

ORGANISATION DE COOPÉRATION ET DE DÉVELOPPEMENT ÉCONOMIQUES



ORGANISATION FOR ECONOMIC CO-OPERATION AND DEVELOPMENT

**ORGANISATION FOR ECONOMIC CO-OPERATION AND DEVELOPMENT**

STATISTICS DIRECTORATE



## **BANK PROFITABILITY**

**FINANCIAL STATEMENTS OF BANKS**



**USER GUIDE**

**CD-ROM on BEYOND 20/20**



**ELECTRONIC EDITION 2004**



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## INTRODUCTION

This publication provides information on financial statements of banks in the 30 OECD Member countries for the period 1979-2003. The coverage of banks in this volume is not the same in each country, though the objective is to include all institutions which conduct ordinary banking business, namely institutions which primarily take deposits from the public at large and provide finance for a wide range of purposes. Some supplementary data on the numbers of reporting banks, branches and employees as well as some brief methodological information by country is also included. The book '*Bank Profitability -- Methodological Country Notes*' complements the series included in the present publication.

The standard framework used for presenting the statistics was modified following the implementation of the new OECD Statistical Information System. This publication was prepared by the Financial Statistics Unit of the OECD Statistics Directorate but could not have been accomplished without the assistance of the members of the OECD Working Party on Financial Statistics and the national administrations which they represent. It is published on the responsibility of the Secretary-General of the OECD.

The present document provides information on the electronic edition of the statistics on bank profitability. It is divided into three sections: statistical coverage, data specifications, and technical information.

## II STATISTICAL COVERAGE

Statistics are organised by country under three main categories of tables:

- Income statement and balance sheet by banking group (2AINC tables);
- Structure of the financial system (2ASTR tables); and
- Classification of bank assets and liabilities by resident/non-resident and domestic/foreign currency (2ACCLASS table).

The information in each of these categories is presented by country and referred to as "tables" in the terminology of Beyond 20/20.

### A *Institutional coverage*

The institutional coverage of the tables has been largely dictated by the availability of data on income and expenditure accounts of banks. As a result of the reporting methods which are being used in OECD countries, the tables are not integrated in the system of national accounts. International comparisons in the field of income and expenditure accounts of banks are particularly difficult due to considerable differences in OECD countries as regards structural and regulatory features of national banking systems, accounting rules and practices, and reporting methods.

### B *Geographical coverage*

Data for the thirty OECD Member countries are available in the tables on *Income statement and balance sheet* (2AINC tables) Australia, Austria, Belgium, Canada, the Czech Republic, Denmark, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Japan, Korea,

Luxembourg, Mexico, the Netherlands, New Zealand, Norway, Poland, Portugal, Slovak Republic, Spain, Sweden, Switzerland, Turkey, the United Kingdom and the United States.

Data for the following thirty OECD countries are available in national currency in the tables on *Structure of the financial system* (2ASTR tables) Australia, Austria, Belgium, Canada, the Czech Republic, Denmark, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Japan, Korea, Luxembourg, Mexico, the Netherlands, New Zealand, Norway, Poland, Portugal, Slovak Republic, Spain, Sweden, Switzerland, Turkey, the United Kingdom and the United States.

Data for 26 OECD countries are available in the *Classification of bank assets and liabilities* table (2ACCLASS table), also in national currency, Australia, Austria, Belgium, Canada, the Czech Republic, Denmark, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Luxembourg, the Netherlands, New Zealand, Norway, Poland, Portugal, Slovak Republic, Spain, Sweden, Switzerland, Turkey and the United Kingdom.

## **C Data components**

National data are grouped and, where necessary, re-classified to fit as far as possible into the following standard frameworks of presentation.

### **1) Standard framework for 2AINC tables: *Income statement and balance sheet by banking group***

Data for Income statement and balance sheet by banking group are in millions of National currency, except for Japan (100 millions) and Slovak Republic (thousands).

#### **Income statement**

##### *1. Interest income*

This item generally includes income on interest-bearing assets, fee income related to lending operations, and dividend income on shares and participations. In some cases it may also include income on bonds calculated as the difference between the book value and the redemption value of bonds.

##### *2. Interest expenses*

This item generally includes interest paid on liabilities and fee expenses related to borrowing operations. It may include in some cases the difference between the issue price on debt instruments and their par value.

