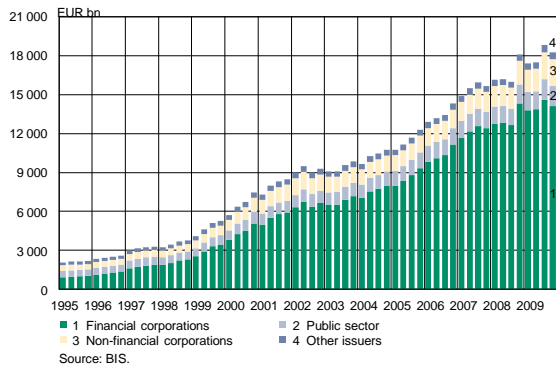


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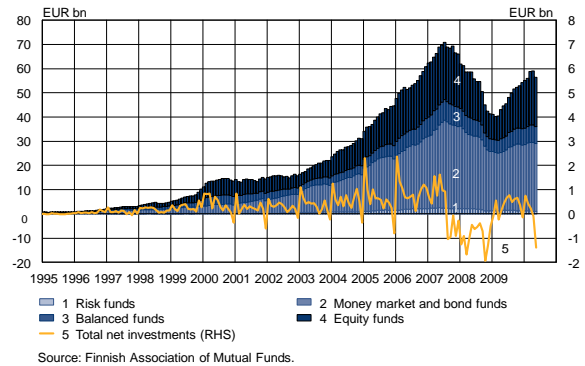


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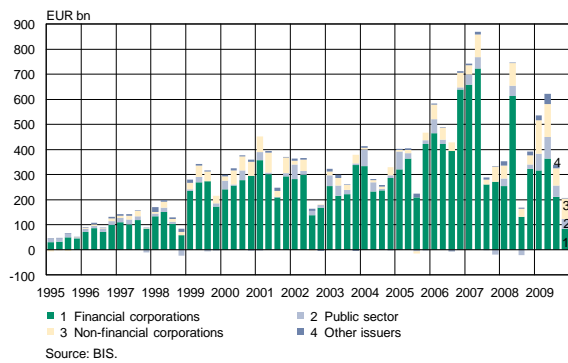
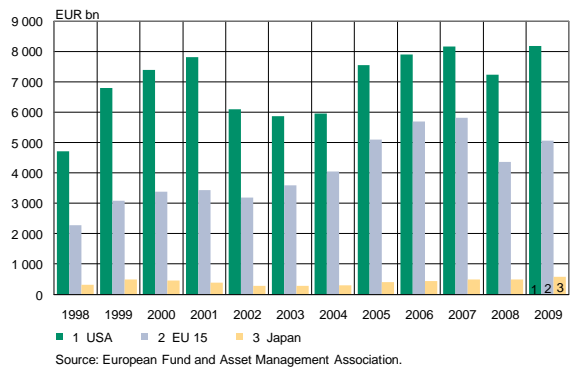


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3 Banks

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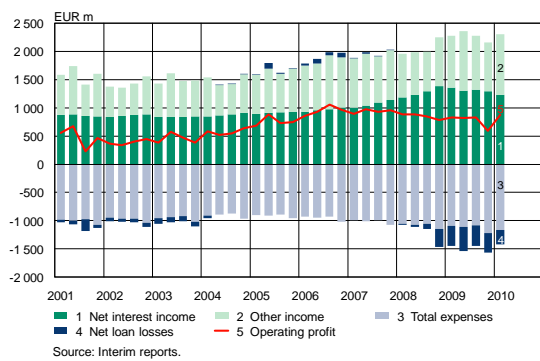


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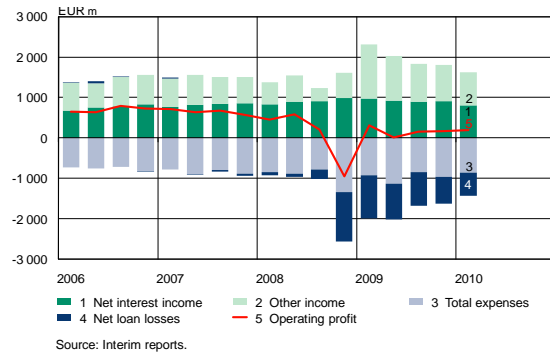


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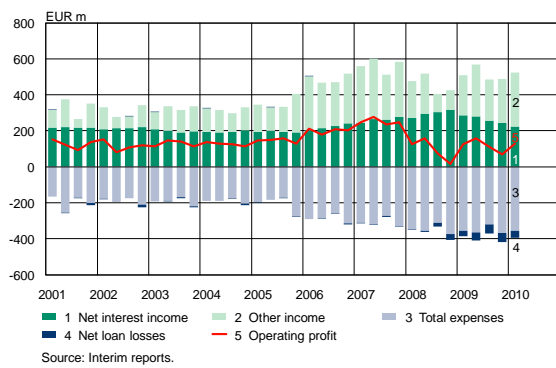


