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BANQUE NATIONALE SUISSE  
BANCA NAZIONALE SVIZZERA  
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# Annex to the press release The Banks in Switzerland

Statistics  
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## Explanation of symbols

0	Smaller than half of the unit used, but larger than zero ( <i>rounded zero</i> ).
—	No data reported or a rate of change or a difference was calculated based on two exactly equal values ( <i>absolute zero</i> ).
.	Figure unknown, confidential, meaningless, no longer reported or no reporting institutions ( <i>missing value</i> ).
<b>195</b>	Figures in bold type are published for the first time in the current issue of <i>The Banks in Switzerland</i> or had to be revised or corrected from the previous issue.
—	Break in the series.

## Notes

### Rounding differences

The figures in the tables are rounded. Where rounded figures are used in calculations (totals, balances, rates of change, shares), deviations from the exact values can result.

### Further information

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## Internet

### The Banks in Switzerland on the Internet

The complete set of tables in the publication *The Banks in Switzerland* is also available on the Internet at [www.snb.ch](http://www.snb.ch), *Publications, The Banks in Switzerland* as of 17 June 2004. The data are updated on a yearly basis. The printed version of the publication (available in German and in French) will be published in mid-August 2004.



# 1 Structure of the Swiss banking system

In millions of Swiss francs and number of institutions / employees

Group	End of year	Number of institutions	Balance sheet positions			Fiduciary assets and liabilities	Earnings for year	Loss for year	Personnel <sup>1</sup>
			Total assets and liabilities	Foreign assets	Foreign liabilities				
		1	2	3	4	5	6	7	8
1.00 Cantonal banks	1999	24	296 195	22 306	25 877	7 533	916	473	18 404
	2000	24	303 385	18 843	24 981	8 975	1 072	149	19 190
	2001	24	304 779	22 555	25 897	10 014	893	429	17 677
	2002	24	312 804	31 089	25 656	8 313	896	1 228	17 107
	2003	<b>24</b>	<b>310 664</b>	<b>29 046</b>	<b>24 554</b>	<b>6 962</b>	<b>1 207</b>	<b>—</b>	<b>16 711</b>
2.00 Big banks	1999	3	1 504 757	1 082 279	970 407	71 705	11 045	—	59 362
	2000	3	1 340 310	983 062	916 591	74 656	11 539	—	59 114
	2001	3	1 415 981	1 066 428	1 008 244	62 891	6 510	—	55 991
	2002	3	1 444 462	1 117 267	1 033 861	52 220	7 048	725	54 630
	2003	<b>3</b>	<b>1 408 660</b>	<b>1 073 010</b>	<b>976 608</b>	<b>50 237</b>	<b>7 053</b>	<b>—</b>	<b>51 383</b>
3.00 Regional banks and savings banks	1999	106	74 065	507	1 315	339	314	—	5 178
	2000	103	75 808	604	1 378	486	370	1	5 451
	2001	94	77 682	834	1 518	539	348	—	4 697
	2002	88	78 820	804	1 821	408	293	3	4 642
	2003	<b>83</b>	<b>80 619</b>	<b>966</b>	<b>1 709</b>	<b>350</b>	<b>364</b>	<b>—</b>	<b>4 424</b>
4.00 Raiffeisen banks <sup>2</sup>	1999	1	65 556	33	676	—	88	—	3 574
	2000	1	77 142	2 381	3 260	260	349	—	4 999
	2001	1	82 409	2 712	3 631	230	335	—	5 466
	2002	1	92 684	5 676	3 843	170	429	—	5 805
	2003	<b>1</b>	<b>102 140</b>	<b>9 427</b>	<b>4 162</b>	<b>153</b>	<b>453</b>	<b>—</b>	<b>6 058</b>
5.00 Other banks	1999	200	266 293	158 437	138 032	231 216	4 373	23	28 557
	2000	204	290 968	172 436	147 374	274 001	5 273	132	30 912
	2001	205	312 180	192 351	161 418	280 350	3 858	224	31 412
	2002	200	290 447	175 575	144 453	239 314	2 921	642	30 902
	2003	<b>190</b>	<b>301 519</b>	<b>184 049</b>	<b>151 638</b>	<b>216 754</b>	<b>3 501</b>	<b>89</b>	<b>29 459</b>
5.11 Trading banks	1999	16	53 391	16 572	9 340	15 079	408	—	4 736
	2000	13	55 199	15 565	9 379	18 097	449	—	4 872
	2001	12	53 095	15 708	9 667	16 031	350	1	4 659
	2002	11	40 623	4 841	2 719	6 366	144	5	2 973
	2003	<b>9</b>	<b>41 994</b>	<b>5 114</b>	<b>3 233</b>	<b>5 700</b>	<b>350</b>	<b>—</b>	<b>2 799</b>
5.12 Stock exchange banks	1999	54	64 309	37 488	32 295	41 402	1 737	10	7 053
	2000	57	70 830	41 744	34 091	48 545	2 012	26	8 043
	2001	61	68 679	41 287	33 920	50 147	1 470	88	8 260
	2002	62	80 858	48 204	37 812	55 401	1 149	515	10 693
	2003	<b>55</b>	<b>82 853</b>	<b>50 259</b>	<b>39 459</b>	<b>48 474</b>	<b>1 330</b>	<b>29</b>	<b>9 593</b>
5.14 Other banks	1999	7	2 915	124	18	55	63	—	699
	2000	7	3 204	125	7	56	60	—	714
	2001	7	3 439	105	30	51	60	—	645
	2002	5	3 238	116	13	46	59	—	606
	2003	<b>4</b>	<b>3 139</b>	<b>230</b>	<b>50</b>	<b>44</b>	<b>172</b>	<b>—</b>	<b>566</b>
5.20 Foreign-controlled banks	1999	123	145 678	104 254	96 378	174 680	2 165	13	16 069
	2000	127	161 734	115 002	103 897	207 302	2 752	105	17 283
	2001	125	186 967	135 251	117 801	214 120	1 978	136	17 848
	2002	122	165 728	122 413	103 908	177 501	1 570	122	16 629
	2003	<b>122</b>	<b>173 533</b>	<b>128 446</b>	<b>108 896</b>	<b>162 536</b>	<b>1 649</b>	<b>60</b>	<b>16 501</b>
7.00 Branches of foreign banks	1999	21	21 534	11 754	15 252	21 247	71	41	1 124
	2000	23	18 843	10 735	12 398	9 056	158	29	1 243
	2001	25	17 010	11 340	11 960	9 730	102	108	1 320
	2002	25	16 436	10 266	12 397	8 139	117	20	1 358
	2003	<b>26</b>	<b>16 012</b>	<b>11 149</b>	<b>11 769</b>	<b>9 200</b>	<b>109</b>	<b>20</b>	<b>1 282</b>
8.00 Private banks	1999	17	15 448	6 128	4 799	35 318	482	—	3 398
	2000	17	18 424	8 128	5 399	44 207	713	—	4 089
	2001	17	17 374	8 790	5 626	43 409	434	—	4 503
	2002	15	16 222	7 697	5 548	30 814	174	0	3 881
	2003	<b>15</b>	<b>17 427</b>	<b>8 074</b>	<b>5 264</b>	<b>26 333</b>	<b>191</b>	<b>—</b>	<b>3 596</b>
1.00–8.00 All banks	1999	372	2 243 849	1 281 445	1 156 359	367 358	17 289	537	119 597
	2000	375	2 124 880	1 196 189	1 111 380	411 641	19 474	310	124 998
	2001	369	2 227 416	1 305 009	1 218 293	407 162	12 480	761	121 065
	2002	356	2 251 874	1 348 373	1 227 579	339 377	11 878	2 618	118 325
	2003	<b>342</b>	<b>2 237 042</b>	<b>1 315 721</b>	<b>1 175 704</b>	<b>309 989</b>	<b>12 878</b>	<b>108</b>	<b>112 915</b>

<sup>1</sup> Part-time, apprenticeship and trainee positions weighted.

<sup>2</sup> A group consisting of 471 (2002: 493) banks.