##### *3. Net interest income (item 1 minus item 2)*

##### *4. Net non-interest income*

- a. Fees and commissions receivable
- b. Fees and commissions payable
- c. Net profit or loss on financial operations
- d. Other net non-interest income

This item is generally the net result of a number of different income and expense items (other than those included in items 1 and 2) such as the following: commissions received and paid in connection with payments services, securities transactions and related services (new issues, trading, portfolio management, safe-custody) and foreign exchange transactions in the banks own

name and on behalf of clients. Other income and expenses resulting from special transactions which do not represent ordinary and regular banking business may also be included. Realised losses and gains on foreign-exchange operations and securities transactions are generally included as well.

5. *Gross income* (item 3 plus item 4)

6. *Operating expenses*

- a. Staff costs
- b. Property costs
- c. Other operating expenses

This item includes all expenses relating to the ordinary and regular banking business other than those included in items 2 and 4, particularly salaries and other employee benefits, including transfers to pension reserves (staff costs), and expenses for property and equipment and related depreciation expenses. Taxes other than income or corporate taxes are also included.

7. *Net income* (item 5 minus item 6)

8. *Net provisions*

- a. Provisions on loans
- b. Provisions on securities
- c. Other net provisions

This item includes, in part or in full, charges for value adjustments in respect of loans, credits and securities, book gains from such adjustments, losses on loans and transfers to and from reserves for possible losses on such assets. Realised gains or losses from foreign exchange transactions and securities transactions are, however, generally included under *Net non-interest income* (item 4).

9. *Profit before tax* (item 7 minus item 8)

10. *Income tax*

11. *Profit after tax* (item 9 minus item 10)

12. *Distributed profit*

13. *Retained profit* (item 11 minus item 12)

## **Balance sheet**

### ***Assets***

14. *Cash and balance with Central bank*

15. *Interbank deposits*

16. *Loans*

17. *Securities*

18. *Other assets*

### ***Liabilities***

19. *Capital and reserves*

20. *Borrowing from Central bank*

21. *Interbank deposits*

22. *Non-bank deposits*

23. *Bonds*

24. *Other liabilities*

### ***Balance sheet total***

25. *End-year* (sum of items 14 to 18 or 19 to 24)

26. *Average*

Method of calculation varies between countries. The average may be based on two end-year totals, on 13-month, 12-month or daily averages.

### **Memorandum items**

#### ***Other assets***

27. *Short-term securities* (included in item 17)

Following the definition used in the European System of Integrated Accounts (paragraph 539), this item includes short-term securities with an original maturity of usually up to 12 months, but with a maximum maturity of two years.

28. *Bonds* (included in item 17)

Following the definition of the European System of Integrated Accounts (paragraph 542), this item includes fixed or variable-interest rate securities with an original maturity of several years.

29. *Shares and participations* (included in item 17)

30. *Claims on non-residents* (included in item 15 to 18)

#### ***Other liabilities***

31. *Liabilities to non-residents* (included in item 21 to 24)

#### ***Capital adequacy***

32. *Tier 1 Capital*: paid up shared capital/common stocks, disclosed reserves

33. *Tier 2 Capital*: undisclosed reserves, asset revaluation reserves, general provision/general loan loss reserves, debt/equity capital instruments, subordinated term debt.

34. *Supervisory deductions*

35. *Total net capital resources* (item 32 plus item 33 minus item 34)

36. *Risk-weighted assets*

### **Supplementary information**

37. *Institutions*: number of institutions covered by the data

38. *Branches*: number of branches covered by the data

39. *Employees* ('000): number of employees of the institutions covered by the data

## **2) Standard framework for 2ASTR tables: *Structure of the financial system***

Data for *Structure of the financial system* are in millions of National currency except for Germany, Japan and United Kingdom (billions of national currency).

Table 2, for which the standard framework is shown below, regroups information of a general nature regarding not only banks, or other monetary institutions, but the whole financial system of OECD countries.

