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Abbreviations and symbols

p	Provisional
r	Revised
s	Estimated
ts	Partly estimated
...	Data available at a later date
.	Data unknown, not to be published or not meaningful
0	Less than 0.5 but more than nil
–	Nil

Discrepancies in the totals are due to rounding.

I Banks (MFIs) in Germany

1 Assets *

€ million

Period	Number of reporting institutions	Total assets (balance sheet total) 1	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecuritised lending to banks (MFIs)	Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities		
									Total	Money market paper 2	Bonds and debt securities
	1	2	3	4	5	6	7	8	9	10	11
	End of year or month *										
2013	1,846	7,604,207	18,744	85,686	1,628	691	1,935,483	3,097,401	1,184,825	16,781	1,168,044
2014	1,807	7,853,364	19,163	94,692	779	707	1,950,375	3,127,139	1,176,923	16,411	1,160,512
2015	1,775	7,708,280	19,513	167,077	3,428	797	1,893,238	3,188,026	1,112,246	7,427	1,104,819
2016	1,711	7,836,273	26,047	297,345	– 93	737	1,920,316	3,275,089	1,056,686	6,730	1,049,956
2017	1,631	7,755,268	32,129	415,617	737	657	1,901,555	3,335,961	979,211	5,564	973,647
2018	1,583	7,823,674	40,621	423,412	– 462	599	1,855,619	3,479,427	957,843	6,682	951,161
2019	1,534	8,358,519	43,418	483,269	4,958	495	1,830,117	3,632,155	964,535	8,492	956,043
2020	1,501	9,002,095	47,467	795,839	8,413	378	1,904,522	3,767,960	976,500	10,233	966,267
2020 Apr.	1,531	9,064,172	48,637	586,518	10,673	354	1,990,109	3,737,723	995,508	12,026	983,482
May	1,530	8,968,275	48,068	590,516	13,912	303	1,929,283	3,763,271	1,000,715	12,772	987,943
June	1,530	9,082,205	45,995	773,637	14,933	323	1,880,419	3,744,720	1,008,496	13,630	994,866
July	1,527	9,126,176	45,478	813,481	14,818	292	1,853,181	3,753,401	991,403	12,957	978,446
Aug.	1,526	9,043,261	45,962	764,573	16,598	309	1,917,864	3,750,812	981,826	12,933	968,893
Sep.	1,518	9,155,218	46,065	887,281	16,226	332	1,882,309	3,754,760	984,240	11,948	972,292
Oct.	1,511	9,183,370	46,306	813,388	17,880	364	1,968,099	3,776,760	992,107	11,999	980,108
Nov.	1,501	9,154,470	45,656	865,966	14,879	340	1,917,036	3,786,865	995,937	11,082	984,855
Dec.	1,501	9,002,095	47,467	795,839	8,413	378	1,904,522	3,767,960	976,500	10,233	966,267
2021 Jan.	1,495	9,209,232	44,865	1,009,879	12,890	391	1,929,900	3,789,238	980,979	11,076	969,903
Feb.	1,494	9,207,469	45,528	929,760	13,988	369	2,042,807	3,809,746	975,993	11,316	964,677
Mar.	1,494	9,321,215	45,744	984,039	10,980	339	2,068,759	3,846,760	986,320	10,905	975,415
Apr.	1,494	9,329,348	44,902	1,062,697	10,723	328	2,048,726	3,842,944	967,684	11,025	956,659
May	1,492	9,338,373	45,669	1,045,227	7,658	291	2,095,409	3,850,175	968,364	12,076	956,288
June	1,487	9,355,039	46,527	1,043,233	8,205	300	2,084,133	3,857,155	968,035	11,396	956,639
July	1,484	9,383,625	46,772	1,059,904	10,103	317	2,028,449	3,887,715	960,731	11,723	949,008
Aug.	1,483	9,380,820	46,946	1,015,605	13,712	283	2,072,090	3,899,349	951,829	9,708	942,121
Sep.	1,469	9,386,748	47,366	1,055,727	11,703	312	2,033,387	3,911,081	960,841	9,609	951,232
Oct.	1,459	9,456,660	47,821	1,053,195	14,794	342	2,108,133	3,946,458	939,909	9,600	930,309
Nov.	1,448	9,556,680	48,121	1,069,302	12,081	307	2,123,782	3,971,898	942,069	9,333	932,736
	Changes *										
2014	.	+ 212,156	+ 419	+ 691	– 943	+ 16	– 7,096	+ 10,395	– 11,181	– 376	– 10,805
2015	.	– 201,156	+ 350	+ 70,735	+ 2,626	+ 89	– 90,255	+ 44,755	– 68,956	– 8,937	– 60,019
2016	.	+ 168,791	+ 6,534	+ 130,207	– 3,910	– 59	+ 52,351	+ 91,644	– 54,100	– 740	– 53,360
2017	.	– 3,703	+ 6,082	+ 119,876	+ 855	– 80	+ 21,677	+ 83,243	– 72,309	+ 215	– 72,524
2018	.	+ 93,339	+ 8,492	+ 7,922	– 1,402	– 58	– 42,580	+ 133,667	– 23,015	+ 819	– 23,834
2019	.	+ 477,126	+ 2,797	+ 58,631	+ 4,949	– 104	– 72,377	+ 149,186	+ 3,110	+ 1,742	+ 1,368
2020	.	+ 755,499	+ 4,049	+ 312,539	+ 3,501	– 117	+ 169,163	+ 138,414	+ 15,454	+ 1,749	+ 13,705
2020 Apr.	.	+ 94,523	+ 497	– 40,879	+ 1,671	– 76	+ 67,669	+ 18,418	+ 3,998	+ 207	+ 3,791
May	.	– 38,608	– 569	+ 4,060	+ 3,247	– 51	– 7,634	+ 18,848	+ 6,502	+ 781	+ 5,721
June	.	+ 117,641	– 2,073	+ 183,096	+ 1,023	+ 20	– 46,810	– 17,310	+ 8,076	+ 867	+ 7,209
July	.	+ 66,308	– 517	+ 39,844	– 96	– 31	– 14,855	+ 15,817	– 15,440	– 704	– 14,736
Aug.	.	– 79,984	+ 484	– 48,907	+ 1,783	+ 17	+ 66,439	– 1,838	– 9,387	– 14	– 9,373
Sep.	.	+ 105,973	+ 103	+ 122,708	– 380	+ 23	– 39,083	+ 2,317	+ 2,069	– 1,006	+ 3,075
Oct.	.	+ 25,574	+ 241	– 73,920	+ 1,653	+ 32	+ 84,616	+ 20,689	+ 7,645	+ 41	+ 7,604
Nov.	.	+ 10,075	– 650	+ 52,709	– 2,989	– 24	– 17,548	+ 14,103	+ 4,502	– 882	+ 5,384
Dec.	.	– 143,017	+ 1,811	– 70,135	– 6,455	+ 38	– 7,822	– 16,011	– 18,766	– 819	– 17,947
2021 Jan.	.	+ 199,884	– 2,602	+ 215,536	+ 4,473	+ 13	+ 20,586	+ 19,763	+ 3,982	+ 831	+ 3,151
Feb.	.	– 2,764	+ 665	– 80,048	+ 1,098	– 22	+ 112,512	+ 19,983	– 4,836	+ 241	– 5,077
Mar.	.	+ 98,690	+ 216	+ 54,281	– 3,701	– 30	+ 20,492	+ 30,520	+ 9,853	– 451	+ 10,304
Apr.	.	+ 21,531	– 842	+ 78,657	– 329	– 11	– 14,208	+ 615	– 17,312	+ 158	– 17,470
May	.	+ 10,871	+ 767	– 17,470	– 3,061	– 37	+ 47,019	+ 8,304	+ 867	+ 1,058	– 191
June	.	+ 5,708	+ 858	– 1,994	+ 537	+ 9	– 17,007	+ 3,643	– 1,120	– 717	– 403
July	.	+ 26,869	+ 245	+ 15,621	+ 1,898	+ 17	– 53,585	+ 30,208	– 7,398	+ 326	– 7,724
Aug.	.	– 4,455	+ 174	– 44,203	+ 3,607	– 34	+ 43,274	+ 11,126	– 8,944	– 2,019	– 6,925
Sep.	.	+ 2,195	+ 420	+ 40,122	– 2,019	+ 29	– 45,338	+ 13,852	+ 8,406	– 128	+ 8,534
Oct.	.	+ 69,634	+ 455	– 2,541	+ 3,093	+ 30	+ 75,515	+ 34,972	– 20,997	– 6	– 20,991
Nov.	.	+ 92,391	+ 300	+ 16,531	– 2,723	– 35	+ 10,640	+ 23,663	+ 2,203	– 288	+ 2,491

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Owing to the Act Modernising Accounting Law (Gesetz zur Modernisierung des Bilanzrechts) of 25 May 2009, derivative financial instruments in the trading portfolio (trading portfolio derivatives) within the meaning of section 340e (3) sentence 1 of the German Commercial Code (Handelsgesetzbuch) read in conjunction with section 35 (1) No 1a of the Credit Institution Accounting Regulation (Verordnung über die Rechnungslegung der Kreditinstitute) are classified under "Other assets and liabilities" as of the December 2010 reporting date. **2** Excluding Treasury bills and Treasury discount paper.

I Banks (MFIs) in Germany

Shares and other variable yield securities	Participating interests	Shares in affiliated enterprises	Fiduciary assets			Tangible assets	Other assets [1]				Period
			Total	of which			Total	of which: trading portfolio derivatives [3]		*Memo item Rediscount credit (col 8 and Table I.2, col 23)* [5]	
				Fiduciary loans	Securities held on a fiduciary basis			Total	of which with group-affiliated [4] foreign banks		
12	13	14	15	16	17	18	19	20	21	22	
End of year or month *											
177,918	36,012	95,335	79,923	67,138	1,252	26,960	863,601	679,374	99,000	716	2013
197,570	37,977	92,129	55,058	43,333	817	27,264	1,073,588	865,551	141,769	736	2014
201,074	37,302	83,086	47,042	36,139	793	28,374	927,077	718,640	149,588	821	2015
198,596	35,657	84,197	46,361	35,126	876	27,956	867,379	651,650	140,758	744	2016
209,684	35,353	77,215	46,832	35,381	672	28,082	692,235	492,269	117,126	671	2017
201,000	35,201	78,026	50,389	38,668	677	28,377	673,622	449,305	84,130	601	2018
203,564	35,237	76,720	49,900	36,930	752	29,332	1,004,819	689,827	165,149	497	2019
204,169	34,679	60,928	61,758	47,551	841	30,817	1,108,665	827,987	266,168	379	2020
193,852	34,909	70,763	52,506	37,142	711	29,193	1,313,427	1,026,240	346,894	358	2020 Apr.
194,318	34,520	63,494	55,582	40,454	760	29,362	1,244,931	970,171	334,731	308	May
194,768	34,444	63,703	57,741	42,838	775	29,451	1,233,575	962,071	328,776	326	June
195,247	34,450	64,042	59,512	44,918	876	29,594	1,271,277	998,410	340,698	295	July
197,002	34,335	64,037	60,070	45,589	890	29,735	1,180,138	898,751	298,160	313	Aug.
196,466	34,364	64,110	60,986	46,424	879	29,857	1,198,222	915,587	303,141	333	Sep.
197,756	34,568	64,060	62,358	46,957	785	30,157	1,179,567	896,594	288,123	365	Oct.
199,522	34,596	62,664	61,574	47,018	821	30,335	1,139,100	849,959	276,971	343	Nov.
204,169	34,679	60,928	61,758	47,551	841	30,817	1,108,665	827,987	266,168	379	Dec.
205,679	34,606	60,244	61,853	47,971	861	30,589	1,048,119	766,359	244,286	392	2021 Jan.
208,621	34,677	60,254	62,239	48,592	856	30,537	992,950	693,200	220,188	370	Feb.
210,559	34,740	60,318	62,957	49,192	878	30,573	979,127	679,337	216,532	339	Mar.
213,605	34,737	60,344	63,610	49,477	891	30,678	948,370	653,241	213,730	328	Apr.
214,670	34,830	60,476	64,249	50,146	893	30,822	920,533	646,265	212,593	294	May
215,501	34,852	60,564	64,274	50,395	910	30,830	941,430	664,472	221,099	300	June
216,487	34,971	59,314	64,554	50,423	929	31,018	983,290	672,393	233,634	317	July
217,718	35,025	59,617	64,300	50,461	941	31,155	973,191	668,761	228,882	284	Aug.
221,395	35,107	60,331	64,251	50,302	923	31,395	953,852	644,699	214,349	312	Sep.
224,598	35,202	60,346	64,353	50,120	935	31,820	929,689	620,597	188,050	342	Oct.
229,066	35,298	60,412	63,940	49,941	945	32,131	968,273	644,134	193,114	309	Nov.
Changes *											
+ 18,024	+ 2,354	− 3,915	− 3,405	− 2,400	− 435	+ 304	+ 206,493	+ 183,877	+ 41,793	+ 20	2014
+ 1,941	− 727	− 9,592	− 3,736	− 2,914	− 24	+ 1,110	− 149,496	− 148,354	+ 7,429	+ 84	2015
− 2,268	− 150	+ 21	− 681	− 1,013	+ 83	− 388	− 50,410	− 60,594	− 9,492	− 76	2016
+ 11,969	− 267	− 5,367	+ 616	− 475	− 204	+ 126	− 170,124	− 157,395	− 23,364	− 73	2017
− 8,205	− 164	+ 1,054	+ 3,567	+ 3,297	+ 5	+ 295	+ 13,766	− 1,589	+ 1,960	− 70	2018
+ 1,600	+ 22	− 774	− 489	− 1,738	+ 75	+ 952	+ 329,623	+ 239,393	+ 80,264	− 104	2019
+ 363	− 437	− 6,855	+ 11,768	+ 10,111	+ 89	+ 1,530	+ 106,127	+ 139,274	+ 101,376	− 118	2020
− 1,922	+ 47	+ 93	− 1,340	+ 237	−	+ 156	+ 46,191	+ 54,904	+ 18,271	− 86	2020 Apr.
+ 514	− 384	+ 177	+ 3,076	+ 3,312	+ 49	+ 169	− 66,563	− 55,714	− 12,074	− 50	May
+ 461	− 75	+ 221	+ 2,159	+ 2,384	+ 15	+ 89	− 11,236	− 8,012	− 5,931	+ 18	June
+ 533	+ 17	+ 466	+ 1,301	+ 1,610	+ 101	+ 188	+ 39,081	+ 36,926	+ 12,069	− 31	July
+ 1,760	− 114	+ 12	+ 558	+ 671	+ 14	+ 141	− 90,932	− 99,559	− 42,499	+ 18	Aug.
− 544	+ 26	+ 30	+ 916	+ 835	− 11	+ 122	+ 17,666	+ 16,627	+ 4,961	+ 20	Sep.
+ 1,281	+ 204	− 53	+ 1,332	+ 493	− 94	+ 300	− 18,446	− 19,034	− 15,037	+ 32	Oct.
+ 1,798	+ 32	+ 117	− 784	+ 61	+ 36	+ 178	− 41,369	− 46,388	− 11,109	− 22	Nov.
+ 4,682	+ 88	− 1,686	+ 604	+ 533	+ 20	+ 482	− 29,847	− 21,721	− 10,740	+ 36	Dec.
+ 1,478	− 74	− 814	+ 95	+ 420	+ 20	− 228	− 62,324	− 61,786	− 21,929	+ 13	2021 Jan.
+ 2,943	+ 71	+ 9	+ 386	+ 621	− 5	− 52	− 55,473	− 73,182	− 24,108	− 22	Feb.
+ 1,837	+ 57	− 1	+ 718	+ 600	+ 22	+ 36	− 15,588	− 14,230	− 3,762	− 31	Mar.
+ 3,130	+ 2	+ 85	+ 653	+ 285	+ 13	+ 105	− 29,014	− 25,710	− 2,704	− 11	Apr.
+ 1,073	+ 95	+ 151	+ 639	+ 669	+ 2	+ 144	− 27,620	− 6,882	− 1,134	− 34	May
+ 769	+ 17	+ 37	+ 25	+ 249	+ 17	+ 8	+ 19,926	+ 17,904	+ 8,416	+ 6	June
+ 977	+ 119	− 551	+ 280	+ 28	+ 19	+ 188	+ 38,850	+ 7,904	+ 12,529	+ 17	July
+ 1,228	+ 53	+ 297	− 254	+ 38	+ 12	+ 137	− 10,916	− 3,672	− 4,767	− 33	Aug.
+ 3,639	+ 78	+ 683	− 49	− 159	− 18	+ 256	− 17,884	− 24,303	− 14,590	+ 28	Sep.
+ 3,176	+ 96	+ 20	+ 102	− 182	+ 12	+ 425	− 24,712	− 24,065	− 26,297	+ 30	Oct.
+ 4,429	+ 92	+ 28	− 362	− 179	+ 10	+ 311	+ 37,314	+ 23,258	+ 4,993	− 33	Nov.

3 That means derivative financial instruments in the trading portfolio. **4** Group-affiliated banks include foreign branches and legally independent subsidiaries of German banks (MFIs) that are deemed to be banks in their country of domicile. In the case of branches of foreign banks active in Germany and domestic banks that are majority-owned by non-residents, their foreign head offices or parent institutions as well as their foreign branches and subsidiaries are also classified as group-affiliated banks. **5** Bill portfolios plus contingent liabilities arising from bills rediscounted.

I Banks (MFIs) in Germany

2 Liabilities *

€ million

Period	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)				Securitised debts 4			Fiduciary liabilities			Value adjustments 5	Provisions for liabilities and charges
		Total	Sight and time deposits 1	Saving deposits 2	Bank saving bonds 3	Total	of which: Debt securities in issue	of which: Money market paper in issue	Total	of which: Fiduciary loans	of which: Securities issued on a fiduciary basis		
	1	2	3	4	5	6	7	8	9	10	11	12	13
	End of year or month *												
2013	1,651,646	3,261,140	2,570,179	620,017	70,944	1,143,945	1,073,767	68,964	79,923	67,284	738	8,100	59,573
2014	1,716,544	3,298,765	2,620,269	617,002	61,494	1,115,207	1,030,604	83,569	55,058	43,400	742	7,904	62,333
2015	1,673,086	3,395,097	2,736,962	605,370	52,765	1,076,752	965,915	109,798	47,042	36,206	672	7,537	62,425
2016	1,724,795	3,504,870	2,860,276	596,537	48,057	1,098,901	986,791	111,327	46,361	35,204	702	7,737	63,248
2017	1,702,340	3,637,583	3,005,604	590,331	41,648	1,067,428	959,092	107,414	46,832	35,465	421	6,312	63,085
2018	1,657,383	3,748,575	3,129,503	585,612	33,460	1,100,284	993,503	106,174	50,389	38,759	391	5,639	64,365
2019	1,684,934	3,871,721	3,260,618	581,761	29,342	1,141,445	1,023,041	117,702	49,900	37,000	356	5,090	65,121
2020	1,991,346	4,125,196	3,534,056	566,844	24,296	1,119,048	1,024,720	94,254	61,758	47,621	347	6,941	66,147
2020 Apr.	1,984,362	3,997,134	3,399,678	570,220	27,236	1,146,272	1,044,299	101,687	52,506	37,208	356	5,670	69,885
May	1,933,389	4,038,086	3,441,204	570,048	26,834	1,141,821	1,044,157	97,350	55,582	40,518	356	5,823	67,890
June	2,059,460	4,024,034	3,428,698	568,954	26,382	1,148,301	1,041,128	106,989	57,741	42,903	356	6,099	67,506
July	2,045,782	4,056,214	3,462,965	567,285	25,964	1,128,868	1,033,902	94,812	59,512	45,013	355	6,074	67,236
Aug.	2,034,374	4,066,069	3,473,504	566,966	25,599	1,127,908	1,029,528	98,223	60,070	45,657	355	6,074	66,541
Sep.	2,077,977	4,086,031	3,494,355	566,453	25,223	1,153,379	1,042,265	110,982	60,986	46,491	347	6,369	64,878
Oct.	2,090,320	4,125,890	3,535,069	566,015	24,806	1,139,875	1,041,333	98,460	62,358	47,026	347	6,386	64,709
Nov.	2,075,083	4,156,707	3,566,285	565,860	24,562	1,134,287	1,037,225	96,980	61,574	47,089	347	6,268	64,364
Dec.	1,991,346	4,125,196	3,534,056	566,844	24,296	1,119,048	1,024,720	94,254	61,758	47,621	347	6,941	66,147
2021 Jan.	2,209,970	4,164,257	3,572,505	567,886	23,866	1,125,240	1,027,949	97,218	61,853	48,049	347	8,539	67,870
Feb.	2,241,763	4,177,503	3,585,228	568,795	23,480	1,129,988	1,036,654	93,242	62,239	48,669	347	8,619	68,628
Mar.	2,320,718	4,195,519	3,603,904	568,504	23,111	1,162,056	1,056,347	105,591	62,957	49,271	347	8,801	67,425
Apr.	2,344,844	4,212,366	3,620,672	568,913	22,781	1,150,704	1,057,788	92,798	63,610	49,555	347	8,577	67,730
May	2,358,127	4,241,651	3,649,959	569,360	22,332	1,143,791	1,052,250	91,459	64,249	50,222	324	8,606	65,785
June	2,366,087	4,208,846	3,618,024	568,721	22,101	1,150,352	1,047,807	102,422	64,274	50,473	324	8,609	65,852
July	2,335,095	4,238,486	3,648,509	568,122	21,855	1,145,418	1,050,963	94,329	64,554	50,505	205	8,392	66,704
Aug.	2,326,942	4,251,139	3,661,954	567,575	21,610	1,152,212	1,050,495	101,603	64,300	50,535	205	8,386	66,815
Sep.	2,350,521	4,247,880	3,659,812	566,700	21,368	1,169,815	1,059,576	110,166	64,251	50,375	197	8,380	66,024
Oct.	2,387,692	4,283,726	3,696,488	566,051	21,187	1,178,527	1,076,720	101,716	64,353	50,193	197	8,252	63,250
Nov.	2,434,691	4,292,057	3,705,435	565,770	20,852	1,190,501	1,080,574	109,835	63,940	50,013	197	8,386	61,630
	Changes *												
2014	+ 47,155	+ 31,054	+ 43,519	− 3,015	− 9,450	− 28,928	− 43,353	+ 14,605	− 3,405	− 2,424	+ 4	− 196	+ 2,770
2015	− 62,029	+ 89,587	+ 110,178	− 11,632	− 8,959	− 38,455	− 64,689	+ 26,229	− 3,736	− 2,914	− 70	− 367	+ 117
2016	+ 81,289	+ 110,912	+ 123,718	− 8,833	− 3,973	+ 22,149	+ 20,496	+ 1,639	− 681	− 1,002	+ 30	+ 190	+ 853
2017	− 5,372	+ 138,434	+ 151,049	− 6,206	− 6,409	− 30,673	− 26,899	− 3,913	+ 616	− 469	− 281	− 1,425	− 153
2018	− 50,642	+ 109,585	+ 120,987	− 4,719	− 6,683	+ 33,301	+ 34,801	− 1,185	+ 3,567	+ 3,304	− 30	− 573	+ 1,165
2019	− 18,813	+ 122,251	+ 130,135	− 3,851	− 4,033	+ 40,646	+ 29,023	+ 11,528	− 489	− 1,759	− 35	− 549	+ 830
2020	+ 396,648	+ 245,528	+ 265,528	− 14,847	− 5,153	− 21,162	+ 1,679	− 22,213	+ 11,768	+ 10,111	− 9	+ 1,623	+ 952
2020 Apr.	+ 26,343	+ 29,775	+ 31,091	− 672	− 644	− 888	+ 7,773	− 8,690	− 1,340	+ 236	−	+ 244	− 611
May	+ 574	+ 30,164	+ 30,738	− 172	− 402	− 4,451	− 142	− 4,337	+ 3,076	+ 3,310	−	+ 153	− 1,995
June	+ 127,509	− 13,604	− 12,058	− 1,094	− 452	+ 6,480	− 3,029	+ 9,639	+ 2,159	+ 2,385	−	+ 276	− 384
July	− 4,511	+ 34,513	+ 36,600	− 1,669	− 418	− 18,198	− 7,226	− 10,942	+ 1,301	+ 1,640	− 1	− 25	− 270
Aug.	− 10,202	+ 10,145	+ 10,759	− 249	− 365	− 960	− 4,374	+ 3,411	+ 558	+ 644	−	− 10	− 695
Sep.	+ 41,007	+ 19,328	+ 20,217	− 513	− 376	+ 25,471	+ 12,737	+ 12,759	+ 916	+ 834	− 8	+ 65	− 1,663
Oct.	+ 11,774	+ 39,534	+ 40,389	− 438	− 417	− 13,504	− 932	− 12,522	+ 1,332	+ 495	−	+ 17	− 169
Nov.	+ 16,154	+ 32,146	+ 32,652	− 155	− 351	− 5,588	− 4,108	− 1,480	− 784	+ 63	−	− 106	− 344
Dec.	− 80,191	− 30,397	− 31,115	+ 984	− 266	− 15,239	− 12,505	− 2,726	+ 604	+ 532	−	+ 673	+ 1,783
2021 Jan.	+ 216,226	+ 37,714	+ 37,102	+ 1,042	− 430	+ 6,191	+ 3,229	+ 2,964	+ 95	+ 428	−	+ 1,658	+ 1,686
Feb.	+ 31,494	+ 12,950	+ 12,427	+ 909	− 386	+ 4,748	+ 8,705	− 3,976	+ 386	+ 620	−	+ 80	+ 767
Mar.	+ 73,074	+ 15,824	+ 16,484	− 291	− 369	+ 32,068	+ 19,693	+ 12,349	+ 718	+ 602	−	+ 182	− 1,203
Apr.	+ 30,330	+ 17,845	+ 17,766	+ 409	− 330	− 11,352	+ 1,441	− 12,793	+ 653	+ 284	−	− 224	+ 305
May	+ 13,755	+ 29,645	+ 29,647	+ 447	− 449	− 6,913	− 5,538	− 1,339	+ 639	+ 667	− 23	+ 29	− 1,945
June	+ 2,996	− 34,342	− 33,472	− 639	− 231	+ 6,561	− 4,443	+ 10,963	+ 25	+ 251	−	+ 3	+ 67
July	− 28,333	+ 29,530	+ 30,375	− 599	− 246	− 4,934	+ 3,156	− 8,093	+ 280	+ 32	− 119	− 217	+ 852
Aug.	− 8,750	+ 12,084	+ 12,876	− 547	− 245	+ 6,794	− 468	+ 7,274	− 254	+ 30	−	− 6	+ 111
Sep.	+ 19,835	− 77	+ 1,008	− 870	− 215	+ 17,603	+ 9,081	+ 8,563	− 49	− 160	− 8	−	− 785
Oct.	+ 38,500	+ 35,653	+ 36,483	− 649	− 181	+ 8,032	+ 16,464	− 8,450	+ 102	− 182	−	− 128	− 2,774
Nov.	+ 42,349	+ 6,982	+ 7,623	− 281	− 360	+ 11,974	+ 3,854	+ 8,119	− 362	− 180	−	+ 59	− 474

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Since the inclusion of building and loan associations in January 1999, including deposits under savings and loan contracts; see Table III.2. **2** Excluding deposits under savings and loan contracts (see also footnote 1). **3** Including (securitised) liabilities arising from non-negotiable bearer debt securities (savings bonds). **4** Excluding non-negotiable bearer debt securities and bearer money market paper. **5** Untaxed general value adjustments and individual country-risk value adjustments; other individual value adjustments are deducted on the asset side. **6** Less published loss **7** See Table I.1, footnote 1.

I Banks (MFIs) in Germany

Sub-ordinated liabilities	Partici-pation rights capital	Fund for general banking risks	Capital 6			Other liabilities 7			Total liabilities 7	Volume of business 7, 10	*Memo item Sureties*	
							of which: trading portfolio derivates 8					
			Total	Subscribed capital	Reserves 6	Total	Total	of which with group-affiliated 9 foreign banks				
14	15	16	17	18	19	20	21	22	23	24	25	Period
End of year or month *												
86,725	8,239	60,134	369,165	107,882	261,283	875,617	645,116	97,450	7,604,207	7,604,232	232,018	2013
78,616	11,617	71,472	381,514	105,483	276,031	1,054,334	826,307	129,949	7,853,364	7,853,393	230,572	2014
67,081	10,929	81,002	387,068	104,071	282,997	900,261	673,667	139,141	7,708,280	7,708,304	225,077	2015
66,003	9,829	88,779	391,042	102,951	288,091	834,708	618,843	134,344	7,836,273	7,836,280	222,090	2016
59,822	8,500	99,493	403,133	102,879	300,254	660,740	460,217	113,328	7,755,268	7,755,282	221,316	2017
57,762	7,420	110,114	413,740	103,024	310,716	608,003	419,768	79,187	7,823,674	7,823,676	214,816	2018
56,309	7,871	117,046	427,580	104,838	322,742	931,502	654,294	163,433	8,358,519	8,358,521	218,155	2019
59,818	8,003	126,362	414,025	103,079	310,946	1,023,451	801,045	266,653	9,002,095	9,002,096	221,881	2020
56,176	8,623	118,926	411,641	103,538	308,103	1,212,977	998,184	346,249	9,064,172	9,064,176	227,474	2020 Apr.
55,036	8,532	120,894	403,900	102,621	301,279	1,137,322	939,608	334,966	8,968,275	8,968,280	226,093	May
54,915	8,461	125,554	405,053	102,615	302,438	1,125,081	930,207	328,342	9,082,205	9,082,208	225,290	June
57,134	8,126	126,217	405,878	102,689	303,189	1,165,135	962,599	335,778	9,126,176	9,126,179	221,195	July
58,375	8,097	126,227	405,719	102,455	303,264	1,083,807	865,891	294,300	9,043,261	9,043,265	220,652	Aug.
59,045	8,145	126,252	410,404	102,524	307,880	1,101,752	878,457	295,858	9,155,218	9,155,219	221,206	Sep.
59,466	8,176	126,311	412,071	102,691	309,380	1,087,808	861,062	280,537	9,183,370	9,183,371	220,660	Oct.
59,102	8,087	126,326	411,534	102,430	309,104	1,051,138	820,409	275,174	9,154,470	9,154,473	220,462	Nov.
59,818	8,003	126,362	414,025	103,079	310,946	1,023,451	801,045	266,653	9,002,095	9,002,096	221,881	Dec.
61,351	8,038	126,324	413,807	103,144	310,663	961,983	741,482	245,829	9,209,232	9,209,233	222,535	2021 Jan.
60,842	8,055	126,365	412,598	103,222	309,376	910,869	667,040	221,680	9,207,469	9,207,470	223,060	Feb.
59,630	8,162	127,186	413,535	103,430	310,105	895,226	654,286	219,024	9,321,215	9,321,215	226,556	Mar.
59,315	8,064	127,580	419,404	107,307	312,097	867,154	626,835	213,426	9,329,348	9,329,348	225,514	Apr.
58,377	9,154	126,673	414,838	107,725	307,113	847,122	624,211	214,509	9,338,373	9,338,376	226,710	May
59,552	9,009	130,098	421,005	106,945	314,060	871,355	647,988	222,983	9,355,039	9,355,039	229,278	June
59,558	8,898	130,613	420,876	107,069	313,807	905,031	658,520	235,264	9,383,625	9,383,625	229,917	July
59,408	8,909	130,646	421,086	107,206	313,880	890,977	653,632	230,592	9,380,820	9,380,821	230,962	Aug.
60,252	8,969	130,708	422,370	107,470	314,900	857,578	624,954	217,006	9,386,748	9,386,748	232,721	Sep.
68,135	8,984	130,711	423,903	109,602	314,301	839,127	597,032	182,441	9,456,660	9,456,660	235,967	Oct.
68,425	10,316	130,741	423,903	108,969	314,934	872,090	626,970	190,467	9,556,680	9,556,682	239,213	Nov.
Changes *												
− 4,604	− 102	+ 11,028	+ 12,593	− 2,110	+ 14,703	+ 144,791	+ 178,891	+ 32,178	+ 212,156	+ 212,160	− 2,046	2014
− 11,535	− 688	+ 9,530	+ 5,978	− 1,128	+ 7,106	− 189,558	− 154,068	+ 8,933	− 201,156	− 201,161	− 5,495	2015
− 1,008	− 1,100	+ 7,792	+ 9,692	− 437	+ 10,129	− 61,297	− 48,594	− 5,943	+ 168,791	+ 168,774	− 2,327	2016
− 5,906	− 1,229	+ 10,839	+ 14,076	+ 598	+ 13,478	− 122,910	− 156,737	− 20,762	− 3,703	− 3,696	− 774	2017
− 2,105	− 1,080	+ 10,661	+ 11,122	+ 1,175	+ 9,947	− 21,662	+ 1,312	+ 792	+ 93,339	+ 93,327	− 5,920	2018
+ 1,043	+ 451	+ 6,938	+ 11,720	+ 2,950	+ 8,770	+ 313,098	+ 233,245	+ 83,779	+ 477,126	+ 477,126	+ 3,608	2019
+ 2,201	+ 132	+ 9,316	− 3,866	− 874	− 2,992	+ 112,359	+ 147,735	+ 103,571	+ 755,499	+ 755,498	+ 5,027	2020
+ 1,012	− 355	+ 1,075	− 17,734	+ 169	− 17,903	+ 57,002	+ 54,941	+ 18,134	+ 94,523	+ 94,513	+ 898	2020 Apr.
− 1,140	− 91	+ 1,968	+ 869	− 367	+ 1,236	− 67,735	− 58,214	− 11,181	− 38,608	− 38,607	− 1,381	May
− 121	− 71	+ 4,660	+ 1,108	− 6	+ 1,114	− 10,371	− 9,329	− 6,600	+ 117,641	+ 117,639	− 803	June
+ 984	− 335	+ 663	+ 850	+ 74	+ 776	+ 51,336	+ 32,957	+ 7,633	+ 66,308	+ 66,308	− 4,095	July
+ 1,241	− 29	+ 10	− 159	− 234	+ 75	− 79,883	− 96,634	− 41,453	− 79,984	− 79,983	− 543	Aug.
+ 670	+ 48	+ 25	+ 4,685	+ 69	+ 4,616	+ 15,421	+ 12,413	+ 1,516	+ 105,973	+ 105,970	+ 2,064	Sep.
+ 421	+ 31	+ 59	+ 1,667	+ 167	+ 1,500	− 15,588	− 17,429	− 15,332	+ 25,574	+ 25,574	− 546	Oct.
− 257	− 89	+ 15	+ 382	− 106	+ 488	− 31,454	− 40,463	− 5,299	+ 10,075	+ 10,077	− 187	Nov.
+ 716	− 84	+ 36	+ 2,491	+ 649	+ 1,842	− 23,409	− 19,185	− 8,452	− 143,017	− 143,019	+ 1,419	Dec.
+ 1,533	+ 35	− 39	− 487	+ 63	− 550	− 64,728	− 59,677	− 20,863	+ 199,884	+ 199,884	+ 575	2021 Jan.
− 509	+ 17	+ 41	− 1,209	+ 78	− 1,287	− 51,529	− 74,456	− 24,155	− 2,764	− 2,764	+ 526	Feb.
− 1,212	+ 107	+ 821	+ 937	+ 208	+ 729	− 22,626	− 13,011	− 2,749	+ 98,690	+ 98,689	+ 3,496	Mar.
− 315	− 98	+ 394	+ 5,869	+ 3,877	+ 1,992	− 21,876	− 27,134	− 5,502	+ 21,531	+ 21,531	− 1,042	Apr.
− 938	+ 1,090	− 907	− 4,559	+ 435	− 4,994	− 19,025	− 2,549	+ 1,106	+ 10,871	+ 10,874	+ 1,196	May
+ 1,065	− 145	+ 3,425	+ 6,167	− 780	+ 6,947	+ 19,886	+ 23,608	+ 8,378	+ 5,708	+ 5,705	+ 2,568	June
+ 6	− 111	+ 515	+ 706	+ 204	+ 502	+ 28,575	+ 10,517	+ 12,280	+ 26,869	+ 26,869	+ 689	July
− 150	+ 11	+ 33	+ 210	+ 137	+ 73	− 14,538	− 4,920	− 4,700	− 4,455	− 4,454	+ 1,115	Aug.
+ 847	+ 60	+ 62	+ 1,778	+ 304	+ 1,474	− 37,079	− 28,869	− 13,667	+ 2,195	+ 2,194	+ 1,759	Sep.
+ 7,883	+ 15	+ 3	+ 1,533	+ 2,132	− 599	− 19,185	− 27,889	− 34,549	+ 69,634	+ 69,634	+ 3,246	Oct.
+ 806	+ 1,332	+ 30	+ 396	+ 228	+ 168	+ 29,299	+ 29,697	+ 7,949	+ 92,391	+ 92,393	+ 3,249	Nov.

8 I.e. Derivative financial instruments in the trading portfolio. **9** Group-affiliated banks include foreign branches and legally independent subsidiaries of German banks (MFIs) that are deemed to be banks in their country of domicile. In the case of branches of foreign banks active in Germany and domestic banks that are majority-owned by non-residents, their foreign head offices or parent institutions as well as their foreign branches and subsidiaries are also classified as group-affiliated banks. **10** Col 23 plus contingent liabilities arising from bills rediscounted.

I Banks (MFIs) in Germany

3 Assets and liabilities, by category of banks *

€ million

Period	Number of reporting credit institutions	Balance sheet total 1	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecuritised lending to banks (MFIs) (including postal giro account balances)	Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
	1	2	3	4	5	6	7	8	9	10	11	12
Commercial banks 6												**End of year or month** *
2020	257	3,753,218	21,511	475,613	7,170	317	844,129	1,163,400	272,786	17,644	33,583	16,763
2021 Aug.	257	3,918,906	21,703	555,912	13,379	223	991,077	1,209,761	270,105	20,574	32,563	17,263
Sep.	256	3,915,956	21,502	577,980	11,495	247	969,874	1,211,434	279,817	22,939	32,467	17,147
Oct.	254	3,943,962	21,766	562,965	14,118	278	1,031,749	1,231,348	263,022	24,161	32,714	17,334
Nov.	253	4,024,999	21,750	570,785	11,501	248	1,047,046	1,245,445	267,804	26,988	32,692	16,850
												Changes *
2020	.	+ 409,453	+ 979	+ 213,929	+ 3,749	− 119	+ 66,735	+ 26,229	+ 13,162	− 7,762	− 7,644	+ 3,338
2021 Aug.	.	− 24,425	− 96	− 11,128	+ 3,051	− 32	− 5,837	+ 29	− 801	− 351	+ 207	− 448
Sep.	.	− 2,954	− 201	+ 22,068	− 1,894	+ 24	− 27,070	+ 4,872	+ 9,362	+ 2,333	− 117	− 116
Oct.	.	+ 28,256	+ 264	− 15,024	+ 2,625	+ 31	+ 62,788	+ 19,830	− 16,796	+ 1,197	+ 250	+ 187
Nov.	.	+ 75,740	− 16	+ 8,244	− 2,627	− 30	+ 11,200	+ 13,433	+ 5,109	+ 2,794	− 47	− 433
Big banks												**End of year or month** *
2020	3	2,164,728	16,826	143,853	6,052	70	454,697	539,773	132,052	10,053	27,713	4,641
2021 Aug.	3	2,142,183	16,484	179,883	7,679	46	492,058	569,132	120,793	12,578	27,015	5,393
Sep.	3	2,111,950	16,373	173,353	5,739	51	482,927	566,034	128,234	11,845	26,930	5,355
Oct.	3	2,125,856	16,541	164,501	6,482	44	534,974	579,271	113,400	12,505	26,939	5,291
Nov.	3	2,153,522	16,167	166,112	4,595	39	525,208	581,981	119,085	12,681	26,897	5,184
												Changes *
2020	.	+ 178,988	− 433	+ 63,431	+ 3,351	− 4	+ 13,196	+ 26,106	+ 11,961	− 8,715	− 8,049	+ 1,760
2021 Aug.	.	− 4,602	− 310	+ 1,224	+ 225	− 2	− 582	+ 1,393	+ 300	+ 135	+ 210	− 26
Sep.	.	− 33,541	− 111	− 6,530	− 1,949	+ 5	− 14,491	− 1,150	+ 7,273	− 760	− 87	− 38
Oct.	.	+ 14,036	+ 168	− 8,852	+ 745	− 7	+ 52,186	+ 13,180	− 14,864	+ 640	+ 9	− 64
Nov.	.	+ 22,633	− 374	+ 1,611	− 1,896	− 5	− 13,185	+ 1,848	+ 5,494	+ 151	− 44	− 107
Regional banks and other commercial banks												**End of year or month** *
2020	143	1,160,722	4,662	215,514	1,118	125	200,219	518,146	132,592	7,555	5,172	11,689
2021 Aug.	143	1,329,895	5,183	247,112	5,700	148	301,023	537,686	140,417	7,958	4,819	11,557
Sep.	142	1,363,877	5,096	272,808	5,756	159	301,343	540,276	142,509	11,057	4,807	11,480
Oct.	141	1,368,779	5,190	260,183	7,636	169	311,106	545,025	140,490	11,618	5,045	11,731
Nov.	140	1,420,706	5,549	275,232	6,906	162	329,471	553,337	139,690	14,269	5,065	11,354
												Changes *
2020	.	+ 166,885	+ 1,418	+ 110,206	+ 398	− 38	+ 29,510	+ 835	+ 2,209	+ 950	+ 485	+ 1,718
2021 Aug.	.	+ 482	+ 215	+ 5,140	+ 2,826	+ 3	− 3,885	+ 167	− 1,119	− 486	−	− 422
Sep.	.	+ 37,919	− 87	+ 25,696	+ 55	+ 11	+ 307	+ 3,960	+ 1,930	+ 3,094	− 31	− 77
Oct.	.	+ 4,874	+ 94	− 12,626	+ 1,880	+ 10	+ 9,773	+ 4,672	− 1,992	+ 556	+ 241	+ 251
Nov.	.	+ 52,402	+ 359	+ 15,478	− 731	− 7	+ 18,196	+ 8,709	− 256	+ 2,643	− 3	− 326
Branches of foreign banks												**End of year or month** *
2020	111	427,768	23	116,246	−	122	189,213	105,481	8,142	36	698	433
2021 Aug.	111	446,828	36	128,917	−	29	197,996	102,943	8,895	38	729	313
Sep.	111	440,129	33	131,819	−	37	185,604	105,124	9,074	37	730	312
Oct.	110	449,327	35	138,281	−	65	185,669	107,052	9,132	38	730	312
Nov.	110	450,771	34	129,441	−	47	192,367	110,127	9,029	38	730	312
												Changes *
2020	.	+ 63,580	− 6	+ 40,292	−	− 77	+ 24,029	− 712	− 1,008	+ 3	− 80	− 140
2021 Aug.	.	− 20,305	− 1	− 17,492	−	− 33	− 1,370	− 1,531	+ 18	−	− 3	−
Sep.	.	− 7,332	− 3	+ 2,902	−	+ 8	− 12,886	+ 2,062	+ 159	− 1	+ 1	− 1
Oct.	.	+ 9,346	+ 2	+ 6,454	−	+ 28	+ 829	+ 1,978	+ 60	+ 1	−	−
Nov.	.	+ 705	− 1	− 8,845	−	− 18	+ 6,189	+ 2,876	− 129	−	−	−

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I Banks (MFIs) in Germany

Tangible assets and others [1]										Other liabilities [1]			
Total	of which Derivative financial instruments in the trading portfolio [4]	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts [5]	Fiduciary liabilities	Value adjustments [2]	Provisions for liabilities and charges	Subordinated liabilities [5]	Capital [3]	Total	of which Derivative financial instruments in the trading portfolio [4]	*Memo item Sureties*	
13	14	15	16	17	18	19	20	21	22	23	24	25	Period
End of year or month *												**Commercial banks [6]**	
900,302	712,777	956,296	1,618,916	144,243	16,763	3,553	18,863	31,101	182,668	780,815	692,240	105,766	2020
786,346	575,182	1,162,550	1,675,072	144,887	17,263	3,624	21,234	31,868	185,310	677,098	567,158	110,342	2021 Aug.
771,054	557,413	1,202,383	1,660,138	146,127	17,147	3,630	20,708	32,501	186,328	646,994	544,665	111,431	Sep.
744,507	533,670	1,218,336	1,684,525	148,761	17,334	3,580	19,455	40,346	187,626	623,999	516,542	113,992	Oct.
783,890	555,342	1,256,611	1,686,040	153,418	16,850	3,725	17,992	40,073	188,716	661,574	544,112	115,805	Nov.
Changes *													
+ 96,857	+ 140,369	+ 246,293	+ 71,562	− 2,875	+ 3,338	+ 1,054	+ 1,197	+ 2,123	− 7,876	+ 94,637	+ 149,171	+ 2,292	2020
− 9,019	− 2,664	− 19,252	+ 8,877	− 258	− 448	− 18	+ 204	+ 35	+ 52	− 13,617	− 2,695	+ 685	2021 Aug.
− 12,215	− 18,010	+ 36,737	− 11,605	+ 1,240	− 116	+ 12	− 520	+ 636	+ 1,512	− 30,850	− 22,684	+ 1,089	Sep.
− 27,096	− 23,706	+ 17,225	+ 24,180	+ 1,954	+ 187	− 50	− 1,253	+ 7,845	+ 1,298	− 23,130	− 28,090	+ 2,561	Oct.
+ 38,113	+ 21,393	+ 34,458	+ 362	+ 4,657	− 433	+ 70	− 317	+ 243	+ 1,486	+ 35,214	+ 27,329	+ 1,816	Nov.
End of year or month *												**Big banks**	
828,998	695,813	407,665	805,794	106,098	4,641	1,572	9,456	17,480	80,422	731,600	674,794	65,252	2020
711,122	555,805	475,240	833,561	107,187	5,393	1,594	11,418	16,544	72,233	619,013	548,394	69,111	2021 Aug.
695,109	535,642	486,421	822,163	108,417	5,355	1,603	11,007	17,142	72,294	587,548	525,293	68,817	Sep.
665,908	510,906	513,817	835,908	109,349	5,291	1,611	9,462	17,109	72,314	560,995	494,296	70,368	Oct.
695,573	529,828	514,837	830,584	113,135	5,184	1,669	9,094	17,132	73,645	588,242	515,267	71,564	Nov.
Changes *													
+ 76,384	+ 131,060	+ 94,403	+ 20,952	+ 2,242	+ 1,760	+ 587	+ 2,031	+ 652	− 21,128	+ 77,489	+ 140,812	+ 767	2020
− 7,169	− 2,131	+ 6,167	+ 3,610	− 11	− 26	− 47	+ 26	+ 29	+ 4	− 14,354	− 3,059	+ 630	2021 Aug.
− 15,703	− 20,332	+ 9,332	− 11,129	+ 1,230	− 38	+ 9	− 411	+ 598	+ 61	− 33,193	− 23,233	− 294	Sep.
− 29,105	− 24,718	+ 27,431	+ 13,647	+ 932	− 64	+ 8	− 1,545	− 33	+ 20	− 26,360	− 30,982	+ 1,551	Oct.
+ 29,140	+ 18,731	− 942	− 5,878	+ 3,786	− 107	+ 58	− 368	+ 23	+ 1,331	+ 24,730	+ 20,804	+ 1,196	Nov.
End of year or month *												**Regional banks and other commercial banks**	
63,930	.	312,149	642,324	37,708	11,689	1,474	7,946	12,978	91,926	42,528	.	14,131	2020
68,292	.	434,785	669,010	37,274	11,557	1,598	8,320	14,656	101,498	51,197	.	14,597	2021 Aug.
68,586	.	466,461	668,772	37,366	11,480	1,607	8,230	14,690	102,296	52,975	.	15,211	Sep.
70,586	.	455,521	672,988	38,386	11,731	1,564	8,465	22,569	101,580	55,975	.	15,343	Oct.
79,671	.	486,584	685,267	39,250	11,354	1,579	7,357	22,276	101,320	65,719	.	15,512	Nov.
Changes *													
+ 19,194	.	+ 101,752	+ 37,438	− 4,924	+ 1,718	+ 344	− 882	+ 1,486	+ 12,708	+ 17,245	.	− 1,215	2020
− 1,957	.	− 5,310	+ 5,815	− 248	− 422	+ 36	+ 143	+ 6	+ 48	+ 414	.	− 94	2021 Aug.
+ 3,061	.	+ 30,920	+ 2,962	+ 92	− 77	+ 15	− 84	+ 37	+ 1,292	+ 2,762	.	+ 614	Sep.
+ 2,015	.	− 10,565	+ 4,077	+ 1,020	+ 251	− 43	+ 235	+ 7,879	− 716	+ 2,736	.	+ 132	Oct.
+ 8,340	.	+ 29,711	+ 11,876	+ 864	− 326	+ 15	+ 38	+ 223	+ 136	+ 9,865	.	+ 172	Nov.
End of year or month *												**Branches of foreign banks**	
7,374	.	236,482	170,798	437	433	507	1,461	643	10,320	6,687	.	26,383	2020
6,932	.	252,525	172,501	426	313	432	1,496	668	11,579	6,888	.	26,634	2021 Aug.
7,359	.	249,501	169,203	344	312	420	1,471	669	11,738	6,471	.	27,403	Sep.
8,013	.	248,998	175,629	1,026	312	405	1,528	668	13,732	7,029	.	28,281	Oct.
8,646	.	255,190	170,189	1,033	312	477	1,541	665	13,751	7,613	.	28,729	Nov.
Changes *													
+ 1,279	.	+ 50,138	+ 13,172	− 193	− 140	+ 123	+ 48	− 15	+ 544	− 97	.	+ 2,740	2020
+ 107	.	− 20,109	− 548	+ 1	−	− 7	+ 35	−	−	+ 323	.	+ 149	2021 Aug.
+ 427	.	− 3,515	− 3,438	− 82	− 1	− 12	− 25	+ 1	+ 159	− 419	.	+ 769	Sep.
− 6	.	+ 359	+ 6,456	+ 2	−	− 15	+ 57	− 1	+ 1,994	+ 494	.	+ 878	Oct.
+ 633	.	+ 5,689	− 5,636	+ 7	−	− 3	+ 13	− 3	+ 19	+ 619	.	+ 448	Nov.

3 Subscribed capital and reserves, less published loss; including participation rights capital and fund for general banking risks. **4** Trading portfolio derivatives. **5** Less own debt securities. **6** Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

I Banks (MFIs) in Germany

cont´d: 3 Assets and liabilities, by category of banks *

€ million

Period	Number of reporting credit institutions	Balance sheet total 1	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecuritised lending to banks (MFIs) (including postal giro account balances)	Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
	1	2	3	4	5	6	7	8	9	10	11	12
Landesbanken												**End of year or month ***
2020	6	807,438	511	46,811	903	12	194,187	348,247	95,325	5,021	8,387	10,021
2021 Aug.	6	850,494	685	119,019	–	17	182,212	352,240	85,369	5,340	7,827	10,451
Sep.	6	847,129	603	109,966	– 49	17	184,863	354,583	85,241	5,560	9,034	10,403
Oct.	6	863,463	537	120,613	1	17	183,649	360,682	84,119	5,348	8,789	10,440
Nov.	6	879,273	481	119,698	10	16	187,807	375,541	85,363	5,539	8,786	10,457
												Changes *
2020	.	+ 5,937	– 266	+ 10,153	+ 226	– 8	+ 7,722	– 5,187	– 8,942	– 3,844	– 585	+ 1,550
2021 Aug.	.	– 1,017	+ 170	+ 29,188	+ 25	– 1	– 29,418	+ 685	– 1,792	+ 280	+ 18	+ 56
Sep.	.	– 6,191	– 82	– 9,053	– 49	–	+ 2,141	+ 1,912	– 401	+ 215	+ 1,205	– 48
Oct.	.	+ 15,658	– 66	+ 10,647	+ 50	–	– 1,279	+ 5,316	– 1,118	– 213	– 245	+ 37
Nov.	.	– 3,000	– 56	– 915	+ 9	– 1	+ 1,902	+ 1,997	– 1,471	+ 187	– 5	+ 17
Savings banks												**End of year or month ***
2020	377	1,463,723	16,215	127,407	233	6	60,654	932,865	194,421	95,385	14,935	3,001
2021 Aug.	371	1,530,893	16,026	163,825	52	–	52,857	965,700	193,238	100,781	15,042	3,955
Sep.	371	1,531,625	16,666	163,088	21	–	50,608	969,997	192,017	101,417	15,059	3,932
Oct.	371	1,538,627	16,804	163,413	111	–	52,186	974,430	191,395	102,193	15,074	3,982
Nov.	371	1,546,057	16,845	167,269	111	–	50,003	979,599	190,149	103,643	15,083	4,008
												Changes *
2020	.	+ 122,042	+ 2,546	+ 62,355	+ 233	– 3	+ 2,321	+ 44,566	+ 657	+ 6,587	+ 232	+ 2,359
2021 Aug.	.	+ 4,323	+ 74	– 663	– 35	–	– 458	+ 5,762	– 1,693	+ 756	+ 69	+ 56
Sep.	.	+ 712	+ 640	– 737	– 31	–	– 2,262	+ 4,296	– 1,226	+ 636	+ 17	– 23
Oct.	.	+ 6,989	+ 138	+ 325	+ 90	–	+ 1,566	+ 4,432	– 621	+ 775	+ 15	+ 50
Nov.	.	+ 7,392	+ 41	+ 3,856	–	–	– 2,213	+ 5,167	– 1,252	+ 1,450	+ 9	+ 26
Credit cooperatives												**End of year or month ***
2020	815	1,072,680	9,150	43,397	–	18	82,802	663,250	167,330	64,268	18,282	3,089
2021 Aug.	803	1,120,080	8,424	52,283	201	18	85,694	693,425	166,670	68,839	18,675	3,506
Sep.	790	1,121,104	8,489	55,041	201	20	80,322	697,071	166,021	69,262	18,716	3,517
Oct.	782	1,128,026	8,622	55,393	200	19	81,953	701,146	166,276	69,777	18,782	3,529
Nov.	773	1,134,164	8,919	57,335	200	17	80,910	705,589	166,347	70,030	18,837	3,544
												Changes *
2020	.	+ 89,395	+ 862	+ 16,725	–	– 12	+ 18,820	+ 38,297	+ 6,065	+ 4,781	+ 681	+ 1,528
2021 Aug.	.	+ 5,535	+ 11	+ 90	–	+ 1	+ 1,232	+ 4,443	– 899	+ 523	+ 28	+ 33
Sep.	.	+ 1,010	+ 65	+ 2,758	–	+ 2	– 5,384	+ 3,646	– 651	+ 423	+ 41	+ 11
Oct.	.	+ 6,922	+ 133	+ 352	– 1	– 1	+ 1,632	+ 4,074	+ 255	+ 515	+ 66	+ 12
Nov.	.	+ 6,122	+ 297	+ 1,942	–	– 2	– 1,057	+ 4,443	+ 70	+ 252	+ 55	+ 15
Mortgage banks												**End of year or month ***
2020	10	241,083	–	7,632	–	–	12,235	184,076	28,361	149	151	28
2021 Aug.	10	246,057	–	10,675	–	–	10,742	188,561	27,556	149	150	27
Sep.	10	245,964	–	11,252	–	–	10,561	188,726	27,445	149	150	26
Oct.	10	248,555	–	12,644	–	–	11,197	189,506	27,306	149	150	26
Nov.	9	228,550	–	11,014	–	–	8,336	177,274	24,901	149	147	26
												Changes *
2020	.	+ 10,836	–	+ 5,842	–	–	– 2,460	+ 7,404	+ 234	–	– 3	– 2
2021 Aug.	.	– 325	–	– 188	–	–	+ 367	+ 389	– 183	–	–	–
Sep.	.	+ 5	–	+ 577	–	–	– 182	+ 95	+ 58	–	–	– 1
Oct.	.	+ 2,835	–	+ 1,392	–	–	+ 610	+ 1,215	– 135	–	–	–
Nov.	.	– 2,325	–	– 1,630	–	–	– 1,109	+ 129	+ 191	–	– 3	–

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I Banks (MFIs) in Germany

Tangible assets and others [1]										Other liabilities [1]			
Total	of which Derivative financial instruments in the trading portfolio [4]	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts [5]	Fiduciary liabilities	Value adjustments [2]	Provisions for liabilities and charges	Subordinated liabilities [5]	Capital [3]	Total	of which Derivative financial instruments in the trading portfolio [4]	*Memo item Sureties*	
13	14	15	16	17	18	19	20	21	22	23	24	25	Period
End of year or month *												**Landesbanken**	
98,013	65,262	253,475	232,932	166,782	10,021	405	8,499	12,461	43,082	79,781	57,552	38,271	2020
87,334	53,927	298,966	237,611	170,239	10,451	723	5,479	12,636	43,154	71,235	46,111	39,631	2021 Aug.
86,908	51,254	287,316	247,174	171,505	10,403	722	5,402	12,826	43,154	68,627	43,702	39,926	Sep.
89,268	51,099	301,149	247,791	170,811	10,440	719	5,164	12,863	43,154	71,372	44,229	40,362	Oct.
85,575	52,596	305,695	253,636	175,367	10,457	783	5,264	13,440	43,166	71,465	45,436	40,810	Nov.
Changes *													
+ 5,118	− 2,885	+ 31,424	− 4,359	− 19,628	+ 1,550	− 112	− 1,217	− 718	− 326	− 677	− 4,327	+ 1,133	2020
− 228	+ 212	+ 2,006	− 1,869	− 1,488	+ 56	+ 1	− 35	− 3	−	+ 315	− 790	+ 168	2021 Aug.
− 2,031	− 2,673	− 12,012	+ 8,971	− 9	− 48	− 1	− 77	+ 190	−	− 3,205	− 2,409	+ 295	Sep.
+ 2,529	− 155	+ 13,848	+ 180	− 694	+ 37	− 3	− 238	+ 32	−	+ 2,496	+ 527	+ 436	Oct.
− 4,664	+ 1,497	+ 3,548	+ 1,079	− 1,901	+ 17	− 5	+ 14	+ 506	+ 12	− 6,270	+ 1,207	+ 244	Nov.
End of year or month *												**Savings banks**	
18,601	22	169,899	1,098,635	16,356	3,001	1,176	15,277	3,552	127,932	27,895	21	30,024	2020
19,417	19	193,757	1,137,115	16,499	3,955	1,921	15,846	3,540	131,914	26,346	19	30,696	2021 Aug.
18,820	19	197,447	1,134,096	16,466	3,932	1,921	15,788	3,531	131,944	26,500	18	30,699	Sep.
19,039	19	199,232	1,139,384	16,459	3,982	1,921	14,580	3,507	131,981	27,581	19	30,680	Oct.
19,347	22	199,789	1,146,647	16,041	4,008	1,929	14,510	3,510	132,008	27,615	20	30,763	Nov.
Changes *													
+ 189	− 1	+ 32,475	+ 82,321	− 1,186	+ 2,359	+ 163	+ 602	− 80	+ 5,529	− 141	− 1	+ 577	2020
+ 455	− 1	+ 18	+ 3,631	− 44	+ 56	+ 6	− 92	+ 8	+ 20	+ 720	−	+ 39	2021 Aug.
− 598	−	+ 3,685	− 3,034	− 33	− 23	−	− 58	− 9	+ 30	+ 154	− 1	+ 3	Sep.
+ 219	−	+ 1,788	+ 5,295	− 7	+ 50	−	− 1,208	− 24	+ 37	+ 1,058	+ 1	− 19	Oct.
+ 308	+ 3	+ 549	+ 7,250	− 418	+ 26	+ 8	− 70	+ 3	+ 27	+ 17	+ 1	+ 83	Nov.
End of year or month *												**Credit cooperatives**	
21,094	.	148,828	788,857	10,255	3,089	388	7,727	2,245	89,492	21,799	.	18,470	2020
22,345	.	161,008	820,030	9,527	3,506	450	7,909	2,515	93,857	21,278	.	19,017	2021 Aug.
22,444	.	162,010	818,841	9,495	3,517	450	7,844	2,575	94,115	22,257	.	19,126	Sep.
22,329	.	163,559	823,989	9,516	3,529	452	7,800	2,605	94,341	22,235	.	19,229	Oct.
22,436	.	165,061	828,252	9,498	3,544	449	7,582	2,663	94,543	22,572	.	19,766	Nov.
Changes *													
+ 1,648	.	+ 26,765	+ 55,718	− 289	+ 1,528	+ 12	+ 203	+ 276	+ 5,717	− 535	.	− 116	2020
+ 73	.	+ 768	+ 4,227	− 54	+ 33	− 8	− 69	+ 32	+ 179	+ 427	.	+ 140	2021 Aug.
+ 99	.	+ 999	− 1,192	− 32	+ 11	−	− 65	+ 60	+ 258	+ 971	.	+ 109	Sep.
− 115	.	+ 1,544	+ 5,148	+ 21	+ 12	+ 2	− 44	+ 30	+ 226	− 17	.	+ 103	Oct.
+ 107	.	+ 1,495	+ 4,259	− 18	+ 15	− 3	− 218	+ 58	+ 202	+ 332	.	+ 537	Nov.
End of year or month *												**Mortgage banks**	
8,451	.	60,987	63,893	96,406	28	201	951	1,528	10,780	6,309	.	1,388	2020
8,197	.	61,978	59,772	103,225	27	338	1,127	1,365	10,005	8,220	.	1,208	2021 Aug.
7,655	.	61,387	59,067	102,252	26	346	1,125	1,340	10,019	10,402	.	1,161	Sep.
7,577	.	61,084	58,934	105,031	26	337	1,142	1,335	10,007	10,659	.	1,143	Oct.
6,703	.	60,154	53,448	97,459	26	268	1,050	1,264	10,029	4,852	.	970	Nov.
Changes *													
− 179	.	+ 12,824	− 4,194	+ 1,283	− 2	+ 86	− 92	− 312	+ 441	+ 802	.	+ 9	2020
− 710	.	− 4	− 501	+ 761	−	+ 19	+ 14	− 23	+ 1	− 592	.	+ 2	2021 Aug.
− 542	.	− 591	− 181	+ 302	− 1	+ 8	− 2	− 25	+ 14	+ 481	.	− 47	Sep.
− 247	.	− 303	+ 307	+ 2,779	−	− 9	+ 17	−	− 12	+ 56	.	− 18	Oct.
+ 97	.	− 426	− 776	− 1,115	−	−	− 6	−	+ 22	− 24	.	+ 31	Nov.

3 Subscribed capital and reserves, less published loss; including participation rights capital and fund for general banking risks. **4** Trading portfolio derivatives. **5** Less own debt securities.

I Banks (MFIs) in Germany

cont´d: 3. Assets and liabilities, by category of banks *

€ million

Period	1	2	3	4	5	6	7	8	9	10	11	12
	Number of reporting credit institutions	Balance sheet total 1	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecuritised lending to banks (MFIs) (including postal giro account balances)	Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
Building and loan associations												**End of year or month ***
2020	18	244,856	–	2,468	–	.	29,453	167,578	31,028	10,605	251	885
2021 Aug.	18	249,994	–	2,604	–	.	28,314	173,887	30,777	10,627	254	632
Sep.	18	250,094	–	2,633	–	.	27,540	174,737	30,640	10,677	255	629
Oct.	18	250,644	–	2,188	–	.	26,961	175,552	30,596	11,616	255	487
Nov.	18	252,112	–	2,608	–	.	27,355	176,302	30,736	11,417	255	478
												Changes *
2020	.	+ 6,996	–	+ 1,003	–	.	– 3,069	+ 10,585	– 820	+ 298	– 55	– 302
2021 Aug.	.	+ 1,127	–	+ 153	–	.	+ 139	+ 728	+ 73	–	–	– 6
Sep.	.	+ 100	–	+ 29	–	.	– 774	+ 850	– 137	+ 50	+ 1	– 3
Oct.	.	+ 550	–	– 445	–	.	– 579	+ 815	– 44	+ 939	–	– 142
Nov.	.	+ 1,468	–	+ 420	–	.	+ 394	+ 750	+ 140	– 199	–	– 9
Banks with special, development and other central support tasks												**End of year or month ***
2020	18	1,419,097	80	92,511	107	25	681,062	308,544	187,249	11,097	20,018	27,971
2021 Aug.	18	1,464,396	108	111,287	80	25	721,194	315,775	178,114	11,408	20,131	28,466
Sep.	18	1,474,876	106	135,767	35	28	709,619	314,533	179,660	11,391	19,757	28,597
Oct.	18	1,483,383	92	135,979	364	28	720,438	313,794	177,195	11,354	19,784	28,555
Nov.	18	1,491,525	126	140,593	259	26	722,325	312,148	176,769	11,300	19,910	28,577
												Changes *
2020	.	+ 110,840	– 72	+ 2,532	– 707	+ 25	+ 79,094	+ 16,520	+ 5,098	+ 303	+ 82	+ 3,297
2021 Aug.	.	+ 10,327	+ 15	– 61,655	+ 566	– 2	+ 77,249	– 910	– 3,649	+ 20	+ 28	+ 55
Sep.	.	+ 9,513	– 2	+ 24,480	– 45	+ 3	– 11,807	– 1,819	+ 1,401	– 18	– 386	+ 131
Oct.	.	+ 8,424	– 14	+ 212	+ 329	–	+ 10,777	– 710	– 2,538	– 37	+ 30	– 42
Nov.	.	+ 6,994	+ 34	+ 4,614	– 105	– 2	+ 1,523	– 2,256	– 584	– 55	+ 111	+ 22
Memo item: Foreign banks												**End of year or month ***
2020	144	1,411,087	6,814	276,861	1,012	228	398,794	450,700	117,799	12,802	3,651	5,130
2021 Aug.	144	1,576,884	7,017	271,232	5,499	143	528,789	463,489	122,044	15,134	3,703	5,162
Sep.	144	1,604,843	7,117	295,508	5,361	155	517,290	469,751	125,452	17,343	3,581	5,183
Oct.	143	1,623,656	7,145	287,254	6,852	195	529,070	476,497	122,720	17,235	3,581	5,472
Nov.	143	1,655,340	7,145	283,568	6,423	179	548,510	487,896	121,584	19,898	3,582	5,198
												Changes *
2020	.	+ 213,350	– 12	+ 119,538	+ 93	– 134	+ 62,092	+ 428	– 2,875	+ 690	+ 374	+ 1,425
2021 Aug.	.	– 24,106	+ 34	– 18,665	+ 3,027	– 35	– 4,510	– 3,230	+ 852	– 188	– 3	– 266
Sep.	.	+ 25,628	+ 100	+ 24,276	– 139	+ 12	– 12,608	+ 5,536	+ 3,185	+ 2,179	– 124	+ 21
Oct.	.	+ 19,117	+ 28	– 8,262	+ 1,491	+ 40	+ 12,593	+ 6,857	– 2,695	– 134	– 1	+ 289
Nov.	.	+ 30,945	–	– 3,691	– 429	– 16	+ 18,931	+ 11,200	– 1,162	+ 2,663	+ 1	– 274

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** See Table I.1, footnote 1. **2** Untaxed general value adjustments and individual country-risk value adjustments; other individual value adjustments are deducted on the asset side.

I Banks (MFIs) in Germany

Tangible assets and others [1]										Other liabilities [1]			
Total	of which Derivative financial instruments in the trading portfolio [4]	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts [5]	Fiduciary liabilities	Value adjustments [2]	Provisions for liabilities and charges	Subordinated liabilities [5]	Capital [3]	Total	of which Derivative financial instruments in the trading portfolio [4]	*Memo item Sureties*	
13	14	15	16	17	18	19	20	21	22	23	24	25	Period
End of year or month *										**Building and loan associations**			
2,588	.	29,593	189,591	2,634	885	227	6,181	395	12,250	3,100	.	1	2020
2,899	.	31,718	191,570	3,131	632	253	6,497	415	12,300	3,478	.	1	2021 Aug.
2,983	.	31,473	191,738	3,130	629	254	6,530	415	12,379	3,546	.	1	Sep.
2,989	.	31,009	191,836	4,126	487	248	6,461	415	12,379	3,683	.	1	Oct.
2,961	.	32,556	191,805	4,126	478	247	6,459	420	12,379	3,642	.	1	Nov.
Changes *													
− 644	.	+ 5,745	+ 352	+ 994	− 302	+ 45	− 250	− 45	+ 204	+ 253	.	−	2020
+ 40	.	+ 1,002	+ 123	−	− 6	− 4	− 1	+ 1	−	+ 12	.	−	2021 Aug.
+ 84	.	− 245	+ 168	− 1	− 3	+ 1	+ 33	−	+ 79	+ 68	.	−	Sep.
+ 6	.	− 464	+ 98	+ 996	− 142	− 6	− 69	−	−	+ 137	.	−	Oct.
− 28	.	+ 1,547	− 31	−	− 9	− 1	− 2	+ 5	−	− 41	.	−	Nov.
End of year or month *										**Banks with special, development and other central support tasks**			
90,433	.	372,268	132,372	682,372	27,971	991	8,649	8,536	82,186	103,752	.	27,961	2020
77,808	.	416,965	129,969	704,704	28,466	1,077	8,723	7,069	84,101	83,322	.	30,067	2021 Aug.
75,383	.	408,505	136,826	720,840	28,597	1,057	8,627	7,064	84,108	79,252	.	30,377	Sep.
75,800	.	413,323	137,267	723,823	28,555	995	8,648	7,064	84,110	79,598	.	30,560	Oct.
79,492	.	414,825	132,229	734,592	28,577	985	8,773	7,055	84,119	80,370	.	31,098	Nov.
Changes *													
+ 4,668	.	+ 41,122	+ 44,128	+ 539	+ 3,297	+ 375	+ 509	+ 957	+ 1,893	+ 18,020	.	+ 1,132	2020
− 1,390	.	+ 6,712	− 2,404	+ 7,877	+ 55	− 2	+ 90	− 200	+ 2	− 1,803	.	+ 81	2021 Aug.
− 2,425	.	− 8,738	+ 6,796	+ 16,136	+ 131	− 20	− 96	− 5	+ 7	− 4,698	.	+ 310	Sep.
+ 417	.	+ 4,862	+ 445	+ 2,983	− 42	− 62	+ 21	−	+ 2	+ 215	.	+ 183	Oct.
+ 3,692	.	+ 1,178	− 5,161	+ 10,769	+ 22	− 10	+ 125	− 9	+ 9	+ 71	.	+ 538	Nov.
End of year or month *										**Memo item: Foreign banks**			
137,296	89,569	536,304	623,887	34,069	5,130	1,107	6,066	8,431	69,797	126,296	86,881	53,960	2020
154,672	99,351	649,732	637,659	36,171	5,162	1,321	6,738	10,348	78,719	151,034	98,560	56,425	2021 Aug.
158,102	100,178	676,623	636,727	37,274	5,183	1,315	6,581	10,363	78,880	151,897	99,136	57,002	Sep.
167,635	106,575	662,763	647,258	39,403	5,472	1,299	6,657	18,246	79,716	162,842	107,166	59,206	Oct.
171,357	106,506	692,841	645,809	40,222	5,198	1,347	6,673	18,219	79,735	165,296	109,829	59,907	Nov.
Changes *													
+ 31,731	+ 27,116	+125,531	+ 44,221	+ 2,032	+ 1,425	+ 46	− 332	+ 2,629	+ 8,323	+ 29,475	+ 26,780	+ 2,185	2020
− 1,122	− 409	− 30,011	+ 3,945	− 3	− 266	− 6	+ 89	+ 1	− 3	+ 2,148	+ 921	+ 407	2021 Aug.
+ 3,190	+ 587	+ 25,299	− 1,403	+ 1,103	+ 21	− 6	− 157	+ 15	+ 161	+ 595	+ 383	+ 577	Sep.
+ 8,911	+ 6,435	− 12,814	+ 10,616	+ 1,449	+ 289	− 16	+ 76	+ 7,883	+ 836	+ 10,798	+ 8,062	+ 2,204	Oct.
+ 3,722	− 69	+ 29,575	− 1,645	+ 819	− 274	− 27	+ 16	− 27	+ 19	+ 2,489	+ 2,663	+ 701	Nov.

3 Subscribed capital and reserves, less published loss; including participation rights capital and fund for general banking risks. **4** Trading portfolio derivatives. **5** Less own debt securities.

I Banks (MFIs) in Germany

4 Lending to banks (MFIs) *
(a) Total

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
							Balances and loans						
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*	Total	Total	Short-term	Medium-term	Long-term	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*
	1	2	3	4	5	6	7	8	9	10	11	12	13
	End of year or month *												
2013	2,565,353	1,935,483	31	629,839	4,705	1,545,627	1,153,090	392,611	127,094	633,385	2	392,535	2,186
2014	2,551,132	1,950,375	79	600,678	2,816	1,425,935	1,065,634	318,041	122,956	624,637	4	360,297	1,717
2015	2,413,445	1,893,238	50	520,157	2,632	1,346,570	1,062,631	329,118	117,370	616,143	2	283,937	1,650
2016	2,420,844	1,920,316	63	500,465	2,985	1,364,923	1,099,826	364,536	105,542	629,748	2	265,095	2,005
2017	2,371,315	1,901,555	44	469,716	4,242	1,407,486	1,163,424	431,611	92,256	639,557	1	244,061	1,941
2018	2,337,594	1,855,619	21	481,954	8,877	1,323,473	1,083,751	381,869	79,995	621,887	4	239,718	5,882
2019	2,318,967	1,830,117	20	488,830	8,168	1,254,733	1,016,169	301,711	83,456	631,002	3	238,561	4,463
2020	2,392,136	1,904,522	44	487,570	12,760	1,367,882	1,119,729	398,027	84,878	636,824	2	248,151	8,790
2020 Apr.	2,490,747	1,990,109	37	500,601	8,564	1,334,557	1,090,589	368,070	85,187	637,332	2	243,966	5,026
May	2,431,181	1,929,283	46	501,852	9,669	1,291,775	1,044,676	329,322	85,249	630,105	2	247,097	5,964
June	2,384,176	1,880,419	40	503,717	10,721	1,270,360	1,019,632	301,609	87,410	630,613	2	250,726	6,909
July	2,353,601	1,853,181	38	500,382	11,487	1,270,462	1,019,194	292,975	89,497	636,722	2	251,266	7,549
Aug.	2,414,892	1,917,864	33	496,995	11,863	1,348,069	1,096,701	364,729	90,611	641,361	1	251,367	7,801
Sep.	2,378,162	1,882,309	44	495,809	12,328	1,293,905	1,041,052	307,815	93,233	640,004	3	252,850	8,268
Oct.	2,462,041	1,968,099	42	493,900	12,735	1,397,308	1,145,209	404,610	94,517	646,082	3	252,096	8,590
Nov.	2,407,875	1,917,036	37	490,802	12,616	1,351,902	1,101,289	377,744	85,220	638,325	2	250,611	8,580
Dec.	2,392,136	1,904,522	44	487,570	12,760	1,367,882	1,119,729	398,027	84,878	636,824	2	248,151	8,790
2021 Jan.	2,418,206	1,929,900	43	488,263	13,020	1,283,094	1,032,118	301,645	88,525	641,948	3	250,973	9,174
Feb.	2,528,646	2,042,807	48	485,791	13,357	1,382,282	1,130,179	395,275	88,598	646,306	3	252,100	9,561
Mar.	2,559,782	2,068,759	41	490,982	13,588	1,419,421	1,160,807	426,896	89,320	644,591	3	258,611	9,763
Apr.	2,534,634	2,048,726	41	485,867	13,662	1,362,378	1,105,714	365,455	89,925	650,334	2	256,662	9,765
May	2,580,823	2,095,409	44	485,370	14,068	1,423,590	1,167,332	423,034	88,607	655,691	2	256,256	10,139
June	2,568,979	2,084,133	38	484,808	14,144	1,409,710	1,153,824	410,979	88,548	654,297	1	255,885	10,261
July	2,511,264	2,028,449	39	482,776	14,153	1,372,007	1,118,075	368,916	88,921	660,238	1	253,931	10,327
Aug.	2,551,115	2,072,090	41	478,984	14,001	1,425,224	1,172,355	418,614	88,569	665,172	1	252,868	10,283
Sep.	2,512,956	2,033,387	43	479,526	13,928	1,399,872	1,147,693	401,174	85,619	660,900	2	252,177	10,334
Oct.	2,586,067	2,108,133	42	477,892	13,776	1,419,334	1,167,696	415,795	86,350	665,551	3	251,635	10,268
Nov.	2,597,035	2,123,782	37	473,216	13,456	1,432,283	1,183,552	425,478	85,067	673,007	–	248,731	10,013
	Changes *												
2014	− 33,222	− 7,096	+ 48	− 26,174	− 529	− 119,337	− 87,101	− 74,520	− 3,408	− 9,173	+ 2	− 32,238	+ 101
2015	− 172,529	− 90,255	− 30	− 82,244	− 184	− 80,680	− 4,318	+ 11,912	− 6,161	− 10,069	− 2	− 76,360	− 67
2016	+ 22,605	+ 52,351	+ 13	− 29,759	+ 353	+ 48,118	+ 66,900	+ 57,583	− 11,518	+ 20,835	–	− 18,782	+ 355
2017	− 6,939	+ 21,677	− 18	− 28,598	+ 527	+ 50,288	+ 70,368	+ 70,100	− 10,141	+ 10,409	− 1	− 20,079	− 94
2018	− 31,389	− 42,580	− 23	+ 11,214	+ 4,450	− 80,953	− 76,648	− 48,062	− 11,486	− 17,100	+ 3	− 4,308	+ 3,756
2019	− 67,116	− 72,377	− 1	+ 5,262	− 709	− 62,986	− 61,113	− 73,359	+ 3,181	+ 9,065	− 1	− 1,872	− 1,419
2020	+ 169,130	+ 169,163	+ 24	− 57	+ 4,592	+ 201,177	+ 191,588	+ 145,632	+ 12,695	+ 33,261	− 1	+ 9,590	+ 4,327
2020 Apr.	+ 68,945	+ 67,669	+ 7	+ 1,269	− 41	+ 61,591	+ 61,211	+ 56,865	+ 309	+ 4,037	+ 1	+ 379	− 34
May	− 5,846	− 7,634	+ 9	+ 1,779	+ 1,105	+ 16,863	+ 13,732	+ 5,167	+ 1,807	+ 6,758	–	+ 3,131	+ 938
June	− 44,866	− 46,810	− 6	+ 1,950	+ 1,052	− 21,415	− 25,044	− 27,713	+ 2,161	+ 508	–	+ 3,629	+ 945
July	− 17,786	− 14,855	− 2	− 2,929	+ 766	+ 102	− 438	− 8,634	+ 2,087	+ 6,109	–	+ 540	+ 640
Aug.	+ 63,227	+ 66,439	− 5	− 3,207	+ 376	+ 77,607	+ 77,507	+ 71,754	+ 1,114	+ 4,639	− 1	+ 101	+ 252
Sep.	− 40,273	− 39,083	+ 11	− 1,201	+ 465	− 54,164	− 55,649	− 56,914	+ 2,622	− 1,357	+ 2	+ 1,483	+ 467
Oct.	+ 82,624	+ 84,616	− 2	− 1,990	+ 407	+ 103,403	+ 104,157	+ 96,795	+ 1,284	+ 6,078	–	− 754	+ 322
Nov.	− 20,519	− 17,548	− 5	− 2,966	− 119	− 17,098	− 15,612	− 21,465	+ 156	+ 5,697	− 1	− 1,485	− 10
Dec.	− 10,924	− 7,822	+ 7	− 3,109	+ 144	+ 15,980	+ 18,440	+ 20,283	− 342	− 1,501	–	− 2,460	+ 210
2021 Jan.	+ 21,197	+ 20,586	− 1	+ 612	+ 260	− 84,940	− 87,763	− 96,002	+ 3,647	+ 4,592	+ 1	+ 2,822	+ 384
Feb.	+ 110,077	+ 112,512	+ 5	− 2,440	+ 337	+ 98,946	+ 97,814	+ 93,383	+ 73	+ 4,358	–	+ 1,132	+ 387
Mar.	+ 25,419	+ 20,492	− 7	+ 4,934	+ 231	+ 37,139	+ 30,628	+ 31,621	+ 732	− 1,725	–	+ 6,511	+ 202
Apr.	− 18,921	− 14,208	–	− 4,713	+ 74	− 56,653	− 54,878	− 61,226	+ 605	+ 5,743	− 1	− 1,774	+ 2
May	+ 46,295	+ 47,019	+ 3	− 727	+ 406	+ 61,212	+ 61,618	+ 57,579	− 1,318	+ 5,357	–	− 406	+ 374
June	− 17,725	− 17,007	− 6	− 712	+ 76	− 13,645	− 13,273	− 11,820	− 59	− 1,394	− 1	− 371	+ 122
July	− 56,856	− 53,585	+ 1	− 3,272	+ 9	− 35,083	− 33,129	− 39,443	+ 373	+ 5,941	–	− 1,954	+ 66
Aug.	+ 39,502	+ 43,274	+ 2	− 3,774	− 152	+ 53,372	+ 54,435	+ 49,853	− 312	+ 4,894	–	− 1,063	− 44
Sep.	− 44,888	− 45,338	+ 2	+ 448	− 138	− 26,196	− 25,506	− 18,284	− 2,945	− 4,277	+ 1	− 691	− 14
Oct.	+ 73,781	+ 75,515	− 1	− 1,733	− 152	+ 19,462	+ 20,003	+ 14,621	+ 741	+ 4,641	+ 1	− 542	− 66
Nov.	+ 5,854	+ 10,640	− 5	− 4,781	− 320	+ 12,984	+ 15,891	+ 10,383	− 363	+ 5,871	− 3	− 2,904	− 255

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics.

I Banks (MFIs) in Germany

4 Lending to banks (MFIs) *
(b) By category of banks

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
							Balances and loans						
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*	Total	Total	Short-term	Medium-term	Long-term	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks [1]													**End of year or month** *
2020	924,261	844,129	42	80,090	6,745	227,215	195,468	165,595	17,771	12,102	–	31,747	3,573
2021 Aug.	1,074,128	991,077	40	83,011	6,857	256,248	221,812	188,130	19,160	14,522	–	34,436	3,909
Sep.	1,054,529	969,874	41	84,614	6,692	248,935	214,517	181,088	18,716	14,713	–	34,418	3,854
Oct.	1,115,809	1,031,749	39	84,021	6,500	255,929	222,132	187,716	19,561	14,855	–	33,797	3,742
Nov.	1,129,163	1,047,046	37	82,080	6,297	270,003	237,421	203,177	19,375	14,869	–	32,582	3,597
													Changes *
2020	+ 64,339	+ 66,735	+ 24	– 2,420	+ 1,301	+ 74,987	+ 75,212	+ 68,102	+ 4,044	+ 3,066	– 1	– 224	+ 1,086
2021 Aug.	– 6,420	– 5,837	+ 2	– 585	– 229	+ 3,535	+ 3,718	+ 3,861	– 406	+ 263	–	– 183	– 121
Sep.	– 25,516	– 27,070	+ 1	+ 1,553	– 165	– 8,157	– 8,139	– 7,886	– 444	+ 191	–	– 18	– 55
Oct.	+ 62,178	+ 62,788	– 2	– 608	– 192	+ 6,994	+ 7,615	+ 6,628	+ 845	+ 142	–	– 621	– 112
Nov.	+ 9,180	+ 11,200	– 2	– 2,018	– 203	+ 14,109	+ 15,324	+ 15,516	– 221	+ 29	–	– 1,215	– 145
Big banks													**End of year or month** *
2020	487,310	454,697	–	32,613	1,964	65,567	50,840	40,163	2,184	8,493	–	14,727	1,964
2021 Aug.	524,252	492,058	–	32,194	2,135	80,118	65,536	51,790	3,123	10,623	–	14,582	2,135
Sep.	515,643	482,927	–	32,716	2,049	81,087	66,265	52,617	2,902	10,746	–	14,822	2,049
Oct.	566,654	534,974	–	31,680	1,936	84,042	70,056	56,079	3,094	10,883	–	13,986	1,936
Nov.	555,881	525,208	–	30,673	1,796	83,427	70,253	56,339	2,993	10,921	–	13,174	1,796
													Changes *
2020	+ 12,810	+ 13,196	–	– 386	+ 969	+ 19,019	+ 18,930	+ 17,626	+ 441	+ 863	–	+ 89	+ 969
2021 Aug.	– 692	– 582	–	– 110	– 90	– 2,712	– 2,996	– 3,147	– 136	+ 287	–	+ 284	– 90
Sep.	– 13,984	– 14,491	–	+ 507	– 86	– 481	– 721	– 623	– 221	+ 123	–	+ 240	– 86
Oct.	+ 51,128	+ 52,186	–	– 1,058	– 113	+ 2,955	+ 3,791	+ 3,462	+ 192	+ 137	–	– 836	– 113
Nov.	– 14,228	– 13,185	–	– 1,043	– 140	– 615	+ 197	+ 260	– 101	+ 38	–	– 812	– 140
Regional banks and other commercial banks													**End of year or month** *
2020	246,144	200,219	42	45,883	4,781	87,402	71,283	59,070	8,812	3,401	–	16,119	1,609
2021 Aug.	349,823	301,023	40	48,760	4,722	93,165	74,357	60,974	9,712	3,671	–	18,808	1,774
Sep.	351,150	301,343	41	49,766	4,643	90,396	71,836	58,445	9,650	3,741	–	18,560	1,805
Oct.	361,369	311,106	39	50,224	4,564	91,034	72,259	58,115	10,401	3,743	–	18,775	1,806
Nov.	378,905	329,471	37	49,397	4,501	97,786	79,354	65,458	10,179	3,717	–	18,432	1,801
													Changes *
2020	+ 27,756	+ 29,510	+ 25	– 1,779	+ 332	+ 30,484	+ 30,769	+ 25,193	+ 3,390	+ 2,186	–	– 285	+ 117
2021 Aug.	– 4,345	– 3,885	+ 2	– 462	– 139	+ 4,707	+ 5,209	+ 5,553	– 316	– 28	–	– 502	– 31
Sep.	+ 1,283	+ 307	+ 1	+ 975	– 79	– 2,163	– 1,915	– 1,923	– 62	+ 70	–	– 248	+ 31
Oct.	+ 10,235	+ 9,773	– 2	+ 464	– 79	+ 638	+ 423	– 330	+ 751	+ 2	–	+ 215	+ 1
Nov.	+ 17,333	+ 18,196	– 2	– 861	– 63	+ 6,787	+ 7,130	+ 7,398	– 257	– 11	–	– 343	– 5
Branches of foreign banks													**End of year or month** *
2020	190,807	189,213	–	1,594	–	74,246	73,345	66,362	6,775	208	–	901	–
2021 Aug.	200,053	197,996	–	2,057	–	82,965	81,919	75,366	6,325	228	–	1,046	–
Sep.	187,736	185,604	–	2,132	–	77,452	76,416	70,026	6,164	226	–	1,036	–
Oct.	187,786	185,669	–	2,117	–	80,853	79,817	73,522	6,066	229	–	1,036	–
Nov.	194,377	192,367	–	2,010	–	88,790	87,814	81,380	6,203	231	–	976	–
													Changes *
2020	+ 23,773	+ 24,029	– 1	– 255	–	+ 25,484	+ 25,513	+ 25,283	+ 213	+ 17	– 1	– 28	–
2021 Aug.	– 1,383	– 1,370	–	– 13	–	+ 1,540	+ 1,505	+ 1,455	+ 46	+ 4	–	+ 35	–
Sep.	– 12,815	– 12,886	–	+ 71	–	– 5,513	– 5,503	– 5,340	– 161	– 2	–	– 10	–
Oct.	+ 815	+ 829	–	– 14	–	+ 3,401	+ 3,401	+ 3,496	– 98	+ 3	–	–	–
Nov.	+ 6,075	+ 6,189	–	– 114	–	+ 7,937	+ 7,997	+ 7,858	+ 137	+ 2	–	– 60	–

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

I Banks (MFIs) in Germany

cont´d: 4 Lending to banks (MFIs) *
(b) By category of banks

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
							Balances and loans						
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*	Total	Total	Short-term	Medium-term	Long-term	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of year or month ***
2020	249,915	194,187	–	55,728	2,301	135,624	122,807	52,809	6,316	63,682	–	12,817	2,251
2021 Aug.	230,915	182,212	–	48,703	2,708	131,682	119,602	46,942	6,611	66,049	–	12,080	2,658
Sep.	233,730	184,863	–	48,867	2,685	134,386	121,859	49,854	6,463	65,542	–	12,527	2,650
Oct.	231,834	183,649	–	48,185	2,699	132,431	120,183	47,559	6,423	66,201	–	12,248	2,669
Nov.	235,782	187,807	–	47,975	2,702	133,314	121,381	47,280	6,384	67,717	–	11,933	2,682
													Changes *
2020	+ 1,653	+ 7,722	–	– 6,069	+ 1,313	+ 17,814	+ 19,394	+ 15,236	+ 984	+ 3,174	–	– 1,580	+ 1,273
2021 Aug.	– 30,435	– 29,418	–	– 1,017	+ 29	– 29,840	– 29,694	– 30,517	+ 87	+ 736	–	– 146	+ 29
Sep.	+ 2,139	+ 2,141	–	– 2	– 23	+ 2,554	+ 2,257	+ 2,912	– 148	– 507	–	+ 297	– 8
Oct.	– 1,960	– 1,279	–	– 681	+ 14	– 1,955	– 1,676	– 2,295	– 40	+ 659	–	– 279	+ 19
Nov.	+ 845	+ 1,902	–	– 1,057	+ 3	+ 487	+ 1,083	– 312	– 39	+ 1,434	–	– 596	+ 13
Savings banks													**End of year or month ***
2020	177,906	60,654	–	117,252	5	145,333	56,809	24,835	7,309	24,665	–	88,524	–
2021 Aug.	169,926	52,857	–	117,069	–	137,831	49,408	18,364	5,652	25,392	–	88,423	–
Sep.	167,053	50,608	–	116,445	–	134,930	47,229	16,401	5,546	25,282	–	87,701	–
Oct.	168,598	52,186	–	116,412	–	136,606	48,900	18,204	5,419	25,277	–	87,706	–
Nov.	165,413	50,003	–	115,410	–	133,750	47,005	16,631	5,354	25,020	–	86,745	–
													Changes *
2020	+ 3,099	+ 2,321	–	+ 778	–	+ 3,343	+ 823	+ 2,695	– 1,954	+ 82	–	+ 2,520	–
2021 Aug.	– 1,240	– 458	–	– 782	–	– 1,003	– 264	+ 3	– 186	– 81	–	– 739	–
Sep.	– 2,886	– 2,262	–	– 624	–	– 2,901	– 2,179	– 1,963	– 106	– 110	–	– 722	–
Oct.	+ 1,533	+ 1,566	–	– 33	–	+ 1,676	+ 1,671	+ 1,803	– 127	– 5	–	+ 5	–
Nov.	– 3,215	– 2,213	–	– 1,002	–	– 2,856	– 1,895	– 1,573	– 65	– 257	–	– 961	–
Credit cooperatives													**End of year or month ***
2020	195,288	82,802	2	112,484	1	149,206	80,723	58,740	5,375	16,608	2	68,481	1
2021 Aug.	199,213	85,694	1	113,518	–	154,485	83,287	61,480	4,690	17,117	1	71,197	–
Sep.	193,511	80,322	2	113,187	–	148,789	77,830	56,452	4,468	16,910	2	70,957	–
Oct.	195,688	81,953	3	113,732	–	151,253	79,494	58,022	4,353	17,119	3	71,756	–
Nov.	194,911	80,910	–	114,001	–	150,739	78,431	56,338	3,380	18,713	–	72,308	–
													Changes *
2020	+ 24,192	+ 18,820	± 0	+ 5,372	+ 1	+ 27,557	+ 19,032	+ 17,673	+ 213	+ 1,146	± 0	+ 8,525	+ 1
2021 Aug.	+ 741	+ 1,232	–	– 491	–	+ 972	+ 1,260	+ 1,394	– 68	– 66	–	– 288	–
Sep.	– 5,715	– 5,384	+ 1	– 332	–	– 5,696	– 5,457	– 5,028	– 217	– 212	+ 1	– 240	–
Oct.	+ 2,178	+ 1,632	+ 1	+ 545	–	+ 2,464	+ 1,664	+ 1,570	– 105	+ 199	+ 1	+ 799	–
Nov.	– 791	– 1,057	– 3	+ 269	–	– 514	– 1,063	– 1,034	– 23	– 6	– 3	+ 552	–
Mortgage banks													**End of year or month ***
2020	21,908	12,235	–	9,673	–	9,353	4,620	3,343	532	745	–	4,733	–
2021 Aug.	19,682	10,742	–	8,940	–	9,472	5,041	3,908	505	628	–	4,431	–
Sep.	19,283	10,561	–	8,722	–	9,230	5,021	4,156	255	610	–	4,209	–
Oct.	19,818	11,197	–	8,621	–	9,770	5,540	4,675	255	610	–	4,230	–
Nov.	15,950	8,336	–	7,614	–	8,220	4,295	3,508	250	537	–	3,925	–
													Changes *
2020	– 2,005	– 2,460	–	+ 455	–	– 595	– 791	– 228	– 500	– 63	–	+ 196	–
2021 Aug.	+ 307	+ 367	–	– 60	–	+ 280	+ 374	+ 405	–	– 31	–	– 94	–
Sep.	– 250	– 182	–	– 68	–	– 92	– 20	+ 248	– 250	– 18	–	– 72	–
Oct.	+ 508	+ 610	–	– 102	–	+ 540	+ 519	+ 519	–	–	–	+ 21	–
Nov.	– 1,280	– 1,109	–	– 171	–	– 1,154	– 1,130	– 1,139	–	+ 9	–	– 24	–

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics.

I Banks (MFIs) in Germany

cont`d: 4 Lending to banks (MFIs) * (b) By category of banks

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
							Balances and loans						
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*	Total	Total	Short-term	Medium-term	Long-term	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													**End of year or month ***
2020	45,593	29,453	.	16,140	–	34,393	25,610	1,584	119	23,907	.	8,783	–
2021 Aug.	44,063	28,314	.	15,749	–	33,666	25,038	2,108	96	22,834	.	8,628	–
Sep.	43,214	27,540	.	15,674	–	32,907	24,292	1,444	95	22,753	.	8,615	–
Oct.	42,607	26,961	.	15,646	–	32,547	23,943	1,806	94	22,043	.	8,604	–
Nov.	43,008	27,355	.	15,653	–	32,961	24,351	2,304	94	21,953	.	8,610	–
													Changes *
2020	– 3,146	– 3,069	.	– 77	–	– 3,304	– 3,004	+ 183	– 104	– 3,083	.	– 300	–
2021 Aug.	+ 170	+ 139	.	+ 31	–	+ 165	+ 134	+ 279	–	– 145	.	+ 31	–
Sep.	– 849	– 774	.	– 75	–	– 759	– 746	– 664	– 1	– 81	.	– 13	–
Oct.	– 607	– 579	.	– 28	–	– 360	– 349	+ 362	– 1	– 710	.	– 11	–
Nov.	+ 401	+ 394	.	+ 7	–	+ 414	+ 408	+ 498	–	– 90	.	+ 6	–
Banks with special, development and other central support tasks													**End of year or month ***
2020	777,265	681,062	–	96,203	3,708	666,758	633,692	91,121	47,456	495,115	–	33,066	2,965
2021 Aug.	813,188	721,194	–	91,994	4,436	701,840	668,167	97,682	51,855	518,630	–	33,673	3,716
Sep.	801,636	709,619	–	92,017	4,551	690,695	656,945	91,779	50,076	515,090	–	33,750	3,830
Oct.	811,713	720,438	–	91,275	4,577	700,798	667,504	97,813	50,245	519,446	–	33,294	3,857
Nov.	812,808	722,325	–	90,483	4,457	703,296	670,668	96,240	50,230	524,198	–	32,628	3,734
													Changes *
2020	+ 80,998	+ 79,094	–	+ 1,904	+ 1,977	+ 81,375	+ 80,922	+ 41,971	+ 10,012	+ 28,939	–	+ 453	+ 1,967
2021 Aug.	+ 76,379	+ 77,249	–	– 870	+ 48	+ 79,263	+ 78,907	+ 74,428	+ 261	+ 4,218	–	+ 356	+ 48
Sep.	– 11,811	– 11,807	–	– 4	+ 50	– 11,145	– 11,222	– 5,903	– 1,779	– 3,540	–	+ 77	+ 49
Oct.	+ 9,951	+ 10,777	–	– 826	+ 26	+ 10,103	+ 10,559	+ 6,034	+ 169	+ 4,356	–	– 456	+ 27
Nov.	+ 714	+ 1,523	–	– 809	– 120	+ 2,498	+ 3,164	– 1,573	– 15	+ 4,752	–	– 666	– 123
Memo item: Foreign banks													**End of year or month ***
2020	437,466	398,794	19	38,653	9	147,171	133,783	122,800	10,230	753	–	13,388	9
2021 Aug.	565,845	528,789	4	37,052	–	180,300	167,886	156,265	10,986	635	–	12,414	–
Sep.	555,453	517,290	–	38,163	–	175,776	163,237	151,709	10,872	656	–	12,539	–
Oct.	566,515	529,070	–	37,445	–	179,166	166,705	155,457	10,607	641	–	12,461	–
Nov.	585,234	548,510	5	36,719	–	192,199	180,544	169,010	10,884	650	–	11,655	–
													Changes *
2020	+ 61,885	+ 62,092	+ 11	– 218	– 6	+ 58,253	+ 57,999	+ 56,975	+ 681	+ 343	– 1	+ 255	– 6
2021 Aug.	– 4,624	– 4,510	–	– 114	–	+ 5,765	+ 6,045	+ 5,986	+ 65	– 6	–	– 280	–
Sep.	– 11,535	– 12,608	– 4	+ 1,077	–	– 4,524	– 4,649	– 4,556	– 114	+ 21	–	+ 125	–
Oct.	+ 11,877	+ 12,593	–	– 716	–	+ 3,390	+ 3,468	+ 3,748	– 265	– 15	–	– 78	–
Nov.	+ 18,203	+ 18,931	+ 5	– 733	–	+ 13,033	+ 13,839	+ 13,553	+ 277	+ 9	–	– 806	–

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics.

I Banks (MFIs) in Germany

5 Lending to non-banks (non-MFIs) *
(a) Total

€ million

Period	Lending to non-banks								Short-term lending	
	Total		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Equalisation claims [1]	*Memo item Fiduciary loans*	Total	
	including Treasury bills credits, securities portfolios, equalisation claims	l excluding							including Treasury bills credits	l excluding
	1	2	3	4	5	6	7	8	9	10
	End of year or month *									
2013	3,832,593	3,098,061	3,097,401	660	9,454	725,078	–	62,433	377,531	368,077
2014	3,902,359	3,127,767	3,127,139	628	7,163	767,429	–	40,517	358,294	351,131
2015	3,985,362	3,188,773	3,188,026	747	7,962	788,627	–	33,507	346,857	338,895
2016	4,030,487	3,275,763	3,275,089	674	5,346	749,378	–	32,141	343,701	338,355
2017	4,056,490	3,336,574	3,335,961	613	4,954	714,962	–	31,139	339,149	334,195
2018	4,156,432	3,480,005	3,479,427	578	4,485	671,942	–	29,791	353,652	349,167
2019	4,316,857	3,632,630	3,632,155	475	10,950	673,277	–	28,762	379,116	368,166
2020	4,469,806	3,768,294	3,767,960	334	15,311	686,201	–	34,791	379,952	364,641
2020 Apr.	4,437,472	3,738,040	3,737,723	317	18,660	680,772	–	28,578	439,020	420,360
May	4,470,621	3,763,528	3,763,271	257	22,222	684,871	–	30,785	450,082	427,860
June	4,459,483	3,745,003	3,744,720	283	23,780	690,700	–	32,117	429,396	405,616
July	4,454,741	3,753,655	3,753,401	254	23,133	677,953	–	33,431	428,686	405,553
Aug.	4,449,519	3,751,088	3,750,812	276	24,972	673,459	–	33,726	414,903	389,931
Sep.	4,456,171	3,755,048	3,754,760	288	23,561	677,562	–	34,096	407,387	383,826
Oct.	4,490,925	3,777,082	3,776,760	322	25,490	688,353	–	34,222	415,221	389,731
Nov.	4,506,704	3,787,168	3,786,865	303	21,621	697,915	–	34,402	412,517	390,896
Dec.	4,469,806	3,768,294	3,767,960	334	15,311	686,201	–	34,791	379,952	364,641
2021 Jan.	4,500,871	3,789,586	3,789,238	348	20,654	690,631	–	34,951	404,452	383,798
Feb.	4,522,878	3,810,067	3,809,746	321	22,103	690,708	–	35,235	414,672	392,569
Mar.	4,563,935	3,847,058	3,846,760	298	18,622	698,255	–	35,604	426,491	407,869
Apr.	4,549,376	3,843,231	3,842,944	287	18,602	687,543	–	35,815	414,186	395,584
May	4,555,744	3,850,422	3,850,175	247	16,480	688,842	–	36,078	407,889	391,409
June	4,564,350	3,857,417	3,857,155	262	16,317	690,616	–	36,251	407,846	391,529
July	4,592,538	3,887,993	3,887,715	278	19,213	685,332	–	36,270	419,724	400,511
Aug.	4,603,866	3,899,591	3,899,349	242	20,977	683,298	–	36,460	419,012	398,035
Sep.	4,625,763	3,911,350	3,911,081	269	19,560	694,853	–	36,374	419,522	399,962
Oct.	4,648,167	3,946,758	3,946,458	300	22,760	678,649	–	36,344	438,341	415,581
Nov.	4,682,168	3,972,168	3,971,898	270	19,909	690,091	–	36,485	434,303	414,394
	Changes *									
2014	+ 42,435	+ 10,363	+ 10,395	– 32	– 2,415	+ 34,487	–	– 1,871	– 26,213	– 23,798
2015	+ 62,728	+ 44,873	+ 44,755	+ 118	+ 825	+ 17,030	–	– 2,730	– 3,768	– 4,593
2016	+ 61,051	+ 91,570	+ 91,644	– 74	– 3,048	– 27,471	–	– 1,366	+ 1,925	+ 4,973
2017	+ 52,306	+ 83,193	+ 83,243	– 50	+ 1,028	– 31,915	–	– 1,002	+ 2,778	+ 1,750
2018	+ 89,792	+ 133,628	+ 133,667	– 39	– 928	– 42,908	–	– 1,153	+ 9,350	+ 10,278
2019	+ 153,476	+ 149,079	+ 149,186	– 107	+ 6,086	– 1,689	–	– 1,029	+ 27,372	+ 21,286
2020	+ 157,649	+ 138,274	+ 138,414	– 140	+ 4,373	+ 15,002	–	+ 5,519	– 6,903	– 11,276
2020 Apr.	+ 20,813	+ 18,335	+ 18,418	– 83	+ 1,900	+ 578	–	+ 278	+ 2,667	+ 767
May	+ 27,273	+ 18,789	+ 18,848	– 59	+ 3,597	+ 4,887	–	+ 2,207	+ 1,020	– 2,577
June	– 9,674	– 17,284	– 17,310	+ 26	+ 1,568	+ 6,042	–	+ 1,332	– 20,278	– 21,846
July	+ 3,715	+ 15,789	+ 15,817	– 28	– 688	– 11,386	–	+ 844	– 710	– 22
Aug.	– 4,453	– 1,816	– 1,838	+ 22	+ 1,849	– 4,486	–	+ 295	– 11,898	– 13,747
Sep.	+ 4,675	+ 2,329	+ 2,317	+ 12	– 1,435	+ 3,781	–	+ 370	– 7,918	– 6,483
Oct.	+ 33,292	+ 20,723	+ 20,689	+ 34	+ 1,921	+ 10,648	–	+ 86	+ 7,376	+ 5,455
Nov.	+ 20,361	+ 14,084	+ 14,103	– 19	– 3,833	+ 10,110	–	+ 180	– 1,714	+ 2,119
Dec.	– 33,410	– 15,980	– 16,011	+ 31	– 6,281	– 11,149	–	+ 389	– 31,795	– 25,514
2021 Jan.	+ 29,098	+ 19,777	+ 19,763	+ 14	+ 5,334	+ 3,987	–	+ 160	+ 24,908	+ 19,574
Feb.	+ 21,601	+ 19,956	+ 19,983	– 27	+ 1,453	+ 192	–	+ 284	+ 10,065	+ 8,612
Mar.	+ 33,551	+ 30,496	+ 30,520	– 24	– 4,198	+ 7,253	–	+ 369	+ 9,106	+ 13,304
Apr.	– 9,193	+ 605	+ 615	– 10	– 68	– 9,730	–	+ 211	– 11,021	– 10,953
May	+ 7,870	+ 8,264	+ 8,304	– 40	– 1,948	+ 1,554	–	+ 263	– 5,266	– 3,318
June	+ 4,555	+ 3,657	+ 3,643	+ 14	– 193	+ 1,091	–	+ 173	– 1,104	– 911
July	+ 28,973	+ 30,224	+ 30,208	+ 16	+ 2,896	– 4,147	–	+ 19	+ 12,266	+ 9,370
Aug.	+ 10,755	+ 11,090	+ 11,126	– 36	+ 1,759	– 2,094	–	+ 190	– 746	– 2,505
Sep.	+ 23,456	+ 13,878	+ 13,852	+ 26	– 1,444	+ 11,022	–	– 21	+ 4,275	+ 5,719
Oct.	+ 22,008	+ 35,003	+ 34,972	+ 31	+ 3,204	– 16,199	–	– 30	+ 18,834	+ 15,630
Nov.	+ 32,322	+ 23,632	+ 23,663	– 31	– 2,877	+ 11,567	–	+ 141	– 476	+ 2,401

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including debt securities arising from the exchange of equalisation claims.

I Banks (MFIs) in Germany

Loans	Bills	Treasury bills and negotiable money market paper	Medium and long-term lending: Total including Securities portfolios, equalisation claims	Medium and long-term lending: Total excluding Securities portfolios, equalisation claims	Unsecuritised lending: Total	Unsecuritised lending: Medium-term	Unsecuritised lending: Long-term	Securities	Equalisation claims [1]	Period
11	12	13	14	15	16	17	18	19	20	
End of year or month *										
367,417	660	9,454	3,455,062	2,729,984	2,729,984	364,432	2,365,552	725,078	–	2013
350,503	628	7,163	3,544,065	2,776,636	2,776,636	376,307	2,400,329	767,429	–	2014
338,148	747	7,962	3,638,505	2,849,878	2,849,878	374,872	2,475,006	788,627	–	2015
337,681	674	5,346	3,686,786	2,937,408	2,937,408	384,815	2,552,593	749,378	–	2016
333,582	613	4,954	3,717,341	3,002,379	3,002,379	390,522	2,611,857	714,962	–	2017
348,589	578	4,485	3,802,780	3,130,838	3,130,838	425,742	2,705,096	671,942	–	2018
367,691	475	10,950	3,937,741	3,264,464	3,264,464	444,422	2,820,042	673,277	–	2019
364,307	334	15,311	4,089,854	3,403,653	3,403,653	448,720	2,954,933	686,201	–	2020
420,043	317	18,660	3,998,452	3,317,680	3,317,680	451,897	2,865,783	680,772	–	2020 Apr.
427,603	257	22,222	4,020,539	3,335,668	3,335,668	453,115	2,882,553	684,871	–	May
405,333	283	23,780	4,030,087	3,339,387	3,339,387	452,988	2,886,399	690,700	–	June
405,299	254	23,133	4,026,055	3,348,102	3,348,102	451,301	2,896,801	677,953	–	July
389,655	276	24,972	4,034,616	3,361,157	3,361,157	451,805	2,909,352	673,459	–	Aug.
383,538	288	23,561	4,048,784	3,371,222	3,371,222	453,957	2,917,265	677,562	–	Sep.
389,409	322	25,490	4,075,704	3,387,351	3,387,351	454,308	2,933,043	688,353	–	Oct.
390,593	303	21,621	4,094,187	3,396,272	3,396,272	451,083	2,945,189	697,915	–	Nov.
364,307	334	15,311	4,089,854	3,403,653	3,403,653	448,720	2,954,933	686,201	–	Dec.
383,450	348	20,654	4,096,419	3,405,788	3,405,788	444,427	2,961,361	690,631	–	2021 Jan.
392,248	321	22,103	4,108,206	3,417,498	3,417,498	447,008	2,970,490	690,708	–	Feb.
407,571	298	18,622	4,137,444	3,439,189	3,439,189	456,080	2,983,109	698,255	–	Mar.
395,297	287	18,602	4,135,190	3,447,647	3,447,647	453,066	2,994,581	687,543	–	Apr.
391,162	247	16,480	4,147,855	3,459,013	3,459,013	451,235	3,007,778	688,842	–	May
391,267	262	16,317	4,156,504	3,465,888	3,465,888	450,357	3,015,531	690,616	–	June
400,233	278	19,213	4,172,814	3,487,482	3,487,482	447,455	3,040,027	685,332	–	July
397,793	242	20,977	4,184,854	3,501,556	3,501,556	449,831	3,051,725	683,298	–	Aug.
399,693	269	19,560	4,206,241	3,511,388	3,511,388	451,098	3,060,290	694,853	–	Sep.
415,281	300	22,760	4,209,826	3,531,177	3,531,177	456,004	3,075,173	678,649	–	Oct.
414,124	270	19,909	4,247,865	3,557,774	3,557,774	461,566	3,096,208	690,091	–	Nov.
Changes *										
– 23,766	– 32	– 2,415	+ 68,648	+ 34,161	+ 34,161	+ 9,938	+ 24,223	+ 34,487	–	2014
– 4,711	+ 118	+ 825	+ 66,496	+ 49,466	+ 49,466	– 6,821	+ 56,287	+ 17,030	–	2015
+ 5,047	– 74	– 3,048	+ 59,126	+ 86,597	+ 86,597	+ 11,285	+ 75,312	– 27,471	–	2016
+ 1,800	– 50	+ 1,028	+ 49,528	+ 81,443	+ 81,443	+ 12,761	+ 68,682	– 31,915	–	2017
+ 10,317	– 39	– 928	+ 80,442	+ 123,350	+ 123,350	+ 44,404	+ 78,946	– 42,908	–	2018
+ 21,393	– 107	+ 6,086	+ 126,104	+ 127,793	+ 127,793	+ 16,487	+ 111,306	– 1,689	–	2019
– 11,136	– 140	+ 4,373	+ 164,552	+ 149,550	+ 149,550	+ 7,992	+ 141,558	+ 15,002	–	2020
+ 850	– 83	+ 1,900	+ 18,146	+ 17,568	+ 17,568	+ 3,267	+ 14,301	+ 578	–	2020 Apr.
– 2,518	– 59	+ 3,597	+ 26,253	+ 21,366	+ 21,366	+ 2,251	+ 19,115	+ 4,887	–	May
– 21,872	+ 26	+ 1,568	+ 10,604	+ 4,562	+ 4,562	+ 57	+ 4,505	+ 6,042	–	June
+ 6	– 28	– 688	+ 4,425	+ 15,811	+ 15,811	+ 100	+ 15,711	– 11,386	–	July
– 13,769	+ 22	+ 1,849	+ 7,445	+ 11,931	+ 11,931	+ 625	+ 11,306	– 4,486	–	Aug.
– 6,495	+ 12	– 1,435	+ 12,593	+ 8,812	+ 8,812	+ 1,708	+ 7,104	+ 3,781	–	Sep.
+ 5,421	+ 34	+ 1,921	+ 25,916	+ 15,268	+ 15,268	+ 175	+ 15,093	+ 10,648	–	Oct.
+ 2,138	– 19	– 3,833	+ 22,075	+ 11,965	+ 11,965	– 1,679	+ 13,644	+ 10,110	–	Nov.
– 25,545	+ 31	– 6,281	– 1,615	+ 9,534	+ 9,534	– 1,623	+ 11,157	– 11,149	–	Dec.
+ 19,560	+ 14	+ 5,334	+ 4,190	+ 203	+ 203	– 4,887	+ 5,090	+ 3,987	–	2021 Jan.
+ 8,639	– 27	+ 1,453	+ 11,536	+ 11,344	+ 11,344	+ 2,467	+ 8,877	+ 192	–	Feb.
+ 13,328	– 24	– 4,198	+ 24,445	+ 17,192	+ 17,192	+ 7,116	+ 10,076	+ 7,253	–	Mar.
– 10,943	– 10	– 68	+ 1,828	+ 11,558	+ 11,558	– 1,971	+ 13,529	– 9,730	–	Apr.
– 3,278	– 40	– 1,948	+ 13,136	+ 11,582	+ 11,582	– 1,646	+ 13,228	+ 1,554	–	May
– 925	+ 14	– 193	+ 5,659	+ 4,568	+ 4,568	– 1,648	+ 6,216	+ 1,091	–	June
+ 9,354	+ 16	+ 2,896	+ 16,707	+ 20,854	+ 20,854	– 3,320	+ 24,174	– 4,147	–	July
– 2,469	– 36	+ 1,759	+ 11,501	+ 13,595	+ 13,595	+ 2,292	+ 11,303	– 2,094	–	Aug.
+ 5,693	+ 26	– 1,444	+ 19,181	+ 8,159	+ 8,159	+ 1,091	+ 7,068	+ 11,022	–	Sep.
+ 15,599	+ 31	+ 3,204	+ 3,174	+ 19,373	+ 19,373	+ 4,897	+ 14,476	– 16,199	–	Oct.
+ 2,432	– 31	– 2,877	+ 32,798	+ 21,231	+ 21,231	+ 7,067	+ 14,164	+ 11,567	–	Nov.

I Banks (MFIs) in Germany

5 Lending to non-banks (non-MFIs) *
(b) By category of banks

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
		of which						*of which*			of which Loans	
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks [1]	*Memo item Fiduciary loans*	Total	Loans	Bills	Total	Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
Commercial banks [2]												**End of year or month ***
2020	1,381,185	1,163,400	275	8,834	208,676	2,865	236,253	227,144	275	1,144,932	220,625	715,631
2021 May	1,410,090	1,195,365	192	9,308	205,225	3,326	258,877	249,377	192	1,151,213	217,403	728,585
June	1,417,114	1,198,400	204	9,508	209,002	3,417	260,861	251,149	204	1,156,253	217,113	730,138
July	1,428,019	1,209,281	217	12,888	205,633	3,473	269,503	256,398	217	1,158,516	213,903	738,980
Aug.	1,430,991	1,209,761	183	15,330	205,717	3,537	270,839	255,326	183	1,160,152	213,916	740,519
Sep.	1,441,277	1,211,434	206	13,694	215,943	3,582	270,297	256,397	206	1,170,980	212,887	742,150
Oct.	1,448,867	1,231,348	239	16,534	200,746	3,598	289,656	272,883	239	1,159,211	213,459	745,006
Nov.	1,469,869	1,245,445	211	13,690	210,523	3,639	291,186	277,285	211	1,178,683	220,243	747,917
												Changes *
2020	+ 37,656	+ 26,229	− 142	+ 4,612	+ 6,957	+ 920	+ 10,965	+ 6,495	− 142	+ 26,691	− 8,445	+ 28,179
2021 May	− 6,668	− 530	− 66	− 2,518	− 3,554	+ 112	− 4,044	− 1,460	− 66	− 2,624	− 2,010	+ 2,940
June	+ 4,630	+ 1,063	+ 11	+ 173	+ 3,383	+ 91	+ 1,080	+ 896	+ 11	+ 3,550	− 784	+ 951
July	+ 10,754	+ 10,741	+ 13	+ 3,380	− 3,380	+ 56	+ 9,056	+ 5,663	+ 13	+ 1,698	− 3,564	+ 8,642
Aug.	+ 2,479	+ 29	− 34	+ 2,437	+ 47	+ 64	+ 1,294	− 1,109	− 34	+ 1,185	− 163	+ 1,301
Sep.	+ 13,142	+ 4,872	+ 22	− 1,661	+ 9,909	+ 45	+ 3,347	+ 4,986	+ 22	+ 9,795	− 1,024	+ 910
Oct.	+ 7,497	+ 19,830	+ 33	+ 2,844	− 15,210	+ 16	+ 19,390	+ 16,513	+ 33	− 11,893	+ 597	+ 2,720
Nov.	+ 20,698	+ 13,433	− 29	− 2,869	+ 10,163	+ 41	+ 2,580	+ 5,478	− 29	+ 18,118	+ 5,267	+ 2,688
Big banks												**End of year or month ***
2020	655,387	539,773	70	6,057	109,487	1,564	120,411	114,284	70	534,976	48,692	376,797
2021 May	661,234	555,783	56	4,619	100,776	2,134	127,056	122,381	56	534,178	48,268	385,134
June	670,766	559,849	59	5,146	105,712	2,224	129,301	124,096	59	541,465	49,048	386,705
July	675,795	567,669	48	7,533	100,545	2,310	137,334	129,753	48	538,461	44,990	392,926
Aug.	678,034	569,132	46	7,699	101,157	2,377	139,289	131,544	46	538,745	45,018	392,570
Sep.	679,187	566,034	51	6,137	106,965	2,428	133,691	127,503	51	545,496	44,704	393,827
Oct.	680,022	579,271	44	7,187	93,520	2,478	145,131	137,900	44	534,891	45,137	396,234
Nov.	687,708	581,981	39	5,113	100,575	2,517	142,117	136,965	39	545,591	48,422	396,594
												Changes *
2020	+ 33,085	+ 26,106	− 4	+ 3,344	+ 3,639	+ 834	+ 11,557	+ 8,217	− 4	+ 21,528	− 3,133	+ 21,022
2021 May	− 6,991	− 1,197	− 10	− 2,296	− 3,488	+ 107	− 4,332	− 2,026	− 10	− 2,659	− 883	+ 1,712
June	+ 8,392	+ 3,160	+ 3	+ 518	+ 4,711	+ 90	+ 1,757	+ 1,236	+ 3	+ 6,635	+ 575	+ 1,349
July	+ 4,933	+ 7,733	− 11	+ 2,387	− 5,176	+ 86	+ 7,977	+ 5,601	− 11	− 3,044	− 4,059	+ 6,191
Aug.	+ 2,161	+ 1,393	− 2	+ 164	+ 606	+ 67	+ 1,939	+ 1,777	− 2	+ 222	− 4	− 380
Sep.	+ 2,912	− 1,150	+ 5	− 1,571	+ 5,628	+ 51	− 3,296	− 1,730	+ 5	+ 6,208	− 464	+ 1,044
Oct.	+ 752	+ 13,180	− 7	+ 1,052	− 13,473	+ 50	+ 11,374	+ 10,329	− 7	− 10,622	+ 463	+ 2,388
Nov.	+ 6,635	+ 1,848	− 5	− 2,083	+ 6,875	+ 39	− 3,498	− 1,410	− 5	+ 10,133	+ 3,131	+ 127
Regional banks and other commercial banks												**End of year or month ***
2020	613,611	518,146	83	2,206	93,176	1,300	78,765	76,476	83	534,846	136,568	305,102
2021 May	639,276	536,814	108	3,959	98,395	1,187	98,154	94,087	108	541,122	135,068	307,659
June	636,111	535,080	110	3,604	97,317	1,188	96,966	93,252	110	539,145	134,172	307,656
July	640,859	537,152	107	4,562	99,038	1,158	96,686	92,017	107	544,173	134,904	310,231
Aug.	643,109	537,686	108	6,857	98,458	1,155	97,546	90,581	108	545,563	135,093	312,012
Sep.	649,950	540,276	118	6,792	102,764	1,149	100,836	93,926	118	549,114	134,290	312,060
Oct.	654,675	545,025	130	8,646	100,874	1,115	106,050	97,274	130	548,625	133,954	313,797
Nov.	664,930	553,337	125	7,825	103,643	1,117	109,363	101,413	125	555,567	136,353	315,571
												Changes *
2020	+ 6,109	+ 835	− 62	+ 1,011	+ 4,325	+ 85	− 1,227	− 2,176	− 62	+ 7,336	− 3,486	+ 6,497
2021 May	+ 455	+ 753	+ 2	− 216	− 84	+ 4	− 213	+ 1	+ 2	+ 668	− 715	+ 1,467
June	− 4,201	− 2,598	+ 1	− 369	− 1,235	+ 1	− 1,470	− 1,102	+ 1	− 2,731	− 1,142	− 354
July	+ 4,706	+ 2,032	− 3	+ 958	+ 1,719	− 30	+ 198	− 757	− 3	+ 4,508	+ 382	+ 2,407
Aug.	+ 1,851	+ 167	+ 1	+ 2,292	− 609	− 3	+ 808	− 1,485	+ 1	+ 1,043	+ 53	+ 1,599
Sep.	+ 8,073	+ 3,960	+ 9	− 76	+ 4,180	− 6	+ 4,945	+ 5,012	+ 9	+ 3,128	− 619	− 433
Oct.	+ 4,664	+ 4,672	+ 12	+ 1,856	− 1,876	− 34	+ 5,285	+ 3,417	+ 12	− 621	− 370	+ 1,625
Nov.	+ 11,220	+ 8,709	− 6	− 832	+ 3,349	+ 2	+ 4,938	+ 5,776	− 6	+ 6,282	+ 1,076	+ 1,857

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding debt securities arising from the exchange of equalisation claims. **2** Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

I Banks (MFIs) in Germany

cont`d: 5 Lending to non-banks (non-MFIs) *
(b) By category of banks

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
		of which						of which			of which Loans	
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks 1	*Memo item Fiduciary loans*	Total	Loans	Bills	Total	Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
	Branches of foreign banks											**End of year or month ***
2020	112,187	105,481	122	571	6,013	1	37,077	36,384	122	75,110	35,365	33,732
2021 May	109,580	102,768	28	730	6,054	5	33,667	32,909	28	75,913	34,067	35,792
June	110,237	103,471	35	758	5,973	5	34,594	33,801	35	75,643	33,893	35,777
July	111,365	104,460	62	793	6,050	5	35,483	34,628	62	75,882	34,009	35,823
Aug.	109,848	102,943	29	774	6,102	5	34,004	33,201	29	75,844	33,805	35,937
Sep.	112,140	105,124	37	765	6,214	5	35,770	34,968	37	76,370	33,893	36,263
Oct.	114,170	107,052	65	701	6,352	5	38,475	37,709	65	75,695	34,368	34,975
Nov.	117,231	110,127	47	752	6,305	5	39,706	38,907	47	77,525	35,468	35,752
												Changes *
2020	− 1,538	− 712	− 76	+ 257	− 1,007	+ 1	+ 635	+ 454	− 76	− 2,173	− 1,826	+ 660
2021 May	− 132	− 86	− 58	− 6	+ 18	+ 1	+ 501	+ 565	− 58	− 633	− 412	− 239
June	+ 439	+ 501	+ 7	+ 24	− 93	−	+ 793	+ 762	+ 7	− 354	− 217	− 44
July	+ 1,115	+ 976	+ 27	+ 35	+ 77	−	+ 881	+ 819	+ 27	+ 234	+ 113	+ 44
Aug.	− 1,533	− 1,531	− 33	− 19	+ 50	−	− 1,453	− 1,401	− 33	− 80	− 212	+ 82
Sep.	+ 2,157	+ 2,062	+ 8	− 14	+ 101	−	+ 1,698	+ 1,704	+ 8	+ 459	+ 59	+ 299
Oct.	+ 2,081	+ 1,978	+ 28	− 64	+ 139	−	+ 2,731	+ 2,767	+ 28	− 650	+ 504	− 1,293
Nov.	+ 2,843	+ 2,876	− 18	+ 46	− 61	−	+ 1,140	+ 1,112	− 18	+ 1,703	+ 1,060	+ 704
	Landesbanken											**End of year or month ***
2020	393,780	348,247	12	2,784	42,737	7,470	40,086	37,290	12	353,694	60,934	250,023
2021 May	399,346	355,872	15	2,228	41,231	7,456	43,691	41,448	15	355,655	65,745	248,679
June	393,672	351,524	17	1,803	40,328	7,470	40,848	39,028	17	352,824	65,217	247,279
July	394,053	351,564	18	1,897	40,574	7,463	40,336	38,421	18	353,717	64,595	248,548
Aug.	394,263	352,240	17	1,641	40,365	7,494	37,791	36,133	17	356,472	66,494	249,613
Sep.	396,485	354,583	17	1,742	40,143	7,461	37,962	36,203	17	358,523	68,415	249,965
Oct.	401,982	360,682	17	1,896	39,387	7,488	40,831	38,918	17	361,151	70,852	250,912
Nov.	418,494	375,541	16	2,140	40,797	7,505	40,281	38,125	16	378,213	74,811	262,605
												Changes *
2020	− 11,686	− 5,187	− 8	− 598	− 5,893	+ 314	− 7,616	− 7,010	− 8	− 4,070	+ 3,371	− 1,548
2021 May	− 1,532	− 2,094	+ 2	− 295	+ 855	− 13	− 2,639	− 2,346	+ 2	+ 1,107	+ 164	+ 88
June	− 6,305	− 4,887	+ 2	− 428	− 992	+ 14	− 2,958	− 2,532	+ 2	− 3,347	− 676	− 1,679
July	+ 293	− 41	+ 1	+ 94	+ 239	− 7	− 530	− 625	+ 1	+ 823	− 642	+ 1,226
Aug.	+ 214	+ 685	− 1	− 256	− 214	+ 31	− 2,555	− 2,298	− 1	+ 2,769	+ 1,904	+ 1,079
Sep.	+ 1,679	+ 1,912	−	+ 99	− 332	− 33	+ 76	− 23	−	+ 1,603	+ 1,803	+ 132
Oct.	+ 4,716	+ 5,316	−	+ 154	− 754	+ 27	+ 2,864	+ 2,710	−	+ 1,852	+ 2,370	+ 236
Nov.	+ 1,778	+ 1,997	− 1	+ 243	− 461	+ 17	− 1,075	− 1,317	− 1	+ 2,853	+ 1,483	+ 1,831
	Savings banks											**End of year or month ***
2020	1,105,658	932,865	6	677	172,110	2,981	46,541	45,858	6	1,059,117	59,090	827,917
2021 May	1,127,185	950,325	−	1,165	175,695	3,704	47,309	46,144	−	1,079,876	59,565	844,616
June	1,131,501	953,961	−	1,785	175,755	3,816	48,437	46,652	−	1,083,064	59,446	847,863
July	1,137,129	959,938	−	1,395	175,796	3,886	47,599	46,204	−	1,089,530	59,876	853,858
Aug.	1,142,702	965,700	−	1,011	175,991	3,942	47,661	46,650	−	1,095,041	60,439	858,611
Sep.	1,147,007	969,997	−	524	176,486	3,927	48,299	47,775	−	1,098,708	60,822	861,400
Oct.	1,151,717	974,430	−	613	176,674	3,976	47,876	47,263	−	1,103,841	61,084	866,083
Nov.	1,158,092	979,599	−	724	177,769	4,003	48,129	47,405	−	1,109,963	61,626	870,568
												Changes *
2020	+ 51,262	+ 44,566	− 3	+ 304	+ 6,395	+ 2,372	− 4,644	− 4,945	− 3	+ 55,906	+ 1,715	+ 47,796
2021 May	+ 6,690	+ 4,873	−	+ 570	+ 1,247	+ 110	+ 507	− 63	−	+ 6,183	− 68	+ 5,004
June	+ 4,308	+ 3,635	−	+ 620	+ 53	+ 112	+ 1,127	+ 507	−	+ 3,181	− 119	+ 3,247
July	+ 5,627	+ 5,976	−	− 390	+ 41	+ 70	− 838	− 448	−	+ 6,465	+ 430	+ 5,994
Aug.	+ 5,572	+ 5,762	−	− 384	+ 194	+ 56	+ 62	+ 446	−	+ 5,510	+ 563	+ 4,753
Sep.	+ 4,299	+ 4,296	−	− 487	+ 490	− 15	+ 637	+ 1,124	−	+ 3,662	+ 383	+ 2,789
Oct.	+ 4,709	+ 4,432	−	+ 89	+ 188	+ 49	− 423	− 512	−	+ 5,132	+ 262	+ 4,682
Nov.	+ 6,367	+ 5,167	−	+ 111	+ 1,089	+ 27	+ 252	+ 141	−	+ 6,115	+ 542	+ 4,484

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I Banks (MFIs) in Germany

cont`d: 5 Lending to non-banks (non-MFIs) *
(b) By category of banks

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
		of which						of which			of which Loans	
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks 1	*Memo item Fiduciary loans*	Total	Loans	Bills	Total	Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
Credit cooperatives												**End of year or month ***
2020	782,380	663,250	16	42	119,072	3,086	32,677	32,619	16	749,703	40,939	589,692
2021 May	801,214	679,918	13	70	121,213	3,402	32,568	32,485	13	768,646	42,582	604,851
June	806,180	684,330	14	261	121,575	3,433	33,238	32,963	14	772,942	42,981	608,386
July	811,075	688,982	16	251	121,826	3,465	32,518	32,251	16	778,557	43,579	613,152
Aug.	815,634	693,425	17	251	121,941	3,502	32,645	32,377	17	782,989	44,020	617,028
Sep.	819,386	697,071	18	236	122,061	3,512	33,307	33,053	18	786,079	44,120	619,898
Oct.	823,683	701,146	16	250	122,271	3,524	32,941	32,675	16	790,742	44,183	624,288
Nov.	828,182	705,589	17	220	122,356	3,539	30,137	29,900	17	798,045	40,900	634,789
												Changes *
2020	+ 43,759	+ 38,297	− 12	− 44	+ 5,518	+ 1,528	− 3,402	− 3,346	− 12	+ 47,161	+ 3,276	+ 38,367
2021 May	+ 5,353	+ 4,328	− 3	−	+ 1,028	+ 45	+ 438	+ 441	− 3	+ 4,915	+ 328	+ 3,559
June	+ 4,964	+ 4,412	+ 1	+ 191	+ 360	+ 31	+ 670	+ 478	+ 1	+ 4,294	+ 399	+ 3,535
July	+ 4,895	+ 4,652	+ 2	− 10	+ 251	+ 32	− 720	− 712	+ 2	+ 5,615	+ 598	+ 4,766
Aug.	+ 4,559	+ 4,443	+ 1	−	+ 115	+ 37	+ 147	+ 146	+ 1	+ 4,412	+ 531	+ 3,766
Sep.	+ 3,751	+ 3,646	+ 1	− 15	+ 119	+ 10	+ 662	+ 676	+ 1	+ 3,089	+ 130	+ 2,840
Oct.	+ 4,296	+ 4,074	− 2	+ 14	+ 210	+ 12	− 376	− 388	− 2	+ 4,672	+ 148	+ 4,314
Nov.	+ 4,497	+ 4,443	+ 1	− 30	+ 83	+ 15	− 139	− 110	+ 1	+ 4,636	− 43	+ 4,596
Mortgage banks												**End of year or month ***
2020	202,913	184,076	−	.	18,837	10	3,280	3,280	−	199,633	31,900	148,896
2021 May	205,904	187,045	−	.	18,759	9	3,136	3,036	−	202,768	32,750	151,259
June	206,206	187,446	−	.	18,660	9	3,184	3,084	−	203,022	33,184	151,178
July	207,081	188,196	−	.	18,785	9	2,803	2,703	−	204,278	33,515	151,978
Aug.	207,326	188,561	−	.	18,665	9	2,833	2,733	−	204,493	33,707	152,121
Sep.	207,598	188,726	−	.	18,772	8	2,769	2,669	−	204,829	33,719	152,338
Oct.	208,340	189,506	−	.	18,734	8	2,702	2,602	−	205,638	34,396	152,508
Nov.	194,710	177,274	−	.	17,336	8	2,238	2,138	−	192,472	32,553	142,583
												Changes *
2020	+ 7,183	+ 7,404	−	.	− 221	− 2	+ 247	+ 247	−	+ 6,936	+ 3,259	+ 3,898
2021 May	+ 878	+ 783	−	.	+ 15	−	+ 211	+ 131	−	+ 667	+ 195	+ 457
June	+ 148	+ 283	−	.	− 135	−	+ 47	+ 47	−	+ 101	+ 389	− 153
July	+ 748	+ 627	−	.	+ 121	−	− 382	− 382	−	+ 1,130	+ 287	+ 722
Aug.	+ 266	+ 389	−	.	− 123	−	+ 31	+ 31	−	+ 235	+ 200	+ 158
Sep.	+ 221	+ 95	−	.	+ 126	− 1	− 64	− 64	−	+ 285	− 15	+ 174
Oct.	+ 1,182	+ 1,215	−	.	− 33	−	− 61	− 61	−	+ 1,243	+ 621	+ 655
Nov.	+ 491	+ 129	−	.	+ 362	−	− 42	− 42	−	+ 533	+ 483	− 312
Building and loan associations												**End of year or month ***
2020	193,071	167,578	.	.	25,493	885	966	966	.	192,105	5,433	161,179
2021 May	196,768	171,283	.	.	25,485	758	963	963	.	195,805	5,150	165,170
June	198,016	172,374	.	.	25,642	750	961	961	.	197,055	5,127	166,286
July	198,772	173,159	.	.	25,613	638	966	966	.	197,806	5,038	167,155
Aug.	199,542	173,887	.	.	25,655	631	972	972	.	198,570	4,958	167,957
Sep.	200,380	174,737	.	.	25,643	628	984	984	.	199,396	4,940	168,813
Oct.	202,118	175,552	.	.	26,566	486	997	997	.	201,121	4,965	169,590
Nov.	202,802	176,302	.	.	26,500	477	978	978	.	201,824	4,922	170,402
												Changes *
2020	+ 10,140	+ 10,585	.	.	− 445	− 301	− 38	− 38	.	+ 10,178	− 607	+ 11,230
2021 May	+ 554	+ 581	.	.	− 27	− 12	− 18	− 18	.	+ 572	− 115	+ 714
June	+ 1,248	+ 1,091	.	.	+ 157	− 8	− 2	− 2	.	+ 1,250	− 23	+ 1,116
July	+ 756	+ 785	.	.	− 29	− 112	+ 5	+ 5	.	+ 751	− 89	+ 869
Aug.	+ 770	+ 728	.	.	+ 42	− 7	+ 6	+ 6	.	+ 764	− 80	+ 802
Sep.	+ 838	+ 850	.	.	− 12	− 3	+ 12	+ 12	.	+ 826	− 18	+ 856
Oct.	+ 1,738	+ 815	.	.	+ 923	− 142	+ 13	+ 13	.	+ 1,725	+ 25	+ 777
Nov.	+ 684	+ 750	.	.	− 66	− 9	− 19	− 19	.	+ 703	− 43	+ 812

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I Banks (MFIs) in Germany

cont`d: 5 Lending to non-banks (non-MFIs) *
(b) By category of banks

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
		of which						of which			of which Loans	
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks 1	*Memo item Fiduciary loans*	Total	Loans	Bills	Total	Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
Banks with special, development and other central support tasks												**End of year or month ***
2020	410,819	308,544	25	2,974	99,276	17,494	20,149	17,150	25	390,670	29,799	261,595
2021 May	415,237	310,367	27	3,609	101,234	17,423	21,345	17,709	27	393,892	28,040	264,618
June	411,661	309,120	27	2,860	99,654	17,356	20,317	17,430	27	391,344	27,289	264,401
July	416,409	316,595	27	2,682	97,105	17,336	25,999	23,290	27	390,410	26,949	266,356
Aug.	413,408	315,775	25	2,644	94,964	17,345	26,271	23,602	25	387,137	26,297	265,876
Sep.	413,630	314,533	28	3,264	95,805	17,256	25,904	22,612	28	387,726	26,195	265,726
Oct.	411,460	313,794	28	3,367	94,271	17,264	23,338	19,943	28	388,122	27,065	266,786
Nov.	410,019	312,148	26	3,035	94,810	17,314	21,354	18,293	26	388,665	26,511	267,344
												Changes *
2020	+ 19,335	+ 16,520	+ 25	+ 99	+ 2,691	+ 688	− 2,415	− 2,539	+ 25	+ 21,750	+ 5,423	+ 13,636
2021 May	+ 2,595	+ 363	+ 27	+ 215	+ 1,990	+ 21	+ 279	+ 37	+ 27	+ 2,316	− 140	+ 466
June	− 4,438	− 1,954	−	− 749	− 1,735	− 67	− 1,068	− 319	−	− 3,370	− 834	− 801
July	+ 5,900	+ 7,468	−	− 178	− 1,390	− 20	+ 5,675	+ 5,853	−	+ 225	− 340	+ 1,955
Aug.	− 3,105	− 910	− 2	− 38	− 2,155	+ 9	+ 269	+ 309	− 2	− 3,374	− 663	− 556
Sep.	− 474	− 1,819	+ 3	+ 620	+ 722	− 24	− 395	− 1,018	+ 3	− 79	− 168	− 633
Oct.	− 2,130	− 710	−	+ 103	− 1,523	+ 8	− 2,573	− 2,676	−	+ 443	+ 874	+ 1,092
Nov.	− 2,193	− 2,256	− 2	− 332	+ 397	+ 50	− 2,033	− 1,699	− 2	− 160	− 622	+ 65
Memo item: Foreign banks												**End of year or month ***
2020	543,869	450,700	209	2,653	90,307	322	101,447	98,585	209	442,422	97,355	254,760
2021 May	561,570	462,735	139	4,148	94,548	389	110,241	105,954	139	451,329	96,459	260,322
June	564,341	464,970	149	4,104	95,118	397	112,630	108,377	149	451,711	95,401	261,192
July	568,544	466,587	174	4,753	97,030	406	113,216	108,289	174	455,328	94,467	263,831
Aug.	569,253	463,489	139	7,292	98,333	412	112,485	105,054	139	456,768	94,557	263,878
Sep.	579,899	469,751	155	7,205	102,788	412	117,462	110,102	155	462,437	94,866	264,783
Oct.	586,054	476,497	195	8,604	100,758	413	124,450	115,651	195	461,604	95,406	265,440
Nov.	599,256	487,896	174	8,002	103,184	419	130,661	122,485	174	468,595	98,779	266,632
												Changes *
2020	− 1,588	+ 428	− 142	+ 978	− 2,852	+ 318	+ 634	− 202	− 142	− 2,222	− 5,609	+ 6,239
2021 May	− 1,509	− 1,540	− 61	− 340	+ 432	+ 10	− 927	− 526	− 61	− 582	− 1,762	+ 748
June	+ 1,588	+ 1,305	+ 9	− 62	+ 336	+ 8	+ 1,942	+ 1,995	+ 9	− 354	− 1,284	+ 594
July	+ 4,176	+ 1,601	+ 25	+ 649	+ 1,901	+ 9	+ 578	− 96	+ 25	+ 3,598	− 938	+ 2,635
Aug.	+ 540	− 3,230	− 35	+ 2,536	+ 1,269	+ 6	− 761	− 3,262	− 35	+ 1,301	+ 56	− 24
Sep.	+ 9,699	+ 5,536	+ 15	− 103	+ 4,251	−	+ 4,635	+ 4,723	+ 15	+ 5,064	+ 139	+ 674
Oct.	+ 6,275	+ 6,857	+ 40	+ 1,401	− 2,023	+ 1	+ 7,021	+ 5,580	+ 40	− 746	+ 592	+ 685
Nov.	+ 12,984	+ 11,200	− 21	− 607	+ 2,412	+ 6	+ 6,120	+ 6,748	− 21	+ 6,864	+ 3,333	+ 1,119

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I Banks (MFIs) in Germany

6 Lending to domestic non-banks (non-MFIs) *
(a) Total

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium
		of which						to enterprises and households			to government		
									of which				
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks [1]	*Memo item Fiduciary loans*	Total	Total	Loans	Bills	Total	of which Loans	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13
	End of year or month *												
2013	3,131,639	2,692,633	522	1,248	437,236	31,585	269,060	217,688	216,524	522	51,372	50,766	2,862,579
2014	3,167,268	2,712,150	440	706	453,972	26,503	257,487	212,661	211,618	440	44,826	44,723	2,909,781
2015	3,233,856	2,764,017	431	435	468,973	20,373	255,528	207,755	207,121	431	47,773	47,541	2,978,328
2016	3,274,332	2,823,830	342	358	449,802	19,080	248,569	205,715	205,085	342	42,854	42,784	3,025,763
2017	3,332,586	2,894,032	354	723	437,477	19,075	241,651	210,946	210,257	354	30,705	30,317	3,090,935
2018	3,394,464	2,990,166	249	195	403,854	17,965	249,512	228,013	227,373	249	21,499	21,695	3,144,952
2019	3,521,535	3,119,187	317	3,292	398,739	17,267	260,438	238,838	238,090	317	21,600	18,739	3,261,097
2020	3,647,048	3,245,092	249	4,018	397,689	23,503	243,250	221,615	220,957	249	21,635	18,026	3,403,798
2020 Apr.	3,594,346	3,185,327	171	7,245	401,603	17,139	285,044	255,640	254,758	171	29,404	22,870	3,309,302
May	3,620,918	3,204,224	146	10,122	406,426	19,352	285,342	254,277	253,065	146	31,065	22,009	3,335,576
June	3,621,093	3,206,641	184	8,021	406,247	20,834	278,917	248,470	247,437	184	30,447	23,275	3,342,176
July	3,625,682	3,217,190	161	8,027	400,304	22,229	274,819	243,359	242,421	161	31,460	24,210	3,350,863
Aug.	3,629,662	3,219,562	187	9,398	400,515	22,514	265,627	237,653	236,690	187	27,974	19,352	3,364,035
Sep.	3,634,245	3,224,401	201	8,389	401,254	22,673	261,920	231,982	231,071	201	29,938	22,259	3,372,325
Oct.	3,651,102	3,237,594	237	8,994	404,277	22,769	261,034	229,452	228,468	237	31,582	23,335	3,390,068
Nov.	3,661,110	3,247,429	213	7,631	405,837	22,929	258,733	229,296	228,453	213	29,437	22,436	3,402,377
Dec.	3,647,048	3,245,092	249	4,018	397,689	23,503	243,250	221,615	220,957	249	21,635	18,026	3,403,798
2021 Jan.	3,653,977	3,250,743	263	6,644	396,327	23,667	247,699	221,903	221,061	263	25,796	19,731	3,406,278
Feb.	3,669,260	3,261,673	234	7,382	399,971	23,956	249,511	224,207	223,369	234	25,304	18,526	3,419,749
Mar.	3,699,097	3,287,507	206	6,678	404,706	24,255	261,260	236,573	235,771	206	24,687	18,605	3,437,837
Apr.	3,693,854	3,287,517	179	5,632	400,526	24,483	248,611	223,517	222,624	179	25,094	20,176	3,445,243
May	3,709,613	3,300,216	136	4,579	404,682	24,737	248,676	225,410	224,462	136	23,266	19,499	3,460,937
June	3,709,244	3,305,688	150	5,838	397,568	24,965	250,703	225,761	224,859	150	24,942	19,856	3,458,541
July	3,725,339	3,322,852	170	6,141	396,176	25,050	248,243	221,043	220,072	170	27,200	21,860	3,477,096
Aug.	3,736,447	3,332,800	134	5,665	397,848	25,225	244,956	221,102	220,236	134	23,854	18,921	3,491,491
Sep.	3,749,771	3,341,904	148	4,433	403,286	25,164	247,840	224,462	223,613	148	23,378	19,646	3,501,931
Oct.	3,770,199	3,366,944	168	5,045	398,042	25,109	256,483	232,510	231,729	168	23,973	19,541	3,513,716
Nov.	3,794,427	3,386,395	143	5,607	402,282	25,211	255,612	232,892	232,133	143	22,720	17,729	3,538,815
	Changes *												
2014	+ 36,714	+ 20,602	− 82	− 637	+ 16,831	− 1,947	− 11,613	− 4,497	− 4,376	− 82	− 7,116	− 6,518	+ 48,327
2015	+ 68,868	+ 54,097	− 9	− 271	+ 15,051	− 2,110	+ 1,626	− 1,276	− 867	− 9	+ 2,902	+ 2,773	+ 67,242
2016	+ 43,674	+ 62,763	− 89	− 77	− 18,923	− 1,293	− 5,214	− 275	− 271	− 89	− 4,939	− 4,777	+ 48,888
2017	+ 56,984	+ 70,162	+ 12	+ 365	− 13,555	− 5	− 6,483	+ 5,601	+ 5,542	+ 12	− 12,084	− 12,402	+ 63,467
2018	+ 71,538	+ 105,409	− 105	− 528	− 33,238	− 990	+ 6,586	+ 15,777	+ 15,786	− 105	− 9,191	− 8,567	+ 64,952
2019	+ 126,701	+ 129,081	+ 68	+ 3,097	− 5,545	− 698	+ 11,706	+ 11,605	+ 11,497	+ 68	+ 101	− 2,956	+ 114,995
2020	+ 123,249	+ 123,641	− 68	+ 726	− 1,050	+ 5,726	− 19,579	− 19,784	− 19,694	− 68	+ 205	− 543	+ 142,828
2020 Apr.	+ 14,361	+ 11,248	− 78	+ 2,165	+ 1,026	+ 284	− 3,335	− 6,290	− 6,083	− 78	+ 2,955	+ 661	+ 17,696
May	+ 24,072	+ 16,397	− 25	+ 2,877	+ 4,823	+ 2,213	− 2,202	− 3,863	− 4,193	− 25	+ 1,661	− 861	+ 26,274
June	+ 175	+ 2,417	+ 38	− 2,101	− 179	+ 1,482	− 6,415	− 5,797	− 5,618	+ 38	− 618	+ 1,266	+ 6,590
July	+ 4,589	+ 10,549	− 23	+ 6	− 5,943	+ 925	− 5,888	− 6,901	− 6,806	− 23	+ 1,013	+ 935	+ 10,477
Aug.	+ 3,970	+ 2,362	+ 26	+ 1,371	+ 211	+ 285	− 7,542	− 4,056	− 4,081	+ 26	− 3,486	− 4,858	+ 11,512
Sep.	+ 4,583	+ 4,839	+ 14	− 1,009	+ 739	+ 159	− 3,677	− 5,641	− 5,589	+ 14	+ 1,964	+ 2,907	+ 8,260
Oct.	+ 16,547	+ 12,883	+ 36	+ 605	+ 3,023	+ 56	− 886	− 2,550	− 2,623	+ 36	+ 1,664	+ 1,096	+ 17,433
Nov.	+ 10,639	+ 10,466	− 24	− 1,363	+ 1,560	+ 160	− 2,092	− 97	+ 44	− 24	− 1,995	− 749	+ 12,731
Dec.	− 14,062	− 2,337	+ 36	− 3,613	− 8,148	+ 574	− 15,483	− 7,681	− 7,496	+ 36	− 7,802	− 4,410	+ 1,421
2021 Jan.	+ 6,571	+ 5,293	+ 14	+ 2,626	− 1,362	+ 164	+ 4,434	+ 273	+ 89	+ 14	+ 4,161	+ 1,705	+ 2,137
Feb.	+ 15,311	+ 10,958	− 29	+ 738	+ 3,644	+ 289	+ 1,821	+ 2,313	+ 2,317	− 29	− 492	− 1,205	+ 13,490
Mar.	+ 29,652	+ 25,649	− 28	− 1,384	+ 5,415	+ 299	+ 11,189	+ 12,536	+ 12,572	− 28	− 1,347	+ 29	+ 18,463
Apr.	− 5,243	+ 10	− 27	− 1,131	− 4,095	+ 228	− 12,754	− 13,076	− 13,167	− 27	+ 322	+ 1,571	+ 7,511
May	+ 15,589	+ 12,529	− 43	− 1,053	+ 4,156	+ 254	+ 65	+ 1,833	+ 1,778	− 43	− 1,768	− 617	+ 15,524
June	− 389	+ 5,452	+ 14	+ 1,259	− 7,114	+ 228	+ 2,007	+ 316	+ 362	+ 14	+ 1,691	+ 372	− 2,396
July	+ 16,095	+ 17,164	+ 20	+ 303	− 1,392	+ 85	− 1,980	− 4,238	− 4,307	+ 20	+ 2,258	+ 2,004	+ 18,075
Aug.	+ 10,893	+ 9,733	− 36	− 476	+ 1,672	+ 175	− 3,232	+ 114	+ 219	− 36	− 3,346	− 2,939	+ 14,125
Sep.	+ 13,468	+ 9,248	+ 14	− 1,232	+ 5,438	+ 4	+ 3,263	+ 3,739	+ 3,756	+ 14	− 476	+ 725	+ 10,205
Oct.	+ 20,473	+ 25,085	+ 20	+ 612	− 5,244	− 55	+ 8,653	+ 8,138	+ 8,206	+ 20	+ 515	− 185	+ 11,820
Nov.	+ 25,942	+ 20,480	− 25	+ 562	+ 4,925	+ 102	+ 1,823	+ 3,047	+ 3,069	− 25	− 1,224	− 1,783	+ 24,119

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding debt securities arising from the exchange of equalisation claims. **2** Including debt securities arising from the exchange of equalisation claims.

I Banks (MFIs) in Germany

and long-term lending

to enterprises and households						to government							
	Loans						Loans						
Total	Total	Medium-term	Long-term	Securities	*Memo item Fiduciary loans*	Total	Total	Medium-term	Long-term	Securities [1]	Equalisation claims [2]	*Memo item Fiduciary loans*	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of year or month *													
2,328,567	2,136,911	248,030	1,888,881	191,656	28,893	534,012	288,432	38,763	249,669	245,580	–	2,692	2013
2,376,846	2,172,682	251,661	1,921,021	204,164	24,397	532,935	283,127	33,517	249,610	249,808	–	2,106	2014
2,451,353	2,232,379	256,032	1,976,347	218,974	18,264	526,975	276,976	27,948	249,028	249,999	–	2,109	2015
2,529,955	2,306,514	264,126	2,042,388	223,441	17,326	495,808	269,447	23,905	245,542	226,361	–	1,754	2016
2,640,044	2,399,492	273,545	2,125,947	240,552	17,381	450,891	253,966	22,505	231,461	196,925	–	1,694	2017
2,732,836	2,499,397	282,600	2,216,797	233,439	16,522	412,116	241,701	19,733	221,968	170,415	–	1,443	2018
2,866,932	2,626,440	301,319	2,325,121	240,492	15,732	394,165	235,918	17,150	218,768	158,247	–	1,535	2019
3,012,958	2,771,828	310,463	2,461,365	241,130	22,404	390,840	234,281	15,663	218,618	156,559	–	1,099	2020
2,908,017	2,671,328	307,237	2,364,091	236,689	15,877	401,285	236,371	17,266	219,105	164,914	–	1,262	2020 Apr.
2,931,717	2,692,867	310,690	2,382,177	238,850	18,081	403,859	236,283	17,418	218,865	167,576	–	1,271	May
2,939,778	2,701,407	310,793	2,390,614	238,371	19,645	402,398	234,522	17,097	217,425	167,876	–	1,189	June
2,953,198	2,715,700	312,451	2,403,249	237,498	21,026	397,665	234,859	16,712	218,147	162,806	–	1,203	July
2,967,322	2,729,125	313,133	2,415,992	238,197	21,317	396,713	234,395	16,680	217,715	162,318	–	1,197	Aug.
2,975,996	2,737,372	313,144	2,424,228	238,624	21,466	396,329	233,699	16,247	217,452	162,630	–	1,207	Sep.
2,991,509	2,751,799	313,206	2,438,593	239,710	21,558	398,559	233,992	15,902	218,090	164,567	–	1,211	Oct.
3,001,719	2,762,293	311,468	2,450,825	239,426	21,753	400,658	234,247	15,675	218,572	166,411	–	1,176	Nov.
3,012,958	2,771,828	310,463	2,461,365	241,130	22,404	390,840	234,281	15,663	218,618	156,559	–	1,099	Dec.
3,018,419	2,776,391	307,840	2,468,551	242,028	22,514	387,859	233,560	15,298	218,262	154,299	–	1,153	2021 Jan.
3,031,915	2,787,739	309,678	2,478,061	244,176	22,840	387,834	232,039	15,401	216,638	155,795	–	1,116	Feb.
3,048,554	2,802,444	314,528	2,487,916	246,110	23,142	389,283	230,687	15,210	215,477	158,596	–	1,113	Mar.
3,061,500	2,813,925	313,600	2,500,325	247,575	23,388	383,743	230,792	15,017	215,775	152,951	–	1,095	Apr.
3,075,056	2,825,142	311,659	2,513,483	249,914	23,632	385,881	231,113	14,936	216,177	154,768	–	1,105	May
3,082,499	2,831,775	309,997	2,521,778	250,724	23,884	376,042	229,198	14,652	214,546	146,844	–	1,081	June
3,102,481	2,851,436	310,664	2,540,772	251,045	23,990	374,615	229,484	14,851	214,633	145,131	–	1,060	July
3,116,762	2,864,548	311,484	2,553,064	252,214	24,169	374,729	229,095	14,723	214,372	145,634	–	1,056	Aug.
3,123,226	2,869,991	310,069	2,559,922	253,235	24,157	378,705	228,654	14,261	214,393	150,051	–	1,007	Sep.
3,142,860	2,885,480	313,454	2,572,026	257,380	24,103	370,856	230,194	14,584	215,610	140,662	–	1,006	Oct.
3,165,276	2,906,482	315,586	2,590,896	258,794	24,214	373,539	230,051	14,451	215,600	143,488	–	997	Nov.
Changes *													
+ 52,454	+ 39,946	+ 5,626	+ 34,320	+ 12,508	– 1,756	– 4,127	– 8,450	– 5,051	– 3,399	+ 4,323	–	– 191	2014
+ 73,857	+ 59,047	+ 4,476	+ 54,571	+ 14,810	– 2,113	– 6,615	– 6,856	– 4,824	– 2,032	+ 241	–	+ 3	2015
+ 79,807	+ 75,110	+ 9,704	+ 65,406	+ 4,697	– 938	– 30,919	– 7,299	– 4,048	– 3,251	– 23,620	–	– 355	2016
+ 103,414	+ 87,608	+ 9,439	+ 78,169	+ 15,806	+ 55	– 39,947	– 10,586	– 1,300	– 9,286	– 29,361	–	– 60	2017
+ 102,022	+ 108,705	+ 19,315	+ 89,390	– 6,683	– 944	– 37,070	– 10,515	– 2,697	– 7,818	– 26,555	–	– 46	2018
+ 132,840	+ 126,038	+ 18,865	+ 107,173	+ 6,802	– 790	– 17,845	– 5,498	– 2,568	– 2,930	– 12,347	–	+ 92	2019
+ 145,603	+ 144,965	+ 9,433	+ 135,532	+ 638	+ 6,137	– 2,775	– 1,087	– 1,532	+ 445	– 1,688	–	– 411	2020
+ 15,936	+ 16,703	+ 2,715	+ 13,988	– 767	+ 245	+ 1,760	– 33	+ 83	– 116	+ 1,793	–	+ 39	2020 Apr.
+ 23,655	+ 21,494	+ 3,453	+ 18,041	+ 2,161	+ 2,204	+ 2,619	– 43	+ 152	– 195	+ 2,662	–	+ 9	May
+ 7,896	+ 8,375	+ 13	+ 8,362	– 479	+ 1,539	– 1,306	– 1,606	– 321	– 1,285	+ 300	–	– 57	June
+ 15,210	+ 16,083	+ 1,628	+ 14,455	– 873	+ 911	– 4,733	+ 337	– 385	+ 722	– 5,070	–	+ 14	July
+ 12,554	+ 11,855	+ 652	+ 11,203	+ 699	+ 291	– 1,042	– 554	– 72	– 482	– 488	–	– 6	Aug.
+ 8,644	+ 8,217	– 4	+ 8,221	+ 427	+ 149	– 384	– 696	– 433	– 263	+ 312	–	+ 10	Sep.
+ 14,618	+ 13,532	+ 67	+ 13,465	+ 1,086	+ 52	+ 2,815	+ 878	– 350	+ 1,228	+ 1,937	–	+ 4	Oct.
+ 10,632	+ 10,916	– 1,214	+ 12,130	– 284	+ 195	+ 2,099	+ 255	– 227	+ 482	+ 1,844	–	– 35	Nov.
+ 11,239	+ 9,535	– 1,005	+ 10,540	+ 1,704	+ 651	– 9,818	+ 34	– 12	+ 46	– 9,852	–	– 77	Dec.
+ 5,245	+ 4,347	– 2,742	+ 7,089	+ 898	+ 110	– 3,108	– 848	– 365	– 483	– 2,260	–	+ 54	2021 Jan.
+ 13,275	+ 11,127	+ 1,837	+ 9,290	+ 2,148	+ 326	+ 215	– 1,281	+ 103	– 1,384	+ 1,496	–	– 37	Feb.
+ 16,334	+ 14,400	+ 4,740	+ 9,660	+ 1,934	+ 302	+ 2,129	– 1,352	– 191	– 1,161	+ 3,481	–	– 3	Mar.
+ 12,966	+ 11,501	– 908	+ 12,409	+ 1,465	+ 246	– 5,455	+ 105	– 193	+ 298	– 5,560	–	– 18	Apr.
+ 13,386	+ 11,047	– 1,941	+ 12,988	+ 2,339	+ 244	+ 2,138	+ 321	– 81	+ 402	+ 1,817	–	+ 10	May
+ 7,288	+ 6,478	– 1,702	+ 8,180	+ 810	+ 252	– 9,684	– 1,760	– 244	– 1,516	– 7,924	–	– 24	June
+ 19,502	+ 19,181	+ 187	+ 18,994	+ 321	+ 106	– 1,427	+ 286	+ 199	+ 87	– 1,713	–	– 21	July
+ 14,191	+ 13,022	+ 770	+ 12,252	+ 1,169	+ 179	– 66	– 569	– 128	– 441	+ 503	–	– 4	Aug.
+ 6,229	+ 5,208	– 1,385	+ 6,593	+ 1,021	– 12	+ 3,976	– 441	– 462	+ 21	+ 4,417	–	+ 16	Sep.
+ 19,769	+ 15,624	+ 3,515	+ 12,109	+ 4,145	– 54	– 7,949	+ 1,440	+ 293	+ 1,147	– 9,389	–	– 1	Oct.
+ 19,676	+ 18,262	+ 5,599	+ 12,663	+ 1,414	+ 111	+ 4,443	+ 932	– 128	+ 1,060	+ 3,511	–	– 9	Nov.

I Banks (MFIs) in Germany

6 Lending to domestic non-banks (non-MFIs) *
(b) By category of banks

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium
		of which						to enterprises and households			to government		
									of which				
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	*Memo item Fiduciary loans*	Total	Total	Loans	Bills	Total	of which Loans	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks [1]													**End of year or month** *
2020	1,004,503	916,914	196	1,375	86,018	2,438	125,849	116,526	116,301	196	9,323	7,977	878,654
2021 Aug.	1,017,956	931,426	79	3,295	83,156	3,104	126,634	115,115	114,961	79	11,519	8,299	891,322
Sep.	1,022,373	932,557	92	2,614	87,110	3,153	127,874	116,582	116,436	92	11,292	8,732	894,499
Oct.	1,027,010	941,220	114	2,566	83,110	3,168	132,938	122,084	121,911	114	10,854	8,347	894,072
Nov.	1,037,681	949,872	91	2,941	84,777	3,207	135,275	124,953	124,820	91	10,322	7,423	902,406
													Changes *
2020	+ 10,981	+ 20,812	− 77	+ 684	− 10,438	+ 919	− 3,303	− 5,775	− 5,683	− 77	+ 2,472	+ 1,773	+ 14,284
2021 Aug.	+ 573	− 391	− 34	− 445	+ 1,443	+ 67	− 2,531	− 1,620	− 1,573	− 34	− 911	− 479	+ 3,104
Sep.	+ 4,561	+ 1,275	+ 13	− 681	+ 3,954	+ 49	+ 1,619	+ 1,846	+ 1,854	+ 13	− 227	+ 433	+ 2,942
Oct.	+ 4,682	+ 8,708	+ 22	− 48	− 4,000	+ 15	+ 5,084	+ 5,522	+ 5,495	+ 22	− 438	− 385	− 402
Nov.	+ 12,385	+ 9,681	− 23	+ 375	+ 2,352	+ 39	+ 2,451	+ 2,954	+ 2,994	− 23	− 503	− 895	+ 9,934
Big banks													**End of year or month** *
2020	484,305	429,905	69	1,091	53,240	1,564	53,184	49,190	49,121	69	3,994	2,903	431,121
2021 Aug.	494,644	443,364	46	1,797	49,437	2,377	55,883	50,771	50,725	46	5,112	3,315	438,761
Sep.	498,024	444,791	51	1,036	52,146	2,428	56,007	51,449	51,398	51	4,558	3,522	442,017
Oct.	499,535	448,667	44	1,396	49,428	2,478	57,219	52,668	52,624	44	4,551	3,155	442,316
Nov.	503,572	451,829	39	1,038	50,666	2,517	57,704	54,327	54,288	39	3,377	2,339	445,868
													Changes *
2020	+ 19,495	+ 20,438	− 3	+ 633	− 1,573	+ 834	+ 455	− 489	− 486	− 3	+ 944	+ 311	+ 19,040
2021 Aug.	+ 1,702	+ 1,031	− 2	+ 104	+ 569	+ 67	+ 241	+ 34	+ 36	− 2	+ 207	+ 103	+ 1,461
Sep.	+ 3,380	+ 1,427	+ 5	− 761	+ 2,709	+ 51	+ 124	+ 678	+ 673	+ 5	− 554	+ 207	+ 3,256
Oct.	+ 1,511	+ 3,876	− 7	+ 360	− 2,718	+ 50	+ 1,212	+ 1,219	+ 1,226	− 7	− 7	− 367	+ 299
Nov.	+ 4,037	+ 3,162	− 5	− 358	+ 1,238	+ 39	+ 485	+ 1,659	+ 1,664	− 5	− 1,174	− 816	+ 3,552
Regional banks and other commercial banks													**End of year or month** *
2020	437,583	407,671	5	284	29,623	873	46,908	41,967	41,933	5	4,941	4,686	390,675
2021 Aug.	443,057	411,131	4	1,498	30,424	722	48,275	42,247	42,168	4	6,028	4,605	394,782
Sep.	442,429	409,177	4	1,578	31,670	720	48,018	41,669	41,611	4	6,349	4,825	394,411
Oct.	443,606	412,044	5	1,170	30,387	685	49,233	43,318	43,254	5	5,915	4,804	394,373
Nov.	447,206	414,481	5	1,903	30,817	685	49,966	43,401	43,354	5	6,565	4,704	397,240
													Changes *
2020	− 7,386	+ 1,494	+ 2	+ 51	− 8,933	+ 84	− 3,523	− 5,068	− 5,055	+ 2	+ 1,545	+ 1,479	− 3,863
2021 Aug.	+ 244	− 80	+ 1	− 549	+ 872	−	− 1,666	− 582	− 570	+ 1	− 1,084	− 548	+ 1,910
Sep.	− 484	− 1,810	−	+ 80	+ 1,246	− 2	+ 117	− 204	− 183	−	+ 321	+ 220	− 601
Oct.	+ 1,177	+ 2,867	+ 1	− 408	− 1,283	− 35	+ 1,215	+ 1,649	+ 1,643	+ 1	− 434	− 21	− 38
Nov.	+ 5,389	+ 3,541	−	+ 733	+ 1,115	−	+ 867	+ 188	+ 205	−	+ 679	− 71	+ 4,522
Branches of foreign banks													**End of year or month** *
2020	82,615	79,338	122	−	3,155	1	25,757	25,369	25,247	122	388	388	56,858
2021 Aug.	80,255	76,931	29	−	3,295	5	22,476	22,097	22,068	29	379	379	57,779
Sep.	81,920	78,589	37	−	3,294	5	23,849	23,464	23,427	37	385	385	58,071
Oct.	83,869	80,509	65	−	3,295	5	26,486	26,098	26,033	65	388	388	57,383
Nov.	86,903	83,562	47	−	3,294	5	27,605	27,225	27,178	47	380	380	59,298
													Changes *
2020	− 1,128	− 1,120	− 76	−	+ 68	+ 1	− 235	− 218	− 142	− 76	− 17	− 17	− 893
2021 Aug.	− 1,373	− 1,342	− 33	−	+ 2	−	− 1,106	− 1,072	− 1,039	− 33	− 34	− 34	− 267
Sep.	+ 1,665	+ 1,658	+ 8	−	− 1	−	+ 1,378	+ 1,372	+ 1,364	+ 8	+ 6	+ 6	+ 287
Oct.	+ 1,994	+ 1,965	+ 28	−	+ 1	−	+ 2,657	+ 2,654	+ 2,626	+ 28	+ 3	+ 3	− 663
Nov.	+ 2,959	+ 2,978	− 18	−	− 1	−	+ 1,099	+ 1,107	+ 1,125	− 18	− 8	− 8	+ 1,860

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

I Banks (MFIs) in Germany

and long-term lending

to enterprises and households						to government							
	Loans						Loans						
Total	Total	Medium-term	Long-term	Securities	*Memo item Fiduciary loans*	Total	Total	Medium-term	Long-term	Securities	Equalisation claims	*Memo item Fiduciary loans*	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of year or month *													**Commercial banks [1]**
813,461	766,211	154,257	611,954	47,250	2,412	65,193	26,425	2,292	24,133	38,768	–	26	2020
828,981	781,094	150,420	630,674	47,887	3,078	62,341	27,072	1,961	25,111	35,269	–	26	2021 Aug.
828,215	780,366	149,151	631,215	47,849	3,127	66,284	27,023	1,927	25,096	39,261	–	26	Sep.
833,850	783,844	150,291	633,553	50,006	3,147	60,222	27,118	1,973	25,145	33,104	–	21	Oct.
841,312	791,141	154,280	636,861	50,171	3,186	61,094	26,488	1,972	24,516	34,606	–	21	Nov.
Changes *													
+ 16,556	+ 25,562	– 4,142	+ 29,704	– 9,006	+ 924	– 2,272	– 840	– 889	+ 49	– 1,432	–	– 5	2020
+ 798	+ 1,322	– 1,097	+ 2,419	– 524	+ 67	+ 2,306	+ 339	–	+ 339	+ 1,967	–	–	2021 Aug.
– 1,001	– 963	– 1,269	+ 306	– 38	+ 49	+ 3,943	– 49	– 34	– 15	+ 3,992	–	–	Sep.
+ 5,660	+ 3,503	+ 1,160	+ 2,343	+ 2,157	+ 20	– 6,062	+ 95	+ 46	+ 49	– 6,157	–	– 5	Oct.
+ 7,302	+ 7,137	+ 4,456	+ 2,681	+ 165	+ 39	+ 2,632	+ 445	+ 4	+ 441	+ 2,187	–	–	Nov.
End of year or month *													**Big banks**
399,571	364,124	24,641	339,483	35,447	1,538	31,550	13,757	1,352	12,405	17,793	–	26	2020
411,771	375,927	26,089	349,838	35,844	2,351	26,990	13,397	1,188	12,209	13,593	–	26	2021 Aug.
411,992	376,547	25,783	350,764	35,445	2,402	30,025	13,324	1,167	12,157	16,701	–	26	Sep.
415,978	379,630	26,803	352,827	36,348	2,457	26,338	13,258	1,185	12,073	13,080	–	21	Oct.
418,505	381,938	28,798	353,140	36,567	2,496	27,363	13,264	1,163	12,101	14,099	–	21	Nov.
Changes *													
+ 15,365	+ 20,716	+ 1,046	+ 19,670	– 5,351	+ 839	+ 3,675	– 103	– 740	+ 637	+ 3,778	–	– 5	2020
+ 671	+ 805	+ 98	+ 707	– 134	+ 67	+ 790	+ 87	+ 7	+ 80	+ 703	–	–	2021 Aug.
+ 221	+ 620	– 306	+ 926	– 399	+ 51	+ 3,035	– 73	– 21	– 52	+ 3,108	–	–	Sep.
+ 3,986	+ 3,083	+ 1,020	+ 2,063	+ 903	+ 55	– 3,687	– 66	+ 18	– 84	– 3,621	–	– 5	Oct.
+ 2,527	+ 2,308	+ 1,995	+ 313	+ 219	+ 39	+ 1,025	+ 6	– 22	+ 28	+ 1,019	–	–	Nov.
End of year or month *													**Regional banks and other commercial banks**
360,179	348,457	103,123	245,334	11,722	873	30,496	12,595	908	11,687	17,901	–	–	2020
362,713	350,750	99,534	251,216	11,963	722	32,069	13,608	742	12,866	18,461	–	–	2021 Aug.
361,432	349,107	98,505	250,602	12,325	720	32,979	13,634	731	12,903	19,345	–	–	Sep.
363,769	350,191	98,084	252,107	13,578	685	30,604	13,795	758	13,037	16,809	–	–	Oct.
366,789	353,264	98,596	254,668	13,525	685	30,451	13,159	779	12,380	17,292	–	–	Nov.
Changes *													
+ 2,139	+ 5,804	– 3,349	+ 9,153	– 3,665	+ 84	– 6,002	– 734	– 151	– 583	– 5,268	–	–	2020
+ 396	+ 786	– 803	+ 1,589	– 390	–	+ 1,514	+ 252	– 8	+ 260	+ 1,262	–	–	2021 Aug.
– 1,511	– 1,873	– 1,029	– 844	+ 362	– 2	+ 910	+ 26	– 11	+ 37	+ 884	–	–	Sep.
+ 2,337	+ 1,084	– 421	+ 1,505	+ 1,253	– 35	– 2,375	+ 161	+ 27	+ 134	– 2,536	–	–	Oct.
+ 2,915	+ 2,968	+ 989	+ 1,979	– 53	–	+ 1,607	+ 439	+ 26	+ 413	+ 1,168	–	–	Nov.
End of year or month *													**Branches of foreign banks**
53,711	53,630	26,493	27,137	81	1	3,147	73	32	41	3,074	–	–	2020
54,497	54,417	24,797	29,620	80	5	3,282	67	31	36	3,215	–	–	2021 Aug.
54,791	54,712	24,863	29,849	79	5	3,280	65	29	36	3,215	–	–	Sep.
54,103	54,023	25,404	28,619	80	5	3,280	65	30	35	3,215	–	–	Oct.
56,018	55,939	26,886	29,053	79	5	3,280	65	30	35	3,215	–	–	Nov.
Changes *													
– 948	– 958	– 1,839	+ 881	+ 10	+ 1	+ 55	– 3	+ 2	– 5	+ 58	–	–	2020
– 269	– 269	– 392	+ 123	–	–	+ 2	–	+ 1	– 1	+ 2	–	–	2021 Aug.
+ 289	+ 290	+ 66	+ 224	– 1	–	– 2	– 2	– 2	–	–	–	–	Sep.
– 663	– 664	+ 561	– 1,225	+ 1	–	–	–	+ 1	– 1	–	–	–	Oct.
+ 1,860	+ 1,861	+ 1,472	+ 389	– 1	–	–	–	–	–	–	–	–	Nov.