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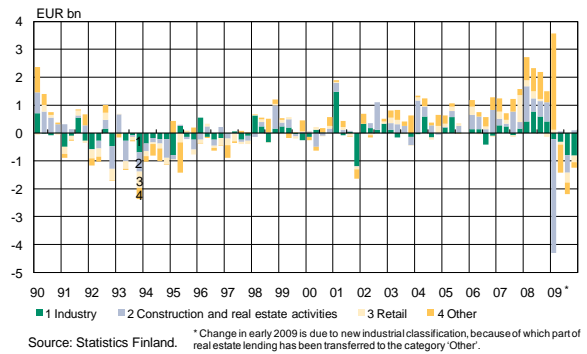


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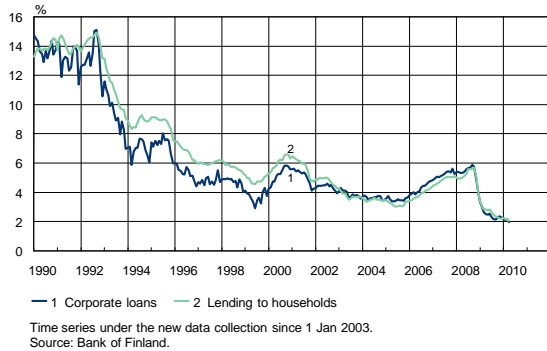


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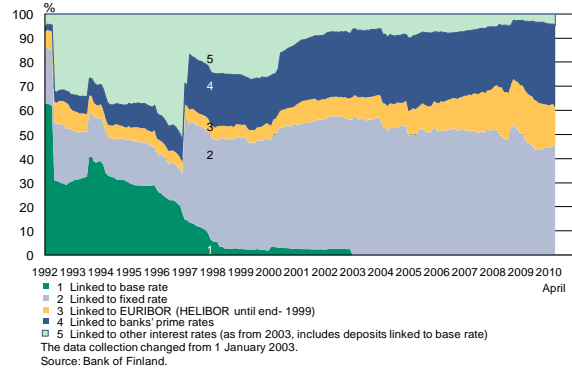


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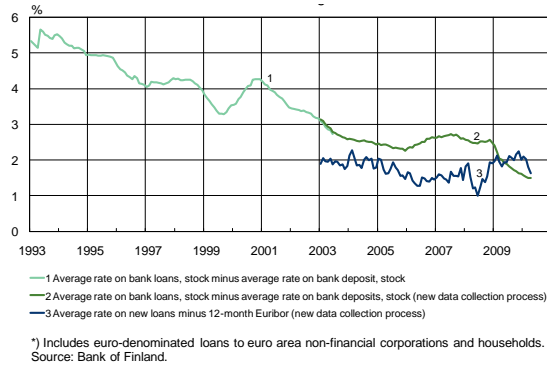


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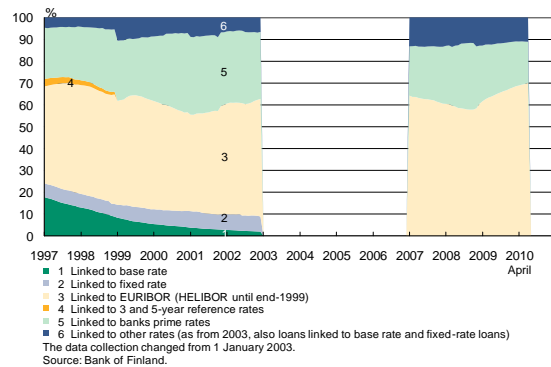
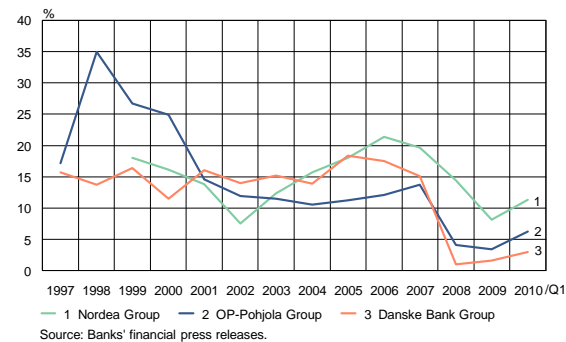


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4 Insurance corporations

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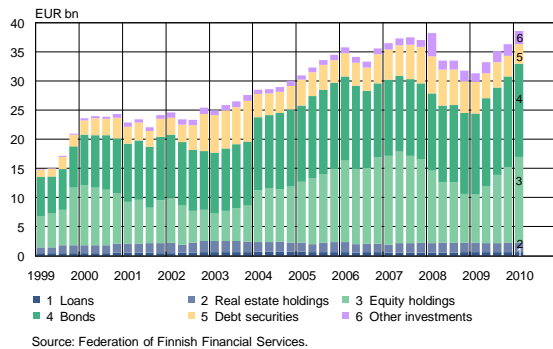


