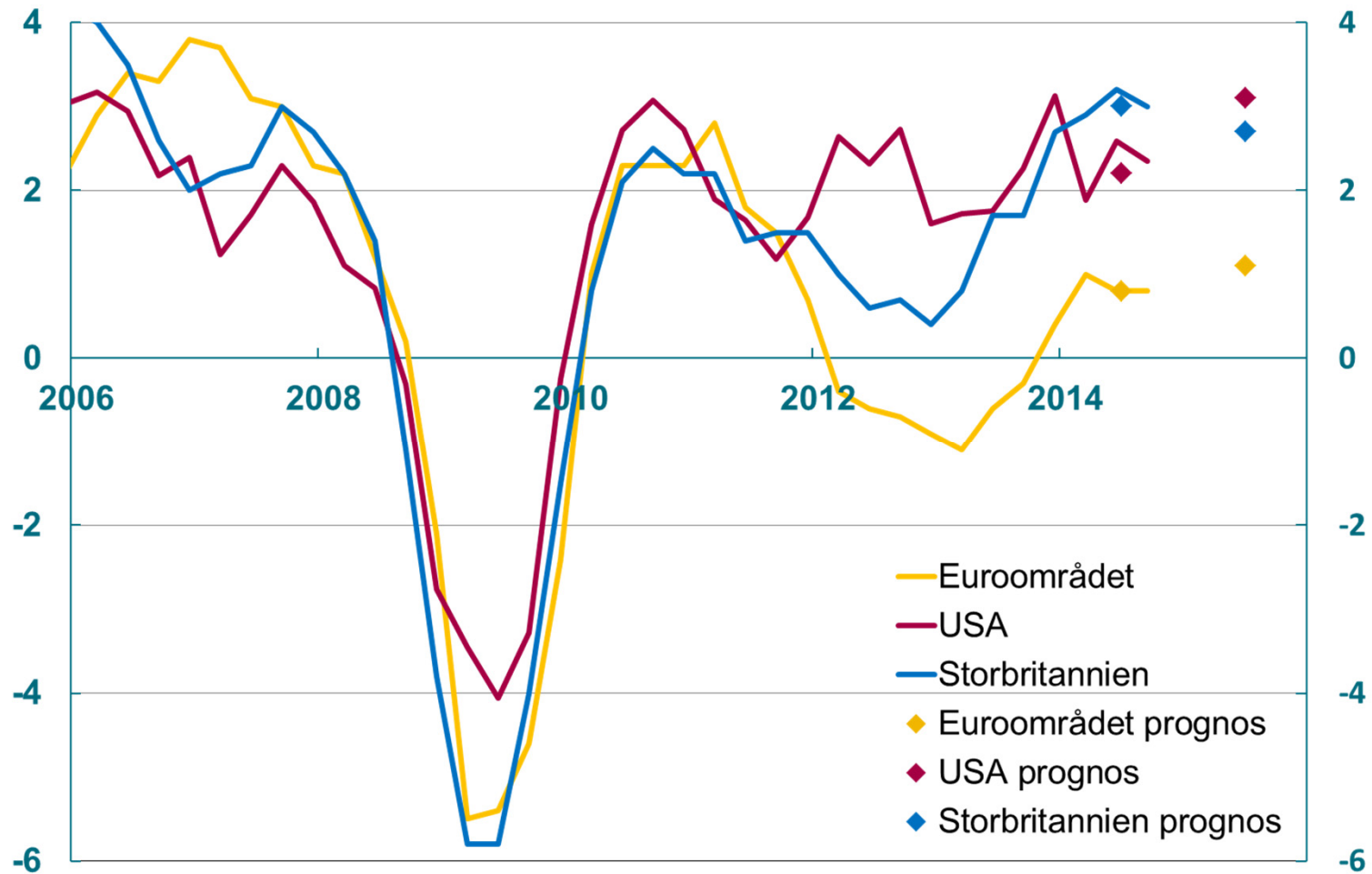


Risker och åtgärder

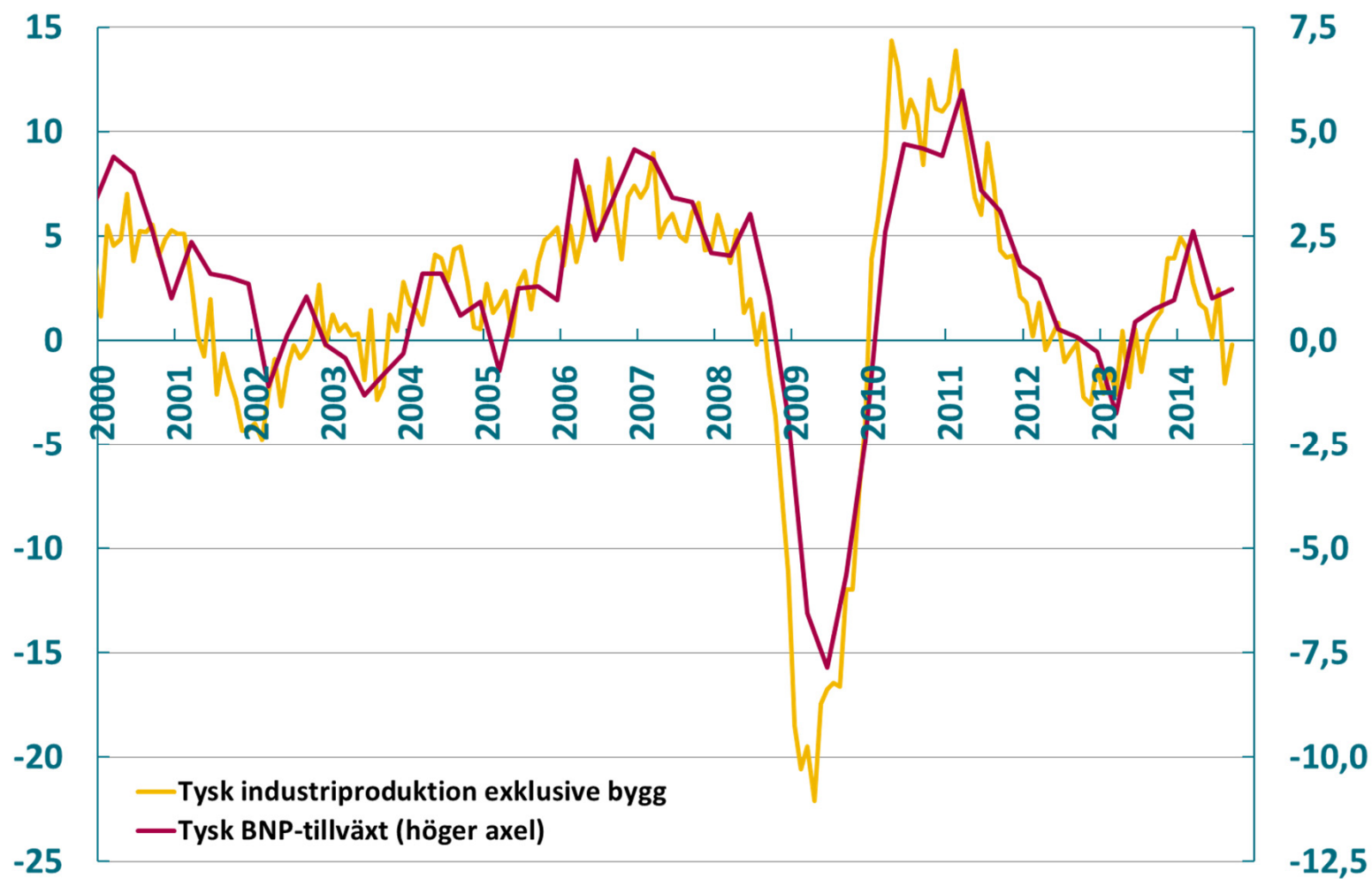
Martin Andersson
Bank Summit
