DEUTSCHE BUNDESBANK
EUROSYSTEM

Banking statistics

March 2023

Statistical Series

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Information pursuant to Section 5 of the German Telemedia Act (Telemediengesetz) can be found at:
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ISSN 2699-9110

Finalized on 21 March 2023.

This Statistical Series is released once a month and published on the basis of Section 18 of the Bundesbank Act (Gesetz über die Deutsche Bundesbank).

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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	Data unknown, not to be published or not meaningful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 *										
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
2021	1,446	9,233,348	49,690	905,741	3,149	420	2,041,155	3,964,520	941,802	8,364	933,438
2022	1,386	10,581,487	19,974	68,015	4,287	270	3,027,976	4,229,259	942,271	15,974	926,297
2021 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	9,556,672	48,121	1,069,302	12,081	341	2,123,782	3,971,864	942,060	9,333	932,727
Dec.	1,446	9,233,348	49,690	905,741	3,149	420	2,041,155	3,964,520	941,802	8,364	933,438
2022 Jan.	1,442	9,779,456	47,743	1,066,602	5,086	347	2,169,465	4,019,587	937,515	10,136	927,379
Feb.	1,442	9,905,674	47,727	1,094,880	5,904	371	2,203,302	4,041,041	944,603	10,394	934,209
Mar.	1,442	10,025,277	49,971	1,087,009	4,366	322	2,194,224	4,046,313	953,105	10,445	942,660
Apr.	1,441	10,333,482	51,025	1,201,157	5,708	394	2,116,436	4,081,881	936,677	13,033	923,644
May	1,439	10,321,675	50,030	1,123,529	6,209	336	2,199,331	4,098,699	940,958	12,895	928,063
June	1,432	10,491,694	51,752	1,092,115	7,296	352	2,221,968	4,125,594	949,345	13,156	936,189
July	1,425	10,330,631	42,256	1,084,916	6,151	367	2,227,826	4,154,680	962,482	13,692	948,790
Aug.	1,417	10,690,178	23,582	1,127,141	7,033	326	2,270,450	4,199,077	951,995	14,951	937,044
Sep.	1,407	11,124,788	20,701	124,202	6,746	367	3,377,025	4,224,641	957,429	14,896	942,533
Oct.	1,395	11,098,423	19,969	86,939	7,196	328	3,402,127	4,240,788	960,606	14,175	946,431
Nov.	1,390	10,826,043	19,053	89,358	7,195	287	3,314,378	4,256,869	959,108	13,290	945,818
Dec.	1,386	10,581,487	19,974	68,015	4,287	270	3,027,976	4,229,259	942,271	15,974	926,297
2023 Jan.	1,384	10,651,604	18,168	91,037	11,843	204	3,161,110	4,255,925	944,638	16,337	928,301
	Changes *										
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
2021	.	+ 198,571	+ 2,225	+ 110,949	– 5,960	+ 42	+ 117,398	+ 187,432	– 35,892	– 2,066	– 33,826
2022	.	+ 1,155,186	– 29,714	– 836,628	+ 1,099	– 151	+ 958,523	+ 257,155	+ 1,816	+ 7,131	– 5,315
2021 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.	.	+ 96,324	+ 300	+ 16,531	– 2,623	– 1	+ 12,043	+ 22,226	+ 2,094	– 388	+ 2,482
Dec.	.	– 325,916	+ 1,569	– 163,543	– 8,933	+ 79	– 83,905	– 7,780	– 487	– 971	+ 484
2022 Jan.	.	+ 338,222	– 1,947	+ 160,864	+ 1,932	– 73	+ 122,927	+ 52,789	– 4,802	+ 1,757	– 6,559
Feb.	.	+ 128,294	– 16	+ 28,277	+ 819	+ 24	+ 33,558	+ 23,530	+ 7,238	+ 262	+ 6,976
Mar.	.	+ 116,043	+ 2,244	– 7,874	– 1,545	– 49	– 10,976	+ 4,150	+ 8,356	+ 35	+ 8,321
Apr.	.	+ 280,738	+ 1,054	+ 114,148	+ 1,302	+ 72	– 92,420	+ 28,061	– 18,229	+ 2,538	– 20,767
May	.	– 188	– 995	– 77,627	+ 514	– 58	+ 88,190	+ 19,962	+ 4,971	– 122	+ 5,093
June	.	+ 174,628	+ 1,722	– 31,424	+ 1,064	+ 16	– 2,532	+ 22,824	+ 7,407	+ 237	+ 7,170
July	.	– 178,578	– 9,496	– 7,272	– 1,157	+ 15	– 284	+ 22,853	+ 11,867	+ 516	+ 11,351
Aug.	.	+ 355,951	– 18,674	+ 42,227	+ 869	– 42	+ 41,567	+ 42,856	– 11,058	+ 993	– 12,051
Sep.	.	+ 423,772	– 2,881	– 1,002,942	– 303	+ 40	+ 1,099,634	+ 21,308	+ 7,794	– 85	+ 7,879
Oct.	.	– 19,018	– 732	– 37,222	+ 454	– 39	+ 29,755	+ 18,017	+ 3,806	– 703	+ 4,509
Nov.	.	– 240,552	– 916	+ 2,419	+ 36	– 40	– 74,262	+ 23,689	+ 157	– 1,005	+ 1,162
Dec.	.	– 224,126	+ 923	– 20,202	– 2,886	– 17	– 276,634	– 22,884	– 15,691	+ 2,708	– 18,399
2023 Jan.	.	+ 78,122	– 1,806	+ 23,031	+ 7,562	– 66	+ 137,313	+ 28,731	+ 2,961	+ 377	+ 2,584

