

# Amortisation requirement and risk weights – two current issues for macroprudential policy

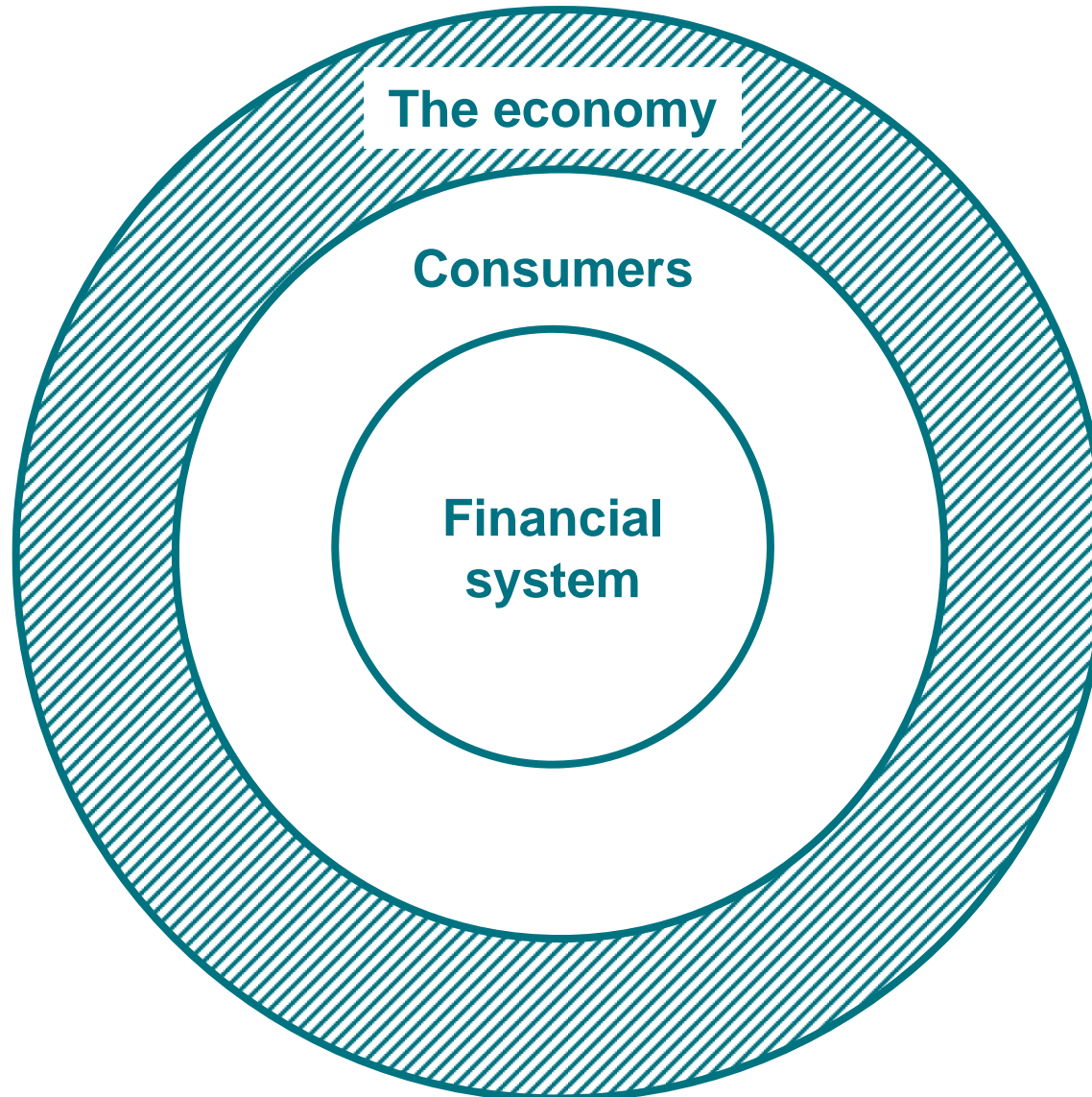