20141203



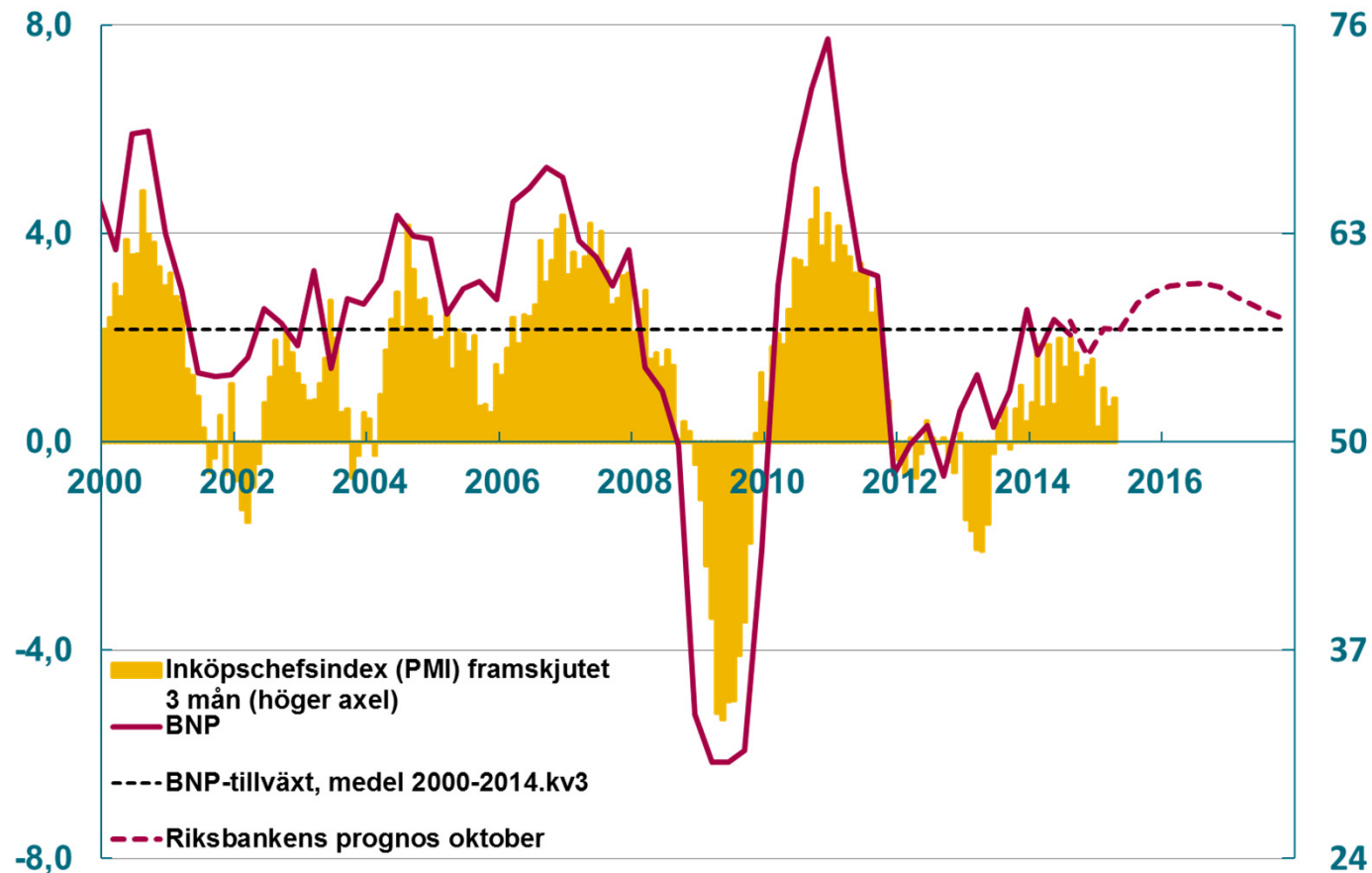
Ojämn återhämtning



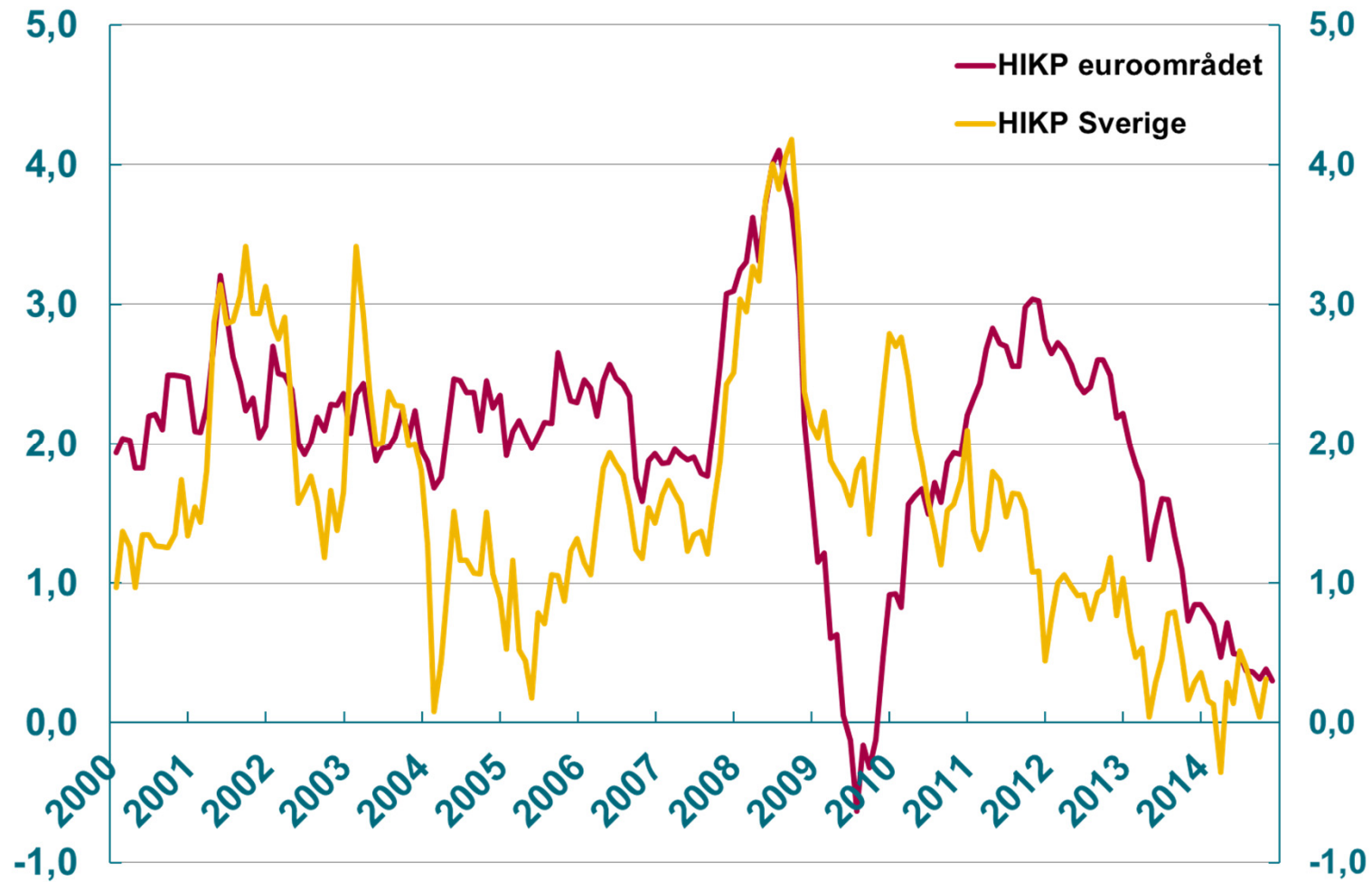
Tyskland saktar in