## 2 Assets and liabilities, domestic and foreign

### All banks

In millions of Swiss francs / year-on-year growth rates in percent

Items	Domestic			Foreign			Total			
	2002	2003	in %	2002	2003	in %	2002	2003	in %	
	1	2	3	4	5		6	7	8	9
<b>Assets</b>										
Liquid assets	17 195	<b>16 475</b>	- 4.2	1 953	<b>1 126</b>	- 42.4	19 148	<b>17 601</b>	- 8.1	
Money-market paper held	11 552	<b>9 288</b>	- 19.6	71 639	<b>56 604</b>	- 21.0	83 191	<b>65 892</b>	- 20.8	
Claims on banks <sup>1</sup>	67 884	<b>75 432</b>	<b>11.1</b>	466 911	<b>553 768</b>	<b>18.6</b>	534 795	<b>629 200</b>	<b>17.7</b>	
Claims on customers <sup>1</sup>	147 749	<b>136 388</b>	- 7.7	253 206	<b>213 841</b>	- 15.5	400 955	<b>350 229</b>	- 12.7	
Mortgage claims	540 187	<b>563 018</b>	<b>4.2</b>	5 949	<b>16 154</b>	<b>171.5</b>	546 136	<b>579 172</b>	<b>6.0</b>	
Securities trading portfolios	18 838	<b>26 326</b>	<b>39.7</b>	210 105	<b>244 965</b>	<b>16.6</b>	228 943	<b>271 291</b>	<b>18.5</b>	
Financial investments	33 702	<b>33 928</b>	<b>0.7</b>	46 209	<b>58 457</b>	<b>26.5</b>	79 911	<b>92 384</b>	<b>15.6</b>	
Participating interests	10 246	<b>10 247</b>	<b>0.0</b>	23 439	<b>27 865</b>	<b>18.9</b>	33 685	<b>38 112</b>	<b>13.1</b>	
Fixed assets	19 697	<b>18 743</b>	- 4.8	855	<b>645</b>	- 24.5	20 551	<b>19 388</b>	- 5.7	
Other <sup>2</sup>	36 451	<b>31 476</b>	- 13.6	268 108	<b>142 297</b>	- 46.9	304 559	<b>173 773</b>	- 42.9	
<b>Total</b>										
<b>Total</b>	<b>903 501</b>	<b>921 320</b>	<b>2.0</b>	<b>1 348 373</b>	<b>1 315 721</b>	<b>- 2.4</b>	<b>2 251 874</b>	<b>2 237 042</b>	<b>- 0.7</b>	
of which										
in Swiss francs	851 249	<b>864 451</b>	<b>1.6</b>	140 796	<b>131 181</b>	<b>- 6.8</b>	992 045	<b>995 632</b>	<b>0.4</b>	
in foreign currency	44 449	<b>45 336</b>	<b>2.0</b>	1 198 968	<b>1 176 745</b>	<b>- 1.9</b>	1 243 417	<b>1 222 081</b>	<b>- 1.7</b>	
precious metals	7 071	<b>10 853</b>	<b>53.5</b>	8 344	<b>7 793</b>	<b>- 6.6</b>	15 414	<b>18 646</b>	<b>21.0</b>	
Fiduciary assets	2 142	<b>2 937</b>	<b>37.1</b>	337 235	<b>307 053</b>	<b>- 8.9</b>	339 377	<b>309 989</b>	<b>- 8.7</b>	
<b>Liabilities</b>										
Money-market paper issued	867	<b>3 173</b>	<b>266.1</b>	46 810	<b>53 692</b>	<b>14.7</b>	47 676	<b>56 865</b>	<b>19.3</b>	
Liabilities vis-à-vis banks <sup>1</sup>	128 282	<b>136 833</b>	<b>6.7</b>	437 813	<b>513 386</b>	<b>17.3</b>	566 095	<b>650 219</b>	<b>14.9</b>	
Liabilities vis-à-vis customers in the form of savings	224 898	<b>245 694</b>	<b>9.2</b>	11 188	<b>12 544</b>	<b>12.1</b>	236 087	<b>258 238</b>	<b>9.4</b>	
Liabilities vis-à-vis customers in the form of deposits	80 595	<b>89 506</b>	<b>11.1</b>	7 693	<b>8 955</b>	<b>16.4</b>	88 288	<b>98 460</b>	<b>11.5</b>	
Other liabilities vis-à-vis customers, sight	120 847	<b>164 253</b>	<b>35.9</b>	66 778	<b>92 021</b>	<b>37.8</b>	187 625	<b>256 274</b>	<b>36.6</b>	
Other liabilities vis-à-vis customers, time <sup>1</sup>	119 522	<b>88 270</b>	- 26.1	300 306	<b>273 098</b>	<b>- 9.1</b>	419 828	<b>361 369</b>	<b>- 13.9</b>	
Medium-term bank-issued notes	38 792	<b>32 370</b>	- 16.6	.	.	.	38 792	<b>32 370</b>	<b>- 16.6</b>	
Bonds / mortgage bonds	98 837	<b>93 399</b>	- 5.5	85 013	<b>66 818</b>	- 21.4	183 850	<b>160 217</b>	- 12.9	
Other <sup>2</sup>	93 845	<b>89 278</b>	- 4.9	270 893	<b>153 992</b>	- 43.2	364 739	<b>243 270</b>	- 33.3	
Capital	117 811	<b>118 563</b>	<b>0.6</b>	1 084	<b>1 198</b>	<b>10.5</b>	118 895	<b>119 761</b>	<b>0.7</b>	
<b>Total</b>										
<b>Total</b>	<b>1 024 296</b>	<b>1 061 338</b>	<b>3.6</b>	<b>1 227 579</b>	<b>1 175 704</b>	<b>- 4.2</b>	<b>2 251 874</b>	<b>2 237 042</b>	<b>- 0.7</b>	
of which										
in Swiss francs	910 732	<b>935 861</b>	<b>2.8</b>	121 729	<b>98 779</b>	<b>- 18.9</b>	1 032 461	<b>1 034 640</b>	<b>0.2</b>	
in foreign currency	107 529	<b>120 419</b>	<b>12.0</b>	1 096 954	<b>1 064 950</b>	<b>- 2.9</b>	1 204 483	<b>1 185 369</b>	<b>- 1.6</b>	
precious metals	5 566	<b>5 020</b>	- 9.8	8 387	<b>11 971</b>	<b>42.7</b>	13 953	<b>16 991</b>	<b>21.8</b>	
Fiduciary liabilities	54 156	<b>49 030</b>	- 9.5	285 221	<b>260 960</b>	- 8.5	339 377	<b>309 989</b>	- 8.7	

<sup>1</sup> Including precious metals, securities lending and non-monetary claims and liabilities arising from repo transactions.

<sup>2</sup> Adjustment accounts, other assets, non paid-up capital.

<sup>3</sup> Adjustment accounts, other liabilities, valuation adjustments and provisions, fluctuation reserve for credit risks, reserves for general banking risks.

## 2 Assets and liabilities, domestic and foreign

### Big banks

In millions of Swiss francs / year-on-year growth rates in percent

Items	Domestic			Foreign			Total		
	2002	2003	in %	2002	2003	in %	2002	2003	in %
	1	2	3	4	5	6	7	8	9
<b>Assets</b>									
Liquid assets	4364	<b>4958</b>	<b>13.6</b>	1 280	<b>387</b>	<b>-69.8</b>	5 645	<b>5 345</b>	<b>-5.3</b>
Money-market paper held	1 689	<b>1 252</b>	<b>-25.9</b>	57 369	<b>39 104</b>	<b>-31.8</b>	59 058	<b>40 355</b>	<b>-31.7</b>
Claims on banks <sup>1</sup>	26 117	<b>30 345</b>	<b>16.2</b>	363 451	<b>451 572</b>	<b>24.2</b>	389 567	<b>481 917</b>	<b>23.7</b>
Claims on customers <sup>1</sup>	62 424	<b>56 342</b>	<b>-9.7</b>	190 497	<b>148 922</b>	<b>-21.8</b>	252 921	<b>205 264</b>	<b>-18.8</b>
Mortgage claims	181 509	<b>189 984</b>	<b>4.7</b>	3 703	<b>13 657</b>	<b>268.8</b>	185 212	<b>203 641</b>	<b>10.0</b>
Securities trading portfolios	11 782	<b>16 144</b>	<b>37.0</b>	204 196	<b>237 970</b>	<b>16.5</b>	215 977	<b>254 114</b>	<b>17.7</b>
Financial investments	7 765	<b>9 081</b>	<b>16.9</b>	17 165	<b>24 395</b>	<b>42.1</b>	24 930	<b>33 476</b>	<b>34.3</b>
Participating interests	6 675	<b>6 010</b>	<b>-10.0</b>	21 376	<b>25 843</b>	<b>20.9</b>	28 051	<b>31 853</b>	<b>13.6</b>
Fixed assets	8 377	<b>7 997</b>	<b>-4.5</b>	784	<b>587</b>	<b>-25.2</b>	9 161	<b>8 583</b>	<b>-6.3</b>
Other <sup>2</sup>	16 494	<b>13 537</b>	<b>-17.9</b>	257 445	<b>130 574</b>	<b>-49.3</b>	273 940	<b>144 112</b>	<b>-47.4</b>
<b>Total</b>									
<b>Total</b>	<b>327 195</b>	<b>335 650</b>	<b>2.6</b>	<b>1 117 267</b>	<b>1 073 010</b>	<b>-4.0</b>	<b>1 444 462</b>	<b>1 408 660</b>	<b>-2.5</b>
of which									
in Swiss francs	300 147	<b>308 626</b>	<b>2.8</b>	77 191	<b>60 706</b>	<b>-21.4</b>	377 338	<b>369 331</b>	<b>-2.1</b>
in foreign currency	21 518	<b>18 691</b>	<b>-13.1</b>	1 032 591	<b>1 005 544</b>	<b>-2.6</b>	1 054 109	<b>1 024 235</b>	<b>-2.8</b>
precious metals	5 531	<b>8 333</b>	<b>50.7</b>	7 484	<b>6 760</b>	<b>-9.7</b>	13 015	<b>15 093</b>	<b>16.0</b>
Fiduciary assets	11	<b>10</b>	<b>-15.3</b>	52 209	<b>50 227</b>	<b>-3.8</b>	52 220	<b>50 237</b>	<b>-3.8</b>
<b>Liabilities</b>									
Money-market paper issued	834	<b>3 087</b>	<b>270.2</b>	46 561	<b>53 437</b>	<b>14.8</b>	47 395	<b>56 524</b>	<b>19.3</b>
Liabilities vis-à-vis banks <sup>1</sup>	73 515	<b>81 260</b>	<b>10.5</b>	354 636	<b>428 241</b>	<b>20.8</b>	428 151	<b>509 501</b>	<b>19.0</b>
Liabilities vis-à-vis customers in the form of savings	64 023	<b>69 849</b>	<b>9.1</b>	6 198	<b>7 126</b>	<b>15.0</b>	70 221	<b>76 975</b>	<b>9.6</b>
Liabilities vis-à-vis customers in the form of deposits	35 364	<b>39 042</b>	<b>10.4</b>	4 700	<b>5 393</b>	<b>14.7</b>	40 064	<b>44 435</b>	<b>10.9</b>
Other liabilities vis-à-vis customers, sight	57 983	<b>84 044</b>	<b>44.9</b>	27 800	<b>44 350</b>	<b>59.5</b>	85 784	<b>128 393</b>	<b>49.7</b>
Other liabilities vis-à-vis customers, time <sup>1</sup>	63 294	<b>50 470</b>	<b>-20.3</b>	247 111	<b>225 907</b>	<b>-8.6</b>	310 404	<b>276 377</b>	<b>-11.0</b>
Medium-term bank-issued notes	5 762	<b>3 444</b>	<b>-40.2</b>	.	.	.	5 762	<b>3 444</b>	<b>-40.2</b>
Bonds / mortgage bonds	9 406	<b>6 526</b>	<b>-30.6</b>	83 669	<b>65 603</b>	<b>-21.6</b>	93 075	<b>72 129</b>	<b>-22.5</b>
Other <sup>3</sup>	33 205	<b>29 032</b>	<b>-12.6</b>	262 111	<b>145 358</b>	<b>-44.5</b>	295 316	<b>174 389</b>	<b>-40.9</b>
Capital	67 215	<b>65 299</b>	<b>-2.8</b>	1 075	<b>1 193</b>	<b>10.9</b>	68 290	<b>66 492</b>	<b>-2.6</b>
<b>Total</b>									
<b>Total</b>	<b>410 601</b>	<b>432 052</b>	<b>5.2</b>	<b>1 033 861</b>	<b>976 608</b>	<b>-5.5</b>	<b>1 444 462</b>	<b>1 408 660</b>	<b>-2.5</b>
of which									
in Swiss francs	341 575	<b>353 386</b>	<b>3.5</b>	71 184	<b>50 223</b>	<b>-29.4</b>	412 759	<b>403 609</b>	<b>-2.2</b>
in foreign currency	64 387	<b>74 877</b>	<b>16.3</b>	955 486	<b>916 556</b>	<b>-4.1</b>	1 019 873	<b>991 433</b>	<b>-2.8</b>
precious metals	4 639	<b>3 790</b>	<b>-18.3</b>	7 191	<b>9 829</b>	<b>36.7</b>	11 830	<b>13 619</b>	<b>15.1</b>
Fiduciary liabilities	11 347	<b>9 559</b>	<b>-15.8</b>	40 873	<b>40 678</b>	<b>-0.5</b>	52 220	<b>50 237</b>	<b>-3.8</b>