I Banks (MFIs) in Germany

cont`d: 6 Lending to domestic non-banks (non-MFIs) * (b) By category of banks

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium
		of which						to enterprises and households			to government		
									of which				
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	*Memo item Fiduciary loans*	Total	Total	Loans	Bills	Total	of which Loans	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of year or month ***
2020	265,303	243,673	6	1,843	19,781	7,398	25,124	19,656	19,522	6	5,468	3,753	240,179
2021 Aug.	263,428	243,902	13	863	18,650	7,413	24,038	19,830	19,447	13	4,208	3,715	239,390
Sep.	262,346	243,431	13	824	18,078	7,380	24,493	20,149	19,791	13	4,344	3,865	237,853
Oct.	266,380	248,097	13	1,161	17,109	7,407	28,083	23,171	22,761	13	4,912	4,148	238,297
Nov.	275,019	256,503	12	1,357	17,147	7,419	27,193	22,705	22,221	12	4,488	3,603	247,826
													Changes *
2020	− 10,615	− 7,047	− 1	+ 550	− 4,117	+ 304	− 6,625	− 5,611	− 5,574	− 1	− 1,014	− 1,600	− 3,990
2021 Aug.	+ 892	+ 365	− 1	− 207	+ 735	+ 32	− 1,133	− 90	− 31	− 1	− 1,043	− 894	+ 2,025
Sep.	− 1,082	− 471	−	− 39	− 572	− 33	+ 455	+ 319	+ 344		− + 136	+ 150	− 1,537
Oct.	+ 3,555	+ 4,187	−	+ 337	− 969	+ 27	+ 3,582	+ 3,014	+ 2,962		− + 568	+ 283	− 27
Nov.	+ 544	+ 590	− 1	+ 196	− 241	+ 12	− 1,151	− 704	− 778	− 1	− 447	− 568	+ 1,695
Savings banks													**End of year or month ***
2020	1,058,304	915,733	6	552	142,013	2,974	45,671	41,416	41,300	6	4,255	3,813	1,012,633
2021 Aug.	1,095,078	948,607	−	971	145,500	3,935	46,779	42,203	42,061	−	4,576	3,747	1,048,299
Sep.	1,098,973	952,817	−	484	145,672	3,921	47,398	42,988	42,851	−	4,410	4,063	1,051,575
Oct.	1,103,620	957,238	−	579	145,803	3,969	46,977	42,552	42,460	−	4,425	3,938	1,056,643
Nov.	1,109,882	962,359	−	690	146,833	3,996	47,180	42,898	42,846	−	4,282	3,644	1,062,702
													Changes *
2020	+ 49,836	+ 43,352	− 3	+ 268	+ 6,219	+ 2,383	− 4,988	− 4,778	− 4,822	− 3	− 210	− 431	+ 54,824
2021 Aug.	+ 5,668	+ 5,743	−	− 384	+ 309	+ 56	+ 62	+ 705	+ 680	−	− 643	− 234	+ 5,606
Sep.	+ 3,895	+ 4,210	−	− 487	+ 172	− 14	+ 619	+ 785	+ 790	−	− 166	+ 316	+ 3,276
Oct.	+ 4,647	+ 4,421	−	+ 95	+ 131	+ 48	− 421	− 356	− 311	−	− 65	− 205	+ 5,068
Nov.	+ 6,262	+ 5,121	−	+ 111	+ 1,030	+ 27	+ 203	+ 346	+ 386	−	− 143	− 294	+ 6,059
Credit cooperatives													**End of year or month ***
2020	732,387	652,561	16	42	79,768	3,081	32,243	31,958	31,900	16	285	285	700,144
2021 Aug.	765,694	682,049	17	236	83,392	3,497	32,046	31,576	31,524	17	470	269	733,648
Sep.	769,711	685,770	18	236	83,687	3,507	32,846	32,331	32,278	18	515	314	736,865
Oct.	773,938	689,751	16	235	83,936	3,519	32,427	31,884	31,833	16	543	343	741,511
Nov.	778,784	694,190	17	220	84,357	3,534	29,724	29,297	29,260	17	427	227	749,060
													Changes *
2020	+ 42,803	+ 37,102	− 12	+ 6	+ 5,707	+ 1,527	− 3,397	− 3,269	− 3,263	− 12	− 128	− 128	+ 46,200
2021 Aug.	+ 4,606	+ 4,259	+ 1	− 15	+ 361	+ 37	+ 73	+ 152	+ 166	+ 1	− 79	− 79	+ 4,533
Sep.	+ 4,017	+ 3,721	+ 1	−	+ 295	+ 10	+ 800	+ 755	+ 754	+ 1	+ 45	+ 45	+ 3,217
Oct.	+ 4,227	+ 3,981	− 2	− 1	+ 249	+ 12	− 429	− 457	− 455	− 2	+ 28	+ 29	+ 4,656
Nov.	+ 4,846	+ 4,439	+ 1	− 15	+ 421	+ 15	− 123	− 7	+ 7	+ 1	− 116	− 116	+ 4,969
Mortgage banks													**End of year or month ***
2020	133,470	127,228	−	−	6,242	10	2,498	2,402	2,402	−	96	96	130,972
2021 Aug.	136,665	130,001	−	100	6,564	9	1,991	1,809	1,809	−	182	82	134,674
Sep.	136,924	130,149	−	100	6,675	8	1,935	1,755	1,755	−	180	80	134,989
Oct.	137,064	130,408	−	100	6,556	8	1,879	1,695	1,695	−	184	84	135,185
Nov.	129,236	122,454	−	100	6,682	8	1,730	1,581	1,581	−	149	49	127,506
													Changes *
2020	+ 5,573	+ 4,851	−	−	+ 722	− 2	+ 540	+ 562	+ 562	−	− 22	− 22	+ 5,033
2021 Aug.	+ 262	+ 310	−	−	− 48	−	+ 38	+ 35	+ 35	−	+ 3	+ 3	+ 224
Sep.	+ 259	+ 148	−	−	+ 111	− 1	− 56	− 54	− 54	−	− 2	− 2	+ 315
Oct.	+ 619	+ 738	−	−	− 119	−	− 48	− 52	− 52	−	+ 4	+ 4	+ 667
Nov.	+ 267	− 138	−	−	+ 405	−	+ 112	+ 124	+ 124	−	− 12	− 12	+ 155

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics.

I Banks (MFIs) in Germany

and long-term lending

to enterprises and households						to government							
	Loans						Loans						
Total	Total	Medium-term	Long-term	Securities	*Memo item Fiduciary loans*	Total	Total	Medium-term	Long-term	Securities	Equalisation claims	*Memo item Fiduciary loans*	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of year or month *												**Landesbanken**	
156,189	152,481	30,493	121,988	3,708	6,904	83,990	67,917	2,510	65,407	16,073	–	494	2020
160,265	155,723	32,867	122,856	4,542	6,991	79,125	65,017	2,109	62,908	14,108	–	422	2021 Aug.
159,456	154,925	32,474	122,451	4,531	6,939	78,397	64,850	1,840	63,010	13,547	–	441	Sep.
160,000	155,679	33,506	122,173	4,321	6,966	78,297	65,509	1,859	63,650	12,788	–	441	Oct.
168,167	163,794	36,162	127,632	4,373	6,980	79,659	66,885	1,840	65,045	12,774	–	439	Nov.
Changes *													
– 2,631	+ 69	+ 2,365	– 2,296	– 2,700	+ 351	– 1,359	+ 58	– 669	+ 727	– 1,417	–	– 47	2020
+ 1,706	+ 1,303	+ 1,072	+ 231	+ 403	+ 32	+ 319	– 13	– 102	+ 89	+ 332	–	–	2021 Aug.
– 809	– 798	– 393	– 405	– 11	– 52	– 728	– 167	– 269	+ 102	– 561	–	+ 19	Sep.
+ 186	+ 396	+ 1,025	– 629	– 210	+ 27	– 213	+ 546	+ 18	+ 528	– 759	–	–	Oct.
+ 1,961	+ 1,909	+ 1,063	+ 846	+ 52	+ 14	– 266	+ 27	– 85	+ 112	– 293	–	– 2	Nov.
End of year or month *												**Savings banks**	
942,201	842,690	53,912	788,778	99,511	2,910	70,432	27,930	2,029	25,901	42,502	–	64	2020
980,522	875,748	55,327	820,421	104,774	3,875	67,777	27,051	1,950	25,101	40,726	–	60	2021 Aug.
984,392	879,006	55,582	823,424	105,386	3,864	67,183	26,897	1,996	24,901	40,286	–	57	Sep.
989,761	883,635	55,779	827,856	106,126	3,912	66,882	27,205	2,069	25,136	39,677	–	57	Oct.
995,634	888,393	56,429	831,964	107,241	3,939	67,068	27,476	1,989	25,487	39,592	–	57	Nov.
Changes *													
+ 56,824	+ 50,141	+ 1,854	+ 48,287	+ 6,683	+ 2,399	– 2,000	– 1,536	+ 33	– 1,569	– 464	–	– 16	2020
+ 6,122	+ 5,391	+ 564	+ 4,827	+ 731	+ 57	– 516	– 94	+ 2	– 96	– 422	–	– 1	2021 Aug.
+ 3,870	+ 3,258	+ 255	+ 3,003	+ 612	– 11	– 594	– 154	+ 46	– 200	– 440	–	– 3	Sep.
+ 5,419	+ 4,679	+ 227	+ 4,452	+ 740	+ 48	– 351	+ 258	+ 43	+ 215	– 609	–	–	Oct.
+ 5,873	+ 4,758	+ 650	+ 4,108	+ 1,115	+ 27	+ 186	+ 271	– 80	+ 351	– 85	–	–	Nov.
End of year or month *												**Credit cooperatives**	
682,500	617,285	39,534	577,751	65,215	3,080	17,644	3,091	188	2,903	14,553	–	1	2020
717,018	647,293	42,595	604,698	69,725	3,496	16,630	2,963	167	2,796	13,667	–	1	2021 Aug.
720,440	650,283	42,692	607,591	70,157	3,506	16,425	2,895	158	2,737	13,530	–	1	Sep.
725,244	654,659	42,789	611,870	70,585	3,518	16,267	2,916	151	2,765	13,351	–	1	Oct.
732,743	661,749	39,740	622,009	70,994	3,533	16,317	2,954	154	2,800	13,363	–	1	Nov.
Changes *													
+ 45,885	+ 40,753	+ 3,322	+ 37,431	+ 5,132	+ 1,527	+ 315	– 260	– 55	– 205	+ 575	–	–	2020
+ 4,685	+ 4,166	+ 495	+ 3,671	+ 519	+ 37	– 152	+ 6	– 3	+ 9	– 158	–	–	2021 Aug.
+ 3,422	+ 2,990	+ 127	+ 2,863	+ 432	+ 10	– 205	– 68	– 9	– 59	– 137	–	–	Sep.
+ 4,814	+ 4,386	+ 177	+ 4,209	+ 428	+ 12	– 158	+ 21	– 7	+ 28	– 179	–	–	Oct.
+ 4,919	+ 4,510	– 49	+ 4,559	+ 409	+ 15	+ 50	+ 38	+ 3	+ 35	+ 12	–	–	Nov.
End of year or month *												**Mortgage banks**	
109,644	109,423	12,708	96,715	221	10	21,328	15,307	253	15,054	6,021	–	–	2020
113,837	113,629	13,868	99,761	208	9	20,837	14,481	320	14,161	6,356	–	–	2021 Aug.
114,193	113,985	13,813	100,172	208	8	20,796	14,329	330	13,999	6,467	–	–	Sep.
114,573	114,365	13,996	100,369	208	8	20,612	14,264	339	13,925	6,348	–	–	Oct.
108,127	107,940	12,587	95,353	187	8	19,379	12,884	283	12,601	6,495	–	–	Nov.
Changes *													
+ 5,798	+ 5,734	+ 2,031	+ 3,703	+ 64	– 2	– 765	– 1,423	+ 54	– 1,477	+ 658	–	–	2020
+ 344	+ 344	+ 178	+ 166	–	–	– 120	– 72	+ 17	– 89	– 48	–	–	2021 Aug.
+ 356	+ 356	– 55	+ 411	–	– 1	– 41	– 152	+ 10	– 162	+ 111	–	–	Sep.
+ 788	+ 788	+ 190	+ 598	–	–	– 121	– 2	+ 10	– 12	– 119	–	–	Oct.
– 240	– 219	+ 184	– 403	– 21	–	+ 395	– 31	+ 10	– 41	+ 426	–	–	Nov.

I Banks (MFIs) in Germany

cont`d: 6 Lending to domestic non-banks (non-MFIs) *
(b) By category of banks

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium
		of which						to enterprises and households			to government		
									of which				
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	*Memo item Fiduciary loans*	Total	Total	Loans	Bills	Total	of which Loans	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													End of year or month *
2020	182,483	166,247	.	–	16,236	883	946	945	945	.	1	1	181,537
2021 Aug.	188,669	172,410	.	–	16,259	630	954	954	954	.	–	–	187,715
Sep.	189,582	173,265	.	–	16,317	627	966	966	966	.	–	–	188,616
Oct.	191,368	174,080	.	–	17,288	485	979	979	979	.	–	–	190,389
Nov.	191,961	174,828	.	–	17,133	476	962	962	962	.	–	–	190,999
													Changes *
2020	+ 10,568	+ 10,442	.	–	+ 126	– 301	– 37	– 18	– 18	.	– 19	– 19	+ 10,605
2021 Aug.	+ 704	+ 704	.	–	–	– 7	+ 6	+ 6	+ 6	.	–	–	+ 698
Sep.	+ 913	+ 855	.	–	+ 58	– 3	+ 12	+ 12	+ 12	.	–	–	+ 901
Oct.	+ 1,786	+ 815	.	–	+ 971	– 142	+ 13	+ 13	+ 13	.	–	–	+ 1,773
Nov.	+ 593	+ 748	.	–	– 155	– 9	– 17	– 17	– 17	.	–	–	+ 610
Banks with special, development and other central support tasks													End of year or month *
2020	270,598	222,736	25	206	47,631	6,719	10,919	8,712	8,587	25	2,207	2,101	259,679
2021 Aug.	268,957	224,405	25	200	44,327	6,637	12,514	9,615	9,480	25	2,899	2,809	256,443
Sep.	269,862	223,915	25	175	45,747	6,568	12,328	9,691	9,536	25	2,637	2,592	257,534
Oct.	270,819	226,150	25	404	44,240	6,553	13,200	10,145	10,090	25	3,055	2,681	257,619
Nov.	271,864	226,189	23	299	45,353	6,571	13,548	10,496	10,443	23	3,052	2,783	258,316
													Changes *
2020	+ 14,103	+ 14,129	+ 25	– 782	+ 731	+ 896	– 1,769	– 895	– 896	+ 25	– 874	– 116	+ 15,872
2021 Aug.	– 1,812	– 1,257	– 2	+ 575	– 1,128	– 10	+ 253	+ 926	+ 936	– 2	– 673	– 1,256	– 2,065
Sep.	+ 905	– 490	–	– 25	+ 1,420	– 4	– 186	+ 76	+ 56	–	– 262	– 217	+ 1,091
Oct.	+ 957	+ 2,235	–	+ 229	– 1,507	– 15	+ 872	+ 454	+ 554	–	+ 418	+ 89	+ 85
Nov.	+ 1,045	+ 39	– 2	– 105	+ 1,113	+ 18	+ 348	+ 351	+ 353	– 2	– 3	+ 102	+ 697
Memo item: Foreign banks													End of year or month *
2020	381,429	344,291	.	.	36,633	322	59,156	54,878	54,729	130	4,278	3,922	322,273
2021 Aug.	386,074	347,249	.	.	37,113	412	56,807	51,064	51,005	34	5,743	4,090	329,267
Sep.	389,055	349,730	.	.	37,630	412	58,900	52,822	52,766	41	6,078	4,439	330,155
Oct.	393,301	354,940	.	.	37,278	413	62,220	57,032	56,943	69	5,188	4,194	331,081
Nov.	399,036	359,576	.	.	37,587	419	63,458	58,276	58,210	53	5,182	3,375	335,578
													Changes *
2020	– 1,120	+ 5,632	.	.	– 6,913	+ 318	– 1,475	– 2,532	– 2,426	– 80	+ 1,057	+ 790	+ 355
2021 Aug.	– 702	– 1,541	.	.	+ 1,145	+ 6	– 2,356	– 1,655	– 1,621	– 35	– 701	– 429	+ 1,654
Sep.	+ 2,981	+ 2,481	.	.	+ 517	–	+ 2,098	+ 1,763	+ 1,766	+ 7	+ 335	+ 349	+ 883
Oct.	+ 4,291	+ 5,255	.	.	– 352	+ 1	+ 3,340	+ 4,230	+ 4,197	+ 28	– 890	– 245	+ 951
Nov.	+ 5,660	+ 4,561	.	.	+ 309	+ 6	+ 1,218	+ 1,224	+ 1,247	– 16	– 6	– 819	+ 4,442

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I Banks (MFIs) in Germany

and long-term lending

to enterprises and households						to government							
	Loans						Loans						
Total	Total	Medium-term	Long-term	Securities	*Memo item Fiduciary loans*	Total	Total	Medium-term	Long-term	Securities	Equalisation claims	*Memo item Fiduciary loans*	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of year or month *												**Building and loan associations**	
170,629	159,806	5,328	154,478	10,823	883	10,908	5,495	–	5,495	5,413	–	–	2020
177,114	166,249	4,837	161,412	10,865	630	10,601	5,207	–	5,207	5,394	–	–	2021 Aug.
178,069	167,154	4,822	162,332	10,915	627	10,547	5,145	–	5,145	5,402	–	–	Sep.
179,861	168,007	4,847	163,160	11,854	485	10,528	5,094	–	5,094	5,434	–	–	Oct.
180,443	168,788	4,807	163,981	11,655	476	10,556	5,078	–	5,078	5,478	–	–	Nov.
Changes *													
+ 11,089	+ 10,795	– 621	+ 11,416	+ 294	– 301	– 484	– 316	–	– 316	– 168	–	–	2020
+ 698	+ 698	– 77	+ 775	–	– 7	–	–	–	–	–	–	–	2021 Aug.
+ 955	+ 905	– 15	+ 920	+ 50	– 3	– 54	– 62	–	– 62	+ 8	–	–	Sep.
+ 1,792	+ 853	+ 25	+ 828	+ 939	– 142	– 19	– 51	–	– 51	+ 32	–	–	Oct.
+ 582	+ 781	– 40	+ 821	– 199	– 9	+ 28	– 16	–	– 16	+ 44	–	–	Nov.
End of year or month *												**Banks with special, development and other central support tasks**	
138,334	123,932	14,231	109,701	14,402	6,205	121,345	88,116	8,391	79,725	33,229	–	514	2020
139,025	124,812	11,570	113,242	14,213	6,090	117,418	87,304	8,216	79,088	30,114	–	547	2021 Aug.
138,461	124,272	11,535	112,737	14,189	6,086	119,073	87,515	8,010	79,505	31,558	–	482	Sep.
139,571	125,291	12,246	113,045	14,280	6,067	118,048	88,088	8,193	79,895	29,960	–	486	Oct.
138,850	124,677	11,581	113,096	14,173	6,092	119,466	88,286	8,213	80,073	31,180	–	479	Nov.
Changes *													
+ 12,082	+ 11,911	+ 4,624	+ 7,287	+ 171	+ 1,239	+ 3,790	+ 3,230	– 6	+ 3,236	+ 560	–	– 343	2020
– 162	– 202	– 365	+ 163	+ 40	– 7	– 1,903	– 735	– 42	– 693	– 1,168	–	– 3	2021 Aug.
– 564	– 540	– 35	– 505	– 24	– 4	+ 1,655	+ 211	– 206	+ 417	+ 1,444	–	–	Sep.
+ 1,110	+ 1,019	+ 711	+ 308	+ 91	– 19	– 1,025	+ 573	+ 183	+ 390	– 1,598	–	+ 4	Oct.
– 721	– 614	– 665	+ 51	– 107	+ 25	+ 1,418	+ 198	+ 20	+ 178	+ 1,220	–	– 7	Nov.
End of year or month *												**Memo item: Foreign banks**	
298,693	281,072	66,290	214,782	17,621	322	23,580	4,568	186	4,382	19,012	–	–	2020
304,443	287,604	64,708	222,896	16,839	412	24,824	4,550	266	4,284	20,274	–	–	2021 Aug.
304,837	288,018	64,471	223,547	16,819	412	25,318	4,507	249	4,258	20,811	–	–	Sep.
307,913	289,254	65,587	223,667	18,659	413	23,168	4,549	252	4,297	18,619	–	–	Oct.
311,993	293,441	68,587	224,854	18,552	419	23,585	4,550	252	4,298	19,035	–	–	Nov.
Changes *													
+ 3,467	+ 6,896	– 1,234	+ 8,130	– 3,429	+ 318	– 3,112	+ 372	– 82	+ 454	– 3,484	–	–	2020
+ 9	+ 405	– 452	+ 857	– 396	+ 6	+ 1,645	+ 104	+ 11	+ 93	+ 1,541	–	–	2021 Aug.
+ 389	+ 409	– 237	+ 646	– 20	–	+ 494	– 43	– 17	– 26	+ 537	–	–	Sep.
+ 3,101	+ 1,261	+ 1,136	+ 125	+ 1,840	+ 1	– 2,150	+ 42	+ 3	+ 39	– 2,192	–	–	Oct.
+ 4,025	+ 4,132	+ 2,990	+ 1,142	– 107	+ 6	+ 417	+ 1	–	+ 1	+ 416	–	–	Nov.

I. Banken (MFIs) in Deutschland

7. Kredite an inländische Unternehmen und Privatpersonen, Wohnungsbaukredite *)
a) insgesamt

Mio €

Zeit	Kredite an inländische Unternehmen und Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)												
		darunter:			Kredite an Unternehmen und Selbständige								
		Kredite für den Wohnungsbau					Unternehmen				wirtschaftlich selbständige Privatpersonen		
	insgesamt	zusammen	Hypothekarkredite auf Wohngrundstücke	sonstige Kredite für den Wohnungsbau	zusammen	darunter Kredite für den Wohnungsbau	zusammen	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	kurzfristige Kredite	mittelfristige Kredite
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Stand am Quartalsende *)												
2014 Sept.	2 380 552	1 177 125	945 612	231 513	1 293 204	322 883	903 886	156 858	144 617	602 411	389 318	27 300	32 034
Dez.	2 384 783	1 188 662	984 275	204 387	1 291 624	328 274	901 825	150 649	146 345	604 831	389 799	26 568	32 009
2015 März	2 400 021	1 191 987	987 331	204 656	1 305 672	329 940	914 775	157 202	147 137	610 436	390 897	27 163	31 940
Juni	2 413 019	1 205 105	991 979	213 126	1 309 383	334 829	916 314	161 235	145 722	609 357	393 069	27 036	32 129
Sept.	2 426 317	1 218 491	1 001 231	217 260	1 309 047	336 523	914 388	157 255	144 512	612 621	394 659	26 083	32 265
Dez.	2 439 975	1 230 170	1 010 397	219 773	1 314 171	339 607	918 565	148 437	148 873	621 255	395 606	25 389	32 389
2016 März	2 458 524	1 235 203	987 025	248 178	1 328 598	342 525	931 380	159 468	149 117	622 795	397 218	25 617	32 701
Juni	2 473 642	1 248 037	996 192	251 845	1 332 029	345 849	932 653	159 180	149 086	624 387	399 376	25 471	33 025
Sept.	2 497 221	1 264 481	1 007 598	256 883	1 341 052	350 470	939 998	156 913	150 386	632 699	401 054	24 695	33 007
Dez.	2 511 978	1 276 582	1 016 523	260 059	1 347 491	354 059	946 211	150 425	153 476	642 310	401 280	23 866	32 887
2017 März	2 533 783	1 283 244	1 022 397	260 847	1 364 355	356 637	960 597	156 789	154 056	649 752	403 758	24 537	32 744
Juni	2 559 681	1 297 771	1 033 704	264 067	1 377 841	360 866	969 661	158 754	155 897	655 010	408 180	24 532	32 839
Sept.	2 589 491	1 315 658	1 046 906	268 752	1 392 692	366 501	982 317	159 884	157 293	665 140	410 375	23 661	32 926
Dez.	2 610 127	1 326 573	1 052 952	273 621	1 403 094	368 520	991 900	157 555	160 409	673 936	411 194	23 266	32 660
2018 März	2 644 424	1 338 197	1 061 543	276 654	1 429 472	373 400	1 015 073	171 576	161 257	682 240	414 399	23 696	32 761
Juni	2 672 198	1 357 497	1 074 170	283 327	1 445 471	380 075	1 029 955	175 770	164 134	690 051	415 516	23 474	30 973
Sept.	2 708 491	1 377 674	1 086 817	290 857	1 476 908	389 572	1 046 275	177 862	167 680	700 733	430 633	23 989	31 748
Dez.	2 727 031	1 391 210	1 116 392	274 818	1 483 581	392 702	1 050 976	171 922	171 025	708 029	432 605	23 953	31 482
2019 März	2 765 718	1 404 905	1 152 325	252 580	1 513 458	398 394	1 077 171	185 737	174 313	717 121	436 287	24 351	31 678
Juni	2 809 526	1 427 776	1 182 833	244 943	1 539 725	405 183	1 098 628	192 757	180 390	725 481	441 097	24 552	32 197
Sept.	2 839 566	1 450 388	1 197 033	253 355	1 551 724	411 586	1 106 991	189 271	183 369	734 351	444 733	24 322	32 016
Dez.	2 864 845	1 470 358	1 212 956	257 402	1 560 544	416 097	1 113 081	182 298	187 544	743 239	447 463	23 854	31 908
2020 März	2 915 875	1 488 574	1 225 785	262 789	1 598 862	421 905	1 148 246	206 552	190 896	750 798	450 616	23 782	31 889
Juni	2 949 028	1 510 569	1 246 647	263 922	1 613 460	423 161	1 166 353	196 066	198 245	772 042	447 107	21 813	31 571
Sept.	2 968 645	1 537 334	1 265 380	271 954	1 616 750	434 586	1 157 859	179 716	200 202	777 941	458 891	21 670	31 888
Dez.	2 993 027	1 565 603	1 285 081	280 522	1 623 407	443 308	1 159 379	171 185	198 312	789 882	464 028	20 910	32 046
2021 März	3 038 422	1 587 902	1 302 473	285 429	1 657 238	451 187	1 189 507	186 867	204 907	797 733	467 731	20 539	31 472
Juni	3 056 782	1 619 529	1 316 740	302 789	1 654 295	461 432	1 180 737	174 933	201 545	804 259	473 558	20 992	31 298
Sept.	3 093 757	1 648 875	1 337 442	311 433	1 666 928	467 939	1 188 599	173 179	202 165	813 255	478 329	20 529	31 096
	Veränderungen im Vierteljahr *)												
2014 1.Vj.	+ 2 348	+ 943	+ 1 033	– 90	+ 2 202	+ 607	+ 2 866	+ 3 294	+ 1 799	– 2 227	– 664	– 269	– 132
2.Vj.	+ 11 177	+ 6 292	+ 2 467	+ 3 825	+ 5 674	+ 990	+ 4 746	+ 2 378	+ 1 635	+ 733	+ 928	+ 225	– 72
3.Vj.	+ 13 307	+ 9 918	+ 5 611	+ 4 307	+ 4 554	+ 2 040	+ 3 358	– 1 003	+ 95	+ 4 266	+ 1 196	– 749	+ 335
4.Vj.	+ 8 581	+ 9 977	+ 8 273	+ 1 704	+ 3 955	+ 3 371	+ 3 589	– 5 684	+ 1 758	+ 7 515	+ 366	– 717	+ 25
2015 1.Vj.	+ 17 898	+ 3 325	+ 3 056	+ 269	+ 15 583	+ 1 621	+ 14 350	+ 6 873	+ 1 337	+ 6 140	+ 1 233	+ 595	– 4
2.Vj.	+ 13 318	+ 12 608	+ 7 458	+ 5 150	+ 4 066	+ 4 389	+ 1 729	+ 4 043	– 1 400	– 914	+ 2 337	– 117	+ 194
3.Vj.	+ 13 243	+ 13 611	+ 9 297	+ 4 314	– 561	+ 1 984	– 2 501	– 3 825	– 915	+ 2 239	+ 1 940	– 953	+ 136
4.Vj.	+ 13 713	+ 11 434	+ 9 006	+ 2 428	+ 4 959	+ 3 094	+ 4 192	– 6 193	+ 3 291	+ 7 094	+ 767	– 874	+ 124
2016 1.Vj.	+ 18 454	+ 5 543	+ 5 373	+ 170	+ 14 092	+ 2 933	+ 13 025	+ 11 246	+ 469	+ 1 310	+ 1 067	+ 193	+ 72
2.Vj.	+ 17 448	+ 12 899	+ 8 862	+ 4 037	+ 5 701	+ 3 399	+ 3 573	+ 527	+ 1 264	+ 1 782	+ 2 128	– 201	+ 404
3.Vj.	+ 24 484	+ 16 019	+ 10 876	+ 5 143	+ 10 193	+ 4 196	+ 8 450	– 2 167	+ 2 350	+ 8 267	+ 1 743	– 776	+ 47
4.Vj.	+ 14 357	+ 12 391	+ 8 385	+ 4 006	+ 6 029	+ 3 834	+ 5 868	– 5 788	+ 2 405	+ 9 251	+ 161	– 834	– 120
2017 1.Vj.	+ 21 670	+ 6 592	+ 5 844	+ 748	+ 16 764	+ 2 563	+ 14 416	+ 6 289	+ 575	+ 7 552	+ 2 348	+ 671	– 143
2.Vj.	+ 23 268	+ 13 787	+ 11 177	+ 2 610	+ 11 096	+ 4 064	+ 7 714	+ 2 345	+ 1 791	+ 3 578	+ 3 382	–	+ 95
3.Vj.	+ 29 500	+ 17 807	+ 12 577	+ 5 230	+ 14 496	+ 5 735	+ 12 316	+ 1 110	+ 1 376	+ 9 830	+ 2 180	– 861	+ 87
4.Vj.	+ 18 711	+ 12 705	+ 7 836	+ 4 869	+ 8 892	+ 4 079	+ 8 108	– 2 254	+ 3 111	+ 7 251	+ 784	– 395	– 296
2018 1.Vj.	+ 33 637	+ 11 104	+ 8 096	+ 3 008	+ 25 973	+ 4 810	+ 22 398	+ 14 016	+ 1 138	+ 7 244	+ 3 575	+ 430	+ 101
2.Vj.	+ 37 019	+ 17 750	+ 11 762	+ 5 988	+ 23 079	+ 6 585	+ 19 292	+ 4 204	+ 6 897	+ 8 191	+ 3 787	– 187	+ 437
3.Vj.	+ 35 178	+ 19 442	+ 11 127	+ 8 315	+ 19 342	+ 6 032	+ 15 625	+ 2 197	+ 3 361	+ 10 067	+ 3 717	+ 115	+ 200
4.Vj.	+ 18 540	+ 15 161	+ 8 940	+ 6 221	+ 6 753	+ 4 835	+ 4 651	– 6 120	+ 3 530	+ 7 241	+ 2 102	– 116	– 156
2019 1.Vj.	+ 38 692	+ 13 527	+ 11 433	+ 2 094	+ 29 793	+ 5 478	+ 26 091	+ 13 848	+ 3 079	+ 9 164	+ 3 702	+ 407	+ 136
2.Vj.	+ 43 758	+ 20 111	+ 13 453	+ 6 658	+ 26 787	+ 6 919	+ 22 457	+ 7 500	+ 5 927	+ 9 030	+ 4 330	+ 231	+ 444
3.Vj.	+ 29 810	+ 22 417	+ 15 405	+ 7 012	+ 11 959	+ 6 113	+ 8 388	– 3 546	+ 3 209	+ 8 725	+ 3 571	– 235	– 121
4.Vj.	+ 25 329	+ 20 010	+ 13 863	+ 6 147	+ 9 200	+ 4 571	+ 6 435	– 6 958	+ 4 195	+ 9 198	+ 2 765	– 498	– 108
2020 1.Vj.	+ 50 955	+ 17 776	+ 12 399	+ 5 377	+ 38 163	+ 5 408	+ 35 135	+ 24 254	+ 3 402	+ 7 479	+ 3 028	– 72	– 144
2.Vj.	+ 30 598	+ 20 970	+ 13 682	+ 7 288	+ 17 073	+ 5 156	+ 13 532	– 12 926	+ 7 519	+ 18 939	+ 3 541	– 2 019	– 108
3.Vj.	+ 19 697	+ 26 470	+ 18 778	+ 7 692	– 1 855	+ 6 375	– 7 279	– 16 665	+ 2 097	+ 7 289	+ 5 424	– 3	+ 17
4.Vj.	+ 23 948	+ 27 744	+ 19 321	+ 8 423	+ 6 143	+ 8 372	+ 1 751	– 8 492	– 1 756	+ 11 999	+ 4 392	– 760	+ 203
2021 1.Vj.	+ 44 843	+ 22 219	+ 17 298	+ 4 921	+ 33 004	+ 7 581	+ 29 844	+ 15 741	+ 6 476	+ 7 627	+ 3 160	– 391	– 529
2.Vj.	+ 17 940	+ 30 722	+ 21 042	+ 9 680	– 3 153	+ 9 595	– 8 935	– 12 034	– 3 382	+ 6 481	+ 5 782	+ 453	– 164
3.Vj.	+ 36 940	+ 29 094	+ 19 701	+ 9 393	+ 12 593	+ 6 288	+ 8 362	– 984	+ 85	+ 9 261	+ 4 231	– 468	– 187

***** Zum Berichtskreis und zur Bildung der Bankengruppen, Gliederung der Sektoren und Fristen, Vornahme von Korrekturen sowie Bereinigung von statistischen Brüchen siehe Erläuterungen am Ende des Beihefts. **1** Ohne Hypothekarkredite und ohne Kredite für den Wohnungsbau, auch wenn sie in Form von Ratenkrediten gewährt worden sind.

I. Banken (MFIs) in Deutschland

	Kredite an wirtschaftlich unselbständige und sonstige Privatpersonen							Kredite an Organisationen ohne Erwerbszweck					
		darunter:											
lang-fristige Kredite	zusammen	Kredite für den Wohnungsbau	Ratenkredite 1)	Debetsalden auf Lohn-, Gehalts-, Renten- und Pensionskonten	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	darunter Kredite für den Wohnungsbau	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	
14	15	16	17	18	19	20	21	22	23	24	25	26	Zeit
Stand am Quartalsende *)													
329 984	1 074 189	850 731	149 261	11 868	35 301	73 083	965 805	13 159	3 511	820	534	11 805	2014 Sept.
331 222	1 078 627	856 631	149 955	10 749	34 170	72 833	971 624	14 532	3 757	709	470	13 353	Dez.
331 794	1 079 996	858 155	150 005	11 251	34 384	72 129	973 483	14 353	3 892	712	461	13 180	2015 März
333 904	1 089 569	866 778	151 645	10 993	33 656	73 217	982 696	14 067	3 498	563	463	13 041	Juni
336 311	1 103 029	878 385	153 556	11 019	33 750	73 944	995 335	14 241	3 583	558	509	13 174	Sept.
337 828	1 111 647	887 091	154 415	10 120	33 242	74 186	1 004 219	14 157	3 472	528	584	13 045	Dez.
338 900	1 115 865	889 235	156 839	10 277	32 403	74 884	1 008 578	14 061	3 443	494	598	12 969	2016 März
340 880	1 127 588	898 712	159 629	9 790	31 645	76 010	1 019 933	14 025	3 476	478	593	12 954	Juni
343 352	1 141 970	910 480	162 262	9 837	31 615	77 074	1 033 281	14 199	3 531	544	516	13 139	Sept.
344 527	1 150 112	918 954	163 266	9 228	30 580	77 257	1 042 275	14 375	3 569	593	506	13 276	Dez.
346 477	1 154 835	922 907	165 531	9 212	29 845	77 060	1 047 930	14 593	3 700	643	518	13 432	2017 März
350 809	1 167 311	933 151	168 010	8 924	29 742	78 135	1 059 434	14 529	3 754	539	522	13 468	Juni
353 788	1 182 157	945 425	170 399	8 909	29 448	78 886	1 073 823	14 642	3 732	517	529	13 596	Sept.
355 268	1 192 250	954 334	171 575	8 566	29 292	79 906	1 083 052	14 783	3 719	530	570	13 683	Dez.
357 942	1 200 037	961 075	173 296	8 394	29 027	80 682	1 090 328	14 915	3 722	635	546	13 734	2018 März
361 069	1 211 801	973 657	172 950	8 367	29 173	79 636	1 102 992	14 926	3 765	481	523	13 922	Juni
374 896	1 216 562	984 367	172 153	8 438	29 229	80 122	1 107 211	15 021	3 735	498	513	14 010	Sept.
377 170	1 228 423	994 761	172 882	8 268	31 247	79 578	1 117 598	15 027	3 747	512	515	14 000	Dez.
380 258	1 237 159	1 002 719	173 735	8 048	29 791	80 129	1 127 239	15 101	3 792	541	499	14 061	2019 März
384 348	1 254 632	1 018 782	175 638	8 044	31 349	81 235	1 142 048	15 169	3 811	542	450	14 177	Juni
388 395	1 272 475	1 035 011	176 389	8 494	31 507	81 283	1 159 685	15 367	3 791	544	453	14 370	Sept.
391 701	1 288 420	1 050 411	176 499	7 914	31 585	81 370	1 175 465	15 881	3 850	669	497	14 715	Dez.
394 945	1 300 993	1 062 783	177 994	7 945	30 025	81 214	1 189 754	16 020	3 886	743	526	14 751	2020 März
393 723	1 319 403	1 083 518	176 887	7 339	28 994	80 420	1 209 989	16 165	3 890	748	558	14 859	Juni
405 333	1 335 850	1 098 812	178 342	7 477	29 256	80 590	1 226 004	16 045	3 936	629	466	14 950	Sept.
411 072	1 353 419	1 118 266	177 449	6 672	28 553	79 595	1 245 271	16 201	4 029	557	507	15 137	Dez.
415 720	1 364 812	1 132 613	175 380	6 623	27 913	77 598	1 259 301	16 372	4 102	660	546	15 166	2021 März
421 268	1 386 321	1 153 957	174 753	6 569	28 565	76 680	1 281 076	16 166	4 140	521	472	15 173	Juni
426 704	1 410 525	1 176 634	176 441	7 049	29 580	76 254	1 304 691	16 304	4 302	474	555	15 275	Sept.
Veränderungen im Vierteljahr *)													
– 263	+ 223	+ 314	+ 745	+ 120	– 353	– 259	+ 835	– 77	+ 22	– 98	– 76	+ 97	2014 1.Vj.
+ 775	+ 5 640	+ 5 324	+ 754	– 145	+ 273	– 333	+ 5 700	– 137	– 22	– 130	+ 76	– 83	2.Vj.
+ 1 610	+ 8 802	+ 7 878	+ 1 342	+ 37	– 406	+ 896	+ 8 312	– 49	–	– 41	+ 13	– 21	3.Vj.
+ 1 058	+ 4 228	+ 6 360	– 276	– 1 119	– 1 276	– 160	+ 5 664	+ 398	+ 246	+ 69	+ 21	+ 308	4.Vj.
+ 642	+ 2 494	+ 1 569	+ 1 130	+ 502	+ 214	– 514	+ 2 794	– 179	+ 135	+ 3	– 9	– 173	2015 1.Vj.
+ 2 260	+ 9 598	+ 8 563	+ 1 665	– 258	– 548	+ 1 083	+ 9 063	– 346	– 344	– 149	+ 2	– 199	2.Vj.
+ 2 757	+ 13 510	+ 11 542	+ 1 931	+ 26	+ 94	+ 727	+ 12 689	+ 294	+ 85	– 5	+ 46	+ 253	3.Vj.
+ 1 517	+ 9 013	+ 8 451	+ 959	– 899	+ 2	+ 382	+ 8 629	– 259	– 111	– 30		– 229	4.Vj.
+ 802	+ 4 378	+ 2 639	+ 1 854	+ 157	– 839	+ 823	+ 4 394	– 16	– 29	– 34	+ 14	+ 4	2016 1.Vj.
+ 1 925	+ 11 783	+ 9 472	+ 2 865	– 487	– 693	+ 1 051	+ 11 425	– 36	+ 28	– 16	– 5	– 15	2.Vj.
+ 2 472	+ 14 117	+ 11 768	+ 2 433	+ 47	– 30	+ 849	+ 13 298	+ 174	+ 55	+ 66	– 77	+ 185	3.Vj.
+ 1 115	+ 8 152	+ 8 519	+ 1 089	– 604	– 1 070	+ 168	+ 9 054	+ 176	+ 38	+ 49	– 10	+ 137	4.Vj.
+ 1 820	+ 4 853	+ 4 063	+ 2 280	– 16	– 735	– 197	+ 5 785	+ 53	– 34	+ 50	+ 12	– 9	2017 1.Vj.
+ 3 287	+ 12 236	+ 9 669	+ 2 799	– 288	– 103	+ 1 070	+ 11 269	– 64	+ 54	– 104	+ 4	+ 36	2.Vj.
+ 2 954	+ 14 861	+ 12 094	+ 2 529	– 15	– 299	+ 886	+ 14 274	+ 143	– 22	– 22	+ 7	+ 158	3.Vj.
+ 1 475	+ 9 753	+ 8 639	+ 1 056	– 343	– 156	+ 1 020	+ 8 889	+ 66	– 13	+ 13	+ 41	+ 12	4.Vj.
+ 3 044	+ 7 502	+ 6 291	+ 1 796	– 172	– 265	+ 776	+ 6 991	+ 162	+ 3	+ 105	– 24	+ 81	2018 1.Vj.
+ 3 537	+ 13 969	+ 11 122	+ 3 184	– 27	+ 146	+ 1 554	+ 12 269	– 29	+ 43	– 154	– 23	+ 148	2.Vj.
+ 3 402	+ 15 741	+ 13 440	+ 2 273	+ 51	+ 501	+ 1 006	+ 14 234	+ 95	– 30	+ 17	– 10	+ 88	3.Vj.
+ 2 374	+ 11 716	+ 10 279	+ 959	– 170	+ 758	+ 526	+ 10 432	+ 71	+ 47	+ 14	+ 2	+ 55	4.Vj.
+ 3 159	+ 8 825	+ 8 004	+ 2 608	– 220	– 1 383	+ 546	+ 9 662	+ 74	+ 45	+ 29	– 16	+ 61	2019 1.Vj.
+ 3 655	+ 16 903	+ 13 178	+ 2 893	– 4	+ 1 553	+ 1 106	+ 14 244	+ 68	+ 14	+ 1	– 49	+ 116	2.Vj.
+ 3 927	+ 17 908	+ 16 324	+ 1 236	+ 450	+ 148	+ 383	+ 17 377	– 57	– 20	+ 2	– 2	– 57	3.Vj.
+ 3 371	+ 15 870	+ 15 455	+ 50	– 580	+ 328	+ 92	+ 15 450	+ 259	– 16	+ 125	+ 44	+ 90	4.Vj.
+ 3 244	+ 12 573	+ 12 327	+ 1 805	+ 31	– 1 560	– 156	+ 14 289	+ 219	+ 41	+ 74	+ 29	+ 116	2020 1.Vj.
+ 5 668	+ 13 380	+ 15 810	– 1 007	– 606	– 1 031	– 1 264	+ 15 675	+ 145	+ 4	+ 5	+ 32	+ 108	2.Vj.
+ 5 410	+ 21 672	+ 20 049	+ 1 710	+ 138	+ 327	+ 255	+ 21 090	– 120	+ 46	– 119	– 92	+ 91	3.Vj.
+ 4 949	+ 17 649	+ 19 284	– 693	– 805	– 703	– 645	+ 18 997	+ 156	+ 88	– 72	+ 41	+ 187	4.Vj.
+ 4 080	+ 11 613	+ 14 555	– 1 976	– 49	– 515	– 2 152	+ 14 280	+ 226	+ 83	+ 103	+ 39	+ 84	2021 1.Vj.
+ 5 493	+ 21 309	+ 21 089	– 392	– 54	+ 637	– 928	+ 21 600	– 216	+ 38	– 139	– 74	– 3	2.Vj.
+ 4 886	+ 24 254	+ 22 664	+ 1 162	+ 480	+ 1 015	– 406	+ 23 645	+ 93	+ 142	– 47	+ 83	+ 57	3.Vj.

I. Banken (MFIs) in Deutschland

7. Kredite an inländische Unternehmen und Privatpersonen, Wohnungsbaukredite *)
b) nach Bankengruppen

Mio €

Zeit	Kredite an inländische Unternehmen und Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)												
		darunter:			Kredite an Unternehmen und Selbständige								
		Kredite für den Wohnungsbau					Unternehmen				wirtschaftlich selbständige Privatpersonen 1)		
	insgesamt	zusammen	Hypothekarkredite auf Wohngrundstücke	sonstige Kredite für den Wohnungsbau	zusammen	darunter Kredite für den Wohnungsbau	zusammen	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	kurzfristige Kredite	mittelfristige Kredite
	1	2	3	4	5	6	7	8	9	10	11	12	13
Kreditbanken 3)													**Stand am Quartalsende *)**
2020 Sept.	883 313	377 248	323 642	53 606	446 988	84 108	364 586	95 257	87 269	182 060	82 402	7 043	15 831
Dez.	882 705	383 454	329 171	54 283	442 134	85 730	358 845	93 234	83 380	182 231	83 289	6 932	16 017
2021 März	894 263	388 963	334 078	54 885	450 519	86 628	367 048	99 355	84 750	182 943	83 471	6 889	15 620
Juni	893 589	394 672	339 637	55 035	444 618	87 497	360 417	95 139	83 070	182 208	84 201	7 165	15 465
Sept.	896 900	401 245	345 096	56 149	441 313	88 708	356 743	92 472	81 808	182 463	84 570	7 107	15 319
													Veränderungen im Vierteljahr *)
2020 3.Vj.	– 5 540	+ 6 052	+ 5 256	+ 796	– 12 199	+ 1 029	– 12 822	– 11 899	– 1 278	+ 355	+ 623	+ 4	+ 22
4.Vj.	+ 13	+ 6 201	+ 5 529	+ 672	– 4 233	+ 1 622	– 5 120	– 1 989	– 3 595	+ 464	+ 887	– 111	+ 231
2021 1.Vj.	+ 11 381	+ 5 504	+ 4 898	+ 606	+ 8 278	+ 900	+ 8 024	+ 6 115	+ 1 251	+ 658	+ 254	– 43	– 352
2.Vj.	– 864	+ 5 699	+ 5 549	+ 150	– 5 846	+ 914	– 6 636	– 4 241	– 1 670	– 725	+ 790	+ 276	– 145
3.Vj.	+ 3 031	+ 6 543	+ 5 369	+ 1 174	– 3 585	+ 1 181	– 3 859	– 1 922	– 1 862	– 75	+ 274	– 58	– 151
Großbanken													**Stand am Quartalsende *)**
2020 Sept.	405 787	240 255	202 175	38 080	182 952	45 218	138 153	40 410	19 425	78 318	44 799	2 836	1 395
Dez.	413 313	244 956	206 330	38 626	186 343	46 297	140 811	42 063	19 098	79 650	45 532	2 940	1 390
2021 März	420 925	248 864	209 737	39 127	191 025	46 916	144 981	44 511	20 166	80 304	46 044	2 845	1 412
Juni	424 323	251 885	212 869	39 016	191 385	47 405	144 500	44 417	20 009	80 074	46 885	3 249	1 440
Sept.	427 996	256 591	216 753	39 838	191 232	48 342	144 048	43 901	20 136	80 011	47 184	3 155	1 406
													Veränderungen im Vierteljahr *)
2020 3.Vj.	+ 1 359	+ 4 041	+ 3 626	+ 415	– 2 359	+ 499	– 2 943	– 3 763	+ 336	+ 484	+ 584	+ 37	+ 99
4.Vj.	+ 6 746	+ 4 701	+ 4 155	+ 546	+ 3 287	+ 1 079	+ 2 658	+ 1 653	– 327	+ 1 332	+ 629	–	– 5
2021 1.Vj.	+ 7 612	+ 3 908	+ 3 407	+ 501	+ 4 682	+ 619	+ 4 170	+ 2 448	+ 1 068	+ 654	+ 512	– 95	+ 22
2.Vj.	+ 3 398	+ 3 171	+ 3 282	– 111	+ 360	+ 489	– 481	– 94	– 157	– 230	+ 841	+ 404	+ 28
3.Vj.	+ 3 673	+ 4 706	+ 3 794	+ 912	– 153	+ 937	– 452	– 516	+ 127	– 63	+ 299	– 94	– 34
Regionalbanken und sonstige Kreditbanken													**Stand am Quartalsende *)**
2020 Sept.	391 893	135 058	120 327	14 731	197 333	38 449	163 962	32 322	45 754	85 886	33 371	3 370	12 597
Dez.	390 392	136 402	121 626	14 776	195 536	38 951	162 048	31 180	45 007	85 861	33 488	3 109	12 800
2021 März	393 776	136 610	121 839	14 771	199 743	38 969	167 044	35 839	46 013	85 192	32 699	3 122	12 404
Juni	392 053	139 204	124 193	15 011	195 849	39 340	163 194	33 396	44 856	84 942	32 655	3 052	12 232
Sept.	390 721	141 091	125 781	15 310	192 001	39 635	159 462	30 660	43 751	85 051	32 539	2 985	12 106
													Veränderungen im Vierteljahr *)
2020 3.Vj.	– 1 911	+ 1 985	+ 1 585	+ 400	– 4 923	+ 538	– 4 963	– 3 370	– 1 261	– 332	+ 40	– 55	– 58
4.Vj.	+ 135	+ 1 384	+ 1 299	+ 85	– 962	+ 507	– 1 233	– 1 098	– 403	+ 268	+ 271	– 112	+ 253
2021 1.Vj.	+ 5 890	+ 1 532	+ 1 417	+ 115	+ 5 439	+ 259	+ 5 612	+ 4 853	+ 970	– 211	– 173	+ 51	– 335
2.Vj.	– 1 723	+ 2 604	+ 2 354	+ 250	– 3 834	+ 416	– 3 850	– 2 463	– 1 147	– 240	+ 16	– 70	– 162
3.Vj.	– 1 612	+ 1 887	+ 1 588	+ 299	– 4 128	+ 295	– 4 012	– 2 026	– 1 705	– 281	– 116	– 67	– 126
Zweigstellen ausländischer Banken													**Stand am Quartalsende *)**
2020 Sept.	85 633	1 935	1 140	795	66 703	441	62 471	22 525	22 090	17 856	4 232	837	1 839
Dez.	79 000	2 096	1 215	881	60 255	482	55 986	19 991	19 275	16 720	4 269	883	1 827
2021 März	79 562	3 489	2 502	987	59 751	743	55 023	19 005	18 571	17 447	4 728	922	1 804
Juni	77 213	3 583	2 575	1 008	57 384	752	52 723	17 326	18 205	17 192	4 661	864	1 793
Sept.	78 183	3 563	2 562	1 001	58 080	731	53 233	17 911	17 921	17 401	4 847	967	1 807
													Veränderungen im Vierteljahr *)
2020 3.Vj.	– 4 988	+ 26	+ 45	– 19	– 4 917	– 8	– 4 916	– 4 766	– 353	+ 203	– 1	+ 22	– 19
4.Vj.	– 6 868	+ 116	+ 75	+ 41	– 6 558	+ 36	– 6 545	– 2 544	– 2 865	– 1 136	– 13	+ 1	– 17
2021 1.Vj.	– 2 121	+ 64	+ 74	– 10	– 1 843	+ 22	– 1 758	– 1 186	– 787	+ 215	– 85	+ 1	– 39
2.Vj.	– 2 539	– 76	– 87	+ 11	– 2 372	+ 9	– 2 305	– 1 684	– 366	– 255	– 67	– 58	– 11
3.Vj.	+ 970	– 50	– 13	– 37	+ 696	– 51	+ 605	+ 620	– 284	+ 269	+ 91	+ 103	+ 9

***** Zum Berichtskreis und zur Bildung der Bankengruppen, Gliederung der Sektoren und Fristen, Vornahme von Korrekturen sowie Bereinigung von statistischen Brüchen siehe Erläuterungen am Ende des Beihefts. **1** Einschl. Einzelkaufleute. **2** Ohne Hypothekarkredite und ohne Kredite für den Wohnungsbau, auch wenn sie in Form von Ratenkrediten gewährt worden sind. **3** Die Kreditbanken umfassen die Untergruppen

I. Banken (MFIs) in Deutschland

	Kredite an wirtschaftlich unselbständige und sonstige Privatpersonen								Kredite an Organisationen ohne Erwerbszweck					
		darunter:												
lang-fristige Kredite	zusammen	Kredite für den Wohnungsbau	Ratenkredite 2)	Debetsalden auf Lohn-, Gehalts-, Renten- und Pensionskonten	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	darunter Kredite für den Wohnungsbau	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	
14	15	16	17	18	19	20	21	22	23	24	25	26	Zeit
Stand am Quartalsende *)												**Kreditbanken** 3)	
59 528	434 641	292 695	119 796	2 793	16 475	55 552	362 614	1 684	445	300	114	1 270	2020 Sept.
60 340	438 945	297 287	119 828	2 585	16 131	54 737	368 077	1 626	437	200	121	1 305	Dez.
60 962	442 035	301 888	118 333	2 506	16 034	53 182	372 819	1 709	447	280	120	1 309	2021 März
61 571	447 315	306 718	118 170	2 494	16 349	52 335	378 631	1 656	457	209	134	1 313	Juni
62 144	453 927	312 077	119 212	2 683	16 767	51 869	385 291	1 660	460	182	158	1 320	Sept.
Veränderungen im Vierteljahr *)													
+ 597	+ 6 681	+ 4 979	+ 1 563	+ 106	+ 201	+ 245	+ 6 235	– 22	+ 44	– 85	– 7	+ 70	2020 3.Vj.
+ 767	+ 4 304	+ 4 592	+ 32	– 208	– 344	– 465	+ 5 113	– 58	– 13	– 100	+ 7	+ 35	4.Vj.
+ 649	+ 3 020	+ 4 594	– 1 415	– 79	+ 23	– 1 720	+ 4 717	+ 83	+ 10	+ 80	– 1	+ 4	2021 1.Vj.
+ 659	+ 5 035	+ 4 775	– 183	– 12	+ 300	– 857	+ 5 592	– 53	+ 10	– 71	+ 14	+ 4	2.Vj.
+ 483	+ 6 612	+ 5 359	+ 1 042	+ 189	+ 418	– 466	+ 6 660	+ 4	+ 3	– 27	+ 24	+ 7	3.Vj.
Stand am Quartalsende *)												**Großbanken**	
40 568	222 088	194 901	18 736	1 567	3 624	4 189	214 275	747	136	185	31	531	2020 Sept.
41 202	226 287	198 525	18 848	1 470	4 067	4 124	218 096	683	134	119	29	535	Dez.
41 787	229 198	201 815	18 879	1 387	3 860	4 161	221 177	702	133	151	29	522	2021 März
42 196	232 276	204 338	18 870	1 373	4 204	4 136	223 936	662	142	104	40	518	Juni
42 623	236 131	208 109	18 968	1 470	4 314	4 202	227 615	633	140	79	39	515	Sept.
Veränderungen im Vierteljahr *)													
+ 448	+ 3 769	+ 3 531	+ 183	+ 82	+ 128	– 66	+ 3 707	– 51	+ 11	– 74	+ 3	+ 20	2020 3.Vj.
+ 634	+ 3 523	+ 3 624	– 139	– 97	+ 18	– 114	+ 3 619	– 64	– 2	– 66	– 2	+ 4	4.Vj.
+ 585	+ 2 911	+ 3 290	+ 31	– 83	– 207	+ 37	+ 3 081	+ 19	– 1	+ 32	–	– 13	2021 1.Vj.
+ 409	+ 3 078	+ 2 673	– 9	– 14	+ 344	– 25	+ 2 759	– 40	+ 9	– 47	+ 11	– 4	2.Vj.
+ 427	+ 3 855	+ 3 771	+ 98	+ 97	+ 110	+ 66	+ 3 679	– 29	– 2	– 25	– 1	– 3	3.Vj.
Stand am Quartalsende *)												**Regionalbanken und sonstige Kreditbanken**	
17 404	193 690	96 300	88 438	1 005	8 482	45 671	139 537	870	309	106	61	703	2020 Sept.
17 579	193 991	97 151	88 801	874	7 585	45 247	141 159	865	300	64	67	734	Dez.
17 173	193 146	97 332	87 385	863	7 867	43 728	141 551	887	309	72	66	749	2021 März
17 371	195 324	99 553	87 460	852	7 733	43 028	144 563	880	311	51	69	760	Juni
17 448	197 813	101 140	88 227	936	7 923	42 554	147 336	907	316	47	94	766	Sept.
Veränderungen im Vierteljahr *)													
+ 153	+ 2 984	+ 1 414	+ 1 591	+ 15	– 3	+ 494	+ 2 493	+ 28	+ 33	– 11	– 11	+ 50	2020 3.Vj.
+ 130	+ 1 057	+ 886	+ 614	– 131	– 427	+ 10	+ 1 474	+ 40	– 9	– 2	+ 11	+ 31	4.Vj.
+ 111	+ 427	+ 1 264	– 1 110	– 11	+ 289	– 1 525	+ 1 663	+ 24	+ 9	+ 8	– 1	+ 17	2021 1.Vj.
+ 248	+ 2 118	+ 2 186	+ 60	– 11	– 134	– 710	+ 2 962	– 7	+ 2	– 21	+ 3	+ 11	2.Vj.
+ 77	+ 2 489	+ 1 587	+ 767	+ 84	+ 190	– 474	+ 2 773	+ 27	+ 5	– 4	+ 25	+ 6	3.Vj.
Stand am Quartalsende *)												**Zweigstellen ausländischer Banken**	
1 556	18 863	1 494	12 622	221	4 369	5 692	8 802	67	–	9	22	36	2020 Sept.
1 559	18 667	1 611	12 179	241	4 479	5 366	8 822	78	3	17	25	36	Dez.
2 002	19 691	2 741	12 069	256	4 307	5 293	10 091	120	5	57	25	38	2021 März
2 004	19 715	2 827	11 840	269	4 412	5 171	10 132	114	4	54	25	35	Juni
2 073	19 983	2 828	12 017	277	4 530	5 113	10 340	120	4	56	25	39	Sept.
Veränderungen im Vierteljahr *)													
– 4	– 72	+ 34	– 211	+ 9	+ 76	– 183	+ 35	+ 1	–	–	+ 1	–	2020 3.Vj.
+ 3	– 276	+ 82	– 443	+ 20	+ 65	– 361	+ 20	– 34	– 2	– 32	– 2	–	4.Vj.
– 47	– 318	+ 40	– 336	+ 15	– 59	– 232	– 27	+ 40	+ 2	+ 40	–	–	2021 1.Vj.
+ 2	– 161	– 84	– 234	+ 13	+ 90	– 122	– 129	– 6	– 1	– 3	–	– 3	2.Vj.
– 21	+ 268	+ 1	+ 177	+ 8	+ 118	– 58	+ 208	+ 6	–	+ 2	–	+ 4	3.Vj.

„Großbanken", „Regionalbanken und sonstige Kreditbanken" und „Zweigstellen ausländischer Banken".

I. Banken (MFIs) in Deutschland

noch: 7. Kredite an inländische Unternehmen und Privatpersonen, Wohnungsbaukredite *)
b) nach Bankengruppen

Mio €

Zeit	Kredite an inländische Unternehmen und Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)												
		darunter:			Kredite an Unternehmen und Selbständige								
		Kredite für den Wohnungsbau					Unternehmen				wirtschaftlich selbständige Privatpersonen **1)**		
	insgesamt	zusammen	Hypothekarkredite auf Wohngrundstücke	sonstige Kredite für den Wohnungsbau	zusammen	darunter Kredite für den Wohnungsbau	zusammen	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	kurzfristige Kredite	mittelfristige Kredite
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**Stand am Quartalsende *)**
2020 Sept.	176 168	33 125	26 659	6 466	160 310	19 536	153 793	21 958	30 253	101 582	6 517	396	588
Dez.	172 008	33 148	26 515	6 633	156 130	19 617	149 679	18 705	29 291	101 683	6 451	345	632
2021 März	182 529	34 010	27 732	6 278	166 774	20 513	160 417	25 700	33 244	101 473	6 357	308	612
Juni	173 890	35 074	27 077	7 997	158 160	21 326	151 806	19 467	30 805	101 534	6 354	310	628
Sept.	174 729	33 355	25 207	8 148	158 934	19 752	152 617	19 015	31 298	102 304	6 317	336	590
													Veränderungen im Vierteljahr *)
2020 3.Vj.	– 4 214	– 224	– 72	– 152	– 3 999	– 187	– 3 964	– 3 381	+ 396	– 979	– 35	– 14	+ 5
4.Vj.	– 4 135	+ 23	– 144	+ 167	– 4 155	+ 81	– 4 089	– 3 228	– 962	+ 101	– 66	– 51	+ 44
2021 1.Vj.	+ 10 571	+ 862	+ 1 217	– 355	+ 10 694	+ 896	+ 10 788	+ 7 045	+ 3 953	– 210	– 94	– 37	– 20
2.Vj.	– 8 639	+ 679	– 55	+ 734	– 8 614	+ 578	– 8 611	– 6 233	– 2 439	+ 61	– 3	+ 2	+ 16
3.Vj.	+ 839	– 1 819	– 1 720	– 99	+ 774	– 1 844	+ 811	– 452	+ 493	+ 770	– 37	+ 26	– 38
Sparkassen													**Stand am Quartalsende *)**
2020 Sept.	872 095	494 896	346 901	147 995	483 440	155 163	300 986	30 445	38 689	231 852	182 454	6 531	6 535
Dez.	883 996	504 609	350 341	154 268	489 929	158 659	305 506	29 294	39 243	236 969	184 423	6 259	6 468
2021 März	893 221	511 666	352 761	158 905	495 675	161 750	309 577	30 231	39 960	239 386	186 098	6 148	6 289
Juni	905 918	522 669	356 160	166 509	501 115	165 579	312 364	29 747	40 196	242 421	188 751	6 229	6 306
Sept.	921 857	534 700	360 602	174 098	509 098	170 037	317 978	30 631	41 296	246 051	191 120	6 122	6 269
													Veränderungen im Vierteljahr *)
2020 3.Vj.	+ 12 149	+ 9 218	+ 2 968	+ 6 250	+ 5 721	+ 3 013	+ 3 459	– 931	+ 341	+ 4 049	+ 2 262	– 103	– 27
4.Vj.	+ 11 761	+ 9 578	+ 3 385	+ 6 193	+ 6 299	+ 3 421	+ 4 520	– 1 151	+ 394	+ 5 277	+ 1 779	– 272	– 67
2021 1.Vj.	+ 9 225	+ 6 952	+ 2 425	+ 4 527	+ 5 436	+ 2 751	+ 4 051	+ 937	+ 717	+ 2 397	+ 1 385	– 116	– 179
2.Vj.	+ 12 527	+ 10 958	+ 3 379	+ 7 579	+ 5 240	+ 3 759	+ 2 687	– 499	+ 196	+ 2 990	+ 2 553	+ 81	+ 17
3.Vj.	+ 15 939	+ 11 876	+ 4 362	+ 7 514	+ 7 983	+ 4 303	+ 5 699	+ 884	+ 1 100	+ 3 715	+ 2 284	– 107	– 37
Kreditgenossenschaften													**Stand am Quartalsende *)**
2020 Sept.	638 904	371 024	337 086	33 938	317 233	96 120	160 325	19 858	19 492	120 975	156 908	7 513	8 402
Dez.	649 201	379 510	344 531	34 979	322 560	99 003	163 608	19 113	20 093	124 402	158 952	7 165	8 405
2021 März	657 633	384 912	349 217	35 695	328 836	101 297	168 652	19 806	21 258	127 588	160 184	6 984	8 408
Juni	669 927	395 346	351 871	43 475	334 936	105 393	172 793	19 720	22 199	130 874	162 143	7 081	8 348
Sept.	682 582	404 310	361 077	43 233	340 728	107 295	176 845	19 939	23 068	133 838	163 883	6 783	8 385
													Veränderungen im Vierteljahr *)
2020 3.Vj.	+ 11 134	+ 8 050	+ 7 113	+ 937	+ 5 572	+ 2 320	+ 3 306	– 297	+ 743	+ 2 860	+ 2 266	+ 99	+ 79
4.Vj.	+ 9 947	+ 8 101	+ 7 120	+ 981	+ 4 947	+ 2 608	+ 3 458	– 745	+ 601	+ 3 602	+ 1 489	– 348	+ 3
2021 1.Vj.	+ 8 247	+ 5 432	+ 4 596	+ 836	+ 6 056	+ 2 334	+ 5 149	+ 708	+ 1 165	+ 3 276	+ 907	– 196	+ 3
2.Vj.	+ 12 294	+ 9 969	+ 8 859	+ 1 110	+ 6 095	+ 3 706	+ 4 141	– 86	+ 951	+ 3 276	+ 1 954	+ 97	– 60
3.Vj.	+ 12 655	+ 8 967	+ 8 195	+ 772	+ 5 742	+ 2 063	+ 4 407	+ 244	+ 934	+ 3 229	+ 1 335	– 303	+ 57
Realkreditinstitute													**Stand am Quartalsende *)**
2020 Sept.	109 164	59 564	57 317	2 247	82 089	32 771	73 024	2 636	11 255	59 133	9 065	19	114
Dez.	111 822	60 737	58 385	2 352	84 051	33 263	75 066	2 354	12 525	60 187	8 985	28	115
2021 März	113 713	61 877	59 454	2 423	85 163	33 630	76 114	2 048	12 741	61 325	9 049	29	140
Juni	115 002	62 912	60 307	2 605	85 762	33 960	76 694	2 050	13 347	61 297	9 068	37	150
Sept.	115 739	64 000	61 285	2 715	85 700	34 232	76 571	1 744	13 581	61 246	9 129	10	153
													Veränderungen im Vierteljahr *)
2020 3.Vj.	+ 1 194	+ 396	+ 506	– 110	+ 671	– 131	+ 654	+ 229	+ 673	– 248	+ 17	+ 10	– 51
4.Vj.	+ 2 603	+ 1 173	+ 1 068	+ 105	+ 1 907	+ 492	+ 1 987	– 282	+ 1 270	+ 999	– 80	+ 9	+ 1
2021 1.Vj.	+ 1 651	+ 1 140	+ 1 069	+ 71	+ 872	+ 367	+ 808	– 306	+ 216	+ 898	+ 64	+ 1	+ 25
2.Vj.	+ 1 289	+ 1 035	+ 853	+ 182	+ 599	+ 330	+ 580	+ 2	+ 606	– 28	+ 19	+ 8	+ 10
3.Vj.	+ 982	+ 1 118	+ 1 008	+ 110	+ 183	+ 302	+ 122	– 306	+ 234	+ 194	+ 61	– 27	+ 3

***** Zum Berichtskreis und zur Bildung der Bankengruppen, Gliederung der Sektoren und Fristen, Vornahme von Korrekturen sowie Bereinigung von statistischen Brüchen siehe Erläuterungen am Ende des Beihefts. **1** Einschließlich Einzelkaufleute. **2** Ohne Hypothekarkredite und ohne Kredite für den Wohnungsbau, auch wenn sie in Form von Ratenkrediten gewährt worden sind.

I. Banken (MFIs) in Deutschland

Kredite an wirtschaftlich unselbständige und sonstige Privatpersonen								Kredite an Organisationen ohne Erwerbszweck					
		darunter:											
lang-fristige Kredite	zusammen	Kredite für den Woh-nungsbau	Raten-kredite 2)	Debet-salden auf Lohn-, Gehalts-, Renten- und Pensions-konten	kurz-fristige Kredite	mittel-fristige Kredite	lang-fristige Kredite	zusammen	darunter Kredite für den Woh-nungsbau	kurz-fristige Kredite	mittel-fristige Kredite	lang-fristige Kredite	
14	15	16	17	18	19	20	21	22	23	24	25	26	Zeit
Stand am Quartalsende *)												**Landesbanken**	
5 533	15 052	13 294	446	93	379	469	14 204	806	295	17	67	722	2020 Sept.
5 474	15 013	13 235	451	109	462	473	14 078	865	296	16	97	752	Dez.
5 437	14 830	13 164	442	106	386	465	13 979	925	333	26	129	770	2021 März
5 416	14 932	13 409	334	109	411	492	14 029	798	339	14	37	747	Juni
5 391	14 964	13 292	351	101	437	505	14 022	831	311	16	81	734	Sept.
Veränderungen im Vierteljahr *)													
– 26	– 113	– 41	– 13	–	+ 11	– 3	– 121	– 102	+ 4	– 15	– 85	– 2	2020 3.Vj.
– 59	– 39	– 59	+ 5	+ 16	+ 83	+ 4	– 126	+ 59	+ 1	– 1	+ 30	+ 30	4.Vj.
– 37	– 183	– 71	– 9	– 3	– 76	– 8	– 99	+ 60	+ 37	+ 10	+ 32	+ 18	2021 1.Vj.
– 21	+ 102	+ 95	– 18	+ 3	+ 25	+ 27	+ 50	– 127	+ 6	– 12	– 92	– 23	2.Vj.
– 25	+ 32	+ 28	+ 7	– 8	+ 26	+ 13	– 7	+ 33	– 3	+ 2	+ 44	– 13	3.Vj.
Stand am Quartalsende *)												**Sparkassen**	
169 388	382 368	338 518	30 410	2 900	5 994	8 154	368 220	6 287	1 215	191	173	5 923	2020 Sept.
171 696	387 687	344 630	30 069	2 551	5 550	8 033	374 104	6 380	1 320	203	168	6 009	Dez.
173 661	391 177	348 574	29 716	2 540	5 517	7 779	377 881	6 369	1 342	181	184	6 004	2021 März
176 216	398 391	355 725	29 652	2 502	5 642	7 752	384 997	6 412	1 365	166	187	6 059	Juni
178 729	406 308	363 205	29 826	2 696	5 945	7 828	392 535	6 451	1 458	153	189	6 109	Sept.
Veränderungen im Vierteljahr *)													
+ 2 392	+ 6 420	+ 6 199	+ 157	+ 23	+ 112	– 67	+ 6 375	+ 8	+ 6	– 7	– 4	+ 19	2020 3.Vj.
+ 2 118	+ 5 369	+ 6 052	– 251	– 349	– 444	– 121	+ 5 934	+ 93	+ 105	+ 12	– 5	+ 86	4.Vj.
+ 1 680	+ 3 745	+ 4 169	– 330	– 11	– 28	– 254	+ 4 027	+ 44	+ 32	– 22	+ 16	+ 50	2021 1.Vj.
+ 2 455	+ 7 254	+ 7 176	– 49	– 38	+ 125	– 27	+ 7 156	+ 33	+ 23	– 15	+ 3	+ 45	2.Vj.
+ 2 428	+ 7 917	+ 7 480	+ 174	+ 194	+ 303	+ 76	+ 7 538	+ 39	+ 93	– 13	+ 2	+ 50	3.Vj.
Stand am Quartalsende *)												**Kreditgenossenschaften**	
140 993	316 347	274 464	20 881	1 691	5 511	10 782	300 054	5 324	440	96	108	5 120	2020 Sept.
143 382	321 221	280 046	20 421	1 427	5 526	10 919	304 776	5 420	461	113	117	5 190	Dez.
144 792	323 336	283 144	20 147	1 471	5 063	10 793	307 480	5 461	471	148	108	5 205	2021 März
146 714	329 567	289 455	19 991	1 464	5 220	10 950	313 397	5 424	498	107	109	5 208	Juni
148 715	336 416	296 475	20 580	1 569	5 478	11 125	319 813	5 438	540	98	114	5 226	Sept.
Veränderungen im Vierteljahr *)													
+ 2 088	+ 5 550	+ 5 727	– 25	+ 9	+ 59	+ 143	+ 5 348	+ 12	+ 3	– 11	+ 3	+ 20	2020 3.Vj.
+ 1 834	+ 4 904	+ 5 472	– 350	– 264	+ 15	+ 137	+ 4 752	+ 96	+ 21	+ 17	+ 9	+ 70	4.Vj.
+ 1 100	+ 2 150	+ 3 088	– 284	+ 44	– 463	– 116	+ 2 729	+ 41	+ 10	+ 35	– 9	+ 15	2021 1.Vj.
+ 1 917	+ 6 236	+ 6 236	– 6	– 7	+ 157	+ 157	+ 5 922	– 37	+ 27	– 41	+ 1	+ 3	2.Vj.
+ 1 581	+ 6 899	+ 6 862	+ 73	+ 105	+ 258	+ 195	+ 6 446	+ 14	+ 42	– 9	+ 5	+ 18	3.Vj.
Stand am Quartalsende *)												**Realkreditinstitute**	
8 932	26 960	26 720	5	–	20	59	26 881	115	73	–	–	115	2020 Sept.
8 842	27 655	27 402	4	–	20	68	27 567	116	72	–	–	116	Dez.
8 880	28 435	28 178	3	–	19	72	28 344	115	69	–	.	113	2021 März
8 881	29 127	28 885	3	–	4	73	29 050	113	67	–	.	111	Juni
8 966	29 925	29 702	2	–	1	75	29 849	114	66	–	.	110	Sept.
Veränderungen im Vierteljahr *)													
+ 58	+ 522	+ 527	+ 1	–	+ 14	– 2	+ 510	+ 1	–	–	–	+ 1	2020 3.Vj.
– 90	+ 695	+ 682	– 1	–	–	+ 9	+ 686	+ 1	– 1	–	–	+ 1	4.Vj.
+ 38	+ 780	+ 776	– 1	–	– 1	+ 4	+ 777	– 1	– 3	–	.	– 3	2021 1.Vj.
+ 1	+ 692	+ 707	–	–	– 15	+ 1	+ 706	– 2	– 2	–	.	– 2	2.Vj.
+ 85	+ 798	+ 817	– 1	–	– 3	+ 2	+ 799	+ 1	– 1	–	.	– 1	3.Vj.

I. Banken (MFIs) in Deutschland

noch: 7. Kredite an inländische Unternehmen und Privatpersonen, Wohnungsbaukredite *)
b) nach Bankengruppen

Mio €

Zeit	Kredite an inländische Unternehmen und Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)												
		darunter:			Kredite an Unternehmen und Selbständige								
		Kredite für den Wohnungsbau					Unternehmen				wirtschaftlich selbständige Privatpersonen 1)		
	insgesamt	zusammen	Hypothekarkredite auf Wohngrundstücke	sonstige Kredite für den Wohnungsbau	zusammen	darunter Kredite für den Wohnungsbau	zusammen	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	kurzfristige Kredite	mittelfristige Kredite
	1	2	3	4	5	6	7	8	9	10	11	12	13
Bausparkassen													**Stand am Quartalsende *)**
2020 Sept.	157 808	155 049	130 534	24 515	18 138	16 100	2 505	19	43	2 443	15 633	113	369
Dez.	160 755	157 950	133 156	24 794	18 442	16 348	2 570	18	40	2 512	15 872	105	356
2021 März	163 121	160 219	136 229	23 990	18 741	16 577	2 652	29	37	2 586	16 089	107	342
Juni	165 684	162 710	138 784	23 926	19 143	16 913	2 717	29	41	2 647	16 426	105	337
Sept.	168 121	165 091	141 261	23 830	19 396	17 126	2 758	28	39	2 691	16 638	103	318
													Veränderungen im Vierteljahr *)
2020 3.Vj.	+ 2 971	+ 2 897	+ 2 953	– 56	+ 249	+ 200	+ 40	–	+ 1	+ 39	+ 209	– 2	– 12
4.Vj.	+ 2 947	+ 2 901	+ 2 622	+ 279	+ 304	+ 248	+ 65	– 1	– 3	+ 69	+ 239	– 8	– 13
2021 1.Vj.	+ 2 366	+ 2 269	+ 3 073	– 804	+ 299	+ 229	+ 82	+ 11	– 3	+ 74	+ 217	+ 2	– 14
2.Vj.	+ 2 563	+ 2 491	+ 2 555	– 64	+ 402	+ 336	+ 65	–	+ 4	+ 61	+ 337	– 2	– 5
3.Vj.	+ 2 437	+ 2 381	+ 2 477	– 96	+ 253	+ 213	+ 41	– 1	– 2	+ 44	+ 212	– 2	– 19
Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben													**Stand am Quartalsende *)**
2020 Sept.	131 193	46 428	43 241	3 187	108 552	30 788	102 640	9 543	13 201	79 896	5 912	55	49
Dez.	132 540	46 195	42 982	3 213	110 161	30 688	104 105	8 467	13 740	81 898	6 056	76	53
2021 März	133 942	46 255	43 002	3 253	111 530	30 792	105 047	9 698	12 917	82 432	6 483	74	61
Juni	132 772	46 146	42 904	3 242	110 561	30 764	103 946	8 781	11 887	83 278	6 615	65	64
Sept.	133 829	46 174	42 914	3 260	111 759	30 789	105 087	9 350	11 075	84 662	6 672	68	62
													Veränderungen im Vierteljahr *)
2020 3.Vj.	+ 2 003	+ 81	+ 54	+ 27	+ 2 130	+ 131	+ 2 048	– 386	+ 1 221	+ 1 213	+ 82	+ 3	+ 1
4.Vj.	+ 812	– 233	– 259	+ 26	+ 1 074	– 100	+ 930	– 1 096	+ 539	+ 1 487	+ 144	+ 21	+ 4
2021 1.Vj.	+ 1 402	+ 60	+ 20	+ 40	+ 1 369	+ 104	+ 942	+ 1 231	– 823	+ 534	+ 427	– 2	+ 8
2.Vj.	– 1 230	– 109	– 98	– 11	– 1 029	– 28	– 1 161	– 977	– 1 030	+ 846	+ 132	– 9	+ 3
3.Vj.	+ 1 057	+ 28	+ 10	+ 18	+ 1 243	+ 70	+ 1 141	+ 569	– 812	+ 1 384	+ 102	+ 3	– 2
Nachrichtlich: Auslandsbanken													**Stand am Quartalsende *)**
2020 Sept.	342 327	118 885	109 309	9 576	171 286	22 796	144 171	45 503	44 012	54 656	27 115	2 257	4 966
Dez.	335 932	120 766	111 323	9 443	163 595	23 267	136 212	42 509	40 006	53 697	27 383	2 275	5 034
2021 März	340 462	123 264	113 986	9 278	166 055	23 487	138 359	44 270	40 496	53 593	27 696	2 266	4 900
Juni	338 675	125 166	116 073	9 093	161 833	23 689	134 020	41 209	39 602	53 209	27 813	2 227	4 893
Sept.	340 832	127 286	118 209	9 077	160 901	24 073	132 764	40 071	39 062	53 631	28 137	2 348	4 916
													Veränderungen im Vierteljahr *)
2020 3.Vj.	– 7 259	+ 1 340	+ 1 469	– 129	– 9 547	+ 27	– 9 662	– 8 516	– 1 054	– 92	+ 115	+ 109	– 20
4.Vj.	– 6 395	+ 1 881	+ 2 014	– 133	– 7 691	+ 471	– 7 959	– 2 994	– 4 006	– 959	+ 268	+ 18	+ 113
2021 1.Vj.	+ 1 847	+ 1 169	+ 1 450	– 281	+ 1 191	– 19	+ 1 352	+ 1 561	+ 407	– 616	– 161	– 47	– 105
2.Vj.	– 1 977	+ 1 882	+ 2 077	– 195	– 4 227	+ 202	– 4 344	– 3 066	– 894	– 384	+ 117	– 39	– 7
3.Vj.	+ 2 157	+ 2 090	+ 2 136	– 46	– 932	+ 354	– 1 161	– 1 103	– 540	+ 482	+ 229	+ 121	+ 18

***** Zum Berichtskreis und zur Bildung der Bankengruppen, Gliederung der Sektoren und Fristen, Vornahme von Korrekturen sowie Bereinigung von statistischen Brüchen siehe Erläuterungen am Ende des Beihefts. **1** Einschließlich Einzelkaufleute. **2** Ohne Hypothekarkredite und ohne Kredite für den Wohnungsbau, auch wenn sie in Form

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Kredite an wirtschaftlich unselbständige und sonstige Privatpersonen								Kredite an Organisationen ohne Erwerbszweck					
		darunter:											
lang-fristige Kredite	zusammen	Kredite für den Wohnungsbau	Ratenkredite 2)	Debetsalden auf Lohn-, Gehalts-, Renten- und Pensionskonten	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	zusammen	darunter Kredite für den Wohnungsbau	kurzfristige Kredite	mittelfristige Kredite	langfristige Kredite	
14	15	16	17	18	19	20	21	22	23	24	25	26	Zeit
Stand am Quartalsende *)												**Bausparkassen**	
15 151	139 601	138 882	303	–	844	5 080	133 677	69	67	–	–	69	2020 Sept.
15 411	142 240	141 531	298	–	821	4 933	136 486	73	71	–	–	73	Dez.
15 640	144 308	143 572	310	–	787	4 782	138 739	72	70	–	–	72	2021 März
15 984	146 469	145 727	307	–	810	4 622	141 037	72	70	–	–	72	Juni
16 217	148 642	147 884	301	–	835	4 465	143 342	83	81	–	–	83	Sept.
Veränderungen im Vierteljahr *)													
+ 223	+ 2 722	+ 2 697	+ 5	–	+ 22	– 125	+ 2 825	–	–	–	–	–	2020 3.Vj.
+ 260	+ 2 639	+ 2 649	– 5	–	– 23	– 147	+ 2 809	+ 4	+ 4	–	–	+ 4	4.Vj.
+ 229	+ 2 068	+ 2 041	+ 12	–	– 34	– 151	+ 2 253	– 1	– 1	–	–	– 1	2021 1.Vj.
+ 344	+ 2 161	+ 2 155	– 3	–	+ 23	– 160	+ 2 298	–	–	–	–	–	2.Vj.
+ 233	+ 2 173	+ 2 157	– 6	–	+ 25	– 157	+ 2 305	+ 11	+ 11	–	–	+ 11	3.Vj.
Stand am Quartalsende *)								**Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben**					
5 808	20 881	14 239	6 501	–	33	494	20 354	1 760	1 401	.	.	1 731	2020 Sept.
5 927	20 658	14 135	6 378	–	43	432	20 183	1 721	1 372	.	.	1 692	Dez.
6 348	20 691	14 093	6 429	–	107	525	20 059	1 721	1 370	.	.	1 693	2021 März
6 486	20 520	14 038	6 296	–	129	456	19 935	1 691	1 344	.	.	1 663	Juni
6 542	20 343	13 999	6 169	–	117	387	19 839	1 727	1 386	.	9	1 693	Sept.
Veränderungen im Vierteljahr *)													
+ 78	– 110	– 39	+ 22	–	– 92	+ 64	– 82	– 17	– 11	.	.	– 17	2020 3.Vj.
+ 119	– 223	– 104	– 123	–	+ 10	– 62	– 171	– 39	– 29	.	.	– 39	4.Vj.
+ 421	+ 33	– 42	+ 51	–	+ 64	+ 93	– 124	–	– 2	.	.	+ 1	2021 1.Vj.
+ 138	– 171	– 55	– 133	–	+ 22	– 69	– 124	– 30	– 26	.	.	– 30	2.Vj.
+ 101	– 177	– 39	– 127	–	– 12	– 69	– 96	– 9	– 3	.	+ 6	– 15	3.Vj.
Stand am Quartalsende *)												**Nachrichtlich: Auslandsbanken**	
19 892	170 688	96 003	64 226	1 164	10 202	21 849	138 637	353	86	67	50	236	2020 Sept.
20 074	172 031	97 454	64 201	1 075	10 048	21 197	140 786	306	45	28	53	225	Dez.
20 530	174 052	99 728	63 968	1 081	9 912	20 807	143 333	355	49	72	52	231	2021 März
20 693	176 493	101 430	64 365	1 096	10 050	20 564	145 879	349	47	68	54	227	Juni
20 873	179 573	103 167	65 465	1 169	10 317	20 443	148 813	358	46	71	53	234	Sept.
Veränderungen im Vierteljahr *)													
+ 26	+ 2 269	+ 1 308	+ 833	+ 8	+ 66	+ 21	+ 2 182	+ 19	+ 5	– 1	+ 6	+ 14	2020 3.Vj.
+ 137	+ 1 343	+ 1 451	– 25	– 89	– 154	– 302	+ 1 799	– 47	– 41	– 39	+ 3	– 11	4.Vj.
– 9	+ 609	+ 1 184	– 379	+ 6	– 23	– 594	+ 1 226	+ 47	+ 4	+ 44	– 1	+ 4	2021 1.Vj.
+ 163	+ 2 256	+ 1 682	+ 392	+ 15	+ 123	– 243	+ 2 376	– 6	– 2	– 4	+ 2	– 4	2.Vj.
+ 90	+ 3 080	+ 1 737	+ 1 100	+ 73	+ 267	– 121	+ 2 934	+ 9	– 1	+ 3	– 1	+ 7	3.Vj.

von Ratenkrediten gewährt worden sind.

I. Banken (MFIs) in Deutschland

8. Kredite an inländische Unternehmen und Selbständige, Wirtschaftsbereiche *)
a) nach Fristigkeiten

Mio €

Zeit	insgesamt	Verarbeitendes Gewerbe zusammen	Chemische Industrie, Kokerei und Mineralölverarbeitung	Herstellung von Gummi- und Kunststoffwaren	Glasgewerbe, Herstellung von Keramik, Verarbeitung von Steinen und Erden	Metallerzeugung und -bearbeitung, Herstellung von Metallerzeugnissen	Maschinenbau; Fahrzeugbau; Reparatur und Installation von Maschinen und Ausrüstungen	Herstellung von Datenverarbeitungsgeräten, elektronischen und optischen Erzeugnissen	Holzgewerbe; Papier- und Druckgewerbe; Herstellung von Möbeln und sonstigen Waren	Textil- und Bekleidungsgewerbe, Ledergewerbe	Ernährungsgewerbe; Tabakverarbeitung	Energie- und Wasserversorgung; Entsorgung; Bergbau und Gewinnung von Steinen und Erden	Baugewerbe
	Kredite an inländische Unternehmen und wirtschaftlich selbständige Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)												
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Kredite insgesamt												**Stand am Quartalsende** *)
2020 Sept.	1 616 750	157 202	14 306	7 358	5 415	24 889	51 157	14 201	18 214	4 180	17 482	121 080	82 185
Dez.	1 623 407	146 660	13 663	7 411	4 940	23 661	43 972	13 726	17 895	3 543	17 849	123 449	82 661
2021 März	1 657 238	149 197	14 088	7 056	5 143	24 108	43 624	14 871	18 295	3 710	18 302	123 001	84 565
Juni	1 654 295	142 457	12 438	6 938	5 046	23 848	39 647	14 580	18 293	3 558	18 109	122 132	85 685
Sept.	1 666 928	143 865	12 276	7 023	5 018	23 646	40 510	15 155	18 393	3 446	18 398	122 201	87 672
	Kurzfristige Kredite												
2020 Sept.	201 386	36 939	2 892	1 633	988	5 051	15 407	3 425	2 720	1 602	3 221	6 515	16 906
Dez.	192 095	28 987	2 604	1 659	580	4 252	10 658	2 866	2 313	971	3 084	6 890	16 038
2021 März	207 406	33 359	3 993	1 377	811	4 677	11 632	3 939	2 559	964	3 407	6 400	16 736
Juni	195 925	28 801	2 883	1 322	624	4 640	8 782	3 906	2 505	810	3 329	5 535	16 707
Sept.	193 708	30 440	2 786	1 510	656	4 816	9 551	4 140	2 656	781	3 544	5 141	17 059
	Mittelfristige Kredite												
2020 Sept.	232 090	33 082	4 675	1 495	1 351	4 117	13 116	3 043	2 629	595	2 061	5 279	14 565
Dez.	230 358	30 187	4 451	1 426	1 303	3 869	10 979	2 968	2 565	559	2 067	5 352	14 811
2021 März	236 379	29 190	3 524	1 444	1 249	3 877	10 552	3 178	2 609	657	2 100	5 115	15 254
Juni	232 843	27 692	3 233	1 370	1 309	3 773	9 720	3 019	2 591	650	2 027	4 975	15 263
Sept.	233 261	27 814	3 297	1 266	1 276	3 589	10 055	3 101	2 583	601	2 046	5 189	15 762
	Langfristige Kredite												
2020 Sept.	1 183 274	87 181	6 739	4 230	3 076	15 721	22 634	7 733	12 865	1 983	12 200	109 286	50 714
Dez.	1 200 954	87 486	6 608	4 326	3 057	15 540	22 335	7 892	13 017	2 013	12 698	111 207	51 812
2021 März	1 213 453	86 648	6 571	4 235	3 083	15 554	21 440	7 754	13 127	2 089	12 795	111 486	52 575
Juni	1 225 527	85 964	6 322	4 246	3 113	15 435	21 145	7 655	13 197	2 098	12 753	111 622	53 715
Sept.	1 239 959	85 611	6 193	4 247	3 086	15 241	20 904	7 914	13 154	2 064	12 808	111 871	54 851
	Kredite insgesamt												**Veränderungen im Vierteljahr** *)
2020 3.Vj.	– 1 855	– 7 390	– 1 177	– 310	– 157	– 1 490	– 3 339	– 561	– 285	+ 238	– 309	+ 476	+ 1 379
4.Vj.	+ 6 143	– 10 302	– 623	+ 73	– 475	– 1 168	– 7 135	– 475	– 309	– 627	+ 437	+ 2 029	+ 476
2021 1.Vj.	+ 33 004	+ 2 452	+ 425	– 360	+ 203	+ 427	– 363	+ 1 125	+ 375	+ 167	+ 453	– 678	+ 1 859
2.Vj.	– 3 153	– 6 740	– 1 650	– 118	– 97	– 260	– 3 977	– 291	– 2	– 152	– 193	– 894	+ 1 055
3.Vj.	+ 12 593	+ 1 348	– 162	+ 75	– 28	– 222	+ 863	+ 575	+ 80	– 112	+ 279	+ 99	+ 1 952
	Kurzfristige Kredite												
2020 3.Vj.	– 16 668	– 7 584	– 701	– 260	– 170	– 1 721	– 3 468	– 650	– 497	+ 205	– 322	+ 458	– 4
4.Vj.	– 9 252	– 7 952	– 288	+ 26	– 408	– 799	– 4 749	– 559	– 407	– 631	– 137	+ 355	– 868
2021 1.Vj.	+ 15 350	+ 4 372	+ 1 389	– 282	+ 231	+ 425	+ 974	+ 1 073	+ 246	– 7	+ 323	– 490	+ 698
2.Vj.	– 11 581	– 4 558	– 1 110	– 55	– 187	– 37	– 2 850	– 33	– 54	– 154	– 78	– 865	– 64
3.Vj.	– 1 452	+ 1 639	– 97	+ 188	+ 32	+ 176	+ 769	+ 234	+ 151	– 29	+ 215	– 394	+ 352
	Mittelfristige Kredite												
2020 3.Vj.	+ 2 114	– 530	– 256	– 14	+ 27	– 56	–	– 156	– 71	+ 44	– 48	+ 31	+ 341
4.Vj.	– 1 553	– 2 755	– 224	– 49	– 48	– 198	– 2 117	– 75	– 64	– 36	+ 56	+ 113	+ 256
2021 1.Vj.	+ 5 947	– 1 017	– 927	+ 13	– 54	+ 3	– 432	+ 210	+ 39	+ 98	+ 33	– 242	+ 413
2.Vj.	– 3 546	– 1 498	– 291	– 74	+ 60	– 104	– 832	– 159	– 18	– 7	– 73	– 140	+ 9
3.Vj.	– 102	+ 102	+ 64	– 104	– 33	– 194	+ 335	+ 82	– 18	– 49	+ 19	+ 224	+ 484
	Langfristige Kredite												
2020 3.Vj.	+ 12 699	+ 724	– 220	– 36	– 14	+ 287	+ 129	+ 245	+ 283	– 11	+ 61	– 13	+ 1 042
4.Vj.	+ 16 948	+ 405	– 111	+ 96	– 19	– 171	– 269	+ 159	+ 162	+ 40	+ 518	+ 1 561	+ 1 088
2021 1.Vj.	+ 11 707	– 903	– 37	– 91	+ 26	– 1	– 905	– 158	+ 90	+ 76	+ 97	+ 54	+ 748
2.Vj.	+ 11 974	– 684	– 249	+ 11	+ 30	– 119	– 295	– 99	+ 70	+ 9	– 42	+ 111	+ 1 110
3.Vj.	+ 14 147	– 393	– 129	– 9	– 27	– 204	– 241	+ 259	– 53	– 34	+ 45	+ 269	+ 1 116

***** Zum Berichtskreis und zur Bildung der Bankengruppen, Gliederung der Sektoren und Fristen, Vornahme von Korrekturen sowie Bereinigung von statistischen Brüchen siehe Erläuterungen am Ende des Beihefts. **1** Zuzüglich Erbringung von wirtschaftlichen Dienstleistungen (ohne Beteiligungsgesellschaften).

I. Banken (MFIs) in Deutschland

Handel; Instandhaltung und Reparatur von Kraftfahrzeugen	Land- und Forstwirtschaft, Fischerei und Aquakultur	Verkehr und Lagerei; Nachrichtenübermittlung	Finanzierungsinstitutionen (ohne MFIs) und Versicherungsunternehmen	Dienstleistungsgewerbe (einschl. freier Berufe)									Zeit
				zusammen	Wohnungsunternehmen	Beteiligungsgesellschaften	Sonstiges Grundstückswesen	Gastgewerbe	Information und Kommunikation; Forschung und Entwicklung; Interessenvertretungen; Verlagswesen [1]	Gesundheits-, Veterinär- und Sozialwesen (Unternehmen und freie Berufe)	Vermietung beweglicher Sachen	Sonstige Dienstleistungen	
14	15	16	17	18	19	20	21	22	23	24	25	26	
Stand am Quartalsende [*]												**Kredite insgesamt**	
135 870	55 517	57 696	173 719	833 481	281 676	55 075	201 919	28 204	134 041	85 262	9 994	37 310	2020 Sept.
135 799	55 342	59 839	175 959	843 698	286 627	53 779	204 060	28 807	136 442	86 425	9 844	37 714	Dez.
139 133	55 442	60 100	182 536	863 264	293 699	59 228	204 312	28 935	142 583	86 850	9 857	37 800	2021 März
135 470	56 041	57 935	182 576	871 999	296 909	58 240	208 584	29 258	144 131	86 874	9 825	38 178	Juni
136 701	56 242	56 332	182 255	881 660	304 022	57 779	210 497	29 177	143 656	87 767	9 766	38 996	Sept.
											Kurzfristige Kredite		
38 437	4 174	5 270	30 049	63 096	15 553	10 664	10 925	1 108	16 245	3 672	1 617	3 312	2020 Sept.
37 047	3 565	6 088	31 600	61 880	15 726	9 604	10 508	1 291	15 977	3 858	1 641	3 275	Dez.
38 867	3 854	6 121	34 191	67 878	16 463	12 336	10 204	1 131	19 210	3 801	1 707	3 026	2021 März
34 706	4 223	4 425	34 428	67 100	15 952	11 536	10 362	1 059	19 253	3 748	1 618	3 572	Juni
35 589	4 005	4 086	34 076	63 312	16 886	10 323	9 771	909	16 642	3 863	1 504	3 414	Sept.
											Mittelfristige Kredite		
19 247	4 636	14 250	51 436	89 595	20 043	12 602	24 071	2 171	17 491	4 956	2 754	5 507	2020 Sept.
19 315	4 771	15 008	51 360	89 554	20 412	11 781	24 452	2 175	17 773	4 852	2 635	5 474	Dez.
19 729	4 533	14 682	52 941	94 935	21 906	14 395	25 198	2 173	18 399	4 848	2 593	5 423	2021 März
19 477	4 477	14 064	51 182	95 713	22 231	14 367	26 412	2 308	17 861	4 665	2 678	5 191	Juni
19 292	4 507	12 306	51 365	97 026	23 211	14 110	27 419	2 236	17 656	4 633	2 671	5 090	Sept.
											Langfristige Kredite		
78 186	46 707	38 176	92 234	680 790	246 080	31 809	166 923	24 925	100 305	76 634	5 623	28 491	2020 Sept.
79 437	47 006	38 743	92 999	692 264	250 489	32 394	169 100	25 341	102 692	77 715	5 568	28 965	Dez.
80 537	47 055	39 297	95 404	700 451	255 330	32 497	168 910	25 631	104 974	78 201	5 557	29 351	2021 März
81 287	47 341	39 446	96 966	709 186	258 726	32 337	171 810	25 891	107 017	78 461	5 529	29 415	Juni
81 820	47 730	39 940	96 814	721 322	263 925	33 346	173 307	26 032	109 358	79 271	5 591	30 492	Sept.
Veränderungen im Vierteljahr [*]												**Kredite insgesamt**	
– 2 573	+ 133	+ 1 140	– 2 066	+ 7 046	+ 3 930	– 830	+ 3 249	+ 217	– 383	+ 987	– 416	+ 292	2020 3.Vj.
– 38	– 155	+ 2 187	+ 2 364	+ 9 582	+ 5 156	– 1 511	+ 1 816	+ 603	+ 2 306	+ 968	– 90	+ 334	4.Vj.
+ 3 209	+ 114	+ 215	+ 6 244	+ 19 589	+ 7 042	+ 5 419	+ 325	+ 68	+ 6 186	+ 435	– 17	+ 131	2021 1.Vj.
– 3 718	+ 589	– 2 160	– 25	+ 8 740	+ 3 200	– 943	+ 4 292	+ 328	+ 1 548	+ 34	– 32	+ 313	2.Vj.
+ 361	+ 51	– 1 663	+ 749	+ 9 696	+ 6 458	– 461	+ 1 678	– 81	+ 435	+ 948	– 89	+ 808	3.Vj.
											Kurzfristige Kredite		
– 3 368	– 53	– 137	– 3 382	– 2 598	+ 807	– 1 211	– 479	– 224	– 933	– 145	– 264	– 149	2020 3.Vj.
– 1 370	– 609	+ 832	+ 1 576	– 1 216	+ 173	– 1 065	– 412	+ 183	– 268	+ 191	+ 24	– 42	4.Vj.
+ 1 820	+ 297	+ 83	+ 2 572	+ 5 998	+ 737	+ 2 732	– 304	– 160	+ 3 233	– 57	+ 66	– 249	2021 1.Vj.
– 4 166	+ 369	– 1 696	+ 237	– 838	– 511	– 800	+ 158	– 72	+ 43	– 53	– 89	+ 486	2.Vj.
+ 463	– 198	– 339	– 262	– 2 713	+ 879	– 1 213	– 591	– 150	– 1 481	+ 115	– 114	– 158	3.Vj.
											Mittelfristige Kredite		
– 365	+ 88	+ 867	+ 619	+ 1 063	+ 368	– 15	+ 771	+ 85	– 472	+ 355	– 129	+ 100	2020 3.Vj.
+ 108	+ 155	+ 778	– 187	– 21	+ 369	– 851	+ 381	+ 4	+ 302	– 104	– 89	– 33	4.Vj.
+ 364	– 243	– 381	+ 1 479	+ 5 574	+ 1 509	+ 2 614	+ 869	– 2	+ 651	+ 6	– 62	– 11	2021 1.Vj.
– 267	– 56	– 618	– 1 784	+ 808	+ 325	– 18	+ 1 224	+ 135	– 528	– 183	+ 85	– 232	2.Vj.
– 625	+ 20	– 1 788	+ 403	+ 1 078	+ 835	– 257	+ 937	– 72	– 205	– 32	– 17	– 111	3.Vj.
											Langfristige Kredite		
+ 1 160	+ 98	+ 410	+ 697	+ 8 581	+ 2 755	+ 396	+ 2 957	+ 356	+ 1 022	+ 777	– 23	+ 341	2020 3.Vj.
+ 1 224	+ 299	+ 577	+ 975	+ 10 819	+ 4 614	+ 405	+ 1 847	+ 416	+ 2 272	+ 881	– 25	+ 409	4.Vj.
+ 1 025	+ 60	+ 513	+ 2 193	+ 8 017	+ 4 796	+ 73	– 240	+ 230	+ 2 302	+ 486	– 21	+ 391	2021 1.Vj.
+ 715	+ 276	+ 154	+ 1 522	+ 8 770	+ 3 386	– 125	+ 2 910	+ 265	+ 2 033	+ 270	– 28	+ 59	2.Vj.
+ 523	+ 229	+ 464	+ 608	+ 11 331	+ 4 744	+ 1 009	+ 1 332	+ 141	+ 2 121	+ 865	+ 42	+ 1 077	3.Vj.

I. Banken (MFIs) in Deutschland

8. Kredite an inländische Unternehmen und Selbständige, Wirtschaftsbereiche *)
b) nach Bankengruppen

Mio €

Zeit	Kredite an inländische Unternehmen und wirtschaftlich selbständige Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)												
		Verarbeitendes Gewerbe											
	insgesamt	zusammen	Chemische Industrie, Kokerei und Mineralölverarbeitung	Herstellung von Gummi- und Kunststoffwaren	Glasgewerbe, Herstellung von Keramik, Verarbeitung von Steinen und Erden	Metallerzeugung und -bearbeitung, Herstellung von Metallerzeugnissen	Maschinenbau; Fahrzeugbau; Reparatur und Installation von Maschinen und Ausrüstungen	Herstellung von Datenverarbeitungsgeräten, elektronischen und optischen Erzeugnissen	Holzgewerbe; Papier- und Druckgewerbe; Herstellung von Möbeln und sonstigen Waren	Textil- und Bekleidungsgewerbe, Ledergewerbe	Ernährungsgewerbe; Tabakverarbeitung	Energie- und Wasserversorgung; Entsorgung; Bergbau und Gewinnung von Steinen und Erden	Baugewerbe
	1	2	3	4	5	6	7	8	9	10	11	12	13
Kreditbanken [2]													**Stand am Quartalsende** *)
2020 Sept.	446 988	65 466	7 305	2 404	1 932	8 181	26 332	7 057	5 048	1 495	5 712	37 065	13 381
Dez.	442 134	57 993	6 965	2 248	1 541	7 381	21 110	6 765	4 909	1 314	5 760	38 105	13 131
2021 März	450 519	59 412	6 713	2 223	1 583	7 551	21 041	7 902	5 007	1 463	5 929	36 950	13 517
Juni	444 618	55 646	6 274	2 126	1 612	7 504	18 225	7 737	5 050	1 399	5 719	37 076	13 451
Sept.	441 313	56 499	6 210	2 262	1 613	7 310	18 679	8 047	5 077	1 360	5 941	36 995	13 618
													Veränderungen im Vierteljahr *)
2020 4.Vj.	– 4 233	– 7 233	– 320	– 136	– 391	– 740	– 5 172	– 292	– 129	– 171	+ 118	+ 1 075	– 240
2021 1.Vj.	+ 8 278	+ 1 374	– 252	– 30	+ 42	+ 155	– 79	+ 1 137	+ 83	+ 149	+ 169	– 1 135	+ 391
2.Vj.	– 5 846	– 3 766	– 439	– 97	+ 29	– 47	– 2 816	– 165	+ 43	– 64	– 210	+ 126	– 86
3.Vj.	– 3 585	+ 793	– 64	+ 126	+ 1	– 214	+ 454	+ 310	+ 7	– 39	+ 212	– 101	+ 132
Großbanken													**Stand am Quartalsende** *)
2020 Sept.	182 952	32 754	3 161	1 421	992	4 451	11 130	4 575	2 758	954	3 312	10 641	4 352
Dez.	186 343	30 784	3 043	1 399	804	4 154	9 995	4 476	2 651	897	3 365	11 183	4 198
2021 März	191 025	32 304	3 465	1 377	827	4 238	9 984	5 170	2 650	1 029	3 564	10 541	4 524
Juni	191 385	31 508	3 360	1 368	815	4 161	9 574	5 070	2 769	960	3 431	10 401	4 418
Sept.	191 232	31 934	3 139	1 360	797	4 165	9 912	5 289	2 820	941	3 511	9 909	4 449
													Veränderungen im Vierteljahr *)
2020 4.Vj.	+ 3 287	– 1 985	– 118	– 22	– 188	– 297	– 1 135	– 99	– 107	– 57	+ 38	+ 542	– 163
2021 1.Vj.	+ 4 682	+ 1 520	+ 422	– 22	+ 23	+ 84	– 11	+ 694	– 1	+ 132	+ 199	– 642	+ 326
2.Vj.	+ 360	– 796	– 105	– 9	– 12	– 77	– 410	– 100	+ 119	– 69	– 133	– 140	– 106
3.Vj.	– 153	+ 426	– 221	– 8	– 18	+ 4	+ 338	+ 219	+ 51	– 19	+ 80	– 492	+ 31
Regionalbanken und sonstige Kreditbanken													**Stand am Quartalsende** *)
2020 Sept.	197 333	15 678	1 996	577	385	2 472	4 535	1 760	1 753	427	1 773	23 662	7 467
Dez.	195 536	14 252	1 976	496	353	2 195	3 929	1 651	1 697	274	1 681	24 055	7 429
2021 März	199 743	14 562	1 919	510	389	2 159	4 013	1 950	1 739	280	1 603	24 019	7 450
Juni	195 849	13 506	1 624	476	352	2 136	3 526	1 864	1 728	251	1 549	24 371	7 383
Sept.	192 001	13 663	1 708	505	343	2 105	3 491	1 891	1 721	232	1 667	24 676	7 440
													Veränderungen im Vierteljahr *)
2020 4.Vj.	– 962	– 1 171	–	– 61	– 32	– 217	– 556	– 109	– 46	– 143	– 7	+ 428	– 19
2021 1.Vj.	+ 5 439	+ 395	– 42	+ 9	+ 36	– 26	+ 103	+ 301	+ 47	+ 6	– 39	+ 99	+ 36
2.Vj.	– 3 834	– 1 056	– 295	– 34	– 37	– 23	– 487	– 86	– 11	– 29	– 54	+ 352	– 87
3.Vj.	– 4 128	+ 97	+ 84	+ 19	– 9	– 51	– 35	+ 27	– 27	– 19	+ 108	+ 285	+ 27
Zweigstellen ausländischer Banken													**Stand am Quartalsende** *)
2020 Sept.	66 703	17 034	2 148	406	555	1 258	10 667	722	537	114	627	2 762	1 562
Dez.	60 255	12 957	1 946	353	384	1 032	7 186	638	561	143	714	2 867	1 504
2021 März	59 751	12 546	1 329	336	367	1 154	7 044	782	618	154	762	2 390	1 543
Juni	57 384	10 632	1 290	282	445	1 207	5 125	803	553	188	739	2 304	1 650
Sept.	58 080	10 902	1 363	397	473	1 040	5 276	867	536	187	763	2 410	1 729
													Veränderungen im Vierteljahr *)
2020 4.Vj.	– 6 558	– 4 077	– 202	– 53	– 171	– 226	– 3 481	– 84	+ 24	+ 29	+ 87	+ 105	– 58
2021 1.Vj.	– 1 843	– 541	– 632	– 17	– 17	+ 97	– 171	+ 142	+ 37	+ 11	+ 9	– 592	+ 29
2.Vj.	– 2 372	– 1 914	– 39	– 54	+ 78	+ 53	– 1 919	+ 21	– 65	+ 34	– 23	– 86	+ 107
3.Vj.	+ 696	+ 270	+ 73	+ 115	+ 28	– 167	+ 151	+ 64	– 17	– 1	+ 24	+ 106	+ 74

***** Zum Berichtskreis und zur Bildung der Bankengruppen, Gliederung der Sektoren und Fristen, Vornahme von Korrekturen sowie Bereinigung von statistischen Brüchen siehe Erläuterungen am Ende des Beihefts. **1** Zuzgl. Erbringung von wirtschaftlichen Dienstleistungen (ohne Beteiligungsgesellschaften). **2** Die Kreditbanken umfassen

I. Banken (MFIs) in Deutschland

Handel; Instandhaltung und Reparatur von Kraftfahrzeugen	Land- und Forstwirtschaft, Fischerei und Aquakultur	Verkehr und Lagerei; Nachrichtenübermittlung	Finanzierungsinstitutionen (ohne MFIs) und Versicherungsunternehmen	Dienstleistungsgewerbe (einschl. freier Berufe)									Zeit
				zusammen	Wohnungsunternehmen	Beteiligungsgesellschaften	Sonstiges Grundstückswesen	Gastgewerbe	Information und Kommunikation; Forschung und Entwicklung; Interessenvertretungen; Verlagswesen [1]	Gesundheits-, Veterinär- und Sozialwesen (Unternehmen und freie Berufe)	Vermietung beweglicher Sachen	Sonstige Dienstleistungen	
14	15	16	17	18	19	20	21	22	23	24	25	26	
Stand am Quartalsende [*]												**Kreditbanken** [2]	
47 912	11 252	16 694	66 145	189 073	50 193	21 980	38 717	5 328	43 575	14 755	3 422	11 103	2020 Sept.
47 929	11 282	17 380	66 423	189 891	50 763	21 716	38 560	5 440	43 638	15 046	3 424	11 304	Dez.
49 337	11 026	17 119	67 505	195 653	51 679	24 721	38 429	5 429	45 736	15 124	3 470	11 065	2021 März
46 499	10 928	16 105	68 368	196 545	51 906	25 013	38 467	5 493	46 146	15 165	3 474	10 881	Juni
46 207	10 881	15 975	66 057	195 081	53 283	23 076	39 041	5 484	44 914	15 272	3 397	10 614	Sept.
Veränderungen im Vierteljahr [*]													
+ 110	+ 50	+ 720	+ 402	+ 883	+ 570	– 369	– 152	+ 112	+ 143	+ 346	+ 62	+ 171	2020 4.Vj.
+ 1 388	– 247	– 352	+ 1 059	+ 5 800	+ 916	+ 3 005	– 138	– 11	+ 2 123	+ 78	+ 16	– 189	2021 1.Vj.
– 2 843	– 98	– 1 014	+ 863	+ 972	+ 227	+ 337	+ 58	+ 69	+ 410	+ 51	+ 4	– 184	2.Vj.
– 1 212	– 77	– 190	– 1 241	– 1 689	+ 657	– 1 937	+ 219	– 9	– 332	+ 107	– 107	– 287	3.Vj.
Stand am Quartalsende [*]												**Großbanken**	
17 994	1 333	5 874	20 269	89 735	15 559	9 267	26 154	2 500	23 023	7 810	1 416	4 006	2020 Sept.
17 825	1 315	7 464	23 368	90 206	15 837	8 733	26 360	2 605	23 173	7 906	1 494	4 098	Dez.
18 800	1 333	7 199	23 695	92 629	15 955	9 703	26 323	2 625	24 467	8 005	1 447	4 104	2021 März
17 775	1 309	6 426	25 324	94 224	16 086	10 854	26 464	2 699	24 594	8 008	1 401	4 118	Juni
18 967	1 315	6 288	24 192	94 178	16 424	10 400	26 745	2 654	24 442	8 053	1 394	4 066	Sept.
Veränderungen im Vierteljahr [*]													
– 179	– 28	+ 1 590	+ 3 099	+ 411	+ 278	– 534	+ 206	+ 105	+ 125	+ 86	+ 78	+ 67	2020 4.Vj.
+ 975	+ 18	– 265	+ 327	+ 2 423	+ 118	+ 970	– 37	+ 20	+ 1 294	+ 99	– 47	+ 6	2021 1.Vj.
– 1 025	– 24	– 773	+ 1 629	+ 1 595	+ 131	+ 1 151	+ 141	+ 74	+ 127	+ 3	– 46	+ 14	2.Vj.
+ 1 192	+ 6	– 138	– 1 132	– 46	+ 338	– 454	+ 281	– 45	– 152	+ 45	– 7	– 52	3.Vj.
Stand am Quartalsende [*]												**Regionalbanken und sonstige Kreditbanken**	
22 676	6 037	8 213	30 294	83 306	32 266	7 867	11 662	2 448	16 093	6 346	1 498	5 126	2020 Sept.
22 826	5 997	7 734	29 826	83 417	32 484	8 187	11 189	2 524	16 035	6 422	1 409	5 167	Dez.
23 467	5 841	7 794	30 064	86 546	32 956	10 277	10 947	2 458	17 062	6 313	1 528	5 005	2021 März
21 853	5 855	7 602	28 865	86 414	33 047	9 612	10 853	2 423	17 785	6 344	1 559	4 791	Juni
20 852	5 889	7 535	28 257	83 689	33 324	8 261	10 654	2 439	16 469	6 422	1 551	4 569	Sept.
Veränderungen im Vierteljahr [*]													
+ 253	+ 5	– 445	– 334	+ 321	+ 218	+ 220	– 468	+ 76	+ 107	+ 141	– 29	+ 56	2020 4.Vj.
+ 671	– 38	– 19	+ 421	+ 3 874	+ 750	+ 2 095	– 59	– 34	+ 1 217	– 82	+ 89	– 102	2021 1.Vj.
– 1 614	+ 14	– 192	– 1 199	– 52	+ 91	– 620	– 74	– 30	+ 723	+ 41	+ 31	– 214	2.Vj.
– 1 921	+ 4	– 127	– 608	– 1 885	+ 277	– 1 351	– 209	+ 16	– 416	+ 78	– 38	– 242	3.Vj.
Stand am Quartalsende [*]												**Zweigstellen ausländischer Banken**	
7 242	3 882	2 607	15 582	16 032	2 368	4 846	901	380	4 459	599	508	1 971	2020 Sept.
7 278	3 970	2 182	13 229	16 268	2 442	4 796	1 011	311	4 430	718	521	2 039	Dez.
7 070	3 852	2 126	13 746	16 478	2 768	4 741	1 159	346	4 207	806	495	1 956	2021 März
6 871	3 764	2 077	14 179	15 907	2 773	4 547	1 150	371	3 767	813	514	1 972	Juni
6 388	3 677	2 152	13 608	17 214	3 535	4 415	1 642	391	4 003	797	452	1 979	Sept.
Veränderungen im Vierteljahr [*]													
+ 36	+ 73	– 425	– 2 363	+ 151	+ 74	– 55	+ 110	– 69	– 89	+ 119	+ 13	+ 48	2020 4.Vj.
– 258	– 227	– 68	+ 311	– 497	+ 48	– 60	– 42	+ 3	– 388	+ 61	– 26	– 93	2021 1.Vj.
– 204	– 88	– 49	+ 433	– 571	+ 5	– 194	– 9	+ 25	– 440	+ 7	+ 19	+ 16	2.Vj.
– 483	– 87	+ 75	+ 499	+ 242	+ 42	– 132	+ 147	+ 20	+ 236	– 16	– 62	+ 7	3.Vj.

die Untergruppen "Großbanken", "Regionalbanken und sonstige Kreditbanken" und „Zweigstellen ausländischer Banken“.

I. Banken (MFIs) in Deutschland

noch: 8. Kredite an inländische Unternehmen und Selbständige, Wirtschaftsbereiche *)
b) nach Bankengruppen

Mio €

Zeit	Kredite an inländische Unternehmen und wirtschaftlich selbständige Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)												
		Verarbeitendes Gewerbe											
	insgesamt	zusammen	Chemische Industrie, Kokerei und Mineralölverarbeitung	Herstellung von Gummi- und Kunststoffwaren	Glasgewerbe, Herstellung von Keramik, Verarbeitung von Steinen und Erden	Metallerzeugung und -bearbeitung, Herstellung von Metallerzeugnissen	Maschinenbau; Fahrzeugbau; Reparatur und Installation von Maschinen und Ausrüstungen	Herstellung von Datenverarbeitungsgeräten, elektronischen und optischen Erzeugnissen	Holzgewerbe; Papier- und Druckgewerbe; Herstellung von Möbeln und sonstigen Waren	Textil- und Bekleidungsgewerbe, Ledergewerbe	Ernährungsgewerbe; Tabakverarbeitung	Energie- und Wasserversorgung; Entsorgung; Bergbau und Gewinnung von Steinen und Erden	Baugewerbe
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**Stand am Quartalsende *)**
2020 Sept.	160 310	17 743	1 748	874	993	1 860	6 555	1 302	1 790	362	2 259	22 638	2 641
Dez.	156 130	16 896	1 611	1 145	959	1 714	5 730	1 190	1 676	381	2 490	22 813	2 696
2021 März	166 774	17 945	2 286	863	1 043	1 789	5 988	1 176	1 847	308	2 645	22 823	2 817
Juni	158 160	15 581	1 484	873	930	1 696	4 947	1 068	1 775	254	2 554	21 951	2 676
Sept.	158 934	15 836	1 439	840	914	1 690	5 163	1 174	1 853	236	2 527	22 379	2 653
													Veränderungen im Vierteljahr *)
2020 4.Vj.	– 4 155	– 847	– 137	+ 271	– 34	– 146	– 825	– 112	– 114	+ 19	+ 231	+ 85	+ 55
2021 1.Vj.	+ 10 694	+ 1 049	+ 675	– 282	+ 84	+ 75	+ 258	– 14	+ 171	– 73	+ 155	+ 10	+ 121
2.Vj.	– 8 614	– 2 364	– 802	+ 10	– 113	– 93	– 1 041	– 108	– 72	– 54	– 91	– 872	– 141
3.Vj.	+ 774	+ 255	– 45	– 33	– 16	– 6	+ 216	+ 106	+ 78	– 18	– 27	+ 428	– 23
Sparkassen													**Stand am Quartalsende *)**
2020 Sept.	483 440	39 732	2 745	2 294	1 401	8 489	9 001	3 342	6 157	1 063	5 240	27 731	34 158
Dez.	489 929	38 864	2 563	2 344	1 377	8 344	8 500	3 308	6 150	1 011	5 267	27 909	34 455
2021 März	495 675	38 920	2 549	2 307	1 423	8 336	8 387	3 295	6 237	1 044	5 342	28 012	34 826
Juni	501 115	38 511	2 423	2 310	1 413	8 265	8 287	3 252	6 246	1 021	5 294	27 923	35 585
Sept.	509 098	38 508	2 385	2 293	1 391	8 212	8 404	3 318	6 216	979	5 310	27 715	36 328
													Veränderungen im Vierteljahr *)
2020 4.Vj.	+ 6 299	– 868	– 182	+ 50	– 24	– 145	– 501	– 34	– 7	– 52	+ 27	+ 233	+ 287
2021 1.Vj.	+ 5 436	+ 16	– 14	– 37	+ 46	– 8	– 123	– 33	+ 77	+ 33	+ 75	+ 103	+ 341
2.Vj.	+ 5 240	– 409	– 126	+ 3	– 10	– 71	– 100	– 43	+ 9	– 23	– 48	– 114	+ 714
3.Vj.	+ 7 983	– 3	– 38	– 17	– 22	– 53	+ 117	+ 66	– 30	– 42	+ 16	– 208	+ 743
Kreditgenossenschaften													**Stand am Quartalsende *)**
2020 Sept.	317 233	21 670	876	1 243	804	4 855	4 016	1 755	4 132	645	3 344	15 952	22 699
Dez.	322 560	21 294	851	1 202	788	4 760	3 898	1 718	4 065	635	3 377	16 175	22 866
2021 März	328 836	21 487	865	1 203	812	4 822	3 916	1 735	4 075	653	3 406	16 177	23 566
Juni	334 936	21 568	851	1 210	797	4 838	3 922	1 753	4 088	663	3 446	16 148	24 259
Sept.	340 728	21 713	871	1 216	808	4 871	3 944	1 809	4 093	648	3 453	15 978	25 216
													Veränderungen im Vierteljahr *)
2020 4.Vj.	+ 4 947	– 376	– 25	– 41	– 16	– 95	– 118	– 37	– 67	– 10	+ 33	+ 223	+ 167
2021 1.Vj.	+ 6 056	+ 193	+ 14	+ 1	+ 24	+ 57	+ 23	+ 17	+ 10	+ 18	+ 29	– 8	+ 700
2.Vj.	+ 6 095	+ 81	– 14	+ 7	– 15	+ 16	+ 6	+ 18	+ 13	+ 10	+ 40	– 29	+ 693
3.Vj.	+ 5 742	+ 145	+ 20	+ 6	+ 11	+ 33	+ 22	+ 56	+ 5	– 15	+ 7	– 150	+ 957
Realkreditinstitute													**Stand am Quartalsende *)**
2020 Sept.	82 089	274	3	10	12	42	45	26	73	19	44	1 705	1 609
Dez.	84 051	286	3	9	12	42	53	26	75	21	45	1 678	1 638
2021 März	85 163	289	4	9	12	43	53	24	74	21	49	1 880	1 683
Juni	85 762	287	3	9	11	43	53	24	75	21	48	1 849	1 375
Sept.	85 700	288	3	9	12	42	54	23	74	21	50	1 822	1 356
													Veränderungen im Vierteljahr *)
2020 4.Vj.	+ 1 907	+ 12	–	– 1	–	–	+ 8	–	+ 2	+ 2	+ 1	– 27	+ 29
2021 1.Vj.	+ 872	+ 3	+ 1	–	–	+ 1	–	– 2	– 1	–	+ 4	– 38	+ 25
2.Vj.	+ 599	– 2	– 1	–	– 1	–	–	–	+ 1	–	–	– 31	– 308
3.Vj.	+ 183	+ 1	–	–	+ 1	– 1	+ 1	– 1	– 1	–	+ 2	+ 3	– 19

***** Zum Berichtskreis und zur Bildung der Bankengruppen, Gliederung der Sektoren und Fristen, Vornahme von Korrekturen sowie Bereinigung von statistischen Brüchen siehe Erläuterungen am Ende des Beihefts. **1** Zuzüglich Erbringung von wirtschaftlichen Dienstleistungen (ohne Beteiligungsgesellschaften).

I. Banken (MFIs) in Deutschland

Handel; Instandhaltung und Reparatur von Kraftfahrzeugen	Land- und Forstwirtschaft, Fischerei und Aquakultur	Verkehr und Lagerei; Nachrichtenübermittlung	Finanzierungsinstitutionen (ohne MFIs) und Versicherungsunternehmen	Dienstleistungsgewerbe (einschl. freier Berufe)									Zeit
				zusammen	Wohnungsunternehmen	Beteiligungsgesellschaften	Sonstiges Grundstückswesen	Gastgewerbe	Information und Kommunikation; Forschung und Entwicklung; Interessenvertretungen; Verlagswesen [1]	Gesundheits-, Veterinär- und Sozialwesen (Unternehmen und freie Berufe)	Vermietung beweglicher Sachen	Sonstige Dienstleistungen	
14	15	16	17	18	19	20	21	22	23	24	25	26	
Stand am Quartalsende [*]												**Landesbanken**	
7 393	2 026	10 263	27 776	69 830	21 289	7 626	23 044	418	10 478	3 725	1 576	1 674	2020 Sept.
7 206	1 985	10 216	26 764	67 554	20 917	6 734	22 162	424	10 586	3 538	1 548	1 645	Dez.
7 372	2 066	10 995	30 265	72 491	21 014	9 058	22 716	423	12 356	3 694	1 485	1 745	2021 März
6 769	2 083	10 136	28 795	70 169	20 684	7 403	22 969	474	11 837	3 572	1 473	1 757	Juni
7 084	2 027	9 980	28 799	70 176	21 217	7 907	22 824	482	10 987	3 573	1 469	1 717	Sept.
Veränderungen im Vierteljahr [*]													
– 187	– 41	– 47	– 897	– 2 276	– 372	– 892	– 882	+ 6	+ 108	– 187	– 28	– 29	2020 4.Vj.
+ 166	+ 81	+ 829	+ 3 501	+ 4 937	+ 97	+ 2 324	+ 554	– 1	+ 1 770	+ 156	– 63	+ 100	2021 1.Vj.
– 603	+ 17	– 859	– 1 470	– 2 322	– 330	– 1 655	+ 253	+ 51	– 519	– 122	– 12	+ 12	2.Vj.
+ 315	– 56	– 156	+ 4	+ 7	+ 533	+ 504	– 145	+ 8	– 850	+ 1	– 4	– 40	3.Vj.
Stand am Quartalsende [*]												**Sparkassen**	
38 791	11 978	13 089	37 805	280 156	90 348	18 401	75 476	12 327	43 710	23 728	2 812	13 354	2020 Sept.
38 579	11 935	13 330	39 271	285 586	92 657	18 509	76 833	12 530	44 678	24 177	2 789	13 413	Dez.
39 101	11 955	13 494	39 709	289 658	94 615	18 821	77 304	12 564	45 816	24 243	2 783	13 512	2021 März
38 778	12 069	13 571	40 253	294 425	96 512	18 790	78 774	12 661	46 709	24 594	2 767	13 618	Juni
39 132	12 144	13 528	41 657	300 086	98 766	19 120	80 341	12 605	47 902	24 956	2 795	13 601	Sept.
Veränderungen im Vierteljahr [*]													
– 222	– 43	+ 251	+ 1 231	+ 5 430	+ 2 309	+ 108	+ 1 357	+ 203	+ 968	+ 449	– 23	+ 59	2020 4.Vj.
+ 482	+ 25	+ 159	+ 438	+ 3 872	+ 1 928	+ 292	+ 446	– 26	+ 1 083	+ 66	– 6	+ 89	2021 1.Vj.
– 368	+ 114	+ 82	+ 479	+ 4 742	+ 1 887	– 31	+ 1 470	+ 97	+ 883	+ 351	– 16	+ 101	2.Vj.
+ 354	+ 75	– 43	+ 1 404	+ 5 661	+ 2 254	+ 330	+ 1 567	– 56	+ 1 193	+ 362	+ 28	– 17	3.Vj.
Stand am Quartalsende [*]												**Kreditgenossenschaften**	
27 096	27 509	6 086	11 393	184 828	65 414	641	29 792	8 765	29 927	39 081	1 590	9 618	2020 Sept.
27 099	27 364	6 226	11 696	189 840	67 631	681	30 702	8 999	30 878	39 603	1 564	9 782	Dez.
27 405	27 572	6 338	12 153	194 138	71 206	687	30 476	9 025	31 631	39 780	1 584	9 749	2021 März
27 531	28 089	6 434	12 787	198 120	72 985	772	31 666	9 088	32 414	39 578	1 598	10 019	Juni
27 813	28 286	6 517	13 169	202 036	75 746	1 025	31 657	9 035	32 745	40 080	1 585	10 163	Sept.
Veränderungen im Vierteljahr [*]													
– 47	– 145	+ 140	+ 303	+ 4 682	+ 2 467	+ 40	+ 610	+ 234	+ 921	+ 272	– 26	+ 164	2020 4.Vj.
+ 241	+ 208	+ 112	+ 337	+ 4 273	+ 3 575	– 4	– 241	+ 26	+ 738	+ 187	+ 20	– 28	2021 1.Vj.
+ 121	+ 507	+ 96	+ 634	+ 3 992	+ 1 779	+ 85	+ 1 190	+ 63	+ 793	– 202	+ 14	+ 270	2.Vj.
+ 332	+ 77	+ 83	+ 382	+ 3 916	+ 2 761	+ 253	– 9	– 53	+ 331	+ 502	– 13	+ 144	3.Vj.
Stand am Quartalsende [*]												**Realkreditinstitute**	
506	423	134	14 230	63 208	27 315	587	31 607	277	2 168	675	15	564	2020 Sept.
501	424	151	15 129	64 244	27 199	614	32 566	280	2 332	678	14	561	Dez.
493	423	141	15 780	64 474	27 674	642	32 252	288	2 371	672	13	562	2021 März
493	430	154	15 666	65 508	27 377	581	33 482	284	2 542	687	13	542	Juni
493	432	145	15 582	65 582	27 472	657	33 409	317	2 477	681	12	557	Sept.
Veränderungen im Vierteljahr [*]													
– 5	+ 1	+ 17	+ 1 019	+ 861	– 116	+ 27	+ 929	+ 3	+ 19	+ 3	– 1	– 3	2020 4.Vj.
– 8	– 1	– 10	+ 461	+ 440	+ 475	+ 28	– 194	+ 8	+ 129	– 6	– 1	+ 1	2021 1.Vj.
–	+ 7	+ 13	– 114	+ 1 034	– 297	– 61	+ 1 230	– 4	+ 171	+ 15	–	– 20	2.Vj.
–	+ 2	– 9	– 84	+ 289	+ 160	+ 76	+ 47	+ 33	– 55	+ 4	– 1	+ 25	3.Vj.

I. Banken (MFIs) in Deutschland

noch: 8. Kredite an inländische Unternehmen und Selbständige, Wirtschaftsbereiche *)
b) nach Bankengruppen

Mio €

Kredite an inländische Unternehmen und wirtschaftlich selbständige Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)

Zeit	insgesamt	Verarbeitendes Gewerbe zusammen	Chemische Industrie, Kokerei und Mineralölverarbeitung	Herstellung von Gummi- und Kunststoffwaren	Glasgewerbe, Herstellung von Keramik, Verarbeitung von Steinen und Erden	Metallerzeugung und -bearbeitung, Herstellung von Metallerzeugnissen	Maschinenbau; Fahrzeugbau; Reparatur und Installation von Maschinen und Ausrüstungen	Herstellung von Datenverarbeitungsgeräten, elektronischen und optischen Erzeugnissen	Holzgewerbe; Papier- und Druckgewerbe; Herstellung von Möbeln und sonstigen Waren	Textil- und Bekleidungsgewerbe, Ledergewerbe	Ernährungsgewerbe; Tabakverarbeitung	Energie- und Wasserversorgung; Entsorgung; Bergbau und Gewinnung von Steinen und Erden	Baugewerbe
	1	2	3	4	5	6	7	8	9	10	11	12	13
Bausparkassen [2]													**Stand am Quartalsende** *)
2020 Sept.	18 138	–	–	–	–	–	–	–	–	–	–	–	6 082
Dez.	18 442	–	–	–	–	–	–	–	–	–	–	–	6 190
2021 März	18 741	–	–	–	–	–	–	–	–	–	–	–	6 293
Juni	19 143	–	–	–	–	–	–	–	–	–	–	–	6 431
Sept.	19 396	–	–	–	–	–	–	–	–	–	–	–	6 520
													Veränderungen im Vierteljahr *)
2020 4.Vj.	+ 304	–	–	–	–	–	–	–	–	–	–	–	+ 108
2021 1.Vj.	+ 299	–	–	–	–	–	–	–	–	–	–	–	+ 103
2.Vj.	+ 402	–	–	–	–	–	–	–	–	–	–	–	+ 138
3.Vj.	+ 253	–	–	–	–	–	–	–	–	–	–	–	+ 89
Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben													**Stand am Quartalsende** *)
2020 Sept.	108 552	12 317	1 629	533	273	1 462	5 208	719	1 014	596	883	15 989	1 615
Dez.	110 161	11 327	1 670	463	263	1 420	4 681	719	1 020	181	910	16 769	1 685
2021 März	111 530	11 144	1 671	451	270	1 567	4 239	739	1 055	221	931	17 159	1 863
Juni	110 561	10 864	1 403	410	283	1 502	4 213	746	1 059	200	1 048	17 185	1 908
Sept.	111 759	11 021	1 368	403	280	1 521	4 266	784	1 080	202	1 117	17 312	1 981
													Veränderungen im Vierteljahr *)
2020 4.Vj.	+ 1 074	– 990	+ 41	– 70	– 10	– 42	– 527	–	+ 6	– 415	+ 27	+ 440	+ 70
2021 1.Vj.	+ 1 369	– 183	+ 1	– 12	+ 7	+ 147	– 442	+ 20	+ 35	+ 40	+ 21	+ 390	+ 178
2.Vj.	– 1 029	– 280	– 268	– 41	+ 13	– 65	– 26	+ 7	+ 4	– 21	+ 117	+ 26	+ 45
3.Vj.	+ 1 243	+ 157	– 35	– 7	– 3	+ 19	+ 53	+ 38	+ 21	+ 2	+ 69	+ 127	+ 73
Nachrichtlich: Auslandsbanken													**Stand am Quartalsende** *)
2020 Sept.	171 286	31 016	4 013	1 040	771	2 724	16 103	2 469	1 760	590	1 546	6 635	3 517
Dez.	163 595	25 503	3 744	978	598	2 391	11 782	2 173	1 741	478	1 618	6 718	3 359
2021 März	166 055	25 458	2 935	964	622	2 566	11 779	2 578	1 818	537	1 659	5 630	3 451
Juni	161 833	22 337	2 558	895	689	2 633	9 037	2 573	1 787	534	1 631	5 780	3 640
Sept.	160 901	22 738	2 720	999	713	2 505	9 139	2 657	1 784	530	1 691	5 593	3 712
													Veränderungen im Vierteljahr *)
2020 4.Vj.	– 7 691	– 5 513	– 269	– 62	– 173	– 333	– 4 321	– 296	– 19	– 112	+ 72	+ 98	– 148
2021 1.Vj.	+ 1 191	– 175	– 824	– 14	+ 24	+ 150	– 32	+ 403	+ 57	+ 59	+ 2	– 1 203	+ 82
2.Vj.	– 4 227	– 3 121	– 377	– 69	+ 67	+ 67	– 2 742	– 5	– 31	– 3	– 28	+ 150	+ 189
3.Vj.	– 932	+ 401	+ 162	+ 104	+ 24	– 128	+ 102	+ 84	– 3	– 4	+ 60	– 187	+ 67

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I. Banken (MFIs) in Deutschland

Handel; Instandhaltung und Reparatur von Kraftfahrzeugen	Land- und Forstwirtschaft, Fischerei und Aquakultur	Verkehr und Lagerei; Nachrichtenübermittlung	Finanzierungsinstitutionen (ohne MFIs) und Versicherungsunternehmen	Dienstleistungsgewerbe (einschl. freier Berufe)									
				zusammen	Wohnungsunternehmen	Beteiligungsgesellschaften	Sonstiges Grundstückswesen	Gastgewerbe	Information und Kommunikation; Forschung und Entwicklung; Interessenvertretungen; Verlagswesen [1]	Gesundheits-, Veterinär- und Sozialwesen (Unternehmen und freie Berufe)	Vermietung beweglicher Sachen	Sonstige Dienstleistungen	
14	15	16	17	18	19	20	21	22	23	24	25	26	Zeit
Stand am Quartalsende [*]												**Bausparkassen** [2]	
9 558	1 740	–	758	–	–	–	–	–	–	–	–	–	2020 Sept.
9 723	1 768	–	761	–	–	–	–	–	–	–	–	–	Dez.
9 886	1 796	–	766	–	–	–	–	–	–	–	–	–	2021 März
10 107	1 841	–	764	–	–	–	–	–	–	–	–	–	Juni
10 251	1 863	–	762	–	–	–	–	–	–	–	–	–	Sept.
Veränderungen im Vierteljahr [*]													
+ 165	+ 28	–	+ 3	–	–	–	–	–	–	–	–	–	2020 4.Vj.
+ 163	+ 28	–	+ 5	–	–	–	–	–	–	–	–	–	2021 1.Vj.
+ 221	+ 45	–	– 2	–	–	–	–	–	–	–	–	–	2.Vj.
+ 144	+ 22	–	– 2	–	–	–	–	–	–	–	–	–	3.Vj.
Stand am Quartalsende [*]												**Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben**	
4 614	589	11 430	15 612	46 386	27 117	5 840	3 283	1 089	4 183	3 298	579	997	2020 Sept.
4 762	584	12 536	15 915	46 583	27 460	5 525	3 237	1 134	4 330	3 383	505	1 009	Dez.
5 539	604	12 013	16 358	46 850	27 511	5 299	3 135	1 206	4 673	3 337	522	1 167	2021 März
5 293	601	11 535	15 943	47 232	27 445	5 681	3 226	1 258	4 483	3 278	500	1 361	Juni
5 721	609	10 187	16 229	48 699	27 538	5 994	3 225	1 254	4 631	3 205	508	2 344	Sept.
Veränderungen im Vierteljahr [*]													
+ 148	– 5	+ 1 106	+ 303	+ 2	+ 298	– 425	– 46	+ 45	+ 147	+ 85	– 74	– 28	2020 4.Vj.
+ 777	+ 20	– 523	+ 443	+ 267	+ 51	– 226	– 102	+ 72	+ 343	– 46	+ 17	+ 158	2021 1.Vj.
– 246	– 3	– 478	– 415	+ 322	– 66	+ 382	+ 91	+ 52	– 190	– 59	– 22	+ 134	2.Vj.
+ 428	+ 8	– 1 348	+ 286	+ 1 512	+ 93	+ 313	– 1	– 4	+ 148	– 28	+ 8	+ 983	3.Vj.
Stand am Quartalsende [*]												**Nachrichtlich: Auslandsbanken**	
19 066	5 279	6 748	29 874	69 151	13 122	14 043	13 695	1 163	17 800	4 178	1 241	3 909	2020 Sept.
19 578	5 338	7 433	26 353	69 313	13 289	14 216	13 950	1 086	17 190	4 338	1 306	3 938	Dez.
19 187	5 219	7 326	27 465	72 319	13 767	16 277	13 711	1 094	18 014	4 406	1 237	3 813	2021 März
18 709	5 119	6 204	28 391	71 653	13 829	15 972	13 491	1 158	17 670	4 400	1 279	3 854	Juni
19 254	5 041	6 291	26 873	71 399	14 885	14 676	13 968	1 140	17 241	4 392	1 243	3 854	Sept.
Veränderungen im Vierteljahr [*]													
+ 522	+ 59	+ 695	– 3 521	+ 117	+ 167	+ 168	+ 260	– 77	– 610	+ 165	+ 65	– 21	2020 4.Vj.
– 441	– 228	– 119	+ 906	+ 2 369	+ 200	+ 2 056	– 429	– 24	+ 659	+ 41	– 69	– 65	2021 1.Vj.
– 483	– 100	– 1 122	+ 926	– 666	+ 62	– 305	– 220	+ 64	– 344	– 6	+ 42	+ 41	2.Vj.
– 355	– 78	+ 87	– 448	– 419	+ 336	– 1 296	+ 132	– 18	+ 471	– 8	– 36	–	3.Vj.

I Banks (MFIs) in Germany

9 Lending to domestic government, by debtor group *
(a) Total

€ million

Period	Lending to domestic government 1		Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims)								
		of which Treasury bills, securities portfolios and equalisation claims	Domestic government, total				Federal Government and its special funds 2				State go-
	Total		Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total
	1	2	3	4	5	6	7	8	9	10	11
	End of year or month *										
2018	433,615	170,219	263,396	21,695	19,733	221,968	14,352	1,628	4,736	7,988	101,989
2019	415,765	161,108	254,657	18,739	17,150	218,768	12,863	357	4,326	8,180	96,300
2020	412,475	160,168	252,307	18,026	15,663	218,618	14,446	1,020	4,342	9,084	93,036
2021 Apr.	408,837	157,869	250,968	20,176	15,017	215,775	14,975	1,307	4,331	9,337	91,640
May	409,147	158,535	250,612	19,499	14,936	216,177	15,638	1,287	4,428	9,923	91,969
June	400,984	151,930	249,054	19,856	14,652	214,546	15,393	1,356	4,298	9,739	90,603
July	401,815	150,471	251,344	21,860	14,851	214,633	15,235	1,194	4,404	9,637	92,245
Aug.	398,583	150,567	248,016	18,921	14,723	214,372	15,353	1,299	4,481	9,573	89,813
Sep.	402,083	153,783	248,300	19,646	14,261	214,393	15,619	1,500	4,274	9,845	89,276
Oct.	394,829	145,094	249,735	19,541	14,584	215,610	15,367	1,060	4,355	9,952	89,917
Nov.	396,259	148,479	247,780	17,729	14,451	215,600	14,875	354	4,456	10,065	89,329
	Changes *										
2019	− 17,744	− 9,290	− 8,454	− 2,956	− 2,568	− 2,930	− 1,809	− 1,271	− 410	− 128	− 5,419
2020	− 2,570	− 940	− 1,630	− 543	− 1,532	+ 445	+ 1,583	+ 708	+ 16	+ 859	− 3,159
2021 Apr.	− 5,133	− 6,809	+ 1,676	+ 1,571	− 193	+ 298	+ 143	+ 38	+ 101	+ 4	+ 719
May	+ 370	+ 666	− 296	− 617	− 81	+ 402	+ 663	− 20	+ 97	+ 586	+ 329
June	− 7,993	− 6,605	− 1,388	+ 372	− 244	− 1,516	− 245	+ 69	− 130	− 184	− 1,366
July	+ 831	− 1,459	+ 2,290	+ 2,004	+ 199	+ 87	− 158	− 162	+ 106	− 102	+ 1,642
Aug.	− 3,412	+ 96	− 3,508	− 2,939	− 128	− 441	+ 118	+ 105	+ 77	− 64	− 2,432
Sep.	+ 3,500	+ 3,216	+ 284	+ 725	− 462	+ 21	+ 266	+ 201	− 207	+ 272	− 537
Oct.	− 7,434	− 8,689	+ 1,255	− 185	+ 293	+ 1,147	− 272	− 440	+ 81	+ 87	+ 591
Nov.	+ 3,219	+ 4,070	− 851	− 1,783	− 128	+ 1,060	− 492	− 706	+ 101	+ 113	+ 516

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) (cont'd)										
	vernment			Local government and local government association 3				Social security funds			
	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term
	12	13	14	15	16	17	18	19	20	21	22
	End of year or month *										
2018	3,575	3,511	94,903	146,381	16,120	11,377	118,884	674	372	109	193
2019	3,079	3,312	89,909	144,839	14,984	9,325	120,530	655	319	187	149
2020	2,761	2,332	87,943	144,345	14,076	8,789	121,480	480	169	200	111
2021 Apr.	4,247	2,331	85,062	144,066	14,524	8,273	121,269	287	98	82	107
May	4,953	2,237	84,779	142,713	13,169	8,176	121,368	292	90	95	107
June	4,251	2,217	84,135	142,752	14,142	8,045	120,565	306	107	92	107
July	5,893	2,216	84,136	143,556	14,666	8,136	120,754	308	107	95	106
Aug.	3,929	2,108	83,776	142,536	13,579	8,040	120,917	314	114	94	106
Sep.	3,455	1,900	83,921	143,056	14,537	7,996	120,523	349	154	91	104
Oct.	3,739	1,965	84,213	144,133	14,627	8,165	121,341	318	115	99	104
Nov.	4,308	1,878	83,143	143,278	12,989	8,021	122,268	298	78	96	124
	Changes *										
2019	− 496	− 199	− 4,724	− 1,207	− 1,136	− 2,037	+ 1,966	− 19	− 53	+ 78	− 44
2020	− 213	− 980	− 1,966	+ 121	− 888	− 581	+ 1,590	− 175	− 150	+ 13	− 38
2021 Apr.	+ 861	− 53	− 89	+ 825	+ 678	− 233	+ 380	− 11	− 6	− 8	+ 3
May	+ 706	− 94	− 283	− 1,293	− 1,295	− 97	+ 99	+ 5	− 8	+ 13	−
June	− 702	− 20	− 644	+ 209	+ 988	− 91	− 688	+ 14	+ 17	− 3	−
July	+ 1,642	− 1	+ 1	+ 804	+ 524	+ 91	+ 189	+ 2	−	+ 3	− 1
Aug.	− 1,964	− 108	− 360	− 1,200	− 1,087	− 96	− 17	+ 6	+ 7	− 1	−
Sep.	− 474	− 208	+ 145	+ 520	+ 958	− 44	− 394	+ 35	+ 40	− 3	− 2
Oct.	+ 284	+ 65	+ 242	+ 967	+ 10	+ 139	+ 818	− 31	− 39	+ 8	−
Nov.	+ 598	− 87	+ 5	− 855	− 1,638	− 139	+ 922	− 20	− 37	− 3	+ 20

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding lending to the successor organisations of the Treuhand agency, as well as to Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, and publicly owned enterprises which are classified under "enterprises". **2** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, "German Unity" Fund, Equalisation of Burdens Fund. **3** Including loans to municipal special purpose associations.

I Banks (MFIs) in Germany

9 Lending to domestic government, by debtor group *
(b) By category of banks

€ million

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) [1]												
	Domestic government total				Federal Government and its special funds [2]				State government		Local government and local government association [3]		Social security funds
	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks [4]													**End of year or month ***
2020	34,402	7,977	2,292	24,133	1,191	807	9	375	10,789	9,453	22,120	14,264	302
2021 Aug.	35,371	8,299	1,961	25,111	991	831	4	156	10,863	9,475	23,371	15,440	146
Sep.	35,755	8,732	1,927	25,096	1,228	1,061	4	163	10,732	9,399	23,611	15,495	184
Oct.	35,465	8,347	1,973	25,145	920	764	4	152	10,639	9,328	23,761	15,626	145
Nov.	33,911	7,423	1,972	24,516	277	115	10	152	10,003	8,192	23,503	16,133	128
													Changes *
2020	+ 933	+ 1,773	− 889	+ 49	+ 632	+ 680	− 34	− 14	− 1,415	− 884	+ 1,875	+ 952	− 159
2021 Aug.	− 140	− 479	−	+ 339	+ 62	+ 62	−	−	+ 108	+ 112	− 318	+ 227	+ 8
Sep.	+ 384	+ 433	− 34	− 15	+ 237	+ 230	−	+ 7	− 131	− 76	+ 240	+ 55	+ 38
Oct.	− 290	− 385	+ 46	+ 49	− 308	− 297	−	− 11	− 93	− 71	+ 150	+ 131	− 39
Nov.	− 450	− 895	+ 4	+ 441	− 643	− 649	+ 6	−	+ 468	− 61	− 258	+ 502	− 17
Big banks													**End of year or month ***
2020	16,660	2,903	1,352	12,405	1,146	800	−	346	6,278	5,661	9,194	6,357	42
2021 Aug.	16,712	3,315	1,188	12,209	890	761	−	129	6,170	5,557	9,599	6,483	53
Sep.	16,846	3,522	1,167	12,157	989	863	−	126	6,112	5,531	9,663	6,461	82
Oct.	16,413	3,155	1,185	12,073	866	740	−	126	6,004	5,475	9,503	6,433	40
Nov.	15,603	2,339	1,163	12,101	214	89	−	125	5,978	5,403	9,371	6,534	40
													Changes *
2020	+ 208	+ 311	− 740	+ 637	+ 644	+ 679	− 25	− 10	− 377	− 45	− 53	+ 696	− 6
2021 Aug.	+ 190	+ 103	+ 7	+ 80	+ 28	+ 28	−	−	+ 93	+ 100	+ 58	− 20	+ 11
Sep.	+ 134	+ 207	− 21	− 52	+ 99	+ 102	−	− 3	− 58	− 26	+ 64	− 22	+ 29
Oct.	− 433	− 367	+ 18	− 84	− 123	− 123	−	−	− 108	− 56	− 160	− 28	− 42
Nov.	− 810	− 816	− 22	+ 28	− 652	− 651	−	− 1	− 26	− 72	− 132	+ 101	−
Regional banks and other commercial banks													**End of year or month ***
2020	17,281	4,686	908	11,687	41	6	6	29	4,170	3,782	12,819	7,876	251
2021 Aug.	18,213	4,605	742	12,866	96	68	1	27	4,360	3,912	13,672	8,927	85
Sep.	18,459	4,825	731	12,903	234	196	1	37	4,285	3,862	13,845	9,004	95
Oct.	18,599	4,804	758	13,037	50	23	1	26	4,300	3,848	14,151	9,163	98
Nov.	17,863	4,704	779	12,380	56	22	7	27	3,690	2,784	14,037	9,569	80
													Changes *
2020	+ 745	+ 1,479	− 151	− 583	− 14	± 0	− 10	− 4	− 1,033	− 836	+ 1,949	+ 257	− 157
2021 Aug.	− 296	− 548	− 8	+ 260	+ 33	+ 33	−	−	+ 15	+ 13	− 340	+ 247	− 4
Sep.	+ 246	+ 220	− 11	+ 37	+ 138	+ 128	−	+ 10	− 75	− 50	+ 173	+ 77	+ 10
Oct.	+ 140	− 21	+ 27	+ 134	− 184	− 173	−	− 11	+ 15	− 14	+ 306	+ 159	+ 3
Nov.	+ 368	− 71	+ 26	+ 413	+ 6	− 1	+ 6	+ 1	+ 494	+ 11	− 114	+ 401	− 18
Branches of foreign banks													**End of year or month ***
2020	461	388	32	41	4	1	3	−	341	10	107	31	9
2021 Aug.	446	379	31	36	5	2	3	−	333	6	100	30	8
Sep.	450	385	29	36	5	2	3	−	335	6	103	30	7
Oct.	453	388	30	35	4	1	3	−	335	5	107	30	7
Nov.	445	380	30	35	7	4	3	−	335	5	95	30	8
													Changes *
2020	− 20	− 17	+ 2	− 5	+ 2	+ 1	+ 1	−	− 5	− 3	− 21	− 1	+ 4
2021 Aug.	− 34	− 34	+ 1	− 1	+ 1	+ 1	−	−	−	− 1	− 36	−	+ 1
Sep.	+ 4	+ 6	− 2	−	−	−	−	−	+ 2	−	+ 3	−	− 1
Oct.	+ 3	+ 3	+ 1	− 1	− 1	− 1	−	−	−	− 1	+ 4	−	−
Nov.	− 8	− 8	−	−	+ 3	+ 3	−	−	−	−	− 12	−	+ 1

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I Banks (MFIs) in Germany

cont'd: 9 Lending to domestic government, by debtor group *
(b) By category of banks

€ million

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) 1												
	Domestic government total				Federal Government and its special funds 2				State government		Local government and local government association 3		
	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	Social security funds
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of year or month ***
2020	71,670	3,753	2,510	65,407	350	–	–	350	31,652	29,262	39,535	35,739	133
2021 Aug.	68,732	3,715	2,109	62,908	373	109	–	264	28,846	27,350	39,383	35,238	130
Sep.	68,715	3,865	1,840	63,010	305	41	–	264	28,791	27,613	39,491	35,077	128
Oct.	69,657	4,148	1,859	63,650	305	41	–	264	29,354	27,890	39,865	35,440	133
Nov.	70,488	3,603	1,840	65,045	298	21	–	277	30,459	29,114	39,582	35,578	149
													Changes *
2020	– 1,542	– 1,600	– 669	+ 727	+ 48	+ 37	± 0	+ 11	– 597	+ 332	– 1,032	+ 367	+ 39
2021 Aug.	– 907	– 894	– 102	+ 89	– 12	– 10	–	– 2	– 839	– 60	– 54	+ 151	– 2
Sep.	– 17	+ 150	– 269	+ 102	– 68	– 68	–	–	– 55	+ 263	+ 108	– 161	– 2
Oct.	+ 829	+ 283	+ 18	+ 528	–	–	–	–	+ 455	+ 169	+ 369	+ 359	+ 5
Nov.	– 541	– 568	– 85	+ 112	– 7	– 20	–	+ 13	– 213	– 28	– 314	+ 107	– 7
Savings banks													**End of year or month ***
2020	31,743	3,813	2,029	25,901	252	140	9	103	5,361	4,942	26,110	20,843	20
2021 Aug.	30,798	3,747	1,950	25,101	368	230	10	128	5,160	4,754	25,255	20,209	15
Sep.	30,960	4,063	1,996	24,901	448	258	10	180	5,115	4,715	25,383	19,997	14
Oct.	31,143	3,938	2,069	25,136	301	123	9	169	5,157	4,756	25,668	20,202	17
Nov.	31,120	3,644	1,989	25,487	282	104	9	169	5,387	4,988	25,430	20,321	21
													Changes *
2020	– 1,967	– 431	+ 33	– 1,569	– 35	– 43	+ 5	+ 3	– 352	– 479	– 1,525	– 1,042	– 55
2021 Aug.	– 328	– 234	+ 2	– 96	+ 9	+ 13	– 4	–	– 25	– 17	– 312	– 79	–
Sep.	+ 162	+ 316	+ 46	– 200	+ 80	+ 28	–	+ 52	– 45	– 39	+ 128	– 212	– 1
Oct.	+ 53	– 205	+ 43	+ 215	– 147	– 135	– 1	– 11	+ 42	+ 41	+ 155	+ 185	+ 3
Nov.	– 23	– 294	– 80	+ 351	– 19	– 19	–	–	+ 230	+ 232	– 238	+ 119	+ 4
Credit cooperatives													**End of year or month ***
2020	3,376	285	188	2,903	56	8	5	43	343	341	2,976	2,518	1
2021 Aug.	3,232	269	167	2,796	50	3	8	39	312	307	2,870	2,450	–
Sep.	3,209	314	158	2,737	41	7	9	25	297	296	2,871	2,416	–
Oct.	3,259	343	151	2,765	64	7	9	48	311	310	2,884	2,407	–
Nov.	3,181	227	154	2,800	126	18	7	101	313	310	2,742	2,389	–
													Changes *
2020	– 388	– 128	– 55	– 205	– 5	+ 1	+ 2	– 8	– 48	– 32	– 336	– 166	+ 1
2021 Aug.	– 73	– 79	– 3	+ 9	+ 1	–	+ 1	–	+ 3	–	– 77	+ 9	–
Sep.	– 23	+ 45	– 9	– 59	– 9	+ 4	+ 1	– 14	– 15	– 11	+ 1	– 34	–
Oct.	+ 50	+ 29	– 7	+ 28	+ 3	–	–	+ 3	+ 14	+ 14	+ 33	+ 11	–
Nov.	– 78	– 116	+ 3	+ 35	+ 62	+ 11	– 2	+ 53	+ 2	–	– 142	– 18	–
Mortgage banks													**End of year or month ***
2020	15,403	96	253	15,054	259	–	3	256	6,715	6,649	8,405	8,149	24
2021 Aug.	14,563	82	320	14,161	248	–	2	246	6,277	6,211	8,015	7,704	23
Sep.	14,409	80	330	13,999	248	–	2	246	6,226	6,160	7,912	7,593	23
Oct.	14,348	84	339	13,925	255	–	2	253	6,167	6,101	7,903	7,571	23
Nov.	12,933	49	283	12,601	245	–	5	240	4,848	4,848	7,840	7,513	–
													Changes *
2020	– 1,445	– 22	+ 54	– 1,477	– 114	–	+ 3	– 117	– 759	– 741	– 571	– 619	– 1
2021 Aug.	– 69	+ 3	+ 17	– 89	– 58	–	–	– 58	– 1	– 1	– 10	– 30	–
Sep.	– 154	– 2	+ 10	– 162	–	–	–	–	– 51	– 51	– 103	– 111	–
Oct.	+ 2	+ 4	+ 10	– 12	+ 7	–	–	+ 7	– 1	– 1	– 4	– 18	–
Nov.	– 43	– 12	+ 10	– 41	– 10	–	+ 3	– 13	– 1	– 1	– 32	– 27	–

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I Banks (MFIs) in Germany

cont'd: 9 Lending to domestic government, by debtor group *
(b) By category of banks

€ million

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) [1]												
	Domestic government total				Federal Government and its special funds [2]				State government		Local government and local government association [3]		Social security funds
	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building an loan associations													**End of year or month ***
2020	5,496	1	–	5,495	105	–	–	105	4,692	4,692	699	698	–
2021 Aug.	5,207	–	–	5,207	35	–	–	35	4,455	4,455	717	717	–
Sep.	5,145	–	–	5,145	25	–	–	25	4,404	4,404	716	716	–
Oct.	5,094	–	–	5,094	25	–	–	25	4,356	4,356	713	713	–
Nov.	5,078	–	–	5,078	25	–	–	25	4,340	4,340	713	713	–
													Changes *
2020	– 335	– 19	–	– 316	– 18	– 18	–	–	– 314	– 313	– 3	– 3	–
2021 Aug.	–	–	–	–	–	–	–	–	– 1	– 1	+ 1	+ 1	–
Sep.	– 62	–	–	– 62	– 10	–	–	– 10	– 51	– 51	– 1	– 1	–
Oct.	– 51	–	–	– 51	–	–	–	–	– 48	– 48	– 3	– 3	–
Nov.	– 16	–	–	– 16	–	–	–	–	– 16	– 16	–	–	–
Banks with special, development and other central support tasks													**End of year or month ***
2020	90,217	2,101	8,391	79,725	12,233	65	4,316	7,852	33,484	32,604	44,500	39,269	–
2021 Aug.	90,113	2,809	8,216	79,088	13,288	126	4,457	8,705	33,900	31,224	42,925	39,159	–
Sep.	90,107	2,592	8,010	79,505	13,324	133	4,249	8,942	33,711	31,334	43,072	39,229	–
Oct.	90,769	2,681	8,193	79,895	13,497	125	4,331	9,041	33,933	31,472	43,339	39,382	–
Nov.	91,069	2,783	8,213	80,073	13,622	96	4,425	9,101	33,979	31,351	43,468	39,621	–
													Changes *
2020	+ 3,114	– 116	– 6	+ 3,236	+ 1,075	+ 51	+ 40	+ 984	+ 326	+ 151	+ 1,713	+ 2,101	± 0
2021 Aug.	– 1,991	– 1,256	– 42	– 693	+ 116	+ 40	+ 80	– 4	– 1,677	– 393	– 430	– 296	–
Sep.	– 6	– 217	– 206	+ 417	+ 36	+ 7	– 208	+ 237	– 189	+ 110	+ 147	+ 70	–
Oct.	+ 662	+ 89	+ 183	+ 390	+ 173	– 8	+ 82	+ 99	+ 222	+ 138	+ 267	+ 153	–
Nov.	+ 300	+ 102	+ 20	+ 178	+ 125	– 29	+ 94	+ 60	+ 46	– 121	+ 129	+ 239	–
Memo item: Foreign banks													**End of year or month ***
2020	8,490	3,922	186	4,382	806	753	8	45	2,457	1,708	5,198	2,629	29
2021 Aug.	8,640	4,090	266	4,284	843	794	4	45	2,375	1,632	5,406	2,607	16
Sep.	8,946	4,439	249	4,258	1,073	1,026	4	43	2,316	1,581	5,544	2,634	13
Oct.	8,743	4,194	252	4,297	772	725	4	43	2,329	1,622	5,629	2,632	13
Nov.	7,925	3,375	252	4,298	66	19	4	43	2,837	1,624	5,008	2,631	14
													Changes *
2020	+ 1,162	+ 790	– 82	+ 454	+ 739	+ 750	– 10	– 1	+ 291	+ 342	+ 148	+ 115	– 16
2021 Aug.	– 325	– 429	+ 11	+ 93	+ 55	+ 55	–	–	+ 82	+ 101	– 458	– 8	– 4
Sep.	+ 306	+ 349	– 17	– 26	+ 230	+ 232	–	– 2	– 59	– 51	+ 138	+ 27	– 3
Oct.	– 203	– 245	+ 3	+ 39	– 301	– 301	–	–	+ 13	+ 41	+ 85	– 2	–
Nov.	– 818	– 819	–	+ 1	– 706	– 706	–	–	+ 508	+ 2	– 621	– 1	+ 1

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I Banks (MFIs) in Germany

10 Securities portfolios and participating interests *

€ million

Period	Securities Portfolios 1						Domestic securities						
		Bonds and debt securities 2						Bank debt securiries 7			Public debt securities 9		
			of which						with an maturity of				
	Total	Total	Floating rate notes 3	Zero coupon bonds 4	Foreign currency bonds 5,6	Shares, mutual fund shares and other securities	Total	Total	up to and including 2 years 8	more than 2 years	Total	of which issued by the Federal Government and its special funds 9,10	Corporate debt securities (non-MFIs) 11
	1	2	3	4	5	6	7	8	9	10	11	12	13
	End of year or month *												
2018	1,152,161	951,161	181,347	52,834	86,179	201,000	642,807	238,493	1,740	236,753	170,415	10,873	60,301
2019	1,159,607	956,043	164,155	57,314	90,073	203,564	636,610	237,548	2,451	235,097	158,247	10,898	61,128
2020	1,170,436	966,267	146,563	54,760	97,188	204,169	645,141	247,267	2,739	244,528	156,559	4,038	60,105
2021 July	1,165,495	949,008	138,907	55,256	98,485	216,487	649,351	253,009	4,743	248,266	145,131	– 771	59,760
Aug.	1,159,839	942,121	138,706	54,971	98,732	217,718	649,903	251,916	4,549	247,367	145,634	1,482	59,522
Sep.	1,172,627	951,232	139,186	55,858	100,411	221,395	654,763	251,324	3,926	247,398	150,051	6,696	59,532
Oct.	1,154,907	930,309	139,815	54,378	101,761	224,598	648,981	250,750	3,097	247,653	140,662	246	61,099
Nov.	1,161,802	932,736	138,449	55,537	101,236	229,066	650,325	247,888	3,079	244,809	143,488	4,831	61,171
	Changes *												
2019	+ 2,968	+ 1,368	– 17,867	+ 2,240	+ 3,663	+ 1,600	– 7,187	– 1,502	+ 641	– 2,143	– 12,347	+ 23	+ 700
2020	+ 14,068	+ 13,705	– 17,592	– 2,554	+ 7,288	+ 363	+ 8,531	+ 9,719	+ 288	+ 9,431	– 1,688	– 6,860	– 673
2021 July	– 6,747	– 7,724	+ 81	+ 1,738	+ 1,102	+ 977	– 3,299	– 1,846	– 39	– 1,807	– 1,713	+ 120	– 868
Aug.	– 5,697	– 6,925	– 201	– 285	+ 240	+ 1,228	+ 552	– 1,093	– 194	– 899	+ 503	+ 2,248	– 238
Sep.	+ 12,173	+ 8,534	+ 480	+ 887	+ 1,588	+ 3,639	+ 4,860	– 592	– 148	– 444	+ 4,417	+ 5,214	+ 10
Oct.	– 17,815	– 20,991	+ 629	– 1,480	+ 1,347	+ 3,176	– 5,782	– 574	– 829	+ 255	– 9,389	– 6,450	+ 1,567
Nov.	+ 6,920	+ 2,491	– 1,359	+ 1,202	– 620	+ 4,429	+ 2,029	– 2,862	– 18	– 2,844	+ 3,511	+ 4,585	+ 72

Period	Domestic securities (cont'd)				Foreign securities				Participating interests				
	Shares (including participating certificates)		Mutual fund shares, other securities										
	Total	of which issued by banks (MFIs)	Total	of which issued by banks (MFIs)	Total	Bank debt securities	Bonds and debt securities issued by foreign non-banks	Shares, mutual fund shares and other securities	Total	in domestic banks (MFIs)	in domestic enterprises (non-MFIs)	in foreign banks	in foreign enterprises
	14	15	16	17	18	19	20	21	22	23	24	25	26
	End of year or month *												
2018	16,012	298	157,586	162	509,354	239,611	242,341	27,402	113,227	27,491	63,361	12,838	9,289
2019	16,674	275	163,013	48	522,997	247,637	251,483	23,877	111,957	27,527	62,861	12,520	8,796
2020	13,615	143	167,595	42	525,295	235,934	266,402	22,959	95,607	15,988	62,262	9,115	8,053
2021 July	15,627	144	175,824	22	516,144	226,000	265,108	25,036	94,285	15,735	62,326	8,387	7,656
Aug.	15,724	131	177,107	8	509,936	223,688	261,361	24,887	94,642	15,745	62,462	8,586	7,667
Sep.	16,242	144	177,614	9	517,864	225,148	265,177	27,539	95,438	16,923	62,028	8,589	7,715
Oct.	16,667	181	179,803	8	505,926	224,017	253,781	28,128	95,548	17,159	61,848	8,589	7,760
Nov.	16,413	148	181,365	7	511,477	221,619	258,570	31,288	95,710	17,193	61,881	8,591	7,853
	Changes *												
2019	+ 544	– 26	+ 5,418	– 114	+ 10,155	+ 7,240	+ 7,277	– 4,362	– 752	+ 615	– 510	– 254	– 608
2020	– 3,059	– 132	+ 4,232	– 6	+ 5,537	– 10,547	+ 16,894	– 810	– 7,292	– 2,689	– 599	– 3,381	– 559
2021 July	– 697	– 90	+ 1,825	+ 29	– 3,448	– 936	– 2,361	– 151	– 432	+ 27	+ 32	+ 10	– 501
Aug.	+ 97	– 13	+ 1,283	– 14	– 6,249	– 2,293	– 3,804	– 152	+ 350	+ 10	+ 136	+ 199	+ 4
Sep.	+ 518	+ 13	+ 507	+ 1	+ 7,313	+ 1,376	+ 3,323	+ 2,614	+ 761	+ 1,178	– 434	+ 2	+ 14
Oct.	+ 425	+ 37	+ 2,189	– 1	– 12,033	– 1,230	– 11,365	+ 562	+ 116	+ 236	– 180	– 1	+ 52
Nov.	– 254	– 33	+ 1,562	– 1	+ 4,891	– 2,503	+ 4,273	+ 3,121	+ 120	+ 34	+ 34	– 1	+ 53

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding money market paper. **2** Including securities sold to the Bundesbank in open market transactions under repurchase agreements. **3** Including foreign-currency-denominated floating rate notes. **4** Including foreign-currency-denominated zero coupon bonds. **5** Including foreign-currency-denominated floating rate notes and foreign-currency-denominated zero coupon bonds. **6** Bonds denominated in non-euro currencies. **7** Excluding own issues. **8** Bank debt securities with maturities of up to 1 year are classified as money market paper, which is not included here. **9** Including earlier issues by the Federal Railways and the east German Railways; excluding debt securities arising from the exchange of equalisation claims. **10** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund. **11** Including issues by Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, the Federal Post Office and the Treuhand agency.