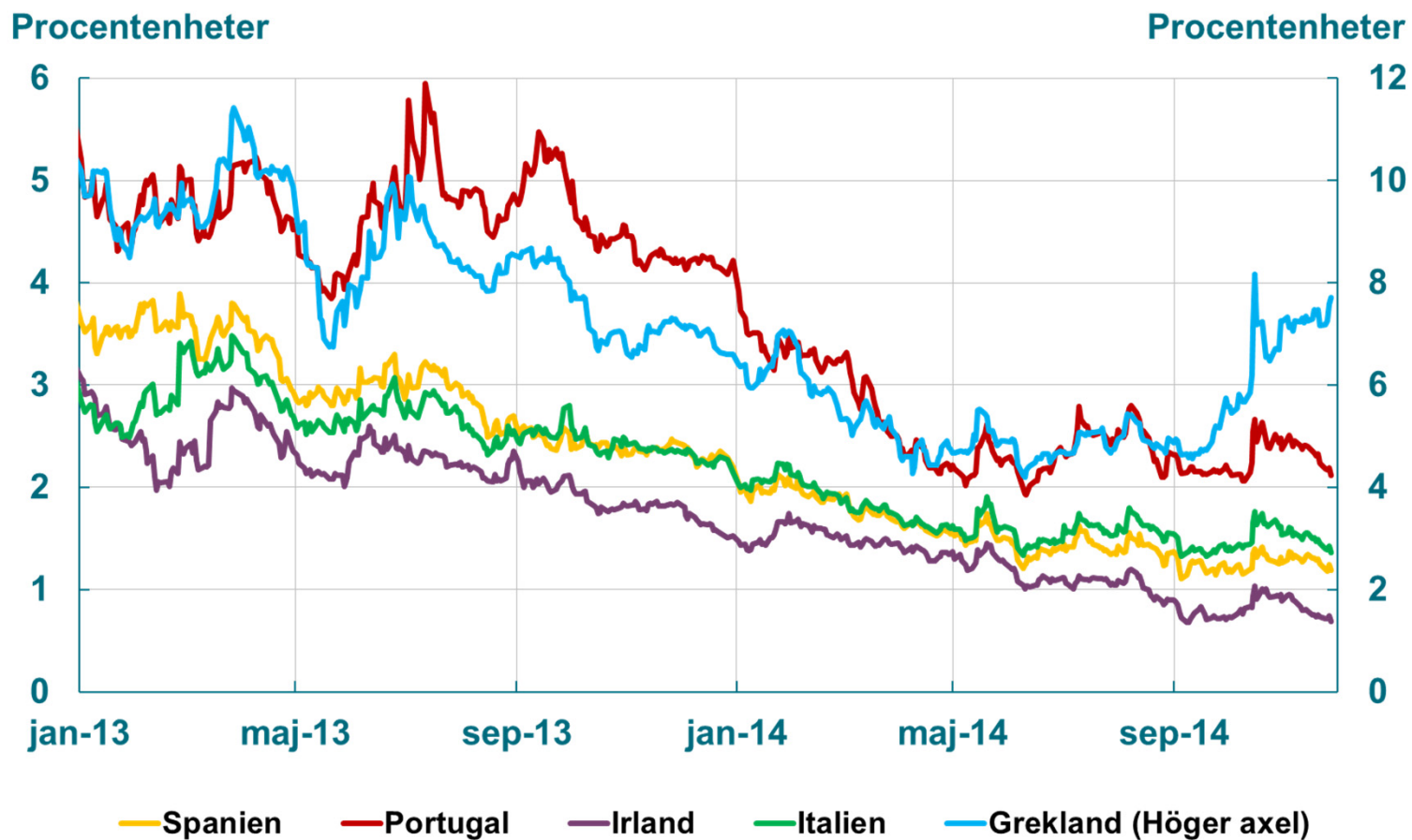
Sverige går svagt



Inflationen är låg

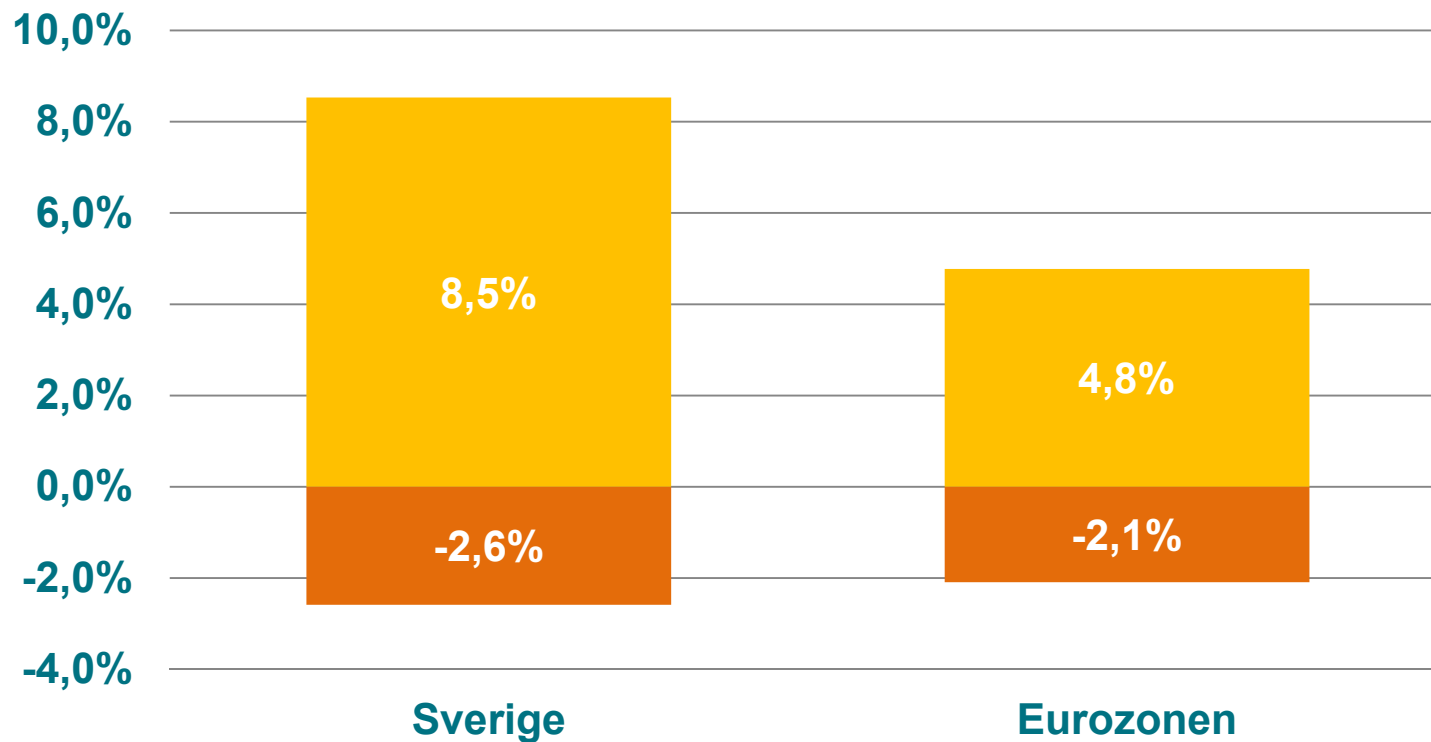


Riskpremier minskar



