Table 1.1.a. Income statement and balance sheet, all banks, levels

Amounts outstanding at end of period

		Unit	2002	2003	2004	2005	2006	2007	2008	2009
	INCOME STATEMENT	**Million EUR**								
1	Interest income		43 170	35 135	30 964	36 249	49 972	62 452	62 483	..
2	Interest expenses		38 895	31 000	26 874	32 288	45 069	56 350	55 023	..
3	Net interest income		4 275	4 135	4 090	3 961	4 903	6 102	7 460	..
4	Net non-interest income		3 975	3 532	3 658	4 421	6 129	4 744	3 091	..
4.a	Fees and commissions receivable		3 808	3 609	4 043	4 614	5 395	6 028	6 154	..
4.b	Fees and commissions payable		1 154	1 056	1 190	1 361	1 634	1 913	2 354	..
4.c	Net profit or loss on financial operations		276	484	609	640	641	-401	-1 139	..
4.d	Other net non-interest income		1 044	495	196	527	1 726	1 030	430	..
5	Net interest and non-interest income		8 249	7 667	7 749	8 381	11 032	10 847	10 551	..
6	Operating expenses		3 287	3 160	3 310	3 494	3 837	4 264	4 566	..
6.a	Staff costs		1 871	1 790	1 884	1 994	2 208	2 432	2 635	..
6.b	Property costs		..	..	..	..	..	..	..	..
6.c	Other operating expenses		1 416	1 370	1 425	1 499	1 628	1 832	1 931	..
7	Net income before provisions		4 963	4 506	4 439	4 888	7 195	6 583	5 985	..
8	Net provisions		1 559	916	707	511	557	1 984	5 540	..
8.a	Provisions on loans		..	..	..	..	..	..	..	..
8.b	Provisions on securities		..	..	..	..	..	..	..	..
8.c	Other net provisions		..	..	..	..	..	..	..	..
9	Income before tax		3 404	3 590	3 732	4 377	6 639	4 598	445	..
10	Income tax		686	706	797	811	898	849	268	..
11	Net income after tax		2 718	2 884	2 935	3 566	5 741	3 749	177	..
12	Distributed profit		..	..	..	..	..	..	..	..
13	Retained profit		..	..	..	..	..	..	..	..
	BALANCE SHEET	**Million EUR**								
	Assets									
14	Cash and balance with Central bank		7 033	7 061	5 329	7 041	9 984	11 040	45 809	..
15	Interbank deposits		339 675	339 850	372 603	399 080	408 200	444 902	425 749	..
16	Loans		126 862	117 743	121 307	146 640	161 250	195 350	205 222	..
17	Securities		168 119	172 141	174 522	215 439	233 602	236 700	221 593	..
18	Other assets		20 930	19 176	21 342	24 220	26 529	27 456	33 189	..
	Liabilities									
19	Capital and reserves		27 522	28 025	29 037	30 696	32 006	35 001	38 677	..
20	Borrowing from Central bank		23 371	23 423	28 406	31 829	41 549	34 951	51 486	..
21	Interbank deposits		290 681	284 876	301 355	354 203	344 538	408 846	427 692	..
22	Customer deposits		210 540	218 378	230 903	255 580	296 803	305 279	286 692	..
23	Bonds		79 531	74 399	76 902	89 535	90 043	93 574	80 062	..
24	Other liabilities		30 973	26 870	28 499	30 577	34 626	37 796	46 953	..
	Balance sheet total									
25	End-year total		662 618	655 971	695 103	792 420	839 565	915 448	931 562	..
26	Average total		687 037	660 730	680 249	746 623	838 227	660 734	954 820	..
	Memo items:									
	Assets									
27	*Short-term securities*		7 560	7 239	8 287	8 450	7 197	15 255	10 733	..
28	*Bonds*		147 050	154 000	154 924	193 073	200 344	200 677	188 711	..
29	*Shares and participations*		13 509	10 902	11 311	13 916	26 062	20 767	22 149	..
30	*Claims on non-residents*		569 892	569 871	588 879	671 679	711 473	753 264	736 597	..
	Liabilities									
31	*Liabilities to non-residents*		466 666	465 085	451 420	562 449	591 383	636 339	571 770	..
	Capital adequacy									
32	*Tier 1 Capital*		..	..	..	..	..	..	..	..
33	*Tier 2 Capital*		..	..	..	..	..	..	..	..
34	*Supervisory deductions*		..	..	..	..	..	..	..	..
35	*Total regulatory capital*		..	..	..	..	..	..	..	..
36	*Risk-weighted assets*		..	..	..	..	..	..	..	..
	SUPPLEMENTARY INFORMATION	**Number**								
37	Institutions		177	169	162	155	156	156	152	..
38	Branches		22	25	25	29	31	40	43	..
39	Employees		23 300	22 513	22 549	23 224	24 752	26 139	27 208	..

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