I Banks (MFIs) in Germany

11 Securities portfolios, by category of banks *

€ million

Period	Securities portfolios, total 1	Domestic securities 2							Foreign securities				
		Total	Bank debt securities 3	Public sector bonds 4	Corporate bonds (non-MFIs) 5	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks 6													**End of year or month ***
2020	288,424	117,731	31,654	38,768	43,043	1,819	2,281	166	170,693	47,245	110,070	12,778	600
2021 Aug.	287,744	117,546	34,352	35,269	42,907	2,550	2,327	141	170,198	46,936	107,706	14,908	648
Sep.	299,925	121,523	34,374	39,261	42,769	2,644	2,263	212	178,402	48,443	112,139	17,177	643
Oct.	284,149	116,903	33,703	33,104	44,298	3,288	2,320	190	167,246	48,431	100,452	17,659	704
Nov.	292,001	117,347	32,522	34,606	44,636	3,028	2,340	215	174,654	46,984	106,265	20,581	824
													Changes *
2020	+ 4,461	− 10,604	− 68	− 1,432	− 1,414	− 2,079	− 4,617	− 994	+ 15,065	− 2,447	+ 17,584	− 329	+ 257
2021 Aug.	− 764	+ 1,219	− 202	+ 1,967	− 244	− 273	− 12	− 17	− 1,983	− 397	− 1,537	+ 42	− 91
Sep.	+ 11,820	+ 3,977	+ 22	+ 3,992	− 138	+ 94	− 64	+ 71	+ 7,843	+ 1,462	+ 4,149	+ 2,238	− 6
Oct.	− 15,805	− 4,620	− 671	− 6,157	+ 1,529	+ 644	+ 57	− 22	− 11,185	− 27	− 11,676	+ 459	+ 59
Nov.	+ 8,164	+ 1,129	− 1,181	+ 2,187	+ 338	− 260	+ 20	+ 25	+ 7,035	− 1,520	+ 5,546	+ 2,892	+ 117
Big banks													**End of year or month ***
2020	142,100	67,967	14,671	17,793	33,651	1,259	560	33	74,133	17,215	48,717	7,873	328
2021 Aug.	133,351	64,019	14,557	13,593	33,647	1,599	586	37	69,332	17,167	41,809	10,176	180
Sep.	139,700	66,968	14,797	16,701	33,602	1,282	536	50	72,732	17,360	45,395	9,636	341
Oct.	125,205	63,414	13,919	13,080	34,000	1,799	578	38	61,791	17,306	34,395	9,747	343
Nov.	131,253	63,840	13,143	14,099	34,284	1,648	628	38	67,413	16,855	40,191	10,027	340
													Changes *
2020	+ 3,253	− 1,484	+ 164	+ 3,778	+ 942	− 1,855	− 3,832	− 681	+ 4,737	− 501	+ 7,585	− 2,349	+ 2
2021 Aug.	+ 496	+ 853	+ 287	+ 703	− 56	− 93	+ 27	− 15	− 357	− 271	− 302	+ 322	− 106
Sep.	+ 6,154	+ 2,949	+ 240	+ 3,108	− 45	− 317	− 50	+ 13	+ 3,205	+ 177	+ 3,434	− 566	+ 160
Oct.	− 14,545	− 3,554	− 878	− 3,621	+ 398	+ 517	+ 42	− 12	− 10,991	− 75	− 11,009	+ 93	−
Nov.	+ 5,832	+ 426	− 776	+ 1,019	+ 284	− 151	+ 50	−	+ 5,406	− 486	+ 5,640	+ 258	− 6
Regional banks and other commercial banks													**End of year or month ***
2020	138,836	45,708	16,082	17,901	9,345	560	1,687	133	93,128	29,456	58,497	4,903	272
2021 Aug.	146,696	49,186	18,749	18,461	9,216	951	1,705	104	97,510	29,220	63,092	4,730	468
Sep.	152,351	50,225	18,541	19,345	9,123	1,362	1,692	162	102,126	30,459	63,826	7,539	302
Oct.	150,953	49,158	18,748	16,809	10,254	1,489	1,706	152	101,795	30,522	63,002	7,910	361
Nov.	152,895	49,237	18,403	17,292	10,308	1,380	1,677	177	103,658	29,557	63,066	10,551	484
													Changes *
2020	+ 2,456	− 9,160	− 204	− 5,268	− 2,363	− 224	− 788	− 313	+ 11,616	− 1,733	+ 11,074	+ 2,020	+ 255
2021 Aug.	− 1,332	+ 329	− 524	+ 1,262	− 188	− 180	− 39	− 2	− 1,661	− 113	− 1,283	− 280	+ 15
Sep.	+ 5,504	+ 1,039	− 208	+ 884	− 93	+ 411	− 13	+ 58	+ 4,465	+ 1,214	+ 613	+ 2,804	− 166
Oct.	− 1,379	− 1,067	+ 207	− 2,536	+ 1,131	+ 127	+ 14	− 10	− 312	+ 68	− 805	+ 366	+ 59
Nov.	+ 2,491	+ 764	− 345	+ 1,168	+ 54	− 109	− 29	+ 25	+ 1,727	− 996	− 33	+ 2,633	+ 123
Branches of foreign banks													**End of year or month ***
2020	7,488	4,056	901	3,074	47	−	34	−	3,432	574	2,856	2	−
2021 Aug.	7,697	4,341	1,046	3,215	44	−	36	−	3,356	549	2,805	2	−
Sep.	7,874	4,330	1,036	3,215	44	−	35	−	3,544	624	2,918	2	−
Oct.	7,991	4,331	1,036	3,215	44	−	36	−	3,660	603	3,055	2	−
Nov.	7,853	4,270	976	3,215	44	−	35	−	3,583	572	3,008	3	−
													Changes *
2020	− 1,248	+ 40	− 28	+ 58	+ 7	−	+ 3	−	− 1,288	− 213	− 1,075	−	−
2021 Aug.	+ 72	+ 37	+ 35	+ 2	−	−	−	−	+ 35	− 13	+ 48	−	−
Sep.	+ 162	− 11	− 10	−	−	−	− 1	−	+ 173	+ 71	+ 102	−	−
Oct.	+ 119	+ 1	−	−	−	−	+ 1	−	+ 118	− 20	+ 138	−	−
Nov.	− 159	− 61	− 60	−	−	−	− 1	−	− 98	− 38	− 61	+ 1	−

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding money market paper. **2** Including securities sold to the Bundesbank in open market transactions under repurchase agreements. **3** Excluding own issues. **4** Including earlier issues by the Federal Railways and the east German Railways; excluding debt securities arising from the exchange of equalisation claims. **5** Including issues by Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, the Federal Post Office and the Treuhand agency. **6** Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

I Banks (MFIs) in Germany

cont'd: 11 Securities portfolios, by category of banks *

€ million

Period	Securities portfolios, total 1	Domestic securities 2							Foreign securities				
		Total	Bank debt securities 3	Public sector bonds 4	Corporate bonds (non-MFIs) 5	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of year or month ***
2020	98,130	32,588	12,764	16,073	528	761	2,290	172	65,542	42,538	21,206	1,797	1
2021 Aug.	88,846	30,730	12,031	14,108	537	1,823	2,096	135	58,116	36,316	20,514	1,286	–
Sep.	88,786	30,605	12,462	13,547	591	2,259	1,560	186	58,181	36,105	20,521	1,555	–
Oct.	87,348	29,357	12,206	12,788	601	2,060	1,557	145	57,991	35,608	20,797	1,586	–
Nov.	88,544	29,079	11,869	12,774	659	2,118	1,511	148	59,465	35,709	21,994	1,760	2
													Changes *
2020	– 11,767	– 5,707	– 1,575	– 1,417	– 292	– 1,035	– 1,304	– 84	– 6,060	– 4,200	– 439	– 1,422	+ 1
2021 Aug.	– 1,232	+ 589	– 142	+ 332	+ 32	+ 370	– 3	–	– 1,821	– 874	– 860	– 87	–
Sep.	– 334	– 275	+ 281	– 561	+ 54	+ 436	– 536	+ 51	– 59	– 226	– 97	+ 264	–
Oct.	– 1,435	– 1,248	– 256	– 759	+ 10	– 199	– 3	– 41	– 187	– 496	+ 279	+ 30	–
Nov.	– 1,520	– 838	– 618	– 293	+ 58	+ 58	– 46	+ 3	– 682	– 469	– 385	+ 170	+ 2
Savings banks													**End of year or month ***
2020	289,201	230,400	88,385	42,502	7,039	346	76,046	16,082	58,801	28,702	27,188	2,772	139
2021 Aug.	292,962	233,825	88,324	40,726	7,089	386	79,928	17,372	59,137	28,644	27,398	2,969	126
Sep.	292,830	233,272	87,599	40,286	7,126	387	80,435	17,439	59,558	28,742	27,660	3,031	125
Oct.	292,997	233,420	87,616	39,677	7,095	395	80,984	17,653	59,577	28,698	27,718	3,036	125
Nov.	293,087	233,486	86,651	39,592	6,826	386	82,116	17,915	59,601	28,657	27,718	3,101	125
													Changes *
2020	+ 7,248	+ 8,751	+ 2,553	– 464	+ 443	– 82	+ 3,943	+ 2,358	– 1,503	– 1,676	– 195	+ 389	– 21
2021 Aug.	– 599	– 441	– 750	– 422	+ 6	+ 5	+ 588	+ 132	– 158	– 43	– 146	+ 31	–
Sep.	– 137	– 553	– 725	– 440	+ 37	+ 1	+ 507	+ 67	+ 416	+ 98	+ 257	+ 62	– 1
Oct.	+ 167	+ 148	+ 17	– 609	– 31	+ 8	+ 549	+ 214	+ 19	– 44	+ 59	+ 4	–
Nov.	+ 84	+ 66	– 965	– 85	– 269	– 9	+ 1,132	+ 262	+ 18	– 41	– 6	+ 65	–
Credit cooperatives													**End of year or month ***
2020	231,415	148,172	68,360	14,553	5,543	144	52,010	7,562	83,243	43,938	34,753	4,505	47
2021 Aug.	235,266	154,396	70,994	13,667	5,553	150	55,875	8,157	80,870	42,320	33,893	4,604	53
Sep.	235,055	154,451	70,754	13,530	5,621	148	56,179	8,219	80,604	42,229	33,659	4,663	53
Oct.	235,801	155,490	71,544	13,351	5,556	145	56,603	8,291	80,311	41,975	33,598	4,685	53
Nov.	236,174	156,482	72,116	13,363	5,586	160	56,791	8,466	79,692	41,692	33,387	4,560	53
													Changes *
2020	+ 10,782	+ 14,188	+ 8,487	+ 575	+ 517	– 22	+ 3,671	+ 960	– 3,406	– 3,216	– 362	+ 175	– 3
2021 Aug.	– 381	+ 68	– 294	– 158	– 6	+ 1	+ 449	+ 76	– 449	– 203	– 243	– 14	+ 11
Sep.	– 213	+ 55	– 240	– 137	+ 68	– 2	+ 304	+ 62	– 268	– 92	– 235	+ 59	–
Oct.	+ 746	+ 1,039	+ 790	– 179	– 65	– 3	+ 424	+ 72	– 293	– 254	– 61	+ 22	–
Nov.	+ 371	+ 992	+ 572	+ 12	+ 30	+ 15	+ 188	+ 175	– 621	– 283	– 212	– 126	–
Mortgage banks													**End of year or month ***
2020	28,375	10,840	4,598	6,021	74	–	147	–	17,535	4,940	12,593	2	–
2021 Aug.	27,304	10,694	4,130	6,356	61	–	147	–	16,610	4,509	12,099	2	–
Sep.	27,193	10,583	3,908	6,467	61	–	147	–	16,610	4,513	12,095	2	–
Oct.	27,054	10,485	3,929	6,348	61	–	147	–	16,569	4,391	12,176	2	–
Nov.	24,650	10,307	3,625	6,495	40	–	147	–	14,343	3,689	10,652	2	–
													Changes *
2020	+ 99	+ 783	+ 61	+ 658	+ 64	–	–	–	– 684	+ 259	– 943	–	–
2021 Aug.	– 183	– 142	– 94	– 48	–	–	–	–	– 41	+ 34	– 75	–	–
Sep.	+ 58	+ 39	– 72	+ 111	–	–	–	–	+ 19	+ 4	+ 15	–	–
Oct.	– 135	– 98	+ 21	– 119	–	–	–	–	– 37	– 123	+ 86	–	–
Nov.	+ 192	+ 382	– 23	+ 426	– 21	–	–	–	– 190	– 147	– 43	–	–

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I Banks (MFIs) in Germany

cont'd: 11 Securities portfolios, by category of banks *

€ million

Period	Securities portfolios, total 1	Domestic securities 2							Foreign securities				
		Total	Bank debt securities 3	Public sector bonds 4	Corporate bonds (non-MFIs) 5	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													**End of year or month ***
2020	41,633	25,019	8,783	5,413	218	–	10,605	–	16,614	7,357	9,257	–	–
2021 Aug.	41,404	24,887	8,628	5,394	238	–	10,627	–	16,517	7,121	9,396	–	–
Sep.	41,317	24,932	8,615	5,402	238	–	10,677	–	16,385	7,059	9,326	–	–
Oct.	42,212	25,892	8,604	5,434	238	–	11,616	–	16,320	7,042	9,278	–	–
Nov.	42,153	25,743	8,610	5,478	238	–	11,417	–	16,410	7,043	9,367	–	–
													Changes *
2020	– 522	– 174	– 300	– 168	– 4	–	+ 298	–	– 348	+ 223	– 571	–	–
2021 Aug.	+ 73	+ 31	+ 31	–	–	–	–	–	+ 42	–	+ 42	–	–
Sep.	– 87	+ 45	– 13	+ 8	–	–	+ 50	–	– 132	– 62	– 70	–	–
Oct.	+ 895	+ 960	– 11	+ 32	–	–	+ 939	–	– 65	– 17	– 48	–	–
Nov.	– 59	– 149	+ 6	+ 44	–	–	– 199	–	+ 90	+ 1	+ 89	–	–
Banks with special, development and other central support tasks													**End of year or month ***
2020	193,258	80,391	32,723	33,229	3,660	10,545	204	30	112,867	61,214	51,335	318	–
2021 Aug.	186,313	77,825	33,457	30,114	3,137	10,815	274	28	108,488	57,842	50,355	291	–
Sep.	187,521	79,397	33,612	31,558	3,126	10,804	269	28	108,124	58,057	49,777	290	–
Oct.	185,346	77,434	33,148	29,960	3,250	10,779	269	28	107,912	57,872	49,762	278	–
Nov.	185,193	77,881	32,495	31,180	3,186	10,721	271	28	107,312	57,845	49,187	280	–
													Changes *
2020	+ 3,767	+ 1,294	+ 561	+ 560	+ 13	+ 159	+ 1	–	+ 2,473	+ 510	+ 1,820	+ 143	± 0
2021 Aug.	– 2,611	– 772	+ 358	– 1,168	– 26	– 6	+ 70	–	– 1,839	– 810	– 985	– 44	–
Sep.	+ 1,066	+ 1,572	+ 155	+ 1,444	– 11	– 11	– 5	–	– 506	+ 192	– 696	– 2	–
Oct.	– 2,248	– 1,963	– 464	– 1,598	+ 124	– 25	–	–	– 285	– 269	– 4	– 12	–
Nov.	– 312	+ 447	– 653	+ 1,220	– 64	– 58	+ 2	–	– 759	– 44	– 716	+ 1	–
Memo item: Foreign banks													**End of year or month ***
2020	128,638	50,007	13,318	19,012	15,251	1,579	791	56	78,631	24,320	43,935	10,130	246
2021 Aug.	134,418	49,498	12,350	20,274	14,228	1,829	776	41	84,920	22,995	49,437	12,051	437
Sep.	140,303	50,165	12,501	20,811	14,078	1,997	725	53	90,138	24,019	51,551	14,284	284
Oct.	137,591	49,735	12,381	18,619	15,585	2,336	772	42	87,856	23,570	50,201	13,744	341
Nov.	139,296	49,230	11,598	19,035	15,576	2,166	816	39	90,066	22,819	50,370	16,410	467
													Changes *
2020	– 3,127	– 6,580	+ 357	– 3,484	– 2,295	– 158	– 324	– 676	+ 3,453	– 660	+ 2,265	+ 1,606	+ 242
2021 Aug.	+ 932	+ 841	– 299	+ 1,541	– 140	– 287	+ 27	– 1	+ 91	– 61	+ 79	+ 58	+ 15
Sep.	+ 5,653	+ 667	+ 151	+ 537	– 150	+ 168	– 51	+ 12	+ 4,986	+ 997	+ 1,939	+ 2,203	– 153
Oct.	– 2,704	– 430	– 120	– 2,192	+ 1,507	+ 339	+ 47	– 11	– 2,274	– 447	– 1,318	– 566	+ 57
Nov.	+ 1,684	– 505	– 783	+ 416	– 9	– 170	+ 44	– 3	+ 2,189	– 758	+ 155	+ 2,666	+ 126

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I Banks (MFIs) in Germany

12 Deposits and borrowing from banks (MFIs) *
(a) Total

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) [1]				Deposits and borrowing from domestic banks (excluding the Bundesbank) [1]					*Memo item*		
							Time deposits					
	Total	Sight deposits [2]	Time deposits [2]	Bills redis-counted [3]	Total	Sight deposits	Short-term	Medium and long-term	Bills redis-counted [3]	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12
	End of year or month *											
2013	1,655,978	348,111	1,307,859	8	1,082,009	124,052	208,906	749,043	8	58,251	183,648	33,316
2014	1,721,055	404,923	1,316,117	15	1,043,739	127,244	183,541	732,951	3	68,112	163,463	11,788
2015	1,677,553	454,489	1,223,013	51	1,003,739	130,491	153,706	719,499	43	61,882	133,942	6,155
2016	1,729,021	503,973	1,224,984	64	961,069	127,818	114,797	718,404	50	71,851	88,718	5,658
2017	1,707,149	500,323	1,206,809	17	944,615	109,135	108,140	727,337	3	103,567	93,696	5,162
2018	1,663,959	476,102	1,187,839	18	928,918	104,528	124,263	700,119	8	91,954	100,631	4,750
2019	1,690,817	446,583	1,244,175	59	931,100	107,210	112,879	711,002	9	79,092	122,739	4,407
2020	1,997,904	553,774	1,444,090	40	894,728	124,840	52,703	717,183	2	341,925	134,227	13,069
2020 Apr.	1,990,201	579,803	1,410,339	59	979,342	133,627	127,811	717,895	9	175,537	179,865	4,334
May	1,939,031	590,837	1,348,136	58	927,997	126,730	87,495	713,764	8	182,882	174,898	7,070
June	2,065,064	603,932	1,461,087	45	920,373	126,278	77,838	716,252	5	309,141	153,468	9,405
July	2,051,840	614,269	1,437,530	41	912,501	119,364	68,393	724,743	1	295,362	160,274	11,096
Aug.	2,040,427	601,038	1,439,347	42	920,478	122,266	67,469	730,741	2	291,056	166,216	11,505
Sep.	2,084,028	610,279	1,473,706	43	911,136	119,790	62,717	728,626	3	340,410	153,235	12,049
Oct.	2,096,901	618,837	1,478,021	43	921,674	127,087	57,708	736,876	3	342,022	163,432	12,258
Nov.	2,081,663	625,911	1,455,710	42	902,150	130,509	51,823	719,816	2	342,666	156,632	12,531
Dec.	1,997,904	553,774	1,444,090	40	894,728	124,840	52,703	717,183	2	341,925	134,227	13,069
2021 Jan.	2,216,555	648,312	1,568,202	41	909,542	133,486	50,725	725,328	3	352,099	251,941	13,591
Feb.	2,248,359	658,067	1,590,252	40	908,891	131,099	48,223	729,567	2	351,679	273,230	14,215
Mar.	2,327,601	655,675	1,671,886	40	907,897	129,084	50,863	727,948	2	428,126	268,581	14,737
Apr.	2,351,725	658,275	1,693,409	41	914,755	129,425	51,527	733,800	3	428,247	286,376	15,058
May	2,365,011	653,874	1,711,096	41	921,252	134,462	47,921	738,866	3	430,640	290,354	15,523
June	2,373,214	672,171	1,701,003	40	909,717	126,050	46,323	737,339	5	447,276	297,134	15,794
July	2,342,276	661,096	1,681,140	40	912,545	128,805	39,933	743,802	5	448,134	263,574	15,911
Aug.	2,334,141	648,298	1,685,807	36	917,646	128,422	41,241	747,982	1	447,086	265,165	16,117
Sep.	2,357,732	657,064	1,700,633	35	902,207	120,945	40,220	741,040	2	451,579	253,977	16,198
Oct.	2,394,890	683,463	1,711,387	40	913,817	125,514	42,418	745,878	7	449,831	268,395	16,204
Nov.	2,442,077	700,561	1,741,476	40	924,592	127,408	45,157	752,020	7	449,258	278,109	16,315
	Changes *											
2014	+ 47,334	+ 50,042	− 2,715	+ 7	− 38,880	+ 3,167	− 26,280	− 15,762	− 5	+ 9,861	− 20,185	− 613
2015	− 62,073	+ 43,885	− 105,994	+ 36	− 40,415	+ 3,282	− 29,835	− 13,902	+ 40	− 6,230	− 30,435	− 1,273
2016	+ 81,058	+ 51,257	+ 29,788	+ 13	− 11,750	− 868	− 21,244	+ 10,355	+ 7	+ 10,069	− 31,641	− 497
2017	− 4,514	+ 6,881	− 11,348	− 47	− 20,709	− 18,248	− 4,677	+ 2,263	− 47	+ 31,716	+ 5,606	− 496
2018	− 48,875	− 26,534	− 22,342	+ 1	− 13,902	− 2,972	+ 16,093	− 27,028	+ 5	− 11,083	+ 6,280	− 427
2019	− 18,070	− 47,760	+ 29,649	+ 41	+ 4,570	+ 2,510	− 8,704	+ 10,763	+ 1	− 13,132	− 12,318	− 343
2020	+ 397,143	+ 111,049	+ 286,113	− 19	+ 50,551	+ 23,062	− 16,834	+ 44,330	− 7	+ 262,833	+ 12,968	+ 8,152
2020 Apr.	+ 26,165	− 32,135	+ 58,299	+ 1	− 3,056	− 7,265	− 1,122	+ 5,330	+ 1	+ 23,228	+ 3,003	+ 8
May	+ 377	+ 4,695	− 4,317	− 1	+ 8,300	− 1,897	− 1,561	+ 11,759	− 1	+ 7,345	− 4,129	+ 2,736
June	+ 127,471	+ 13,777	+ 113,707	− 13	− 7,624	− 452	− 9,657	+ 2,488	− 3	+ 126,259	− 21,172	+ 2,335
July	− 4,057	+ 14,238	− 18,291	− 4	− 7,872	− 6,914	− 9,445	+ 8,491	− 4	− 13,779	+ 7,352	+ 1,221
Aug.	− 10,207	− 12,614	+ 2,406	+ 1	+ 7,977	+ 2,902	− 924	+ 5,998	+ 1	− 4,306	+ 6,039	+ 409
Sep.	+ 41,005	+ 7,991	+ 33,013	+ 1	− 9,342	− 2,476	− 4,752	− 2,115	+ 1	+ 49,354	− 13,133	+ 544
Oct.	+ 12,304	+ 8,276	+ 4,028	−	+ 10,578	+ 7,297	− 5,009	+ 8,290	−	+ 1,612	+ 9,996	+ 169
Nov.	+ 16,153	+ 9,395	+ 6,759	− 1	+ 7,644	+ 3,854	− 1,298	+ 5,089	− 1	+ 644	− 6,566	+ 273
Dec.	− 80,213	− 70,512	− 9,699	− 2	− 7,352	− 5,669	+ 880	− 2,563	−	− 741	− 22,122	+ 538
2021 Jan.	+ 216,253	+ 94,194	+ 122,058	+ 1	+ 14,745	+ 8,921	− 2,218	+ 8,041	+ 1	+ 10,174	+ 116,560	+ 522
Feb.	+ 31,505	+ 9,784	+ 21,722	− 1	− 757	− 2,348	− 2,502	+ 4,094	− 1	− 420	+ 21,141	+ 624
Mar.	+ 73,361	− 5,167	+ 78,528	−	− 1,299	− 2,015	+ 2,640	− 1,924	−	+ 76,447	− 5,337	+ 522
Apr.	+ 30,328	+ 5,090	+ 25,237	+ 1	+ 6,958	+ 441	+ 664	+ 5,852	+ 1	+ 121	+ 18,412	+ 321
May	+ 13,758	− 3,512	+ 17,270	−	+ 6,497	+ 5,037	− 3,606	+ 5,066	−	+ 2,393	+ 4,121	+ 465
June	+ 3,129	+ 16,429	− 13,299	− 1	− 11,645	− 8,412	− 1,598	− 1,637	+ 2	+ 16,636	+ 6,067	+ 271
July	− 28,279	− 11,191	− 17,088	−	+ 5,708	+ 2,755	− 3,570	+ 6,523	−	+ 858	− 33,650	+ 117
Aug.	− 8,732	− 13,123	+ 4,395	− 4	+ 5,121	− 363	+ 1,308	+ 4,180	− 4	− 1,048	+ 1,582	+ 206
Sep.	+ 19,847	+ 6,511	+ 13,337	− 1	− 15,138	− 7,477	− 799	− 6,863	+ 1	+ 4,493	− 11,711	+ 81
Oct.	+ 38,487	+ 26,773	+ 11,709	+ 5	+ 12,290	+ 4,569	+ 2,198	+ 5,518	+ 5	− 1,748	+ 14,325	+ 6
Nov.	+ 42,537	+ 14,724	+ 27,813	−	+ 10,775	+ 1,894	+ 3,289	+ 5,592	−	− 573	+ 9,206	+ 111

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I Banks (MFIs) in Germany

12 Deposits and borrowing from banks (MFIs) * (b) By category of banks

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) 1				Deposits and borrowing from domestic banks (excluding the Bundesbank) 1					Memo item		
							Time deposits					
	Total	Sight deposits 2	Time deposits 2	Bills redis-counted 3	Total	Sight deposits	Short-term	Medium and long-term	Bills redis-counted 3	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12
Commercial banks 4												**End of year or month ***
2020	961,290	402,368	558,882	40	138,591	18,855	9,921	109,813	2	144,996	114,403	1,621
2021 Aug.	1,167,933	465,598	702,299	36	144,423	22,026	9,725	112,671	1	179,168	228,726	2,465
Sep.	1,207,771	487,831	719,905	35	142,964	21,979	10,487	110,496	2	182,067	221,579	2,520
Oct.	1,223,697	504,374	719,283	40	143,269	22,617	10,731	109,914	7	180,730	235,635	2,599
Nov.	1,262,150	515,741	746,369	40	143,961	23,207	10,193	110,554	7	180,417	243,071	2,630
												Changes *
2020	+ 247,063	+ 82,024	+165,058	− 19	+ 5,852	+ 2,145	− 3,341	+ 7,055	− 7	+103,068	+ 23,381	+ 1,056
2021 Aug.	− 19,258	− 21,026	+ 1,772	− 4	− 177	− 2,103	+ 1,166	+ 764	− 4	− 1,576	− 1,028	+ 59
Sep.	+ 36,742	+ 20,297	+ 16,446	− 1	− 1,158	− 47	+ 984	− 2,096	+ 1	+ 2,899	− 7,662	+ 55
Oct.	+ 17,198	+ 16,922	+ 271	+ 5	+ 985	+ 638	+ 244	+ 98	+ 5	− 1,337	+ 13,964	+ 79
Nov.	+ 34,636	+ 9,349	+ 25,287	−	+ 692	+ 590	− 518	+ 620	−	− 313	+ 6,940	+ 31
Big banks												**End of year or month ***
2020	407,988	151,796	256,192	−	70,583	12,854	5,350	52,379	−	90,790	69,011	1,363
2021 Aug.	475,563	185,471	290,092	−	73,757	14,467	5,185	54,105	−	104,108	91,118	2,199
Sep.	486,744	188,800	297,944	−	72,961	13,837	6,169	52,955	−	105,348	87,467	2,252
Oct.	514,115	210,048	304,067	−	74,137	14,207	6,499	53,431	−	104,084	93,992	2,307
Nov.	515,095	206,477	308,618	−	72,091	13,332	5,314	53,445	−	103,788	91,869	2,354
												Changes *
2020	+ 94,182	+ 12,754	+ 81,428	−	+ 4,088	+ 1,043	− 2,710	+ 5,755	−	+ 67,461	− 3,414	+ 882
2021 Aug.	+ 6,167	− 4,485	+ 10,652	−	+ 1,893	+ 120	+ 1,448	+ 325	−	− 773	+ 1,062	+ 67
Sep.	+ 9,332	+ 2,101	+ 7,231	−	− 796	− 630	+ 984	− 1,150	−	+ 1,240	− 3,773	+ 53
Oct.	+ 27,406	+ 21,388	+ 6,018	−	+ 1,176	+ 370	+ 330	+ 476	−	− 1,264	+ 6,359	+ 55
Nov.	− 982	− 4,787	+ 3,805	−	− 2,046	− 875	− 1,185	+ 14	−	− 296	− 2,188	+ 47
Regional banks and other commercial banks												**End of year or month ***
2020	316,209	110,187	205,982	40	55,659	4,215	2,509	48,933	2	50,858	45,392	257
2021 Aug.	439,231	128,672	310,523	36	57,653	4,961	3,119	49,572	1	70,006	137,608	261
Sep.	470,911	149,451	321,425	35	56,962	5,301	3,133	48,526	2	71,779	134,112	263
Oct.	459,969	138,621	321,308	40	56,872	5,737	3,023	48,105	7	71,706	141,643	287
Nov.	491,248	149,787	341,421	40	59,571	6,868	4,028	48,668	7	71,689	151,202	271
												Changes *
2020	+ 102,750	+ 23,109	+ 79,660	− 19	+ 558	+ 605	− 864	+ 824	− 7	+ 33,766	+ 26,795	+ 173
2021 Aug.	− 5,317	− 5,721	+ 408	− 4	+ 342	+ 3	− 46	+ 389	− 4	− 693	− 2,090	− 8
Sep.	+ 30,924	+ 20,170	+ 10,755	− 1	− 390	+ 340	+ 236	− 967	+ 1	+ 1,773	− 3,889	+ 2
Oct.	− 10,567	− 10,739	+ 167	+ 5	− 90	+ 436	− 110	− 421	+ 5	− 73	+ 7,605	+ 24
Nov.	+ 29,927	+ 10,414	+ 19,513	−	+ 2,699	+ 1,131	+ 1,025	+ 543	−	− 17	+ 9,128	− 16
Branches of foreign banks												**End of year or month ***
2020	237,093	140,385	96,708	−	12,349	1,786	2,062	8,501	−	3,348	−	1
2021 Aug.	253,139	151,455	101,684	−	13,013	2,598	1,421	8,994	−	5,054	−	5
Sep.	250,116	149,580	100,536	−	13,041	2,841	1,185	9,015	−	4,940	−	5
Oct.	249,613	155,705	93,908	−	12,260	2,673	1,209	8,378	−	4,940	−	5
Nov.	255,807	159,477	96,330	−	12,299	3,007	851	8,441	−	4,940	−	5
												Changes *
2020	+ 50,131	+ 46,161	+ 3,970	−	+ 1,206	+ 497	+ 233	+ 476	−	+ 1,841	−	+ 1
2021 Aug.	− 20,108	− 10,820	− 9,288	−	− 2,412	− 2,226	− 236	+ 50	−	− 110	−	−
Sep.	− 3,514	− 1,974	− 1,540	−	+ 28	+ 243	− 236	+ 21	−	− 114	−	−
Oct.	+ 359	+ 6,273	− 5,914	−	− 101	− 168	+ 24	+ 43	−	−	−	−
Nov.	+ 5,691	+ 3,722	+ 1,969	−	+ 39	+ 334	− 358	+ 63	−	−	−	−

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I Banks (MFIs) in Germany

cont`d: 12 Deposits and borrowing from banks (MFIs) *
(b) By category of banks

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) 1				Deposits and borrowing from domestic banks (excluding the Bundesbank) 1					Memo item		
							Time deposits					
	Total	Sight deposits 2	Time deposits 2	Bills redis-counted 3	Total	Sight deposits	Short-term	Medium and long-term	Bills redis-counted 3	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12
Landesbanken												**End of year or month ***
2020	254,392	44,679	209,713	–	163,911	24,282	12,928	126,701	–	52,530	9,509	1,973
2021 Aug.	299,974	64,243	235,731	–	161,608	22,613	8,879	130,116	–	70,144	17,055	2,403
Sep.	288,324	55,739	232,585	–	157,019	22,598	5,317	129,104	–	70,084	13,333	2,392
Oct.	302,171	62,172	239,999	–	161,295	23,375	7,146	130,774	–	69,550	14,889	2,408
Nov.	306,713	66,154	240,559	–	164,408	22,455	10,096	131,857	–	69,514	18,369	2,424
												Changes *
2020	+ 31,274	+ 16,060	+ 15,214	–	+ 8,603	+ 7,439	– 3,302	+ 4,466	–	+ 45,430	– 5,310	+ 1,253
2021 Aug.	+ 2,009	+ 3,462	– 1,453	–	– 979	– 1,004	– 274	+ 299	–	+ 45	+ 2,033	+ 29
Sep.	– 12,012	– 8,718	– 3,294	–	– 4,589	– 15	– 3,562	– 1,012	–	– 60	– 3,730	– 11
Oct.	+ 13,862	+ 6,435	+ 7,427	–	+ 4,276	+ 777	+ 1,829	+ 1,670	–	– 534	+ 1,557	+ 16
Nov.	+ 3,544	+ 3,664	– 120	–	+ 2,685	– 932	+ 2,813	+ 804	–	– 36	+ 3,332	+ 16
Savings banks												**End of year or month ***
2020	170,045	3,040	167,005	–	123,180	2,953	4,190	116,037	–	46,643	10	2,935
2021 Aug.	193,940	3,257	190,683	–	126,667	2,977	4,328	119,362	–	66,883	53	3,859
Sep.	197,637	4,714	192,923	–	127,022	4,002	4,530	118,490	–	69,978	53	3,843
Oct.	199,422	5,104	194,318	–	128,442	4,017	4,971	119,454	–	70,479	53	3,889
Nov.	199,993	4,743	195,250	–	129,538	4,005	5,342	120,191	–	69,929	4	3,916
												Changes *
2020	+ 32,483	– 4,486	+ 36,969	–	– 3,083	– 4,475	– 6,242	+ 7,634	–	+ 35,570	– 139	+ 2,347
2021 Aug.	+ 39	– 555	+ 594	–	+ 553	– 261	– 51	+ 865	–	– 430	–	+ 53
Sep.	+ 3,692	+ 1,454	+ 2,238	–	+ 355	+ 1,025	+ 202	– 872	–	+ 3,095	–	– 16
Oct.	+ 1,788	+ 391	+ 1,397	–	+ 1,420	+ 15	+ 441	+ 964	–	+ 501	–	+ 46
Nov.	+ 563	– 362	+ 925	–	+ 1,096	– 12	+ 371	+ 737	–	– 550	– 49	+ 27
Credit cooperatives												**End of year or month ***
2020	148,968	1,092	147,876	–	117,024	985	4,432	111,607	–	31,402	525	2,859
2021 Aug.	161,273	1,558	159,715	–	122,048	1,297	2,764	117,987	–	38,551	304	3,268
Sep.	162,275	1,475	160,800	–	122,674	1,381	2,806	118,487	–	39,095	310	3,283
Oct.	163,824	1,519	162,305	–	124,000	1,226	2,965	119,809	–	39,125	295	3,296
Nov.	165,326	1,378	163,948	–	125,631	1,230	2,418	121,983	–	39,112	260	3,312
												Changes *
2020	+ 26,771	– 885	+ 27,656	–	+ 7,549	– 865	– 397	+ 8,811	–	+ 19,280	– 444	+ 1,542
2021 Aug.	+ 768	+ 256	+ 512	–	+ 715	+ 179	– 400	+ 936	–	– 20	– 37	+ 24
Sep.	+ 999	– 84	+ 1,083	–	+ 626	+ 84	+ 42	+ 500	–	+ 544	+ 6	+ 15
Oct.	+ 1,544	+ 43	+ 1,501	–	+ 1,326	– 155	+ 159	+ 1,322	–	+ 30	– 17	+ 13
Nov.	+ 1,495	– 155	+ 1,650	–	+ 1,631	+ 4	– 17	+ 1,644	–	– 13	– 36	+ 16
Mortgage banks												**End of year or month ***
2020	61,015	2,862	58,153	–	35,915	2,312	4,685	28,918	–	23,040	2,323	10
2021 Aug.	62,005	2,275	59,730	–	35,071	1,770	4,533	28,768	–	24,834	2,060	9
Sep.	61,414	2,240	59,174	–	34,995	1,678	4,482	28,835	–	24,192	2,079	8
Oct.	61,111	2,277	58,834	–	34,807	1,789	4,564	28,454	–	24,193	1,890	8
Nov.	60,181	2,063	58,118	–	34,043	1,678	4,471	27,894	–	24,192	1,798	8
												Changes *
2020	+ 12,731	– 137	+ 12,868	–	– 3,275	– 119	– 2,841	– 315	–	+ 17,139	– 2,194	– 2
2021 Aug.	– 4	– 88	+ 84	–	+ 76	– 88	– 39	+ 203	–	– 1	– 159	–
Sep.	– 591	– 35	– 556	–	– 76	– 92	– 51	+ 67	–	– 642	+ 19	– 1
Oct.	– 303	+ 37	– 340	–	– 188	+ 111	+ 82	– 381	–	+ 1	– 189	–
Nov.	– 426	– 126	– 300	–	– 336	– 99	+ 44	– 281	–	– 1	+ 45	–

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I Banks (MFIs) in Germany

cont`d: 12 Deposits and borrowing from banks (MFIs) *
(b) By category of banks

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) 1				Deposits and borrowing from domestic banks (excluding the Bundesbank) 1					Memo item		
							Time deposits					
	Total	Sight deposits 2	Time deposits 2	Bills redis-counted 3	Total	Sight deposits	Short-term	Medium and long-term	Bills redis-counted 3	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12
Building and loan associations												**End of year or month ***
2020	29,636	2,535	27,101	.	28,369	1,807	5,341	21,221	.	460	2,680	869
2021 Aug.	31,761	1,961	29,800	.	31,199	1,957	2,480	26,762	.	475	3,853	618
Sep.	31,516	2,025	29,491	.	31,414	2,020	3,892	25,502	.	30	3,533	615
Oct.	31,052	1,840	29,212	.	30,936	1,836	3,354	25,746	.	40	3,191	473
Nov.	32,599	2,312	30,287	.	32,481	2,307	3,849	26,325	.	30	3,343	465
												Changes *
2020	+ 5,745	+ 288	+ 5,457	.	+ 5,282	+ 250	+ 390	+ 4,642	.	+ 375	+ 1,641	− 299
2021 Aug.	+ 1,002	− 57	+ 1,059	.	+ 1,025	− 57	+ 677	+ 405	.	− 25	+ 654	− 7
Sep.	− 245	+ 64	− 309	.	+ 215	+ 63	+ 1,412	− 1,260	.	− 445	− 320	− 3
Oct.	− 464	− 185	− 279	.	− 478	− 184	− 538	+ 244	.	+ 10	− 342	− 142
Nov.	+ 1,547	+ 472	+ 1,075	.	+ 1,545	+ 471	+ 495	+ 579	.	− 10	+ 152	− 8
Banks with special, development and other support tasks												**End of year or month ***
2020	372,558	97,198	275,360	−	287,738	73,646	11,206	202,886	−	42,854	4,777	2,802
2021 Aug.	417,255	109,406	307,849	−	296,630	75,782	8,532	212,316	−	67,031	13,114	3,495
Sep.	408,795	103,040	305,755	−	286,119	67,287	8,706	210,126	−	66,133	13,090	3,537
Oct.	413,613	106,177	307,436	−	291,068	70,654	8,687	211,727	−	65,714	12,442	3,531
Nov.	415,115	108,170	306,945	−	294,530	72,526	8,788	213,216	−	66,064	11,264	3,560
												Changes *
2020	+ 41,076	+ 18,185	+ 22,891	−	+ 29,623	+ 18,687	− 1,101	+ 12,037	−	+ 41,971	− 3,967	+ 2,255
2021 Aug.	+ 6,712	+ 4,885	+ 1,827	−	+ 3,908	+ 2,971	+ 229	+ 708	−	+ 959	+ 119	+ 48
Sep.	− 8,738	− 6,467	− 2,271	−	− 10,511	− 8,495	+ 174	− 2,190	−	− 898	− 24	+ 42
Oct.	+ 4,862	+ 3,130	+ 1,732	−	+ 4,949	+ 3,367	− 19	+ 1,601	−	− 419	− 648	− 6
Nov.	+ 1,178	+ 1,882	− 704	−	+ 3,462	+ 1,872	+ 101	+ 1,489	−	+ 350	− 1,178	+ 29
Memo item: Foreign banks												**End of year or month ***
2020	540,461	262,603	277,820	38	44,165	6,319	4,885	32,961	−	38,870	61,658	322
2021 Aug.	654,183	290,324	363,824	35	47,979	8,051	3,999	35,929	−	49,891	152,658	412
Sep.	681,085	309,044	372,008	33	48,628	8,498	4,629	35,501	−	50,086	148,972	412
Oct.	667,199	303,196	363,970	33	48,429	9,350	4,217	34,862	−	49,966	155,649	413
Nov.	697,255	317,770	379,452	33	48,989	10,304	3,491	35,194	−	49,966	163,359	419
												Changes *
2020	+ 126,505	+ 70,702	+ 55,815	− 12	− 1,571	+ 139	− 4,034	+ 2,324	−	+ 19,452	+ 20,453	+ 318
2021 Aug.	− 30,007	− 18,728	− 11,279	−	− 1,979	− 2,219	− 200	+ 440	−	− 120	− 1,054	+ 6
Sep.	+ 25,310	+ 18,021	+ 7,291	− 2	+ 649	+ 447	+ 630	− 428	−	+ 195	− 4,087	−
Oct.	− 12,840	− 5,608	− 7,232	−	+ 481	+ 852	− 412	+ 41	−	− 120	+ 6,753	+ 1
Nov.	+ 29,553	+ 14,524	+ 15,029	−	+ 560	+ 954	− 726	+ 332	−	−	+ 7,710	+ 6

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** Including liabilities arising from monetary policy operations with the Bundesbank. **3** Own acceptances and promissory notes outstanding.

I Banks (MFIs) in Germany

13 Deposits and borrowing from non-banks (non-MFIs) *
(a) Total

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1												
			Time deposits 2							*Memo item*			
					for more than 1 year						Included in time deposits		
											Liabilities arising from Repos		Loans and advances to financial vehicle corpo-tations
	Total	Sight deposits	Total	for up to and including 1 year	Total	for up to and including 2 years	for 2 years and more 2	Savings deposits 3	Bank savings bonds 4	Fiduciary loans	Total	of which with central counter-parties 5	
	1	2	3	4	5	6	7	8	9	10	11	12	13
	End of year or month *												
2013	3,306,533	1,528,015	1,066,296	323,628	742,668	31,643	711,025	620,017	92,205	33,968	77,839	42,838	57,572
2014	3,339,152	1,630,810	1,011,555	297,255	714,300	34,098	680,202	617,002	79,785	31,612	43,291	22,286	56,288
2015	3,425,860	1,776,341	979,278	284,879	694,399	40,964	653,435	605,370	64,871	30,051	29,105	14,409	72,032
2016	3,532,947	1,898,442	978,830	280,532	698,298	52,021	646,277	596,537	59,138	29,546	41,908	22,901	76,808
2017	3,662,085	2,050,361	969,423	269,118	700,305	62,000	638,305	590,331	51,970	30,303	46,002	22,557	84,234
2018	3,769,144	2,190,314	952,013	260,834	691,179	60,181	630,998	585,612	41,205	34,009	38,772	15,299	77,809
2019	3,890,732	2,348,686	924,422	257,212	667,210	55,823	611,387	581,761	35,863	32,593	29,209	6,320	79,717
2020	4,143,718	2,646,351	900,355	248,720	651,635	51,370	600,265	566,844	30,168	34,552	32,632	3,603	85,409
2020 Apr.	4,015,941	2,488,380	923,617	270,057	653,560	52,774	600,786	570,220	33,724	32,874	41,225	8,594	80,612
May	4,056,158	2,527,209	926,324	276,172	650,152	50,701	599,451	570,048	32,577	33,448	40,044	8,956	83,448
June	4,042,009	2,530,470	910,441	270,357	640,084	47,918	592,166	568,954	32,144	33,498	36,768	9,939	83,918
July	4,074,072	2,553,388	921,644	282,288	639,356	49,670	589,686	567,285	31,755	33,917	41,882	11,138	82,559
Aug.	4,083,983	2,562,508	923,020	279,095	643,925	49,183	594,742	566,966	31,489	34,152	40,826	11,216	81,679
Sep.	4,103,853	2,588,341	917,924	270,359	647,565	51,916	595,649	566,453	31,135	34,442	34,136	7,025	81,026
Oct.	4,143,604	2,623,959	922,890	270,438	652,452	54,797	597,655	566,015	30,740	34,768	32,972	6,605	84,475
Nov.	4,174,267	2,669,484	908,520	256,735	651,785	52,933	598,852	565,860	30,403	34,558	40,255	5,794	85,851
Dec.	4,143,718	2,646,351	900,355	248,720	651,635	51,370	600,265	566,844	30,168	34,552	32,632	3,603	85,409
2021 Jan.	4,184,330	2,687,001	899,696	245,265	654,431	53,587	600,844	567,886	29,747	34,458	39,630	4,296	85,479
Feb.	4,197,080	2,702,634	896,757	240,481	656,276	56,999	599,277	568,795	28,894	34,454	42,749	6,956	84,962
Mar.	4,214,674	2,722,925	895,225	243,439	651,786	54,771	597,015	568,504	28,020	34,534	42,945	6,839	84,830
Apr.	4,231,429	2,745,309	889,593	244,188	645,405	51,194	594,211	568,913	27,614	34,497	49,727	6,858	84,781
May	4,260,307	2,768,944	895,230	248,304	646,926	50,577	596,349	569,360	26,773	34,699	50,814	7,652	84,878
June	4,227,202	2,760,416	871,825	232,406	639,419	50,875	588,544	568,721	26,240	34,679	41,674	5,341	83,993
July	4,256,797	2,797,669	865,002	229,120	635,882	50,778	585,104	568,122	26,004	34,594	49,451	6,751	84,616
Aug.	4,269,442	2,814,858	861,210	224,434	636,776	51,370	585,406	567,575	25,799	34,418	54,722	7,063	86,600
Sep.	4,266,239	2,811,928	861,980	228,730	633,250	50,581	582,669	566,700	25,631	34,177	50,312	6,592	86,156
Oct.	4,309,972	2,834,128	884,348	241,494	642,854	51,926	590,928	566,051	25,445	33,989	53,672	6,446	86,765
Nov.	4,317,843	2,857,237	869,924	227,105	642,819	52,528	590,291	565,770	24,912	33,698	47,433	6,892	88,713
	Changes *												
2014	+ 26,073	+ 99,613	− 58,195	− 27,685	− 30,510	+ 2,197	− 32,707	− 3,015	− 12,330	− 1,811	− 36,579	− 20,552	− 1,304
2015	+ 79,963	+ 142,287	− 35,548	− 13,268	− 22,280	+ 6,250	− 28,530	− 11,632	− 15,144	− 1,641	− 15,709	− 8,192	+ 15,740
2016	+ 108,286	+ 121,426	+ 686	− 2,504	+ 3,190	+ 11,584	− 8,394	− 8,833	− 4,993	− 505	+ 13,107	+ 8,958	+ 4,852
2017	+ 134,859	+ 153,862	− 5,629	− 8,713	+ 3,084	+ 10,009	− 6,925	− 6,206	− 7,168	+ 27	+ 5,441	− 294	+ 7,191
2018	+ 105,727	+ 139,083	− 19,497	− 8,860	− 10,637	− 1,466	− 9,171	− 4,719	− 9,140	+ 3,731	− 7,915	− 7,235	− 6,426
2019	+ 121,753	+ 157,879	− 27,008	− 2,382	− 24,626	− 4,407	− 20,219	− 3,851	− 5,267	− 1,416	− 5,416	− 4,209	+ 1,527
2020	+ 245,146	+ 287,478	− 21,790	− 7,686	− 14,104	− 4,236	− 9,868	− 14,847	− 5,695	+ 1,959	+ 519	− 2,346	+ 5,675
2020 Apr.	+ 29,725	+ 37,002	− 5,931	+ 64	− 5,995	− 1,113	− 4,882	− 672	− 674	+ 228	+ 8,695	+ 16	+ 472
May	+ 29,429	+ 27,150	+ 3,598	+ 6,804	− 3,206	− 2,026	− 1,180	− 172	− 1,147	+ 574	− 628	+ 555	+ 2,839
June	− 13,701	+ 3,292	− 15,466	− 5,624	− 9,842	− 2,774	− 7,068	− 1,094	− 433	+ 50	− 3,114	+ 1,058	+ 470
July	+ 34,396	+ 23,970	+ 12,484	+ 12,905	− 421	+ 1,864	− 2,285	− 1,669	− 389	+ 419	+ 5,672	+ 1,119	− 1,356
Aug.	+ 10,201	+ 9,160	+ 1,556	− 3,070	+ 4,626	− 477	+ 5,103	− 249	− 266	+ 235	− 985	+ 40	− 880
Sep.	+ 19,236	+ 25,530	− 5,427	− 8,978	+ 3,551	+ 2,700	+ 851	− 513	− 354	+ 290	− 6,795	− 4,056	− 654
Oct.	+ 39,426	+ 35,400	+ 4,859	− 1,202	+ 6,061	+ 2,879	+ 3,182	− 438	− 395	+ 326	− 1,247	− 488	+ 3,424
Nov.	+ 32,099	+ 46,299	− 13,708	− 13,278	− 430	− 1,815	+ 1,385	− 155	− 337	− 210	+ 3,137	− 828	+ 1,377
Dec.	− 29,435	− 22,561	− 7,623	− 7,617	− 6	− 1,502	+ 1,496	+ 984	− 235	− 6	− 7,395	− 2,182	− 440
2021 Jan.	+ 39,265	+ 41,221	− 2,577	− 3,751	+ 1,174	+ 2,193	− 1,019	+ 1,042	− 421	− 94	+ 6,841	+ 631	− 578
Feb.	+ 12,454	+ 15,448	− 3,050	− 4,884	+ 1,834	+ 3,408	− 1,574	+ 909	− 853	− 4	+ 3,024	+ 2,605	− 517
Mar.	+ 15,402	+ 19,332	− 2,810	+ 1,998	− 4,808	− 2,379	− 2,429	− 291	− 829	+ 80	− 394	− 253	− 135
Apr.	+ 17,753	+ 23,250	− 5,500	+ 652	− 6,152	− 3,435	− 2,717	+ 409	− 406	− 37	+ 7,264	+ 136	− 47
May	+ 29,238	+ 23,806	+ 5,826	+ 4,266	+ 1,560	− 605	+ 2,165	+ 447	− 841	+ 202	+ 1,139	+ 733	+ 97
June	− 34,642	− 9,080	− 24,390	− 16,752	− 7,638	+ 288	− 7,926	− 639	− 533	− 20	− 9,484	− 2,328	− 888
July	+ 29,485	+ 36,838	− 6,518	− 2,973	− 3,545	− 97	− 3,448	− 599	− 236	− 85	+ 7,730	+ 1,371	+ 768
Aug.	+ 12,076	+ 16,704	− 3,876	− 4,759	+ 883	+ 590	+ 293	− 547	− 205	− 176	+ 5,268	+ 359	+ 1,559
Sep.	− 18	− 468	+ 1,481	+ 4,440	− 2,959	− 773	− 2,186	− 870	− 161	− 241	− 4,653	− 459	− 446
Oct.	+ 43,540	+ 22,183	+ 22,192	+ 12,574	+ 9,618	+ 1,324	+ 8,294	− 649	− 186	− 188	+ 3,293	− 252	+ 609
Nov.	+ 7,023	+ 22,271	− 14,629	− 14,620	− 9	+ 607	− 616	− 281	− 338	− 291	− 6,468	+ 486	+ 1,947

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I Banks (MFIs) in Germany

Deposits and borrowing from domestic non-banks [1]											
		Time deposits [2]							*Memo item*		
				for more than 1 year							
Total	Sight deposits	Total	for up to and including 1 year	Total	for up to and including 2 years	for 2 years and more [2]	Savings deposits [3]	Bank savings bonds [4]	Fiduciary loans	Liabilities arising from repos	Period
14	15	16	17	18	19	20	21	22	23	24	
End of year or month *											
3,048,699	1,409,903	952,009	254,837	697,172	29,687	667,485	610,139	76,648	32,935	5,395	2013
3,118,192	1,517,782	926,655	256,987	669,668	29,378	640,290	607,762	65,993	30,898	1,692	2014
3,224,719	1,673,705	898,434	243,048	655,386	37,280	618,106	596,450	56,130	29,304	541	2015
3,326,746	1,798,172	889,649	232,350	657,299	47,231	610,068	588,509	50,416	28,818	860	2016
3,420,874	1,940,989	853,247	207,649	645,598	57,299	588,299	582,896	43,742	29,990	1,610	2017
3,537,616	2,080,120	841,549	203,370	638,179	56,806	581,373	578,629	37,318	33,872	460	2018
3,660,981	2,236,342	816,227	202,682	613,545	52,712	560,833	575,179	33,233	32,470	182	2019
3,885,189	2,513,033	783,293	188,883	594,410	47,894	546,516	560,578	28,285	34,415	84	2020
3,741,879	2,345,430	801,556	205,997	595,559	48,466	547,093	563,794	31,099	32,750	1,546	2020 Apr.
3,775,334	2,376,280	804,733	214,107	590,626	47,132	543,494	563,635	30,686	33,321	317	May
3,766,304	2,385,305	788,184	206,688	581,496	44,325	537,171	562,559	30,256	33,375	244	June
3,803,429	2,414,001	798,643	215,577	583,066	46,578	536,488	560,917	29,868	33,789	237	July
3,820,801	2,427,673	802,890	214,992	587,898	45,849	542,049	560,633	29,605	34,027	470	Aug.
3,834,215	2,442,808	802,007	210,085	591,922	48,149	543,773	560,149	29,251	34,312	371	Sep.
3,874,081	2,481,406	804,092	207,642	596,450	50,671	545,779	559,726	28,857	34,635	638	Oct.
3,894,342	2,515,322	790,909	196,408	594,501	48,084	546,417	559,593	28,518	34,430	727	Nov.
3,885,189	2,513,033	783,293	188,883	594,410	47,894	546,516	560,578	28,285	34,415	84	Dec.
3,904,519	2,541,952	773,072	181,558	591,514	47,351	544,163	561,630	27,865	34,322	513	2021 Jan.
3,913,659	2,557,466	766,087	174,668	591,419	49,034	542,385	562,591	27,515	34,319	505	Feb.
3,925,807	2,575,160	761,229	175,370	585,859	46,875	538,984	562,329	27,089	34,397	902	Mar.
3,935,655	2,594,569	751,562	168,863	582,699	46,834	535,865	562,754	26,770	34,357	1,028	Apr.
3,956,303	2,620,545	746,230	165,895	580,335	47,256	533,079	563,213	26,315	34,561	731	May
3,936,392	2,612,060	735,656	158,133	577,523	47,411	530,112	562,592	26,084	34,560	961	June
3,964,576	2,645,994	730,691	155,379	575,312	47,733	527,579	562,041	25,850	34,472	1,521	July
3,970,994	2,655,979	727,823	151,169	576,654	48,130	528,524	561,546	25,646	34,306	1,476	Aug.
3,960,281	2,647,935	726,139	152,665	573,474	47,780	525,694	560,719	25,488	34,064	1,636	Sep.
3,989,085	2,664,335	739,341	163,636	575,705	49,146	526,559	560,111	25,298	33,877	1,447	Oct.
4,002,749	2,685,908	732,213	157,048	575,165	49,875	525,290	559,866	24,762	33,587	879	Nov.
Changes *											
+ 69,658	+ 107,944	− 25,344	+ 2,490	− 27,834	− 534	− 27,300	− 2,377	− 10,565	− 1,962	− 3,703	2014
+ 106,497	+ 156,178	− 28,276	− 13,624	− 14,652	+ 7,612	− 22,264	− 11,312	− 10,093	− 1,594	− 1,151	2015
+ 104,737	+ 124,537	− 6,885	− 8,903	+ 2,018	+ 10,206	− 8,188	− 7,941	− 4,974	− 486	+ 319	2016
+ 103,088	+ 142,847	− 27,472	− 24,701	− 2,771	+ 10,068	− 12,839	− 5,613	− 6,674	+ 442	+ 750	2017
+ 117,672	+ 139,271	− 10,783	− 3,469	− 7,314	− 113	− 7,201	− 4,267	− 6,549	+ 3,932	− 1,150	2018
+ 122,516	+ 155,750	− 25,699	− 844	− 24,855	− 4,129	− 20,726	− 3,450	− 4,085	− 1,402	− 278	2019
+ 221,550	+ 273,713	− 32,684	− 14,957	− 17,727	− 4,798	− 12,929	− 14,531	− 4,948	+ 1,945	− 98	2020
+ 25,317	+ 40,669	− 14,020	− 6,820	− 7,200	− 1,596	− 5,604	− 658	− 674	+ 231	+ 910	2020 Apr.
+ 30,455	+ 27,850	+ 3,177	+ 8,110	− 4,933	− 1,334	− 3,599	− 159	− 413	+ 571	− 1,229	May
− 9,030	+ 8,845	− 16,369	− 7,419	− 8,950	− 2,807	− 6,143	− 1,076	− 430	+ 54	− 73	June
+ 37,125	+ 28,696	+ 10,459	+ 8,869	+ 1,590	+ 2,273	− 683	− 1,642	− 388	+ 414	− 7	July
+ 17,372	+ 13,582	+ 4,267	− 585	+ 4,852	− 729	+ 5,581	− 214	− 263	+ 238	+ 233	Aug.
+ 13,414	+ 15,135	− 883	− 4,907	+ 4,024	+ 2,300	+ 1,724	− 484	− 354	+ 285	− 99	Sep.
+ 39,996	+ 38,598	+ 2,215	− 3,503	+ 5,718	+ 2,522	+ 3,196	− 423	− 394	+ 323	+ 267	Oct.
+ 20,473	+ 34,118	− 13,173	− 11,222	− 1,951	− 2,587	+ 636	− 133	− 339	− 205	+ 89	Nov.
− 9,153	− 2,289	− 7,616	− 7,525	− 91	− 190	+ 99	+ 985	− 233	− 15	− 643	Dec.
+ 19,180	+ 28,897	− 10,349	− 7,346	− 3,003	− 552	− 2,451	+ 1,052	− 420	− 93	+ 429	2021 Jan.
+ 9,065	+ 15,436	− 6,982	− 6,890	− 92	+ 1,683	− 1,775	+ 961	− 350	− 3	− 8	Feb.
+ 12,213	+ 17,694	− 4,838	+ 702	− 5,540	− 2,159	− 3,381	− 262	− 381	+ 78	+ 397	Mar.
+ 9,848	+ 19,569	− 9,827	− 6,632	− 3,195	− 46	− 3,149	+ 425	− 319	− 40	+ 126	Apr.
+ 20,648	+ 25,976	− 5,332	− 2,968	− 2,364	+ 422	− 2,786	+ 459	− 455	+ 204	− 297	May
− 19,831	− 8,485	− 10,494	− 7,792	− 2,702	+ 155	− 2,857	− 621	− 231	− 1	+ 230	June
+ 28,184	+ 33,934	− 4,965	− 2,754	− 2,211	+ 322	− 2,533	− 551	− 234	− 88	+ 560	July
+ 6,418	+ 9,985	− 2,868	− 4,210	+ 1,342	+ 397	+ 945	− 495	− 204	− 166	− 45	Aug.
− 6,684	− 5,404	− 300	+ 2,086	− 2,386	− 595	− 1,791	− 822	− 158	− 242	+ 160	Sep.
+ 28,804	+ 16,400	+ 13,202	+ 10,968	+ 2,234	+ 1,341	+ 893	− 608	− 190	− 187	− 189	Oct.
+ 13,725	+ 21,473	− 7,162	− 6,265	− 897	+ 754	− 1,651	− 245	− 341	− 290	− 568	Nov.

savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts. **4** Including liabilities arising from non-negotiable bearer debt securities. **5** Within the meaning of § 1 section 31 KWG.

I Banks (MFIs) in Germany

13 Deposits and borrowing from non-banks (non-MFIs) * (b) By category of banks

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1				
	Total	Sight deposits	Time deposits 2	of which		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans
			Total	for up to and including 1 year	for more than 2 years 2								
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks 5													**End of year or month ***
2020	1,625,327	1,121,486	392,828	158,771	201,312	98,760	12,253	7,984	1,427,583	1,025,603	293,834	108,146	7,895
2021 May	1,682,151	1,175,177	395,082	159,271	202,848	100,208	11,684	8,203	1,453,832	1,071,348	273,419	109,065	8,112
June	1,656,399	1,166,010	378,594	149,376	196,505	100,503	11,292	8,232	1,440,353	1,063,285	267,789	109,279	8,160
July	1,673,290	1,185,375	375,809	148,988	194,666	100,898	11,208	8,155	1,452,455	1,078,392	264,468	109,595	8,081
Aug.	1,682,710	1,194,719	375,634	148,271	195,017	101,240	11,117	7,928	1,453,785	1,081,335	262,581	109,869	7,864
Sep.	1,667,799	1,182,968	372,504	147,709	192,997	101,315	11,012	7,753	1,436,626	1,068,305	258,463	109,858	7,688
Oct.	1,700,059	1,202,478	385,228	150,950	201,474	101,419	10,934	7,497	1,453,129	1,080,220	263,008	109,901	7,433
Nov.	1,701,069	1,208,966	379,949	145,648	201,449	101,600	10,554	7,305	1,456,486	1,084,812	261,963	109,711	7,242
													Changes *
2020	+ 71,454	+103,722	− 28,764	− 3,987	− 17,246	− 1,263	− 2,241	+ 1,165	+ 51,609	+ 91,822	− 37,521	− 2,692	+1,151
2021 May	+ 17,107	+ 13,091	+ 3,748	+ 777	+ 3,681	+ 426	− 158	+ 228	+ 10,993	+ 12,886	− 2,164	+ 271	+ 230
June	− 27,037	− 9,677	− 17,263	− 10,460	− 6,544	+ 295	− 392	+ 29	− 13,509	− 8,063	− 5,660	+ 214	+ 48
July	+ 16,811	+ 18,973	− 2,473	− 68	− 1,847	+ 395	− 84	− 77	+ 12,102	+ 15,107	− 3,321	+ 316	− 79
Aug.	+ 8,882	+ 8,854	− 223	− 758	+ 346	+ 342	− 91	− 227	+ 1,330	+ 2,943	− 1,887	+ 274	− 217
Sep.	− 11,579	− 9,254	− 2,307	− 63	− 1,789	+ 80	− 98	− 175	− 13,130	− 10,390	− 2,734	− 6	− 176
Oct.	+ 32,053	+ 19,506	+ 12,521	+ 3,032	+ 8,479	+ 104	− 78	− 256	+ 16,503	+ 11,915	+ 4,545	+ 43	− 255
Nov.	+ 358	+ 5,661	− 5,299	− 5,520	+ 266	+ 181	− 185	− 192	+ 3,418	+ 4,472	− 1,059	+ 5	− 191
Big banks													**End of year or month ***
2020	806,745	556,866	164,816	81,206	76,003	83,548	1,515	2,159	727,643	513,086	132,149	82,408	2,129
2021 May	834,635	585,775	162,335	82,025	72,118	85,013	1,512	2,514	738,620	534,759	119,948	83,913	2,475
June	821,735	578,444	156,804	76,978	71,250	85,276	1,211	2,477	732,366	530,544	117,636	84,186	2,433
July	830,573	585,461	158,274	78,904	70,636	85,648	1,190	2,405	735,455	535,259	115,651	84,545	2,360
Aug.	834,194	588,939	158,143	78,854	70,200	85,923	1,189	2,312	733,233	534,955	113,442	84,836	2,270
Sep.	822,799	580,487	155,173	76,075	69,795	85,952	1,187	2,224	726,544	528,339	113,331	84,874	2,181
Oct.	836,527	592,150	157,174	77,624	69,400	86,016	1,187	2,105	736,281	537,181	114,141	84,959	2,063
Nov.	831,209	593,868	149,977	70,622	68,582	86,178	1,186	1,958	734,109	536,967	112,013	85,129	1,917
													Changes *
2020	+ 20,146	+ 48,540	− 27,337	− 6,774	− 11,551	− 304	− 753	+ 920	+ 18,294	+ 45,456	− 26,893	− 269	+ 911
2021 May	+ 5,859	+ 5,306	+ 205	+ 876	− 633	+ 349	− 1	+ 96	+ 1,870	+ 1,631	− 114	+ 353	+ 95
June	− 13,502	− 7,574	− 5,890	− 5,396	− 874	+ 263	− 301	− 37	− 6,254	− 4,215	− 2,312	+ 273	− 42
July	+ 8,759	+ 6,976	+ 1,432	+ 1,896	− 622	+ 372	− 21	− 72	+ 3,089	+ 4,715	− 1,985	+ 359	− 73
Aug.	+ 3,610	+ 3,475	− 139	− 63	− 430	+ 275	− 1	− 93	− 2,222	− 304	− 2,209	+ 291	− 90
Sep.	− 11,126	− 8,715	− 2,438	− 2,240	− 405	+ 29	− 2	− 88	− 5,919	− 6,616	+ 659	+ 38	− 89
Oct.	+ 13,630	+ 11,615	+ 1,951	+ 1,507	− 405	+ 64	−	− 119	+ 9,737	+ 8,842	+ 810	+ 85	− 118
Nov.	− 5,872	+ 1,469	− 7,502	− 7,299	− 819	+ 162	− 1	− 147	− 2,172	− 214	− 2,128	+ 170	− 146
Regional banks and other commercial banks													**End of year or month ***
2020	647,752	448,923	173,310	45,307	108,596	14,855	10,664	5,825	556,390	408,578	122,490	25,322	5,766
2021 May	676,088	470,554	180,673	49,018	113,761	14,768	10,093	5,689	568,313	430,529	113,119	24,665	5,637
June	667,193	470,990	171,404	45,828	108,364	14,796	10,003	5,755	564,671	429,046	111,022	24,603	5,727
July	669,638	476,823	168,055	44,353	107,255	14,818	9,942	5,750	569,393	434,223	110,609	24,561	5,721
Aug.	675,961	483,209	168,014	43,643	108,072	14,889	9,849	5,616	574,544	439,273	110,728	24,543	5,594
Sep.	675,743	480,776	170,287	48,074	106,443	14,935	9,745	5,529	565,712	432,619	108,601	24,492	5,507
Oct.	687,850	484,731	178,471	47,769	114,644	14,980	9,668	5,392	569,802	434,227	111,119	24,456	5,370
Nov.	699,623	492,768	182,575	51,154	115,286	14,994	9,286	5,347	578,447	441,601	112,758	24,088	5,325
													Changes *
2020	+ 38,144	+ 46,945	− 6,269	− 1,402	− 5,227	− 1,057	− 1,475	+ 245	+ 24,416	+ 40,019	− 13,090	− 2,513	+ 240
2021 May	+ 11,317	+ 7,493	+ 3,903	+ 275	+ 4,480	+ 77	− 156	+ 132	+ 9,961	+ 11,520	− 1,478	− 81	+ 135
June	− 9,425	+ 237	− 9,600	− 3,321	− 5,592	+ 28	− 90	+ 66	− 3,642	− 1,483	− 2,097	− 62	+ 90
July	+ 2,445	+ 5,483	− 2,999	− 1,125	− 1,109	+ 22	− 61	− 5	+ 4,722	+ 5,177	− 413	− 42	− 6
Aug.	+ 5,821	+ 5,916	− 73	− 730	+ 806	+ 71	− 93	− 134	+ 5,151	+ 5,050	+ 119	− 18	− 127
Sep.	+ 2,985	+ 302	+ 2,729	+ 4,536	− 1,398	+ 51	− 97	− 87	− 5,573	− 4,134	− 1,393	− 46	− 87
Oct.	+ 11,968	+ 3,980	+ 8,020	− 483	+ 8,213	+ 45	− 77	− 137	+ 4,090	+ 1,608	+ 2,518	− 36	− 137
Nov.	+ 11,871	+ 7,595	+ 4,449	+ 3,524	+ 934	+ 14	− 187	− 45	+ 8,706	+ 7,254	+ 1,625	− 173	− 45

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** For building and loan associations: including deposits under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts, see also footnote 2. **4** Including liabilities arising from non-negotiable bearer debt securities. **5** Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

I Banks (MFIs) in Germany

cont`d: 13 Deposits and borrowing from non-banks (non-MFIs) *
(b) By category of banks

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1				
	Total	Sight deposits	Time deposits 2	of which		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bonds 3,4	Memo item Fiduciary loans
			Total	for up to and including 1 year	for more than 2 years 2								
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Branches of foreign banks												**End of year or month ***
2020	170,830	115,697	54,702	32,258	16,713	357	74	–	143,550	103,939	39,195	416	–
2021 May	171,428	118,848	52,074	28,228	16,969	427	79	–	146,899	106,060	40,352	487	–
June	167,471	116,576	50,386	26,570	16,891	431	78	–	143,316	103,695	39,131	490	–
July	173,079	123,091	49,480	25,731	16,775	432	76	–	147,607	108,910	38,208	489	–
Aug.	172,555	122,571	49,477	25,774	16,745	428	79	–	146,008	107,107	38,411	490	–
Sep.	169,257	121,705	47,044	23,560	16,759	428	80	–	144,370	107,347	36,531	492	–
Oct.	175,682	125,597	49,583	25,557	17,430	423	79	–	147,046	108,812	37,748	486	–
Nov.	170,237	122,330	47,397	23,872	17,581	428	82	–	143,930	106,244	37,192	494	–
													Changes *
2020	+ 13,164	+ 8,237	+ 4,842	+ 4,189	– 468	+ 98	– 13	–	+ 8,899	+ 6,347	+ 2,462	+ 90	–
2021 May	– 69	+ 292	– 360	– 374	– 166	–	– 1	–	– 838	– 265	– 572	– 1	–
June	– 4,110	– 2,340	– 1,773	– 1,743	– 78	+ 4	– 1	–	– 3,613	– 2,365	– 1,251	+ 3	–
July	+ 5,607	+ 6,514	– 906	– 839	– 116	+ 1	– 2	–	+ 4,291	+ 5,215	– 923	– 1	–
Aug.	– 549	– 537	– 11	+ 35	– 30	– 4	+ 3	–	– 1,599	– 1,803	+ 203	+ 1	–
Sep.	– 3,438	– 841	– 2,598	– 2,359	+ 14	–	+ 1	–	– 1,638	+ 360	– 2,000	+ 2	–
Oct.	+ 6,455	+ 3,911	+ 2,550	+ 2,008	+ 671	– 5	– 1	–	+ 2,676	+ 1,465	+ 1,217	– 6	–
Nov.	– 5,641	– 3,403	– 2,246	– 1,745	+ 151	+ 5	+ 3	–	– 3,116	– 2,568	– 556	+ 8	–
	Landesbanken												**End of year or month ***
2020	236,133	130,914	99,014	25,722	68,613	6,168	37	7,862	214,864	116,973	91,777	6,114	7,862
2021 May	245,546	146,446	92,923	24,755	65,051	6,157	20	7,795	220,697	131,495	83,113	6,089	7,795
June	238,329	140,635	91,529	23,996	64,260	6,150	15	7,813	213,720	127,503	80,139	6,078	7,813
July	242,682	146,945	89,607	22,658	63,640	6,115	15	7,837	219,016	132,649	80,321	6,046	7,837
Aug.	240,805	146,285	88,435	21,728	63,299	6,072	13	7,868	215,845	129,886	79,955	6,004	7,868
Sep.	250,363	153,314	91,025	24,676	63,299	6,012	12	7,822	223,647	136,453	81,251	5,943	7,822
Oct.	250,985	144,613	100,396	33,657	63,735	5,964	12	7,847	224,887	129,646	89,344	5,897	7,847
Nov.	256,880	150,997	99,986	28,563	68,035	5,885	12	7,851	229,013	134,391	88,802	5,820	7,851
													Changes *
2020	– 4,440	+ 16,438	– 20,283	– 8,227	– 7,957	– 354	– 241	+ 377	– 3,615	+ 15,143	– 18,169	– 589	+ 377
2021 May	+ 1,202	+ 2,234	– 1,028	+ 160	– 1,091	– 4	–	– 33	+ 657	+ 2,006	– 1,345	– 4	– 33
June	– 7,311	– 5,839	– 1,460	– 800	– 816	– 7	– 5	+ 18	– 6,977	– 3,992	– 2,974	– 11	+ 18
July	+ 4,341	+ 6,305	– 1,929	– 1,345	– 620	– 35	–	+ 24	+ 5,296	+ 5,146	+ 182	– 32	+ 24
Aug.	– 1,884	– 661	– 1,178	– 933	– 344	– 43	– 2	+ 31	– 3,171	– 2,763	– 366	– 42	+ 31
Sep.	+ 8,966	+ 7,001	+ 2,026	+ 2,660	– 180	– 60	– 1	– 46	+ 7,277	+ 6,567	+ 771	– 61	– 46
Oct.	+ 180	– 8,699	+ 8,927	+ 8,955	+ 53	– 48	–	+ 25	+ 855	– 6,807	+ 7,708	– 46	+ 25
Nov.	+ 1,078	+ 6,357	– 5,200	– 5,310	– 257	– 79	–	+ 4	– 600	+ 4,739	– 5,262	– 77	+ 4
	Savings banks												**End of year or month ***
2020	1,101,403	787,769	24,057	10,618	12,513	277,342	12,235	51	1,090,588	779,582	23,740	287,266	51
2021 May	1,128,556	815,310	23,749	10,421	12,346	278,458	11,039	77	1,116,658	806,982	22,416	287,260	77
June	1,128,084	815,956	23,066	9,781	12,266	278,167	10,895	81	1,116,675	807,618	22,230	286,827	81
July	1,136,213	823,896	23,733	10,483	12,199	277,842	10,742	80	1,124,038	815,562	22,105	286,371	80
Aug.	1,139,843	828,274	23,411	10,206	12,106	277,539	10,619	83	1,127,967	819,946	22,058	285,963	83
Sep.	1,136,807	825,087	23,974	10,770	12,067	277,234	10,512	84	1,124,420	816,762	22,089	285,569	84
Oct.	1,142,079	831,385	23,287	10,036	12,016	276,990	10,417	88	1,130,396	823,029	22,124	285,243	88
Nov.	1,149,325	838,611	23,438	10,230	12,015	276,977	10,299	87	1,137,489	830,268	22,088	285,133	87
													Changes *
2020	+ 82,264	+ 99,667	– 4,649	– 3,261	– 1,258	– 9,989	– 2,765	+ 24	+ 81,983	+ 99,262	– 4,689	– 12,590	+ 24
2021 May	+ 6,911	+ 7,052	– 103	+ 33	– 132	+ 225	– 263	+ 6	+ 6,752	+ 7,057	– 273	– 32	+ 6
June	– 504	+ 641	– 710	– 666	– 80	– 291	– 144	+ 4	+ 17	+ 636	– 186	– 433	+ 4
July	+ 8,129	+ 7,940	+ 667	+ 702	– 67	– 325	– 153	– 1	+ 7,363	+ 7,944	– 125	– 456	– 1
Aug.	+ 3,624	+ 4,377	– 327	– 282	– 93	– 303	– 123	+ 3	+ 3,929	+ 4,384	– 47	– 408	+ 3
Sep.	– 3,051	– 3,191	+ 552	+ 554	– 39	– 305	– 107	+ 1	– 3,547	– 3,184	+ 31	– 394	+ 1
Oct.	+ 5,279	+ 6,298	– 680	– 727	– 51	– 244	– 95	+ 4	+ 5,976	+ 6,267	+ 35	– 326	+ 4
Nov.	+ 7,233	+ 7,221	+ 143	+ 187	– 1	– 13	– 118	– 1	+ 7,093	+ 7,239	– 36	– 110	– 1

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I Banks (MFIs) in Germany

cont`d: 13 Deposits and borrowing from non-banks (non-MFIs) *
(b) By category of banks

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1				
	Total	Sight deposits	Time deposits 2	of which		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans
			Total	for up to and including 1 year	for more than 2 years 2								
	1	2	3	4	5	6	7	8	9	10	11	12	13
Credit cooperatives													**End of year or month ***
2020	790,831	560,975	41,729	28,769	9,909	184,134	3,993	228	783,964	555,802	41,502	186,660	190
2021 May	809,821	579,691	42,243	28,762	10,021	184,084	3,803	225	802,689	574,232	42,020	186,437	188
June	811,591	582,088	42,244	28,260	10,217	183,445	3,814	221	804,282	576,433	42,034	185,815	184
July	817,889	589,269	41,996	27,951	10,112	182,811	3,813	221	810,678	583,689	41,789	185,200	184
Aug.	822,149	594,010	42,047	27,756	10,232	182,267	3,825	230	815,049	588,520	41,852	184,677	193
Sep.	821,020	593,072	42,396	27,838	10,343	181,682	3,870	225	813,825	587,458	42,209	184,158	188
Oct.	826,198	598,928	42,195	27,421	10,424	181,219	3,856	224	819,082	593,386	42,010	183,686	187
Nov.	830,519	602,972	42,877	27,334	10,974	180,849	3,821	223	823,497	597,518	42,697	183,282	186
													Changes *
2020	+ 55,990	+ 63,390	− 3,634	− 3,211	− 517	− 3,262	− 504	− 13	+ 56,003	+ 63,189	− 3,501	− 3,685	− 12
2021 May	+ 4,666	+ 4,353	+ 552	+ 277	+ 77	− 203	− 36	− 1	+ 4,498	+ 4,174	+ 558	− 234	− 1
June	+ 1,874	+ 2,391	+ 111	− 502	+ 306	− 639	+ 11	− 4	+ 1,703	+ 2,201	+ 124	− 622	− 4
July	+ 6,298	+ 7,181	− 248	− 309	− 105	− 634	− 1	−	+ 6,396	+ 7,256	− 245	− 615	−
Aug.	+ 4,259	+ 4,740	+ 51	− 195	+ 120	− 544	+ 12	+ 9	+ 4,371	+ 4,831	+ 63	− 523	+ 9
Sep.	− 1,132	− 941	+ 349	+ 82	+ 111	− 585	+ 45	− 5	− 1,224	− 1,062	+ 357	− 519	− 5
Oct.	+ 5,178	+ 5,856	− 201	− 397	+ 61	− 463	− 14	− 1	+ 5,257	+ 5,928	− 199	− 472	− 1
Nov.	+ 4,317	+ 4,060	+ 662	+ 41	+ 302	− 370	− 35	− 1	+ 4,415	+ 4,152	+ 667	− 404	− 1
Mortgage banks													**End of year or month ***
2020	64,359	2,058	62,301	4,478	56,709	−	.	−	63,510	1,819	61,691	−	−
2021 May	60,711	2,063	58,648	3,508	53,979	−	.	−	59,643	1,561	58,082	−	−
June	60,969	2,390	58,579	3,936	53,487	−	.	−	59,855	2,024	57,831	−	−
July	60,684	1,933	58,751	4,090	53,292	−	.	−	59,538	1,678	57,860	−	−
Aug.	60,159	1,959	58,200	3,896	52,826	−	.	−	59,046	1,537	57,509	−	−
Sep.	59,450	1,946	57,504	4,057	52,019	−	.	−	58,494	1,534	56,960	−	−
Oct.	59,312	1,909	57,403	4,476	51,369	−	.	−	58,375	1,704	56,671	−	−
Nov.	53,775	2,020	51,755	4,066	46,134	−	.	−	52,760	1,499	51,261	−	−
													Changes *
2020	− 4,393	− 336	− 4,057	+ 1,563	− 5,387	−	.	−	− 4,200	− 258	− 3,942	−	−
2021 May	− 622	+ 343	− 965	− 475	− 477	−	.	−	− 538	+ 63	− 601	−	−
June	+ 257	+ 327	− 70	+ 428	− 493	−	.	−	+ 212	+ 463	− 251	−	−
July	− 285	− 457	+ 172	+ 154	− 195	−	.	−	− 317	− 346	+ 29	−	−
Aug.	− 525	+ 26	− 551	− 194	− 466	−	.	−	− 492	− 141	− 351	−	−
Sep.	− 185	− 13	− 172	+ 161	− 303	−	.	−	− 27	− 3	− 24	−	−
Oct.	+ 307	− 37	+ 344	+ 419	− 215	−	.	−	+ 266	+ 170	+ 96	−	−
Nov.	− 776	+ 118	− 894	− 210	− 697	−	.	−	− 889	− 199	− 690	−	−
Building and loan associations													**End of year or month ***
2020	189,817	3,296	186,005	1,160	184,541	440	76	16	188,870	3,283	185,074	513	16
2021 May	191,835	3,404	187,915	1,334	186,263	453	63	14	190,125	3,388	186,224	513	14
June	191,926	3,600	187,810	1,376	186,108	456	60	14	190,221	3,583	186,125	513	14
July	191,692	3,473	187,701	1,475	185,879	456	62	13	189,990	3,456	186,019	515	13
Aug.	191,816	3,451	187,847	1,493	185,992	457	61	13	190,116	3,433	186,168	515	13
Sep.	191,984	3,514	187,952	1,438	186,140	457	61	13	190,285	3,496	186,274	515	13
Oct.	192,082	3,544	188,017	1,515	186,134	459	62	13	190,384	3,525	186,341	518	13
Nov.	192,056	3,679	187,856	1,593	185,904	459	62	12	190,362	3,658	186,186	518	12
													Changes *
2020	+ 308	+ 148	+ 146	− 1,219	+ 1,490	+ 21	− 7	− 2	+ 302	+ 147	+ 141	+ 14	− 2
2021 May	+ 284	− 21	+ 302	+ 99	+ 190	+ 3	−	−	+ 279	− 21	+ 297	+ 3	−
June	+ 91	+ 196	− 105	+ 42	− 155	+ 3	− 3	−	+ 96	+ 195	− 99	−	−
July	− 234	− 127	− 109	+ 99	− 229	−	+ 2	− 1	− 231	− 127	− 106	+ 2	− 1
Aug.	+ 124	− 22	+ 146	+ 18	+ 113	+ 1	− 1	−	+ 126	− 23	+ 149	−	−
Sep.	+ 168	+ 63	+ 105	− 55	+ 148	−	−	−	+ 169	+ 63	+ 106	−	−
Oct.	+ 98	+ 30	+ 65	+ 77	− 6	+ 2	+ 1	−	+ 99	+ 29	+ 67	+ 3	−
Nov.	− 26	+ 135	− 161	+ 78	− 230	−	−	− 1	− 22	+ 133	− 155	−	− 1

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I Banks (MFIs) in Germany

cont`d: 13 Deposits and borrowing from non-banks (non-MFIs) *
(b) By category of banks

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1				
	Total	Sight deposits	Time deposits 2	of which		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bonds 3,4	Memo item Fiduciary loans
			Total	for up to and including 1 year	for more than 2 years 2								
	1	2	3	4	5	6	7	8	9	10	11	12	13
Banks with special, development and other central support tasks													**End of year or month ***
2020	135,848	39,853	94,421	19,202	66,668	–	.	18,411	115,810	29,971	85,675	164	18,401
2021 May	141,687	46,853	94,670	20,253	65,841	–	.	18,385	112,659	31,539	80,956	164	18,375
June	139,904	49,737	90,003	15,681	65,701	–	.	18,318	111,286	31,614	79,508	164	18,308
July	134,347	46,778	87,405	13,475	65,316	–	.	18,288	108,861	30,568	78,129	164	18,277
Aug.	131,960	46,160	85,636	11,084	65,934	–	.	18,296	109,186	31,322	77,700	164	18,285
Sep.	138,816	52,027	86,625	12,242	65,804	–	.	18,280	112,984	33,927	78,893	164	18,269
Oct.	139,257	51,271	87,822	13,439	65,776	–	.	18,320	112,832	32,825	79,843	164	18,309
Nov.	134,219	49,992	84,063	9,671	65,780	–	.	18,220	113,142	33,762	79,216	164	18,209
													Changes *
2020	+ 43,963	+ 4,449	+ 39,451	+ 10,656	+ 21,007	–	.	+ 408	+ 39,468	+ 4,408	+ 34,997	+ 63	+ 407
2021 May	– 310	– 3,246	+ 3,320	+ 3,395	– 83	–	.	+ 2	– 1,993	– 189	– 1,804	–	+ 2
June	– 2,012	+ 2,881	– 4,893	– 4,794	– 144	–	.	– 67	– 1,373	+ 75	– 1,448	–	– 67
July	– 5,575	– 2,977	– 2,598	– 2,206	– 385	–	.	– 30	– 2,425	– 1,046	– 1,379	–	– 31
Aug.	– 2,404	– 610	– 1,794	– 2,415	+ 617	–	.	+ 8	+ 325	+ 754	– 429	–	+ 8
Sep.	+ 6,795	+ 5,867	+ 928	+ 1,101	– 134	–	.	– 16	+ 3,798	+ 2,605	+ 1,193	–	– 16
Oct.	+ 445	– 771	+ 1,216	+ 1,215	– 27	–	.	+ 40	– 152	– 1,102	+ 950	–	+ 40
Nov.	– 5,161	– 1,281	– 3,880	– 3,886	+ 1	–	.	– 100	+ 310	+ 937	– 627	–	– 100
Memo item: Foreign banks													**End of year or month ***
2020	626,884	460,480	143,656	67,453	64,950	19,038	3,710	9	549,308	418,212	108,703	22,393	16
2021 May	633,292	477,081	133,457	54,411	65,590	19,418	3,336	8	564,313	436,155	105,755	22,403	14
June	629,717	476,067	130,803	52,383	65,073	19,574	3,273	7	557,236	431,423	103,319	22,494	14
July	638,242	485,032	130,090	52,042	65,052	19,896	3,224	–	563,932	439,112	102,052	22,768	13
Aug.	642,278	486,211	132,867	53,487	66,522	20,048	3,152	–	564,378	437,852	103,673	22,853	13
Sep.	641,346	487,717	130,418	51,690	66,264	20,123	3,088	–	561,598	438,034	100,696	22,868	13
Oct.	659,786	494,634	141,920	53,833	75,323	20,204	3,028	–	564,868	437,745	104,237	22,886	13
Nov.	658,332	496,213	138,892	50,252	76,489	20,284	2,943	–	563,910	438,860	102,167	22,883	12
													Changes *
2020	+ 45,097	+ 37,178	+ 9,766	+ 12,826	– 2,577	– 527	– 1,320	– 6	+ 33,124	+ 35,957	– 1,021	– 1,812	– 2
2021 May	+ 4,916	+ 6,129	– 1,288	– 652	– 710	+ 147	– 72	– 8	+ 4,848	+ 6,617	– 1,847	+ 78	–
June	– 4,194	– 1,277	– 3,010	– 2,224	– 674	+ 156	– 63	– 1	– 7,107	– 4,732	– 2,466	+ 91	–
July	+ 8,521	+ 8,961	– 713	– 341	– 21	+ 322	– 49	– 7	+ 6,696	+ 7,689	– 1,267	+ 274	– 1
Aug.	+ 3,943	+ 1,118	+ 2,745	+ 1,421	+ 1,463	+ 152	– 72	–	+ 446	– 1,260	+ 1,621	+ 85	–
Sep.	– 1,403	+ 1,292	– 2,706	– 2,008	– 280	+ 75	– 64	–	– 2,780	+ 302	– 3,097	+ 15	–
Oct.	+ 18,525	+ 6,968	+ 11,536	+ 2,171	+ 9,064	+ 81	– 60	–	+ 3,270	– 289	+ 3,541	+ 18	–
Nov.	– 1,650	+ 1,443	– 3,088	– 3,641	+ 1,166	+ 80	– 85	–	– 958	+ 1,115	– 2,070	– 3	– 1

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** For building and loan associations: including deposits under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts, see also footnote 2. **4** Including liabilities arising from non-negotiable bearer debt securities.

I Banks (MFIs) in Germany

14 Deposits and borrowing from domestic enterprises, households and government * (a) Total

€ million

Period	Deposits and borrowing [1]									Memo item
			Time deposits [2]							
					for more than 1 year					
	Total	Sight deposits	Total	for up to and including 1 year	Total	for up to and including 2 years	for more than 2 years [2]	Savings deposits [3]	Bank savings bonds [4]	Fiduciary loans
	1	2	3	4	5	6	7	8	9	10
	Domestic enterprises and households									**End of year or month ***
2018	3,318,733	2,017,416	693,300	135,442	557,858	28,283	529,575	574,917	33,100	8,596
2019	3,423,883	2,161,612	661,365	126,692	534,673	26,630	508,043	571,816	29,090	7,765
2020	3,655,652	2,432,948	640,279	129,326	510,953	27,019	483,934	557,855	24,570	8,974
2021 Feb.	3,689,238	2,476,719	628,764	121,105	507,659	26,601	481,058	559,889	23,866	9,020
Mar.	3,711,397	2,498,388	629,785	124,134	505,651	26,984	478,667	559,682	23,542	9,061
Apr.	3,721,945	2,514,056	624,528	121,091	503,437	27,054	476,383	560,130	23,231	9,006
May	3,737,936	2,532,118	622,432	120,094	502,338	27,457	474,881	560,578	22,808	9,234
June	3,727,356	2,530,540	614,188	114,311	499,877	27,090	472,787	559,992	22,636	9,335
July	3,752,795	2,559,444	611,444	113,791	497,653	27,101	470,552	559,459	22,448	9,256
Aug.	3,763,071	2,571,881	609,961	112,340	497,621	26,968	470,653	558,951	22,278	9,050
Sep.	3,749,446	2,563,135	605,998	110,500	495,498	26,986	468,512	558,180	22,133	8,887
Oct.	3,775,138	2,579,164	616,401	120,166	496,235	26,959	469,276	557,605	21,968	8,655
Nov.	3,789,025	2,599,850	610,370	115,774	494,596	26,270	468,326	557,381	21,424	8,492
										Changes *
2019	+ 105,381	+ 143,959	− 31,512	− 8,626	− 22,886	− 1,528	− 21,358	− 3,071	− 3,995	− 831
2020	+ 228,486	+ 268,023	− 21,056	+ 1,500	− 22,556	+ 464	− 23,020	− 13,891	− 4,590	+ 1,209
2021 Feb.	+ 8,752	+ 12,142	− 4,013	− 2,648	− 1,365	+ 45	− 1,410	+ 956	− 333	− 20
Mar.	+ 22,214	+ 21,669	+ 1,041	+ 3,029	− 1,988	+ 383	− 2,371	− 207	− 289	+ 41
Apr.	+ 10,548	+ 15,828	− 5,417	− 3,168	− 2,249	+ 65	− 2,314	+ 448	− 311	− 55
May	+ 15,991	+ 18,062	− 2,096	− 997	− 1,099	+ 403	− 1,502	+ 448	− 423	+ 228
June	− 10,500	− 1,578	− 8,164	− 5,813	− 2,351	− 367	− 1,984	− 586	− 172	+ 101
July	+ 25,439	+ 28,904	− 2,744	− 520	− 2,224	+ 11	− 2,235	− 533	− 188	− 79
Aug.	+ 10,276	+ 12,437	− 1,483	− 1,451	− 32	− 133	+ 101	− 508	− 170	− 206
Sep.	− 10,991	− 7,225	− 2,855	− 1,133	− 1,722	− 243	− 1,479	− 766	− 145	− 163
Oct.	+ 25,655	+ 16,049	+ 10,346	+ 9,679	+ 667	− 27	+ 694	− 575	− 165	− 232
Nov.	+ 13,928	+ 20,586	− 6,083	− 4,109	− 1,974	− 694	− 1,280	− 224	− 351	− 163
	Domestic government									**End of year or month ***
2018	218,883	62,704	148,249	67,928	80,321	28,523	51,798	3,712	4,218	25,276
2019	237,098	74,730	154,862	75,990	78,872	26,082	52,790	3,363	4,143	24,705
2020	229,537	80,085	143,014	59,557	83,457	20,875	62,582	2,723	3,715	25,441
2021 Feb.	224,421	80,747	137,323	53,563	83,760	22,433	61,327	2,702	3,649	25,299
Mar.	214,410	76,772	131,444	51,236	80,208	19,891	60,317	2,647	3,547	25,336
Apr.	213,710	80,513	127,034	47,772	79,262	19,780	59,482	2,624	3,539	25,351
May	218,367	88,427	123,798	45,801	77,997	19,799	58,198	2,635	3,507	25,327
June	209,036	81,520	121,468	43,822	77,646	20,321	57,325	2,600	3,448	25,225
July	211,781	86,550	119,247	41,588	77,659	20,632	57,027	2,582	3,402	25,216
Aug.	207,923	84,098	117,862	38,829	79,033	21,162	57,871	2,595	3,368	25,256
Sep.	210,835	84,800	120,141	42,165	77,976	20,794	57,182	2,539	3,355	25,177
Oct.	213,947	85,171	122,940	43,470	79,470	22,187	57,283	2,506	3,330	25,222
Nov.	213,724	86,058	121,843	41,274	80,569	23,605	56,964	2,485	3,338	25,095
										Changes *
2019	+ 17,135	+ 11,791	+ 5,813	+ 7,782	− 1,969	− 2,601	+ 632	− 379	− 90	− 571
2020	− 6,936	+ 5,690	− 11,628	− 16,457	+ 4,829	− 5,262	+ 10,091	− 640	− 358	+ 736
2021 Feb.	+ 313	+ 3,294	− 2,969	− 4,242	+ 1,273	+ 1,638	− 365	+ 5	− 17	+ 17
Mar.	− 10,001	− 3,975	− 5,879	− 2,327	− 3,552	− 2,542	− 1,010	− 55	− 92	+ 37
Apr.	− 700	+ 3,741	− 4,410	− 3,464	− 946	− 111	− 835	− 23	− 8	+ 15
May	+ 4,657	+ 7,914	− 3,236	− 1,971	− 1,265	+ 19	− 1,284	+ 11	− 32	− 24
June	− 9,331	− 6,907	− 2,330	− 1,979	− 351	+ 522	− 873	− 35	− 59	− 102
July	+ 2,745	+ 5,030	− 2,221	− 2,234	+ 13	+ 311	− 298	− 18	− 46	− 9
Aug.	− 3,858	− 2,452	− 1,385	− 2,759	+ 1,374	+ 530	+ 844	+ 13	− 34	+ 40
Sep.	+ 4,307	+ 1,821	+ 2,555	+ 3,219	− 664	− 352	− 312	− 56	− 13	− 79
Oct.	+ 3,149	+ 351	+ 2,856	+ 1,289	+ 1,567	+ 1,368	+ 199	− 33	− 25	+ 45
Nov.	− 203	+ 887	− 1,079	− 2,156	+ 1,077	+ 1,448	− 371	− 21	+ 10	− 127

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I Banks (MFIs) in Germany

14 Deposits and borrowing from domestic enterprises, households and government *
(b) By category of banks

€ million

Period	Deposits and borrowing from domestic enterprises and households 1						Deposits and borrowing from domestic government 1						
		of which							Time deposits 2				
			Time deposits 2							of which			
	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4	Total	Memo item Fiduciary loans	Sight deposits	for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4	Memo item Fiduciary loans by domestic non-banks, total
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks 5													End of year or month *
2020	1,352,857	1,002,386	244,656	85,103	137,737	105,815	74,726	23,217	49,178	26,580	14,950	2,331	7,895
2021 Aug.	1,390,886	1,057,162	226,036	72,244	131,695	107,688	62,899	24,173	36,545	17,056	11,937	2,181	7,864
Sep.	1,376,682	1,046,752	222,237	69,703	130,019	107,693	59,944	21,553	36,226	17,738	11,465	2,165	7,688
Oct.	1,389,278	1,055,262	226,268	72,366	131,360	107,748	63,851	24,958	36,740	17,468	11,267	2,153	7,433
Nov.	1,394,230	1,060,948	225,685	72,718	130,962	107,597	62,256	23,864	36,278	16,563	11,018	2,114	7,242
													Changes *
2020	+ 80,758	+ 90,059	− 6,866	+ 3,654	− 11,098	− 2,435	− 29,149	+ 1,763	− 30,655	− 11,911	− 9,941	− 257	+1,151
2021 Aug.	+ 2,052	+ 2,885	− 1,135	− 2,103	+ 1,125	+ 302	− 722	+ 58	− 752	− 805	− 146	− 28	− 217
Sep.	− 11,500	− 8,889	− 2,621	− 1,754	− 1,024	+ 10	− 1,630	− 1,501	− 113	+ 750	− 425	− 16	− 176
Oct.	+ 12,616	+ 8,530	+ 4,031	+ 2,663	+ 1,341	+ 55	+ 3,887	+ 3,385	+ 514	− 270	− 198	− 12	− 255
Nov.	+ 4,993	+ 5,566	− 615	+ 547	− 550	+ 42	− 1,575	− 1,094	− 444	− 905	− 231	− 37	− 191
Big banks													End of year or month *
2020	683,864	495,272	106,557	32,735	68,272	82,035	43,779	17,814	25,592	17,698	6,032	373	2,129
2021 Aug.	694,244	515,592	94,235	24,995	63,491	84,417	38,989	19,363	19,207	11,183	5,043	419	2,270
Sep.	687,921	510,363	93,093	24,302	63,143	84,465	38,623	17,976	20,238	11,981	4,959	409	2,181
Oct.	693,946	515,694	93,696	25,081	62,774	84,556	42,335	21,487	20,445	11,511	4,947	403	2,063
Nov.	693,898	517,055	92,118	23,736	62,151	84,725	40,211	19,912	19,895	10,838	4,819	404	1,917
													Changes *
2020	+ 37,796	+ 42,705	− 4,641	+ 2,803	− 5,489	− 268	− 19,502	+ 2,751	− 22,252	− 9,160	− 6,259	− 1	+ 911
2021 Aug.	− 2,219	− 230	− 2,278	− 1,826	− 443	+ 289	− 3	− 74	+ 69	− 171	+ 5	+ 2	− 90
Sep.	− 5,553	− 5,229	− 372	+ 77	− 348	+ 48	− 366	− 1,387	+ 1,031	+ 798	− 84	− 10	− 89
Oct.	+ 6,025	+ 5,331	+ 603	+ 779	− 369	+ 91	+ 3,712	+ 3,511	+ 207	− 470	− 12	− 6	− 118
Nov.	− 48	+ 1,361	− 1,578	− 1,345	− 623	+ 169	− 2,124	− 1,575	− 550	− 673	− 128	+ 1	− 146
Regional banks and other commercial banks													End of year or month *
2020	527,810	403,274	101,169	29,545	60,049	23,367	28,580	5,304	21,321	8,340	7,804	1,955	5,766
2021 Aug.	553,210	434,598	95,828	27,046	58,189	22,784	21,334	4,675	14,900	5,369	5,739	1,759	5,594
Sep.	546,613	429,148	94,726	26,853	56,765	22,739	19,099	3,471	13,875	5,359	5,378	1,753	5,507
Oct.	550,620	430,883	97,028	27,033	58,816	22,709	19,182	3,344	14,091	5,554	5,215	1,747	5,370
Nov.	558,684	437,888	98,415	28,844	58,945	22,381	19,763	3,713	14,343	5,438	5,066	1,707	5,325
													Changes *
2020	+ 34,034	+ 40,823	− 4,531	− 154	− 6,264	− 2,258	− 9,618	− 804	− 8,559	− 2,757	− 3,643	− 255	+ 240
2021 Aug.	+ 5,924	+ 4,931	+ 981	− 468	+ 1,536	+ 12	− 773	+ 119	− 862	− 629	− 152	− 30	− 127
Sep.	− 4,663	− 4,049	− 574	− 76	− 772	− 40	− 910	− 85	− 819	+ 58	− 314	− 6	− 87
Oct.	+ 4,027	+ 1,755	+ 2,302	+ 180	+ 2,051	− 30	+ 63	− 147	+ 216	+ 195	− 163	− 6	− 137
Nov.	+ 8,105	+ 6,885	+ 1,355	+ 2,006	− 23	− 135	+ 601	+ 369	+ 270	− 116	− 131	− 38	− 45
Branches of foreign banks													End of year or month *
2020	141,183	103,840	36,930	22,823	9,416	413	2,367	99	2,265	542	1,114	3	–
2021 Aug.	143,432	106,972	35,973	20,203	10,015	487	2,576	135	2,438	504	1,155	3	–
Sep.	142,148	107,241	34,418	18,548	10,111	489	2,222	106	2,113	398	1,128	3	–
Oct.	144,712	108,685	35,544	20,252	9,770	483	2,334	127	2,204	403	1,105	3	–
Nov.	141,648	106,005	35,152	20,138	9,866	491	2,282	239	2,040	287	1,133	3	–
													Changes *
2020	+ 8,928	+ 6,531	+ 2,306	+ 1,005	+ 655	+ 91	− 29	− 184	+ 156	+ 6	− 39	− 1	–
2021 Aug.	+ 143,432	+106,972	+ 35,973	+ 20,203	+ 10,015	+ 487	+ 2,576	+ 135	+ 2,438	+ 504	+ 1,155	+ 3	–
Sep.	+ 142,148	+107,241	+ 34,418	+ 18,548	+ 10,111	+ 489	+ 2,222	+ 106	+ 2,113	+ 398	+ 1,128	+ 3	–
Oct.	+ 144,712	+108,685	+ 35,544	+ 20,252	+ 9,770	+ 483	+ 2,334	+ 127	+ 2,204	+ 403	+ 1,105	+ 3	–
Nov.	+ 141,648	+106,005	+ 35,152	+ 20,138	+ 9,866	+ 491	+ 2,282	+ 239	+ 2,040	+ 287	+ 1,133	+ 3	–

For footnotes * and 1 to 4, see under (a) Total, above. **5** Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

I Banks (MFIs) in Germany

cont`d: 14 Deposits and borrowing from domestic enterprises, households and government * (b) By category of banks

€ million

Period	Deposits and borrowing from domestic enterprises and households [1]						Deposits and borrowing from domestic government [1]						
		of which							Time deposits [2]				
			Time deposits [2]							*of which*			
	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years [2]	Savings deposits and bank savings bonds [3, 4]	Total	Memo item Fiduciary loans	Sight deposits	for up to and including 1 year	for more than 2 years [2]	Savings deposits and bank savings bonds [3, 4]	Memo item Fiduciary loans by domestic non-banks, total
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of year or month ***
2020	184,292	107,523	70,695	10,925	58,266	6,074	30,572	9,450	21,082	9,976	8,061	40	7,862
2021 Aug.	192,370	118,906	67,485	11,252	55,335	5,979	23,475	10,980	12,470	4,348	6,098	25	7,868
Sep.	194,096	120,691	67,480	11,945	55,058	5,925	29,551	15,762	13,771	5,279	6,401	18	7,822
Oct.	196,760	117,294	73,587	18,139	55,001	5,879	28,127	12,352	15,757	6,925	6,755	18	7,847
Nov.	202,620	123,163	73,655	14,510	58,689	5,802	26,393	11,228	15,147	5,396	7,307	18	7,851
													Changes *
2020	+ 13,677	+ 17,189	− 3,007	+ 2,089	− 4,467	− 505	− 17,292	− 2,046	− 15,162	− 8,914	− 2,813	− 84	+ 377
2021 Aug.	+ 3,091	+ 2,893	+ 240	+ 623	− 339	− 42	− 6,262	− 5,656	− 606	− 702	− 4	−	+ 31
Sep.	+ 1,606	+ 1,785	− 125	+ 613	− 317	− 54	+ 5,671	+ 4,782	+ 896	+ 746	+ 178	− 7	− 46
Oct.	+ 2,425	− 3,397	+ 5,868	+ 6,187	− 282	− 46	− 1,570	− 3,410	+ 1,840	+ 1,630	+ 252	−	+ 25
Nov.	+ 2,320	+ 5,863	− 3,466	− 3,629	+ 157	− 77	− 2,920	− 1,124	− 1,796	− 1,729	− 421	−	+ 4
Savings banks													**End of year or month ***
2020	1,049,271	746,215	18,959	7,288	11,198	284,097	41,317	33,367	4,781	3,117	1,253	3,169	51
2021 Aug.	1,086,565	786,317	17,164	6,002	10,809	283,084	41,402	33,629	4,894	2,956	1,234	2,879	83
Sep.	1,084,105	784,383	17,000	5,879	10,768	282,722	40,315	32,379	5,089	3,111	1,236	2,847	84
Oct.	1,089,811	790,438	16,944	5,895	10,723	282,429	40,585	32,591	5,180	3,069	1,231	2,814	88
Nov.	1,094,327	795,162	16,830	5,822	10,723	282,335	43,162	35,106	5,258	3,121	1,230	2,798	87
													Changes *
2020	+ 78,536	+ 94,017	− 3,323	− 2,292	− 1,053	− 12,158	+ 3,447	+ 5,245	− 1,366	− 965	− 211	− 432	+ 24
2021 Aug.	+ 1,597	+ 2,182	− 174	− 95	− 93	− 411	+ 2,332	+ 2,202	+ 127	+ 94	−	+ 3	+ 3
Sep.	− 2,460	− 1,934	− 164	− 123	− 41	− 362	− 1,087	− 1,250	+ 195	+ 155	+ 2	− 32	+ 1
Oct.	+ 5,706	+ 6,055	− 56	+ 16	− 45	− 293	+ 270	+ 212	+ 91	− 42	− 5	− 33	+ 4
Nov.	+ 4,516	+ 4,724	− 114	− 73	−	− 94	+ 2,577	+ 2,515	+ 78	+ 52	− 1	− 16	− 1
Credit cooperatives													**End of year or month ***
2020	764,101	547,804	30,522	20,050	8,461	185,775	19,863	7,998	10,980	8,544	1,408	885	190
2021 Aug.	792,638	579,881	28,943	18,018	8,608	183,814	22,411	8,639	12,909	9,578	1,595	863	193
Sep.	791,539	579,361	28,869	17,847	8,664	183,309	22,286	8,097	13,340	9,838	1,651	849	188
Oct.	796,494	585,125	28,519	17,526	8,620	182,850	22,588	8,261	13,491	9,746	1,773	836	187
Nov.	799,125	588,466	28,255	17,170	8,844	182,404	24,372	9,052	14,442	10,020	2,099	878	186
													Changes *
2020	+ 55,284	+ 61,892	− 3,148	− 2,914	− 528	− 3,460	+ 719	+ 1,297	− 353	− 185	+ 17	− 225	− 12
2021 Aug.	+ 3,120	+ 3,810	− 164	− 321	+ 115	− 526	+ 1,251	+ 1,021	+ 227	+ 133	+ 10	+ 3	+ 9
Sep.	− 1,099	− 520	− 74	− 171	+ 56	− 505	− 125	− 542	+ 431	+ 260	+ 56	− 14	− 5
Oct.	+ 4,955	+ 5,764	− 350	− 301	− 64	− 459	+ 302	+ 164	+ 151	− 92	+ 122	− 13	− 1
Nov.	+ 2,631	+ 3,361	− 284	− 268	+ 46	− 446	+ 1,784	+ 791	+ 951	+ 314	+ 256	+ 42	− 1
Mortgage banks													**End of year or month ***
2020	55,439	1,588	53,851	1,325	51,725	−	8,071	231	7,840	2,948	4,580	−	−
2021 Aug.	52,592	1,528	51,064	1,480	48,649	−	6,454	9	6,445	2,135	3,768	−	−
Sep.	52,310	1,523	50,787	1,482	48,391	−	6,184	11	6,173	2,444	3,216	−	−
Oct.	52,022	1,697	50,325	1,462	47,960	−	6,353	7	6,346	2,631	3,061	−	−
Nov.	47,592	1,492	46,100	1,442	43,745	−	5,168	7	5,161	2,442	2,078	−	−
													Changes *
2020	− 4,669	− 249	− 4,420	+ 521	− 5,218	−	+ 469	− 9	+ 478	+ 937	− 73	−	−
2021 Aug.	− 543	− 140	− 403	+ 42	− 450	−	+ 51	− 1	+ 52	− 36	− 16	−	−
Sep.	− 232	− 5	− 227	+ 2	− 208	−	+ 205	+ 2	+ 203	+ 309	− 97	−	−
Oct.	− 56	+ 174	− 230	− 20	− 206	−	+ 322	− 4	+ 326	+ 187	− 5	−	−
Nov.	− 890	− 199	− 691	− 20	− 684	−	+ 1	−	+ 1	+ 11	− 10	−	−

For footnotes * and 1 to 4, see under (a) Total, above.

I Banks (MFIs) in Germany

cont`d: 14 Deposits and borrowing from domestic enterprises, households and government * (b) By category of banks

€ million

Period	Deposits and borrowing from domestic enterprises and households [1]						Deposits and borrowing from domestic government [1]						Memo item Fiduciary loans by domestic non-banks, total
		of which							Time deposits [2]				
			Time deposits [2]							*of which*			
	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years [2]	Savings deposits and bank savings bonds [3, 4]	Total	Memo item Fiduciary loans	Sight deposits	for up to and including 1 year	for more than 2 years [2]	Savings deposits and bank savings bonds [3, 4]	
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													**End of year or month ***
2020	187,508	3,282	183,714	1,013	182,489	512	1,362	1	1,360	135	1,134	1	16
2021 Aug.	188,540	3,429	184,599	1,203	183,150	512	1,576	4	1,569	273	1,181	3	13
Sep.	188,731	3,492	184,727	1,158	183,311	512	1,554	4	1,547	263	1,169	3	13
Oct.	188,729	3,521	184,693	1,136	183,295	515	1,655	4	1,648	363	1,180	3	13
Nov.	188,692	3,654	184,523	1,201	183,058	515	1,670	4	1,663	376	1,192	3	12
													Changes *
2020	+ 161	+ 147	± 0	− 1,309	+ 1,389	+ 14	+ 141	−	+ 141	+ 82	+ 104	± 0	− 2
2021 Aug.	+ 110	− 23	+ 134	+ 18	+ 111	− 1	+ 16	−	+ 15	−	+ 5	+ 1	−
Sep.	+ 191	+ 63	+ 128	− 45	+ 161	−	− 22	−	− 22	− 10	− 12	−	−
Oct.	− 2	+ 29	− 34	− 22	− 16	+ 3	+ 101	−	+ 101	+ 100	+ 11	−	−
Nov.	− 37	+ 133	− 170	+ 65	− 237	−	+ 15	−	+ 15	+ 13	+ 12	−	− 1
Banks with special, development and other central support tasks													**End of year or month ***
2020	62,184	24,150	37,882	3,622	34,058	152	53,626	5,821	47,793	8,257	31,196	12	18,401
2021 Aug.	59,480	24,658	34,670	2,141	32,407	152	49,706	6,664	43,030	2,483	32,058	12	18,285
Sep.	61,983	26,933	34,898	2,486	32,301	152	51,001	6,994	43,995	3,492	32,044	12	18,269
Oct.	62,044	25,827	36,065	3,642	32,317	152	50,788	6,998	43,778	3,268	32,016	12	18,309
Nov.	62,439	26,965	35,322	2,911	32,305	152	50,703	6,797	43,894	3,356	32,040	12	18,209
													Changes *
2020	+ 4,739	+ 4,968	− 292	+ 1,751	− 2,045	+ 63	+ 34,729	− 560	+ 35,289	+ 4,499	+ 23,008	−	+ 407
2021 Aug.	+ 522	− 1,263	+ 1,700	+ 319	+ 1,571	+ 85	− 76	+ 3	− 79	− 132	+ 3	−	−
Sep.	− 1,401	+ 620	− 2,044	− 1,986	− 107	+ 23	− 1,379	− 318	− 1,053	− 517	− 124	− 8	−
Oct.	+ 3,165	− 865	+ 4,010	+ 2,927	+ 1,258	+ 20	+ 105	+ 576	− 469	− 874	− 68	− 2	−
Nov.	+ 873	+ 1,956	− 1,082	− 433	− 296	− 1	− 1,831	− 841	− 988	− 931	+ 6	− 2	−
Memo item: Foreign banks													**End of year or month ***
2020	522,440	406,664	93,722	37,579	48,290	22,054	26,868	11,548	14,981	6,873	5,291	339	9
2021 Aug.	538,108	426,791	88,840	31,967	48,525	22,477	26,270	11,061	14,833	5,965	4,967	376	−
Sep.	536,632	427,291	86,841	30,081	48,368	22,500	24,966	10,743	13,855	5,448	4,893	368	−
Oct.	539,797	426,426	90,851	33,008	49,626	22,520	25,071	11,319	13,386	4,574	4,825	366	−
Nov.	540,670	428,382	89,769	32,575	49,330	22,519	23,240	10,478	12,398	3,643	4,831	364	−
													Changes *
2020	+ 36,065	+ 33,279	+ 4,605	+ 3,332	+ 461	− 1,819	− 2,941	+ 2,678	− 5,626	− 1,709	− 2,365	+ 7	− 6
2021 Aug.	+ 522	− 1,263	+ 1,700	+ 319	+ 1,571	+ 85	− 76	+ 3	− 79	− 132	+ 3	−	−
Sep.	− 1,401	+ 620	− 2,044	− 1,986	− 107	+ 23	− 1,379	− 318	− 1,053	− 517	− 124	− 8	−
Oct.	+ 3,165	− 865	+ 4,010	+ 2,927	+ 1,258	+ 20	+ 105	+ 576	− 469	− 874	− 68	− 2	−
Nov.	+ 873	+ 1,956	− 1,082	− 433	− 296	− 1	− 1,831	− 841	− 988	− 931	+ 6	− 2	−

For footnotes * and 1 to 4, see under (a) Total, above.

I Banks (MFIs) in Germany

15 Deposits and borrowing from domestic enterprises and households, by creditor group *
(a) Total

€ million

Period	Deposits and borrowing [1]									
			Time deposits [2]							
					for more than 1 year					
	Total	Sight deposits	Total	for up to and including 1 year	Total	for up to and including 2 years	for more than 2 years [2]	Savings deposits [3]	Bank savings bonds [4]	Memo item Fiduciary loans
	1	2	3	4	5	6	7	8	9	10
	Domestic enterprises (non-MFIs) [5]									**End of year or month ***
2018	1,035,374	583,954	432,928	86,049	346,879	17,163	329,716	7,047	11,445	2,754
2019	1,031,486	614,407	399,694	81,113	318,581	15,457	303,124	6,686	10,699	2,350
2020	1,116,111	719,132	381,702	89,222	292,480	15,003	277,477	5,833	9,444	2,305
2021 Jan.	1,122,712	732,918	374,686	84,231	290,455	14,796	275,659	5,786	9,322	2,312
Feb.	1,109,377	723,496	370,933	82,027	288,906	14,875	274,031	5,801	9,147	2,250
Mar.	1,134,861	748,244	371,797	85,099	286,698	15,192	271,506	5,834	8,986	2,241
Apr.	1,124,816	742,422	367,727	83,385	284,342	15,163	269,179	5,798	8,869	2,228
May	1,127,969	746,838	366,655	83,570	283,085	15,663	267,422	5,811	8,665	2,240
June	1,115,599	742,688	358,521	77,586	280,935	15,393	265,542	5,753	8,637	2,299
July	1,133,872	760,004	359,624	80,686	278,938	15,359	263,579	5,720	8,524	2,270
Aug.	1,148,435	775,375	358,870	79,915	278,955	15,290	263,665	5,719	8,471	2,287
Sep.	1,141,393	772,060	355,136	78,103	277,033	15,499	261,534	5,745	8,452	2,323
Oct.	1,160,094	779,734	366,278	88,357	277,921	15,604	262,317	5,678	8,404	2,289
Nov.	1,166,587	791,681	361,423	84,334	277,089	15,437	261,652	5,476	8,007	2,318
										Changes *
2019	− 3,397	+ 30,402	− 32,752	− 4,783	− 27,969	− 1,611	− 26,358	− 321	− 726	− 404
2020	+ 80,992	+ 101,167	− 18,002	+ 6,985	− 24,987	− 404	− 24,583	− 848	− 1,325	− 45
2021 Jan.	+ 6,546	+ 13,764	− 7,049	− 4,991	− 2,058	− 207	− 1,851	− 47	− 122	+ 7
Feb.	− 13,360	− 9,447	− 3,753	− 2,204	− 1,549	+ 79	− 1,628	+ 15	− 175	− 62
Mar.	+ 25,574	+ 24,783	+ 894	+ 3,072	− 2,178	+ 317	− 2,495	+ 33	− 136	− 9
Apr.	− 10,035	− 5,652	− 4,230	− 1,839	− 2,391	− 34	− 2,357	− 36	− 117	− 13
May	+ 3,153	+ 4,416	− 1,072	+ 185	− 1,257	+ 500	− 1,757	+ 13	− 204	+ 12
June	− 12,285	− 4,150	− 8,049	− 6,009	− 2,040	− 270	− 1,770	− 58	− 28	+ 59
July	+ 18,338	+ 17,381	+ 1,103	+ 3,100	− 1,997	− 34	− 1,963	− 33	− 113	− 29
Aug.	+ 14,583	+ 15,391	− 754	− 771	+ 17	− 69	+ 86	− 1	− 53	+ 17
Sep.	− 5,359	− 2,507	− 2,859	− 1,102	− 1,757	− 109	− 1,648	+ 26	− 19	+ 36
Oct.	+ 18,664	+ 7,694	+ 11,085	+ 10,247	+ 838	+ 105	+ 733	− 67	− 48	− 34
Nov.	+ 6,534	+ 11,847	− 4,907	− 3,783	− 1,124	− 182	− 942	− 202	− 204	+ 29
	Domestic self-employed persons [6]									**End of year or month ***
2018	270,829	248,377	21,347	7,561	13,786	1,577	12,209	.	1,105	80
2019	288,139	266,289	20,828	7,316	13,512	936	12,576	.	1,022	157
2020	311,258	291,087	19,327	6,029	13,298	667	12,631	.	844	193
2021 Jan.	315,084	295,104	19,151	5,861	13,290	634	12,656	.	829	207
Feb.	317,433	297,573	19,031	5,702	13,329	633	12,696	.	829	239
Mar.	314,095	294,092	19,189	5,888	13,301	614	12,687	.	814	238
Apr.	319,734	299,889	19,046	5,687	13,359	611	12,748	.	799	245
May	320,500	300,846	18,855	5,484	13,371	607	12,764	.	799	261
June	318,298	298,756	18,745	5,369	13,376	614	12,762	.	797	267
July	325,686	306,628	18,267	4,911	13,356	599	12,757	.	791	269
Aug.	328,583	309,962	17,827	4,443	13,384	615	12,769	.	794	246
Sep.	324,299	305,431	18,078	4,702	13,376	589	12,787	.	790	238
Oct.	328,943	310,161	17,992	4,599	13,393	581	12,812	.	790	222
Nov.	329,393	310,479	18,131	4,681	13,450	625	12,825	.	783	204
										Changes *
2019	+ 17,831	+ 18,467	− 553	− 269	− 284	− 646	+ 362	.	− 83	+ 77
2020	+ 24,314	+ 26,003	− 1,511	− 1,357	− 154	− 269	+ 115	.	− 178	+ 36
2021 Jan.	+ 3,825	+ 4,017	− 177	− 168	− 9	− 33	+ 24	.	− 15	+ 14
Feb.	+ 2,146	+ 2,266	− 120	− 159	+ 39	− 1	+ 40	.	−	+ 32
Mar.	− 3,388	− 3,531	+ 158	+ 186	− 28	− 19	− 9	.	− 15	− 1
Apr.	+ 5,664	+ 5,822	− 143	− 201	+ 58	− 3	+ 61	.	− 15	+ 7
May	+ 766	+ 957	− 191	− 203	+ 12	− 4	+ 16	.	−	+ 16
June	− 2,207	− 2,090	− 115	− 120	+ 5	+ 7	− 2	.	− 2	+ 6
July	+ 7,348	+ 7,832	− 478	− 458	− 20	− 15	− 5	.	− 6	+ 2
Aug.	+ 2,892	+ 3,329	− 440	− 468	+ 28	+ 16	+ 12	.	+ 3	− 23
Sep.	− 4,284	− 4,531	+ 251	+ 259	− 8	− 26	+ 18	.	− 4	− 8
Oct.	+ 4,644	+ 4,730	− 86	− 103	+ 17	− 8	+ 25	.	−	− 16
Nov.	+ 450	+ 318	+ 139	+ 80	+ 59	+ 44	+ 15	.	− 7	− 18

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** Including deposits under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts, see also footnote 2. **4** Including liabilities arising from non-negotiable bearer debt securities. **5** Excluding sole proprietors; see also footnote 6. **6** Including sole proprietors; see also footnote 5.

I Banks (MFIs) in Germany

cont`d: 15 Deposits and borrowing from domestic enterprises and households, by creditor group *
(a) Total

€ million

Period	Deposits and borrowing [1]									
			Time deposits [2]							
					for more than 1 year					
	Total	Sight deposits	Total	for up to and including 1 year	Total	for up to and including 2 years	for more than 2 years [2]	Savings deposits [3]	Bank savings bonds [4]	Memo item Fiduciary loans
	1	2	3	4	5	6	7	8	9	10
	Domestic employees									**End of year or month ***
2020	1,962,764	1,215,357	190,537	24,345	166,192	8,734	157,458	545,728	11,142	1,835
2021 May	2,020,167	1,272,013	189,267	22,555	166,712	8,512	158,200	548,439	10,448	2,185
June	2,024,516	1,277,225	189,010	22,558	166,452	8,424	158,028	547,938	10,343	2,174
July	2,024,595	1,280,343	186,429	20,159	166,270	8,376	157,894	547,531	10,292	2,109
Aug.	2,018,877	1,275,137	186,481	20,099	166,382	8,298	158,084	547,053	10,206	2,035
Sep.	2,017,060	1,274,637	186,031	19,837	166,194	8,069	158,125	546,266	10,126	1,955
Oct.	2,020,946	1,279,293	185,837	19,702	166,135	7,972	158,163	545,757	10,059	1,873
Nov.	2,028,397	1,287,612	185,213	19,720	165,493	7,507	157,986	545,636	9,936	1,757
										Changes *
2020	+ 115,186	+ 131,477	− 1,558	− 3,221	+ 1,663	+ 766	+ 897	− 12,334	− 2,399	+ 812
2021 May	+ 10,159	+ 10,708	− 797	− 804	+ 7	− 86	+ 93	+ 419	− 171	+ 78
June	+ 4,349	+ 5,212	− 257	+ 3	− 260	− 88	− 172	− 501	− 105	− 11
July	+ 119	+ 3,158	− 2,581	− 2,399	− 182	− 48	− 134	− 407	− 51	− 65
Aug.	− 5,943	− 5,316	− 63	− 60	− 3	− 78	+ 75	− 478	− 86	− 74
Sep.	− 814	+ 142	− 94	− 204	+ 110	− 88	+ 198	− 782	− 80	− 80
Oct.	+ 3,851	+ 4,621	− 194	− 115	− 79	− 97	+ 18	− 509	− 67	− 82
Nov.	+ 7,436	+ 8,319	− 639	+ 43	− 682	− 455	− 227	− 121	− 123	− 116
	Other domestic individuals									**End of year or month ***
2020	202,664	166,228	35,193	4,016	31,177	1,283	29,894	.	1,243	4,641
2021 May	205,020	169,214	34,694	3,676	31,018	1,276	29,742	.	1,112	4,548
June	204,285	168,688	34,509	3,604	30,905	1,253	29,652	.	1,088	4,595
July	203,601	168,502	34,020	3,127	30,893	1,266	29,627	.	1,079	4,608
Aug.	201,682	166,783	33,832	3,081	30,751	1,258	29,493	.	1,067	4,482
Sep.	201,561	166,503	34,014	3,184	30,830	1,324	29,506	.	1,044	4,371
Oct.	201,108	166,170	33,923	3,133	30,790	1,295	29,495	.	1,015	4,271
Nov.	200,313	165,567	33,754	3,110	30,644	1,253	29,391	.	992	4,213
										Changes *
2020	+ 6,998	+ 7,530	− 168	− 1,210	+ 1,042	+ 57	+ 985	.	− 364	+ 407
2021 May	+ 810	+ 1,021	− 184	− 139	− 45	− 6	− 39	.	− 27	+ 122
June	− 735	− 526	− 185	− 72	− 113	− 23	− 90	.	− 24	+ 47
July	− 684	− 186	− 489	− 477	− 12	+ 13	− 25	.	− 9	+ 13
Aug.	− 1,709	− 1,624	− 73	− 46	− 27	− 8	− 19	.	− 12	− 126
Sep.	− 272	− 241	− 8	+ 42	− 50	− 25	− 25	.	− 23	− 111
Oct.	− 438	− 318	− 91	− 51	− 40	− 29	− 11	.	− 29	− 100
Nov.	− 780	− 603	− 154	− 3	− 151	− 42	− 109	.	− 23	− 58
	Domestic non-profit institutions									**End of year or month ***
2020	62,855	41,144	13,520	5,714	7,806	1,332	6,474	6,294	1,897	–
2021 May	64,280	43,207	12,961	4,809	8,152	1,399	6,753	6,328	1,784	–
June	64,658	43,183	13,403	5,194	8,209	1,406	6,803	6,301	1,771	–
July	65,041	43,967	13,104	4,908	8,196	1,501	6,695	6,208	1,762	–
Aug.	65,494	44,624	12,951	4,802	8,149	1,507	6,642	6,179	1,740	–
Sep.	65,133	44,504	12,739	4,674	8,065	1,505	6,560	6,169	1,721	–
Oct.	64,047	43,806	12,371	4,375	7,996	1,507	6,489	6,170	1,700	–
Nov.	64,335	44,511	11,849	3,929	7,920	1,448	6,472	6,269	1,706	–
										Changes *
2020	+ 996	+ 1,846	+ 183	+ 303	− 120	+ 314	− 434	− 709	− 324	− 1
2021 May	+ 1,103	+ 960	+ 148	− 36	+ 184	− 1	+ 185	+ 16	− 21	–
June	+ 378	− 24	+ 442	+ 385	+ 57	+ 7	+ 50	− 27	− 13	–
July	+ 318	+ 719	− 299	− 286	− 13	+ 95	− 108	− 93	− 9	–
Aug.	+ 453	+ 657	− 153	− 106	− 47	+ 6	− 53	− 29	− 22	–
Sep.	− 262	− 88	− 145	− 128	− 17	+ 5	− 22	− 10	− 19	–
Oct.	− 1,066	− 678	− 368	− 299	− 69	+ 2	− 71	+ 1	− 21	–
Nov.	+ 288	+ 705	− 522	− 446	− 76	− 59	− 17	+ 99	+ 6	–

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I Banks (MFIs) in Germany

15 Deposits and borrowing from domestic enterprises and households, by creditor group *
(b) By category of banks

€ million

Period	Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2												
	Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4					Domestic employees	
			Time deposits 2						Time deposits 2				
				of which						of which			
	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	Memo item Fiduciary loans	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	Total	Sight deposits
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Commercial banks 5												**End of month ***
2021 Sep.	544,126	369,767	174,359	49,818	111,230	988	113,901	109,953	3,948	2,424	1,037	514,897	480,684
Oct.	557,360	378,401	178,959	52,892	112,632	951	113,725	109,854	3,871	2,347	1,041	516,018	481,966
Nov.	562,524	383,259	179,265	53,533	112,375	953	114,305	110,331	3,974	2,418	1,027	516,661	483,063
	Big banks												
2021 Sep.	301,907	215,791	86,116	19,911	61,524	7	63,008	61,969	1,039	910	43	206,567	203,390
Oct.	307,735	220,696	87,039	20,954	61,203	7	63,483	62,515	968	839	43	206,592	203,403
Nov.	306,337	220,551	85,786	19,968	60,605	6	63,776	62,682	1,094	922	36	207,401	204,223
	Regional banks and other commercial banks												
2021 Sep.	164,826	101,171	63,655	13,464	44,718	981	41,422	39,220	2,202	1,351	608	262,657	239,270
Oct.	169,186	103,040	66,146	13,824	46,762	944	40,762	38,553	2,209	1,349	615	264,151	240,870
Nov.	175,095	107,134	67,961	15,576	47,001	947	41,435	39,239	2,196	1,337	613	266,750	243,799
	Branches of foreign banks												
2021 Sep.	77,393	52,805	24,588	16,443	4,988	–	9,471	8,764	707	163	386	45,673	38,024
Oct.	80,439	54,665	25,774	18,114	4,667	–	9,480	8,786	694	159	383	45,275	37,693
Nov.	81,092	55,574	25,518	17,989	4,769	–	9,094	8,410	684	159	378	42,510	35,041
	Landesbanken												
2021 Sep.	158,199	92,768	65,431	11,692	53,264	167	6,619	6,403	216	216	–	16,326	16,298
Oct.	160,970	89,433	71,537	17,891	53,201	166	6,746	6,530	216	216	–	16,196	16,173
Nov.	166,557	95,026	71,531	14,238	56,842	174	6,860	6,646	214	214	–	16,381	16,332
	Savings banks												
2021 Sep.	176,598	162,106	14,492	3,691	10,506	77	99,753	99,128	625	560	51	456,742	455,371
Oct.	179,230	164,769	14,461	3,720	10,463	81	101,367	100,732	635	571	51	458,166	456,816
Nov.	180,235	165,868	14,367	3,667	10,466	80	101,013	100,388	625	555	51	461,891	460,546
	Commercial banks 5												**Changes ***
2021 Sep.	– 9,482	– 6,968	– 2,514	– 1,824	– 985	+ 22	– 1,000	– 1,250	+ 250	+ 282	– 6	– 553	– 308
Oct.	+ 13,254	+ 8,654	+ 4,600	+ 3,074	+ 1,402	– 37	– 176	– 99	– 77	– 77	+ 4	+ 1,086	+ 1,247
Nov.	+ 5,012	+ 4,738	+ 274	+ 836	– 409	+ 2	+ 580	+ 477	+ 103	+ 71	– 14	+ 643	+ 1,097
	Big banks												
2021 Sep.	– 3	– 2	– 0	– 0	– 0	– 0	– 1	– 1	+ 0	+ 0	– 0	– 1	– 1
Oct.	+ 6	+ 5	+ 1	+ 1	– 0	–	+ 0	+ 1	– 0	– 0	–	+ 0	+ 0
Nov.	– 1	– 0	– 1	– 1	– 1	– 0	+ 0	+ 0	+ 0	+ 0	– 0	+ 1	+ 1
	Regional banks and other commercial banks												
2021 Sep.	– 4,039	– 3,588	– 451	– 20	– 780	+ 23	– 201	– 184	– 17	+ 2	+ 2	+ 672	+ 740
Oct.	+ 4,380	+ 1,889	+ 2,491	+ 360	+ 2,044	– 37	– 660	– 667	+ 7	– 2	+ 7	+ 1,459	+ 1,565
Nov.	+ 5,757	+ 3,974	+ 1,783	+ 1,947	+ 87	+ 3	+ 673	+ 686	– 13	– 12	– 2	+ 2,599	+ 2,929
	Branches of foreign banks												
2021 Sep.	– 2,562	– 896	– 1,666	– 1,801	+ 120	–	+ 268	+ 268	–	+ 2	– 1	+ 222	+ 282
Oct.	+ 3,046	+ 1,860	+ 1,186	+ 1,671	– 321	–	+ 9	+ 22	– 13	– 4	– 3	– 398	– 331
Nov.	+ 653	+ 909	– 256	– 125	+ 102	–	– 386	– 376	– 10	–	– 5	– 2,765	– 2,652
	Landesbanken												
2021 Sep.	+ 2	+ 2	– 0	+ 1	– 0	–	+ 0	+ 0	+ 0	+ 0	–	– 0	– 0
Oct.	+ 3	– 3	+ 6	+ 6	– 0	– 0	+ 0	+ 0	–	–	–	– 0	– 0
Nov.	+ 2	+ 6	– 3	– 4	+ 0	+ 0	+ 0	+ 0	– 0	– 0	–	+ 0	+ 0
	Savings banks												
2021 Sep.	– 432	– 294	– 138	– 91	– 50	+ 1	– 1,542	– 1,534	– 8	– 6	–	– 19	+ 6
Oct.	+ 2,632	+ 2,663	– 31	+ 29	– 43	+ 4	+ 1,614	+ 1,604	+ 10	+ 11	–	+ 1,424	+ 1,445
Nov.	+ 1,005	+ 1,099	– 94	– 53	+ 3	– 1	– 354	– 344	– 10	– 16	–	+ 3,725	+ 3,730

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I Banks (MFIs) in Germany

Other domestic households								Domestic non-profit institutions					
Time deposits [2]					Time deposits [2]								
	of which					*of which*					*of which*		
Total	for up to and including 1year	for more than 2 years [2]	Total	Sight deposits	Total	for up to and including 1year	for more than 2 years [2]	Total	Sight deposits	Total	for up to and including 1year	for more than 2 years [2]	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of month *												**Commercial banks** [5]	
34,213	13,531	13,464	81,649	76,091	5,558	2,177	2,461	14,416	10,257	4,159	1,753	1,827	2021 Sep.
34,052	13,469	13,457	80,732	75,227	5,505	2,145	2,462	13,695	9,814	3,881	1,513	1,768	Oct.
33,598	13,540	13,390	79,077	73,642	5,435	2,135	2,437	14,066	10,653	3,413	1,092	1,733	Nov.
												Big banks	
3,177	1,954	583	22,353	22,172	181	94	57	9,621	7,041	2,580	1,433	936	2021 Sep.
3,189	2,018	569	22,428	22,245	183	96	55	9,152	6,835	2,317	1,174	904	Oct.
3,178	2,025	562	22,493	22,305	188	102	54	9,166	7,294	1,872	719	894	Nov.
												Regional banks and other commercial banks	
23,387	9,983	8,875	50,882	46,793	4,089	1,753	1,823	4,087	2,694	1,393	302	741	2021 Sep.
23,281	9,860	8,897	49,950	45,896	4,054	1,718	1,829	3,862	2,524	1,338	282	713	Oct.
22,951	9,926	8,825	49,138	45,146	3,992	1,692	1,815	3,885	2,570	1,315	313	691	Nov.
												Branches of foreign banks	
7,649	1,594	4,006	8,414	7,126	1,288	330	581	708	522	186	18	150	2021 Sep.
7,582	1,591	3,991	8,354	7,086	1,268	331	578	681	455	226	57	151	Oct.
7,469	1,589	4,003	7,446	6,191	1,255	341	568	1,015	789	226	60	148	Nov.
												Landesbanken	
28	26	–	3,416	3,409	7	7	–	3,611	1,813	1,798	4	1,794	2021 Sep.
23	21	–	3,394	3,387	7	7	–	3,575	1,771	1,804	4	1,800	Oct.
49	47	–	3,410	3,403	7	7	–	3,610	1,756	1,854	4	1,847	Nov.
												Savings banks	
1,371	1,298	44	50,832	50,714	118	108	7	17,458	17,064	394	222	160	2021 Sep.
1,350	1,281	43	51,110	50,992	118	108	6	17,509	17,129	380	215	160	Oct.
1,345	1,276	44	51,685	51,566	119	113	4	17,168	16,794	374	211	158	Nov.
Changes *												**Commercial banks** [5]	
– 245	– 130	– 22	– 414	– 468	+ 54	+ 60	+ 9	– 61	+ 105	– 166	– 142	– 20	2021 Sep.
– 161	– 62	– 7	– 902	– 849	– 53	– 32	+ 1	– 701	– 423	– 278	– 240	– 59	Oct.
– 454	+ 71	– 67	– 1,655	– 1,585	– 70	– 10	– 25	+ 371	+ 839	– 468	– 421	– 35	Nov.
												Big banks	
– 117	– 50	– 11	– 162	– 158	– 4	+ 1	– 2	– 44	+ 77	– 121	– 149	– 3	2021 Sep.
+ 12	+ 64	– 14	+ 75	+ 73	+ 2	+ 2	– 2	– 469	– 206	– 263	– 259	– 32	Oct.
– 11	+ 7	– 7	+ 65	+ 60	+ 5	+ 6	– 1	+ 14	+ 459	– 445	– 455	– 10	Nov.
												Regional banks and other commercial banks	
– 68	– 63	+ 9	– 968	– 974	+ 6	– 2	+ 13	– 87	– 43	– 44	+ 7	– 16	2021 Sep.
– 106	– 123	+ 22	– 917	– 882	– 35	– 35	+ 6	– 205	– 150	– 55	– 20	– 28	Oct.
– 330	+ 66	– 72	– 812	– 750	– 62	– 26	– 14	+ 23	+ 46	– 23	+ 31	– 22	Nov.
												Branches of foreign banks	
– 60	– 17	– 20	+ 716	+ 664	+ 52	+ 61	– 2	+ 70	+ 71	– 1	–	– 1	2021 Sep.
– 67	– 3	– 15	– 60	– 40	– 20	+ 1	– 3	– 27	– 67	+ 40	+ 39	+ 1	Oct.
– 113	– 2	+ 12	– 908	– 895	– 13	+ 10	– 10	+ 334	+ 334	–	+ 3	– 3	Nov.
												Landesbanken	
+ 4	+ 4	–	– 17	– 16	– 1	– 1	–	– 129	– 78	– 51	–	– 51	2021 Sep.
– 5	– 5	–	– 22	– 22	–	–	–	– 36	– 42	+ 6	–	+ 6	Oct.
+ 26	+ 26	–	+ 16	+ 16	–	–	–	– 19	– 15	– 4	–	– 4	Nov.
												Savings banks	
– 25	– 28	+ 2	+ 102	+ 97	+ 5	+ 2	+ 2	– 207	– 209	+ 2	–	+ 5	2021 Sep.
– 21	– 17	– 1	+ 278	+ 278	–	–	– 1	+ 51	+ 65	– 14	– 7	–	Oct.
– 5	– 5	+ 1	+ 575	+ 574	+ 1	+ 5	– 2	– 341	– 335	– 6	– 4	– 2	Nov.

and loan associations, including deposits under savings and loan contracts; see Table III.2. **3** Excluding sole proprietors; see also footnote 4. **4** Including sole proprietors; see also footnote 3. **5** Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

I Banks (MFIs) in Germany

15 Deposits and borrowing from domestic enterprises and households, by creditor group *
(b) By category of banks

€ million

Period	Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2												
	Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4					Domestic employees	
			Time deposits 2						Time deposits 2				
				of which						of which			
	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	Memo item Fiduciary loans	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	Total	Sight deposits
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Credit cooperatives												**End of month ***
2021 Sep.	135,580	119,456	16,124	9,652	5,425	40	91,317	89,606	1,711	1,415	222	324,618	319,232
Oct.	136,068	120,135	15,933	9,514	5,349	39	94,362	92,689	1,673	1,377	224	326,591	321,240
Nov.	135,310	119,540	15,770	9,266	5,494	38	94,470	92,766	1,704	1,403	237	329,783	324,494
	Mortgage banks												
2021 Sep.	47,769	884	46,885	523	46,125	–	48	16	32	.	.	2,850	578
Oct.	47,514	1,057	46,457	495	45,717	–	50	19	31	.	.	2,835	580
Nov.	43,138	864	42,274	481	41,538	–	48	17	31	.	.	2,831	569
	Building and loan associations												
2021 Sep.	3,700	316	3,384	242	3,119	13	11,859	313	11,546	80	11,456	145,166	2,405
Oct.	3,579	281	3,298	204	3,069	13	11,896	330	11,566	81	11,475	145,253	2,447
Nov.	3,653	327	3,326	239	3,063	12	11,905	322	11,583	84	11,489	145,204	2,534
	Banks with special, development and other central support tasks												
2021 Sep.	61,224	26,763	34,461	2,485	31,865	1,038	12	12	–	–	–	69	69
Oct.	61,291	25,658	35,633	3,641	31,886	1,039	7	7	–	–	–	71	71
Nov.	61,687	26,797	34,890	2,910	31,874	1,061	9	9	–	–	–	74	74
	Memo item: Foreign banks												
2021 Sep.	211,755	146,954	64,801	22,827	37,825	–	41,447	39,735	1,712	728	726	210,792	194,418
Oct.	216,782	147,849	68,933	25,805	39,099	–	41,141	39,445	1,696	720	725	210,411	194,136
Nov.	221,197	153,223	67,974	25,345	38,849	–	40,555	38,863	1,692	724	718	208,931	192,746
	Credit cooperatives												**Changes ***
2021 Sep.	+ 504	+ 521	– 17	– 88	+ 45	– 3	– 1,772	– 1,759	– 13	– 19	+ 4	+ 362	+ 440
Oct.	+ 488	+ 679	– 191	– 138	– 76	– 1	+ 3,045	+ 3,083	– 38	– 38	+ 2	+ 1,973	+ 2,008
Nov.	– 758	– 575	– 183	– 203	+ 20	– 1	+ 108	+ 77	+ 31	+ 24	+ 15	+ 3,192	+ 3,254
	Mortgage banks												
2021 Sep.	– 228	+ 13	– 241	– 5	– 225	–	–	–	.	.	+ 5	– 9	
Oct.	– 23	+ 173	– 196	– 28	– 183	–	+ 2	+ 3	– 1	.	.	– 15	+ 2
Nov.	– 890	– 187	– 703	– 14	– 699	–	– 2	– 2	–	.	.	– 4	– 11
	Building and loan associations												
2021 Sep.	– 49	+ 34	– 83	– 47	– 46	–	+ 20	–	+ 20	–	+ 20	+ 266	+ 30
Oct.	– 121	– 35	– 86	– 38	– 50	–	+ 37	+ 17	+ 20	+ 1	+ 19	+ 87	+ 42
Nov.	+ 74	+ 46	+ 28	+ 35	– 6	– 1	+ 9	– 8	+ 17	+ 3	+ 14	– 64	+ 87
	Banks with special, development and other central support tasks												
2021 Sep.	+ 2,516	+ 2,303	+ 213	+ 345	– 121	+ 16	–	–	–	–	–	–	–
Oct.	+ 17	– 1,105	+ 1,122	+ 1,156	– 29	+ 1	– 5	– 5	–	–	–	+ 2	+ 2
Nov.	+ 396	+ 1,139	– 743	– 731	– 12	+ 22	+ 2	+ 2	–	–	–	+ 3	+ 3
	Memo item: Foreign banks												
2021 Sep.	– 440	+ 1,523	– 1,963	– 2,015	– 92	–	– 330	– 339	+ 9	+ 8	+ 5	– 488	– 368
Oct.	+ 5,027	+ 895	+ 4,132	+ 2,978	+ 1,274	–	– 306	– 290	– 16	– 8	– 1	– 381	– 282
Nov.	+ 4,415	+ 5,374	– 959	– 460	– 250	–	– 586	– 582	– 4	+ 4	– 7	– 1,480	– 1,390

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I Banks (MFIs) in Germany

Other domestic households								Domestic non-profit institutions					
Time deposits [2]					Time deposits [2]								
	of which					*of which*					*of which*		
Total	for up to and including 1year	for more than 2 years [2]	Total	Sight deposits	Total	for up to and including 1year	for more than 2 years [2]	Total	Sight deposits	Total	for up to and including 1year	for more than 2 years [2]	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of month *													**Credit Cooperatives**
5,386	3,690	1,406	36,523	35,765	758	412	310	20,192	15,302	4,890	2,678	1,301	2021 Sep.
5,351	3,622	1,436	36,778	36,037	741	387	315	19,845	15,024	4,821	2,626	1,296	Oct.
5,289	3,523	1,485	37,163	36,421	742	373	335	19,995	15,245	4,750	2,605	1,293	Nov.
													Mortgage banks
2,272	606	1,315	882	45	837	336	182	761	–	761	10	748	2021 Sep.
2,255	611	1,300	871	41	830	339	183	752	–	752	10	739	Oct.
2,262	615	1,300	863	42	821	329	184	712	–	712	10	702	Nov.
													Building and loan associations
142,761	686	141,896	27,193	457	26,736	144	26,546	301	1	300	6	294	2021 Sep.
142,806	698	141,927	27,184	462	26,722	147	26,529	302	1	301	6	295	Oct.
142,670	719	141,767	27,100	470	26,630	153	26,431	315	1	314	6	308	Nov.
													Banks with special, development and other central support tasks
–	–	–	22	22	–	–	–	504	67	437	1	436	2021 Sep.
–	–	–	24	24	–	–	–	499	67	432	1	431	Oct.
–	–	–	23	23	–	–	–	494	62	432	1	431	Nov.
													Memo item: Foreign banks
16,374	5,223	7,814	46,752	43,623	3,129	1,224	1,360	3,386	2,561	825	79	643	2021 Sep.
16,275	5,153	7,806	45,721	42,613	3,108	1,227	1,356	3,222	2,383	839	103	640	Oct.
16,185	5,157	7,798	43,963	40,871	3,092	1,241	1,338	3,505	2,679	826	108	627	Nov.
Changes *													**Credit Cooperatives**
– 78	– 83	+ 4	+ 151	+ 155	– 4	– 5	+ 1	+ 161	+ 123	+ 38	+ 24	+ 2	2021 Sep.
– 35	– 48	+ 10	+ 255	+ 272	– 17	– 25	+ 5	– 347	– 278	– 69	– 52	– 5	Oct.
– 62	– 74	+ 14	+ 385	+ 384	+ 1	+ 6	–	+ 150	+ 221	– 71	– 21	– 3	Nov.
													Mortgage banks
+ 14	+ 25	– 11	– 26	– 9	– 17	– 8	+ 1	+ 17	–	+ 17	– 10	+ 27	2021 Sep.
– 17	+ 5	– 15	– 11	– 4	– 7	+ 3	+ 1	– 9	–	– 9	–	– 9	Oct.
+ 7	+ 4	–	– 8	+ 1	– 9	– 10	+ 1	+ 14	–	+ 14	–	+ 14	Nov.
													Building and loan associations
+ 236	+ 8	+ 225	– 46	– 1	– 45	– 6	– 38		–	–	–	–	2021 Sep.
+ 45	+ 12	+ 31	– 9	+ 5	– 14	+ 3	– 17	+ 1	–	+ 1	–	+ 1	Oct.
– 151	+ 21	– 175	– 69	+ 8	– 77	+ 6	– 83	+ 13	–	+ 13	–	+ 13	Nov.
													Banks with special, development and other central support tasks
–	–	–	+ 1	+ 1	–	–	–	– 14	– 29	+ 15	–	+ 15	2021 Sep.
–	–	–	+ 2	+ 2	–	–	–	– 5	–	– 5	–	– 5	Oct.
–	–	–	– 1	– 1	–	–	–	– 5	– 5	–	–	–	Nov.
													Memo item: Foreign banks
– 120	– 35	– 19	– 113	– 157	+ 44	+ 53	– 3	– 53	– 39	– 14	+ 3	+ 2	2021 Sep.
– 99	– 70	– 8	– 1,031	– 1,010	– 21	+ 3	– 4	– 164	– 178	+ 14	+ 24	– 3	Oct.
– 90	+ 4	– 8	– 1,758	– 1,742	– 16	+ 14	– 18	+ 283	+ 296	– 13	+ 5	– 13	Nov.

and loan associations, including deposits under savings and loan contracts; see Table III.2. **3** Excluding sole proprietors; see also footnote 4. **4** Including sole proprietors; see also footnote 3.

I Banks (MFIs) in Germany

16 Deposits and borrowing from domestic government, by creditor group and by category of banks *

€ million

Period	Deposits and borrowing from domestic government [1]												
		Federal Government and its special funds [2]						State governments					
				Time deposits						Time deposits			
	Total	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds [3]	Memo item Fiduciary loans	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds [3]	Memo item Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12	13
	All categories of banks												**End of month** *
2021 Sep.	210,835	45,201	6,412	2,678	36,069	42	11,363	49,086	24,094	13,009	11,392	591	13,811
Oct.	213,947	45,202	6,290	2,872	35,998	42	11,386	49,080	23,553	13,427	11,524	576	13,833
Nov.	213,724	45,767	6,709	2,882	36,098	78	11,395	47,429	22,259	12,863	11,740	567	13,697
	Commercial banks [6]												
2021 Sep.	59,944	2,149	1,359	305	460	25	67	11,651	6,732	2,790	1,980	149	109
Oct.	63,851	1,968	1,081	425	437	25	62	14,029	9,493	2,400	1,987	149	108
Nov.	62,256	2,034	1,157	367	493	17	60	13,469	9,647	1,689	1,984	149	106
	Big banks												
2021 Sep.	38,623	1,252	1,009	110	120	13	67	9,781	6,184	2,317	1,199	81	109
Oct.	42,335	1,142	792	230	107	13	62	12,274	9,130	1,854	1,209	81	108
Nov.	40,211	1,236	909	180	134	13	60	11,612	9,119	1,205	1,207	81	106
	Regional banks and other commercial banks												
2021 Sep.	19,099	884	347	194	331	12	–	1,747	531	472	676	68	–
Oct.	19,182	811	284	194	321	12	–	1,628	342	545	673	68	–
Nov.	19,763	785	245	186	350	4	–	1,599	381	483	667	68	–
	Branches of foreign banks												
2021 Sep.	2,222	13	3	1	9	–	–	123	17	1	105	–	–
Oct.	2,334	15	5	1	9	–	–	127	21	1	105	–	–
Nov.	2,282	13	3	1	9	–	–	258	147	1	110	–	–
	Landesbanken												
2021 Sep.	29,551	75	10	–	65	–	–	16,998	12,165	2,214	2,606	13	7,655
Oct.	28,127	156	78	3	75	–	–	14,057	8,878	2,512	2,654	13	7,681
Nov.	26,393	308	218	–	90	–	–	13,125	7,706	2,691	2,715	13	7,677
	All categories of banks												**Changes** *
2021 Sep.	+ 4,307	+ 1,176	+ 267	+ 892	+ 17	–	– 4	+ 6,215	+ 5,258	+ 1,454	– 489	– 8	– 75
Oct.	+ 3,149	+ 1	– 122	+ 144	– 21	–	+ 23	– 6	– 541	+ 418	+ 132	– 15	+ 22
Nov.	– 203	+ 565	+ 419	+ 10	+ 100	+ 36	+ 9	– 1,751	– 1,294	– 609	+ 161	– 9	– 136
	Commercial banks [6]												
2021 Sep.	– 1,630	+ 154	+ 150	+ 4	–	–	– 1	– 614	– 207	+ 2	– 409	–	– 2
Oct.	+ 3,887	– 181	– 278	+ 120	– 23	–	– 5	+ 2,378	+ 2,761	– 390	+ 7	–	– 1
Nov.	– 1,575	+ 66	+ 76	– 58	+ 56	– 8	– 2	– 560	+ 154	– 711	– 3	–	– 2
	Big banks												
2021 Sep.	– 366	+ 51	+ 49	–	+ 2	–	– 1	– 355	– 320	– 23	– 12	–	– 2
Oct.	+ 3,712	– 110	– 217	+ 120	– 13	–	– 5	+ 2,493	+ 2,946	– 463	+ 10	–	– 1
Nov.	– 2,124	+ 94	+ 117	– 50	+ 27	–	– 2	– 662	– 11	– 649	– 2	–	– 2
	Regional banks and other commercial banks												
2021 Sep.	– 910	+ 104	+ 102	+ 4	– 2	–	–	– 257	+ 115	+ 25	– 397	–	–
Oct.	+ 63	– 73	– 63	–	– 10	–	–	– 119	– 189	+ 73	– 3	–	–
Nov.	+ 601	– 26	– 39	– 8	+ 29	– 8	–	– 29	+ 39	– 62	– 6	–	–
	Branches of foreign banks												
2021 Sep.	– 354	– 1	– 1	–	–	–	–	– 2	– 2	–	–	–	–
Oct.	+ 112	+ 2	+ 2	–	–	–	–	+ 4	+ 4	–	–	–	–
Nov.	– 52	– 2	– 2	–	–	–	–	+ 131	+ 126	–	+ 5	–	–
	Landesbanken												
2021 Sep.	+ 5,671	– 3	– 3	–	–	–	–	+ 5,868	+ 5,134	+ 786	– 44	– 8	– 46
Oct.	– 1,570	+ 81	+ 68	+ 3	+ 10	–	–	– 3,003	– 3,287	+ 298	– 14	–	+ 26
Nov.	– 2,920	+ 6	+ 140	– 3	– 131	–	–	– 1,103	– 1,172	+ 179	– 110	–	– 4

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper and non-negotiable bearer debt securities; including subordinated liabilities. Excluding deposits and borrowing of the Treuhand agency and its successor organisations, of the Federal Railways, East German Railways and Federal Post Office and, from 1995, of the Deutsche Bahn AG, Deutsche Post AG and Deutsche Telekom AG. **2** Federal Railways

I Banks (MFIs) in Germany

Local government and local government associations (including municipal special purpose associations)						Social security funds						
		Time deposits						Time deposits				
Total	Sight deposits	for up to and including 1 year	for more than 1 year [4]	Savings deposits and bank savings bonds [3, 5]	Memo item Fiduciary loans	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds [3]	Memo item Fiduciary loans	
14	15	16	17	18	19	20	21	22	23	24	25	Period
End of month *											**All categories of banks**	
62,221	40,142	5,553	12,049	4,477	3	54,327	14,152	20,925	18,466	784	–	2021 Sep.
62,288	40,210	5,319	12,308	4,451	3	57,377	15,118	21,852	19,640	767	–	Oct.
65,791	43,943	5,400	12,087	4,361	3	54,737	13,147	20,129	20,644	817	–	Nov.
										Commercial banks [6]		
12,302	4,066	1,712	4,977	1,547	–	33,842	9,396	12,931	11,071	444	–	2021 Sep.
12,158	4,008	1,590	5,028	1,532	–	35,696	10,376	13,053	11,820	447	–	Oct.
12,540	4,403	1,673	4,953	1,511	–	34,213	8,657	12,834	12,285	437	–	Nov.
										Big banks		
5,075	2,133	971	1,819	152	–	22,515	8,650	8,583	5,119	163	–	2021 Sep.
5,195	2,125	929	1,998	143	–	23,724	9,440	8,498	5,620	166	–	Oct.
5,653	2,317	1,080	2,110	146	–	21,710	7,567	8,373	5,606	164	–	Nov.
										Regional banks and other commercial banks		
6,407	1,850	612	2,553	1,392	–	10,061	743	4,081	4,956	281	–	2021 Sep.
6,143	1,785	537	2,435	1,386	–	10,600	933	4,278	5,108	281	–	Oct.
6,100	1,999	498	2,241	1,362	–	11,279	1,088	4,271	5,647	273	–	Nov.
										Branches of foreign banks		
820	83	129	605	3	–	1,266	3	267	996	–	–	2021 Sep.
820	98	124	595	3	–	1,372	3	277	1,092	–	–	Oct.
787	87	95	602	3	–	1,224	2	190	1,032	–	–	Nov.
										Landesbanken		
3,939	1,924	63	1,947	5	.	8,539	1,663	3,002	3,874	–	–	2021 Sep.
4,046	1,837	81	2,123	5	.	9,868	1,559	4,329	3,980	–	–	Oct.
4,406	1,866	100	2,435	5	.	8,554	1,438	2,605	4,511	–	–	Nov.
Changes *											**All categories of banks**	
– 2,878	– 2,708	– 84	– 34	– 52	–	– 206	– 996	+ 957	– 158	– 9	–	2021 Sep.
+ 105	+ 48	– 200	+ 283	– 26	–	+ 3,049	+ 966	+ 927	+ 1,173	– 17	–	Oct.
+ 3,621	+ 3,733	+ 166	– 188	– 90	–	– 2,638	– 1,971	– 1,723	+ 1,004	+ 52	–	Nov.
										Commercial banks [6]		
– 902	– 515	– 164	– 215	– 8	–	– 268	– 929	+ 908	– 239	– 8	–	2021 Sep.
– 164	– 78	– 122	+ 51	– 15	–	+ 1,854	+ 980	+ 122	+ 749	+ 3	–	Oct.
+ 400	+ 395	+ 83	– 57	– 21	–	– 1,481	– 1,719	– 219	+ 465	– 8	–	Nov.
										Big banks		
– 394	– 352	– 53	+ 13	– 2	–	+ 332	– 764	+ 874	+ 230	– 8	–	2021 Sep.
+ 120	– 8	– 42	+ 179	– 9	–	+ 1,209	+ 790	– 85	+ 501	+ 3	–	Oct.
+ 458	+ 192	+ 151	+ 112	+ 3	–	– 2,014	– 1,873	– 125	– 14	– 2	–	Nov.
										Regional banks and other commercial banks		
– 0	– 0	– 0	– 0	– 0	–	– 0	– 0	+ 0	– 0	–	–	2021 Sep.
– 0	– 0	– 0	– 0	– 0	–	+ 1	+ 0	+ 0	+ 0	–	–	Oct.
– 0	+ 0	– 0	– 0	– 0	–	+ 1	+ 0	– 0	+ 1	– 0	–	Nov.
										Branches of foreign banks		
– 153	– 25	– 107	– 21	–	–	– 198	– 1	+ 1	– 198	–	–	2021 Sep.
–	+ 15	– 5	– 10	–	–	+ 106	–	+ 10	+ 96	–	–	Oct.
– 33	– 11	– 29	+ 7	–	–	– 148	– 1	– 87	– 60	–	–	Nov.
										Landesbanken		
– 10	– 81	+ 3	+ 67	+ 1	.	– 184	– 268	– 43	+ 127	–	–	2021 Sep.
+ 27	– 87	+ 2	+ 112	–	.	+ 1,325	– 104	+ 1,327	+ 102	–	–	Oct.
– 31	+ 29	+ 19	– 79	–	.	– 1,792	– 121	– 1,924	+ 253	–	–	Nov.

Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, German Unity Fund, Equalisation of Burdens Fund. **3** Including non-negotiable bearer debt securities. **4** For "All categories of banks" and "Building and loan associations", including deposits under savings and loan contracts. **5** Excluding deposits under savings and loan contracts; see also footnote 4. **6** Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

I Banks (MFIs) in Germany

cont`d: 16 Deposits and borrowing from domestic government, by creditor group and by category of banks *

€ million

Period	Deposits and borrowing from domestic government [1]												
		Federal Government and its special funds [2]						State governments					
				Time deposits						Time deposits			
	Total	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds [3]	Memo item Fiduciary loans	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds [3]	Memo item Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Savings banks												**End of month** *
2021 Sep.	40,315	155	155	.	–	.	4	3,933	1,909	1,027	637	360	–
Oct.	40,585	164	153	.	11	.	4	3,997	1,824	1,106	720	347	–
Nov.	43,162	168	168	.	–	.	4	4,040	1,980	1,005	712	343	–
	Credit cooperatives												
2021 Sep.	22,286	487	259	100	111	17	139	7,186	1,036	5,003	1,078	69	–
Oct.	22,588	606	300	168	121	17	139	7,476	1,147	5,136	1,126	67	–
Nov.	24,372	1,027	456	218	292	61	139	7,698	967	5,207	1,462	62	–
	Mortgage banks												
2021 Sep.	6,184	360	–	10	350	–	–	1,406	9	850	547	–	–
Oct.	6,353	334	–	–	334	–	–	1,694	7	1,200	487	–	–
Nov.	5,168	190	–	–	190	–	–	1,498	7	1,175	316	–	–
	Building and loan associations												
2021 Sep.	1,554	.	–	–	–	.	–	412	.	260	.	–	–
Oct.	1,655	.	–	–	–	.	–	502	.	360	.	–	–
Nov.	1,670	.	–	–	–	.	–	510	.	373	.	–	–
	Banks with special, development and other central support tasks												
2021 Sep.	51,001	41,975	4,629	2,263	35,083	–	11,153	7,500	2,243	865	4,392	–	6,047
Oct.	50,788	41,974	4,678	2,276	35,020	–	11,181	7,325	2,204	713	4,408	–	6,044
Nov.	50,703	42,040	4,710	2,297	35,033	–	11,192	7,089	1,952	723	4,414	–	5,914
	Savings banks												**Changes** *
2021 Sep.	– 1,087	+ 5	+ 5	.	–	.	–	+ 228	+ 115	+ 117	– 4	–	–
Oct.	+ 270	+ 9	– 2	.	+ 11	.	–	+ 64	– 85	+ 79	+ 83	– 13	–
Nov.	+ 2,577	+ 4	+ 15	.	– 11	.	–	+ 43	+ 156	– 101	– 8	– 4	–
	Credit cooperatives												
2021 Sep.	– 125	– 61	+ 17	– 105	+ 27	–	– 2	+ 461	– 18	+ 459	+ 20	–	–
Oct.	+ 302	+ 69	+ 41	+ 18	+ 10	–	–	+ 290	+ 111	+ 133	+ 48	– 2	–
Nov.	+ 1,784	+ 421	+ 156	+ 50	+ 171	+ 44	–	+ 122	– 180	+ 26	+ 281	– 5	–
	Mortgage banks												
2021 Sep.	+ 205	– 16	–	–	– 16	–	–	+ 152	–	+ 150	+ 2	–	–
Oct.	+ 322	– 26	–	– 10	– 16	–	–	+ 350	– 2	+ 350	+ 2	–	–
Nov.	+ 1	+ 2	–	–	+ 2	–	–	– 25	–	– 25	–	–	–
	Building and loan associations												
2021 Sep.	– 22	.	–	–	–	.	–	– 30	.	– 10	.	–	–
Oct.	+ 101	.	–	–	–	.	–	+ 90	.	+ 100	.	–	–
Nov.	+ 15	.	–	–	–	.	–	+ 8	.	+ 13	.	–	–
	Banks with special, development and other central support tasks												
2021 Sep.	+ 1,295	+ 1,097	+ 98	+ 993	+ 6	–	– 1	+ 150	+ 234	– 50	– 34	–	– 27
Oct.	– 163	+ 49	+ 49	+ 13	– 13	–	+ 28	– 175	– 39	– 152	+ 16	–	– 3
Nov.	– 85	+ 66	+ 32	+ 21	+ 13	–	+ 11	– 236	– 252	+ 10	+ 6	–	– 130

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper and non-negotiable bearer debt securities; including subordinated liabilities. Excluding deposits and borrowing of the Treuhand agency and its successor organisations, of the Federal Railways, East German Railways and Federal Post Office and, from 1995, of the Deutsche Bahn AG, Deutsche Post AG and Deutsche Telekom AG. **2** Federal Railways

I Banks (MFIs) in Germany

Local government and local government associations (including municipal special purpose associations)						Social security funds						
		Time deposits						Time deposits				
Total	Sight deposits	for up to and including 1 year	for more than 1 year [4]	Savings deposits and bank savings bonds [3, 5]	Memo item Fiduciary loans	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds [3]	Memo item Fiduciary loans	
14	15	16	17	18	19	20	21	22	23	24	25	Period
End of month *												**Savings banks**
32,585	28,099	1,458	797	2,231	–	3,642	2,216	626	544	256	–	2021 Sep.
32,861	28,457	1,402	791	2,211	–	3,563	2,157	561	589	256	–	Oct.
35,466	30,991	1,484	793	2,198	–	3,488	1,967	632	632	257	–	Nov.
												Credit cooperatives
10,519	5,994	2,282	1,554	689	–	4,094	808	2,453	759	74	–	2021 Sep.
10,366	5,848	2,198	1,622	698	–	4,140	966	2,244	876	54	–	Oct.
10,893	6,615	2,095	1,541	642	–	4,754	1,014	2,500	1,127	113	–	Nov.
												Mortgage banks
1,311	2	35	1,274	–	–	3,107	–	1,549	1,558	–	–	2021 Sep.
1,249	–	45	1,204	–	–	3,076	–	1,386	1,690	–	–	Oct.
854	–	45	809	–	–	2,626	–	1,222	1,404	–	–	Nov.
												Building and loan associations
1,127	4	3	1,117	3	–	15	–	–	15	–	–	2021 Sep.
1,138	4	3	1,128	3	–	15	–	–	15	–	–	Oct.
1,145	4	3	1,135	3	–	15	–	–	15	–	–	Nov.
												Banks with special, development and other central support tasks
438	53	–	383	2	3	1,088	69	364	645	10	–	2021 Sep.
470	56	–	412	2	3	1,019	60	279	670	10	–	Oct.
487	64	–	421	2	3	1,087	71	336	670	10	–	Nov.
Changes *												**Savings banks**
– 1,572	– 1,613	+ 34	+ 39	– 32	–	+ 252	+ 243	+ 4	+ 5	–	–	2021 Sep.
+ 276	+ 358	– 56	– 6	– 20	–	– 79	– 59	– 65	+ 45	–	–	Oct.
+ 2,605	+ 2,534	+ 82	+ 2	– 13	–	– 75	– 190	+ 71	+ 43	+ 1	–	Nov.
												Credit cooperatives
– 395	– 498	+ 43	+ 73	– 13	–	– 130	– 43	– 137	+ 51	– 1	–	2021 Sep.
– 103	– 146	– 34	+ 68	+ 9	–	+ 46	+ 158	– 209	+ 117	– 20	–	Oct.
+ 627	+ 767	– 18	– 66	– 56	–	+ 614	+ 48	+ 256	+ 251	+ 59	–	Nov.
												Mortgage banks
– 8	+ 2	–	– 10	–	–	+ 77	–	+ 159	– 82	–	–	2021 Sep.
+ 26	– 2	+ 10	+ 18	–	–	– 28	–	– 163	+ 135	–	–	Oct.
– 4	–	–	– 4	–	–	+ 28	–	+ 36	– 8	–	–	Nov.
												Building and loan associations
+ 8	–	–	+ 8	–	–	–	–	–	–	–	–	2021 Sep.
+ 11	–	–	+ 11	–	–	–	–	–	–	–	–	Oct.
+ 7	–	–	+ 7	–	–	–	–	–	–	–	–	Nov.
												Banks with special, development and other central support tasks
+ 1	– 3	–	+ 4	–	–	+ 47	+ 1	+ 66	– 20	–	–	2021 Sep.
+ 32	+ 3	–	+ 29	–	–	– 69	– 9	– 85	+ 25	–	–	Oct.
+ 17	+ 8	–	+ 9	–	–	+ 68	+ 11	+ 57	–	–	–	Nov.

Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, German Unity Fund, Equalisation of Burdens Fund. **3** Including non-negotiable bearer debt securities. **4** For "All categories of banks" and "Building and loan associations", including deposits under savings and loan contracts. **5** Excluding deposits under savings and loan contracts; see also footnote 4.

I Banks (MFIs) in Germany

17 Savings deposits and bank savings bonds, by category of banks *

€ million

Period	Savings deposits 1											
		By maturity		By group of savers and maturity								
				Domestic households 2			Domestic non-profit institutions		Domestic enterprises (non-MFIs) 3		Domestic government	
	Total	At 3 months notice	At a period of notice of more than 3 months	Total	At 3 months notice	At a period of notice of more than 3 months	Total	of which At 3 months notice	Total	of which At 3 months notice	Total	of which At 3 months notice
	1	2	3	4	5	6	7	8	9	10	11	12
All categories of banks												**End of year or month ***
2020	566,844	538,963	27,881	545,728	519,800	25,928	6,294	5,488	5,833	5,483	2,723	2,485
2021 May	569,360	543,127	26,233	548,439	524,073	24,366	6,328	5,547	5,811	5,461	2,635	2,429
June	568,721	542,699	26,022	547,938	523,780	24,158	6,301	5,519	5,753	5,404	2,600	2,398
July	568,122	542,402	25,720	547,531	523,627	23,904	6,208	5,448	5,720	5,379	2,582	2,390
Aug.	567,575	542,090	25,485	547,053	523,355	23,698	6,179	5,425	5,719	5,385	2,595	2,412
Sep.	566,700	541,438	25,262	546,266	522,775	23,491	6,169	5,417	5,745	5,415	2,539	2,361
Oct.	566,051	541,014	25,037	545,757	522,473	23,284	6,170	5,425	5,678	5,352	2,506	2,327
Nov.	565,770	540,982	24,788	545,636	522,564	23,072	6,269	5,524	5,476	5,165	2,485	2,310
												Changes *
2020	− 14,847	− 7,413	− 7,434	− 12,334	− 5,698	− 6,636	− 709	− 501	− 848	− 590	− 640	− 426
2021 May	+ 447	+ 579	− 132	+ 419	+ 544	− 125	+ 16	+ 16	+ 13	+ 7	+ 11	+ 16
June	− 639	− 428	− 211	− 501	− 293	− 208	− 27	− 28	− 58	− 57	− 35	− 31
July	− 599	− 297	− 302	− 407	− 153	− 254	− 93	− 71	− 33	− 25	− 18	− 8
Aug.	− 547	− 312	− 235	− 478	− 272	− 206	− 29	− 23	− 1	+ 6	+ 13	+ 22
Sep.	− 870	− 647	− 223	− 782	− 575	− 207	− 10	− 8	+ 26	+ 30	− 56	− 51
Oct.	− 649	− 424	− 225	− 509	− 302	− 207	+ 1	+ 8	− 67	− 63	− 33	− 34
Nov.	− 281	− 32	− 249	− 121	+ 91	− 212	+ 99	+ 99	− 202	− 187	− 21	− 17
Big banks												**End of year or month ***
2020	83,548	80,005	3,543	80,029	76,861	3,168	462	402	329	329	373	370
2021 May	85,013	81,732	3,281	81,489	78,568	2,921	509	450	284	284	419	416
June	85,276	82,032	3,244	81,749	78,860	2,889	521	462	287	287	418	415
July	85,648	82,433	3,215	82,136	79,274	2,862	515	455	287	287	417	414
Aug.	85,923	82,749	3,174	82,427	79,602	2,825	514	455	287	287	419	416
Sep.	85,952	82,814	3,138	82,479	79,688	2,791	513	453	286	286	409	406
Oct.	86,016	82,916	3,100	82,569	79,807	2,762	515	458	285	285	403	400
Nov.	86,178	83,107	3,071	82,732	79,996	2,736	514	457	293	293	404	402
												Changes *
2020	− 304	+ 1,888	− 2,192	− 152	+ 1,951	− 2,103	− 33	− 8	− 44	− 44	− 1	+ 7
2021 May	+ 349	+ 385	− 36	+ 344	+ 374	− 30	+ 5	+ 6	+ 2	+ 2	+ 3	+ 3
June	+ 263	+ 300	− 37	+ 260	+ 292	− 32	+ 12	+ 12	+ 3	+ 3	− 1	− 1
July	+ 372	+ 401	− 29	+ 387	+ 414	− 27	− 6	− 7	−	−	− 1	− 1
Aug.	+ 275	+ 316	− 41	+ 291	+ 328	− 37	− 1	−	−	−	+ 2	+ 2
Sep.	+ 29	+ 65	− 36	+ 52	+ 86	− 34	− 1	− 2	− 1	− 1	− 10	− 10
Oct.	+ 64	+ 102	− 38	+ 90	+ 119	− 29	+ 2	+ 5	− 1	− 1	− 6	− 6
Nov.	+ 162	+ 191	− 29	+ 163	+ 189	− 26	− 1	− 1	+ 8	+ 8	+ 1	+ 2
Regional banks and other commercial banks												**End of year or month ***
2020	14,855	14,040	815	14,226	13,424	802	89	86	321	318	66	66
2021 May	14,768	14,052	716	14,127	13,420	707	80	78	334	333	74	74
June	14,796	14,092	704	14,157	13,462	695	78	76	336	335	72	72
July	14,818	14,122	696	14,198	13,510	688	77	75	316	315	70	70
Aug.	14,889	14,194	695	14,279	13,591	688	77	75	308	307	70	70
Sep.	14,935	14,240	695	14,324	13,635	689	76	75	310	309	70	70
Oct.	14,980	14,283	697	14,367	13,677	690	75	74	311	310	71	71
Nov.	14,994	14,300	694	14,430	13,742	688	75	74	262	261	71	71
												Changes *
2020	− 1,057	− 893	− 164	− 1,007	− 870	− 137	− 16	− 3	− 6	− 1	− 10	− 6
2021 May	+ 77	+ 90	− 13	+ 73	+ 86	− 13	−	−	+ 2	+ 2	−	−
June	+ 28	+ 40	− 12	+ 30	+ 42	− 12	− 2	− 2	+ 2	+ 2	− 2	− 2
July	+ 22	+ 30	− 8	+ 41	+ 48	− 7	− 1	− 1	− 20	− 20	− 2	− 2
Aug.	+ 71	+ 72	− 1	+ 81	+ 81	−	−	−	− 8	− 8	−	−
Sep.	+ 51	+ 51	−	+ 50	+ 49	+ 1	− 1	−	+ 2	+ 2	−	−
Oct.	+ 45	+ 43	+ 2	+ 43	+ 42	+ 1	− 1	− 1	+ 1	+ 1	+ 1	+ 1
Nov.	+ 14	+ 17	− 3	+ 63	+ 65	− 2	−	−	− 49	− 49	−	−

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** For "All categories of banks" and "Building and loan associations", excluding deposits under savings and loan contracts, which are classified under time deposits. **2** Including sole proprietors; see also footnote 3. **3** Excluding sole proprietors; see also footnote 2.

I Banks (MFIs) in Germany

Non-residents		Memo item Special savings facilities of domestic non-banks [4]		Bank savings bonds [5]								
					Sold to							
						domestic non-banks (non-MFIs)						
Total	of which At 3 months notice	Total	of which At 3 months notice	Total	domestic banks (MFIs)	Total	of which with maturities of more than 2 years	Households (including non-profit institutions [2])	Enterprises [3]	Goverrnment	Non-residents	Period
13	14	15	16	17	18	19	20	21	22	23	24	
End of year or month *											**All categories of banks**	
6,266	5,707	306,024	288,009	42,094	11,811	28,285	22,057	15,126	9,444	3,715	1,998	2020
6,147	5,617	292,925	276,378	38,468	11,352	26,315	20,778	14,143	8,665	3,507	801	2021 May
6,129	5,598	291,056	274,730	38,039	11,408	26,084	20,591	13,999	8,637	3,448	547	June
6,081	5,558	289,076	273,024	37,770	11,511	25,850	20,424	13,924	8,524	3,402	409	July
6,029	5,513	288,914	273,117	37,393	11,460	25,646	20,283	13,807	8,471	3,368	287	Aug.
5,981	5,470	285,799	270,230	36,929	11,232	25,488	20,170	13,681	8,452	3,355	209	Sep.
5,940	5,437	287,185	271,834	36,333	10,822	25,298	20,015	13,564	8,404	3,330	213	Oct.
5,904	5,419	283,003	267,885	35,237	10,206	24,762	19,604	13,417	8,007	3,338	269	Nov.
Changes *												
– 316	– 198	– 31,246	– 24,557	– 6,067	– 363	– 4,948	– 3,018	– 3,265	– 1,325	– 358	– 756	2020
– 12	– 4	+ 576	+ 787	– 942	– 226	– 455	– 295	– 219	– 204	– 32	– 261	2021 May
– 18	– 19	– 1,924	– 1,703	– 429	+ 56	– 231	– 187	– 144	– 28	– 59	– 254	June
– 48	– 40	– 1,980	– 1,706	– 269	+ 103	– 234	– 167	– 75	– 113	– 46	– 138	July
– 52	– 45	– 162	+ 93	– 377	– 51	– 204	– 141	– 117	– 53	– 34	– 122	Aug.
– 48	– 43	– 3,115	– 2,887	– 457	– 228	– 158	– 113	– 126	– 19	– 13	– 71	Sep.
– 41	– 33	+ 1,386	+ 1,604	+ 84	+ 270	– 190	– 155	– 117	– 48	– 25	+ 4	Oct.
– 36	– 18	– 3,932	– 3,699	– 346	– 61	– 341	– 241	– 147	– 204	+ 10	+ 56	Nov.
End of year or month *											**Big banks**	
2,355	2,043	52,260	49,052	1,515	–	1,215	1,215	19	1,196	–	300	2020
2,312	2,014	46,000	43,038	1,512	–	1,212	1,212	16	1,196	–	300	2021 May
2,301	2,008	45,303	42,373	1,211	–	1,211	1,211	15	1,196	–	–	June
2,293	2,003	44,833	41,928	1,190	–	1,190	1,190	14	1,176	–	–	July
2,276	1,989	45,883	43,016	1,189	–	1,189	1,189	13	1,176	–	–	Aug.
2,265	1,981	44,220	41,386	1,187	–	1,187	1,187	11	1,176	–	–	Sep.
2,244	1,966	46,941	44,139	1,187	–	1,187	1,187	11	1,176	–	–	Oct.
2,235	1,959	44,399	41,622	1,186	–	1,186	1,186	10	1,176	–	–	Nov.
Changes *												
– 74	– 18	– 2,568	– 437	– 753	–	– 39	– 39	– 34	– 5	–	– 714	2020
– 5	–	+ 1,922	+ 1,952	– 1	–	– 1	– 1	– 1	–	–	–	2021 May
– 11	– 6	– 697	– 665	– 301	–	– 1	– 1	– 1	–	–	– 300	June
– 8	– 5	– 470	– 445	– 21	–	– 21	– 21	– 1	– 20	–	–	July
– 17	– 14	+ 1,050	+ 1,088	– 1	–	– 1	– 1	– 1	–	–	–	Aug.
– 11	– 8	– 1,663	– 1,630	– 2	–	– 2	– 2	– 2	–	–	–	Sep.
– 21	– 15	+ 2,721	+ 2,753	–	–	–	–	–	–	–	–	Oct.
– 9	– 7	– 2,542	– 2,517	– 1	–	– 1	– 1	– 1	–	–	–	Nov.
End of year or month *											**Regional banks and other commercial banks**	
153	146	5,203	4,814	11,310	537	10,620	6,093	6,612	2,119	1,889	153	2020
153	147	4,870	4,595	10,724	571	10,050	5,895	6,266	1,990	1,794	103	2021 May
153	147	4,852	4,594	10,693	630	9,960	5,828	6,192	2,017	1,751	103	June
157	152	4,846	4,600	10,671	669	9,900	5,808	6,182	1,999	1,719	102	July
155	151	4,850	4,611	10,569	660	9,809	5,764	6,127	1,993	1,689	100	Aug.
155	151	4,863	4,628	10,341	536	9,712	5,688	6,062	1,967	1,683	93	Sep.
156	151	4,869	4,638	10,449	721	9,632	5,635	6,010	1,946	1,676	96	Oct.
156	152	4,878	4,654	10,088	742	9,250	5,332	5,929	1,685	1,636	96	Nov.
Changes *												
– 18	– 13	– 1,121	– 945	– 1,152	+ 328	– 1,474	– 486	– 974	– 255	– 245	– 6	2020
+ 2	+ 2	– 1	+ 14	– 250	– 63	– 156	– 55	– 121	– 16	– 19	– 31	2021 May
–	–	– 18	– 1	– 31	+ 59	– 90	– 67	– 74	+ 27	– 43	–	June
+ 4	+ 5	– 6	+ 6	– 22	+ 39	– 60	– 20	– 10	– 18	– 32	– 1	July
– 2	– 1	+ 4	+ 11	– 102	– 9	– 91	– 44	– 55	– 6	– 30	– 2	Aug.
–	–	+ 13	+ 17	– 221	– 124	– 97	– 76	– 65	– 26	– 6	–	Sep.
+ 1	–	+ 6	+ 10	+ 108	+ 185	– 80	– 53	– 52	– 21	– 7	+ 3	Oct.
–	+ 1	+ 9	+ 16	– 166	+ 21	– 187	– 108	– 81	– 68	– 38	–	Nov.

4 Savings deposits bearing interest at a rate which exceeds the minimum or basic rate of interest. **5** Including non-negotiable bearer debt securities.

I Banks (MFIs) in Germany

cont`d: 17 Savings deposits and bank savings bonds, by category of banks *

€ million

Period	Savings deposits [1]											
		By maturity		By group of savers and maturity								
				Domestic households [2]			Domestic non-profit institutions		Domestic enterprises (non-MFIs) [3]		Domestic government	
	Total	At 3 months notice	At a period of notice of more than 3 months	Total	At 3 months notice	At a period of notice of more than 3 months	Total	of which At 3 months notice	Total	of which At 3 months notice	Total	of which At 3 months notice
	1	2	3	4	5	6	7	8	9	10	11	12
Savings banks												**End of year or month ***
2020	277,342	259,239	18,103	269,343	251,997	17,346	2,557	2,268	1,450	1,347	1,756	1,579
2021 May	278,458	261,214	17,244	270,666	254,111	16,555	2,543	2,283	1,447	1,345	1,635	1,482
June	278,167	261,031	17,136	270,419	253,977	16,442	2,537	2,276	1,429	1,329	1,616	1,466
July	277,842	260,876	16,966	270,143	253,854	16,289	2,527	2,265	1,414	1,320	1,610	1,470
Aug.	277,539	260,697	16,842	269,885	253,711	16,174	2,511	2,252	1,395	1,303	1,619	1,482
Sep.	277,234	260,528	16,706	269,621	253,578	16,043	2,508	2,248	1,399	1,309	1,592	1,458
Oct.	276,990	260,402	16,588	269,467	253,535	15,932	2,503	2,246	1,344	1,256	1,576	1,441
Nov.	276,977	260,541	16,436	269,554	253,749	15,805	2,457	2,206	1,323	1,238	1,563	1,430
												Changes *
2020	− 9,989	− 7,063	− 2,926	− 9,303	− 6,633	− 2,670	− 148	− 61	− 121	− 80	− 283	− 197
2021 May	+ 225	+ 275	− 50	+ 233	+ 268	− 35	− 7	− 1	+ 2	+ 4	+ 3	+ 7
June	− 291	− 183	− 108	− 247	− 134	− 113	− 6	− 7	− 18	− 16	− 19	− 16
July	− 325	− 155	− 170	− 276	− 123	− 153	− 10	− 11	− 15	− 9	− 6	+ 4
Aug.	− 303	− 179	− 124	− 258	− 143	− 115	− 16	− 13	− 19	− 17	+ 9	+ 12
Sep.	− 305	− 169	− 136	− 264	− 133	− 131	− 3	− 4	+ 4	+ 6	− 27	− 24
Oct.	− 244	− 126	− 118	− 154	− 43	− 111	− 5	− 2	− 55	− 53	− 16	− 17
Nov.	− 13	+ 139	− 152	+ 87	+ 214	− 127	− 46	− 40	− 21	− 18	− 13	− 11
Credit cooperatives												**End of year or month ***
2020	184,134	178,772	5,362	175,552	170,995	4,557	3,048	2,596	3,636	3,392	484	426
2021 May	184,084	179,153	4,931	175,470	171,345	4,125	3,067	2,609	3,664	3,417	477	427
June	183,445	178,568	4,877	174,923	170,849	4,074	3,038	2,580	3,619	3,371	464	415
July	182,811	178,027	4,784	174,393	170,384	4,009	2,963	2,529	3,622	3,376	455	406
Aug.	182,267	177,552	4,715	173,839	169,884	3,955	2,955	2,523	3,648	3,407	456	413
Sep.	181,682	177,017	4,665	173,267	169,354	3,913	2,952	2,523	3,671	3,432	444	403
Oct.	181,219	176,625	4,594	172,825	168,980	3,845	2,960	2,532	3,659	3,422	432	391
Nov.	180,849	176,319	4,530	172,454	168,665	3,789	3,108	2,674	3,526	3,301	423	383
												Changes *
2020	− 3,262	− 1,131	− 2,131	− 1,855	− 141	− 1,714	− 502	− 422	− 555	− 349	− 271	− 155
2021 May	− 203	− 171	− 32	− 243	− 197	− 46	+ 33	+ 26	+ 5	− 3	+ 5	+ 6
June	− 639	− 585	− 54	− 547	− 496	− 51	− 29	− 29	− 45	− 46	− 13	− 12
July	− 634	− 541	− 93	− 530	− 465	− 65	− 75	− 51	+ 3	+ 5	− 9	− 9
Aug.	− 544	− 475	− 69	− 554	− 500	− 54	− 8	− 6	+ 26	+ 31	+ 1	+ 7
Sep.	− 585	− 535	− 50	− 572	− 530	− 42	− 3	−	+ 23	+ 25	− 12	− 10
Oct.	− 463	− 392	− 71	− 442	− 374	− 68	+ 8	+ 9	− 12	− 10	− 12	− 12
Nov.	− 370	− 306	− 64	− 371	− 315	− 56	+ 148	+ 142	− 133	− 121	− 9	− 8
All remaining banks [6]												**End of year or month ***
2020	6,965	6,907	58	6,578	6,523	55	138	136	97	97	44	44
2021 May	7,037	6,976	61	6,687	6,629	58	129	127	82	82	30	30
June	7,037	6,976	61	6,690	6,632	58	127	125	82	82	30	30
July	7,003	6,944	59	6,661	6,605	56	126	124	81	81	30	30
Aug.	6,957	6,898	59	6,623	6,567	56	122	120	81	81	31	31
Sep.	6,897	6,839	58	6,575	6,520	55	120	118	79	79	24	24
Oct.	6,846	6,788	58	6,529	6,474	55	117	115	79	79	24	24
Nov.	6,772	6,715	57	6,466	6,412	54	115	113	72	72	24	24
												Changes *
2020	− 235	− 214	− 21	− 17	− 5	− 12	− 10	− 7	− 122	− 116	− 75	− 75
2021 May	− 1	−	− 1	+ 12	+ 13	− 1	− 15	− 15	+ 2	+ 2	−	−
June	−	−	−	+ 3	+ 3	−	− 2	− 2	−	−	−	−
July	− 34	− 32	− 2	− 29	− 27	− 2	− 1	− 1	− 1	− 1	−	−
Aug.	− 46	− 46	−	− 38	− 38	−	− 4	− 4	−	−	+ 1	+ 1
Sep.	− 60	− 59	− 1	− 48	− 47	− 1	− 2	− 2	− 2	− 2	− 7	− 7
Oct.	− 51	− 51	−	− 46	− 46	−	− 3	− 3	−	−	−	−
Nov.	− 74	− 73	− 1	− 63	− 62	− 1	− 2	− 2	− 7	− 7	−	−

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** For "All categories of banks" and "Building and loan associations", excluding deposits under savings and loan contracts, which are classified under time deposits. **2** Including sole proprietors; see also footnote 3. **3** Excluding sole proprietors; see also footnote 2.

I Banks (MFIs) in Germany

Non-residents		Memo item Special savings facilities of domestic non-banks [4]		Bank savings bonds [5]								
					Sold to							
						domestic non-banks (non-MFIs)						
Total	of which At 3 months notice	Total	of which At 3 months notice	Total	domestic banks (MFIs)	Total	of which with maturities of more than 2 years	Households (including non-profit institutions [2])	Enterprises [3]	Goverrnment	Non-residents	Period
13	14	15	16	17	18	19	20	21	22	23	24	
End of year or month *											**Savings banks**	
2,236	2,048	148,795	137,098	21,694	9,453	12,160	10,816	5,977	4,770	1,413	81	2020
2,167	1,993	145,120	134,168	19,770	8,725	10,969	9,879	5,497	4,171	1,301	76	2021 May
2,166	1,983	144,582	133,752	19,567	8,666	10,826	9,747	5,436	4,105	1,285	75	June
2,148	1,967	143,806	133,136	19,387	8,639	10,677	9,621	5,385	4,026	1,266	71	July
2,129	1,949	143,157	132,642	19,197	8,572	10,553	9,505	5,338	3,955	1,260	72	Aug.
2,114	1,935	142,391	132,020	19,027	8,509	10,449	9,418	5,290	3,904	1,255	69	Sep.
2,100	1,924	141,774	131,526	18,928	8,505	10,353	9,311	5,227	3,888	1,238	70	Oct.
2,080	1,918	141,176	131,079	18,740	8,435	10,236	9,187	5,165	3,836	1,235	69	Nov.
Changes *												
– 134	– 92	– 19,743	– 17,028	– 3,687	– 918	– 2,735	– 2,062	– 1,781	– 805	– 149	– 34	2020
– 6	– 3	– 876	– 757	– 429	– 166	– 263	– 224	– 78	– 174	– 11	–	2021 May
– 1	– 10	– 593	– 471	– 203	– 59	– 143	– 132	– 61	– 66	– 16	– 1	June
– 18	– 16	– 776	– 616	– 180	– 27	– 149	– 126	– 51	– 79	– 19	– 4	July
– 19	– 18	– 649	– 494	– 190	– 67	– 124	– 116	– 47	– 71	– 6	+ 1	Aug.
– 15	– 14	– 766	– 622	– 170	– 63	– 104	– 87	– 48	– 51	– 5	– 3	Sep.
– 14	– 11	– 617	– 494	– 99	– 4	– 96	– 107	– 63	– 16	– 17	+ 1	Oct.
– 20	– 6	– 598	– 447	– 188	– 70	– 117	– 124	– 62	– 52	– 3	– 1	Nov.
End of year or month *											**Credit cooperatives**	
1,414	1,363	96,546	93,829	5,044	1,051	3,940	3,602	2,347	1,192	401	53	2020
1,406	1,355	93,685	91,335	4,939	1,136	3,759	3,487	2,212	1,147	400	44	2021 May
1,401	1,353	93,060	90,760	4,963	1,149	3,771	3,505	2,210	1,161	400	43	June
1,378	1,332	92,337	90,114	5,054	1,241	3,767	3,507	2,197	1,165	405	46	July
1,369	1,325	91,784	89,615	5,088	1,263	3,779	3,529	2,183	1,189	407	46	Aug.
1,348	1,305	91,097	88,975	5,188	1,318	3,824	3,581	2,172	1,247	405	46	Sep.
1,343	1,300	90,386	88,323	5,187	1,331	3,810	3,586	2,170	1,236	404	46	Oct.
1,338	1,296	89,355	87,342	4,585	764	3,771	3,601	2,164	1,152	455	50	Nov.
Changes *												
– 79	– 64	– 7,895	– 6,240	– 224	+ 280	– 502	– 242	– 454	– 94	+ 46	– 2	2020
– 3	– 3	– 464	– 417	– 30	+ 6	– 34	– 15	– 18	– 14	– 2	– 2	2021 May
– 5	– 2	– 625	– 575	+ 24	+ 13	+ 12	+ 18	– 2	+ 14	–	– 1	June
– 23	– 21	– 723	– 646	+ 91	+ 92	– 4	+ 2	– 13	+ 4	+ 5	+ 3	July
– 9	– 7	– 553	– 499	+ 34	+ 22	+ 12	+ 22	– 14	+ 24	+ 2	–	Aug.
– 21	– 20	– 687	– 640	+ 100	+ 55	+ 45	+ 52	– 11	+ 58	– 2	–	Sep.
– 5	– 5	– 711	– 652	– 1	+ 13	– 14	+ 5	– 2	– 11	– 1	–	Oct.
– 5	– 4	– 781	– 731	– 47	– 12	– 39	– 10	– 6	– 84	+ 51	+ 4	Nov.
End of year or month *											**All remaining banks [6]**	
108	107	3,220	3,216	2,531	770	350	331	171	167	12	1,411	2020
109	108	3,250	3,242	1,523	920	325	305	152	161	12	278	2021 May
108	107	3,259	3,251	1,605	963	316	300	146	158	12	326	June
105	104	3,254	3,246	1,468	962	316	298	146	158	12	190	July
100	99	3,240	3,233	1,350	965	316	296	146	158	12	69	Aug.
99	98	3,228	3,221	1,186	869	316	296	146	158	12	1	Sep.
97	96	3,215	3,208	582	265	316	296	146	158	12	1	Oct.
95	94	3,195	3,188	638	265	319	298	149	158	12	54	Nov.
Changes *												
– 11	– 11	+ 81	+ 93	– 251	– 53	– 198	– 189	– 22	– 166	– 10	± 0	2020
–	–	– 5	– 5	– 232	– 3	– 1	–	– 1	–	–	– 228	2021 May
– 1	– 1	+ 9	+ 9	+ 82	+ 43	– 9	– 5	– 6	– 3	–	+ 48	June
– 3	– 3	– 5	– 5	– 137	– 1	–	– 2	–	–	–	– 136	July
– 5	– 5	– 14	– 13	– 118	+ 3	–	– 2	–	–	–	– 121	Aug.
– 1	– 1	– 12	– 12	– 164	– 96	–	–	–	–	–	– 68	Sep.
– 2	– 2	– 13	– 13	+ 76	+ 76	–	–	–	–	–	–	Oct.
– 2	– 2	– 20	– 20	+ 56	–	+ 3	+ 2	+ 3	–	–	+ 53	Nov.

4 Savings deposits bearing interest at a rate which exceeds the minimum or basic rate of interest. **5** Including non-negotiable bearer debt securities. **6** "Branches of foreign banks", "Landesbanken", "Mortgage banks", "Building and loan associations" and "Banks with special, development and other central support tasks".

I Banks (MFIs) in Germany

18 Bearer debt securities outstanding, by maturity and by category of banks * (maximum maturity under the terms of issue)

€ million

Period	Bearer debt securities outstanding issued by banks (MFIs) [1]							
		of which			Maturity of the bearer debt securities [5]			
						More than 1 year		
	Total	Floating rate Notes [2]	Zero coupon bonds [2, 3]	Foreign currency bonds [4]	Up to and including 1 year	Total	Up to and including 2 years	More than 2 years
	1	2	3	4	5	6	7	8
	All categories of banks [6]							**End of year or month ***
2020	1,153,752	117,064	12,742	313,599	94,254	1,059,498	23,791	1,035,707
2021 Aug.	1,186,040	110,409	11,923	318,611	101,603	1,084,437	20,013	1,064,424
Sep.	1,204,459	108,624	12,460	331,614	110,166	1,094,293	18,929	1,075,364
Oct.	1,213,167	109,162	12,848	329,950	101,716	1,111,451	18,043	1,093,408
Nov.	1,225,702	108,962	14,323	336,425	109,835	1,115,867	17,970	1,097,897
								Changes *
2020	– 18,465	– 5,208	– 844	– 54,125	– 22,213	+ 3,748	+ 183	+ 3,565
2021 Aug.	+ 6,642	– 1,195	+ 456	– 200	+ 7,274	– 632	– 1,402	+ 770
Sep.	+ 18,419	– 1,785	+ 537	+ 13,003	+ 8,563	+ 9,856	– 1,084	+ 10,940
Oct.	+ 8,028	+ 538	+ 388	– 1,844	– 8,450	+ 16,478	– 1,066	+ 17,544
Nov.	+ 12,550	– 200	+ 1,475	+ 6,475	+ 8,119	+ 4,431	– 73	+ 4,504
	Commercial banks [7]							**End of year or month ***
2020	163,911	24,410	5,802	14,566	2,399	161,512	2,044	159,468
2021 Aug.	163,662	24,142	4,891	16,323	1,679	161,983	1,842	160,141
Sep.	165,547	25,308	5,312	16,801	1,459	164,088	1,847	162,241
Oct.	168,168	25,503	5,423	17,160	1,827	166,341	2,341	164,000
Nov.	172,880	26,016	6,647	17,669	2,367	170,513	2,868	167,645
								Changes *
2020	– 802	+ 2,166	– 1,151	– 3,980	– 1,213	+ 411	– 1,857	+ 2,268
2021 Aug.	– 214	– 240	+ 22	+ 417	+ 147	– 361	– 279	– 82
Sep.	+ 1,885	+ 1,166	+ 421	+ 478	– 220	+ 2,105	+ 5	+ 2,100
Oct.	+ 1,941	+ 195	+ 111	+ 179	+ 368	+ 1,573	+ 314	+ 1,259
Nov.	+ 4,727	+ 513	+ 1,224	+ 509	+ 540	+ 4,187	+ 527	+ 3,660
	Landesbanken							**End of year or month ***
2020	175,125	30,081	4,104	5,475	3,197	171,928	4,324	167,604
2021 Aug.	178,673	29,118	3,872	4,693	6,739	171,934	5,266	166,668
Sep.	180,134	28,931	3,897	5,398	7,626	172,508	5,322	167,186
Oct.	179,458	28,684	3,881	5,459	7,332	172,126	5,230	166,896
Nov.	184,545	28,474	3,911	5,968	6,613	177,932	4,914	173,018
								Changes *
2020	– 20,115	– 4,774	– 1,223	– 9,770	– 17,941	– 2,174	– 766	– 1,408
2021 Aug.	– 1,479	– 388	+ 10	+ 14	+ 817	– 2,296	– 40	– 2,256
Sep.	+ 186	– 187	+ 25	+ 705	+ 887	– 701	+ 56	– 757
Oct.	– 676	– 247	– 16	+ 61	– 294	– 382	– 92	– 290
Nov.	– 1,390	– 463	+ 30	+ 509	– 719	– 671	– 316	– 355
	Savings banks							**End of year or month ***
2020	16,992	3,701	91	–	99	16,893	69	16,824
2021 Aug.	17,126	3,757	79	–	129	16,997	66	16,931
Sep.	17,094	3,757	78	–	138	16,956	66	16,890
Oct.	17,079	3,757	78	–	167	16,912	66	16,846
Nov.	16,667	3,449	83	–	179	16,488	6	16,482
								Changes *
2020	– 1,217	– 121	– 12	– 8	– 100	– 1,117	+ 7	– 1,124
2021 Aug.	– 50	–	– 1	–	– 19	– 31	–	– 31
Sep.	– 32	–	– 1	–	+ 9	– 41	–	– 41
Oct.	– 15	–	–	–	+ 29	– 44	–	– 44
Nov.	– 412	– 308	+ 5	–	+ 12	– 424	– 60	– 364

***** For the corpus of reporting credit institutions, the categories of banks, the classification by maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including subordinated negotiable bearer debt securities; excluding non-negotiable (classified under bank savings bonds); registered debt securities are recorded under time deposits. **2** Including debt securities in foreign currencies. **3** Issue value when floated. **4** Securities

I Banks (MFIs) in Germany

cont`d: 18 Bearer debt securities outstanding, by maturity and by category of banks * (maximum maturity under the terms of issue)

€ million

Period	Bearer debt securities outstanding issued by banks (MFIs) [1]							
		of which			Maturity of the bearer debt securities [5]			
						More than 1 year		
	Total	Floating rate Notes [2]	Zero coupon bonds [2, 3]	Foreign currency bonds [4]	Up to and including 1 year	Total	Up to and including 2 years	More than 2 years
	1	2	3	4	5	6	7	8
	Credit cooperatives							**End of year or month ***
2020	10,382	1,979	–	–	1	10,381	124	10,257
2021 Aug.	9,654	2,009	–	–	2	9,652	–	9,652
Sep.	9,622	1,984	–	–	2	9,620	–	9,620
Oct.	9,642	2,004	–	–	3	9,639	–	9,639
Nov.	9,622	2,180	–	–	8	9,614	–	9,614
								Changes *
2020	– 294	+ 324	–	– 229	– 749	+ 455	– 2	+ 457
2021 Aug.	– 54	– 12	–	–	–	– 54	–	– 54
Sep.	– 32	– 25	–	–	–	– 32	–	– 32
Oct.	+ 20	+ 20	–	–	+ 1	+ 19	–	+ 19
Nov.	– 20	+ 176	–	–	+ 5	– 25	–	– 25
	Mortgage banks							**End of year or month ***
2020	97,440	5,918	1,148	8,646	1,251	96,189	2,638	93,551
2021 Aug.	104,176	5,535	1,567	11,546	1,548	102,628	2,410	100,218
Sep.	103,182	5,432	1,644	11,570	1,623	101,559	2,307	99,252
Oct.	105,961	5,467	1,933	12,598	1,912	104,049	1,448	102,601
Nov.	98,369	4,966	2,120	12,143	2,098	96,271	1,016	95,255
								Changes *
2020	+ 1,263	– 484	+ 487	– 1,382	+ 531	+ 732	– 64	+ 796
2021 Aug.	+ 762	– 28	+ 424	+ 488	+ 424	+ 338	– 305	+ 643
Sep.	+ 281	– 103	+ 77	+ 24	+ 75	+ 206	– 103	+ 309
Oct.	+ 2,779	+ 35	+ 289	+ 1,028	+ 289	+ 2,490	– 859	+ 3,349
Nov.	– 1,115	– 248	+ 187	– 455	+ 186	– 1,301	– 432	– 869
	Banks with special, development and other central support tasks							**End of year or month ***
2020	687,142	50,955	1,597	284,912	87,307	599,835	14,592	585,243
2021 Aug.	709,492	45,828	1,514	286,049	91,506	617,986	10,429	607,557
Sep.	725,624	43,192	1,529	297,845	99,318	626,306	9,387	616,919
Oct.	728,607	43,727	1,533	294,733	90,475	638,132	8,958	629,174
Nov.	739,367	43,857	1,562	300,645	98,570	640,797	9,166	631,631
								Changes *
2020	+ 1,707	– 2,319	+ 1,055	– 38,756	– 2,741	+ 4,448	+ 2,865	+ 1,583
2021 Aug.	+ 7,677	– 527	+ 1	– 1,119	+ 5,905	+ 1,772	– 778	+ 2,550
Sep.	+ 16,132	– 2,636	+ 15	+ 11,796	+ 7,812	+ 8,320	– 1,042	+ 9,362
Oct.	+ 2,983	+ 535	+ 4	– 3,112	– 8,843	+ 11,826	– 429	+ 12,255
Nov.	+ 10,760	+ 130	+ 29	+ 5,912	+ 8,095	+ 2,665	+ 208	+ 2,457

denominated in non-euro currencies; including floating rate notes denominated in foreign currencies and zero coupon bonds. **5** According to terms of issue. **6** Including issues by building and loan associations, which are not shown under the categories of banks. **7** Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

I Balance sheet items of German banks (MFIs)

19 Assets and liabilities denominated in foreign currencies vis-à-vis residents, by category of banks *

€ million

end of reporting period	Assets vis-à-vis residents						Liabilities vis-à-vis residents					
	Total	of which:					Total	of which:				
		US dollar	Japanese yen	Swiss francs	Pound sterling	other currencies		US dollar	Japanese yen	Swiss francs	Pound sterling	other currencies
	1	2	3	4	5	6	7	8	9	10	11	12
All categories of banks vis-à-vis residents, total												
2018	89,218	55,919	2,727	9,918	12,389	8,265	97,218	70,897	2,004	5,313	8,310	10,694
2019	85,166	50,544	2,692	9,556	13,662	8,712	93,357	65,705	2,283	5,787	8,313	11,269
2020	82,060	46,813	2,631	8,503	14,087	10,026	99,459	71,191	2,122	4,993	9,019	12,134
2021 July	86,099	49,844	2,574	7,383	14,166	12,132	109,640	79,347	2,139	5,211	9,337	13,606
Aug.	84,827	49,376	2,501	7,302	13,743	11,905	109,250	79,256	2,032	5,075	9,196	13,691
Sep.	86,762	50,621	2,582	7,523	13,478	12,558	110,802	79,815	2,175	5,422	9,876	13,514
Oct.	89,136	51,667	2,865	7,506	13,928	13,170	109,846	78,927	2,022	5,136	9,805	13,956
Nov.	91,774	53,203	2,657	7,810	13,443	14,661	114,537	82,866	2,127	5,257	9,840	14,447
of which: vis-à-vis domestic non-banks (non-MFIs)												
2018	34,243	21,279	1,522	6,007	4,099	1,336	66,540	46,733	1,809	2,695	6,550	8,753
2019	32,436	19,922	1,583	5,355	3,972	1,604	64,224	43,793	2,081	2,660	6,173	9,517
2020	26,653	15,788	1,379	4,588	3,707	1,191	71,687	49,900	1,942	2,877	6,605	10,363
2021 July	26,566	15,747	1,497	4,100	3,799	1,423	81,598	58,307	1,882	3,252	6,505	11,652
Aug.	26,184	15,579	1,411	4,058	3,780	1,356	82,106	58,399	1,841	3,203	6,712	11,951
Sep.	27,488	16,326	1,466	4,070	4,066	1,560	82,980	58,918	1,970	3,327	7,226	11,539
Oct.	28,130	16,098	1,709	4,167	4,004	2,152	82,736	58,270	1,818	3,166	7,241	12,241
Nov.	29,599	16,690	1,552	4,198	3,962	3,197	86,146	61,084	1,953	3,221	7,293	12,595
Big banks												
2018	12,145	8,851	111	936	1,332	915	30,160	23,037	479	1,110	1,685	3,849
2019	13,289	9,280	92	947	2,208	762	28,408	21,229	441	1,133	1,470	4,135
2020	12,552	8,116	199	583	2,645	1,009	33,157	24,524	430	1,096	1,900	5,207
2021 July	13,903	9,282	58	553	2,914	1,096	36,445	27,120	449	1,216	2,109	5,551
Aug.	13,521	8,952	78	570	2,823	1,098	35,842	26,313	473	1,153	2,052	5,851
Sep.	14,061	9,400	56	652	2,704	1,249	35,054	25,325	488	1,362	2,288	5,591
Oct.	14,242	9,483	59	624	2,818	1,258	36,157	26,258	483	1,082	2,175	6,159
Nov.	15,558	9,794	102	790	2,677	2,195	37,389	27,612	520	1,064	2,078	6,115
Regional banks and other commercial banks												
2018	7,378	4,721	773	611	622	651	17,954	12,129	411	715	2,774	1,925
2019	7,962	5,646	142	477	774	923	18,526	11,918	575	980	2,859	2,194
2020	7,118	4,941	126	351	893	807	19,236	12,362	623	982	3,203	2,066
2021 July	6,446	4,457	113	393	679	804	21,935	15,398	295	1,019	3,013	2,210
Aug.	6,470	4,489	107	324	822	728	22,195	15,556	348	1,017	3,027	2,247
Sep.	7,389	5,175	117	379	919	799	22,725	15,964	338	1,046	3,187	2,190
Oct.	7,627	5,610	140	414	724	739	22,092	15,490	326	1,030	3,184	2,062
Nov.	9,113	6,133	182	717	772	1,309	23,555	16,444	338	1,183	3,220	2,370
Landesbanken												
2018	15,252	9,727	388	2,731	1,987	419	11,163	7,630	234	490	1,199	1,610
2019	12,787	7,036	1,048	2,413	1,765	525	11,205	7,486	236	418	1,140	1,925
2020	9,408	4,226	1,011	2,072	1,716	383	12,087	8,541	236	591	1,057	1,662
2021 July	9,938	4,647	1,053	1,761	1,964	513	14,011	9,338	588	695	1,137	2,253
Aug.	9,444	4,297	1,049	1,773	1,916	409	14,066	9,506	458	687	1,261	2,154
Sep.	9,478	4,199	1,129	1,745	1,921	484	14,538	9,843	375	782	1,375	2,163
Oct.	10,392	4,403	1,240	1,755	2,046	948	14,210	9,470	292	801	1,347	2,300
Nov.	9,937	4,437	1,053	1,806	2,048	593	15,636	10,663	378	728	1,412	2,455
All other categories of banks [1]												
2018	54,443	32,620	1,455	5,640	8,448	6,280	37,941	28,101	880	2,998	2,652	3,310
2019	51,128	28,582	1,410	5,719	8,915	6,502	35,218	25,072	1,031	3,256	2,844	3,015
2020	52,982	29,530	1,295	5,497	8,833	7,827	34,979	25,764	833	2,324	2,859	3,199
2021 July	55,812	31,458	1,350	4,676	8,609	9,719	37,249	27,491	807	2,281	3,078	3,592
Aug.	55,392	31,638	1,267	4,635	8,182	9,670	37,147	27,881	753	2,218	2,856	3,439
Sep.	55,834	31,847	1,280	4,747	7,934	10,026	38,485	28,683	974	2,232	3,026	3,570
Oct.	56,875	32,171	1,426	4,713	8,340	10,225	37,387	27,709	921	2,223	3,099	3,435
Nov.	57,166	32,839	1,320	4,497	7,946	10,564	37,957	28,147	891	2,282	3,130	3,507

***** For the corpus of reporting credit institutions, the categories of banks, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** "Branches of foreign banks", "Savings banks", "Credit cooperatives", "Mortgage banks", "Banks with special development and other central support task" and "Building and loan associations".

I Banks (MFIs) in Germany

20 Interest rate and currency swaps, by category of banks *

€ million

End of year or month	All categories of banks	Commercial banks				Landesbanken	Savings banks	Credit cooperatives	Mortgage banks	Building and loan associations	Banks with special, development and other central support tasks	*Memo item Foreign banks*
		Total	Big banks [1]	Regional banks and other commercial banks [2]	Branches of foreign banks							
	1	2	3	4	5	6	7	8	9	10	11	12
Interest rate swaps												
2015	18,324,003	13,104,359	12,570,952	515,005	18,402	2,751,553	205,111	76,958	546,387	28,808	888,689	1,113,256
2016	16,800,437	11,516,737	10,973,672	519,371	23,694	3,028,698	212,811	78,501	388,147	30,118	1,545,425	1,107,007
2017	16,796,691	11,263,316	10,711,797	525,999	25,520	3,242,317	214,510	78,194	322,764	35,509	1,640,081	1,331,342
2018	22,544,341	16,397,306	15,858,201	510,693	28,412	3,598,798	294,240	78,470	327,016	35,750	1,812,761	1,574,764
2019	32,864,683	26,260,674	25,690,006	533,562	37,106	3,967,395	288,447	80,972	350,802	36,583	1,879,810	2,392,517
2020	35,107,143	28,430,683	27,080,429	1,308,134	42,120	3,924,735	266,630	86,752	334,674	40,130	2,023,539	3,331,937
2020 Nov.	36,447,910	29,613,667	28,342,892	1,227,487	43,288	4,077,623	268,706	87,061	335,641	40,100	2,025,112	3,228,488
Dec.	35,107,143	28,430,683	27,080,429	1,308,134	42,120	3,924,735	266,630	86,752	334,674	40,130	2,023,539	3,331,937
2021 Jan.	36,123,813	29,434,868	27,864,723	1,529,384	40,761	3,912,072	263,854	86,515	337,813	40,110	2,048,581	3,420,471
Feb.	36,857,592	30,120,227	28,590,194	1,487,926	42,107	3,939,537	266,624	85,526	337,930	40,240	2,067,508	3,509,886
Mar.	37,022,585	30,223,045	28,547,778	1,633,869	41,398	4,007,901	269,321	85,703	338,441	42,987	2,055,187	3,614,337
Apr.	37,004,348	30,121,002	28,175,376	1,905,524	40,102	4,032,382	271,595	86,035	339,930	55,528	2,097,876	3,696,632
May	36,837,772	29,961,391	28,071,857	1,849,882	39,652	4,041,244	268,482	86,629	340,583	55,303	2,084,140	3,823,831
June	37,739,087	30,833,788	28,565,556	2,229,535	38,697	4,036,979	268,463	87,569	340,911	55,224	2,116,153	3,941,071
July	38,162,805	31,203,434	29,183,655	1,982,749	37,030	4,057,232	268,432	88,080	342,156	54,973	2,148,498	4,042,138
Aug.	38,568,191	31,493,201	29,446,438	2,010,790	35,973	4,136,682	269,110	88,358	342,947	54,124	2,183,769	4,083,580
Sep.	39,020,033	31,897,338	29,494,057	2,368,294	34,987	4,200,678	271,325	88,428	337,377	49,471	2,175,416	4,457,649
Oct.	39,804,552	32,651,601	29,547,411	3,068,406	35,784	4,223,549	272,662	88,319	340,051	43,195	2,185,175	5,138,708
Nov.	48,591,900	41,434,716	30,656,860	10,741,400	36,456	4,258,324	268,503	88,898	314,456	35,520	2,191,483	12,875,459
Currency swaps												
2015	193,632	33,033	.	13,549	.	91,508	552	181	6,093	–	23,237	1,027
2016	181,864	26,689	.	14,841	.	78,122	575	104	5,757	–	70,617	2,608
2017	179,912	54,976	.	16,939	.	50,479	339	77	4,904	–	69,137	4,886
2018	265,327	128,581	.	29,890	.	68,825	403	68	5,696	–	61,754	9,121
2019	505,805	363,892	.	121,792	.	73,165	225	166	6,322	–	62,035	10,644
2020	1,451,091	1,316,855	.	367,706	.	71,511	220	.	5,283	–	57,065	11,394
2020 Nov.	1,291,099	1,157,214	.	351,889	.	70,429	153	.	6,454	–	56,692	12,298
Dec.	1,451,091	1,316,855	.	367,706	.	71,511	220	.	5,283	–	57,065	11,394
2021 Jan.	1,452,367	1,317,429	.	460,845	.	70,448	1,011	.	4,899	–	58,423	11,468
Feb.	1,174,999	1,042,686	.	156,261	.	69,765	900	.	4,944	–	56,539	12,208
Mar.	1,471,120	1,336,636	.	442,066	.	71,316	990	.	5,234	–	56,779	13,670
Apr.	1,646,130	1,513,564	.	617,459	.	70,381	1,009	.	4,983	–	56,028	107,339
May	1,638,875	1,505,869	.	590,604	.	69,898	885	.	4,937	–	57,121	138,578
June	1,646,491	1,521,735	.	606,533	.	70,687	975	.	4,790	–	48,139	136,069
July	1,710,718	1,585,330	.	588,952	.	71,818	1,048	.	4,638	–	47,719	149,423
Aug.	1,696,278	1,570,452	.	617,776	.	73,923	1,071	.	4,785	–	45,882	172,648
Sep.	1,756,950	1,633,681	.	570,822	.	73,725	1,060	.	4,694	–	43,625	99,682
Oct.	1,896,237	1,774,016	.	581,283	.	74,136	1,308	.	4,318	–	42,294	100,474
Nov.	1,951,614	1,829,518	.	538,917	.	74,325	1,088	.	4,542	–	42,141	90,927
Interest rate/Currency swaps (combined)												
2015	2,328,452	1,965,195	.	19,112	.	62,919	574	130	16,821	–	281,456	226,090
2016	2,234,029	1,890,777	.	14,254	.	56,478	476	118	7,038	–	279,142	196,532
2017	2,021,428	1,729,422	.	16,793	.	46,471	294	162	5,694	–	239,385	183,748
2018	1,978,515	1,705,004	.	18,414	.	39,589	363	147	5,671	–	227,741	208,281
2019	1,906,019	1,634,649	.	15,575	.	40,340	435	56	5,881	–	224,658	210,040
2020	1,742,004	1,507,765	.	34,030	.	35,275	357	.	5,073	–	193,496	225,783
2020 Nov.	1,781,604	1,539,606	.	30,505	.	36,031	367	.	5,232	–	200,330	224,773
Dec.	1,742,004	1,507,765	.	34,030	.	35,275	357	.	5,073	–	193,496	225,783
2021 Jan.	1,801,388	1,561,147	.	34,891	.	35,529	356	.	4,939	–	199,387	226,363
Feb.	1,746,779	1,503,724	.	36,561	.	35,601	344	.	4,954	–	202,126	229,304
Mar.	1,783,824	1,539,352	.	37,684	.	35,275	346	.	4,657	–	204,164	231,962
Apr.	1,765,095	1,523,985	.	37,971	.	34,959	335	.	4,602	–	201,184	227,203
May	1,761,503	1,523,564	.	41,649	.	34,894	332	.	4,599	–	198,084	233,155
June	1,748,613	1,517,448	.	47,123	.	32,586	336	.	4,818	–	193,395	245,524
July	1,765,274	1,532,011	.	46,743	.	32,160	339	.	4,808	–	195,926	246,167
Aug.	1,763,169	1,530,993	.	47,441	.	32,141	338	.	4,887	–	194,780	246,602
Sep.	1,874,917	1,637,911	.	140,490	.	32,598	379	.	4,989	–	199,010	341,772
Oct.	2,440,709	2,198,476	.	681,065	.	32,672	378	.	4,999	–	204,154	885,063
Nov.	2,481,209	2,237,971	.	767,989	.	34,164	384	.	4,270	–	204,238	965,752

***** It is the principal amounts that are listed. For the corpus of reporting credit institutions, the categories of banks, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** From May 2018 including DB Privat- und Firmenkundenbank AG (created through the merger of Deutsche Bank Privat- und Geschäftskunden Aktiengesellschaft (acquiring institution) and Deutsche Postbank AG). **2** Until April 2018 including Deutsche Bank Privat- und Geschäftskunden Aktiengesellschaft (see explanatory notes for banking group „Big banks").

I Banks (MFIs) in Germany

21 Changes in savings deposits, by category of banks *

€ million

Period	Changes in savings deposits [1]					
	Total savings deposits at the beginning of year or month [2]	Credits	Debits	Balances of credits and debits	Interest credited	Total savings deposits at the end of year or month [2]
	1	2	3	4	5	6
All categories of banks						
2017	596,537	140,972	149,876	– 8,904	2,697	590,331
2018	590,331	133,807	140,814	– 7,007	2,288	585,612
2019	585,612	142,454	148,323	– 5,869	2,018	581,761
2020	581,761	133,934	150,584	– 16,650	1,802	566,844
2021 Mar.	568,795	12,597	12,963	– 366	75	568,504
Apr.	568,504	11,645	11,300	+ 345	64	568,913
May	568,913	11,341	10,955	+ 386	61	569,360
June	569,360	11,149	11,851	– 702	63	568,721
July	568,721	11,546	12,208	– 662	63	568,122
Aug.	568,122	11,212	11,826	– 614	67	567,575
Sep.	567,570	10,695	11,632	– 937	67	566,700
Oct.	566,700	10,664	11,384	– 720	71	566,051
Nov.	566,051	11,619	11,988	– 369	88	565,770
Commercial banks [3]						
2017	102,234	32,733	33,797	– 1,064	195	101,365
2018	101,365	28,281	30,751	– 2,470	158	99,064
2019	99,064	34,780	33,980	+ 800	159	100,023
2020	100,023	28,740	30,110	– 1,370	107	98,760
2021 Mar.	99,370	2,763	2,635	+ 128	4	99,502
Apr.	99,502	2,491	2,214	+ 277	3	99,782
May	99,782	2,483	2,060	+ 423	3	100,208
June	100,208	2,589	2,297	+ 292	3	100,503
July	100,503	2,773	2,381	+ 392	3	100,898
Aug.	100,898	2,707	2,369	+ 338	4	101,240
Sep.	101,235	2,484	2,407	+ 77	3	101,315
Oct.	101,315	2,365	2,264	+ 101	3	101,419
Nov.	101,419	2,600	2,423	+ 177	4	101,600
of which: Big banks						
2017	63,151	16,061	17,643	– 1,582	49	61,618
2018	61,618	21,063	22,448	– 1,385	66	82,423
2019	82,423	30,750	29,410	+ 1,340	89	83,852
2020	83,852	24,802	25,165	– 363	59	83,548
2021 Mar.	84,210	2,416	2,228	+ 188	4	84,402
Apr.	84,402	2,145	1,886	+ 259	3	84,664
May	84,664	2,141	1,795	+ 346	3	85,013
June	85,013	2,253	1,993	+ 260	3	85,276
July	85,276	2,427	2,058	+ 369	3	85,648
Aug.	85,648	2,340	2,069	+ 271	4	85,923
Sep.	85,923	2,146	2,120	+ 26	3	85,952
Oct.	85,952	2,041	1,980	+ 61	3	86,016
Nov.	86,016	2,228	2,070	+ 158	4	86,178
Regional banks and other commercial banks						
2017	38,600	16,534	16,090	+ 444	146	39,518
2018	39,518	7,154	8,202	– 1,048	92	16,449
2019	16,449	3,896	4,503	– 607	70	15,912
2020	15,912	3,773	4,878	– 1,105	48	14,855
2021 Mar.	14,730	342	397	– 55	–	14,675
Apr.	14,675	333	317	+ 16	–	14,691
May	14,691	337	260	+ 77	–	14,768
June	14,768	324	296	+ 28	–	14,796
July	14,796	340	318	+ 22	–	14,818
Aug.	14,818	362	291	+ 71	–	14,889
Sep.	14,884	332	281	+ 51	–	14,935
Oct.	14,935	319	274	+ 45	–	14,980
Nov.	14,980	361	347	+ 14	–	14,994

* For the corpus of reporting credit institutions, the categories of banks, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** For "All categories of banks" and "All other categories of banks", excluding changes arising from deposits under savings and loan contracts. **2** For "All categories of banks" and "All other categories of banks", excluding deposits under savings and loan contracts. Discrepancies between the level at the beginning of the period and the level at the end of preceding period and changes in the totals of turnover are mainly due to changes caused by mergers etc. **3** Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

I Banks (MFIs) in Germany

con't: 21 Changes in savings deposits, by category of banks *

€ million

Period	Changes in savings deposits [1]					
	Total savings deposits at the beginning of year or month [2]	Credits	Debits	Balances of credits and debits	Interest credited	Total savings deposits at the end of year or month [2]
	1	2	3	4	5	6
	Savings banks					
2017	293,419	53,981	58,856	– 4,875	1,709	290,253
2018	290,253	52,901	56,961	– 4,060	1,469	292,508
2019	292,508	53,644	60,017	– 6,373	1,266	287,401
2020	287,401	53,441	64,613	– 11,172	1,182	277,342
2021 Mar.	278,209	5,152	5,356	– 204	65	278,070
Apr.	278,070	4,811	4,703	+ 108	55	278,233
May	278,233	4,715	4,542	+ 173	52	278,458
June	278,458	4,545	4,890	– 345	54	278,167
July	278,167	4,696	5,075	– 379	54	277,842
Aug.	277,842	4,594	4,954	– 360	57	277,539
Sep.	277,539	4,474	4,837	– 363	58	277,234
Oct.	277,234	4,502	4,807	– 305	61	276,990
Nov.	276,990	4,894	4,982	– 88	75	276,977
	Credit cooperatives					
2017	187,102	51,331	53,418	– 2,087	778	185,793
2018	185,793	49,613	49,926	– 313	659	186,139
2019	186,139	52,566	51,901	+ 665	592	187,396
2020	187,396	50,541	54,316	– 3,775	513	184,134
2021 Mar.	184,605	4,565	4,829	– 264	6	184,347
Apr.	184,347	4,209	4,275	– 66	6	184,287
May	184,287	4,029	4,238	– 209	6	184,084
June	184,084	3,903	4,548	– 645	6	183,445
July	183,445	3,970	4,610	– 640	6	182,811
Aug.	182,811	3,814	4,364	– 550	6	182,267
Sep.	182,267	3,640	4,231	– 591	6	181,682
Oct.	181,682	3,695	4,165	– 470	7	181,219
Nov.	181,219	4,020	4,399	– 379	9	180,849
	All remaining bank groups [4]					
2017	13,782	2,927	3,805	– 878	15	12,920
2018	12,920	3,012	3,176	– 164	2	7,901
2019	7,901	1,464	2,425	– 961	1	6,941
2020	6,941	1,212	1,545	– 333	–	6,608
2021 Mar.	6,611	117	143	– 26	–	6,585
Apr.	6,585	134	108	+ 26	–	6,611
May	6,611	114	115	– 1	–	6,610
June	6,610	112	116	– 4	–	6,606
July	6,606	107	142	– 35	–	6,571
Aug.	6,571	97	139	– 42	–	6,529
Sep.	6,529	97	157	– 60	–	6,469
Oct.	6,469	102	148	– 46	–	6,423
Nov.	6,423	105	184	– 79	–	6,344

4 "Landesbanken", "Mortgage banks", "Building and loan associations" und "Banks with special, development and other central support tasks".

II. Foreign branches and foreign subsidiaries of German banks (MFIs)

1. Assets and liabilities of foreign branches, by country of domicile *

€ million

Period	Number of German banks (MFIs) with foreign branches	Number of foreign branches [1]	Total assets [6]	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets [6]	
				Total	Balances and loans			Money market paper, securities [2 3]	Total	Loans			Money market paper, securities [2]	Total	of which: trading portfolio derivatives
					Total	German banks	Foreign banks			Total	to German non-banks	to foreign non-banks			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
All foreign branches														**End of year or month ***	
2017	52	188	1,647,815	493,873	484,087	197,079	287,008	9,786	528,801	443,212	13,081	430,131	85,589	625,141	402,900
2018	49	183	1,401,204	403,829	392,815	192,123	200,692	11,014	516,826	427,720	20,034	407,686	89,106	480,549	308,958
2019	52	198	1,453,045	407,270	389,170	216,017	173,153	18,100	534,270	436,087	19,692	416,395	98,183	511,505	361,746
2020	50	206	1,552,182	376,703	363,961	213,182	150,779	12,742	504,784	409,552	14,290	395,262	95,232	670,695	523,564
2021 Jan.	49	205	1,524,536	414,163	401,457	247,639	153,818	12,706	502,101	408,725	13,888	394,837	93,376	608,272	473,649
Feb.	49	203	1,486,970	429,099	416,652	258,400	158,252	12,447	492,227	402,626	13,560	389,066	89,601	565,644	431,812
Mar.	49	203	1,492,777	417,373	404,865	238,902	165,963	12,508	492,922	403,881	13,285	390,596	89,041	582,481	430,759
Apr.	49	202	1,478,206	432,835	420,693	266,499	154,194	12,142	488,668	401,667	13,320	388,347	87,001	556,702	413,279
May	49	203	1,476,112	430,580	417,936	257,905	160,031	12,644	493,848	405,221	13,070	392,151	88,627	551,683	415,467
June	49	203	1,475,722	421,233	407,835	242,890	164,945	13,398	492,936	407,459	13,007	394,452	85,477	561,553	417,069
July	50	204	1,524,385	444,853	431,011	266,842	164,169	13,842	494,003	410,835	13,186	397,649	83,168	585,528	436,630
Aug.	50	204	1,537,173	448,177	434,326	273,127	161,199	13,851	489,181	407,250	13,189	394,061	81,931	599,814	437,396
Sep.	50	205	1,518,563	452,853	439,085	279,258	159,827	13,768	485,214	404,406	13,103	391,303	80,808	580,496	415,346
Oct.	52	207	1,552,007	495,271	481,329	310,283	171,046	13,942	497,712	417,399	13,270	404,129	80,313	559,023	402,406
														Changes *	
2018	− 3	− 5	−250,224	−101,016	−101,978	− 4,956	−97,022	+ 962	−24,773	−27,129	+ 6,953	− 34,082	+ 2,356	− 148,205	− 102,637
2019	+ 3	+ 15	+ 51,452	− 4,734	− 7,675	+23,894	−31,569	+ 2,941	+12,642	+ 905	− 342	+ 1,247	+11,737	+ 30,567	+ 49,647
2020	− 2	+ 9	+104,179	− 20,342	− 15,511	− 2,835	−12,676	− 4,831	+ 223	− 987	− 5,402	+ 4,415	+ 1,210	+ 164,232	+ 179,620
2021 Feb.	−	− 2	− 37,596	+ 14,658	+ 14,958	+10,761	+ 4,197	− 300	−10,705	− 6,841	− 447	− 6,394	− 3,864	− 42,658	− 42,130
Mar.	−	−	+ 4,549	− 14,669	− 14,563	−19,498	+ 4,935	− 106	− 7,496	− 5,731	− 275	− 5,456	− 1,765	+ 15,579	− 4,739
Apr.	−	− 1	− 13,312	+ 18,210	+ 18,432	+27,597	− 9,165	− 222	+ 3,150	+ 4,039	+ 35	+ 4,004	− 889	− 24,520	− 14,432
May	−	+ 1	− 1,649	− 2,779	− 3,288	− 9,789	+ 6,501	+ 509	+ 6,958	+ 5,024	− 250	+ 5,274	+ 1,934	− 3,379	+ 3,081
June	−	−	− 1,628	− 11,538	− 12,206	−14,972	+ 2,766	+ 668	− 7,004	− 2,898	− 54	− 2,844	− 4,106	+ 8,632	− 1,055
July	+ 1	+ 1	+ 48,662	+ 23,446	+ 23,019	+23,952	− 933	+ 427	+ 685	+ 3,053	+ 179	+ 2,874	− 2,368	+ 23,975	+ 19,548
Aug.	−	−	+ 12,577	+ 3,054	+ 3,037	+ 6,285	− 3,248	+ 17	− 5,499	− 4,144	+ 3	− 4,147	− 1,355	+ 14,075	+ 335
Sep.	−	+ 1	− 19,807	+ 2,921	+ 3,065	+ 6,131	− 3,066	− 144	− 8,780	− 6,958	− 86	− 6,872	− 1,822	− 20,427	− 24,303
Oct.	+ 2	+ 2	+ 33,740	+ 42,614	+ 42,477	+31,026	+11,451	+ 137	+13,022	+13,352	+ 167	+ 13,185	− 330	− 21,177	− 12,579
Foreign branches in EU countries [7]														**End of year or month ***	
2017	51	131	937,352	254,240	249,203	139,831	109,372	5,037	323,031	263,680	12,287	251,393	59,351	360,081	256,742
2018	48	127	822,295	222,320	216,107	128,511	87,596	6,213	320,593	264,124	19,216	244,908	56,469	279,382	226,482
2019	51	142	875,939	258,661	246,632	160,797	85,835	12,029	334,621	268,954	18,477	250,477	65,667	282,657	240,268
2020	45	127	232,023	97,535	96,620	70,358	26,262	915	90,661	90,083	9,609	80,474	578	43,827	27,557
2021 Jan.	44	127	225,485	92,037	91,133	70,607	20,526	904	91,077	89,856	9,313	80,543	1,221	42,371	25,989
Feb.	44	127	224,143	93,082	92,096	70,484	21,612	986	90,625	89,716	9,437	80,279	909	40,436	23,924
Mar.	44	127	224,588	92,793	91,784	71,036	20,748	1,009	91,579	90,496	9,321	81,175	1,083	40,216	23,223
Apr.	44	126	221,576	91,431	90,548	71,682	18,866	883	90,393	89,302	9,286	80,016	1,091	39,752	22,865
May	44	127	226,782	95,265	94,306	74,345	19,961	959	91,227	90,167	9,051	81,116	1,060	40,290	22,836
June	44	127	229,131	96,837	95,954	73,193	22,761	883	92,138	91,726	9,102	82,624	412	40,156	22,428
July	45	128	226,940	92,701	91,731	71,698	20,033	970	93,497	93,280	9,260	84,020	217	40,742	22,558
Aug.	45	128	223,833	92,938	92,031	72,055	19,976	907	90,563	90,405	9,145	81,260	158	40,332	22,345
Sep.	45	129	221,673	93,091	92,162	71,753	20,409	929	90,483	90,126	9,200	80,926	357	38,099	21,053
Oct.	47	130	230,541	101,231	100,322	78,933	21,389	909	91,080	90,727	9,453	81,274	353	38,230	20,919
														Changes *	
2018	− 3	− 4	−116,420	− 34,981	− 35,996	− 11,320	−24,676	+ 1,015	− 7,687	− 4,506	+ 6,929	− 11,435	− 3,181	− 82,062	− 35,393
2019	+ 3	+ 15	+ 53,343	+ 30,352	+ 28,565	+32,286	− 3,721	+ 1,787	+12,905	+ 644	− 739	+ 1,383	+12,261	+ 2,974	+ 11,568
2020	− 6	− 15	+ 77,048	+ 21,603	+ 21,769	+11,294	+10,475	− 166	+13,546	+19,810	− 4,992	+ 24,802	− 6,264	+ 43,179	+ 42,398
2021 Feb.	−	−	− 1,342	+ 1,033	+ 951	− 123	+ 1,074	+ 82	− 462	− 150	+ 5	− 155	− 312	− 1,935	− 2,075
Mar.	−	−	+ 445	− 517	− 534	+ 552	− 1,086	+ 17	+ 647	+ 480	− 116	+ 596	+ 167	− 220	− 731
Apr.	−	− 1	− 3,012	− 1,185	− 1,064	+ 646	− 1,710	− 121	− 900	− 915	− 35	− 880	+ 15	− 464	− 335
May	−	+ 1	+ 5,206	+ 2,683	+ 2,605	+ 1,468	+ 1,137	+ 78	+ 913	+ 942	− 235	+ 1,177	− 29	+ 1,733	− 30
June	−	−	+ 2,349	+ 1,431	+ 1,512	− 1,109	+ 2,621	− 81	+ 670	+ 1,323	+ 60	+ 1,263	− 653	− 134	− 422
July	+ 1	+ 1	− 2,191	− 4,146	− 4,233	− 1,495	− 2,738	+ 87	+ 1,356	+ 1,551	+ 158	+ 1,393	− 195	+ 586	+ 125
Aug.	−	−	− 3,107	+ 221	+ 285	+ 357	− 72	− 64	− 2,969	− 2,910	− 115	− 2,795	− 59	− 410	− 214
Sep.	−	+ 1	− 2,160	+ 41	+ 23	− 302	+ 325	+ 18	− 280	− 475	+ 55	− 530	+ 195	− 2,233	− 1,300
Oct.	+ 2	+ 1	+ 8,868	+ 8,146	+ 8,165	+ 7,180	+ 985	− 19	+ 617	+ 619	+ 253	+ 366	− 2	+ 131	− 135

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. In this table "foreign" also includes the country of domicile of the foreign branches. **1** Several branches in a given country of domicile are regarded as a single branch.

II Foreign branches and foreign subsidiaries of German banks (MFIs)

Deposits and borrowing [4]									Money market paper and debt securities outstanding [5]	Working capital	Other liabilities		
	from banks (MFIs)			from non-banks (non-MFIs)									
					German non-banks								
Total	Total	German banks	Foreign banks	Total	Total	Short- term	Medium and long- term	Foreign non-banks			Total	of which: trading portfolio derivatives	Period
16	17	18	18	20	21	22	23	24	25	26	27	28	
End of year or month *											**All foreign branches**		
1,000,297	682,451	372,751	309,700	317,846	16,015	14,104	1,911	301,831	97,014	51,940	498,564	399,215	2017
897,133	607,166	428,796	178,370	289,967	11,423	9,670	1,753	278,544	91,199	53,980	358,892	302,605	2018
894,093	613,598	453,177	160,421	280,495	12,731	10,054	2,677	267,764	94,635	53,386	410,931	361,080	2019
872,192	588,463	431,799	156,664	283,729	11,707	10,185	1,522	272,022	61,524	49,891	568,575	523,083	2020
898,045	596,546	421,061	175,485	301,499	10,391	8,914	1,477	291,108	71,034	50,168	505,289	472,318	2021 Jan.
906,869	600,055	421,427	178,628	306,814	9,912	8,436	1,476	296,902	67,957	50,051	462,093	430,780	Feb.
907,356	606,941	434,970	171,971	300,415	9,522	8,019	1,503	290,893	72,064	50,677	462,680	429,657	Mar.
911,421	612,324	438,325	173,999	299,097	8,954	7,483	1,471	290,143	73,071	50,273	443,441	412,158	Apr.
906,995	604,343	431,232	173,111	302,652	8,614	7,147	1,467	294,038	74,948	50,219	443,950	414,494	May
904,778	607,421	437,973	169,448	297,357	8,340	6,847	1,493	289,017	72,080	51,002	447,862	415,939	June
930,155	622,816	444,904	177,912	307,339	8,662	7,183	1,479	298,677	74,709	51,170	468,351	435,453	July
932,942	624,625	438,741	185,884	308,317	8,483	7,004	1,479	299,834	81,556	51,333	471,342	436,046	Aug.
937,338	618,336	432,899	185,437	319,002	9,627	7,815	1,812	309,375	81,057	51,604	448,564	414,199	Sep.
982,833	654,593	469,182	185,411	328,240	9,006	7,195	1,811	319,234	83,669	51,736	433,769	401,302	Oct.
Changes *													
−113,089	− 84,742	+ 56,045	−140,787	− 28,347	− 4,592	− 4,434	− 158	− 23,755	− 9,427	+ 2,040	−139,672	− 105,735	2018
− 7,188	+ 2,414	+ 24,381	− 21,967	− 9,602	+ 1,308	+ 384	+ 924	− 10,910	+ 3,043	− 594	+ 52,039	+ 58,467	2019
− 9,225	− 13,311	− 21,378	+ 8,067	+ 4,086	− 1,049	+ 336	− 1,385	+ 5,135	− 28,067	− 3,495	+157,644	+ 162,003	2020
+ 8,907	+ 3,612	+ 696	+ 2,916	+ 5,295	− 479	− 478	− 1	+ 5,774	− 3,106	− 117	− 43,526	− 41,538	2021 Feb.
− 2,495	+ 4,210	+ 14,432	− 10,222	− 6,705	− 390	− 417	+ 27	− 6,315	+ 2,848	+ 626	− 302	− 1,123	Mar.
+ 6,211	+ 7,291	+ 2,175	+ 5,116	− 1,080	− 568	− 536	− 32	− 512	+ 2,267	− 404	− 18,059	− 17,499	Apr.
− 3,391	− 7,026	− 7,093	+ 67	+ 3,635	− 340	− 336	− 4	+ 3,975	+ 2,322	− 54	+ 509	+ 2,336	May
− 5,208	+ 285	+ 6,741	− 6,456	− 5,493	− 274	− 300	+ 26	− 5,219	− 4,107	+ 783	+ 3,912	+ 1,445	June
+ 25,284	+ 15,276	+ 6,931	+ 8,345	+ 10,008	+ 322	+ 336	− 14	+ 9,686	+ 2,628	+ 168	+ 20,489	+ 19,514	July
+ 2,309	+ 1,373	− 6,163	+ 7,536	+ 936	− 179	− 179	−	+ 1,115	+ 6,636	+ 163	+ 2,991	+ 593	Aug.
+ 1,795	− 8,730	− 5,842	− 2,888	+ 10,525	+ 1,144	+ 811	+ 333	+ 9,381	− 1,609	+ 271	− 22,866	− 21,847	Sep.
+ 45,959	+ 36,784	+ 36,283	+ 501	+ 9,175	− 621	− 620	− 1	+ 9,796	+ 2,909	+ 132	− 14,795	− 12,897	Oct.
End of year or month *											**Foreign branches in EU countries** [7]		
519,411	296,844	160,436	136,408	222,567	14,995	13,252	1,743	207,572	60,176	31,022	326,743	255,122	2017
489,850	286,234	216,613	69,621	203,616	10,476	8,855	1,621	193,140	44,517	31,797	256,131	219,059	2018
525,731	336,060	255,623	80,437	189,671	11,765	9,248	2,517	177,906	49,517	30,867	269,824	237,478	2019
192,122	99,681	92,925	6,756	92,441	1,979	1,915	64	90,462	279	5,421	34,201	25,970	2020
187,475	94,752	88,037	6,715	92,723	1,822	1,783	39	90,901	302	5,710	31,998	24,114	2021 Jan.
187,568	91,077	85,168	5,909	96,491	2,132	2,098	34	94,359	323	5,748	30,504	22,509	Feb.
188,237	93,207	86,477	6,730	95,030	2,038	2,004	34	92,992	320	5,775	30,256	21,894	Mar.
185,363	89,795	84,365	5,430	95,568	1,889	1,854	35	93,679	335	5,809	30,069	21,477	Apr.
189,627	92,575	86,241	6,334	97,052	1,587	1,553	34	95,465	371	5,949	30,835	21,532	May
192,023	97,200	89,953	7,247	94,823	1,543	1,509	34	93,280	358	6,005	30,745	21,206	June
189,652	97,462	89,885	7,577	92,190	1,676	1,648	28	90,514	388	6,182	30,718	21,107	July
186,475	94,350	87,009	7,341	92,125	1,633	1,607	26	90,492	394	6,220	30,744	20,763	Aug.
185,968	91,618	84,556	7,062	94,350	2,227	2,202	25	92,123	348	6,238	29,119	19,811	Sep.
195,011	97,957	90,510	7,447	97,054	1,886	1,861	25	95,168	361	6,340	28,829	19,588	Oct.
Changes *													
− 32,164	− 13,165	+ 56,177	− 69,342	− 18,999	− 4,519	− 4,397	− 122	− 14,480	− 17,021	+ 775	− 70,612	− 41,684	2018
+ 34,273	+ 48,174	+ 39,010	+ 9,164	− 13,901	+ 1,289	+ 393	+ 896	− 15,190	+ 4,695	− 930	+ 13,693	+ 18,280	2019
+ 36,548	+ 17,480	+ 10,628	+ 6,852	+ 19,068	− 2,166	− 796	− 1,370	+ 21,234	− 1,433	− 632	+ 42,831	+ 42,386	2020
+ 99	− 3,671	− 2,869	− 802	+ 3,770	+ 310	+ 315	− 5	+ 3,460	+ 21	+ 38	− 1,494	− 1,605	2021 Feb.
+ 624	+ 2,086	+ 1,309	+ 777	− 1,462	− 94	− 94	−	− 1,368	− 3	+ 27	− 248	− 615	Mar.
− 2,810	− 3,350	− 2,112	− 1,238	+ 540	− 149	− 150	+ 1	+ 689	+ 15	+ 34	− 187	− 417	Apr.
+ 4,267	+ 2,784	+ 1,876	+ 908	+ 1,483	− 302	− 301	− 1	+ 1,785	+ 36	+ 140	+ 766	+ 55	May
+ 2,346	+ 4,582	+ 3,712	+ 870	− 2,236	− 44	− 44	−	− 2,192	− 13	+ 56	− 90	− 326	June
− 2,369	+ 258	− 68	+ 326	− 2,627	+ 133	+ 139	− 6	− 2,760	+ 30	+ 177	− 27	− 99	July
− 3,180	− 3,112	− 2,876	− 236	− 68	− 43	− 41	− 2	− 25	+ 6	+ 38	+ 26	− 344	Aug.
− 554	− 2,774	− 2,453	− 321	+ 2,220	+ 594	+ 595	− 1	+ 1,626	− 46	+ 18	− 1,625	− 952	Sep.
+ 9,025	+ 6,340	+ 5,954	+ 386	+ 2,685	− 341	− 341	−	+ 3,026	+ 13	+ 102	− 290	− 223	Oct.

2 Treasury bills, Treasury discount paper and other money market paper, bonds and debt securities. **3** Including own debt securities. **4** Excluding subordinated liabilities and non-negotiable debt securities. **5** Issues of negotiable and non-negotiable debt securities and money market paper. **6** See Table I.1, footnote 1. **7** Changing composition; from February 2020 without United Kingdom. **8** Changing composition; from February 2020 including United Kingdom.

II. Foreign branches and foreign subsidiaries of German banks (MFIs)

further: 1. Assets and liabilities of foreign branches, by country of domicile *

€ million

Period	Number of German banks (MFIs) with foreign branches	Number of foreign branches [1]	Total assets [6]	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets [6]	
				Total	Balances and loans			Money market paper, securities [2] [3]	Total	Loans			Money market paper, securities [2]	Total	of which: trading portfolio derivatives
					Total	German banks	Foreign banks			Total	to German non-banks	to foreign non-banks			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
of which: in Luxembourg														**End of year or month ***	
2018	15	15	72,656	41,935	41,502	20,952	20,550	433	29,509	26,657	12,914	13,743	2,852	1,212	–
2019	15	15	81,066	47,178	46,881	29,287	17,594	297	29,960	27,442	13,812	13,630	2,518	3,928	–
2020	15	15	72,638	43,964	43,879	29,538	14,341	85	24,369	22,019	9,272	12,747	2,350	4,305	–
2021 June	13	13	73,576	45,235	45,164	33,849	11,315	71	23,556	21,231	8,682	12,549	2,325	4,785	17
July	13	13	72,896	45,482	45,411	33,348	12,063	71	22,985	20,682	8,707	11,975	2,303	4,429	5
Aug.	13	13	72,223	45,043	44,972	35,308	9,664	71	22,539	20,235	8,575	11,660	2,304	4,641	17
Sep.	13	13	73,517	45,671	45,645	35,966	9,679	26	23,128	20,822	8,598	12,224	2,306	4,718	22
Oct.	13	13	76,639	48,564	48,538	38,066	10,472	26	23,186	20,883	8,728	12,155	2,303	4,889	31
														Changes *	
2019	–	–	+ 8,410	+ 4,887	+ 5,023	+ 8,335	– 3,312	– 136	+ 321	+ 658	+ 898	– 240	– 337	+ 2,716	–
2020	± 0	± 0	– 8,428	– 2,410	– 2,198	+ 251	– 2,449	– 212	– 5,163	– 5,008	– 4,540	– 468	– 155	+ 377	–
2021 July	–	–	– 680	+ 239	+ 239	– 501	+ 740	–	– 579	– 557	+ 25	– 582	– 22	– 356	– 12
Aug.	–	–	– 673	– 454	– 454	+ 1,960	– 2,414	–	– 458	– 459	– 132	– 327	+ 1	+ 212	+ 12
Sep.	–	–	+ 1,294	+ 532	+ 577	+ 658	– 81	– 45	+ 512	+ 512	+ 23	+ 489	–	+ 77	+ 5
Oct.	–	–	+ 3,122	+ 2,907	+ 2,907	+ 2,100	+ 807	–	+ 61	+ 63	+ 130	– 67	– 2	+ 171	+ 9
of which: in France														**End of year or month ***	
2018	14	14	16,264	.	.	.	.	.	.	11,506	9	11,497	.	2,402	–
2019	19	19	16,605	.	.	.	.	.	.	11,183	121	11,062	.	3,015	–
2020	19	19	16,726	.	.	.	.	.	.	10,615	150	10,465	.	3,433	–
2021 June	20	20	16,701	.	.	.	.	.	.	10,477	77	10,400	.	3,682	–
July	20	20	16,174	.	.	.	.	.	.	9,928	77	9,851	.	3,746	–
Aug.	20	20	15,802	.	.	.	.	.	.	9,597	67	9,530	.	3,722	–
Sep.	20	20	16,010	.	.	.	.	.	.	9,549	59	9,490	.	3,820	–
Oct.	20	20	15,939	.	.	.	.	.	.	9,501	75	9,426	.	3,835	–
														Changes *	
2019	+ 5	+ 5	+ 341	.	.	.	.	.	.	– 339	+ 112	– 451	.	+ 613	–
2020	± 0	± 0	+ 121	.	.	.	.	.	.	– 512	+ 29	– 541	.	+ 418	–
2021 July	–	–	– 527	.	.	.	.	.	.	– 549	–	– 549	.	+ 64	–
Aug.	–	–	– 372	.	.	.	.	.	.	– 332	– 10	– 322	.	– 24	–
Sep.	–	–	+ 208	.	.	.	.	.	.	– 54	– 8	– 46	.	+ 98	–
Oct.	–	–	– 71	.	.	.	.	.	.	– 46	+ 16	– 62	.	+ 15	–
Foreign branches in non-EU countries [8]														**End of year or month ***	
2018	16	56	578,909	181,509	176,708	63,612	113,096	4,801	196,233	163,596	818	162,778	32,637	201,167	82,476
2019	16	56	577,106	148,609	142,538	55,220	87,318	6,071	199,649	167,133	1,215	165,918	32,516	228,848	121,478
2020	26	79	1,320,159	279,168	267,341	142,824	124,517	11,827	414,123	319,469	4,681	314,788	94,654	626,868	496,007
2021 June	25	76	1,246,591	324,396	311,881	169,697	142,184	12,515	400,798	315,733	3,905	311,828	85,065	521,397	394,641
July	25	76	1,297,445	352,152	339,280	195,144	144,136	12,872	400,506	317,555	3,926	313,629	82,951	544,786	414,072
Aug.	25	76	1,313,340	355,239	342,295	201,072	141,223	12,944	398,618	316,845	4,044	312,801	81,773	559,482	415,051
Sep.	25	76	1,296,890	359,762	346,923	207,505	139,418	12,839	394,731	314,280	3,903	310,377	80,451	542,397	394,293
Oct.	25	76	1,321,466	394,040	381,007	231,350	149,657	13,033	406,632	326,672	3,817	322,855	79,960	520,793	381,487
														Changes *	
2019	± 0	± 0	– 1,891	– 35,086	– 36,240	– 8,392	– 27,848	+ 1,154	– 263	+ 261	+ 397	– 136	– 524	+ 27,593	+ 38,079
2020	+ 10	+ 23	+ 27,131	– 41,945	– 37,280	– 14,129	– 23,151	– 4,665	– 13,323	– 20,797	– 410	– 20,387	+ 7,474	+ 121,053	+ 137,222
2021 July	–	–	+ 50,853	+ 27,592	+ 27,252	+ 25,447	+ 1,805	+ 340	– 671	+ 1,502	+ 21	+ 1,481	– 2,173	+ 23,389	+ 19,423
Aug.	–	–	+ 15,684	+ 2,833	+ 2,752	+ 5,928	– 3,176	+ 81	– 2,530	– 1,234	+ 118	– 1,352	– 1,296	+ 14,485	+ 549
Sep.	–	–	– 17,647	+ 2,880	+ 3,042	+ 6,433	– 3,391	– 162	– 8,500	– 6,483	– 141	– 6,342	– 2,017	– 18,194	– 23,003
Oct.	–	–	+ 24,872	+ 34,468	+ 34,312	+ 23,846	+ 10,466	+ 156	+ 12,405	+ 12,733	– 86	+ 12,819	– 328	– 21,308	– 12,444

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Deposits and borrowing [4]									Money market paper and debt securities outstanding [5]	Working capital	Other liabilities		
	from banks (MFIs)			from non-banks (non-MFIs)									
					German non-banks								
Total	Total	German banks	Foreign banks	Total	Total	Short- term	Medium and long- term	Foreign non-banks			Total	of which: trading portfolio derivatives	
16	17	18	19	20	21	22	23	24	25	26	27	28	Period
End of year or month *										**of which: in Luxembourg**			
69,409	34,500	24,596	9,904	34,909	3,557	3,012	545	31,352	–	1,820	1,427	–	2018
78,957	39,777	29,872	9,905	39,180	3,951	2,507	1,444	35,229	–	507	1,602	–	2019
70,017	31,145	28,414	2,731	38,872	1,591	1,529	62	37,281	–	364	2,257	–	2020
71,112	30,125	26,529	3,596	40,987	1,173	1,141	32	39,814	–	646	1,818	17	2021 June
70,418	29,238	25,399	3,839	41,180	1,321	1,295	26	39,859	–	646	1,832	5	July
69,680	28,481	24,701	3,780	41,199	1,300	1,274	26	39,899	–	646	1,897	17	Aug.
70,965	27,759	23,944	3,815	43,206	1,861	1,836	25	41,345	–	646	1,906	22	Sep.
74,010	29,847	25,882	3,965	44,163	1,580	1,555	25	42,583	–	646	1,983	31	Oct.
Changes *													
+ 9,417	+ 5,149	+ 5,276	– 127	+ 4,268	+ 394	– 505	+ 899	+ 3,874	–	– 1,313	+ 175	–	2019
– 8,634	– 8,341	– 1,458	– 6,883	– 293	– 2,360	– 978	– 1,382	+ 2,067	–	– 143	+ 655	–	2020
– 698	– 891	– 1,130	+ 239	+ 193	+ 148	+ 154	– 6	+ 45	–	–	+ 14	– 12	2021 July
– 739	– 757	– 698	– 59	+ 18	– 21	– 21	–	+ 39	–	–	+ 65	+ 12	Aug.
+ 1,242	– 762	– 757	– 5	+ 2,004	+ 561	+ 562	– 1	+ 1,443	–	–	+ 9	+ 5	Sep.
+ 3,047	+ 2,089	+ 1,938	+ 151	+ 958	– 281	– 281	–	+ 1,239	–	–	+ 77	+ 9	Oct.
End of year or month *										**of which: in France**			
14,354	11,702	11,118	584	2,652	58	.	.	2,594	.	958	952	1	2018
14,364	11,623	10,966	657	2,741	57	.	.	2,684	.	1,056	1,185	1	2019
14,235	10,772	10,226	546	3,463	118	.	.	3,345	.	1,129	1,362	–	2020
13,740	10,833	10,260	573	2,907	109	.	.	2,798	.	1,200	1,761	–	2021 June
13,254	10,236	9,704	532	3,018	114	.	.	2,904	.	1,266	1,654	–	July
12,798	9,926	9,403	523	2,872	108	.	.	2,764	.	1,282	1,722	–	Aug.
12,820	9,969	9,442	527	2,851	104	.	.	2,747	.	1,283	1,907	–	Sep.
12,816	9,919	9,382	537	2,897	90	.	.	2,807	.	1,296	1,827	–	Oct.
Changes *													
+ 11	– 79	– 152	+ 73	+ 90	– 1	.	.	+ 91	.	+ 98	+ 233	–	2019
– 128	– 851	– 740	– 111	+ 723	+ 61	.	.	+ 662	.	+ 73	+ 177	– 1	2020
– 486	– 597	– 556	– 41	+ 111	+ 5	.	.	+ 106	.	+ 66	– 107	–	2021 July
– 456	– 310	– 301	– 9	– 146	– 6	.	.	– 140	.	+ 16	+ 68	–	Aug.
+ 22	+ 43	+ 39	+ 4	– 21	– 4	.	.	– 17	.	+ 1	+ 185	–	Sep.
– 4	– 50	– 60	+ 10	+ 46	– 14	.	.	+ 60	.	+ 13	– 80	–	Oct.
End of year or month *										**Foreign branches in non-EU countries** [8]			
407,283	320,932	212,183	108,749	86,351	947	815	132	85,404	46,682	22,183	102,761	83,546	2018
368,362	277,538	197,554	79,984	90,824	966	806	160	89,858	45,118	22,519	141,107	123,602	2019
680,070	488,782	338,874	149,908	191,288	9,728	8,270	1,458	181,560	61,245	44,470	534,374	497,113	2020
712,755	510,221	348,020	162,201	202,534	6,797	5,338	1,459	195,737	71,722	44,997	417,117	394,733	2021 June
740,503	525,354	355,019	170,335	215,149	6,986	5,535	1,451	208,163	74,321	44,988	437,633	414,346	July
746,467	530,275	351,732	178,543	216,192	6,850	5,397	1,453	209,342	81,162	45,113	440,598	415,283	Aug.
751,370	526,718	348,343	178,375	224,652	7,400	5,613	1,787	217,252	80,709	45,366	419,445	394,388	Sep.
787,822	556,636	378,672	177,964	231,186	7,120	5,334	1,786	224,066	83,308	45,396	404,940	381,714	Oct.
Changes *													
– 41,461	– 45,760	– 14,629	– 31,131	+ 4,299	+ 19	– 9	+ 28	+ 4,280	– 1,652	+ 336	+ 38,346	+ 40,187	2019
– 45,773	– 30,791	– 32,006	+ 1,215	– 14,982	+ 1,117	+ 1,132	– 15	– 16,099	– 26,634	– 2,863	+ 114,813	+ 119,617	2020
+ 27,653	+ 15,018	+ 6,999	+ 8,019	+ 12,635	+ 189	+ 197	– 8	+ 12,446	+ 2,598	– 9	+ 20,516	+ 19,613	2021 July
+ 5,489	+ 4,485	– 3,287	+ 7,772	+ 1,004	– 136	– 138	+ 2	+ 1,140	+ 6,630	+ 125	+ 2,965	+ 937	Aug.
+ 2,349	– 5,956	– 3,389	– 2,567	+ 8,305	+ 550	+ 216	+ 334	+ 7,755	– 1,563	+ 253	– 21,241	– 20,895	Sep.
+ 36,934	+ 30,444	+ 30,329	+ 115	+ 6,490	– 280	– 279	– 1	+ 6,770	+ 2,896	+ 30	– 14,505	– 12,674	Oct.

2 Treasury bills, Treasury discount paper and other money market paper, bonds and debt securities. **3** Including own debt securities. **4** Excluding subordinated liabilities and non-negotiable debt securities. **5** Issues of negotiable and non-negotiable debt securities and money market paper. **6** See Table I.1, footnote 1. **7** Changing composition; from February 2020 without United Kingdom. **8** Changing composition; from February 2020 including United Kingdom.

II. Foreign branches and foreign subsidiaries of German banks (MFIs)

further: 1. Assets and liabilities of foreign branches, by country of domicile *

€ million

Period	Number of German banks (MFIs) with foreign branches	Number of foreign branches [1]	Total assets [6]	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets [6]	
				Total	Balances and loans			Money market paper, securities [2] [3]	Total	Loans			Money market paper, securities [2]	Total	of which: trading portfolio derivatives
					Total	German banks	Foreign banks			Total	to German non-banks	to foreign non-banks			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
of which: in the United Kingdom															**End of year or month ***
2018	23	23	603,060	126,288	121,451	60,821	60,630	4,837	228,018	176,540	5,376	171,164	51,478	248,754	204,663
2019	25	25	639,247	160,489	149,789	89,026	60,763	10,700	233,571	170,327	3,908	166,419	63,244	245,187	216,323
2020	23	23	725,382	149,253	142,551	85,103	57,448	6,702	237,951	171,700	3,703	167,997	66,251	338,178	309,101
2021 June	22	22	675,252	166,895	161,189	98,922	62,267	5,706	227,025	170,941	2,881	168,060	56,084	281,332	262,441
July	22	22	696,176	179,261	173,167	116,582	56,585	6,094	227,045	172,758	2,873	169,885	54,287	289,870	272,018
Aug.	22	22	696,351	179,363	173,371	117,827	55,544	5,992	226,539	173,582	2,977	170,605	52,957	290,449	271,993
Sep.	22	22	697,654	189,561	183,748	127,934	55,814	5,813	220,580	168,970	2,764	166,206	51,610	287,513	266,694
Oct.	22	22	709,925	207,528	201,609	145,332	56,277	5,919	227,101	177,029	2,741	174,288	50,072	275,296	254,068
															Changes *
2019	+ 2	+ 2	+ 35,886	+ 28,578	+ 26,743	+28,205	− 1,462	+ 1,835	+ 4,680	−10,152	− 1,468	− 8,684	+14,832	− 2,693	+ 9,494
2020	− 2	− 2	+ 88,022	− 7,323	− 3,563	− 3,923	+ 360	− 3,760	+17,201	+11,489	− 205	+ 11,694	+ 5,712	+ 94,878	+ 100,726
2021 July	−	−	+ 20,905	+ 12,230	+ 11,860	+17,660	− 5,800	+ 370	− 368	+ 1,461	− 8	+ 1,469	− 1,829	+ 8,519	+ 9,536
Aug.	−	−	+ 148	+ 140	+ 220	+ 1,245	− 1,025	− 80	− 584	+ 810	+ 104	+ 706	− 1,394	+ 552	− 179
Sep.	−	−	+ 1,071	+ 9,824	+ 10,000	+10,107	− 107	− 176	− 7,972	− 6,137	− 213	− 5,924	− 1,835	− 3,080	− 6,272
Oct.	−	−	+ 12,320	+ 17,779	+ 17,726	+17,398	+ 328	+ 53	+ 6,357	+ 7,867	− 23	+ 7,890	− 1,510	− 12,168	− 12,542
of which: in the United States															**End of year or month ***
2018	9	9	331,022	84,833	83,076	46,548	36,528	1,757	105,333	91,285	402	90,883	14,048	140,856	71,217
2019	9	9	341,262	59,421	57,015	34,920	22,095	2,406	106,951	93,789	668	93,121	13,162	174,890	108,583
2020	9	9	381,692	56,454	55,090	29,315	25,775	1,364	93,499	85,709	233	85,476	7,790	231,739	168,816
2021 June	9	9	352,160	66,697	65,187	32,810	32,377	1,510	90,031	82,428	262	82,166	7,603	195,432	119,332
July	9	9	379,754	82,250	80,682	42,081	38,601	1,568	89,273	81,788	280	81,508	7,485	208,231	129,227
Aug.	9	9	390,634	86,096	84,387	46,691	37,696	1,709	87,235	79,934	304	79,630	7,301	217,303	129,949
Sep.	9	9	377,631	80,208	78,399	40,653	37,746	1,809	88,040	80,656	346	80,310	7,384	209,383	114,358
Oct.	9	9	387,447	93,114	91,284	41,938	49,346	1,830	92,427	84,566	302	84,264	7,861	201,906	113,740
															Changes *
2019	−	−	+ 10,180	− 26,272	− 26,812	−11,628	−15,184	+ 540	− 750	+ 424	+ 266	+ 158	− 1,174	+ 34,912	+ 36,487
2020	−	−	+ 43,040	− 266	+ 644	− 5,605	+ 6,249	− 910	− 2,016	+ 2,176	− 435	+ 2,611	− 4,192	+ 59,459	+ 69,615
2021 July	−	−	+ 27,612	+ 15,570	+ 15,511	+ 9,271	+ 6,240	+ 59	− 709	− 596	+ 18	− 614	− 113	+ 12,817	+ 9,929
Aug.	−	−	+ 10,707	+ 3,659	+ 3,526	+ 4,610	− 1,084	+ 133	− 2,414	− 2,194	+ 24	− 2,218	− 220	+ 8,899	+ 460
Sep.	−	−	− 13,917	− 6,733	− 6,796	− 6,038	− 758	+ 63	− 1,011	− 934	+ 42	− 976	− 77	− 8,834	− 16,800
Oct.	−	−	+ 10,044	+ 13,122	+ 13,092	+ 1,285	+11,807	+ 30	+ 4,775	+ 4,256	− 44	+ 4,300	+ 519	− 7,249	− 362
of which: in countries of the offshore banking centres															**End of year or month ***
2018	10	16	151,823	69,637	67,621	13,920	53,701	2,016	58,947	49,456	358	49,098	9,491	23,239	5,399
2019	9	16	140,077	56,039	53,634	15,402	38,232	2,405	62,843	51,594	369	51,225	11,249	21,195	6,050
2020	9	15	126,114	52,891	50,485	23,180	27,305	2,406	52,460	41,017	519	40,498	11,443	20,763	9,012
2021 June	8	14	140,061	69,984	66,158	32,996	33,162	3,826	53,851	41,853	532	41,321	11,998	16,226	6,126
July	8	14	141,572	71,422	67,697	32,683	35,014	3,725	54,120	41,986	550	41,436	12,134	16,030	6,300
Aug.	8	14	139,299	68,609	64,784	31,611	33,173	3,825	54,174	41,937	559	41,378	12,237	16,516	6,406
Sep.	8	14	141,689	70,487	66,773	35,005	31,768	3,714	54,874	42,733	606	42,127	12,141	16,328	6,031
Oct.	8	14	147,972	74,797	70,938	40,387	30,551	3,859	56,427	43,949	603	43,346	12,478	16,748	6,308
															Changes *
2019	− 1	−	− 11,766	− 14,584	− 14,966	+ 1,482	−16,448	+ 382	+ 2,864	+ 1,219	+ 11	+ 1,208	+ 1,645	− 2,064	+ 49,647
2020	−	− 1	− 13,433	− 913	− 1,051	+ 7,778	− 8,829	+ 138	− 6,567	− 6,985	+ 150	− 7,135	+ 418	+ 98	+ 179,620
2021 July	−	−	+ 1,513	+ 1,427	+ 1,528	− 313	+ 1,841	− 101	+ 243	+ 137	+ 18	+ 119	+ 106	− 194	+ 19,548
Aug.	−	−	− 2,284	− 2,909	− 3,004	− 1,072	− 1,932	+ 95	− 104	− 189	+ 9	− 198	+ 85	+ 475	+ 335
Sep.	−	−	+ 2,339	+ 1,511	+ 1,645	+ 3,394	− 1,749	− 134	+ 1	+ 134	+ 47	+ 87	− 133	− 239	− 24,303
Oct.	−	−	+ 6,296	+ 4,439	+ 4,288	+ 5,382	− 1,094	+ 151	+ 1,803	+ 1,375	− 3	+ 1,378	+ 428	+ 433	− 12,579

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. In this table "foreign" also includes the country of domicile of the foreign branches. **1** Several branches in a given country of domicile are regarded as a single branch.

II Foreign branches and foreign subsidiaries of German banks (MFIs)

Deposits and borrowing [4]									Money market paper and debt securities outstanding [5]	Working capital	Other liabilities		
	from banks (MFIs)			from non-banks (non-MFIs)									
					German non-banks								
Total	Total	German banks	Foreign banks	Total	Total	Short- term	Medium and long- term	Foreign non-banks			Total	of which: trading portfolio derivatives	
16	17	18	18	20	21	22	23	24	25	26	27	28	Period
End of year or month *											**of which: in the United Kingdom**		
305,215	186,651	131,498	55,153	118,564	6,514	5,449	1,065	112,050	43,595	24,853	229,397	199,938	2018
324,336	223,071	156,181	66,890	101,265	7,340	6,271	1,069	93,925	49,163	24,806	240,942	215,336	2019
355,334	248,155	180,113	68,042	107,179	7,850	6,601	1,249	99,329	18,626	23,120	328,302	309,116	2020
367,045	255,705	180,887	74,818	111,340	5,032	3,792	1,240	106,308	16,083	23,141	268,983	262,444	2021 June
379,032	260,225	186,586	73,639	118,807	5,087	3,846	1,241	113,720	15,237	23,146	278,761	272,143	July
376,413	259,854	184,736	75,118	116,559	4,894	3,645	1,249	111,665	16,158	23,148	280,632	272,065	Aug.
382,102	260,973	186,770	74,203	121,129	4,996	3,720	1,276	116,133	16,812	23,152	275,588	266,678	Sep.
408,511	280,645	201,974	78,671	127,866	4,540	3,261	1,279	123,326	15,301	23,159	262,954	254,381	Oct.
Changes *													
+ 17,629	+ 34,995	+ 24,683	+ 10,312	− 17,366	+ 826	+ 822	+ 4	− 18,192	+ 5,263	− 47	+ 11,545	+ 15,259	2019
+ 35,142	+ 29,052	+ 23,932	+ 5,120	+ 6,090	+ 510	+ 560	− 50	+ 5,580	− 28,648	− 1,686	+ 87,360	+ 93,780	2020
+ 11,882	+ 4,426	+ 5,699	− 1,273	+ 7,456	+ 55	+ 54	+ 1	+ 7,401	− 865	+ 5	+ 9,778	+ 9,699	2021 July
− 2,703	− 466	− 1,850	+ 1,384	− 2,237	− 193	− 201	+ 8	− 2,044	+ 894	+ 2	+ 1,871	− 78	Aug.
+ 4,940	+ 384	+ 2,034	− 1,650	+ 4,556	+ 102	+ 75	+ 27	+ 4,454	+ 509	+ 4	− 5,132	− 5,387	Sep.
+ 26,435	+ 19,725	+ 15,204	+ 4,521	+ 6,710	− 456	− 459	+ 3	+ 7,166	− 1,461	+ 7	− 12,634	− 12,297	Oct.
End of year or month *											**of which: in the United States**		
193,498	154,131	104,261	49,870	39,367	357	.	.	39,010	38,822	16,278	82,424	72,080	2018
168,457	128,007	98,053	29,954	40,450	185	.	.	40,265	37,266	15,507	120,032	110,383	2019
148,545	113,642	64,075	49,567	34,903	596	.	.	34,307	38,008	14,191	180,948	169,603	2020
157,664	121,742	72,637	49,105	35,922	260	.	.	35,662	52,308	14,624	127,564	119,340	2021 June
171,618	131,290	78,571	52,719	40,328	298	.	.	40,030	55,988	14,625	137,523	129,291	July
175,599	133,908	81,930	51,978	41,691	298	.	.	41,393	61,886	14,679	138,470	130,069	Aug.
180,093	136,494	82,718	53,776	43,599	578	.	.	43,021	60,680	14,885	121,973	114,385	Sep.
185,556	142,409	91,840	50,569	43,147	598	.	.	42,549	64,802	14,908	122,181	113,721	Oct.
Changes *													
− 26,364	− 27,322	− 6,208	− 21,114	+ 958	− 172	.	.	+ 1,130	− 1,616	− 771	+ 37,608	+ 38,433	2019
− 14,070	− 9,110	− 33,978	+ 24,868	− 4,960	+ 411	.	.	− 5,371	+ 3,352	− 1,316	+ 60,916	+ 59,220	2020
+ 13,964	+ 9,556	+ 5,934	+ 3,622	+ 4,408	+ 38	.	.	+ 4,370	+ 3,698	+ 1	+ 9,959	+ 9,951	2021 July
+ 3,739	+ 2,401	+ 3,359	− 958	+ 1,338	−	.	.	+ 1,338	+ 5,725	+ 54	+ 947	+ 778	Aug.
+ 3,378	+ 1,575	+ 788	+ 787	+ 1,803	+ 280	.	.	+ 1,523	− 2,120	+ 206	− 16,497	− 15,684	Sep.
+ 5,726	+ 6,152	+ 9,122	− 2,970	− 426	+ 20	.	.	− 446	+ 4,350	+ 23	+ 208	− 664	Oct.
End of year or month *											**of which: in countries of the offshore banking centres**		
134,498	106,722	70,484	36,238	27,776	161	.	.	27,615	7,195	2,510	7,620	5,485	2018
120,351	91,409	67,506	23,903	28,942	171	.	.	28,771	7,271	3,473	8,982	6,301	2019
106,293	77,564	63,356	14,208	28,729	102	.	.	28,627	4,109	3,540	12,172	9,230	2020
124,535	93,223	72,490	20,733	31,312	146	.	.	31,166	2,852	3,440	9,234	6,344	2021 June
126,039	92,202	66,319	25,883	33,837	161	.	.	33,676	2,637	3,435	9,461	6,531	July
123,636	88,999	57,711	31,288	34,637	118	.	.	34,519	2,649	3,452	9,562	6,586	Aug.
126,187	90,444	57,109	33,335	35,743	116	.	.	35,627	2,748	3,500	9,254	6,171	Sep.
132,618	96,111	64,409	31,702	36,507	139	.	.	36,368	2,812	3,501	9,041	6,146	Oct.
Changes *													
− 14,868	− 15,995	− 2,978	− 13,017	+ 1,127	+ 10	.	.	+ 1,117	+ 56	+ 963	+ 1,362	+ 816	2019
− 12,359	− 12,259	− 4,150	− 8,109	− 100	− 69	.	.	− 31	− 2,632	+ 67	+ 3,190	+ 2,929	2020
+ 1,511	− 1,014	− 6,171	+ 5,157	+ 2,525	+ 15	.	.	+ 2,510	− 213	− 5	+ 227	+ 187	2021 July
− 2,503	− 3,298	− 8,608	+ 5,310	+ 795	− 43	.	.	+ 838	+ 1	+ 17	+ 101	+ 55	Aug.
+ 1,948	+ 867	− 602	+ 1,469	+ 1,081	− 2	.	.	+ 1,083	+ 48	+ 48	− 308	− 415	Sep.
+ 6,594	+ 5,825	+ 7,300	− 1,475	+ 769	+ 23	.	.	+ 746	+ 77	+ 1	− 213	− 25	Oct.

2 Treasury bills, Treasury discount paper and other money market paper, bonds and debt securities. **3** Including own debt securities. **4** Excluding subordinated liabilities and non-negotiable debt securities. **5** Issues of negotiable and non-negotiable debt securities and money market paper. **6** See Table I.1, footnote 1.

II. Foreign branches and foreign subsidiaries of German banks (MFIs)

2. Assets and liabilities of foreign subsidiaries, by country of domicile *

€ million

Period	Number of German banks (MFIs) with foreign subsidiaries	Number of foreign subsidiaries	Volume of business	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)						Other assets
					Balances and loans [1]					Loans [1]					
								Money market paper, securities [3] [4]			to German non-banks		to foreign non-banks	Money market paper, securities [3]	
				Total	Total	German banks [2]	Foreign banks		Total	Total	Total				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
All foreign subsidiaries															**End of year or month ***
2018	17	43	237,237	51,177	45,398	20,098	25,300	5,779	136,412	111,678	13,843	13,797	97,835	24,734	49,648
2019	15	41	235,179	52,482	46,735	18,342	28,393	5,747	138,966	116,092	14,351	14,309	101,741	22,874	43,731
2020	12	36	229,461	44,808	39,873	17,373	22,500	4,935	139,741	114,449	13,077	12,901	101,372	25,292	44,912
2021 Jan.	12	36	228,910	43,864	39,055	16,877	22,178	4,809	138,989	114,017	12,641	12,465	101,376	24,972	46,057
Feb.	12	36	231,569	42,196	37,234	18,968	18,266	4,962	137,878	113,406	12,697	12,520	100,709	24,472	51,495
Mar.	12	36	228,659	43,301	38,354	18,983	19,371	4,947	137,655	113,141	12,713	12,575	100,428	24,514	47,703
Apr.	12	36	230,787	42,674	37,355	18,967	18,388	5,319	136,492	112,726	12,582	12,485	100,144	23,766	51,621
May	12	36	230,839	41,850	36,996	18,503	18,493	4,854	136,836	112,685	12,317	12,242	100,368	24,151	52,153
June	12	36	235,480	43,563	38,877	19,897	18,980	4,686	136,824	112,480	12,035	11,970	100,445	24,344	55,093
July	12	35	236,463	44,661	39,594	20,144	19,450	5,067	136,428	112,643	12,023	11,960	100,620	23,785	55,374
Aug.	12	35	236,590	44,049	39,081	18,870	20,211	4,968	137,703	113,538	12,056	11,993	101,482	24,165	54,838
Sep.	13	36	244,554	51,907	47,106	21,882	25,224	4,801	138,524	114,524	12,203	12,144	102,321	24,000	54,123
Oct.	12	35	246,052	50,932	45,914	24,324	21,590	5,018	138,527	115,426	12,522	12,466	102,904	23,101	56,593
															Changes *
2019	− 2	− 2	− 7,163	+ 366	+ 535	− 1,756	+ 2,291	− 169	+ 1,598	+ 3,511	+ 508	+ 512	+ 3,003	− 1,913	− 9,127
2020	− 3	− 5	− 786	− 5,269	− 4,993	− 969	− 4,024	− 276	+ 3,269	+ 834	− 1,274	− 1,408	+ 2,108	+ 2,435	+ 1,214
2021 Feb.	−	−	+ 2,667	− 1,637	− 1,787	+ 2,091	− 3,878	+ 150	− 1,135	− 635	+ 56	+ 55	− 691	− 500	+ 5,439
Mar.	−	−	− 4,526	+ 342	+ 539	+ 15	+ 524	− 197	− 1,071	− 1,107	+ 16	+ 55	− 1,123	+ 36	− 3,797
Apr.	−	−	+ 3,541	+ 40	− 499	− 16	− 483	+ 539	− 420	+ 323	− 131	− 90	+ 454	− 743	+ 3,921
May	−	−	+ 420	− 626	− 214	− 464	+ 250	− 412	+ 514	+ 127	− 265	− 243	+ 392	+ 387	+ 532
June	−	−	+ 3,451	+ 1,131	+ 1,446	+ 1,394	+ 52	− 315	− 619	− 807	− 282	− 272	− 525	+ 188	+ 2,939
July	−	− 1	+ 848	+ 1,057	+ 678	+ 247	+ 431	+ 379	− 489	+ 70	− 12	− 10	+ 82	− 559	+ 280
Aug.	−	−	− 19	− 702	− 578	− 1,274	+ 696	− 124	+ 1,219	+ 840	+ 33	+ 33	+ 807	+ 379	− 536
Sep.	+ 1	+ 1	+ 6,984	+ 7,340	+ 7,628	+ 3,012	+ 4,616	− 288	+ 360	+ 527	+ 147	+ 151	+ 380	− 167	− 716
Oct.	− 1	− 1	+ 1,524	− 906	− 1,148	+ 2,442	− 3,590	+ 242	− 39	+ 860	+ 319	+ 322	+ 541	− 899	+ 2,469
Foreign subsidiaries in EU countries															**End of year or month ***
2018	12	19	169,879	40,256	35,107	17,984	17,123	5,149	106,285	85,303	13,457	13,411	71,846	20,982	23,338
2019	10	17	166,451	38,264	33,048	14,454	18,594	5,216	104,910	85,688	14,058	14,016	71,630	19,222	23,277
2020	8	14	157,382	31,021	26,408	13,459	12,949	4,613	104,799	83,402	12,783	12,607	70,619	21,397	21,562
2021 Jan.	8	14	159,374	30,465	25,964	13,332	12,632	4,501	104,142	83,308	12,342	12,166	70,966	20,834	24,767
Feb.	8	14	164,120	28,851	24,228	15,083	9,145	4,623	104,537	83,820	12,398	12,221	71,422	20,717	30,732
Mar.	8	14	161,110	29,839	25,240	15,060	10,180	4,599	104,072	83,436	12,398	12,260	71,038	20,636	27,199
Apr.	8	14	163,743	29,604	24,656	15,229	9,427	4,948	103,356	83,464	12,274	12,177	71,190	19,892	30,783
May	8	14	164,652	28,830	24,338	14,693	9,645	4,492	103,850	83,793	12,030	11,955	71,763	20,057	31,972
June	8	14	167,522	29,996	25,673	15,997	9,676	4,323	103,377	83,430	11,752	11,687	71,678	19,947	34,149
July	8	14	168,270	30,883	26,185	16,145	10,040	4,698	102,884	83,575	11,727	11,664	71,848	19,309	34,503
Aug.	8	14	167,592	30,306	25,715	15,012	10,703	4,591	103,793	84,266	11,743	11,680	72,523	19,527	33,493
Sep.	8	14	170,713	37,378	32,954	17,297	15,657	4,424	103,718	84,385	11,895	11,836	72,490	19,333	29,617
Oct.	7	13	171,390	35,499	30,878	18,918	11,960	4,621	104,168	85,566	12,216	12,160	73,350	18,602	31,723
															Changes *
2019	− 2	− 2	− 7,649	− 2,500	− 2,438	− 3,530	+ 1,092	− 62	− 1,889	− 76	+ 601	+ 605	− 677	− 1,813	− 3,260
2020	− 2	− 3	− 7,923	− 6,696	− 6,603	− 995	− 5,608	− 93	+ 483	− 1,709	− 1,275	− 1,409	− 434	+ 2,192	− 1,710
2021 Feb.	−	−	+ 4,817	− 1,573	− 1,689	+ 1,751	− 3,440	+ 116	+ 425	+ 542	+ 56	+ 55	+ 486	− 117	+ 5,965
Mar.	−	−	− 3,401	+ 773	+ 972	− 23	+ 995	− 199	− 639	− 552	−	+ 39	− 552	− 87	− 3,535
Apr.	−	−	+ 2,991	− 43	− 551	+ 169	− 720	+ 508	− 552	+ 187	− 124	− 83	+ 311	− 739	+ 3,586
May	−	−	+ 984	− 719	− 313	− 536	+ 223	− 406	+ 514	+ 347	− 244	− 222	+ 591	+ 167	+ 1,189
June	−	−	+ 2,582	+ 1,005	+ 1,310	+ 1,304	+ 6	− 305	− 600	− 485	− 278	− 268	− 207	− 115	+ 2,177
July	−	−	+ 666	+ 883	+ 506	+ 148	+ 358	+ 377	− 571	+ 67	− 25	− 23	+ 92	− 638	+ 354
Aug.	−	−	− 693	− 599	− 469	− 1,133	+ 664	− 130	+ 916	+ 699	+ 16	+ 16	+ 683	+ 217	− 1,010
Sep.	−	−	+ 2,914	+ 6,939	+ 7,217	+ 2,285	+ 4,932	− 278	− 149	+ 47	+ 152	+ 156	− 105	− 196	− 3,876
Oct.	− 1	− 1	+ 600	− 1,863	− 2,087	+ 1,621	− 3,708	+ 224	+ 357	+ 1,088	+ 321	+ 324	+ 767	− 731	+ 2,106

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II. Foreign branches and foreign subsidiaries of German banks (MFIs)

Deposits and borrowing											Money market paper and debt securities out-standing [6]	Equity capital	Other liabilities [7]	
	from banks (MFIs)			from non-banks (non-MFIs)										
					German non-banks (non-MFIs) [5]									
						Short-term		Medium and long-term						
Total	Total	German banks [2]	Foreign banks	Total	Total	Total	of which: Enterprises and households	Total	of which: Enterprises and households	Foreign non-banks				
16	17	18	19	20	21	22	23	24	25	26	27	28	29	Period
End of year or month *												**All foreign subsidiaries**		
171,546	71,571	36,069	35,502	99,975	9,140	6,403	6,001	2,737	2,395	90,835	14,283	22,418	28,990	2018
165,731	68,694	36,603	32,091	97,037	6,649	3,910	3,910	2,739	2,236	90,388	15,994	22,058	31,396	2019
163,412	59,624	34,110	25,514	103,788	6,696	4,221	4,220	2,475	2,100	97,092	16,612	20,266	29,171	2020
163,076	58,067	32,661	25,406	105,009	6,743	4,263	4,262	2,480	2,105	98,266	16,828	20,362	28,644	2021 Jan.
166,766	60,223	34,825	25,398	106,543	6,408	3,937	3,936	2,471	2,096	100,135	16,577	20,326	27,900	Feb.
164,480	59,232	34,274	24,958	105,248	6,422	3,959	3,957	2,463	2,091	98,826	16,859	20,358	26,962	Mar.
166,074	59,045	33,357	25,688	107,029	6,412	3,951	3,949	2,461	2,089	100,617	17,291	20,398	27,024	Apr.
165,822	56,970	32,053	24,917	108,852	6,478	4,048	4,046	2,430	2,058	102,374	17,319	20,403	27,295	May
167,840	58,529	32,202	26,327	109,311	6,570	4,164	4,162	2,406	2,039	102,741	17,569	20,521	29,550	June
169,710	58,648	32,373	26,275	111,062	6,599	4,199	4,196	2,400	2,033	104,463	17,709	20,452	28,592	July
169,771	58,166	31,086	27,080	111,605	6,619	4,218	4,215	2,401	2,034	104,986	17,515	20,751	28,553	Aug.
175,437	61,508	30,038	31,470	113,929	6,622	4,222	4,218	2,400	2,052	107,307	18,414	20,731	29,972	Sep.
177,624	63,783	32,750	31,033	113,841	6,922	4,507	4,505	2,415	2,062	106,919	17,905	20,387	30,136	Oct.
Changes *														
− 6,744	− 3,235	+ 533	− 3,768	− 3,509	− 2,491	− 2,493	− 2,091	+ 2	− 159	− 1,018	+ 1,711	− 360	− 1,770	2019
+ 1,373	− 7,332	− 2,494	− 4,838	+ 8,705	+ 47	+ 311	+ 310	− 264	− 136	+ 8,658	+ 618	− 1,792	− 985	2020
+ 3,625	+ 2,118	+ 2,164	− 46	+ 1,507	− 335	− 326	− 326	− 9	− 9	+ 1,842	− 251	− 36	− 671	2021 Feb.
− 3,466	− 1,522	− 551	− 971	− 1,944	+ 14	+ 22	+ 21	− 8	− 5	− 1,958	+ 282	+ 32	− 1,374	Mar.
+ 2,600	+ 288	− 917	+ 1,205	+ 2,312	− 10	− 8	− 8	− 2	− 2	+ 2,322	+ 432	+ 40	+ 469	Apr.
+ 33	− 1,948	− 1,304	− 644	+ 1,981	+ 66	+ 97	+ 97	− 31	− 31	+ 1,915	+ 28	+ 5	+ 354	May
+ 1,155	+ 1,156	+ 149	+ 1,007	− 1	+ 92	+ 116	+ 116	− 24	− 19	− 93	+ 250	+ 118	+ 1,928	June
+ 1,841	+ 101	+ 171	− 70	+ 1,740	+ 29	+ 35	+ 34	− 6	− 6	+ 1,711	+ 140	− 69	− 1,064	July
− 69	− 537	− 1,287	+ 750	+ 468	+ 20	+ 19	+ 19	+ 1	+ 1	+ 448	− 194	+ 299	− 55	Aug.
+ 4,930	+ 2,997	− 1,048	+ 4,045	+ 1,933	+ 3	+ 4	+ 3	− 1	+ 18	+ 1,930	+ 899	− 20	+ 1,175	Sep.
+ 2,313	+ 2,320	+ 2,712	− 392	− 7	+ 300	+ 285	+ 287	+ 15	+ 10	− 307	− 509	− 344	+ 64	Oct.
End of year or month *												**Foreign subsidiaries in EU countries**		
123,393	46,309	28,254	18,055	77,084	7,166	4,429	4,027	2,737	2,395	69,918	13,947	16,586	15,953	2018
117,101	43,568	28,264	15,304	73,533	4,525	1,787	1,787	2,738	2,235	69,008	15,585	15,872	17,893	2019
110,200	36,368	27,133	9,235	73,832	4,483	2,010	2,009	2,473	2,098	69,349	15,433	14,472	17,277	2020
111,934	35,558	25,873	9,685	76,376	4,687	2,209	2,208	2,478	2,103	71,689	15,673	14,508	17,259	2021 Jan.
117,027	37,119	27,885	9,234	79,908	4,402	1,933	1,932	2,469	2,094	75,506	15,616	14,488	16,989	Feb.
115,004	35,799	27,430	8,369	79,205	4,407	1,946	1,945	2,461	2,089	74,798	15,906	14,402	15,798	Mar.
116,651	35,383	26,775	8,608	81,268	4,420	1,961	1,960	2,459	2,087	76,848	16,424	14,498	16,170	Apr.
117,147	33,675	25,631	8,044	83,472	4,453	2,025	2,024	2,428	2,056	79,019	16,509	14,568	16,428	May
117,745	34,338	25,506	8,832	83,407	4,529	2,125	2,124	2,404	2,037	78,878	16,675	14,530	18,572	June
119,090	34,263	25,546	8,717	84,827	4,410	2,012	2,011	2,398	2,031	80,417	16,727	14,511	17,942	July
118,531	33,478	24,282	9,196	85,053	4,500	2,101	2,100	2,399	2,032	80,553	16,617	14,750	17,694	Aug.
119,818	34,696	22,166	12,530	85,122	4,408	2,008	2,007	2,400	2,052	80,714	17,614	14,670	18,611	Sep.
121,352	36,723	24,240	12,483	84,629	4,608	2,193	2,193	2,415	2,062	80,021	17,194	14,288	18,556	Oct.
Changes *														
− 6,642	− 2,846	+ 9	− 2,855	− 3,796	− 2,641	− 2,642	− 2,240	+ 1	− 160	− 1,155	+ 1,638	− 714	− 1,931	2019
− 6,113	− 6,755	− 1,132	− 5,623	+ 642	− 42	+ 223	+ 222	− 265	− 137	+ 684	− 152	− 1,400	− 258	2020
+ 5,087	+ 1,559	+ 2,012	− 453	+ 3,528	− 285	− 276	− 276	− 9	− 9	+ 3,813	− 57	− 20	− 193	2021 Feb.
− 2,263	− 1,426	− 455	− 971	− 837	+ 5	+ 13	+ 13	− 8	− 5	− 842	+ 290	− 86	− 1,342	Mar.
+ 1,850	− 330	− 655	+ 325	+ 2,180	+ 13	+ 15	+ 15	− 2	− 2	+ 2,167	+ 518	+ 96	+ 527	Apr.
+ 546	− 1,687	− 1,144	− 543	+ 2,233	+ 33	+ 64	+ 64	− 31	− 31	+ 2,200	+ 85	+ 70	+ 283	May
+ 421	+ 590	− 125	+ 715	− 169	+ 76	+ 100	+ 100	− 24	− 19	− 245	+ 166	− 38	+ 2,033	June
+ 1,326	− 87	+ 40	− 127	+ 1,413	− 119	− 113	− 113	− 6	− 6	+ 1,532	+ 52	− 19	− 693	July
− 582	− 794	− 1,264	+ 470	+ 212	+ 90	+ 89	+ 89	+ 1	+ 1	+ 122	− 110	+ 239	− 240	Aug.
+ 1,136	+ 1,153	− 2,116	+ 3,269	− 17	− 92	− 93	− 93	+ 1	+ 20	+ 75	+ 997	− 80	+ 861	Sep.
+ 1,533	+ 2,024	+ 2,074	− 50	− 491	+ 200	+ 185	+ 186	+ 15	+ 10	− 691	− 420	− 382	− 131	Oct.

2 Including transactions with the parent institution. **3** Treasury bills, Treasury discount paper and other money market paper, bonds and debt securities. **4** Including own debt securities. **5** Excluding subordinated liabilities and non-negotiable debt securities. **6** Issues of negotiable and non-negotiable debt securities and money market paper. **7** Including subordinated liabilities.

II. Foreign branches and foreign subsidiaries of German banks (MFIs)

2. Assets and liabilities of foreign subsidiaries, by country of domicile *

€ million

Period	Number of German banks (MFIs) with foreign subsidiaries	Number of foreign subsidiaries	Volume of business	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)						Other assets
				Total	Balances and loans [1]			Money market paper, securities [3] [4]	Total	Loans [1]				Money market paper, securities [3]	
					Total	German banks [2]	Foreign banks			Total	to German non-banks		to foreign non-banks		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	of which: Luxembourg														End of year or month *
2018	8	8	82,584	30,466	26,197	13,076	13,121	4,269	37,048	25,928	13,264	13,218	12,664	11,120	15,070
2019	7	7	78,373	28,515	24,720	10,181	14,539	.	35,334	25,459	13,855	13,813	11,604	9,875	14,524
2020	5	5	66,884	20,375	16,999	7,921	9,078	.	33,376	24,736	12,586	12,410	12,150	8,640	13,133
2021 Jan.	5	5	66,788	20,121	16,839	7,970	8,869	.	32,602	24,025	12,149	11,973	11,876	8,577	14,065
Feb.	5	5	70,737	18,511	15,336	9,740	5,596	.	32,546	23,990	12,205	12,028	11,785	8,556	19,680
Mar.	5	5	67,896	18,808	15,767	9,518	6,249	.	32,844	24,151	12,199	12,061	11,952	8,693	16,244
Apr.	5	5	69,833	17,789	14,778	9,570	5,208	.	31,963	23,648	12,079	11,982	11,569	8,315	20,081
May	5	5	69,328	17,349	14,391	9,147	5,244	.	31,577	23,347	11,832	11,757	11,515	8,230	20,402
June	5	5	71,957	17,935	15,035	9,736	5,299	.	31,065	22,941	11,553	11,488	11,388	8,124	22,957
July	5	5	72,306	18,359	15,460	10,139	5,321	.	31,152	23,081	11,522	11,459	11,559	8,071	22,795
Aug.	5	5	70,899	17,783	14,895	9,469	5,426	.	31,186	23,194	11,544	11,481	11,650	7,992	21,930
Sep.	5	5	70,701	21,316	18,431	8,761	9,670	.	31,242	23,268	11,694	11,635	11,574	7,974	18,143
Oct.	4	4	70,649	19,577	16,728	9,586	7,142	.	31,548	23,792	11,989	11,933	11,803	7,756	19,524
															Changes *
2019	− 1	− 1	− 8,189	− 2,421	− 1,817	− 2,895	+ 1,078	.	− 2,022	− 724	+ 591	+ 595	− 1,315	− 1,298	− 3,746
2020	− 2	− 2	− 10,443	− 7,609	− 7,696	− 2,260	− 5,436	.	− 1,446	− 228	− 1,269	− 1,403	+ 1,041	− 1,218	− 1,388
2021 Feb.	−	−	+ 3,958	− 1,568	− 1,455	+ 1,770	− 3,225	.	− 89	− 68	+ 56	+ 55	− 124	− 21	+ 5,615
Mar.	−	−	− 3,213	+ 85	+ 393	− 222	+ 615	.	+ 139	+ 8	− 6	+ 33	+ 14	+ 131	− 3,437
Apr.	−	−	+ 2,267	− 830	− 958	+ 52	− 1,010	.	− 741	− 368	− 120	− 79	− 248	− 373	+ 3,838
May	−	−	− 444	− 388	− 385	− 423	+ 38	.	− 377	− 294	− 247	− 225	− 47	− 83	+ 321
June	−	−	+ 2,380	+ 428	+ 620	+ 589	+ 31	.	− 603	− 492	− 279	− 269	− 213	− 111	+ 2,555
July	−	−	+ 327	+ 420	+ 419	+ 403	+ 16	.	+ 69	+ 122	− 31	− 29	+ 153	− 53	− 162
Aug.	−	−	− 1,423	− 598	− 564	− 670	+ 106	.	+ 40	+ 120	+ 22	+ 22	+ 98	− 80	− 865
Sep.	−	−	− 387	+ 3,402	+ 3,515	− 708	+ 4,223	.	− 2	+ 18	+ 150	+ 154	− 132	− 20	− 3,787
Oct.	− 1	− 1	− 68	− 1,722	− 1,713	+ 825	− 2,538	.	+ 273	+ 491	+ 295	+ 298	+ 196	− 218	+ 1,381
	Foreign subsidiaries in non-EU countries														End of year or month *
2018	9	24	67,358	10,921	10,291	2,114	8,177	630	30,127	26,375	386	386	25,989	3,752	26,310
2019	9	24	68,728	14,218	13,687	3,888	9,799	531	34,056	30,404	293	293	30,111	3,652	20,454
2020	8	22	72,079	13,787	13,465	3,914	9,551	.	34,942	31,047	294	294	30,753	3,895	23,350
2021 Jan.	8	22	69,536	13,399	13,091	3,545	9,546	.	34,847	30,709	299	299	30,410	4,138	21,290
Feb.	8	22	67,449	13,345	13,006	3,885	9,121	.	33,341	29,586	299	299	29,287	3,755	20,763
Mar.	8	22	67,549	13,462	13,114	3,923	9,191	.	33,583	29,705	315	315	29,390	3,878	20,504
Apr.	8	22	67,044	13,070	12,699	3,738	8,961	.	33,136	29,262	308	308	28,954	3,874	20,838
May	8	22	66,187	13,020	12,658	3,810	8,848	.	32,986	28,892	287	287	28,605	4,094	20,181
June	8	22	67,958	13,567	13,204	3,900	9,304	.	33,447	29,050	283	283	28,767	4,397	20,944
July	8	21	68,193	13,778	13,409	3,999	9,410	.	33,544	29,068	296	296	28,772	4,476	20,871
Aug.	8	21	68,998	13,743	13,366	3,858	9,508	.	33,910	29,272	313	313	28,959	4,638	21,345
Sep.	9	22	73,841	14,529	14,152	4,585	9,567	.	34,806	30,139	308	308	29,831	4,667	24,506
Oct.	9	22	74,662	15,433	15,036	5,406	9,630	.	34,359	29,860	306	306	29,554	4,499	24,870
															Changes *
2019	−	−	+ 486	+ 2,866	+ 2,973	+ 1,774	+ 1,199	− 104	+ 3,487	+ 3,587	− 93	− 93	+ 3,680	− 100	− 5,867
2020	− 1	− 2	+ 7,137	+ 1,427	+ 1,610	+ 26	+ 1,584	.	+ 2,786	+ 2,543	+ 1	+ 1	+ 2,542	+ 243	+ 2,924
2021 Feb.	−	−	− 2,150	− 64	− 98	+ 340	− 438	.	− 1,560	− 1,177	−	−	− 1,177	− 383	− 526
Mar.	−	−	− 1,125	− 431	− 433	+ 38	− 471	.	− 432	− 555	+ 16	+ 16	− 571	+ 123	− 262
Apr.	−	−	+ 550	+ 83	+ 52	− 185	+ 237	.	+ 132	+ 136	− 7	− 7	+ 143	− 4	+ 335
May	−	−	− 564	+ 93	+ 99	+ 72	+ 27	.	−	− 220	− 21	− 21	− 199	+ 220	− 657
June	−	−	+ 869	+ 126	+ 136	+ 90	+ 46	.	− 19	− 322	− 4	− 4	− 318	+ 303	+ 762
July	−	− 1	+ 182	+ 174	+ 172	+ 99	+ 73	.	+ 82	+ 3	+ 13	+ 13	− 10	+ 79	− 74
Aug.	−	−	+ 674	− 103	− 109	− 141	+ 32	.	+ 303	+ 141	+ 17	+ 17	+ 124	+ 162	+ 474
Sep.	+ 1	+ 1	+ 4,070	+ 401	+ 411	+ 727	− 316	.	+ 509	+ 480	− 5	− 5	+ 485	+ 29	+ 3,160
Oct.	−	−	+ 924	+ 957	+ 939	+ 821	+ 118	.	− 396	− 228	− 2	− 2	− 226	− 168	+ 363

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II. Foreign branches and foreign subsidiaries of German banks (MFIs)

Deposits and borrowing															
	from banks (MFIs)			from non-banks (non-MFIs)											
					German non-banks (non-MFIs) [5]										
						Short-term		Medium and long-term							
Total	Total	German banks [2]	Foreign banks	Total	Total	Total	of which: Enterprises and households	Total	of which: Enterprises and households	Foreign non-banks	Money market paper and debt securities out-standing [6]	Equity capital	Other liabilities [7]		
16	17	18	19	20	21	22	23	24	25	26	27	28	29	Period	
End of year or month *														**of which: Luxembourg**	
54,447	32,716	19,865	12,851	21,731	6,671	3,937	3,536	2,734	2,392	15,060	8,479	8,252	11,406	2018	
48,015	31,298	20,443	10,855	16,717	4,003	1,266	1,266	2,737	2,234	12,714	9,474	7,556	13,328	2019	
38,423	23,977	18,663	5,314	14,446	3,855	1,383	1,383	2,472	2,097	10,591	9,220	6,682	12,559	2020	
38,653	23,978	18,308	5,670	14,675	4,032	1,555	1,555	2,477	2,102	10,643	9,143	6,662	12,330	2021	Jan.
42,816	25,612	20,381	5,231	17,204	3,757	1,289	1,289	2,468	2,093	13,447	9,106	6,665	12,150		Feb.
40,699	24,669	19,933	4,736	16,030	3,704	1,244	1,244	2,460	2,088	12,326	9,396	6,662	11,139		Mar.
41,791	24,178	19,355	4,823	17,613	3,736	1,278	1,278	2,458	2,086	13,877	9,915	6,663	11,464		Apr.
41,354	22,831	18,447	4,384	18,523	3,748	1,321	1,321	2,427	2,055	14,775	10,005	6,653	11,316		May
41,611	23,414	18,382	5,032	18,197	3,833	1,430	1,430	2,403	2,036	14,364	10,022	6,659	13,665		June
42,522	23,675	18,756	4,919	18,847	3,559	1,162	1,162	2,397	2,030	15,288	9,989	6,662	13,133		July
41,726	22,822	17,559	5,263	18,904	3,744	1,346	1,346	2,398	2,031	15,160	9,703	6,665	12,805		Aug.
40,302	21,707	15,805	5,902	18,595	3,660	1,261	1,261	2,399	2,051	14,935	10,208	6,665	13,526		Sep.
40,960	22,911	17,117	5,794	18,049	3,768	1,354	1,354	2,414	2,061	14,281	9,803	6,467	13,419		Oct.
Changes *															
− 6,669	− 1,483	+ 577	− 2,060	− 5,186	− 2,668	− 2,671	− 2,270	+ 3	− 158	− 2,518	+ 995	− 696	− 1,819	2019	
− 8,990	− 6,894	− 1,780	− 5,114	− 2,096	− 148	+ 117	+ 117	− 265	− 137	− 1,948	− 254	− 874	− 325	2020	
+ 4,150	+ 1,623	+ 2,073	− 450	+ 2,527	− 275	− 266	− 266	− 9	− 9	+ 2,802	− 37	+ 3	− 158	2021	Feb.
− 2,288	− 1,053	− 448	− 605	− 1,235	− 53	− 45	− 45	− 8	− 5	− 1,182	+ 290	− 3	− 1,212		Mar.
+ 1,231	− 402	− 578	+ 176	+ 1,633	+ 32	+ 34	+ 34	− 2	− 2	+ 1,601	+ 519	+ 1	+ 516		Apr.
− 406	− 1,325	− 908	− 417	+ 919	+ 12	+ 43	+ 43	− 31	− 31	+ 907	+ 90	− 10	− 118		May
+ 139	+ 511	− 65	+ 576	− 372	+ 85	+ 109	+ 109	− 24	− 19	− 457	+ 17	+ 6	+ 2,218		June
+ 904	+ 259	+ 374	− 115	+ 645	− 274	− 268	− 268	− 6	− 6	+ 919	− 33	+ 3	− 547		July
− 812	− 863	− 1,197	+ 334	+ 51	+ 185	+ 184	+ 184	+ 1	+ 1	− 134	− 286	+ 3	− 328		Aug.
− 1,532	− 1,181	− 1,754	+ 573	− 351	− 84	− 85	− 85	+ 1	+ 20	− 267	+ 505	−	+ 640		Sep.
+ 663	+ 1,212	+ 1,312	− 100	− 549	+ 108	+ 93	+ 93	+ 15	+ 10	− 657	− 405	− 198	− 128		Oct.
End of year or month *														**Foreign subsidiaries in non-EU countries**	
48,153	25,262	7,815	17,447	22,891	1,974	1,974	1,974	−	−	20,917	336	5,832	13,037	2018	
48,630	25,126	8,339	16,787	23,504	2,124	2,123	2,123	.	.	21,380	.	6,186	13,503	2019	
53,212	23,256	6,977	16,279	29,956	2,213	2,211	2,211	.	.	27,743	1,179	5,794	11,894	2020	
51,142	22,509	6,788	15,721	28,633	2,056	2,054	2,054	.	.	26,577	1,155	5,854	11,385	2021	Jan.
49,739	23,104	6,940	16,164	26,635	2,006	2,004	2,004	.	.	24,629	961	5,838	10,911		Feb.
49,476	23,433	6,844	16,589	26,043	2,015	2,013	2,012	.	.	24,028	953	5,956	11,164		Mar.
49,423	23,662	6,582	17,080	25,761	1,992	1,990	1,989	.	.	23,769	867	5,900	10,854		Apr.
48,675	23,295	6,422	16,873	25,380	2,025	2,023	2,022	.	.	23,355	810	5,835	10,867		May
50,095	24,191	6,696	17,495	25,904	2,041	2,039	2,038	.	.	23,863	894	5,991	10,978		June
50,620	24,385	6,827	17,558	26,235	2,189	2,187	2,185	.	.	24,046	982	5,941	10,650		July
51,240	24,688	6,804	17,884	26,552	2,119	2,117	2,115	.	.	24,433	898	6,001	10,859		Aug.
55,619	26,812	7,872	18,940	28,807	2,214	2,214	2,211	−	−	26,593	800	6,061	11,361		Sep.
56,272	27,060	8,510	18,550	29,212	2,314	2,314	2,312	−	−	26,898	711	6,099	11,580		Oct.
Changes *															
− 102	− 389	+ 524	− 913	+ 287	+ 150	+ 149	+ 149	.	.	+ 137	.	+ 354	+ 161	2019	
+ 7,486	− 577	− 1,362	+ 785	+ 8,063	+ 89	+ 88	+ 88	.	.	+ 7,974	.	− 392	− 727	2020	
− 1,462	+ 559	+ 152	+ 407	− 2,021	− 50	− 50	− 50	.	.	− 1,971	− 194	− 16	− 478	2021	Feb.
− 1,203	− 96	− 96	−	− 1,107	+ 9	+ 9	+ 8	.	.	− 1,116	− 8	+ 118	− 32		Mar.
+ 750	+ 618	− 262	+ 880	+ 132	− 23	− 23	− 23	.	.	+ 155	− 86	− 56	− 58		Apr.
− 513	− 261	− 160	− 101	− 252	+ 33	+ 33	+ 33	.	.	− 285	− 57	− 65	+ 71		May
+ 734	+ 566	+ 274	+ 292	+ 168	+ 16	+ 16	+ 16	.	.	+ 152	+ 84	+ 156	− 105		June
+ 515	+ 188	+ 131	+ 57	+ 327	+ 148	+ 148	+ 147	.	.	+ 179	+ 88	− 50	− 371		July
+ 513	+ 257	− 23	+ 280	+ 256	− 70	− 70	− 70	.	.	+ 326	− 84	+ 60	+ 185		Aug.
+ 3,794	+ 1,844	+ 1,068	+ 776	+ 1,950	+ 95	+ 97	+ 96	.	.	+ 1,855	− 98	+ 60	+ 314		Sep.
+ 780	+ 296	+ 638	− 342	+ 484	+ 100	+ 100	+ 101	−	−	+ 384	− 89	+ 38	+ 195		Oct.

2 Including transactions with the parent institution. **3** Treasury bills, Treasury discount paper and other money market paper, bonds and debt securities. **4** Including own debt securities. **5** Excluding subordinated liabilities and non-negotiable debt securities. **6** Issues of negotiable and non-negotiable debt securities and money market paper. **7** Including subordinated liabilities.

III Building and loan associations (MFIs) in Germany

1 Loans, building loans *

€ million

End of year or month	Unsecuritised lending to banks (MFIs), bank balances (including building loans to banks) 1	Building loans to domestic households 2									Building loans to domestic enterprises and public authorities	Building loans to foreign non-banks (non-MFIs)	Securities
		Total	by debtor group		by type and maturity								
			Self-employed individuals	Employees and other individuals	Loans under savings and loan contracts		Interim and bridging loans			Other loans			
					Total	of which To employees and other individuals	Total	of which Medium-term	of which Long-term				
	1	2	3	4	5	6	7	8	9	10	11	12	13
All building and loan associations													
2016	42,732	123,507	12,302	111,205	13,620	12,285	96,837	7,778	88,495	13,050	5,903	1,006	39,974
2017	40,807	134,400	13,608	120,792	12,218	10,961	102,625	6,820	95,335	19,557	6,079	1,080	40,865
2018	38,412	140,443	14,238	126,205	11,757	10,552	108,505	5,857	102,222	20,181	6,190	1,118	41,505
2019	32,522	147,665	14,928	132,737	11,290	10,155	115,629	5,279	109,980	20,746	8,130	1,188	42,155
2020	29,453	158,185	15,872	142,313	10,690	9,661	123,043	4,782	117,912	24,452	8,062	1,331	41,633
2021 Feb.	28,497	159,331	15,997	143,334	10,475	9,468	123,606	4,653	118,642	25,250	8,243	1,419	41,230
Mar.	28,845	160,469	16,089	144,380	10,370	9,377	124,366	4,636	119,411	25,733	8,020	1,460	41,378
Apr.	27,889	161,192	16,222	144,970	10,298	9,307	124,735	4,625	119,768	26,159	8,040	1,470	41,284
May	28,494	161,853	16,300	145,553	10,271	9,290	124,954	4,512	120,115	26,628	7,977	1,453	41,213
June	28,501	162,967	16,426	146,541	10,214	9,242	125,564	4,480	120,771	27,189	7,950	1,457	41,410
July	28,175	163,769	16,490	147,279	10,225	9,255	125,853	4,398	121,135	27,691	7,937	1,453	41,331
Aug.	28,314	164,445	16,545	147,900	10,213	9,248	126,114	4,329	121,472	28,118	7,965	1,477	41,404
Sep.	27,540	165,363	16,638	148,725	10,159	9,199	126,689	4,320	122,063	28,515	7,902	1,472	41,317
Oct.	26,961	166,214	16,717	149,497	10,129	9,176	127,133	4,352	122,452	28,952	7,866	1,472	42,212
Nov.	27,355	166,945	16,760	150,185	10,061	9,118	127,521	4,319	122,884	29,363	7,883	1,474	42,153
Private building and loan associations													
2016	26,940	97,718	9,768	87,950	10,177	9,234	75,498	6,318	68,692	12,043	4,027	478	18,195
2017	25,031	107,571	10,713	96,858	9,195	8,319	79,993	5,567	73,999	18,383	4,079	523	18,494
2018	22,831	112,374	11,157	101,217	8,845	7,994	84,726	4,810	79,524	18,803	3,620	495	18,271
2019	16,903	118,276	11,655	106,621	8,437	7,639	90,641	4,401	85,895	19,198	5,126	474	18,404
2020	14,251	127,303	12,401	114,902	7,921	7,195	96,812	4,000	92,490	22,570	4,931	481	18,424
2021 Feb.	13,194	128,335	12,497	115,838	7,740	7,032	97,274	3,898	93,089	23,321	5,022	526	18,217
Mar.	13,561	129,368	12,566	116,802	7,648	6,949	97,954	3,889	93,769	23,766	4,727	561	18,378
Apr.	12,587	129,984	12,612	117,372	7,577	6,883	98,259	3,892	94,048	24,148	4,726	562	18,297
May	13,147	130,543	12,667	117,876	7,576	6,889	98,395	3,790	94,300	24,572	4,630	558	18,145
June	13,134	131,495	12,747	118,748	7,520	6,841	98,902	3,767	94,843	25,073	4,591	568	18,352
July	13,010	132,119	12,781	119,338	7,531	6,852	99,073	3,696	95,079	25,515	4,595	566	18,311
Aug.	13,274	132,671	12,812	119,859	7,528	6,853	99,232	3,640	95,301	25,911	4,610	591	18,384
Sep.	12,592	133,438	12,888	120,550	7,464	6,792	99,704	3,645	95,774	26,270	4,516	586	18,338
Oct.	12,027	134,134	12,941	121,193	7,441	6,776	100,040	3,694	96,038	26,653	4,412	585	19,228
Nov.	12,418	134,701	12,963	121,738	7,393	6,735	100,300	3,673	96,330	27,008	4,420	588	19,388
Public building and loan associations													
2016	15,792	25,789	2,534	23,255	3,443	3,051	21,339	1,460	19,803	1,007	1,876	528	21,779
2017	15,776	26,829	2,895	23,934	3,023	2,642	22,632	1,253	21,336	1,174	2,000	557	22,371
2018	15,581	28,069	3,081	24,988	2,912	2,558	23,779	1,047	22,698	1,378	2,570	623	23,234
2019	15,619	29,389	3,273	26,116	2,853	2,516	24,988	878	24,085	1,548	3,004	714	23,751
2020	15,202	30,882	3,471	27,411	2,769	2,466	26,231	782	25,422	1,882	3,131	850	23,209
2021 Feb.	15,303	30,996	3,500	27,496	2,735	2,436	26,332	755	25,553	1,929	3,221	893	23,013
Mar.	15,284	31,101	3,523	27,578	2,722	2,428	26,412	747	25,642	1,967	3,293	899	23,000
Apr.	15,302	31,208	3,610	27,598	2,721	2,424	26,476	733	25,720	2,011	3,314	908	22,987
May	15,347	31,310	3,633	27,677	2,695	2,401	26,559	722	25,815	2,056	3,347	895	23,068
June	15,367	31,472	3,679	27,793	2,694	2,401	26,662	713	25,928	2,116	3,359	889	23,058
July	15,165	31,650	3,709	27,941	2,694	2,403	26,780	702	26,056	2,176	3,342	887	23,020
Aug.	15,040	31,774	3,733	28,041	2,685	2,395	26,882	689	26,171	2,207	3,355	886	23,020
Sep.	14,948	31,925	3,750	28,175	2,695	2,407	26,985	675	26,289	2,245	3,386	886	22,979
Oct.	14,934	32,080	3,776	28,304	2,688	2,400	27,093	658	26,414	2,299	3,454	887	22,984
Nov.	14,937	32,244	3,797	28,447	2,668	2,383	27,221	646	26,554	2,355	3,463	886	22,765

***** Excluding assets and liabilities of the foreign branches. For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including unsecuritised loans and advances to domestic building and loan associations. **2** Including non-profit institutions.

III Building and loan associations (MFIs) in Germany

2 Deposits and borrowing, by size of business *

€ million

End of year or month	Deposits and borrowing from banks (MFIs) [1]			Deposits and borrowing from domestic non-banks (non-MFIs)				Deposits (including deposits under savings and loan contracts and borrowing) of foreign non-banks (non-MFIs)	Bearer debt securities out-standing	*Memo items*			
		of which		Deposits under savings and loan contracts									
	Total	Time deposits of more than 2 years	Deposits under savings and loan contracts	Total	Domestic house-holds	Other domestic non-banks	Other [2]			Number of institutions	Balance sheet total [3]	Number of savings and loan contracts for bulding purposes, in thousands	Total amount covered by such contracts
	1	2	3	4	5	6	7	8	9	10	11	12	13
All building and loan associations													
2016	23,953	13,492	2,547	162,886	161,315	1,571	5,525	895	1,967	20	218,809	28,657	873,988
2017	25,618	15,134	2,612	167,755	166,016	1,739	9,411	912	3,042	20	229,179	27,772	881,683
2018	23,213	14,221	2,797	173,372	171,350	2,022	9,943	937	3,288	20	233,433	26,941	894,949
2019	23,891	12,953	2,921	178,784	176,439	2,345	9,784	941	1,767	19	237,850	26,053	908,960
2020	29,636	15,487	2,928	180,540	178,073	2,467	8,330	947	2,760	18	244,856	24,923	910,238
2020 Dec.	29,636	15,487	2,928	180,540	178,073	2,467	8,330	947	2,760	18	244,856	24,923	910,238
2021 Jan.	27,567	15,580	2,930	180,975	178,497	2,478	8,610	1,691	2,759	18	244,346	24,891	913,877
Feb.	27,612	16,063	2,919	181,196	178,704	2,492	8,552	1,690	2,759	18	244,476	24,795	913,436
Mar.	28,776	16,291	2,926	181,273	178,758	2,515	8,628	1,695	2,759	18	245,990	24,691	912,444
Apr.	28,243	16,564	2,923	181,292	178,762	2,530	8,554	1,705	3,257	18	245,887	24,612	912,681
May	28,963	17,142	2,918	181,509	178,954	2,555	8,616	1,710	3,257	18	246,944	24,536	913,652
June	29,871	17,890	2,923	181,362	178,798	2,564	8,859	1,705	3,257	18	248,248	24,426	913,248
July	30,759	18,948	2,926	181,158	178,564	2,594	8,832	1,702	3,257	18	248,867	24,321	912,718
Aug.	31,761	19,483	2,925	181,260	178,643	2,617	8,856	1,700	3,257	18	249,994	24,213	911,781
Sep.	31,516	19,867	2,923	181,477	178,841	2,636	8,808	1,699	3,256	18	250,094	24,115	911,128
Oct.	31,052	20,215	2,927	181,539	178,879	2,660	8,845	1,698	4,252	18	250,644	23,997	909,739
Nov.	32,599	20,987	2,923	181,289	178,627	2,662	9,073	1,694	4,252	18	252,112	23,870	908,524
Private building and loan associations													
2016	20,655	12,596	1,714	106,728	105,889	839	5,245	590	1,967	12	151,854	18,397	582,351
2017	22,792	14,226	1,711	109,401	108,519	882	9,156	602	3,042	12	160,525	17,815	586,410
2018	20,262	13,211	1,734	112,756	111,807	949	9,670	601	3,288	12	162,274	17,276	593,321
2019	20,211	12,016	1,739	116,063	115,031	1,032	9,492	599	1,767	11	164,139	16,722	602,017
2020	25,711	14,625	1,735	117,063	115,999	1,064	8,017	599	2,760	10	170,006	16,018	603,598
2020 Dec.	25,711	14,625	1,735	117,063	115,999	1,064	8,017	599	2,760	10	170,006	16,018	603,598
2021 Jan.	24,118	14,738	1,736	117,286	116,219	1,067	8,308	1,339	2,759	10	169,747	16,015	607,162
Feb.	24,245	15,247	1,722	117,374	116,306	1,068	8,265	1,338	2,759	10	169,835	15,951	606,743
Mar.	25,391	15,477	1,725	117,407	116,333	1,074	8,368	1,343	2,759	10	171,298	15,881	605,868
Apr.	24,889	15,752	1,717	117,336	116,258	1,078	8,296	1,352	3,257	10	171,099	15,830	606,068
May	25,437	16,331	1,713	117,630	116,540	1,090	8,309	1,358	3,257	10	171,962	15,803	607,145
June	26,135	17,054	1,714	117,626	116,537	1,089	8,544	1,352	3,257	10	173,095	15,743	607,211
July	27,111	18,164	1,711	117,449	116,346	1,103	8,532	1,350	3,257	10	173,778	15,680	606,920
Aug.	28,201	18,737	1,710	117,443	116,328	1,115	8,563	1,347	3,257	10	174,881	15,603	606,030
Sep.	27,891	19,123	1,710	117,687	116,571	1,116	8,501	1,346	3,256	10	174,943	15,542	605,540
Oct.	27,347	19,468	1,710	117,763	116,637	1,126	8,446	1,345	4,252	10	175,305	15,462	604,202
Nov.	28,786	20,240	1,707	117,789	116,659	1,130	8,600	1,343	4,252	10	176,807	15,396	603,433
Public building and loan associations													
2016	3,298	896	833	56,158	55,426	732	280	305	–	8	66,955	10,260	291,637
2017	2,826	908	901	58,354	57,497	857	255	310	–	8	68,654	9,957	295,273
2018	2,951	1,010	1,063	60,616	59,543	1,073	273	336	–	8	71,159	9,665	301,628
2019	3,680	937	1,182	62,721	61,408	1,313	292	342	–	8	73,711	9,331	306,943
2020	3,925	862	1,193	63,477	62,074	1,403	313	348	–	8	74,850	8,905	306,640
2020 Dec.	3,925	862	1,193	63,477	62,074	1,403	313	348	–	8	74,850	8,905	306,640
2021 Jan.	3,449	842	1,194	63,689	62,278	1,411	302	352	–	8	74,599	8,876	306,715
Feb.	3,367	816	1,197	63,822	62,398	1,424	287	352	–	8	74,641	8,844	306,693
Mar.	3,385	814	1,201	63,866	62,425	1,441	260	352	–	8	74,692	8,810	306,576
Apr.	3,354	812	1,206	63,956	62,504	1,452	258	353	–	8	74,788	8,782	306,613
May	3,526	811	1,205	63,879	62,414	1,465	307	352	–	8	74,982	8,733	306,507
June	3,736	836	1,209	63,736	62,261	1,475	315	353	–	8	75,153	8,683	306,037
July	3,648	784	1,215	63,709	62,218	1,491	300	352	–	8	75,089	8,641	305,798
Aug.	3,560	746	1,215	63,817	62,315	1,502	293	353	–	8	75,113	8,610	305,751
Sep.	3,625	744	1,213	63,790	62,270	1,520	307	353	–	8	75,151	8,573	305,588
Oct.	3,705	747	1,217	63,776	62,242	1,534	399	353	–	8	75,339	8,535	305,537
Nov.	3,813	747	1,216	63,500	61,968	1,532	473	351	–	8	75,305	8,474	305,091

***** Excluding assets and liabilities of the foreign branches. For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities to domestic building and loan associations. **2** Including small amounts of savings deposits. **3** See table I. 1, footnote 1.

IV. Structural figures, multi-office banks

1. Number of credit institutions and their branches *

End of year	Credit institutions in Germany									
	Total	Commercial banks				Landesbanken 5	Savings banks	Regional institutions of credit cooperatives 6	Credit cooperatives 7	Mortgage banks
		Total	Big banks	Regional banks and other commercial banks 3	Branches of foreign banks 4					
Local branches in Germany - total										
2018	29,670	8,014	6,302	1,433	279	246	9,878	–	9,820	55
2019	28,384	7,876	6,223	1,369	284	242	9,351	14	9,315	48
2020	25,779	6,723	5,149	1,293	281	216	8,695	14	8,583	47
Credit institutions *										
2018	1,783	281	4	158	119	6	386	1	878	11
2019	1,717	274	4	153	117	6	380	1	844	10
2020	1,679	270	3	151	116	6	377	1	818	10
Branches in Germany										
2018	27,887	7,732	6,298	1,274	160	240	9,492	13	8,942	44
2019	26,667	7,601	6,219	1,215	167	236	8,971	13	8,471	38
2020	24,100	6,453	5,146	1,142	165	210	8,318	13	7,765	37
for information only: Foreign branches of German banks 1										
2018	226	181	93	88	–	21	–	4	7	8
2019	251	207	92	115	–	21	–	4	6	8
2020	273	230	92	138	–	21	–	4	6	8
for information only: Foreign subsidiaries of German banks 2										
2018	97	83	68	15	–	5	1	8	–	–
2019	92	78	67	11	–	5	1	8	–	–
2020	83	72	63	9	–	3	–	8	–	–

End of year	Credit institutions in Germany								for information only: Banks majority-owned by foreign banks 10	
	Banks with special, development and other central support tasks	Building and loan associations			Categories of banks not included in the monthly balance sheet statistics					
		Total	Private Building and loan associations	Public Building and loan associations 8	Total	of which: Housing enterprises with savings facilities	of which: Guarantee banks and other credit institutions	of which: Securities trading banks 9	foreign banks	foreign non-banks
Local branches in Germany - total										
2018	47	1,377	884	493	233	62	16	155	1,079	216
2019	31	1,297	814	483	210	62	16	132	1,049	207
2020	24	1,277	802	475	200	62	16	121	1,008	78
Credit institutions *										
2018	19	20	12	8	181	47	16	117	38	33
2019	19	19	11	8	164	47	16	100	40	40
2020	19	18	10	8	160	47	16	96	40	39
Branches in Germany										
2018	14	1,357	872	485	53	15	–	38	1,041	183
2019	12	1,278	803	475	47	15	–	32	1,009	167
2020	5	1,259	792	467	40	15	–	25	968	39
for information only: Foreign branches of German banks 1										
2018	1	4	4	–	–	–	–	–	.	.
2019	1	4	4	–	–	–	–	–	.	.
2020	1	3	3	–	–	–	–	–	.	.
for information only: Foreign subsidiaries of German banks 2										
2018	–	–	–	–	–	–	–	–	.	.
2019	–	–	–	–	–	–	–	–	.	.
2020	–	–	–	–	–	–	–	–	.	.

***** Credit institutions in the meaning of section 1 (1) KWG. Registered offices, second and other registered offices of credit institutions are recorded as branches if they conduct banking business. In accordance with section 53 (1) of the Banking Act, the first branch office of a foreign bank in Germany is recorded as a credit institutions and all others as branch offices. **1** Including sub-branches (e.g. city branches), if reported. **2** Participating interests of at least 50 % in credit institutions, without branches. **3** Without securities trading banks, including central securities depositories. **4** Without securities trading banks. **5** Including DekaBank Deutsche Girozentrale. **6** Including DZ Bank AG Deutsche Zentral-Genossenschaftsbank. **7** 10 Including other credit institutions not organised in the form of a cooperative and affiliated to the Bundesverband der Deutschen Volksbanken und Raiffeisenbanken e.V. **8** Including 2 building and loan associations operated as a unit of dependent legal status of the Landesbank concerned. **9** Including branches of foreign securities trading banks. **10** Participating interests of at least 50 % in a foreign credit institution.

IV. Structural figures, multi-office banks

2 Number of banks (MFIs) in Germany, their foreign branches and foreign subsidiaries reporting for the banking statistics, by size category *

period	Commercial banks				Landesbanken	Savings banks	Regional institutions of credit cooperatives	Credit cooperatives	Banks with special, development and other central support tasks	Building and loan associations	All domestic banks	Foreign branches 1	Foreign subsidiaries
	Total	Big banks	Regional banks and other commercial banks	Branches of foreign banks									
	1	2	3	4	5	6	7	8	9	10	11	12	13
Total number													
2016	263	4	156	103	9	408	976	15	20	20	1,711	191	53
2017	263	4	153	106	8	391	917	13	19	20	1,631	188	50
2018	267	4	151	112	6	386	875	11	18	20	1,583	184	43
2019	259	4	147	108	6	380	842	10	18	19	1,534	199	41
2020	257	3	143	111	6	377	815	10	18	18	1,501	206	36
Business volume of less than €50 million 2													
2016	33	–	10	23	–	–	26	–	–	–	59	49	4
2017	37	–	10	27	–	–	21	–	–	–	58	47	5
2018	40	–	11	29	–	–	17	–	–	–	57	42	5
2019	28	–	5	23	–	–	12	–	–	–	40	55	6
2020	33	–	6	27	–	–	9	–	–	–	42	67	4
Business volume of €50 million or more but less than €100 million 2													
2016	15	–	8	7	–	–	77	–	–	–	92	6	4
2017	13	–	8	5	–	–	70	–	–	–	83	6	2
2018	10	–	4	6	–	–	58	–	–	–	68	5	2
2019	13	–	6	7	–	–	53	–	–	–	66	9	1
2020	9	–	3	6	–	–	42	–	–	–	51	6	2
Business volume of €1 billion or more but less than €5 billion 2													
2016	37	–	26	11	–	6	223	–	–	–	266	8	2
2017	31	–	22	9	–	5	199	–	–	–	235	9	3
2018	28	–	20	8	–	5	186	–	–	–	219	10	4
2019	31	–	21	10	–	5	175	–	–	–	211	11	4
2020	31	–	21	10	–	1	162	–	–	–	194	17	3
Business volume of €250 million or more but less than €500 million 2													
2016	19	–	14	5	–	30	222	3	–	–	274	16	4
2017	22	–	17	5	–	22	200	3	–	1	248	16	4
2018	20	–	17	3	–	20	188	2	–	1	231	18	3
2019	18	–	16	2	–	16	173	2	–	1	210	20	4
2020	20	–	18	2	–	12	158	2	–	1	193	14	2
Business volume of €500 million or more but less than €1 billion 2													
2016	37	–	27	10	–	65	199	–	–	3	304	23	9
2017	35	–	21	14	–	55	172	–	–	1	263	26	8
2018	32	–	18	14	–	49	156	–	–	1	238	28	7
2019	34	–	19	15	–	45	149	–	–	1	229	18	5
2020	32	–	17	15	–	41	151	–	–	1	225	20	5
Business volume of €1 billion or more but less than €5 billion 2													
2016	66	–	43	23	–	258	208	2	5	5	544	53	17
2017	71	–	46	25	–	252	231	4	5	6	569	50	15
2018	78	–	50	28	–	252	243	3	4	6	586	44	11
2019	74	–	51	23	–	248	251	3	4	6	586	47	11
2020	68	–	43	25	–	242	259	3	4	5	581	46	10
Business volume of €5 billion or more but less than €10 billion 2													
2016	23	–	11	12	–	33	17	3	2	5	83	14	2
2017	16	–	10	6	–	41	20	–	3	5	85	15	4
2018	23	–	13	10	–	43	19	1	3	5	94	15	3
2019	30	–	11	19	–	47	21	–	3	5	106	15	2
2020	29	–	17	12	–	58	26	–	3	5	121	14	3
Business volume of more than €10 billion 2													
2016	33	4	17	12	9	16	4	7	13	7	89	22	11
2017	38	4	19	15	8	16	4	6	11	7	90	19	9
2018	36	4	18	14	6	17	8	5	11	7	90	22	8
2019	31	4	18	9	6	19	8	5	11	6	86	24	8
2020	35	3	18	14	6	23	8	5	11	6	94	22	7

* For the corpus of reporting credit institutions and the categories of banks, see the explanatory notes of the Statistical Series Banking Statistics. Unlike Table IV. 1, including credit institutions in liquidation. Differences from the totals owing to a reduction in the number of categories of banks. **1** Several branches in one country of domicile count as one branch office. **2** See Table I.1, footnote 1.