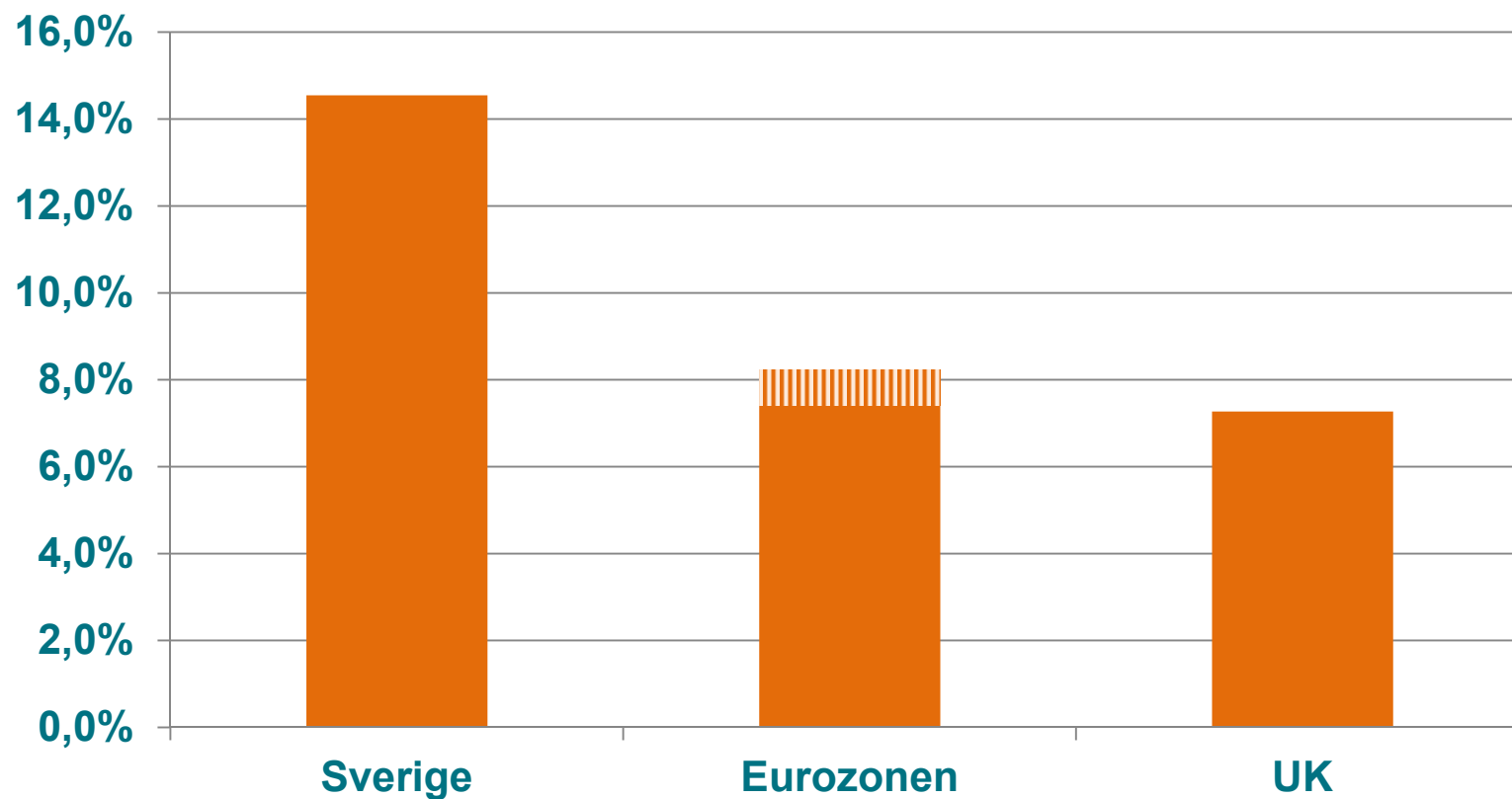
Avser statsobligationer med 10 års löptid. Ränteskillnader mot tyska statsobligationsräntor.