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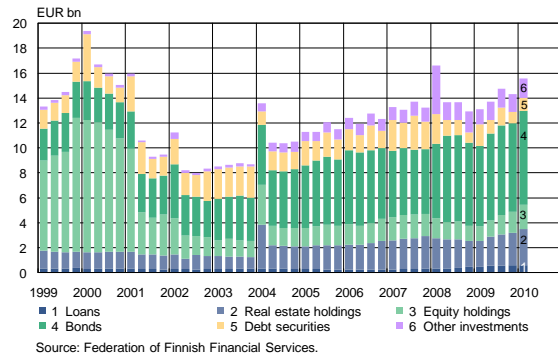
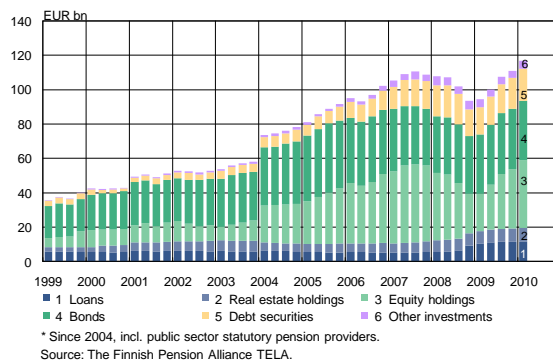


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5 Infrastructure

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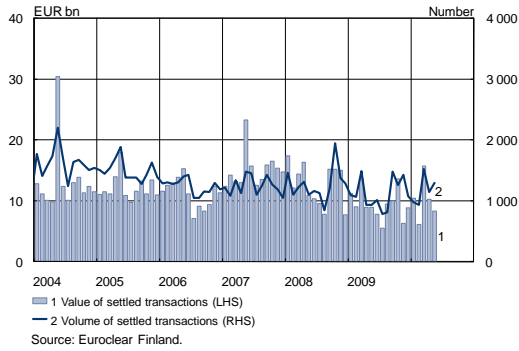


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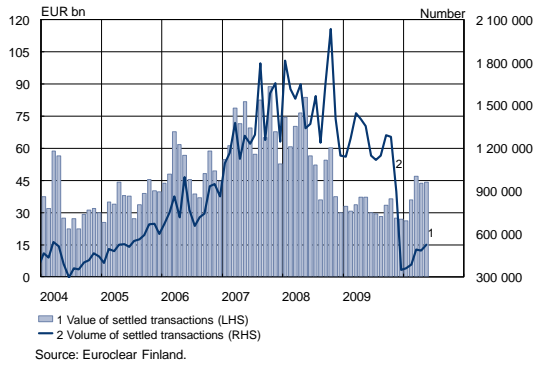


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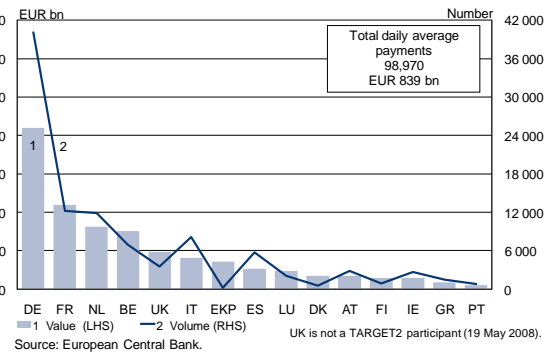


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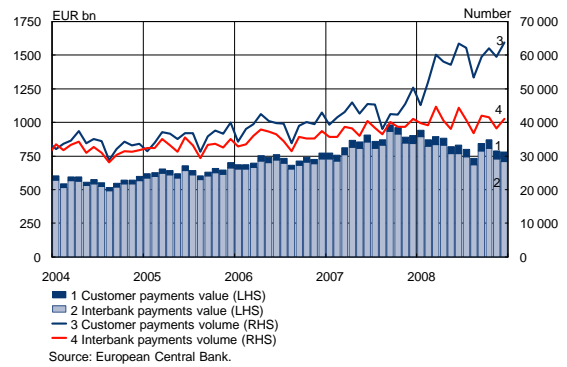


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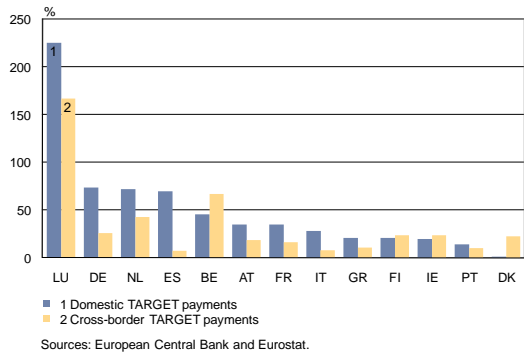


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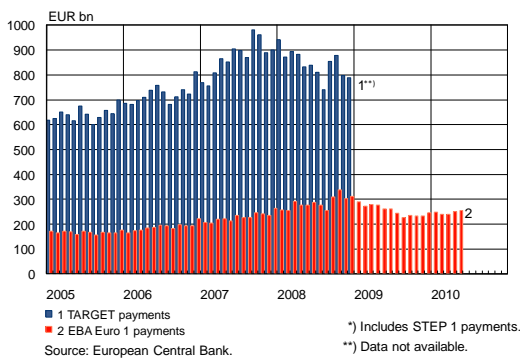