Martin Noréus

UBS Nordic Financial Services Conference

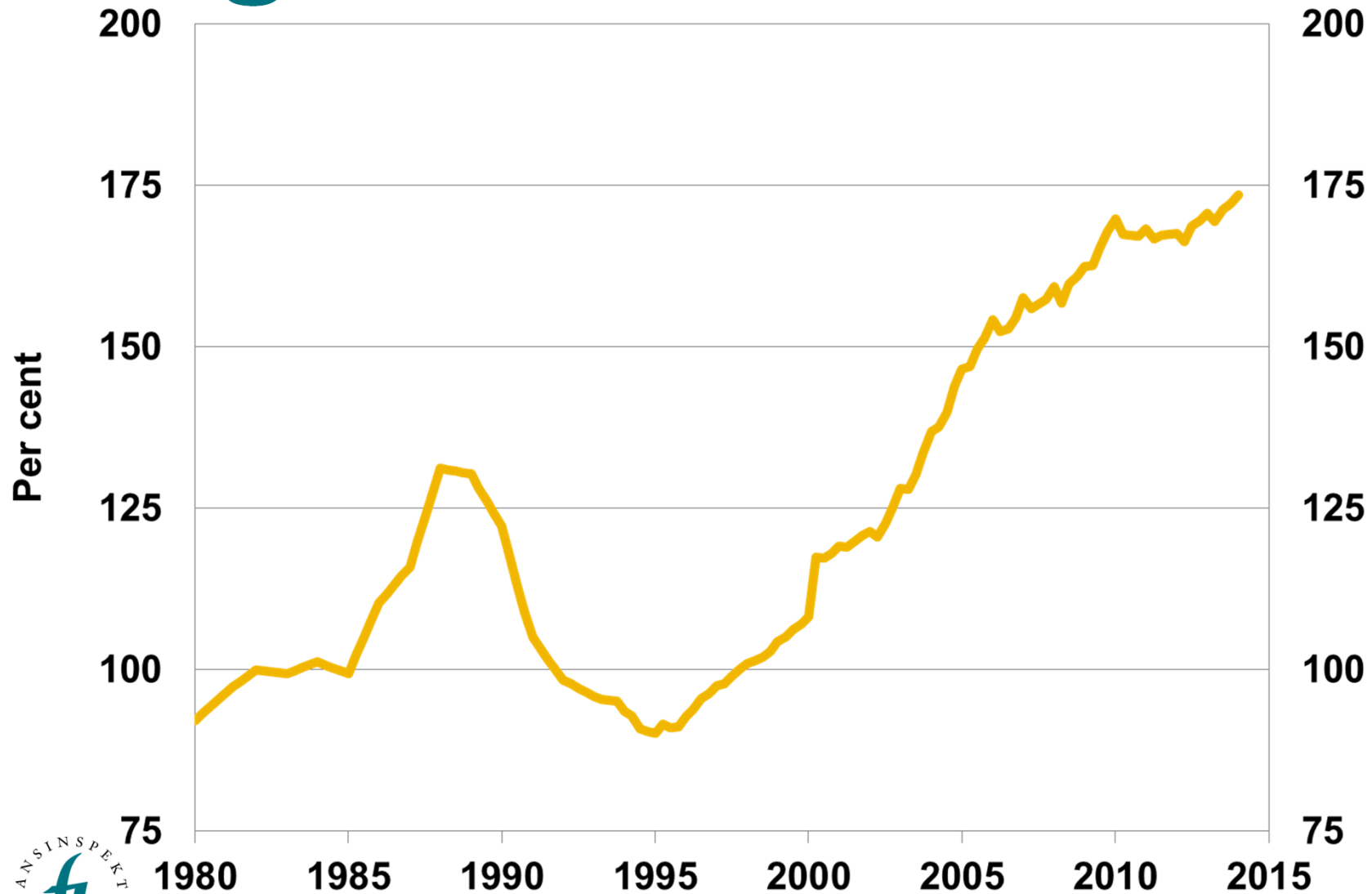
10 September 2015