IV. Structural figures, multi-office banks

3. Assets and liabilities of multi-office banks (MFIs), by category of banks *

€ million

End of year or month	Number of reporting credit institutions	Total assets [1]	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecuritised lending to banks (MFIs) (including postal giro account balances)	Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
	1	2	3	4	5	6	7	8	9	10	11	12
All categories of banks												
2018	1,583	8,266,356	40,648	518,198	1,205	5,400	1,594,443	3,904,626	1,056,257	227,855	125,066	50,559
2019	1,534	8,725,285	43,438	567,252	7,129	5,796	1,531,720	4,065,002	1,078,522	214,643	123,825	50,141
2020	1,500	9,431,501	47,437	876,739	11,636	4,140	1,622,087	4,174,814	1,081,063	210,048	103,381	61,900
2021 Oct.	1,459	9,456,660	47,821	1,053,195	14,794	342	2,108,133	3,946,458	939,909	224,598	95,548	64,353
Commercial banks [6]												
2018	267	3,568,154	20,378	360,577	956	5,270	649,243	1,478,226	345,390	56,034	63,853	13,084
2019	259	3,799,891	20,551	342,647	4,911	5,711	612,596	1,524,354	363,999	36,234	62,095	13,616
2020	256	4,160,740	21,480	549,760	9,952	4,067	596,914	1,530,332	364,505	23,523	41,356	16,905
2021 Oct.	254	3,943,962	21,766	562,965	14,118	278	1,031,749	1,231,348	263,022	24,161	32,714	17,334
Big banks												
2018	4	2,201,659	17,416	183,065	757	4,864	332,929	826,017	198,228	51,314	57,382	2,700
2019	4	2,398,650	17,276	151,882	4,022	5,349	308,159	844,511	220,864	29,877	56,306	2,436
2020	3	2,538,904	16,843	212,915	8,749	3,802	245,891	846,095	222,553	15,931	35,225	4,650
2021 Oct.	3	2,125,856	16,541	164,501	6,482	44	534,974	579,271	113,400	12,505	26,939	5,291
Regional banks and other commercial banks												
2018	151	970,885	2,936	84,302	199	325	121,993	562,515	136,873	4,599	5,802	9,230
2019	147	1,035,588	3,246	115,209	889	163	137,846	573,296	133,914	6,324	5,011	10,607
2020	142	1,194,068	4,614	220,599	1,203	143	161,810	578,756	133,810	7,556	5,433	11,822
2021 Oct.	141	1,368,779	5,190	260,183	7,636	169	311,106	545,025	140,490	11,618	5,045	11,731
Branches of foreign banks												
2018	112	395,610	26	93,210	–	81	194,321	89,694	10,289	121	669	1,154
2019	108	365,653	29	75,556	–	199	166,591	106,547	9,221	33	778	573
2020	111	427,768	23	116,246	–	122	189,213	105,481	8,142	36	698	433
2021 Oct.	110	449,327	35	138,281	–	65	185,669	107,052	9,132	38	730	312
Landesbanken and savings banks												
2018	392	2,062,261	12,374	89,159	7	96	222,962	1,219,548	310,519	92,903	23,371	9,299
2019	386	2,157,828	14,446	104,791	1,108	55	216,120	1,273,776	308,692	97,665	23,682	9,073
2020	383	2,291,834	16,726	180,951	1,142	30	230,424	1,309,957	301,114	100,406	23,323	13,022
2021 Oct.	377	2,402,090	17,341	284,026	112	17	235,835	1,335,112	275,514	107,541	23,863	14,422
Credit cooperatives												
2018	875	933,916	7,738	15,248	–	34	65,014	589,371	161,778	58,231	17,167	1,477
2019	842	983,036	8,289	26,678	–	30	63,989	624,739	161,269	59,491	17,601	1,561
2020	815	1,072,783	9,151	43,404	–	18	82,733	663,411	167,330	64,268	18,282	3,089
2021 Oct.	782	1,128,026	8,622	55,393	200	19	81,953	701,146	166,276	69,777	18,782	3,529
Mortgage banks												
2018	11	231,533	–	4,070	–	–	11,041	177,043	31,757	157	161	42
2019	10	230,912	–	1,792	–	–	8,912	182,949	28,277	149	154	30
2020	10	240,966	–	7,632	–	–	8,053	188,158	28,361	149	151	28
2021 Oct.	10	248,555	–	12,644	–	–	11,197	189,506	27,306	149	150	26
Building and loan associations												
2018	20	234,540	–	1,015	–	–	36,579	150,758	31,659	9,856	313	1,578
2019	19	238,994	–	1,467	–	–	30,752	159,980	31,858	10,307	306	1,187
2020	18	246,050	–	2,469	–	–	27,781	170,554	31,038	10,605	251	885
2021 Oct.	18	250,644	–	2,188	–	–	26,961	175,552	30,596	11,616	255	487
Banks with special, development and other central support tasks												
2018	18	1,235,952	158	48,129	242	–	609,604	289,680	175,154	10,674	20,201	25,079
2019	18	1,314,624	152	89,877	1,110	–	599,351	299,204	184,427	10,797	19,987	24,674
2020	18	1,419,128	80	92,523	542	25	676,182	312,402	188,715	11,097	20,018	27,971
2021 Oct.	18	1,483,383	92	135,979	364	28	720,438	313,794	177,195	11,354	19,784	28,555

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes at the end of this Supplement. Including assets and liabilities of the foreign branches. **1** See Table I.1, footnote 1.

IV. Structural figures, multi-office banks

Tangible assets and other assets [1]										Other liabilities [1]			
Total	of which: trading portfolio derivatives [4]	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts [5]	Fiduciary liabilities	Value adjustments [2]	Provisions for liabilities and charges	Subordinated liabilities [5]	Capital [3]	Total	of which: trading portfolio derivatives [4]	Memo items: Sureties	End of year or month
13	14	15	16	17	18	19	20	21	22	23	24	25	
All categories of banks													
742,099	505,224	1,613,519	4,038,891	1,192,477	50,559	6,112	69,285	60,535	531,872	703,106	471,293	269,512	2018
1,037,817	705,076	1,610,405	4,152,217	1,236,988	50,141	5,839	69,440	59,016	553,091	988,148	670,784	276,166	2019
1,238,256	927,782	1,933,442	4,408,744	1,181,680	61,900	7,892	70,778	62,664	549,059	1,155,342	902,319	276,912	2020
961,509	620,597	2,387,692	4,283,726	1,178,527	64,353	8,252	63,250	68,135	563,598	839,127	597,032	235,967	2021 Oct.
Commercial banks [6]													
575,143	438,222	782,763	1,782,938	219,765	13,084	2,923	23,479	32,049	191,214	519,939	405,190	151,846	2018
813,177	587,964	773,502	1,800,072	201,684	13,616	2,955	21,698	30,276	200,754	755,334	559,755	153,727	2019
1,001,946	812,524	919,153	1,882,108	187,364	16,905	4,454	23,291	33,848	183,243	910,374	793,221	153,748	2020
744,507	533,670	1,218,336	1,684,525	148,761	17,334	3,580	19,455	40,346	187,626	623,999	516,542	113,992	2021 Oct.
Big banks													
526,987	431,241	435,110	959,630	173,952	2,700	1,615	12,856	20,061	109,898	485,837	398,250	114,190	2018
757,968	580,268	422,763	958,136	158,309	2,436	1,472	10,538	18,088	110,160	716,748	550,621	113,320	2019
926,250	795,563	409,611	1,003,431	149,209	4,650	2,081	12,731	20,218	80,422	856,551	775,775	111,769	2020
665,908	510,906	513,817	835,908	109,349	5,291	1,611	9,462	17,109	72,314	560,995	494,296	70,368	2021 Oct.
Regional banks and other commercial banks													
42,111	.	132,200	663,793	45,165	9,230	1,138	9,464	11,578	71,520	26,797	.	15,152	2018
49,083	.	161,555	685,343	42,745	10,607	1,329	9,772	11,710	80,728	31,799	.	16,769	2019
68,322	.	273,060	707,879	37,718	11,822	1,866	9,099	12,987	92,501	47,136	.	15,596	2020
70,586	.	455,521	672,988	38,386	11,731	1,564	8,465	22,569	101,580	55,975	.	15,343	2021 Oct.
Branches of foreign banks													
6,045	.	215,453	159,515	648	1,154	170	1,159	410	9,796	7,305	.	22,504	2018
6,126	.	189,184	156,593	630	573	154	1,388	478	9,866	6,787	.	23,638	2019
7,374	.	236,482	170,798	437	433	507	1,461	643	10,320	6,687	.	26,383	2020
8,013	.	248,998	175,629	1,026	312	405	1,528	668	13,732	7,029	.	28,281	2021 Oct.
Landesbanken and savings banks													
82,023	42,227	346,626	1,202,059	213,174	9,299	1,643	23,354	16,859	159,589	89,658	39,791	71,961	2018
108,420	68,925	336,639	1,267,604	222,743	9,073	1,596	24,494	16,912	165,824	112,943	62,677	75,264	2019
114,739	65,235	410,551	1,346,377	199,557	13,022	1,607	23,869	16,112	171,027	109,712	57,846	74,918	2020
108,307	51,118	500,381	1,387,175	187,270	14,422	2,640	19,744	16,370	175,135	98,953	44,248	71,042	2021 Oct.
Credit cooperatives													
17,858	–	115,981	695,538	9,783	1,477	380	7,508	1,746	79,363	22,140	–	17,663	2018
19,389	–	122,082	733,251	10,544	1,561	376	7,524	1,969	83,755	21,974	–	18,587	2019
21,097	–	148,828	788,959	10,255	3,089	388	7,727	2,245	89,492	21,800	–	18,471	2020
22,329	–	163,559	823,989	9,516	3,529	452	7,800	2,605	94,341	22,235	–	19,229	2021 Oct.
Mortgage banks													
7,262	.	46,807	74,885	90,082	42	240	965	1,970	10,594	5,948	.	1,195	2018
8,649	.	48,023	68,092	95,123	30	117	1,051	1,840	10,341	6,295	.	1,396	2019
8,434	.	60,808	63,893	96,406	28	205	957	1,528	10,782	6,359	.	1,408	2020
7,577	.	61,084	58,934	105,031	26	337	1,142	1,335	10,007	10,659	.	1,143	2021 Oct.
Building and loan associations													
2,782	.	22,511	185,642	3,134	1,578	156	6,409	494	11,740	2,876	.	6	2018
3,137	.	23,167	190,998	1,640	1,187	178	6,483	440	12,046	2,855	.	1	2019
2,467	.	28,885	191,407	2,634	885	237	6,234	395	12,251	3,122	.	1	2020
2,989	.	31,009	191,836	4,126	487	248	6,461	415	12,379	3,683	.	1	2021 Oct.
Banks with special, development and other central support tasks													
57,031	.	298,831	97,829	656,539	25,079	770	7,570	7,417	79,372	62,545	.	26,841	2018
85,045	.	306,992	92,200	705,254	24,674	617	8,190	7,579	80,371	88,747	.	27,191	2019
89,573	.	365,217	136,000	685,464	27,971	1,001	8,700	8,536	82,264	103,975	.	28,366	2020
75,800	.	413,323	137,267	723,823	28,555	995	8,648	7,064	84,110	79,598	.	30,560	2021 Oct.

2 Untaxed general value adjustments and individual country-risk value adjustments; other individual value adjustments are deducted on the asset side. **3** Subscribed capital and reserves, less published loss; including participation rights capital and fund for general banking risks. **4** Trading portfolio derivatives. **5** 5 Less own debt securities. **6** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

V External position of banks

1 Assets and liabilities of banks (MFIs) in Germany vis-à-vis non-residents *
a Breakdown by currency and group of countries

€ million

End of reporting period	Claims on non-residents [1]													
		Short-term assets						Long-term assets						
			Loans and advances to			Treasury bills and other money market instruments			Loans and advances to			Bonds and notes		
				foreign non-banks						foreign non-banks				
	Total	Total	foreign banks [2]	Total	of which: enterprises and households	Total	of which: of foreign banks	Total	foreign banks	Total	of which: enterprises and households	Total	of which: of foreign banks	Shares and other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Assets and liabilities, total [4]														
2018	1,856,855	615,854	510,805	99,792	98,500	5,257	970	1,241,001	268,088	389,677	347,938	481,967	239,630	27,402
2019	1,939,831	659,536	539,118	110,952	108,770	9,466	1,809	1,280,295	281,291	402,048	355,618	499,117	247,638	23,866
2020 Q3	1,979,404	734,920	585,884	130,278	128,424	18,758	3,588	1,244,484	257,889	400,112	353,169	496,593	238,911	19,061
Q4	1,915,708	673,810	534,518	125,363	122,496	13,929	2,638	1,241,898	252,765	397,522	349,282	502,329	235,928	22,947
2021 Q1	2,071,811	814,630	647,099	153,272	151,511	14,259	2,320	1,257,181	261,322	406,018	356,728	499,272	229,278	24,306
Q2	2,080,963	826,574	667,001	146,620	144,277	12,953	2,480	1,254,389	263,715	404,850	355,810	494,330	225,694	25,181
2021 July	2,072,783	824,941	651,653	158,362	152,900	14,926	1,857	1,247,842	259,093	406,500	357,009	491,088	225,990	25,033
Aug.	2,059,775	823,712	648,058	158,716	153,401	16,938	1,627	1,236,063	251,836	407,827	358,332	485,033	223,674	24,880
Sep.	2,056,248	807,731	635,032	156,519	151,476	16,180	1,049	1,248,517	251,133	412,700	363,420	490,317	225,143	27,532
Oct.	2,111,901	855,314	672,552	164,106	159,986	18,656	936	1,256,587	268,231	415,456	365,462	477,761	223,999	28,122
Nov.	2,119,397	854,284	674,810	164,357	162,148	15,117	817	1,265,113	265,577	421,214	371,473	480,156	221,603	31,273
of which: denominated in euro [4]														
2018	1,290,438	393,234	323,803	65,111	64,616	4,320	450	897,204	142,590	236,756	198,941	442,139	227,020	21,795
2019	1,364,166	443,663	366,955	68,457	67,167	8,251	1,292	920,503	142,662	251,621	212,047	454,889	235,141	18,615
2020 Q3	1,416,298	501,209	403,698	81,526	80,021	15,985	2,341	915,089	140,085	259,102	218,591	450,836	227,116	14,571
Q4	1,405,382	481,772	388,605	81,614	79,453	11,553	1,919	923,610	135,929	264,176	222,283	459,713	224,636	16,871
2021 Q1	1,510,062	586,821	480,368	94,560	92,971	11,893	1,311	923,241	134,543	269,528	226,812	455,120	217,322	17,641
Q2	1,522,624	602,283	503,564	88,357	86,358	10,362	1,111	920,341	131,671	270,538	228,086	453,268	214,583	18,305
2021 July	1,506,218	590,035	477,624	100,026	95,128	12,385	703	916,183	131,493	272,005	229,354	447,860	214,453	18,089
Aug.	1,493,300	581,524	467,206	99,810	95,281	14,508	526	911,776	131,568	273,183	230,457	441,864	212,446	18,201
Sep.	1,490,652	567,156	457,724	95,156	90,738	14,276	373	923,496	135,458	275,143	232,562	446,494	213,614	19,446
Oct.	1,524,434	605,766	486,983	102,028	98,632	16,755	262	918,668	137,498	278,233	235,001	436,121	212,432	19,698
Nov.	1,512,845	589,521	474,232	102,255	100,483	13,034	.	923,324	138,111	279,323	236,315	436,934	209,996	21,872
denominated in US dollar [4]														
2018	415,232	149,511	126,125	22,732	22,730	654	291	265,721	109,400	112,122	109,972	25,608	5,291	3,091
2019	406,863	137,645	109,225	27,925	27,915	495	384	269,218	118,530	103,078	100,947	28,999	4,823	1,917
2020 Q3	371,023	132,976	98,949	32,639	32,614	1,388	592	238,047	98,619	95,215	93,187	27,516	4,883	1,366
Q4	335,810	108,779	79,148	28,240	28,221	1,391	407	227,031	96,843	87,562	85,684	26,210	4,468	1,710
2021 Q1	376,815	135,865	97,229	37,158	37,099	1,478	.	240,950	106,333	89,325	87,258	27,708	4,565	2,285
Q2	382,484	141,091	102,386	36,927	36,890	1,778	669	241,393	109,937	86,593	84,581	27,492	4,292	2,252
2021 July	382,704	147,222	107,296	38,202	38,186	1,724	453	235,482	105,956	85,650	83,652	26,897	4,474	2,251
Aug.	380,826	152,454	111,926	38,766	38,748	1,762	544	228,372	98,841	85,755	83,749	27,065	4,294	1,911
Sep.	381,573	153,363	110,278	41,749	41,680	1,336	.	228,210	94,179	87,846	85,828	28,298	4,664	2,809
Oct.	402,766	162,438	118,153	43,030	42,967	1,255	.	240,328	108,913	86,358	84,361	27,441	4,538	2,535
Nov.	418,933	175,421	133,056	41,027	40,899	1,338	.	243,512	107,115	89,752	87,727	28,064	4,666	3,253
Assets and liabilities vis-à-vis industrial countries [5,6]														
2018	1,622,810	522,577	439,969	78,408	77,162	4,200	733	1,100,233	216,731	323,014	292,179	468,297	237,700	26,718
2019	1,708,510	578,644	482,723	86,588	85,150	9,333	1,676	1,129,866	225,231	333,330	298,944	484,706	245,732	21,558
2020 Q3	1,754,581	653,501	529,305	105,900	104,828	18,296	3,124	1,101,080	209,826	333,351	299,331	479,999	236,866	16,741
Q4	1,699,642	603,559	480,573	109,175	106,852	13,811	2,520	1,096,083	204,075	332,373	298,707	482,709	233,740	19,891
2021 Q1	1,839,251	732,509	588,114	130,717	129,786	13,678	1,867	1,106,742	210,039	338,585	304,830	479,173	227,147	21,640
Q2	1,843,518	740,191	603,519	124,348	122,727	12,324	1,984	1,103,327	212,597	338,992	305,626	472,017	223,399	22,392
2021 July	1,838,904	738,606	591,698	132,662	131,046	14,246	1,361	1,100,298	212,491	340,808	307,015	467,166	223,753	22,285
Aug.	1,834,035	735,055	586,969	131,664	130,129	16,422	1,167	1,098,980	214,114	342,463	308,744	462,296	221,498	22,271
Sep.	1,831,539	718,838	572,609	131,210	130,068	15,019	578	1,112,701	215,084	346,568	313,110	467,771	222,775	25,215
Oct.	1,875,281	770,147	612,098	140,932	137,735	17,117	461	1,105,134	216,797	349,346	315,407	454,974	221,466	25,794
Nov.	1,888,694	773,215	616,667	142,602	141,308	13,946	355	1,115,479	215,269	354,738	321,011	457,954	219,188	28,956

* Results of the reports on the monthly external position of banks. The reports of "banks in Germany" comprise the reports of all bank branches domiciled in Germany (excluding the Bundesbank). This means that the foreign branch office networks of German banks are excluded while the legally dependent branches of foreign banks resident in Germany are included. In December 2002 the previous exemption limit (€ 10 million) ceased to apply. The results of the external positions reports of the

V External position of banks

Participating interest			Liabilities to non-residents [3]											
				Short-term liabilities				Long-term liabilities						
						to foreign non-banks				to foreign non-banks				
Total	of which: working capital at foreign branches	Memo item: Loans and advances to foreign monetary authorities	Total	Total	to foreign banks	Total	of which: enterprises and households	Total	to foreign banks	Total	of which: enterprises and households	Working capital of branches of foreign banks	Memo item: Liabilities to foreign monetary authorities	End of reporting period
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
Assets and liabilities, total [4]														
73,867	51,742	16,135	881,852	729,422	555,204	174,218	169,252	152,430	86,814	56,544	55,729	9,072	48,707	2018
73,973	52,661	15,078	917,957	755,257	582,215	173,042	168,980	162,700	97,987	55,972	55,063	8,741	51,943	2019
70,829	51,814	10,886	1,109,408	923,694	711,953	211,741	208,346	185,714	119,518	57,209	56,537	8,987	49,841	2020 Q3
66,335	49,171	7,993	1,027,745	832,516	633,471	199,045	195,431	195,229	127,271	58,783	58,144	9,175	39,491	Q4
66,263	49,715	9,990	1,288,254	1,060,668	839,029	221,639	218,368	227,586	151,756	66,629	66,046	9,201	47,986	2021 Q1
66,313	49,782	11,589	1,315,109	1,102,451	874,066	228,385	224,853	212,658	141,187	61,986	61,360	9,485	51,486	Q2
66,128	50,090	9,507	1,281,179	1,059,323	828,183	231,140	227,661	221,856	151,639	60,667	60,115	9,550	52,933	2021 July
66,487	50,235	10,056	1,275,605	1,042,438	804,656	237,782	233,668	233,167	163,397	60,219	59,643	9,551	53,976	Aug.
66,835	50,536	11,681	1,318,476	1,089,047	843,340	245,707	241,726	229,429	160,004	59,879	59,320	9,546	50,508	Sep.
67,017	50,673	11,931	1,362,010	1,123,022	869,780	253,242	250,030	238,988	160,193	67,254	66,703	11,541	51,406	Oct.
66,893	50,451	13,457	1,393,282	1,146,343	899,244	247,099	242,882	246,939	167,779	67,681	67,196	11,479	52,288	Nov.
of which: denominated in euro [4]														
53,924	34,213	5,133	654,077	534,796	397,167	137,629	134,504	119,281	62,567	47,664	46,942	9,050	15,910	2018
52,716	34,032	3,438	657,891	528,775	399,616	129,159	126,852	129,116	72,097	48,308	47,529	8,711	15,444	2019
50,495	34,015	5,036	848,652	697,686	545,689	151,997	149,696	150,966	91,461	50,546	49,953	8,959	14,320	2020 Q3
46,921	32,037	1,235	803,240	635,443	485,816	149,627	146,646	167,797	105,809	52,841	52,259	9,147	7,099	Q4
46,409	32,209	4,024	995,976	800,579	643,559	157,020	154,934	195,397	129,429	56,794	56,295	9,174	12,698	2021 Q1
46,559	32,333	6,654	1,014,283	833,545	675,526	158,019	155,744	180,738	115,466	55,814	55,284	9,458	14,752	Q2
46,736	32,496	4,879	966,695	776,746	618,445	158,301	156,131	189,949	124,991	55,435	54,965	9,523	15,582	2021 July
46,960	32,515	5,824	959,146	759,551	592,931	166,620	163,766	199,595	134,914	55,157	54,698	9,524	17,363	Aug.
46,955	32,496	7,079	984,250	790,332	623,166	167,166	164,744	193,918	129,526	54,874	54,418	9,518	13,835	Sep.
47,118	32,604	5,513	1,003,350	802,737	630,077	172,660	170,619	200,613	126,716	62,384	61,924	11,513	14,088	Oct.
47,084	32,552	5,005	1,016,120	810,667	643,982	166,685	164,072	205,453	130,852	63,151	62,721	11,450	12,171	Nov.
denominated in US dollar [4]														
15,500	.	2,111	176,832	148,926	121,684	27,242	25,433	27,906	21,114	.	6,695	.	30,931	2018
16,694	.	1,068	188,286	162,666	132,917	29,749	28,043	25,620	19,966	.	5,521	.	33,595	2019
15,331	.	1,640	184,984	158,775	117,981	40,794	39,835	26,209	20,957	.	5,170	.	30,285	2020 Q3
14,706	.	1,576	155,117	136,132	103,160	32,972	32,366	18,985	14,459	.	4,466	.	27,350	Q4
15,299	.	1,991	211,590	188,159	144,587	43,572	42,413	23,431	15,188	.	8,158	.	29,879	2021 Q1
15,119	.	2,010	222,312	199,307	150,598	48,709	47,500	23,005	18,388	.	4,534	.	30,859	Q2
14,728	.	1,686	236,335	213,150	160,482	52,668	51,411	23,185	19,476	.	3,626	.	31,493	2021 July
14,800	.	1,528	238,810	213,789	164,315	49,474	48,253	25,021	21,532	.	3,371	.	32,451	Aug.
15,078	.	1,857	253,795	226,720	169,954	56,766	55,301	27,075	23,593	.	3,378	.	32,439	Sep.
15,081	.	2,625	260,194	230,631	173,898	56,733	55,663	29,563	26,227	.	3,244	.	32,536	Oct.
15,328	.	2,767	268,296	235,322	181,344	53,978	52,528	32,974	29,830	.	3,088	.	34,183	Nov.
Assets and liabilities vis-à-vis industrial countries [5,6]														
65,473	46,318	10,428	724,499	585,375	453,224	132,151	130,601	139,124	79,347	52,204	51,823	7,573	11,503	2018
65,041	46,557	12,226	763,907	612,944	477,011	135,933	134,586	150,963	91,674	52,148	51,671	7,141	12,653	2019
61,163	45,028	6,496	956,491	781,277	602,960	178,317	176,571	175,214	114,175	53,701	53,286	7,338	14,729	2020 Q3
57,035	42,511	7,183	897,436	712,314	542,107	170,207	168,769	185,122	121,928	55,673	55,299	7,521	9,319	Q4
57,305	43,200	8,411	1,123,413	907,297	720,908	186,389	184,774	216,116	145,259	63,309	63,041	7,548	14,024	2021 Q1
57,329	43,231	8,202	1,139,057	937,872	746,807	191,065	189,221	201,185	134,675	58,680	58,313	7,830	15,892	Q2
57,548	43,399	7,255	1,105,429	894,729	704,698	190,031	188,229	210,700	144,986	57,834	57,541	7,880	17,714	2021 July
57,836	43,474	6,703	1,098,003	875,924	682,012	193,912	191,581	222,079	156,837	57,361	57,039	7,881	16,711	Aug.
58,063	43,666	8,523	1,132,532	914,254	710,075	204,179	201,836	218,278	153,325	57,077	56,763	7,876	13,713	Sep.
58,223	43,812	8,220	1,181,748	953,991	744,206	209,785	208,319	227,757	153,416	64,470	64,147	9,871	16,630	Oct.
58,562	44,056	9,872	1,211,201	975,220	768,930	206,290	204,089	235,981	160,893	65,295	65,039	9,793	15,416	Nov.

foreign branches and foreign subsidiaries are shown separately; the concept of "non-residents", as used there, also includes the country of domicile of the foreign branches or foreign subsidiaries (see Tables V 2a to d and Tables V 3a to d). Distinction by maturity: short-term = payable on demand and with an agreed maturity or period of notice of one year or less; long-term = with an agreed maturity or period of notice of more than one year. Statistical increases and decreases are not eliminated; assets and

V External position of banks

1 Assets and liabilities of banks (MFIs) in Germany vis-à-vis non-residents * (cont´d)
a Breakdown by currency and group of countries

€ million

End of reporting period	Claims on non-residents [1]														
		Short-term assets						Long-term assets							
			Loans and advances to			Treasury bills and other money market instruments			Loans and advances to			Bonds and notes		
				foreign non-banks						foreign non-banks				
	Total	Total	foreign banks [2]	Total	of which: enterprises and households	Total	of which: of foreign banks	Total	foreign banks	Total	of which: enterprises and households	Total	of which: of foreign banks	Shares and other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
of which: vis-à-vis EU Member States [6,7]														
2018	1,212,675	390,061	331,722	54,263	53,819	4,076	733	822,614	152,320	222,277	193,356	376,580	186,126	24,077
2019	1,307,156	453,849	379,911	65,053	64,511	8,885	1,676	853,307	158,393	239,980	207,605	388,116	191,897	20,294
2020 Q3	1,010,822	299,516	232,580	51,256	50,602	15,680	1,729	711,306	101,959	221,328	192,542	354,202	164,698	14,797
Q4	1,011,163	295,055	226,792	56,908	55,409	11,355	1,615	716,108	97,139	224,829	196,551	359,671	163,216	17,215
2021 Q1	1,065,711	342,564	267,506	63,421	62,721	11,637	939	723,147	100,306	229,425	201,140	358,284	159,050	18,157
Q2	1,065,588	345,533	272,374	62,630	61,445	10,529	1,221	720,055	100,222	229,101	201,306	354,804	156,487	18,788
2021 July	1,072,020	357,580	278,688	66,413	65,463	12,479	752	714,440	98,986	230,708	202,883	348,512	156,848	18,932
Aug.	1,070,847	358,649	277,102	66,793	66,093	14,754	675	712,198	98,715	232,386	204,619	344,445	155,305	19,119
Sep.	1,065,928	347,468	265,317	68,627	68,155	13,524	273	718,460	97,472	232,867	205,285	350,297	156,698	20,228
Oct.	1,074,585	362,365	275,093	71,700	69,273	15,572	.	712,220	99,633	234,287	206,303	339,814	155,480	20,765
Nov.	1,081,756	360,651	275,080	73,258	72,438	12,313	.	721,105	101,269	236,143	208,282	342,926	154,186	22,981
of which: vis-à-vis the euro area [6]														
2018	820,555	214,118	189,120	21,574	21,141	3,424	343	606,437	95,656	183,463	155,304	287,339	115,731	21,955
2019	900,152	262,446	223,583	31,399	30,868	7,464	523	637,706	104,003	196,924	168,066	299,822	123,326	18,926
2020 Q3	911,753	283,526	223,784	44,525	43,871	15,217	1,436	628,227	96,853	199,964	171,282	300,796	121,099	14,615
Q4	909,319	274,102	214,972	48,402	46,903	10,728	1,251	635,217	92,034	203,450	175,285	307,320	120,440	16,981
2021 Q1	962,428	321,242	256,273	53,874	53,174	11,095	734	641,186	94,750	207,253	179,086	306,350	116,845	17,801
Q2	966,104	324,450	261,467	52,828	51,643	10,155	851	641,654	95,095	207,766	180,116	305,102	116,717	18,505
2021 July	971,696	335,693	267,368	56,055	55,105	12,270	545	636,003	93,698	209,129	181,449	299,273	117,393	18,572
Aug.	971,115	336,782	266,002	56,274	55,574	14,506	.	634,333	93,412	210,828	183,206	295,740	116,386	18,785
Sep.	964,542	325,010	252,704	59,033	58,561	13,273	.	639,532	92,128	210,565	183,127	301,401	117,912	19,806
Oct.	973,480	339,592	261,614	62,493	60,067	15,485	.	633,888	94,482	212,099	184,272	291,399	116,698	20,155
Nov.	978,165	335,820	259,260	64,335	63,529	12,225	.	642,345	96,088	213,766	186,049	294,240	115,504	22,428
Assets and liabilities vis-à-vis emerging market economies and developing countries [6,8]														
2018	222,947	93,116	70,724	21,335	21,297	1,057	237	129,831	50,246	65,111	54,656	5,442	1,940	684
2019	220,140	80,812	56,387	.	23,568	.	.	139,328	55,052	67,079	55,465	6,003	1,901	2,308
2020 Q3	212,132	81,219	56,513	.	23,507	.	.	130,913	47,035	65,113	52,495	6,825	1,916	2,320
Q4	200,506	70,152	53,874	.	15,618	.	.	130,354	47,697	63,404	49,107	6,943	2,149	3,056
2021 Q1	216,503	81,737	58,926	.	21,696	.	.	134,766	50,324	65,809	50,525	7,055	2,044	2,666
Q2	219,779	86,114	63,374	22,237	21,532	503	.	133,665	50,244	64,159	48,736	7,535	2,272	2,789
2021 July	211,652	83,114	59,895	22,665	21,844	554	.	128,538	45,726	64,026	48,552	7,504	2,222	2,748
Aug.	204,685	85,501	60,987	24,040	23,262	474	.	119,184	36,842	63,696	48,144	7,432	2,162	2,609
Sep.	203,152	85,042	62,276	22,291	21,403	475	.	118,110	35,142	64,575	48,945	7,355	2,353	2,317
Oct.	217,542	83,872	60,306	23,089	22,234	477	.	133,670	50,533	64,498	48,634	7,596	2,518	2,328
Nov.	212,563	80,222	57,934	21,698	20,822	590	.	132,341	49,382	64,852	49,029	7,538	2,399	2,317
Memo item: assets and liabilities vis-à-vis offshore banking centres														
2018	137,177	62,806	41,549	20,417	20,417	840	.	74,371	37,542	27,579	27,540	4,761	1,857	584
2019	134,221	55,159	34,067	21,092	21,092	–	–	79,062	43,103	26,766	26,702	4,595	1,801	249
2020 Q3	124,961	55,027	33,393	.	21,636	.	–	69,934	35,839	24,761	24,703	4,205	1,944	166
Q4	118,576	49,408	35,488	13,920	13,920	–	–	69,168	36,650	23,155	23,102	4,348	2,187	301
2021 Q1	129,438	57,674	37,805	19,869	19,863	–	–	71,764	39,121	24,036	23,981	3,820	1,622	327
Q2	133,306	62,162	42,028	20,134	20,126	–	–	71,144	39,121	23,365	23,314	3,905	1,819	331
2021 July	125,743	59,587	39,427	.	20,107	.	–	66,156	34,766	23,029	22,978	4,037	1,830	280
Aug.	119,155	62,094	40,434	.	21,653	.	–	57,061	25,892	22,894	22,843	3,982	1,796	231
Sep.	117,071	61,351	41,705	.	19,642	.	–	55,720	24,315	23,130	23,078	3,811	1,517	350
Oct.	131,362	59,933	39,112	.	20,820	.	–	71,429	39,803	23,335	23,283	3,815	1,631	361
Nov.	127,479	57,226	38,092	.	19,134	.	–	70,253	38,510	23,953	23,900	3,843	1,630	356

liabilities in foreign currencies are converted at the euro reference rates on the reporting date. **1** From August 2009, excluding claims arising from the Financial Cooperation programme of the Federal Ministry for Economic Cooperation and Development. **2** Including banknotes and coins in foreign currencies. **3** Excluding bearer bonds and money market instruments outstanding. **4** Including assets and liabilities vis-à-vis international organisations, which are not included in the further breakdown

V External position of banks

Liabilities to non-residents [3]														
				Short-term liabilities				Long-term liabilities						
Participating interest						to foreign non-banks				to foreign non-banks				
Total	of which: working capital at foreign branches	Memo item: Loans and advances to foreign monetary authorities	Total	Total	to foreign banks	Total	of which: enterprises and households	Total	to foreign banks	Total	of which: enterprises and households	Working capital of branches of foreign banks	Memo item: Liabilities to foreign monetary authorities	End of reporting period
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
of wich: vis-à-vis EU Member States [6,7]														
47,360	29,870	2,495	578,393	451,795	349,429	102,366	100,996	126,598	74,792	44,861	44,638	6,945	1,764	2018
46,524	30,151	2,575	626,448	488,089	383,230	104,859	103,708	138,359	86,012	45,856	45,527	6,491	2,522	2019
19,020	5,007	1,417	481,173	356,992	253,039	103,953	102,712	124,181	73,069	44,850	44,589	6,262	5,479	2020 Q3
17,254	4,784	2,557	465,918	342,738	236,645	106,093	104,806	123,180	70,289	46,528	46,291	6,363	2,012	Q4
16,975	4,908	4,200	519,988	390,922	283,398	107,524	106,516	129,066	73,681	49,050	48,918	6,335	7,144	2021 Q1
17,140	5,047	5,165	541,407	413,814	297,978	115,836	114,649	127,593	72,541	48,753	48,516	6,299	8,660	Q2
17,302	5,198	4,517	545,900	417,571	305,753	111,818	110,677	128,329	72,776	49,204	49,018	6,349	9,652	2021 July
17,533	5,225	4,112	547,621	419,320	302,713	116,607	114,928	128,301	72,972	48,979	48,761	6,350	10,174	Aug.
17,596	5,266	5,773	545,662	418,627	301,560	117,067	115,670	127,035	71,706	48,984	48,770	6,345	8,342	Sep.
17,721	5,371	4,203	560,500	434,388	315,437	118,951	118,071	126,112	70,220	49,551	49,326	6,341	10,014	Oct.
17,786	5,376	4,762	572,275	444,569	328,361	116,208	115,001	127,706	70,944	50,498	50,340	6,264	6,646	Nov.
of which: vis-à-vis the euro area [6]														
18,024	4,971	1,597	302,996	209,748	147,530	62,218	61,615	93,248	44,424	43,264	43,078	5,560	271	2018
18,031	5,271	1,548	356,569	258,455	184,248	74,207	73,576	98,114	48,060	44,073	43,774	5,981	279	2019
15,999	4,829	1,126	420,146	311,024	213,035	97,989	96,764	109,122	58,373	44,646	44,398	6,103	315	2020 Q3
15,432	4,618	2,006	407,986	298,918	199,746	99,172	97,898	109,068	56,458	46,400	46,174	6,210	651	Q4
15,032	4,741	3,386	452,283	337,646	237,890	99,756	98,757	114,637	59,521	48,919	48,798	6,197	1,823	2021 Q1
15,186	4,869	4,508	475,443	361,714	254,027	107,687	106,511	113,729	58,988	48,585	48,359	6,156	2,578	Q2
15,331	5,003	4,148	478,349	364,125	261,163	102,962	101,840	114,224	58,997	49,021	48,846	6,206	1,924	2021 July
15,568	5,036	3,522	482,161	367,939	261,358	106,581	104,921	114,222	59,219	48,796	48,589	6,207	2,365	Aug.
15,632	5,078	5,430	475,501	361,709	254,801	106,908	105,570	113,792	58,772	48,818	48,615	6,202	2,460	Sep.
15,753	5,179	3,116	490,506	378,305	269,503	108,802	107,983	112,201	56,620	49,383	49,171	6,198	1,400	Oct.
15,823	5,189	2,404	505,209	391,205	286,134	105,071	103,920	114,004	57,553	50,330	50,185	6,121	1,753	Nov.
Assets and liabilites vis-à-vis emerging market economies and developing countries [6,8]														
8,348	5,424	5,450	148,207	136,020	101,690	34,330	32,736	12,187	7,439	3,249	3,124	1,499	37,075	2018
8,886	6,104	2,728	146,672	136,041	105,040	31,001	29,596	10,631	6,297	2,734	2,596	1,600	39,290	2019
9,620	6,786	4,363	146,643	137,206	108,970	28,236	27,331	9,437	5,323	2,465	2,368	1,649	35,112	2020 Q3
9,254	6,660	793	124,121	115,008	91,336	23,672	22,654	9,113	5,322	2,137	2,035	1,654	30,172	Q4
8,912	6,515	1,574	155,520	145,106	117,355	27,751	26,865	10,414	6,469	2,292	2,191	1,653	33,962	2021 Q1
8,938	6,551	3,387	167,290	156,828	127,236	29,592	28,673	10,462	6,488	2,319	2,217	1,655	35,594	Q2
8,534	6,691	2,252	166,839	156,704	123,439	33,265	32,430	10,135	6,625	1,840	1,738	1,670	35,219	2021 July
8,605	6,761	3,353	168,734	158,667	122,620	36,047	35,148	10,067	6,531	1,866	1,767	1,670	37,265	Aug.
8,721	6,870	3,158	175,652	165,511	133,245	32,266	31,405	10,141	6,654	1,817	1,720	1,670	36,795	Sep.
8,715	6,861	3,711	169,288	159,025	125,527	33,498	32,608	10,263	6,757	1,836	1,740	1,670	34,776	Oct.
8,252	6,395	3,585	171,537	161,553	130,192	31,361	30,280	9,984	6,863	1,435	1,338	1,686	36,872	Nov.
Memo item: assets and liabilities vis-à-vis offshore banking centres														
3,905	2,506	–	53,770	48,102	27,096	21,006	21,003	5,668	2,836	2,832	2,832	–	1,899	2018
4,349	3,060	–	45,468	41,507	23,951	17,556	17,553	3,961	1,453	2,508	2,508	–	1,531	2019
4,963	3,616	–	45,025	41,953	26,336	15,617	15,613	3,072	826	2,246	2,246	–	395	2020 Q3
4,714	3,537	–	41,802	38,914	27,356	11,558	11,550	2,888	993	1,895	1,895	–	10	Q4
4,460	3,299	–	58,198	55,103	39,819	15,284	15,280	3,095	1,036	2,059	2,059	–	253	2021 Q1
4,422	3,269	–	65,490	62,298	44,635	17,663	17,657	3,192	1,115	2,077	2,077	–	471	Q2
4,044	3,431	–	64,982	62,223	42,338	19,885	19,878	2,759	1,153	1,606	1,606	–	426	2021 July
4,062	3,449	–	68,113	65,323	42,651	22,672	22,666	2,790	1,155	1,635	1,635	–	282	Aug.
4,114	3,496	.	71,540	68,680	49,665	19,015	19,009	2,860	1,252	1,608	1,608	–	371	Sep.
4,115	3,498	–	70,052	67,064	46,789	20,275	20,270	2,988	1,344	1,644	1,644	–	395	Oct.
3,591	2,970	.	68,021	65,429	47,666	17,763	17,758	2,592	1,373	1,219	1,219	–	211	Nov.

by group of countries. **5** EU Member States, Andorra, Australia, Canada, Faroe Islands, Gibraltar, Greenland, Guernsey, Holy See, Iceland, Isle of Man, Japan, Jersey, Liechtenstein, New Zealand, Norway, San Marino, Switzerland, Turkey, United Kingdom, United States of America. **6** The historical statistics for the groups of countries are calculated on the basis of the respective (historical) status of membership of the group. **7** Including EU institutions. **8** All countries not recorded under "industrial countries".

V. External position of banks

1 Assets and liabilities of banks (MFIs) in Germany vis-à-vis non-residents * b Breakdown by country

End of reporting period; € million

Country/group of countries	Claims on non-residents [1]											
				November 2021								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
	December 2019	December 2020	October 2021	Claims total	Euro	US dollar	short-term [2]	long-term	foreign banks [2]	foreign non-banks	loans and advances [2]	foreign securities, participating interest, working capital
	1	2	3	4	5	6	7	8	9	10	11	12
All countries	1,939,831	1,915,708	2,111,901	2,119,397	1,512,845	418,933	854,284	1,265,113	1,229,700	889,697	1,525,958	593,439
Countries in Europe	1,432,153	1,465,905	1,606,418	1,606,026	1,329,476	124,281	670,828	935,198	931,555	674,471	1,131,850	474,176
EU Member States [5]	1,307,156	1,011,163	1,074,585	1,081,756	970,326	68,571	360,651	721,105	548,453	533,303	685,750	396,006
Euro area [5]	900,152	909,319	973,480	978,165	892,370	64,340	335,820	642,345	486,719	491,446	633,449	344,716
Austria	57,230	56,036	61,180	59,266	57,439	1,372	11,946	47,320	27,251	32,015	36,931	22,335
Belgium	29,089	29,714	33,853	31,645	28,867	2,191	8,463	23,182	13,401	18,244	16,864	14,781
Cyprus	2,327	2,086	1,889	2,095	1,207	814	496	1,599	20	2,075	1,937	158
Estonia	220	297	494	342	341	.	24	318	62	280	179	163
Finland	22,757	22,807	21,463	21,153	20,888	222	1,566	19,587	11,500	9,653	6,013	15,140
France	222,623	227,983	290,227	297,284	282,392	10,825	151,021	146,263	203,739	93,545	219,621	77,663
Greece	21,780	19,901	19,182	19,060	17,351	1,702	1,819	17,241	847	18,213	17,890	1,170
Ireland	37,245	36,790	40,817	42,199	31,303	8,113	16,504	25,695	10,527	31,672	26,725	15,474
Italy	71,389	78,715	74,929	75,669	68,606	6,328	27,132	48,537	40,301	35,368	46,508	29,161
Latvia	749	1,519	1,382	1,312	811	.	588	724	.	.	723	589
Lithuania	836	1,025	1,157	1,155	1,123	32	58	1,097	.	.	191	964
Luxembourg [6]	174,514	167,050	178,766	179,025	153,653	16,490	43,724	135,301	67,254	111,771	118,501	60,524
Malta	1,362	1,717	2,141	2,307	1,335	949	1,210	1,097	1,516	791	1,960	347
Netherlands	169,584	162,705	149,196	147,799	137,739	7,542	44,726	103,073	71,841	75,958	94,027	53,772
Portugal	7,671	7,802	7,176	7,054	6,743	259	1,952	5,102	3,027	4,027	3,954	3,100
Slovakia	4,232	4,502	3,952	3,952	3,226	726	1,077	2,875	1,632	2,320	1,783	2,169
Slovenia	1,643	2,253	1,749	1,702	1,700	2	65	1,637	89	1,613	371	1,331
Spain	69,076	70,246	68,861	70,277	62,941	6,159	23,365	46,912	33,147	37,130	38,984	31,293
Other EU Member States [5]	407,004	101,844	101,105	103,591	77,956	4,231	24,831	78,760	61,734	41,857	52,301	51,290
Bulgaria	790	804	838	867	699	0	86	781	91	776	392	475
Croatia	1,151	747	1,177	814	710	57	.	.	.	.	476	338
Czechia	7,423	8,504	8,644	9,389	6,935	151	6,052	3,337	6,403	2,986	8,342	1,047
Denmark	14,362	15,505	15,494	14,447	11,574	1,087	4,172	10,275	7,751	6,696	7,309	7,138
Hungary	2,716	2,916	3,733	3,969	2,870	358	1,605	2,364	1,487	2,482	2,728	1,241
Poland	20,452	20,909	21,110	22,618	16,923	408	5,079	17,539	7,919	14,699	16,129	6,489
Romania	2,357	2,612	1,985	1,941	1,792	63	213	1,728	107	1,834	719	1,222
Sweden	32,443	32,310	32,594	34,169	25,444	1,479	7,205	26,964	22,468	11,701	15,492	18,677
EU institutions	20,613	17,537	15,530	15,377	11,009	628	.	.	.	.	714	14,663
Other European countries [5]	124,997	454,742	531,833	524,270	359,150	55,710	310,177	214,093	383,102	141,168	446,100	78,170
Guernsey	1,931	2,483	2,029	1,910	577	252	631	1,279	40	1,870	1,757	153
Iceland	510	469	526	505	258	238	19	486	27	478	235	270
Isle of Man	886	1,095	1,430	1,449	944	415	71	1,378	–	1,449	1,433	16
Jersey	7,711	6,346	6,537	6,981	2,545	253	1,784	5,197	3	6,978	6,537	444
Liechtenstein	736	709	692	634	431	177	151	483	39	595	459	175
Norway	28,476	27,280	27,040	27,568	22,626	3,820	3,684	23,884	23,284	4,284	6,769	20,799
Russian Federation	8,035	6,864	8,128	7,072	5,216	1,496	1,638	5,434	2,615	4,457	6,676	396
Switzerland	57,434	49,825	52,283	53,522	19,859	7,987	26,867	26,655	25,213	28,309	48,725	4,797
Turkey	16,964	15,553	15,644	15,499	11,312	3,900	2,244	13,255	4,031	11,468	14,688	811
Ukraine	629	621	574	552	547	5	52	500	53	499	548	4
United Kingdom	304,697	341,837	415,046	406,708	293,000	37,154	272,539	134,169	326,907	79,801	356,461	50,247
Remaining European countries	1,685	1,660	1,904	1,870	1,835	13	497	1,373	890	980	1,812	58
Countries in Africa	17,564	16,495	17,562	17,804	9,669	6,941	.	.	.	.	.	.
Algeria	20	39	47	56	33	.	56	0	56	0	56	–
Cameroon	52	68	123	133	99	.	19	114	.	.	133	–
Cote d'Ivoire	321	752	883	926	926	–	704	222	61	865	926	–
Egypt	4,718	4,547	4,313	4,433	3,345	1,086	582	3,851	433	4,000	3,702	731
Ghana	268	365	688	666	467	199	466	200	66	600	666	–
Kenya	246	223	230	230	187	43	39	191	41	189	230	–
Liberia	4,085	3,332	3,692	3,747	108	3,639	4	3,743	–	3,747	3,747	0
Libya	1	3	14	7	6	.	.	.	.	.	7	–
Morocco	1,345	1,527	1,726	1,745	1,651	93	46	1,699	108	1,637	1,666	79
Nigeria	533	821	843	860	281	566	378	482	632	228	.	.
South Africa	2,312	2,043	1,799	1,750	531	247	244	1,506	586	1,164	1,617	133
Tunisia	417	582	697	714	709	4	18	696	16	698	714	–
Zimbabwe	80	84	87	87	79	.	87	0	.	.	87	–
Remaining countries in Africa	3,166	2,109	2,420	2,450	1,247	998	476	1,974	461	1,989	2,433	17

***** See footnote ***** to Table V 1a. **1** From August 2009, excluding claims arising from the Financial Cooperation programme of the Federal Ministry for Economic Cooperation and Development. **2** Including banknotes and coins in foreign currencies. **3** Excluding bearer bonds and money market instruments outstanding. **4** Including the working capital of the branches of foreign banks. **5** The historical statistics for the groups of

V. External position of banks

Liabilities to non-residents [1]											
			November 2021								
				of which:		broken down by maturity		broken down by sector			
December 2019	December 2020	October 2021	Liabilities total	Euro	US dollar	short-term	long-term [4]	foreign banks [4]	foreign non-banks	Memo item: saving deposits	Country/group of countries
13	14	15	16	17	18	19	20	21	22	23	
917,957	1,027,745	1,362,010	1,393,282	1,016,120	268,296	1,146,343	246,939	1,078,502	314,780	5,857	All countries
695,979	831,624	1,069,056	1,099,712	890,170	118,719	896,045	203,667	857,744	241,968	4,166	Countries in Europe
626,448	465,918	560,500	572,275	492,754	57,865	444,569	127,706	405,569	166,706	2,834	EU Member States [5]
356,569	407,986	490,506	505,209	436,865	51,825	391,205	114,004	349,808	155,401	2,423	Euro area [5]
21,711	21,764	18,134	18,050	15,998	1,642	14,626	3,424	9,974	8,076	305	Austria
28,839	33,455	29,875	31,392	27,216	3,486	23,969	7,423	26,011	5,381	150	Belgium
1,855	1,860	2,302	1,841	955	748	1,838	3	286	1,555	20	Cyprus
70	94	112	142	88	33	142	0	40	102	1	Estonia
1,190	1,352	2,057	1,655	1,474	166	1,639	16	276	1,379	10	Finland
81,097	86,740	123,802	134,509	128,579	4,798	109,197	25,312	115,116	19,393	396	France
6,950	7,945	7,611	8,096	7,080	888	8,019	77	4,342	3,754	714	Greece
28,597	39,274	53,338	54,110	50,225	2,460	49,809	4,301	39,865	14,245	30	Ireland
25,108	28,807	34,402	35,829	33,347	2,027	31,351	4,478	29,601	6,228	223	Italy
94	107	123	132	116	11	131	1	7	125	3	Latvia
106	134	172	193	175	6	193	0	39	154	4	Lithuania
90,969	104,783	119,318	121,175	92,963	20,520	86,721	34,454	63,411	57,764	76	Luxembourg [6]
636	625	1,184	1,137	892	208	1,129	8	151	986	4	Malta
53,581	60,760	72,899	70,969	57,044	11,238	38,106	32,863	39,544	31,425	187	Netherlands
1,710	1,901	2,442	2,583	1,857	380	2,578	5	1,827	756	61	Portugal
388	219	211	196	159	23	195	1	24	172	7	Slovakia
909	780	419	382	354	6	351	31	135	247	16	Slovenia
12,759	17,386	22,093	22,772	18,297	3,185	21,165	1,607	19,159	3,613	216	Spain
269,879	57,932	69,994	67,066	55,889	6,040	53,364	13,702	55,761	11,305	411	Other EU Member States [5]
559	584	1,971	1,446	1,278	102	1,441	5	1,174	272	21	Bulgaria
1,160	919	2,294	1,822	1,564	175	1,820	2	1,514	308	62	Croatia
2,360	2,408	5,177	2,272	1,777	312	2,056	216	1,098	1,174	88	Czechia
10,795	30,531	33,687	32,837	30,196	2,130	32,053	784	28,377	4,460	41	Denmark
1,156	1,459	1,692	1,667	1,216	124	1,509	158	759	908	39	Hungary
1,360	1,944	4,109	5,122	2,507	421	5,109	13	3,748	1,374	60	Poland
957	1,135	1,224	1,185	931	225	1,183	2	.	.	15	Romania
11,268	9,322	10,689	11,690	8,361	1,588	7,309	4,381	9,164	2,526	85	Sweden
13,730	9,630	9,151	9,025	8,059	963	884	8,141	.	.	–	EU institutions
69,531	365,706	508,556	527,437	397,416	60,854	451,476	75,961	452,175	75,262	1,332	Other European countries [5]
218	350	592	517	340	95	.	.	215	302	0	Guernsey
175	212	136	129	44	65	129	0	108	21	3	Iceland
248	224	473	649	158	294	.	.	554	95	0	Isle of Man
294	195	225	564	469	34	564	–	11	553	0	Jersey
1,270	1,148	985	1,031	640	260	987	44	416	615	5	Liechtenstein
3,831	2,835	2,430	2,307	1,620	475	2,283	24	1,394	913	17	Norway
11,645	5,563	5,948	7,703	4,312	2,690	6,614	1,089	6,315	1,388	109	Russian Federation
41,640	36,432	44,734	48,173	26,999	17,586	43,925	4,248	23,030	25,143	800	Switzerland
4,040	2,841	3,552	3,890	2,151	1,497	3,269	621	1,637	2,253	39	Turkey
2,049	1,403	1,669	1,914	1,297	595	1,913	1	1,714	200	19	Ukraine
226,534	311,912	444,667	457,356	356,815	36,882	387,469	69,887	414,000	43,356	263	United Kingdom
4,121	2,591	3,145	3,204	2,571	381	3,175	29	2,781	423	77	Remaining European countries
11,272	11,733	14,204	13,079	4,200	8,104	12,954	125	9,814	3,265	233	Countries in Africa
342	307	322	331	267	64	331	0	260	71	5	Algeria
55	40	29	27	27	.	27	0	5	22	3	Cameroon
38	22	53	47	42	.	.	.	46	1	1	Cote d'Ivoire
1,856	1,601	1,625	1,463	571	861	1,351	112	727	736	29	Egypt
113	143	98	92	64	27	92	0	71	21	1	Ghana
678	480	586	591	189	51	590	1	561	30	3	Kenya
342	351	541	543	66	470	.	.	10	533	0	Liberia
1,753	1,741	2,533	2,215	143	2,004	2,215	0	1,545	670	3	Libya
275	264	264	241	230	10	241	0	178	63	5	Morocco
425	316	522	482	196	237	482	0	438	44	5	Nigeria
1,550	2,682	2,846	3,114	933	2,112	3,108	6	2,599	515	121	South Africa
390	364	347	229	219	4	229	0	123	106	13	Tunisia
39	42	66	67	23	44	.	.	58	9	2	Zimbabwe
3,416	3,380	4,372	3,637	1,230	2,215	3,634	3	3,193	444	42	Remaining countries in Africa

countries are calculated on the basis of the respective (historical) status membership of the group. **6** Up to June 2020 including European Financial Stability Facility (EFSF). **7** Up to December 2010 Netherlands Antilles. **8** Excluding Hong Kong. **9** Excluding EU institutions.

V. External position of banks

1 Assets and liabilities of banks (MFIs) in Germany vis-à-vis non-residents * (cont'd)
b Breakdown by country

End of reporting period; € million

Country/group of countries	Claims on non-residents [1]											
				November 2021								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
	December 2019	December 2020	October 2021	Claims total	Euro	US dollar	short-term [2]	long-term	foreign banks [2]	foreign non-banks	loans and advances [2]	foreign securities, participating interest, working capital
	1	2	3	4	5	6	7	8	9	10	11	12
Countries in America	323,258	268,769	320,022	332,557	76,758	246,160	118,210	214,347	202,018	130,539	256,031	76,526
Argentina	624	603	602	608	48	559	34	574	3	605	595	13
Bahamas	1,686	985	1,225	1,207	128	1,075	1,099	108	.	.	1,207	–
Bermuda	3,940	3,425	3,532	3,672	136	3,102	111	3,561	–	3,672	3,652	20
Bolivia, Plurinational State of	33	78	52	55	6	49	25	30	.	.	.	.
Brazil	3,052	2,727	2,218	2,215	611	1,583	685	1,530	1,086	1,129	2,093	122
British Virgin Islands	1,871	1,384	1,363	1,450	328	719	64	1,386	.	.	946	504
Canada	29,428	31,004	31,064	30,985	21,887	3,739	1,764	29,221	19,977	11,008	6,069	24,916
Cayman Islands	59,782	49,534	56,922	54,928	15,424	38,892	19,676	35,252	38,047	16,881	52,543	2,385
Chile	1,805	1,762	1,933	1,934	509	1,424	110	1,824	203	1,731	1,540	394
Columbia	1,110	1,471	1,689	1,687	1,058	627	111	1,576	128	1,559	1,676	11
Cuba	86	68	58	59	59	–	7	52	38	21	59	–
Curacao [7]	923	618	245	183	72	83	27	156	.	.	40	143
Ecuador	85	79	375	426	10	416	390	36	.	.	426	–
Guatemala	210	193	133	207	12	193	184	23	.	.	207	–
Mexico	3,008	2,935	2,959	3,004	821	2,050	324	2,680	1,058	1,946	2,525	479
Panama	1,328	1,198	1,087	1,089	565	519	34	1,055	16	1,073	1,085	4
Paraguay	137	64	62	65	17	47	42	23	.	.	.	.
Peru	760	903	1,054	1,066	349	706	97	969	219	847	1,033	33
United States of America	212,053	168,561	212,277	226,483	34,517	189,414	93,103	133,380	139,211	87,272	179,010	47,473
Uruguay	540	432	422	431	59	371	3	428	.	.	.	.
Venezuela, Bolivarian Republic	18	16	21	23	12	11	8	15	.	.	21	2
Remaining countries in America	779	729	729	780	130	581	312	468	277	503	779	1
Countries in Asia	130,699	125,474	127,015	121,890	66,722	34,803	59,151	62,739	77,722	44,168	106,077	15,813
Bahrain	1,306	1,346	1,156	1,196	151	1,044	46	1,150	621	575	1,196	–
China, People's Republic of [8]	13,564	12,397	16,414	16,021	7,717	4,296	9,608	6,413	11,013	5,008	13,990	2,031
Hong Kong	20,535	20,085	19,996	20,098	12,282	4,850	13,397	6,701	17,358	2,740	19,477	621
India	9,558	9,170	8,917	9,020	4,307	2,057	627	8,393	3,885	5,135	6,727	2,293
Indonesia	3,129	3,863	4,153	4,071	2,760	951	361	3,710	487	3,584	3,908	163
Iran	341	490	553	545	535	.	306	239	337	208	.	.
Iraq	339	336	387	392	361	.	7	385	–	392	392	–
Israel	912	842	974	1,010	733	164	228	782	160	850	783	227
Japan	23,712	22,339	17,057	14,589	9,009	2,266	7,633	6,956	8,162	6,427	11,930	2,659
Jordan	507	611	627	634	564	60	44	590	38	596	.	.
Kazakhstan	378	169	95	132	132	0	2	130	.	.	127	5
Korea, Republic of	4,470	4,189	3,549	3,443	1,116	1,638	884	2,559	2,441	1,002	1,884	1,559
Kuwait	1,078	1,254	1,277	1,310	67	1,223	438	872	402	908	1,310	–
Lebanon	68	7	9	8	5	.	.	.	1	7	8	–
Malaysia	453	348	360	375	163	198	56	319	218	157	232	143
Myanmar	38	36	24	24	24	.	.	.	.	.	24	–
Pakistan	55	61	98	91	53	27	52	39	81	10	.	.
Philippines	1,047	377	422	461	31	321	266	195	311	150	396	65
Qatar	3,447	3,193	2,849	2,717	836	1,861	681	2,036	1,729	988	.	.
Saudi Arabia	2,058	1,618	1,860	1,975	477	1,427	494	1,481	552	1,423	1,826	149
Singapore	27,953	26,538	31,975	29,364	21,269	4,907	20,276	9,088	24,584	4,780	25,865	3,499
Sri Lanka	321	279	118	115	9	53	27	88	106	9	.	.
Syria	0	1	0	0	0	–	0	0	–	0	0	–
Taiwan	3,323	3,710	2,703	2,639	175	389	715	1,924	327	2,312	747	1,892
Thailand	1,332	1,092	832	799	213	75	574	225	691	108	789	10
Turkmenistan	302	292	251	251	240	.	.	.	.	.	251	–
United Arab Emirates	4,170	3,954	2,970	3,147	531	2,467	803	2,344	957	2,190	2,978	169
Uzbekistan	742	942	1,426	1,406	884	522	415	991	1,210	196	.	.
Vietnam	1,246	1,282	1,370	1,510	553	949	370	1,140	562	948	.	.
Remaining countries in Asia	4,315	4,653	4,593	4,547	1,525	3,012	837	3,710	1,458	3,089	4,541	6
Countries in Oceania	24,972	23,502	21,806	22,980	15,509	3,900	2,122	20,858	14,692	8,288	12,340	10,640
Australia	19,764	18,963	16,944	17,749	13,637	874	1,864	15,885	14,133	3,616	8,821	8,928
Marshall Islands	3,559	2,741	2,919	3,076	53	3,023	73	3,003	–	3,076	3,069	7
New Zealand	1,646	1,796	1,941	2,153	1,819	.	183	1,970	559	1,594	448	1,705
Papua New Guinea	0	0	0	0	0	0	0	0	0	0	0	0
Remaining countries in Oceania	3	2	2	2	0	.	2	0	–	2	2	–
Countries not identifiable	46	1	29	133	131	–	.	.	.	.	.	.
International organisations [9]	11,139	15,562	19,049	18,007	14,580	2,848	737	17,270	1,132	16,875	2,686	15,321

For footnotes see p. 112 and 113

V. External position of banks

Liabilities to non-residents [1]											
			November 2021								
				of which:		broken down by maturity		broken down by sector			
December 2019	December 2020	October 2021	Liabilities total	Euro	US dollar	short-term	long-term [4]	foreign banks [4]	foreign non-banks	Memo item: saving deposits	Country/group of countries
13	14	15	16	17	18	19	20	21	22	23	
103,306	90,522	155,361	149,793	73,401	74,833	116,512	33,281	106,361	43,432	996	Countries in America
617	411	381	383	218	159	381	2	45	338	32	Argentina
243	428	300	304	161	140	296	8	231	73	0	Bahamas
312	140	172	225	86	110	.	.	.	.	0	Bermuda
127	103	115	107	48	59	107	0	33	74	5	Bolivia, Plurinational State of
896	1,162	868	978	918	43	870	108	626	352	55	Brazil
1,130	778	1,042	1,114	188	710	.	.	.	.	.	British Virgin Islands
1,850	2,534	1,734	1,456	1,244	150	1,444	12	791	665	104	Canada
21,369	19,016	35,535	32,250	16,979	15,197	31,943	307	19,545	12,705	0	Cayman Islands
685	336	560	630	241	385	622	8	433	197	19	Chile
105	124	99	137	123	10	137	0	54	83	8	Columbia
84	93	99	118	114	–	118	0	113	5	0	Cuba
823	811	471	156	80	73	.	.	138	18	0	Curacao [7]
94	158	745	716	36	679	715	1	674	42	5	Ecuador
81	81	106	135	38	97	.	.	82	53	.	Guatemala
750	705	785	814	506	226	803	11	205	609	30	Mexico
367	321	476	387	107	277	387	0	75	312	0	Panama
96	127	142	145	53	92	145	0	89	56	7	Paraguay
115	105	141	157	118	35	157	0	69	88	6	Peru
72,502	62,252	110,713	108,701	51,689	55,988	76,403	32,298	82,659	26,042	693	United States of America
428	313	307	284	88	193	284	0	108	176	3	Uruguay
122	106	93	96	70	26	96	0	10	86	14	Venezuela, Bolivarian Republic
510	418	477	500	296	184	498	2	317	183	13	Remaining countries in America
94,381	82,645	105,737	112,624	39,736	61,310	103,775	8,849	101,148	11,476	382	Countries in Asia
678	216	675	514	160	352	503	11	496	18	2	Bahrain
18,143	13,912	20,171	18,425	11,564	4,754	14,800	3,625	17,023	1,402	66	China, People's Republic of [8]
10,566	9,764	13,825	15,092	6,775	6,170	14,526	566	13,613	1,479	9	Hong Kong
1,221	1,647	1,727	1,329	965	360	972	357	1,067	262	14	India
382	313	330	449	426	8	448	1	372	77	5	Indonesia
3,259	2,877	2,442	2,435	2,427	6	2,137	298	2,188	247	19	Iran
4,672	951	572	660	205	454	660	0	585	75	1	Iraq
761	674	890	679	384	169	656	23	276	403	49	Israel
6,103	6,090	5,200	7,629	2,319	875	6,549	1,080	5,672	1,957	58	Japan
739	731	765	744	376	353	744	0	683	61	4	Jordan
692	272	516	678	234	427	678	0	534	144	9	Kazakhstan
796	1,237	1,411	2,055	728	1,218	1,933	122	1,921	134	8	Korea, Republic of
717	682	574	779	549	230	759	20	417	362	5	Kuwait
1,780	477	707	688	190	449	688	0	580	108	5	Lebanon
409	190	208	231	203	16	229	2	129	102	7	Malaysia
11	7	5	4	4	–	.	.	2	2	0	Myanmar
143	139	204	195	152	41	185	10	108	87	2	Pakistan
451	483	474	479	401	69	478	1	403	76	6	Philippines
533	469	668	554	278	276	554	0	496	58	2	Qatar
654	707	522	831	407	376	822	9	674	157	8	Saudi Arabia
6,922	8,687	14,915	14,922	4,492	10,120	13,767	1,155	13,463	1,459	17	Singapore
61	49	116	109	38	71	109	0	93	16	1	Sri Lanka
86	66	65	65	64	1	65	0	34	31	4	Syria
885	873	3,060	3,695	664	2,034	3,463	232	3,573	122	10	Taiwan
1,146	623	506	505	473	18	454	51	232	273	28	Thailand
25,227	23,799	25,192	27,757	1,060	26,435	.	.	27,750	7	1	Turkmenistan
2,621	1,540	4,316	5,161	2,594	2,334	4,262	899	3,157	2,004	23	United Arab Emirates
702	926	1,414	1,333	134	1,036	1,333	0	1,278	55	0	Uzbekistan
850	938	786	813	524	289	678	135	750	63	3	Vietnam
3,171	3,306	3,481	3,814	946	2,369	3,762	52	3,579	235	16	Remaining countries in Asia
5,641	5,033	6,677	7,529	1,637	2,322	7,486	43	3,290	4,239	80	Countries in Oceania
4,536	3,935	5,143	5,991	1,467	979	5,949	42	3,252	2,739	68	Australia
955	914	1,229	1,389	50	1,338	1,389	–	–	1,389	–	Marshall Islands
135	171	293	136	108	4	135	1	.	.	11	New Zealand
1	1	0	0	0	–	0	0	–	0	0	Papua New Guinea
14	12	12	13	12	1	13	0	.	.	1	Remaining countries in Oceania
57	60	51	143	135	7	120	23	.	.	0	Countries not identifiable
7,321	6,128	10,924	10,402	6,841	3,001	9,451	951	.	.	0	International organisations [9]

V External position of banks

2 Assets and liabilities of the foreign branches of German banks (MFIs) vis-à-vis non-residents *
a Breakdown by currency and group of countries

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents [1]				
		Short-term loans and advances		Long-term loans and advances					Short-term liabilities		Long-term liabilities	
	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks	Money market instruments, bonds and notes	Shares and participating interests	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
	1	2	3	4	5	6	7	8	9	10	11	12
Assets and liabilities, total [2]												
2018	835,102	263,046	232,912	30,085	176,996	90,899	41,164	458,504	160,163	261,008	19,139	18,194
2019	799,634	227,973	218,916	26,940	199,501	103,714	22,590	429,650	142,769	249,326	18,557	18,998
2020 Q3	792,485	230,695	240,510	19,418	189,273	97,738	14,851	458,343	166,442	262,668	11,278	17,955
Q4	734,507	211,080	216,467	18,753	179,880	94,934	13,393	430,405	146,606	251,563	10,919	21,317
2021 Q1	758,211	244,733	213,097	18,321	178,603	90,856	12,601	464,639	161,260	271,400	11,431	20,548
Q2	758,658	243,700	220,162	17,212	175,242	89,067	13,275	460,398	157,465	268,756	12,555	21,622
2021 May	746,499	230,953	217,819	18,383	175,419	91,055	12,870	469,087	162,676	274,759	11,071	20,581
June	758,658	243,700	220,162	17,212	175,242	89,067	13,275	460,398	157,465	268,756	12,555	21,622
July	764,265	242,626	222,439	21,548	176,256	87,901	13,495	478,692	161,206	278,573	17,267	21,646
Aug.	768,764	250,956	220,210	21,560	175,179	87,127	13,732	487,873	162,455	280,262	23,907	21,249
Sep.	767,646	256,412	218,253	19,903	174,243	85,705	13,130	497,170	163,726	289,794	22,171	21,479
Oct.	786,451	265,878	229,938	17,652	175,380	85,323	12,280	507,170	166,618	299,807	19,251	21,494
of which: denominated in euro [2]												
2018	176,406	36,756	56,904	3,083	54,344	17,308	8,011	129,726	35,597	81,240	4,076	8,813
2019	222,976	43,966	79,646	3,146	65,480	28,857	1,881	133,417	36,249	83,005	4,699	9,464
2020 Q3	213,060	45,024	70,734	2,827	67,845	23,944	2,686	135,990	44,980	79,736	2,245	9,029
Q4	199,181	44,497	58,600	2,639	66,053	25,416	1,976	130,077	36,025	79,677	1,897	12,478
2021 Q1	200,092	48,838	58,268	2,296	65,528	23,120	2,042	129,889	36,214	81,654	1,144	10,877
Q2	201,117	49,453	59,764	2,815	66,103	20,979	2,003	125,651	32,503	80,938	1,040	11,170
2021 May	198,603	45,811	60,038	2,931	65,700	22,445	1,678	129,871	34,453	83,523	1,075	10,820
June	201,117	49,453	59,764	2,815	66,103	20,979	2,003	125,651	32,503	80,938	1,040	11,170
July	195,324	41,894	62,151	2,740	66,395	20,126	2,018	123,770	32,124	79,566	1,023	11,057
Aug.	191,251	41,493	59,351	2,705	66,164	19,108	2,430	124,420	32,453	79,947	1,172	10,848
Sep.	186,921	41,653	56,667	2,621	66,304	17,134	2,542	127,513	33,721	81,824	1,141	10,827
Oct.	189,892	41,555	60,466	2,623	66,938	16,008	2,302	128,615	32,124	84,639	1,204	10,648
denominated in US dollar [2]												
2018	459,157	152,786	118,408	24,473	96,402	39,209	27,879	235,111	88,349	126,825	13,404	6,533
2019	371,577	111,874	83,599	20,062	101,070	39,447	15,525	195,657	59,930	117,592	11,834	6,301
2020 Q3	365,543	100,051	110,171	13,412	89,985	41,840	10,084	225,780	83,852	128,655	7,212	6,061
Q4	343,954	97,618	103,522	13,422	82,005	38,118	9,269	208,794	74,408	120,863	7,722	5,801
2021 Q1	361,031	123,422	98,891	13,296	80,256	37,071	8,095	229,755	81,635	132,722	8,904	6,494
Q2	365,631	128,549	104,765	11,958	76,832	35,819	7,708	232,473	86,278	128,960	10,311	6,924
2021 May	360,591	122,119	105,152	12,796	77,363	35,651	7,510	238,664	89,013	134,634	8,637	6,380
June	365,631	128,549	104,765	11,958	76,832	35,819	7,708	232,473	86,278	128,960	10,311	6,924
July	379,167	134,348	108,125	16,604	77,082	35,323	7,685	254,727	90,968	141,919	14,953	6,887
Aug.	384,463	140,552	108,625	16,389	76,205	34,914	7,778	261,608	89,683	143,860	21,474	6,591
Sep.	397,008	152,042	110,270	15,022	76,193	35,567	7,914	267,274	92,833	147,747	19,894	6,800
Oct.	408,204	160,611	115,021	13,003	76,262	35,907	7,400	277,626	98,179	155,839	16,652	6,956
Assets and liabilities vis-à-vis industrial countries [3,4]												
2018	679,014	217,319	183,854	15,585	153,787	72,673	35,796	347,906	98,750	218,250	15,978	14,928
2019	650,264	189,177	165,494	16,527	174,041	84,347	20,678	327,450	94,218	204,725	12,700	15,807
2020 Q3	669,341	203,330	193,277	12,639	167,372	76,969	15,754	359,717	118,017	218,031	8,588	15,081
Q4	620,426	186,750	174,181	12,353	159,437	73,405	14,300	338,726	103,536	207,624	8,948	18,618
2021 Q1	639,005	216,808	169,684	11,977	158,030	69,111	13,395	359,263	107,539	224,469	9,470	17,785
Q2	639,192	217,038	176,603	12,334	155,182	65,414	12,621	350,342	102,385	217,861	11,157	18,939
2021 May	628,479	204,979	175,508	12,686	155,707	67,316	12,283	362,734	108,932	226,299	9,517	17,986
June	639,192	217,038	176,603	12,334	155,182	65,414	12,621	350,342	102,385	217,861	11,157	18,939
July	639,717	217,766	177,601	11,619	155,876	63,934	12,921	365,918	102,591	228,650	15,885	18,792
Aug.	640,895	224,986	174,067	11,444	154,543	62,813	13,042	374,849	106,303	227,660	22,612	18,274
Sep.	639,349	229,058	173,230	10,010	153,216	61,206	12,629	383,894	108,499	236,140	20,829	18,426
Oct.	660,741	238,671	186,595	9,150	153,944	60,360	12,021	390,750	110,685	244,157	17,573	18,335

* See footnote * to Table V 1a. **1** Excluding bearer bonds and money market instruments outstanding. **2** Including assets and liabilities vis-à-vis international organisations, which are not included in the further breakdown by group of countries. **3** EU Member States, Andorra, Australia, Canada, Faroe Islands, Gibraltar, Greenland, Guernsey, Holy See, Iceland, Isle of Man, Japan, Jersey, Liechtenstein, New Zealand, Norway, San

V External position of banks

2 Assets and liabilities of the foreign branches of German banks (MFIs) vis-à-vis non-residents * (cont'd)
a Breakdown by currency and group of countries

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents [1]				
		Short-term loans and advances		Long-term loans and advances					Short-term liabilities		Long-term liabilities	
	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks	Money market instruments, bonds and notes	Shares and participating interests	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
	1	2	3	4	5	6	7	8	9	10	11	12
of which: vis-à-vis EU Member States [4,5]												
2018	280,619	55,414	88,348	10,586	74,155	35,458	16,658	197,793	61,248	115,756	8,900	11,889
2019	292,247	56,960	87,003	11,333	85,893	44,524	6,534	176,711	57,617	98,945	7,366	12,783
2020 Q3	171,048	24,001	55,312	4,084	64,039	21,614	1,998	130,020	27,229	89,439	2,579	10,773
Q4	166,436	26,371	48,753	3,857	62,735	23,518	1,202	127,932	21,547	89,640	2,430	14,315
2021 Q1	159,880	22,431	47,706	3,628	62,181	22,663	1,271	126,184	18,050	93,340	1,775	13,019
Q2	159,479	26,057	46,655	4,246	61,779	19,508	1,234	123,628	16,754	91,594	1,681	13,599
2021 May	157,697	23,691	46,359	4,249	61,453	21,151	794	127,154	17,338	94,929	1,718	13,169
June	159,479	26,057	46,655	4,246	61,779	19,508	1,234	123,628	16,754	91,594	1,681	13,599
July	155,405	22,176	47,935	3,953	62,028	18,413	900	122,081	16,474	90,324	1,734	13,549
Aug.	153,235	23,976	45,012	3,814	61,758	17,350	1,325	120,275	16,530	88,619	1,806	13,320
Sep.	149,922	23,868	42,887	3,725	62,272	15,468	1,702	120,706	15,841	90,052	1,570	13,243
Oct.	149,630	25,567	41,968	3,537	62,565	14,577	1,416	123,486	16,451	92,224	1,649	13,162
of which: vis-à-vis the euro area [4]												
2018	148,615	18,087	46,671	7,991	52,880	15,487	7,499	123,445	26,948	83,620	3,703	9,174
2019	165,501	19,510	50,264	7,256	62,697	23,267	2,507	119,681	25,563	78,570	4,294	11,254
2020 Q3	161,619	20,773	53,661	4,047	61,632	19,410	2,096	125,062	25,376	87,026	2,475	10,185
Q4	154,184	20,255	47,235	3,851	60,284	21,369	1,190	123,185	19,762	87,388	2,268	13,767
2021 Q1	151,306	19,650	46,285	3,627	59,809	20,825	1,110	121,486	16,345	91,099	1,569	12,473
Q2	149,856	22,025	45,140	4,236	59,436	17,879	1,140	119,161	15,187	89,464	1,450	13,060
2021 May	148,667	20,619	44,688	4,229	59,052	19,385	694	122,551	15,718	92,695	1,494	12,644
June	149,856	22,025	45,140	4,236	59,436	17,879	1,140	119,161	15,187	89,464	1,450	13,060
July	145,799	18,280	46,429	3,944	59,690	16,576	880	117,541	14,932	88,101	1,498	13,010
Aug.	144,012	20,466	43,387	3,811	59,541	15,662	1,145	116,190	15,342	86,491	1,571	12,786
Sep.	140,708	19,855	41,262	3,725	60,062	14,118	1,686	116,617	14,710	87,871	1,334	12,702
Oct.	139,763	21,109	40,352	3,537	60,361	13,032	1,372	119,243	15,181	90,036	1,408	12,618
Assets and liabilities vis-à-vis emerging market economies and developing countries [4,6]												
2018	155,666	45,622	49,058	14,448	23,209	17,961	5,368	109,494	61,297	41,770	3,161	3,266
2019	148,402	38,649	53,373	10,290	25,276	18,902	1,912	101,562	48,440	44,074	5,857	3,191
2020 Q3	121,921	27,233	47,231	6,639	21,717	20,004	– 903	97,812	48,382	43,866	2,690	2,874
Q4	112,609	24,199	42,272	6,307	20,265	20,473	– 907	90,309	42,814	42,825	1,971	2,699
2021 Q1	117,219	27,791	43,411	6,250	20,395	20,166	– 794	104,239	53,662	45,853	1,961	2,763
Q2	117,876	26,532	43,559	4,785	20,010	22,336	654	109,021	55,038	49,902	1,398	2,683
2021 May	116,245	25,847	42,311	5,604	19,580	22,316	587	105,018	53,703	47,166	1,554	2,595
June	117,876	26,532	43,559	4,785	20,010	22,336	654	109,021	55,038	49,902	1,398	2,683
July	122,986	24,722	44,838	9,836	20,330	22,686	574	111,708	58,590	48,882	1,382	2,854
Aug.	126,380	25,839	46,143	10,023	20,586	23,099	690	111,877	56,152	51,455	1,295	2,975
Sep.	126,800	27,220	45,023	9,799	20,977	23,280	501	112,222	55,227	52,600	1,342	3,053
Oct.	124,328	27,073	43,343	8,408	21,386	23,859	259	115,234	55,933	54,464	1,678	3,159
Memo item: assets and liabilities vis-à-vis offshore banking centres												
2018	90,461	25,751	31,826	11,086	13,979	6,023	1,796	69,859	34,999	30,304	2,611	1,945
2019	89,311	17,764	43,873	5,900	15,151	6,367	256	60,144	21,276	34,123	2,958	1,787
2020 Q3	67,919	13,953	34,804	3,124	12,223	6,123	– 2,308	60,788	26,956	30,740	1,420	1,672
Q4	60,103	11,873	30,296	3,058	11,241	5,682	– 2,047	57,508	24,764	30,245	911	1,588
2021 Q1	64,359	14,636	31,190	3,482	11,243	5,821	– 2,013	69,030	33,480	32,966	923	1,661
Q2	65,095	13,379	31,528	3,059	10,937	7,345	– 1,153	70,957	34,977	33,618	751	1,611
2021 May	62,377	12,092	30,877	3,119	10,634	6,677	– 1,022	66,765	31,915	32,555	745	1,550
June	65,095	13,379	31,528	3,059	10,937	7,345	– 1,153	70,957	34,977	33,618	751	1,611
July	70,024	12,577	32,672	7,395	11,098	7,348	– 1,066	73,065	36,773	33,783	778	1,731
Aug.	73,998	13,741	34,879	7,609	11,054	7,555	– 840	70,780	33,726	34,432	783	1,839
Sep.	74,074	15,296	33,553	7,425	11,241	7,312	– 753	71,782	32,273	36,766	841	1,902
Oct.	72,004	15,203	32,586	6,117	11,729	7,228	– 859	72,265	32,227	36,852	1,185	2,001

Marino, Switzerland, Turkey, United Kingdom, United States of America. **4** The historical statistics for the groups of countries are calculated on the basis of the respective (historical) status of membership of the group. **5** Including EU institutions. **6** All countries not recorded under "industrial countries".

V External position of banks

2 Assets and liabilities of the foreign branches of German banks (MFIs) vis-à-vis non-residents * b Breakdown by country of the domicile of the foreign branches

€ million

End of reporting period	Claims on non-residents													
		of which:				Short-term loans and advances				Long-term loans and advances				
						to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
	Total	Euro	US dollar	Japanese yen	Pound sterling	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	Money market instruments, bond and notes
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
	All foreign branches													
2018	835,102	176,406	459,157	50,850	59,504	148,432	114,614	103,153	129,759	3,840	26,245	108,482	68,514	90,899
2019	799,634	222,976	371,577	46,281	66,082	133,833	94,140	92,077	126,839	6,882	20,058	131,300	68,201	103,714
2020 Q3	792,485	213,060	365,543	63,239	67,940	142,497	88,198	98,314	142,196	6,119	13,299	133,191	56,082	97,738
Q4	734,507	199,181	343,954	40,412	67,813	126,480	84,600	90,062	126,405	5,421	13,332	128,509	51,371	94,934
2021 Q1	758,211	200,092	361,031	42,822	71,310	146,768	97,965	91,245	121,852	5,416	12,905	130,192	48,411	90,856
Q2	758,658	201,117	365,631	35,169	69,463	149,122	94,578	85,120	135,042	4,915	12,297	128,377	46,865	89,067
2021 July	764,265	195,324	379,167	38,132	65,894	147,284	95,342	84,323	138,116	4,569	16,979	129,392	46,864	87,901
Aug.	768,764	191,251	384,463	43,162	64,680	159,545	91,411	79,312	140,898	4,742	16,818	128,568	46,611	87,127
Sep.	767,646	186,921	397,008	34,081	66,358	165,817	90,595	78,588	139,665	4,685	15,218	126,933	47,310	85,705
Oct.	786,451	189,892	408,204	33,835	70,038	168,727	97,151	83,068	146,870	4,345	13,307	126,975	48,405	85,323
	Foreign branches in the euro area [2]													
2018	101,486	71,560	24,362	605	2,172	3,374	17,370	16,800	6,049	1,207	2,701	32,638	15,746	5,477
2019	110,239	84,208	20,953	477	1,805	6,117	14,205	18,319	6,455	1,672	3,149	43,120	13,801	3,275
2020 Q3	108,649	85,631	16,775	620	1,969	9,317	13,348	16,302	6,044	1,361	2,310	44,861	13,072	1,864
Q4	106,340	83,933	16,757	683	2,232	10,828	12,387	15,750	5,383	1,308	2,045	44,929	12,202	1,204
2021 Q1	105,363	83,559	15,946	837	1,722	10,799	10,348	16,734	5,643	1,328	1,736	45,200	11,522	1,741
Q2	106,940	84,808	15,913	531	2,162	12,643	9,696	17,232	6,115	1,330	1,445	45,997	11,189	951
2021 July	105,793	84,871	15,618	455	1,778	8,970	11,269	18,937	5,899	1,037	1,422	46,422	10,667	830
Aug.	103,067	82,348	15,825	388	1,787	11,129	9,210	16,602	5,704	1,038	1,417	46,366	10,573	683
Sep.	102,323	80,700	16,702	386	1,877	11,017	8,905	15,381	6,285	1,071	1,163	46,492	10,717	884
Oct.	103,430	82,619	16,037	366	1,619	12,489	8,481	16,019	6,356	1,096	1,065	46,353	10,492	817
	of which: in Luxembourg													
2018	37,322	16,976	15,771	558	1,774	1,642	15,618	1,239	3,663	1,135	2,488	1,447	7,379	2,632
2019	36,120	19,442	13,093	345	1,111	3,303	12,238	1,252	3,409	1,314	2,986	1,863	7,090	2,586
2020 Q3	34,238	19,137	10,179	468	1,420	3,114	11,370	1,354	3,705	1,022	2,158	2,029	7,018	2,389
Q4	31,991	17,529	10,049	519	1,658	3,137	10,645	1,265	2,807	967	1,903	1,988	6,682	2,404
2021 Q1	29,838	15,855	9,555	660	1,186	3,324	8,703	1,597	3,061	.	1,598	1,786	6,189	2,415
Q2	29,174	14,949	9,401	378	1,539	3,893	7,864	1,305	3,475	.	1,319	1,983	5,786	2,380
2021 July	29,071	16,300	9,039	298	1,169	3,157	9,121	1,354	3,310	.	1,298	1,926	5,381	2,357
Aug.	26,557	14,069	9,097	256	1,118	3,284	6,791	1,291	3,180	.	1,294	1,939	5,252	2,357
Sep.	27,091	14,185	9,423	286	1,252	3,163	7,091	1,438	3,385	.	1,038	1,969	5,428	2,314
Oct.	27,842	15,024	9,244	274	1,292	4,258	7,040	1,515	3,225	.	940	1,997	5,417	2,311
	Foreign branches in the United Kingdom													
2018	310,949	84,402	138,318	13,341	52,824	16,596	34,081	35,969	96,741	1,054	9,010	16,671	21,778	49,137
2019	300,950	115,416	92,645	11,659	60,473	18,230	33,404	31,522	91,922	2,277	6,980	19,505	23,468	63,032
2020 Q3	313,190	105,211	116,211	10,329	62,686	22,540	33,233	33,058	104,458	2,418	7,000	23,088	20,295	59,658
Q4	296,335	94,948	112,826	9,877	62,528	24,068	28,824	32,903	93,716	1,946	6,985	23,245	18,124	60,675
2021 Q1	295,356	95,463	107,701	8,786	66,414	28,384	33,674	34,269	89,213	1,426	6,624	24,621	16,041	55,718
Q2	295,273	95,770	106,616	10,532	63,998	29,517	31,126	28,357	100,909	.	6,617	23,576	15,213	52,681
2021 July	289,953	90,097	110,870	10,251	60,804	25,784	27,848	26,023	103,987	902	7,035	24,403	15,466	51,875
Aug.	287,213	89,124	111,315	10,764	59,503	22,216	28,567	24,613	106,937	1,086	6,841	23,821	15,237	50,870
Sep.	283,983	85,476	112,451	10,009	60,845	25,152	29,552	23,851	104,912	927	6,609	22,171	15,251	49,174
Oct.	291,572	87,061	115,058	9,797	64,570	25,900	30,912	24,128	111,913	760	6,267	22,465	15,761	47,661
	Foreign branches in the United States of America													
2018	207,024	4,202	198,310	889	1,564	80,378	9,493	29,982	7,490	.	10,412	46,620	6,790	15,351
2019	185,266	4,503	175,631	909	1,452	64,393	6,238	21,673	7,833	.	5,963	55,361	8,257	14,952
2020 Q3	180,992	4,166	171,386	895	2,059	57,467	8,946	28,576	10,513	.	2,026	53,467	7,093	11,977
Q4	166,024	3,417	157,437	878	1,548	53,130	14,728	22,502	7,694	.	2,590	48,799	6,480	9,017
2021 Q1	185,416	3,611	176,594	858	1,543	70,055	18,053	21,293	6,399	.	2,807	48,959	6,863	9,662
Q2	191,188	3,251	182,582	717	1,615	77,069	19,341	21,575	6,162	.	2,525	47,635	6,790	9,016
2021 July	199,487	3,429	190,592	778	1,634	80,723	20,407	21,361	5,739	.	6,759	47,471	6,932	8,953
Aug.	205,287	3,454	196,354	859	1,662	89,437	19,256	20,298	5,274	.	6,832	47,166	6,887	8,915
Sep.	215,253	3,278	206,124	864	1,771	99,668	19,449	21,073	5,105	.	5,522	47,070	7,057	9,083
Oct.	226,062	3,435	216,274	1,083	2,068	100,844	26,112	25,019	5,023	.	4,048	46,971	7,250	9,579

***** See footnote ***** to Table V 1a. **1** Excluding bearer bonds and money market instruments outstanding. **2** The historical statistics for the country of domicile groups of foreign branches are calculated according to the respective (historical) status of membership of the group.

V External position of banks

Liabilities to non-residents [1]														
		of which:				Short-term liabilitites				Long-term liabilitites				
						to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
Shares and participating interests	Total	Euro	US dollar	Japanese yen	Pound sterling	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	End of reporting period
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
All foreign branches														
41,164	458,504	129,726	235,111	19,645	22,055	42,444	117,719	138,851	122,157	4,296	14,843	10,881	7,313	2018
22,590	429,650	133,417	195,657	18,774	27,263	44,893	97,876	130,899	118,427	5,762	12,795	9,594	9,404	2019
14,851	458,343	135,990	225,780	18,681	30,563	59,633	106,809	137,657	125,011	4,115	7,163	10,628	7,327	2020 Q3
13,393	430,405	130,077	208,794	15,748	29,977	51,198	95,408	133,873	117,690	4,009	6,910	13,468	7,849	Q4
12,601	464,639	129,889	229,755	19,897	34,589	61,839	99,421	148,508	122,892	4,142	7,289	13,014	7,534	2021 Q1
13,275	460,398	125,651	232,473	17,903	32,792	60,830	96,635	143,411	125,345	4,071	8,484	13,605	8,017	Q2
13,495	478,692	123,770	254,727	16,767	32,414	60,705	100,501	145,990	132,583	4,272	12,995	13,598	8,048	2021 July
13,732	487,873	124,420	261,608	18,959	32,670	63,577	98,878	147,530	132,732	4,675	19,232	13,422	7,827	Aug.
13,130	497,170	127,513	267,274	14,901	34,581	65,412	98,314	151,175	138,619	4,427	17,744	13,598	7,881	Sep.
12,280	507,170	128,615	277,626	15,269	33,817	60,937	105,681	152,698	147,109	4,447	14,804	13,658	7,836	Oct.
Foreign branches in the Euro area [2]														
124	92,920	66,598	18,934	804	2,380	5,615	4,664	62,770	9,380	2,977	1,080	4,487	1,947	2018
126	94,902	68,086	19,659	815	2,602	5,790	2,998	64,100	9,962	3,312	1,332	4,817	2,591	2019
170	91,108	65,169	18,138	644	2,910	3,826	2,430	65,734	9,014	1,160	1,031	5,419	2,494	2020 Q3
304	94,245	67,891	18,751	705	2,878	2,347	2,089	68,301	8,293	1,195	933	8,308	2,779	Q4
312	96,742	67,203	21,477	872	2,710	2,479	2,581	71,437	8,681	647	813	7,354	2,750	2021 Q1
342	97,564	66,539	21,923	831	3,323	2,972	2,711	69,292	10,913	598	765	7,420	2,893	Q2
340	94,906	64,863	21,108	764	3,018	3,169	2,659	67,741	9,670	634	758	7,379	2,896	2021 July
345	94,742	65,247	21,405	723	3,124	3,787	1,879	66,936	10,549	633	778	7,356	2,824	Aug.
408	96,208	65,810	22,189	774	3,246	3,496	2,016	65,251	14,078	604	743	7,267	2,753	Sep.
262	99,406	68,339	23,058	709	3,112	3,505	2,178	66,782	15,494	713	720	7,258	2,756	Oct.
of which: in Luxembourg														
79	41,220	21,762	13,586	684	1,828	4,848	2,206	21,602	6,001	.	493	3,474	.	2018
79	45,088	23,979	15,409	621	2,164	4,509	2,163	23,913	7,449	2,580	643	3,565	266	2019
79	39,452	19,203	13,990	412	2,493	3,141	1,681	25,409	4,452	.	498	3,601	.	2020 Q3
193	39,991	18,801	15,260	458	2,419	471	1,408	28,540	4,823	.	446	3,637	.	Q4
.	41,560	17,900	17,478	584	2,314	480	1,862	29,661	5,605	.	361	2,956	.	2021 Q1
.	43,379	18,352	17,460	611	2,846	842	1,994	30,803	5,811	.	389	2,952	.	Q2
.	43,657	19,496	16,925	531	2,528	1,268	1,778	30,805	5,851	.	383	2,948	.	2021 July
.	43,647	19,838	17,349	506	2,613	1,495	1,469	31,211	5,489	.	410	2,950	.	Aug.
.	45,129	20,514	17,907	631	2,734	1,402	1,608	28,080	10,066	.	394	2,952	.	Sep.
.	46,526	22,382	17,545	578	2,650	1,396	1,778	28,986	10,405	.	381	2,949	.	Oct.
Foreign branches in the United Kingdom														
29,912	167,276	48,341	83,978	.	16,923	9,210	44,765	25,021	83,025	.	.	2,370	1,697	2018
10,610	160,797	49,614	73,016	.	22,229	16,745	46,343	11,409	78,771	.	.	729	3,000	2019
7,442	181,846	54,449	84,823	.	26,339	26,760	46,153	19,235	86,305	.	1,032	.	1,448	2020 Q3
5,849	167,344	49,010	78,530	.	25,150	24,310	42,053	15,613	81,372	.	1,480	.	1,568	Q4
5,386	177,501	50,458	82,102	.	29,253	30,644	40,697	18,768	83,736	.	.	713	1,019	2021 Q1
.	181,099	49,298	88,473	.	27,292	28,780	41,209	19,811	84,657	.	.	.	1,033	Q2
6,630	187,343	48,943	96,563	.	27,143	28,542	40,308	20,896	91,128	.	.	680	1,008	2021 July
7,025	186,757	48,787	96,383	.	27,038	29,834	40,460	20,121	89,904	.	.	750	876	Aug.
6,384	190,319	49,794	96,408	.	28,613	30,888	39,885	22,824	91,429	.	.	896	971	Sep.
5,805	201,976	49,760	109,377	.	27,869	28,713	47,275	23,564	98,125	.	.	748	878	Oct.
Foreign branches in the United States of America														
.	90,554	2,988	84,201	.	1,406	7,142	41,410	27,880	8,360	.	1,706	2,611	.	2018
.	71,884	2,340	66,054	.	1,241	4,497	23,774	30,583	6,679	.	1,630	2,552	.	2019
.	92,136	4,951	85,235	.	498	15,181	36,706	27,002	5,975	1,622	1,439	3,295	916	2020 Q3
.	85,767	4,332	78,787	.	1,170	12,404	34,585	25,968	5,335	2,057	1,423	3,134	861	Q4
.	92,587	3,310	85,553	.	1,974	13,969	33,349	31,063	5,445	2,681	1,477	3,704	899	2021 Q1
.	86,911	2,370	81,350	.	1,585	13,589	32,633	27,461	4,625	2,440	1,072	4,208	883	Q2
.	95,009	2,405	89,407	.	1,582	14,307	35,525	31,919	4,651	2,469	1,017	4,226	895	2021 July
.	95,684	2,973	89,299	.	1,923	15,379	33,425	33,780	4,680	2,669	1,027	3,878	846	Aug.
.	99,313	3,356	92,117	.	2,120	16,668	34,041	35,238	4,971	2,533	1,038	3,963	861	Sep.
.	95,770	2,632	89,423	.	2,180	14,558	32,991	34,964	4,813	.	1,139	4,090	.	Oct.

V External position of banks

2 Assets and liabilities of the foreign branches of German banks (MFIs) vis-à-vis non-residents * (cont'd)
b Breakdown by country of the domicile of the foreign branches

€ million

End of reporting period	Claims on non-residents														
		of which:				Short-term loans and advances				Long-term loans and advances					
						to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks			
	Total	Euro	US dollar	Japanese yen	Pound sterling	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	Money market instruments, bond and notes	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Foreign branches in the Cayman Islands															
2018	54,679	601	51,927	168	1,207	40	26,671	610	687	–	2,044	–	14,281	12	
2019	40,505	1,169	38,789	95	359	23	11,305	3,319	911	–	2,036	–	11,552	6	
2020 Q3	25,514	864	24,205	123	207	14	7,835	2,510	2,121	–	511	–	5,615	4	
Q4	25,685	1,906	23,415	16	247	14	8,079	2,630	2,174	329	503	–	5,092	5	
2021 Q1	25,185	1,670	23,044	68	282	15	9,182	2,058	1,994	735	550	–	4,141	4	
Q2	24,755	2,194	22,282	26	185	16	9,523	1,647	2,190	951	441	–	3,806	3	
2021 July	26,806	2,361	24,280	15	108	16	11,827	1,472	2,268	990	441	–	3,731	3	
Aug.	23,892	1,818	21,772	66	190	12	9,196	1,319	2,339	909	443	–	3,721	10	
Sep.	24,581	2,000	22,213	50	278	9	9,744	1,278	2,396	999	451	–	3,778	10	
Oct.	23,966	1,875	21,670	99	286	6	9,037	1,436	2,639	724	453	–	3,877	10	
Foreign branches in Japan															
2018	30,588	1,128	1,474	27,934	12	23,828	3,050	1,518	442	–	27	1,397	182	39	
2019	27,138	1,338	1,397	24,358	9	20,069	3,248	1,396	375	–	57	1,557	250	78	
2020 Q3	45,604	909	1,268	43,385	10	36,529	2,931	4,048	288	–	26	1,372	272	39	
Q4	24,584	881	1,387	22,273	12	17,558	2,425	2,637	252	–	25	1,295	252	36	
2021 Q1	26,269	843	1,727	23,657	12	18,871	2,976	2,519	233	0	22	1,243	263	35	
Q2	18,791	809	1,503	16,444	7	11,756	2,746	2,383	211	22	21	1,268	254	33	
2021 July	20,526	800	1,576	18,101	21	13,514	2,374	2,666	338	7	21	1,226	254	33	
Aug.	24,512	798	1,653	22,027	8	17,157	2,747	2,612	339	33	22	1,219	254	33	
Sep.	18,491	772	1,450	16,234	9	11,761	2,231	2,559	326	38	24	1,165	259	39	
Oct.	17,510	760	1,384	15,324	7	10,891	2,171	2,476	342	73	25	1,154	255	37	
Foreign branches in Hong Kong															
2018	19,825	2,653	6,325	5,832	174	979	6,693	605	2,968	.	151	1,164	2,458	4,701	
2019	21,259	3,824	7,196	6,194	155	739	7,611	544	3,150	.	209	1,532	2,922	4,460	
2020 Q3	22,973	3,418	8,567	6,730	108	480	8,042	417	4,015	.	173	1,128	2,681	5,955	
Q4	21,072	3,409	7,735	5,589	104	498	7,014	523	3,716	.	143	932	2,452	5,717	
2021 Q1	25,046	3,634	9,009	7,206	47	901	10,459	846	3,820	.	144	839	2,706	5,251	
Q2	22,560	3,100	7,970	6,088	37	600	7,866	541	3,638	.	141	522	2,654	6,523	
2021 July	23,462	3,121	8,244	7,383	39	471	8,816	560	3,726	.	207	480	2,602	6,525	
Aug.	23,615	3,026	8,528	8,087	40	362	9,404	687	3,695	.	124	304	2,520	6,444	
Sep.	21,532	3,708	7,986	5,651	40	597	7,060	667	3,820	.	176	260	2,436	6,447	
Oct.	21,903	3,209	8,092	6,239	43	706	7,216	661	4,026	.	175	324	2,461	6,264	
Foreign branches in Singapore															
2018	51,202	7,142	30,118	1,669	411	3,621	11,804	4,826	14,235	.	1,480	2,046	6,594	6,360	
2019	54,678	7,500	28,808	2,325	710	4,762	10,419	4,231	14,863	.	1,512	2,231	7,433	9,019	
2020 Q3	47,132	8,067	23,076	707	607	4,814	8,055	3,621	13,227	108	1,125	2,109	6,704	7,369	
Q4	44,180	6,265	21,198	785	556	5,114	6,416	3,289	12,081	71	920	1,869	6,395	8,025	
2021 Q1	46,961	7,175	22,380	847	586	5,559	7,334	4,038	13,293	.	899	1,854	6,613	7,327	
Q2	51,160	8,213	23,958	340	599	5,104	9,097	3,908	14,373	.	986	1,735	6,729	9,187	
2021 July	50,181	7,406	23,701	540	596	5,362	7,523	3,719	14,649	.	976	1,684	6,977	9,251	
Aug.	51,571	7,577	24,187	373	590	5,952	7,508	3,537	15,075	.	1,021	1,699	7,193	9,546	
Sep.	51,969	7,797	24,848	365	592	5,882	7,529	3,740	15,115	.	1,153	1,612	7,594	9,304	
Oct.	52,792	7,604	24,982	328	620	5,482	7,607	3,759	15,028	.	1,117	1,638	8,082	9,995	
Foreign branches in emerging market economies and developing countries (other than offshore banking centres) [2]															
2018	31,716	2,951	5,059	87	40	8,388	2,296	8,648	623	288	44	3,547	143	7,684	
2019	32,709	3,525	3,783	72	30	9,389	3,524	8,306	610	222	19	3,846	106	6,632	
2020 Q3	28,183	3,215	2,422	93	20	4,615	3,692	7,294	554	170	17	3,093	97	8,600	
Q4	27,446	2,857	1,856	29	24	4,250	2,855	7,943	480	121	16	3,238	103	8,390	
2021 Q1	28,332	2,747	3,234	90	184	4,289	3,779	7,478	453	77	17	2,947	104	9,135	
Q2	27,899	1,799	3,356	98	291	4,497	3,185	7,379	554	59	17	2,910	117	9,130	
2021 July	28,169	1,951	3,124	174	345	4,536	3,194	7,562	538	57	17	3,032	124	9,057	
Aug.	29,052	1,920	3,647	233	328	4,306	3,587	7,728	572	56	17	3,217	122	9,396	
Sep.	29,086	1,888	3,676	212	373	3,609	3,950	7,841	631	11	18	3,281	116	9,576	
Oct.	28,949	2,005	3,440	311	242	3,838	3,653	7,683	544	3	17	3,224	126	9,808	

For footnotes see p. 118 and 119.

V External position of banks

	Liabilities to non-residents [1]														
		of which:				Short-term liabilitites				Long-term liabilitites					
						to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks			
Shares and participating interests	Total	Euro	US dollar	Japanese yen	Pound sterling	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	End of reporting period	
15	16	17	18	19	20	21	22	23	24	25	26	27	28		
Foreign branches in the Cayman Islands															
10,334	21,822	986	19,447	139	746	4,491	3,715	498	4,795	–	8,323	–	–	2018	
11,353	13,031	2,403	10,004	92	376	1,056	1,753	156	6,024	–	4,031	–	11	2019	
6,904	7,944	1,080	6,715	30	78	73	897	54	4,874	–	2,046	–	0	2020	Q3
6,859	5,483	1,190	4,122	18	104	75	513	49	2,887	–	1,959	–	–		Q4
6,506	6,686	1,377	5,252	4	27	17	250	70	4,173	–	2,176	–	–	2021	Q1
6,178	5,815	1,298	4,488	2	8	6	157	47	4,111	–	1,494	–	–		Q2
6,058	12,830	1,383	11,363	1	64	62	188	50	6,263	–	6,267	–	–	2021	July
5,943	20,496	1,476	18,957	14	20	11	945	108	6,694	–	12,738	–	–		Aug.
5,916	20,108	1,358	18,618	52	41	14	940	127	6,451	–	12,576	–	–		Sep.
5,784	17,285	1,598	15,476	101	75	45	660	130	6,259	–	10,191	–	–		Oct.
Foreign branches in Japan															
105	8,877	560	504	7,774	4	679	3,493	3,144	172	80	1,269	40	0	2018	
108	11,084	1,752	506	8,793	3	1,012	6,564	2,635	229	41	562	41	0	2019	
99	11,433	1,545	499	9,355	5	1,246	5,812	3,571	186	40	538	40	0	2020	Q3
104	9,171	1,218	344	7,574	7	1,084	4,606	2,797	208	40	396	40	0		Q4
107	12,718	1,439	417	10,831	7	1,277	6,235	4,522	202	39	404	39	0	2021	Q1
97	9,959	815	351	8,767	3	1,160	4,218	3,863	246	38	396	38	0		Q2
93	9,270	821	363	8,051	15	1,177	5,327	2,062	231	38	397	38	0	2021	July
96	11,312	1,014	368	9,902	8	1,197	6,676	2,708	253	39	400	39	0		Aug.
89	7,592	1,274	380	5,910	6	967	3,330	2,675	234	39	308	39	0		Sep.
86	7,778	941	361	6,441	4	1,070	3,596	2,517	230	38	289	38	0		Oct.
Foreign branches in Hong Kong															
.	10,374	783	5,023	964	.	1,957	4,195	1,326	2,027	–	.	.	.	2018	
.	8,779	661	4,634	62	.	754	3,047	2,156	1,836	–	.	.	.	2019	
.	9,498	327	6,022	689	.	301	2,511	3,241	2,910	–	.	.	.	2020	Q3
.	9,798	473	6,258	362	.	499	2,686	3,168	2,942	–	.	.	.		Q4
.	12,380	604	7,764	75	.	1,142	4,368	3,423	2,924	–	.	.	.	2021	Q1
.	12,654	510	8,272	20	.	1,924	4,275	2,852	3,079	–	.	.	.		Q2
.	13,024	362	8,735	40	.	1,808	4,742	2,847	2,986	–	.	.	.	2021	July
.	11,763	332	7,578	24	.	1,460	3,697	2,908	2,968	–	.	.	.		Aug.
.	12,286	325	7,520	26	.	1,394	3,652	3,155	3,313	–	.	.	.		Sep.
.	12,428	321	8,164	25	.	1,207	4,332	2,990	3,122	–	.	.	.		Oct.
Foreign branches in Singapore															
.	31,634	5,869	17,100	786	456	.	11,006	5,445	11,866	–	.	295	.	2018	
.	30,824	5,182	17,427	500	720	1,603	9,920	5,499	11,842	.	.	181	842	2019	
–	31,395	4,452	19,837	422	659	3,086	8,962	5,638	12,044	.	.	91	939	2020	Q3
–	27,512	2,417	18,463	363	586	.	5,575	4,919	13,479	–	.	99	895		Q4
.	32,779	2,229	22,227	261	537	3,142	8,605	5,820	14,185	.	.	99	922	2021	Q1
.	33,379	1,605	23,202	226	483	4,174	8,332	5,405	14,477	.	.	82	902		Q2
.	33,676	1,603	22,884	384	483	3,465	8,987	5,627	14,592	.	.	.	.	2021	July
.	33,521	1,254	23,650	300	446	3,033	9,039	5,495	14,928	–	.	.	.		Aug.
.	36,536	2,077	25,574	256	445	3,454	10,912	5,793	15,319	–	.	.	.		Sep.
.	38,325	1,451	28,004	262	462	3,346	11,361	5,983	16,307	.	.	.	.		Oct.
Foreign branches in emerging market economies and developing countries (other than offshore banking centres) [2]															
55	23,108	1,818	4,009	16	17	8,113	3,807	7,883	1,290	.	296	969	.	2018	
55	24,853	1,832	3,353	42	23	8,474	2,720	9,358	2,003	.	.	1,131	258	2019	
51	21,171	2,050	3,151	10	17	6,584	2,613	7,914	1,953	.	266	1,057	.	2020	Q3
50	19,402	1,840	2,293	5	17	5,459	2,670	7,821	1,620	409	178	996	249		Q4
53	21,641	1,699	3,607	25	20	6,873	2,811	8,170	2,005	396	171	970	245	2021	Q1
51	21,431	1,708	3,353	24	29	6,120	2,585	9,179	1,959	304	113	939	232		Q2
52	21,337	1,752	3,288	26	26	6,214	2,166	9,490	1,888	315	72	962	230	2021	July
51	22,392	1,789	3,043	26	29	6,865	2,216	10,116	1,695	217	72	981	230		Aug.
53	22,711	2,019	2,981	26	20	6,507	2,621	10,313	1,717	211	121	986	235		Sep.
53	22,581	2,184	2,727	27	25	6,449	2,579	10,340	1,591	204	189	996	233		Oct.

V External position of banks

2 Assets and liabilities of the foreign branches of German banks (MFIs) vis-à-vis non-residents *
c Assets broken down by country

End of reporting period; € million

	Claims on non-residents											
				October 2021								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
Country/group of countries	December 2019	December 2020	September 2021	Claims total	Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks	loans and advances	foreign securities, participating interest, working capital
	1	2	3	4	5	6	7	8	9	10	11	12
All countries	799,634	734,507	767,646	786,451	189,892	408,204	507,711	278,740	303,690	482,761	688,848	97,603
Countries in Europe	330,694	322,320	291,945	300,766	151,289	67,613	176,939	123,827	108,181	192,585	273,594	27,172
EU Member States [1]	292,247	166,436	149,922	149,630	118,653	16,742	69,416	80,214	31,811	117,819	133,637	15,993
Euro area [1]	165,501	154,184	140,708	139,763	115,864	15,870	63,277	76,486	26,223	113,540	125,359	14,404
Austria	6,078	7,643	5,508	5,392	5,159	146	1,265	4,127	591	4,801	4,973	419
Belgium	2,382	3,858	3,373	3,323	2,509	441	1,698	1,625	1,391	1,932	2,567	756
Cyprus	956	769	517	502	169	335	58	444	–	502	.	.
Estonia	1	.	.	.	.	.	.	–	.	.	.	–
Finland	1,596	1,972	960	811	684	95	468	343	78	733	504	307
France	26,131	21,519	18,361	18,198	16,754	1,221	6,826	11,372	3,703	14,495	14,641	3,557
Greece	780	626	585	577	575	.	301	276	271	306	.	.
Ireland	14,329	11,406	11,528	11,227	7,603	3,138	6,933	4,294	156	11,071	7,154	4,073
Italy	27,216	26,166	26,133	26,269	25,267	600	13,736	12,533	8,115	18,154	26,768	– 499
Latvia	151	147	132	126	108	.	.	.	.	.	.	.
Lithuania	25	.	.	.	.	.	.	.	–	.	.	.
Luxembourg [2]	33,714	28,584	24,398	25,024	13,375	6,436	14,311	10,713	7,268	17,756	20,645	4,379
Malta	518	322	160	158	3	150	14	144	.	.	.	.
Netherlands	30,739	32,607	31,538	31,037	27,059	3,039	13,704	17,333	3,521	27,516	29,657	1,380
Portugal	1,809	1,778	1,701	1,655	1,583	1	619	1,036	270	1,385	.	.
Slovakia	581	553	519	470	422	.	164	306	198	272	408	62
Slovenia	234	240	212	120	108	12	14	106	1	119	120	–
Spain	18,261	15,985	15,079	14,864	14,478	199	3,148	11,716	638	14,226	15,027	– 163
Other EU Member States [1]	126,746	12,252	9,214	9,867	2,789	872	6,139	3,728	5,588	4,279	8,278	1,589
Czechia	3,775	4,992	3,473	3,807	616	.	3,279	528	2,924	883	.	.
Denmark	1,755	1,351	998	1,013	521	243	696	317	369	644	.	.
Hungary	644	573	332	506	140	.	438	68	349	157	443	63
Poland	1,949	1,756	1,378	1,448	233	120	557	891	412	1,036	1,307	141
Sweden	2,380	2,161	2,175	2,164	538	332	1,126	1,038	676	1,488	1,873	291
Remaining EU countries [3, 4]	3,527	1,419	858	929	741	96	43	886	858	71	.	.
Other European countries [1]	38,447	155,884	142,023	151,136	32,636	50,871	107,523	43,613	76,370	74,766	139,957	11,179
Guernsey	8,457	3,747	5,012	5,117	1,008	3,554	4,637	480	26	5,091	.	.
Jersey	4,067	3,523	3,212	3,315	326	229	1,275	2,040	.	.	.	.
Norway	5,079	2,239	1,931	3,600	506	2,171	2,195	1,405	2,256	1,344	3,005	595
Russian Federation	2,540	2,147	2,093	1,894	948	853	404	1,490	233	1,661	.	.
Switzerland	12,292	10,423	8,875	8,332	1,343	1,755	6,911	1,421	4,616	3,716	8,022	310
Turkey	4,054	3,934	4,051	4,138	2,444	1,707	3,427	711	3,352	786	.	.
United Kingdom	112,716	128,039	115,134	122,951	25,299	40,492	87,730	35,221	65,762	57,189	112,852	10,099
Remaining European countries [5]	1,958	1,832	1,715	1,789	762	110	944	845	.	.	.	.
Countries in Africa	6,519	5,384	5,640	5,773	743	3,695	3,039	2,734	2,004	3,769	5,228	545
South Africa	1,173	1,149	1,269	1,507	59	279	1,131	376	527	980	.	.
Remaining countries in Africa	5,346	4,235	4,371	4,266	684	3,416	1,908	2,358	1,477	2,789	.	.
Countries in America	299,970	276,509	337,528	348,257	23,756	301,094	241,815	106,442	141,442	206,815	310,632	37,625
Bahamas	238	.	.	.	6	.	63	.	.	150	152	.
Bermuda	2,390	2,096	1,663	1,744	.	1,417	518	1,226	6	1,738	.	.
Brazil	1,574	1,608	1,427	1,402	50	910	839	563	660	742	.	.
British Virgin Islands	8,782	7,891	8,615	8,716	856	5,916	7,561	1,155	.	.	.	.
Canada	6,561	7,085	8,454	7,741	851	2,873	3,011	4,730	2,703	5,038	5,222	2,519
Cayman Islands	23,337	10,794	17,138	15,343	1,359	12,942	7,268	8,075	5,931	9,412	15,177	166
Curacao [6]	– 22	.	.	.	.	.	–	.	–	.	–	.
Mexico	1,987	1,757	1,890	1,798	143	1,465	1,289	509	366	1,432	.	.
United States of America	252,382	242,593	296,054	309,341	20,275	273,507	220,262	89,079	131,584	177,757	275,380	33,961
Remaining countries in America	2,741	2,484	2,141	2,023	153	1,927	1,004	1,019	183	1,840	.	.
Countries in Asia	142,927	114,974	117,158	116,117	12,706	32,333	78,560	37,557	46,610	69,507	88,027	28,090
China, People's Republic of [7]	7,718	7,557	5,088	4,505	751	886	2,756	1,749	2,124	2,381	.	.
Hong Kong	14,010	10,308	13,121	12,072	2,833	4,585	9,113	2,959	2,956	9,116	10,313	1,759
Japan	46,560	38,191	32,348	31,835	2,719	3,120	24,196	7,639	15,905	15,930	26,117	5,718
Korea, Republic of	9,680	7,472	9,911	10,465	997	1,844	4,227	6,238	2,752	7,713	4,080	6,385
Singapore	25,378	19,536	23,433	23,778	1,936	10,508	20,849	2,929	14,774	9,004	19,779	3,999
Taiwan	2,972	1,673	1,919	1,840	263	218	741	1,099	542	1,298	.	.
Remaining countries in Asia	36,609	30,237	31,338	31,622	3,207	11,172	16,678	14,944	7,557	24,065	23,178	8,444
Countries in Oceania	18,556	13,848	13,878	14,156	1,262	2,622	7,224	6,932	5,231	8,925	11,089	3,067
Australia	16,370	12,175	12,338	12,664	1,217	1,837	6,300	6,364	4,574	8,090	9,716	2,948
New Zealand	846	821	825	818	31	156	610	208	657	161	.	.
Remaining countries in Oceania	1,340	852	715	674	14	629	314	360	–	674	.	.
Countries not identifiable	–	–	–	.	.	–	.	.	.	.	–	.
International organisations [8]	968	1,472	1,497	.	.	847	.	.	.	.	278	.

* See footnote * to Table V 1a. **1** The historical statistics for the groups of countries are calculated on the basis of the respective (historical) status of membership of the group. **2** Up to June 2020 including European Financial Stability Facility (EFSF). **3** Including EU institutions. **4** Up to December 2007 including Malta and Cyprus. Up to December 2008 including Slovakia. Up to Dezember 2010 including Estonia. Since July 2013 including Croatia. Up to December 2013 including Latvia. Up to December 2014 including Lithuania. **5** Up to June 2013 including Croatia. **6** Up to December 2010 Netherlands Antilles. **7** Excluding Hong Kong. **8** Excluding EU institutions.

V External position of banks

2 Assets and liabilities of the foreign branches of German banks (MFIs) vis-à-vis non-residents * d Liabilities broken down by country

End of reporting period; € million

	Liabilities to non-residents [1]									
				October 2021						
					of which:		broken down by maturity		broken down by sector	
Country/group of countries	December 2019	December 2020	September 2021	Liabilities total	Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks
	1	2	3	4	5	6	7	8	9	10
All countries	429,650	430,405	497,170	507,170	128,615	277,626	466,425	40,745	185,869	321,301
Countries in Europe	197,600	205,365	211,995	212,432	101,796	65,122	194,179	18,253	70,977	141,455
EU Member States [2]	176,711	127,932	120,706	123,486	82,149	25,660	108,675	14,811	18,100	105,386
Euro area [2]	119,681	123,185	116,617	119,243	80,467	24,770	105,217	14,026	16,589	102,654
Austria	10,180	10,268	4,094	3,830	3,437	264	3,629	201	264	3,566
Belgium	11,343	10,841	9,983	10,745	8,704	1,155	10,703	42	1,361	9,384
Cyprus	193	162	793	776	85	650	.	.	.	.
Estonia	1	146	0	24	0	.	.	.	–	24
Finland	874	670	662	704	681	3	.	.	.	.
France	10,268	11,786	10,349	10,260	8,271	1,674	9,523	737	5,857	4,403
Greece	1,281	2,259	1,500	1,572	1,516	51	.	.	1,426	146
Ireland	4,910	5,474	7,057	8,177	3,939	2,046	7,651	526	149	8,028
Italy	18,300	20,085	18,741	18,303	17,014	703	16,212	2,091	2,748	15,555
Latvia	0	1	3	2	1	.	2	–	–	2
Lithuania	1	11	4	4	4	–	.	.	–	4
Luxembourg [3]	41,950	38,667	37,819	38,434	19,326	12,670	35,053	3,381	2,517	35,917
Malta	286	222	296	372	196	131	372	–	.	.
Netherlands	15,355	15,470	18,949	19,817	11,465	5,151	14,860	4,957	1,041	18,776
Portugal	469	652	743	616	459	115	610	6	166	450
Slovakia	377	422	277	300	295	.	300	–	.	.
Slovenia	295	711	523	584	583	1	.	.	1	583
Spain	3,598	5,338	4,824	4,723	4,491	155	2,691	2,032	490	4,233
Other EU Member States [2]	57,030	4,747	4,089	4,243	1,682	890	3,458	785	1,511	2,732
Czechia	1,236	1,413	1,287	1,319	714	37	1,235	84	470	849
Denmark	2,218	1,538	1,287	1,186	395	608	783	403	479	707
Hungary	252	330	435	585	215	24	.	.	266	319
Poland	480	632	476	517	103	.	509	8	128	389
Sweden	1,463	774	516	538	187	217	425	113	101	437
Remaining EU countries [4, 5]	57	60	88	98	68	.	.	.	67	31
Other European countries [2]	20,889	77,433	91,289	88,946	19,647	39,462	85,504	3,442	52,877	36,069
Guernsey	3,599	2,191	2,753	2,869	1,049	1,783	2,869	–	98	2,771
Jersey	496	340	334	293	29	63	.	.	126	167
Norway	902	263	95	133	25	86	131	2	50	83
Russian Federation	779	777	734	840	82	747	.	.	740	100
Switzerland	13,426	6,025	6,450	5,648	1,355	2,177	5,262	386	1,850	3,798
Turkey	198	387	423	426	86	333	.	.	261	165
United Kingdom	51,324	66,387	79,799	78,033	16,757	33,993	75,002	3,031	49,379	28,654
Remaining European countries [6]	1,489	1,063	701	704	264	280	.	.	373	331
Countries in Africa	1,221	1,500	2,925	3,200	.	1,423	3,143	57	1,414	1,786
South Africa	605	978	1,849	1,978	.	372	.	.	1,139	839
Remaining countries in Africa	616	522	1,076	1,222	86	1,051	.	.	275	947
Countries in America	143,227	150,481	191,686	199,847	12,724	174,402	180,981	18,866	69,284	130,563
Bahamas	116	101	93	94	7	59	.	.	16	78
Bermuda	725	1,002	1,267	1,258	83	893	1,219	39	111	1,147
Brazil	69	242	115	438	17	412	438	–	395	43
British Virgin Islands	6,869	6,522	7,066	7,846	96	5,894	.	.	.	.
Canada	3,090	2,918	2,446	2,229	43	1,175	2,221	8	1,343	886
Cayman Islands	17,712	16,456	19,308	18,831	1,086	17,350	18,196	635	13,497	5,334
Curacao [7]	64	76	79	24	.	13	24	–	.	.
Mexico	3,329	2,431	1,614	2,155	.	2,139	.	.	2,075	80
United States of America	110,171	119,330	158,156	165,311	11,363	144,856	147,824	17,487	51,135	114,176
Remaining countries in America	1,082	1,403	1,542	1,661	13	1,611	1,658	3	711	950
Countries in Asia	77,865	67,225	84,988	86,079	13,405	35,895	82,594	3,485	41,754	44,325
China, People's Republic of [8]	5,068	4,481	7,503	7,981	3,448	3,333	7,680	301	3,380	4,601
Hong Kong	14,923	15,337	20,682	20,569	4,621	9,222	19,953	616	8,968	11,601
Japan	8,524	7,937	7,746	7,443	296	224	.	.	3,255	4,188
Korea, Republic of	1,914	3,411	3,603	4,451	385	2,929	.	.	2,274	2,177
Singapore	14,698	14,260	18,900	19,166	3,430	9,443	17,967	1,199	10,296	8,870
Taiwan	2,053	2,689	2,124	2,423	240	1,354	2,406	17	1,191	1,232
Remaining countries in Asia	30,685	19,110	24,430	24,046	985	9,390	22,844	1,202	12,390	11,656
Countries in Oceania	9,099	4,464	4,522	4,426	387	338	4,342	84	2,440	1,986
Australia	8,848	4,268	4,362	4,260	379	248	.	.	2,425	1,835
New Zealand	170	127	76	78	8	16	.	.	15	63
Remaining countries in Oceania	81	69	84	88	0	74	.	.	–	88
Countries not identifiable	0	–	0	0	0	–	–	0	–	0
International organisations [9]	638	1,370	1,054	1,186	.	446	1,186	–	–	1,186

* See footnote * to Table V 1a. **1** Excluding bearer bonds and money market instruments outstanding. **2** The historical statistics for the groups of countries are calculated on the basis of the respective (historical) status of membership of the group. **3** Up to June 2020 including European Financial Stability Facility (EFSF). **4** Including EU institutions. **5** Up to December 2007 including Malta and Cyprus. Up to December 2008 including Slovakia. Up to Dezember 2010 including Estonia. Since July 2013 including Croatia. Up to December 2013 including Latvia. Up to December 2014 including Lithuania. **6** Up to June 2013 including Croatia. **7** Up to December 2010 Netherlands Antilles. **8** Excluding Hong Kong. **9** Excluding EU institutions.

V External position of banks

3 Assets and liabilities of the foreign subsidiaries of German banks (MFIs) vis-à-vis non-residents *
a Breakdown by currency and group of countries

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents [1]				
		Short-term loans and advances		Long-term loans and advances					Short-term liabilities		Long-term liabilities	
	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks	Money market instruments, bonds and notes	Shares and participating interests	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
	1	2	3	4	5	6	7	8	9	10	11	12
Assets and liabilities, total [2]												
2018	181,157	50,839	17,789	3,459	80,033	27,204	1,833	127,228	28,617	85,079	7,823	5,709
2019	178,493	45,214	20,363	3,981	81,348	26,093	1,494	124,387	26,524	86,076	6,535	5,252
2020 Q3	180,487	43,228	22,683	4,580	80,251	28,391	1,354	128,272	23,898	93,564	6,448	4,362
Q4	176,392	41,697	21,514	4,160	79,832	27,997	1,192	124,458	20,148	93,577	6,272	4,461
2021 Q1	171,978	38,774	20,354	4,382	80,041	27,390	1,037	125,526	20,033	95,221	5,736	4,536
Q2	178,622	45,624	19,062	4,398	81,351	27,122	1,065	130,761	21,042	99,016	6,070	4,633
2021 May	174,944	42,086	19,388	4,401	80,949	27,081	1,039	129,019	19,799	98,589	5,906	4,725
June	178,622	45,624	19,062	4,398	81,351	27,122	1,065	130,761	21,042	99,016	6,070	4,633
July	179,230	46,355	18,998	4,268	81,598	26,945	1,066	132,438	20,897	100,764	6,153	4,624
Aug.	180,809	46,790	19,219	4,268	82,219	27,241	1,072	133,737	21,537	101,323	6,288	4,589
Sep.	185,478	50,860	19,335	4,337	82,955	26,924	1,067	140,701	23,128	103,660	9,325	4,588
Oct.	183,148	48,350	20,086	4,667	82,794	26,223	1,028	139,735	22,499	103,263	9,380	4,593
of which: denominated in euro [2]												
2018	67,603	16,039	6,013	84	38,483	6,567	417	51,761	4,361	39,764	4,609	3,027
2019	61,638	12,189	5,218	120	38,075	5,713	323	47,853	4,268	37,510	3,605	2,470
2020 Q3	62,518	12,609	5,933	58	38,273	5,307	338	44,883	3,595	35,629	3,851	1,808
Q4	59,827	10,220	5,755	175	38,425	4,910	342	44,946	1,699	37,253	4,076	1,918
2021 Q1	63,194	13,895	5,337	268	38,755	4,603	336	45,868	1,540	38,876	3,464	1,988
Q2	69,492	20,787	4,891	204	38,906	4,358	346	49,286	1,736	41,792	3,721	2,037
2021 May	67,396	18,409	4,866	268	39,013	4,512	328	48,813	1,199	41,900	3,607	2,107
June	69,492	20,787	4,891	204	38,906	4,358	346	49,286	1,736	41,792	3,721	2,037
July	70,017	20,983	5,119	120	39,081	4,370	344	50,043	1,550	42,657	3,769	2,067
Aug.	69,811	20,327	5,232	95	39,466	4,347	344	50,046	1,593	42,521	3,922	2,010
Sep.	71,134	21,382	5,357	90	39,668	4,290	347	53,382	2,018	42,616	6,655	2,093
Oct.	69,141	19,608	5,567	88	39,389	4,165	324	53,643	1,964	42,878	6,754	2,047
denominated in US dollar [2]												
2018	51,793	19,758	3,151	2,459	19,659	6,303	463	38,458	18,937	17,115	2,273	133
2019	49,670	14,956	5,544	.	20,237	6,056	.	35,975	18,076	15,845	1,642	412
2020 Q3	53,354	16,555	8,651	2,927	18,579	6,250	392	40,058	16,490	22,425	964	179
Q4	50,094	15,945	7,234	3,058	17,697	5,944	216	36,413	14,335	21,377	592	109
2021 Q1	45,759	13,347	5,518	3,095	17,632	6,096	71	32,192	14,353	17,228	518	93
Q2	45,813	14,324	4,437	3,040	17,967	5,985	60	32,756	14,947	17,216	516	77
2021 May	44,391	13,080	4,661	3,022	17,685	5,886	57	31,896	14,392	16,921	506	77
June	45,813	14,324	4,437	3,040	17,967	5,985	60	32,756	14,947	17,216	516	77
July	45,547	14,583	4,065	3,022	17,878	5,938	61	33,054	14,885	17,583	502	84
Aug.	46,232	15,350	4,162	3,026	17,749	5,887	58	33,937	15,507	17,888	472	70
Sep.	49,766	17,996	4,203	3,090	18,471	5,946	60	37,889	16,527	20,559	730	73
Oct.	49,241	17,502	4,527	3,099	18,298	5,774	41	36,332	15,987	19,682	576	87
Assets and liabilities vis-à-vis industrial countries [3,4]												
2018	158,456	44,452	12,416	3,023	73,676	23,426	1,463	108,813	18,950	76,780	7,485	5,598
2019	155,348	38,095	14,976	3,140	75,320	22,408	1,409	100,483	13,979	75,177	6,242	5,085
2020 Q3	159,765	37,043	17,888	3,782	74,383	25,384	1,285	108,323	14,467	83,593	6,171	4,092
Q4	154,685	35,292	16,090	3,751	73,884	24,544	1,124	105,018	12,169	82,684	6,007	4,158
2021 Q1	149,924	32,541	14,780	3,956	73,807	23,871	969	104,807	12,050	83,118	5,414	4,225
Q2	156,825	39,413	13,655	3,947	75,589	23,210	1,011	109,893	12,278	87,544	5,730	4,341
2021 May	153,272	35,846	13,790	3,964	75,261	23,425	986	108,711	11,468	87,215	5,594	4,434
June	156,825	39,413	13,655	3,947	75,589	23,210	1,011	109,893	12,278	87,544	5,730	4,341
July	157,456	40,197	13,484	3,817	75,970	22,975	1,013	111,677	12,216	89,355	5,768	4,338
Aug.	159,060	40,828	13,677	3,825	76,609	23,103	1,018	112,471	12,562	89,717	5,897	4,295
Sep.	163,492	44,678	13,726	3,879	77,416	22,781	1,012	118,988	13,667	92,127	8,900	4,294
Oct.	160,990	42,340	14,282	3,872	77,301	22,223	972	118,421	13,479	91,781	8,884	4,277

* See footnote * to Table V 1a. **1** Excluding bearer bonds and money market instruments outstanding. **2** Including assets and liabilities vis-à-vis international organisations, which are not included in the further breakdown by group of countries. **3** EU Member States, Andorra, Australia, Canada, Faroe Islands, Gibraltar, Greenland, Guernsey, Holy See, Iceland, Isle of Man, Japan, Jersey, Liechtenstein, New Zealand, Norway, San

V External position of banks

3 Assets and liabilities of the foreign subsidiaries of German banks (MFIs) vis-à-vis non-residents * (cont'd)
a Breakdown by currency and group of countries

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents 1				
		Short-term loans and advances		Long-term loans and advances					Short-term liabilities		Long-term liabilities	
	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks	Money market instruments, bonds and notes	Shares and participating interests	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
	1	2	3	4	5	6	7	8	9	10	11	12
of which: vis-à-vis EU Member States 4,5												
2018	105,346	19,624	10,433	1,227	57,381	15,905	776	82,271	5,291	64,935	6,532	5,513
2019	101,538	16,774	9,776	1,126	57,785	15,360	717	80,189	4,223	65,463	5,575	4,928
2020 Q3	98,256	13,512	8,940	1,416	55,657	18,044	687	77,825	2,563	66,359	4,930	3,973
Q4	95,032	11,244	8,375	1,235	55,828	17,651	699	78,467	3,109	66,308	5,003	4,047
2021 Q1	98,739	14,885	8,969	1,423	55,794	16,974	694	82,764	2,584	71,680	4,400	4,100
Q2	106,649	22,150	8,668	1,496	57,092	16,519	724	87,385	2,726	75,917	4,518	4,224
2021 May	104,392	19,513	8,741	1,514	57,136	16,781	707	86,921	2,363	75,810	4,430	4,318
June	106,649	22,150	8,668	1,496	57,092	16,519	724	87,385	2,726	75,917	4,518	4,224
July	106,949	22,540	8,683	1,384	57,310	16,309	723	88,841	2,511	77,471	4,637	4,222
Aug.	107,840	22,608	8,800	1,378	57,896	16,425	733	89,109	2,829	77,389	4,715	4,176
Sep.	108,562	23,546	8,865	1,384	58,009	16,029	729	92,415	2,973	77,742	7,500	4,200
Oct.	106,508	21,230	9,506	1,371	58,090	15,620	691	92,306	3,015	77,555	7,553	4,183
of which: vis-à-vis the euro area 4												
2018	60,563	16,602	5,200	97	34,247	4,178	239	50,272	2,718	39,452	4,872	3,230
2019	54,723	12,524	3,995	340	34,030	3,670	164	46,100	2,334	36,570	4,439	2,757
2020 Q3	54,656	11,633	4,715	.	34,356	3,347	.	43,085	2,260	34,664	4,139	2,022
Q4	51,524	9,189	4,687	.	33,858	3,062	.	44,936	2,746	35,919	4,210	2,061
2021 Q1	55,751	12,930	4,766	660	34,246	2,972	177	46,521	2,337	38,161	3,927	2,096
Q2	62,597	20,032	4,228	591	34,690	2,871	185	49,668	2,471	41,005	4,026	2,166
2021 May	60,398	17,626	4,249	652	34,737	2,967	167	49,129	2,083	40,883	3,932	2,231
June	62,597	20,032	4,228	591	34,690	2,871	185	49,668	2,471	41,005	4,026	2,166
July	62,867	20,179	4,285	507	34,846	2,867	183	50,536	2,299	41,904	4,136	2,197
Aug.	62,830	19,786	4,491	478	35,110	2,782	183	50,008	2,551	41,135	4,215	2,107
Sep.	63,968	20,664	4,413	469	35,507	2,728	187	53,888	2,730	41,957	7,007	2,194
Oct.	62,118	18,737	4,711	472	35,402	2,649	147	53,577	2,749	41,595	7,058	2,175
Assets and liabilities vis-à-vis emerging market economies and developing countries 4,6												
2018	22,378	6,387	5,373	436	6,357	3,455	370	18,327	9,667	8,211	338	111
2019	22,864	7,119	5,387	841	6,028	3,404	85	23,779	12,545	10,834	293	107
2020 Q3	20,349	6,185	4,795	798	5,868	2,634	69	19,906	9,431	9,948	277	250
Q4	21,303	6,405	5,424	.	5,948	3,049	.	19,387	7,979	10,860	.	.
2021 Q1	21,622	6,233	5,574	.	6,234	3,087	.	20,421	7,983	11,825	.	.
Q2	21,359	6,211	5,407	451	5,762	3,474	54	20,589	8,764	11,193	340	292
2021 May	21,251	6,240	5,598	437	5,688	3,235	53	20,058	8,331	11,124	312	291
June	21,359	6,211	5,407	451	5,762	3,474	54	20,589	8,764	11,193	340	292
July	21,337	6,158	5,514	451	5,628	3,533	53	20,491	8,681	11,139	385	286
Aug.	21,317	5,962	5,542	443	5,610	3,706	54	20,981	8,975	11,321	391	294
Sep.	21,572	6,182	5,609	458	5,539	3,729	55	21,430	9,461	11,250	425	294
Oct.	21,747	6,010	5,804	795	5,493	3,589	56	21,027	9,020	11,195	496	316
Memo item: assets and liabilities vis-à-vis offshore banking centres												
2018	5,534	.	1,220	.	2,780	185	103	7,646	5,983	1,627	.	.
2019	5,211	671	1,152	832	2,358	172	26	8,949	6,470	2,460	.	.
2020 Q3	5,551	783	1,480	.	2,307	172	.	6,325	4,539	1,782	.	.
Q4	5,400	952	1,558	.	2,297	172	.	4,177	1,960	2,213	–	4
2021 Q1	5,360	1,103	1,348	.	2,394	77	.	4,537	2,073	2,457	–	7
Q2	5,323	1,119	1,360	.	2,348	.	.	4,207	2,232	1,971	.	.
2021 May	5,336	1,110	1,403	.	2,340	.	.	4,233	2,175	2,050	.	.
June	5,323	1,119	1,360	.	2,348	.	.	4,207	2,232	1,971	.	.
July	5,185	1,046	1,403	.	2,240	.	.	4,272	2,392	1,877	.	.
Aug.	5,106	1,090	1,412	.	2,117	.	.	4,462	2,616	1,843	.	.
Sep.	5,326	1,063	1,572	.	2,189	.	.	4,846	2,845	1,998	.	.
Oct.	5,206	522	1,592	.	2,253	.	.	4,676	2,636	2,036	.	.

Marino, Switzerland, Turkey, United Kingdom, United States of America. **4** The historical statistics for the groups of countries are calculated according to the respective (historical) status of membership of the group. **5** Including EU institutions. **6** All countries not recorded under "industrial countries".

V External position of banks

3 Assets and liabilities of the foreign subsidiaries of German banks (MFIs) vis-à-vis non-residents *
b Breakdown by country of the domicile of the foreign subsidiaries

€ million

End of reporting period	Claims on non-residents													
		of which:				Short-term loans and advances				Long-term loans and advances				
						to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
	Total	Euro	US dollar	Japanese yen	Pound sterling	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	Money market instruments, bond and notes
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
All foreign subsidiaries														
2018	181,157	67,603	51,793	346	7,592	40,394	10,445	12,499	5,290	2,804	655	65,478	14,555	27,204
2019	178,493	61,638	49,670	225	6,016	32,279	12,935	15,345	5,018	3,459	522	68,553	12,795	26,093
2020 Q3	180,487	62,518	53,354	209	6,338	33,909	9,319	15,938	6,745	4,129	451	67,868	12,383	28,391
Q4	176,392	59,827	50,094	213	6,325	31,646	10,051	14,776	6,738	3,692	468	67,754	12,078	27,997
2021 Q1	171,978	63,194	45,759	237	6,398	32,728	6,046	13,767	6,587	3,891	491	67,406	12,635	27,390
Q2	178,622	69,492	45,813	158	6,456	40,312	5,312	13,107	5,955	3,886	512	68,665	12,686	27,122
2021 May	174,944	67,396	44,391	192	6,515	36,688	5,398	13,449	5,939	3,906	495	68,201	12,748	27,081
June	178,622	69,492	45,813	158	6,456	40,312	5,312	13,107	5,955	3,886	512	68,665	12,686	27,122
July	179,230	70,017	45,547	161	6,662	40,515	5,840	12,906	6,092	3,771	497	68,863	12,735	26,945
Aug.	180,809	69,811	46,232	158	6,575	40,420	6,370	12,884	6,335	3,803	465	69,574	12,645	27,241
Sep.	185,478	71,134	49,766	161	6,666	44,212	6,648	12,727	6,608	3,860	477	70,466	12,489	26,924
Oct.	183,148	69,141	49,241	150	6,761	42,209	6,141	13,164	6,922	4,189	478	70,282	12,512	26,223
Foreign subsidiaries in the euro area [2]														
2018	84,948	60,431	13,490	300	4,554	15,795	8,037	4,048	2,824	.	.	31,043	9,632	12,380
2019	78,771	54,399	12,685	178	2,856	11,946	9,839	2,791	2,431	.	.	30,458	8,715	11,390
2020 Q3	74,206	55,571	10,838	169	2,874	11,083	5,901	2,506	3,837	.	.	30,575	8,294	10,772
Q4	71,506	52,774	10,156	167	2,923	8,644	6,787	2,413	3,894	.	.	30,517	7,920	10,001
2021 Q1	71,670	55,981	10,790	172	2,882	12,330	3,031	2,712	3,546	.	.	30,618	8,108	9,861
Q2	76,307	62,437	10,118	102	2,878	19,279	1,907	2,540	2,867	.	.	30,969	8,050	9,314
2021 May	73,986	60,128	10,054	140	2,806	16,616	1,994	2,573	2,940	.	.	30,874	8,113	9,466
June	76,307	62,437	10,118	102	2,878	19,279	1,907	2,540	2,867	.	.	30,969	8,050	9,314
July	76,473	62,879	9,790	105	2,962	19,378	1,942	2,567	2,911	.	.	31,067	8,049	9,264
Aug.	76,219	62,634	9,728	101	2,950	18,831	1,963	2,733	2,941	.	.	31,371	7,934	9,189
Sep.	77,098	63,673	9,530	102	2,932	19,551	2,001	2,586	3,020	.	.	31,809	7,678	9,182
Oct.	75,564	62,094	9,588	106	2,987	17,977	1,986	2,685	3,429	470	442	31,666	7,663	8,922
of which: in Luxembourg														
2018	47,204	23,596	12,709	251	4,542	13,221	7,987	753	2,449	.	640	699	8,762	12,249
2019	42,667	19,187	11,952	144	2,850	8,917	9,780	812	2,179	.	.	616	7,986	11,291
2020 Q3	38,535	20,824	10,059	137	2,849	8,177	5,826	1,090	3,334	.	.	650	7,703	10,673
Q4	35,410	17,733	9,263	125	2,920	5,474	6,720	1,016	3,371	.	.	659	7,099	9,902
2021 Q1	35,190	20,926	9,573	140	2,878	9,265	2,912	974	3,059	.	.	700	7,209	9,762
Q2	39,793	27,245	8,929	80	2,874	16,118	1,860	1,176	2,589	.	.	.	6,891	9,215
2021 May	37,575	24,913	9,011	116	2,803	13,481	1,957	1,091	2,615	.	.	.	7,094	9,367
June	39,793	27,245	8,929	80	2,874	16,118	1,860	1,176	2,589	.	.	.	6,891	9,215
July	39,859	27,375	8,802	85	2,958	16,100	1,912	1,146	2,691	.	.	.	6,963	9,164
Aug.	39,266	26,680	8,851	81	2,944	15,522	1,927	1,252	2,746	.	.	.	6,841	9,089
Sep.	39,597	27,011	8,781	82	2,928	15,879	1,965	1,160	2,844	.	.	.	6,716	9,082
Oct.	38,422	25,980	8,652	83	2,983	14,810	1,921	1,247	2,942	470	442	.	6,774	8,822
Foreign subsidiaries outside the euro area [2]														
2018	96,209	7,172	38,303	46	3,038	24,599	2,408	8,451	2,466	.	.	34,435	4,923	14,824
2019	99,722	7,239	36,985	47	3,160	20,333	3,096	12,554	2,587	.	.	38,095	4,080	14,703
2020 Q3	106,281	6,947	42,516	40	3,464	22,826	3,418	13,432	2,908	.	.	37,293	4,089	17,619
Q4	104,886	7,053	39,938	46	3,402	23,002	3,264	12,363	2,844	.	.	37,237	4,158	17,996
2021 Q1	100,308	7,213	34,969	65	3,516	20,398	3,015	11,055	3,041	.	.	36,788	4,527	17,529
Q2	102,315	7,055	35,695	56	3,578	21,033	3,405	10,567	3,088	.	.	37,696	4,636	17,808
2021 May	100,958	7,268	34,337	52	3,709	20,072	3,404	10,876	2,999	.	.	37,327	4,635	17,615
June	102,315	7,055	35,695	56	3,578	21,033	3,405	10,567	3,088	.	.	37,696	4,636	17,808
July	102,757	7,138	35,757	56	3,700	21,137	3,898	10,339	3,181	.	.	37,796	4,686	17,681
Aug.	104,590	7,177	36,504	57	3,625	21,589	4,407	10,151	3,394	.	.	38,203	4,711	18,052
Sep.	108,380	7,461	40,236	59	3,734	24,661	4,647	10,141	3,588	.	.	38,657	4,811	17,742
Oct.	107,584	7,047	39,653	44	3,774	24,232	4,155	10,479	3,493	3,719	36	38,616	4,849	17,301

***** See footnote ***** to Table V 1a. **1** Excluding bearer bonds and money market instruments outstanding. **2** The historical statistics for the country of domicile groups of foreign subsidiaries are calculated according to the respective (historical) status of membership of the group.

V External position of banks

Liabilities to non-residents [1]														
		of which:				Short-term liabilitites				Long-term liabilitites				
						to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
Shares and participating interests	Total	Euro	US dollar	Japanese yen	Pound sterling	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	End of reporting period
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
All foreign subsidiaries														
1,833	127,228	51,761	38,458	213	2,729	15,595	13,022	73,307	11,772	5,821	2,002	3,434	2,275	2018
1,494	124,387	47,853	35,975	165	2,483	11,461	15,063	75,088	10,988	4,942	1,593	4,646	606	2019
1,354	128,272	44,883	40,058	160	2,736	12,481	11,417	83,095	10,469	5,174	1,274	4,010	352	2020 Q3
1,192	124,458	44,946	36,413	125	2,761	10,725	9,423	82,768	10,809	5,239	1,033	4,085	376	Q4
1,037	125,526	45,868	32,192	293	3,230	9,825	10,208	83,395	11,826	4,947	789	4,168	368	2021 Q1
1,065	130,761	49,286	32,756	258	3,064	10,310	10,732	87,317	11,699	5,066	1,004	4,296	337	Q2
1,039	129,019	48,813	31,896	235	3,120	9,978	9,821	87,274	11,315	4,947	959	4,387	338	2021 May
1,065	130,761	49,286	32,756	258	3,064	10,310	10,732	87,317	11,699	5,066	1,004	4,296	337	June
1,066	132,438	50,043	33,054	177	3,147	10,525	10,372	89,040	11,724	5,207	946	4,323	301	July
1,072	133,737	50,046	33,937	201	3,227	10,866	10,671	89,737	11,586	5,264	1,024	4,286	303	Aug.
1,067	140,701	53,382	37,889	233	3,194	11,504	11,624	91,590	12,070	8,354	971	4,276	312	Sep.
1,028	139,735	53,643	36,332	195	3,252	10,830	11,669	90,797	12,466	8,328	1,052	4,266	327	Oct.
Foreign subsidiaries in the euro area [2]														
452	57,703	44,440	9,977	173	1,357	2,179	9,426	34,593	3,177	4,691	532	1,087	2,018	2018
356	51,601	40,833	8,598	84	988	1,515	7,886	32,714	1,896	4,288	471	2,420	411	2019
368	45,935	38,362	5,819	84	803	1,310	5,096	30,938	2,196	4,089	367	1,784	155	2020 Q3
371	45,330	38,709	4,961	65	842	1,845	2,360	32,612	2,201	4,164	167	.	.	Q4
367	47,005	39,874	5,075	143	1,005	1,454	2,438	34,676	2,328	3,880	169	.	.	2021 Q1
363	50,073	42,695	5,292	98	879	1,497	2,566	37,374	2,206	3,979	358	.	.	Q2
345	49,370	42,232	5,134	92	907	1,300	2,108	37,492	2,103	3,885	318	.	.	2021 May
363	50,073	42,695	5,292	98	879	1,497	2,566	37,374	2,206	3,979	358	.	.	June
361	50,866	43,401	5,572	40	850	1,485	2,421	38,206	2,250	4,089	288	.	.	July
361	50,782	42,943	5,729	74	953	1,675	2,569	37,631	2,316	4,168	361	.	.	Aug.
365	54,839	46,515	6,267	88	906	1,761	3,143	38,245	2,298	6,959	309	1,947	177	Sep.
324	53,901	46,406	5,466	83	873	1,614	3,135	37,517	2,166	7,009	367	1,914	179	Oct.
of which: in Luxembourg														
.	27,893	16,211	8,593	140	1,263	2,132	9,187	12,216	1,650	.	.	838	338	2018
241	24,544	15,116	7,393	72	929	1,442	7,737	10,030	1,452	1,479	197	.	.	2019
212	18,334	12,049	4,722	71	700	1,242	4,946	7,445	1,632	1,279	95	.	.	2020 Q3
210	16,885	11,300	4,026	43	802	1,779	2,196	8,202	1,591	1,270	71	.	.	Q4
212	18,049	12,021	4,114	123	967	1,363	2,276	9,715	1,690	1,025	73	.	.	2021 Q1
198	20,385	13,944	4,444	92	833	1,396	2,505	11,727	1,668	1,015	111	.	.	Q2
198	20,138	13,944	4,283	82	875	1,232	2,031	12,162	1,573	1,006	108	.	.	2021 May
198	20,385	13,944	4,444	92	833	1,396	2,505	11,727	1,668	1,015	111	.	.	June
198	21,185	14,549	4,823	36	817	1,422	2,373	12,573	1,712	1,017	101	.	.	July
198	21,400	14,385	4,986	70	909	1,610	2,530	12,427	1,784	1,016	101	.	.	Aug.
199	21,808	14,316	5,504	84	862	1,649	3,120	12,150	1,772	1,021	102	.	.	Sep.
.	21,059	14,291	4,789	80	843	1,544	3,115	11,653	1,653	1,024	107	.	.	Oct.
Foreign subsidiaries outside the euro area [2]														
1,381	69,525	7,321	28,481	40	1,372	13,416	3,596	38,714	8,595	1,130	1,470	2,347	257	2018
1,138	72,786	7,020	27,377	81	1,495	9,946	7,177	42,374	9,092	654	1,122	2,226	195	2019
986	82,337	6,521	34,239	76	1,933	11,171	6,321	52,157	8,273	1,085	907	2,226	197	2020 Q3
821	79,128	6,237	31,452	60	1,919	8,880	7,063	50,156	8,608	1,075	866	.	.	Q4
670	78,521	5,994	27,117	150	2,225	8,371	7,770	48,719	9,498	1,067	620	.	.	2021 Q1
702	80,688	6,591	27,464	160	2,185	8,813	8,166	49,943	9,493	1,087	646	.	.	Q2
694	79,649	6,581	26,762	143	2,213	8,678	7,713	49,782	9,212	1,062	641	.	.	2021 May
702	80,688	6,591	27,464	160	2,185	8,813	8,166	49,943	9,493	1,087	646	.	.	June
705	81,572	6,642	27,482	137	2,297	9,040	7,951	50,834	9,474	1,118	658	.	.	July
711	82,955	7,103	28,208	127	2,274	9,191	8,102	52,106	9,270	1,096	663	.	.	Aug.
702	85,862	6,867	31,622	145	2,288	9,743	8,481	53,345	9,772	1,395	662	2,329	135	Sep.
704	85,834	7,237	30,866	112	2,379	9,216	8,534	53,280	10,300	1,319	685	2,352	148	Oct.

V External position of banks

3 Assets and liabilities of the foreign subsidiaries of German banks (MFIs) vis-à-vis non-residents *
c Assets broken down by country

End of reporting period; € million

	Claims on non-residents											
				October 2021								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
Country/group of countries	December 2019	December 2020	September 2021	Claims total	Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks	loans and advances	foreign securities, participating interest, working capital
	1	2	3	4	5	6	7	8	9	10	11	12
All countries	178,493	176,392	185,478	183,148	69,141	49,241	69,968	113,180	57,793	125,355	155,897	27,251
Countries in Europe	117,920	114,044	123,686	122,063	67,060	4,263	41,068	80,995	33,315	88,748	104,677	17,386
EU Member States [1]	101,538	95,032	108,562	106,508	64,442	2,092	31,379	75,129	26,201	80,307	90,197	16,311
Euro area [1]	54,723	51,524	63,968	62,118	59,549	1,648	23,576	38,542	20,110	42,008	59,322	2,796
Austria	459	354	461	377	240	67	69	308	108	269	224	153
Belgium	270	226	295	290	151	131	257	33	.	.	266	24
Cyprus	269	94	194	195	19	.	.	.	–	195	195	–
Estonia	0	0	1	0	0	–	0	0	–	0	0	–
Finland	368	459	464	372	372	–	0	372	161	211	.	.
France	1,457	2,246	2,337	2,270	2,175	70	1,108	1,162	392	1,878	2,015	255
Greece	29	19	20	78	19	.	.	.	.	.	78	–
Ireland	1,009	734	586	579	462	117	8	571	3	576	579	–
Italy	22,107	21,873	22,982	22,227	21,877	316	1,883	20,344	1,550	20,677	21,315	912
Latvia	0	0	0	–	–	–	–	–	–	–	–	–
Lithuania	2	.	2	2	.	.	.	.	–	2	2	–
Luxembourg [2]	11,640	8,356	18,914	17,858	16,956	476	16,169	1,689	15,514	2,344	17,547	311
Malta	28	.	5	57	.	3	.	.	–	57	57	–
Netherlands	1,518	1,631	1,443	1,468	985	291	343	1,125	303	1,165	1,227	241
Portugal	310	313	290	295	294	.	66	229	0	295	.	.
Slovakia	287	454	638	642	642	–	.	.	.	.	.	.
Slovenia	0	0	0	0	0	–	0	0	–	0	0	–
Spain	14,930	14,546	15,205	15,277	15,231	18	3,357	11,920	1,918	13,359	.	.
Other EU Member States [1]	46,815	43,508	44,594	44,390	4,893	444	7,803	36,587	6,091	38,299	30,875	13,515
Czechia	1,837	2,596	3,008	2,928	19	–	1,520	1,408	1,477	1,451	.	.
Denmark	126	98	106	94	91	0	4	90	40	54	.	.
Hungary	2,964	2,721	2,793	2,679	189	.	565	2,114	352	2,327	.	.
Poland	34,399	36,754	37,372	37,302	4,093	270	5,454	31,848	3,095	34,207	25,342	11,960
Sweden	634	566	552	627	428	132	257	370	375	252	364	263
Remaining EU countries [3, 4]	684	773	763	760	73	.	3	757	752	8	10	750
Other European countries [1]	16,382	19,012	15,124	15,555	2,618	2,171	9,689	5,866	7,114	8,441	14,480	1,075
Guernsey	142	340	.	.	.	.	.	.	–	.	.	–
Jersey	462	573	637	640	99	.	.	.	.	.	640	–
Norway	556	502	.	.	221	117	.	287	215	.	.	216
Russian Federation	2,712	2,018	1,977	2,058	132	41	902	1,156	595	1,463	1,891	167
Switzerland	11,439	8,277	4,226	4,694	597	717	3,523	1,171	3,202	1,492	4,259	435
Turkey	550	681	556	641	439	201	516	125	225	416	.	.
United Kingdom	6,171	6,173	6,698	6,531	1,032	991	3,927	2,604	2,819	3,712	6,303	228
Remaining European countries [5]	521	448	422	435	.	10	333	102	.	.	.	.
Countries in Africa	529	.	.	.	.	.	340	.	12	.	479	.
South Africa	182	.	.	.	.	.	1	.	1	.	17	.
Remaining countries in Africa	347	358	362	462	348	67	339	123	11	451	462	–
Countries in America	44,665	47,207	46,725	46,106	842	42,658	20,281	25,825	19,716	26,390	40,075	6,031
Bahamas	21	.	.	.	.	.	.	.	.	37	41	.
Bermuda	94	–	–	–	–	–	–	–	–	–	–	–
Brazil	1,454	1,594	1,743	1,774	.	370	1,379	395	1,006	768	.	.
British Virgin Islands	1,113	1,316	1,532	1,565	222	313	748	817	–	1,565	1,565	–
Canada	1,051	857	769	739	265	462	2	737	248	491	2	737
Cayman Islands	1,407	1,324	1,289	1,310	18	1,262	236	1,074	.	.	1,310	–
Curacao [6]	28	.	.	.	–	.	.	.	.	.	.	.
Mexico	238	189	135	136	43	33	127	9	4	132	.	.
United States of America	38,567	41,241	40,550	39,779	160	39,574	17,336	22,443	17,660	22,119	34,906	4,873
Remaining countries in America	692	638	645	742	133	602	436	306	.	.	742	–
Countries in Asia	14,256	13,450	13,787	13,604	532	1,857	8,105	5,499	4,495	9,109	10,456	3,148
China, People's Republic of [7]	7,391	7,486	7,706	7,766	2	.	.	.	2,314	5,452	.	.
Hong Kong	110	69	76	75	17	3	15	60	8	67	75	–
Japan	151	145	127	135	109	.	15	120	30	105	.	.
Korea, Republic of	12	29	31	33	28	1	6	27	1	32	.	.
Singapore	1,355	1,343	1,200	1,039	142	452	457	582	821	218	964	75
Taiwan	34	42	63	54	0	4	.	.	50	4	54	–
Remaining countries in Asia	5,203	4,336	4,584	4,502	234	1,395	2,533	1,969	1,271	3,231	.	.
Countries in Oceania	842	763	488	485	268	59	174	311	255	230	210	275
Australia	419	463	404	405	239	10	156	249	254	151	159	246
New Zealand	50	53	30	30	.	–	.	.	.	.	.	.
Remaining countries in Oceania	373	247	54	50	.	49	.	.	.	.	.	.
Countries not identifiable	–	–	–	–	–	–	–	–	–	–	–	–
International organisations [8]	281	.	.	.	.	.	–	.	–	.	–	.

* See footnote * to Table V 1a. **1** The historical statistics for the groups of countries are calculated on the basis of the respective (historical) status of membership of the group. **2** Up to June 2020 including European Financial Stability Facility (EFSF). **3** Including EU institutions. **4** Up to December 2007 including Malta and Cyprus. Up to December 2008 including Slovakia. Up to Dezember 2010 including Estonia. Since July 2013 including Croatia. Up to December 2013 including Latvia. Up to December 2014 including Lithuania. **5** Up to June 2013 including Croatia. **6** Up to December 2010 Netherlands Antilles. **7** Excluding Hong Kong. **8** Excluding EU institutions.

V External position of banks

3 Assets and liabilities of the foreign subsidiaries of German banks (MFIs) vis-à-vis non-residents * d Liabilities broken down by country

End of reporting period; € million

	Liabilities to non-residents [1]									
				October 2021						
					of which:		broken down by maturity		broken down by sector	
Country/group of countries	December 2019	December 2020	September 2021	Liabilities total	Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks
	1	2	3	4	5	6	7	8	9	10
All countries	124,387	124,458	140,701	139,735	53,643	36,332	125,762	13,973	31,879	107,856
Countries in Europe	89,047	87,611	103,520	103,558	52,771	10,062	90,374	13,184	17,201	86,357
EU Member States [2]	80,189	78,467	92,415	92,306	50,529	6,013	80,570	11,736	10,568	81,738
Euro area [2]	46,100	44,936	53,888	53,577	46,783	4,741	44,344	9,233	9,807	43,770
Austria	221	127	326	241	32	176	.	.	114	127
Belgium	271	241	151	139	44	65	.	.	76	63
Cyprus	175	253	272	253	102	101	.	.	.	.
Estonia	7	18	15	12	5	7	12	–	.	.
Finland	6	7	16	18	11	5	18	–	.	.
France	1,755	696	670	812	352	256	.	.	488	324
Greece	41	100	59	70	7	63	70	–	.	.
Ireland	361	515	551	519	44	424	.	.	46	473
Italy	17,582	18,521	22,793	22,879	22,706	149	.	.	6,006	16,873
Latvia	47	22	25	35	.	33	35	–	.	.
Lithuania	2	2	2	3	.	0	3	–	.	.
Luxembourg [3]	15,025	13,087	16,937	16,852	13,235	2,299	14,043	2,809	2,632	14,220
Malta	124	128	162	169	133	24	.	.	.	.
Netherlands	526	747	754	818	138	470	657	161	59	759
Portugal	130	93	64	61	28	16	.	.	.	.
Slovakia	780	929	1,015	1,024	1,020	3	.	.	.	.
Slovenia	23	7	26	29	0	29	29	–	29	0
Spain	9,024	9,443	10,050	9,643	8,923	621	.	.	251	9,392
Other EU Member States [2]	34,089	33,531	38,527	38,729	3,746	1,272	36,226	2,503	761	37,968
Czechia	1,748	2,104	2,480	2,444	7	1	2,444	–	1	2,443
Denmark	28	40	23	20	14	3	20	–	.	.
Hungary	2,223	2,290	2,298	2,304	203	43	.	.	.	.
Poland	26,231	28,214	33,193	33,415	3,482	1,158	.	.	154	33,261
Sweden	96	83	87	97	23	36	97	–	11	86
Remaining EU countries [4, 5]	800	800	446	449	17	31	.	.	431	18
Other European countries [2]	8,858	9,144	11,105	11,252	2,242	4,049	9,804	1,448	6,633	4,619
Guernsey	28	102	173	81	.	37	81	–	.	.
Jersey	32	139	139	139	.	41	139	–	.	.
Norway	16	20	365	173	166	2	173	–	161	12
Russian Federation	2,491	1,949	2,102	2,225	387	267	.	.	440	1,785
Switzerland	5,061	2,733	3,458	3,596	676	2,268	3,461	135	2,481	1,115
Turkey	302	269	242	247	178	67	247	–	92	155
United Kingdom	2,963	3,163	3,725	3,844	726	679	2,911	933	2,755	1,089
Remaining European countries [6]	928	769	901	947	72	688	.	.	698	249
Countries in Africa	981	870	1,051	1,066	21	1,002	1,066	–	740	326
South Africa	50	62	50	97	1	95	97	–	.	.
Remaining countries in Africa	931	808	1,001	969	20	907	969	–	.	.
Countries in America	17,408	22,940	20,821	20,712	299	19,187	20,373	339	6,912	13,800
Bahamas	41	41	43	72	8	62	72	–	.	.
Bermuda	25	20	19	22	–	18	22	–	.	.
Brazil	718	1,055	971	1,005	4	55	1,005	–	.	.
British Virgin Islands	608	439	510	530	76	328	530	–	–	530
Canada	252	182	112	99	4	95	99	–	.	.
Cayman Islands	1,457	1,188	1,299	1,464	25	1,418	.	.	.	.
Curacao [7]	7	0	0	0	0	0	0	–	–	0
Mexico	92	57	64	45	6	39	45	–	.	.
United States of America	13,641	19,203	17,070	16,751	145	16,487	16,416	335	5,334	11,417
Remaining countries in America	567	755	733	724	31	685	.	.	.	.
Countries in Asia	16,684	12,898	14,823	13,905	305	5,883	13,455	450	7,012	6,893
China, People's Republic of [8]	6,486	7,078	7,747	7,419	5	904	.	.	.	.
Hong Kong	148	182	146	198	19	172	198	–	153	45
Japan	355	320	748	630	4	601	.	.	523	107
Korea, Republic of	123	114	273	242	2	233	242	–	234	8
Singapore	6,235	1,801	2,221	1,900	54	1,662	1,900	–	1,655	245
Taiwan	57	140	104	115	7	108	115	–	.	.
Remaining countries in Asia	3,280	3,263	3,584	3,401	214	2,203	3,364	37	2,022	1,379
Countries in Oceania	142	.	.	.	.	198	.	–	.	.
Australia	87	12	14	14	3	10	14	–	.	.
New Zealand	6	.	.	.	.	9	.	–	.	7
Remaining countries in Oceania	49	66	179	182	3	179	182	–	–	182
Countries not identifiable	–	–	–	–	–	–	–	–	–	–
International organisations [9]	125	.	.	.	.	–	.	–	.	.

* See footnote * to Table V 1a. **1** Excluding bearer bonds and money market instruments outstanding. **2** The historical statistics for the groups of countries are calculated on the basis of the respective (historical) status of membership of the group. **3** Up to June 2020 including European Financial Stability Facility (EFSF). **4** Including EU institutions. **5** Up to December 2007 including Malta and Cyprus. Up to December 2008 including Slovakia. Up to Dezember 2010 including Estonia. Since July 2013 including Croatia. Up to December 2013 including Latvia. Up to December 2014 including Lithuania. **6** Up to June 2013 including Croatia. **7** Up to December 2010 Netherlands Antilles. **8** Excluding Hong Kong. **9** Excluding EU institutions.