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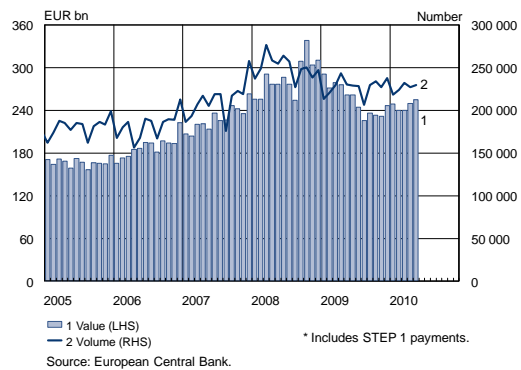


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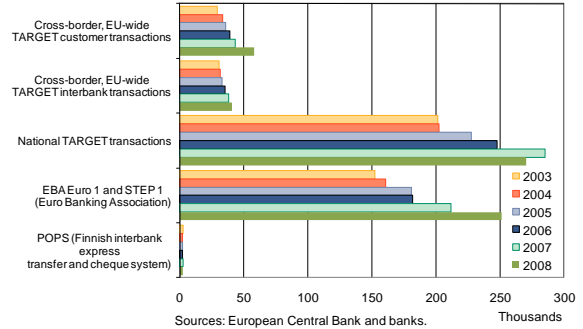


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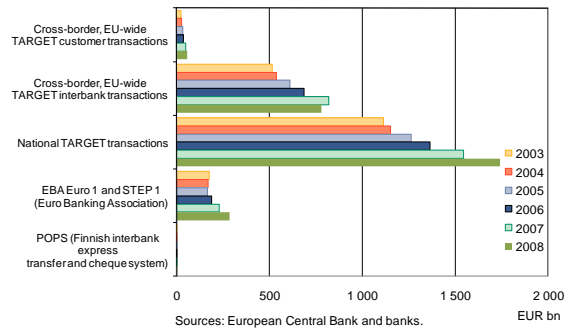


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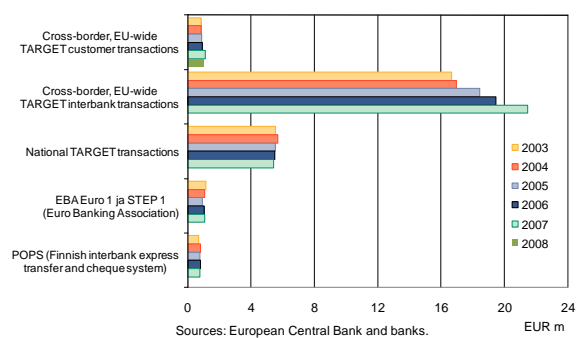


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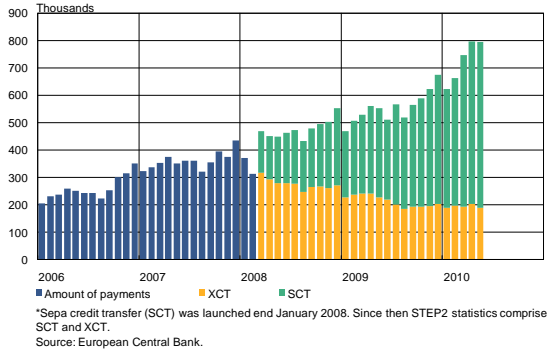


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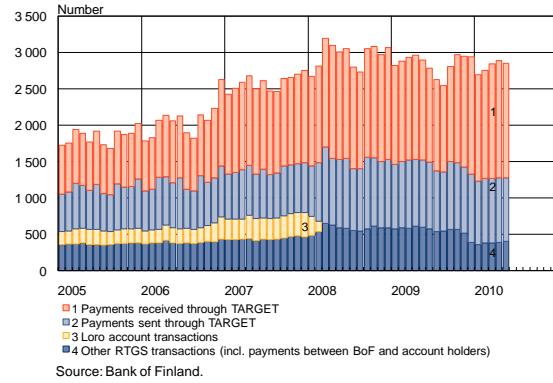


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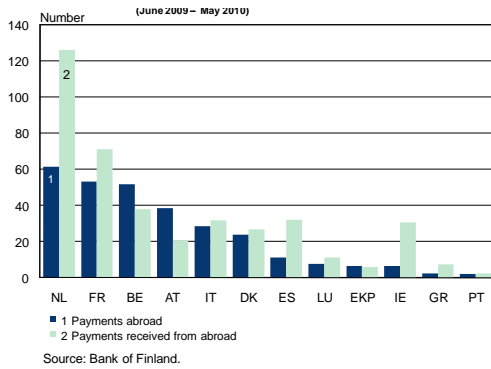