<sup>1</sup> Including precious metals, securities lending and non-monetary claims and liabilities arising from repo transactions.

<sup>2</sup> Adjustment accounts, other assets, non paid-up share capital.

<sup>3</sup> Adjustment accounts, other liabilities, valuation adjustments and provisions, fluctuation reserve for credit risks, reserves for general banking risks.

### 3 Geographical breakdown of assets and liabilities shown in the balance sheet <sup>1</sup>

#### Total 107 banks<sup>2</sup> (2002: 110)

In millions of Swiss francs

Countries	Foreign assets		Foreign liabilities		Net position	
	2002	2003	2002	2003	2002	2003
	1	2	3	4	5	6
<b>Europe</b>	<b>720 707</b>	<b>724 690</b>	<b>673 367</b>	<b>646 285</b>	<b>47 340</b>	<b>78 405</b>
European Union	658 006	<b>674 321</b>	519 246	<b>547 381</b>	138 759	<b>126 940</b>
Belgium	20 440	<b>12 650</b>	32 068	<b>34 000</b>	- 11 628	<b>- 21 350</b>
Denmark	5 963	<b>4 450</b>	4 295	<b>2 795</b>	1 668	<b>1 655</b>
Germany	98 482	<b>71 548</b>	65 210	<b>73 166</b>	33 272	<b>- 1 619</b>
Finland	2 271	<b>1 881</b>	316	<b>603</b>	1 954	<b>1 278</b>
France	72 020	<b>53 681</b>	63 350	<b>43 057</b>	8 670	<b>10 624</b>
Greece	4 261	<b>4 868</b>	3 861	<b>3 573</b>	400	<b>1 295</b>
Ireland	12 174	<b>8 259</b>	4 043	<b>9 939</b>	8 130	<b>- 1 680</b>
Italy	39 171	<b>42 893</b>	31 614	<b>35 285</b>	7 557	<b>7 608</b>
Luxembourg	19 302	<b>20 015</b>	30 114	<b>28 003</b>	- 10 812	<b>- 7 988</b>
Netherlands	23 858	<b>24 495</b>	13 836	<b>16 940</b>	10 022	<b>7 555</b>
Austria	11 819	<b>12 996</b>	7 120	<b>6 816</b>	4 699	<b>6 180</b>
Portugal	1 886	<b>2 076</b>	2 006	<b>1 728</b>	- 120	<b>349</b>
Sweden	7 402	<b>4 156</b>	3 626	<b>2 652</b>	3 776	<b>1 504</b>
Spain	10 806	<b>9 948</b>	10 591	<b>12 384</b>	215	<b>- 2 436</b>
United Kingdom	328 151	<b>400 404</b>	247 197	<b>276 438</b>	80 953	<b>123 966</b>
EFTA	4 076	<b>1 614</b>	4 125	<b>1 022</b>	- 48	<b>591</b>
Iceland	154	<b>142</b>	31	<b>73</b>	123	<b>69</b>
Norway	3 922	<b>1 471</b>	4 094	<b>949</b>	- 171	<b>522</b>
Rest of Europe	58 625	<b>48 755</b>	149 996	<b>97 882</b>	- 91 371	<b>- 49 127</b>
of which						
Poland	656	<b>790</b>	351	<b>476</b>	306	<b>314</b>
Russian Federation	2 845	<b>3 866</b>	2 307	<b>3 581</b>	538	<b>285</b>
Turkey	2 356	<b>2 112</b>	3 279	<b>3 457</b>	- 923	<b>- 1 345</b>
<b>North America</b>	<b>409 292</b>	<b>361 186</b>	<b>259 296</b>	<b>205 175</b>	<b>149 996</b>	<b>156 011</b>
Canada	16 924	<b>9 552</b>	9 324	<b>6 130</b>	7 600	<b>3 422</b>
United States	392 368	<b>351 634</b>	249 971	<b>199 045</b>	142 396	<b>152 589</b>
<b>Caribbean</b>	<b>53 025</b>	<b>58 023</b>	<b>87 550</b>	<b>101 661</b>	<b>- 34 525</b>	<b>- 43 638</b>
of which						
Bahamas	3 781	<b>6 238</b>	11 668	<b>18 390</b>	- 7 887	<b>- 12 152</b>
Cayman Islands	25 072	<b>23 964</b>	26 622	<b>28 209</b>	- 1 550	<b>- 4 245</b>
Netherlands Antilles	1 237	<b>1 232</b>	1 909	<b>1 281</b>	- 672	<b>- 49</b>
Panama	3 206	<b>3 573</b>	9 524	<b>9 603</b>	- 6 319	<b>- 6 030</b>
West Indies (GB)	13 073	<b>15 073</b>	27 824	<b>33 265</b>	- 14 751	<b>- 18 191</b>
<b>Latin America</b>	<b>10 473</b>	<b>12 240</b>	<b>15 036</b>	<b>16 026</b>	<b>- 4 563</b>	<b>- 3 786</b>
of which						
Argentina	875	<b>983</b>	2 635	<b>3 802</b>	- 1 760	<b>- 2 819</b>
Brazil	2 438	<b>2 969</b>	4 807	<b>4 524</b>	- 2 369	<b>- 1 555</b>
Mexico	3 871	<b>3 799</b>	1 720	<b>2 516</b>	2 151	<b>1 283</b>
<b>Middle East</b>	<b>13 663</b>	<b>13 171</b>	<b>45 003</b>	<b>47 386</b>	<b>- 31 340</b>	<b>- 34 214</b>
of which						
Egypt	710	<b>758</b>	1 882	<b>2 686</b>	- 1 172	<b>- 1 928</b>
Israel	1 750	<b>2 416</b>	4 449	<b>4 500</b>	- 2 699	<b>- 2 085</b>
Saudi Arabia	3 491	<b>2 763</b>	6 608	<b>7 259</b>	- 3 116	<b>- 4 496</b>
<b>Africa</b>	<b>4 748</b>	<b>4 583</b>	<b>8 885</b>	<b>8 938</b>	<b>- 4 137</b>	<b>- 4 355</b>
of which						
Algeria	94	<b>84</b>	255	<b>237</b>	- 161	<b>- 154</b>
Liberia	1 712	<b>1 505</b>	2 116	<b>1 909</b>	- 404	<b>- 403</b>
Nigeria	97	<b>57</b>	357	<b>331</b>	- 260	<b>- 274</b>
South Africa	1 208	<b>1 169</b>	2 084	<b>1 882</b>	- 876	<b>- 713</b>
<b>Asia and Oceania</b>	<b>96 386</b>	<b>93 367</b>	<b>95 739</b>	<b>103 568</b>	<b>648</b>	<b>- 10 201</b>
of which						
China	1 239	<b>1 511</b>	2 200	<b>2 287</b>	- 962	<b>- 777</b>
Hong Kong	11 023	<b>10 258</b>	20 596	<b>26 870</b>	- 9 572	<b>- 16 612</b>
India	753	<b>1 700</b>	1 847	<b>2 205</b>	- 1 094	<b>- 506</b>
Japan	52 999	<b>44 535</b>	34 203	<b>35 866</b>	18 796	<b>8 669</b>
Korea (South)	7 012	<b>8 496</b>	4 396	<b>4 036</b>	2 616	<b>4 459</b>
Singapore	13 370	<b>14 321</b>	13 813	<b>11 574</b>	- 443	<b>2 747</b>
<b>Australia / New Zealand</b>	<b>8 125</b>	<b>10 771</b>	<b>8 587</b>	<b>8 224</b>	<b>- 462</b>	<b>2 547</b>
Australia	6 956	<b>9 620</b>	7 862	<b>7 373</b>	- 906	<b>2 247</b>
New Zealand	1 169	<b>1 151</b>	725	<b>851</b>	443	<b>300</b>
<b>Other countries</b>	<b>.</b>	<b>—</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>.</b>
<b>All countries</b>	<b>1 316 420</b>	<b>1 278 031</b>	<b>1 193 463</b>	<b>1 137 263</b>	<b>122 957</b>	<b>140 768</b>

<sup>1</sup> Excluding precious metals.

