

Swedbank



The households' economy

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Households' biggest expenses



31% (25%)

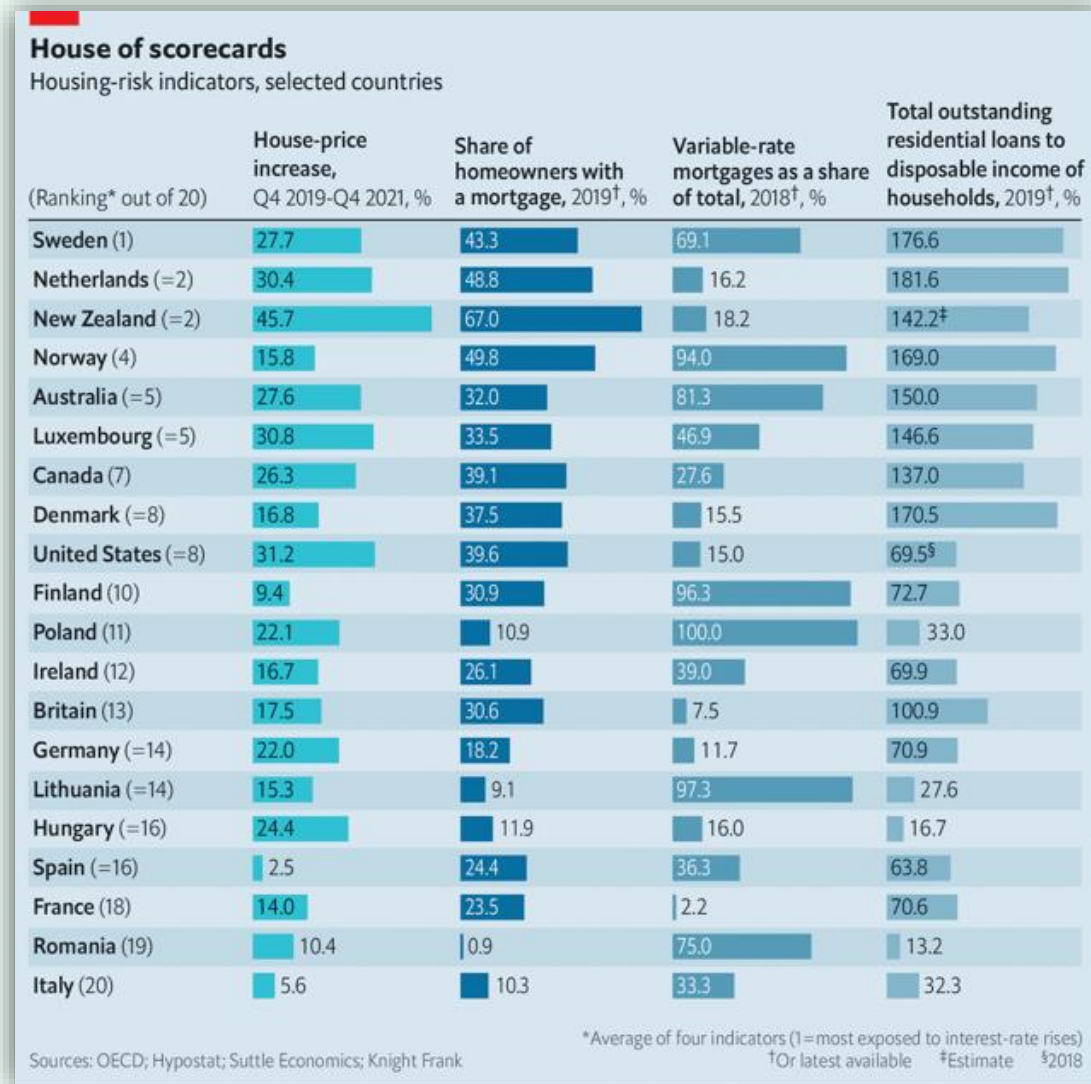


14%



13%

Swedish households – more sensitive for higher interest compared with other countries



Swedbank Boindex (housing index)