***** 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]			Memo item Rediscount credit (col 8 and Table I.2, col 23) [5]	Period
			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	
End of year or month *											
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
228,448	35,329	60,620	64,094	50,654	973	32,492	905,888	593,844	182,559	421	2021
223,506	35,977	60,244	66,528	51,741	900	34,298	1,868,882	1,521,345	630,589	270	2022
215,501	34,852	60,564	64,274	50,395	910	30,830	941,430	664,472	221,099	300	2021 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.
229,072	35,298	60,408	63,940	49,941	945	32,131	968,272	644,134	193,114	343	Nov.
228,448	35,329	60,620	64,094	50,654	973	32,492	905,888	593,844	182,559	421	Dec.
231,753	35,441	59,420	65,234	50,396	951	32,247	1,109,016	807,489	247,155	347	2022 Jan.
230,656	35,452	59,466	65,817	50,420	935	32,151	1,144,304	842,720	261,568	371	Feb.
228,825	35,447	59,199	65,230	50,394	945	32,247	1,269,019	952,357	402,129	322	Mar.
229,653	35,437	59,193	67,075	50,581	947	32,430	1,516,416	1,172,221	433,529	395	Apr.
231,029	35,439	59,065	66,327	50,852	935	32,864	1,477,859	1,114,356	475,334	339	May
226,619	35,572	59,305	65,562	50,553	892	33,012	1,623,202	1,310,125	577,198	352	June
225,799	35,693	60,540	65,470	49,756	949	33,348	1,431,103	1,095,563	462,741	367	July
225,466	35,777	60,036	65,790	49,699	937	33,531	1,689,974	1,329,332	552,537	326	Aug.
224,630	35,844	60,422	64,748	50,044	895	33,727	1,994,306	1,633,462	659,500	367	Sep.
223,038	35,953	60,460	65,370	49,856	909	33,855	1,961,794	1,593,160	680,552	329	Oct.
224,807	35,990	60,182	66,560	51,022	928	34,139	1,758,117	1,395,855	600,011	289	Nov.
223,506	35,977	60,244	66,528	51,741	900	34,298	1,868,882	1,521,345	630,589	270	Dec.
222,314	36,259	59,445	68,231	52,672	931	34,060	1,748,370	1,401,710	582,558	204	2023 Jan.
Changes *											
− 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
+ 24,023	+ 637	+ 176	+ 2,387	+ 3,103	+ 132	+ 1,636	− 206,482	− 235,125	− 83,928	+ 42	2021
− 5,092	+ 634	+ 44	+ 2,444	+ 1,097	− 73	+ 1,874	+ 803,182	+ 733,478	+ 394,558	− 152	2022
+ 769	+ 17	+ 37	+ 25	+ 249	+ 17	+ 8	+ 19,926	+ 17,904	+ 8,416	+ 6	2021 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.
+ 4,435	+ 92	+ 24	− 362	− 179	+ 10	+ 311	+ 41,254	+ 23,258	+ 4,993	+ 1	Nov.
− 662	+ 31	+ 236	+ 154	+ 713	+ 28	+ 306	− 62,981	− 50,361	− 10,575	+ 78	Dec.
+ 3,254	+ 108	− 1,222	+ 1,140	− 258	− 22	− 245	+ 3,497	+ 19,292	+ 12,480	− 74	2022 Jan.
− 1,073	+ 11	+ 51	+ 583	+ 24	− 16	− 96	+ 35,388	+ 35,333	+ 14,649	+ 24	Feb.
− 1,868	− 6	− 284	− 587	− 26	+ 10	+ 96	+ 124,386	+ 109,487	+ 140,393	− 49	Mar.
+ 631	− 19	− 77	+ 1,845	+ 187	+ 2	+ 183	+ 244,187	+ 217,391	+ 29,897	+ 73	Apr.
+ 1,468	+ 5	− 105	− 748	+ 271	− 12	+ 434	− 36,199	− 56,859	+ 42,336	− 56	May
− 4,494	+ 128	+ 192	− 765	− 299	− 43	+ 148	+ 180,342	+ 193,915	+ 100,557	+ 13	June
− 969	+ 117	+ 1,253	− 82	− 787	+ 57	+ 336	− 195,759	− 217,078	− 115,403	+ 15	July
− 333	+ 80	− 11	+ 320	− 57	− 12	+ 243	+ 257,907	+ 232,832	+ 89,003	− 42	Aug.
− 849	+ 62	+ 351	− 1,042	+ 345	− 42	+ 193	+ 302,407	+ 302,605	+ 105,776	+ 40	Sep.
− 1,568	+ 113	+ 65	+ 622	− 188	+ 14	+ 128	− 32,417	− 39,509	+ 21,878	− 38	Oct.
+ 1,913	+ 43	− 221	+ 1,190	+ 1,166	+ 19	+ 284	− 194,844	− 192,532	− 78,588	− 39	Nov.
− 1,204	− 8	+ 52	− 32	+ 719	− 28	+ 170	+ 114,287	+ 128,601	+ 31,580	− 19	Dec.
− 1,143	+ 285	− 779	+ 1,703	+ 931	+ 31	− 238	− 119,432	− 118,777	− 47,647	− 66	2023 Jan.