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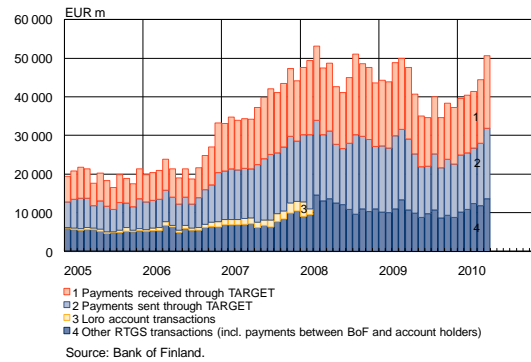


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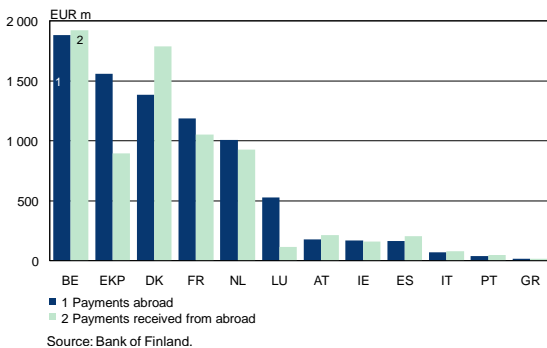


Chart 60. PMJ: Number of monthly total debit and credit transactions, daily average

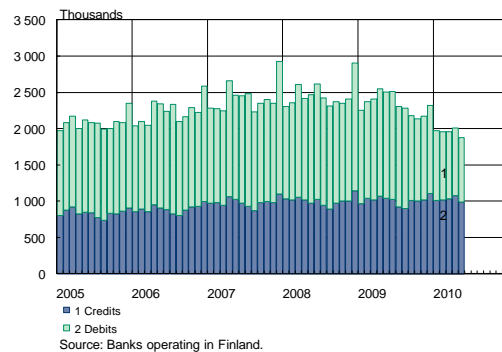


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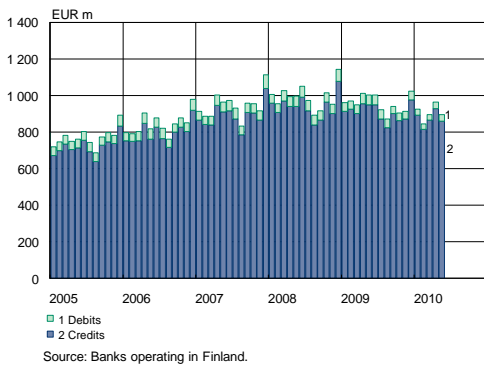


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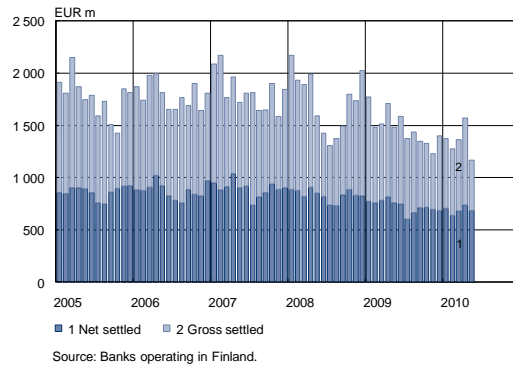
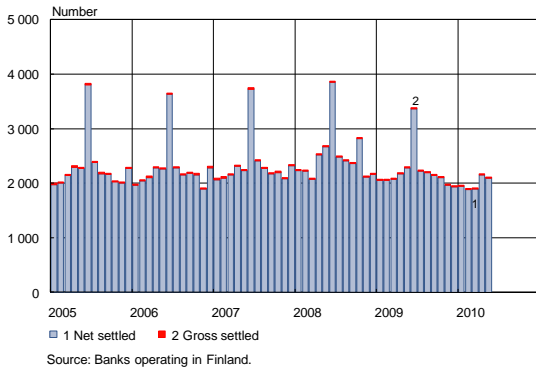


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6 Efficiency indicators

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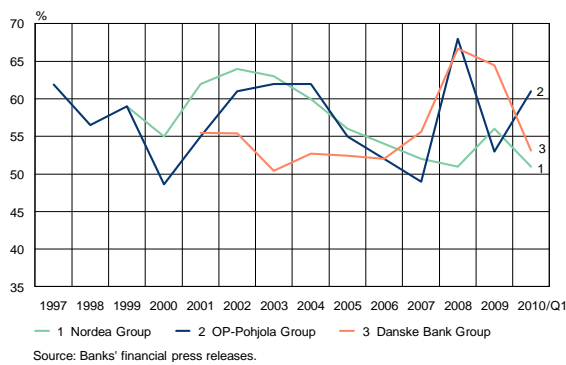


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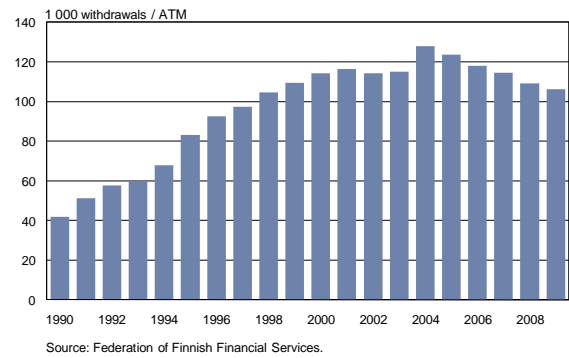