<sup>2</sup> Swiss banks with business activities abroad, including their foreign branches.



## 4 Geographical breakdown of fiduciary assets and liabilities <sup>1</sup>

**Total 107 banks<sup>2</sup> (2002: 110)**

In millions of Swiss francs

Countries	Foreign assets		Foreign liabilities		Net position	
	2002	2003	2002	2003	2002	2003
	1	2	3	4	5	6
<b>Europe</b>	<b>298 763</b>	<b>266 525</b>	<b>110 621</b>	<b>96 034</b>	<b>188 142</b>	<b>170 491</b>
European Union	239 147	213 127	72 924	67 010	166 222	146 117
Belgium	23 806	22 371	5 632	5 226	18 175	17 145
Denmark	316	446	168	205	147	242
Germany	11 480	9 905	8 787	8 370	2 693	1 534
Finland	.	.	137	146	.	.
France	35 075	21 434	9 930	8 846	25 146	12 588
Greece	.	138	4 466	4 245	.	- 4 107
Ireland	3 333	3 806	387	336	2 946	3 470
Italy	649	1 723	13 048	11 313	- 12 399	- 9 590
Luxembourg	76 747	70 232	2 165	1 737	74 582	68 495
Netherlands	41 795	40 031	2 204	2 622	39 591	37 409
Austria	990	360	1 158	1 000	- 168	- 641
Portugal	357	328	1 445	1 383	- 1 088	- 1 055
Sweden	134	264	659	661	- 524	- 397
Spain	1 427	749	7 340	7 190	- 5 913	- 6 441
United Kingdom	43 014	41 320	15 398	13 730	27 616	27 590
EFTA	15	40	277	201	- 262	- 160
Iceland	.	.	72	8	.	.
Norway	.	40	205	192	.	- 152
Rest of Europe	59 602	53 358	37 420	28 824	22 182	24 534
of which						
Poland	10	.	237	194	- 227	.
Russian Federation	168	816	3 858	3 003	- 3 691	- 2 187
Turkey	480	907	4 442	4 721	- 3 962	- 3 815
<b>North America</b>	<b>3 437</b>	<b>2 476</b>	<b>7 823</b>	<b>7 067</b>	<b>- 4 386</b>	<b>- 4 591</b>
Canada	595	457	1 759	1 664	- 1 164	- 1 207
United States	2 842	2 019	6 064	5 403	- 3 221	- 3 384
<b>Caribbean</b>	<b>9 101</b>	<b>8 293</b>	<b>69 087</b>	<b>64 642</b>	<b>- 59 987</b>	<b>- 56 349</b>
of which						
Bahamas	4 010	3 875	6 242	6 341	- 2 233	- 2 466
Cayman Islands	3 833	3 332	7 262	8 201	- 3 429	- 4 869
Netherlands Antilles	469	266	2 988	2 329	- 2 519	- 2 063
Panama	84	56	16 008	14 767	- 15 923	- 14 711
West Indies (GB)	374	430	31 742	28 834	- 31 369	- 28 404
<b>Latin America</b>	<b>258</b>	<b>695</b>	<b>19 872</b>	<b>16 961</b>	<b>- 19 613</b>	<b>- 16 266</b>
of which						
Argentina	37	55	4 765	4 769	- 4 728	- 4 713
Brazil	112	176	5 137	3 547	- 5 025	- 3 370
Mexico	26	199	3 270	2 571	- 3 244	- 2 372
<b>Middle East</b>	<b>629</b>	<b>3 730</b>	<b>35 473</b>	<b>32 638</b>	<b>- 34 844</b>	<b>- 28 908</b>
of which						
Egypt	.	.	2 305	1 710	.	.
Israel	.	270	3 844	3 293	.	- 3 023
Saudi Arabia	.	.	10 300	9 811	.	.
<b>Africa</b>	<b>279</b>	<b>1 007</b>	<b>8 581</b>	<b>9 586</b>	<b>- 8 302</b>	<b>- 8 579</b>
of which						
Algeria	—	.	272	257	- 272	.
Liberia	—	.	2 372	3 616	- 2 372	.
Nigeria	.	.	780	658	.	.
South Africa	22	26	779	711	- 757	- 684
<b>Asia and Oceania</b>	<b>2 192</b>	<b>4 205</b>	<b>14 434</b>	<b>15 474</b>	<b>- 12 241</b>	<b>- 11 268</b>
of which						
China	.	.	170	171	.	.
Hong Kong	462	589	4 585	4 428	- 4 122	- 3 838
India	—	.	1 086	917	- 1 086	.
Japan	644	767	888	809	- 244	- 42
Korea (South)	—	.	244	125	- 244	.
Singapore	1 043	1 872	1 348	1 234	- 305	638
<b>Australia / New Zealand</b>	<b>24</b>	<b>112</b>	<b>1 356</b>	<b>1 174</b>	<b>- 1 332</b>	<b>- 1 062</b>
Australia	22	110	841	699	- 818	- 589
New Zealand	.	.	516	476	.	.
<b>Other countries</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>All countries</b>	<b>314 684</b>	<b>287 044</b>	<b>267 247</b>	<b>243 577</b>	<b>47 437</b>	<b>43 467</b>

<sup>1</sup> Excluding precious metals.

<sup>2</sup> Swiss banks with business activities abroad, including their foreign branches.

## 5 Sectoral breakdown of domestic assets and liabilities

### Total 67 banks

In millions of Swiss francs

Balance sheet items	Private households <sup>1</sup>		Non-financial corporations		Financial corporations				General government <sup>5</sup>			Other (domestic)	Total (domestic) (col. 1 to 12)
	1	2	3	4	5	6	7	8	9	10	11		
<b>Assets</b>													
Liquid assets													
Money market paper held	812	61	426	4	4550	181	1342				5051	6387	12460
Claims on banks, sight						539						933	7935
Claims on banks, time						14883							14883
Claims on customers	29986	1769	52538	3986		46827					21420	5752	125512
Mortgage claims	404273	5130	106728	477		69		349	1121	8590	15431	1013	536006
Securities and precious metals trading portfolios plus financial investments of which:		17	7445	540	2	19185		1314	386	15431	1184	1013	536006
bonds and notes									1128	4343	11096	10933	54691
shares and other equity-type paper		9	1636	540		9902			618	1224	11096	630	25656
investment fund units		8	5809	0	2	9283			510	2584		542	18740
Participating interests		16	601	1		2401			65	535			535
Total of other assets										6256		47	9387
<b>Total</b>	435072	6993	167739	5009	4552	84085	1342	1663	2701	34729	38751	68823	851460
Fiduciary assets	239	0	582	0		501			4	14	877		2217
<b>Liabilities</b>													
Money-market paper issued												3114	3114
Liabilities vis-à-vis banks, sight													20987
Liabilities vis-à-vis banks, time					103	20884							107177
Liabilities vis-à-vis customers in the form of savings	200060	3185	7840	373	18148	89029					1438	251	232183
Liabilities vis-à-vis customers in the form of deposits	71129	1317	3082	164				13868	2268	2900	1438	251	85471
Other liabilities vis-à-vis customers, sight	29951	3802	70406	2330				5949	2581	683	479	88	150620
Other liabilities vis-à-vis customers, term	11953	2180	22600	2405				8571	11147	14120	7674	2621	84240
Medium-term bank-issued notes								3778	20299	11828	4836	4360	29413
Bonds / mortgage bonds													29413
Total of other liabilities						43221						46138	89359
<b>Total</b>	313093	10483	103928	5272	18251	153134		32165	36295	29531	14427	178361	788923
Fiduciary liabilities	12938	1005	4923	74		2106		440	526	4406	36	3743	30198

<sup>1</sup> Employed, non-employed and self-employed persons whose accounts also serve private and not exclusively business purposes.

<sup>2</sup> These include churches (except for State churches), charities, foundations, associations, trade unions, political parties and professional organisations.

<sup>3</sup> Including one-person companies, limited and general partnerships.

<sup>4</sup> Swiss Federal Railway, Swiss Post, public transport authorities, electricity, gas and water utilities, power stations, hospitals, sanatoria and nursing homes, old people's homes, etc.