Tufft scenario



- Ackumulerad BNP-förändring adverse scenario 2014-2016
- Ackumulerad BNP-förändring baseline scenario 2014-2016

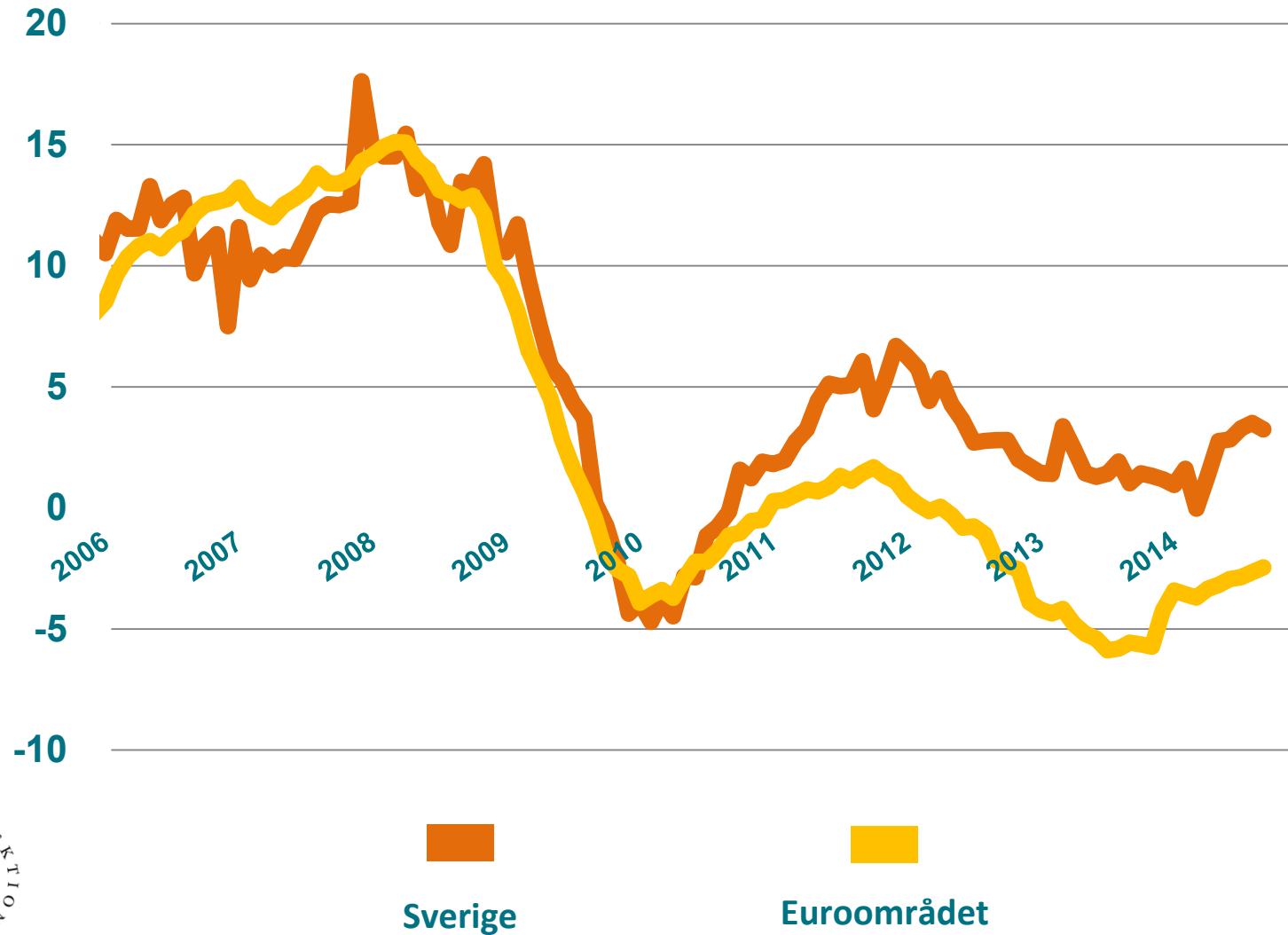