VI German contribution to the consolidated banking statistics of the BIS

1 Claims of German banks, including their foreign branches and subsidiaries vis-à-vis non-residents *

End of reporting period; € million

	Claims on non-residents [1]									
							October 2021			
								of which:		
	December 2016	December 2017	December 2018	December 2019	December 2020	September 2021	Claims, total	Euro	US dollar	Currency of debtor country [2]
Country/group of countries	1	2	3	4	5	6	7	8	9	10
All countries	1,980,067	1,851,984	1,826,043	1,827,368	1,801,114	1,852,249	1,870,917	1,006,847	535,859	252,707
Countries in Europe	1,255,252	1,142,388	1,086,069	1,145,097	1,162,304	1,142,932	1,148,132	860,878	66,865	171,519
EU Member States [5]	1,130,624	1,003,277	959,506	1,004,617	829,922	832,043	823,083	690,692	44,248	43,981
Euro area [5]	677,125	608,102	624,840	671,124	700,199	703,802	695,744	620,498	40,675	.
Austria	48,086	43,908	42,867	45,301	47,968	48,202	49,025	47,871	620	.
Belgium	24,420	21,258	20,688	20,750	23,535	23,327	23,324	21,698	1,162	.
Cyprus	3,784	2,854	2,995	2,037	1,708	1,311	1,311	642	618	.
Estonia	217	185	154	146	284	329	329	329	0	.
Finland	17,787	18,118	20,299	19,711	21,687	18,933	18,613	18,441	113	.
France	139,945	128,251	135,579	155,879	158,082	167,086	160,752	152,780	5,555	.
Greece	23,171	18,642	19,855	20,369	19,601	18,897	18,582	16,983	1,533	.
Ireland	39,054	35,077	32,497	33,288	32,254	33,212	32,553	22,298	7,436	.
Italy	74,655	70,089	72,330	73,783	73,733	71,751	69,271	64,677	3,959	.
Latvia	437	575	654	737	842	780	783	764	18	.
Lithuania	464	715	611	735	993	1,099	1,122	1,099	22	.
Luxembourg [6]	125,517	110,953	112,318	119,360	120,509	134,071	133,687	110,347	13,140	.
Malta	2,404	1,578	1,256	1,070	1,181	1,257	1,467	704	690	.
Netherlands	92,754	84,066	89,094	99,377	104,850	96,681	98,080	90,979	4,721	.
Portugal	12,342	10,489	9,367	7,576	7,922	7,373	6,717	6,471	124	.
Slovakia	2,704	2,514	3,656	4,204	3,687	3,648	3,728	3,557	160	.
Slovenia	1,625	1,663	1,618	1,590	2,254	1,965	1,697	1,686	12	.
Spain	62,528	52,357	54,688	60,880	65,045	60,399	61,077	59,172	792	.
Other EU Member States [5]	453,499	395,175	334,666	333,493	129,723	128,241	127,339	70,194	3,573	43,981
Bulgaria	289	480	404	505	528	639	625	582	0	44
Croatia	1,613	1,338	1,153	1,090	689	660	658	571	18	68
Czechia	5,777	8,335	7,497	8,583	10,391	9,460	9,534	5,374	128	4,022
Denmark	14,770	14,081	12,420	12,445	13,193	13,318	12,972	11,011	1,035	843
Hungary	5,028	4,264	3,729	4,549	4,514	4,734	4,812	1,688	141	2,981
Poland	47,813	50,077	46,473	47,656	51,873	52,717	52,343	17,259	472	30,417
Romania	1,151	1,163	970	1,091	1,525	1,478	1,426	1,375	– 2	52
Sweden	30,678	33,673	29,124	28,838	29,510	29,865	29,096	21,494	1,265	5,554
EU institutions	27,279	24,695	23,073	22,149	17,500	15,370	15,873	10,840	516	.
Other European countries [5]	124,628	139,111	126,563	140,480	332,382	310,889	325,049	170,186	22,617	127,538
Guernsey	4,166	4,168	5,121	10,385	5,911	6,258	6,304	1,427	3,744	1,063
Iceland	566	655	818	750	691	609	610	351	227	10
Isle of Man	3,341	1,612	1,211	1,665	1,889	2,199	2,288	929	449	909
Jersey	9,356	9,227	10,194	10,149	9,146	8,939	9,140	2,124	314	6,672
Liechtenstein	825	735	879	706	635	622	613	394	171	24
Norway	24,335	25,877	26,032	28,218	25,969	24,954	27,258	20,847	4,815	1,441
Russian Federation	6,990	5,745	5,226	7,140	7,305	6,972	8,662	5,227	1,372	2,009
Switzerland	59,096	73,923	61,629	66,941	55,649	52,588	52,779	17,281	6,652	25,434
Turkey	13,379	14,579	12,417	11,444	11,884	12,008	12,095	8,863	3,092	129
Ukraine	674	662	936	1,038	1,071	941	968	855	11	98
United Kingdom	319,101	257,069	209,823	206,587	210,297	192,948	202,346	110,198	1,752	89,743
Remaining European countries	1,900	1,928	2,100	2,044	1,935	1,851	1,986	1,690	18	6
Countries in Africa	19,444	19,440	17,796	19,654	18,892	19,685	20,019	8,802	9,191	1,527
Algeria	89	45	253	18	44	22	29	26	4	0
Cameroon	66	55	105	118	140	159	188	125	63	0
Cote d'Ivoire	10	2	79	541	790	854	906	910	– 3	0
Egypt	2,193	2,909	3,520	4,345	4,346	4,238	4,150	2,288	1,754	103
Ghana	1,142	865	862	909	954	1,035	1,163	773	383	11
Kenya	258	228	268	277	227	210	204	114	85	0
Liberia	6,438	4,574	3,690	3,721	3,084	3,324	3,225	27	3,191	0
Libya	6	0	0	0	0	0	0	0	0	0
Morocco	1,299	1,457	1,492	1,404	1,674	1,813	1,892	1,660	214	2
Nigeria	376	615	750	969	1,254	1,334	1,365	400	924	1
South Africa	4,017	4,966	3,250	2,936	2,836	2,440	2,620	477	539	1,404
Tunisia	198	229	305	494	645	737	749	736	– 8	2
Zimbabwe	162	149	74	79	83	86	86	78	8	0
Remaining countries in Africa	3,190	3,346	3,148	3,843	2,815	3,433	3,442	1,188	2,037	4

* Foreign assets of banks domiciled in Germany, including the foreign assets of their branches abroad and of their foreign subsidiaries operating as banks. The reporting banks do not include foreign banks resident in Germany. Intra-group claims between the domestic part of the institutions, their foreign branches and subsidiaries have been excluded as far as possible, the statistics are therefore broadly consolidated. The definition of figures reported here corresponds to that of the "Consolidated foreign claims

VI German contribution to the consolidated banking statistics of the BIS

Loans and advances					Foreign securities [3]					
							issued by foreign enterprises and households			
Total	of which: with a residual maturity of one year or less	to foreign banks	to foreign enterprises and households	to foreign general government	Total	issued by foreign banks	Total	of which: foreign shares [4]	issued by foreign general government	
11	12	13	14	15	16	17	18	19	20	Country/group of countries
1,342,710	833,426	419,484	863,605	59,621	528,207	215,035	155,161	17,766	158,011	All countries
764,553	428,986	225,803	498,452	40,298	383,579	176,630	102,512	15,952	104,437	Countries in Europe
496,457	236,762	115,618	348,299	32,540	326,626	139,839	85,036	12,703	101,751	EU Member States [5]
429,209	206,716	102,643	294,210	32,356	266,535	99,970	82,452	12,550	84,113	Euro area [5]
28,805	7,287	6,088	15,204	7,513	20,220	12,712	1,393	90	6,115	Austria
10,709	5,245	2,944	6,497	1,268	12,615	3,275	1,686	836	7,654	Belgium
1,216	365	0	1,216	–	95	–	3	0	92	Cyprus
169	35	0	169	–	160	54	15	0	91	Estonia
5,205	2,501	488	4,590	127	13,408	10,322	866	114	2,220	Finland
95,870	58,197	43,460	48,232	4,178	64,882	41,332	10,309	347	13,241	France
17,448	1,649	285	2,578	14,585	1,134	2	16	1	1,116	Greece
21,178	13,347	1,970	19,208	0	11,375	267	7,686	465	3,422	Ireland
49,054	14,098	8,447	39,713	894	20,217	2,004	2,869	58	15,344	Italy
193	53	0	43	150	590	–	0	0	590	Latvia
154	40	–	146	8	968	–	14	0	954	Lithuania
90,235	45,968	24,182	66,053	0	43,452	6,341	36,059	9,354	1,052	Luxembourg [6]
1,311	956	758	553	0	156	–	29	17	127	Malta
60,734	28,803	6,562	52,896	1,276	37,346	16,026	18,659	1,176	2,661	Netherlands
3,495	1,104	886	2,340	269	3,222	309	304	3	2,609	Portugal
1,563	797	130	1,406	27	2,165	775	140	–	1,250	Slovakia
376	123	19	357	0	1,321	57	–	–	1,264	Slovenia
41,195	26,148	6,424	33,009	1,762	19,882	6,494	2,247	89	11,141	Spain
67,248	30,046	12,975	54,089	184	60,091	39,869	2,584	153	17,638	Other EU Member States [5]
174	134	41	133	–	451	–	7	0	444	Bulgaria
350	156	68	282	0	308	6	0	–	302	Croatia
8,599	5,507	4,429	4,170	0	935	407	219	0	309	Czechia
6,605	4,498	1,263	5,342	–	6,367	5,700	559	38	108	Denmark
3,199	1,344	763	2,423	13	1,613	53	85	72	1,475	Hungary
35,877	13,488	2,504	33,238	135	16,466	2,522	462	30	13,482	Poland
437	168	62	372	3	989	–	– 9	– 9	998	Romania
11,276	4,541	3,114	8,129	33	17,820	16,039	1,261	22	520	Sweden
731	210	731	–	–	15,142	15,142	–	–	–	EU institutions
268,096	192,224	110,185	150,153	7,758	56,953	36,791	17,476	3,249	2,686	Other European countries [5]
6,175	5,196	26	6,149	–	129	31	98	5	–	Guernsey
332	22	103	229	–	278	9	160	0	109	Iceland
2,281	864	–	2,281	–	7	–	6	0	1	Isle of Man
8,761	4,207	0	8,761	–	379	–	379	1	–	Jersey
445	227	42	403	0	168	–	168	163	–	Liechtenstein
7,431	4,550	4,520	2,905	6	19,827	18,838	980	90	9	Norway
8,422	4,436	3,438	4,984	0	240	–	121	84	119	Russian Federation
48,989	30,973	24,336	22,785	1,868	3,790	1,943	1,445	313	402	Switzerland
12,040	5,944	5,167	5,868	1,005	55	26	17	7	12	Turkey
950	591	86	247	617	18	–	–	–	18	Ukraine
170,290	134,364	71,850	94,659	3,781	32,056	15,944	14,102	2,586	2,010	United Kingdom
1,980	850	617	882	481	6	–	0	0	6	Remaining European countries
18,825	7,067	3,454	10,775	4,596	1,194	–	212	– 11	982	Countries in Africa
29	30	29	0	–	–	–	–	–	–	Algeria
190	59	8	2	180	– 2	–	–	–	– 2	Cameroon
907	684	43	465	399	– 1	–	–	–	– 1	Cote d'Ivoire
3,450	592	1,108	1,720	622	700	–	5	0	695	Egypt
1,156	926	85	274	797	7	–	7	–	–	Ghana
203	132	41	103	59	1	–	–	–	1	Kenya
3,233	724	–	3,233	–	– 8	–	– 8	– 8	–	Liberia
0	0	–	0	–	–	–	–	–	–	Libya
1,812	362	131	1,129	552	80	–	0	–	80	Morocco
1,319	771	938	242	139	46	–	54	0	– 8	Nigeria
2,257	969	539	1,658	60	363	–	141	– 3	222	South Africa
740	105	17	134	589	9	–	9	–	–	Tunisia
86	86	–	51	35	–	–	–	–	–	Zimbabwe
3,443	1,627	515	1,764	1,164	– 1	–	4	0	– 5	Remaining countries in Africa

on an immediate counterparty basis" which are published regularly by the Bank for international Settlements (BIS) on its hompage. The data describe the gross exposure of German banks vis-à-vis the borrower countries, measures taken by the reporting institutions to protect against risks are not taken into consideration in these statistics. **1** From August 2009, excluding claims arising from the Financial Cooperation programme of the Federal Ministry for Economic Cooperation and Development. **2** Exclu-

VI German contribution to the consolidated banking statistics of the BIS

1 Claims of German banks, including their foreign branches and subsidiaries vis-à-vis non-residents * (cont'd)

End of reporting period; € million

	Claims on non-residents [1]									
							October 2021			
								of which:		
Country/group of countries	December 2016	December 2017	December 2018	December 2019	December 2020	September 2021	Claims, total	Euro	US dollar	Currency of debtor country [2]
	1	2	3	4	5	6	7	8	9	10
Countries in America	510,331	489,545	504,962	445,558	424,095	488,197	505,377	61,311	416,699	9,288
Argentina	616	973	1,444	1,084	784	785	781	142	641	0
Bahamas	1,873	1,069	1,674	1,826	1,098	1,284	1,311	116	1,174	0
Bermuda	5,535	6,116	6,083	5,865	5,010	4,784	4,868	195	4,061	0
Bolivia, Plurinational State of	32	46	35	30	84	69	64	3	60	0
Brazil	7,543	5,519	5,291	5,125	5,234	4,837	4,750	534	2,455	1,737
British Virgin Islands	10,017	10,287	10,815	10,737	9,738	10,586	10,803	1,048	6,414	.
Canada	28,163	32,264	33,403	33,761	36,126	36,578	36,368	21,343	6,398	7,182
Cayman Islands	34,841	52,439	47,352	39,729	23,193	29,514	35,894	12,226	22,710	0
Chile	1,573	1,826	1,751	2,180	2,155	2,443	2,425	506	1,918	– 3
Columbia	1,003	934	1,355	1,225	1,756	1,920	1,921	1,126	792	0
Cuba	77	73	87	86	68	59	59	59	0	0
Curacao [7]	451	409	369	128	78	78	87	64	– 7	1
Ecuador	309	378	368	328	287	659	541	12	527	.
Guatemala	255	374	325	254	241	129	162	6	155	0
Mexico	4,202	3,599	4,077	4,600	4,382	4,516	4,334	964	3,071	297
Panama	3,093	2,378	2,130	1,612	1,595	1,301	1,256	558	693	0
Paraguay	99	169	231	128	80	50	59	16	40	0
Peru	1,104	721	989	1,072	1,219	1,385	1,430	357	1,057	13
United States of America	405,952	367,275	384,658	333,556	329,179	385,591	396,627	21,753	363,181	.
Uruguay	591	615	558	548	442	429	429	62	367	1
Venezuela, Bolivarian Republic	475	313	171	75	50	38	– 32	30	6	0
Remaining countries in America	2,527	1,768	1,796	1,609	1,296	1,162	1,240	191	986	60
Countries in Asia	148,617	155,853	171,961	172,952	152,314	152,473	150,274	46,848	35,345	62,490
Bahrain	917	669	748	1,492	1,411	1,505	1,333	143	1,181	7
China, People's Republic of [8]	24,482	26,512	25,526	19,584	18,953	18,041	16,579	5,756	157	10,450
Hong Kong	9,079	11,472	12,054	14,396	12,192	14,604	13,081	5,958	3,156	1,769
India	19,662	19,198	22,386	23,986	18,589	20,588	20,625	4,121	2,594	13,288
Indonesia	5,427	5,786	6,671	6,636	6,240	6,437	6,300	2,896	1,601	1,782
Iran	156	42	18	11	8	3	3	2	0	0
Iraq	1,292	673	447	427	392	434	432	357	74	0
Israel	1,254	1,374	1,058	1,157	1,288	2,012	2,028	745	725	537
Japan	27,704	29,991	39,839	38,790	32,524	26,958	26,113	8,831	4,058	13,109
Jordan	249	303	343	543	643	641	629	558	63	7
Kazakhstan	415	272	177	198	167	123	124	46	50	8
Korea, Republic of	8,935	9,728	10,741	11,026	8,599	10,219	11,025	1,646	2,473	6,489
Kuwait	441	502	768	865	1,076	1,037	992	74	876	32
Lebanon	150	193	307	149	120	131	128	7	121	0
Malaysia	3,089	2,147	2,031	2,134	2,294	1,846	1,785	82	600	1,041
Myanmar	38	42	42	42	40	28	28	24	4	0
Pakistan	366	516	561	742	979	820	916	93	268	537
Philippines	1,564	1,399	1,144	1,843	1,117	1,285	1,256	194	314	706
Qatar	3,022	2,677	4,028	3,529	3,293	2,849	2,759	549	2,175	10
Saudi Arabia	4,711	4,519	3,810	4,515	3,908	3,828	3,869	547	3,244	65
Singapore	18,537	20,911	19,674	19,388	19,506	21,055	22,282	9,330	2,614	9,071
Sri Lanka	491	545	683	895	733	579	530	14	202	269
Syria	0	1	0	0	1	0	0	0	0	0
Taiwan	3,082	3,714	3,958	3,708	1,872	2,199	2,133	446	230	1,205
Thailand	2,332	2,546	2,406	2,559	2,264	2,290	2,247	251	134	1,854
Turkmenistan	252	411	553	536	439	405	399	243	150	0
United Arab Emirates	4,978	4,011	4,904	5,888	5,893	4,592	4,620	1,321	3,012	110
Uzbekistan	406	355	417	667	795	1,088	1,168	764	404	0
Vietnam	1,423	1,545	2,117	2,163	2,185	2,097	2,207	586	1,475	144
Remaining countries in Asia	4,163	3,799	4,550	5,083	4,793	4,779	4,683	1,264	3,390	0
Countries in Oceania	35,177	34,789	35,100	33,813	28,926	28,574	29,317	15,799	4,068	7,883
Australia	23,978	23,856	27,256	27,653	23,523	23,301	24,007	14,133	1,288	7,516
Marshall Islands	10,000	7,389	5,165	3,692	2,823	2,353	2,390	9	2,380	.
New Zealand	1,116	3,452	2,622	2,368	2,508	2,631	2,631	1,643	156	367
Papua New Guinea	7	8	– 6	13	– 16	0	0	0	0	0
Remaining countries in Oceania	76	84	63	87	88	289	289	14	244	0
Countries not identifiable	10	6	2	34	1	0	31	29	0	.
International organisations [9]	11,236	9,963	10,153	10,260	14,582	20,388	17,767	13,180	3,691	.

ding Euro and US dollar. **3** Negative figures are possible since borrowed securities or securities purchased in a sale and repurchase agreement which are sold on to a third party are to be deducted from own holdings. **4** As well as other variable-yield securities. **5** The historical statistics for the groups of countries are calculated on the basis of the

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Loans and advances					Foreign securities [3]					
							issued by foreign enterprises and households			
Total	of which: with a residual maturity of one year or less	to foreign banks	to foreign enterprises and households	to foreign general government	Total	issued by foreign banks	Total	of which: foreign shares [4]	issued by foreign general government	
11	12	13	14	15	16	17	18	19	20	Country/group of countries
421,986	306,404	146,845	271,983	3,158	83,391	20,941	29,067	332	33,383	Countries in America
744	214	3	638	103	37	–	11	0	26	Argentina
1,304	1,136	1,042	262	0	7	–	0	0	7	Bahamas
4,837	1,792	5	4,832	–	31	–	31	13	–	Bermuda
39	37	31	8	–	25	–	–	–	25	Bolivia, Plurinational State of
3,942	2,630	2,394	1,530	18	808	113	70	– 5	625	Brazil
10,523	8,517	0	10,523	–	280	–	280	12	–	British Virgin Islands
10,294	4,277	2,028	8,185	81	26,074	18,976	2,607	– 3	4,491	Canada
35,751	23,790	8,973	26,778	0	143	6	142	– 902	– 5	Cayman Islands
2,017	590	254	1,699	64	408	–	40	4	368	Chile
1,838	364	263	196	1,379	83	–	31	0	52	Columbia
59	37	38	0	21	–	–	–	–	–	Cuba
23	18	1	22	–	64	–	64	– 10	–	Curacao [7]
536	421	339	42	155	5	–	–	–	5	Ecuador
162	158	157	2	3	0	–	–	–	0	Guatemala
3,640	1,780	1,339	2,101	200	694	–	180	1	514	Mexico
1,243	392	118	1,125	–	13	–	– 1	– 7	14	Panama
58	42	13	45	–	1	–	–	–	1	Paraguay
1,345	489	281	717	347	85	–	48	1	37	Peru
341,987	258,900	129,169	212,145	673	54,640	1,845	25,613	1,296	27,182	United States of America
430	47	6	424	0	– 1	–	–	–	– 1	Uruguay
34	28	0	13	21	– 66	1	– 68	– 68	1	Venezuela, Bolivarian Republic
1,180	745	391	696	93	60	–	19	–	41	Remaining countries in America
118,495	81,035	38,405	68,764	11,326	31,779	6,881	13,926	1,571	10,972	Countries in Asia
1,336	96	799	537	–	– 3	–	– 5	–	2	Bahrain
14,335	9,695	5,260	6,938	2,137	2,244	175	301	– 271	1,768	China, People's Republic of [8]
11,337	10,661	2,061	9,276	–	1,744	289	1,158	65	297	Hong Kong
13,941	6,234	1,955	10,342	1,644	6,684	1	4,535	13	2,148	India
5,214	1,735	717	1,550	2,947	1,086	0	147	20	939	Indonesia
3	1	–	3	0	–	–	–	–	–	Iran
432	119	–	29	403	0	–	–	–	0	Iraq
1,015	499	241	774	0	1,013	–	486	377	527	Israel
21,984	18,985	9,817	11,210	957	4,129	938	1,585	483	1,606	Japan
632	82	37	72	523	– 3	–	–	–	– 3	Jordan
100	20	55	45	0	24	–	20	0	4	Kazakhstan
3,972	3,657	1,622	2,350	0	7,053	1,123	3,175	123	2,755	Korea, Republic of
992	308	293	699	–	0	–	0	0	0	Kuwait
80	77	2	78	–	48	–	–	–	48	Lebanon
1,570	1,265	1,130	439	1	215	46	60	19	109	Malaysia
28	4	0	4	24	–	–	–	–	–	Myanmar
916	862	844	66	6	0	–	1	–	– 1	Pakistan
1,219	1,067	340	863	16	37	6	33	0	– 2	Philippines
2,649	1,226	1,567	1,039	43	110	–	4	3	106	Qatar
3,813	1,477	476	2,604	733	56	–	41	1	15	Saudi Arabia
16,823	14,425	5,900	10,923	–	5,459	3,646	1,513	2	300	Singapore
467	330	257	130	80	63	17	1	1	45	Sri Lanka
0	0	–	0	0	–	–	–	–	–	Syria
1,412	1,152	715	697	0	721	–	634	634	87	Taiwan
1,464	1,338	546	918	–	783	578	37	– 2	168	Thailand
399	106	35	0	364	–	–	–	–	–	Turkmenistan
4,480	2,888	725	3,721	34	140	61	47	0	32	United Arab Emirates
1,169	491	1,078	91	0	– 1	–	– 1	–	–	Uzbekistan
2,050	833	700	1,053	297	157	–	147	101	10	Vietnam
4,663	1,402	1,233	2,313	1,117	20	1	7	2	12	Remaining countries in Asia
15,901	9,184	3,710	12,141	50	13,416	10,573	2,472	– 78	371	Countries in Oceania
12,278	7,810	3,126	9,106	46	11,729	10,067	1,436	– 56	226	Australia
2,393	444	–	2,393	–	– 3	–	– 3	– 3	–	Marshall Islands
941	642	584	353	4	1,690	506	1,039	– 19	145	New Zealand
0	0	0	0	–	0	–	0	0	–	Papua New Guinea
289	288	–	289	–	–	–	–	–	–	Remaining countries in Oceania
30	17	0	30	–	1	1	0	–	–	Countries not identifiable
2,920	733	1,267	1,460	193	14,847	9	6,972	0	7,866	International organisations [9]

respective (historical) status of membership of the group. **6** Up to June 2020 including European Financial Stability Facility (EFSF). **7** Up to December 2010 Netherlands Antilles. **8** Excluding Hong Kong. **9** Excluding EU institutions.

VII OTC derivatives statistics (BIS)

1 The global OTC derivatives market: Nominal and market value of contracts outstanding with leading banks *

€ billion

End of half-year	Nominal values										
	Derivative contracts, total [1]	Foreign exchange contracts [2]				Interest-rate contracts [3]				Credit derivatives [4]	
		Total	with reporting banks [6]	with other banks and financial institutions [7]	with non-financial corporations	Total	with reporting banks [6]	with other banks and financial institutions [7]	with non-financial corporations	Total	with reporting banks [6]
	1	2	3	4	5	6	7	8	9	10	11
Contracts reported by 74 reporting banks world-wide [8]											
2007 H2	356,087	38,203	14,492	16,546	7,165	267,060	106,817	131,178	29,065	39,328	21,758
2008 H1	381,944	39,954	15,761	16,985	7,208	290,728	119,882	141,476	29,370	36,414	21,036
H2	384,767	35,957	14,130	15,305	6,522	310,884	119,092	163,831	27,961	30,095	17,989
2009 H1	376,546	34,479	13,336	15,170	5,973	309,345	104,820	176,947	27,578	25,504	13,573
H2	375,280	34,139	13,117	14,886	6,136	312,283	96,196	191,370	24,717	22,693	12,298
2010 H1	443,613	43,316	16,237	19,131	7,948	368,211	107,675	229,835	30,701	24,661	12,855
H2	420,230	43,255	16,432	19,186	7,637	348,196	100,646	219,645	27,905	22,375	11,300
2011 H1	456,920	44,765	18,107	19,964	6,694	382,786	110,165	245,930	26,691	22,424	12,003
H2	467,732	48,984	21,604	20,029	7,351	389,612	121,608	239,986	28,018	22,124	12,854
2012 H1	474,456	52,958	23,419	21,873	7,666	392,714	110,521	251,712	30,481	21,392	12,508
H2	450,109	51,053	21,854	21,852	7,347	373,356	88,591	258,593	26,172	19,001	10,724
2013 H1	513,320	55,903	23,463	24,279	8,161	431,707	79,596	325,305	26,806	18,616	10,495
H2	496,801	51,159	22,628	22,154	6,377	424,045	69,438	342,158	12,449	15,242	8,015
2014 H1	488,230	54,753	23,408	24,674	6,671	412,425	61,883	339,011	11,531	14,250	6,985
H2	498,905	61,810	26,270	27,939	7,601	416,310	57,569	347,095	11,646	13,507	6,356
2015 H1	475,398	65,786	27,426	29,428	8,932	388,334	54,484	321,545	12,305	13,043	5,812
H2	436,506	64,707	27,492	28,647	8,568	352,737	49,706	289,488	13,543	11,291	5,007
2016 H1	469,072	66,831	28,873	30,095	7,863	384,412	42,473	332,161	9,778	10,594	4,588
H2	430,705	65,077	28,780	28,308	7,989	349,171	38,709	300,453	10,009	9,351	3,548
2017 H1	447,387	67,454	29,352	29,904	8,198	364,264	34,688	319,558	10,018	8,451	2,584
H2	442,894	72,593	30,124	32,589	9,880	355,472	33,953	310,071	11,448	7,799	1,935
2018 H1	509,529	82,119	34,834	37,149	10,136	412,356	34,411	365,558	12,387	7,159	1,714
H2	474,707	79,127	32,931	36,287	9,909	381,202	34,070	335,171	11,961	7,111	1,580
2019 H1	561,605	86,570	34,705	41,363	10,502	460,123	34,222	413,649	12,252	6,862	1,380
H2	496,137	82,018	31,787	39,812	10,419	399,359	31,488	356,692	11,179	6,746	1,268
2020 H1	541,114	83,722	32,074	41,073	10,575	441,885	29,647	400,925	11,313	7,867	1,291
H2	473,632	79,464	30,225	39,043	10,196	379,911	25,527	343,994	10,390	6,813	1,028
2021 H1	512,464	86,191	31,001	44,265	10,925	410,477	25,333	374,435	10,709	7,416	936
of which: contracts reported by German banks											
2007 H2	44,665	4,376	1,616	2,126	634	35,092	13,660	18,273	3,159	4,161	2,689
2008 H1	46,303	4,314	1,773	1,916	625	36,949	15,341	18,276	3,332	3,838	2,505
H2	48,410	4,105	1,788	1,830	487	39,830	14,923	21,222	3,685	3,363	2,404
2009 H1	48,918	4,097	1,718	1,945	434	40,973	12,805	26,863	1,305	2,857	1,926
H2	49,373	4,137	1,656	2,046	435	41,899	11,425	29,255	1,219	2,640	1,616
2010 H1	57,453	4,948	1,962	2,451	535	48,584	12,690	34,484	1,410	2,909	1,651
H2	54,806	5,029	1,974	2,542	513	46,371	10,732	34,384	1,255	2,534	1,251
2011 H1	59,126	5,504	2,121	2,811	572	50,159	10,958	37,861	1,340	2,536	1,302
H2	57,720	5,388	2,065	2,740	583	48,893	11,343	36,110	1,440	2,609	1,287
2012 H1	56,683	5,734	2,092	3,054	588	47,634	10,520	33,192	3,922	2,459	1,169
H2	50,587	5,194	1,871	2,767	556	42,837	8,270	33,061	1,506	1,856	1,003
2013 H1	52,335	5,482	1,827	3,096	559	44,125	7,151	35,763	1,211	1,945	980
H2	49,317	4,709	2,354	1,831	524	42,293	7,084	34,155	1,054	1,711	819
2014 H1	49,663	5,323	2,349	2,434	540	41,925	6,274	34,657	994	1,814	418
H2	45,077	5,288	2,506	2,201	581	37,800	6,448	30,387	965	1,411	311
2015 H1	39,052	4,983	2,441	1,962	580	32,024	5,826	25,247	951	1,377	209
H2	35,107	5,122	2,456	2,094	572	28,101	5,082	22,160	859	1,327	.
2016 H1	38,880	5,017	2,476	1,991	550	31,899	4,216	26,962	721	1,306	.
H2	36,514	4,419	2,263	1,645	511	30,198	3,818	25,754	626	1,362	.
2017 H1	41,109	4,404	2,283	1,646	475	34,696	3,293	30,840	563	1,477	.
H2	44,225	4,496	2,322	1,707	467	37,683	2,669	34,513	501	1,577	.
2018 H1	47,806	5,107	2,763	1,870	474	41,313	2,751	38,076	486	921	.
H2	38,799	4,496	2,351	1,693	452	33,160	2,719	29,924	517	735	.
2019 H1	41,124	4,608	2,319	1,822	467	35,346	2,786	31,998	562	740	.
H2	38,628	4,607	2,180	1,937	490	33,167	2,623	30,050	494	642	.
2020 H1	41,596	4,384	2,136	1,722	526	36,167	2,382	33,294	491	893	.
H2	39,362	4,351	2,084	1,780	487	34,136	2,029	31,684	423	766	.
2021 H1	42,123	4,517	2,110	1,898	509	36,669	2,036	34,217	416	828	.

***** These data stem from the semi-annual OTC derivatives statistics of the Bank for International Settlements (BIS). Approximately 74 leading banks domiciled in the G-10 countries report these statistics (on group basis, i.e. including branches and subsidiaries); these institutions account for a share of more than three-quarters of the global OTC derivatives market. Five German banks actively involved in the derivatives business participate in the survey. Data are collected on OTC contracts outstanding at end-June and end-December. **1** From mid-2004 including credit derivatives. **2** Outright forwards and FX swaps, currency swaps and currency options. **3** Forward rate

VII OTC derivatives statistics (BIS)

				Market values						
with other banks and financial institutions [7]	with non-financial corporations	Index-related and stock-related contracts [5]	Commodity-contracts [5]	Derivative contracts, total [1]	Foreign exchange contracts [2]	Interest-rate contracts [3]	Credit derivatives [4]	Index-related and stock-related contracts [5]	Commodity-contracts [5]	End of half-year
12	13	14	15	16	17	18	19	20	21	
Contracts reported by 74 reporting banks world-wide [8]										
17,101	469	5,753	5,743	9,527	1,227	4,875	1,359	776	1,290	2007 H2
14,779	599	6,456	8,392	11,465	1,434	5,877	2,026	727	1,401	2008 H1
11,750	356	4,650	3,181	22,529	2,935	14,433	3,676	799	686	H2
10,858	1,073	4,658	2,560	15,916	1,748	10,950	2,113	622	483	2009 H1
9,302	1,093	4,121	2,044	13,286	1,436	9,731	1,250	491	378	H2
11,118	688	5,101	2,324	18,666	2,073	14,287	1,358	575	373	2010 H1
10,843	232	4,217	2,187	14,783	1,858	11,036	1,010	485	394	H2
10,256	165	4,733	2,212	12,527	1,617	9,163	931	490	326	2011 H1
9,118	152	4,623	2,389	19,577	1,996	15,458	1,226	525	372	H2
8,735	149	5,014	2,378	18,719	1,786	15,181	943	508	301	2012 H1
8,125	152	4,738	1,961	17,544	1,753	14,430	643	455	263	H2
7,973	148	5,215	1,879	14,883	1,856	11,650	554	529	294	2013 H1
7,091	136	4,757	1,598	13,126	1,656	10,297	474	508	191	H2
7,116	149	5,187	1,615	12,276	1,262	9,856	465	496	197	2014 H1
6,989	162	5,739	1,539	16,510	2,418	12,838	488	504	262	H2
7,047	184	6,742	1,493	13,314	2,269	9,886	405	542	212	2015 H1
6,109	175	6,559	1,212	12,804	2,369	9,320	387	455	273	H2
5,868	138	5,973	1,262	17,685	2,777	13,968	307	464	169	2016 H1
5,662	141	5,825	1,281	13,179	2,820	9,479	277	448	155	H2
5,731	136	5,990	1,228	10,329	2,041	7,447	260	462	119	2017 H1
5,684	180	5,477	1,553	9,122	1,912	6,320	253	479	158	H2
5,243	202	6,065	1,830	8,846	2,247	5,699	200	522	178	2018 H1
5,294	237	5,605	1,662	8,416	1,971	5,591	163	499	192	H2
5,214	268	6,192	1,858	10,568	1,959	7,738	188	509	174	2019 H1
5,228	250	6,119	1,895	10,290	1,985	7,434	177	519	175	H2
6,298	278	5,766	1,874	13,797	2,348	10,464	164	588	233	2020 H1
5,540	245	5,773	1,671	12,838	2,588	9,224	165	685	176	H2
6,276	204	6,316	2,064	10,592	2,030	7,523	173	614	252	2021 H1
of which: contracts reported by German banks										
1,419	53	715	321	1,186	152	721	181	93	39	2007 H2
1,267	66	844	358	1,464	165	863	237	87	112	2008 H1
868	91	828	284	2,302	350	1,370	405	120	57	H2
869	62	758	233	1,690	204	1,115	241	88	42	2009 H1
975	49	506	191	1,447	171	1,040	143	65	28	H2
1,216	42	810	202	2,033	244	1,533	156	73	27	2010 H1
1,227	56	672	200	1,611	213	1,201	112	58	27	H2
1,214	20	718	209	1,379	191	1,013	98	53	24	2011 H1
1,308	14	608	222	1,979	219	1,543	136	50	31	H2
1,276	14	639	217	1,969	182	1,602	106	49	30	2012 H1
837	16	570	130	1,749	172	1,439	77	39	22	H2
953	12	634	149	1,362	180	1,061	57	46	18	2013 H1
880	12	495	109	1,074	154	817	49	41	13	H2
1,383	13	496	105	1,081	117	853	58	40	13	2014 H1
1,091	9	535	43	1,346	208	1,035	54	42	7	H2
1,159	9	635	33	1,124	196	838	42	43	5	2015 H1
1,139	.	526	31	1,080	192	802	43	37	6	H2
972	.	631	27	1,326	201	1,044	35	41	5	2016 H1
1,094	.	506	29	1,035	204	754	40	33	4	H2
1,256	.	510	22	864	150	628	46	37	3	2017 H1
1,413	.	450	19	798	127	580	53	35	3	H2
785	.	441	24	754	151	543	22	33	5	2018 H1
616	.	386	22	699	123	525	15	31	5	H2
646	.	399	31	933	108	772	20	29	4	2019 H1
567	.	186	26	927	106	785	20	13	3	H2
829	.	129	23	1,117	118	964	18	13	4	2020 H1
711	.	88	21	982	137	804	24	14	3	H2
778	.	85	24	725	102	579	29	10	5	2021 H1

agreements, interest rate swaps and interest rate options. **4** Only credit default swaps. The data are recorded for the first time for the second half of 2004. **5** Forwards, swaps and options. **6** Transactions between reporting institutions which are reported by both counterparties involved are recorded only once in the statistics. Conversely, the results of the German reporting institutions shown in the lower part of the table contain certain double countings; covering transactions with the five German reporting banks concluded with each other. **7** Including insurance corporations. **8** Up to and including June 2017 excluding "other" contracts valued by the BIS.

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

Up to 1998 in DM million, as of 1999 in € million

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
	Operating result before the valuation of assets 9													
1993	60,718	21,813	11,129	9,647	249	788	5,017	16,537	1,203	8,814	3,156	–	1,622	2,556
1994	66,353	19,126	7,975	10,327	160	664	5,867	20,590	2,159	10,071	3,592	–	2,134	2,814
1995	62,472	17,764	6,893	10,232	141	498	5,818	19,493	1,443	9,685	4,147	–	1,174	2,948
1996	66,647	19,641	7,603	11,341	133	564	7,084	19,493	1,461	9,830	4,628	–	1,054	3,456
1997	70,601	21,957	8,764	12,396	119	678	7,858	19,357	1,610	9,769	5,307	–	1,269	3,474
1998	72,967	22,761	7,782	13,928	181	870	10,116	17,754	1,721	8,841	6,303	–	1,380	4,091
1999	72,207	21,362	10,628	10,542	192	–	9,568	18,359	1,549	9,537	5,715	–	1,553	4,565
1999	36,919	10,922	5,434	5,390	98	–	4,892	9,387	792	4,876	2,922	–	794	2,334
2000	36,900	11,986	6,043	5,824	119	–	5,103	8,284	1,233	4,289	2,917	–	1,089	1,999
2001	33,408	9,513	4,753	4,638	122	–	5,441	8,058	788	3,824	2,800	–	964	2,020
2002	39,266	12,506	6,177	6,201	128	–	5,648	9,568	1,025	4,632	2,436	–	1,052	2,399
2003	40,107	12,129	5,400	6,573	156	–	6,094	9,806	644	5,638	2,308	–	1,081	2,407
2004	41,025	12,045	5,320	6,590	135	–	5,787	10,212	692	5,915	2,590	–	1,118	2,666
2005	51,511	23,710	15,578	8,008	124	–	4,905	9,880	834	5,725	2,679	–	1,027	2,751
2006	49,822	18,997	11,425	7,438	134	–	6,626	9,884	666	7,503	2,524	–	615	3,007
2007	45,057	19,806	11,887	7,704	215	–	4,624	8,499	122	5,475	2,809	–	997	2,725
2008	29,403	2,417	– 4,974	7,185	206	–	6,112	8,573	72	5,980	2,309	–	943	2,997
2009	45,078	13,828	7,676	5,901	251	–	6,831	9,596	1,368	6,201	2,481	–	988	3,785
2010	46,563	14,285	7,222	6,800	263	–	5,538	11,042	1,090	7,480	2,408	–	864	3,856
2011	46,177	17,476	9,124	8,080	272	–	4,483	11,152	745	7,548	507	–	946	3,320
2012	46,988	18,517	11,210	7,047	260	–	4,267	10,072	1,502	7,135	1,282	–	815	3,398
2013	37,767	14,110	6,876	6,971	263	–	4,077	9,491	1,036	7,604	432	–	674	343
2014	38,093	13,757	6,935	6,480	342	–	2,667	9,232	813	7,339	884	–	544	2,857
2015	37,853	13,205	5,576	7,440	189	–	3,077	9,277	771	7,269	1,094	–	500	2,660
2016	39,350	14,105	6,039	7,846	220	–	3,677	9,549	–	7,237	599	–	919	3,264
2017	34,532	10,505	3,239	7,020	246	–	2,545	9,792	–	7,497	380	–	963	2,850
2018	32,449	10,438	3,710	6,521	207	–	1,695	9,703	–	7,427	656	–	246	2,284
2019	28,493	7,383	– 256	7,401	238	–	1,570	8,491	–	7,262	885	–	104	2,798
2020	33,425	11,126	2,701	8,150	275	–	1,771	8,788	–	7,282	933	–	217	3,308
	Operating result 10													
1993	36,770	10,489	4,870	5,033	202	384	2,765	10,847	549	6,530	2,328	–	1,653	1,609
1994	35,299	9,850	4,098	5,463	143	146	3,303	10,583	468	5,755	2,099	–	1,976	1,265
1995	42,155	12,136	5,188	6,666	166	116	3,715	12,012	1,108	6,702	3,220	–	1,400	1,862
1996	44,913	13,013	5,901	6,674	136	302	4,638	12,326	1,332	6,526	3,780	–	1,388	1,910
1997	45,576	13,758	5,364	7,814	87	493	5,074	11,796	1,273	5,905	4,020	–	1,335	2,415
1998	45,736	14,879	5,259	8,868	127	625	4,271	11,865	993	5,295	5,138	–	1,313	1,982
1999	49,852	13,257	4,804	8,259	194	–	6,622	15,310	835	5,537	4,152	–	1,709	2,429
1999	25,489	6,778	2,456	4,223	99	–	3,386	7,828	427	2,831	2,123	–	874	1,242
2000	20,956	7,974	3,691	4,173	110	–	3,347	4,055	125	1,844	1,236	–	1,031	1,344
2001	13,666	3,346	853	2,406	87	–	2,260	3,078	16	1,153	1,679	–	839	1,295
2002	7,730	3,472	58	3,357	57	–	– 2,098	2,641	120	945	593	–	733	1,324
2003	18,131	4,784	649	4,007	128	–	2,340	4,559	130	2,543	1,198	–	856	1,721
2004	23,496	6,744	2,373	4,271	100	–	4,988	4,329	371	2,873	965	–	870	2,356
2005	37,256	19,804	13,865	5,811	128	–	4,123	4,933	654	2,726	1,551	–	779	2,686
2006	35,503	14,905	9,352	5,429	124	–	7,999	4,638	555	3,254	1,457	–	296	2,399
2007	21,044	14,927	9,081	5,650	196	–	2,461	4,123	– 333	2,761	1,565	–	587	– 5,047
2008	– 7,664	– 7,744	– 12,015	4,133	138	–	– 2,435	3,673	– 622	2,365	– 1,668	–	487	– 1,720
2009	18,032	5,386	2,350	2,834	202	–	735	5,112	1,395	3,943	– 1,000	–	872	1,589
2010	31,167	9,851	5,508	4,106	237	–	3,268	7,549	1,097	5,164	– 15	–	857	3,396
2011	49,280	13,165	7,237	5,647	281	–	3,799	18,620	1,869	7,231	– 1,134	–	1,701	4,029
2012	42,654	14,555	8,176	6,107	272	–	4,149	10,732	1,365	7,398	637	–	832	2,986
2013	31,225	12,074	5,918	5,895	261	–	756	9,621	707	7,926	27	–	586	– 472
2014	31,510	9,960	4,218	5,438	304	–	1,087	9,233	826	7,141	606	–	828	1,829
2015	34,356	12,022	5,661	6,173	188	–	1,963	9,369	894	6,816	767	–	428	2,097
2016	30,596	8,975	2,018	6,858	99	–	– 48	10,611	–	7,340	486	–	941	2,291
2017	30,913	9,965	3,905	5,768	292	–	288	10,075	–	7,311	412	–	902	1,960
2018	25,686	8,446	3,328	4,947	171	–	– 930	8,999	–	6,501	315	–	268	2,087
2019	21,785	1,640	– 4,979	6,404	215	–	1,233	8,195	–	7,692	760	–	153	2,112
2020	20,099	2,790	– 2,569	5,305	54	–	1,127	6,824	–	6,547	576	–	135	2,100

***** The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. **1** From 1990 to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", and, from 1999 to 2003, to the category "Regional banks and other commercial banks". From 2004 to 2017, Deutsche Postbank AG allocated to the category "Big banks". 2018 and 2019, DB Privat- und Firmenkundenbank AG (merger between Deutsche Postbank AG, belonging to the category "Big banks", with Deutsche Bank Privat- und Geschäftskunden AG, belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks". In 2020, merger of Deutsche Bank Privat- und Geschäftskunden AG with Deutsche Bank AG. **2** From 2018, DSK Hyp AG (formerly SEB AG) allocated to the category "Mortgage banks" (formerly allocated to the category "Regional banks and other commercial banks").
For footnotes **3-10,** see pp. 137 f.

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

Up to 1998 in DM million, as of 1999 in € million

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
	Partial operating result 11													
1968	4,202	882	288	406	47	141	548	1,428	131	314	493	181	–	225
1969	4,904	1,276	454	537	74	211	526	1,425	141	440	720	168	–	208
1970	4,621	1,074	413	435	58	168	273	1,337	93	666	788	175	–	215
1971	4,800	961	246	474	113	128	428	1,338	147	597	798	276	–	255
1972	6,295	1,228	260	645	155	168	679	2,009	205	728	783	374	–	289
1973	6,541	1,072	165	509	240	158	570	2,083	73	1,056	1,103	238	–	346
1974	8,744	2,384	931	985	269	199	700	2,609	203	1,141	1,063	304	–	340
1975	11,219	2,718	1,117	1,164	233	204	973	3,831	555	1,184	1,049	473	–	436
1976	10,369	2,367	906	1,184	146	131	938	3,597	406	1,045	1,060	513	–	443
1977	11,683	2,643	1,148	1,207	158	130	1,111	4,213	350	1,227	1,122	527	–	490
1978	13,195	2,908	1,189	1,360	163	196	1,382	4,810	411	1,409	1,193	541	–	541
1979	12,689	2,558	1,068	1,176	143	171	1,028	4,780	257	1,691	1,301	598	–	476
1980	13,111	2,476	1,043	1,025	165	243	738	4,978	213	2,389	1,355	499	–	463
1981	18,526	3,992	1,931	1,541	198	322	532	7,323	455	3,707	1,432	556	–	529
1982	25,328	6,330	2,838	2,812	249	431	1,610	9,154	980	4,101	1,813	702	–	638
1983	30,873	7,898	3,735	3,433	284	446	2,711	10,715	1,327	4,046	2,511	775	–	890
1984	29,052	7,307	3,583	3,093	313	318	2,705	10,354	1,167	3,324	2,691	540	–	964
1985	29,182	7,954	3,696	3,566	384	308	2,780	10,142	963	3,065	2,709	502	–	1,067
1986	29,483	9,209	4,719	3,729	282	479	2,667	9,829	1,028	2,927	2,723	–	–	1,100
1987	26,500	6,959	3,228	3,273	103	355	2,352	9,180	1,085	3,016	2,784	–	–	1,124
1988	27,196	7,225	3,772	3,045	135	273	2,185	9,382	1,074	3,367	2,777	–	–	1,186
1989	27,379	7,701	4,639	2,727	– 11	346	2,043	9,046	579	4,028	2,780	–	–	1,202
1990	29,314	8,901	5,499	3,044	96	262	1,858	9,314	473	4,318	2,733	–	–	1,717
1991	34,834	10,627	6,267	3,963	103	294	2,213	11,072	326	5,370	2,798	–	–	2,428
1992	39,614	13,128	7,121	5,363	208	436	2,655	12,141	626	6,117	2,927	–	–	2,020
1993	52,764	17,187	9,036	7,443	224	484	3,531	15,701	915	7,624	3,202	–	2,188	2,416
1994	64,513	18,337	8,130	9,546	107	554	5,473	20,743	1,983	9,338	3,705	–	2,323	2,611
1995	57,355	14,924	5,899	8,553	99	373	4,708	19,214	1,126	8,754	4,126	–	1,876	2,627
1996	61,479	16,679	6,599	9,634	10	436	5,811	19,712	1,128	9,002	4,744	–	1,454	2,949
1997	63,392	18,545	7,488	10,609	– 91	539	6,357	18,606	1,235	8,751	5,364	–	1,603	2,931
1998	61,191	17,127	7,131	9,486	– 179	689	6,895	16,500	1,488	7,573	6,187	–	1,867	3,554
1999	60,087	14,729	7,055	7,788	– 113	–	7,636	17,381	960	8,279	5,539	–	1,238	4,324
1999	30,722	7,531	3,607	3,982	– 58	–	3,904	8,887	491	4,233	2,832	–	633	2,211
2000	28,150	5,747	1,609	4,231	– 93	–	3,850	8,243	997	3,941	2,611	–	834	1,927
2001	24,295	3,549	– 324	3,795	78	–	4,009	7,661	518	3,370	2,528	–	761	1,899
2002	32,298	8,847	4,328	4,423	96	–	4,327	8,996	582	4,157	2,293	–	727	2,369
2003	29,608	5,133	266	4,740	127	–	5,110	9,335	176	4,473	2,332	–	839	2,210
2004	35,501	9,515	3,794	5,603	118	–	4,944	9,847	259	4,971	2,420	–	1,002	2,543
2005	38,133	12,696	5,649	6,941	106	–	4,812	9,401	422	4,783	2,470	–	931	2,618
2006	38,013	14,149	7,534	6,523	92	–	4,590	9,289	250	4,129	2,453	–	511	2,642
2007	42,642	18,210	10,498	7,533	179	–	5,876	7,658	563	4,301	2,537	–	945	2,552
2008	42,426	16,254	9,129	6,962	163	–	6,974	7,990	913	4,333	2,238	–	803	2,921
2009	37,666	9,657	5,276	4,264	117	–	5,423	9,319	479	5,575	2,457	–	1,000	3,756
2010	41,515	10,744	5,045	5,568	131	–	4,861	10,965	616	7,244	2,328	–	969	3,788
2011	40,969	11,729	5,605	5,929	195	–	4,980	11,238	576	7,040	1,336	–	935	3,135
2012	38,223	12,372	7,414	4,771	187	–	3,273	10,161	668	6,687	1,139	–	769	3,154
2013	32,726	10,835	5,141	5,523	171	–	2,510	9,948	711	7,177	564	–	648	333
2014	36,939	13,066	7,144	5,677	245	–	2,592	9,787	346	7,186	780	–	597	2,585
2015	36,315	12,658	6,812	5,739	107	–	2,332	9,544	571	7,132	1,087	–	502	2,489
2016	32,239	10,249	4,565	5,590	94	–	2,362	9,532	–	6,732	585	–	202	2,577
2017	27,656	6,514	1,250	5,154	110	–	1,372	9,617	–	7,050	415	–	262	2,426
2018	28,589	8,755	3,380	5,274	101	–	901	8,984	–	7,015	677	–	232	2,025
2019	23,506	3,864	– 1,526	5,257	133	–	824	8,464	–	6,849	870	–	52	2,583
2020	26,205	5,385	– 640	5,888	137	–	1,146	8,768	–	6,793	1,005	–	147	2,961

For footnotes ***, 1** and **2,** see p. 136. **3** From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". **4** From 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". **5** The category "Private bankers" was dissolved in December 1998. The credit institutions formerly belonging to this category were allocated to the category "Regional banks and other commercial banks". **6** From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". **7** The category "Instalment sales financing institutions" was dissolved in December 1986. The credit institutions formerly belonging to this category were allocated to the categories "Regional banks and other commercial banks", "Private bankers" and "Credit cooperatives", according to their legal form. **8** Up to 2015, category "Special purpose banks". For footnote **11,** see p. 138.

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

Up to 1998 in DM million, as of 1999 in € million

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
	Profit or loss (–) for the financial year before tax 12													
1968	4,445	1,308	608	443	50	207	570	1,268	148	366	477	114	–	194
1969	4,160	1,357	607	473	56	221	540	1,007	107	393	483	102	–	171
1970	3,621	1,136	486	445	51	154	336	761	74	521	501	97	–	195
1971	4,714	1,428	567	501	108	252	466	1,130	140	617	577	140	–	216
1972	5,642	1,517	620	554	119	224	683	1,497	228	695	594	193	–	235
1973	4,844	1,281	524	369	236	152	392	1,249	86	869	628	116	–	223
1974	6,187	1,733	896	553	263	21	429	1,719	197	1,064	640	166	–	239
1975	9,342	2,275	1,226	603	177	269	763	3,235	529	1,317	769	147	–	307
1976	9,249	2,555	1,250	699	325	281	812	2,852	385	1,258	806	238	–	343
1977	11,150	2,920	1,520	922	188	290	1,099	3,624	398	1,460	999	270	–	380
1978	11,889	3,100	1,609	1,031	172	288	1,150	3,851	427	1,536	1,179	287	–	359
1979	10,309	2,470	1,394	758	92	226	1,018	3,230	150	1,571	1,189	315	–	366
1980	11,279	2,609	1,227	954	162	266	620	3,603	276	2,110	1,466	274	–	321
1981	12,779	2,722	1,193	1,007	216	306	512	4,554	383	2,612	1,374	253	–	369
1982	16,683	3,395	1,663	1,181	190	361	676	6,306	842	3,126	1,549	298	–	491
1983	19,389	4,025	2,433	1,473	269	– 150	1,070	7,418	974	3,294	1,692	323	–	593
1984	20,408	5,079	2,643	1,738	312	386	1,093	7,590	1,004	2,912	1,743	364	–	623
1985	20,925	6,282	3,519	1,963	330	470	1,217	7,098	625	2,873	1,776	405	–	649
1986	21,294	6,902	3,638	2,422	303	539	1,339	6,901	963	2,863	1,575	–	–	751
1987	19,450	5,612	2,418	2,508	268	418	1,244	6,222	938	3,010	1,750	–	–	674
1988	21,875	7,185	3,969	2,676	154	386	1,613	6,175	1,014	3,424	1,707	–	–	757
1989	19,139	7,419	4,547	2,546	– 55	381	1,746	4,143	482	2,684	1,923	–	–	742
1990	20,457	7,566	4,670	2,627	– 13	282	905	4,943	461	3,586	1,890	–	–	1,106
1991	27,280	8,045	4,787	2,766	162	330	1,436	8,436	410	5,131	2,439	–	–	1,383
1992	28,408	7,308	4,879	1,907	234	288	1,810	9,407	461	5,914	2,278	–	–	1,230
1993	35,231	9,459	4,399	4,463	202	395	2,599	10,837	436	6,453	2,261	–	1,601	1,585
1994	34,901	10,222	4,806	4,944	137	335	2,614	9,707	1,094	5,542	2,213	–	2,066	1,443
1995	39,680	10,279	4,243	5,653	158	225	3,323	12,313	1,036	6,841	2,955	–	1,116	1,817
1996	40,645	11,432	5,471	5,533	126	302	3,495	12,548	1,261	6,821	3,439	–	1,415	234
1997	41,766	10,895	3,804	6,509	65	517	4,744	12,203	1,098	6,192	3,610	–	1,525	1,499
1998	67,612	33,250	22,422	10,052	149	627	5,681	12,017	2,778	5,636	4,493	–	1,726	2,031
1999	43,460	13,419	5,666	7,559	194	–	6,345	10,571	681	4,909	3,665	–	1,637	2,234
1999	22,221	6,861	2,897	3,865	99	–	3,244	5,405	348	2,510	1,874	–	837	1,142
2000	21,057	6,411	3,181	3,121	109	–	2,843	5,032	835	2,094	774	–	1,733	1,335
2001	14,760	4,251	2,951	1,209	91	–	1,837	3,649	302	1,888	1,184	–	708	941
2002	11,663	909	– 1,931	2,789	51	–	1,302	3,427	309	2,517	1,285	–	743	1,171
2003	2,359	– 5,688	– 7,315	1,501	126	–	– 2,233	4,756	49	2,923	830	–	536	1,186
2004	10,946	– 342	– 2,067	1,646	79	–	472	4,400	220	2,977	566	–	574	2,079
2005	33,847	17,948	14,867	2,958	123	–	3,030	4,927	406	4,156	160	–	605	2,615
2006	27,879	10,144	7,520	2,500	124	–	6,014	4,421	382	3,614	568	–	282	2,454
2007	20,955	18,726	15,290	3,237	199	–	788	3,759	– 375	2,880	375	–	424	– 5,622
2008	– 24,584	– 16,420	– 17,833	1,301	112	–	– 6,051	2,161	– 416	2,039	– 2,913	–	430	– 3,414
2009	– 2,816	– 6,474	– 6,691	22	195	–	– 5,914	4,710	696	3,404	– 1,419	–	672	1,509
2010	18,449	3,339	2,039	1,071	229	–	– 929	6,586	614	4,789	– 86	–	664	3,472
2011	31,928	2,173	– 94	1,986	281	–	72	16,796	1,210	6,981	– 307	–	1,428	3,575
2012	30,802	8,125	5,138	2,713	274	–	2,296	9,460	607	7,411	97	–	643	2,163
2013	21,954	6,305	3,551	2,493	261	–	– 479	8,601	535	7,650	117	–	441	– 1,216
2014	25,000	6,593	3,659	2,630	304	–	– 368	8,640	599	6,988	– 166	–	763	1,951
2015	26,565	5,132	2,708	2,236	188	–	1,805	8,977	264	6,682	747	–	426	2,532
2016	27,784	6,727	3,145	3,483	99	–	– 547	10,225	–	7,701	525	–	890	2,263
2017	27,515	6,429	2,779	3,363	287	–	944	9,922	–	7,278	487	–	991	1,464
2018	18,855	3,528	1,149	2,208	171	–	– 1,021	8,213	–	6,329	220	–	254	1,332
2019	5,652	– 13,971	– 17,458	3,273	214	–	823	8,236	–	7,518	543	–	456	2,047
2020	14,298	– 2,625	– 5,984	3,305	54	–	541	6,736	–	6,355	847	–	243	2,201

For footnotes * and **1-8,** see pp. 136 f. **9** Net interest and commission income less general administrative spending plus result from the trading portfolio and other operating result. **10** Operating result before the valuation of assets plus result from the valuation of assets (other than tangible or financial fixed assets). **11** Net interest and commission income less general administrative spending. **12** Operating result plus other and extraordinary result.

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

Up to 1998 in DM million, as of 1999 in € million

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
	Profit or loss (–) for the financial year after tax 13													
1968	2,585	807	351	252	29	175	239	731	84	195	344	57	–	128
1969	2,566	858	371	269	27	191	325	585	67	207	353	48	–	123
1970	2,136	687	284	251	26	126	186	411	46	273	352	50	–	131
1971	2,744	904	353	285	52	214	235	578	86	325	406	72	–	138
1972	3,167	916	369	307	62	178	327	751	159	369	391	98	–	156
1973	2,582	726	355	149	113	109	183	613	50	435	380	62	–	133
1974	3,230	944	517	306	144	– 23	231	791	109	524	396	86	–	149
1975	4,590	1,165	671	238	37	219	355	1,422	308	645	465	49	–	181
1976	4,654	1,453	730	374	116	233	328	1,264	181	569	484	130	–	245
1977	5,091	1,478	742	435	63	238	478	1,469	173	587	523	129	–	254
1978	5,574	1,567	774	480	75	238	533	1,633	206	624	615	139	–	257
1979	4,969	1,183	664	307	24	188	520	1,487	82	638	663	133	–	263
1980	5,300	1,318	547	497	53	221	299	1,570	155	820	803	122	–	213
1981	5,311	1,224	429	443	94	258	246	1,670	190	851	791	113	–	226
1982	6,408	1,417	561	484	68	304	268	1,969	381	1,012	877	134	–	350
1983	7,088	1,550	963	685	114	– 212	377	2,222	442	1,026	968	144	–	359
1984	7,986	2,328	1,067	824	122	315	355	2,334	467	944	993	175	–	390
1985	8,092	2,823	1,502	834	105	382	421	2,198	119	916	1,012	184	–	419
1986	8,555	3,217	1,651	1,031	99	436	459	2,139	434	920	850	–	–	536
1987	7,900	2,668	1,217	1,050	61	340	497	1,998	396	944	957	–	–	440
1988	8,766	3,199	1,724	1,167	7	301	524	2,080	429	1,067	934	–	–	533
1989	8,642	3,329	2,054	1,133	– 151	293	730	1,677	389	978	1,029	–	–	510
1990	9,700	4,040	2,755	1,176	– 105	214	472	1,810	284	1,355	1,118	–	–	621
1991	12,149	4,055	2,467	1,275	55	258	670	2,824	182	2,035	1,603	–	–	780
1992	11,493	3,363	2,880	161	110	212	921	2,932	200	2,094	1,333	–	–	650
1993	16,742	5,675	2,693	2,519	123	340	1,271	3,831	176	2,439	1,249	–	995	1,106
1994	18,298	6,495	3,126	2,984	92	293	1,499	4,046	551	2,427	1,330	–	1,006	944
1995	20,107	6,899	3,408	3,196	105	190	1,781	4,360	517	2,604	1,916	–	654	1,376
1996	19,755	7,068	3,614	3,158	59	237	2,196	4,355	689	2,512	2,114	–	872	– 51
1997	21,495	7,489	2,806	4,227	14	442	2,564	4,193	497	2,411	2,025	–	1,092	1,224
1998	35,828	18,448	10,918	6,925	94	511	3,084	4,398	2,249	2,217	2,629	–	1,090	1,713
1999	25,025	9,715	4,981	4,616	117	–	3,538	4,260	471	2,173	2,081	–	780	2,007
1999	12,795	4,967	2,547	2,360	60	–	1,809	2,178	241	1,111	1,064	–	399	1,026
2000	13,690	5,716	3,624	1,996	96	–	1,472	2,262	570	998	311	–	1,113	1,248
2001	10,715	3,805	3,389	369	47	–	1,541	2,016	187	1,116	860	–	335	855
2002	7,392	40	– 2,027	2,054	13	–	903	1,956	336	1,716	1,038	–	322	1,081
2003	– 3,442	– 5,990	– 6,825	747	88	–	– 2,715	1,745	172	1,439	575	–	240	1,092
2004	5,042	– 1,168	– 1,849	628	53	–	– 363	2,278	300	1,519	238	–	254	1,984
2005	23,778	12,768	10,837	1,860	71	–	2,617	2,642	396	2,712	– 153	–	280	2,516
2006	22,274	8,240	6,584	1,585	71	–	5,136	2,448	810	2,785	372	–	98	2,385
2007	14,715	15,276	12,741	2,414	121	–	505	2,185	274	1,826	210	–	137	– 5,698
2008	– 26,185	– 15,959	– 16,737	729	49	–	– 6,680	1,145	142	1,468	– 3,006	–	156	– 3,451
2009	– 6,998	– 6,312	– 5,967	– 475	130	–	– 6,137	2,465	733	1,914	– 1,582	–	405	1,516
2010	12,948	2,235	1,551	535	149	–	– 828	4,073	620	3,169	– 69	–	355	3,393
2011	24,894	914	– 657	1,377	194	–	– 625	14,049	1,119	5,057	– 381	–	1,237	3,524
2012	22,040	4,562	2,253	2,120	189	–	1,629	6,803	1,019	5,422	76	–	471	2,058
2013	14,578	4,493	2,515	1,803	175	–	– 948	5,937	412	5,694	29	–	247	– 1,286
2014	17,404	4,817	2,666	1,958	193	–	– 879	5,846	379	4,911	– 269	–	508	2,091
2015	18,120	3,163	1,626	1,434	103	–	1,041	6,064	– 166	4,579	649	–	348	2,442
2016	19,909	4,773	2,281	2,461	31	–	– 1,052	7,286	–	5,597	398	–	730	2,177
2017	19,979	4,544	2,220	2,106	218	–	501	7,061	–	5,079	316	–	836	1,642
2018	12,163	2,622	1,246	1,263	113	–	– 1,624	5,519	–	4,251	92	–	117	1,186
2019	– 2,154	– 16,327	– 18,446	1,979	140	–	627	5,799	–	5,394	383	–	351	1,619
2020	5,906	– 4,953	– 6,944	1,976	15	–	356	4,217	–	4,331	147	–	145	1,663

For footnotes * and **1-8,** see pp. 136 f. **13** From 1993, profit or loss for the financial year including withdrawals from or transfers to the fund for general banking risks.

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

Up to 1998 in DM million, as of 1999 in € million

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
	Total assets 14													
1968	586,935	129,635	58,311	52,520	6,115	12,689	92,052	140,830	22,757	43,175	97,900	5,637	–	54,949
1969	668,741	156,631	68,752	63,759	8,556	15,564	105,955	159,179	25,937	49,484	105,741	6,356	–	59,458
1970	744,997	183,066	77,901	75,310	11,481	18,374	114,540	179,043	28,843	58,224	107,415	7,935	–	65,931
1971	838,116	211,030	88,421	87,682	14,070	20,857	130,364	199,337	31,363	68,544	117,104	9,333	–	71,041
1972	961,905	245,002	100,611	103,306	17,020	24,065	166,313	226,557	35,487	81,252	117,530	11,349	–	78,415
1973	1,084,228	283,965	116,191	120,312	22,657	24,805	181,646	247,670	38,332	101,633	132,239	13,329	–	85,414
1974	1,188,248	300,496	121,371	126,117	29,458	23,550	205,622	271,832	48,103	113,464	145,091	14,449	–	89,191
1975	1,307,896	318,116	129,987	133,991	30,560	23,578	226,911	301,870	56,461	126,510	168,697	15,187	–	94,144
1976	1,479,418	377,545	162,162	156,896	33,180	25,307	250,935	337,364	60,150	143,069	190,681	16,185	–	103,489
1977	1,643,806	424,968	186,743	180,028	32,332	25,865	272,452	370,855	66,762	162,366	217,466	18,494	–	110,443
1978	1,841,904	485,744	218,388	205,687	33,119	28,550	303,083	408,074	75,208	184,220	247,471	20,506	–	117,598
1979	2,064,387	543,929	246,102	230,868	36,529	30,430	344,755	452,413	82,845	212,340	274,073	23,735	–	130,297
1980	2,253,355	586,209	263,727	252,210	38,201	32,071	378,961	490,534	89,558	238,349	301,584	25,997	–	142,163
1981	2,462,883	627,295	272,868	274,597	45,958	33,872	417,523	529,342	97,177	266,029	339,669	28,039	–	157,809
1982	2,657,480	657,658	283,694	288,212	50,819	34,933	449,750	570,029	105,403	291,440	376,432	30,090	–	176,678
1983	2,829,562	683,368	288,832	300,396	57,206	36,934	488,702	606,704	118,133	314,632	396,235	32,378	–	189,410
1984	3,006,203	729,974	306,864	321,565	64,969	36,576	503,875	645,764	128,336	338,117	423,423	35,416	–	201,298
1985	3,259,148	792,778	335,269	349,606	73,159	34,744	533,905	689,295	136,874	402,107	453,423	37,265	–	213,501
1986	3,482,978	889,245	365,894	406,618	70,420	46,313	573,933	733,290	144,403	424,901	486,144	–	–	231,062
1987	3,722,645	955,431	399,553	437,887	66,192	51,799	617,561	783,133	159,944	451,136	510,098	–	–	245,342
1988	3,964,977	1,035,650	446,084	466,485	67,114	55,967	655,600	831,211	171,195	474,491	539,270	–	–	257,560
1989	4,234,078	1,147,251	494,426	517,704	74,662	60,459	699,495	875,042	173,658	497,789	564,021	–	–	276,822
1990	4,675,228	1,281,516	563,239	580,780	78,139	59,358	774,961	934,259	178,846	534,273	593,081	–	–	378,292
1991	5,129,528	1,432,000	641,255	643,701	81,066	65,978	872,439	999,930	194,435	575,708	627,296	–	–	427,720
1992	5,571,856	1,574,496	694,382	735,012	78,626	66,476	1,021,846	1,029,488	188,434	624,292	641,603	–	–	491,697
1993	6,551,085	1,740,525	768,766	865,041	43,427	63,291	1,194,272	1,253,312	200,135	716,971	698,613	–	196,948	550,309
1994	7,296,540	1,897,624	829,919	956,434	44,914	66,357	1,321,304	1,367,636	230,507	789,021	805,456	–	211,229	673,763
1995	7,815,161	2,032,272	911,755	1,019,846	51,263	49,408	1,440,883	1,438,297	248,733	842,101	891,904	–	222,245	698,726
1996	8,780,093	2,351,504	1,099,382	1,149,387	53,757	48,978	1,662,667	1,539,310	291,098	901,801	1,051,903	–	234,169	747,641
1997	9,875,680	2,732,361	1,340,110	1,277,328	65,857	49,066	1,923,358	1,634,968	335,243	946,917	1,225,246	–	250,607	826,980
1998	11,043,124	3,143,441	1,665,557	1,359,340	68,061	50,483	2,180,454	1,724,574	386,145	989,676	1,446,545	–	264,925	907,364
1999	12,121,059	3,523,960	2,437,025	1,024,601	62,334	–	2,656,093	1,753,407	428,417	1,024,884	1,552,201	–	275,267	906,828
1999	6,197,399	1,801,772	1,246,031	523,870	31,871	–	1,358,039	896,503	219,046	524,015	793,628	–	140,742	463,654
2000	6,866,201	2,201,783	1,508,019	659,720	34,044	–	1,506,853	922,381	234,249	525,687	880,137	–	149,860	445,251
2001	7,246,646	2,362,579	1,653,158	672,959	36,462	–	1,599,330	948,723	239,709	534,337	924,683	–	155,664	481,621
2002	7,290,284	2,309,650	1,601,526	676,254	31,870	–	1,644,025	975,490	213,520	548,026	929,571	–	161,195	508,807
2003	7,206,090	2,251,587	1,533,976	689,268	28,343	–	1,636,545	980,622	203,899	556,946	877,381	–	167,863	531,247
2004	7,361,833	2,361,859	1,764,080	573,400	24,379	–	1,519,005	985,944	194,244	567,674	875,035	–	178,273	679,799
2005	7,714,428	2,563,063	1,939,373	602,538	21,152	–	1,581,453	995,377	219,881	578,641	879,136	–	189,706	707,171
2006	7,913,181	2,605,735	1,995,918	590,122	19,695	–	1,647,908	1,007,033	233,847	595,576	878,310	–	194,193	750,579
2007	8,351,810	2,935,195	2,240,698	671,668	22,829	–	1,668,143	1,019,129	254,397	614,428	859,798	–	192,926	807,794
2008	8,518,198	2,964,986	2,212,741	722,740	29,505	–	1,695,465	1,042,947	273,650	641,771	821,083	–	191,129	887,167
2009	8,212,026	2,735,704	1,931,021	766,860	37,823	–	1,587,259	1,060,725	263,438	676,780	803,949	–	189,910	894,261
2010	8,300,354	2,845,575	2,061,016	751,218	33,341	–	1,512,276	1,070,231	262,437	697,694	793,476	–	195,151	923,514
2011	9,167,921	3,825,768	3,010,173	778,662	36,933	–	1,504,774	1,078,852	275,900	711,046	645,145	–	199,250	927,186
2012	9,542,656	4,132,098	3,217,291	840,168	74,639	–	1,371,385	1,096,261	294,430	739,066	565,008	–	200,782	1,143,626
2013	8,755,419	3,669,592	2,798,461	822,706	48,425	–	1,229,051	1,098,581	282,833	750,899	482,524	–	204,540	1,037,399
2014	8,452,585	3,532,938	2,647,559	833,806	51,573	–	1,139,438	1,110,362	281,348	771,932	421,014	–	210,066	985,487
2015	8,605,560	3,678,042	2,736,876	884,457	56,709	–	1,087,623	1,130,688	291,157	798,178	376,908	–	214,613	1,028,351
2016	8,355,020	3,580,912	2,575,072	942,665	63,175	–	975,957	1,154,475	–	832,181	289,800	–	215,668	1,306,027
2017	8,251,175	3,532,639	2,400,315	1,048,189	84,135	–	940,293	1,179,915	–	868,255	236,414	–	227,924	1,265,735
2018	8,118,298	3,404,697	2,346,111	962,520	96,066	–	803,978	1,267,726	–	911,385	233,165	–	233,865	1,263,482
2019	8,532,738	3,591,261	2,475,076	1,013,378	102,807	–	862,346	1,315,579	–	957,859	234,978	–	237,363	1,333,352
2020	9,206,853	3,966,453	2,748,655	1,094,301	123,497	–	898,328	1,407,118	–	1,029,671	241,909	–	242,190	1,421,184

For footnotes * and **1-8,** see pp. 136 f. **14** As an annual average. Up to 1998, volume of business (total assets plus endorsement liabilities arising from rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited to borrowers, and bills sent from the bill portfolio prior to expiry for collection); from 1999, total assets.

VIII. Items of banks' profit and loss accounts

2. Major income and cost items for individual categories of banks *

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which: Staff costs	of which: Other administrative spending [2]			Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
	1	2	3	4	5	6	7	8	9	10	11	12	13
All categories of banks													
1993	78.0	17.0	4.3	0.7	100.0	– 62.0	– 37.2	– 24.8	– 15.0	– 1.0	22.1	– 11.6	10.5
1994	82.4	16.5	0.3	0.8	100.0	– 60.8	– 36.2	– 24.7	– 18.3	– 0.2	20.6	– 9.8	10.8
1995	81.0	16.0	2.6	0.4	100.0	– 63.7	– 37.8	– 25.9	– 11.8	– 1.4	23.1	– 11.4	11.7
1996	80.9	16.2	2.3	0.6	100.0	– 63.2	– 36.8	– 26.4	– 12.0	– 2.4	22.4	– 11.5	10.9
1997	78.4	17.9	2.8	1.0	100.0	– 63.3	– 36.1	– 27.1	– 13.0	– 2.0	21.7	– 10.5	11.2
1998	75.6	18.6	3.5	2.3	100.0	– 64.1	– 35.7	– 28.3	– 13.4	10.8	33.3	– 15.7	17.6
1999	73.8	20.5	3.3	2.4	100.0	– 66.3	– 36.2	– 30.1	– 10.4	– 3.0	20.3	– 8.6	11.7
2000	68.3	24.3	5.5	2.0	100.0	– 68.5	– 36.9	– 31.6	– 13.6	0.1	18.0	– 6.3	11.7
2001	70.4	21.8	4.6	3.2	100.0	– 71.4	– 37.8	– 33.7	– 16.9	0.9	12.6	– 3.5	9.2
2002	73.9	20.3	2.5	3.3	100.0	– 67.3	– 35.6	– 31.7	– 26.3	3.3	9.7	– 3.6	6.2
2003	71.0	20.3	5.4	3.4	100.0	– 66.6	– 35.6	– 30.9	– 18.3	– 13.2	2.0	– 4.8	– 2.9
2004	74.2	21.2	1.1	3.6	100.0	– 65.6	– 35.5	– 30.1	– 14.7	– 10.5	9.2	– 5.0	4.2
2005	69.0	20.9	8.6	1.5	100.0	– 61.2	– 33.6	– 27.6	– 10.7	– 2.6	25.5	– 7.6	17.9
2006	68.9	22.2	3.3	5.5	100.0	– 62.7	– 35.3	– 27.4	– 10.7	– 5.7	20.9	– 4.2	16.7
2007	73.7	24.4	– 0.9	2.8	100.0	– 65.0	– 35.4	– 29.6	– 18.7	– 0.1	16.3	– 4.8	11.4
2008	85.2	26.7	– 17.0	5.2	100.0	– 73.3	– 39.0	– 34.3	– 33.6	– 15.4	– 22.3	– 1.5	– 23.8
2009	73.3	21.0	5.3	0.4	100.0	– 65.1	– 35.5	– 29.7	– 20.9	– 16.1	– 2.2	– 3.2	– 5.4
2010	74.1	22.0	4.4	– 0.5	100.0	– 63.8	– 33.5	– 30.4	– 12.0	– 9.9	14.3	– 4.3	10.1
2011	73.9	22.1	3.6	0.5	100.0	– 64.0	– 33.1	– 30.9	2.4	– 13.5	24.9	– 5.5	19.4
2012	72.5	20.9	5.4	1.2	100.0	– 64.3	– 33.9	– 30.5	– 3.3	– 9.0	23.4	– 6.6	16.7
2013	73.0	22.9	4.8	– 0.7	100.0	– 69.2	– 35.7	– 33.5	– 5.3	– 7.6	17.9	– 6.0	11.9
2014	75.4	23.7	2.9	– 2.0	100.0	– 69.2	– 35.5	– 33.7	– 5.3	– 5.3	20.2	– 6.1	14.1
2015	75.0	23.8	2.9	– 1.7	100.0	– 70.4	– 36.0	– 34.4	– 2.7	– 6.1	20.8	– 6.6	14.2
2016	71.2	23.2	2.4	3.2	100.0	– 69.3	– 34.9	– 34.4	– 6.8	– 2.2	21.7	– 6.2	15.6
2017	69.5	24.9	4.5	1.1	100.0	– 71.9	– 36.3	– 35.7	– 2.9	– 2.8	22.4	– 6.1	16.3
2018	72.3	24.5	2.9	0.3	100.0	– 73.1	– 36.7	– 36.4	– 5.6	– 5.7	15.6	– 5.5	10.1
2019	69.5	26.3	2.1	2.1	100.0	– 76.0	– 37.4	– 38.5	– 5.7	– 13.6	4.8	– 6.6	– 1.8
2020	67.3	26.7	2.9	3.1	100.0	– 72.3	– 36.7	– 35.5	– 11.1	– 4.8	11.9	– 7.0	4.9
Commercial Banks													
1993	68.0	23.7	7.2	1.2	100.0	– 60.5	– 37.4	– 23.1	– 20.5	– 1.9	17.1	– 6.9	10.3
1994	75.5	23.1	0.3	1.1	100.0	– 64.6	– 39.0	– 25.6	– 17.1	0.7	18.9	– 6.9	12.0
1995	72.6	22.2	4.1	1.1	100.0	– 67.5	– 40.5	– 27.0	– 10.3	– 3.4	18.8	– 6.2	12.6
1996	71.7	23.2	3.6	1.4	100.0	– 66.7	– 38.9	– 27.8	– 11.2	– 2.7	19.4	– 7.4	12.0
1997	68.2	26.6	4.0	1.2	100.0	– 66.2	– 37.2	– 29.0	– 12.6	– 4.4	16.8	– 5.2	11.5
1998	64.7	27.4	6.0	2.0	100.0	– 67.8	– 36.7	– 31.1	– 11.1	26.0	47.0	– 20.9	26.1
1999	61.7	30.2	6.3	1.8	100.0	– 73.9	– 37.9	– 36.0	– 9.9	0.2	16.4	– 4.5	11.9
2000	52.7	34.5	11.0	1.8	100.0	– 75.4	– 38.0	– 37.4	– 8.2	– 3.2	13.1	– 1.4	11.7
2001	56.2	31.4	9.7	2.6	100.0	– 80.4	– 39.6	– 40.8	– 12.7	1.9	8.8	– 0.9	7.9
2002	63.7	28.7	4.4	3.1	100.0	– 74.2	– 36.0	– 38.2	– 18.7	– 5.3	1.9	– 1.8	0.1
2003	56.5	28.4	11.5	3.5	100.0	– 74.0	– 36.5	– 37.4	– 15.8	– 22.5	– 12.2	– 0.6	– 12.9
2004	64.9	29.6	0.9	4.7	100.0	– 73.5	– 36.5	– 36.9	– 11.7	– 15.6	– 0.8	– 1.8	– 2.6
2005	55.3	26.1	17.9	0.8	100.0	– 59.8	– 30.3	– 29.5	– 6.6	– 3.1	30.4	– 8.8	21.7
2006	61.8	29.5	4.9	3.7	100.0	– 66.0	– 34.7	– 31.4	– 7.3	– 8.5	18.1	– 3.4	14.7
2007	66.3	30.9	1.5	1.2	100.0	– 65.5	– 33.9	– 31.6	– 8.5	6.6	32.6	– 6.0	26.6
2008	94.3	42.2	– 43.2	6.6	100.0	– 93.6	– 44.6	– 49.1	– 26.8	– 22.9	– 43.4	1.2	– 42.2
2009	63.0	29.0	9.4	– 1.4	100.0	– 73.4	– 36.3	– 37.1	– 16.2	– 22.8	– 12.4	0.3	– 12.1
2010	62.7	30.5	9.1	– 2.2	100.0	– 72.5	– 33.6	– 38.9	– 8.5	– 12.6	6.4	– 2.1	4.3
2011	59.8	29.6	9.2	1.4	100.0	– 67.9	– 30.9	– 37.0	– 7.9	– 20.2	4.0	– 2.3	1.7
2012	61.8	27.3	9.9	1.0	100.0	– 67.2	– 31.3	– 35.9	– 7.0	– 11.4	14.4	– 6.3	8.1
2013	63.0	30.7	8.0	– 1.7	100.0	– 72.8	– 32.6	– 40.3	– 3.9	– 11.1	12.1	– 3.5	8.7
2014	66.4	32.2	5.8	– 4.5	100.0	– 73.4	– 31.3	– 42.1	– 7.3	– 6.5	12.7	– 3.4	9.3
2015	67.0	32.0	5.3	– 4.3	100.0	– 75.6	– 32.4	– 43.3	– 2.2	– 12.7	9.5	– 3.6	5.8
2016	63.4	29.6	2.6	4.4	100.0	– 74.3	– 31.7	– 42.6	– 9.4	– 4.1	12.3	– 3.6	8.7
2017	60.7	31.5	8.0	– 0.2	100.0	– 79.4	– 33.7	– 45.7	– 1.1	– 6.9	12.6	– 3.7	8.9
2018	67.8	28.8	4.9	– 1.5	100.0	– 79.3	– 32.9	– 46.4	– 4.0	– 9.8	7.0	– 1.8	5.2
2019	61.8	31.0	3.2	4.0	100.0	– 84.9	– 34.7	– 50.2	– 11.8	– 31.9	– 28.6	– 4.8	– 33.4
2020	57.6	30.9	5.3	6.1	100.0	– 77.7	– 33.8	– 43.9	– 16.7	– 10.8	– 5.3	– 4.7	– 9.9

For footnotes * and **1-3,** see p.143.

VIII. Items of banks' profit and loss accounts

2. Major income and cost items for individual categories of banks *)

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which: Staff costs	of which: Other administrative spending [2]			Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
	1	2	3	4	5	6	7	8	9	10	11	12	13
Big banks [4]													
1993	64.6	28.0	7.0	0.4	100.0	– 60.5	– 39.4	– 21.2	– 22.2	– 1.7	15.6	– 6.0	9.5
1994	72.4	28.2	– 0.2	– 0.4	100.0	– 69.0	– 43.9	– 25.1	– 15.1	2.7	18.7	– 6.5	12.1
1995	68.7	27.4	4.2	– 0.3	100.0	– 73.0	– 46.3	– 26.7	– 6.7	– 3.7	16.6	– 3.3	13.3
1996	67.6	28.8	4.2	– 0.5	100.0	– 72.6	– 44.8	– 27.9	– 6.1	– 1.5	19.7	– 6.7	13.0
1997	63.5	32.4	5.4	– 1.4	100.0	– 72.2	– 42.4	– 29.9	– 10.8	– 4.9	12.1	– 3.2	8.9
1998	63.9	34.1	4.4	– 2.4	100.0	– 76.7	– 44.1	– 32.6	– 7.5	51.3	67.0	– 34.4	32.6
1999	59.6	32.8	8.9	– 1.3	100.0	– 77.4	– 41.7	– 35.7	– 12.4	1.8	12.0	– 1.5	10.6
2000	49.2	35.4	16.5	– 1.1	100.0	– 79.0	– 42.3	– 36.7	– 8.2	– 1.8	11.0	1.5	12.6
2001	50.3	32.3	16.7	0.7	100.0	– 83.8	– 43.4	– 40.4	– 13.3	7.2	10.1	1.5	11.6
2002	63.0	30.3	7.4	– 0.8	100.0	– 77.9	– 39.7	– 38.1	– 21.9	– 7.1	– 6.9	– 0.3	– 7.3
2003	49.4	31.2	18.6	0.9	100.0	– 79.5	– 41.5	– 38.0	– 18.0	– 30.2	– 27.7	1.9	– 25.9
2004	62.6	31.9	2.2	3.3	100.0	– 80.8	– 41.4	– 39.4	– 10.6	– 16.0	– 7.5	0.8	– 6.7
2005	49.3	25.6	27.3	– 2.1	100.0	– 60.5	– 31.9	– 28.6	– 4.3	2.5	37.7	– 10.2	27.5
2006	60.0	29.5	8.1	2.5	100.0	– 69.0	– 37.8	– 31.2	– 5.6	– 5.0	20.4	– 2.5	17.9
2007	65.7	30.5	4.7	– 1.0	100.0	– 68.1	– 36.8	– 31.2	– 7.5	16.7	41.1	– 6.9	34.2
2008	123.9	56.2	– 87.2	7.2	100.0	– 128.2	– 62.0	– 66.3	– 40.0	– 33.0	– 101.2	6.2	– 95.0
2009	63.8	29.0	12.9	– 5.6	100.0	– 76.8	– 38.8	– 38.0	– 16.1	– 27.4	– 20.3	2.2	– 18.1
2010	61.2	31.9	14.7	– 7.9	100.0	– 77.4	– 37.1	– 40.3	– 5.4	– 10.8	6.4	– 1.5	4.9
2011	57.5	31.9	13.8	– 3.2	100.0	– 72.5	– 33.4	– 39.2	– 5.7	– 22.1	– 0.3	– 1.7	– 2.0
2012	61.1	28.3	14.5	– 3.9	100.0	– 68.8	– 32.9	– 35.9	– 8.5	– 8.5	14.3	– 8.0	6.3
2013	60.7	33.8	12.1	– 6.6	100.0	– 78.3	– 35.3	– 43.0	– 3.0	– 7.5	11.2	– 3.3	7.9
2014	64.8	35.9	8.3	– 9.0	100.0	– 78.1	– 33.1	– 45.0	– 8.6	– 1.8	11.6	– 3.1	8.4
2015	67.8	36.0	7.6	– 11.4	100.0	– 82.9	– 35.0	– 48.0	0.3	– 9.0	8.3	– 3.3	5.0
2016	62.1	33.4	3.3	1.2	100.0	– 81.4	– 34.3	– 47.0	– 12.4	3.5	9.7	– 2.7	7.0
2017	57.3	35.7	13.0	– 6.0	100.0	– 88.7	– 36.7	– 51.9	2.3	– 3.9	9.7	– 2.0	7.8
2018	64.4	34.5	7.2	– 6.1	100.0	– 87.9	– 34.8	– 53.1	– 1.2	– 7.1	3.7	0.3	4.1
2019	58.5	36.9	4.7	– 0.1	100.0	– 100.9	– 39.2	– 61.7	– 17.1	– 45.3	– 63.4	– 3.6	– 67.0
2020	54.3	33.6	7.2	4.8	100.0	– 90.3	– 38.0	– 52.2	– 19.0	– 12.3	– 21.6	– 3.5	– 25.1
Regional banks and other commercial banks [4 5 6 7]													
1993	72.7	18.1	7.2	2.0	100.0	– 59.8	– 35.0	– 24.7	– 19.2	– 2.4	18.6	– 8.1	10.5
1994	79.6	17.3	0.6	2.5	100.0	– 59.6	– 34.0	– 25.6	– 19.0	– 2.0	19.4	– 7.7	11.7
1995	77.0	16.7	4.0	2.3	100.0	– 61.6	– 34.9	– 26.7	– 13.4	– 3.8	21.2	– 9.2	12.0
1996	77.0	17.1	2.8	3.2	100.0	– 60.3	– 33.2	– 27.1	– 16.3	– 4.0	19.4	– 8.3	11.1
1997	74.4	19.8	2.3	3.5	100.0	– 59.7	– 31.9	– 27.8	– 14.9	– 4.2	21.1	– 7.4	13.7
1998	67.1	19.9	7.1	6.0	100.0	– 59.2	– 29.8	– 29.4	– 14.8	3.5	29.4	– 9.2	20.3
1999	65.0	26.9	2.1	6.0	100.0	– 68.9	– 32.8	– 36.1	– 6.7	– 2.1	22.3	– 8.7	13.6
2000	58.3	33.6	2.3	5.9	100.0	– 70.2	– 32.3	– 37.9	– 8.5	– 5.4	16.0	– 5.8	10.2
2001	65.3	30.2	– 1.0	5.5	100.0	– 75.4	– 33.9	– 41.6	– 11.8	– 6.3	6.4	– 4.4	2.0
2002	64.8	26.4	0.3	8.5	100.0	– 69.2	– 30.9	– 38.3	– 14.1	– 2.8	13.8	– 3.6	10.2
2003	66.2	24.6	2.3	7.0	100.0	– 66.9	– 30.2	– 36.7	– 12.9	– 12.6	7.6	– 3.8	3.8
2004	68.7	25.6	– 1.2	6.9	100.0	– 62.1	– 29.0	– 33.1	– 13.3	– 15.1	9.5	– 5.8	3.6
2005	67.8	26.7	– 1.3	6.8	100.0	– 58.4	– 27.3	– 31.1	– 11.4	– 14.8	15.4	– 5.7	9.7
2006	65.8	29.3	– 1.3	6.1	100.0	– 60.4	– 28.7	– 31.7	– 10.7	– 15.6	13.3	– 4.9	8.4
2007	67.9	31.2	– 4.5	5.4	100.0	– 61.2	– 28.5	– 32.6	– 10.4	– 12.2	16.3	– 4.2	12.2
2008	68.9	30.0	– 5.0	6.1	100.0	– 63.8	– 29.6	– 34.2	– 15.4	– 14.3	6.6	– 2.9	3.7
2009	62.2	29.0	3.3	5.5	100.0	– 68.1	– 32.4	– 35.8	– 16.6	– 15.2	0.1	– 2.7	– 2.6
2010	65.5	28.1	– 0.1	6.5	100.0	– 64.8	– 28.1	– 36.7	– 13.9	– 15.7	5.5	– 2.8	2.8
2011	63.5	26.1	1.9	8.5	100.0	– 61.0	– 27.1	– 33.9	– 11.7	– 17.7	9.6	– 2.9	6.6
2012	63.1	25.6	1.9	9.5	100.0	– 65.0	– 28.8	– 36.2	– 4.7	– 16.9	13.5	– 2.9	10.5
2013	66.7	25.9	1.5	5.8	100.0	– 64.7	– 28.5	– 36.2	– 5.5	– 17.2	12.6	– 3.5	9.1
2014	69.1	26.8	1.9	2.2	100.0	– 66.9	– 28.9	– 37.9	– 5.3	– 14.4	13.5	– 3.4	10.0
2015	65.9	26.0	1.7	6.4	100.0	– 64.6	– 28.5	– 36.1	– 6.0	– 18.7	10.6	– 3.8	6.8
2016	65.6	24.1	1.6	8.7	100.0	– 64.2	– 27.9	– 36.3	– 4.5	– 15.4	15.9	– 4.7	11.2
2017	65.3	26.2	1.6	6.9	100.0	– 67.8	– 30.0	– 37.9	– 5.7	– 11.0	15.4	– 5.8	9.7
2018	73.6	19.9	1.4	5.1	100.0	– 66.1	– 30.1	– 36.0	– 8.2	– 14.2	11.5	– 4.9	6.6
2019	66.3	23.4	1.2	9.1	100.0	– 64.4	– 28.8	– 35.6	– 4.8	– 15.1	15.7	– 6.2	9.5
2020	61.9	27.7	3.0	7.4	100.0	– 62.4	– 28.8	– 33.6	– 13.1	– 9.2	15.2	– 6.1	9.1

For footnotes ***, 1, 2** and **4-7,** see p.143.

VIII. Items of banks' profit and loss accounts

2. Major income and cost items for individual categories of banks *)

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which: Staff costs	of which: Other administrative spending [2]			Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
	1	2	3	4	5	6	7	8	9	10	11	12	13
Branches of foreign banks													
1993	76.2	19.6	4.8	– 0.5	100.0	– 57.3	– 28.5	– 28.8	– 8.1	–	34.6	– 13.6	21.1
1994	68.3	21.2	10.4	0.2	100.0	– 68.1	– 33.7	– 34.3	– 3.4	– 1.2	27.3	– 9.0	18.4
1995	69.3	22.8	5.2	2.6	100.0	– 73.6	– 34.1	– 39.5	4.7	– 1.5	29.6	– 9.9	19.7
1996	59.7	20.3	19.5	0.5	100.0	– 78.4	– 28.2	– 50.2	0.5	– 1.6	20.5	– 10.9	9.6
1997	44.3	20.0	14.6	21.1	100.0	– 79.8	– 30.7	– 49.1	– 5.4	– 3.7	11.0	– 8.7	2.4
1998	37.2	14.2	34.1	14.6	100.0	– 75.5	– 21.2	– 54.3	– 7.3	3.0	20.1	– 7.4	12.7
1999	42.7	13.3	37.3	6.8	100.0	– 72.3	– 23.4	– 48.9	0.3	–	28.0	– 11.0	16.9
2000	39.2	14.6	36.6	9.6	100.0	– 74.1	– 18.3	– 55.8	– 2.0	– 0.2	23.7	– 2.8	20.9
2001	58.3	25.9	10.4	5.4	100.0	– 56.1	– 24.5	– 31.7	– 12.6	1.4	32.7	– 15.8	16.9
2002	57.8	31.7	3.6	6.9	100.0	– 57.8	– 25.7	– 32.0	– 23.4	– 2.0	16.8	– 12.5	4.3
2003	49.1	42.3	3.3	5.4	100.0	– 53.6	– 22.9	– 30.7	– 8.3	– 0.6	37.5	– 11.3	26.2
2004	52.2	42.4	1.6	3.8	100.0	– 57.0	– 24.2	– 32.8	– 11.1	– 6.7	25.2	– 8.3	16.9
2005	39.3	54.6	5.4	0.7	100.0	– 58.0	– 26.4	– 31.5	1.4	– 1.7	41.7	– 17.6	24.1
2006	37.0	49.0	8.7	5.3	100.0	– 55.3	– 27.7	– 27.7	– 3.3	–	41.3	– 17.7	23.7
2007	40.0	50.8	5.4	3.8	100.0	– 44.9	– 22.3	– 22.6	– 4.9	0.8	51.0	– 20.0	31.0
2008	51.6	38.2	3.1	7.2	100.0	– 50.8	– 22.2	– 28.6	– 16.2	– 6.2	26.7	– 15.0	11.7
2009	43.2	31.0	3.9	22.0	100.0	– 51.6	– 18.5	– 33.1	– 9.4	– 1.3	37.6	– 12.5	25.0
2010	50.3	25.8	2.9	21.1	100.0	– 52.3	– 16.9	– 35.4	– 4.7	– 1.5	41.6	– 14.5	27.0
2011	59.2	25.5	3.8	11.5	100.0	– 46.1	– 21.2	– 25.0	1.8	–	55.6	– 17.2	38.4
2012	60.1	25.5	4.0	10.5	100.0	– 48.6	– 21.9	– 26.7	2.4	0.4	54.2	– 16.8	37.4
2013	57.0	25.1	3.9	14.0	100.0	– 48.8	– 21.8	– 27.0	– 0.4	–	50.8	– 16.7	34.0
2014	65.2	18.1	2.8	13.9	100.0	– 41.1	– 19.1	– 22.0	– 6.5	–	52.3	– 19.1	33.2
2015	61.4	21.8	3.7	13.1	100.0	– 61.2	– 24.8	– 36.3	– 0.2	–	38.6	– 17.5	21.1
2016	54.6	20.2	4.0	21.2	100.0	– 56.0	– 24.8	– 31.2	– 24.2	–	19.8	– 13.6	6.2
2017	53.3	20.9	4.4	21.4	100.0	– 53.3	– 25.2	– 28.1	8.7	– 0.9	54.5	– 13.1	41.4
2018	52.2	24.8	1.1	22.0	100.0	– 55.0	– 25.4	– 29.6	– 7.8	–	37.2	– 12.6	24.6
2019	53.8	26.1	1.1	19.0	100.0	– 54.4	– 24.5	– 29.9	– 4.4	– 0.2	41.0	– 14.2	26.8
2020	56.0	19.8	1.8	22.4	100.0	– 51.8	– 22.1	– 29.8	– 38.7	–	9.5	– 6.8	2.6
Private Bankers [8]													
1993	57.6	29.8	9.9	2.7	100.0	– 67.4	– 39.1	– 28.2	– 16.7	0.5	16.4	– 2.3	14.1
1994	64.6	30.6	1.6	3.2	100.0	– 71.1	– 41.5	– 29.6	– 22.6	8.2	14.6	– 1.8	12.8
1995	62.9	30.7	4.1	2.4	100.0	– 74.4	– 42.9	– 31.6	– 19.6	5.6	11.6	– 1.8	9.8
1996	58.3	35.3	2.8	3.5	100.0	– 72.0	– 41.2	– 30.8	– 13.0	–	15.0	– 3.2	11.8
1997	53.8	39.7	4.3	2.3	100.0	– 68.1	– 38.7	– 29.4	– 8.7	1.1	24.3	– 3.5	20.8
1998	49.0	43.4	4.7	3.0	100.0	– 63.3	– 34.8	– 28.5	– 10.3	0.1	26.4	– 4.9	21.6

***** The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. **1** Up to 2009, result from financial operations. **2** Including depreciation of and value adjustments to tangible and intangible assets. **3** Excluding property tax. In part, including taxes paid by legally dependent building and loan associations affiliated to Landesbanken. **4** Up to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", and, from 1999 to 2003, to the category "Regional banks and other commercial banks". From 2004 to 2017, Postbank allocated to the category "Big banks". 2018 and 2019, DB Privat- und Firmenkundenbank AG (merger between Deutsche Postbank AG, belonging to the category "Big banks", with Deutsche Bank Privat- und Geschäftskunden AG, belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks". In 2020, merger of Deutsche Bank Privat- und Geschäftskunden AG with Deutsche Bank AG. **5** From 2018, DSK Hyp AG (formerly SEB AG) allocated to the category "Mortgage banks" (formerly allocated to the category "Regional banks and other commercial banks"). **6** From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". **7** From 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". **8** The category "Private bankers" was dissolved in December 1998. The credit institutions formerly belonging to this category were allocated to the category "Regional banks and other commercial banks". **9** From 2016, DZ Bank AG allocated to the bank category "Banks with special, development and other central support tasks". **10** Up to 2015, bank category "Special purpose banks". **11** Separate presentation of the (legally independent) credit institutions majority-owned by foreign banks included in other categories of banks.

VIII. Items of banks' profit and loss accounts

2. Major income and cost items for individual categories of banks *)

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending [2]					
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken [6]													
1993	74.2	11.7	9.7	4.4	100.0	– 52.4	– 32.3	– 20.1	– 21.4	– 1.6	24.7	– 12.6	12.1
1994	84.6	12.0	– 0.5	3.9	100.0	– 50.4	– 29.5	– 21.0	– 21.7	– 5.8	22.1	– 9.4	12.7
1995	79.5	11.5	6.3	2.7	100.0	– 53.1	– 31.4	– 21.7	– 17.0	– 3.2	26.8	– 12.4	14.4
1996	80.0	11.1	4.5	4.4	100.0	– 50.5	– 29.2	– 21.3	– 17.1	– 8.0	24.4	– 9.1	15.3
1997	78.1	12.5	6.6	2.8	100.0	– 50.6	– 27.9	– 22.8	– 17.5	– 2.1	29.8	– 13.7	16.1
1998	72.0	11.0	7.5	9.5	100.0	– 46.5	– 24.5	– 22.0	– 30.9	7.5	30.0	– 13.7	16.3
1999	77.6	13.3	3.5	5.6	100.0	– 54.8	– 27.9	– 26.8	– 13.9	– 1.3	30.0	– 13.3	16.7
2000	72.4	16.8	5.9	4.9	100.0	– 55.9	– 29.0	– 26.9	– 15.2	– 4.4	24.5	– 11.8	12.7
2001	75.0	13.7	4.5	6.8	100.0	– 57.1	– 28.5	– 28.7	– 25.1	– 3.3	14.5	– 2.3	12.1
2002	75.8	14.0	5.0	5.3	100.0	– 56.1	– 27.8	– 28.2	– 60.2	26.4	10.1	– 3.1	7.0
2003	79.0	13.5	2.7	4.9	100.0	– 53.1	– 26.0	– 27.1	– 28.9	– 35.2	– 17.2	– 3.7	– 20.9
2004	79.4	13.8	2.1	4.7	100.0	– 53.5	– 26.8	– 26.7	– 6.4	– 36.3	3.8	– 6.7	– 2.9
2005	83.2	16.0	2.0	– 1.2	100.0	– 59.3	– 29.9	– 29.3	– 6.5	– 9.1	25.2	– 3.4	21.7
2006	70.3	15.5	7.1	7.2	100.0	– 53.6	– 29.5	– 24.1	9.6	– 13.9	42.1	– 6.2	36.0
2007	91.6	18.9	– 14.5	4.0	100.0	– 61.1	– 31.6	– 29.5	– 18.2	– 14.1	6.6	– 2.4	4.3
2008	90.2	16.2	– 11.2	4.8	100.0	– 54.6	– 27.2	– 27.5	– 63.4	– 26.8	– 44.9	– 4.7	– 49.6
2009	81.4	8.5	6.5	3.6	100.0	– 51.0	– 26.0	– 25.0	– 43.7	– 47.7	– 42.4	– 1.6	– 44.0
2010	84.4	10.0	3.9	1.7	100.0	– 54.7	– 26.7	– 28.0	– 18.6	– 34.3	– 7.6	0.8	– 6.8
2011	94.5	10.0	– 4.8	0.4	100.0	– 59.8	– 28.7	– 31.2	– 6.1	– 33.4	0.6	– 6.2	– 5.6
2012	82.3	8.3	6.7	2.7	100.0	– 59.6	– 29.6	– 30.1	– 1.1	– 17.5	21.7	– 6.3	15.4
2013	78.5	6.9	12.5	2.1	100.0	– 61.8	– 30.0	– 31.9	– 31.1	– 11.6	– 4.5	– 4.4	– 8.9
2014	89.9	9.2	1.2	– 0.4	100.0	– 70.9	– 35.6	– 35.3	– 17.2	– 15.9	– 4.0	– 5.6	– 9.6
2015	82.5	10.0	5.4	2.1	100.0	– 69.1	– 35.0	– 34.2	– 11.2	– 1.6	18.1	– 7.7	10.4
2016	74.9	12.1	10.2	2.9	100.0	– 63.6	– 28.6	– 34.9	– 36.9	– 4.9	– 5.4	– 5.0	– 10.4
2017	73.9	13.4	11.5	1.2	100.0	– 72.5	– 33.4	– 39.1	– 24.4	7.1	10.2	– 4.8	5.4
2018	74.2	14.8	8.8	2.2	100.0	– 76.6	– 38.6	– 38.0	– 36.3	– 1.3	– 14.1	– 8.3	– 22.5
2019	73.0	16.8	6.4	3.8	100.0	– 78.5	– 38.4	– 40.1	– 4.6	– 5.6	11.3	– 2.7	8.6
2020	76.0	15.5	6.2	2.3	100.0	– 76.0	– 37.8	– 38.2	– 8.7	– 7.9	7.3	– 2.5	4.8
Savings banks [6]													
1993	84.3	13.9	2.4	– 0.5	100.0	– 63.4	– 39.2	– 24.2	– 12.6	0.0	24.0	– 15.5	8.5
1994	86.5	13.8	0.4	– 0.7	100.0	– 58.7	– 36.7	– 22.0	– 20.1	– 1.8	19.5	– 11.4	8.1
1995	85.7	13.8	1.4	– 0.9	100.0	– 61.6	– 38.0	– 23.6	– 14.7	0.6	24.3	– 15.7	8.6
1996	86.4	14.0	1.4	– 1.8	100.0	– 62.5	– 38.1	– 24.4	– 13.8	0.4	24.2	– 15.8	8.4
1997	84.0	14.6	1.8	– 0.4	100.0	– 63.4	– 38.0	– 25.3	– 14.3	0.8	23.1	– 15.2	7.9
1998	81.9	15.7	1.7	0.6	100.0	– 66.5	– 39.8	– 26.7	– 11.1	0.3	22.7	– 14.4	8.3
1999	81.2	16.9	0.9	1.0	100.0	– 65.7	– 39.4	– 26.4	– 5.7	– 8.8	19.7	– 11.8	7.9
2000	80.9	19.0	0.6	– 0.4	100.0	– 68.9	– 41.3	– 27.6	– 15.9	3.7	18.9	– 10.4	8.5
2001	80.8	17.7	–	1.5	100.0	– 69.9	– 41.4	– 28.5	– 18.6	2.1	13.6	– 6.1	7.5
2002	81.3	16.7	– 0.2	2.2	100.0	– 66.5	– 39.6	– 26.9	– 24.2	2.7	12.0	– 5.1	6.8
2003	80.6	17.8	0.7	0.9	100.0	– 66.4	– 40.2	– 26.1	– 18.0	0.7	16.3	– 10.3	6.0
2004	79.6	19.1	0.5	0.7	100.0	– 64.9	– 39.8	– 25.1	– 20.2	0.2	15.1	– 7.3	7.8
2005	79.0	19.4	0.6	1.0	100.0	– 66.0	– 40.8	– 25.2	– 17.0	–	17.0	– 7.9	9.1
2006	77.7	20.3	0.6	1.4	100.0	– 65.8	– 40.5	– 25.3	– 18.2	– 0.8	15.3	– 6.8	8.5
2007	75.2	21.8	0.5	2.5	100.0	– 69.5	– 40.7	– 28.8	– 15.7	– 1.3	13.5	– 5.6	7.8
2008	76.0	21.8	0.1	2.0	100.0	– 68.8	– 42.0	– 26.7	– 17.9	– 5.5	7.9	– 3.7	4.2
2009	78.6	20.4	0.6	0.4	100.0	– 66.6	– 41.5	– 25.1	– 15.6	– 1.4	16.4	– 7.8	8.6
2010	79.1	20.6	0.2	0.1	100.0	– 62.8	– 38.9	– 24.0	– 11.8	– 3.2	22.2	– 8.5	13.7
2011	79.6	20.7	– 0.1	– 0.2	100.0	– 62.7	– 38.7	– 24.0	25.0	– 6.1	56.2	– 9.2	47.0
2012	79.4	20.9	0.1	– 0.4	100.0	– 65.7	– 41.1	– 24.5	2.3	– 4.3	32.3	– 9.1	23.2
2013	80.0	21.6	0.1	– 1.6	100.0	– 67.2	– 41.8	– 25.3	0.4	– 3.5	29.8	– 9.2	20.5
2014	79.8	22.1	–	– 1.9	100.0	– 68.3	– 43.3	– 25.0	–	– 2.0	29.7	– 9.6	20.1
2015	78.2	22.7	–	– 0.9	100.0	– 68.9	– 43.5	– 25.4	0.3	– 1.3	30.1	– 9.8	20.4
2016	76.4	23.5	–	–	100.0	– 67.8	– 42.4	– 25.4	3.6	– 1.3	34.5	– 9.9	24.6
2017	73.9	25.5	–	0.6	100.0	– 67.1	– 42.5	– 24.7	1.0	– 0.5	33.3	– 9.6	23.7
2018	71.7	26.0	–	2.3	100.0	– 68.3	– 42.5	– 25.8	– 2.3	– 2.6	26.8	– 8.8	18.0
2019	71.4	28.5	–	0.1	100.0	– 71.4	– 44.0	– 27.4	– 1.0	0.1	27.7	– 8.2	19.5
2020	70.5	29.4	–	0.1	100.0	– 70.1	– 43.6	– 26.5	– 6.7	– 0.3	22.9	– 8.6	14.3

For footnotes *****, **1-3** and **6,** see p.143.

VIII. Items of banks' profit and loss accounts

2. Major income and cost items for individual categories of banks *)

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending [2]					
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Regional institutions of credit cooperatives [9]												
1993	69.1	20.1	11.3	– 0.5	100.0	– 54.8	– 28.9	– 25.9	– 24.6	– 4.2	16.4	– 9.8	6.6
1994	81.0	14.3	4.9	– 0.2	100.0	– 41.4	– 21.7	– 19.7	– 45.9	17.0	29.7	– 14.7	14.9
1995	71.7	18.0	9.7	0.6	100.0	– 53.1	– 27.5	– 25.6	– 10.9	– 2.3	33.7	– 16.9	16.8
1996	69.4	20.2	9.3	1.1	100.0	– 54.3	– 26.9	– 27.4	– 4.0	– 2.2	39.5	– 17.9	21.6
1997	67.9	21.5	9.7	0.9	100.0	– 54.5	– 27.1	– 27.5	– 9.5	– 4.9	31.0	– 17.0	14.0
1998	74.6	19.4	4.8	1.2	100.0	– 56.0	– 26.1	– 29.9	– 18.6	45.6	71.0	– 13.5	57.5
1999	65.5	19.6	12.7	2.2	100.0	– 60.7	– 27.9	– 32.8	– 18.1	– 3.9	17.3	– 5.3	12.0
2000	71.2	19.5	8.6	0.7	100.0	– 51.8	– 24.3	– 27.5	– 43.3	27.8	32.7	– 10.4	22.3
2001	70.3	16.8	6.3	6.6	100.0	– 62.5	– 29.2	– 33.4	– 36.7	13.6	14.4	– 5.5	8.9
2002	65.5	14.0	10.8	9.7	100.0	– 52.5	– 25.0	– 27.5	– 41.9	8.8	14.3	1.3	15.6
2003	53.6	19.6	21.2	5.6	100.0	– 63.1	– 29.9	– 33.2	– 29.4	– 4.6	2.8	7.0	9.8
2004	55.8	18.7	22.1	3.4	100.0	– 59.2	– 30.5	– 28.7	– 18.9	– 8.9	13.0	4.7	17.7
2005	57.4	19.9	22.4	0.4	100.0	– 53.9	– 30.0	– 23.8	– 10.0	– 13.7	22.5	– 0.6	21.9
2006	57.3	19.1	22.9	0.7	100.0	– 62.2	– 38.2	– 24.0	– 6.3	– 9.8	21.7	24.3	46.0
2007	112.7	26.6	– 43.0	3.7	100.0	– 89.1	– 49.2	– 39.9	– 40.6	– 3.7	– 33.4	57.8	24.4
2008	151.7	28.5	– 86.8	6.6	100.0	– 93.1	– 49.2	– 43.9	– 66.2	19.7	– 39.7	53.2	13.5
2009	48.2	15.3	36.2	0.3	100.0	– 43.9	– 24.5	– 19.3	1.1	– 28.7	28.6	1.5	30.1
2010	60.5	16.7	23.6	– 0.8	100.0	– 47.6	– 26.2	– 21.4	0.3	– 23.2	29.5	0.3	29.8
2011	70.4	20.0	10.2	– 0.6	100.0	– 57.7	– 30.1	– 27.7	63.8	– 37.4	68.6	– 5.2	63.5
2012	53.9	14.0	32.1	– 0.1	100.0	– 42.3	– 21.6	– 20.6	– 5.3	– 29.1	23.3	15.8	39.2
2013	68.1	16.9	16.0	– 1.0	100.0	– 52.3	– 27.1	– 25.1	– 15.2	– 7.9	24.6	– 5.7	19.0
2014	56.9	19.7	23.1	0.3	100.0	– 59.3	– 31.0	– 28.3	0.7	– 11.4	30.0	– 11.0	19.0
2015	71.4	19.1	15.5	– 5.9	100.0	– 63.1	– 29.7	– 33.3	5.9	– 30.2	12.6	– 20.6	– 8.0
	Credit cooperatives												
1993	80.9	14.8	1.2	3.1	100.0	– 68.5	– 41.4	– 27.1	– 8.2	– 0.3	23.0	– 14.3	8.7
1994	82.6	15.0	– 0.1	2.5	100.0	– 66.6	– 40.3	– 26.3	– 14.3	– 0.7	18.4	– 10.3	8.1
1995	82.6	14.4	0.9	2.1	100.0	– 68.7	– 41.4	– 27.4	– 9.6	0.4	22.1	– 13.7	8.4
1996	82.5	14.9	0.8	1.8	100.0	– 69.1	– 41.2	– 27.9	– 10.4	0.9	21.4	– 13.5	7.9
1997	81.0	15.8	0.6	2.5	100.0	– 69.8	– 41.3	– 28.5	– 12.0	0.9	19.2	– 11.7	7.5
1998	79.0	17.1	0.6	3.4	100.0	– 72.4	– 42.1	– 30.3	– 11.1	1.1	17.6	– 10.7	6.9
1999	77.1	19.2	0.3	3.5	100.0	– 71.2	– 41.7	– 29.6	– 12.1	– 1.9	14.8	– 8.3	6.6
2000	76.5	21.4	0.1	1.9	100.0	– 74.5	– 43.1	– 31.5	– 14.5	1.5	12.4	– 6.5	5.9
2001	78.3	18.9	– 0.2	3.0	100.0	– 76.7	– 44.8	– 31.9	– 16.3	4.5	11.5	– 4.7	6.8
2002	79.1	18.1	– 0.2	2.9	100.0	– 73.1	– 43.1	– 30.0	– 21.4	9.1	14.6	– 4.6	9.9
2003	75.4	18.3	0.7	5.5	100.0	– 69.6	– 41.1	– 28.5	– 16.7	2.0	15.8	– 8.0	7.8
2004	75.5	19.5	0.2	4.8	100.0	– 68.7	– 40.7	– 28.0	– 16.1	0.6	15.8	– 7.7	8.0
2005	74.7	20.4	0.3	4.7	100.0	– 70.0	– 42.0	– 27.9	– 15.7	7.5	21.8	– 7.6	14.2
2006	65.2	18.8	0.3	15.8	100.0	– 64.3	– 39.2	– 25.1	– 20.2	1.7	17.2	– 3.9	13.2
2007	71.3	22.3	0.3	6.1	100.0	– 70.5	– 42.1	– 28.3	– 14.6	0.6	15.5	– 5.7	9.9
2008	69.9	21.4	0.1	8.7	100.0	– 68.3	– 41.7	– 26.7	– 19.1	– 1.7	10.8	– 3.0	7.8
2009	76.9	19.9	0.3	2.9	100.0	– 68.3	– 42.3	– 26.0	– 11.5	– 2.8	17.4	– 7.6	9.8
2010	78.9	20.0	–	1.1	100.0	– 63.7	– 38.5	– 25.2	– 11.2	– 1.8	23.2	– 7.9	15.4
2011	78.0	19.5	0.1	2.4	100.0	– 63.9	– 38.1	– 25.8	– 1.5	– 1.2	33.4	– 9.2	24.2
2012	78.2	19.6	0.1	2.1	100.0	– 65.9	– 39.3	– 26.6	1.3	0.1	35.4	– 9.5	25.9
2013	78.6	19.5	–	1.9	100.0	– 64.6	– 38.6	– 26.0	1.5	– 1.3	35.6	– 9.1	26.5
2014	79.2	20.1	–	0.7	100.0	– 65.9	– 39.6	– 26.3	– 0.9	– 0.7	32.4	– 9.6	22.8
2015	78.4	21.0	–	0.6	100.0	– 66.6	– 40.2	– 26.4	– 2.1	– 0.6	30.7	– 9.7	21.0
2016	76.5	21.1	–	2.3	100.0	– 66.6	– 39.9	– 26.7	0.5	1.7	35.6	– 9.7	25.8
2017	75.3	22.7	–	2.0	100.0	– 65.7	– 39.2	– 26.5	– 0.9	– 0.2	33.3	– 10.1	23.2
2018	74.6	23.5	–	1.9	100.0	– 66.2	– 39.0	– 27.1	– 4.2	– 0.8	28.8	– 9.5	19.4
2019	73.5	24.7	–	1.8	100.0	– 67.2	– 38.5	– 28.7	1.9	– 0.8	34.0	– 9.6	24.4
2020	72.3	25.5	–	2.2	100.0	– 67.2	– 38.5	– 28.7	– 3.3	– 0.9	28.7	– 9.1	19.5

For footnotes ***, 1, 2** and **9,** see p.143.

VIII. Items of banks' profit and loss accounts

2. Major income and cost items for individual categories of banks *)

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which: Staff costs	of which: Other administrative spending [2]			Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
	1	2	3	4	5	6	7	8	9	10	11	12	13
Mortgage banks [5] [7]													
1993	101.6	– 0.7	0.3	– 1.3	100.0	– 35.2	– 21.3	– 14.0	– 17.0	– 1.4	46.4	– 20.8	25.6
1994	102.9	– 0.8	– 0.3	– 1.8	100.0	– 33.5	– 20.2	– 13.3	– 27.6	2.1	41.0	– 16.4	24.6
1995	99.9	– 0.2	0.3	0.0	100.0	– 32.5	– 19.1	– 13.4	– 15.1	– 4.3	48.1	– 16.9	31.2
1996	103.5	– 1.8	0.2	– 1.9	100.0	– 31.6	– 18.5	– 13.1	– 12.5	– 5.0	50.9	– 19.6	31.3
1997	102.2	– 1.4	0.2	– 1.0	100.0	– 30.0	– 17.2	– 12.8	– 17.0	– 5.4	47.6	– 20.9	26.7
1998	100.4	– 1.7	0.2	1.1	100.0	– 29.7	– 17.1	– 12.6	– 13.0	– 7.2	50.1	– 20.8	29.3
1999	100.0	– 2.2	–	2.2	100.0	– 29.3	– 15.6	– 13.7	– 19.3	– 6.0	45.3	– 19.6	25.7
2000	93.9	– 1.1	–	7.2	100.0	– 31.4	– 16.2	– 15.2	– 39.5	– 10.9	18.2	– 10.9	7.3
2001	95.3	– 1.8	–	6.5	100.0	– 33.4	– 16.5	– 16.8	– 26.7	– 11.8	28.2	– 7.7	20.5
2002	97.7	– 1.5	0.1	3.6	100.0	– 35.6	– 17.6	– 18.1	– 48.7	18.3	34.0	– 6.5	27.4
2003	102.2	– 1.6	0.1	– 0.7	100.0	– 37.8	– 17.9	– 20.0	– 29.9	– 9.9	22.4	– 6.9	15.5
2004	96.5	– 0.8	–	4.2	100.0	– 35.0	– 16.6	– 18.4	– 40.8	– 10.0	14.2	– 8.2	6.0
2005	95.1	– 0.1	0.1	5.0	100.0	– 35.2	– 16.8	– 18.4	– 27.3	– 33.6	3.9	– 7.6	– 3.7
2006	91.4	6.9	0.1	1.6	100.0	– 38.9	– 19.6	– 19.3	– 25.8	– 21.5	13.8	– 4.7	9.0
2007	85.2	8.6	– 0.4	6.6	100.0	– 36.0	– 17.1	– 18.9	– 28.4	– 27.1	8.5	– 3.8	4.8
2008	86.8	11.3	– 0.1	2.0	100.0	– 37.6	– 16.4	– 21.3	– 107.4	– 33.6	– 78.7	– 2.5	– 81.2
2009	96.1	3.3	– 0.1	0.7	100.0	– 36.6	– 16.3	– 20.3	– 89.0	– 10.7	– 36.3	– 4.2	– 40.4
2010	92.7	5.2	– 0.2	2.3	100.0	– 36.3	– 14.1	– 22.2	– 64.1	– 1.9	– 2.3	0.4	– 1.8
2011	135.9	7.2	– 0.2	– 42.9	100.0	– 73.7	– 28.7	– 45.0	– 85.2	43.0	– 15.9	– 3.8	– 19.8
2012	91.0	3.7	–	5.4	100.0	– 51.7	– 21.1	– 30.6	– 24.3	– 20.4	3.7	– 0.8	2.9
2013	104.2	3.3	0.1	– 7.6	100.0	– 75.4	– 29.9	– 45.4	– 23.1	5.1	6.7	– 5.0	1.7
2014	94.4	0.7	– 0.2	5.1	100.0	– 58.4	– 24.9	– 33.5	– 13.1	– 36.3	– 7.8	– 4.8	– 12.7
2015	100.2	– 0.5	– 0.1	0.4	100.0	– 51.2	– 22.0	– 29.2	– 14.6	– 0.9	33.3	– 4.4	29.0
2016	101.9	– 2.8	–	0.9	100.0	– 61.0	– 26.7	– 34.3	– 7.4	2.5	34.2	– 8.3	25.9
2017	106.5	– 3.8	–	– 2.7	100.0	– 70.2	– 32.2	– 38.1	2.5	5.9	38.1	– 13.4	24.7
2018	106.2	– 4.9	0.4	– 1.7	100.0	– 59.8	– 27.5	– 32.3	– 20.9	– 5.8	13.5	– 7.8	5.6
2019	105.2	– 6.0	–	0.8	100.0	– 51.2	– 23.6	– 27.6	– 6.9	– 12.0	29.9	– 8.8	21.1
2020	110.7	– 6.7	–	– 3.9	100.0	– 49.0	– 22.1	– 26.8	– 19.5	14.8	46.3	– 38.3	8.0
Building and loan associations													
1993	99.6	10.2	–	– 9.9	100.0	– 71.8	– 38.7	– 33.1	0.5	– 0.9	27.9	– 10.6	17.3
1994	92.1	10.8	–	– 3.0	100.0	– 66.4	– 34.2	– 32.1	– 2.5	1.4	32.6	– 16.7	15.9
1995	103.9	8.6	–	– 12.4	100.0	– 79.2	– 41.1	– 38.1	4.0	– 5.0	19.8	– 8.2	11.6
1996	104.0	3.0	–	– 7.0	100.0	– 81.5	– 40.8	– 40.7	5.9	0.5	24.9	– 9.5	15.3
1997	100.6	5.0	–	– 5.6	100.0	– 78.7	– 39.0	– 39.7	1.1	3.2	25.6	– 7.3	18.3
1998	94.8	13.0	–	– 7.8	100.0	– 77.9	– 38.7	– 39.2	– 1.1	6.6	27.7	– 10.2	17.5
1999	93.7	1.4	–	4.9	100.0	– 75.8	– 38.9	– 36.9	2.4	– 1.1	25.5	– 13.3	12.2
2000	84.5	8.5	–	7.1	100.0	– 69.9	– 34.6	– 35.3	– 1.6	19.4	47.9	– 17.1	30.8
2001	90.5	3.7	–	5.8	100.0	– 72.6	– 33.9	– 38.7	– 3.6	– 3.7	20.1	– 10.6	9.5
2002	89.6	1.3	–	9.0	100.0	– 70.7	– 33.1	– 37.7	– 8.9	0.3	20.7	– 11.7	9.0
2003	94.6	– 1.3	–	6.7	100.0	– 70.0	– 31.6	– 38.4	– 6.2	– 8.9	14.9	– 8.2	6.7
2004	96.7	0.1	–	3.3	100.0	– 68.6	– 31.9	– 36.7	– 7.0	– 8.3	16.1	– 9.0	7.1
2005	98.3	– 1.1	–	2.9	100.0	– 69.4	– 33.7	– 35.6	– 7.4	– 5.2	18.0	– 9.7	8.3
2006	103.6	– 7.3	–	3.7	100.0	– 78.1	– 38.4	– 39.8	– 11.3	– 0.5	10.0	– 6.5	3.5
2007	105.5	– 7.2	–	1.7	100.0	– 67.5	– 31.1	– 36.4	– 13.4	– 5.3	13.8	– 9.3	4.5
2008	106.5	– 11.2	–	4.7	100.0	– 68.6	– 32.4	– 36.2	– 15.2	– 1.9	14.3	– 9.1	5.2
2009	111.0	– 10.6	–	– 0.4	100.0	– 66.6	– 30.0	– 36.6	– 3.9	– 6.8	22.7	– 9.0	13.7
2010	117.2	– 13.5	–	– 3.7	100.0	– 69.2	– 29.1	– 40.1	– 0.2	– 6.9	23.7	– 11.0	12.7
2011	116.8	– 17.2	–	0.4	100.0	– 67.3	– 27.9	– 39.5	26.1	– 9.4	49.3	– 6.6	42.7
2012	117.5	– 19.2	–	1.7	100.0	– 70.5	– 27.4	– 43.2	0.6	– 6.8	23.2	– 6.2	17.0
2013	123.7	– 24.8	–	1.0	100.0	– 73.5	– 27.6	– 45.9	– 3.5	– 5.7	17.4	– 7.6	9.7
2014	124.6	– 22.4	–	– 2.2	100.0	– 77.7	– 30.9	– 46.8	11.7	– 2.7	31.3	– 10.5	20.8
2015	126.3	– 26.2	–	– 0.1	100.0	– 77.8	– 32.1	– 45.7	– 3.2	– 0.1	18.9	– 3.5	15.5
2016	92.1	– 18.5	–	26.4	100.0	– 66.2	– 25.5	– 40.7	0.8	– 1.9	32.8	– 5.9	26.9
2017	92.3	– 16.9	–	24.6	100.0	– 66.3	– 25.2	– 41.1	– 2.1	3.1	34.7	– 5.4	29.3
2018	122.4	– 23.1	–	0.6	100.0	– 88.6	– 32.1	– 56.5	1.0	– 0.6	11.7	– 6.3	5.4
2019	125.5	– 28.2	–	2.7	100.0	– 94.6	– 33.3	– 61.3	2.5	15.6	23.5	– 5.4	18.1
2020	120.2	– 23.5	–	3.3	100.0	– 89.7	– 31.5	– 58.1	– 3.9	5.2	11.6	– 4.7	6.9

For footnotes ***, 1, 2, 5** and **7,** see p.143.

VIII. Items of banks' profit and loss accounts

2. Major income and cost items for individual categories of banks *)

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which: Staff costs	of which: Other administrative spending [2]			Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
	1	2	3	4	5	6	7	8	9	10	11	12	13
Banks with special, development and other central support tasks [4 6 9 10]													
1993	79.7	18.4	1.2	0.6	100.0	– 66.2	– 27.4	– 38.8	– 12.5	– 0.3	21.0	– 6.3	14.6
1994	78.8	18.7	0.3	2.3	100.0	– 64.8	– 26.4	– 38.4	– 19.4	2.2	18.1	– 6.2	11.8
1995	78.5	17.7	0.6	3.2	100.0	– 65.0	– 31.7	– 33.3	– 12.9	– 0.5	21.6	– 5.2	16.3
1996	78.2	16.0	0.9	5.0	100.0	– 60.0	– 26.9	– 33.1	– 17.9	– 19.4	2.7	– 3.3	– 0.6
1997	78.6	15.4	1.4	4.7	100.0	– 61.2	– 30.7	– 30.5	– 11.8	– 10.2	16.7	– 3.1	13.7
1998	81.3	12.9	1.2	4.6	100.0	– 55.8	– 25.6	– 30.2	– 22.8	0.5	21.9	– 3.4	18.5
1999	89.5	6.7	0.6	3.2	100.0	– 27.3	– 16.7	– 10.6	– 34.0	– 3.1	35.6	– 3.6	31.9
2000	89.6	7.9	0.2	2.4	100.0	– 29.7	– 18.1	– 11.6	– 23.0	– 0.3	46.9	– 3.1	43.9
2001	87.3	8.5	–	4.2	100.0	– 30.4	– 18.2	– 12.3	– 25.0	– 12.2	32.4	– 3.0	29.5
2002	85.3	13.8	– 0.2	1.0	100.0	– 31.4	– 17.6	– 13.8	– 30.7	– 4.4	33.5	– 2.6	30.9
2003	80.8	13.7	0.4	5.1	100.0	– 32.8	– 18.2	– 14.6	– 19.2	– 14.9	33.1	– 2.6	30.5
2004	82.5	14.6	0.2	2.8	100.0	– 35.4	– 20.1	– 15.3	– 7.5	– 6.7	50.4	– 2.3	48.1
2005	82.0	14.9	–	3.2	100.0	– 35.2	– 20.1	– 15.1	– 1.5	– 1.7	61.6	– 2.3	59.2
2006	76.7	15.5	–	7.8	100.0	– 35.3	– 20.6	– 14.6	– 13.1	1.2	52.8	– 1.5	51.3
2007	78.4	17.7	– 0.1	4.0	100.0	– 38.2	– 21.7	– 16.5	– 176.3	– 13.0	– 127.5	– 1.7	– 129.3
2008	81.7	16.7	0.2	1.4	100.0	– 37.3	– 20.4	– 16.8	– 98.7	– 35.5	– 71.5	– 0.8	– 72.2
2009	84.0	15.5	–	0.5	100.0	– 33.0	– 17.8	– 15.2	– 38.9	– 1.4	26.7	0.1	26.8
2010	84.1	14.7	– 0.1	1.3	100.0	– 31.8	– 18.2	– 13.6	– 8.1	1.3	61.4	– 1.4	60.0
2011	81.7	14.8	– 0.2	3.8	100.0	– 36.0	– 19.9	– 16.1	13.7	– 8.8	68.9	– 1.0	68.0
2012	80.4	15.9	– 0.5	4.3	100.0	– 47.1	– 25.1	– 22.1	– 6.4	– 12.8	33.6	– 1.6	32.0
2013	63.0	36.6	0.2	0.1	100.0	– 89.0	– 46.5	– 42.5	– 26.2	– 23.9	– 39.0	– 2.2	– 41.3
2014	75.3	19.9	0.2	4.6	100.0	– 50.0	– 25.5	– 24.5	– 18.0	2.1	34.1	2.4	36.6
2015	79.2	17.7	0.2	2.8	100.0	– 52.5	– 26.6	– 25.9	– 10.1	7.8	45.2	– 1.6	43.6
2016	73.3	17.6	7.6	1.5	100.0	– 56.6	– 26.7	– 29.8	– 12.9	– 0.4	30.1	– 1.1	29.0
2017	75.6	18.3	6.1	–	100.0	– 59.2	– 28.1	– 31.1	– 12.8	– 7.1	21.0	2.6	23.5
2018	75.2	20.9	5.5	– 1.6	100.0	– 65.6	– 33.4	– 32.2	– 3.0	– 11.4	20.1	– 2.2	17.9
2019	73.8	23.1	6.2	– 3.1	100.0	– 59.7	– 29.3	– 30.4	– 9.9	– 0.9	29.5	– 6.2	23.3
2020	71.1	24.3	4.9	– 0.3	100.0	– 56.4	– 27.6	– 28.7	– 15.9	1.3	29.0	– 7.1	21.9
Memo item: Banks majority-owned by foreign banks [11]													
1993	66.1	21.5	9.4	2.9	100.0	– 68.4	– 36.2	– 32.3	– 18.5	– 2.6	10.4	– 2.4	8.0
1994	71.5	20.5	4.3	3.7	100.0	– 65.9	– 34.9	– 31.1	– 20.5	– 3.0	10.6	– 4.8	5.8
1995	70.9	21.0	3.4	4.7	100.0	– 68.5	– 35.7	– 32.8	– 11.6	– 2.1	17.8	– 6.8	11.0
1996	67.4	22.6	3.6	6.4	100.0	– 66.6	– 34.2	– 32.4	– 10.0	– 4.9	18.5	– 8.6	9.9
1997	69.3	25.0	0.3	5.4	100.0	– 62.9	– 31.7	– 31.2	– 10.4	– 6.8	19.9	– 6.2	13.7
1998	61.4	28.5	2.9	7.1	100.0	– 63.8	– 31.0	– 32.8	– 8.9	– 1.0	26.3	– 8.6	17.8
1999	62.6	30.7	– 0.3	7.0	100.0	– 65.7	– 31.6	– 34.1	– 11.7	– 10.3	12.3	– 7.6	4.7
2000	61.1	30.7	– 2.8	11.0	100.0	– 69.0	– 33.5	– 35.4	– 7.9	0.5	23.7	– 6.1	17.6
2001	65.2	30.8	– 3.1	7.1	100.0	– 69.5	– 31.8	– 37.6	– 9.1	– 5.7	15.7	– 7.5	8.1
2002	64.9	22.4	2.0	10.6	100.0	– 64.0	– 28.1	– 35.9	– 12.0	– 0.3	23.7	– 8.5	15.2
2003	63.7	25.8	5.2	5.3	100.0	– 60.2	– 26.1	– 34.1	– 14.5	– 15.1	10.2	– 5.0	5.2
2004	67.4	29.6	– 1.5	4.5	100.0	– 60.6	– 25.3	– 35.3	– 10.5	– 15.0	13.9	– 8.5	5.5
2005	67.8	28.0	2.8	1.4	100.0	– 60.2	– 28.2	– 32.0	– 16.2	– 6.5	17.2	– 6.0	11.2
2006	67.3	28.7	2.5	1.5	100.0	– 59.5	– 28.8	– 30.7	– 14.4	– 10.0	16.1	– 4.0	12.1
2007	72.2	28.6	– 3.8	3.0	100.0	– 57.5	– 27.8	– 29.7	– 15.6	41.9	68.8	– 5.5	63.3
2008	93.3	34.7	– 31.1	3.2	100.0	– 76.8	– 36.2	– 40.6	– 26.5	– 13.1	– 16.4	– 3.3	– 19.7
2009	66.5	22.4	8.6	2.5	100.0	– 59.6	– 30.2	– 29.3	– 20.0	– 12.3	8.2	– 3.4	4.8
2010	70.9	26.0	2.9	0.2	100.0	– 59.4	– 26.7	– 32.6	– 13.2	– 11.2	16.2	– 4.3	11.9
2011	73.8	24.2	– 1.3	3.3	100.0	– 59.4	– 26.5	– 32.9	– 15.6	– 11.8	13.2	– 2.0	11.1
2012	65.3	22.2	9.3	3.2	100.0	– 62.2	– 28.0	– 34.2	– 2.2	– 10.3	25.3	– 5.6	19.7
2013	67.2	21.4	9.0	2.4	100.0	– 66.9	– 30.7	– 36.2	– 3.9	– 12.0	17.2	– 4.2	13.1
2014	71.5	25.9	2.9	– 0.4	100.0	– 67.9	– 30.1	– 37.7	– 3.8	– 11.2	17.2	– 2.7	14.4
2015	68.8	23.9	3.6	3.7	100.0	– 69.7	– 32.7	– 37.0	– 3.9	– 14.1	12.2	– 3.5	8.7
2016	67.7	23.9	5.4	3.0	100.0	– 68.6	– 32.7	– 35.9	– 7.7	– 12.1	11.6	– 4.8	6.8
2017	62.4	25.5	5.8	6.3	100.0	– 62.6	– 28.9	– 33.7	– 4.2	– 12.9	20.3	– 5.7	14.6
2018	74.7	24.6	3.5	– 2.7	100.0	– 70.4	– 32.8	– 37.6	– 8.0	– 8.0	13.6	– 4.7	8.9
2019	64.8	23.6	3.7	7.9	100.0	– 64.4	– 30.9	– 33.5	– 1.1	– 13.1	21.5	– 8.0	13.5
2020	61.7	30.5	3.6	4.2	100.0	– 62.8	– 30.3	– 32.5	– 12.3	– 8.3	16.6	– 7.8	8.9

For footnotes ***, 1, 2, 4, 6** and **9-11,** see p.143.

VIII. Items of banks' profit and loss accounts

3. Interest received by credit institutions *

Up to 1998 in DM million, as of 1999 in € million

Financial year	Interest received, current income, profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement [1]								
		Interest received			Current income				Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement
	Total	Total	from lending and money market transactions [2]	from debt securities and Debt Register claims	Total [3]	from shares and other variable yield securities [4]	from participating interests [5]	from shares in affiliated enterprises [6]	
1968	29,168	28,654	25,398	3,256	514	293	221	–	10
1969	36,928	36,333	32,196	4,137	595	335	260	–	16
1970	49,116	48,420	43,876	4,544	696	381	315	–	13
1971	53,655	52,908	48,043	4,865	747	424	323	–	65
1972	58,916	58,101	52,646	5,455	815	419	396	–	81
1973	82,115	81,232	75,411	5,821	883	433	450	–	73
1974	98,125	97,228	90,446	6,782	897	426	471	–	67
1975	94,252	93,313	84,427	8,886	939	430	509	–	86
1976	96,850	95,656	85,252	10,404	1,194	489	705	–	149
1977	105,296	103,977	92,209	11,768	1,319	547	772	–	163
1978	112,153	110,534	97,615	12,919	1,619	659	960	–	187
1979	133,568	131,879	118,538	13,341	1,689	674	1,015	–	183
1980	172,146	170,302	155,729	14,573	1,844	737	1,107	–	138
1981	214,616	212,667	195,514	17,153	1,949	744	1,205	–	144
1982	229,233	227,110	206,070	21,040	2,123	753	1,370	–	118
1983	215,228	213,029	188,714	24,315	2,199	751	1,448	–	186
1984	226,296	223,989	198,201	25,788	2,307	839	1,468	–	213
1985	233,902	231,371	203,425	27,946	2,531	985	1,546	–	225
1986	231,294	227,498	198,873	28,625	3,796	826	2,970	–	667
1987	232,083	228,595	199,784	28,811	3,488	935	2,553	–	200
1988	243,020	239,285	209,242	30,043	3,735	1,204	2,531	–	241
1989	280,205	275,560	244,021	31,539	4,645	1,636	3,009	–	538
1990	339,679	333,673	295,836	37,837	6,006	2,118	3,888	–	325
1991	395,371	389,419	342,320	47,099	5,952	2,321	3,631	–	318
1992	444,754	437,600	384,487	53,113	7,154	2,889	4,265	–	342
1993	489,090	479,026	408,324	70,702	9,214	3,868	1,957	3,389	850
1994	492,067	477,745	400,591	77,154	13,048	4,634	3,402	5,012	1,274
1995	511,448	499,022	419,536	79,486	11,159	4,875	2,261	4,023	1,267
1996	531,098	515,654	434,739	80,915	13,444	6,473	2,161	4,810	2,000
1997	567,759	548,361	464,075	84,286	17,212	8,664	2,907	5,641	2,186
1998	616,634	591,916	500,085	91,831	23,077	11,124	3,634	8,319	1,641
1999	645,682	618,099	517,262	100,837	25,305	13,669	2,799	8,836	2,279
1999	330,132	316,029	264,472	51,557	12,938	6,989	1,431	4,518	1,165
2000	377,525	358,861	297,436	61,425	17,282	8,200	2,226	6,856	1,382
2001	390,400	370,795	304,891	65,904	17,707	10,148	2,177	5,382	1,898
2002	352,551	331,695	272,956	58,739	17,778	7,530	1,846	8,402	3,078
2003	317,029	302,113	250,744	51,369	11,391	6,894	1,237	3,260	3,525
2004	311,966	293,646	243,084	50,562	15,101	10,036	1,233	3,832	3,219
2005	337,344	314,559	259,581	54,978	17,446	12,793	1,261	3,392	5,339
2006	365,586	340,429	280,997	59,432	19,264	14,537	1,246	3,481	5,893
2007	427,091	397,819	325,674	72,145	24,341	18,348	1,947	4,046	4,931
2008	440,981	416,589	337,037	79,552	19,254	12,672	1,469	5,113	5,138
2009	317,754	302,995	247,738	55,257	11,659	7,217	919	3,523	3,100
2010	270,077	255,538	212,047	43,491	12,424	7,179	980	4,265	2,115
2011	303,045	288,773	246,086	42,687	11,247	6,733	1,233	3,281	3,025
2012	274,706	256,289	220,303	35,986	12,197	7,480	954	3,763	6,220
2013	228,193	213,559	184,892	28,667	10,006	6,039	994	2,973	4,628
2014	210,822	196,361	170,233	26,128	11,347	6,296	1,076	3,975	3,114
2015	200,861	183,052	160,104	22,948	15,036	6,704	1,815	6,517	2,773
2016	181,543	166,812	147,128	19,684	10,001	5,812	1,289	2,900	4,730
2017	165,387	150,969	134,423	16,546	11,030	6,874	1,131	3,025	3,388
2018	167,777	152,392	136,884	15,508	9,998	5,321	1,136	3,541	5,387
2019	162,845	152,246	137,510	14,736	7,603	4,823	1,102	1,678	2,996
2020	140,302	131,161	118,897	12,264	5,979	3,541	556	1,882	3,162

For footnotes * and **1-6,** see p. 149.

VIII. Items of banks' profit and loss accounts

3.Interest received by credit institutions *

As a percentage of total assets **7**

Financial year	Interest received, current income, profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement **1**								
		Interest received			Current income				Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement
	Total	Total	from lending and money market transactions **2**	from debt securities and Debt Register claims	Total **3**	from shares and other variable yield securities **4**	from participating interests **5**	from shares in affiliated enterprises **6**	
1993	7.47	7.31	6.23	1.08	0.14	0.06	0.03	0.05	0.01
1994	6.74	6.55	5.49	1.06	0.18	0.06	0.05	0.07	0.02
1995	6.54	6.39	5.37	1.02	0.14	0.06	0.03	0.05	0.02
1996	6.05	5.87	4.95	0.92	0.15	0.07	0.02	0.05	0.02
1997	5.75	5.55	4.70	0.85	0.17	0.09	0.03	0.06	0.02
1998	5.58	5.36	4.53	0.83	0.21	0.10	0.03	0.08	0.01
1999	5.33	5.10	4.27	0.83	0.21	0.11	0.02	0.07	0.02
2000	5.50	5.22	4.33	0.89	0.25	0.12	0.03	0.10	0.02
2001	5.39	5.12	4.21	0.91	0.24	0.14	0.03	0.07	0.03
2002	4.84	4.55	3.74	0.81	0.24	0.10	0.03	0.12	0.04
2003	4.40	4.19	3.48	0.71	0.16	0.10	0.02	0.05	0.05
2004	4.24	3.99	3.30	0.69	0.21	0.14	0.02	0.05	0.04
2005	4.37	4.07	3.36	0.71	0.23	0.17	0.02	0.04	0.07
2006	4.62	4.30	3.55	0.75	0.24	0.18	0.02	0.04	0.07
2007	5.11	4.76	3.90	0.86	0.29	0.22	0.02	0.05	0.06
2008	5.18	4.89	3.96	0.93	0.23	0.15	0.02	0.06	0.06
2009	3.87	3.69	3.02	0.67	0.14	0.09	0.01	0.04	0.04
2010	3.25	3.07	2.55	0.52	0.15	0.09	0.01	0.05	0.03
2011	3.31	3.15	2.68	0.47	0.12	0.07	0.01	0.04	0.03
2012	2.88	2.69	2.31	0.38	0.13	0.08	0.01	0.04	0.07
2013	2.61	2.44	2.11	0.33	0.11	0.07	0.01	0.03	0.05
2014	2.49	2.32	2.01	0.31	0.13	0.07	0.01	0.05	0.04
2015	2.33	2.13	1.86	0.27	0.17	0.08	0.02	0.08	0.03
2016	2.17	2.00	1.76	0.24	0.12	0.07	0.02	0.03	0.06
2017	2.00	1.83	1.63	0.20	0.13	0.08	0.01	0.04	0.04
2018	2.07	1.88	1.69	0.19	0.12	0.07	0.01	0.04	0.07
2019	1.91	1.78	1.61	0.17	0.09	0.06	0.01	0.02	0.04
2020	1.52	1.42	1.29	0.13	0.06	0.04	0.01	0.02	0.03

***** The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. **1** Up to 1992, excluding profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement (up to 1992 included in "Other income"). **2** From 1993, excluding guarantee commissions (included in Commissions received). Discount deductions may not be offset against any contrary discount income. **3** From 1993, excluding interest received from debt securities and Debt Register claims. **4** From 1993, excluding income from securitised shares in affiliated enterprises. **5** From 1993, including income from amounts paid up on cooperative society shares. Up to 1992, shown here only if the amounts paid up were accounted for under "Participating interests". **6** Up to 1992, included in "Current income from shares and other variable-yield securities" if the interest was held in shares. **7** As an annual average. Up to 1998, as a percentage of volume of business (total assets plus endorsement liabilities arising from rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited to borrowers, and bills sent from the bill portfolio prior to expiry for collection).

VIII. Items of banks' profit and loss accounts

4. Cost/income ratios by category of banks *

As a percentage

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
	General administrative spending in relation to gross earnings 9													
1968	65.4	77.0	85.1	70.6	54.8	66.0	43.0	65.9	50.9	77.8	–	55.6	–	38.4
1969	65.7	73.6	81.2	69.0	49.7	60.3	49.0	69.2	54.1	74.3	–	61.6	–	45.0
1970	70.9	79.5	84.5	76.8	65.5	68.2	70.0	74.3	67.3	70.4	–	64.7	–	47.9
1971	73.4	83.3	91.4	77.7	52.7	76.3	63.1	77.6	60.8	76.3	–	58.1	–	46.8
1972	70.4	81.5	91.8	74.6	50.6	73.1	55.6	72.1	57.1	75.5	–	54.4	–	45.5
1973	72.6	84.9	95.1	80.7	47.4	76.0	63.5	74.1	81.5	73.2	–	68.7	–	44.1
1974	69.8	74.8	80.5	70.9	51.7	73.0	62.0	72.4	63.9	75.1	–	66.6	–	48.3
1975	66.3	74.4	79.4	69.6	60.0	73.6	56.6	65.6	40.4	76.2	–	59.5	–	43.4
1976	70.4	78.3	83.7	71.1	72.5	82.0	62.1	69.7	52.3	80.4	–	59.1	–	44.8
1977	69.3	77.5	81.1	72.8	70.3	81.7	58.6	67.5	57.0	79.4	–	60.9	–	45.5
1978	68.3	77.2	81.9	72.1	69.5	75.1	54.9	65.8	56.5	78.4	–	62.1	–	44.0
1979	70.7	80.6	84.7	76.0	73.3	78.3	63.6	67.7	68.8	76.9	–	60.3	–	48.4
1980	71.9	82.4	85.9	80.3	73.1	72.4	72.5	68.7	74.0	72.7	–	66.5	–	50.5
1981	66.1	75.6	77.7	74.0	72.3	69.2	78.5	61.7	59.3	65.6	–	65.2	–	46.9
1982	60.6	67.6	71.6	62.6	70.4	62.5	56.5	58.0	41.3	65.8	–	61.9	–	45.1
1983	57.7	64.6	67.8	59.7	70.2	63.9	45.5	55.6	36.8	68.1	–	62.0	–	38.5
1984	60.7	67.6	69.8	63.7	69.9	72.3	47.3	57.6	40.6	73.9	–	71.6	–	38.1
1985	62.9	67.6	71.0	62.3	66.7	73.2	48.1	59.6	48.5	78.8	–	73.8	–	38.1
1986	64.3	68.0	68.1	67.6	70.9	68.8	51.0	61.8	50.1	80.3	–	–	–	40.0
1987	67.8	74.8	76.4	71.8	86.8	77.0	55.4	64.8	49.3	80.4	–	–	–	40.6
1988	68.2	75.1	74.6	74.3	82.2	81.7	58.8	65.3	48.9	79.0	–	–	–	40.5
1989	68.9	74.8	71.4	77.5	101.7	78.8	61.8	67.1	64.6	76.3	–	–	–	41.5
1990	70.2	73.8	69.7	77.4	86.0	83.5	66.0	67.9	71.3	76.5	–	–	–	71.0
1991	68.7	72.8	70.2	74.5	86.5	83.5	63.6	66.3	78.9	73.7	–	–	–	64.8
1992	67.9	70.3	69.2	70.7	75.1	77.3	65.6	65.4	68.2	73.0	–	–	–	71.2
1993	65.2	66.0	65.4	65.8	59.9	77.1	61.0	64.6	61.4	71.6	34.9	–	65.3	67.4
1994	61.5	65.6	68.6	61.4	76.1	74.6	52.2	58.5	43.5	68.3	32.8	–	64.4	66.5
1995	65.7	71.2	76.0	65.7	79.9	79.5	58.3	61.9	59.2	70.9	32.6	–	70.4	67.6
1996	65.1	70.2	75.4	64.1	98.0	76.9	55.4	62.2	60.6	70.9	31.0	–	76.1	63.7
1997	65.7	69.9	75.3	63.4	124.0	72.8	55.9	64.3	61.0	72.0	29.7	–	74.6	65.1
1998	68.0	73.7	78.3	68.1	147.1	68.5	56.1	68.1	59.6	75.4	30.1	–	72.2	59.2
1999	70.3	80.4	83.8	75.0	129.3	–	60.3	67.0	71.4	74.0	30.0	–	79.7	28.4
2000	74.0	86.5	93.4	76.4	137.7	–	62.7	69.0	57.0	76.1	33.9	–	75.2	30.5
2001	77.5	91.6	101.3	79.0	66.7	–	64.4	70.9	71.8	78.9	35.7	–	77.1	31.7
2002	71.5	80.2	83.4	75.9	64.6	–	62.5	67.9	66.1	75.2	37.0	–	77.8	31.7
2003	72.9	87.0	98.7	73.7	58.6	–	57.4	67.5	86.2	74.3	37.6	–	75.1	34.7
2004	68.8	77.8	85.5	65.9	60.3	–	57.4	65.8	79.5	72.3	36.6	–	70.9	36.5
2005	68.0	73.5	80.8	61.8	61.7	–	59.7	67.1	69.8	73.6	37.1	–	71.4	36.4
2006	68.8	72.3	77.2	63.5	64.3	–	62.5	67.2	81.4	76.6	39.6	–	81.1	38.3
2007	66.2	67.4	70.7	61.7	49.4	–	55.2	71.7	64.0	75.2	38.3	–	68.7	39.7
2008	65.6	68.6	71.2	64.5	56.6	–	51.4	70.2	51.7	74.9	38.4	–	71.9	37.9
2009	69.1	79.8	82.8	74.8	69.6	–	56.7	67.2	69.1	70.6	36.8	–	66.3	33.2
2010	66.4	77.8	83.1	69.2	68.7	–	57.9	63.0	61.6	64.5	37.1	–	66.7	32.2
2011	66.7	75.9	81.1	68.1	54.4	–	57.3	62.5	63.9	65.5	51.5	–	67.6	37.3
2012	68.9	75.4	76.9	73.2	56.8	–	65.8	65.5	62.2	67.3	54.6	–	71.7	49.0
2013	72.2	77.7	82.8	69.8	59.5	–	72.5	66.1	61.5	65.9	70.1	–	74.2	89.3
2014	69.9	74.4	77.6	69.7	49.4	–	71.5	67.0	77.4	66.4	61.4	–	76.0	52.5
2015	71.3	76.4	79.9	70.3	73.6	–	74.7	68.3	69.8	67.0	51.3	–	77.7	54.2
2016	73.3	79.9	85.2	71.6	74.9	–	73.1	67.8	–	68.2	61.6	–	89.9	62.3
2017	76.2	86.1	95.3	74.2	71.9	–	83.0	67.5	–	67.1	68.4	–	87.8	63.0
2018	75.5	82.0	88.9	70.7	71.5	–	86.0	70.0	–	67.4	59.0	–	89.2	68.2
2019	79.3	91.5	105.8	71.8	68.1	–	87.4	71.5	–	68.4	51.6	–	97.2	61.6
2020	76.9	87.8	102.6	69.7	68.4	–	83.0	70.2	–	68.7	47.1	–	92.7	59.1

For footnotes * and **1-9,** see p. 151.

VIII. Items of banks' profit and loss accounts

4. Cost/income ratios by category of banks *

As a percentage

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
	General administrative spending in relation to operating income 10													
1993	62.0	60.5	60.5	59.8	57.3	67.4	52.4	63.4	54.8	68.5	35.2	–	71.8	66.2
1994	60.8	64.6	69.0	59.6	68.1	71.1	50.4	58.7	41.4	66.6	33.5	–	66.4	64.8
1995	63.7	67.5	73.0	61.6	73.6	74.4	53.1	61.6	53.1	68.7	32.5	–	79.2	65.0
1996	63.2	66.7	72.6	60.3	78.4	72.0	50.5	62.5	54.3	69.1	31.6	–	81.5	60.0
1997	63.3	66.2	72.2	59.7	79.8	68.1	50.6	63.4	54.5	69.8	30.0	–	78.7	61.2
1998	64.1	67.8	76.7	59.2	75.5	63.3	46.5	66.5	56.0	72.4	29.7	–	77.9	55.8
1999	66.3	73.9	77.4	68.9	72.3	–	54.8	65.7	60.7	71.2	29.3	–	75.8	27.3
2000	68.5	75.4	79.0	70.2	74.1	–	55.9	68.9	51.8	74.5	31.4	–	69.9	29.7
2001	71.4	80.4	83.8	75.4	56.1	–	57.1	69.9	62.5	76.7	33.4	–	72.6	30.4
2002	67.3	74.2	77.9	69.2	57.8	–	56.1	66.5	52.5	73.1	35.6	–	70.7	31.4
2003	66.6	74.0	79.5	66.9	53.6	–	53.1	66.4	63.1	69.6	37.8	–	70.0	32.8
2004	65.6	73.5	80.8	62.1	57.0	–	53.5	64.9	59.2	68.7	35.0	–	68.6	35.4
2005	61.2	59.8	60.5	58.4	58.0	–	59.3	66.0	53.9	70.0	35.2	–	69.4	35.2
2006	62.7	66.0	69.0	60.4	55.3	–	53.6	65.8	62.2	64.3	38.9	–	78.1	35.3
2007	65.0	65.5	68.1	61.2	44.9	–	61.1	69.5	89.1	70.5	36.0	–	67.5	38.2
2008	73.3	93.6	128.2	63.8	50.8	–	54.6	68.8	93.1	68.3	37.6	–	68.6	37.3
2009	65.1	73.4	76.8	68.1	51.6	–	51.0	66.6	43.9	68.3	36.6	–	66.6	33.0
2010	63.8	72.5	77.4	64.8	52.3	–	54.7	62.8	47.6	63.7	36.3	–	69.2	31.8
2011	64.0	67.9	72.5	61.0	46.1	–	59.8	62.7	57.7	63.9	73.7	–	67.3	36.0
2012	64.3	67.2	68.8	65.0	48.6	–	59.6	65.7	42.3	65.9	51.7	–	70.5	47.1
2013	69.2	72.8	78.3	64.7	48.8	–	61.8	67.2	52.3	64.6	75.4	–	73.5	89.0
2014	69.2	73.4	78.1	66.9	41.1	–	70.9	68.3	59.3	65.9	58.4	–	77.7	50.0
2015	70.4	75.6	82.9	64.6	61.2	–	69.1	68.9	63.1	66.6	51.2	–	77.8	52.5
2016	69.3	74.3	81.4	64.2	56.0	–	63.6	67.8	–	66.6	61.0	–	66.2	56.6
2017	71.9	79.4	88.7	67.8	53.3	–	72.5	67.1	–	65.7	70.2	–	66.3	59.2
2018	73.1	79.3	87.9	66.1	55.0	–	76.6	68.3	–	66.2	59.8	–	88.6	65.6
2019	76.0	84.9	100.9	64.4	54.4	–	78.5	71.4	–	67.2	51.2	–	94.6	59.7
2020	72.3	77.7	90.3	62.4	51.8	–	76.0	70.1	–	67.2	49.0	–	89.7	56.4

***** Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989 excluding Postscheck-/Postgiro- und Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1990 including Deutsche Bundespost Postbank (up to 1995: Deutsche Postbank AG). As of 1993 including east German credit institutions and in accordance with the new accounting rules. Until 2015 the bank category "Banks with special, development and other central support tasks" is divided into the bank categories "special purpose banks" and "Regional institutions of credit cooperatives". **1** From 1990 to 1998, Deutsche Postbank AG allocated to the bank category "Banks with special, development and other central support tasks". From 1999 to 2003, allocation to the bank category "Regional and other commercial banks". From 2004 to 2017 Deutsche Postbank AG allocated to the bank category "Big banks". From 2018 DB Privat- und Firmenkundenbank AG (merger of Deutsche Postbank AG bank category "Big banks" with Deutsche Bank Privat- und Geschäftskunden AG bank category "Regional banks and other commercial banks") allocated to the bank category "Big banks". **2** From 2018 DSK Hyp AG (formerly SEB AG) is allocated to the bank category "Mortgage banks" (formerly included in "Regional banks and other commercial banks"). **3** As of 2004, NRW.BANK allocated to the bank category "Banks with special, development and other central support tasks". As of 2012, Portigon AG (legal successor of WestLB) allocated to the bank category "Banks with special, development and other central support tasks". From 2018 HSH Nordbank allocated to the bank category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the bank category "Savings banks". **4** From 2018 Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the bank category "Regional banks and other commercial banks". **5** The bank category "Private bankers" was dissolved in December 1998. The credit institutions that were part of this category were regrouped and included in the bank category "Regional banks and other commercial banks". **6** As of 2016, DZ Bank AG allocated to the bank category "Banks with special, development and other central support tasks". **7** The bank category "Instalment sales financing institutions" was dissolved in December 1986. The credit institutions that were part of this category were regrouped and included in the bank categories "Regional banks and other commercial banks", "Private bankers" and "Credit cooperatives". **8** Up to 2015 bank category "Special purpose banks". **9** Sum of net interest income and net commission income. **10** Gross earnings plus result from the trading portfolio and other operating result.

VIII. Items of banks' profit and loss accounts

5. Breakdown of extraordinary profit and loss *

Up to 1998 in DM million, as of 1999 in € million

Financial year	Other and extraordinary result											
		Income					Charges					
	total	total	Value adjustments in respect of participating interests, shares in affiliated enterprises, and securities treated as fixed assets	from the release of special reserves [1]	from loss transfers	Extra-ordinary income	total	Write-offs and write downs in respect of participating interests, shares in affiliated enterprises, and securities treated as fixed assets	from loss transfers	Transfers to special reserves [1]	Extra-ordinary charges	Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement [2]
1993	– 1,539	1,922	818	342	55	707	3,461	326	744	651	1,003	737
1994	– 398	5,364	3,006	371	143	1,844	5,762	1,580	884	660	1,531	1,107
1995	– 2,475	1,852	857	413	117	465	4,327	521	987	173	1,235	1,411
1996	– 4,268	4,004	1,176	357	1,191	1,280	8,272	571	2,108	404	3,191	1,998
1997	– 3,810	4,431	2,284	829	311	1,007	8,241	596	910	609	4,271	1,855
1998	21,876	32,356	15,789	298	676	15,593	10,480	545	1,373	362	6,428	1,772
1999	– 6,392	9,329	6,100	331	213	2,685	15,721	1,119	1,017	8,584	3,260	1,741
1999	– 3,268	4,770	3,119	169	109	1,373	8,038	572	520	4,389	1,667	890
2000	101	6,075	2,347	1,860	145	1,723	5,974	1,756	756	61	2,289	1,112
2001	1,094	10,070	5,789	1,519	353	2,409	8,976	1,839	2,807	113	2,340	1,877
2002	3,933	17,387	12,087	904	795	3,601	13,454	3,418	4,572	64	2,131	3,269
2003	– 15,772	3,905	2,219	456	112	1,118	19,677	7,487	2,863	63	5,353	3,911
2004	– 12,550	3,327	1,076	49	485	1,717	15,877	1,403	1,429	37	8,900	4,108
2005	– 3,409	8,283	4,983	83	56	3,161	11,692	739	1,400	36	4,791	4,726
2006	– 7,624	3,655	2,311	27	369	948	11,279	2,671	796	49	2,822	4,941
2007	– 89	11,177	8,979	38	49	2,111	11,266	3,940	939	65	1,361	4,961
2008	– 16,920	7,227	1,793	121	1,705	3,608	24,147	15,290	3,318	30	1,938	3,571
2009	– 20,848	3,307	1,111	37	879	1,280	24,155	9,624	3,750	23	7,405	3,353
2010	– 12,718	8,904	1,638	–	1,181	6,085	21,622	4,045	3,941	–	10,433	3,203
2011	– 17,352	6,667	690	–	5,213	764	24,019	11,180	6,581	–	2,674	3,584
2012	– 11,852	2,557	1,405	–	458	694	14,409	7,095	628	–	2,406	4,280
2013	– 9,271	3,274	1,539	–	865	870	12,545	3,646	651	–	3,359	4,889
2014	– 6,510	2,905	1,735	–	374	796	9,415	3,464	609	–	1,478	3,864
2015	– 7,791	3,549	1,905	–	1,101	543	11,340	3,579	1,213	–	2,471	4,077
2016	– 2,812	8,347	3,446	–	39	4,862	11,159	3,720	914	–	1,800	4,725
2017	– 3,398	5,318	3,100	–	610	1,608	8,716	1,466	636	–	2,317	4,297
2018	– 6,831	2,779	876	–	730	1,173	9,610	1,723	497	–	1,700	5,690
2019	– 16,133	4,201	1,609	–	734	1,858	20,334	12,158	908	–	3,152	4,116
2020	– 5,801	3,501	1,347	–	587	1,567	9,302	2,837	329	–	3,206	2,930

***** Excluding institutions in liquidation and institutions with a truncated financial year. **1** Pursuant to the Act to Modernise Accounting Law (Bilanzrechtsmodernisierungsgesetz) from the 2010 financial year onwards it is no longer permitted to create special reserves. **2** Income from profit transfers is reported under net interest income; the assumption is that they are part of the business strategy and hence of operating business.

VIII. Items of banks' profit and loss accounts

6. Return on equity of individual categories of banks *

as a percentage of the average equity **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit cooperatives **7**	Credit cooperatives	Mortgage banks **3 5**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 8**
		Total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**							
Profit for the financial year before tax													
1993 ts	14.87	10.02	10.44	9.82	6.64	10.37	7.15	21.87	5.12	20.23	13.15	17.77	5.77
1994 ts	13.26	10.93	12.48	10.08	5.90	9.25	7.84	19.21	15.16	17.38	13.42	21.52	5.42
1995 ts	14.00	10.31	10.18	10.68	7.13	7.73	8.87	22.58	12.98	19.48	16.52	10.88	8.25
1996 ts	13.27	10.77	11.79	10.15	5.54	10.10	8.66	21.38	14.80	17.72	16.38	12.88	1.04
1997 ts	12.76	9.68	7.38	11.52	4.24	17.26	10.90	19.37	12.00	14.94	15.92	13.08	6.45
1998 ts	19.16	27.36	39.51	16.75	11.56	18.03	11.69	17.82	28.57	12.84	17.81	14.12	8.38
1999	11.26	9.67	6.23	16.48	9.87	–	10.61	15.18	5.74	10.71	15.62	12.73	9.44
2000	9.84	8.20	6.34	11.58	10.26	–	8.14	13.39	12.95	8.59	5.89	25.75	10.59
2001	6.31	4.73	4.96	4.12	9.41	–	4.78	9.16	4.43	7.47	8.93	10.30	6.97
2002	4.63	0.97	– 3.14	9.04	4.87	–	2.59	8.16	4.56	9.68	10.81	10.48	8.13
2003	0.91	– 6.24	–12.85	4.52	11.67	–	– 4.30	10.94	0.66	10.65	5.34	7.73	7.22
2004	4.29	– 0.41	– 3.97	5.57	7.19	–	1.07	9.75	2.91	10.31	3.32	8.08	9.06
2005	12.87	21.82	31.72	8.63	10.99	–	6.44	10.45	5.25	13.79	0.91	8.40	11.00
2006	9.21	11.22	14.01	6.96	14.25	–	11.40	8.94	4.49	11.04	2.83	3.93	5.92
2007	6.55	19.13	25.97	8.51	20.33	–	1.46	7.24	– 4.03	8.14	1.89	5.98	–12.71
2008	– 7.40	–15.49	–25.30	3.81	7.99	–	–11.07	4.00	– 4.40	5.53	–15.49	6.07	– 7.56
2009	– 0.81	– 5.82	– 9.10	0.06	11.82	–	– 9.23	8.48	7.24	8.96	– 8.33	9.53	3.38
2010	5.27	3.01	2.88	2.78	13.20	–	– 1.47	11.42	5.77	12.12	– 0.50	9.19	7.91
2011	8.57	1.77	– 0.12	4.80	15.11	–	0.12	27.35	10.27	16.39	– 1.72	17.86	7.58
2012	7.80	6.55	6.65	6.08	13.09	–	3.91	12.96	4.94	15.71	0.58	7.65	3.96
2013	5.28	4.96	4.58	5.27	11.64	–	– 0.80	10.61	4.10	14.75	0.73	4.97	– 2.11
2014	5.72	4.80	4.33	5.22	12.41	–	– 0.63	9.94	4.18	12.22	– 1.03	8.43	3.37
2015	5.82	3.54	3.01	4.22	8.55	–	3.27	9.68	1.72	10.74	4.94	4.49	4.15
2016	5.97	4.51	3.45	6.30	3.98	–	– 1.01	10.42	–	11.54	5.54	8.87	2.89
2017	5.63	3.95	2.88	5.31	10.54	–	1.85	9.44	–	10.11	5.49	9.18	1.86
2018	3.73	2.07	1.14	3.30	6.50	–	– 2.45	7.19	–	8.19	2.09	2.21	1.67
2019	1.07	– 7.70	–16.63	4.44	7.48	–	2.03	6.86	–	9.18	5.31	3.83	2.52
2020	2.71	– 1.56	– 7.08	4.10	1.75	–	1.29	5.36	–	7.33	8.06	1.99	2.66
Profit for the financial year after tax													
1993 ts	7.07	6.01	6.39	5.55	4.04	8.93	3.50	7.73	2.07	7.65	7.26	11.05	4.02
1994 ts	6.95	6.95	8.12	6.08	3.96	8.09	4.50	8.01	7.64	7.61	8.06	10.48	3.55
1995 ts	7.09	6.92	8.17	6.04	4.74	6.53	4.75	7.99	6.48	7.42	10.71	6.38	6.25
1996 ts	6.45	6.66	7.79	5.79	2.59	7.93	5.44	7.42	8.09	6.52	9.19	7.94	– 0.23
1997 ts	6.57	6.65	5.44	7.48	0.91	14.76	5.89	6.66	5.43	5.82	8.93	9.37	5.26
1998 ts	10.15	15.18	19.24	11.54	7.29	14.70	6.34	6.52	23.13	5.05	10.42	8.92	7.07
1999	6.49	7.00	5.48	10.06	5.98	–	5.92	6.12	3.98	4.74	8.87	6.07	8.48
2000	6.40	7.31	7.23	7.40	9.04	–	4.22	6.02	8.84	4.10	2.37	16.54	9.90
2001	4.58	4.24	5.69	1.26	4.86	–	4.01	5.06	2.74	4.41	6.48	4.87	6.33
2002	2.94	0.04	– 3.30	6.66	1.24	–	1.80	4.66	4.95	6.60	8.73	4.54	7.50
2003	– 1.32	– 6.57	–11.99	2.25	8.15	–	– 5.23	4.01	2.30	5.24	3.70	3.46	6.65
2004	1.98	– 1.41	– 3.56	2.13	4.83	–	– 0.83	5.05	3.97	5.26	1.39	3.58	8.65
2005	9.04	15.52	23.12	5.43	6.34	–	5.56	5.60	5.12	9.00	– 0.87	3.89	10.58
2006	7.36	9.11	12.27	4.41	8.16	–	9.73	4.95	9.51	8.51	1.85	1.36	5.76
2007	4.60	15.61	21.64	6.35	12.36	–	0.93	4.21	2.94	5.16	1.06	1.93	–12.88
2008	– 7.89	–15.05	–23.74	2.14	3.50	–	–12.22	2.12	1.50	3.98	–15.98	2.20	– 7.65
2009	– 2.02	– 5.67	– 8.11	– 1.32	7.88	–	– 9.58	4.44	7.62	5.04	– 9.29	5.74	3.40
2010	3.70	2.01	2.19	1.39	8.59	–	– 1.31	7.07	5.83	8.02	– 0.40	4.91	7.73
2011	6.68	0.75	– 0.83	3.33	10.43	–	– 1.02	22.88	9.50	11.87	– 2.14	15.47	7.47
2012	5.58	3.68	2.91	4.75	9.03	–	2.77	9.32	8.30	11.50	0.46	5.60	3.77
2013	3.51	3.54	3.24	3.81	7.80	–	– 1.58	7.33	3.16	10.98	0.18	2.78	– 2.23
2014	3.98	3.51	3.16	3.89	7.88	–	– 1.50	6.72	2.64	8.59	– 1.67	5.61	3.61
2015	3.97	2.18	1.81	2.71	4.68	–	1.89	6.54	– 1.08	7.36	4.29	3.66	4.00
2016	4.27	3.20	2.50	4.45	1.25	–	– 1.95	7.42	–	8.39	4.20	7.28	2.78
2017	4.08	2.79	2.30	3.33	8.00	–	0.98	6.72	–	7.05	3.56	7.74	2.09
2018	2.41	1.54	1.24	1.89	4.29	–	– 3.89	4.83	–	5.50	0.88	1.02	1.48
2019	– 0.41	– 8.99	–17.58	2.69	4.90	–	1.55	4.83	–	6.59	3.75	2.95	2.00
2020	1.12	– 2.94	– 8.22	2.45	0.48	–	0.85	3.36	–	5.00	1.40	1.19	2.01

***** Excluding institutions in liquidation and institutions with a truncated financial year. **1** Equity including the fund for general banking risks, but excluding participation rights capital. **2** Up to 1998, Deutsche Postbank AG allocated to the bank category "Banks with special, development and other central support tasks". From 1999 to 2003, Deutsche Postbank AG allocated to the bank category "Regional banks and other commercial banks". From 2004 to 2017, Deutsche Postbank AG allocated to the bank category "Big banks". From 2018 DB Privat- und Firmenkundenbank AG (merger of Deutsche Postbank AG bank category "Big banks" with Deutsche Bank Privat- und Geschäftskunden AG bank category "Regional banks and other commercial banks") allocated to the bank category "Big banks". **3** From 2018 DSK Hyp AG (formerly SEB AG) allocated to the bank category "Mortgage banks" (formerly included in bank category "Regional banks and other commercial banks"). **4** From 2004, NRW.BANK allocated to the bank category "Banks with special, development and other central support tasks". As of 2012, Portigon AG (legal successor of WestLB) allocated to the bank category "Banks with special, development and other central support tasks". From 2018 HSH Nordbank allocated to the bank category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the bank category "Savings banks". **5** From 2018 Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the bank category "Regional banks and other commercial banks". **6** The bank category "Private bankers" was dissolved in December 1998. The credit institutions that were part of this category were regrouped and included in the bank category "Regional banks and other commercial banks". **7** From 2016, DZ Bank AG allocated to the bank category "Banks with special, development and other central support tasks". **8** Up to 2015 bank category "Special purpose banks".

