

NETHERLANDS

Table 1.1.b. Income statement and balance sheet, all banks, percentages
Analysis in percentage of aggregates

	2002	2003	2004	2005	2006	2007	2008	2009	
INCOME STATEMENT ANALYSIS									
% of balance sheet total, average total									
1	Interest income	4.92	4.44	4.14	5.06	5.17	5.63	6.01	4.91
2	Interest expenses	3.42	2.93	2.72	3.86	4.11	4.69	5.02	3.84
3	Net interest income	1.51	1.51	1.42	1.20	1.06	0.94	0.99	1.06
4	Net non-interest income	0.97	0.98	1.01	1.02	1.06	1.12	0.09	0.47
4.a	Fees and commissions receivable	0.71	0.66	0.65	0.56	0.56	0.50	0.44	0.43
4.b	Fees and commissions payable	0.11	0.11	0.11	0.10	0.10	0.11	0.09	0.09
4.c	Net profit or loss on financial operations	0.14	0.17	0.18	0.23	0.20	0.15	-0.33	0.17
4.d	Other net non-interest income	0.23	0.26	0.28	0.33	0.40	0.58	0.07	-0.04
5	Net interest and non-interest income	2.48	2.49	2.43	2.22	2.12	2.06	1.07	1.53
6	Operating expenses	1.75	1.67	1.64	1.48	1.43	1.29	1.04	1.06
6.a	Staff costs	1.02	0.95	0.93	0.75	0.70	0.65	0.60	0.58
6.b	Property costs	0.12	0.11	0.10	0.09	0.08	0.07	0.07	0.07
6.c	Other operating expenses	0.62	0.61	0.61	0.64	0.65	0.57	0.38	0.41
7	Net income before provisions	0.73	0.82	0.79	0.74	0.69	0.77	0.03	0.47
8	Net provisions	0.29	0.20	0.10	0.06	0.09	0.10	0.45	0.49
8.a	Provisions on loans	0.25	0.19	0.10	0.06	0.09	0.07	0.30	0.36
8.b	Provisions on securities	0.03	0.00	0.00	0.00	0.00	0.02	..	..
8.c	Other net provisions	0.01	0.01	0.01	0.00	0.00	0.00	0.16	0.13
9	Income before tax	0.44	0.62	0.69	0.68	0.60	0.68	-0.42	-0.01
10	Income tax	0.11	0.17	0.17	0.14	0.12	0.06	-0.08	0.00
11	Net income after tax	0.33	0.46	0.52	0.54	0.48	0.62	-0.35	-0.01
12	Distributed profit	..	..	..	..	..	..	0.00	0.00
13	Retained profit	0.33	0.46	0.52	0.54	0.48	0.62	-0.35	-0.01
% of net interest and non-interest income									
3	Net interest income	60.76	60.64	58.44	54.11	50.12	45.76	91.75	69.34
4	Net non-interest income	39.24	39.36	41.56	45.89	49.88	54.24	8.25	30.66
4.a	Fees and commissions receivable	28.66	26.58	26.79	25.17	26.28	24.12	40.47	28.25
4.b	Fees and commissions payable	4.49	4.39	4.34	4.64	4.65	5.16	8.04	5.90
4.c	Net profit or loss on financial operations	5.75	6.73	7.43	10.41	9.59	7.06	-30.98	10.89
4.d	Other net non-interest income	9.31	10.44	11.68	14.95	18.66	28.22	6.81	-2.58
6	Operating expenses	70.75	67.04	67.38	66.58	67.49	62.54	97.23	69.06
6.a	Staff costs	41.08	38.30	38.38	33.97	33.18	31.45	55.80	37.66
6.b	Property costs	4.71	4.29	3.98	3.84	3.84	3.22	6.14	4.57
6.c	Other operating expenses	24.97	24.45	25.02	28.77	30.47	27.88	35.29	26.84
7	Net income before provisions	29.25	32.97	32.62	33.42	32.51	37.46	2.77	30.94
8	Net provisions	11.63	7.86	4.15	2.63	4.23	4.62	42.21	31.77
8.a	Provisions on loans	10.27	7.56	3.94	2.58	4.22	3.58	27.54	23.45
8.b	Provisions on securities	1.04	0.01	-0.03	0.05	0.02	1.04	..	..
8.c	Other net provisions	0.33	0.29	0.24	0.00	0.00	0.00	14.66	8.32
9	Income before tax	17.61	25.11	28.47	30.79	28.27	32.83	-39.44	-0.83
10	Income tax	4.41	6.80	7.05	6.45	5.60	2.82	-7.24	-0.11
11	Net income after tax	13.21	18.31	21.42	24.34	22.67	30.01	-32.20	-0.72
% of net income before provisions									
8	Net provisions	39.78	23.83	12.72	7.87	13.02	12.35	1 525.59	102.68
8.a	Provisions on loans	35.10	22.94	12.06	7.71	12.97	9.56	995.63	75.79
8.b	Provisions on securities	3.55	0.03	-0.09	0.16	0.05	2.79	..	..
8.c	Other net provisions	1.13	0.87	0.75	0.00	0.00	0.00	529.96	26.90
9	Income before tax	60.22	76.17	87.28	92.13	86.98	87.66	-1 425.59	-2.68
10	Income tax	15.07	20.61	21.62	19.30	17.23	7.53	-261.83	-0.36
11	Net income after tax	45.15	55.55	65.67	72.83	69.75	80.12	-1 163.75	-2.32
BALANCE SHEET ANALYSIS									
% of balance sheet total, end-year total									
Assets									
14	Cash and balance with Central bank	1.44	1.84	1.67	1.27	1.70	1.18	1.78	3.07
15	Interbank deposits	10.99	12.65	12.64	10.42	10.26	12.57	8.56	7.27
16	Loans	59.88	57.49	54.91	56.12	52.14	51.03	58.98	60.82
17	Securities	23.32	23.64	25.83	21.67	30.99	28.48	13.95	15.40
18	Other assets	4.37	4.38	4.96	10.52	4.91	6.75	16.74	13.44
Liabilities									
19	Capital and reserves	3.73	3.71	3.50	2.67	3.31	3.96	3.26	4.32
20	Borrowing from Central bank	0.53	0.81	0.90	..	..	..	3.24	2.24
21	Interbank deposits	20.20	20.46	21.14	19.65	18.16	18.86	10.45	9.08
22	Customer deposits	46.95	47.04	45.68	42.04	41.03	39.40	44.47	44.94
23	Bonds	18.31	18.65	18.28	18.48	18.97	16.94	19.58	24.95
24	Other liabilities	10.29	9.33	10.52	17.16	18.54	20.84	19.01	14.47
Memo items:									
Assets									
27	Short-term securities	0.85	1.06	1.61	..	12.65	14.51	0.97	1.41
28	Bonds	19.91	20.21	21.03	18.62	16.41	13.66	12.73	13.71
29	Shares and participations	2.56	2.37	3.20	3.04	1.93	0.31	0.25	0.28
30	Claims on non-residents	..	..	..	..	..	..	..	..
Liabilities									
31	Liabilities to non-residents	..	..	..	..	..	..	..	..

Note: Detailed metadata: [http://stats.oecd.org/OECDStat_Metadata/ShowMetadata.ashx?Dataset=BPF1&Coords=\[COU\].\[NLD\]](http://stats.oecd.org/OECDStat_Metadata/ShowMetadata.ashx?Dataset=BPF1&Coords=[COU].[NLD])