Starkare än Europa



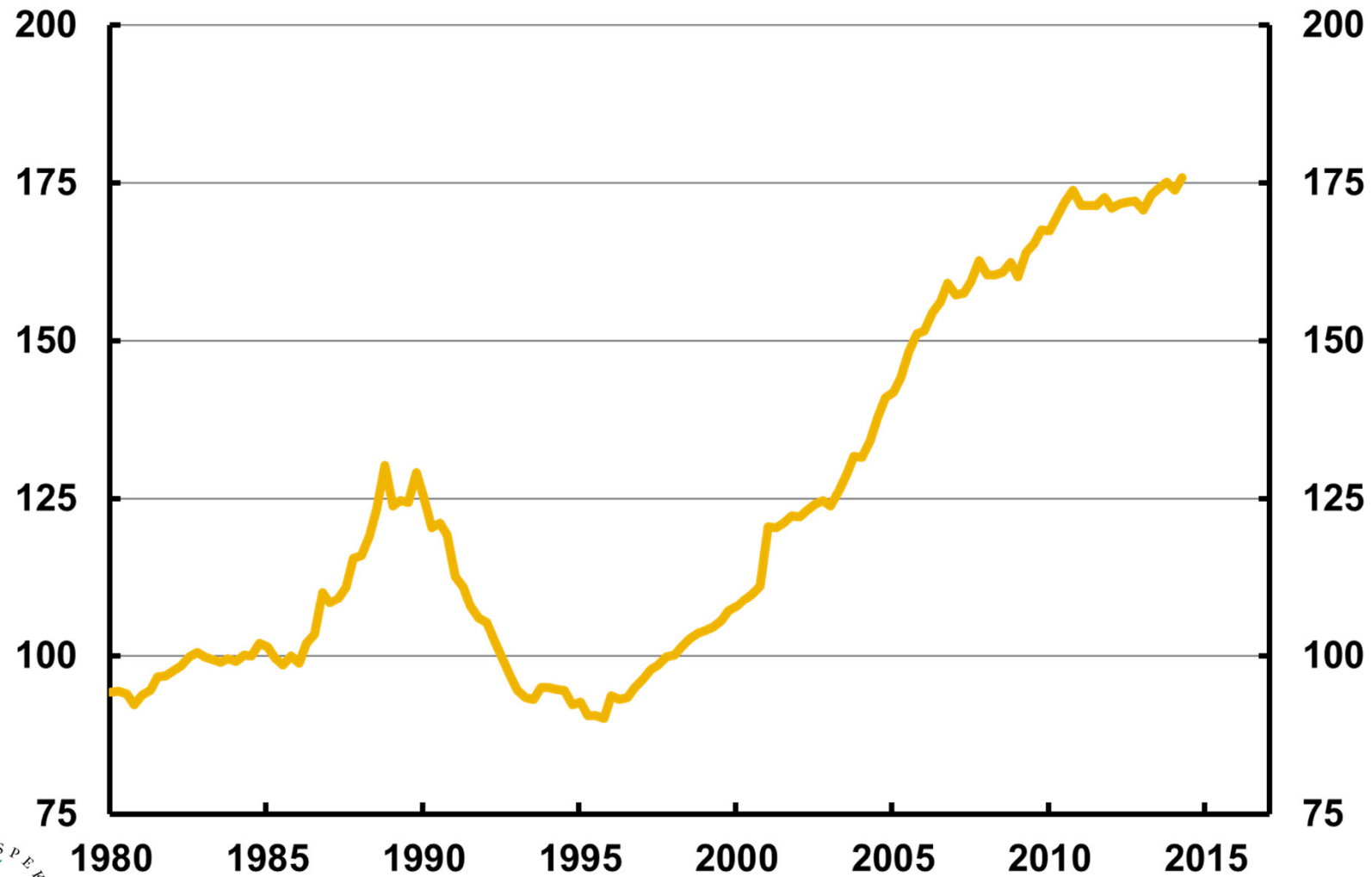
CRD4 fullt ut

Infasning

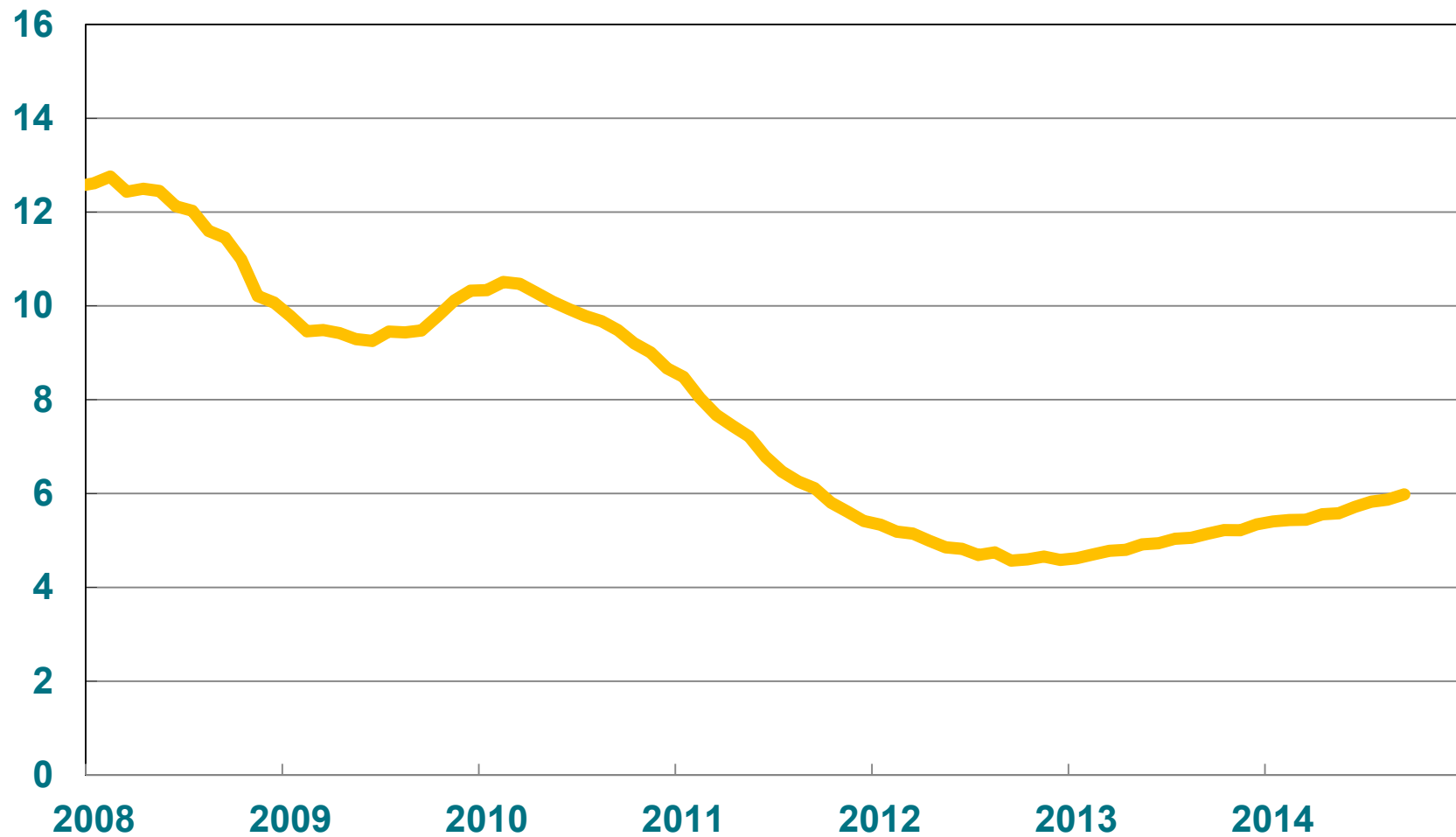
Lånar ut mer än EU



Hushållens skulder