<sup>5</sup> Confederation, cantons, municipalities, social security organisations (state old-age and invalidity pension schemes, military service compensation scheme, accident and unemployment insurance schemes), State churches.

## 5 Sectoral breakdown of domestic assets and liabilities

### Total 67 banks

In percent

	Private households <sup>1</sup>		Private non-profit institutions serving households <sup>2</sup>		Non-financial corporations		Financial corporations				General government <sup>5</sup>		Other (domestic)		Total (domestic) (col. 1 to 12)
	1	2	3	4	5	6	7	8	9	10	11	12			
<b>Assets</b>															
Liquid assets															
Money market paper held	10.2	1	5	0	37	1	11							51	100
Claims on banks, sight					—	7								12	100
Claims on banks, time					—	100									100
Claims on customers	23.9	1	42	3										5	100
Mortgage claims	75.4	1	20	0		0								0	100
Securities and precious metals trading portfolios plus financial investments of which:		0	14	1	0	35								20	100
bonds and notes		0	6	2		39								5	100
shares and other equity-type paper		0	31	0	0	50								14	100
investment fund units														100	100
Participating interests		0	6	0		26								67	100
Total of other assets		51	20	1	1	10	0							100	100
<b>Total</b>	<b>10.8</b>	<b>0</b>	<b>26</b>	<b>0</b>	<b>23</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>40</b>	<b>0</b>	<b>1</b>	<b>8</b>	<b>100</b>
Fiduciary assets															100
<b>Liabilities</b>															
Money-market paper issued															100
Liabilities vis-à-vis banks, sight					0	100									100
Liabilities vis-à-vis banks, time					17	83									100
Liabilities vis-à-vis customers in the form of savings	86.2	1	3	0										0	100
Liabilities vis-à-vis customers in the form of deposits	83.2	2	4	0										0	100
Other liabilities vis-à-vis customers, sight	19.9	3	47	2										2	100
Other liabilities vis-à-vis customers, term	14.2	3	27	3										5	100
Medium-term bank-issued notes														14	100
Bonds / mortgage notes														24	100
Total of other liabilities						48								100	100
<b>Total</b>	<b>32</b>	<b>1</b>	<b>11</b>	<b>1</b>	<b>2</b>	<b>16</b>	<b>3</b>	<b>3</b>	<b>4</b>	<b>1</b>	<b>27</b>	<b>1</b>	<b>3</b>	<b>52</b>	<b>100</b>
Fiduciary liabilities	42.8	3	16	0	7	15	2	1	2	15	0	12	1	100	100

<sup>1</sup> Employed, non-employed and self-employed persons whose accounts also serve private and not exclusively business purposes.

<sup>2</sup> These include churches (except for State churches), charities, foundations, associations, trade unions, political parties and professional organisations.

<sup>3</sup> Including one-person companies, limited and general partnerships.

<sup>4</sup> Swiss Federal Railway, Swiss Post, public transport authorities, electricity, gas and water utilities, power stations, hospitals, sanatoria and nursing homes, old people's homes, etc.

<sup>5</sup> Confederation, cantons, municipalities, social security organisations (state old-age and invalidity pension schemes, military service compensation scheme, accident and unemployment insurance schemes), State churches.

## 6 Profit and loss account

In thousand Swiss francs

Year	Income and expense from ordinary banking operations			Net profits / losses from commission business and services				Net dealing income			Other ordinary income			Administrative expenses		Gross profit	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		16
	Interest and discount income	Interest and income from trading portfolios and financial investments	Interest expense (1+2-3)	Profit (1+2-3)	Income Total	Securities trading and investment business	Credit granting business	Other services	Expense	Profit (5-9)	Net dealing income	Total	of which from participating interests	Personnel expenses	Operating expenses	Total	
<b>1.00-8.00 All banks</b>																	
1999	60 534 287	3 111 732	44 572 808	19 073 207	26 268 761	22 775 601	1 404 123	2 089 037	2 618 308	23 650 456	10 710 457	6 006 913	3 896 790	20 889 421	12 218 635	33 108 056	26 332 978
2000	89 234 976	3 383 490	68 967 704	23 650 765	32 539 008	28 770 351	1 759 802	2 008 855	3 609 497	28 929 522	12 473 495	3 662 745	2 053 833	24 069 352	13 438 611	37 507 963	31 208 561
2001	86 071 387	3 358 730	66 821 152	22 808 964	28 473 446	24 379 927	1 838 417	2 255 102	3 261 589	25 211 854	8 882 897	4 376 776	2 659 287	23 578 800	13 605 160	37 183 960	24 098 530
2002	54 636 193	10 064 879	42 405 059	22 296 016	25 956 978	21 902 920	1 961 427	2 091 631	3 116 392	22 839 584	7 476 719	6 699 695	4 650 539	22 506 747	12 336 363	34 843 110	24 468 899
2003	<b>47 592 870</b>	<b>12 109 465</b>	<b>36 139 728</b>	<b>23 562 607</b>	<b>25 571 020</b>	<b>21 263 051</b>	<b>1 748 381</b>	<b>2 559 588</b>	<b>3 006 955</b>	<b>22 564 068</b>	<b>4 093 847</b>	<b>4 727 328</b>	<b>2 848 590</b>	<b>22 251 947</b>	<b>11 295 131</b>	<b>33 547 078</b>	<b>21 400 772</b>
<b>1.00 Cantonal banks</b>																	
1999	9 573 980	498 196	6 146 042	3 926 136	1 562 792	1 283 657	77 272	201 863	1 77 331	1 385 461	576 699	243 390	44 494	1 851 222	1 251 382	3 102 604	3 029 081
2000	10 860 342	465 516	7 094 523	4 231 335	1 838 237	1 530 056	95 392	212 789	240 645	1 597 594	503 552	378 387	57 444	2 048 333	1 314 809	3 363 142	3 347 725
2001	11 414 757	471 313	7 404 066	4 482 005	1 580 931	1 231 192	117 055	232 684	210 015	1 370 915	1 267 46	335 337	93 225	2 075 802	1 387 947	3 463 749	2 851 251
2002	10 003 460	454 821	5 940 359	4 517 924	1 489 005	1 115 525	124 218	249 262	205 306	1 283 698	316 832	200 855	89 021	2 091 484	1 320 722	3 412 186	2 807 121
2003	<b>8 578 531</b>	<b>403 672</b>	<b>4 537 927</b>	<b>4 444 274</b>	<b>1 619 686</b>	<b>1 191 923</b>	<b>121 221</b>	<b>306 542</b>	<b>196 670</b>	<b>1 423 019</b>	<b>468 128</b>	<b>322 415</b>	<b>95 663</b>	<b>2 171 986</b>	<b>1 291 481</b>	<b>3 463 467</b>	<b>3 194 370</b>
<b>2.00 Big banks</b>																	
1999	36 835 644	1 484 799	28 903 903	9 416 540	12 926 785	11 070 476	929 359	926 950	1 128 987	11 797 798	7 295 300	4 946 936	3 439 999	12 344 531	7 056 387	19 400 918	14 055 656
2000	60 086 622	1 320 454	48 909 321	12 497 755	15 763 692	13 890 545	977 480	895 667	1 724 690	14 039 002	8 994 842	2 260 053	1 503 810	14 017 695	7 602 975	21 620 670	16 170 982
2001	56 547 104	1 294 423	46 444 403	11 397 124	14 255 051	12 143 654	1 081 572	1 029 825	1 657 572	12 557 479	6 958 878	2 868 004	2 016 654	13 308 425	7 393 789	20 702 214	13 119 271
2002	30 293 824	8 165 640	27 225 916	11 233 548	13 037 525	10 906 670	1 178 930	951 925	1 585 114	11 452 411	5 383 118	5 655 315	4 146 545	12 536 376	6 425 784	18 962 160	14 762 232
2003	<b>27 722 986</b>	<b>10 535 243</b>	<b>25 646 170</b>	<b>12 612 059</b>	<b>12 705 246</b>	<b>10 335 302</b>	<b>1 129 911</b>	<b>1 240 033</b>	<b>1 585 231</b>	<b>11 120 015</b>	<b>1 342 527</b>	<b>3 553 005</b>	<b>2 372 175</b>	<b>12 245 028</b>	<b>5 608 814</b>	<b>17 853 842</b>	<b>10 773 764</b>
<b>3.00 Regional banks and savings banks</b>																	
1999	2 613 733	172 892	1 536 316	1 250 310	279 624	209 870	8 316	61 438	25 896	253 730	67 133	53 396	3 855	451 301	346 469	797 770	826 794
2000	2 903 875	1 609 61	1 756 060	1 308 776	358 355	289 338	7 797	61 220	32 763	325 593	77 663	51 947	5 054	489 109	361 219	850 328	913 651
2001	3 078 681	1 482 25	1 897 582	1 329 396	285 445	214 728	8 308	62 409	27 046	258 399	49 018	38 394	4 807	512 387	379 357	891 744	783 463
2002	2 674 569	1 400 36	1 515 012	1 299 594	255 691	179 772	8 814	67 105	29 554	226 138	44 171	29 473	4 579	501 046	373 887	874 933	724 442
2003	<b>2 431 615</b>	<b>1 350 77</b>	<b>1 229 724</b>	<b>1 336 967</b>	<b>265 496</b>	<b>183 149</b>	<b>9 711</b>	<b>72 636</b>	<b>31 372</b>	<b>234 124</b>	<b>64 931</b>	<b>52 023</b>	<b>7 176</b>	<b>519 590</b>	<b>403 914</b>	<b>923 504</b>	<b>764 541</b>
<b>4.00 Raiffeisen banks</b>																	
1999	2 392 995	672	1 387 932	1 005 735	106 729	86 623	2 986	17 120	27 721	79 008	27 758	81 898	7 962	329 516	311 201	640 717	553 682
2000	2 786 830	1 246 02	1 698 789	1 212 643	163 556	144 770	2 321	16 465	10 932	152 624	52 509	104 893	3 231	493 422	337 297	830 719	691 950
2001	3 115 394	1 167 36	1 903 913	1 328 216	134 718	113 502	2 914	18 302	9 230	125 488	51 576	107 340	7 448	556 293	377 402	933 695	678 926
2002	3 047 992	1 070 31	1 704 207	1 450 816	130 032	104 045	3 795	22 192	10 870	119 162	62 470	117 950	8 081	607 804	412 644	1 020 448	729 950
2003	<b>2 794 998</b>	<b>98 153</b>	<b>1 313 960</b>	<b>1 579 191</b>	<b>140 554</b>	<b>105 145</b>	<b>5 313</b>	<b>30 096</b>	<b>12 260</b>	<b>128 294</b>	<b>66 177</b>	<b>134 148</b>	<b>7 282</b>	<b>639 272</b>	<b>412 632</b>	<b>1 051 904</b>	<b>855 906</b>
<b>5.00 Other banks</b>																	
1999	8 279 979	900 123	5 940 393	3 239 707	9 263 703	8 095 931	355 276	812 496	1 002 079	8 261 622	2 291 782	654 518	384 263	4 829 883	2 745 960	7 575 843	6 871 792
2000	11 296 447	1 249 031	8 554 890	3 990 592	11 593 630	10 234 691	639 938	719 234	1 304 073	10 289 795	2 316 948	801 111	453 109	5 631 541	3 207 031	8 838 572	8 559 872
2001	10 889 781	1 245 666	8 222 888	3 912 554	9 754 626	8 448 432	592 155	714 039	1 115 064	8 639 559	1 291 402	966 603	507 059	5 686 399	3 414 760	9 101 155	5 708 963
2002	8 005 021	1 140 483	5 560 181	3 585 324	9 144 387	7 871 747	602 067	670 573	1 095 219	8 049 168	1 346 989	614 120	380 776	5 602 336	3 256 796	8 859 132	4 735 467
2003	<b>5 664 268</b>	<b>875 234</b>	<b>3 135 626</b>	<b>3 403 877</b>	<b>8 892 390</b>	<b>7 706 419</b>	<b>407 485</b>	<b>778 486</b>	<b>969 899</b>	<b>7 922 492</b>	<b>1 810 277</b>	<b>621 595</b>	<b>351 084</b>	<b>5 482 290</b>	<b>3 072 701</b>	<b>8 554 991</b>	<b>5 203 250</b>