VIII. Items of banks' profit and loss accounts

7. Major components of credit institutions' profit and loss accounts, by category of banks *

As a percentage of total assets **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Interest received (total) [10]													
1968	4.97	5.28	4.98	5.69	4.54	5.30	5.09	5.89	3.43	6.02	4.43	11.29	–	1.81
1969	5.52	6.02	5.62	6.26	6.79	6.41	5.48	6.11	5.23	6.48	4.78	11.91	–	2.68
1970	6.59	7.60	7.20	7.82	8.28	7.97	6.38	7.17	6.50	7.88	5.08	13.41	–	3.14
1971	6.40	6.62	6.24	6.99	6.67	6.67	6.28	7.06	6.17	7.58	5.31	13.11	–	4.00
1972	6.12	5.86	5.42	6.32	5.67	5.88	5.96	6.84	5.81	7.23	5.67	12.20	–	4.03
1973	7.57	8.30	7.74	8.72	8.36	8.76	7.20	8.07	7.41	8.76	6.10	13.43	–	4.55
1974	8.26	9.40	9.19	9.49	9.75	9.51	7.78	8.73	8.05	9.41	6.34	14.10	–	4.91
1975	7.21	7.28	7.37	7.37	6.76	6.94	7.00	7.79	6.91	8.00	6.65	12.94	–	4.76
1976	6.54	6.12	5.94	6.47	5.42	5.95	6.68	6.97	5.96	7.12	6.75	12.42	–	4.64
1977	6.41	6.01	5.85	6.35	5.39	5.59	6.64	6.67	5.80	6.79	6.73	11.88	–	4.70
1978	6.09	5.80	5.78	5.99	5.27	5.18	6.32	6.19	5.51	6.28	6.54	11.31	–	4.53
1979	6.47	6.73	6.65	6.88	6.50	6.45	6.40	6.48	6.06	6.67	6.40	11.22	–	4.73
1980	7.64	8.55	8.55	8.50	8.71	8.73	7.25	7.65	7.82	8.24	6.53	12.36	–	5.27
1981	8.72	10.03	10.02	9.87	10.78	10.45	8.22	8.70	9.58	9.58	6.97	13.50	–	5.72
1982	8.63	9.39	9.38	9.32	9.88	9.37	8.25	8.86	9.35	9.49	7.36	13.27	–	6.02
1983	7.61	7.77	7.92	7.76	7.66	6.97	7.53	7.79	7.81	7.93	7.38	11.72	–	5.74
1984	7.53	7.76	7.95	7.81	7.23	6.75	7.60	7.63	7.52	7.74	7.29	10.59	–	5.78
1985	7.18	7.20	7.21	7.30	7.05	6.35	7.14	7.39	7.07	7.43	7.13	10.09	–	5.69
1986	6.64	6.64	6.65	6.81	6.11	5.80	6.60	6.87	6.26	6.87	6.83	–	–	5.47
1987	6.23	6.14	6.07	6.37	5.41	5.66	6.23	6.44	5.76	6.42	6.55	–	–	5.27
1988	6.13	6.22	6.30	6.32	5.50	5.65	6.16	6.23	5.62	6.18	6.33	–	–	5.19
1989	6.62	7.05	7.12	7.02	6.64	7.24	6.70	6.57	6.40	6.71	6.28	–	–	5.44
1990	7.26	7.75	7.75	7.68	7.48	8.89	7.33	7.23	7.92	7.56	6.46	–	–	6.11
1991	7.71	8.12	7.87	8.23	7.92	9.59	7.69	7.84	8.11	8.15	6.85	–	–	6.55
1992	7.98	8.35	8.03	8.43	8.03	11.36	7.51	8.27	8.55	8.61	7.49	–	–	6.79
1993	7.47	7.58	7.30	7.62	8.42	9.78	6.87	7.95	7.76	8.17	7.49	–	6.02	6.76
1994	6.74	6.66	6.25	6.91	6.69	8.08	6.49	7.33	6.44	7.34	7.11	–	5.77	5.57
1995	6.54	6.38	6.07	6.66	5.84	6.69	6.32	7.08	5.61	7.10	6.90	–	5.63	5.90
1996	6.05	5.71	5.40	6.06	4.58	5.80	5.90	6.61	4.78	6.54	6.54	–	5.45	5.67
1997	5.75	5.34	4.94	5.82	3.98	5.49	5.70	6.28	4.64	6.20	6.39	–	5.30	5.30
1998	5.58	5.07	4.61	5.68	3.80	5.50	5.53	6.05	4.61	5.95	6.54	–	5.20	5.20
1999	5.33	5.00	4.85	5.45	3.49	–	5.28	5.71	4.11	5.60	6.04	–	5.17	5.11
2000	5.50	5.32	5.24	5.58	3.93	–	5.63	5.72	5.04	5.69	5.81	–	5.06	5.03
2001	5.39	5.12	4.91	5.68	4.25	–	5.47	5.75	4.91	5.76	5.73	–	5.13	4.95
2002	4.84	4.41	4.09	5.18	3.68	–	4.67	5.53	4.15	5.47	5.36	–	5.01	4.59
2003	4.40	3.82	3.42	4.74	3.06	–	4.26	5.20	3.42	5.12	5.09	–	4.94	4.12
2004	4.24	3.60	3.30	4.57	2.58	–	4.39	4.92	3.28	4.88	4.85	–	4.69	3.97
2005	4.37	3.98	3.79	4.64	2.63	–	4.69	4.75	3.05	4.72	4.88	–	4.36	4.05
2006	4.62	4.46	4.36	4.83	3.39	–	4.95	4.67	3.18	4.61	5.32	–	4.18	4.12
2007	5.11	4.78	4.65	5.23	4.27	–	5.66	4.81	3.56	4.77	7.09	–	4.23	4.45
2008	5.18	4.73	4.53	5.36	4.10	–	5.59	4.97	3.90	4.95	7.73	–	4.26	4.53
2009	3.87	3.24	2.93	4.07	2.23	–	3.82	4.37	2.85	4.41	5.38	–	4.15	3.75
2010	3.25	2.60	2.19	3.74	1.61	–	3.21	4.02	2.27	4.03	4.47	–	4.05	2.96
2011	3.31	2.02	1.56	3.78	1.77	–	5.39	3.96	2.14	3.93	4.96	–	3.94	3.05
2012	2.88	1.77	1.37	3.35	0.91	–	4.87	3.72	1.90	3.68	4.25	–	3.83	2.59
2013	2.61	1.70	1.29	3.09	1.16	–	3.49	3.40	1.75	3.40	3.91	–	3.61	2.80
2014	2.49	1.74	1.38	2.91	1.52	–	3.20	3.15	1.57	3.15	3.86	–	3.39	2.62
2015	2.33	1.66	1.33	2.71	1.16	–	3.04	2.90	1.46	2.84	4.07	–	3.18	2.42
2016	2.17	1.58	1.30	2.37	0.85	–	2.81	2.64	–	2.55	4.01	–	2.89	2.15
2017	2.00	1.54	1.26	2.25	0.73	–	2.74	2.42	–	2.33	3.35	–	2.63	1.78
2018	2.07	1.82	1.62	2.45	0.67	–	3.10	2.17	–	2.13	2.99	–	2.42	1.67
2019	1.91	1.58	1.41	2.09	0.67	–	3.23	2.03	–	2.00	2.80	–	2.34	1.52
2020	1.52	1.12	0.92	1.72	0.24	–	2.80	1.78	–	1.77	2.49	–	2.11	1.15

For footnotes ***, 1** – **9** see p. 163. **10** Interest received from lending and money market transactions, debt securities and debt register claims as well as current income from shares and other variable-yield securities, long-term equity investments, shares in affiliated enterprises and, as of 1993, profits transferred under profit pooling, profit transfer agreements and partial profit transfer agreements (until 1992 other income). Until 1992, including commission for guarantees (as of 1993 included in commission received).

VIII. Items of banks' profit and loss accounts

7. Major components of credit institutions' profit and loss accounts, by category of banks *

As a percentage of total assets **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Interest paid [11]													
1968	3.15	3.06	2.59	3.58	3.20	2.98	4.14	3.07	2.38	3.11	3.70	4.26	–	1.17
1969	3.64	3.66	3.01	4.05	5.47	3.95	4.62	3.35	4.19	3.38	3.86	5.16	–	2.11
1970	4.70	5.34	4.53	5.78	7.17	5.84	5.69	4.42	5.66	4.36	4.09	7.27	–	2.59
1971	4.51	4.51	3.78	5.04	5.38	4.82	5.50	4.25	5.12	4.26	4.36	6.20	–	3.41
1972	4.20	3.80	3.12	4.37	4.12	3.98	5.15	3.89	4.62	3.93	4.72	5.09	–	3.46
1973	5.67	6.45	5.68	7.05	6.68	6.96	6.46	5.09	6.55	5.24	4.99	8.00	–	3.95
1974	6.13	6.92	6.12	7.30	8.32	7.16	7.00	5.54	7.04	5.74	5.31	8.14	–	4.29
1975	4.97	4.64	4.14	5.02	5.20	4.49	6.13	4.38	5.44	4.42	5.76	5.60	–	4.07
1976	4.46	3.84	3.30	4.32	4.15	3.82	5.82	3.73	4.73	3.74	5.94	4.59	–	3.96
1977	4.37	3.82	3.32	4.31	4.19	3.54	5.78	3.44	4.76	3.47	5.97	4.54	–	4.01
1978	4.11	3.73	3.46	4.04	4.07	3.14	5.43	3.00	4.48	3.08	5.81	4.04	–	3.82
1979	4.64	4.83	4.46	5.16	5.54	4.50	5.70	3.49	5.30	3.57	5.69	4.81	–	4.13
1980	5.86	6.71	6.44	6.85	7.65	6.69	6.67	4.72	7.09	4.95	5.85	6.57	–	4.73
1981	6.80	8.03	7.61	8.18	9.63	8.09	7.73	5.44	8.64	5.90	6.32	7.50	–	5.23
1982	6.51	7.05	6.65	7.18	8.66	6.83	7.53	5.39	7.99	5.74	6.66	7.01	–	5.49
1983	5.34	5.18	4.80	5.41	6.40	4.47	6.61	4.16	6.24	4.27	6.53	5.33	–	5.09
1984	5.38	5.35	4.99	5.64	6.12	4.48	6.68	4.18	6.19	4.34	6.43	5.23	–	5.12
1985	5.10	4.89	4.41	5.18	5.98	4.17	6.25	4.07	5.92	4.19	6.30	5.07	–	4.99
1986	4.62	4.18	3.65	4.55	5.12	3.64	5.76	3.68	5.08	3.74	6.04	–	–	4.78
1987	4.34	3.93	3.57	4.22	4.51	3.59	5.47	3.43	4.63	3.38	5.77	–	–	4.61
1988	4.30	4.11	3.90	4.28	4.66	3.77	5.44	3.29	4.61	3.22	5.58	–	–	4.53
1989	4.89	5.10	4.81	5.20	6.02	5.48	6.03	3.79	5.70	3.74	5.56	–	–	4.81
1990	5.54	5.79	5.43	5.87	6.85	7.13	6.72	4.56	7.26	4.61	5.76	–	–	4.89
1991	5.92	6.04	5.43	6.32	7.25	7.71	7.08	5.02	7.55	5.11	6.17	–	–	5.26
1992	6.17	6.21	5.56	6.43	7.23	9.44	6.86	5.39	7.77	5.53	6.77	–	–	5.66
1993	5.56	5.42	4.93	5.61	7.39	7.58	6.21	4.91	6.84	5.01	6.78	–	3.12	5.66
1994	4.83	4.50	4.00	4.78	5.93	5.85	5.73	4.18	5.15	4.19	6.42	–	3.00	4.64
1995	4.76	4.42	4.15	4.65	5.12	4.21	5.63	4.05	4.72	4.06	6.21	–	3.00	4.96
1996	4.38	3.91	3.69	4.15	3.90	3.41	5.21	3.70	4.02	3.63	5.88	–	2.93	4.76
1997	4.22	3.71	3.44	4.02	3.59	3.17	5.05	3.56	3.92	3.43	5.76	–	2.91	4.45
1998	4.19	3.61	3.33	3.99	3.40	3.20	4.91	3.54	3.86	3.40	5.92	–	2.97	4.37
1999	4.02	3.57	3.69	3.29	3.02	–	4.66	3.23	3.51	3.10	5.51	–	2.98	4.49
2000	4.33	4.15	4.30	3.85	3.40	–	5.07	3.39	4.26	3.24	5.35	–	3.02	4.46
2001	4.25	3.97	4.02	3.85	3.81	–	4.88	3.47	4.29	3.36	5.30	–	3.08	4.43
2002	3.62	3.07	2.99	3.25	3.13	–	4.08	3.15	3.49	2.98	4.97	–	3.01	4.01
2003	3.22	2.65	2.57	2.83	2.48	–	3.63	2.80	2.96	2.61	4.66	–	2.91	3.58
2004	3.04	2.35	2.31	2.48	1.90	–	3.74	2.57	2.79	2.37	4.41	–	2.76	3.47
2005	3.19	2.71	2.79	2.47	2.08	–	4.05	2.45	2.57	2.26	4.44	–	2.62	3.56
2006	3.46	3.14	3.26	2.74	2.83	–	4.34	2.44	2.75	2.30	4.89	–	2.68	3.65
2007	3.98	3.48	3.56	3.23	3.58	–	5.01	2.75	3.06	2.61	6.65	–	2.55	4.02
2008	4.08	3.52	3.54	3.47	3.37	–	4.87	2.97	3.32	2.89	7.34	–	2.58	4.09
2009	2.72	2.04	1.84	2.57	1.63	–	3.11	2.25	2.41	2.18	4.91	–	2.42	3.22
2010	2.10	1.45	1.24	2.05	0.78	–	2.52	1.82	1.79	1.69	4.02	–	2.36	2.45
2011	2.27	1.17	0.93	2.09	0.96	–	4.69	1.75	1.69	1.63	4.56	–	2.24	2.59
2012	1.88	0.92	0.69	1.84	0.50	–	4.24	1.59	1.42	1.47	3.83	–	2.21	2.14
2013	1.58	0.80	0.61	1.50	0.56	–	2.81	1.29	1.22	1.15	3.53	–	2.07	2.61
2014	1.39	0.77	0.60	1.30	0.78	–	2.47	1.06	1.16	0.94	3.38	–	1.95	2.18
2015	1.22	0.67	0.52	1.14	0.64	–	2.29	0.84	0.95	0.71	3.47	–	1.85	1.99
2016	1.08	0.61	0.52	0.85	0.42	–	2.04	0.68	–	0.55	3.47	–	1.73	1.73
2017	0.97	0.66	0.58	0.89	0.39	–	2.02	0.56	–	0.43	2.78	–	1.47	1.36
2018	0.99	0.82	0.77	0.98	0.42	–	2.43	0.44	–	0.33	2.25	–	1.29	1.28
2019	0.94	0.74	0.76	0.73	0.39	–	2.61	0.42	–	0.30	1.99	–	1.32	1.13
2020	0.64	0.39	0.37	0.50	– 0.02	–	2.18	0.30	–	0.21	1.65	–	1.07	0.77

For footnotes *, **1** – **9** see p. 163. **11** Interest paid and similar expenditure in banking business. As of 1993 including interest on participation rights capital and income bonds (until 1992, ascribed in different ways to profit appropriation).

VIII. Items of banks' profit and loss accounts

7. Major components of credit institutions' profit and loss accounts, by category of banks *

As a percentage of total assets **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Net interest income [12]													
1968	1.82	2.22	2.39	2.11	1.34	2.32	0.95	2.82	1.05	2.91	0.73	7.03	–	0.64
1969	1.88	2.36	2.61	2.21	1.32	2.46	0.86	2.76	1.04	3.10	0.92	6.75	–	0.57
1970	1.89	2.26	2.67	2.04	1.11	2.13	0.69	2.75	0.84	3.52	0.99	6.14	–	0.55
1971	1.89	2.11	2.46	1.95	1.29	1.85	0.78	2.81	1.05	3.32	0.95	6.91	–	0.59
1972	1.92	2.06	2.30	1.95	1.55	1.90	0.81	2.95	1.19	3.30	0.95	7.11	–	0.57
1973	1.90	1.85	2.06	1.67	1.68	1.80	0.74	2.98	0.86	3.52	1.11	5.43	–	0.60
1974	2.13	2.48	3.07	2.19	1.43	2.35	0.78	3.19	1.01	3.67	1.03	5.96	–	0.62
1975	2.24	2.64	3.23	2.35	1.56	2.45	0.87	3.41	1.47	3.58	0.89	7.34	–	0.69
1976	2.08	2.28	2.64	2.15	1.27	2.13	0.86	3.24	1.23	3.38	0.81	7.83	–	0.68
1977	2.04	2.19	2.53	2.04	1.20	2.05	0.86	3.23	1.04	3.32	0.76	7.34	–	0.69
1978	1.98	2.07	2.32	1.95	1.20	2.04	0.89	3.19	1.03	3.20	0.73	7.27	–	0.71
1979	1.83	1.90	2.19	1.72	0.96	1.95	0.70	2.99	0.76	3.10	0.71	6.41	–	0.60
1980	1.78	1.84	2.11	1.65	1.06	2.04	0.58	2.93	0.73	3.29	0.68	5.79	–	0.54
1981	1.92	2.00	2.41	1.69	1.15	2.36	0.49	3.26	0.94	3.68	0.65	6.00	–	0.49
1982	2.12	2.34	2.73	2.14	1.22	2.54	0.72	3.47	1.36	3.75	0.70	6.26	–	0.53
1983	2.27	2.59	3.12	2.35	1.26	2.50	0.92	3.63	1.57	3.66	0.85	6.39	–	0.65
1984	2.15	2.41	2.96	2.17	1.11	2.27	0.92	3.45	1.33	3.40	0.86	5.36	–	0.66
1985	2.08	2.31	2.80	2.12	1.07	2.18	0.89	3.32	1.15	3.24	0.83	5.02	–	0.70
1986	2.02	2.46	3.00	2.26	0.99	2.16	0.84	3.19	1.18	3.13	0.79	–	–	0.69
1987	1.89	2.21	2.50	2.15	0.90	2.07	0.76	3.01	1.13	3.04	0.78	–	–	0.66
1988	1.83	2.11	2.40	2.04	0.84	1.88	0.72	2.94	1.01	2.96	0.75	–	–	0.66
1989	1.73	1.95	2.31	1.82	0.62	1.76	0.67	2.78	0.70	2.97	0.72	–	–	0.63
1990	1.72	1.96	2.32	1.81	0.63	1.76	0.61	2.67	0.66	2.95	0.70	–	–	1.22
1991	1.79	2.08	2.44	1.91	0.67	1.88	0.61	2.82	0.56	3.04	0.68	–	–	1.29
1992	1.81	2.14	2.47	2.00	0.80	1.92	0.65	2.88	0.78	3.08	0.72	–	–	1.13
1993	1.90	2.15	2.37	2.02	1.02	2.20	0.65	3.04	0.92	3.16	0.71	–	2.90	1.09
1994	1.91	2.15	2.25	2.13	0.76	2.23	0.76	3.15	1.29	3.15	0.69	–	2.77	0.93
1995	1.78	1.95	1.93	2.01	0.72	2.48	0.68	3.02	0.89	3.04	0.69	–	2.64	0.95
1996	1.67	1.80	1.71	1.91	0.68	2.40	0.69	2.91	0.76	2.91	0.67	–	2.53	0.90
1997	1.52	1.62	1.50	1.79	0.40	2.33	0.65	2.72	0.72	2.76	0.63	–	2.40	0.85
1998	1.39	1.45	1.28	1.69	0.40	2.30	0.62	2.52	0.76	2.56	0.62	–	2.23	0.83
1999	1.31	1.43	1.15	2.15	0.47	–	0.62	2.48	0.60	2.49	0.52	–	2.18	0.62
2000	1.16	1.17	0.94	1.72	0.53	–	0.56	2.33	0.78	2.45	0.45	–	2.04	0.57
2001	1.14	1.15	0.89	1.83	0.44	–	0.60	2.28	0.62	2.41	0.43	–	2.05	0.53
2002	1.22	1.34	1.10	1.93	0.55	–	0.59	2.38	0.66	2.49	0.40	–	2.00	0.59
2003	1.18	1.17	0.85	1.91	0.58	–	0.63	2.40	0.46	2.51	0.43	–	2.03	0.54
2004	1.20	1.25	0.98	2.09	0.67	–	0.65	2.35	0.49	2.51	0.44	–	1.93	0.50
2005	1.19	1.27	1.00	2.17	0.55	–	0.63	2.30	0.47	2.46	0.45	–	1.74	0.49
2006	1.16	1.33	1.11	2.09	0.56	–	0.61	2.23	0.43	2.30	0.43	–	1.50	0.47
2007	1.14	1.30	1.09	2.00	0.68	–	0.65	2.06	0.50	2.15	0.43	–	1.68	0.43
2008	1.10	1.20	0.99	1.89	0.73	–	0.72	2.00	0.58	2.06	0.39	–	1.67	0.44
2009	1.15	1.20	1.09	1.50	0.59	–	0.72	2.13	0.45	2.23	0.47	–	1.73	0.53
2010	1.15	1.14	0.95	1.69	0.83	–	0.68	2.20	0.48	2.33	0.44	–	1.68	0.51
2011	1.03	0.85	0.64	1.69	0.81	–	0.70	2.21	0.45	2.30	0.41	–	1.70	0.46
2012	1.00	0.85	0.68	1.51	0.41	–	0.63	2.12	0.48	2.21	0.43	–	1.62	0.45
2013	1.02	0.89	0.69	1.60	0.61	–	0.68	2.10	0.52	2.25	0.38	–	1.54	0.19
2014	1.10	0.97	0.77	1.62	0.73	–	0.72	2.09	0.40	2.21	0.48	–	1.45	0.44
2015	1.11	0.99	0.81	1.56	0.53	–	0.76	2.06	0.51	2.14	0.60	–	1.32	0.43
2016	1.09	0.97	0.78	1.52	0.43	–	0.77	1.96	–	1.99	0.54	–	1.16	0.42
2017	1.04	0.87	0.68	1.36	0.33	–	0.73	1.87	–	1.90	0.58	–	1.16	0.42
2018	1.07	1.00	0.84	1.47	0.25	–	0.67	1.73	–	1.80	0.74	–	1.13	0.39
2019	0.97	0.84	0.65	1.36	0.27	–	0.62	1.61	–	1.70	0.81	–	1.03	0.38
2020	0.88	0.73	0.55	1.23	0.26	–	0.62	1.47	–	1.56	0.84	–	1.04	0.38

For footnotes *, **1** – **9** see p. 163. **12** Excess of interest received over interest paid.

VIII. Items of banks' profit and loss accounts

7. Major components of credit institutions' profit and loss accounts, by category of banks *

As a percentage of total assets **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Net commission income [13]													
1968	0.25	0.74	0.93	0.52	0.36	0.95	0.10	0.15	0.13	0.37	–	0.21	–	0.02
1969	0.26	0.72	0.90	0.51	0.40	0.96	0.11	0.15	0.14	0.36	–	0.14	–	0.07
1970	0.24	0.61	0.76	0.45	0.35	0.75	0.11	0.16	0.14	0.35	–	0.11	–	0.08
1971	0.26	0.63	0.78	0.48	0.41	0.73	0.11	0.18	0.14	0.35	–	0.15	–	0.08
1972	0.29	0.65	0.84	0.51	0.30	0.70	0.11	0.23	0.16	0.36	–	0.11	–	0.11
1973	0.30	0.65	0.81	0.52	0.33	0.85	0.12	0.26	0.17	0.36	–	0.27	–	0.13
1974	0.31	0.66	0.86	0.49	0.46	0.78	0.11	0.28	0.16	0.36	–	0.33	–	0.12
1975	0.31	0.70	0.93	0.51	0.34	0.83	0.12	0.28	0.18	0.35	–	0.34	–	0.12
1976	0.29	0.61	0.78	0.46	0.33	0.74	0.12	0.27	0.18	0.35	–	– 0.08	–	0.10
1977	0.28	0.58	0.72	0.42	0.44	0.70	0.12	0.27	0.18	0.34	–	– 0.06	–	0.12
1978	0.27	0.56	0.69	0.42	0.41	0.71	0.12	0.26	0.22	0.34	–	– 0.30	–	0.11
1979	0.27	0.53	0.64	0.41	0.50	0.64	0.11	0.28	0.23	0.36	–	– 0.06	–	0.10
1980	0.29	0.56	0.69	0.41	0.54	0.70	0.12	0.31	0.18	0.37	–	– 0.06	–	0.12
1981	0.30	0.60	0.76	0.46	0.41	0.73	0.11	0.35	0.21	0.37	–	– 0.30	–	0.14
1982	0.30	0.63	0.80	0.47	0.43	0.75	0.10	0.35	0.22	0.36	–	– 0.14	–	0.13
1983	0.31	0.67	0.89	0.49	0.41	0.85	0.10	0.35	0.21	0.37	–	– 0.09	–	0.11
1984	0.31	0.68	0.91	0.48	0.49	0.86	0.10	0.33	0.20	0.36	–	0.01	–	0.12
1985	0.34	0.78	1.00	0.59	0.51	1.13	0.11	0.32	0.21	0.35	–	0.12	–	0.11
1986	0.35	0.78	1.04	0.58	0.39	1.15	0.11	0.32	0.24	0.37	–	–	–	0.10
1987	0.32	0.68	0.92	0.51	0.28	0.91	0.09	0.32	0.21	0.37	–	–	–	0.11
1988	0.33	0.69	0.94	0.50	0.29	0.78	0.09	0.32	0.22	0.41	–	–	–	0.11
1989	0.36	0.72	0.97	0.52	0.25	0.94	0.09	0.36	0.24	0.45	–	–	–	0.11
1990	0.39	0.69	0.91	0.51	0.24	0.92	0.10	0.44	0.27	0.49	–	–	–	0.34
1991	0.38	0.65	0.84	0.50	0.27	0.82	0.08	0.47	0.24	0.51	–	–	–	0.33
1992	0.40	0.66	0.87	0.49	0.27	0.97	0.11	0.53	0.27	0.55	–	–	–	0.30
1993	0.41	0.75	1.03	0.50	0.26	1.14	0.10	0.50	0.27	0.58	0.00	–	0.30	0.25
1994	0.38	0.66	0.87	0.46	0.24	1.06	0.11	0.50	0.23	0.57	– 0.01	–	0.33	0.22
1995	0.35	0.60	0.77	0.44	0.24	1.21	0.10	0.49	0.22	0.53	0.00	–	0.22	0.21
1996	0.33	0.58	0.73	0.42	0.23	1.45	0.10	0.47	0.22	0.53	– 0.01	–	0.07	0.18
1997	0.35	0.63	0.76	0.48	0.18	1.72	0.10	0.47	0.23	0.54	– 0.01	–	0.12	0.17
1998	0.34	0.62	0.69	0.50	0.15	2.04	0.10	0.48	0.20	0.55	– 0.01	–	0.31	0.13
1999	0.36	0.70	0.63	0.89	0.15	–	0.11	0.52	0.18	0.62	– 0.01	–	0.03	0.05
2000	0.41	0.76	0.68	0.99	0.20	–	0.13	0.55	0.21	0.69	– 0.01	–	0.20	0.05
2001	0.35	0.64	0.57	0.85	0.20	–	0.11	0.50	0.15	0.58	– 0.01	–	0.08	0.05
2002	0.33	0.60	0.53	0.79	0.30	–	0.11	0.49	0.14	0.57	– 0.01	–	0.03	0.09
2003	0.34	0.59	0.54	0.71	0.50	–	0.11	0.53	0.17	0.61	– 0.01	–	– 0.03	0.09
2004	0.34	0.57	0.50	0.78	0.55	–	0.11	0.56	0.16	0.65	0.00	–	0.00	0.09
2005	0.36	0.60	0.52	0.85	0.76	–	0.12	0.56	0.16	0.67	0.00	–	– 0.02	0.09
2006	0.37	0.63	0.54	0.93	0.75	–	0.13	0.58	0.14	0.66	0.03	–	– 0.11	0.10
2007	0.38	0.60	0.51	0.92	0.87	–	0.13	0.60	0.12	0.67	0.04	–	– 0.12	0.10
2008	0.34	0.54	0.45	0.82	0.54	–	0.13	0.57	0.11	0.63	0.05	–	– 0.18	0.09
2009	0.33	0.55	0.50	0.70	0.43	–	0.07	0.55	0.14	0.58	0.02	–	– 0.16	0.10
2010	0.34	0.56	0.50	0.72	0.43	–	0.08	0.57	0.13	0.59	0.02	–	– 0.19	0.09
2011	0.31	0.42	0.35	0.70	0.35	–	0.07	0.57	0.13	0.58	0.02	–	– 0.25	0.08
2012	0.29	0.37	0.32	0.61	0.17	–	0.06	0.56	0.12	0.56	0.02	–	– 0.26	0.09
2013	0.32	0.43	0.38	0.62	0.27	–	0.06	0.57	0.13	0.56	0.01	–	– 0.31	0.11
2014	0.35	0.47	0.43	0.63	0.20	–	0.07	0.58	0.14	0.56	0.00	–	– 0.26	0.12
2015	0.35	0.47	0.43	0.62	0.19	–	0.09	0.60	0.14	0.57	0.00	–	– 0.27	0.10
2016	0.36	0.45	0.42	0.56	0.16	–	0.12	0.60	–	0.55	– 0.01	–	– 0.23	0.10
2017	0.37	0.45	0.43	0.54	0.13	–	0.13	0.64	–	0.57	– 0.02	–	– 0.21	0.10
2018	0.36	0.43	0.45	0.40	0.12	–	0.13	0.63	–	0.57	– 0.03	–	– 0.21	0.11
2019	0.37	0.42	0.41	0.48	0.13	–	0.14	0.64	–	0.57	– 0.05	–	– 0.23	0.12
2020	0.35	0.39	0.34	0.55	0.09	–	0.13	0.62	–	0.55	– 0.05	–	– 0.20	0.13

For footnotes *, **1** – **9** see p. 163. **13** Commission received: as of 1993, including commission for guarantees (until 1992, included in interest received from lending and money market transactions).

VIII. Items of banks' profit and loss accounts

7. Major components of credit institutions' profit and loss accounts, by category of banks *

As a percentage of total assets **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	General administrative spending													
1968	1.35	2.28	2.83	1.86	0.93	2.16	0.45	1.96	0.60	2.55	0.23	4.03	–	0.25
1969	1.41	2.27	2.85	1.88	0.85	2.06	0.47	2.01	0.64	2.57	0.24	4.25	–	0.29
1970	1.51	2.28	2.90	1.91	0.96	1.96	0.56	2.16	0.66	2.72	0.25	4.05	–	0.30
1971	1.58	2.28	2.96	1.89	0.90	1.97	0.56	2.32	0.72	2.80	0.27	4.10	–	0.31
1972	1.56	2.21	2.88	1.84	0.94	1.90	0.51	2.29	0.77	2.76	0.28	3.93	–	0.31
1973	1.60	2.12	2.73	1.77	0.95	2.02	0.55	2.40	0.84	2.84	0.28	3.92	–	0.32
1974	1.70	2.35	3.16	1.90	0.98	2.28	0.55	2.51	0.75	3.03	0.30	4.19	–	0.36
1975	1.69	2.48	3.30	1.99	1.14	2.41	0.56	2.42	0.67	3.00	0.27	4.57	–	0.35
1976	1.67	2.26	2.86	1.86	1.16	2.35	0.61	2.44	0.74	3.00	0.26	4.58	–	0.35
1977	1.61	2.15	2.64	1.79	1.15	2.25	0.57	2.36	0.69	2.90	0.25	4.43	–	0.37
1978	1.54	2.03	2.47	1.71	1.12	2.06	0.55	2.27	0.71	2.78	0.25	4.33	–	0.36
1979	1.49	1.96	2.40	1.62	1.07	2.03	0.52	2.21	0.68	2.66	0.24	3.83	–	0.34
1980	1.49	1.98	2.40	1.65	1.17	1.98	0.51	2.23	0.67	2.66	0.23	3.81	–	0.33
1981	1.47	1.97	2.46	1.59	1.13	2.14	0.47	2.23	0.68	2.66	0.23	3.72	–	0.30
1982	1.47	2.01	2.53	1.63	1.16	2.06	0.46	2.21	0.65	2.70	0.22	3.79	–	0.30
1983	1.49	2.10	2.72	1.70	1.17	2.14	0.46	2.21	0.66	2.74	0.22	3.91	–	0.29
1984	1.49	2.09	2.70	1.69	1.12	2.26	0.48	2.18	0.62	2.78	0.22	3.84	–	0.30
1985	1.52	2.09	2.70	1.69	1.05	2.42	0.48	2.17	0.66	2.83	0.23	3.79	–	0.31
1986	1.52	2.20	2.75	1.92	0.98	2.28	0.49	2.17	0.71	2.81	0.23	–	–	0.31
1987	1.50	2.16	2.61	1.91	1.02	2.29	0.47	2.16	0.66	2.74	0.23	–	–	0.31
1988	1.47	2.10	2.49	1.89	0.93	2.17	0.48	2.13	0.60	2.66	0.23	–	–	0.31
1989	1.44	2.00	2.34	1.81	0.88	2.13	0.47	2.11	0.61	2.61	0.23	–	–	0.31
1990	1.48	1.95	2.25	1.80	0.75	2.24	0.47	2.11	0.66	2.63	0.24	–	–	1.11
1991	1.49	1.99	2.30	1.79	0.81	2.25	0.44	2.18	0.63	2.62	0.23	–	–	1.05
1992	1.50	1.97	2.31	1.76	0.80	2.24	0.50	2.23	0.72	2.65	0.26	–	–	1.02
1993	1.51	1.92	2.22	1.66	0.77	2.57	0.46	2.28	0.73	2.68	0.25	–	2.09	0.91
1994	1.41	1.84	2.14	1.59	0.76	2.46	0.45	2.14	0.66	2.54	0.22	–	1.99	0.77
1995	1.40	1.81	2.05	1.61	0.77	2.93	0.46	2.17	0.66	2.53	0.22	–	2.01	0.78
1996	1.31	1.67	1.84	1.50	0.90	2.96	0.43	2.11	0.60	2.44	0.20	–	1.98	0.69
1997	1.23	1.58	1.70	1.44	0.71	2.95	0.42	2.05	0.58	2.38	0.19	–	1.88	0.66
1998	1.18	1.53	1.54	1.49	0.82	2.97	0.40	2.04	0.57	2.34	0.18	–	1.83	0.57
1999	1.17	1.71	1.50	2.28	0.80	–	0.44	2.01	0.56	2.30	0.15	–	1.77	0.19
2000	1.17	1.67	1.51	2.08	1.00	–	0.43	1.99	0.56	2.39	0.15	–	1.69	0.19
2001	1.15	1.65	1.48	2.12	0.43	–	0.45	1.97	0.55	2.36	0.15	–	1.64	0.18
2002	1.11	1.55	1.36	2.06	0.55	–	0.44	1.95	0.53	2.30	0.14	–	1.58	0.22
2003	1.11	1.53	1.37	1.93	0.64	–	0.42	1.97	0.54	2.32	0.16	–	1.50	0.22
2004	1.06	1.41	1.27	1.89	0.73	–	0.44	1.92	0.52	2.28	0.16	–	1.37	0.22
2005	1.05	1.38	1.23	1.87	0.81	–	0.45	1.92	0.44	2.30	0.17	–	1.23	0.21
2006	1.06	1.42	1.27	1.92	0.84	–	0.46	1.89	0.47	2.27	0.18	–	1.13	0.22
2007	1.00	1.28	1.13	1.81	0.77	–	0.43	1.90	0.39	2.12	0.18	–	1.08	0.21
2008	0.95	1.20	1.02	1.75	0.72	–	0.43	1.81	0.36	2.01	0.17	–	1.08	0.20
2009	1.02	1.40	1.31	1.65	0.71	–	0.45	1.80	0.41	1.98	0.18	–	1.04	0.21
2010	0.99	1.32	1.20	1.67	0.86	–	0.44	1.74	0.38	1.88	0.17	–	0.99	0.19
2011	0.89	0.97	0.80	1.62	0.63	–	0.44	1.74	0.37	1.88	0.22	–	0.98	0.20
2012	0.89	0.92	0.77	1.55	0.33	–	0.46	1.76	0.37	1.86	0.24	–	0.97	0.26
2013	0.97	1.03	0.89	1.55	0.52	–	0.54	1.77	0.40	1.85	0.27	–	0.91	0.27
2014	1.01	1.08	0.93	1.57	0.46	–	0.57	1.79	0.42	1.84	0.29	–	0.90	0.29
2015	1.05	1.11	0.99	1.53	0.53	–	0.63	1.81	0.45	1.82	0.30	–	0.81	0.29
2016	1.06	1.14	1.02	1.49	0.44	–	0.66	1.74	–	1.73	0.32	–	0.83	0.33
2017	1.07	1.14	1.06	1.41	0.33	–	0.71	1.69	–	1.66	0.38	–	0.83	0.33
2018	1.09	1.17	1.15	1.32	0.26	–	0.69	1.65	–	1.59	0.42	–	0.82	0.34
2019	1.06	1.16	1.12	1.32	0.28	–	0.66	1.61	–	1.55	0.40	–	0.77	0.31
2020	0.95	0.98	0.91	1.24	0.24	–	0.62	1.47	–	1.45	0.37	–	0.78	0.30

For footnotes *, **1** – **9** see p. 163.

VIII. Items of banks' profit and loss accounts

7. Major components of credit institutions' profit and loss accounts, by category of banks *

As a percentage of total assets **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Partial operating result [14]													
1968	0.72	0.68	0.49	0.77	0.77	1.11	0.60	1.01	0.58	0.73	0.50	3.21	–	0.41
1969	0.73	0.81	0.66	0.84	0.87	1.36	0.50	0.90	0.54	0.89	0.68	2.64	–	0.35
1970	0.62	0.59	0.53	0.58	0.50	0.92	0.24	0.75	0.32	1.15	0.74	2.20	–	0.33
1971	0.57	0.46	0.28	0.54	0.80	0.61	0.33	0.67	0.47	0.87	0.68	2.96	–	0.36
1972	0.65	0.50	0.26	0.62	0.91	0.70	0.41	0.89	0.58	0.90	0.67	3.29	–	0.37
1973	0.60	0.38	0.14	0.42	1.06	0.63	0.31	0.84	0.19	1.04	0.83	1.78	–	0.41
1974	0.74	0.79	0.77	0.78	0.91	0.85	0.34	0.96	0.42	1.00	0.73	2.10	–	0.38
1975	0.86	0.86	0.86	0.87	0.76	0.87	0.43	1.27	0.98	0.93	0.62	3.11	–	0.46
1976	0.70	0.63	0.56	0.75	0.44	0.52	0.37	1.07	0.67	0.73	0.55	3.17	–	0.43
1977	0.71	0.62	0.61	0.67	0.49	0.50	0.41	1.14	0.53	0.76	0.51	2.85	–	0.44
1978	0.71	0.60	0.54	0.66	0.49	0.69	0.46	1.18	0.54	0.76	0.48	2.64	–	0.46
1979	0.61	0.47	0.43	0.51	0.39	0.56	0.29	1.06	0.31	0.80	0.47	2.52	–	0.36
1980	0.58	0.42	0.40	0.41	0.43	0.76	0.19	1.01	0.24	1.00	0.45	1.92	–	0.33
1981	0.75	0.63	0.71	0.56	0.43	0.95	0.13	1.38	0.47	1.39	0.42	1.98	–	0.33
1982	0.95	0.96	1.00	0.98	0.49	1.23	0.36	1.61	0.93	1.41	0.48	2.33	–	0.36
1983	1.09	1.16	1.29	1.14	0.50	1.21	0.56	1.77	1.12	1.29	0.63	2.39	–	0.47
1984	0.97	1.00	1.17	0.96	0.48	0.87	0.54	1.60	0.91	0.98	0.64	1.53	–	0.48
1985	0.90	1.00	1.10	1.02	0.53	0.89	0.52	1.47	0.70	0.76	0.60	1.35	–	0.50
1986	0.85	1.04	1.29	0.92	0.40	1.03	0.46	1.34	0.71	0.69	0.56	–	–	0.48
1987	0.71	0.73	0.81	0.75	0.16	0.69	0.38	1.17	0.68	0.67	0.55	–	–	0.46
1988	0.69	0.70	0.85	0.65	0.20	0.49	0.33	1.13	0.63	0.71	0.52	–	–	0.46
1989	0.65	0.67	0.94	0.53	– 0.01	0.57	0.29	1.03	0.33	0.81	0.49	–	–	0.43
1990	0.63	0.70	0.98	0.52	0.12	0.44	0.24	1.00	0.27	0.81	0.46	–	–	0.45
1991	0.68	0.74	0.98	0.62	0.13	0.45	0.25	1.11	0.17	0.93	0.45	–	–	0.57
1992	0.71	0.83	1.03	0.73	0.27	0.65	0.26	1.18	0.33	0.98	0.46	–	–	0.41
1993	0.81	0.99	1.18	0.86	0.52	0.76	0.30	1.25	0.46	1.06	0.46	–	1.11	0.44
1994	0.88	0.97	0.98	1.00	0.24	0.83	0.41	1.52	0.86	1.18	0.46	–	1.10	0.39
1995	0.73	0.73	0.65	0.84	0.19	0.75	0.33	1.34	0.45	1.04	0.46	–	0.84	0.38
1996	0.70	0.71	0.60	0.84	0.02	0.89	0.35	1.28	0.39	1.00	0.45	–	0.62	0.39
1997	0.64	0.68	0.56	0.83	– 0.14	1.10	0.33	1.14	0.37	0.92	0.44	–	0.64	0.35
1998	0.55	0.54	0.43	0.70	– 0.26	1.36	0.32	0.96	0.39	0.77	0.43	–	0.70	0.39
1999	0.50	0.42	0.29	0.76	– 0.18	–	0.29	0.99	0.22	0.81	0.36	–	0.45	0.48
2000	0.41	0.26	0.11	0.64	– 0.27	–	0.26	0.89	0.43	0.75	0.30	–	0.56	0.43
2001	0.34	0.15	– 0.02	0.56	0.21	–	0.25	0.81	0.22	0.63	0.27	–	0.49	0.39
2002	0.44	0.38	0.27	0.65	0.30	–	0.26	0.92	0.27	0.76	0.25	–	0.45	0.47
2003	0.41	0.23	0.02	0.69	0.45	–	0.31	0.95	0.09	0.80	0.27	–	0.50	0.42
2004	0.48	0.40	0.22	0.98	0.48	–	0.33	1.00	0.13	0.88	0.28	–	0.56	0.37
2005	0.49	0.50	0.29	1.15	0.50	–	0.30	0.94	0.19	0.83	0.28	–	0.49	0.37
2006	0.48	0.54	0.38	1.11	0.47	–	0.28	0.92	0.11	0.69	0.28	–	0.26	0.35
2007	0.51	0.62	0.47	1.12	0.78	–	0.35	0.75	0.22	0.70	0.30	–	0.49	0.32
2008	0.50	0.55	0.41	0.96	0.55	–	0.41	0.77	0.33	0.68	0.27	–	0.42	0.33
2009	0.46	0.35	0.27	0.56	0.31	–	0.34	0.88	0.18	0.82	0.31	–	0.53	0.42
2010	0.50	0.38	0.24	0.74	0.39	–	0.32	1.02	0.23	1.04	0.29	–	0.50	0.41
2011	0.45	0.31	0.19	0.76	0.53	–	0.33	1.04	0.21	0.99	0.21	–	0.47	0.34
2012	0.40	0.30	0.23	0.57	0.25	–	0.24	0.93	0.23	0.90	0.20	–	0.38	0.28
2013	0.37	0.30	0.18	0.67	0.35	–	0.20	0.91	0.25	0.96	0.12	–	0.32	0.03
2014	0.44	0.37	0.27	0.68	0.48	–	0.23	0.88	0.12	0.93	0.19	–	0.28	0.26
2015	0.42	0.34	0.25	0.65	0.19	–	0.21	0.84	0.20	0.89	0.29	–	0.23	0.24
2016	0.39	0.29	0.18	0.59	0.15	–	0.24	0.83	–	0.81	0.20	–	0.09	0.20
2017	0.34	0.18	0.05	0.49	0.13	–	0.15	0.82	–	0.81	0.18	–	0.11	0.19
2018	0.35	0.26	0.14	0.55	0.11	–	0.11	0.71	–	0.77	0.29	–	0.10	0.16
2019	0.28	0.11	– 0.06	0.52	0.13	–	0.10	0.64	–	0.72	0.37	–	0.02	0.19
2020	0.28	0.14	– 0.02	0.54	0.11	–	0.13	0.62	–	0.66	0.42	–	0.06	0.21

For footnotes ***, 1** – **9** see p. 163. **14** "Net interest income" and "Net commission income" less "General administrative spending" (until 1992"Operating result").

VIII. Items of banks' profit and loss accounts

7. Major components of credit institutions' profit and loss accounts, by category of banks *

As a percentage of total assets **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Result from the trading portfolio [15]													
1993	0.10	0.23	0.26	0.20	0.06	0.38	0.09	0.09	0.15	0.05	0.00	–	–	0.02
1994	0.01	0.01	– 0.01	0.02	0.12	0.05	0.00	0.01	0.08	0.00	0.00	–	–	0.00
1995	0.06	0.11	0.12	0.10	0.05	0.16	0.05	0.05	0.12	0.03	0.00	–	–	0.01
1996	0.05	0.09	0.10	0.07	0.22	0.12	0.04	0.05	0.10	0.03	0.00	–	–	0.01
1997	0.05	0.10	0.13	0.06	0.13	0.19	0.05	0.06	0.10	0.02	0.00	–	–	0.02
1998	0.06	0.13	0.09	0.18	0.37	0.22	0.07	0.05	0.05	0.02	0.00	–	–	0.01
1999	0.06	0.15	0.17	0.07	0.41	–	0.03	0.03	0.12	0.01	–	–	–	0.00
2000	0.09	0.24	0.32	0.07	0.49	–	0.05	0.02	0.09	0.00	0.00	–	–	0.00
2001	0.07	0.20	0.30	– 0.03	0.08	–	0.04	0.00	0.06	– 0.01	0.00	–	–	0.00
2002	0.04	0.09	0.13	0.01	0.03	–	0.04	0.00	0.11	– 0.01	0.00	–	–	0.00
2003	0.09	0.24	0.32	0.07	0.04	–	0.02	0.02	0.18	0.02	0.00	–	–	0.00
2004	0.02	0.02	0.04	– 0.04	0.02	–	0.02	0.02	0.19	0.01	0.00	–	–	0.00
2005	0.15	0.41	0.56	– 0.04	0.08	–	0.02	0.02	0.18	0.01	0.00	–	–	0.00
2006	0.06	0.11	0.15	– 0.04	0.13	–	0.06	0.02	0.17	0.01	0.00	–	–	0.00
2007	– 0.01	0.03	0.08	– 0.13	0.09	–	– 0.10	0.01	– 0.19	0.01	0.00	–	–	0.00
2008	– 0.22	– 0.55	– 0.69	– 0.14	0.04	–	– 0.09	–	– 0.33	0.00	0.00	–	–	0.00
2009	0.08	0.18	0.22	0.08	0.05	–	0.06	0.02	0.33	0.01	0.00	–	–	0.00
2010	0.07	0.17	0.23	0.00	0.05	–	0.03	0.00	0.19	0.00	0.00	–	–	0.00
2011	0.05	0.13	0.15	0.05	0.05	–	– 0.04	0.00	0.06	0.00	0.00	–	–	0.00
2012	0.07	0.14	0.16	0.04	0.03	–	0.05	0.00	0.28	0.00	–	–	–	0.00
2013	0.07	0.11	0.14	0.04	0.04	–	0.11	0.00	0.12	0.00	0.00	–	–	0.00
2014	0.04	0.09	0.10	0.04	0.03	–	0.01	0.00	0.16	0.00	0.00	–	–	0.00
2015	0.04	0.08	0.09	0.04	0.03	–	0.05	0.00	0.11	0.00	0.00	–	–	0.00
2016	0.04	0.04	0.04	0.04	0.03	–	0.11	0.00	–	0.00	–	–	–	0.04
2017	0.07	0.12	0.15	0.03	0.03	–	0.11	0.00	–	0.00	–	–	–	0.03
2018	0.04	0.07	0.09	0.03	0.01	–	0.08	–	–	–	–	–	–	0.03
2019	0.03	0.04	0.05	0.02	0.01	–	0.05	–	–	–	–	–	–	0.03
2020	0.04	0.07	0.07	0.06	0.01	–	0.05	–	–	–	–	–	–	0.03
	Operating result before the valuation of assets [16]													
1993	0.93	1.25	1.45	1.12	0.57	1.25	0.42	1.32	0.60	1.23	0.45	–	0.82	0.46
1994	0.91	1.01	0.96	1.08	0.36	1.00	0.44	1.51	0.94	1.28	0.45	–	1.01	0.42
1995	0.80	0.87	0.76	1.00	0.28	1.00	0.40	1.36	0.58	1.15	0.46	–	0.53	0.42
1996	0.76	0.84	0.69	0.99	0.25	1.15	0.43	1.27	0.50	1.09	0.44	–	0.45	0.46
1997	0.71	0.80	0.65	0.97	0.18	1.38	0.41	1.18	0.48	1.03	0.43	–	0.51	0.42
1998	0.66	0.72	0.47	1.02	0.27	1.73	0.46	1.03	0.45	0.89	0.44	–	0.52	0.45
1999	0.60	0.61	0.44	1.03	0.31	–	0.36	1.05	0.36	0.93	0.37	–	0.56	0.50
2000	0.54	0.54	0.40	0.88	0.35	–	0.34	0.90	0.53	0.82	0.33	–	0.73	0.45
2001	0.46	0.40	0.29	0.69	0.33	–	0.34	0.85	0.33	0.72	0.30	–	0.62	0.42
2002	0.54	0.54	0.39	0.92	0.40	–	0.34	0.98	0.48	0.85	0.26	–	0.65	0.47
2003	0.56	0.54	0.35	0.95	0.55	–	0.37	1.00	0.32	1.01	0.26	–	0.64	0.45
2004	0.56	0.51	0.30	1.15	0.55	–	0.38	1.04	0.36	1.04	0.30	–	0.63	0.39
2005	0.67	0.93	0.80	1.33	0.59	–	0.31	0.99	0.38	0.99	0.30	–	0.54	0.39
2006	0.63	0.73	0.57	1.26	0.68	–	0.40	0.98	0.28	1.26	0.29	–	0.32	0.40
2007	0.54	0.67	0.53	1.15	0.94	–	0.28	0.83	0.05	0.89	0.33	–	0.52	0.34
2008	0.35	0.08	– 0.22	0.99	0.70	–	0.36	0.82	0.03	0.93	0.28	–	0.49	0.34
2009	0.55	0.51	0.40	0.77	0.66	–	0.43	0.90	0.52	0.92	0.31	–	0.52	0.42
2010	0.56	0.50	0.35	0.91	0.79	–	0.37	1.03	0.42	1.07	0.30	–	0.44	0.42
2011	0.50	0.46	0.30	1.04	0.74	–	0.30	1.03	0.27	1.06	0.08	–	0.47	0.36
2012	0.49	0.45	0.35	0.84	0.35	–	0.31	0.92	0.51	0.97	0.23	–	0.41	0.30
2013	0.43	0.38	0.25	0.85	0.54	–	0.33	0.86	0.37	1.01	0.09	–	0.33	0.03
2014	0.45	0.39	0.26	0.78	0.66	–	0.23	0.83	0.29	0.95	0.21	–	0.26	0.29
2015	0.44	0.36	0.20	0.84	0.33	–	0.28	0.82	0.26	0.91	0.29	–	0.23	0.26
2016	0.47	0.39	0.23	0.83	0.35	–	0.38	0.83	–	0.87	0.21	–	0.43	0.25
2017	0.42	0.30	0.13	0.67	0.29	–	0.27	0.83	–	0.86	0.16	–	0.42	0.23
2018	0.40	0.31	0.16	0.68	0.22	–	0.21	0.77	–	0.81	0.28	–	0.11	0.18
2019	0.33	0.21	– 0.01	0.73	0.23	–	0.18	0.65	–	0.76	0.38	–	0.04	0.21
2020	0.36	0.28	0.10	0.74	0.22	–	0.20	0.62	–	0.71	0.39	–	0.09	0.23

For footnotes ***, 1** – **9** see p. 163. **15** Until 2009, net result from financial operations. Balance of income and expenditure arising from business involving securities from the trading portfolio, financial instruments, foreign exchange assets and precious metals as well as from income from reversals of write-downs and expenditure on write-downs of these assets, expenditure on the formation of provisions for contingent losses arising from the business mentioned and income from the reversal of these provisions. **16** "Partial operating result" plus "Net result from the trading portfolio" plus "Other operating result".

VIII. Items of banks' profit and loss accounts

7. Major components of credit institutions' profit and loss accounts, by category of banks *

As a percentage of total assets **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Result from the valuation of assets **17**													
1993	– 0.37	– 0.65	– 0.81	– 0.53	– 0.11	– 0.64	– 0.19	– 0.45	– 0.33	– 0.32	– 0.12	–	0.02	– 0.17
1994	– 0.43	– 0.49	– 0.47	– 0.51	– 0.04	– 0.78	– 0.19	– 0.73	– 0.73	– 0.55	– 0.19	–	– 0.07	– 0.23
1995	– 0.26	– 0.28	– 0.19	– 0.35	0.05	– 0.77	– 0.15	– 0.52	– 0.13	– 0.35	– 0.10	–	0.10	– 0.16
1996	– 0.25	– 0.28	– 0.15	– 0.41	0.01	– 0.53	– 0.15	– 0.47	– 0.04	– 0.37	– 0.08	–	0.14	– 0.21
1997	– 0.25	– 0.30	– 0.25	– 0.36	– 0.05	– 0.38	– 0.14	– 0.46	– 0.10	– 0.41	– 0.11	–	0.03	– 0.13
1998	– 0.25	– 0.25	– 0.15	– 0.37	– 0.08	– 0.49	– 0.27	– 0.34	– 0.19	– 0.36	– 0.08	–	– 0.03	– 0.23
1999	– 0.18	– 0.23	– 0.24	– 0.22	0.00	–	– 0.11	– 0.17	– 0.17	– 0.39	– 0.10	–	0.06	– 0.24
2000	– 0.23	– 0.18	– 0.16	– 0.25	– 0.03	–	– 0.12	– 0.46	– 0.47	– 0.47	– 0.19	–	– 0.04	– 0.15
2001	– 0.27	– 0.26	– 0.24	– 0.33	– 0.10	–	– 0.20	– 0.52	– 0.32	– 0.50	– 0.12	–	– 0.08	– 0.15
2002	– 0.43	– 0.39	– 0.38	– 0.42	– 0.22	–	– 0.47	– 0.71	– 0.42	– 0.67	– 0.20	–	– 0.20	– 0.21
2003	– 0.30	– 0.33	– 0.31	– 0.37	– 0.10	–	– 0.23	– 0.54	– 0.25	– 0.56	– 0.13	–	– 0.13	– 0.13
2004	– 0.24	– 0.22	– 0.17	– 0.40	– 0.14	–	– 0.05	– 0.60	– 0.17	– 0.54	– 0.19	–	– 0.14	– 0.05
2005	– 0.18	– 0.15	– 0.09	– 0.36	0.02	–	– 0.05	– 0.50	– 0.08	– 0.52	– 0.13	–	– 0.13	– 0.01
2006	– 0.18	– 0.16	– 0.10	– 0.34	– 0.05	–	0.08	– 0.52	– 0.05	– 0.71	– 0.12	–	– 0.16	– 0.08
2007	– 0.29	– 0.17	– 0.13	– 0.31	– 0.08	–	– 0.13	– 0.43	– 0.18	– 0.44	– 0.14	–	– 0.21	– 0.96
2008	– 0.44	– 0.34	– 0.32	– 0.42	– 0.23	–	– 0.50	– 0.47	– 0.25	– 0.56	– 0.48	–	– 0.24	– 0.53
2009	– 0.33	– 0.31	– 0.28	– 0.40	– 0.13	–	– 0.38	– 0.42	0.01	– 0.33	– 0.43	–	– 0.06	– 0.25
2010	– 0.19	– 0.16	– 0.08	– 0.36	– 0.08	–	– 0.15	– 0.33	0.00	– 0.33	– 0.31	–	0.00	– 0.05
2011	0.03	– 0.11	– 0.06	– 0.31	0.02	–	– 0.05	0.69	0.41	– 0.04	– 0.25	–	0.38	0.08
2012	– 0.05	– 0.10	– 0.09	– 0.11	0.02	–	– 0.01	0.06	– 0.05	0.04	– 0.11	–	0.01	– 0.04
2013	– 0.07	– 0.06	– 0.03	– 0.13	0.00	–	– 0.27	0.01	– 0.12	0.04	– 0.08	–	– 0.04	– 0.08
2014	– 0.08	– 0.11	– 0.10	– 0.12	– 0.07	–	– 0.14	0.00	0.00	– 0.03	– 0.07	–	0.14	– 0.10
2015	– 0.04	– 0.03	0.00	– 0.14	0.00	–	– 0.10	0.01	0.04	– 0.06	– 0.09	–	– 0.03	– 0.05
2016	– 0.10	– 0.14	– 0.16	– 0.10	– 0.19	–	– 0.38	0.09	–	0.01	– 0.04	–	0.01	– 0.07
2017	– 0.04	– 0.02	0.03	– 0.12	0.05	–	– 0.24	0.02	–	– 0.02	0.01	–	– 0.03	– 0.07
2018	– 0.08	– 0.06	– 0.02	– 0.16	– 0.04	–	– 0.33	– 0.06	–	– 0.10	– 0.15	–	0.01	– 0.02
2019	– 0.08	– 0.16	– 0.19	– 0.10	– 0.02	–	– 0.04	– 0.02	–	0.04	– 0.05	–	0.02	– 0.05
2020	– 0.14	– 0.21	– 0.19	– 0.26	– 0.18	–	– 0.07	– 0.14	–	– 0.07	– 0.15	–	– 0.03	– 0.08

For footnotes ***, 1** – **9** see p. 163. **17** "Income from reversals of write-downs of receivables and specific securities as well as from the reversal of loan loss provisions" less "Write-downs of receivables and specific securities as well as transfers to loan loss provisions".

VIII. Items of banks' profit and loss accounts

7. Major components of credit institutions' profit and loss accounts, by category of banks *

As a percentage of total assets **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Operating result [18]													
1993	0.56	0.60	0.63	0.58	0.47	0.61	0.23	0.87	0.27	0.91	0.33	–	0.84	0.29
1994	0.48	0.52	0.49	0.57	0.32	0.22	0.25	0.77	0.20	0.73	0.26	–	0.94	0.19
1995	0.54	0.60	0.57	0.65	0.32	0.23	0.26	0.84	0.45	0.80	0.36	–	0.63	0.27
1996	0.51	0.55	0.54	0.58	0.25	0.62	0.28	0.80	0.46	0.72	0.36	–	0.59	0.26
1997	0.46	0.50	0.40	0.61	0.13	1.00	0.26	0.72	0.38	0.62	0.33	–	0.53	0.29
1998	0.41	0.47	0.32	0.65	0.19	1.24	0.20	0.69	0.26	0.54	0.36	–	0.50	0.22
1999	0.41	0.38	0.20	0.81	0.31	–	0.25	0.87	0.19	0.54	0.27	–	0.62	0.27
2000	0.31	0.36	0.24	0.63	0.32	–	0.22	0.44	0.05	0.35	0.14	–	0.69	0.30
2001	0.19	0.14	0.05	0.36	0.24	–	0.14	0.32	0.01	0.22	0.18	–	0.54	0.27
2002	0.11	0.15	0.00	0.50	0.18	–	– 0.13	0.27	0.06	0.17	0.06	–	0.45	0.26
2003	0.25	0.21	0.04	0.58	0.45	–	0.14	0.46	0.06	0.46	0.14	–	0.51	0.32
2004	0.32	0.29	0.13	0.74	0.41	–	0.33	0.44	0.19	0.51	0.11	–	0.49	0.35
2005	0.48	0.77	0.71	0.96	0.61	–	0.26	0.50	0.30	0.47	0.18	–	0.41	0.38
2006	0.45	0.57	0.47	0.92	0.63	–	0.49	0.46	0.24	0.55	0.17	–	0.15	0.32
2007	0.25	0.51	0.41	0.84	0.86	–	0.15	0.40	– 0.13	0.45	0.18	–	0.30	– 0.62
2008	– 0.09	– 0.26	– 0.54	0.57	0.47	–	– 0.14	0.35	– 0.23	0.37	– 0.20	–	0.25	– 0.19
2009	0.22	0.20	0.12	0.37	0.53	–	0.05	0.48	0.53	0.58	– 0.12	–	0.46	0.18
2010	0.38	0.35	0.27	0.55	0.71	–	0.22	0.71	0.42	0.74	0.00	–	0.44	0.37
2011	0.54	0.34	0.24	0.73	0.76	–	0.25	1.73	0.68	1.02	– 0.18	–	0.85	0.43
2012	0.45	0.35	0.25	0.73	0.36	–	0.30	0.98	0.46	1.00	0.11	–	0.41	0.26
2013	0.36	0.33	0.21	0.72	0.54	–	0.06	0.88	0.25	1.06	0.01	–	0.29	– 0.05
2014	0.37	0.28	0.16	0.65	0.59	–	0.10	0.83	0.29	0.93	0.14	–	0.39	0.19
2015	0.40	0.33	0.21	0.70	0.33	–	0.18	0.83	0.31	0.85	0.20	–	0.20	0.20
2016	0.37	0.25	0.08	0.73	0.16	–	0.00	0.92	–	0.88	0.17	–	0.44	0.18
2017	0.37	0.28	0.16	0.55	0.35	–	0.03	0.85	–	0.84	0.17	–	0.40	0.15
2018	0.32	0.25	0.14	0.51	0.18	–	– 0.12	0.71	–	0.71	0.14	–	0.11	0.17
2019	0.26	0.05	– 0.20	0.63	0.21	–	0.14	0.62	–	0.80	0.32	–	0.06	0.16
2020	0.22	0.07	– 0.09	0.48	0.04	–	0.13	0.48	–	0.64	0.24	–	0.06	0.15

For footnotes ***, 1** – **9** see p. 163. **18** "Partial operating result" plus "Net result from the trading portfolio", "Other operating result" and "Valuation gains/losses (excluding tangible fixed assets and long-term financial assets)".

VIII. Items of banks' profit and loss accounts

7. Major components of credit institutions' profit and loss accounts, by category of banks *

As a percentage of total assets **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Other and extraordinary result													
1993	– 0.02	– 0.06	– 0.06	– 0.07	0.00	0.02	– 0.01	0.00	– 0.06	– 0.01	– 0.01	–	– 0.03	0.00
1994	– 0.01	0.02	0.09	– 0.05	– 0.01	0.28	– 0.05	– 0.06	0.27	– 0.03	0.01	–	0.04	0.03
1995	– 0.03	– 0.09	– 0.10	– 0.10	– 0.02	0.22	– 0.03	0.02	– 0.03	0.02	– 0.03	–	– 0.13	– 0.01
1996	– 0.05	– 0.07	– 0.04	– 0.10	– 0.02	–	– 0.07	0.01	– 0.02	0.03	– 0.03	–	0.01	– 0.22
1997	– 0.04	– 0.10	– 0.12	– 0.10	– 0.03	0.05	– 0.02	0.02	– 0.05	0.03	– 0.03	–	0.08	– 0.11
1998	0.20	0.58	1.03	0.09	0.03	0.00	0.06	0.01	0.46	0.03	– 0.04	–	0.16	0.01
1999	– 0.05	0.00	0.04	– 0.07	–	–	– 0.01	– 0.27	– 0.04	– 0.06	– 0.03	–	– 0.03	– 0.02
2000	0.00	– 0.07	– 0.03	– 0.16	0.00	–	– 0.03	0.11	0.30	0.05	– 0.05	–	0.47	0.00
2001	0.02	0.04	0.13	– 0.18	0.01	–	– 0.03	0.06	0.12	0.14	– 0.05	–	– 0.08	– 0.07
2002	0.05	– 0.11	– 0.12	– 0.08	– 0.02	–	0.21	0.08	0.09	0.29	0.07	–	0.01	– 0.03
2003	– 0.22	– 0.47	– 0.52	– 0.36	– 0.01	–	– 0.28	0.02	– 0.04	0.07	– 0.04	–	– 0.19	– 0.10
2004	– 0.17	– 0.30	– 0.25	– 0.46	– 0.09	–	– 0.30	0.01	– 0.08	0.02	– 0.05	–	– 0.17	– 0.04
2005	– 0.04	– 0.07	0.05	– 0.47	– 0.02	–	– 0.07	0.00	– 0.11	0.25	– 0.16	–	– 0.09	– 0.01
2006	– 0.10	– 0.18	– 0.09	– 0.50	–	–	– 0.12	– 0.02	– 0.07	0.06	– 0.10	–	– 0.01	0.01
2007	0.00	0.13	0.28	– 0.36	0.01	–	– 0.10	– 0.04	– 0.02	0.02	– 0.14	–	– 0.08	– 0.07
2008	– 0.20	– 0.29	– 0.26	– 0.39	– 0.09	–	– 0.21	– 0.14	0.08	– 0.05	– 0.15	–	– 0.03	– 0.19
2009	– 0.25	– 0.43	– 0.47	– 0.37	– 0.02	–	– 0.42	– 0.04	– 0.27	– 0.08	– 0.05	–	– 0.11	– 0.01
2010	– 0.15	– 0.23	– 0.17	– 0.40	– 0.02	–	– 0.28	– 0.09	– 0.18	– 0.05	– 0.01	–	– 0.10	0.01
2011	– 0.19	– 0.29	– 0.24	– 0.47	–	–	– 0.25	– 0.17	– 0.24	– 0.04	0.13	–	– 0.14	– 0.05
2012	– 0.12	– 0.16	– 0.09	– 0.40	0.00	–	– 0.14	– 0.12	– 0.26	–	– 0.10	–	– 0.09	– 0.07
2013	– 0.11	– 0.16	– 0.08	– 0.41	–	–	– 0.10	– 0.09	– 0.06	– 0.04	0.02	–	– 0.07	– 0.07
2014	– 0.08	– 0.10	– 0.02	– 0.34	–	–	– 0.13	– 0.05	– 0.08	– 0.02	– 0.18	–	– 0.03	0.01
2015	– 0.09	– 0.19	– 0.11	– 0.45	–	–	– 0.01	– 0.03	– 0.22	– 0.02	– 0.01	–	0.00	0.04
2016	– 0.03	– 0.06	0.04	– 0.36	–	–	– 0.05	– 0.03	–	0.04	0.01	–	– 0.02	0.00
2017	– 0.04	– 0.10	– 0.05	– 0.23	– 0.01	–	0.07	– 0.01	–	–	0.03	–	0.04	– 0.04
2018	– 0.08	– 0.14	– 0.09	– 0.28	–	–	– 0.01	– 0.06	–	– 0.02	– 0.04	–	– 0.01	– 0.06
2019	– 0.19	– 0.43	– 0.50	– 0.31	–	–	– 0.05	–	–	– 0.02	– 0.09	–	0.13	–
2020	– 0.06	– 0.14	– 0.12	– 0.18	–	–	– 0.07	– 0.01	–	– 0.02	0.11	–	0.04	0.01

***** Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989 excluding Postscheck-/Postgiro- und Postsparkassenämter. Up to 1992 without building and loan associations. As of 1990 including Deutsche Bundespost Postbank (up to 1995: Deutsche Postbank AG). As of 1993 including east German credit institutions and in accordance with the new accounting rules. Until 2015 the bank category "Banks with special, development and other central support tasks" is divided into the bank categories "Special purpose banks" and "Regional institutions of credit cooperatives". **1** Until 1998, as a percentage of business volume (Total assets plus endorsement liabilities arising from rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited to borrowers, and bills sent from the bill portfolio prior to expiry for collection; on an annual average); as of 1999, as a percentage of total assets as an annual average. In the following periods excluding total asset of foreign branches, broken down by category of bank: regional institutions of credit cooperatives: 1984-1993, 2004-2015; Banks with special, development and other central support tasks: 1984-1987 and 1999-2012; private bankers: 1988-1991; savings banks: as of 1992; mortgage banks: 1996-1997, as of 2016. Statistically-induced increase in total assets due to inclusion of foreign branches: 1976: big banks +DM 14.1 billion; regional and other commercial banks +DM 6.7 billion; 1979: regional giro institutions +DM 8.9 billion; 1988: Banks with special, development and other central support tasks +DM 1.4 billion; 1992: private bankers +DM 1.5 billion; 1994: regional institutions of credit cooperatives +DM 13.8 billion; 1998: mortgage banks +DM 1.3 billion; 2013: banks with special, development and other central support tasks -€ 0.7 billion. **2** From 1990 to 1998, Deutsche Postbank AG allocated to the bank category "Banks with special, development and other central support tasks". From 1999 to 2003, Deutsche Postbank AG allocated to the bank category "Regional banks and other commercial banks". From 2004 to 2017 Deutsche Postbank AG allocated to the bank category "Big banks". From 2018 DB Privat- und Firmenkundenbank AG (merger of Deutsche Postbank AG bank category "Big banks" with Deutsche Bank Privat- und Geschäftskunden AG bank category "Regional banks and other commercial banks") allocated to the bank category "Big banks". **3** From 2018 DSK Hyp AG (formerly SEB AG) is allocated to the bank category "Mortgage banks" (formerly included in "Regional banks and other commercial banks"). **4** As of 2004, NRW.BANK allocated to the bank category "Banks with special, development and other central support tasks". As of 2012, Portigon AG (legal successor of WestLB) reallocated from the bank category "Landesbanken" to "Banks with special, development and other central support tasks". From 2018 HSH Nordbank allocated to the bank category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the bank category "Savings banks". **5** From 2018 Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated from "Mortgage banks" to the bank category "Regional banks and other commercial banks". **6** The bank category "Private bankers" was dissolved in December 1998. The credit institutions that were part of this category were regrouped and included in the bank category "Regional banks and other commercial banks". **7** As of 2016 DZ Bank AG allocated to the bank category "Banks with special, development and other central support tasks". **8** The bank category "Instalment sales financing institutions" was dissolved in December 1986. The credit institutions that were part of this category were regrouped and included in the bank categories "Regional banks and other commercial banks", "Private bankers" and "Credit cooperatives". **9** Until 2015 bank category "special purpose banks".

VIII. Items of banks' profit and loss accounts

7. Major components of credit institutions' profit and loss accounts, by category of banks *

As a percentage of total assets **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Profit or loss (-) for the financial year before tax [19]													
1968	0.76	1.01	1.04	0.84	0.82	1.63	0.62	0.90	0.65	0.85	0.49	2.02	–	0.35
1969	0.62	0.86	0.88	0.74	0.66	1.42	0.51	0.64	0.41	0.80	0.46	1.60	–	0.29
1970	0.49	0.62	0.62	0.59	0.44	0.84	0.29	0.43	0.26	0.90	0.47	1.22	–	0.30
1971	0.56	0.68	0.64	0.57	0.77	1.21	0.36	0.57	0.45	0.90	0.49	1.50	–	0.30
1972	0.59	0.62	0.62	0.53	0.70	0.93	0.41	0.66	0.64	0.86	0.51	1.70	–	0.30
1973	0.45	0.45	0.45	0.30	1.04	0.61	0.21	0.50	0.22	0.86	0.47	0.87	–	0.26
1974	0.52	0.57	0.74	0.44	0.89	0.09	0.21	0.63	0.41	0.93	0.44	1.15	–	0.27
1975	0.72	0.72	0.94	0.45	0.58	1.14	0.34	1.07	0.93	1.04	0.46	0.96	–	0.32
1976	0.62	0.68	0.77	0.44	0.98	1.11	0.32	0.85	0.64	0.88	0.42	1.47	–	0.33
1977	0.68	0.69	0.81	0.51	0.58	1.12	0.41	0.98	0.60	0.90	0.46	1.46	–	0.34
1978	0.64	0.64	0.73	0.50	0.52	1.01	0.38	0.94	0.56	0.83	0.48	1.40	–	0.31
1979	0.50	0.45	0.56	0.33	0.24	0.74	0.29	0.72	0.18	0.74	0.43	1.33	–	0.28
1980	0.50	0.45	0.47	0.38	0.42	0.83	0.16	0.73	0.31	0.88	0.49	1.05	–	0.23
1981	0.52	0.43	0.44	0.37	0.47	0.90	0.12	0.86	0.39	0.98	0.40	0.90	–	0.23
1982	0.63	0.52	0.59	0.41	0.37	1.03	0.15	1.11	0.80	1.07	0.41	0.99	–	0.28
1983	0.69	0.59	0.84	0.49	0.47	– 0.41	0.22	1.22	0.82	1.05	0.42	1.00	–	0.31
1984	0.68	0.70	0.86	0.54	0.48	1.06	0.22	1.18	0.78	0.86	0.41	1.03	–	0.31
1985	0.64	0.79	1.05	0.56	0.45	1.35	0.23	1.03	0.46	0.71	0.39	1.09	–	0.30
1986	0.61	0.78	0.99	0.60	0.43	1.16	0.23	0.94	0.67	0.67	0.32	–	–	0.33
1987	0.52	0.59	0.61	0.57	0.41	0.81	0.20	0.80	0.59	0.67	0.34	–	–	0.28
1988	0.55	0.69	0.89	0.57	0.23	0.69	0.25	0.74	0.59	0.72	0.32	–	–	0.29
1989	0.45	0.64	0.92	0.49	– 0.07	0.63	0.25	0.47	0.28	0.54	0.34	–	–	0.26
1990	0.44	0.59	0.83	0.45	– 0.02	0.47	0.12	0.53	0.26	0.67	0.32	–	–	0.29
1991	0.53	0.56	0.75	0.43	0.20	0.50	0.16	0.84	0.21	0.89	0.39	–	–	0.32
1992	0.51	0.46	0.70	0.26	0.30	0.43	0.18	0.92	0.25	0.95	0.36	–	–	0.25
1993	0.54	0.54	0.57	0.52	0.47	0.62	0.22	0.86	0.22	0.90	0.32	–	0.81	0.29
1994	0.48	0.54	0.58	0.52	0.31	0.50	0.20	0.71	0.47	0.70	0.27	–	0.98	0.21
1995	0.51	0.51	0.47	0.55	0.31	0.46	0.23	0.86	0.42	0.81	0.33	–	0.50	0.26
1996	0.46	0.49	0.50	0.48	0.23	0.62	0.21	0.82	0.43	0.76	0.33	–	0.60	0.03
1997	0.42	0.40	0.28	0.51	0.10	1.05	0.25	0.75	0.33	0.65	0.29	–	0.61	0.18
1998	0.61	1.06	1.35	0.74	0.22	1.24	0.26	0.70	0.72	0.57	0.31	–	0.65	0.22
1999	0.36	0.38	0.23	0.74	0.31	–	0.24	0.60	0.16	0.48	0.24	–	0.59	0.25
2000	0.31	0.29	0.21	0.47	0.32	–	0.19	0.55	0.36	0.40	0.09	–	1.16	0.30
2001	0.20	0.18	0.18	0.18	0.25	–	0.11	0.38	0.13	0.35	0.13	–	0.45	0.20
2002	0.16	0.04	– 0.12	0.41	0.16	–	0.08	0.35	0.14	0.46	0.14	–	0.46	0.23
2003	0.03	– 0.25	– 0.48	0.22	0.44	–	– 0.14	0.48	0.02	0.52	0.09	–	0.32	0.22
2004	0.15	– 0.01	– 0.12	0.29	0.32	–	0.03	0.45	0.11	0.52	0.06	–	0.32	0.31
2005	0.44	0.70	0.77	0.49	0.58	–	0.19	0.49	0.18	0.72	0.02	–	0.32	0.37
2006	0.35	0.39	0.38	0.42	0.63	–	0.36	0.44	0.16	0.61	0.06	–	0.15	0.33
2007	0.25	0.64	0.68	0.48	0.87	–	0.05	0.37	– 0.15	0.47	0.04	–	0.22	– 0.70
2008	– 0.29	– 0.55	– 0.81	0.18	0.38	–	– 0.36	0.21	– 0.15	0.32	– 0.35	–	0.22	– 0.38
2009	– 0.03	– 0.24	– 0.35	0.00	0.52	–	– 0.37	0.44	0.26	0.50	– 0.18	–	0.35	0.17
2010	0.22	0.12	0.10	0.14	0.69	–	– 0.06	0.62	0.23	0.69	– 0.01	–	0.34	0.38
2011	0.35	0.06	0.00	0.26	0.76	–	0.00	1.56	0.44	0.98	– 0.05	–	0.72	0.39
2012	0.32	0.20	0.16	0.32	0.37	–	0.17	0.86	0.21	1.00	0.02	–	0.32	0.19
2013	0.25	0.17	0.13	0.30	0.54	–	– 0.04	0.78	0.19	1.02	0.02	–	0.22	– 0.12
2014	0.30	0.19	0.14	0.32	0.59	–	– 0.03	0.78	0.21	0.91	– 0.04	–	0.36	0.20
2015	0.31	0.14	0.10	0.25	0.33	–	0.17	0.79	0.09	0.84	0.20	–	0.20	0.25
2016	0.33	0.19	0.12	0.37	0.16	–	– 0.06	0.89	–	0.93	0.18	–	0.41	0.17
2017	0.33	0.18	0.12	0.32	0.34	–	0.10	0.84	–	0.84	0.21	–	0.43	0.12
2018	0.23	0.10	0.05	0.23	0.18	–	– 0.13	0.65	–	0.69	0.09	–	0.11	0.11
2019	0.07	– 0.39	– 0.71	0.32	0.21	–	0.10	0.63	–	0.78	0.23	–	0.19	0.15
2020	0.16	– 0.07	– 0.22	0.30	0.04	–	0.06	0.48	–	0.62	0.35	–	0.10	0.15

For footnotes ***, 1** – **9** see p. 163. **19** As of 1993 including withdrawals from and transfers to the fund for general banking risks.

VIII. Items of banks' profit and loss accounts

7. Major components of credit institutions' profit and loss accounts, by category of banks *

As a percentage of total assets **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Profit or loss (-) for the financial year after tax [19]													
1968	0.44	0.62	0.60	0.48	0.48	1.38	0.26	0.52	0.37	0.45	0.35	1.01	–	0.23
1969	0.38	0.54	0.54	0.42	0.32	1.23	0.31	0.37	0.26	0.42	0.33	0.75	–	0.21
1970	0.29	0.38	0.36	0.33	0.22	0.69	0.16	0.23	0.16	0.47	0.33	0.63	–	0.20
1971	0.33	0.43	0.40	0.32	0.37	1.03	0.18	0.29	0.28	0.47	0.35	0.77	–	0.19
1972	0.33	0.37	0.37	0.29	0.36	0.74	0.20	0.33	0.45	0.46	0.34	0.86	–	0.20
1973	0.24	0.26	0.31	0.12	0.50	0.44	0.10	0.25	0.13	0.43	0.29	0.46	–	0.16
1974	0.27	0.31	0.43	0.24	0.49	– 0.10	0.11	0.29	0.23	0.46	0.27	0.60	–	0.17
1975	0.35	0.37	0.51	0.18	0.12	0.93	0.16	0.47	0.54	0.51	0.28	0.32	–	0.19
1976	0.31	0.39	0.45	0.24	0.35	0.92	0.13	0.38	0.30	0.40	0.25	0.80	–	0.24
1977	0.31	0.35	0.39	0.24	0.19	0.92	0.18	0.40	0.26	0.36	0.24	0.70	–	0.23
1978	0.30	0.32	0.35	0.23	0.23	0.84	0.18	0.40	0.27	0.34	0.25	0.68	–	0.22
1979	0.24	0.22	0.27	0.13	0.06	0.62	0.15	0.33	0.10	0.30	0.24	0.56	–	0.20
1980	0.24	0.23	0.21	0.20	0.14	0.69	0.08	0.32	0.17	0.34	0.27	0.47	–	0.15
1981	0.22	0.19	0.16	0.16	0.21	0.76	0.06	0.32	0.19	0.32	0.23	0.40	–	0.14
1982	0.24	0.22	0.20	0.17	0.13	0.87	0.06	0.35	0.36	0.35	0.23	0.44	–	0.20
1983	0.25	0.23	0.33	0.23	0.20	– 0.58	0.08	0.37	0.37	0.33	0.24	0.45	–	0.19
1984	0.27	0.32	0.35	0.26	0.19	0.86	0.07	0.36	0.36	0.28	0.24	0.49	–	0.19
1985	0.25	0.36	0.45	0.24	0.14	1.10	0.08	0.32	0.09	0.23	0.22	0.49	–	0.19
1986	0.24	0.36	0.45	0.26	0.14	0.94	0.08	0.29	0.30	0.22	0.17	–	–	0.23
1987	0.21	0.28	0.31	0.24	0.09	0.66	0.08	0.26	0.25	0.21	0.19	–	–	0.18
1988	0.22	0.31	0.39	0.25	0.01	0.54	0.08	0.25	0.25	0.22	0.17	–	–	0.21
1989	0.20	0.29	0.42	0.22	– 0.20	0.48	0.10	0.19	0.22	0.20	0.18	–	–	0.18
1990	0.21	0.32	0.49	0.20	– 0.13	0.36	0.06	0.19	0.16	0.25	0.19	–	–	0.16
1991	0.24	0.28	0.39	0.20	0.07	0.39	0.08	0.28	0.09	0.35	0.26	–	–	0.18
1992	0.21	0.21	0.41	0.02	0.14	0.32	0.09	0.29	0.11	0.34	0.21	–	–	0.13
1993	0.26	0.33	0.35	0.29	0.28	0.54	0.11	0.31	0.09	0.34	0.18	–	0.51	0.20
1994	0.25	0.34	0.38	0.31	0.20	0.44	0.11	0.30	0.24	0.31	0.17	–	0.48	0.14
1995	0.26	0.34	0.37	0.31	0.20	0.38	0.12	0.30	0.21	0.31	0.21	–	0.29	0.20
1996	0.22	0.30	0.33	0.27	0.11	0.48	0.13	0.28	0.24	0.28	0.20	–	0.37	– 0.01
1997	0.22	0.27	0.21	0.33	0.02	0.90	0.13	0.26	0.15	0.25	0.17	–	0.44	0.15
1998	0.32	0.59	0.66	0.51	0.14	1.01	0.14	0.26	0.58	0.22	0.18	–	0.41	0.19
1999	0.21	0.28	0.20	0.45	0.19	–	0.13	0.24	0.11	0.21	0.13	–	0.28	0.22
2000	0.20	0.26	0.24	0.30	0.28	–	0.10	0.25	0.24	0.19	0.04	–	0.74	0.28
2001	0.15	0.16	0.21	0.05	0.13	–	0.10	0.21	0.08	0.21	0.09	–	0.22	0.18
2002	0.10	0.00	– 0.13	0.30	0.04	–	0.05	0.20	0.16	0.31	0.11	–	0.20	0.21
2003	– 0.05	– 0.27	– 0.44	0.11	0.31	–	– 0.17	0.18	0.08	0.26	0.07	–	0.14	0.21
2004	0.07	– 0.05	– 0.10	0.11	0.22	–	– 0.02	0.23	0.15	0.27	0.03	–	0.14	0.29
2005	0.31	0.50	0.56	0.31	0.34	–	0.17	0.27	0.18	0.47	– 0.02	–	0.15	0.36
2006	0.28	0.32	0.33	0.27	0.36	–	0.31	0.24	0.35	0.47	0.04	–	0.05	0.32
2007	0.18	0.52	0.57	0.36	0.53	–	0.03	0.21	0.11	0.30	0.02	–	0.07	– 0.71
2008	– 0.31	– 0.54	– 0.76	0.10	0.17	–	– 0.39	0.11	0.05	0.23	– 0.37	–	0.08	– 0.39
2009	– 0.09	– 0.23	– 0.31	– 0.06	0.34	–	– 0.39	0.23	0.28	0.28	– 0.20	–	0.21	0.17
2010	0.16	0.08	0.08	0.07	0.45	–	– 0.05	0.38	0.24	0.45	– 0.01	–	0.18	0.37
2011	0.27	0.02	– 0.02	0.18	0.53	–	– 0.04	1.30	0.41	0.71	– 0.06	–	0.62	0.38
2012	0.23	0.11	0.07	0.25	0.25	–	0.12	0.62	0.35	0.73	0.01	–	0.23	0.18
2013	0.17	0.12	0.09	0.22	0.36	–	– 0.08	0.54	0.15	0.76	0.01	–	0.12	– 0.12
2014	0.21	0.14	0.10	0.23	0.37	–	– 0.08	0.53	0.13	0.64	– 0.06	–	0.24	0.21
2015	0.21	0.09	0.06	0.16	0.18	–	0.10	0.54	– 0.06	0.57	0.17	–	0.16	0.24
2016	0.24	0.13	0.09	0.26	0.05	–	– 0.11	0.63	–	0.67	0.14	–	0.34	0.17
2017	0.24	0.13	0.09	0.20	0.26	–	0.05	0.60	–	0.58	0.13	–	0.37	0.13
2018	0.15	0.08	0.05	0.13	0.12	–	– 0.20	0.44	–	0.47	0.04	–	0.05	0.09
2019	– 0.03	– 0.45	– 0.75	0.20	0.14	–	0.07	0.44	–	0.56	0.16	–	0.15	0.12
2020	0.06	– 0.12	– 0.25	0.18	0.01	–	0.04	0.30	–	0.42	0.06	–	0.06	0.12

For footnotes *, **1** – **9** see p. 163. For footnote **19** see p. 164.

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * All categories of banks

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	3,708	586,935	10,681	29,168	18,487	1,478	1,633	155	–	–	12,159
1969	3,665	668,741	12,550	36,928	24,378	1,750	1,920	170	–	–	14,300
1970	3,559	744,997	14,047	49,116	35,069	1,820	2,016	196	–	–	15,867
1971	3,469	838,116	15,849	53,655	37,806	2,188	2,459	271	–	–	18,037
1972	3,365	961,905	18,543	58,916	40,373	2,742	3,062	320	–	–	21,285
1973	3,737	1,084,228	20,580	82,115	61,535	3,288	3,614	326	–	–	23,868
1974	3,665	1,188,248	25,309	98,125	72,816	3,633	3,951	318	–	–	28,942
1975	3,586	1,307,896	29,300	94,252	64,952	4,033	4,426	393	–	–	33,333
1976	3,513	1,479,418	30,825	96,850	66,025	4,210	4,726	516	–	–	35,035
1977	3,425	1,643,806	33,504	105,296	71,792	4,555	5,117	562	–	–	38,059
1978	3,378	1,841,904	36,577	112,153	75,576	5,020	5,659	639	–	–	41,597
1979	3,336	2,064,387	37,757	133,568	95,811	5,619	6,248	629	–	–	43,376
1980	3,303	2,253,355	40,222	172,146	131,924	6,485	7,187	702	–	–	46,707
1981	3,292	2,462,883	47,252	214,616	167,364	7,402	8,186	784	–	–	54,654
1982	3,275	2,657,480	56,280	229,233	172,953	8,004	8,778	774	–	–	64,284
1983	3,246	2,829,562	64,221	215,228	151,007	8,833	9,745	912	–	–	73,054
1984	3,228	3,006,203	64,578	226,296	161,718	9,338	10,301	963	–	–	73,916
1985 [16]	4,639	3,259,148	67,741	233,902	166,161	10,965	12,078	1,113	–	–	78,706
1986	4,564	3,482,978	70,478	231,294	160,816	12,072	13,381	1,309	–	–	82,550
1987	4,438	3,722,645	70,468	232,083	161,615	11,828	13,098	1,270	–	–	82,296
1988	4,327	3,964,977	72,522	243,020	170,498	12,948	14,295	1,347	–	–	85,470
1989	4,193	4,234,078	73,143	280,205	207,062	15,024	16,752	1,728	–	–	88,167
1990	4,012	4,675,228	80,474	339,679	259,205	18,036	19,918	1,882	–	–	98,510
1991	3,824	5,129,528	91,597	395,371	303,774	19,600	21,546	1,946	–	–	111,197
1992	3,617	5,571,856	100,952	444,754	343,802	22,391	24,735	2,344	–	–	123,343
1993	3,879	6,551,085	124,583	489,090	364,507	27,176	32,230	5,054	6,790	1,164	159,713
1994	3,710	7,296,540	139,509	492,067	352,558	27,974	33,219	5,245	489	1,351	169,323
1995	3,606	7,815,161	139,417	511,448	372,031	27,569	32,932	5,363	4,395	722	172,103
1996	3,492	8,780,093	146,751	531,098	384,347	29,394	35,997	6,603	4,130	1,038	181,313
1997	3,393	9,875,680	150,564	567,759	417,195	34,394	41,689	7,295	5,306	1,903	192,167
1998	3,201	11,043,124	153,424	616,634	463,210	37,821	46,864	9,043	7,079	4,697	203,021
1999	2,930	12,121,059	158,205	645,682	487,477	44,022	55,207	11,185	7,016	5,105	214,347
1999	2,930	6,197,399	80,889	330,132	249,243	22,508	28,227	5,719	3,587	2,610	109,594
2000	2,667	6,866,201	79,950	377,525	297,575	28,401	35,376	6,975	6,449	2,301	117,101
2001	2,452	7,246,646	82,416	390,400	307,984	25,479	32,682	7,203	5,370	3,743	117,008
2002	2,296	7,290,284	88,790	352,551	263,761	24,375	31,681	7,306	2,950	4,018	120,133
2003	2,155	7,206,090	85,118	317,029	231,911	24,310	32,434	8,124	6,449	4,050	119,927
2004	2,081	7,361,833	88,433	311,966	223,533	25,279	33,607	8,328	1,260	4,264	119,236
2005	2,014	7,714,428	91,508	337,344	245,836	27,759	36,942	9,183	11,421	1,957	132,645
2006	1,966	7,913,181	92,039	365,586	273,547	29,647	39,896	10,249	4,413	7,396	133,495
2007	1,928	8,351,810	94,818	427,091	332,273	31,459	43,604	12,145	– 1,143	3,558	128,692
2008	1,889	8,518,198	93,833	440,981	347,148	29,383	42,576	13,193	– 18,718	5,695	110,193
2009	1,843	8,212,026	94,749	317,754	223,005	27,090	40,710	13,620	6,906	506	129,251
2010	1,821	8,300,354	95,420	270,077	174,657	28,262	42,002	13,740	5,712	– 664	128,730
2011	1,801	9,167,921	94,725	303,045	208,320	28,281	41,050	12,769	4,602	606	128,214
2012	1,776	9,542,656	95,504	274,706	179,202	27,493	39,950	12,457	7,149	1,616	131,762
2013	1,748	8,755,419	89,485	228,193	138,708	28,039	40,618	12,579	5,861	– 820	122,565
2014	1,715	8,452,585	93,398	210,822	117,424	29,297	42,639	13,342	3,624	– 2,470	123,849
2015	1,679	8,605,560	95,887	200,861	104,974	30,461	44,542	14,081	3,734	– 2,196	127,886
2016	1,611	8,355,020	91,146	181,543	90,397	29,746	43,201	13,455	3,046	4,065	128,003
2017	1,538	8,251,175	85,486	165,387	79,901	30,559	44,190	13,631	5,572	1,304	122,921
2018	1,484	8,118,298	87,202	167,777	80,575	29,522	43,124	13,602	3,470	390	120,584
2019	1,440	8,532,738	82,453	162,845	80,392	31,244	45,765	14,521	2,469	2,518	118,684
2020	1,408	9,206,853	81,127	140,302	59,175	32,126	46,710	14,584	3,513	3,707	120,473

***** Excluding institutions in liquidation and institutions with a truncated financial year. Up to 1992 excluding building and loan associations. From 1968 to 1989 excluding postal giro offices and postal savings banks. As of 1990 including Deutsche Bundespost Postbank (up to 1995: Deutsche Postbank AG). As of 1993, including east German credit institutions and in accordance with the new accounting rules. Up to 2015 the bank category "Banks with special, development and other central support tasks" was listed separately under the bank categories "Special purpose banks" and "Regional institutions of credit cooperatives". **1** Until 1998, as a percentage of business volume (Total assets plus endorsement liabilities arising from rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited to borrowers, and bills sent from the bill portfolio prior to expiry for collection; on an annual average); as of 1999, as a percentage of total assets as an annual average. In the following periods, excluding total assets of foreign branches, broken down by category of bank: regional institutions of credit cooperatives: 1984-1993, as of 2004-2015; Banks with special, development and other central support tasks: 1984-1987 and 1999-2012; private bankers: 1988-1991; savings banks: as of 1992; mortgage banks: 1996-1997, as of 2016. Statistically induced increase in total assets due to inclusion of foreign branches: 1976: big banks +DM 14.1 billion; regional and other commercial banks +DM 6.7 billion; 1979: regional giro institutions +DM 8.9 billion; 1988: special purpose banks

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * All categories of banks

Up to 1998 in DM million, as of 1999 in € million

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings [13]	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
7,957	5,244	2,713	4,202	–	4,202	243	4,445	1,860	2,585	– 945	1,640	1968
9,396	6,206	3,190	4,904	–	4,904	– 744	4,160	1,594	2,566	– 828	1,738	1969
11,246	7,510	3,736	4,621	–	4,621	– 1,000	3,621	1,485	2,136	– 550	1,586	1970
13,237	8,885	4,352	4,800	–	4,800	– 86	4,714	1,970	2,744	– 837	1,907	1971
14,990	10,100	4,890	6,295	–	6,295	– 653	5,642	2,475	3,167	– 1,134	2,033	1972
17,327	11,887	5,440	6,541	–	6,541	– 1,697	4,844	2,262	2,582	– 792	1,790	1973
20,198	14,004	6,194	8,744	–	8,744	– 2,557	6,187	2,957	3,230	– 1,072	2,158	1974
22,114	15,157	6,957	11,219	–	11,219	– 1,877	9,342	4,752	4,590	– 1,816	2,774	1975
24,666	16,760	7,906	10,369	–	10,369	– 1,120	9,249	4,595	4,654	– 1,555	3,099	1976
26,376	17,870	8,506	11,683	–	11,683	– 533	11,150	6,059	5,091	– 1,929	3,162	1977
28,402	19,194	9,208	13,195	–	13,195	– 1,306	11,889	6,315	5,574	– 2,120	3,454	1978
30,687	20,656	10,031	12,689	–	12,689	– 2,380	10,309	5,340	4,969	– 1,783	3,186	1979
33,596	22,787	10,809	13,111	–	13,111	– 1,832	11,279	5,979	5,300	– 2,013	3,287	1980
36,128	24,298	11,830	18,526	–	18,526	– 5,747	12,779	7,468	5,311	– 1,950	3,361	1981
38,956	25,691	13,265	25,328	–	25,328	– 8,645	16,683	10,275	6,408	– 2,476	3,932	1982
42,181	27,613	14,568	30,873	–	30,873	– 11,484	19,389	12,301	7,088	– 3,052	4,036	1983
44,864	29,001	15,863	29,052	–	29,052	– 8,644	20,408	12,422	7,986	– 3,065	4,921	1984
49,524	31,675	17,849	29,182	–	29,182	– 8,257	20,925	12,833	8,092	– 2,969	5,123	1985 [16]
53,067	33,892	19,175	29,483	–	29,483	– 8,189	21,294	12,739	8,555	– 2,869	5,686	1986
55,796	35,803	19,993	26,500	–	26,500	– 7,050	19,450	11,550	7,900	– 2,446	5,454	1987
58,274	37,430	20,844	27,196	–	27,196	– 5,321	21,875	13,109	8,766	– 3,056	5,710	1988
60,788	38,680	22,108	27,379	–	27,379	– 8,240	19,139	10,497	8,642	– 2,552	6,090	1989
69,196	43,163	26,033	29,314	–	29,314	– 8,857	20,457	10,757	9,700	– 3,299	6,401	1990
76,363	47,428	28,935	34,834	–	34,834	– 7,554	27,280	15,131	12,149	– 5,057	7,092	1991
83,729	51,679	32,050	39,614	–	39,614	– 11,206	28,408	16,915	11,493	– 4,157	7,336	1992
98,995	59,443	39,552	60,718	– 23,948	36,770	– 1,539	35,231	18,489	16,742	– 6,167	10,575	1993
102,970	61,211	41,759	66,353	– 31,054	35,299	– 398	34,901	16,603	18,298	– 7,267	11,031	1994
109,631	65,133	44,498	62,472	– 20,317	42,155	– 2,475	39,680	19,573	20,107	– 8,012	12,095	1995
114,666	66,752	47,914	66,647	– 21,734	44,913	– 4,268	40,645	20,890	19,755	– 7,145	12,610	1996
121,566	69,424	52,142	70,601	– 25,025	45,576	– 3,810	41,766	20,271	21,495	– 7,485	14,010	1997
130,054	72,534	57,520	72,967	– 27,231	45,736	21,876	67,612	31,784	35,828	– 17,206	18,622	1998
142,140	77,666	64,474	72,207	– 22,355	49,852	– 6,392	43,460	18,436	25,025	– 8,164	16,859	1999
72,675	39,710	32,965	36,919	– 11,430	25,489	– 3,268	22,221	9,426	12,795	– 4,174	8,620	1999
80,201	43,248	36,953	36,900	– 15,944	20,956	101	21,057	7,367	13,690	– 3,839	9,854	2000
83,600	44,224	39,376	33,408	– 19,742	13,666	1,094	14,760	4,045	10,715	– 3,876	6,842	2001
80,867	42,767	38,100	39,266	– 31,536	7,730	3,933	11,663	4,271	7,392	– 2,327	5,067	2002
79,820	42,724	37,096	40,107	– 21,976	18,131	– 15,772	2,359	5,801	– 3,442	7,220	3,776	2003
78,211	42,352	35,859	41,025	– 17,529	23,496	– 12,550	10,946	5,904	5,042	– 844	4,197	2004
81,134	44,577	36,557	51,511	– 14,255	37,256	– 3,409	33,847	10,069	23,778	– 14,432	9,345	2005
83,673	47,069	36,604	49,822	– 14,319	35,503	– 7,624	27,879	5,605	22,274	– 11,739	10,534	2006
83,635	45,559	38,076	45,057	– 24,013	21,044	– 89	20,955	6,240	14,715	– 2,699	12,020	2007
80,790	43,005	37,785	29,403	– 37,067	– 7,664	– 16,920	– 24,584	1,601	– 26,185	21,574	– 4,610	2008
84,173	45,849	38,324	45,078	– 27,046	18,032	– 20,848	– 2,816	4,182	– 6,998	2,314	– 4,682	2009
82,167	43,073	39,094	46,563	– 15,396	31,167	– 12,718	18,449	5,501	12,948	– 13,625	– 677	2010
82,037	42,481	39,556	46,177	3,103	49,280	– 17,352	31,928	7,034	24,894	– 25,706	– 812	2011
84,774	44,607	40,167	46,988	– 4,334	42,654	– 11,852	30,802	8,762	22,040	– 22,237	– 197	2012
84,798	43,756	41,042	37,767	– 6,542	31,225	– 9,271	21,954	7,376	14,578	– 16,232	– 1,654	2013
85,756	43,979	41,777	38,093	– 6,583	31,510	– 6,510	25,000	7,596	17,404	– 15,454	1,950	2014
90,033	46,039	43,994	37,853	– 3,497	34,356	– 7,791	26,565	8,445	18,120	– 15,436	2,684	2015
88,653	44,615	44,038	39,350	– 8,754	30,596	– 2,812	27,784	7,875	19,909	– 15,395	4,514	2016
88,389	44,563	43,826	34,532	– 3,619	30,913	– 3,398	27,515	7,536	19,979	– 16,777	3,202	2017
88,135	44,282	43,853	32,449	– 6,763	25,686	– 6,831	18,855	6,692	12,163	– 13,116	– 953	2018
90,191	44,447	45,744	28,493	– 6,708	21,785	– 16,133	5,652	7,806	– 2,154	7,212	5,058	2019
87,048	44,229	42,819	33,425	– 13,326	20,099	– 5,801	14,298	8,392	5,906	– 1,303	4,603	2020

+DM 1.4 billion; 1992: private bankers +DM 1.5 billion; 1994: regional institutions of credit cooperatives +DM 13.8 billion; 1998: mortgage banks +DM 1.3 billion; 2013: banks with special, development and other central support tasks -€ 0.7 billion. **2** Interest received from lending and money market transactions, debt securities and debt register claims as well as current income from shares and other variable-yield securities, long-term equity investments, shares in affiliated enterprises and as of 1993 profits transferred under profit pooling, profit transfer agreements and partial profit transfer agreements (up to 1992 other income received) . Until 1992, including commissions for guarantees (included under commissions received as of 1993). **3** Interest paid and similar expenditure in banking business. As of 1993 including interest on participation rights capital and income bonds (until 1992, ascribed in different ways to profit appropriation). **4** As of 1993, including commission for guarantees (until 1992, included in interest received from lending and money market transactions). **5** Until 2009, net result from financial operations. Balance of income and expenditure arising from business involving securities from the trading portfolio, financial instruments, foreign exchange assets and precious metals as well as from income from reversals of write-downs and expenditures on write-downs of these assets, expenditure on the formation of provisions for contingent losses arising from the business mentioned and income from the reversal of these provisions (until 1992, included in "Other result"). For footnotes **6** - **16** see p. 168 f.

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * All categories of banks

As a percentage of total assets **1**

Financial year	Number of reporting institutions	Total assets on annual average **1**	Interest business			Commissions business			Result from the trading portfolio **5**	Other operating result **6**	Operating income **7** (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received **2**	Interest paid **3**	Net commission income **4** (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	3,708	300.1	1.82	4.97	3.15	0.25	0.28	0.03	–	–	2.07
1969	3,665	341.9	1.88	5.52	3.64	0.26	0.29	0.03	–	–	2.14
1970	3,559	380.9	1.89	6.59	4.70	0.24	0.27	0.03	–	–	2.13
1971	3,469	428.5	1.89	6.40	4.51	0.26	0.29	0.03	–	–	2.15
1972	3,365	491.8	1.92	6.12	4.20	0.29	0.33	0.04	–	–	2.21
1973	3,737	554.4	1.90	7.57	5.67	0.30	0.33	0.03	–	–	2.20
1974	3,665	607.5	2.13	8.26	6.13	0.31	0.33	0.02	–	–	2.44
1975	3,586	668.7	2.24	7.21	4.97	0.31	0.34	0.03	–	–	2.55
1976	3,513	756.4	2.08	6.54	4.46	0.29	0.32	0.03	–	–	2.37
1977	3,425	840.5	2.04	6.41	4.37	0.28	0.31	0.03	–	–	2.32
1978	3,378	941.8	1.98	6.09	4.11	0.27	0.31	0.04	–	–	2.25
1979	3,336	1,055.5	1.83	6.47	4.64	0.27	0.30	0.03	–	–	2.10
1980	3,303	1,152.1	1.78	7.64	5.86	0.29	0.32	0.03	–	–	2.07
1981	3,292	1,259.3	1.92	8.72	6.80	0.30	0.33	0.03	–	–	2.22
1982	3,275	1,358.7	2.12	8.63	6.51	0.30	0.33	0.03	–	–	2.42
1983	3,246	1,446.7	2.27	7.61	5.34	0.31	0.34	0.03	–	–	2.58
1984	3,228	1,537.0	2.15	7.53	5.38	0.31	0.34	0.03	–	–	2.46
1985 **16**	4,639	1,666.4	2.08	7.18	5.10	0.34	0.37	0.03	–	–	2.42
1986	4,564	1,780.8	2.02	6.64	4.62	0.35	0.39	0.04	–	–	2.37
1987	4,438	1,903.4	1.89	6.23	4.34	0.32	0.35	0.03	–	–	2.21
1988	4,327	2,027.3	1.83	6.13	4.30	0.33	0.36	0.03	–	–	2.16
1989	4,193	2,164.8	1.73	6.62	4.89	0.36	0.40	0.04	–	–	2.09
1990	4,012	2,390.4	1.72	7.26	5.54	0.39	0.43	0.04	–	–	2.11
1991	3,824	2,622.7	1.79	7.71	5.92	0.38	0.42	0.04	–	–	2.17
1992	3,617	2,848.8	1.81	7.98	6.17	0.40	0.44	0.04	–	–	2.21
1993	3,879	3,349.5	1.90	7.47	5.56	0.41	0.49	0.08	0.10	0.02	2.44
1994	3,710	3,730.7	1.91	6.74	4.83	0.38	0.46	0.07	0.01	0.02	2.32
1995	3,606	3,995.8	1.78	6.54	4.76	0.35	0.42	0.07	0.06	0.01	2.20
1996	3,492	4,489.2	1.67	6.05	4.38	0.33	0.41	0.08	0.05	0.01	2.07
1997	3,393	5,049.4	1.52	5.75	4.22	0.35	0.42	0.07	0.05	0.02	1.95
1998	3,201	5,646.3	1.39	5.58	4.19	0.34	0.42	0.08	0.06	0.04	1.84
1999	2,930	6,197.4	1.31	5.33	4.02	0.36	0.46	0.09	0.06	0.04	1.77
2000	2,667	6,866.2	1.16	5.50	4.33	0.41	0.52	0.10	0.09	0.03	1.71
2001	2,452	7,246.6	1.14	5.39	4.25	0.35	0.45	0.10	0.07	0.05	1.61
2002	2,296	7,290.3	1.22	4.84	3.62	0.33	0.43	0.10	0.04	0.06	1.65
2003	2,155	7,206.1	1.18	4.40	3.22	0.34	0.45	0.11	0.09	0.06	1.66
2004	2,081	7,361.8	1.20	4.24	3.04	0.34	0.46	0.11	0.02	0.06	1.62
2005	2,014	7,714.4	1.19	4.37	3.19	0.36	0.48	0.12	0.15	0.03	1.72
2006	1,966	7,913.2	1.16	4.62	3.46	0.37	0.50	0.13	0.06	0.09	1.69
2007	1,928	8,351.8	1.14	5.11	3.98	0.38	0.52	0.15	– 0.01	0.04	1.54
2008	1,889	8,518.2	1.10	5.18	4.08	0.34	0.50	0.15	– 0.22	0.07	1.29
2009	1,843	8,212.0	1.15	3.87	2.72	0.33	0.50	0.17	0.08	0.01	1.57
2010	1,821	8,300.4	1.15	3.25	2.10	0.34	0.51	0.17	0.07	– 0.01	1.55
2011	1,801	9,167.9	1.03	3.31	2.27	0.31	0.45	0.14	0.05	0.01	1.40
2012	1,776	9,542.7	1.00	2.88	1.88	0.29	0.42	0.13	0.07	0.02	1.38
2013	1,748	8,755.4	1.02	2.61	1.58	0.32	0.46	0.14	0.07	– 0.01	1.40
2014	1,715	8,452.6	1.10	2.49	1.39	0.35	0.50	0.16	0.04	– 0.03	1.47
2015	1,679	8,605.6	1.11	2.33	1.22	0.35	0.52	0.16	0.04	– 0.03	1.49
2016	1,611	8,355.0	1.09	2.17	1.08	0.36	0.52	0.16	0.04	0.05	1.53
2017	1,538	8,251.2	1.04	2.00	0.97	0.37	0.54	0.17	0.07	0.02	1.49
2018	1,484	8,118.3	1.07	2.07	0.99	0.36	0.53	0.17	0.04	–	1.49
2019	1,440	8,532.7	0.97	1.91	0.94	0.37	0.54	0.17	0.03	0.03	1.39
2020	1,408	9,206.9	0.88	1.52	0.64	0.35	0.51	0.16	0.04	0.04	1.31

For footnotes ***, 1** – **5** see p. 166 f. **6** Includes gross "Profit on transaction of goods and subsidiary transactions" and the balance of income or depreciation and value adjustments on leased assets as well as other taxes including taxes on assets (until 1992, included in "Other result"). **7** Net interest and commission income plus net result of the trading portfolio and "Other result". **8** Wages and salaries and social security contributions and expenses for pensions and other benefits. Until 1992, including personell expenses on transactions in goods and subsidiary transactions (as of 1993, included in "Gross result for transactions in goods and subsidiary transactions"). **9** Including amortisation and write-downs of intangible fixed assets and depreciation and write-downs of tangible fixed assets, but excluding amortisation, depreciation and write-downs of leased assets (as of 1993 included among other operating expenses). Up to 1992, including operating expenditure on transactions in goods and subsidiary transactions (as of 1993, included in "Gross result for transactions in goods and subsidiary transactions") and "Other taxes" (as of 1993, included among "Other operating charges"). **10** Income

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * All categories of banks

As a percentage of total assets **1**

General administrative spending												
total (col. 13 + 14)	Staff costs **8**	Other administrative spending **9**	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets **10** (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) **11**	Other and extraordinary result **12**	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings **13**	Profit or loss (-) for the financial year after tax **14** (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital **15**	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
1.35	0.89	0.46	0.72	–	0.72	0.04	0.76	0.32	0.44	– 0.16	0.28	1968
1.41	0.93	0.48	0.73	–	0.73	– 0.11	0.62	0.24	0.38	– 0.12	0.26	1969
1.51	1.01	0.50	0.62	–	0.62	– 0.13	0.49	0.20	0.29	– 0.08	0.21	1970
1.58	1.06	0.52	0.57	–	0.57	– 0.01	0.56	0.23	0.33	– 0.10	0.23	1971
1.56	1.05	0.51	0.65	–	0.65	– 0.06	0.59	0.26	0.33	– 0.12	0.21	1972
1.60	1.10	0.50	0.60	–	0.60	– 0.15	0.45	0.21	0.24	– 0.07	0.17	1973
1.70	1.18	0.52	0.74	–	0.74	– 0.22	0.52	0.25	0.27	– 0.09	0.18	1974
1.69	1.16	0.53	0.86	–	0.86	– 0.14	0.72	0.37	0.35	– 0.14	0.21	1975
1.67	1.13	0.54	0.70	–	0.70	– 0.08	0.62	0.31	0.31	– 0.10	0.21	1976
1.61	1.09	0.52	0.71	–	0.71	– 0.03	0.68	0.37	0.31	– 0.12	0.19	1977
1.54	1.04	0.50	0.71	–	0.71	– 0.07	0.64	0.34	0.30	– 0.12	0.18	1978
1.49	1.00	0.49	0.61	–	0.61	– 0.11	0.50	0.26	0.24	– 0.09	0.15	1979
1.49	1.01	0.48	0.58	–	0.58	– 0.08	0.50	0.26	0.24	– 0.09	0.15	1980
1.47	0.99	0.48	0.75	–	0.75	– 0.23	0.52	0.30	0.22	– 0.08	0.14	1981
1.47	0.97	0.50	0.95	–	0.95	– 0.32	0.63	0.39	0.24	– 0.09	0.15	1982
1.49	0.98	0.51	1.09	–	1.09	– 0.40	0.69	0.44	0.25	– 0.11	0.14	1983
1.49	0.96	0.53	0.97	–	0.97	– 0.29	0.68	0.41	0.27	– 0.11	0.16	1984
1.52	0.97	0.55	0.90	–	0.90	– 0.26	0.64	0.39	0.25	– 0.09	0.16	1985 **16**
1.52	0.97	0.55	0.85	–	0.85	– 0.24	0.61	0.37	0.24	– 0.08	0.16	1986
1.50	0.96	0.54	0.71	–	0.71	– 0.19	0.52	0.31	0.21	– 0.06	0.15	1987
1.47	0.94	0.53	0.69	–	0.69	– 0.14	0.55	0.33	0.22	– 0.08	0.14	1988
1.44	0.92	0.52	0.65	–	0.65	– 0.20	0.45	0.25	0.20	– 0.06	0.14	1989
1.48	0.92	0.56	0.63	–	0.63	– 0.19	0.44	0.23	0.21	– 0.07	0.14	1990
1.49	0.92	0.57	0.68	–	0.68	– 0.15	0.53	0.29	0.24	– 0.10	0.14	1991
1.50	0.93	0.57	0.71	–	0.71	– 0.20	0.51	0.30	0.21	– 0.08	0.13	1992
1.51	0.91	0.60	0.93	– 0.37	0.56	– 0.02	0.54	0.28	0.26	– 0.09	0.16	1993
1.41	0.84	0.57	0.91	– 0.43	0.48	– 0.01	0.48	0.23	0.25	– 0.10	0.15	1994
1.40	0.83	0.57	0.80	– 0.26	0.54	– 0.03	0.51	0.25	0.26	– 0.10	0.15	1995
1.31	0.76	0.55	0.76	– 0.25	0.51	– 0.05	0.46	0.24	0.22	– 0.08	0.14	1996
1.23	0.70	0.53	0.71	– 0.25	0.46	– 0.04	0.42	0.21	0.22	– 0.08	0.14	1997
1.18	0.66	0.52	0.66	– 0.25	0.41	0.20	0.61	0.29	0.32	– 0.16	0.17	1998
1.17	0.64	0.53	0.60	– 0.18	0.41	– 0.05	0.36	0.15	0.21	– 0.07	0.14	1999
1.17	0.63	0.54	0.54	– 0.23	0.31	0.00	0.31	0.11	0.20	– 0.06	0.14	2000
1.15	0.61	0.54	0.46	– 0.27	0.19	0.02	0.20	0.06	0.15	– 0.05	0.09	2001
1.11	0.59	0.52	0.54	– 0.43	0.11	0.05	0.16	0.06	0.10	– 0.03	0.07	2002
1.11	0.59	0.51	0.56	– 0.30	0.25	– 0.22	0.03	0.08	– 0.05	0.10	0.05	2003
1.06	0.58	0.49	0.56	– 0.24	0.32	– 0.17	0.15	0.08	0.07	– 0.01	0.06	2004
1.05	0.58	0.47	0.67	– 0.18	0.48	– 0.04	0.44	0.13	0.31	– 0.19	0.12	2005
1.06	0.59	0.46	0.63	– 0.18	0.45	– 0.10	0.35	0.07	0.28	– 0.15	0.13	2006
1.00	0.55	0.46	0.54	– 0.29	0.25	0.00	0.25	0.07	0.18	– 0.03	0.14	2007
0.95	0.50	0.44	0.35	– 0.44	– 0.09	– 0.20	– 0.29	0.02	– 0.31	0.25	– 0.05	2008
1.02	0.56	0.47	0.55	– 0.33	0.22	– 0.25	– 0.03	0.05	– 0.09	0.03	– 0.06	2009
0.99	0.52	0.47	0.56	– 0.19	0.38	– 0.15	0.22	0.07	0.16	– 0.16	– 0.01	2010
0.89	0.46	0.43	0.50	0.03	0.54	– 0.19	0.35	0.08	0.27	– 0.28	– 0.01	2011
0.89	0.47	0.42	0.49	– 0.05	0.45	– 0.12	0.32	0.09	0.23	– 0.23	–	2012
0.97	0.50	0.47	0.43	– 0.07	0.36	– 0.11	0.25	0.08	0.17	– 0.19	– 0.02	2013
1.01	0.52	0.49	0.45	– 0.08	0.37	– 0.08	0.30	0.09	0.21	– 0.18	0.02	2014
1.05	0.53	0.51	0.44	– 0.04	0.40	– 0.09	0.31	0.10	0.21	– 0.18	0.03	2015
1.06	0.53	0.53	0.47	– 0.10	0.37	– 0.03	0.33	0.09	0.24	– 0.18	0.05	2016
1.07	0.54	0.53	0.42	– 0.04	0.37	– 0.04	0.33	0.09	0.24	– 0.20	0.04	2017
1.09	0.55	0.54	0.40	– 0.08	0.32	– 0.08	0.23	0.08	0.15	– 0.16	– 0.01	2018
1.06	0.52	0.54	0.33	– 0.08	0.26	– 0.19	0.07	0.09	– 0.03	0.08	0.06	2019
0.95	0.48	0.47	0.36	– 0.14	0.22	– 0.06	0.16	0.09	0.06	– 0.01	0.05	2020

from "reversals of write-downs of receivables and specific securities as well as from the reversal of loan loss provisions" less "write-downs of receivables and specific securities as well as transfers to loan loss provisions". Until 1992, included in "Other result". **11** From 1968 till 1992 "Partial operating result" (col. 3 + 6 - 12). **12** Difference between other and extraordinary income and charges. Up to 1992, including income and charges from columns 9, 10 and 16. **13** Excluding taxes on wealth. In part, including taxes paid by legally dependent building and loan associations affiliated to "Landesbanken". **14** As of 1993, net income/loss for the financial year including withdrawals from and transfers to the fund for general banking risks. **15** Including retained profits or accumulated losses brought forward and, as of 1993, withdrawals from and transfers to the fund for general banking risk. **16** State after extension of the reporting requirements for credit cooperatives; census survey as of 1985.

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Commercial banks

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	311	129,635	2,877	6,841	3,964	960	1,030	70	–	–	3,837
1969	312	156,631	3,701	9,432	5,731	1,125	1,232	107	–	–	4,826
1970	296	183,066	4,140	13,917	9,777	1,104	1,215	111	–	–	5,244
1971	295	211,030	4,446	13,974	9,528	1,325	1,466	141	–	–	5,771
1972	296	245,002	5,045	14,364	9,319	1,595	1,779	184	–	–	6,640
1973	298	283,965	5,234	23,562	18,328	1,856	2,049	193	–	–	7,090
1974	284	300,496	7,464	28,242	20,778	1,989	2,164	175	–	–	9,453
1975	273	318,116	8,403	23,163	14,760	2,197	2,402	205	–	–	10,600
1976	264	377,545	8,606	23,091	14,485	2,293	2,531	238	–	–	10,899
1977	251	424,968	9,318	25,561	16,243	2,440	2,696	256	–	–	11,758
1978	249	485,744	10,064	28,180	18,116	2,708	2,996	288	–	–	12,772
1979	240	543,929	10,314	36,594	26,280	2,897	3,141	244	–	–	13,211
1980	235	586,209	10,780	50,119	39,339	3,305	3,593	288	–	–	14,085
1981	237	627,295	12,563	62,939	50,376	3,766	4,044	278	–	–	16,329
1982	234	657,658	15,414	61,766	46,352	4,098	4,378	280	–	–	19,512
1983	231	683,368	17,709	53,115	35,406	4,595	4,986	391	–	–	22,304
1984	231	729,974	17,614	56,654	39,040	4,973	5,397	424	–	–	22,587
1985	232	792,778	18,361	57,074	38,713	6,162	6,720	558	–	–	24,523
1986	307	889,245	21,850	59,010	37,160	6,957	7,789	832	–	–	28,807
1987	306	955,431	21,079	58,638	37,559	6,531	7,274	743	–	–	27,610
1988	310	1,035,650	21,825	64,408	42,583	7,162	7,974	812	–	–	28,987
1989	319	1,147,251	22,336	80,910	58,574	8,270	9,285	1,015	–	–	30,606
1990	331	1,281,516	25,083	99,350	74,267	8,834	9,900	1,066	–	–	33,917
1991	339	1,432,000	29,756	116,209	86,453	9,364	10,466	1,102	–	–	39,120
1992	329	1,574,496	33,731	131,508	97,777	10,477	11,700	1,223	–	–	44,208
1993	300	1,740,525	37,492	131,873	94,381	13,055	14,539	1,484	3,960	666	55,173
1994	294	1,897,624	40,822	126,292	85,470	12,483	14,058	1,575	189	600	54,094
1995	290	2,032,272	39,649	129,571	89,922	12,159	13,795	1,636	2,236	604	54,648
1996	277	2,351,504	42,311	134,317	92,006	13,710	15,765	2,055	2,132	830	58,983
1997	272	2,732,361	44,354	145,824	101,470	17,273	19,826	2,553	2,603	809	65,039
1998	258	3,143,441	45,727	159,303	113,576	19,341	22,932	3,591	4,237	1,397	70,702
1999	224	3,523,960	50,410	176,089	125,680	24,681	28,469	3,788	5,169	1,463	81,722
1999	224	1,801,772	25,774	90,033	64,259	12,619	14,556	1,937	2,643	748	41,784
2000	224	2,201,783	25,731	117,211	91,480	16,822	19,617	2,795	5,371	868	48,792
2001	213	2,362,579	27,231	120,978	93,747	15,227	18,588	3,361	4,719	1,245	48,422
2002	206	2,309,650	30,850	101,741	70,891	13,894	17,145	3,251	2,144	1,515	48,403
2003	193	2,251,587	26,334	85,993	59,659	13,250	16,612	3,362	5,363	1,633	46,580
2004	186	2,361,859	29,467	84,996	55,529	13,425	17,138	3,713	414	2,116	45,422
2005	179	2,563,063	32,585	102,082	69,497	15,370	19,375	4,005	10,542	472	58,969
2006	174	2,605,735	34,584	116,283	81,699	16,504	21,332	4,828	2,759	2,089	55,936
2007	173	2,935,195	38,076	140,346	102,270	17,757	24,205	6,448	884	712	57,429
2008	181	2,964,986	35,704	140,162	104,458	15,994	23,061	7,067	– 16,343	2,506	37,861
2009	183	2,735,704	32,803	88,667	55,864	15,095	21,816	6,721	4,896	– 725	52,069
2010	183	2,845,575	32,525	73,870	41,345	15,799	22,770	6,971	4,706	– 1,165	51,865
2011	183	3,825,768	32,580	77,223	44,643	16,136	22,744	6,608	4,987	760	54,463
2012	183	4,132,098	34,935	73,017	38,082	15,424	21,857	6,433	5,605	540	56,504
2013	183	3,669,592	32,689	62,225	29,536	15,946	22,387	6,441	4,136	– 861	51,910
2014	183	3,532,938	34,370	61,502	27,132	16,686	24,065	7,379	3,026	– 2,335	51,747
2015	177	3,678,042	36,282	60,993	24,711	17,337	25,183	7,846	2,867	– 2,320	54,166
2016	171	3,580,912	34,768	56,451	21,683	16,204	23,873	7,669	1,429	2,427	54,828
2017	172	3,532,639	30,887	54,373	23,486	16,027	23,832	7,805	4,074	– 83	50,905
2018	167	3,404,697	34,140	62,134	27,994	14,514	22,145	7,631	2,462	– 779	50,337
2019	165	3,591,261	30,191	56,760	26,569	15,154	23,252	8,098	1,560	1,959	48,864
2020	164	3,966,453	28,805	44,414	15,609	15,430	23,384	7,954	2,670	3,071	49,976

For footnotes ***, 1** - **12, 14** - **15** see pp. 166 f.

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Commercial banks

Up to 1998 in DM million, as of 1999 in € million

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
2,955	1,990	965	882	–	882	426	1,308	501	807	– 254	553	1968
3,550	2,396	1,154	1,276	–	1,276	81	1,357	499	858	– 183	675	1969
4,170	2,838	1,332	1,074	–	1,074	62	1,136	449	687	– 71	616	1970
4,810	3,245	1,565	961	–	961	467	1,428	524	904	– 174	730	1971
5,412	3,708	1,704	1,228	–	1,228	289	1,517	601	916	– 188	728	1972
6,018	4,230	1,788	1,072	–	1,072	209	1,281	555	726	– 151	575	1973
7,069	5,030	2,039	2,384	–	2,384	– 651	1,733	789	944	– 199	745	1974
7,882	5,522	2,360	2,718	–	2,718	– 443	2,275	1,110	1,165	– 200	965	1975
8,532	5,895	2,637	2,367	–	2,367	188	2,555	1,102	1,453	– 298	1,155	1976
9,115	6,340	2,775	2,643	–	2,643	277	2,920	1,442	1,478	– 417	1,061	1977
9,864	6,826	3,038	2,908	–	2,908	192	3,100	1,533	1,567	– 402	1,165	1978
10,653	7,325	3,328	2,558	–	2,558	– 88	2,470	1,287	1,183	– 226	957	1979
11,609	8,039	3,570	2,476	–	2,476	133	2,609	1,291	1,318	– 335	983	1980
12,337	8,519	3,818	3,992	–	3,992	– 1,270	2,722	1,498	1,224	– 151	1,073	1981
13,182	8,975	4,207	6,330	–	6,330	– 2,935	3,395	1,978	1,417	– 211	1,206	1982
14,406	9,739	4,667	7,898	–	7,898	– 3,873	4,025	2,475	1,550	– 586	964	1983
15,280	10,161	5,119	7,307	–	7,307	– 2,228	5,079	2,751	2,328	– 606	1,722	1984
16,569	10,852	5,717	7,954	–	7,954	– 1,672	6,282	3,459	2,823	– 910	1,913	1985
19,598	12,687	6,911	9,209	–	9,209	– 2,307	6,902	3,685	3,217	– 840	2,377	1986
20,651	13,327	7,324	6,959	–	6,959	– 1,347	5,612	2,944	2,668	– 425	2,243	1987
21,762	14,046	7,716	7,225	–	7,225	– 40	7,185	3,986	3,199	– 863	2,336	1988
22,905	14,585	8,320	7,701	–	7,701	– 282	7,419	4,090	3,329	– 810	2,519	1989
25,016	15,855	9,161	8,901	–	8,901	– 1,335	7,566	3,526	4,040	–1,093	2,947	1990
28,493	17,802	10,691	10,627	–	10,627	– 2,582	8,045	3,990	4,055	–1,130	2,925	1991
31,080	19,256	11,824	13,128	–	13,128	– 5,820	7,308	3,945	3,363	– 352	3,011	1992
33,360	20,618	12,742	21,813	–11,324	10,489	– 1,030	9,459	3,784	5,675	–1,331	4,344	1993
34,968	21,116	13,852	19,126	– 9,276	9,850	372	10,222	3,727	6,495	–1,833	4,662	1994
36,884	22,120	14,764	17,764	– 5,628	12,136	– 1,857	10,279	3,380	6,899	–1,726	5,173	1995
39,342	22,932	16,410	19,641	– 6,628	13,013	– 1,581	11,432	4,364	7,068	–1,585	5,483	1996
43,082	24,191	18,891	21,957	– 8,199	13,758	– 2,863	10,895	3,406	7,489	–1,598	5,891	1997
47,941	25,937	22,004	22,761	– 7,882	14,879	18,371	33,250	14,802	18,448	–8,742	9,706	1998
60,361	30,943	29,418	21,362	– 8,105	13,257	162	13,419	3,704	9,715	–2,345	7,368	1999
30,862	15,821	15,041	10,922	– 4,144	6,778	83	6,861	1,894	4,967	–1,199	3,767	1999
36,806	18,562	18,244	11,986	– 4,012	7,974	– 1,563	6,411	695	5,716	–1,147	4,569	2000
38,909	19,155	19,754	9,513	– 6,167	3,346	905	4,251	446	3,805	–2,040	1,766	2001
35,897	17,414	18,483	12,506	– 9,034	3,472	– 2,563	909	869	40	769	812	2002
34,451	17,024	17,427	12,129	– 7,345	4,784	–10,472	– 5,688	302	– 5,990	5,661	– 329	2003
33,377	16,600	16,777	12,045	– 5,301	6,744	– 7,086	– 342	826	– 1,168	611	– 557	2004
35,259	17,889	17,370	23,710	– 3,906	19,804	– 1,856	17,948	5,180	12,768	–8,594	4,176	2005
36,939	19,402	17,537	18,997	– 4,092	14,905	– 4,761	10,144	1,904	8,240	–2,865	5,374	2006
37,623	19,454	18,169	19,806	– 4,879	14,927	3,799	18,726	3,450	15,276	–5,779	9,496	2007
35,444	16,868	18,576	2,417	–10,161	– 7,744	– 8,676	–16,420	– 461	–15,959	16,697	739	2008
38,241	18,904	19,337	13,828	– 8,442	5,386	–11,860	– 6,474	– 162	– 6,312	8,568	2,256	2009
37,580	17,407	20,173	14,285	– 4,434	9,851	– 6,512	3,339	1,104	2,235	– 241	1,994	2010
36,987	16,814	20,173	17,476	– 4,311	13,165	–10,992	2,173	1,259	914	754	1,668	2011
37,987	17,711	20,276	18,517	– 3,962	14,555	– 6,430	8,125	3,563	4,562	–1,568	2,994	2012
37,800	16,903	20,897	14,110	– 2,036	12,074	– 5,769	6,305	1,812	4,493	–2,794	1,699	2013
37,990	16,216	21,774	13,757	– 3,797	9,960	– 3,367	6,593	1,776	4,817	–2,812	2,005	2014
40,961	17,530	23,431	13,205	– 1,183	12,022	– 6,890	5,132	1,969	3,163	–1,870	1,293	2015
40,723	17,379	23,344	14,105	– 5,130	8,975	– 2,248	6,727	1,954	4,773	148	4,921	2016
40,400	17,160	23,240	10,505	– 540	9,965	– 3,536	6,429	1,885	4,544	–4,064	480	2017
39,899	16,558	23,341	10,438	– 1,992	8,446	– 4,918	3,528	906	2,622	–4,264	–1,642	2018
41,481	16,933	24,548	7,383	– 5,743	1,640	–15,611	–13,971	2,356	–16,327	18,097	1,770	2019
38,850	16,909	21,941	11,126	– 8,336	2,790	– 5,415	– 2,625	2,328	– 4,953	6,467	1,514	2020

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Big banks [17]

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	6	58,311	1,393	2,903	1,510	543	560	17	–	–	1,936
1969	6	68,752	1,795	3,863	2,068	618	647	29	–	–	2,413
1970	6	77,901	2,084	5,613	3,529	589	625	36	–	–	2,673
1971	6	88,421	2,173	5,517	3,344	693	742	49	–	–	2,866
1972	6	100,611	2,310	5,457	3,147	847	910	63	–	–	3,157
1973	6	116,191	2,399	9,001	6,602	943	996	53	–	–	3,342
1974	6	121,371	3,727	11,155	7,428	1,047	1,099	52	–	–	4,774
1975	6	129,987	4,196	9,580	5,384	1,216	1,281	65	–	–	5,412
1976	6	162,162	4,276	9,637	5,361	1,269	1,344	75	–	–	5,545
1977	6	186,743	4,724	10,933	6,209	1,355	1,424	69	–	–	6,079
1978	6	218,388	5,081	12,634	7,553	1,502	1,579	77	–	–	6,583
1979	6	246,102	5,397	16,376	10,979	1,579	1,658	79	–	–	6,976
1980	6	263,727	5,560	22,556	16,996	1,828	1,916	88	–	–	7,388
1981	6	272,868	6,583	27,335	20,752	2,068	2,171	103	–	–	8,651
1982	6	283,694	7,753	26,610	18,857	2,257	2,358	101	–	–	10,010
1983	6	288,832	9,010	22,863	13,853	2,583	2,750	167	–	–	11,593
1984	6	306,864	9,095	24,389	15,294	2,778	2,954	176	–	–	11,873
1985	6	335,269	9,416	24,185	14,769	3,343	3,557	214	–	–	12,759
1986	6	365,894	10,968	24,338	13,370	3,807	4,056	249	–	–	14,775
1987	6	399,553	9,999	24,256	14,257	3,671	3,842	171	–	–	13,670
1988	6	446,084	10,690	28,090	17,400	4,187	4,367	180	–	–	14,877
1989	6	494,426	11,398	35,221	23,823	4,812	5,068	256	–	–	16,210
1990	5	563,239	13,038	43,650	30,612	5,118	5,359	241	–	–	18,156
1991	4	641,255	15,662	50,489	34,827	5,400	5,664	264	–	–	21,062
1992	3	694,382	17,125	55,719	38,594	6,023	6,326	303	–	–	23,148
1993	3	768,766	18,221	56,093	37,872	7,890	8,258	368	1,978	115	28,204
1994	3	829,919	18,658	51,849	33,191	7,252	7,683	431	– 51	– 104	25,755
1995	3	911,755	17,565	55,378	37,813	6,991	7,517	526	1,071	– 77	25,550
1996	3	1,099,382	18,782	59,348	40,566	8,004	8,732	728	1,154	– 150	27,790
1997	3	1,340,110	20,037	66,201	46,164	10,224	11,092	868	1,713	– 437	31,537
1998	3	1,665,557	21,381	76,785	55,404	11,414	13,114	1,700	1,465	– 814	33,446
1999	4	2,437,025	28,068	118,111	90,043	15,467	17,346	1,880	4,207	– 634	47,108
1999	4	1,246,031	14,351	60,389	46,038	7,908	8,869	961	2,151	– 324	24,086
2000	4	1,508,019	14,174	79,073	64,899	10,205	11,251	1,046	4,761	– 327	28,813
2001	4	1,653,158	14,727	81,187	66,460	9,454	11,134	1,680	4,882	195	29,258
2002	4	1,601,526	17,615	65,553	47,938	8,481	10,073	1,592	2,074	– 225	27,945
2003	4	1,533,976	13,035	52,461	39,426	8,223	10,191	1,968	4,901	233	26,392
2004	5	1,764,080	17,340	58,161	40,821	8,836	11,087	2,251	619	907	27,702
2005	5	1,939,373	19,419	73,595	54,176	10,076	12,189	2,113	10,775	– 846	39,424
2006	5	1,995,918	22,111	87,108	64,997	10,861	13,365	2,504	2,971	920	36,863
2007	5	2,240,698	24,454	104,238	79,784	11,365	14,634	3,269	1,764	– 375	37,208
2008	5	2,212,741	21,828	100,199	78,371	9,895	13,541	3,646	– 15,373	1,270	17,620
2009	4	1,931,021	21,060	56,590	35,530	9,565	13,035	3,470	4,262	– 1,862	33,025
2010	4	2,061,016	19,584	45,236	25,652	10,215	13,552	3,337	4,706	– 2,529	31,976
2011	4	3,010,173	19,121	47,102	27,981	10,591	13,399	2,808	4,576	– 1,057	33,231
2012	4	3,217,291	21,944	44,179	22,235	10,152	12,771	2,619	5,213	– 1,417	35,892
2013	4	2,798,461	19,235	36,200	16,965	10,698	13,043	2,345	3,821	– 2,086	31,668
2014	4	2,647,559	20,491	36,414	15,923	11,336	14,269	2,933	2,635	– 2,844	31,618
2015	4	2,736,876	22,151	36,394	14,243	11,762	14,569	2,807	2,496	– 3,732	32,677
2016	4	2,575,072	20,126	33,572	13,446	10,817	13,510	2,693	1,069	405	32,417
2017	4	2,400,315	16,369	30,216	13,847	10,205	12,929	2,724	3,701	– 1,712	28,563
2018	4	2,346,111	19,751	37,924	18,173	10,573	13,478	2,905	2,196	– 1,866	30,654
2019	4	2,475,076	16,126	34,920	18,794	10,154	13,650	3,496	1,302	– 32	27,550
2020	3	2,748,655	15,052	25,257	10,205	9,311	12,495	3,184	2,000	1,341	27,704

For footnotes * **1** – **12, 14** - **15** see pp. 166 f. **17** From 1990 to 1998 classification of Deutsche Postbank AG to the bank category "Banks with special, development and other central support tasks", from 1998 to 2003 included in the bank category "Regional banks and other commercial banks", from 2004 to 2017, Deutsche Postbank AG allocated to the bank category "Big banks". From 2018 DB Privat- und Firmenkundenbank AG (merger of Deutsche Postbank AG bank category "Big banks" with Deutsche Bank Privat- und Geschäftskunden AG bank category "Regional banks and other commercial banks") allocated to the bank category "Big banks".

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Big banks [17]

Up to 1998 in DM million, as of 1999 in € million

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
1,648	1,105	543	288	–	288	320	608	257	351	– 146	205	1968
1,959	1,342	617	454	–	454	153	607	236	371	– 92	279	1969
2,260	1,564	696	413	–	413	73	486	202	284	– 56	228	1970
2,620	1,791	829	246	–	246	321	567	214	353	– 81	272	1971
2,897	2,053	844	260	–	260	360	620	251	369	– 92	277	1972
3,177	2,317	860	165	–	165	359	524	169	355	– 39	316	1973
3,843	2,845	998	931	–	931	– 35	896	379	517	– 172	345	1974
4,295	3,107	1,188	1,117	–	1,117	109	1,226	555	671	– 231	440	1975
4,639	3,297	1,342	906	–	906	344	1,250	520	730	– 245	485	1976
4,931	3,545	1,386	1,148	–	1,148	372	1,520	778	742	– 266	476	1977
5,394	3,846	1,548	1,189	–	1,189	420	1,609	835	774	– 267	507	1978
5,908	4,158	1,750	1,068	–	1,068	326	1,394	730	664	– 144	520	1979
6,345	4,568	1,777	1,043	–	1,043	184	1,227	680	547	– 179	368	1980
6,720	4,812	1,908	1,931	–	1,931	– 738	1,193	764	429	– 68	361	1981
7,172	5,108	2,064	2,838	–	2,838	– 1,175	1,663	1,102	561	– 102	459	1982
7,858	5,509	2,349	3,735	–	3,735	– 1,302	2,433	1,470	963	– 357	606	1983
8,290	5,702	2,588	3,583	–	3,583	– 940	2,643	1,576	1,067	– 392	675	1984
9,063	6,104	2,959	3,696	–	3,696	– 177	3,519	2,017	1,502	– 640	862	1985
10,056	6,770	3,286	4,719	–	4,719	– 1,081	3,638	1,987	1,651	– 537	1,114	1986
10,442	7,012	3,430	3,228	–	3,228	– 810	2,418	1,201	1,217	– 214	1,003	1987
11,105	7,457	3,648	3,772	–	3,772	197	3,969	2,245	1,724	– 687	1,037	1988
11,571	7,702	3,869	4,639	–	4,639	– 92	4,547	2,493	2,054	– 750	1,304	1989
12,657	8,348	4,309	5,499	–	5,499	– 829	4,670	1,915	2,755	– 793	1,962	1990
14,795	9,671	5,124	6,267	–	6,267	– 1,480	4,787	2,320	2,467	– 924	1,543	1991
16,027	10,378	5,649	7,121	–	7,121	– 2,242	4,879	1,999	2,880	–1,294	1,586	1992
17,075	11,105	5,970	11,129	–6,259	4,870	– 471	4,399	1,706	2,693	–1,025	1,668	1993
17,780	11,314	6,466	7,975	–3,877	4,098	708	4,806	1,680	3,126	–1,150	1,976	1994
18,657	11,827	6,830	6,893	–1,705	5,188	– 945	4,243	835	3,408	–1,390	2,018	1995
20,187	12,437	7,750	7,603	–1,702	5,901	– 430	5,471	1,857	3,614	–1,450	2,164	1996
22,773	13,357	9,416	8,764	–3,400	5,364	– 1,560	3,804	998	2,806	– 400	2,406	1997
25,664	14,766	10,898	7,782	–2,523	5,259	17,163	22,422	11,504	10,918	–5,486	5,432	1998
36,480	19,654	16,826	10,628	–5,824	4,804	863	5,666	685	4,981	–1,177	3,804	1999
18,652	10,049	8,603	5,434	–2,978	2,456	441	2,897	350	2,547	– 602	1,945	1999
22,770	12,182	10,588	6,043	–2,352	3,691	– 510	3,181	– 443	3,624	–1,325	2,299	2000
24,505	12,688	11,817	4,753	–3,900	853	2,098	2,951	– 438	3,389	–1,154	2,235	2001
21,768	11,107	10,661	6,177	–6,119	58	– 1,989	– 1,931	96	– 2,027	2,889	862	2002
20,992	10,957	10,035	5,400	–4,751	649	– 7,964	– 7,315	– 490	– 6,825	7,698	873	2003
22,382	11,473	10,909	5,320	–2,947	2,373	– 4,440	– 2,067	– 218	– 1,849	3,337	1,488	2004
23,846	12,564	11,282	15,578	–1,713	13,865	1,002	14,867	4,030	10,837	–7,941	2,896	2005
25,438	13,936	11,502	11,425	–2,073	9,352	– 1,832	7,520	936	6,584	–2,807	3,777	2006
25,321	13,709	11,612	11,887	–2,806	9,081	6,209	15,290	2,549	12,741	–5,386	7,355	2007
22,594	10,917	11,677	–4,974	–7,041	–12,015	– 5,818	–17,833	–1,096	–16,737	16,810	73	2008
25,349	12,811	12,538	7,676	–5,326	2,350	– 9,041	– 6,691	– 724	– 5,967	8,392	2,426	2009
24,754	11,873	12,881	7,222	–1,714	5,508	– 3,469	2,039	488	1,551	837	2,388	2010
24,107	11,095	13,012	9,124	–1,887	7,237	– 7,331	– 94	563	– 657	2,645	1,988	2011
24,682	11,814	12,868	11,210	–3,034	8,176	– 3,038	5,138	2,885	2,253	1,001	3,254	2012
24,792	11,174	13,618	6,876	– 958	5,918	– 2,367	3,551	1,036	2,515	– 756	1,759	2013
24,683	10,450	14,233	6,935	–2,717	4,218	– 559	3,659	993	2,666	– 729	1,937	2014
27,101	11,422	15,679	5,576	85	5,661	– 2,953	2,708	1,082	1,626	– 216	1,410	2015
26,378	11,134	15,244	6,039	–4,021	2,018	1,127	3,145	864	2,281	1,918	4,199	2016
25,324	10,489	14,835	3,239	666	3,905	– 1,126	2,779	559	2,220	– 433	1,787	2017
26,944	10,660	16,284	3,710	– 382	3,328	– 2,179	1,149	– 97	1,246	22	1,268	2018
27,806	10,807	16,999	– 256	–4,723	– 4,979	–12,479	–17,458	988	–18,446	21,922	3,476	2019
25,003	10,532	14,471	2,701	–5,270	– 2,569	– 3,415	– 5,984	960	– 6,944	7,344	400	2020

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Regional banks and other commercial banks [17] [18] [19] [20]

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	107	52,520	1,108	2,987	1,879	274	311	37	–	–	1,382
1969	111	63,759	1,410	3,990	2,580	324	364	40	–	–	1,734
1970	106	75,310	1,537	5,888	4,351	338	382	44	–	–	1,875
1971	111	87,682	1,706	6,128	4,422	421	472	51	–	–	2,127
1972	113	103,306	2,016	6,527	4,511	528	591	63	–	–	2,544
1973	115	120,312	2,006	10,493	8,487	627	703	76	–	–	2,633
1974	110	126,117	2,760	11,973	9,213	625	682	57	–	–	3,385
1975	105	133,991	3,151	9,881	6,730	682	756	74	–	–	3,833
1976	104	156,896	3,369	10,151	6,782	728	828	100	–	–	4,097
1977	102	180,028	3,675	11,441	7,766	761	881	120	–	–	4,436
1978	101	205,687	4,004	12,323	8,319	864	1,006	142	–	–	4,868
1979	95	230,868	3,970	15,879	11,909	940	1,045	105	–	–	4,910
1980	96	252,210	4,160	21,434	17,274	1,045	1,171	126	–	–	5,205
1981	96	274,597	4,654	27,111	22,457	1,262	1,368	106	–	–	5,916
1982	95	288,212	6,152	26,864	20,712	1,358	1,465	107	–	–	7,510
1983	93	300,396	7,059	23,299	16,240	1,464	1,620	156	–	–	8,523
1984	94	321,565	6,966	25,096	18,130	1,561	1,739	178	–	–	8,527
1985	96	349,606	7,405	25,524	18,119	2,056	2,315	259	–	–	9,461
1986	147	406,618	9,186	27,681	18,495	2,341	2,801	460	–	–	11,527
1987	154	437,887	9,413	27,869	18,456	2,205	2,664	459	–	–	11,618
1988	161	466,485	9,516	29,462	19,946	2,343	2,835	492	–	–	11,859
1989	168	517,704	9,407	36,354	26,947	2,705	3,298	593	–	–	12,112
1990	185	580,780	10,509	44,579	34,070	2,976	3,667	691	–	–	13,485
1991	193	643,701	12,304	52,965	40,661	3,209	3,927	718	–	–	15,513
1992	192	735,012	14,701	61,928	47,227	3,599	4,397	798	–	–	18,300
1993	190	865,041	17,436	65,938	48,502	4,332	5,327	995	1,716	488	23,972
1994	187	956,434	20,340	66,074	45,734	4,422	5,437	1,015	152	629	25,543
1995	190	1,019,846	20,489	67,893	47,404	4,448	5,471	1,023	1,058	621	26,616
1996	184	1,149,387	21,986	69,662	47,676	4,870	6,097	1,227	801	906	28,563
1997	181	1,277,328	22,914	74,305	51,391	6,088	7,623	1,535	713	1,074	30,789
1998	174	1,359,340	22,909	77,151	54,242	6,794	8,504	1,710	2,409	2,033	34,145
1999	192	1,024,601	22,046	55,802	33,756	9,122	10,964	1,842	704	2,050	33,922
1999	192	523,870	11,272	28,531	17,259	4,664	5,606	942	360	1,048	17,344
2000	193	659,720	11,377	36,799	25,422	6,550	8,291	1,741	442	1,151	19,520
2001	188	672,959	12,342	38,240	25,898	5,701	7,376	1,675	– 192	1,035	18,886
2002	183	676,254	13,060	35,015	21,955	5,317	6,969	1,652	59	1,719	20,155
2003	170	689,268	13,134	32,665	19,531	4,885	6,272	1,387	451	1,382	19,852
2004	162	573,400	11,963	26,207	14,244	4,456	5,912	1,456	– 210	1,197	17,406
2005	155	602,538	13,050	27,930	14,880	5,133	7,020	1,887	– 249	1,316	19,250
2006	152	590,122	12,362	28,507	16,145	5,496	7,815	2,319	– 238	1,153	18,773
2007	151	671,668	13,466	35,134	21,668	6,194	9,366	3,172	– 901	1,072	19,831
2008	158	722,740	13,660	38,753	25,093	5,939	9,354	3,415	– 983	1,206	19,822
2009	161	766,860	11,519	31,235	19,716	5,369	8,615	3,246	614	1,023	18,525
2010	161	751,218	12,664	28,097	15,433	5,442	9,068	3,626	– 16	1,248	19,338
2011	161	778,662	13,160	29,469	16,309	5,416	9,199	3,783	392	1,759	20,727
2012	160	840,168	12,687	28,162	15,475	5,143	8,942	3,799	372	1,904	20,106
2013	160	822,706	13,161	25,462	12,301	5,119	9,200	4,081	295	1,153	19,728
2014	160	833,806	13,500	24,305	10,805	5,245	9,674	4,429	375	428	19,548
2015	154	884,457	13,832	23,939	10,107	5,469	10,492	5,023	353	1,348	21,002
2016	148	942,665	14,369	22,343	7,974	5,286	10,245	4,959	340	1,916	21,911
2017	149	1,048,189	14,237	23,545	9,308	5,712	10,779	5,067	350	1,516	21,815
2018	145	962,520	14,149	23,562	9,413	3,827	8,543	4,716	261	986	19,223
2019	142	1,013,378	13,784	21,153	7,369	4,864	9,456	4,592	252	1,892	20,792
2020	139	1,094,301	13,433	18,863	5,430	6,006	10,758	4,752	660	1,602	21,701

For footnotes * **1** - **12, 14** - **15** see pp. 166 f. For footnote **17** see p. 172. **18** From 2018, DSK Hyp AG (formerly SEB AG) is allocated to the bank category "Mortgage banks" (formerly included in "Regional banks and other commercial banks"). **19** From 2004, NRW.BANK allocated to the bank category "Banks with special, development and other central support tasks". From 2012, Portigon AG (successor in interest of WestLB) allocated from "Landesbanken" to the bank category "Banks with special, development and other central support tasks". From 2018, HSH Nordbank allocated to the bank category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the bank category "Savings banks". **20** From 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated from "Mortgage banks" to the bank category "Regional banks and other commercial banks".

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Regional banks and other commercial banks [17] [18] [19] [20]

Up to 1998 in DM million, as of 1999 in € million

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
976	676	300	406	–	406	37	443	191	252	– 90	162	1968
1,197	805	392	537	–	537	– 64	473	204	269	– 88	181	1969
1,440	977	463	435	–	435	10	445	194	251	– 18	233	1970
1,653	1,118	535	474	–	474	27	501	216	285	– 67	218	1971
1,899	1,271	628	645	–	645	– 91	554	247	307	– 65	242	1972
2,124	1,474	650	509	–	509	– 140	369	220	149	– 73	76	1973
2,400	1,679	721	985	–	985	– 432	553	247	306	– 54	252	1974
2,669	1,863	806	1,164	–	1,164	– 561	603	365	238	37	275	1975
2,913	2,018	895	1,184	–	1,184	– 485	699	325	374	– 43	331	1976
3,229	2,212	1,017	1,207	–	1,207	– 285	922	487	435	– 122	313	1977
3,508	2,394	1,114	1,360	–	1,360	– 329	1,031	551	480	– 108	372	1978
3,734	2,538	1,196	1,176	–	1,176	– 418	758	451	307	– 60	247	1979
4,180	2,791	1,389	1,025	–	1,025	– 71	954	457	497	– 130	367	1980
4,375	2,937	1,438	1,541	–	1,541	– 534	1,007	564	443	– 68	375	1981
4,698	3,087	1,611	2,812	–	2,812	– 1,631	1,181	697	484	– 88	396	1982
5,090	3,372	1,718	3,433	–	3,433	– 1,960	1,473	788	685	– 202	483	1983
5,434	3,541	1,893	3,093	–	3,093	– 1,355	1,738	914	824	– 171	653	1984
5,895	3,824	2,071	3,566	–	3,566	– 1,603	1,963	1,129	834	– 161	673	1985
7,798	4,901	2,897	3,729	–	3,729	– 1,307	2,422	1,391	1,031	– 233	798	1986
8,345	5,237	3,108	3,273	–	3,273	– 765	2,508	1,458	1,050	– 151	899	1987
8,814	5,508	3,306	3,045	–	3,045	– 369	2,676	1,509	1,167	– 166	1,001	1988
9,385	5,768	3,617	2,727	–	2,727	– 181	2,546	1,413	1,133	– 104	1,029	1989
10,441	6,386	4,055	3,044	–	3,044	– 417	2,627	1,451	1,176	– 290	886	1990
11,550	6,897	4,653	3,963	–	3,963	– 1,197	2,766	1,491	1,275	– 176	1,099	1991
12,937	7,694	5,243	5,363	–	5,363	– 3,456	1,907	1,746	161	1,003	1,164	1992
14,325	8,402	5,923	9,647	–4,614	5,033	– 570	4,463	1,944	2,519	– 273	2,246	1993
15,216	8,681	6,535	10,327	–4,864	5,463	– 519	4,944	1,960	2,984	– 550	2,434	1994
16,384	9,276	7,108	10,232	–3,566	6,666	– 1,013	5,653	2,457	3,196	– 277	2,919	1995
17,222	9,491	7,731	11,341	–4,667	6,674	– 1,141	5,533	2,375	3,158	– 91	3,067	1996
18,393	9,831	8,562	12,396	–4,582	7,814	– 1,305	6,509	2,282	4,227	–1,135	3,092	1997
20,217	10,188	10,029	13,928	–5,060	8,868	1,184	10,052	3,127	6,925	–3,216	3,709	1998
23,380	11,127	12,253	10,542	–2,282	8,259	– 700	7,559	2,944	4,616	–1,158	3,458	1999
11,954	5,689	6,265	5,390	–1,167	4,223	– 358	3,865	1,505	2,360	– 592	1,768	1999
13,696	6,296	7,400	5,824	–1,651	4,173	– 1,052	3,121	1,125	1,996	186	2,183	2000
14,248	6,399	7,849	4,638	–2,232	2,406	– 1,197	1,209	840	369	– 883	– 514	2001
13,954	6,229	7,725	6,201	–2,844	3,357	– 568	2,789	735	2,054	–2,120	– 65	2002
13,279	5,990	7,289	6,573	–2,566	4,007	– 2,506	1,501	754	747	–2,035	–1,288	2003
10,816	5,051	5,765	6,590	–2,319	4,271	– 2,625	1,646	1,018	628	–2,726	–2,098	2004
11,242	5,247	5,995	8,008	–2,197	5,811	– 2,853	2,958	1,098	1,860	– 653	1,209	2005
11,335	5,383	5,952	7,438	–2,009	5,429	– 2,929	2,500	915	1,585	– 58	1,526	2006
12,127	5,658	6,469	7,704	–2,054	5,650	– 2,413	3,237	823	2,414	– 393	2,020	2007
12,637	5,858	6,779	7,185	–3,052	4,133	– 2,832	1,301	572	729	– 113	617	2008
12,624	5,997	6,627	5,901	–3,067	2,834	– 2,812	22	497	– 475	178	– 298	2009
12,538	5,441	7,097	6,800	–2,694	4,106	– 3,035	1,071	536	535	–1,068	– 533	2010
12,647	5,612	7,035	8,080	–2,433	5,647	– 3,661	1,986	609	1,377	–1,849	– 472	2011
13,059	5,786	7,273	7,047	– 940	6,107	– 3,394	2,713	593	2,120	–2,547	– 427	2012
12,757	5,617	7,140	6,971	–1,076	5,895	– 3,402	2,493	690	1,803	–2,017	– 214	2013
13,068	5,655	7,413	6,480	–1,042	5,438	– 2,808	2,630	672	1,958	–2,066	– 108	2014
13,562	5,987	7,575	7,440	–1,267	6,173	– 3,937	2,236	802	1,434	–1,633	– 199	2015
14,065	6,121	7,944	7,846	– 988	6,858	– 3,375	3,483	1,022	2,461	–1,750	711	2016
14,795	6,538	8,257	7,020	–1,252	5,768	– 2,405	3,363	1,257	2,106	–3,612	–1,506	2017
12,702	5,781	6,921	6,521	–1,574	4,947	– 2,739	2,208	945	1,263	–4,258	–2,995	2018
13,391	5,998	7,393	7,401	– 997	6,404	– 3,131	3,273	1,294	1,979	–3,794	–1,815	2019
13,551	6,251	7,300	8,150	–2,845	5,305	– 2,000	3,305	1,329	1,976	– 884	1,092	2020

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Branches of foreign banks

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	21	6,115	82	278	196	22	22	–	–	–	104
1969	22	8,556	113	581	468	34	43	9	–	–	147
1970	23	11,481	128	951	823	40	53	13	–	–	168
1971	24	14,070	181	938	757	58	70	12	–	–	239
1972	29	17,020	263	965	702	51	71	20	–	–	314
1973	36	22,657	382	1,895	1,513	74	101	27	–	–	456
1974	39	29,458	423	2,874	2,451	134	176	42	–	–	557
1975	46	30,560	478	2,066	1,588	104	144	40	–	–	582
1976	49	33,180	421	1,797	1,376	109	147	38	–	–	530
1977	50	32,332	390	1,743	1,353	142	184	42	–	–	532
1978	51	33,119	397	1,744	1,347	138	174	36	–	–	535
1979	53	36,529	353	2,375	2,022	183	215	32	–	–	536
1980	54	38,201	405	3,329	2,924	208	254	46	–	–	613
1981	56	45,958	528	4,953	4,425	187	230	43	–	–	715
1982	58	50,819	622	5,020	4,398	220	261	41	–	–	842
1983	58	57,206	719	4,380	3,661	233	251	18	–	–	952
1984	62	64,969	723	4,701	3,978	318	337	19	–	–	1,041
1985	63	73,159	784	5,158	4,374	370	395	25	–	–	1,154
1986	62	70,420	694	4,302	3,608	275	310	35	–	–	969
1987	58	66,192	596	3,581	2,985	182	216	34	–	–	778
1988	58	67,114	566	3,694	3,128	194	236	42	–	–	760
1989	60	74,662	465	4,958	4,493	184	227	43	–	–	649
1990	60	78,139	491	5,848	5,357	194	237	43	–	–	685
1991	59	81,066	547	6,424	5,877	215	253	38	–	–	762
1992	56	78,626	628	6,311	5,683	209	250	41	–	–	837
1993	34	43,427	444	3,655	3,211	114	132	18	28	– 3	583
1994	33	44,914	342	3,005	2,663	106	122	16	52	1	501
1995	33	51,263	370	2,994	2,624	122	136	14	28	14	534
1996	31	53,757	368	2,464	2,096	125	138	13	120	3	616
1997	30	65,857	261	2,623	2,362	118	146	28	86	124	589
1998	26	68,061	275	2,588	2,313	105	147	42	252	108	740
1999	28	62,334	295	2,177	1,882	92	158	66	258	47	692
1999	28	31,871	151	1,113	962	47	81	34	132	24	354
2000	27	34,044	180	1,339	1,159	67	75	8	168	44	459
2001	21	36,462	162	1,551	1,389	72	78	6	29	15	278
2002	19	31,870	175	1,173	998	96	103	7	11	21	303
2003	19	28,343	165	867	702	142	149	7	11	18	336
2004	19	24,379	164	628	464	133	139	6	5	12	314
2005	19	21,152	116	557	441	161	166	5	16	2	295
2006	17	19,695	111	668	557	147	152	5	26	16	300
2007	17	22,829	156	974	818	198	205	7	21	15	390
2008	18	29,505	216	1,210	994	160	166	6	13	30	419
2009	18	37,823	224	842	618	161	166	5	20	114	519
2010	18	33,341	277	537	260	142	150	8	16	116	551
2011	18	36,933	299	652	353	129	146	17	19	58	505
2012	19	74,639	304	676	372	129	144	15	20	53	506
2013	19	48,425	293	563	270	129	144	15	20	72	514
2014	19	51,573	379	783	404	105	122	17	16	81	581
2015	19	56,709	299	660	361	106	122	16	18	64	487
2016	19	63,175	273	536	263	101	118	17	20	106	500
2017	19	84,135	281	612	331	110	124	14	23	113	527
2018	18	96,066	240	648	408	114	124	10	5	101	460
2019	19	102,807	281	687	406	136	146	10	6	99	522
2020	22	123,497	320	294	– 26	113	131	18	10	128	571

For footnotes ***, 1** - **12, 14** - **15** see pp. 166 f.

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Branches of foreign banks

Up to 1998 in DM million, as of 1999 in € million

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
57	31	26	47	–	47	3	50	21	29	– 5	24	1968
73	40	33	74	–	74	– 18	56	29	27	0	27	1969
110	60	50	58	–	58	– 7	51	25	26	0	26	1970
126	70	56	113	–	113	– 5	108	56	52	– 16	36	1971
159	85	74	155	–	155	– 36	119	57	62	– 17	45	1972
216	109	107	240	–	240	– 4	236	123	113	– 19	94	1973
288	150	138	269	–	269	– 6	263	119	144	– 17	127	1974
349	180	169	233	–	233	– 56	177	140	37	60	97	1975
384	203	181	146	–	146	179	325	209	116	– 1	115	1976
374	198	176	158	–	158	30	188	125	63	– 17	46	1977
372	197	175	163	–	163	9	172	97	75	– 19	56	1978
393	218	175	143	–	143	– 51	92	68	24	– 18	6	1979
448	249	199	165	–	165	– 3	162	109	53	– 9	44	1980
517	285	232	198	–	198	18	216	122	94	– 9	85	1981
593	302	291	249	–	249	– 59	190	122	68	– 11	57	1982
668	338	330	284	–	284	– 15	269	155	114	– 18	96	1983
728	371	357	313	–	313	– 1	312	190	122	– 35	87	1984
770	387	383	384	–	384	– 54	330	225	105	– 81	24	1985
687	351	336	282	–	282	21	303	204	99	– 51	48	1986
675	342	333	103	–	103	165	268	207	61	– 20	41	1987
625	317	308	135	–	135	19	154	147	7	20	27	1988
660	326	334	– 11	–	– 11	– 44	– 55	96	– 151	86	– 65	1989
589	300	289	96	–	96	–109	– 13	92	– 105	11	– 94	1990
659	325	334	103	–	103	59	162	107	55	30	85	1991
629	295	334	208	–	208	26	234	124	110	7	117	1992
334	166	168	249	– 47	202	0	202	79	123	– 3	120	1993
341	169	172	160	– 17	143	– 6	137	45	92	– 6	86	1994
393	182	211	141	25	166	– 8	158	53	105	– 7	98	1995
483	174	309	133	3	136	– 10	126	67	59	– 7	52	1996
470	181	289	119	– 32	87	– 22	65	51	14	–	14	1997
559	157	402	181	– 54	127	22	149	55	94	– 7	87	1998
501	162	338	192	2	194	–	194	76	117	– 10	106	1999
256	83	173	98	1	99	–	99	39	60	– 5	54	1999
340	84	256	119	– 9	110	– 1	109	13	96	– 8	87	2000
156	68	88	122	– 35	87	4	91	44	47	– 3	45	2001
175	78	97	128	– 71	57	– 6	51	38	13	–	15	2002
180	77	103	156	– 28	128	– 2	126	38	88	– 2	86	2003
179	76	103	135	– 35	100	– 21	79	26	53	–	53	2004
171	78	93	124	4	128	– 5	123	52	71	–	71	2005
166	83	83	134	– 10	124	–	124	53	71	–	71	2006
175	87	88	215	– 19	196	3	199	78	121	–	121	2007
213	93	120	206	– 68	138	– 26	112	63	49	–	49	2008
268	96	172	251	– 49	202	– 7	195	65	130	– 2	128	2009
288	93	195	263	– 26	237	– 8	229	80	149	– 10	139	2010
233	107	126	272	9	281	–	281	87	194	– 42	152	2011
246	111	135	260	12	272	2	274	85	189	– 22	167	2012
251	112	139	263	– 2	261	–	261	86	175	– 21	154	2013
239	111	128	342	– 38	304	–	304	111	193	– 17	176	2014
298	121	177	189	– 1	188	–	188	85	103	– 21	82	2015
280	124	156	220	–121	99	–	99	68	31	– 20	11	2016
281	133	148	246	46	292	– 5	287	69	218	– 19	199	2017
253	117	136	207	– 36	171	–	171	58	113	– 28	85	2018
284	128	156	238	– 23	215	– 1	214	74	140	– 31	109	2019
296	126	170	275	–221	54	–	54	39	15	7	22	2020

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Private bankers [21]

in DM million

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	177	12,689	294	673	379	121	137	16	–	–	415
1969	173	15,564	383	998	615	149	178	29	–	–	532
1970	161	18,374	391	1,465	1,074	137	155	18	–	–	528
1971	154	20,857	386	1,391	1,005	153	182	29	–	–	539
1972	148	24,065	456	1,415	959	169	207	38	–	–	625
1973	141	24,805	447	2,173	1,726	212	249	37	–	–	659
1974	129	23,550	554	2,240	1,686	183	207	24	–	–	737
1975	116	23,578	578	1,636	1,058	195	221	26	–	–	773
1976	105	25,307	540	1,506	966	187	212	25	–	–	727
1977	93	25,865	529	1,444	915	182	207	25	–	–	711
1978	91	28,550	582	1,479	897	204	237	33	–	–	786
1979	86	30,430	594	1,964	1,370	195	223	28	–	–	789
1980	79	32,071	655	2,800	2,145	224	252	28	–	–	879
1981	79	33,872	798	3,540	2,742	249	275	26	–	–	1,047
1982	75	34,933	887	3,272	2,385	263	294	31	–	–	1,150
1983	74	36,934	921	2,573	1,652	315	365	50	–	–	1,236
1984	69	36,576	830	2,468	1,638	316	367	51	–	–	1,146
1985	67	34,744	756	2,207	1,451	393	453	60	–	–	1,149
1986	92	46,313	1,002	2,689	1,687	534	622	88	–	–	1,536
1987	88	51,799	1,071	2,932	1,861	473	552	79	–	–	1,544
1988	85	55,967	1,053	3,162	2,109	438	536	98	–	–	1,491
1989	85	60,459	1,066	4,377	3,311	569	692	123	–	–	1,635
1990	81	59,358	1,045	5,273	4,228	546	637	91	–	–	1,591
1991	83	65,978	1,243	6,331	5,088	540	622	82	–	–	1,783
1992	78	66,476	1,277	7,550	6,273	646	727	81	–	–	1,923
1993	73	63,291	1,391	6,187	4,796	719	822	103	238	66	2,414
1994	71	66,357	1,482	5,364	3,882	703	816	113	36	74	2,295
1995	64	49,408	1,225	3,306	2,081	598	671	73	79	46	1,948
1996	59	48,978	1,175	2,843	1,668	711	798	87	57	71	2,014
1997	58	49,066	1,142	2,695	1,553	843	965	122	91	48	2,124
1998	55	50,483	1,162	2,779	1,617	1,028	1,167	139	111	70	2,371

For footnotes * **1** - **12, 14** - **15** see pp. 166 f. **21** The bank category "Private bankers" was dissolved in December 1998. The credit institutions that were part of this category were regrouped and included in the bank category "Regional banks and other commercial banks".