Chart 65. Number of banks' self-service ATMs per inhabitant

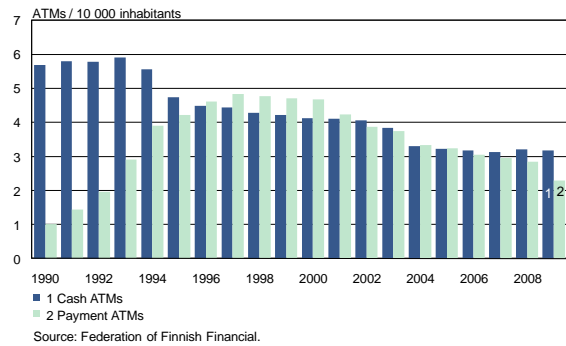


Chart 67. Number of bank branches in Finland per inhabitant

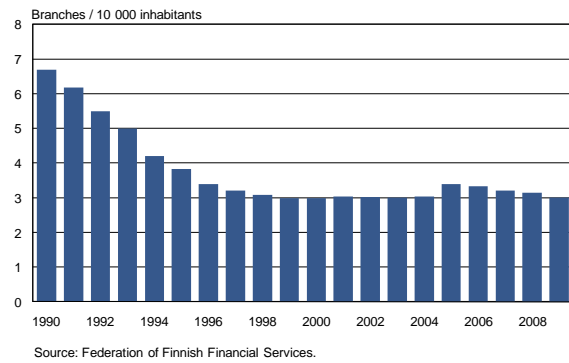


Chart 68. Finnish bank personnel per inhabitant

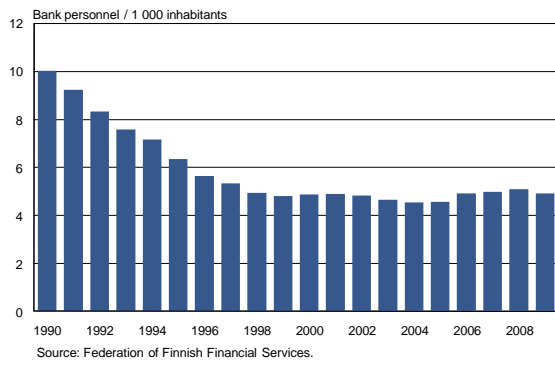
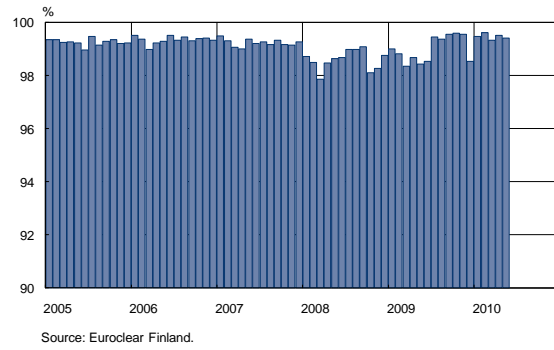


Chart 69. Trades settled T+3 according to rules of NASDAQ OMX Helsinki and Euroclear Finland



7 Stability indicators

Chart 70. Key figures for Finnish banks (incl. Nordea), capital adequacy

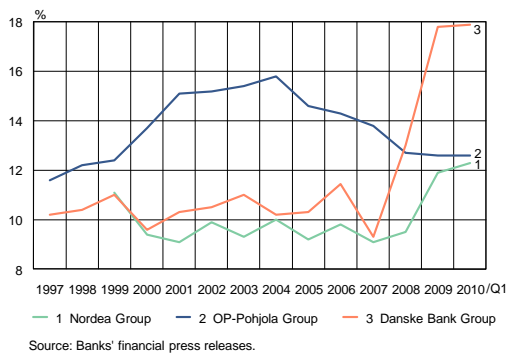


Table 1. Solvency of life, pension and non-life insurers

	03/2010	12/2009	12/2008	12/2007	12/2006
Life insurers					
Equity, EURm	2 467	2 252	1 475	2 127	2 088
Solvency margin, EURm	5 038	4 237	2 665	4 096	4 727
Solvency capital, EURm	5 207	4 407	2 864	4 274	4 893
Solvency margin, % of minimum amount	456.2	382.4	242.9	358.8	423.2
Solvency capital, % of technical provisions	20.6	18.0	11.7	16.5	19.2
Employee pension insurers					
Equity, EURm	335	334	325	311	295
Solvency margin, EURm	17 050	14 681	8 952	17 663	17 107
Solvency capital, % of minimum amount	1 334.3	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	1 627	1 737	1 387	1 686	1 465
Solvency margin, EURm	2 513	2 208	1 760	2 244	2 064
Solvency capital, EURm	4 695	4 381	3 784	4 184	3 814
Solvency margin, % of minimum amount	406.5	360.6	286.5	374.8	353.9
Solvency capital, % of technical provisions	58.8	58.1	51.8	53.4	56.2
Solvency capital of premiums earned over 12 months, %	153.8	143.9	126.9	145.7	132

Source: Financial Supervisory Authority.