# Mandate



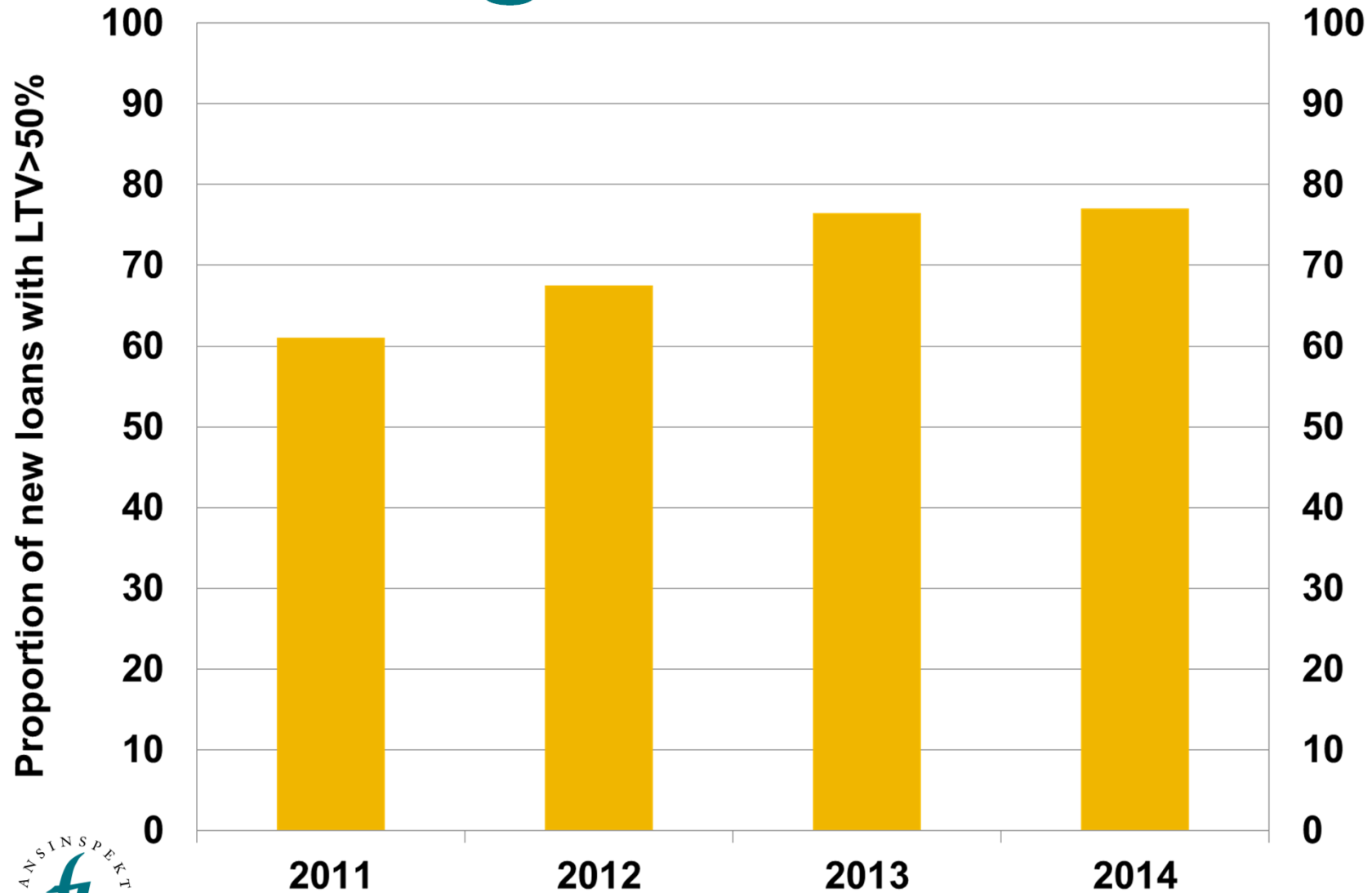
# High household debt



Note. Refers to the households' total debt to disposable income.