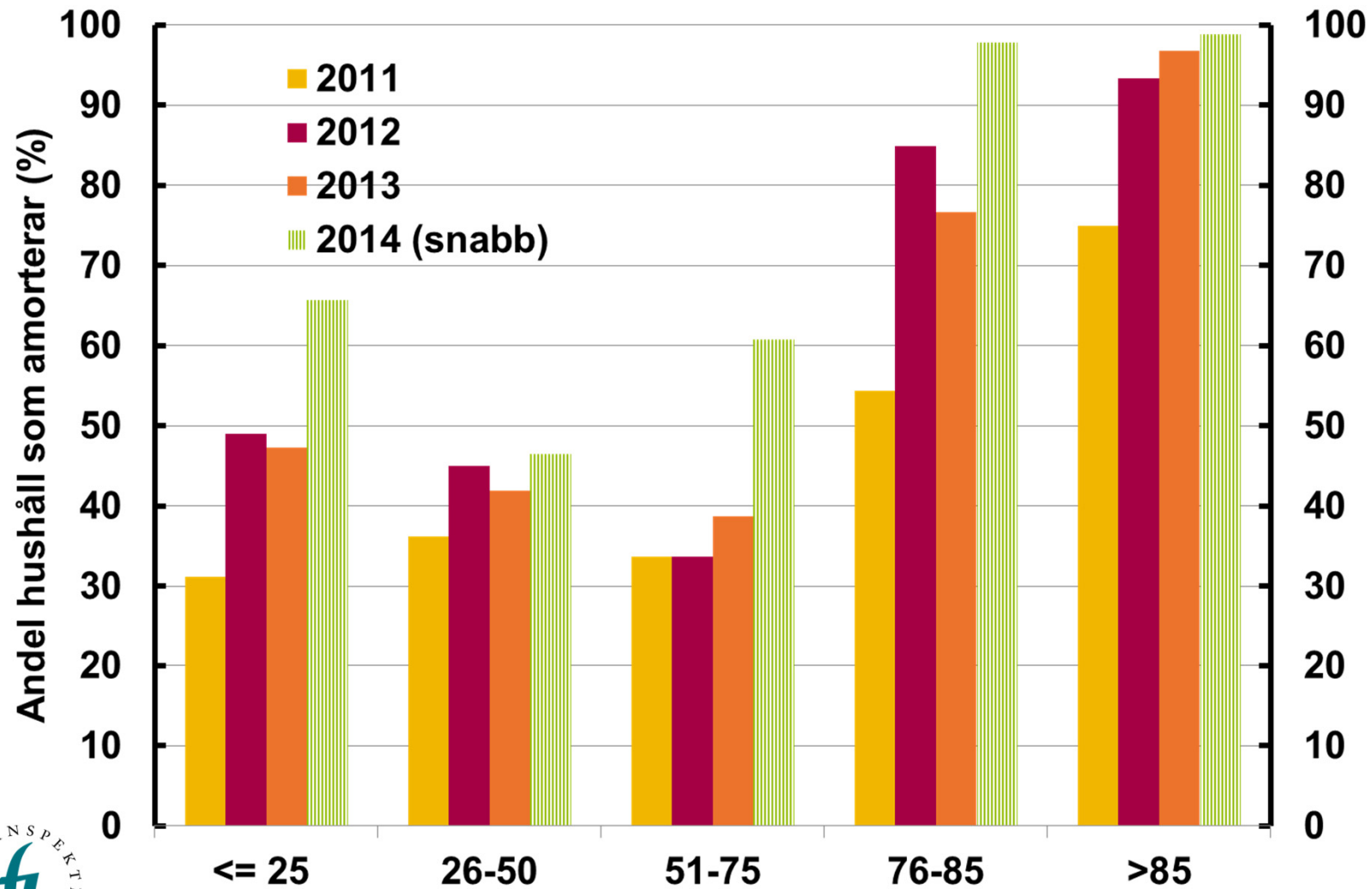
Tillväxttakten



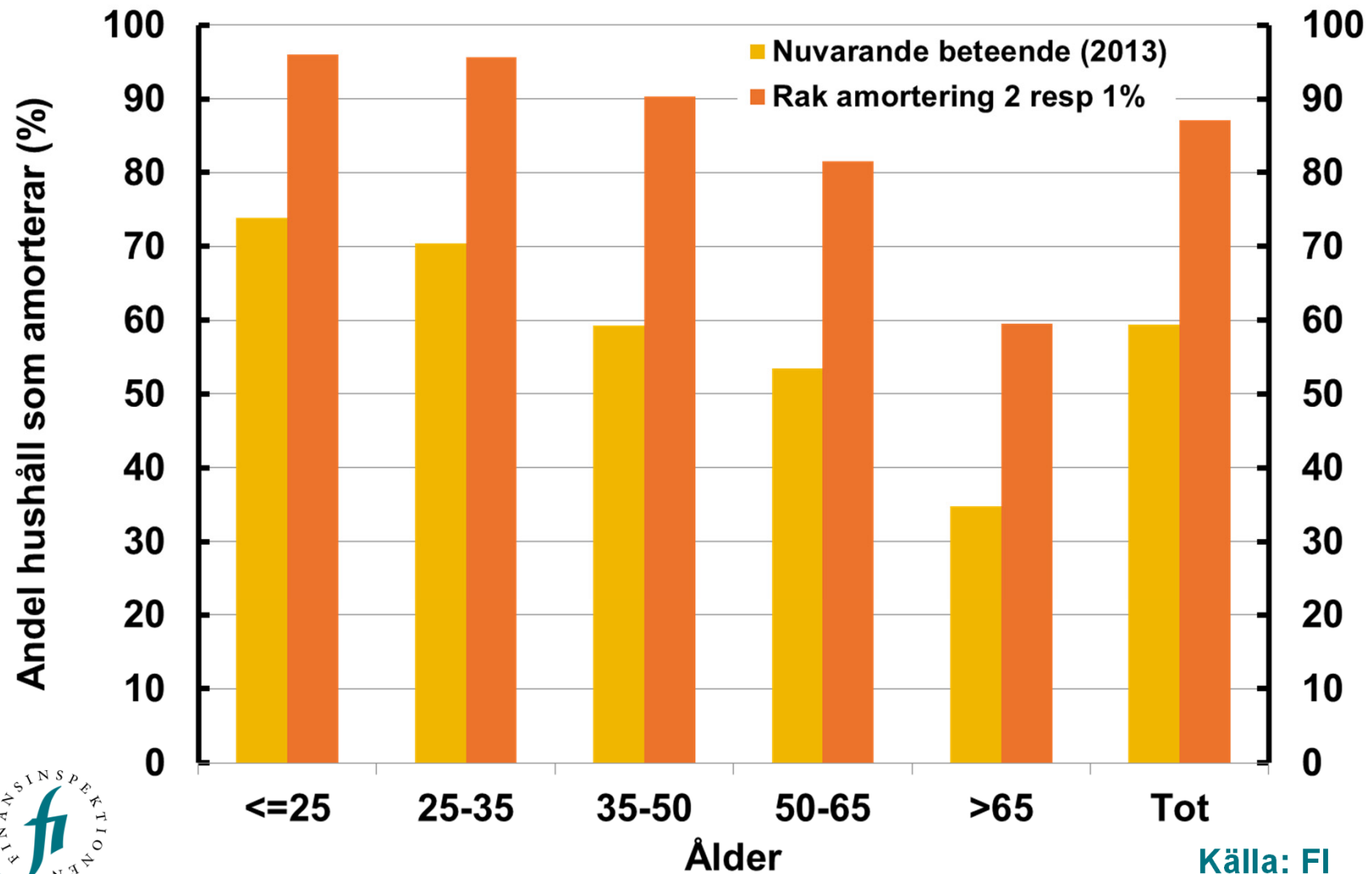
Tillväxttakt bolån

Källa: SCB

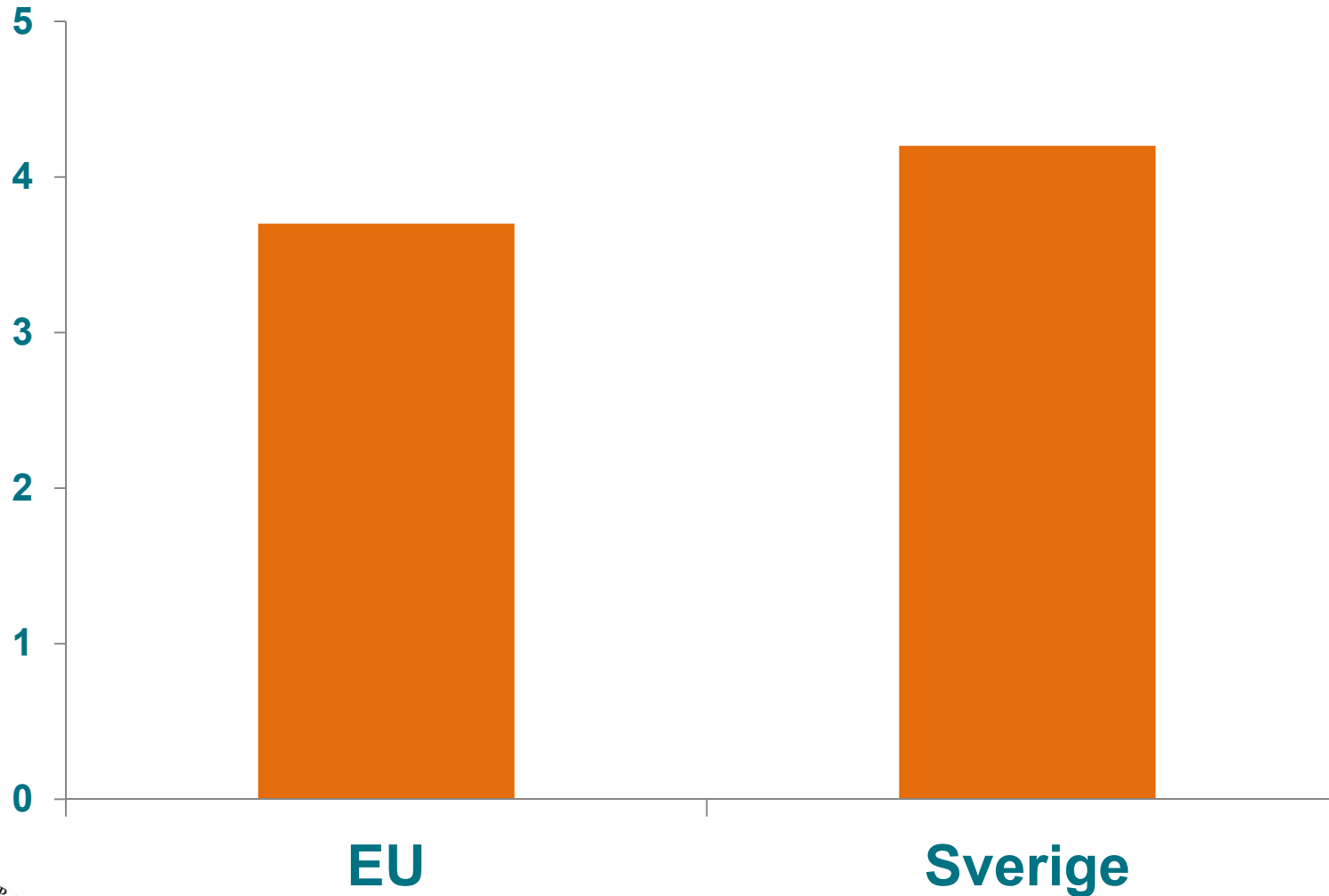
Vilka amorterar?



Hur påverkas unga?



Bruttosoliditet



Genomsnittlig bruttosoliditet i full Basel 3, stora banker

Källa: Eba och FI

Rådgivning





FINANZINSPEKTION
F
NEUEN