## 6 Profit and loss account / continued

In thousand Swiss francs

Year	Appropriation of earnings / Elimination of losses													To be carried forward				
	18	19	20	21	22	23	24	25	26	27	28	29	30		31	32	33	34
	Depre- ciation of fixed assets	Valuation adjust- ments, provisions and losses	Sub-total	Extra- ordinary income	Extra- ordinary expenses	Taxes	Profit for year	Loss for year	Distri- bution of profits	Reserves Allocation to (+)	Transfer from (-)	Emolu- ments	Allocation to staff welfare schemes	Other use	Elimination of losses (-)	Retained earnings (+)	Accumu- lated losses (-)	
<b>1.00-8.00 All banks</b>																		
1999	2322 102	5991 572	18 019 304	3 746 323	1 825 988	3 187 417	17 289 163	536 943	9 094 557	6 286 452	- 500 397	5 422	17 573	194 232	- 13 731	4 594 053	- 117 570	
2000	3 803 483	4 591 163	22 813 915	2 619 086	2 452 183	3 817 559	19 473 751	310 496	8 478 584	8 605 653	- 204 223	6 844	7 358	86 514	- 4 854	6 692 844	- 154 477	
2001	4 272 614	6 883 799	12 840 117	2 841 570	1 570 547	2 491 817	12 480 428	761 103	4 608 058	6 747 734	- 608 823	5 988	5 629	59 345	- 2 309	6 716 055	- 324 706	
2002	6 224 476	7 285 064	10 959 359	1 812 601	1 513 397	1 999 380	11 877 964	2 618 382	6 513 729	5 143 790	- 17 351 1	3 905	5 714	56 541	- 12 594	6 081 048	- 1 792 709	
2003	<b>3 420 827</b>	<b>3 189 808</b>	<b>14 790 137</b>	<b>2 289 442</b>	<b>1 576 504</b>	<b>2 733 747</b>	<b>12 877 561</b>	<b>108 235</b>	<b>6 781 868</b>	<b>3 039 722</b>	<b>- 261 773</b>	<b>3 232</b>	<b>5 094</b>	<b>57 154</b>	<b>- 25 362</b>	<b>8 706 530</b>	<b>- 216 498</b>	
<b>1.00 Cantonal banks</b>																		
1999	505 038	1 500 299	10 233 744	241 213	761 570	60 032	916 277	472 922	646 594	265 495	- 488 000	—	2 000	13 259	—	40 418	—	
2000	1 632 462	1 697 806	960 258	1 032 216	1 49 432	679 275	384 278	145 000	3 000	3 037	- 427 000	—	3 000	350	—	36 804	—	
2001	4 728 855	2 167 687	2 107 709	1 195 358	845 205	97 172	893 101	429 409	582 041	306 708	- 630 000	—	3 000	1 380	—	36 983	- 1 220 305	
2002	7 111 112	1 775 033	4 209 976	409 319	1 067 612	94 663	895 682	1 227 653	569 201	320 892	- 6 300	—	3 000	1 810	—	35 708	—	
2003	<b>592 756</b>	<b>550 408</b>	<b>2 051 206</b>	<b>262 119</b>	<b>1 005 372</b>	<b>100 909</b>	<b>1 207 044</b>	—	<b>721 645</b>	<b>501 145</b>	—	—	—	—	—	—	—	
<b>2.00 Big banks</b>																		
1999	950 234	2 635 221	10 470 201	2 613 964	536 037	1 503 252	11 044 876	—	5 336 008	4 680 425	—	—	—	—	—	1 976 856	—	
2000	2 322 072	1 409 694	12 439 216	787 296	197 974	1 489 956	11 538 582	—	3 873 819	6 349 300	—	—	—	—	—	3 287 090	—	
2001	2 590 822	3 062 458	7 465 991	1 23 440	50 619	1 028 883	6 509 929	—	1 160 000	4 754 772	—	—	—	—	—	3 882 211	—	
2002	4 008 660	3 905 289	6 848 283	289 325	12 029	802 686	7 047 995	725 102	3 574 525	3 579 780	—	—	—	—	—	3 050 798	—	
2003	<b>1 686 745</b>	<b>1 159 342</b>	<b>7 927 677</b>	<b>542 031</b>	<b>42 512</b>	<b>1 373 894</b>	<b>7 053 302</b>	—	<b>3 438 483</b>	<b>1 303 901</b>	—	—	—	—	—	<b>5 361 717</b>	—	
<b>3.00 Regional banks and savings banks</b>																		
1999	79 576	308 165	439 053	50 343	90 092	85 127	314 180	—	1 488 515	159 274	—	—	1 223	2 616	—	7 635	—	
2000	85 444	278 031	550 176	20 498	93 391	107 814	370 319	848	124 050	197 360	—	—	1 208	2 683	—	51 818	- 824	
2001	79 822	207 883	496 558	46 704	101 617	93 326	348 318	—	116 443	228 218	—	—	1 129	2 894	—	7 367	—	
2002	70 801	244 196	409 445	45 409	71 230	93 363	293 407	3 145	128 710	161 397	- 3 131	—	1 214	3 154	—	6 091	—	
2003	<b>80 995</b>	<b>175 071</b>	<b>508 475</b>	<b>40 281</b>	<b>80 324</b>	<b>104 764</b>	<b>363 668</b>	—	<b>139 433</b>	<b>217 718</b>	—	—	<b>1 344</b>	<b>2 795</b>	—	<b>8 105</b>	—	
<b>4.00 Raiffeisen banks</b>																		
1999	117 158	333 434	103 090	74 001	14 624	74 347	88 120	—	11 249	76 871	—	—	—	—	—	—	—	
2000	115 147	83 865	492 938	4 462	6 369	142 074	348 957	—	12 331	336 626	—	—	—	—	—	—	—	
2001	227 383	77 347	374 196	905	12 824	27 070	335 207	—	13 893	321 314	—	—	—	—	—	—	—	
2002	142 352	69 542	518 056	7 135	2 010	93 834	429 347	—	15 590	413 757	—	—	—	—	—	—	—	
2003	<b>133 648</b>	<b>153 009</b>	<b>569 249</b>	<b>28 757</b>	<b>5 238</b>	<b>139 517</b>	<b>453 251</b>	—	<b>17 456</b>	<b>435 795</b>	—	—	—	—	—	—	—	
<b>5.00 Other banks</b>																		
1999	613 315	1 107 568	5 150 909	699 419	379 149	1 121 253	4 372 942	23 020	2 508 812	1 082 146	- 12 397	5 422	14 350	114 200	—	2 503 481	- 90 359	
2000	748 597	1 548 710	6 262 565	788 656	464 352	1 445 743	5 272 650	131 527	3 139 980	1 313 543	- 59 223	6 844	3 150	3 982	—	3 143 365	- 128 858	
2001	814 943	1 193 598	3 700 422	1 308 485	452 579	922 533	2 325 826	224 031	2 325 552	1 114 288	- 81 823	5 988	1 500	3 607	—	2 640 304	- 231 403	
2002	1 218 707	1 126 248	2 590 512	930 996	281 665	760 868	2 820 867	641 892	2 059 945	665 670	- 164 080	3 905	1 500	1 922	- 12 594	2 895 468	- 544 579	
2003	<b>851 823</b>	<b>1 073 214</b>	<b>3 278 213</b>	<b>1 251 869</b>	<b>273 865</b>	<b>844 095</b>	<b>3 500 627</b>	<b>88 506</b>	<b>2 284 161</b>	<b>849 902</b>	<b>- 261 773</b>	<b>3 232</b>	<b>750</b>	<b>32 872</b>	<b>- 20 000</b>	<b>3 181 544</b>	<b>- 202 584</b>	