Chart 71. Banks' non-performing assets and loan losses

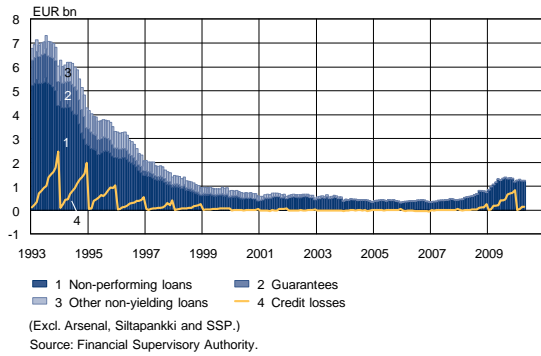


Chart 72. Volatility of stock indices*, euro area, USA and Japan

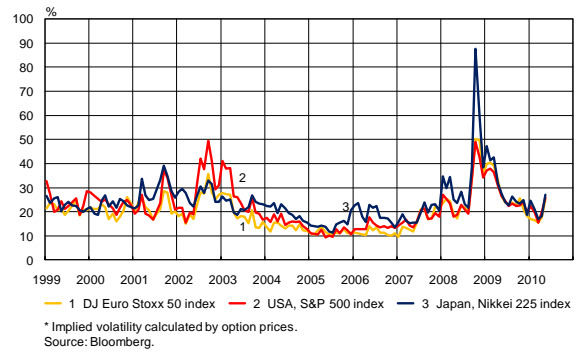


Chart 73. Interest rate differential between corporate and government loans; euro-denominated and US dollar-denominated

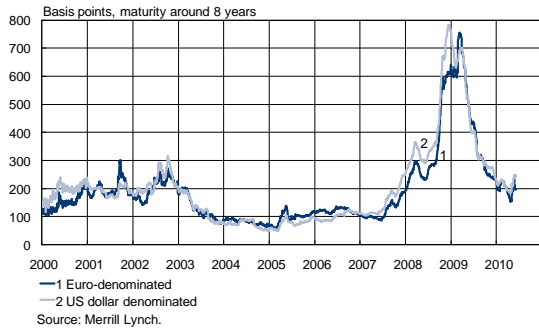


Chart 76. New payment defaults

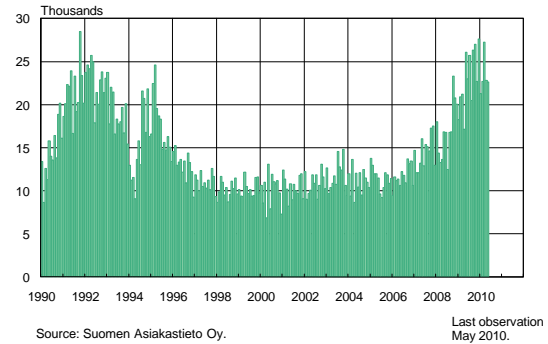


Chart 74. Housing prices in Finland (EUR/m²)

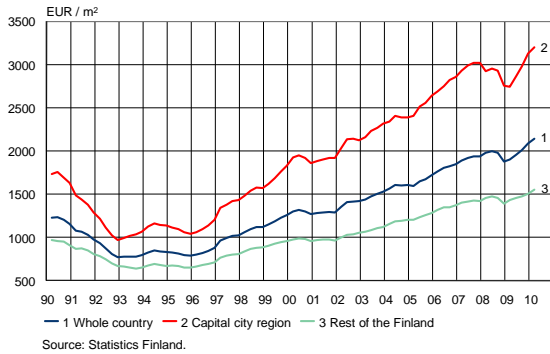


Chart 77. Number of corporate bankruptcies

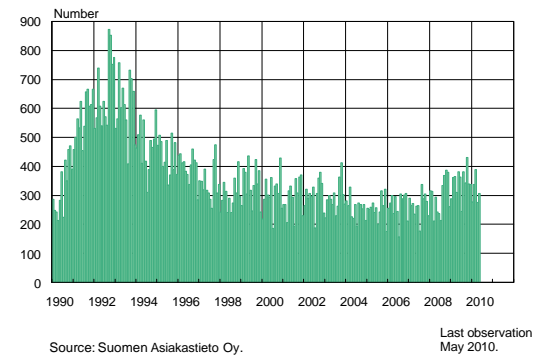
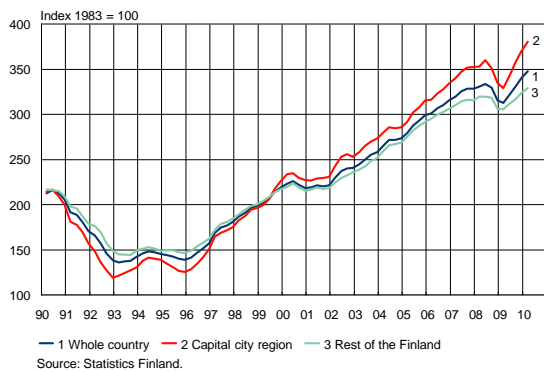