### Structure of the financial system

	Number of institutions	Number of branches	Number of employees	Total assets or liabilities in national currency	Total financial assets in national currency
<i>Central bank</i>					
<i>Other monetary institutions</i>					
Commercial banks					
Foreign owned banks					
Savings banks					
Co-operative banks					
Other miscellaneous monetary institutions					
<i>Other financial institutions</i>					
Mortgage credit institutions					
Development credit institutions					
Finance companies					
Other miscellaneous financial institutions					
<i>Insurance institutions</i>					
Insurance companies					
Pension funds and foundations					
Other insurance institutions					
<i>All financial institutions</i>					

### 3) Standard framework for the 2ACCLASS table: *Classification of bank assets and liabilities*

Data for *Classification of bank assets and liabilities* are in millions of National currency except for Germany (billions).

Table 3 distinguishes assets and liabilities of banks both between residents and non-residents and between those held in domestic currency and those held in foreign currencies. In this table, for most countries, 'banks' refers to all 'Other monetary institutions' as shown in table 2.

### Resident/non-resident and domestic/foreign currency Classification of bank assets and liabilities

*in national currency*

	Residents	Non-residents	Total
<b>Assets</b>			
Domestic currency			
Foreign currencies			
<i>Total</i>			
<b>Liabilities</b>			
Domestic currency			
Foreign currencies			
<i>Total</i>			

## D Data availability

Periods covered in the database are as follows:

- *Income statement and balance sheet by banking group* (2AINC tables): The following list provides a summary of data availability

<b>COUNTRY</b>	<b>BANKING GROUP</b>	<b>CURRENCY</b>	<b>PERIOD COVERED</b>
AUSTRALIA	<i>All banks</i>	<i>Million Australian dollars</i>	<i>1986-2003</i>
AUSTRIA	<i>All banks</i>	<i>Million Euros</i>	<i>1987-2003</i>
BELGIUM	<i>All banks</i>	<i>Million Euros</i>	<i>1981-2003</i>
	<i>Large commercial banks</i>	<i>Million Euros</i>	<i>1993-2003</i>
	<i>Other commercial banks</i>	<i>Million Euros</i>	<i>1993-2003</i>
	<i>Foreign commercial banks</i>	<i>Million Euros</i>	<i>1993-2003</i>
CANADA	<i>Commercial banks</i>	<i>Million Canadian dollars</i>	<i>1982-2003</i>
	<i>Foreign commercial banks</i>	<i>Million Canadian dollars</i>	<i>1982-2003</i>
CZECH REPUBLIC	<i>All banks</i>	<i>Million Czech koruna</i>	<i>1993-2003</i>
DENMARK	<i>Commercial banks and savings banks</i>	<i>Million Danish kroner</i>	<i>1979-2003</i>
FINLAND	<i>All banks</i>	<i>Million Euros</i>	<i>1979-2003</i>
	<i>Commercial banks</i>	<i>Million Euros</i>	<i>1979-2003</i>
	<i>Foreign commercial banks</i>	<i>Million Euros</i>	<i>1983-2003</i>
	<i>Savings banks</i>	<i>Million Euros</i>	<i>1979-2003</i>
	<i>Co-operative banks</i>	<i>Million Euros</i>	<i>1979-2003</i>
FRANCE	<i>All banks</i>	<i>Million Euros</i>	<i>1988-2003</i>
	<i>Commercial banks</i>	<i>Million Euros</i>	<i>1988-2003</i>
	<i>Large commercial banks</i>	<i>Million Euros</i>	<i>1988-2003</i>
	<i>Savings banks</i>	<i>Million Euros</i>	<i>1988-1999</i>
	<i>Co-operative banks</i>	<i>Million Euros</i>	<i>1988-2003</i>
	<i>Other banks</i>	<i>Million Euros</i>	<i>1988-2003</i>
GERMANY	<i>All banks</i>	<i>Million Euros</i>	<i>1979-2003</i>
	<i>Commercial banks</i>	<i>Million Euros</i>	<i>1979-2003</i>
	<i>Large commercial banks</i>	<i>Million Euros</i>	<i>1979-2003</i>
	<i>Regional giro institutions</i>	<i>Million Euros</i>	<i>1979-2003</i>
	<i>Savings banks</i>	<i>Million Euros</i>	<i>1979-2003</i>
	<i>Regional institutions of co-operative banks</i>	<i>Million Euros</i>	<i>1979-2003</i>