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 *												
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
2021	2,245,400	4,236,799	3,648,956	567,123	20,720	1,173,942	1,066,786	106,826	64,094	50,676	197	8,412	64,364
2022	2,221,622	4,497,324	3,928,782	538,482	30,060	1,231,984	1,132,986	98,556	66,528	51,747	197	7,317	68,967
2021 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	4,292,055	3,705,408	565,768	20,879	1,190,501	1,080,574	109,835	63,940	50,013	197	8,386	61,630
Dec.	2,245,400	4,236,799	3,648,956	567,123	20,720	1,173,942	1,066,786	106,826	64,094	50,676	197	8,412	64,364
2022 Jan.	2,454,603	4,335,164	3,748,182	566,657	20,325	1,187,947	1,085,035	102,594	65,234	50,429	197	8,291	68,726
Feb.	2,492,436	4,368,354	3,781,617	566,686	20,051	1,199,367	1,097,981	101,069	65,817	50,456	197	7,685	69,734
Mar.	2,473,864	4,364,526	3,779,746	564,789	19,991	1,220,154	1,105,167	114,662	65,230	50,431	197	7,569	69,380
Apr.	2,490,471	4,400,276	3,816,798	563,657	19,821	1,227,444	1,114,037	113,084	67,075	50,611	197	7,436	70,138
May	2,513,145	4,407,884	3,825,856	562,272	19,756	1,226,488	1,116,902	109,267	66,327	50,882	197	7,060	67,899
June	2,476,748	4,408,355	3,828,256	560,432	19,667	1,237,626	1,112,877	124,353	65,562	50,586	197	6,893	67,655
July	2,482,423	4,445,374	3,866,989	558,578	19,807	1,238,278	1,122,443	115,352	65,470	49,789	208	6,813	68,338
Aug.	2,515,459	4,503,264	3,926,623	556,118	20,523	1,239,565	1,129,225	109,866	65,790	49,733	216	6,900	68,978
Sep.	2,576,798	4,526,633	3,954,492	550,714	21,427	1,271,595	1,142,333	128,796	64,748	50,076	217	6,949	68,845
Oct.	2,599,410	4,537,785	3,966,612	547,586	23,587	1,262,233	1,150,211	111,549	65,370	49,890	217	7,397	69,885
Nov.	2,487,087	4,587,307	4,018,171	542,231	26,905	1,254,216	1,148,424	105,334	66,560	51,053	216	7,457	68,222
Dec.	2,221,622	4,497,324	3,928,782	538,482	30,060	1,231,984	1,132,986	98,556	66,528	51,747	197	7,317	68,967
2023 Jan.	2,313,304	4,569,768	4,005,857	527,857	36,054	1,250,190	1,148,435	101,308	68,231	52,644	197	7,123	75,139
	Changes *												
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
2021	+ 240,803	+ 108,323	+ 111,613	+ 284	− 3,574	+ 54,213	+ 41,386	+ 12,572	+ 2,387	+ 3,055	− 150	+ 1,463	− 623
2022	− 19,731	+ 252,988	+ 271,769	− 28,136	+ 9,355	+ 59,194	+ 67,362	− 8,280	+ 2,444	+ 1,081	± 0	− 932	+ 5,159