Chart 75. Housing prices in Finland (Index)



8 Structural and integration development

Chart 78. Financial assets, % breakdown

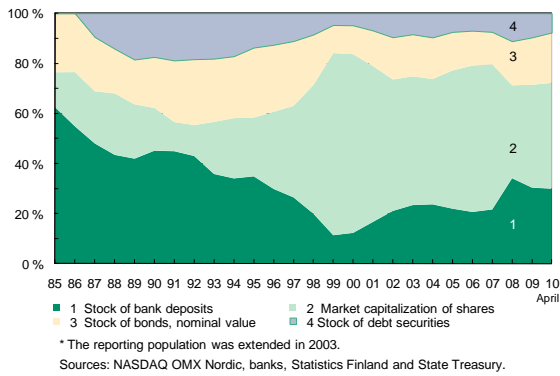


Chart 80. Market shares of fund management companies

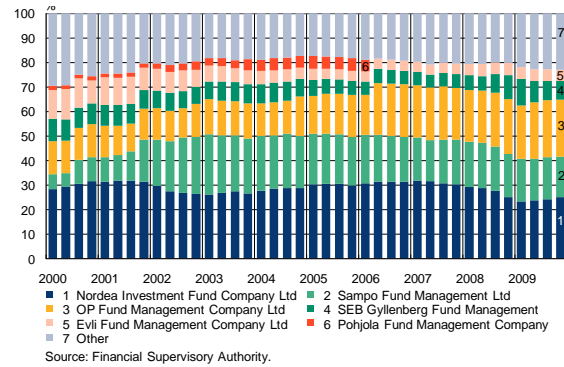


Chart 79. Life insurance corporations' market shares in premium income

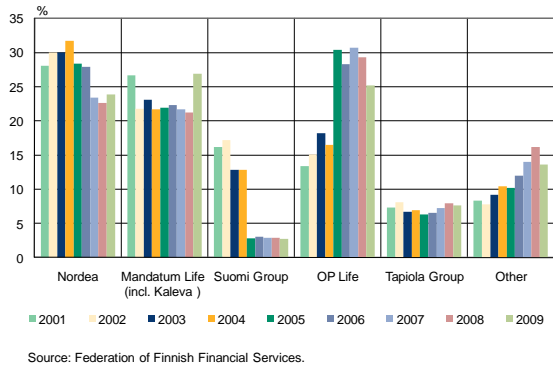


Chart 81. Development of banks' distribution channels

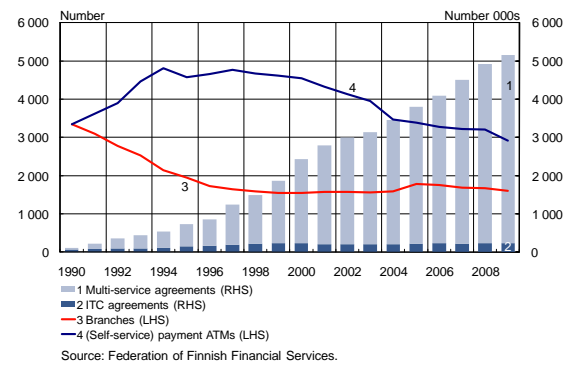


Chart 82. Total market capitalisation and non-residents' holdings

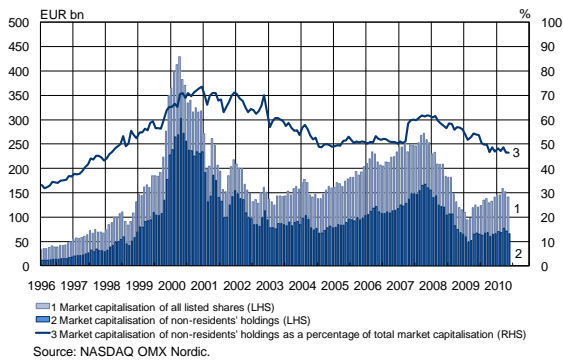


Chart 84. Finnish residents' investments in foreign securities, stocks

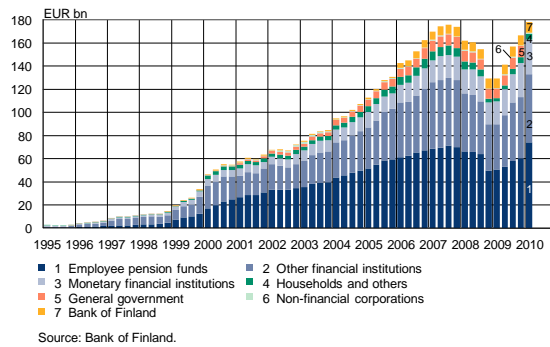


Chart 83. Finnish residents' investments in foreign securities by sector, flows