<b>COUNTRY</b>	<b>BANKING GROUP</b>	<b>CURRENCY</b>	<b>PERIOD COVERED</b>
	<i>Co-operative banks</i>	<i>Million Euros</i>	<i>1979-2003</i>
GREECE	<i>Commercial banks</i>	<i>Million Euros</i>	<i>1989-2003</i>
	<i>Large commercial banks</i>	<i>Million Euros</i>	<i>1979-2003</i>
HUNGARY	<i>Commercial banks</i>	<i>Million Forints</i>	<i>1994-2003</i>
ICELAND	<i>Commercial banks and savings banks</i>	<i>Million Icelandic krónur</i>	<i>1979-2003</i>
IRELAND	<i>All banks</i>	<i>Million Euros</i>	<i>1995-2003</i>
ITALY	<i>All banks</i>	<i>Million Euros</i>	<i>1984-2003</i>
JAPAN	<i>All banks</i>	<i>100 million Yen</i>	<i>1983-2003</i>
	<i>Commercial banks</i>	<i>100 million Yen</i>	<i>1979-2001</i>
	<i>Large commercial banks</i>	<i>100 million Yen</i>	<i>1979-2001</i>
KOREA	<i>Commercial banks</i>	<i>Million won</i>	<i>1990-2001</i>
	<i>Foreign commercial banks</i>	<i>Million won</i>	<i>1990-2001</i>
LUXEMBOURG	<i>Commercial banks</i>	<i>Million Euros</i>	<i>1979-2003</i>
MEXICO	<i>Commercial banks</i>	<i>Million Mexican pesos</i>	<i>1985-2003</i>
NETHERLANDS	<i>All banks</i>	<i>Million Euros</i>	<i>1979-2003</i>
NEW ZEALAND	<i>All banks</i>	<i>Million New Zealand dollars</i>	<i>1990-2003</i>
NORWAY	<i>All banks</i>	<i>Million Norwegian kroner</i>	<i>1979-2003</i>
	<i>Commercial banks</i>	<i>Million Norwegian kroner</i>	<i>1979-2003</i>
	<i>Savings banks</i>	<i>Million Norwegian kroner</i>	<i>1979-2003</i>
POLAND	<i>All banks</i>	<i>Million Zlotys</i>	<i>1993-2003</i>
	<i>Commercial banks</i>	<i>Million Zlotys</i>	<i>1993-2003</i>
	<i>Polish commercial banks</i>	<i>Million Zlotys</i>	<i>1993-2003</i>
	<i>Foreign commercial banks</i>	<i>Million Zlotys</i>	<i>1993-2003</i>
	<i>Co-operative banks</i>	<i>Million Zlotys</i>	<i>1993-2003</i>
	<i>Other banks</i>	<i>Million Zlotys</i>	<i>1993-1995</i>
	<i>Specialised banks</i>	<i>Million Zlotys</i>	<i>1993-1995</i>
	<i>Banks which emerged from the structure of NBP</i>	<i>Million Zlotys</i>	<i>1993-1995</i>
PORTUGAL	<i>Commercial banks</i>	<i>Million Euros</i>	<i>1979-2003</i>
SLOVAK REPUBLIC	<i>All banks</i>	<i>Thousands Slovak Kroner</i>	<i>1995-2003</i>
SPAIN	<i>All banks</i>	<i>Million Euros</i>	<i>1979-2003</i>
	<i>Commercial banks</i>	<i>Million Euros</i>	<i>1979-2003</i>
	<i>Savings banks</i>	<i>Million Euros</i>	<i>1979-2003</i>
	<i>Co-operative banks</i>	<i>Million Euros</i>	<i>1979-2003</i>
SWEDEN	<i>Commercial banks</i>	<i>Million Swedish kroner</i>	<i>1979-2003</i>