## 7 Required equity

In millions of Swiss francs

End of year	Eligible equity				Required equity							Required equity 8%		Excess of equity / net (5-17)				
	Eligible core capital	Eligible supplementary capital	Total equity (1+2)	Deductions (3-4)	Total eligible equity (3-4)	Balance sheet assets	Commitment credits	Contingent liabilities	Irrevocable facilities granted	Fixed forward contracts and purchased options	Net positions not in the trading book	Equity requirements for risks - standard method <sup>1</sup> , including open positions	Equity requirements for risks - internal model <sup>1</sup>		Value adjustments and provisions included in liabilities	Total risk-weighted positions	Total required equity / gross (6 to 13 -14)	Total required equity / net <sup>2</sup>
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
<b>1.00-5.00 Total groups of banks</b>																		
1999	97 248	27 905	125 153	17 329	107 824	789 203	737	53 666	21 974	19 780	49 557	18 359	19 458	19 894	954 841	76 387	75 162	<b>32 663</b>
2000	123 433	31 892	155 325	31 991	123 333	810 441	623	51 083	18 911	19 945	47 602	18 831	16 714	11 343	972 807	77 825	74 589	<b>48 744</b>
2001	121 991	34 541	156 532	35 766	120 766	835 467	972	80 765	11 804	11 625	56 044	17 902	16 735	10 585	1 020 729	81 658	78 403	<b>42 363</b>
2002	122 472	30 660	153 132	35 100	118 032	822 312	551	55 959	10 438	12 395	49 274	16 618	14 122	10 501	971 168	77 693	75 298	<b>42 734</b>
2003	<b>125 311</b>	<b>28 048</b>	<b>153 359</b>	<b>38 807</b>	<b>114 552</b>	<b>839 155</b>	<b>346</b>	<b>72 564</b>	<b>12 412</b>	<b>26 616</b>	<b>48 226</b>	<b>21 307</b>	<b>13 961</b>	<b>8 742</b>	<b>1 025 844</b>	<b>82 068</b>	<b>74 560</b>	<b>39 993</b>
<b>1.00 Cantonal banks</b>																		
1999	17 896	1 615	19 510	706	18 804	171 676	71	2 759	1 436	903	10 279	4 839	355	62 38	186 080	14 886	13 649	<b>5 155</b>
2000	19 723	1 716	20 796	1 072	19 723	171 483	106	2 462	2 102	1 043	4 817	3 555	5 051	187 647	15 012	13 818	<b>5 906</b>	
2001	18 991	1 459	20 450	1 245	19 206	174 381	68	2 582	2 090	1 050	11 014	4 908	3 566	190 883	15 271	14 026	<b>5 179</b>	
2002	19 298	1 344	20 643	1 481	19 162	177 408	75	2 446	2 009	883	10 536	4 823	3 555	192 468	15 397	14 111	<b>5 051</b>	
2003	<b>22 062</b>	<b>997</b>	<b>23 059</b>	<b>1 386</b>	<b>21 673</b>	<b>172 595</b>	<b>51</b>	<b>2 608</b>	<b>2 288</b>	<b>1 005</b>	<b>10 118</b>	<b>5 576</b>	<b>3 555</b>	<b>5 398</b>	<b>189 197</b>	<b>15 136</b>	<b>13 730</b>	<b>7 943</b>
<b>2.00 Big banks</b>																		
1999	44 600	21 101	65 701	14 289	51 411	417 051	222	35 514	19 413	18 436	18 805	1 193	17 067	9 350	518 352	41 468	41 468	<b>9 943</b>
2000	66 775	23 595	90 370	28 152	62 219	425 242	55	32 862	15 159	16 848	16 798	941	13 938	1 907	519 935	41 595	39 538	<b>22 680</b>
2001	63 453	25 426	88 880	31 206	57 674	439 304	72	61 252	8 401	7 945	19 635	2 339	13 551	1 130	551 368	44 109	42 087	<b>15 587</b>
2002	62 816	21 533	84 349	30 304	54 045	424 239	10	40 288	7 506	9 428	14 151	2 207	12 990	1 119	509 700	40 776	39 654	<b>14 391</b>
2003	<b>62 263</b>	<b>19 475</b>	<b>81 737</b>	<b>33 333</b>	<b>48 404</b>	<b>440 294</b>	<b>9</b>	<b>56 417</b>	<b>8 891</b>	<b>23 347</b>	<b>11 017</b>	<b>5 580</b>	<b>12 530</b>	<b>3 47</b>	<b>557 738</b>	<b>44 619</b>	<b>38 504</b>	<b>9 900</b>
<b>3.00 Regional banks and savings banks</b>																		
1999	4 792	420	5 212	79	5 133	43 065	0	785	307	34	1 997	158	—	1 426	44 919	3 594	3 604	<b>1 529</b>
2000	4 830	676	5 506	80	5 426	44 210	2	699	296	62	2 011	172	—	1 412	46 039	3 663	3 695	<b>1 731</b>
2001	5 150	587	5 737	80	5 657	44 684	—	604	290	57	1 947	175	—	1 270	46 488	3 719	3 728	<b>1 929</b>
2002	5 114	689	5 802	72	5 731	45 290	0	525	284	45	2 041	196	—	1 260	47 121	3 770	3 780	<b>1 950</b>
2003	<b>5 300</b>	<b>714</b>	<b>6 014</b>	<b>84</b>	<b>5 930</b>	<b>45 566</b>	<b>0</b>	<b>449</b>	<b>280</b>	<b>66</b>	<b>2 132</b>	<b>226</b>	—	<b>1 159</b>	<b>47 560</b>	<b>3 805</b>	<b>3 815</b>	<b>2 116</b>
<b>4.00 Raiffeisen banks</b>																		
1999	3 203	1 601	4 804	26	4 778	38 788	—	128	89	62	1 161	275	—	362	40 141	3 211	3 211	<b>1 567</b>
2000	3 507	1 754	5 261	78	5 184	41 720	—	81	111	59	1 195	252	—	375	43 043	3 443	3 443	<b>1 740</b>
2001	3 916	1 958	5 874	96	5 778	43 560	—	78	117	67	1 162	312	—	387	44 909	3 593	3 593	<b>2 185</b>
2002	4 307	2 154	6 461	109	6 352	46 710	—	77	103	51	916	318	—	403	47 773	3 822	3 822	<b>2 530</b>
2003	<b>4 802</b>	<b>2 401</b>	<b>7 203</b>	<b>115</b>	<b>7 088</b>	<b>49 569</b>	—	<b>103</b>	<b>93</b>	<b>43</b>	<b>903</b>	<b>285</b>	—	<b>398</b>	<b>50 599</b>	<b>4 048</b>	<b>4 048</b>	<b>3 040</b>
<b>5.00 Other banks</b>																		
1999	26 758	3 169	29 927	2 229	27 697	118 623	443	14 480	729	2 345	17 316	11 894	2 036	2 518	165 348	13 228	13 229	<b>14 468</b>
2000	29 241	4 151	33 392	2 610	30 782	127 786	460	14 979	1 243	2 040	17 163	12 649	2 421	2 598	176 143	14 091	14 095	<b>16 687</b>
2001	30 481	5 110	35 591	3 139	32 452	133 538	832	16 249	907	2 505	22 285	10 168	2 829	2 232	187 081	14 966	14 969	<b>17 483</b>
2002	30 937	4 941	35 878	3 135	32 743	128 665	466	12 622	536	1 989	174 106	9 275	778	1 440	171 068	13 928	13 931	<b>18 812</b>
2003	<b>30 884</b>	<b>4 462</b>	<b>35 346</b>	<b>3 888</b>	<b>31 458</b>	<b>131 130</b>	<b>286</b>	<b>12 987</b>	<b>860</b>	<b>2 155</b>	<b>24 056</b>	<b>9 639</b>	<b>1 075</b>	<b>1 450</b>	<b>180 749</b>	<b>14 460</b>	<b>14 463</b>	<b>16 994</b>

<sup>1</sup> Weighted with a factor of 12.5.

<sup>2</sup> In accordance with Art. 4, para. 3 Banking Act and Art. 13, lit. b Banking Ordinance.