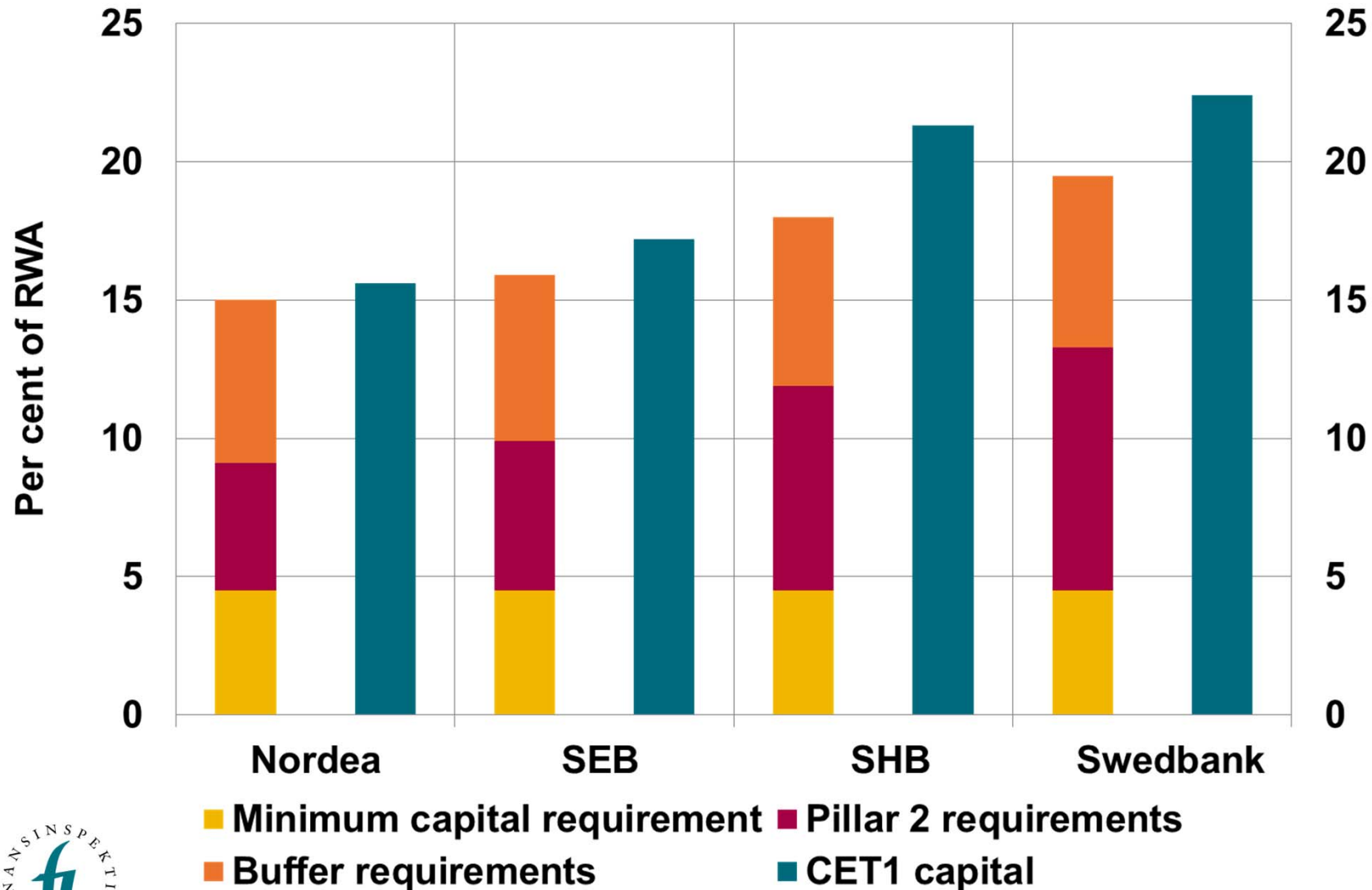
Source: Statistics Sweden

# Rising macro risks



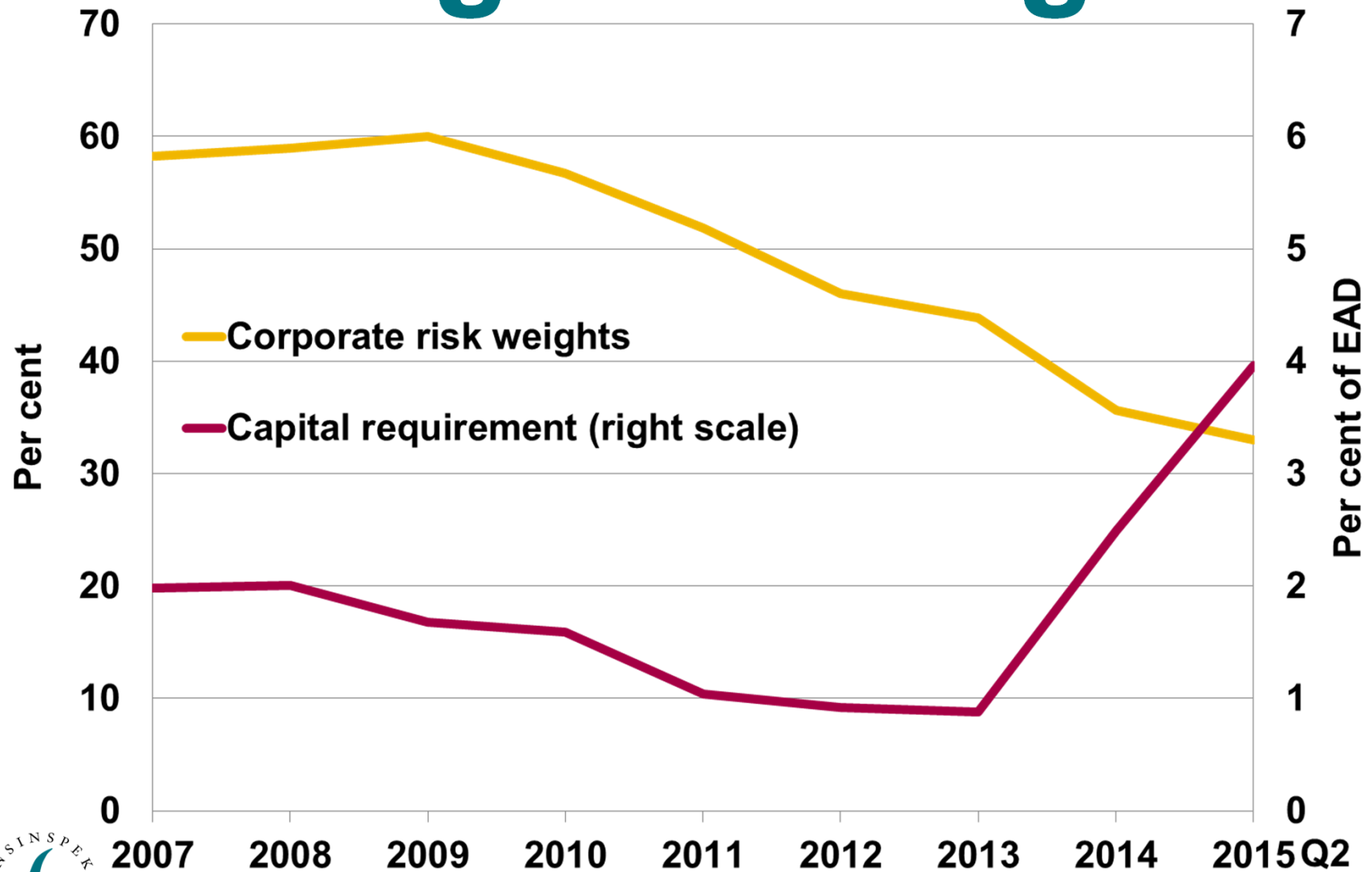
Source: Finansinspektionen

# Capital requirements



Source: Finansinspektionen

# Falling risk weights



Note. Weighted averages for the four large banks. Capital requirement shows the legal capital requirement multiplied by the risk weight, which gives the capital requirement to EAD.

Source: Finansinspektionen