<b>COUNTRY</b>	<b>BANKING GROUP</b>	<b>CURRENCY</b>	<b>PERIOD COVERED</b>
	<i>Foreign commercial banks</i>	<i>Million Swedish kroner</i>	<i>1986-2003</i>
	<i>Savings banks</i>	<i>Million Swedish kroner</i>	<i>1979-2003</i>
	<i>Co-operative banks</i>	<i>Million Swedish kroner</i>	<i>1980-1991</i>
SWITZERLAND	<i>All banks</i>	<i>Million Swiss francs</i>	<i>1979-2003</i>
	<i>Large commercial banks</i>	<i>Million Swiss francs</i>	<i>1979-2003</i>
	<i>Other Swiss and foreign commercial banks</i>	<i>Million Swiss francs</i>	<i>1979-2003</i>
	<i>Other Swiss commercial banks</i>	<i>Million Swiss francs</i>	<i>1979-2003</i>
	<i>Foreign commercial banks</i>	<i>Million Swiss francs</i>	<i>1979-2003</i>
	<i>Cantonal banks</i>	<i>Million Swiss francs</i>	<i>1979-2003</i>
	<i>Regional and savings banks</i>	<i>Million Swiss francs</i>	<i>1979-2003</i>
	<i>Loan associations and agricultural co-operatives</i>	<i>Million Swiss francs</i>	<i>1979-2003</i>
TURKEY	<i>Commercial banks</i>	<i>Million Turkish liras</i>	<i>1981-2003</i>
UNITED KINGDOM	<i>Commercial banks</i>	<i>Million Pounds sterling</i>	<i>1984-2003</i>
UNITED STATES	<i>Commercial banks</i>	<i>Million US dollars</i>	<i>1979-2003</i>
	<i>Large commercial banks</i>	<i>Million US dollars</i>	<i>1985-2003</i>
	<i>Savings institutions</i>	<i>Million US dollars</i>	<i>1984-2003</i>

- *Structure of the financial system tables (2ASTR tables): 1995-2003, as available for each country;*
- *Classification of bank assets and liabilities by resident/non-resident and domestic/foreign currency (2ACCLASS table): 1995-2003, as available for each country.*

### **III DATA SPECIFICATION**

#### **A Frequency of the data**

All data are annual and based on calendar year unless otherwise indicated in the methodological notes (see Section III.D. Methodological information).

#### **B Units**

All data are in national currencies.

<b>COUNTRY</b>	<b>Units of national currency</b>
Australia	Australian dollars
Austria	Euros (1999 ATS euro)
Belgium	Euros (1999 BEF euro)
Canada	Canadian dollars
Czech Republic	Czech koruny
Denmark	Danish Kroner
Finland	Euros (1999 FIM euro)
France	Euros (1999 FRF euro)
Germany	Euros (1999 DEM euro)
Greece	Euros (2001 GRD euro)
Hungary	Forint
Iceland	Icelandic kronur
Ireland	Euros (1999 IEP euro)
Italy	Euros (1999 ITL euro)
Japan	Yen
Korea	Won
Luxembourg	Euros (1999 LUF euro)
Mexico	Mexican Pesos
Netherlands	Euros (1999 NLG euro)
New Zealand	New-Zealand dollars
Norway	Norwegian kroner
Poland	Zlotys
Portugal	Euros (1999 PTE euro)
Slovak Republic	Slovak koruny
Spain	Euros (1999 ESP euro)
Sweden	Swedish kronor
Switzerland	Swiss francs
Turkey	Turkish liras
UK	Pounds sterling
USA	US dollars

**C** *Conventional signs*

A dash “-” designates that data are not available.

**D** *Methodological information*

Some methodological information is provided within the tables. This information is pointed out by an icon on the concerned dimension as shown below:

ITEM	YEAR	1986	1987	1988	1989
<b>TITRE11: INCOME STATEMENT</b>		-	-	-	-
IND1TE: 1. Interest income		21 114.0	25 061.0	27 384.0	37 341.0
IND2TE: 2. Interest expenses		15 770.0	18 869.0	19 173.0	27 691.0
IND3TD: 3. Net interest income		5 344.0	6 192.0	8 211.0	9 650.0
<b>IN04TE: 4. Net non-interest income</b>		3 420.0	4 658.0	5 327.0	5 948.0
IND4AE: 4.a. Fees and commissions receivable		-	-	-	-
IND4BE: 4.b. Fees and commissions payable		-	-	-	-
IND4CE: 4.c. Net profit or loss on financial operations		-	-	-	-
IND4DE: 4.d. Other net non-interest income		-	-	-	-
IND5TD: 5. Net interest and non-interest income		8 764.0	10 850.0	13 538.0	15 598.0
<b>IN06TE: 6. Operating expenses</b>		6 430.0	7 238.0	8 770.0	10 144.0
IND6AE: 6.a. Staff costs		-	-	-	-
IND6BE: 6.b. Property costs		-	-	-	-
IND6CE: 6.c. Other operating expenses		-	-	-	-
IND7TD: 7. Net income before provisions		2 334.0	3 612.0	4 768.0	5 454.0
<b>IN08TE: 8. Net provisions</b>		461.0	803.0	1 052.0	1 709.0
IND8AE: 8.a. Provisions on loans		-	-	-	-
IND8BE: 8.b. Provisions on securities		-	-	-	-

The methodological notes available at a country level are covering the following information: Currency, direct source, geographic coverage, institutional coverage and general comments on data.