## 8 Cash liquidity and total liquidity

In millions of Swiss francs

Group	End of year	Cash liquidity <sup>1</sup>			Total liquidity		
		Liquid assets		Liquidity ratio I	Liquid assets and easily realisable assets		Liquidity ratio II
		available	required	in %	available	required	in %
		1	2	3	4	5	6
1.00 Cantonal banks	1999	2 601	1 517	172	18 622	10 956	170
	2000	2 103	1 608	131	16 256	12 582	129
	2001	2 336	1 722	136	19 409	11 965	162
	2002	2 330	1 684	138	20 340	12 142	168
	2003	<b>2 443</b>	<b>1 668</b>	<b>146</b>	<b>22 776</b>	<b>12 022</b>	<b>189</b>
2.00 Big banks	1999	4 175	3 156	132	118 758	52 582	226
	2000	3 207	3 102	103	110 292	61 909	178
	2001	3 863	3 619	107	183 025	119 391	153
	2002	3 724	3 656	102	159 211	111 200	143
	2003	<b>4 178</b>	<b>3 917</b>	<b>107</b>	<b>169 273</b>	<b>109 390</b>	<b>155</b>
3.00 Regional banks and savings banks	1999	1 423	374	381	5 501	2 954	186
	2000	1 150	391	294	5 043	2 984	169
	2001	1 156	415	279	5 473	3 145	174
	2002	1 295	422	307	6 065	3 287	184
	2003	<b>1 332</b>	<b>475</b>	<b>281</b>	<b>6 392</b>	<b>3 615</b>	<b>177</b>
4.00 Raiffeisen banks <sup>2</sup>	1999	827	349	237	3 487	2 681	130
	2000	796	377	211	3 410	3 063	111
	2001	819	448	183	3 664	3 083	119
	2002	806	434	186	3 814	3 082	124
	2003	<b>1 216</b>	<b>606</b>	<b>201</b>	<b>5 864</b>	<b>3 486</b>	<b>168</b>
5.00 Other banks	1999	2 502	1 028	243	33 424	14 673	228
	2000	1 921	1 091	176	32 987	15 824	208
	2001	1 769	1 030	172	45 268	20 699	219
	2002	1 785	1 032	173	46 454	21 368	217
	2003	<b>2 622</b>	<b>1 128</b>	<b>232</b>	<b>56 747</b>	<b>24 466</b>	<b>232</b>
5.11 Trading banks	1999	471	276	171	5 451	2 727	200
	2000	409	323	126	4 999	3 160	158
	2001	431	292	147	4 479	2 877	156
	2002	346	201	172	2 454	1 593	154
	2003	<b>404</b>	<b>213</b>	<b>190</b>	<b>3 517</b>	<b>1 719</b>	<b>205</b>
5.12 Stock exchange banks	1999	863	345	251	9 932	3 451	288
	2000	723	391	185	9 567	4 800	199
	2001	608	345	176	12 136	5 178	234
	2002	718	444	162	13 612	6 376	214
	2003	<b>1 159</b>	<b>455</b>	<b>255</b>	<b>16 331</b>	<b>6 802</b>	<b>240</b>
5.14 Other banks	1999	46	11	421	147	37	397
	2000	39	11	368	326	103	317
	2001	47	11	439	265	104	254
	2002	34	10	336	334	110	304
	2003	<b>32</b>	<b>9</b>	<b>342</b>	<b>934</b>	<b>82</b>	<b>1 145</b>
5.20 Foreign-controlled banks	1999	1 100	390	282	17 773	8 400	212
	2000	751	367	205	18 095	7 761	233
	2001	683	382	179	28 389	12 540	226
	2002	687	377	182	30 054	13 290	226
	2003	<b>1 027</b>	<b>451</b>	<b>228</b>	<b>35 964</b>	<b>15 864</b>	<b>227</b>
7.00 Branches of foreign banks	1999	266	141	188	2 327	479	486
	2000	268	153	175	2 326	714	326
	2001	193	140	138	1 935	888	218
	2002	196	147	133	2 395	510	470
	2003	<b>285</b>	<b>129</b>	<b>221</b>	<b>2 588</b>	<b>883</b>	<b>293</b>
8.00 Private banks	1999	491	168	292	5 194	1 380	376
	2000	231	169	137	4 601	1 679	274
	2001	218	153	143	5 038	1 565	322
	2002	193	135	143	6 153	1 679	366
	2003	<b>446</b>	<b>169</b>	<b>264</b>	<b>6 729</b>	<b>1 787</b>	<b>377</b>
1.00–8.00 All banks	1999	12 285	6 734	182	187 312	85 704	219
	2000	9 675	6 892	140	174 914	98 755	177
	2001	10 354	7 527	138	263 812	160 735	164
	2002	10 328	7 510	138	244 432	153 267	159
	2003	<b>12 521</b>	<b>8 092</b>	<b>155</b>	<b>270 369</b>	<b>155 649</b>	<b>174</b>

<sup>1</sup> Positions denominated in Swiss francs only; reporting period 20 December to 19 January.

<sup>2</sup> Consolidated figures including the central bank institution of the Raiffeisen banks.

## 9 Securities holdings in custody accounts, broken down by currency and sector

### Domestic bank offices

In billions of Swiss francs

Currency	End of year	All custody account holders				Non-resident custody account holders			
		Total	Private customers	Com-mercial customers	Institutional customers	Total	Private customers	Com-mercial customers	Institutional customers <sup>1</sup>
		1	2	3	4	5	6	7	8
All currencies	1999	3 437	1 545	459	1 433	1 847	981	168	698
	2000	3 716	1 581	473	1 662	2 056	987	209	859
	2001	3 400	1 488	412	1 500	1 901	959	179	763
	2002	2 945	1 245	332	1 369	1 659	800	150	709
	2003	<b>3 293</b>	<b>1 361</b>	<b>356</b>	<b>1 576</b>	<b>1 877</b>	<b>876</b>	<b>150</b>	<b>852</b>
Swiss franc	1999	1 658	547	235	876	638	193	31	413
	2000	1 863	574	229	1 060	786	197	42	548
	2001	1 606	493	192	920	653	166	32	455
	2002	1 391	409	151	832	566	129	22	415
	2003	<b>1 533</b>	<b>427</b>	<b>180</b>	<b>926</b>	<b>633</b>	<b>130</b>	<b>25</b>	<b>478</b>
Euro	1999	584	363	67	154	377	281	35	61
	2000	714	426	93	195	470	328	59	83
	2001	713	436	79	197	468	337	44	87
	2002	710	417	73	220	478	325	45	109
	2003	<b>841</b>	<b>484</b>	<b>75</b>	<b>282</b>	<b>578</b>	<b>376</b>	<b>49</b>	<b>154</b>
US dollar	1999	769	433	102	234	551	350	69	132
	2000	798	430	110	259	578	347	81	150
	2001	820	445	107	268	609	368	83	159
	2002	670	351	86	233	502	296	68	139
	2003	<b>712</b>	<b>365</b>	<b>79</b>	<b>268</b>	<b>533</b>	<b>307</b>	<b>61</b>	<b>165</b>
Others	1999	426	201	56	169	280	157	33	91
	2000	341	151	41	148	221	116	26	79
	2001	261	114	33	115	171	87	21	63
	2002	173	67	22	84	112	50	16	46
	2003	<b>207</b>	<b>85</b>	<b>22</b>	<b>100</b>	<b>133</b>	<b>62</b>	<b>15</b>	<b>56</b>

In billions of Swiss francs

Currency	End of year	Resident custody account holders						
		Total	Private customers <sup>2</sup>	Com-mercial customers <sup>3</sup>	Institutional customers <sup>4</sup>			
					Total	of which		
						Social security institutions	Insurance corporations	Pension funds
		1	2	3	4	5	6	7
All currencies	1999	1 591	565	291	735	38	373	247
	2000	1 661	594	265	803	40	393	273
	2001	1 498	529	233	736	33	400	254
	2002	1 286	444	182	660	29	365	230
	2003	<b>1 416</b>	<b>485</b>	<b>206</b>	<b>724</b>	<b>31</b>	<b>401</b>	<b>261</b>
Swiss franc	1999	1 020	354	203	463	29	279	172
	2000	1 077	377	188	512	28	291	189
	2001	953	327	161	465	24	289	170
	2002	824	279	128	417	21	262	155
	2003	<b>901</b>	<b>297</b>	<b>155</b>	<b>448</b>	<b>19</b>	<b>286</b>	<b>179</b>
Euro	1999	206	83	31	92	4	33	25
	2000	244	98	34	112	5	40	31
	2001	244	99	36	110	4	50	37
	2002	232	92	28	111	3	53	35
	2003	<b>263</b>	<b>108</b>	<b>26</b>	<b>129</b>	<b>5</b>	<b>59</b>	<b>39</b>
US dollar	1999	218	83	33	101	3	34	30
	2000	220	83	28	109	3	39	35
	2001	210	77	25	109	3	42	34
	2002	168	55	19	94	3	37	29
	2003	<b>179</b>	<b>58</b>	<b>18</b>	<b>103</b>	<b>5</b>	<b>41</b>	<b>31</b>
Others	1999	146	45	23	78	2	27	21
	2000	120	35	15	69	5	23	18
	2001	91	26	12	52	3	18	14
	2002	61	18	6	38	2	13	10
	2003	<b>74</b>	<b>23</b>	<b>7</b>	<b>44</b>	<b>3</b>	<b>15</b>	<b>12</b>

<sup>1</sup> Including banks.

<sup>2</sup> Including non-profit institutions serving households.

<sup>3</sup> Including public administrations, excluding social security institutions.

<sup>4</sup> Credit and insurance business (excluding banks), social security institutions (state old-age and invalidity pension schemes, military service compensation scheme, accident and unemployment insurance schemes, etc.).