The housing index measures households' ability to buy a home

Boindex/Housing expenses share of disposable income



Single family homes: 95/32%
Tenant-owner rights : 110/27%



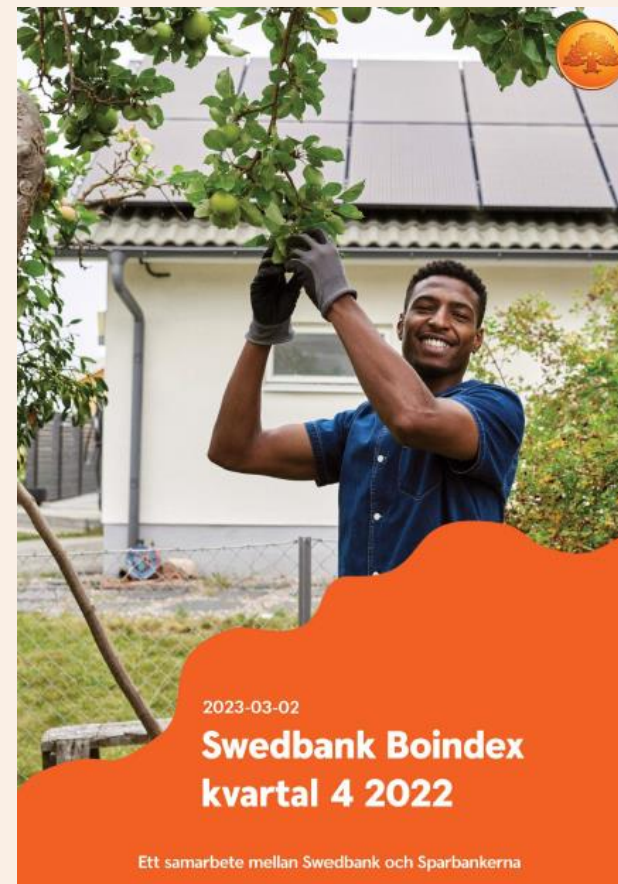
Single family homes: 88/34%
Tenant-owner rights: 113/27%



Tenant-owner rights : 65/46%

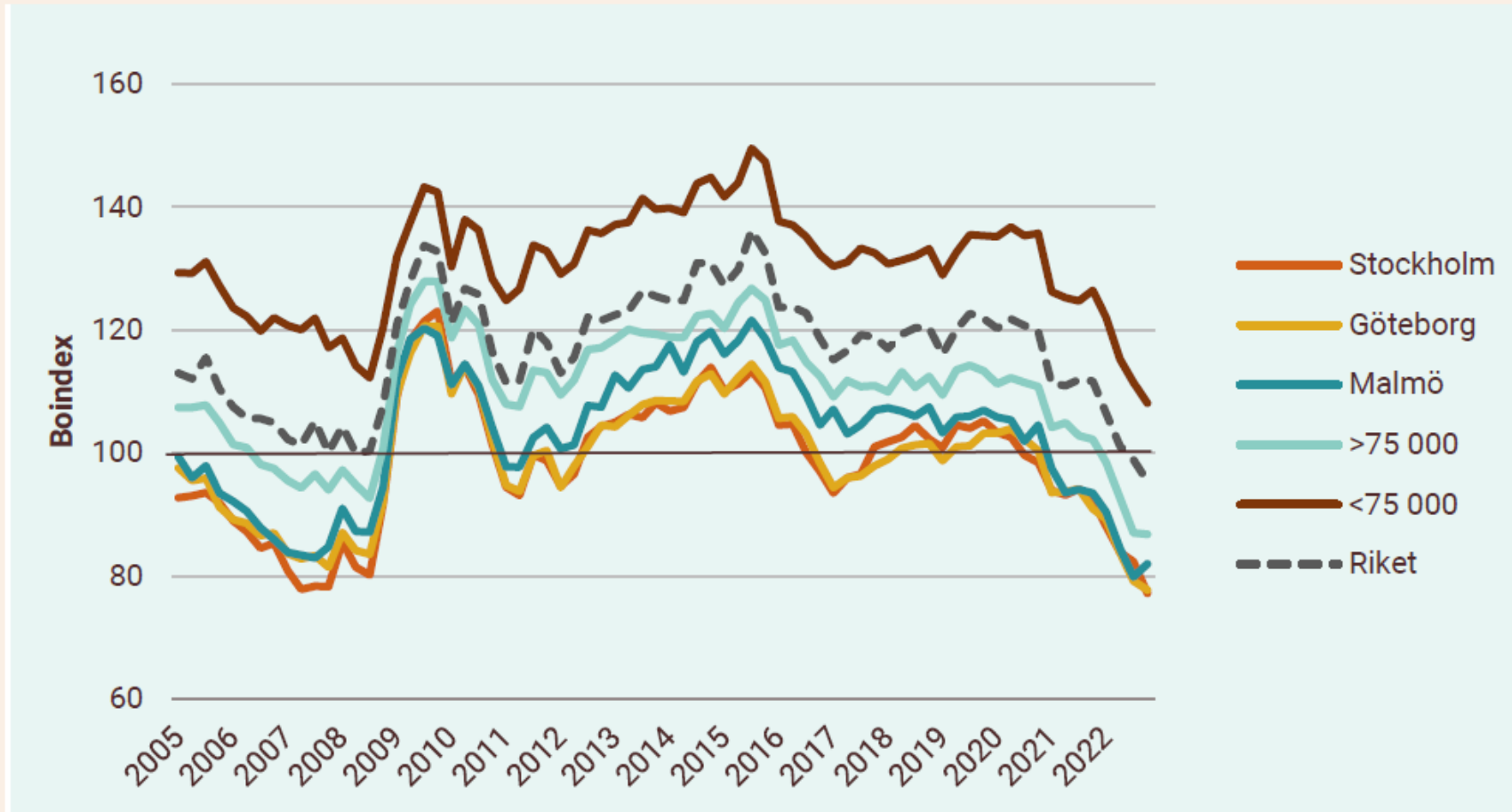


Tenant-owner rights : 66/45%



Swedbank Boindex (housing index)