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Private bankers [21]

in DM million

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
12	13	14	15	16	17	18	19	20	21	22	23	
274	178	96	141	–	141	66	207	32	175	– 13	162	1968
321	209	112	211	–	211	10	221	30	191	– 3	188	1969
360	237	123	168	–	168	– 14	154	28	126	3	129	1970
411	266	145	128	–	128	124	252	38	214	– 10	204	1971
457	299	158	168	–	168	56	224	46	178	– 14	164	1972
501	330	171	158	–	158	– 6	152	43	109	– 20	89	1973
538	356	182	199	–	199	–178	21	44	– 23	44	21	1974
569	372	197	204	–	204	65	269	50	219	– 66	153	1975
596	377	219	131	–	131	150	281	48	233	– 9	224	1976
581	385	196	130	–	130	160	290	52	238	– 12	226	1977
590	389	201	196	–	196	92	288	50	238	– 8	230	1978
618	411	207	171	–	171	55	226	38	188	– 4	184	1979
636	431	205	243	–	243	23	266	45	221	– 17	204	1980
725	485	240	322	–	322	– 16	306	48	258	– 6	252	1981
719	478	241	431	–	431	– 70	361	57	304	– 10	294	1982
790	520	270	446	–	446	–596	–150	62	– 212	– 9	– 221	1983
828	547	281	318	–	318	68	386	71	315	– 8	307	1984
841	537	304	308	–	308	162	470	88	382	– 28	354	1985
1,057	665	392	479	–	479	60	539	103	436	– 19	417	1986
1,189	736	453	355	–	355	63	418	78	340	– 40	300	1987
1,218	764	454	273	–	273	113	386	85	301	– 30	271	1988
1,289	789	500	346	–	346	35	381	88	293	– 42	251	1989
1,329	821	508	262	–	262	20	282	68	214	– 21	193	1990
1,489	909	580	294	–	294	36	330	72	258	– 60	198	1991
1,487	889	598	436	–	436	–148	288	76	212	– 68	144	1992
1,626	945	681	788	– 404	384	11	395	55	340	– 30	310	1993
1,631	952	679	664	– 518	146	189	335	42	293	–127	166	1994
1,450	835	615	498	– 382	116	109	225	35	190	– 52	138	1995
1,450	830	620	564	– 262	302	–	302	65	237	– 37	200	1996
1,446	822	624	678	– 185	493	24	517	75	442	– 63	379	1997
1,501	826	675	870	– 245	625	2	627	116	511	– 33	478	1998

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Landesbanken [19]

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	14	92,052	870	4,680	3,810	92	107	15	–	–	962
1969	13	105,955	914	5,808	4,894	117	141	24	–	–	1,031
1970	12	114,540	785	7,306	6,521	126	146	20	–	–	911
1971	12	130,364	1,012	8,186	7,174	147	172	25	–	–	1,159
1972	12	166,313	1,339	9,907	8,568	191	223	32	–	–	1,530
1973	12	181,646	1,337	13,074	11,737	223	250	27	–	–	1,560
1974	12	205,622	1,611	15,993	14,382	231	267	36	–	–	1,842
1975	12	226,911	1,980	15,887	13,907	263	317	54	–	–	2,243
1976	12	250,935	2,174	16,774	14,600	301	346	45	–	–	2,475
1977	12	272,452	2,344	18,085	15,741	337	388	51	–	–	2,681
1978	12	303,083	2,688	19,151	16,463	378	435	57	–	–	3,066
1979	12	344,755	2,430	22,090	19,660	396	450	54	–	–	2,826
1980	12	378,961	2,234	27,493	25,259	449	513	64	–	–	2,683
1981	12	417,523	2,026	34,300	32,274	453	523	70	–	–	2,479
1982	12	449,750	3,220	37,094	33,874	477	548	71	–	–	3,697
1983	12	488,702	4,465	36,771	32,306	511	597	86	–	–	4,976
1984	12	503,875	4,619	38,271	33,652	513	607	94	–	–	5,132
1985	12	533,905	4,784	38,132	33,348	572	684	112	–	–	5,356
1986	12	573,933	4,830	37,898	33,068	613	766	153	–	–	5,443
1987	12	617,561	4,715	38,471	33,756	556	730	174	–	–	5,271
1988	11	655,600	4,742	40,388	35,646	560	723	163	–	–	5,302
1989	11	699,495	4,703	46,856	42,153	648	866	218	–	–	5,351
1990	11	774,961	4,739	56,817	52,078	723	973	250	–	–	5,462
1991	11	872,439	5,351	67,101	61,750	735	975	240	–	–	6,086
1992	12	1,021,846	6,638	76,780	70,142	1,080	1,430	350	–	–	7,718
1993	13	1,194,272	7,821	82,029	74,208	1,234	1,650	416	1,022	464	10,541
1994	13	1,321,304	10,019	85,756	75,737	1,424	1,823	399	– 64	458	11,837
1995	13	1,440,883	9,860	91,024	81,164	1,431	1,840	409	780	330	12,401
1996	13	1,662,667	11,448	98,124	86,676	1,590	2,089	499	640	633	14,311
1997	13	1,923,358	12,429	109,605	97,176	1,985	2,617	632	1,051	450	15,915
1998	13	2,180,454	13,615	120,670	107,055	2,076	2,872	796	1,427	1,794	18,912
1999	13	2,656,093	16,411	140,200	123,788	2,812	4,755	1,942	751	1,181	21,156
1999	13	1,358,039	8,391	71,683	63,292	1,438	2,431	993	384	604	10,817
2000	13	1,506,853	8,386	84,761	76,375	1,943	3,185	1,242	680	573	11,582
2001	13	1,599,330	9,519	87,500	77,981	1,745	2,831	1,086	573	859	12,696
2002	14	1,644,025	9,743	76,744	67,001	1,794	2,963	1,169	644	677	12,858
2003	13	1,636,545	10,260	69,740	59,480	1,748	3,016	1,268	345	639	12,992
2004	12	1,519,005	9,886	66,634	56,748	1,718	3,010	1,292	262	581	12,447
2005	12	1,581,453	10,019	74,094	64,075	1,933	3,455	1,522	241	– 148	12,045
2006	12	1,647,908	10,030	81,578	71,548	2,206	3,784	1,578	1,010	1,026	14,272
2007	12	1,668,143	10,877	94,386	83,509	2,247	3,987	1,740	– 1,726	474	11,872
2008	10	1,695,465	12,161	94,705	82,544	2,177	4,015	1,838	– 1,514	652	13,476
2009	10	1,587,259	11,353	60,664	49,311	1,181	3,614	2,433	907	501	13,942
2010	10	1,512,276	10,325	48,471	38,146	1,225	3,379	2,154	472	205	12,227
2011	10	1,504,774	10,548	81,148	70,600	1,113	3,037	1,924	– 541	44	11,164
2012	9	1,371,385	8,702	66,849	58,147	876	2,612	1,736	708	286	10,572
2013	9	1,229,051	8,383	42,870	34,487	732	2,582	1,850	1,340	227	10,682
2014	9	1,139,438	8,243	36,437	28,194	847	2,632	1,785	112	– 37	9,165
2015	9	1,087,623	8,230	33,092	24,862	995	2,816	1,821	535	210	9,970
2016	9	975,957	7,558	27,464	19,906	1,216	2,810	1,594	1,026	289	10,089
2017	8	940,293	6,833	25,797	18,964	1,238	2,867	1,629	1,059	114	9,244
2018	6	803,978	5,365	24,895	19,530	1,074	2,408	1,334	634	160	7,233
2019	6	862,346	5,327	27,818	22,491	1,226	2,617	1,391	466	280	7,299
2020	6	898,328	5,614	25,181	19,567	1,146	2,720	1,574	456	169	7,385

For footnotes ***, 1-16** see pp. 166 f. For footnote **19** see p. 174.

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Landesbanken [19]

Up to 1998 in DM million, as of 1999 in € million

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings [13]	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
414	292	122	548	–	548	22	570	331	239	– 150	89	1968
505	346	159	526	–	526	14	540	215	325	– 223	102	1969
638	447	191	273	–	273	63	336	150	186	– 92	94	1970
731	509	222	428	–	428	38	466	231	235	– 114	121	1971
851	575	276	679	–	679	4	683	356	327	– 187	140	1972
990	670	320	570	–	570	– 178	392	209	183	– 93	90	1973
1,142	774	368	700	–	700	– 271	429	198	231	– 129	102	1974
1,270	850	420	973	–	973	– 210	763	408	355	– 206	149	1975
1,537	1,006	531	938	–	938	– 126	812	484	328	– 170	158	1976
1,570	1,052	518	1,111	–	1,111	– 12	1,099	621	478	– 253	225	1977
1,684	1,140	544	1,382	–	1,382	– 232	1,150	617	533	– 276	257	1978
1,798	1,228	570	1,028	–	1,028	– 10	1,018	498	520	– 254	266	1979
1,945	1,331	614	738	–	738	– 118	620	321	299	– 128	171	1980
1,947	1,322	625	532	–	532	– 20	512	266	246	– 101	145	1981
2,087	1,394	693	1,610	–	1,610	– 934	676	408	268	– 121	147	1982
2,265	1,499	766	2,711	–	2,711	–1,641	1,070	693	377	– 140	237	1983
2,427	1,616	811	2,705	–	2,705	–1,612	1,093	738	355	– 136	219	1984
2,576	1,738	838	2,780	–	2,780	–1,563	1,217	796	421	– 138	283	1985
2,776	1,842	934	2,667	–	2,667	–1,328	1,339	880	459	– 138	321	1986
2,919	1,942	977	2,352	–	2,352	–1,108	1,244	747	497	– 147	350	1987
3,117	2,069	1,048	2,185	–	2,185	– 572	1,613	1,089	524	– 165	359	1988
3,308	2,171	1,137	2,043	–	2,043	– 297	1,746	1,016	730	– 356	374	1989
3,604	2,393	1,211	1,858	–	1,858	– 953	905	433	472	– 136	336	1990
3,873	2,468	1,405	2,213	–	2,213	– 777	1,436	766	670	– 343	327	1991
5,063	3,220	1,843	2,655	–	2,655	– 845	1,810	889	921	– 487	434	1992
5,524	3,401	2,123	5,017	–2,252	2,765	– 166	2,599	1,328	1,271	– 768	503	1993
5,970	3,486	2,484	5,867	–2,564	3,303	– 689	2,614	1,115	1,499	– 949	550	1994
6,583	3,888	2,695	5,818	–2,103	3,715	– 392	3,323	1,542	1,781	–1,150	631	1995
7,227	4,172	3,055	7,084	–2,446	4,638	–1,143	3,495	1,299	2,196	–1,330	866	1996
8,057	4,434	3,623	7,858	–2,784	5,074	– 330	4,744	2,180	2,564	–1,703	861	1997
8,796	4,640	4,156	10,116	–5,845	4,271	1,410	5,681	2,597	3,084	–1,700	1,384	1998
11,588	5,912	5,676	9,568	–2,945	6,622	– 278	6,345	2,807	3,538	–1,872	1,666	1999
5,925	3,023	2,902	4,892	–1,506	3,386	– 142	3,244	1,435	1,809	– 957	852	1999
6,479	3,364	3,115	5,103	–1,756	3,347	– 504	2,843	1,371	1,472	– 629	843	2000
7,255	3,613	3,642	5,441	–3,181	2,260	– 423	1,837	296	1,541	– 637	905	2001
7,210	3,579	3,631	5,648	–7,746	–2,098	3,400	1,302	399	903	– 129	774	2002
6,898	3,378	3,520	6,094	–3,754	2,340	–4,573	–2,233	482	–2,715	3,619	904	2003
6,660	3,342	3,318	5,787	– 799	4,988	–4,516	472	835	– 363	1,161	798	2004
7,140	3,607	3,533	4,905	– 782	4,123	–1,093	3,030	413	2,617	–1,715	902	2005
7,646	4,204	3,442	6,626	1,373	7,999	–1,985	6,014	878	5,136	–3,835	1,301	2006
7,248	3,747	3,501	4,624	–2,163	2,461	–1,673	788	283	505	400	907	2007
7,364	3,659	3,705	6,112	–8,547	–2,435	–3,616	–6,051	629	–6,680	6,809	129	2008
7,111	3,622	3,489	6,831	–6,096	735	–6,649	–5,914	223	–6,137	3,791	–2,345	2009
6,689	3,261	3,428	5,538	–2,270	3,268	–4,197	– 929	– 101	– 828	690	– 138	2010
6,681	3,202	3,479	4,483	– 684	3,799	–3,727	72	697	– 625	267	– 358	2011
6,305	3,127	3,178	4,267	– 118	4,149	–1,853	2,296	667	1,629	–1,954	– 325	2012
6,605	3,200	3,405	4,077	–3,321	756	–1,235	– 479	469	– 948	973	25	2013
6,498	3,261	3,237	2,667	–1,580	1,087	–1,455	– 368	511	– 879	1,406	527	2014
6,893	3,488	3,405	3,077	–1,114	1,963	– 158	1,805	764	1,041	– 580	461	2015
6,412	2,889	3,523	3,677	–3,725	– 48	– 499	– 547	505	–1,052	182	– 870	2016
6,699	3,083	3,616	2,545	–2,257	288	656	944	443	501	– 741	– 240	2017
5,538	2,789	2,749	1,695	–2,625	– 930	– 91	–1,021	603	–1,624	– 128	–1,752	2018
5,729	2,805	2,924	1,570	– 337	1,233	– 410	823	196	627	– 575	52	2019
5,614	2,790	2,824	1,771	– 644	1,127	– 586	541	185	356	– 531	– 175	2020

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Savings banks [19]

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	858	140,830	3,976	8,299	4,323	213	218	5	–	–	4,189
1969	851	159,179	4,384	9,717	5,333	245	249	4	–	–	4,629
1970	832	179,043	4,918	12,840	7,922	290	294	4	–	–	5,208
1971	808	199,337	5,608	14,079	8,471	361	366	5	–	–	5,969
1972	771	226,557	6,691	15,497	8,806	509	515	6	–	–	7,200
1973	740	247,670	7,390	19,999	12,609	638	646	8	–	–	8,028
1974	710	271,832	8,673	23,734	15,061	770	776	6	–	–	9,443
1975	675	301,870	10,276	23,510	13,234	859	867	8	–	–	11,135
1976	649	337,364	10,933	23,512	12,579	920	929	9	–	–	11,853
1977	622	370,855	11,966	24,715	12,749	985	994	9	–	–	12,951
1978	611	408,074	13,011	25,273	12,262	1,070	1,079	9	–	–	14,081
1979	603	452,413	13,558	29,332	15,774	1,245	1,254	9	–	–	14,803
1980	599	490,534	14,364	37,504	23,140	1,525	1,537	12	–	–	15,889
1981	598	529,342	17,278	46,072	28,794	1,845	1,857	12	–	–	19,123
1982	595	570,029	19,805	50,489	30,684	1,969	1,983	14	–	–	21,774
1983	592	606,704	21,993	47,262	25,269	2,114	2,130	16	–	–	24,107
1984	591	645,764	22,276	49,295	27,019	2,132	2,148	16	–	–	24,408
1985	590	689,295	22,856	50,911	28,055	2,232	2,251	19	–	–	25,088
1986	589	733,290	23,354	50,338	26,984	2,356	2,385	29	–	–	25,710
1987	586	783,133	23,586	50,450	26,864	2,470	2,513	43	–	–	26,056
1988	585	831,211	24,443	51,762	27,319	2,619	2,671	52	–	–	27,062
1989	583	875,042	24,314	57,466	33,152	3,141	3,208	67	–	–	27,455
1990	575	934,259	24,968	67,561	42,593	4,077	4,155	78	–	–	29,045
1991	557	999,930	28,158	78,362	50,204	4,696	4,803	107	–	–	32,854
1992	542	1,029,488	29,701	85,138	55,437	5,431	5,567	136	–	–	35,132
1993	703	1,253,312	38,078	99,669	61,591	6,261	6,468	207	1,071	– 235	45,175
1994	655	1,367,636	43,102	100,277	57,175	6,878	7,086	208	205	– 358	49,827
1995	624	1,438,297	43,499	101,815	58,316	6,995	7,219	224	716	– 437	50,773
1996	607	1,539,310	44,859	101,810	56,951	7,288	7,543	255	703	– 922	51,928
1997	598	1,634,968	44,414	102,629	58,215	7,696	8,026	330	958	– 207	52,861
1998	594	1,724,574	43,430	104,410	60,980	8,317	8,701	384	916	338	53,001
1999	578	1,753,407	43,537	100,193	56,656	9,069	9,521	452	464	514	53,584
1999	578	896,503	22,260	51,228	28,968	4,637	4,868	231	237	263	27,397
2000	561	922,381	21,526	52,774	31,248	5,052	5,355	303	150	– 109	26,619
2001	536	948,723	21,606	54,522	32,916	4,743	5,019	276	– 11	408	26,746
2002	519	975,490	23,234	53,932	30,698	4,784	5,065	281	– 43	615	28,590
2003	489	980,622	23,504	50,962	27,458	5,180	5,495	315	215	256	29,155
2004	477	985,944	23,192	48,524	25,332	5,562	5,912	350	159	206	29,119
2005	463	995,377	22,926	47,328	24,402	5,621	5,996	375	180	299	29,026
2006	457	1,007,033	22,449	47,046	24,597	5,854	6,244	390	176	419	28,898
2007	446	1,019,129	20,949	48,987	28,038	6,082	6,492	410	151	690	27,872
2008	438	1,042,947	20,861	51,861	31,000	5,994	6,416	422	35	548	27,438
2009	431	1,060,725	22,570	46,406	23,836	5,858	6,298	440	172	105	28,705
2010	429	1,070,231	23,506	43,023	19,517	6,124	6,591	467	46	31	29,707
2011	426	1,078,852	23,791	42,686	18,895	6,182	6,575	393	– 20	– 66	29,887
2012	423	1,096,261	23,280	40,731	17,451	6,137	6,516	379	17	– 106	29,328
2013	417	1,098,581	23,117	37,298	14,181	6,241	6,633	392	19	– 476	28,901
2014	416	1,110,362	23,237	35,028	11,791	6,441	6,854	413	8	– 563	29,123
2015	413	1,130,688	23,285	32,807	9,522	6,776	7,211	435	– 7	– 260	29,794
2016	403	1,154,475	22,667	30,520	7,853	6,975	7,423	448	10	7	29,659
2017	390	1,179,915	22,018	28,577	6,559	7,590	8,069	479	6	169	29,783
2018	386	1,267,726	21,949	27,541	5,592	7,965	8,778	813	1	718	30,633
2019	380	1,315,579	21,217	26,758	5,541	8,458	9,405	947	10	17	29,702
2020	377	1,407,118	20,741	24,986	4,245	8,660	9,646	986	5	15	29,421

For footnotes ***, 1** - **12, 14** - **15** see pp. 166 f. For footnote **19** see p. 174.

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Savings banks [19]

Up to 1998 in DM million, as of 1999 in € million

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
2,761	1,843	918	1,428	–	1,428	– 160	1,268	537	731	– 201	530	1968
3,204	2,171	1,033	1,425	–	1,425	– 418	1,007	422	585	– 129	456	1969
3,871	2,648	1,223	1,337	–	1,337	– 576	761	350	411	– 75	336	1970
4,631	3,212	1,419	1,338	–	1,338	– 208	1,130	552	578	– 163	415	1971
5,191	3,601	1,590	2,009	–	2,009	– 512	1,497	746	751	– 238	513	1972
5,945	4,205	1,740	2,083	–	2,083	– 834	1,249	636	613	– 178	435	1973
6,834	4,884	1,950	2,609	–	2,609	– 890	1,719	928	791	– 262	529	1974
7,304	5,147	2,157	3,831	–	3,831	– 596	3,235	1,813	1,422	– 600	822	1975
8,256	5,794	2,462	3,597	–	3,597	– 745	2,852	1,588	1,264	– 466	798	1976
8,738	6,061	2,677	4,213	–	4,213	– 589	3,624	2,155	1,469	– 542	927	1977
9,271	6,413	2,858	4,810	–	4,810	– 959	3,851	2,218	1,633	– 648	985	1978
10,023	6,852	3,171	4,780	–	4,780	–1,550	3,230	1,743	1,487	– 589	898	1979
10,911	7,524	3,387	4,978	–	4,978	–1,375	3,603	2,033	1,570	– 612	958	1980
11,800	7,998	3,802	7,323	–	7,323	–2,769	4,554	2,884	1,670	– 714	956	1981
12,620	8,339	4,281	9,154	–	9,154	–2,848	6,306	4,337	1,969	– 837	1,132	1982
13,392	8,830	4,562	10,715	–	10,715	–3,297	7,418	5,196	2,222	– 906	1,316	1983
14,054	9,152	4,902	10,354	–	10,354	–2,764	7,590	5,256	2,334	– 937	1,397	1984
14,946	9,677	5,269	10,142	–	10,142	–3,044	7,098	4,900	2,198	– 819	1,379	1985
15,881	10,283	5,598	9,829	–	9,829	–2,928	6,901	4,762	2,139	– 762	1,377	1986
16,876	11,045	5,831	9,180	–	9,180	–2,958	6,222	4,224	1,998	– 681	1,317	1987
17,680	11,542	6,138	9,382	–	9,382	–3,207	6,175	4,095	2,080	– 735	1,345	1988
18,409	11,864	6,545	9,046	–	9,046	–4,903	4,143	2,466	1,677	– 518	1,159	1989
19,731	12,776	6,955	9,314	–	9,314	–4,371	4,943	3,133	1,810	– 570	1,240	1990
21,782	14,231	7,551	11,072	–	11,072	–2,636	8,436	5,612	2,824	– 1,210	1,614	1991
22,991	15,040	7,951	12,141	–	12,141	–2,734	9,407	6,475	2,932	– 1,206	1,726	1992
28,638	17,728	10,910	16,537	– 5,690	10,847	– 10	10,837	7,006	3,831	– 1,562	2,269	1993
29,237	18,287	10,950	20,590	–10,007	10,583	– 876	9,707	5,661	4,046	– 1,621	2,425	1994
31,280	19,291	11,989	19,493	– 7,481	12,012	301	12,313	7,953	4,360	– 1,789	2,571	1995
32,435	19,788	12,647	19,493	– 7,167	12,326	222	12,548	8,193	4,355	– 1,862	2,493	1996
33,504	20,113	13,391	19,357	– 7,561	11,796	407	12,203	8,010	4,193	– 1,640	2,553	1997
35,247	21,118	14,129	17,754	– 5,889	11,865	152	12,017	7,619	4,398	– 1,820	2,578	1998
35,224	21,090	14,135	18,359	– 3,049	15,310	–4,739	10,571	6,311	4,260	– 1,707	2,552	1999
18,010	10,783	7,227	9,387	– 1,559	7,828	–2,423	5,405	3,227	2,178	– 873	1,305	1999
18,335	10,993	7,342	8,284	– 4,229	4,055	977	5,032	2,770	2,262	– 976	1,287	2000
18,688	11,076	7,612	8,058	– 4,980	3,078	571	3,649	1,633	2,016	– 829	1,188	2001
19,022	11,324	7,698	9,568	– 6,927	2,641	786	3,427	1,471	1,956	– 676	1,281	2002
19,349	11,725	7,624	9,806	– 5,247	4,559	197	4,756	3,011	1,745	– 580	1,164	2003
18,907	11,587	7,320	10,212	– 5,883	4,329	71	4,400	2,122	2,278	– 885	1,394	2004
19,146	11,841	7,305	9,880	– 4,947	4,933	– 6	4,927	2,285	2,642	– 1,125	1,516	2005
19,014	11,693	7,321	9,884	– 5,246	4,638	– 217	4,421	1,973	2,448	– 855	1,592	2006
19,373	11,338	8,035	8,499	– 4,376	4,123	– 364	3,759	1,574	2,185	– 819	1,367	2007
18,865	11,534	7,331	8,573	– 4,900	3,673	–1,512	2,161	1,016	1,145	– 143	1,003	2008
19,109	11,912	7,197	9,596	– 4,484	5,112	– 402	4,710	2,245	2,465	– 1,201	1,264	2009
18,665	11,546	7,119	11,042	– 3,493	7,549	– 963	6,586	2,513	4,073	– 2,555	1,518	2010
18,735	11,562	7,173	11,152	7,468	18,620	–1,824	16,796	2,747	14,049	–12,437	1,612	2011
19,256	12,068	7,188	10,072	660	10,732	–1,272	9,460	2,657	6,803	– 5,200	1,603	2012
19,410	12,085	7,325	9,491	130	9,621	–1,020	8,601	2,664	5,937	– 4,401	1,536	2013
19,891	12,606	7,285	9,232	1	9,233	– 593	8,640	2,794	5,846	– 4,288	1,558	2014
20,517	12,946	7,571	9,277	92	9,369	– 392	8,977	2,913	6,064	– 4,491	1,573	2015
20,110	12,587	7,523	9,549	1,062	10,611	– 386	10,225	2,939	7,286	– 5,728	1,558	2016
19,991	12,646	7,345	9,792	283	10,075	– 153	9,922	2,861	7,061	– 5,517	1,544	2017
20,930	13,012	7,918	9,703	– 704	8,999	– 786	8,213	2,694	5,519	– 4,070	1,449	2018
21,211	13,079	8,132	8,491	– 296	8,195	41	8,236	2,437	5,799	– 4,390	1,409	2019
20,633	12,835	7,798	8,788	– 1,964	6,824	– 88	6,736	2,519	4,217	– 2,914	1,303	2020

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Regional institutions of credit cooperatives [22]

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	18	22,757	238	780	542	29	35	6	–	–	267
1969	18	25,937	271	1,358	1,087	36	46	10	–	–	307
1970	13	28,843	243	1,876	1,633	41	51	10	–	–	284
1971	12	31,363	330	1,936	1,606	45	57	12	–	–	375
1972	12	35,487	422	2,063	1,641	56	71	15	–	–	478
1973	13	38,332	330	2,840	2,510	64	79	15	–	–	394
1974	12	48,103	485	3,869	3,384	78	93	15	–	–	563
1975	12	56,461	832	3,903	3,071	99	118	19	–	–	931
1976	12	60,150	741	3,586	2,845	110	132	22	–	–	851
1977	11	66,762	696	3,875	3,179	118	144	26	–	–	814
1978	10	75,208	778	4,144	3,366	166	197	31	–	–	944
1979	10	82,845	630	5,023	4,393	194	238	44	–	–	824
1980	10	89,558	657	7,009	6,352	161	219	58	–	–	818
1981	10	97,177	910	9,309	8,399	207	294	87	–	–	1,117
1982	9	105,403	1,436	9,857	8,421	234	326	92	–	–	1,670
1983	9	118,133	1,853	9,228	7,375	247	369	122	–	–	2,100
1984	9	128,336	1,704	9,644	7,940	259	402	143	–	–	1,963
1985	9	136,874	1,577	9,675	8,098	292	418	126	–	–	1,869
1986	8	144,403	1,707	9,036	7,329	353	492	139	–	–	2,060
1987	7	159,944	1,803	9,216	7,413	335	489	154	–	–	2,138
1988	6	171,195	1,732	9,630	7,898	371	519	148	–	–	2,103
1989	6	173,658	1,222	11,113	9,891	412	637	225	–	–	1,634
1990	4	178,846	1,173	14,172	12,999	475	722	247	–	–	1,648
1991	4	194,435	1,089	15,773	14,684	459	674	215	–	–	1,548
1992	4	188,434	1,464	16,099	14,635	506	786	280	–	–	1,970
1993	4	200,135	1,837	15,530	13,693	535	804	269	301	– 13	2,660
1994	4	230,507	2,984	14,851	11,867	526	778	252	182	– 6	3,686
1995	4	248,733	2,205	13,950	11,745	554	810	256	299	18	3,076
1996	4	291,098	2,218	13,913	11,695	644	906	262	298	35	3,195
1997	4	335,243	2,406	15,556	13,150	760	1,012	252	344	31	3,541
1998	4	386,145	2,921	17,814	14,893	759	1,117	358	186	47	3,913
1999	4	428,417	2,582	17,618	15,036	773	1,389	616	501	88	3,943
1999	4	219,046	1,320	9,008	7,688	395	710	315	256	45	2,016
2000	3	234,249	1,821	11,800	9,979	499	979	480	219	17	2,556
2001	2	239,709	1,480	11,769	10,289	354	647	293	132	138	2,104
2002	2	213,520	1,414	8,865	7,451	303	565	262	234	209	2,160
2003	2	203,899	936	6,972	6,036	343	629	286	370	98	1,747
2004	2	194,244	948	6,362	5,414	317	704	387	376	57	1,698
2005	2	219,881	1,037	6,698	5,661	359	795	436	405	7	1,808
2006	2	233,847	1,009	7,439	6,430	336	807	471	403	13	1,761
2007	2	254,397	1,265	9,044	7,779	298	799	501	– 482	41	1,122
2008	2	273,650	1,590	10,671	9,081	299	759	460	– 910	69	1,048
2009	2	263,438	1,175	7,512	6,337	373	798	425	881	8	2,437
2010	2	262,437	1,259	5,958	4,699	347	828	481	491	– 17	2,080
2011	2	275,900	1,242	5,912	4,670	352	766	414	179	– 10	1,763
2012	2	294,430	1,403	5,594	4,191	364	715	351	836	– 2	2,601
2013	2	282,833	1,479	4,940	3,461	367	747	380	347	– 22	2,171
2014	2	281,348	1,136	4,406	3,270	393	776	383	461	6	1,996
2015	2	291,157	1,490	4,262	2,772	398	834	436	324	– 124	2,088

For footnotes ***, 1** - **12, 14** - **15** see pp. 166 f. **22** As of 2016 DZ Bank AG allocated to the bank category "Banks with special, development and other central support tasks".

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Regional institutions of credit cooperatives [22]

Up to 1998 in DM million, as of 1999 in € million

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extra-ordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and partici-pation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
total (col. 13 + 14)	Staff costs [8]	Other ad-ministrative spending [9]										
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
136	87	49	131	–	131	17	148	64	84	– 50	34	1968
166	105	61	141	–	141	– 34	107	40	67	– 27	40	1969
191	128	63	93	–	93	– 19	74	28	46	– 5	41	1970
228	155	73	147	–	147	– 7	140	54	86	– 40	46	1971
273	178	95	205	–	205	23	228	69	159	– 103	56	1972
321	201	120	73	–	73	13	86	36	50	– 6	44	1973
360	233	127	203	–	203	– 6	197	88	109	– 45	64	1974
376	242	134	555	–	555	– 26	529	221	308	– 207	101	1975
445	272	173	406	–	406	– 21	385	204	181	– 69	112	1976
464	285	179	350	–	350	48	398	225	173	– 97	76	1977
533	321	212	411	–	411	16	427	221	206	– 111	95	1978
567	337	230	257	–	257	– 107	150	68	82	– 10	72	1979
605	367	238	213	–	213	63	276	121	155	– 71	84	1980
662	386	276	455	–	455	– 72	383	193	190	– 118	72	1981
690	413	277	980	–	980	– 138	842	461	381	– 232	149	1982
773	447	326	1,327	–	1,327	– 353	974	532	442	– 257	185	1983
796	471	325	1,167	–	1,167	– 163	1,004	537	467	– 241	226	1984
906	524	382	963	–	963	– 338	625	506	119	29	148	1985
1,032	536	496	1,028	–	1,028	– 65	963	529	434	– 158	276	1986
1,053	572	481	1,085	–	1,085	– 147	938	542	396	– 196	200	1987
1,029	554	475	1,074	–	1,074	– 60	1,014	585	429	– 210	219	1988
1,055	577	478	579	–	579	– 97	482	93	389	170	559	1989
1,175	647	528	473	–	473	– 12	461	177	284	– 65	219	1990
1,222	660	562	326	–	326	84	410	228	182	– 63	119	1991
1,344	723	621	626	–	626	– 165	461	261	200	– 122	78	1992
1,457	769	688	1,203	– 654	549	– 113	436	260	176	– 85	91	1993
1,527	801	726	2,159	–1,691	468	626	1,094	543	551	– 366	185	1994
1,633	847	786	1,443	– 335	1,108	– 72	1,036	519	517	– 202	315	1995
1,734	859	875	1,461	– 129	1,332	– 71	1,261	572	689	– 506	183	1996
1,931	958	973	1,610	– 337	1,273	– 175	1,098	601	497	– 187	310	1997
2,192	1,022	1,170	1,721	– 728	993	1,785	2,778	529	2,249	–2,015	234	1998
2,394	1,101	1,293	1,549	– 714	835	– 155	681	209	471	– 201	270	1999
1,224	563	661	792	– 365	427	– 79	348	107	241	– 103	138	1999
1,323	621	702	1,233	–1,108	125	710	835	265	570	– 466	105	2000
1,316	614	702	788	– 772	16	286	302	115	187	– 108	80	2001
1,135	540	595	1,025	– 905	120	189	309	– 27	336	– 260	77	2002
1,103	523	580	644	– 514	130	– 81	49	– 123	172	– 93	80	2003
1,006	518	488	692	– 321	371	– 151	220	– 80	300	– 202	98	2004
974	543	431	834	– 180	654	– 248	406	10	396	– 223	173	2005
1,095	673	422	666	– 111	555	– 173	382	– 428	810	– 589	221	2006
1,000	552	448	122	– 455	– 333	– 42	– 375	– 649	274	– 38	236	2007
976	516	460	72	– 694	– 622	206	– 416	– 558	142	– 41	101	2008
1,069	598	471	1,368	27	1,395	– 699	696	– 37	733	– 541	191	2009
990	545	445	1,090	7	1,097	– 483	614	– 6	620	– 402	218	2010
1,018	530	488	745	1,124	1,869	– 659	1,210	91	1,119	–1,018	101	2011
1,099	562	537	1,502	– 137	1,365	– 758	607	– 412	1,019	– 815	204	2012
1,135	589	546	1,036	– 329	707	– 172	535	123	412	– 177	235	2013
1,183	619	564	813	13	826	– 227	599	220	379	– 58	321	2014
1,317	621	696	771	123	894	– 630	264	430	– 166	513	347	2015

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Credit cooperatives

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	2,252	43,175	1,255	2,599	1,344	160	164	4	–	–	1,415
1969	2,222	49,484	1,536	3,208	1,672	179	185	6	–	–	1,715
1970	2,162	58,224	2,049	4,590	2,541	201	209	8	–	–	2,250
1971	2,105	68,544	2,279	5,201	2,922	237	245	8	–	–	2,516
1972	2,045	81,252	2,681	5,875	3,194	292	302	10	–	–	2,973
1973	2,445	101,633	3,578	8,899	5,321	363	377	14	–	–	3,941
1974	2,428	113,464	4,169	10,678	6,509	411	426	15	–	–	4,580
1975	2,408	126,510	4,532	10,124	5,592	446	468	22	–	–	4,978
1976	2,385	143,069	4,841	10,196	5,355	500	528	28	–	–	5,341
1977	2,342	162,366	5,391	11,026	5,635	555	587	32	–	–	5,946
1978	2,312	184,220	5,904	11,568	5,664	632	670	38	–	–	6,536
1979	2,293	212,340	6,574	14,166	7,592	761	805	44	–	–	7,335
1980	2,278	238,349	7,843	19,629	11,786	896	947	51	–	–	8,739
1981	2,268	266,029	9,794	25,484	15,690	991	1,059	68	–	–	10,785
1982	2,263	291,440	10,939	27,675	16,736	1,044	1,119	75	–	–	11,983
1983	2,250	314,632	11,505	24,939	13,434	1,184	1,263	79	–	–	12,689
1984	2,238	338,117	11,503	26,180	14,677	1,222	1,308	86	–	–	12,725
1985 [16]	3,655	402,107	13,041	29,893	16,852	1,424	1,529	105	–	–	14,465
1986	3,595	424,901	13,301	29,179	15,878	1,556	1,670	114	–	–	14,857
1987	3,473	451,136	13,693	28,961	15,268	1,675	1,798	123	–	–	15,368
1988	3,361	474,491	14,045	29,323	15,278	1,957	2,090	133	–	–	16,002
1989	3,221	497,789	14,749	33,387	18,638	2,255	2,415	160	–	–	17,004
1990	3,038	534,273	15,741	40,361	24,620	2,627	2,820	193	–	–	18,368
1991	2,862	575,708	17,487	46,925	29,438	2,951	3,171	220	–	–	20,438
1992	2,680	624,292	19,241	53,748	34,507	3,433	3,698	265	–	–	22,674
1993	2,774	716,971	22,662	58,603	35,941	4,145	4,442	297	326	864	27,997
1994	2,659	789,021	24,889	57,940	33,051	4,524	4,852	328	– 29	762	30,146
1995	2,591	842,101	25,588	59,789	34,201	4,468	4,823	355	294	637	30,987
1996	2,506	901,801	26,247	58,946	32,699	4,735	5,129	394	266	562	31,810
1997	2,420	946,917	26,180	58,681	32,501	5,115	5,547	432	208	810	32,313
1998	2,248	989,676	25,297	58,919	33,622	5,472	6,016	544	185	1,083	32,037
1999	2,032	1,024,884	25,543	57,361	31,817	6,351	7,000	649	94	1,164	33,151
1999	2,032	524,015	13,060	29,328	16,268	3,247	3,579	332	48	595	16,950
2000	1,791	525,687	12,887	29,920	17,033	3,601	3,988	387	23	325	16,836
2001	1,619	534,337	12,855	30,783	17,928	3,107	3,460	353	– 41	495	16,416
2002	1,488	548,026	13,648	29,958	16,310	3,124	3,491	367	– 28	503	17,247
2003	1,392	556,946	13,987	28,514	14,527	3,401	3,802	401	138	1,027	18,553
2004	1,336	567,674	14,249	27,687	13,438	3,685	4,184	499	40	904	18,878
2005	1,292	578,641	14,230	27,287	13,057	3,886	4,499	613	51	891	19,058
2006	1,257	595,576	13,716	27,427	13,711	3,949	4,601	652	57	3,317	21,039
2007	1,232	614,428	13,219	29,281	16,062	4,138	4,809	671	52	1,122	18,531
2008	1,197	641,771	13,205	31,770	18,565	4,037	4,720	683	10	1,637	18,889
2009	1,157	676,780	15,062	29,842	14,780	3,893	4,665	772	52	574	19,581
2010	1,138	697,694	16,264	28,085	11,821	4,114	4,926	812	10	226	20,614
2011	1,121	711,046	16,331	27,929	11,598	4,091	4,937	846	11	497	20,930
2012	1,101	739,066	16,354	27,223	10,869	4,107	4,969	862	16	432	20,909
2013	1,078	750,899	16,881	25,539	8,658	4,182	5,083	901	10	417	21,490
2014	1,047	771,932	17,063	24,305	7,242	4,324	5,266	942	10	143	21,540
2015	1,021	798,178	17,077	22,705	5,628	4,564	5,570	1,006	5	132	21,778
2016	972	832,181	16,578	21,180	4,602	4,577	5,601	1,024	10	495	21,660
2017	915	868,255	16,475	20,250	3,775	4,957	6,071	1,114	10	437	21,879
2018	875	911,385	16,375	19,424	3,049	5,160	6,318	1,158	4	408	21,947
2019	841	957,859	16,251	19,151	2,900	5,456	6,718	1,262	6	407	22,120
2020	814	1,029,671	16,029	18,238	2,209	5,662	6,954	1,292	10	479	22,180

For footnotes ***, 1** - **12, 14** - **16** see pp. 166 f.

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Credit cooperatives

Up to 1998 in DM million, as of 1999 in € million

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
1,101	644	457	314	–	314	52	366	171	195	– 23	172	1968
1,275	750	525	440	–	440	– 47	393	186	207	– 17	190	1969
1,584	950	634	666	–	666	– 145	521	248	273	– 42	231	1970
1,919	1,174	745	597	–	597	20	617	292	325	– 67	258	1971
2,245	1,395	850	728	–	728	– 33	695	326	369	– 79	290	1972
2,885	1,829	1,056	1,056	–	1,056	– 187	869	434	435	– 88	347	1973
3,439	2,197	1,242	1,141	–	1,141	– 77	1,064	540	524	– 129	395	1974
3,794	2,458	1,336	1,184	–	1,184	133	1,317	672	645	– 200	445	1975
4,296	2,805	1,491	1,045	–	1,045	213	1,258	689	569	– 132	437	1976
4,719	3,059	1,660	1,227	–	1,227	233	1,460	873	587	– 126	461	1977
5,127	3,325	1,802	1,409	–	1,409	127	1,536	912	624	– 133	491	1978
5,644	3,639	2,005	1,691	–	1,691	– 120	1,571	933	638	– 118	520	1979
6,350	4,108	2,242	2,389	–	2,389	– 279	2,110	1,290	820	– 217	603	1980
7,078	4,590	2,488	3,707	–	3,707	–1,095	2,612	1,761	851	– 220	631	1981
7,882	4,995	2,887	4,101	–	4,101	– 975	3,126	2,114	1,012	– 297	715	1982
8,643	5,398	3,245	4,046	–	4,046	– 752	3,294	2,268	1,026	– 311	715	1983
9,401	5,790	3,611	3,324	–	3,324	– 412	2,912	1,968	944	– 271	673	1984
11,400	6,975	4,425	3,065	–	3,065	– 192	2,873	1,957	916	– 198	718	1985 [16]
11,930	7,331	4,599	2,927	–	2,927	– 64	2,863	1,943	920	– 160	760	1986
12,352	7,636	4,716	3,016	–	3,016	– 6	3,010	2,066	944	– 169	775	1987
12,635	7,876	4,759	3,367	–	3,367	57	3,424	2,357	1,067	– 211	856	1988
12,976	8,100	4,876	4,028	–	4,028	–1,344	2,684	1,706	978	– 148	830	1989
14,050	8,807	5,243	4,318	–	4,318	– 732	3,586	2,231	1,355	– 363	992	1990
15,068	9,428	5,640	5,370	–	5,370	– 239	5,131	3,096	2,035	– 743	1,292	1991
16,557	10,357	6,200	6,117	–	6,117	– 203	5,914	3,820	2,094	– 704	1,390	1992
19,183	11,599	7,584	8,814	–2,284	6,530	– 77	6,453	4,014	2,439	– 814	1,625	1993
20,075	12,149	7,926	10,071	–4,316	5,755	– 213	5,542	3,115	2,427	– 760	1,667	1994
21,302	12,819	8,483	9,685	–2,983	6,702	139	6,841	4,237	2,604	– 810	1,794	1995
21,980	13,112	8,868	9,830	–3,304	6,526	295	6,821	4,309	2,512	– 690	1,822	1996
22,544	13,349	9,195	9,769	–3,864	5,905	287	6,192	3,781	2,411	– 593	1,818	1997
23,196	13,501	9,695	8,841	–3,546	5,295	341	5,636	3,419	2,217	– 498	1,719	1998
23,615	13,808	9,807	9,537	–4,000	5,537	– 628	4,909	2,736	2,173	– 401	1,772	1999
12,074	7,060	5,014	4,876	–2,045	2,831	– 321	2,510	1,399	1,111	– 205	906	1999
12,547	7,252	5,295	4,289	–2,445	1,844	250	2,094	1,096	998	85	1,084	2000
12,592	7,352	5,240	3,824	–2,671	1,153	735	1,888	772	1,116	– 182	933	2001
12,615	7,442	5,173	4,632	–3,687	945	1,572	2,517	801	1,716	– 768	947	2002
12,915	7,619	5,296	5,638	–3,095	2,543	380	2,923	1,484	1,439	– 440	998	2003
12,963	7,677	5,286	5,915	–3,042	2,873	104	2,977	1,458	1,519	– 437	1,082	2004
13,333	8,013	5,320	5,725	–2,999	2,726	1,430	4,156	1,444	2,712	–1,519	1,193	2005
13,536	8,250	5,286	7,503	–4,249	3,254	360	3,614	829	2,785	–1,556	1,229	2006
13,056	7,807	5,249	5,475	–2,714	2,761	119	2,880	1,054	1,826	– 621	1,205	2007
12,909	7,874	5,035	5,980	–3,615	2,365	– 326	2,039	571	1,468	– 423	1,044	2008
13,380	8,283	5,097	6,201	–2,258	3,943	– 539	3,404	1,490	1,914	– 724	1,190	2009
13,134	7,940	5,194	7,480	–2,316	5,164	– 375	4,789	1,620	3,169	–1,796	1,373	2010
13,382	7,983	5,399	7,548	– 317	7,231	– 250	6,981	1,924	5,057	–3,674	1,383	2011
13,774	8,210	5,564	7,135	263	7,398	13	7,411	1,989	5,422	–4,001	1,421	2012
13,886	8,303	5,583	7,604	322	7,926	– 276	7,650	1,956	5,694	–4,285	1,409	2013
14,201	8,538	5,663	7,339	– 198	7,141	– 153	6,988	2,077	4,911	–3,480	1,431	2014
14,509	8,754	5,755	7,269	– 453	6,816	– 134	6,682	2,103	4,579	–3,226	1,353	2015
14,423	8,649	5,774	7,237	103	7,340	361	7,701	2,104	5,597	–4,246	1,351	2016
14,382	8,583	5,799	7,497	– 186	7,311	– 33	7,278	2,199	5,079	–3,774	1,305	2017
14,520	8,564	5,956	7,427	– 926	6,501	– 172	6,329	2,078	4,251	–2,978	1,273	2018
14,858	8,518	6,340	7,262	430	7,692	– 174	7,518	2,124	5,394	–4,165	1,229	2019
14,898	8,532	6,366	7,282	– 735	6,547	– 192	6,355	2,024	4,331	–3,125	1,206	2020

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Mortgage banks [18] [20]

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	47	97,900	716	4,339	3,623	–	–	–	–	–	716
1969	47	105,741	976	5,052	4,076	–	–	–	–	–	976
1970	45	107,415	1,061	5,452	4,391	–	–	–	–	–	1,061
1971	45	117,104	1,109	6,214	5,105	–	–	–	–	–	1,109
1972	42	117,530	1,114	6,668	5,554	–	–	–	–	–	1,114
1973	41	132,239	1,476	8,065	6,589	–	–	–	–	–	1,476
1974	40	145,091	1,494	9,192	7,698	–	–	–	–	–	1,494
1975	40	168,697	1,509	11,219	9,710	–	–	–	–	–	1,509
1976	39	190,681	1,560	12,881	11,321	–	–	–	–	–	1,560
1977	39	217,466	1,663	14,646	12,983	–	–	–	–	–	1,663
1978	38	247,471	1,804	16,185	14,381	–	–	–	–	–	1,804
1979	38	274,073	1,947	17,530	15,583	–	–	–	–	–	1,947
1980	38	301,584	2,066	19,688	17,622	–	–	–	–	–	2,066
1981	38	339,669	2,225	23,697	21,472	–	–	–	–	–	2,225
1982	38	376,432	2,643	27,724	25,081	–	–	–	–	–	2,643
1983	37	396,235	3,390	29,241	25,851	–	–	–	–	–	3,390
1984	37	423,423	3,642	30,877	27,235	–	–	–	–	–	3,642
1985	37	453,423	3,766	32,311	28,545	–	–	–	–	–	3,766
1986	37	486,144	3,841	33,201	29,360	–	–	–	–	–	3,841
1987	38	510,098	3,962	33,422	29,460	–	–	–	–	–	3,962
1988	38	539,270	4,021	34,150	30,129	–	–	–	–	–	4,021
1989	37	564,021	4,062	35,397	31,335	–	–	–	–	–	4,062
1990	36	593,081	4,146	38,295	34,149	–	–	–	–	–	4,146
1991	35	627,296	4,248	42,981	38,733	–	–	–	–	–	4,248
1992	34	641,603	4,628	48,086	43,458	–	–	–	–	–	4,628
1993	33	698,613	4,953	52,340	47,387	– 34	241	275	16	– 62	4,873
1994	33	805,456	5,554	57,248	51,694	– 41	266	307	– 15	– 98	5,400
1995	32	891,904	6,135	61,532	55,397	– 12	275	287	18	3	6,144
1996	34	1,051,903	7,001	68,847	61,846	– 122	301	423	12	– 128	6,763
1997	34	1,225,246	7,744	78,334	70,590	– 109	338	447	17	– 74	7,578
1998	32	1,446,545	9,004	94,571	85,567	– 153	369	522	15	101	8,967
1999	32	1,552,201	8,087	93,676	85,589	– 176	327	503	–	176	8,087
1999	32	793,628	4,135	47,896	43,761	– 90	167	257	–	90	4,135
2000	31	880,137	3,995	51,095	47,100	– 47	187	234	1	305	4,254
2001	27	924,683	4,005	53,012	49,007	– 75	182	257	– 1	273	4,202
2002	25	929,571	3,695	49,868	46,173	– 55	208	263	5	138	3,783
2003	25	877,381	3,795	44,657	40,862	– 58	256	314	2	– 26	3,713
2004	25	875,035	3,847	42,398	38,551	– 31	247	278	1	169	3,986
2005	24	879,136	3,933	42,930	38,997	– 5	331	336	3	206	4,137
2006	22	878,310	3,774	46,761	42,987	285	603	318	6	65	4,130
2007	22	859,798	3,737	60,944	57,207	378	669	291	– 17	289	4,387
2008	19	821,083	3,213	63,510	60,297	418	787	369	– 4	75	3,702
2009	18	803,949	3,760	43,235	39,475	129	910	781	– 3	27	3,913
2010	18	793,476	3,505	35,431	31,926	197	800	603	– 6	86	3,782
2011	18	645,145	2,616	32,016	29,400	138	373	235	– 4	– 825	1,925
2012	17	565,008	2,413	24,026	21,613	97	327	230	–	143	2,653
2013	17	482,524	1,828	18,864	17,036	58	267	209	2	– 134	1,754
2014	17	421,014	2,007	16,232	14,225	14	225	211	– 4	108	2,125
2015	16	376,908	2,245	15,323	13,078	– 11	212	223	– 2	9	2,241
2016	15	289,800	1,565	11,623	10,058	– 43	176	219	–	14	1,536
2017	13	236,414	1,360	7,921	6,561	– 48	158	206	–	– 35	1,277
2018	11	233,165	1,732	6,975	5,243	– 80	97	177	6	– 27	1,631
2019	10	234,978	1,908	6,576	4,668	– 109	116	225	–	15	1,814
2020	10	241,909	2,024	6,020	3,996	– 123	109	232	–	– 72	1,829

For footnotes *****, **1** - **12**, **14** - **15** see pp. 166 f. For footnotes **18** and **20** see p. 174.

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Mortgage banks [18] [20]

Up to 1998 in DM million, as of 1999 in € million

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
223	157	66	493	–	493	– 16	477	133	344	– 184	160	1968
256	176	80	720	–	720	– 237	483	130	353	– 168	185	1969
273	188	85	788	–	788	– 287	501	149	352	– 173	179	1970
311	217	94	798	–	798	– 221	577	171	406	– 187	219	1971
331	223	108	783	–	783	– 189	594	203	391	– 220	171	1972
373	257	116	1,103	–	1,103	– 475	628	248	380	– 199	181	1973
431	302	129	1,063	–	1,063	– 423	640	244	396	– 200	196	1974
460	314	146	1,049	–	1,049	– 280	769	304	465	– 261	204	1975
500	335	165	1,060	–	1,060	– 254	806	322	484	– 263	221	1976
541	367	174	1,122	–	1,122	– 123	999	476	523	– 303	220	1977
611	404	207	1,193	–	1,193	– 14	1,179	564	615	– 368	247	1978
646	441	205	1,301	–	1,301	– 112	1,189	526	663	– 405	258	1979
711	497	214	1,355	–	1,355	111	1,466	663	803	– 515	288	1980
793	513	280	1,432	–	1,432	– 58	1,374	583	791	– 495	296	1981
830	543	287	1,813	–	1,813	– 264	1,549	672	877	– 540	337	1982
879	576	303	2,511	–	2,511	– 819	1,692	724	968	– 602	366	1983
951	616	335	2,691	–	2,691	– 948	1,743	750	993	– 626	367	1984
1,057	661	396	2,709	–	2,709	– 933	1,776	764	1,012	– 582	430	1985
1,118	717	401	2,723	–	2,723	–1,148	1,575	725	850	– 470	380	1986
1,178	769	409	2,784	–	2,784	–1,034	1,750	793	957	– 542	415	1987
1,244	808	436	2,777	–	2,777	–1,070	1,707	773	934	– 495	439	1988
1,282	821	461	2,780	–	2,780	– 857	1,923	894	1,029	– 554	475	1989
1,413	936	477	2,733	–	2,733	– 843	1,890	772	1,118	– 625	493	1990
1,450	914	536	2,798	–	2,798	– 359	2,439	836	1,603	–1,049	554	1991
1,701	1,043	658	2,927	–	2,927	– 649	2,278	945	1,333	– 751	582	1992
1,717	1,037	680	3,156	– 828	2,328	– 67	2,261	1,012	1,249	– 529	720	1993
1,808	1,091	717	3,592	–1,493	2,099	114	2,213	883	1,330	– 571	759	1994
1,997	1,176	821	4,147	– 927	3,220	– 265	2,955	1,039	1,916	– 972	944	1995
2,135	1,250	885	4,628	– 848	3,780	– 341	3,439	1,325	2,114	– 982	1,132	1996
2,271	1,303	968	5,307	–1,287	4,020	– 410	3,610	1,585	2,025	– 782	1,243	1997
2,664	1,534	1,130	6,303	–1,165	5,138	– 645	4,493	1,864	2,629	– 618	2,011	1998
2,372	1,262	1,111	5,715	–1,563	4,152	– 487	3,665	1,584	2,081	– 68	2,015	1999
1,213	645	568	2,922	– 799	2,123	– 249	1,874	810	1,064	– 35	1,030	1999
1,337	689	648	2,917	–1,681	1,236	– 462	774	463	311	188	499	2000
1,402	694	708	2,800	–1,121	1,679	– 495	1,184	324	860	680	1,541	2001
1,347	664	683	2,436	–1,843	593	692	1,285	247	1,038	– 331	705	2002
1,405	663	742	2,308	–1,110	1,198	– 368	830	255	575	14	590	2003
1,396	663	733	2,590	–1,625	965	– 399	566	328	238	587	826	2004
1,458	697	761	2,679	–1,128	1,551	–1,391	160	313	– 153	906	751	2005
1,606	808	798	2,524	–1,067	1,457	– 889	568	196	372	– 119	254	2006
1,578	751	827	2,809	–1,244	1,565	–1,190	375	165	210	– 626	– 415	2007
1,393	606	787	2,309	–3,977	–1,668	–1,245	–2,913	93	–3,006	– 452	–3,458	2008
1,432	639	793	2,481	–3,481	–1,000	– 419	–1,419	163	–1,582	–3,093	–4,675	2009
1,374	533	841	2,408	–2,423	– 15	– 71	– 86	– 17	– 69	–4,494	–4,563	2010
1,418	552	866	507	–1,641	–1,134	827	– 307	74	– 381	–4,321	–4,702	2011
1,371	559	812	1,282	– 645	637	– 540	97	21	76	–4,669	–4,593	2012
1,322	525	797	432	– 405	27	90	117	88	29	–4,775	–4,746	2013
1,241	529	712	884	– 278	606	– 772	– 166	103	– 269	–1,714	–1,983	2014
1,147	492	655	1,094	– 327	767	– 20	747	98	649	–1,385	– 736	2015
937	410	527	599	– 113	486	39	525	127	398	–1,138	– 740	2016
897	411	486	380	32	412	75	487	171	316	– 722	– 406	2017
975	449	526	656	– 341	315	– 95	220	128	92	– 795	– 703	2018
929	428	501	885	– 125	760	– 217	543	160	383	– 229	154	2019
896	405	491	933	– 357	576	271	847	700	147	19	166	2020

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Instalment sales financing institutions [23]

in DM million

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	191	5,637	396	636	240	12	19	7	–	–	408
1969	185	6,356	429	757	328	9	22	13	–	–	438
1970	182	7,935	487	1,064	577	9	32	23	–	–	496
1971	174	9,333	645	1,224	579	14	48	34	–	–	659
1972	169	11,349	807	1,385	578	13	54	41	–	–	820
1973	171	13,329	724	1,790	1,066	36	77	41	–	–	760
1974	162	14,449	861	2,038	1,177	48	88	40	–	–	909
1975	148	15,187	1,115	1,966	851	52	105	53	–	–	1,167
1976	134	16,185	1,268	2,011	743	– 14	126	140	–	–	1,254
1977	130	18,494	1,358	2,198	840	– 11	142	153	–	–	1,347
1978	129	20,506	1,490	2,318	828	– 62	120	182	–	–	1,428
1979	123	23,735	1,521	2,663	1,142	– 14	196	210	–	–	1,507
1980	115	25,997	1,506	3,213	1,707	– 15	185	200	–	–	1,491
1981	113	28,039	1,682	3,785	2,103	– 83	166	249	–	–	1,599
1982	108	30,090	1,884	3,992	2,108	– 42	179	221	–	–	1,842
1983	99	32,378	2,069	3,796	1,727	– 29	162	191	–	–	2,040
1984	94	35,416	1,897	3,750	1,853	4	178	174	–	–	1,901
1985	88	37,265	1,869	3,761	1,892	46	207	161	–	–	1,915

For footnotes ***, 1** - **12, 14** - **15** see pp. 166 f. **23** The bank category "Instalment sales financing institutions" was dissolved in December 1986. The credit institutions that were part of this category were regrouped and included in the bank categories "Regional banks and other commercial banks", "Private bankers" and "Credit cooperatives".

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Instalment sales financing institutions [23]

in DM million

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
227	129	98	181	–	181	– 67	114	57	57	–21	36	1968
270	147	123	168	–	168	– 66	102	54	48	–15	33	1969
321	176	145	175	–	175	– 78	97	47	50	–14	36	1970
383	208	175	276	–	276	–136	140	68	72	–16	56	1971
446	245	201	374	–	374	–181	193	95	98	–26	72	1972
522	290	232	238	–	238	–122	116	54	62	– 6	56	1973
605	342	263	304	–	304	–138	166	80	86	–24	62	1974
694	385	309	473	–	473	–326	147	98	49	–43	6	1975
741	405	336	513	–	513	–275	238	108	130	–28	102	1976
820	441	379	527	–	527	–257	270	141	129	–40	89	1977
887	478	409	541	–	541	–254	287	148	139	–35	104	1978
909	528	381	598	–	598	–283	315	182	133	–37	96	1979
992	585	407	499	–	499	–225	274	152	122	–43	79	1980
1,043	628	415	556	–	556	–303	253	140	113	–36	77	1981
1,140	666	474	702	–	702	–404	298	164	134	– 7	127	1982
1,265	731	534	775	–	775	–452	323	179	144	–25	119	1983
1,361	777	584	540	–	540	–176	364	189	175	–20	155	1984
1,413	795	618	502	–	502	– 97	405	221	184	–69	115	1985

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Building and loan associations

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1993	34	196,948	5,720	11,856	6,136	588	2,571	1,983	–	– 566	5,742
1994	35	211,229	5,845	12,179	6,334	688	2,716	2,028	–	– 189	6,344
1995	35	222,245	5,865	12,523	6,658	483	2,538	2,055	–	– 702	5,646
1996	34	234,169	5,918	12,769	6,851	170	2,658	2,488	–	– 400	5,688
1997	34	250,607	6,004	13,285	7,281	298	2,633	2,335	–	– 334	5,968
1998	34	264,925	5,909	13,780	7,871	811	3,261	2,450	–	– 487	6,233
1999	33	275,267	6,014	14,225	8,211	92	2,871	2,779	–	315	6,421
1999	33	140,742	3,075	7,273	4,198	47	1,468	1,421	–	161	3,283
2000	31	149,860	3,056	7,579	4,523	306	1,583	1,277	–	255	3,617
2001	29	155,664	3,186	7,986	4,800	130	1,446	1,316	–	203	3,519
2002	28	161,195	3,222	8,079	4,857	48	1,469	1,421	–	325	3,595
2003	27	167,863	3,409	8,287	4,878	– 46	1,789	1,835	–	242	3,605
2004	27	178,273	3,439	8,355	4,916	2	1,573	1,571	–	116	3,557
2005	26	189,706	3,297	8,262	4,965	– 38	1,591	1,629	–	96	3,355
2006	26	194,193	2,915	8,125	5,210	– 205	1,485	1,690	–	104	2,814
2007	25	192,926	3,241	8,158	4,917	– 222	1,425	1,647	–	52	3,071
2008	25	191,129	3,197	8,135	4,938	– 335	1,516	1,851	–	140	3,002
2009	24	189,910	3,278	7,881	4,603	– 312	1,305	1,617	–	– 12	2,954
2010	23	195,151	3,284	7,896	4,612	– 377	1,388	1,765	–	– 105	2,802
2011	23	199,250	3,383	7,847	4,464	– 497	1,395	1,892	–	11	2,897
2012	22	200,782	3,252	7,681	4,429	– 531	1,403	1,934	–	46	2,767
2013	22	204,540	3,144	7,381	4,237	– 629	1,381	2,010	–	26	2,541
2014	21	210,066	3,037	7,126	4,089	– 547	1,339	1,886	–	– 53	2,437
2015	21	214,613	2,841	6,818	3,977	– 590	1,375	1,965	–	– 2	2,249
2016	20	215,668	2,503	6,233	3,730	– 503	1,260	1,763	–	717	2,717
2017	20	227,924	2,634	5,995	3,361	– 481	1,226	1,707	–	701	2,854
2018	20	233,865	2,653	5,661	3,008	– 500	1,295	1,795	–	14	2,167
2019	19	237,363	2,438	5,566	3,128	– 548	1,309	1,857	–	52	1,942
2020	18	242,190	2,520	5,103	2,583	– 493	1,270	1,763	–	70	2,097

For footnotes ***, 1** - **12, 14** - **15** see pp. 166 f.

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Building and loan associations

Up to 1998 in DM million, as of 1999 in € million

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
4,120	2,222	1,898	1,622	31	1,653	– 52	1,601	606	995	– 176	819	1993
4,210	2,172	2,038	2,134	– 158	1,976	90	2,066	1,060	1,006	– 284	722	1994
4,472	2,319	2,153	1,174	226	1,400	– 284	1,116	462	654	– 255	399	1995
4,634	2,318	2,316	1,054	334	1,388	27	1,415	543	872	– 539	333	1996
4,699	2,327	2,372	1,269	66	1,335	190	1,525	433	1,092	– 90	1,002	1997
4,853	2,411	2,442	1,380	– 67	1,313	413	1,726	636	1,090	– 653	437	1998
4,868	2,498	2,370	1,553	156	1,709	– 72	1,637	857	780	100	880	1999
2,489	1,277	1,212	794	80	874	– 37	837	438	399	51	450	1999
2,528	1,251	1,277	1,089	– 58	1,031	702	1,733	620	1,113	137	1,250	2000
2,555	1,193	1,362	964	– 125	839	– 131	708	373	335	– 79	255	2001
2,543	1,189	1,354	1,052	– 319	733	10	743	421	322	– 60	263	2002
2,524	1,139	1,385	1,081	– 225	856	– 320	536	296	240	– 52	188	2003
2,439	1,135	1,304	1,118	– 248	870	– 296	574	320	254	– 11	242	2004
2,328	1,132	1,196	1,027	– 248	779	– 174	605	325	280	– 35	245	2005
2,199	1,080	1,119	615	– 319	296	– 14	282	184	98	77	175	2006
2,074	955	1,119	997	– 410	587	– 163	424	287	137	7	145	2007
2,059	972	1,087	943	– 456	487	– 57	430	274	156	25	181	2008
1,966	885	1,081	988	– 116	872	– 200	672	267	405	– 117	288	2009
1,938	814	1,124	864	– 7	857	– 193	664	309	355	– 202	153	2010
1,951	807	1,144	946	755	1,701	– 273	1,428	191	1,237	– 914	323	2011
1,952	758	1,194	815	17	832	– 189	643	172	471	– 300	171	2012
1,867	701	1,166	674	– 88	586	– 145	441	194	247	– 104	143	2013
1,893	752	1,141	544	284	828	– 65	763	255	508	– 389	119	2014
1,749	721	1,028	500	– 72	428	– 2	426	78	348	– 4	344	2015
1,798	692	1,106	919	22	941	– 51	890	160	730	– 548	182	2016
1,891	719	1,172	963	– 61	902	89	991	155	836	– 622	214	2017
1,921	696	1,225	246	22	268	– 14	254	137	117	13	130	2018
1,838	647	1,191	104	49	153	303	456	105	351	– 139	212	2019
1,880	661	1,219	217	– 82	135	108	243	98	145	55	200	2020

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Banks with special, development and other central support tasks [17] [19] [22] [24]

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	17	54,949	353	994	641	12	60	48	–	–	365
1969	17	59,458	339	1,596	1,257	39	45	6	–	–	378
1970	17	65,931	364	2,071	1,707	49	69	20	–	–	413
1971	18	71,041	420	2,841	2,421	59	105	46	–	–	479
1972	18	78,415	444	3,157	2,713	86	118	32	–	–	530
1973	17	85,414	511	3,886	3,375	108	136	28	–	–	619
1974	17	89,191	552	4,379	3,827	106	137	31	–	–	658
1975	18	94,144	653	4,480	3,827	117	149	32	–	–	770
1976	18	103,489	702	4,799	4,097	100	134	34	–	–	802
1977	18	110,443	768	5,190	4,422	131	166	35	–	–	899
1978	17	117,598	838	5,334	4,496	128	162	34	–	–	966
1979	17	130,297	783	6,170	5,387	140	164	24	–	–	923
1980	16	142,163	772	7,491	6,719	164	193	29	–	–	936
1981	16	157,809	774	9,030	8,256	223	243	20	–	–	997
1982	16	176,678	939	10,636	9,697	224	245	21	–	–	1,163
1983	16	189,410	1,237	10,876	9,639	211	238	27	–	–	1,448
1984	16	201,298	1,323	11,625	10,302	235	261	26	–	–	1,558
1985	16	213,501	1,487	12,145	10,658	237	269	32	–	–	1,724
1986	16	231,062	1,595	12,632	11,037	237	279	42	–	–	1,832
1987	16	245,342	1,630	12,925	11,295	261	294	33	–	–	1,891
1988	16	257,560	1,714	13,359	11,645	279	318	39	–	–	1,993
1989	16	276,822	1,757	15,076	13,319	298	341	43	–	–	2,055
1990	17	378,292	4,624	23,123	18,499	1,300	1,348	48	–	–	5,924
1991	16	427,720	5,508	28,020	22,512	1,395	1,457	62	–	–	6,903
1992	16	491,697	5,549	33,395	27,846	1,464	1,554	90	–	–	7,013
1993	18	550,309	6,020	37,190	31,170	1,392	1,515	123	94	46	7,552
1994	17	673,763	6,294	37,524	31,230	1,492	1,640	148	21	182	7,989
1995	17	698,726	6,616	41,244	34,628	1,491	1,632	141	52	269	8,428
1996	17	747,641	6,749	42,372	35,623	1,379	1,606	227	79	428	8,635
1997	18	826,980	7,033	43,845	36,812	1,376	1,690	314	125	418	8,952
1998	18	907,364	7,521	47,167	39,646	1,198	1,596	398	113	424	9,256
1999	14	906,828	5,621	46,320	40,699	421	876	456	37	203	6,282
1999	14	463,654	2,874	23,683	20,809	215	448	233	19	104	3,212
2000	13	445,251	2,548	22,385	19,837	225	482	257	5	67	2,845
2001	13	481,621	2,534	23,850	21,316	248	509	261	– 1	122	2,903
2002	14	508,807	2,984	23,364	20,380	483	775	292	– 6	36	3,497
2003	14	531,247	2,893	21,904	19,011	492	835	343	16	181	3,582
2004	16	679,799	3,405	27,010	23,605	601	839	238	8	115	4,129
2005	16	707,171	3,481	28,663	25,182	633	900	267	– 1	134	4,247
2006	16	750,579	3,562	30,927	27,365	718	1,040	322	2	363	4,645
2007	16	807,794	3,454	35,945	32,491	781	1,218	437	– 5	178	4,408
2008	17	887,167	3,902	40,167	36,265	799	1,302	503	8	68	4,777
2009	18	894,261	4,748	33,547	28,799	873	1,304	431	1	28	5,650
2010	18	923,514	4,752	27,343	22,591	833	1,320	487	– 7	75	5,653
2011	18	927,186	4,234	28,284	24,050	766	1,223	457	– 10	195	5,185
2012	19	1,143,626	5,165	29,585	24,420	1,019	1,551	532	– 33	277	6,428
2013	20	1,037,399	1,964	29,076	27,112	1,142	1,538	396	7	3	3,116
2014	20	985,487	4,305	25,786	21,481	1,139	1,482	343	11	261	5,716
2015	20	1,028,351	4,437	24,861	20,424	992	1,341	349	12	159	5,600
2016	21	1,306,027	5,507	28,072	22,565	1,320	2,058	738	571	116	7,514
2017	20	1,265,735	5,279	22,474	17,195	1,276	1,967	691	423	1	6,979
2018	19	1,263,482	4,988	21,147	16,159	1,389	2,083	694	363	– 104	6,636
2019	19	1,333,352	5,121	20,216	15,095	1,607	2,348	741	427	– 212	6,943
2020	19	1,421,184	5,394	16,360	10,966	1,844	2,627	783	372	– 25	7,585

For footnotes ***, 1** - **12, 14** - **15** see pp. 166 f. For footnote **17** see p. 172. For footnote **19** see p. 174. For footnote **22** see p. 184. **24** Until 2015, bank category "Special purpose banks".

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts *
Banks with special, development and other central support tasks [17] [19] [22] [24]

Up to 1998 in DM million, as of 1999 in € million

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
140	102	38	225	–	225	– 31	194	66	128	– 62	66	1968
170	115	55	208	–	208	– 37	171	48	123	– 66	57	1969
198	135	63	215	–	215	– 20	195	64	131	– 78	53	1970
224	165	59	255	–	255	– 39	216	78	138	– 76	62	1971
241	175	66	289	–	289	– 54	235	79	156	– 93	63	1972
273	205	68	346	–	346	– 123	223	90	133	– 71	62	1973
318	242	76	340	–	340	– 101	239	90	149	– 84	65	1974
334	239	95	436	–	436	– 129	307	126	181	– 99	82	1975
359	248	111	443	–	443	– 100	343	98	245	– 129	116	1976
409	265	144	490	–	490	– 110	380	126	254	– 151	103	1977
425	287	138	541	–	541	– 182	359	102	257	– 147	110	1978
447	306	141	476	–	476	– 110	366	103	263	– 144	119	1979
473	336	137	463	–	463	– 142	321	108	213	– 92	121	1980
468	342	126	529	–	529	– 160	369	143	226	– 115	111	1981
525	366	159	638	–	638	– 147	491	141	350	– 231	119	1982
558	393	165	890	–	890	– 297	593	234	359	– 225	134	1983
594	418	176	964	–	964	– 341	623	233	390	– 228	162	1984
657	453	204	1,067	–	1,067	– 418	649	230	419	– 282	137	1985
732	496	236	1,100	–	1,100	– 349	751	215	536	– 341	195	1986
767	512	255	1,124	–	1,124	– 450	674	234	440	– 286	154	1987
807	535	272	1,186	–	1,186	– 429	757	224	533	– 377	156	1988
853	562	291	1,202	–	1,202	– 460	742	232	510	– 336	174	1989
4,207	1,749	2,458	1,717	–	1,717	– 611	1,106	485	621	– 447	174	1990
4,475	1,925	2,550	2,428	–	2,428	–1,045	1,383	603	780	– 519	261	1991
4,993	2,040	2,953	2,020	–	2,020	– 790	1,230	580	650	– 535	115	1992
4,996	2,069	2,927	2,556	– 947	1,609	– 24	1,585	479	1,106	– 902	204	1993
5,175	2,109	3,066	2,814	–1,549	1,265	178	1,443	499	944	– 883	61	1994
5,480	2,673	2,807	2,948	–1,086	1,862	– 45	1,817	441	1,376	–1,108	268	1995
5,179	2,321	2,858	3,456	–1,546	1,910	–1,676	234	285	– 51	349	298	1996
5,478	2,749	2,729	3,474	–1,059	2,415	– 916	1,499	275	1,224	– 892	332	1997
5,165	2,371	2,794	4,091	–2,109	1,982	49	2,031	318	1,713	–1,160	553	1998
1,717	1,052	665	4,565	–2,136	2,429	– 196	2,234	227	2,007	–1,668	336	1999
878	538	340	2,334	–1,092	1,242	– 100	1,142	116	1,026	– 853	172	1999
846	516	330	1,999	– 655	1,344	– 9	1,335	87	1,248	–1,031	217	2000
883	527	356	2,020	– 725	1,295	– 354	941	86	855	– 681	174	2001
1,098	615	483	2,399	–1,075	1,324	– 153	1,171	90	1,081	– 872	208	2002
1,175	653	522	2,407	– 686	1,721	– 535	1,186	94	1,092	– 909	181	2003
1,463	830	633	2,666	– 310	2,356	– 277	2,079	95	1,984	–1,668	314	2004
1,496	855	641	2,751	– 65	2,686	– 71	2,615	99	2,516	–2,127	389	2005
1,638	959	679	3,007	– 608	2,399	55	2,454	69	2,385	–1,997	388	2006
1,683	955	728	2,725	–7,772	–5,047	– 575	– 5,622	76	–5,698	4,777	– 921	2007
1,780	976	804	2,997	–4,717	–1,720	–1,694	– 3,414	37	–3,451	– 898	–4,349	2008
1,865	1,006	859	3,785	–2,196	1,589	– 80	1,509	– 7	1,516	–4,369	–2,851	2009
1,797	1,027	770	3,856	– 460	3,396	76	3,472	79	3,393	–4,625	–1,232	2010
1,865	1,031	834	3,320	709	4,029	– 454	3,575	51	3,524	–4,363	– 839	2011
3,030	1,612	1,418	3,398	– 412	2,986	– 823	2,163	105	2,058	–3,730	–1,672	2012
2,773	1,450	1,323	343	– 815	– 472	– 744	– 1,216	70	–1,286	– 669	–1,955	2013
2,859	1,458	1,401	2,857	–1,028	1,829	122	1,951	–140	2,091	–4,119	–2,028	2014
2,940	1,487	1,453	2,660	– 563	2,097	435	2,532	90	2,442	–4,393	–1,951	2015
4,250	2,009	2,241	3,264	– 973	2,291	– 28	2,263	86	2,177	–4,065	–1,888	2016
4,129	1,961	2,168	2,850	– 890	1,960	– 496	1,464	–178	1,642	–1,337	305	2017
4,352	2,214	2,138	2,284	– 197	2,087	– 755	1,332	146	1,186	– 894	292	2018
4,145	2,037	2,108	2,798	– 686	2,112	– 65	2,047	428	1,619	–1,387	232	2019
4,277	2,097	2,180	3,308	–1,208	2,100	101	2,201	538	1,663	–1,274	389	2020

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Memo item: Banks majority-owned by foreign banks [25]

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1985	42	52,786	1,387	3,998	2,611	596	683	87	–	–	1,983
1986	47	70,335	1,555	4,430	2,875	681	788	107	–	–	2,236
1987	51	83,156	1,770	4,979	3,209	624	741	117	–	–	2,394
1988	56	96,330	1,901	5,828	3,927	599	746	147	–	–	2,500
1989	65	109,357	1,836	7,936	6,100	721	917	196	–	–	2,557
1990	78	122,583	2,117	10,058	7,941	771	1,013	242	–	–	2,888
1991	83	135,295	2,415	12,213	9,798	926	1,167	241	–	–	3,341
1992	88	197,150	3,656	18,320	14,664	1,196	1,458	262	–	–	4,852
1993	86	211,200	4,222	16,339	12,117	1,373	1,713	340	601	187	6,383
1994	88	231,376	5,038	15,822	10,784	1,448	1,801	353	303	262	7,051
1995	88	227,312	5,020	14,300	9,280	1,490	1,823	333	238	332	7,080
1996	78	240,468	5,074	13,214	8,140	1,699	2,094	395	271	481	7,525
1997	76	255,458	5,609	13,923	8,314	2,020	2,455	435	22	440	8,091
1998	68	256,528	4,970	13,209	8,239	2,309	2,758	449	237	576	8,092
1999	60	253,890	5,197	13,004	7,808	2,548	3,123	575	– 23	579	8,301
1999	60	129,812	2,657	6,649	3,992	1,303	1,597	294	– 12	296	4,244
2000	55	126,022	2,517	7,105	4,588	1,262	2,049	787	– 116	454	4,117
2001	51	168,673	3,019	11,676	8,657	1,426	2,233	807	– 143	327	4,629
2002	49	284,168	3,430	15,964	12,534	1,186	1,929	743	108	561	5,285
2003	45	291,782	3,521	14,921	11,400	1,425	1,818	393	287	292	5,525
2004	42	313,299	3,931	15,124	11,193	1,724	2,167	443	– 85	262	5,832
2005	41	649,254	8,216	29,491	21,275	3,389	4,246	857	345	167	12,117
2006	44	679,356	8,678	32,318	23,640	3,694	4,867	1,173	325	188	12,885
2007	42	766,323	10,189	39,607	29,418	4,038	5,725	1,687	– 542	421	14,106
2008	44	732,683	10,163	39,246	29,083	3,777	5,911	2,134	– 3,392	345	10,893
2009	43	679,565	9,831	26,212	16,381	3,311	5,272	1,961	1,277	370	14,789
2010	42	666,637	9,104	22,602	13,498	3,331	5,236	1,905	371	28	12,834
2011	39	756,406	9,868	23,908	14,040	3,234	4,934	1,700	– 173	447	13,376
2012	37	803,313	8,502	20,365	11,863	2,885	4,501	1,616	1,215	415	13,017
2013	37	692,773	8,266	15,323	7,057	2,633	4,282	1,649	1,106	301	12,306
2014	35	680,177	8,347	14,546	6,199	3,025	4,966	1,941	343	– 45	11,670
2015	33	735,491	8,383	13,502	5,119	2,919	4,834	1,915	435	456	12,193
2016	34	762,620	8,950	13,098	4,148	3,157	5,057	1,900	718	402	13,227
2017	34	765,500	8,801	12,037	3,236	3,589	5,218	1,629	812	891	14,093
2018	33	763,177	9,252	12,327	3,075	3,042	4,711	1,669	436	– 340	12,390
2019	32	849,008	9,683	12,911	3,228	3,520	5,338	1,818	546	1,184	14,933
2020	33	973,433	9,347	11,117	1,770	4,630	6,755	2,125	539	644	15,160

For footnotes ***, 1** - **12, 14** - **15** see pp. 166 f. **25** Separate presentation of the (legally independent) credit institutions majority-owned by foreign banks included in other categories of banks.

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts *
Memo item: Banks majority-owned by foreign banks [25]

Up to 1998 in DM million, as of 1999 in € million

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
1,275	739	536	708	–	708	– 217	491	267	224	– 57	167	1985
1,519	873	646	717	–	717	– 246	471	248	223	– 46	177	1986
1,743	994	749	651	–	651	– 189	462	268	194	– 29	165	1987
1,913	1,083	830	587	–	587	– 61	526	269	257	– 45	212	1988
2,141	1,155	986	416	–	416	– 90	326	212	114	48	162	1989
2,398	1,302	1,096	490	–	490	– 104	386	267	119	– 59	60	1990
2,755	1,456	1,299	586	–	586	– 202	384	243	141	– 34	107	1991
4,026	2,171	1,855	826	–	826	–1,518	– 692	308	– 1,000	1,213	213	1992
4,369	2,310	2,059	2,014	–1,184	830	– 164	666	153	513	27	540	1993
4,649	2,458	2,191	2,402	–1,442	960	– 214	746	339	407	– 109	298	1994
4,852	2,530	2,322	2,228	– 820	1,408	– 150	1,258	479	779	– 98	681	1995
5,010	2,573	2,437	2,515	– 755	1,760	– 369	1,391	646	745	– 108	637	1996
5,090	2,564	2,526	3,001	– 844	2,157	– 549	1,608	502	1,106	– 472	634	1997
5,160	2,505	2,655	2,932	– 720	2,212	– 80	2,132	693	1,439	– 518	921	1998
5,457	2,625	2,832	2,844	– 972	1,872	– 853	1,019	632	387	542	931	1999
2,790	1,342	1,448	1,454	– 497	957	– 436	521	323	198	277	476	1999
2,840	1,381	1,459	1,277	– 324	953	21	974	251	723	229	952	2000
3,216	1,474	1,742	1,413	– 422	991	– 266	725	349	376	134	510	2001
3,381	1,486	1,895	1,904	– 632	1,272	– 18	1,254	449	805	– 310	497	2002
3,325	1,443	1,882	2,200	– 799	1,401	– 837	564	274	290	390	680	2003
3,534	1,473	2,061	2,298	– 612	1,686	– 874	812	494	318	206	525	2004
7,291	3,416	3,875	4,826	–1,962	2,864	– 783	2,081	721	1,360	– 537	824	2005
7,672	3,711	3,961	5,213	–1,852	3,361	–1,287	2,074	517	1,557	– 511	1,045	2006
8,115	3,927	4,188	5,991	–2,204	3,787	5,914	9,701	769	8,932	–3,885	5,046	2007
8,371	3,947	4,424	2,522	–2,887	– 365	–1,423	–1,788	363	– 2,151	2,508	358	2008
8,811	4,471	4,340	5,978	–2,953	3,025	–1,816	1,209	496	713	592	1,306	2009
7,618	3,432	4,186	5,216	–1,697	3,519	–1,439	2,080	550	1,530	– 34	1,496	2010
7,950	3,551	4,399	5,426	–2,084	3,342	–1,582	1,760	271	1,489	– 409	1,080	2011
8,097	3,643	4,454	4,920	– 285	4,635	–1,339	3,296	735	2,561	– 32	2,529	2012
8,230	3,773	4,457	4,076	– 474	3,602	–1,481	2,121	513	1,608	– 558	1,050	2013
7,920	3,516	4,404	3,750	– 439	3,311	–1,308	2,003	320	1,683	– 725	958	2014
8,503	3,992	4,511	3,690	– 479	3,211	–1,723	1,488	430	1,058	– 396	662	2015
9,072	4,329	4,743	4,155	–1,012	3,143	–1,604	1,539	636	903	2,646	3,549	2016
8,817	4,070	4,747	5,276	– 590	4,686	–1,819	2,867	808	2,059	– 565	1,494	2017
8,717	4,064	4,653	3,673	– 994	2,679	– 992	1,687	586	1,101	– 518	583	2018
9,612	4,611	5,001	5,321	– 164	5,157	–1,952	3,205	1,189	2,016	2,664	4,680	2019
9,519	4,586	4,933	5,641	–1,865	3,776	–1,256	2,520	1,175	1,345	852	2,197	2020

VIII. Items of banks' profit and loss accounts

9. Credit institutions' charge items *

Up to 1998 in DM million, as of 1999 in € million

Financial year	Number of reporting institutions	Charges					General administrative spending					
		total	Interest paid 1	Commissions paid	Net loss from the trading portfolio 2	Gross loss on transactions in goods and subsidiary transactions 3	total 4	Staff costs				Other administrative spending 6
								total	Wages and salaries	Social security costs and costs relating to pensions and other benefits		
										total	of which: Pensions 5	
	1	2	3	4	5	6	7	8	9	10	11	12
1968	3,708	29,844	18,487	155	–	–	7,299	5,244	4,374	870	523	2,055
1969	3,665	37,869	24,378	170	–	–	8,657	6,206	5,154	1,052	632	2,451
1970	3,559	50,898	35,069	196	–	–	10,386	7,510	6,174	1,336	787	2,876
1971	3,469	55,531	37,806	271	–	–	12,219	8,885	7,266	1,619	882	3,334
1972	3,365	61,073	40,373	320	–	–	13,856	10,100	8,317	1,783	905	3,756
1973	3,737	87,039	61,535	326	–	–	16,135	11,887	9,711	2,176	1,086	4,248
1974	3,665	103,031	72,816	318	–	–	18,877	14,004	11,173	2,831	1,572	4,873
1975	3,586	97,554	64,952	393	–	–	20,605	15,157	12,214	2,943	1,481	5,448
1976	3,513	102,063	66,025	516	–	–	22,828	16,760	13,324	3,436	1,725	6,068
1977	3,425	109,844	71,792	562	–	–	24,474	17,870	14,344	3,526	1,661	6,604
1978	3,378	116,884	75,576	639	–	–	26,427	19,194	15,416	3,778	1,756	7,233
1979	3,336	140,023	95,811	629	–	–	28,636	20,656	16,636	4,020	1,832	7,980
1980	3,303	180,150	131,924	702	–	–	31,446	22,787	18,247	4,540	2,138	8,659
1981	3,292	224,166	167,364	784	–	–	33,730	24,298	19,564	4,734	2,089	9,432
1982	3,275	238,913	172,953	774	–	–	36,297	25,691	20,805	4,886	1,992	10,606
1983	3,246	224,794	151,007	912	–	–	39,135	27,613	22,005	5,608	2,458	11,522
1984	3,228	237,311	161,718	963	–	–	41,473	29,001	23,203	5,798	2,350	12,472
1985 14	4,639	249,035	166,161	1,113	–	–	45,609	31,675	25,280	6,395	2,595	13,934
1986	4,564	246,858	160,816	1,309	–	–	48,864	33,892	27,032	6,860	2,763	14,972
1987	4,438	248,525	161,615	1,270	–	–	51,255	35,803	28,578	7,225	2,901	15,452
1988	4,327	261,724	170,498	1,347	–	–	53,570	37,430	29,859	7,571	3,009	16,140
1989	4,193	305,299	207,062	1,728	–	–	55,784	38,680	31,059	7,621	2,979	17,104
1990	4,012	368,002	259,205	1,882	–	–	63,795	43,163	34,374	8,789	3,726	20,632
1991	3,824	421,585	303,774	1,946	–	–	70,317	47,428	37,554	9,874	4,233	22,889
1992	3,617	475,016	343,802	2,344	–	–	77,235	51,679	40,943	10,736	4,580	25,556
1993	3,879	522,755	364,507	5,054	37	–	90,442	59,443	46,682	12,761	5,043	30,999
1994	3,710	523,470	352,558	5,245	1,209	–	94,110	61,211	48,074	13,137	4,745	32,899
1995	3,606	543,254	372,031	5,363	207	–	100,049	65,133	50,467	14,666	5,974	34,916
1996	3,492	569,878	384,347	6,603	383	–	104,748	66,752	51,782	14,970	5,800	37,996
1997	3,393	613,421	417,195	7,295	625	–	111,199	69,424	53,955	15,469	5,798	41,775
1998	3,201	683,364	463,210	9,043	289	–	118,937	72,534	55,472	17,062	6,809	46,403
1999	2,930	714,367	487,477	11,185	1,056	–	130,974	77,666	60,042	17,624	7,237	53,308
1999	2,930	365,250	249,243	5,719	540	–	66,966	39,710	30,699	9,011	3,700	27,256
2000	2,667	421,644	297,575	6,975	370	–	74,234	43,248	33,680	9,568	4,019	30,986
2001	2,452	440,105	307,984	7,203	833	–	77,651	44,224	34,626	9,598	4,081	33,427
2002	2,296	409,997	263,761	7,306	884	–	74,877	42,767	33,352	9,415	3,682	32,110
2003	2,155	375,232	231,911	8,124	354	–	74,298	42,724	32,921	9,803	4,096	31,574
2004	2,081	356,740	223,533	8,328	898	–	73,324	42,352	32,430	9,922	4,202	30,972
2005	2,014	382,952	245,836	9,183	637	–	76,704	44,577	34,081	10,496	4,746	32,127
2006	1,966	408,333	273,547	10,249	495	–	79,714	47,069	36,000	11,069	5,198	32,645
2007	1,928	482,655	332,273	12,145	4,479	–	79,818	45,559	35,793	9,766	3,985	34,259
2008	1,889	532,475	347,148	13,193	19,762	–	77,105	43,005	33,489	9,516	4,230	34,100
2009	1,843	388,177	223,005	13,620	1,218	–	80,589	45,849	35,199	10,650	4,857	34,740
2010	1,821	329,076	174,657	13,740	689	–	78,683	43,073	35,158	7,915	2,345	35,610
2011	1,801	367,087	208,320	12,769	1,187	–	78,599	42,481	34,663	7,818	2,397	36,118
2012	1,776	328,970	179,202	12,457	210	–	80,935	44,607	35,462	9,145	3,424	36,328
2013	1,748	285,786	138,708	12,579	334	–	81,145	43,756	35,155	8,601	2,921	37,389
2014	1,715	262,816	117,424	13,342	374	–	82,008	43,979	35,317	8,662	3,204	38,029
2015	1,679	256,613	104,974	14,081	463	–	85,965	46,039	36,427	9,612	3,731	39,926
2016	1,611	240,875	90,397	13,455	207	–	84,410	44,615	36,050	8,565	2,699	39,795
2017	1,538	224,142	79,901	13,631	4	–	84,002	44,563	35,617	8,946	2,857	39,439
2018	1,484	226,941	80,575	13,602	8	–	83,641	44,282	34,581	9,701	3,881	39,359
2019	1,440	242,033	80,392	14,521	56	–	84,750	44,447	34,897	9,550	3,604	40,303
2020	1,408	210,835	59,175	14,584	126	–	82,584	44,229	34,747	9,482	3,561	38,355

***** Excluding institutions in liquidation and institutions with a truncated financial year, up to 1992 excluding building and loan associations. From 1968 to 1989 excluding postal giro offices and postal savings banks. As of 1990 including Deutsche Bundespost Postbank (from 1995 Deutsche Postbank AG). As of the 1993 financial year, including east German credit institutions and in accordance with the new accounting rules. **1** As of 1993, interest on participation rights is to be reported here only. Discount reductions must not be settled together with the opposing discount income. **2** Up to 1992 included in column 15 and 16 as well as in table 10 ("Credit institutions' income items") column 15. Until 2009, net loss from financial operations. **3** As of 1993, expenditure on transactions in goods and subsidiary transactions is to be reported only as a balance with corresponding income. Until 1992, expenditure on transactions in goods and subsidiary transactions was included in column 7 or rather in table 10 ("Credit institutions' income items") column 12. **4** As of 1993, excluding expenditure on transactions in goods and subsidiary transactions. **5** Until 1992 including costs relating to other benefits. **6** Expense item does not include amortisation and write-downs of intangible fixed assets and depreciation and write-downs of tangible fixed assets, reduced by amortisation, depreciation and write-downs of leased assets ("narrow" definition). In all other tables, "Other administrative spending" follows the broad definition.

VIII. Items of banks' profit and loss accounts

9. Credit institutions' charge items *

Up to 1998 in DM million, as of 1999 in € million

Depreciation of and value adjustments to tangible and intangible assets [7]		Other operating charges [8]	Depreciation of and value adjustments to loans and advances, and provisions for contingent liabilities and for commitments [9]	Depreciation of and value adjustments to participating interests, shares in affiliated enterprises and securities treated as fixed assets [10]	Charges incurred from loss transfers	Transfers to special reserves	Extraordinary charges [11]	Taxes on income and earnings [12]	Other taxes [13]	Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement	
total	of which: Assets leased										
13	14	15	16	17	18	19	20	21	22	23	Financial year
605	–	542	775	15	–	35	–	1,860	53	18	1968
686	–	562	1,627	24	3	100	–	1,594	53	15	1969
812	–	676	2,101	40	8	66	–	1,485	48	11	1970
948	–	690	1,416	47	8	66	–	1,970	70	20	1971
1,030	–	692	2,056	36	6	91	–	2,475	104	34	1972
1,101	–	1,489	3,730	236	13	91	–	2,262	91	30	1973
1,230	–	1,976	3,933	297	28	459	–	2,957	91	49	1974
1,404	–	1,351	3,604	128	16	79	–	4,752	105	165	1975
1,731	–	1,729	3,900	254	14	67	–	4,595	107	297	1976
1,775	–	1,857	2,624	178	12	79	–	6,059	127	305	1977
1,852	–	1,877	3,383	197	13	147	–	6,315	123	335	1978
1,925	–	1,776	5,276	120	18	134	–	5,340	126	232	1979
2,079	–	2,061	5,394	126	18	183	–	5,979	71	167	1980
2,320	–	2,530	9,100	157	75	456	–	7,468	78	104	1981
2,580	–	2,831	12,262	234	38	443	–	10,275	79	147	1982
2,979	–	3,411	14,320	293	59	137	–	12,301	67	173	1983
3,307	–	4,110	12,617	256	36	93	–	12,422	84	232	1984
3,802	–	4,716	13,884	313	84	102	–	12,833	113	305	1985 [14]
4,091	–	5,250	12,714	366	142	186	–	12,739	112	269	1986
4,438	–	5,648	11,707	266	140	352	–	11,550	103	181	1987
4,608	–	5,841	8,088	92	157	4,124	–	13,109	96	194	1988
4,846	–	6,470	16,740	212	706	1,016	–	10,497	158	80	1989
5,207	–	6,157	18,512	512	1,145	379	–	10,757	194	257	1990
5,883	–	7,153	15,319	358	612	498	–	15,131	163	431	1991
6,323	–	7,781	18,742	443	429	285	–	16,915	171	546	1992
8,950	397	4,232	25,387	326	744	651	1,003	18,489	2,196	737	1993
9,172	312	4,235	31,905	1,580	884	660	1,531	16,603	2,671	1,107	1994
9,964	382	5,899	23,497	521	987	173	1,235	19,573	2,344	1,411	1995
10,357	439	6,128	25,139	571	2,108	404	3,191	20,890	3,011	1,998	1996
10,845	478	6,803	28,811	596	910	609	4,271	20,271	2,136	1,855	1997
11,611	494	7,479	30,280	545	1,373	362	6,428	31,784	251	1,772	1998
11,958	792	6,617	30,566	1,119	1,017	8,584	3,260	18,436	377	1,741	1999
6,114	405	3,383	15,628	572	520	4,389	1,667	9,426	193	890	1999
6,390	423	4,536	18,039	1,756	756	61	2,289	7,367	184	1,112	2000
6,116	167	4,548	22,531	1,839	2,807	113	2,340	4,045	218	1,877	2001
6,133	143	4,567	34,548	3,418	4,572	64	2,131	4,271	196	3,269	2002
5,647	125	5,661	23,587	7,487	2,863	63	5,353	5,801	172	3,911	2003
4,999	112	4,001	19,697	1,403	1,429	37	8,900	5,904	179	4,108	2004
4,430	–	5,986	18,211	739	1,400	36	4,791	10,069	204	4,726	2005
3,976	17	5,037	18,236	2,671	796	49	2,822	5,605	195	4,941	2006
3,823	6	5,551	26,902	3,940	939	65	1,361	6,240	158	4,961	2007
3,849	164	5,868	39,587	15,290	3,318	30	1,938	1,601	215	3,571	2008
3,922	338	8,357	28,959	9,624	3,750	23	7,405	4,182	170	3,353	2009
3,937	453	11,549	18,416	4,045	3,941	–	10,433	5,501	282	3,203	2010
5,445	2,007	17,231	11,924	11,180	6,581	–	2,674	7,034	559	3,584	2011
5,797	1,958	15,291	11,700	7,095	628	–	2,406	8,762	207	4,280	2012
5,537	1,884	16,824	10,565	3,646	651	–	3,359	7,376	173	4,889	2013
5,538	1,790	16,400	10,540	3,464	609	–	1,478	7,596	179	3,864	2014
5,890	1,822	17,897	7,249	3,579	1,213	–	2,471	8,445	309	4,077	2015
6,568	2,325	13,764	12,743	3,720	914	–	1,800	7,875	297	4,725	2016
6,968	2,581	14,784	8,309	1,466	636	–	2,317	7,536	291	4,297	2017
7,355	2,861	15,209	10,027	1,723	497	–	1,700	6,692	222	5,690	2018
9,153	3,712	14,732	10,037	12,158	908	–	3,152	7,806	252	4,116	2019
8,460	3,996	12,995	14,964	2,837	329	–	3,206	8,392	253	2,930	2020

7 Until 1992, excluding "Amortisation and write-downs of intangible fixed assets" and excluding "Amortisation, depreciation and write-downs of leased assets". **8** Until 1992 including depreciation of assets leased as well as extraordinary charges. **9** As of 1993, excluding write-downs and value adjustments of securities in the trading portfolio as well as securities treated as fixed assets. Including credit insurance premiums. **10** As of 1993, including "Write-downs of securities treated as fixed assets". **11** Until 1992, included in column 15. Extraordinary charges (and income) are those that arise outside the usual business of a credit institution (section 277 (4) sentence 1 of the Commercial Code (Handelsgesetzbuch)). **12** In part, including taxes paid by legally dependent building and loan associations affiliated to Landesbanken; as of 1993 excluding taxes on capital. **13** If not reported under "Other operating charges"; as of 1993, including property tax. **14** State after extension of the reporting requirement for credit cooperatives; census survey as of 1985.

VIII. Items of banks' profit and loss accounts

10. Credit institutions' income items *

Up to 1998 in DM million, as of 1999 in € million

	Income									
		Interest received			Current income					
Financial year	total	total	from lending and money market transactions [1]	from debt securities and Debt Register claims	total [2]	from shares and other variable yield securities [3]	from participating interests [4]	from shares in affiliated enterprises [5]	Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement	Commissions received [6]
	1	2	3	4	5	6	7	8	9	10
1968	32,429	28,654	25,398	3,256	514	293	221	–	10	1,633
1969	40,435	36,333	32,196	4,137	595	335	260	–	16	1,920
1970	53,034	48,420	43,876	4,544	696	381	315	–	13	2,016
1971	58,275	52,908	48,043	4,865	747	424	323	–	65	2,459
1972	64,240	58,101	52,646	5,455	815	419	396	–	81	3,062
1973	89,621	81,232	75,411	5,821	883	433	450	–	73	3,614
1974	106,261	97,228	90,446	6,782	897	426	471	–	67	3,951
1975	102,144	93,313	84,427	8,886	939	430	509	–	86	4,426
1976	106,717	95,656	85,252	10,404	1,194	489	705	–	149	4,726
1977	114,935	103,977	92,209	11,768	1,319	547	772	–	163	5,117
1978	122,458	110,534	97,615	12,919	1,619	659	960	–	187	5,659
1979	144,992	131,879	118,538	13,341	1,689	674	1,015	–	183	6,248
1980	185,450	170,302	155,729	14,573	1,844	737	1,107	–	138	7,187
1981	229,477	212,667	195,514	17,153	1,949	744	1,205	–	144	8,186
1982	245,321	227,110	206,070	21,040	2,123	753	1,370	–	118	8,778
1983	231,882	213,029	188,714	24,315	2,199	751	1,448	–	186	9,745
1984	245,297	223,989	198,201	25,788	2,307	839	1,468	–	213	10,301
1985 [12]	257,127	231,371	203,425	27,946	2,531	985	1,546	–	225	12,078
1986	255,413	227,498	198,873	28,625	3,796	826	2,970	–	667	13,381
1987	256,425	228,595	199,784	28,811	3,488	935	2,553	–	200	13,098
1988	270,490	239,285	209,242	30,043	3,735	1,204	2,531	–	241	14,295
1989	313,941	275,560	244,021	31,539	4,645	1,636	3,009	–	538	16,752
1990	377,702	333,673	295,836	37,837	6,006	2,118	3,888	–	325	19,918
1991	433,734	389,419	342,320	47,099	5,952	2,321	3,631	–	318	21,546
1992	486,509	437,600	384,487	53,113	7,154	2,889	4,265	–	342	24,735
1993	539,497	479,026	408,324	70,702	9,214	3,868	1,957	3,389	850	32,230
1994	541,768	477,745	400,591	77,154	13,048	4,634	3,402	5,012	1,274	33,219
1995	563,361	499,022	419,536	79,486	11,159	4,875	2,261	4,023	1,267	32,932
1996	589,633	515,654	434,739	80,915	13,444	6,473	2,161	4,810	2,000	35,997
1997	634,916	548,361	464,075	84,286	17,212	8,664	2,907	5,641	2,186	41,689
1998	719,192	591,916	500,085	91,831	23,077	11,124	3,634	8,319	1,641	46,864
1999	739,392	618,099	517,262	100,837	25,305	13,669	2,799	8,836	2,279	55,207
1999	378,045	316,029	264,472	51,557	12,938	6,989	1,431	4,518	1,165	28,227
2000	435,334	358,861	297,436	61,425	17,282	8,200	2,226	6,856	1,382	35,376
2001	450,820	370,795	304,891	65,904	17,707	10,148	2,177	5,382	1,898	32,682
2002	417,389	331,695	272,956	58,739	17,778	7,530	1,846	8,402	3,078	31,681
2003	371,790	302,113	250,744	51,369	11,391	6,894	1,237	3,260	3,525	32,434
2004	361,782	293,646	243,084	50,562	15,101	10,036	1,233	3,832	3,219	33,607
2005	406,730	314,559	259,581	54,978	17,446	12,793	1,261	3,392	5,339	36,942
2006	430,607	340,429	280,997	59,432	19,264	14,537	1,246	3,481	5,893	39,896
2007	497,370	397,819	325,674	72,145	24,341	18,348	1,947	4,046	4,931	43,604
2008	506,290	416,589	337,037	79,552	19,254	12,672	1,469	5,113	5,138	42,576
2009	381,179	302,995	247,738	55,257	11,659	7,217	919	3,523	3,100	40,710
2010	342,024	255,538	212,047	43,491	12,424	7,179	980	4,265	2,115	42,002
2011	391,981	288,773	246,086	42,687	11,247	6,733	1,233	3,281	3,025	41,050
2012	351,010	256,289	220,303	35,986	12,197	7,480	954	3,763	6,220	39,950
2013	300,364	213,559	184,892	28,667	10,006	6,039	994	2,973	4,628	40,618
2014	280,220	196,361	170,233	26,128	11,347	6,296	1,076	3,975	3,114	42,639
2015	274,733	183,052	160,104	22,948	15,036	6,704	1,815	6,517	2,773	44,542
2016	260,784	166,812	147,128	19,684	10,001	5,812	1,289	2,900	4,730	43,201
2017	244,121	150,969	134,423	16,546	11,030	6,874	1,131	3,025	3,388	44,190
2018	239,104	152,392	136,884	15,508	9,998	5,321	1,136	3,541	5,387	43,124
2019	239,879	152,246	137,510	14,736	7,603	4,823	1,102	1,678	2,996	45,765
2020	216,741	131,161	118,897	12,264	5,979	3,541	556	1,882	3,162	46,710

***** Excluding institutions in liquidation and institutions with a truncated financial year, up to 1992 excluding building and loan associations. From 1968 to 1989 excluding postal giro offices and postal savings banks. As of 1990 including Deutsche Bundespost Postbank (from 1995 Deutsche Postbank AG). As of the 1993 financial year, including east German credit institutions and in accordance with the new accounting rules. **1** Up to 1992, including commissions for guarantees (from 1993 included in column 10). Discount reductions must not be settled together with the opposing discount income. **2** As of 1993, excluding interest income from debt securities and Debt Register claims. **3** As of 1993, excluding income from securitised shares in affiliated enterprises. **4** As of 1993, including income from amounts paid up on cooperative society shares. Until 1992, shown here only if the amounts paid up on said shares were reported under

VIII. Items of banks' profit and loss accounts

10. Credit institutions' income items *

Up to 1998 in DM million, as of 1999 in € million

Net profit from the trading portfolio [7]	Gross profit on transactions in goods and subsidiary transactions [8]	Value readjustments in respect of loans and advances, and provisions for contingent liabilities and for commitments [9]	Value readjustments in respect of participating interests, shares in affiliated enterprises and securities treated as fixed assets [9]	Other operating income [10]		Income from the release of special reserves	Extraordinary income [9] [11]	Income from loss transfers	
				total	of which: from leasing business [9]				
11	12	13	14	15	16	17	18	19	Financial year
–	146	–	–	1,437	–	35	–	–	1968
–	162	–	–	1,373	–	36	–	–	1969
–	172	–	–	1,641	–	73	–	3	1970
–	182	–	–	1,816	–	97	–	1	1971
–	210	–	–	1,914	–	56	–	1	1972
–	316	–	–	3,436	–	65	–	2	1973
–	333	–	–	3,685	–	85	–	15	1974
–	356	–	–	2,791	–	225	–	8	1975
–	374	–	–	4,403	–	211	–	4	1976
–	386	–	–	3,823	–	150	–	–	1977
–	379	–	–	3,983	–	96	–	1	1978
–	429	–	–	4,497	–	66	–	1	1979
–	474	–	–	5,378	–	127	–	–	1980
–	523	–	–	5,789	–	209	–	10	1981
–	508	–	–	6,534	–	144	–	6	1982
–	520	–	–	5,688	–	502	–	13	1983
–	548	–	–	7,699	–	224	–	16	1984
–	872	–	–	9,901	–	135	–	14	1985 [12]
–	824	–	–	9,121	–	117	–	9	1986
–	809	–	–	10,046	–	176	–	13	1987
–	751	–	–	11,984	–	182	–	17	1988
–	722	–	–	12,232	–	2,943	–	549	1989
–	732	–	–	14,551	–	1,878	–	619	1990
–	760	–	–	14,853	–	681	–	205	1991
–	741	–	–	15,385	–	341	–	211	1992
6,827	667	1,439	818	7,322	464	342	707	55	1993
1,698	605	851	3,006	7,964	365	371	1,844	143	1994
4,602	570	3,180	857	8,777	1,594	413	465	117	1995
4,513	548	3,405	1,176	10,068	1,668	357	1,280	1,191	1996
5,931	507	3,786	2,284	10,813	1,841	829	1,007	311	1997
7,368	457	3,049	15,789	12,464	988	298	15,593	676	1998
8,072	432	8,211	6,100	12,459	1,021	331	2,685	213	1999
4,127	221	4,198	3,119	6,370	522	169	1,373	109	1999
6,819	201	2,095	2,347	7,243	536	1,860	1,723	145	2000
6,203	183	2,789	5,789	8,493	247	1,519	2,409	353	2001
3,834	170	3,012	12,087	8,754	243	904	3,601	795	2002
6,803	165	1,611	2,219	9,843	220	456	1,118	112	2003
2,158	160	2,168	1,076	8,396	239	49	1,717	485	2004
12,058	161	3,956	4,983	7,986	55	83	3,161	56	2005
4,908	172	3,917	2,311	12,473	34	27	948	369	2006
3,336	173	2,889	8,979	9,100	12	38	2,111	49	2007
1,044	177	2,520	1,793	11,765	496	121	3,608	1,705	2008
8,124	157	1,913	1,111	9,214	785	37	1,280	879	2009
6,401	170	3,020	1,638	11,450	871	–	6,085	1,181	2010
5,789	184	15,027	690	20,219	6,339	–	764	5,213	2011
7,359	187	7,366	1,405	18,885	5,145	–	694	458	2012
6,195	186	4,023	1,539	17,875	4,705	–	870	865	2013
3,998	190	3,957	1,735	15,709	4,498	–	796	374	2014
4,197	185	3,752	1,905	17,647	4,679	–	543	1,101	2015
3,253	185	3,989	3,446	20,266	5,545	–	4,862	39	2016
5,576	180	4,690	3,100	18,780	5,952	–	1,608	610	2017
3,478	176	3,264	876	18,506	6,308	–	1,173	730	2018
2,525	177	3,329	1,609	21,037	8,442	–	1,858	734	2019
3,639	181	1,638	1,347	20,770	9,099	–	1,567	587	2020

"Long-term equity investments". **5** Until 1992, included in column 6, provided that the investment was held in shares. **6** As of 1993, including commissions for guarantees. **7** Until 2009, net profit from financial operations. Up to 1992, included in column 15 or rather in column 15 and 16 of table 9 ("Credit institutions' charge items"). **8** Until 1992, only (gross) "Profit on transactions in goods and subsidiary transactions". **9** Up to 1992 included in column 15. **10** Up to 1992, included in the item "Other income" or "Income from the reversal of provisions". **11** Extraordinary charges and income are those that arise outside the usual business of a credit institution (section 277 (4) sentence 1 of the Commercial Code (Handelsgesetzbuch)). **12** State after extension of the reporting requirement for credit cooperatives; census survey as of 1985.

Explanatory notes

Banking statistics

Acting on the basis of section 18 of the Bundesbank Act, and the Regulation of the European Central Bank of 24. September 2013 on the consolidated balance sheet of the monetary financial institutions (MFIs) sector (ECB/2013/33), the Bundesbank collects from MFIs the statistics on banking and monetary matters that it needs to fulfil its tasks. This publication includes following individual sets of statistics: monthly balance sheet statistics, borrowers statistics and external positions. Besides the borrowers statistics, which is collected on a quarterly basis, all mentioned statistics are on a monthly basis.

The most important banking statistics figures are published by the Bundesbank in the Statistical Section of its Monthly Report in sections II Overall monetary survey in European monetary union, IV Banks, VI Interest rates and VII Capital market.

Mainly the data from the monthly balance sheet statistics and the borrowers statistics are published in this Statistical Series. Detailed figures from further banking statistics are published within the Statistical Series "Investment Funds Statistics", "Securities Issues Statistics", "Capital Market Indicators", "Statistics on payments and securities trading".

Monthly balance sheet statistics

The monthly balance sheet statistics form the nucleus of the banking statistics. They cover the assets and liabilities of banks, broken down by balance sheet items. The figures are to be reported monthly, in the form of a statistical balance sheet reflecting the position in the books as at the end of the month. In addition, supplementary returns are required in which the major balance sheet items are classified by the debtors' and creditors' economic sector, by type and by maturity. Moreover, a number of off-balance-sheet data are to be reported as additional items, for example contingent liabilities, lending commitments, savings turnover, debits to non-banks' giro accounts. Since January 1999, the calculation of the minimum reserve requirement has been shown in an Annex to the monthly balance sheet statistics. The figures obtained from processing the data returned by institutions subject to the reporting obligation are not published[1] as they appear on the data collection forms, but are aggregated to yield the time series given in this Statistical Series.

Borrowers statistics

Banks' lending operations to enterprises and households in Germany reported in the monthly balance sheet statistics are broken down further by economic sector in the quarterly borrowers statistics. These statistics are intended to provide information on the pattern of, and changes in, lending operations with the principal groups of private borrowers. In addition, housing loans (mortgage loans secured by residential real estate, and other non-mortgage housing loans) are shown separately in these statistics.

Since December 2008, the data have been collected and published on the basis of the classification of economic sectors (WZ2008) used by the Federal Statistical Office.

Corpus of reporting credit institutions

Up to the end of 1998, all credit institutions were required to report monthly balance sheet statistics and borrowers statistics. Since the start of European monetary union on 1 January 1999, all credit institutions which meet the MFI definition have been required to report (MFIs are all institutions whose business is to receive deposits and/or close substitutes for deposits (for example, by issuing debt securities) and, for their own account, grant credit (including by investing in securities); in the German banking statistics they are also referred to as banks). Essentially, specialised credit institutions (investment companies that are subject to a separate reporting requirement, central securities depositories, housing enterprises with savings facilities and institutions only conducting guarantee business) were exempt from this requirement and still are. Banks (MFIs) which maintain branches abroad must draw up and file three different reports for the monthly balance sheet statistics:

– one report for that part of the institution which is located in Germany (the head office and the domestic branches),

– separate reports for the branches abroad, by country

1 Regarding the number of institutions subject to reporting obligation see Table I.1 at page 6

– of domicile, and

– one report for the entire institution (consolidated return for the domestic part and the branches abroad).

Reports relating to the borrowers statistics have to be made only for the domestic part of the institution.

Banks in Germany

The reports from banks in Germany with no legally dependent branches abroad and the partial reports from banks with a network of branches abroad containing the data on their domestic branches are consolidated to yield reports on "Banks in Germany (MFIs)". This corpus of reporting institutions forms the core of the banking statistics. It provides the data for the overall monetary survey, from which the figures for the monetary aggregates are derived. This is why the tables presenting the data on this corpus of reporting institutions constitute the largest part of the Statistical Series Banking Statistics.

Foreign branches and foreign subsidaries

The reports for the balance sheet statistics on German banks' foreign branches are identical in form to the reports for banks in Germany. They are supplemented by reports on the individual legally independent subsidiaries of German banks in other countries ("foreign subsidiaries"); these reports are significantly shorter in terms of their classification by item, sector and maturity. Altogether, the reports provide information on the extent to which German banks' transactions with residents and non-residents are conducted from abroad.

Building and loan associations

Up to the end of 1998, building and loan associations constituted a discrete group of reporting institutions; its data were published in separate tables. Since January 1999 these institutions have been included as MFIs both in the statistics of all banks' transactions and in the German contribution to the overall monetary survey of the euro area. The particular features of the building and loan associations are shown in separate Tables (see section III of this Statistical Series and Table IV.12 in the Statistical Section of the Monthly Report).

Money market funds

The money market funds set up by investment companies are likewise classified as MFIs. The data on money market funds collected for the statistics on investment companies, however, are not included in the presentations of all banks' transactions, but only in the German contribution to the overall monetary survey of the euro area. Data on money market funds are published in the Statistical Series "Investment Funds Statistics".

Multi-office banks

The figures of multi-office banks (ie German banks including their branches abroad) in the statistics are important for banking supervisors. The monthly balance sheet statistics of multi-office banks are comparable to banks' annual balance sheets, but do not coincide perfectly with them. Changes in banks' books due to end-of-year closing entries, valuations, value adjustments and the like are only reflected in the balance sheet statistics in the months following the end of the year.

Categories of banks

The data in the monthly balance sheet statistics and the borrowers statistics are broken down by the categories of banks indicated below (money market funds are not included in the breakdown by category of banks):

Commercial banks

Big banks

(Deutsche Bank AG, Dresdner Bank AG (up to Nov. 2009), Commerzbank AG, from January 1999, UniCreditbank AG (formerly Bayerische Hypo- und Vereinsbank AG), Deutsche Postbank AG (from December 2004 up to April 2018) and DB Privat- und Firmenkundenbank AG (from May 2018 up to April 2020))

Regional banks and other commercial banks

(from January 1999, including the institutions of the former category "private bankers" and other banks which have been transferred to this category from the category "special purpose banks"). Until April 2018, including Deutsche Bank Privat- und Geschäftskunden Aktiengesellschaft (see explanatory notes for banking group „Big banks"))

Branches of foreign banks

Landesbanken

(including DekaBank Deutsche Girozentrale; up to the end of 1998, this category was designated "regional giro institutions")

Savings banks

Regional institutions of credit Cooperatives

(until June 2016)

Credit cooperatives

Mortgage banks

Banks with special, development and other central support tasks

(from July 2016 including DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main)

Banks majority-owned by foreign banks

(a separate presentation of the banks majority-owned by foreign banks and included in other banking categories)

Foreign banks

(this category includes banks majority-owned by foreign banks (included in the other categories of banks) as well as the category "branches of foreign banks")

Building and loan associations

(including the legally dependent building and loan association divisions of Landesbanken)

Classification by sector

From January 1999, the classification by sector generally follows the European System of Accounts (with the current version). Natural persons are classified as residents or non-residents according to their place of residence or normal abode, and corporations according to the location of their registered office or head office.

Domestic banks are enterprises domiciled in Germany which conduct banking business as defined in section 1 (1) of the Banking Act and which meet the MFI definitions, including branches of foreign banks.

Foreign banks are enterprises whose registered office or head office is located abroad, and which are deemed to be banks in the country concerned. They also include branches of foreign banks abroad.

The sector "households" comprises self-employed persons (for instance, sole proprietors, persons managing (small) businesses, members of the professions, farmers, rentiers), employees (wage and salary earners, civil servants, pensioners and unemployed persons) and other individuals (housewives, infants, schoolchildren, students and persons not indicating their occupation). Non-profit institutions include, inter alia, churches and charitable associations (excluding institutions and associations operated by them), foundations (excluding industrial foundations), political parties and trade unions.

Besides central, state and local government, government also includes social security funds. Foreign government also includes international organisations including supranational banks.

For details, see Special Statistical Publication 1, Bankenstatistik Kundensystematik (available in German only).

Classification by maturity

The classification of assets and liabilities by maturity is based on the originally agreed maturity or period of notice and not on the residual maturity on the reporting date. Securitised assets and liabilities are classified on the basis of the maximum period to maturity under the terms of issue.

The maturity categories are defined as follows:

Short-term = overnight or with an agreed maturity or period of notice of up to and including 1 year (up to the end of 1998, liabilities repayable on demand or with a maturity or period of notice of less than 1 month are included in "sight liabilities").

Medium-term (from January 1999, only reported for unsecuritised lending) = with an agreed maturity or period of notice of more than 1 year up to and including 5 years (up to the end of 1998, of more than 1 year but less than 4 years).

Long-term (from January 1999, only reported for unsecuritised lending) = with an agreed maturity or period of notice of 5 years or more (up to the end of 1998, of 4 years or more).

Notes on the figures

The most recent figures are in all cases to be regarded as provisional. Subsequent revisions appearing in the follow-

ing update of the Statistical Series are therefore not specially marked.

Statistical breaks have been eliminated from the figures published. The figures have been adjusted for purely statistical changes without any underlying business transactions. These include, for instance, reclassifications owing to a change in the reporting method, changes in the corpus of reporting credit institutions (eg inclusion of additional banks, mergers or liquidations of banks, changes between categories of banks), value adjustments of foreign exchange positions, and corrections of errors. The statistical eliminations can be verified by comparing the absolute changes in the totals with the adjusted revisions.

To avoid the risk of indirectly publishing data relating to individual banks, revisions arising from valuation adjustments to receivables and securities portfolios, which the monetary financial institutions (MFIs) report separately for each reporting month, are, by contrast, not eliminated from the published figures on changes included in the statistics on the categories of banks; such valuation adjustments are revised each month only as an aggregate for all MFIs in Germany under "German contribution" in the table on the money stock and its counterparts (Table II.1 in the Statistical Section of the Monthly Report) and in the figures under "changes" in the table giving an overview of the assets and liabilities of MFIs in Germany (Table IV.1 in the Statistical Section of the Monthly Report).

Explanatory notes and glossary of statistics of the banks' profit and loss accounts

Explanatory notes of statistics of the banks' profit and loss accounts

The results from the profit and loss accounts are based on the published annual reports of the individual institutions in accordance with the provisions set forth in the German Commercial Code (*Handelsgesetzbuch*) and the Regulation on the Accounting of Credit Institutions (*Verordnung über die Rechnungslegung der Kreditinstitute*). They differ in terms of their conception, structure and definitions from the International Financial Reporting Standards (IFRS)[1] for publicly traded banking groups. This means that – from a methodological viewpoint – business performance and certain balance sheet or individual profit and loss items are not comparable across the national and international accounting frameworks. For reasons of comparability within Germany, it is advisable to consider the individual accounts when analysing financial performance. The figures for balance sheet capital (total equity), total assets and other stock variables are not obtained from the annual reports but are taken as annual average values on the basis of the monthly balance sheet statistics reported for the institution as a whole.

The reporting group for statistics on banks' profit and loss accounts (profit and loss statistics) includes all banks that are both monetary financial institutions (MFIs) and conform to the definition of a CRR credit institution as defined in Article 4(1) number 1 of Regulation (EU) No 575/ 2013 and are domiciled in Germany. Branches of foreign banks that are exempted from the provisions of Section 53 of the German Banking Act (*Kreditwesengesetz*), banks in liquidation and banks with a financial year of less than 12 months (truncated financial year) are not included in this performance analysis.

As in the monthly balance sheet statistics, a series of reclassifications in the banking categories included in the banking statistics were also carried out in the profit and loss statistics in the 2018 reporting year. This means there is sometimes limited comparability with the prior-year figures for the affected banking groups. "DB Privat- und Firmenkundenbank AG" was created through the merger between "Deutsche Bank Privat- und Geschäftskunden Aktiengesellschaft", which had up to now been assigned to the "regional banks and other commercial banks" category, and "Postbank AG", which had up to now been classified as a "big bank". "DB Privat- und Firmenkundenbank AG" has been assigned to the category of "big banks" as of this reporting year. "DSK Hyp AG" (formerly "SEB AG") is no longer assigned to the "regional banks and other commercial banks" category, and has instead been assigned to the "mortgage banks" category. Two banks have been reassigned from the "Landesbanken" category: "HSH Nordbank" now belongs to the "regional banks and other commercial banks" category and "Landesbank Berlin AG" has been assigned to the "savings banks" category. "Wüstenrot Bank Aktiengesellschaft Pfandbriefbank" no longer belongs to the "mortgage banks" category, and has instead been assigned to the "regional banks and other commercial banks" category.

At the launch of monetary union in 1999, the reporting group relevant for calculating the money supply and for monetary analysis was uniformly defined by the ECB for the euro area as a whole and designated as the monetary financial institutions (MFI) sector. Unlike the population of banks used for the Bundesbank analysis up to that point, building and loan associations are also included. Except where another time period is explicitly mentioned, the calculations with regard to the longer-term average cover the years since the launch of monetary union, i.e. from 1999 to 2020.

Glossary of statistics of the banks' profit and loss accounts

Information on items of the balance sheet statistics may be found in Special Statistical Publication 1 "Banking statistics guidelines".

Administrative spending
See "General administrative spending" and "Other administrative spending".

1 IFRS-based financial statements are of relevance, for instance, to matters of macroprudential analysis and oversight, concentrating on systemically important banks and their international business activities (including their foreign subsidiaries). For details, see Deutsche Bundesbank, Finanzstabilitätsbericht 2013, November 2013.

Affiliated enterprises
Pursuant to section 271 (2) of the Commercial Code (*Handelsgesetzbuch*), these constitute enterprises which, as parent enterprise or subsidiaries (see section 290 of the Commercial Code), are to be included in the group accounts of a parent enterprise according to the regulations for full consolidation (see sections 300 ff of the Commercial Code).

Average equity
Annual average value on the basis of the monthly balance sheet statistics reported for the credit institution (balance sheet statistics main template item HV21 310 Capital plus balance sheet statistics main template item HV21 300 Fund for general banking risks). Not included are institutions that are in liquidation or accounting for a truncated financial year. Differing financial years are taken into account.

Banks majority-owned by foreign banks
Breakdown of legally independent banks that are majority-owned by foreign banks included in the categories "Big banks", "Regional banks and other commercial banks", "Mortgage banks" and "Building and loan associations". See "Banking statistics guidelines" (*Verzeichnis der rechtlich selbständigen Banken (MFIs) im Mehrbesitz ausländischer Banken* https://www.bundesbank.de/resource/blob/611454/72f1b0f25f4034cf1d1ff949fef737ac/mL/statso01-16-verzeichnisse-data.pdf).

Categories of banks
For definitions of the individual categories of banks, see "Banking statistics guidelines" (*Verzeichnis der Banken (MFIs) in Deutschland nach Bankengruppen* https://www.bundesbank.de/resource/blob/611454/72f1b0f25f4034cf1d1ff949fef737ac/mL/statso01-16-verzeichnisse-data.pdf).

Cost-income ratio (CIR)
Indicator of the efficiency of a credit institution. Ratio of administrative spending to gross earnings or operating income. The lower the CIR, the more efficiently the bank generates its earnings.

Credit institution as a whole
The foreign branches of a given institution are included in the calculation.

Current income from long-term equity investments
This also includes the dividends from the amounts paid up on cooperative society shares.

Differing financial years
A period of twelve months is used for accounting purposes in a balance sheet, but the reporting date is not 31 December.

Equity ratio
Average equity as a percentage of average total assets, up to and including 1998 as a percentage of the average volume of business (balance sheet statistics main template item HV21 360).

Extraordinary result in the narrower sense
Balance of reported extraordinary income less reported extraordinary charges.

Figures for the most recent date
The figures for each of the most recent date are to be regarded as initially provisional.

General administrative spending
Staff costs plus other administrative spending ("broad" definition).

Gross earnings
The sum of net interest income and net commission income.

Income from operating banking business
See "Operating income".

Insolvency
Insolvency describes a natural or legal person's inability to pay. A distinction is made between corporate insolvency (an enterprise's inability to pay pursuant to section 14 of the Civil Code (*Bürgerliches Gesetzbuch*)) and consumer insolvency (a consumer's inability to pay pursuant to section 13 of the Civil Code).

Interbank transaction
Transaction between credit institutions.

Interest income (total)
Interest received from lending and money market transactions, debt securities and Debt Register claims plus current income and profits transferred under profit pooling, profit transfer agreements and partial profit transfer agreements.

Interest income in the narrower sense
Interest received from lending and money market transactions, debt securities and Debt Register claims.

Interest margin
Net interest income in relation to average total assets.

Leasing
The basis for this is a leasing contract between a lessee and a lessor. The lessor provides the lessee with the leased good on a lease or rental basis in return for regular leasing payments.

Long-term equity investments
Balance sheet statistics main template item HV11 100.

Long-term financial assets
Pursuant to section 266 of the Commercial Code (*Handelsgesetzbuch*), shares in affiliated enterprises, loans to affiliated enterprises, other long-term equity investments, loans to other long-term investors and investees, long-term securities and other loans.

Net accumulated losses
Net loss for the financial year plus withdrawals from reserves and participation rights capital less transfers to reserves and participation rights capital. See also "Withdrawals from or transfers to reserves and participation rights capital".

Net commission income
Commissions received less commissions paid. Also known as non-interest business.

Net income or loss for the financial year after tax
Net income or loss for the financial year before tax less taxes on income and earnings.

Net income or loss for the financial year before tax
Operating result plus other and extraordinary result.

Net income from traditional interest business
See "Net interest income in the narrower sense".

Net interest income (total)
Interest income (total) less interest paid. Also known as interest business.

Net interest income in the narrower sense
Interest received from lending and money market transactions, debt securities and Debt Register claims less interest paid.

Net operating income or charges
Operating income less general administrative spending.

Net retained profits
Net income for the financial year plus withdrawals from reserves and participation rights capital less transfers to reserves and participation rights capital. See also "Withdrawals from or transfers to reserves and participation rights capital".

Operating banking business
All activities that serve the business purpose. These are interest and commission business (gross earnings), trading business and activities that have an effect on the other operating result.

Operating expenditure
General administrative spending less staff costs, including depreciation and write-downs of tangible fixed assets (excluding depreciation and write-downs of leased assets).

Operating income
Net interest income, net commission income, result from the trading portfolio as well as other operating result.

Operating result
Operating result before (re-)measurement plus (re-)measurement gains/losses (excluding tangible fixed assets and long-term financial assets).

Operating result before (re-)measurement
Partial operating result plus result from the trading portfolio as well as other operating result.

Other administrative spending ("broad" definition)
Other administrative spending ("narrow" definition) plus amortisation and write-downs of intangible fixed assets and depreciation and write-downs of tangible fixed assets, but excluding amortisation, depreciation and write-downs of leased assets.

Other administrative spending ("narrow" definition)
All spending that is required for running the business but is not directly related to the actual business, eg auditing and consultancy costs, costs for premises and postage. "Other administrative spending" is defined in the narrower sense in the table "Credit institutions' charge and income items" only.

Other and extraordinary result (extraordinary result in the broader sense)
Extraordinary result in the narrower sense plus reversals of write-downs of long-term equity investments, shares in affiliated enterprises and securities treated as fixed assets as well as income from the reversal of special reserves and income from loss transfers less write-downs of long-term equity investments, shares in affiliated enterprises and securities treated as fixed assets as well as charges from loss transfers, transfers to special reserves (up to 2010)

and profits transferred under profit pooling, profit transfer agreements and partial profit transfer agreements.

Partial operating result
Net interest income and net commission income less general administrative spending.

Participation certificate
Securities based on participation rights to a company. Participation certificates are tradable but are not considered shares. The owner does not receive a voting right at annual general meetings; in return, profit participation usually exceeds the return on debt securities. Participation certificates are not regulated by law.

Participation right
Instrument of corporate finance that takes an intermediate position between equity capital and debt capital.

Profit and loss account by category of bank
The profit and loss account is the comparison of the profit and loss balances (income and expenditure). The annual result of an enterprise is thus shown as either a net surplus (income) or deficit (loss) for the financial year. This applies to enterprises domiciled in Germany that conduct banking business pursuant to section 1 (1) of the Banking Act (*Kreditwesengesetz*) and are defined as monetary financial institutions (MFIs), excluding institutions in liquidation and institutions with a truncated financial year.

(Re-)measurement gains/losses (excluding tangible fixed assets and long-term financial assets)
Income from reversals of write-downs of receivables and specific securities as well as from the reversal of loan loss provisions less write-downs of receivables and specific securities as well as transfers to loan loss provisions.

Reserves, disclosed
Pursuant to section 340 g of the Commercial Code (*Handelsgesetzbuch*), credit institutions are allowed, subject to reasonable commercial judgement, to accumulate disclosed reserves for bank-specific risk in the fund for general banking risks (balance sheet statistics main template item HV21 300).

Reserves, undisclosed
Pursuant to section 340 f of the Commercial Code (*Handelsgesetzbuch*), credit institutions are allowed to accumulate additional undisclosed reserves for the total stock of claims and the securities in the liquidity reserve amounting to no more than 4% of these items. The difference between the book value and the actual market value of a balance sheet item (undervaluation of claims and assets or overvaluation of liabilities) that cannot be seen by the users of financial accounts. This is based on the legal valuation and accounting rules.

Result from the trading portfolio
Balance of income and expenditure arising from business involving securities from the trading portfolio, financial instruments, foreign exchange assets and precious metals as well as the associated write-downs and reversals of write-downs and the accumulation of reserves for this business. Up to 2009, result from financial operations. According to the published annual reports, trading business is dominated by customer-initiated business.

Return
Ratio of income (price gains and current income) from an investment to capital originally invested.

Return on equity (RoE)
Net income for the financial year before or after tax as a percentage of average equity.

Shares and other variable-yield securities
Balance sheet statistics main template item HV11 090.

Special reserves
As the "tax dictates financial accounting" principle was repealed to the greatest possible extent with the introduction of the Act to Modernise Accounting Law (*Bilanzrechtsmodernisierungsgesetz*), the assumption of purely tax options in financial statements has not been permitted since the 2011 reporting year. It is therefore no longer required to set up a special reserves item in the annual accounts. Consequently, since the 2011 reporting year, it has not been permitted to newly set up or increase special reserves, with the result that the charges item "Transfers to special reserves" and the income item "Income from the reversal of special reserves" have been deleted. Special reserves existing at the time of the changeover to the Act to Modernise Accounting Law can either be reversed or retained.

Specific securities
(within the framework of the items "Write-downs of receivables and specific securities as well as transfers to loan loss provisions" and "Income from reversals of write-downs of receivables and specific securities as well as from the reversal of loan loss provisions")
These specific securities are securities in the liquidity reserve, which include shares and bonds as well as other securities that are neither treated as fixed assets nor belong to the trading portfolio. Here it must be taken into account that these securities may be valued below the lower value

of their cost or current market value (principle of the lower of cost or market).

Tangible fixed assets
Pursuant to section 266 of the Commercial Code (*Handelsgesetzbuch*), land, land rights and buildings, including buildings on third-party land, technical equipment and machinery, other equipment, operating and office equipment, prepayments and assets under construction.

Taxes on income and earnings
This describes profit-related taxes (corporation tax, possibly also investment income tax, trade earnings tax, as well as comparable foreign taxes). In part, including taxes paid by legally dependent building and loan associations affiliated to Landesbanken.

Total assets, average
Annual average value on the basis of the monthly balance sheet statistics reported for the credit institution as a whole (balance sheet statistic main template item HV21 330). Not included are the foreign branches of savings banks and, as of 2004, the foreign branches of regional institutions of credit cooperatives as well as those institutions that are in liquidation or accounting for a truncated financial year. Differing financial years are taken into account.

Trading result
See also "Result from the trading portfolio".

Truncated financial year
Period of less than twelve months in a balance sheet.

Withdrawals from or transfers to reserves and participation rights capital
This item includes not only withdrawals from and transfers to reserves (capital and revenue reserves) and participation rights capital but also retained profits and accumulated losses brought forward and withdrawals from and transfers to the fund for general banking risks.

Yield
See also "Return".

Translation of table header information

I Banks (MFIs) in Germany
1 Assets *

€ million

Number of reporting institutions	Total assets (balance sheet total) [1]	Cash in hand	Balances with central banks	Treasury bills and Treasury discount paper	Bills	Unsecuritised lending to banks (MFIs)	Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities		
								Total	Money market paper [2]	Bonds and debt securities
1	2	3	4	5	6	7	8	9	10	11

Shares and other variable yield securities	Participating interests	Shares in affiliated enterprises	Fiduciary assets			Tangible assets	Other assets [1]			*Memo item* Rediscount credit (col 8 and Table I.2, col 23) [5]
			Total	*of which*			Total	*of which:* trading portfolio derivatives [3]		
				Fiduciary loans	Securities held on a fiduciary basis			Total	*of which* with group-affiliated [4] foreign banks	
12	13	14	15	16	17	18	19	20	21	22

Zeit = Period
Stand am Jahres- bzw. Monatsende = End of year or month
Veränderungen = Changes
***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Owing to the Act Modernising Accounting Law (Gesetz zur Modernisierung des Bilanzrechts) of 25 May 2009, derivative financial instruments in the trading portfolio (trading portfolio derivatives) within the meaning of section 340e (3) sentence 1 of the German Commercial Code (Handelsgesetzbuch) read in conjunction with section 35 (1) No 1a of the Credit Institution Accounting Regulation (Verordnung über die Rechnungslegung der Kreditinstitute) are classified under "Other assets and liabilities" as of the December 2010 reporting date. **2** Excluding Treasury bills and Treasury discount paper. **3** That means derivative financial instruments in the trading portfolio. **4** Group-affiliated banks include foreign branches and legally independent subsidiaries of German banks (MFIs) that are deemed to be banks in their country of domicile. In the case of branches of foreign banks active in Germany and domestic banks that are majority-owned by non-residents, their foreign head offices or parent institutions as well as their foreign branches and subsidiaries are also classified as group-affiliated banks. **5** Bill portfolios plus contingent liabilities arising from bills rediscounted.

2 Liabilities *

€ million

Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)				Securitised debts			Fiduciary liabilities			Value adjustments [5]	Provisions for liabilities and charges
	Total	Sight and time deposits [1]	Savings deposits [2]	Bank savings bonds [3]	Total [4]	*of which*		Total	*of which*			
						Debt securities in issue [4]	Money market paper in issue [4]		Fiduciary loans	Securities issued on a fiduciary basis		
1	2	3	4	5	6	7	8	9	10	11	12	13

I Banks (MFIs) in Germany
2 Liabilities (cont'd)

€ million

Sub-ordinated liabilities	Partici-pation rights capital	Fund for general banking risks	Capital [6]			Other liabilities [7]			Total liabilities [7]	Volume of business [7,10]	*Memo item* Sureties
			Total	*of which*		Total	*of which:* trading portfolio derivatives [8]				
				Sub-scribed capital	Reserves [6]		Total	*of which* with group-affiliated [9] foreign banks			
14	15	16	17	18	19	20	21	22	23	24	25

Zeit = Period
Stand am Jahres- bzw. Monatsende = End of year or month
Veränderungen = Changes
***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Since the inclusion of building and loan associations in January 1999, including deposits under savings and loan contracts; see Table III.2. **2** Excluding deposits under savings and loan contracts (see also footnote 1). **3** Including (securitised) liabilities arising from non-negotiable bearer debt securities (savings bonds). **4** Excluding non-negotiable bearer debt securities and bearer money market paper. **5** Untaxed general value adjustments and individual country-risk value adjustments; other individual value adjustments are deducted on the asset side. **6** Less published loss. **7** See Table I.1, footnote 1. **8** I.e. Derivative financial instruments in the trading portfolio. **9** Group-affiliated banks include foreign branches and legally independent subsidiaries of German banks (MFIs) that are deemed to be banks in their country of domicile. In the case of branches of foreign banks active in Germany and domestic banks that are majority-owned by non-residents, their foreign head offices or parent institutions as well as their foreign branches and subsidiaries are also classified as group-affiliated banks. **10** Col 23 plus contingent liabilities arising from bills rediscounted.

3 Asset and liabilities, by category of banks *

€ million

Number of reporting credit institutions	Balance sheet total [1]	Cash in hand	Balances with central banks	Treasury bills and Treasury discount paper	Bills	Unsecuritised lending to banks (MFIs) (including postal giro account balances)	Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
1	2	3	4	5	6	7	8	9	10	11	12

Tangible assets and others [1]										Other liabilities [1]		
Total	*of which* Derivative financial instruments in the trading portfolio [4]	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts [5]	Fiduciary liabilities	Value adjustments [2]	Provisions for liabilities and charges	Subordinated liabilities [5]	Capital [3]	Total	*of which* Derivative financial instruments in the trading portfolio [4]	*Memo items* Sureties
13	14	15	16	17	18	19	20	21	22	23	24	25

Zeit = Period
Stand am Jahres- bzw. Monatsende = End of year or month
Veränderungen = Changes
***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** See Table I.1, footnote 1. **2** Untaxed general value adjustments and individual country-risk value adjustments; other individual value adjustments are deducted on the asset side. **3** Subscribed capital and reserves, less published loss; including participation rights capital and fund for general banking risks. **4** Trading portfolio derivatives. **5** Less own debt securities. **6** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

I Banks (MFIs) in Germany

4 Lending to banks (MFIs) *

(a) Total

(b) By category of banks

€ million

Lending to domestic and foreign banks					Lending to domestic banks							
						Balances and loans						
Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	*Memo item* Fiduciary loans	Total	Total	Short-term	Medium-term	Long-term	Bills	Negotiable money market paper, securities issued by banks	*Memo item* Fiduciary loans
1	2	3	4	5	6	7	8	9	10	11	12	13

Zeit = Period
Stand am Jahres- bzw. Monatsende = End of year or month
Veränderungen = Changes
***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics.

Footnote to (b) By category of banks
1 Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

5 Lending to non-banks (non-MFIs) *

(a) Total

€ million

Lending to non-banks								Short-term lending	
Total including Treasury bills credits, securities portfolios, equalisation claims	Total excluding Treasury bills credits, securities portfolios, equalisation claims	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Equalisation claims [1]	*Memo item* Fiduciary loans	Total including Treasury bill credits	Total excluding Treasury bill credits
1	2	3	4	5	6	7	8	9	10

			Medium and long-term lending						
			Total		Unsecuritised lendings				
Loans	Bills	Treasury bills and negotiable money market paper	including Securities portfolios, equalisation claims	excluding Securities portfolios, equalisation claims	Total	Medium-term	Long-term	Securities	Equalisation claims
11	12	13	14	15	16	17	18	19	20

Zeit = Period
Stand am Jahres- bzw. Monatsende = End of year or month
Veränderungen = Changes
***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including debt securities arising from the exchange of equalisation claims.

I Banks (MFIs) in Germany

5 Lending to non-banks (non-MFIs) *

(b) By category of banks

€ million

Lending to non-banks						Short-term lending			Medium and long-term lending		
	of which						*of which*			*of which* Loans	
Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks [1]	*Memo item* Fiduciary loans	Total	Loans	Bills	Total	Medium-term	Long-term
1	2	3	4	5	6	7	8	9	10	11	12

Zeit = Period
Stand am Jahres- bzw. Monatsende = End of year or month
Veränderungen = Changes
***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding debt securities arising from the exchange of equalisation claims. **2** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

6 Lending to domestic non-banks (non-MFIs) *

(a) Total

(b) By category of banks

€ million

Lending to domestic non-banks						Short-term lending						Medium
	of which						to enterprises and households			to government		
								of which				
Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks [1]	*Memo item* Fiduciary loans	Total	Total	Loans	Bills	Total	*of which* Loans	Total
1	2	3	4	5	6	7	8	9	10	11	12	13

and long-term lending												
to enterprises and households						to government						
	Loans						Loans					
Total	Total	Medium-term	Long-term	Securities	*Memo item* Fiduciary loans	Total	Total	Medium-term	Long-term	Securities	Equalisation claims	*Memo item* Fiduciary loans
14	15	16	17	18	19	20	21	22	23	24	25	26

Zeit = Period
Stand am Jahres- bzw. Monatsende = End of year or month
Veränderungen = Changes
* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding debt securities arising from the exchange of equalisation claims. **2** Including debt securities arising from the exchange of equalisation claims.

Footnote to (b) By category of banks
1 Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

I Banks (MFIs) in Germany

7 Lending to domestic enterprises and households, housing loans *

(a) Total

€ million

Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
	of which Housing loans			Lending to enterprises and self-employed persons								
						Enterprises				Self-employed persons		
Total	Total	Mortgage loans secured by residential real estate	Other housing loans	Total	*of which* Housing Loans	Total	Short-term lending	Medium-term lending	Long-term lending	Total	Short-term lending	Medium-term lending
1	2	3	4	5	6	7	8	9	10	11	12	13

	Lending to employees and other individuals							Lending to non-profits institutions				
		of which										
Long-term lending	Total	Housing loans	Instalment credit [1]	Debit balances on wage, salary and pension accounts	Short-term lending	Medium-term lending	Long-term lending	Total	*of which* Housing loans	Short-term lending	Medium-term lending	Long-term lending
14	15	16	17	18	19	20	21	22	23	24	25	26

Zeit = Period; Vj. = Quarter
Stand am Quartalsende = End of quarter
Veränderungen im Vierteljahr = Changes during quarter
***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding mortgage loans and housing loans, even in the form of instalment credit.

(b) By category of banks

€ million

Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
	of which Housing loans			Lending to enterprises and self-employed persons								
						Enterprises				Self-employed persons [1]		
Total	Total	Mortgage loans secured by residential real estate	Other housing loans	Total	*of which* Housing Loans	Total	Short-term lending	Medium-term lending	Long-term lending	Total	Short-term lending	Medium-term lending
1	2	3	4	5	6	7	8	9	10	11	12	13

	Lending to employees and other individuals							Lending to non-profits institutions				
		of which										
Long-term lending	Total	Housing loans	Instalment credit [2]	Debit balances on wage, salary and pension accounts	Short-term lending	Medium-term lending	Long-term lending	Total	*of which* Housing loans	Short-term lending	Medium-term lending	Long-term lending
14	15	16	17	18	19	20	21	22	23	24	25	26

Zeit = Period; Vj. = Quarter
Stand am Quartalsende = End of quarter
Veränderungen im Vierteljahr = Changes during quarter
***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including sole proprietors. **2** Excluding mortgage loans and housing loans, even in the form of instalment credit. **3** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

I Banks (MFIs) in Germany

8 Lending to domestic enterprises and resident self-employed persons, by sector of economic activity *

(a) Total

(b) By category of banks

€ million

Lending to domestic enterprises and self-employed persons (excluding holdings of negotiable money market paper and excluding securities portfolios)												
	Manufacturing											
Total	Total	Chemical industry, manufacture of coke, refined petroleum products and nuclear fuel	Manufacture of rubber and plastic products	Manufacture of other non-metallic mineral products	Manufacture of basic metals and of fabricated metal products	Manufacture of machinery and equipment; manufacture of vehicles	Manufacture of electrical and optical equipment	Manufacture of wood, paper, wood and paper products; printing and publishing; manufacture of furniture, etc.; recycling	Manufacture of textiles, and textile products; leather and leather products	Manufacture of food products, beverages and tobacco	Electricity, gas and water supply; mining and quarrying	Construction
1	2	3	4	5	6	7	8	9	10	11	12	13

				Services sector (including the professions)								
Wholesale and retail trade; repair of motor-cycles and personal and household goods	Agriculture, hunting and forestry, fishing and fish farming	Transport, storage and communication	Financial institutions (excluding MFIs) and insurance	Total	Housing enterprises	Holding companies	Other real estate enterprises	Hotels and restaurants	Computer and related activities, research and development [1]	Health, veterinary and social work (enterprises and professions)	Letting of movables	Other services
14	15	16	17	18	19	20	21	22	23	24	25	26

Zeit = Period; Vj. = Quarter
Kredite insgesamt = Total lending
Kurzfristige Kredite = Short-term lending
Mittelfristige Kredite = Medium-term lending
Langfristige Kredite = Long-term lending
Stand am Quartalsende = End of quarter
Veränderungen im Vierteljahr = Changes during quarter

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Plus other business activities (except holding companies), representation of interests. **2** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

Footnote 2 on page 49 of the Statistical Series Banking Statistics
Classification of lending by building and loan association by sector and industry estimated.

I Banks (MFIs) in Germany

9 Lending to domestic government, by debtor group *

(a) Total

€ million

Lending to domestic government [1]		Lending to domestic government (excluding Treasury bill and securities portfolios and excluding equalisation claims)								
	of which Treasury bills, securities portfolios and equalisation claims	Domestic government, total				Federal Government and its special funds [2]				State government
Total		Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total
1	2	3	4	5	6	7	8	9	10	11

Lending to domestic government (excluding Treasury bill and securities portfolios and excluding equalisation claims) (cont´d)										
State government (cont´d)			Local government and local government association [3]				Social security funds			
Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term
12	13	14	15	16	17	18	19	20	21	22

Zeit = Period
Stand am Jahres- oder Monatsende = End of year or month
Veränderungen = Changes
***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding lending to the successor organisations of the Treuhand agency, as well as to Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, and publicly owned enterprises which are classified under "enterprises". **2** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, "German Unity" Fund, Equalisation of Burdens Fund. **3** Including loans to municipal special purpose associations.

(b) By category of banks

€ million

Lending to domestic government (excluding Treasury bill and securities portfolios and excluding equalisation claims) [1]												
Domestic government, total				Federal Government and its special funds [2]				State government		Local government and local government association [3]		Social security funds
Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	*of which* Long-term	Total	*of which* Long-term	
1	2	3	4	5	6	7	8	9	10	11	12	13

Zeit = Period
Stand am Jahres- oder Monatsende = End of year or month
Veränderungen = Changes
* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding lending to the successor organisations of the Treuhand agency as well as to Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, and publicly owned enterprises which are classified under "enterprises". **2** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, "German Unity" Fund, Equalisation of Burdens Fund. **3** Including loans to municipal special purpose associations. **4** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

I Banks (MFIs) in Germany
10 Securities portfolios and participating interests *

€ million

Securities Portfolios [1]						Domestic securities						
	Bonds and debt securities [2]						Bank debt securities [7]			Public debt securities [9]		
		of which						with an maturity of				
Total	Total	Floating rate notes [3]	Zero coupon bonds [4]	Foreign currency bonds [5, 6]	Shares, mutual fund shares and other securities	Total	Total	up to and including 2 years [8]	more than 2 years	Total	*of which* Issued by the Federal Government and its special funds [9, 10]	Corporate debt securities (non- MFIs) [11]
1	2	3	4	5	6	7	8	9	10	11	12	13

Domestic securities (cont´d)				Foreign securities				Participating interests				
Shares (including participation certificates)		Mutual fund shares, other securities										
Total	*of which* Issued by banks (MFIs)	Total	*of which* Issued by banks (MFIs)	Total	Bank debt securities	Bonds and debt securities issued by foreign non-banks	Shares, mutual fund shares and other securities	Total	in domestic banks (MFIs)	in domestic enterprises (non-MFIs)	in foreign banks	in foreign enterprises
14	15	16	17	18	19	20	21	22	23	24	25	26

Zeit = Period
Stand am Jahres- oder Monatsende = End of year or month
Veränderungen = Changes
***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding money market paper. **2** Including securities sold to the Bundesbank in open market transactions under repurchase agreements. **3** Including foreign-currency-denominated floating rate notes. **4** Including foreign-currency-denominated zero coupon bonds. **5** Including foreign-currency-denominated floating rate notes and foreign-currency-denominated zero coupon bonds. **6** Bonds denominated in non-euro currencies. **7** Excluding own issues. **8** Bank debt securities with maturities of up to 1 year are classified as money market paper, which is not included here. **9** Including earlier issues by the Federal Railways and the east German Railways; excluding debt securities arising from the exchange of equalisation claims. **10** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund. **11** Including issues by Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, the Federal Post Office and the Treuhand agency.

I Banks (MFIs) in Germany
11 Securities portfolios, by category of banks *

€ million

	Domestic securities [2]							Foreign securities				
Securities portfolios, total [1]	Total	Bank debt securities [3]	Public sector bonds [4]	Corporate bonds (non-MFIs) [5]	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
1	2	3	4	5	6	7	8	9	10	11	12	13

Zeit = Period
Stand am Jahres- oder Monatsende = End of year or month
Veränderungen = Changes
***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding money market paper. **2** Including securities sold to the Bundesbank in open market transactions under repurchase agreements. **3** Excluding own issues. **4** Including earlier issues by the Federal Railways and the east German Railways; excluding debt securities arising from the exchange of equalisation claims. **5** Including issues by Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, the Federal Post Office and the Treuhand agency. **6** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

12 Deposits and borrowing from banks (MFIs) *
(a) Total
(b) By category of banks

€ million

Deposits and borrowing from domestic and foreign banks (including the Bundesbank) [1]				Deposits and borrowing from domestic (excluding the Bundesbank) [1]					*Memo item*		
						Time deposits					
Total	Sight deposits [2]	Time deposits [2]	Bills rediscounted [3]	Total	Sight deposits	Short-term	Medium and long-term	Bills rediscounted [3]	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
1	2	3	4	5	6	7	8	9	10	11	12

Zeit = Period
Stand am Jahres- oder Monatsende = End of year or month
Veränderungen = Changes
***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** Including liabilities arising from monetary policy operations with the Bundesbank. **3** Own acceptances and promissory notes outstanding.

I Banks (MFIs) in Germany

13 Deposits and borrowing from non-banks (non-MFIs) *

(a) Total

€ million

Deposits and borrowing from domestic and foreign non-banks [1]												
		Time deposits [2]							*Memo item*			
				for more than 1 year						Included in time deposits		
										Liabilities arising from repos		Loans and advances to financial vehicle corporations
Total	Sight deposits	Total	for up to and including 1 year	Total	for up to and including 2 years	for 2 years and more [2]	Savings deposits [3]	Bank savings bonds [4]	Fiduciary loans	Total	*Of which*: With cental counter-parties [5]	
1	2	3	4	5	6	7	8	9	10	11	12	13

Deposits and borrowing from domestic non-banks [1]											
		Time deposits [2]							*Memo item*		
				for more than 1 year							
Total	Sight deposits	Total	for up to and including 1 year	Total	for up to and including 2 years	for 2 years and more [2]	Savings deposits [3]	Bank savings bonds [4]	Fiduciary loans	Liabilities arising from repos
14	15	16	17	18	19	20	21	22	23	24

Zeit = Period
Stand am Jahres- oder Monatsende = End of year or month
Veränderungen = Changes
* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** Including deposits under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts. **4** Including liabilities arising from non-negotiable bearer debt securities. **5** Within the meaning of § 1 section 31 KWG.

13 Deposits and borrowing from non-banks (non-MFIs) *

(b) By category of banks

€ million

Deposits and borrowing from domestic and foreign non-banks [1]								Deposits and borrowing from domestic non-banks [1]				
		Time deposits [2]										
			of which									
Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years [2]	Savings deposits [3]	Bank savings bonds [4]	*Memo item* Fiduciary loans	Total	Sight deposits	Time deposits [2]	Savings deposits and bank savings bonds [3, 4]	*Memo item* Fiduciary loans
1	2	3	4	5	6	7	8	9	10	11	12	13

Zeit = Period
Stand am Jahres- oder Monatsende = End of year or month
Veränderungen = Changes
* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** For building and loan associations: including deposits under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts, see also footnote 2. **4** Including liabilities arising from non-negotiable bearer debt securities. **5** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

I Banks (MFIs) in Germany

14 Deposits and borrowing from domestic enterprises, households and government *

(a) Total

€ million

Deposits and borrowing [1]									
		Time deposits [2]							
				for more than 1 year					
Total	Sight deposits	Total	for up to and including 1 year	Total	for up to and including 2 years	for more than 2 years [2]	Savings deposits [3]	Bank savings bonds [4]	*Memo item* Fiduciary loans
1	2	3	4	5	6	7	8	9	10

Zeit = Period
Stand am Jahres- oder Monatsende = End of year or month
Veränderungen = Changes
Inländische Unternehmen und Privatpersonen = Domestic enterprises and households
Inländische öffentliche Haushalte = Domestic government
* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** For "all categories of banks" and "building and loan associations", including deposits under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts, see also footnote 2. **4** Including liabilities arising from non-negotiable bearer debt securities.

14 Deposits and borrowing from domestic enterprises, households and government *
(b) By category of banks

€ million

Deposits and borrowing from domestic enterprises and households [1]						Deposits and borrowing from domestic government [1]						
	of which							Time deposits [2]				
		Time deposits [2]							*of which*			
Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years [2]	Savings deposits and bank savings bonds [3, 4]	Total	*Memo item* Fiduciary loans	Sight deposits	for up to and including 1 year	for more than 2 years [2]	Savings deposits and bank savings bonds [3, 4]	*Memo item* Fiduciary loans by domestic non-banks, total
1	2	3	4	5	6	7	8	9	10	11	12	13

Zeit = Period
Stand am Jahres- oder Monatsende = End of year or month
Veränderungen = Changes

For footnotes * and 1 to 4, see under (a) Total, above. **5** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

I Banks (MFIs) in Germany

15 Deposits and borrowing from domestic enterprises and households, by creditor group *
(a) Total

€ million

Deposits and borrowing [1]									
		Time deposits [2]							
				for more than 1 year					
Total	Sight deposits	Total	for up to and including 1 year	Total	for up to and including 2 years	for more than 2 years [2]	Savings deposits [3]	Bank savings bonds [4]	*Memo item* Fiduciary loans
1	2	3	4	5	6	7	8	9	10

Zeit = Period
Stand am Jahres- oder Monatsende = End of year or month
Veränderungen = Changes
Inländische Unternehmen (Nicht-MFIs) = Domestic enterprises (non-MFIs)
Inländische wirtschaftlich selbständige Privatpersonen = Domestic self-employed persons
Inländische wirtschaftlich unselbständige Privatpersonen = Domestic employees
Inländische sonstige Privatpersonen = Other domestic individuals
Inländische Organisationen ohne Erwerbszweck = Domestic non-profit institutions

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** Including deposits under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts, see also footnote 2. **4** Including liabilities arising from non-negotiable bearer debt securities. **5** Excluding sole proprietors; see also footnote 6. **6** Including sole proprietors; see also footnote 5.

15 Deposits and borrowing from domestic enterprises and households, by creditor group *
(b) By category of banks

€ million

Deposits and borrowing (excluding savings deposits and bank savings bonds) [1, 2]												
Domestic enterprises (non-MFIs) [3]						Domestic self-employed persons [4]					Domestic employees	
		Time deposits [2]						Time deposits [2]				
			of which						*of which*			
Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years [2]	*Memo item* Fiduciary loans	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years [2]	Total	Sight deposits
1	2	3	4	5	6	7	8	9	10	11	12	13

			Other domestic households					Domestic non-profit institutions				
Time deposits [2]					Time deposits [2]							
	of which					*of which*					*of which*	
Total	for up to and including 1 year	for more than 2 years [2]	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years [2]	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years [2]
14	15	16	17	18	19	20	21	22	23	24	25	26

Zeit = Period
Stand am Jahres- oder Monatsende = End of year or month
Veränderungen = Changes
* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** For building and loan associations, including deposits under savings and loan contracts; see Table III.2. **3** Excluding sole proprietors; see also footnote 4. **4** Including sole proprietors; see also footnote 3. **5** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

I Banks (MFIs) in Germany
16 Deposits and borrowing from domestic government, by creditor group and by category of banks *

€ million

Deposits and borrowing from domestic government [1]													
	Federal Government and its special funds [2]						State governments						
			Time deposits		Savings deposits and bank savings bonds [3]	*Memo item* Fiduciary loans			Time deposits		Savings deposits and bank savings bonds [3]	*Memo item* Fiduciary loans	
Total	Total	Sight deposits	for up to and including 1 year	for more than 1 year			Total	Sight deposits	for up to and including 1 year	for more than 1 year			
1	2	3	4	5	6	7	8	9	10	11	12	13	

Local government and local government associations (including municipal special purpose associations)						Social security funds					
		Time deposits [4]		Savings deposits and bank savings bonds [3, 5]	*Memo item* Fiduciary loans			Time deposits		Savings deposits and bank savings bonds [3]	*Memo item* Fiduciary loans
Total	Sight deposits	for up to and including 1 year	for more than 1 year [4]			Total	Sight deposits	for up to and including 1 year	for more than 1 year		
14	15	16	17	18	19	20	21	22	23	24	25

Zeit = Period
Stand am Jahres- oder Monatsende = End of year or month
Veränderungen = Changes
* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper and non-negotiable bearer debt securities; including subordinated liabilities. Excluding deposits and borrowing of the Treuhand agency and its successor organisations, of the Federal Railways, East German Railways and Federal Post Office and, from 1995, of the Deutsche Bahn AG, Deutsche Post AG and Deutsche Telekom AG. **2** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, German Unity Fund, Equalisation of Burdens Fund. **3** Including non-negotiable bearer debt securities. **4** For "all categories of banks" and "building and loan associations", including deposits under savings and loan contracts. **5** Excluding deposits under savings and loan contracts see also footnote 4. **6** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

I Banks (MFIs) in Germany
17 Savings deposits and bank savings bonds, by category of banks *

€ million

Savings deposits [1]											
	By maturity		By group of savers and maturity								
			Domestic households [2]			Domestic non-profit institutions		Domestic enterprises (non-MFIs) [3]		Domestic government	
Total	At 3 months' notice	At a period of notice of more than 3 months	Total	At 3 months' notice	At a period of notice of more than 3 months	Total	*of which* At 3 months' notice	Total	*of which* At 3 months' notice	Total	*of which* At 3 months' notice
1	2	3	4	5	6	7	8	9	10	11	12

				Bank savings bonds [5]							
		Memo item Special savings facilities of domestic non-banks [4]			sold to						
Non-residents						domestic non-banks (non-MFIs)					
Total	*of which* At 3 months' notice	Total	*of which* At 3 months' notice	Total	domestic banks (MFIs)	Total	*of which* With maturities of more than 2 years	Households (including non-profit institutions) [2]	Enterprises [3]	Government	Non-residents
13	14	15	16	17	18	19	20	21	22	23	24

Zeit = Period
Stand am Jahres- oder Monatsende = End of year or month
Veränderungen = Changes
* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** For "all categories of banks" and "building and loan associations", excluding deposits under savings and loan contracts, which are classified under time deposits. **2** Including sole proprietors; see also footnote 3. **3** Excluding sole proprietors; see also footnote 2. **4** Savings deposits bearing interest at a rate which exceeds the minimum or basic rate of interest. **5** Including non-negotiable bearer debt securities. **6** "Branches of foreign banks", "Landesbanken", "Mortgage banks", "Building and loan associations" and "Banks with special, development and other central support tasks".

18 Bearer debt securities outstanding, by maturity and by category of banks * (maximum maturity under the terms of issue)

€ million

Bearer debt securities outstanding issued by banks (MFIs) [1]							
	of which			Maturity of the bearer debt securities [5]			
					More than 1 year		
Total	Floating rate notes [2]	Zero coupon bonds [2, 3]	Foreign currency bonds [4]	Up to and including 1 year	Total	Up to and including 2 years	More than 2 years
1	2	3	4	5	6	7	8

Zeit = Period
Stand am Jahres- oder Monatsende = End of year or month
Veränderungen = Changes
Inländische Unternehmen und Privatpersonen = Domestic enterprises and households
Inländische öffentliche Haushalte = Domestic government
* For the corpus of reporting credit institutions, the categories of banks, the classification by maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including subordinated negotiable bearer debt securities; excluding non-negotiable (classified under bank savings bonds); registered debt securities are recorded under time deposits. **2** Including debt securities in foreign currencies. **3** Issue value when floated. **4** Securities denominated in non-euro currencies; including floating rate notes denominated in foreign currencies and zero coupon bonds. **5** According to terms of issue. **6** Including issues by building and loan associations, which are not shown under the categories of banks. **7** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

I Banks (MFIs) in Germany

19 Assets and liabilities denominated in foreign currencies vis-á-vis residents, by category of banks *

€ million

Assets vis-á-vis residents						Liabilities vis-á-vis residents					
	of which						*of which*				
Total	US dollars	Japanese yen	Swiss francs	Pound sterling	Other currencies	Total	US dollars	Japanese yen	Swiss francs	Pound sterling	Other currencies
1	2	3	4	5	6	7	8	9	10	11	12

Zeit = Period
Alle Bannkengruppen gegenüber Inländern insgesamt = All categories of banks vis-á-vis residents, total
Darunter: gegenüber inländischen Nichtbanken (Nicht-MFIs) = *of which:* Vis-á-vis domestic non-banks (non-MFIs)

***** For the corpus of reporting credit institutions, the categories of banks, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** "Branches of foreign banks", "Savings banks", "Credit cooperatives", "Mortgage banks", "Banks with special, development and other central support task" and "Building and loan associations".

20 Interest rate and currency swaps, by category of banks *

€ million

All categories of banks	Commercial banks				Landes-banken	Savings banks	Credit coopera-tives	Mortgage banks	Building and loan associ-ations	Banks with special, develop-ment and other cen-tral support tasks	*Memo item* Foreign banks
	Total	Big banks [1]	Regional banks and other commer-cial banks [2]	Branches of foreign banks							
1	2	3	4	5	6	7	8	9	10	11	12

* It is the principal amounts that are listed. For the corpus of reporting credit institutions, the categories of banks, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics 1. **1** From May 2018 including DB Privat- und Firmenkundenbank AG (created through the merger of Deutsche Bank Privat- und Geschäftskunden Aktiengesellschaft (acquiring institution) and Deutsche Postbank AG). **2** Until April 2018 including Deutsche Bank Privat- und Geschäftskunden Aktiengesellschaft (see explanatory notes for banking group „Big banks").

III Building and loan associations (MFIs) in Germany

1 Loans, building loans

€ million

Unsecuri-tised lending to banks (MFIs), bank balances (including building loans to banks) [1]	Building loans to domestic households [2]								Building loans to domestic enterprises and public authorities	Building loans to foreign non-banks (non-MFIs)	Securities
		by debtor group		by type and maturity							
				Loans under savings and loan contracts		Interim and bridging loans					
					of which		*of which*				
	Total	Self-employed individuals	Employees and other individuals	Total	To employees and other individuals	Total	Medium-term	Long-term	Other loans			
1	2	3	4	5	6	7	8	9	10	11	12	13

Stand am Jahres- bzw. Monatsende = End of year or month
***** Excluding assets and liabilities of the foreign branches. For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including unsecuritised loans and advances to domestic building and loan associations. **2** Including non-profit institutions.

2 Deposits and borrowing, by size of business *

€ million

Deposits and borrowing from banks (MFIs) [1]			Deposits and borrowing from domestic non-banks (non-MFIs)				Deposits (including deposits under savings and loan contracts and borrowing) of foreign non-banks (non-MFIs)	Bearer debt securities out-standing	*Memo items*			
	of which		Deposits under savings and loan contracts									
Total	Time deposits of more than 2 years	Deposits under savings and loan contracts	Total	Domestic house-holds	Other domestic non-banks	Other [2]			Number of institutions	Balance sheet total [3]	Number of savings and loan contracts for building purposes, in thousands	Total amount covered by such contracts
1	2	3	4	5	6	7	8	9	10	11	12	13

Stand am Jahres- bzw. Monatsende = End of year or month

***** Excluding assets and liabilities of the foreign branches. For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities to domestic building and loan associations. **2** Including small amounts of savings deposits. **3** See table I. 1, footnote 1.