#### IV TECHNICAL INFORMATION

##### A *Installing Beyond 20/20 and getting started*

The user should refer to technical documentation, *Quick Start Guide*, provided in this package.

##### B *Organisation of the database*

As indicated above, the database is organised as separate tables. See section *II. Statistical coverage* for the description of tables.

Tables are organised according to “dimensions” specific to each data set.

Table	Dimension 1	Dimension 2	Dimension 3	Dimension 4
2AINC tables by country	Bank	Year	Item*	--
2ASTR tables by country	Year	Type**	Structure	--
2ACCLASS table	Country	Year	Type***	Classification****

(\*) Item: All items (1 through 80) of the standard framework

(\*\*) Type: Number of institutions, branches and employees, total assets and total financial assets.

(\*\*\*) Type: Resident or non-resident.

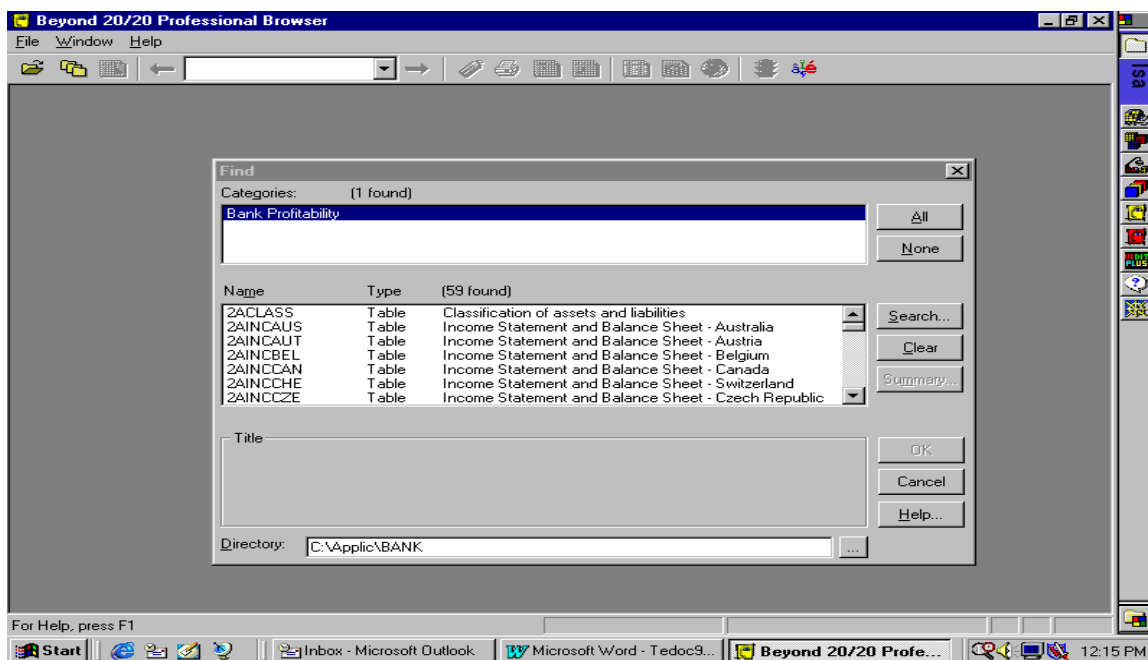
(\*\*\*\*) Classification: Domestic or foreign currency.

### C Languages

All textual information included in tables is available in English and French.

### D How to use the bank profitability database

- Double click on the icon for Beyond 20/20 to access the browser;
- Beyond 20/20 is menu driven and easy to use. The *Quick Start Guide* also provides useful technical information.
- To open a table the menu prompt will offer the followings choices:



- Data can be sorted by selecting one or more of the “dimensions” listed under IV, C *Organisation of the database*.
- Extraction of data into user’s own system is easy to handle through the menu option “File; Save as” which offers several formats.

- f) Other features such as printing, charting, reorganising the data display, etc. are included in menu driven options (see also *Quick Start Guide*).