Regional differences in ability to buy a home



Household's purchasing power 2023/2022

Per month

Single household in tenement

- 2 200 kr

Single person with children in rental property

- 2 900 kr

Two children family in single family home

- 5 500 kr

Unemployed

- 2 200 kr

Guaranteed pensioner, unmarried

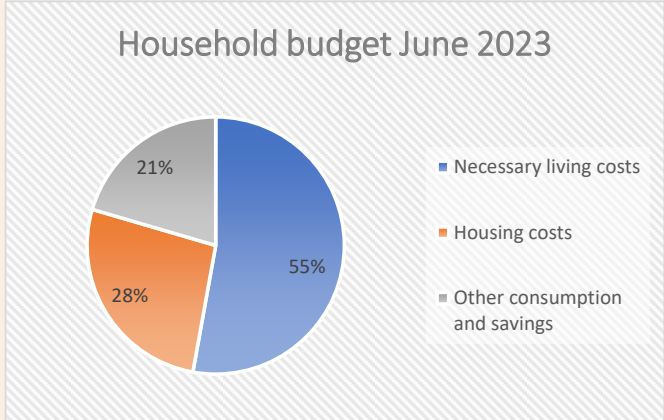
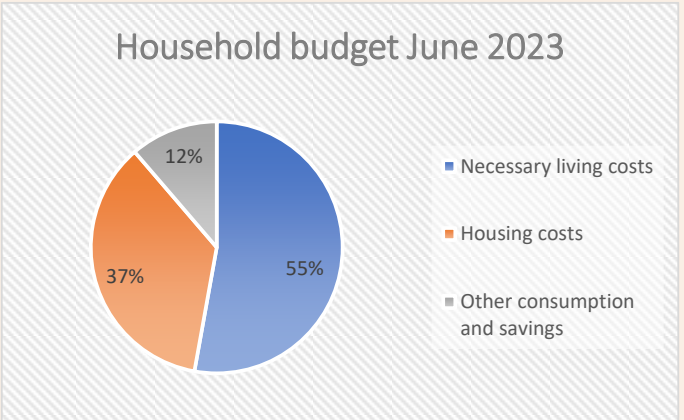
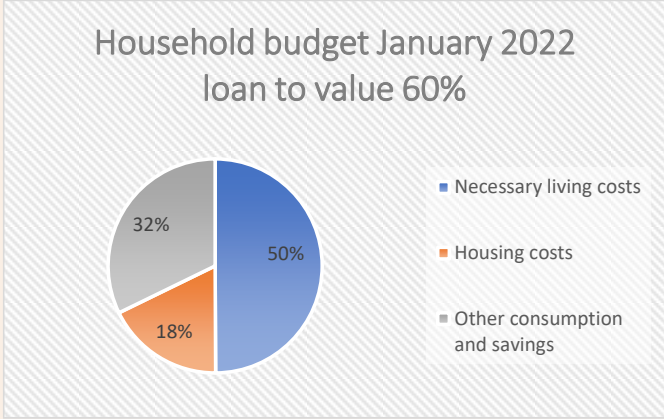
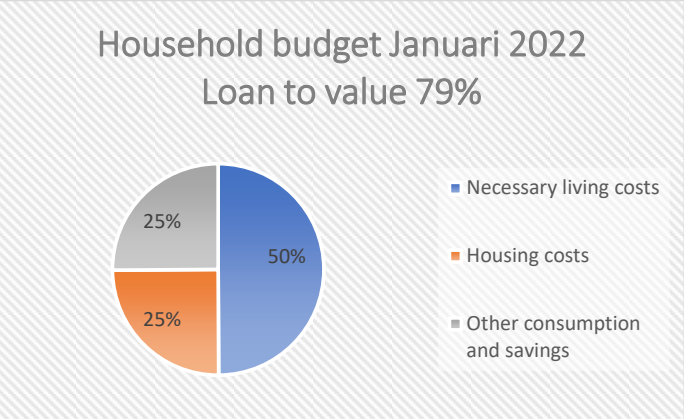
- 300 kr

Retired couple in rental property

- 2 000 kr



Two children family in tenant owner rights with different loan to value ratios



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