2021 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	+ 6,980	+ 7,596	− 283	− 333	+ 11,974	+ 3,854	+ 8,119	− 362	− 180	−	+ 59	− 474
Dec.	− 190,673	− 55,483	− 56,679	+ 1,355	− 159	− 16,559	− 13,788	− 3,009	+ 154	+ 663	−	+ 27	+ 2,770
2022 Jan.	+ 204,330	+ 97,458	+ 98,319	− 466	− 395	+ 14,005	+ 18,249	− 4,232	+ 1,140	− 247	−	− 121	+ 4,362
Feb.	+ 39,388	+ 33,063	+ 33,308	+ 29	− 274	+ 11,365	+ 12,901	− 1,535	+ 583	+ 27	−	− 606	+ 1,008
Mar.	− 20,257	− 4,307	− 2,395	− 1,867	− 45	+ 20,787	+ 7,186	+ 13,593	− 587	− 25	−	− 116	− 354
Apr.	+ 3,532	+ 31,901	+ 32,733	− 662	− 170	+ 7,290	+ 8,870	− 1,578	+ 1,845	+ 180	−	− 133	+ 758
May	+ 27,730	+ 9,209	+ 10,659	− 1,385	− 65	− 956	+ 2,865	− 3,817	− 748	+ 271	−	− 206	− 2,239
June	− 30,318	− 1,645	+ 279	− 1,835	− 89	+ 11,138	− 4,025	+ 15,086	− 765	− 296	−	− 167	− 244
July	− 1,469	+ 33,355	+ 35,069	− 1,854	+ 140	+ 1,852	+ 10,766	− 9,001	− 82	− 787	+ 11	− 90	+ 701
Aug.	+ 32,860	+ 56,783	+ 58,527	− 2,460	+ 716	+ 1,287	+ 6,782	− 5,486	+ 320	− 56	+ 8	+ 87	+ 640
Sep.	+ 54,749	+ 21,553	+ 26,053	− 5,404	+ 904	+ 32,030	+ 13,108	+ 18,930	− 1,042	+ 343	+ 1	+ 48	− 152
Oct.	+ 26,100	+ 11,538	+ 12,506	− 3,128	+ 2,160	− 9,362	+ 7,878	− 17,247	+ 622	− 186	−	+ 448	+ 1,045
Nov.	− 98,225	+ 50,638	+ 52,675	− 5,355	+ 3,318	− 8,017	− 1,787	− 6,215	+ 1,190	+ 1,163	− 1	+ 60	− 1,663
Dec.	− 258,151	− 86,558	− 85,964	− 3,749	+ 3,155	− 22,225	− 15,431	− 6,778	− 32	+ 694	− 19	− 136	+ 1,297
2023 Jan.	+ 94,597	+ 73,414	+ 73,025	− 5,605	+ 5,994	+ 18,206	+ 15,449	+ 2,752	+ 1,703	+ 897	−	+ 66	+ 6,172

***** 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 *												
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
69,867	10,298	130,658	423,954	108,993	314,961	805,560	574,482	177,930	9,233,348	9,233,349	246,305	2021
81,132	12,182	138,642	440,308	108,477	331,831	1,815,481	1,502,671	623,105	10,581,487	10,581,487	264,080	2022
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	2021 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	872,084	626,970	190,467	9,556,672	9,556,674	239,262	Nov.
69,867	10,298	130,658	423,954	108,993	314,961	805,560	574,482	177,930	9,233,348	9,233,349	246,305	Dec.
72,635	11,040	130,549	427,451	105,760	321,691	1,017,816	785,846	240,523	9,779,456	9,779,456	245,514	2022 Jan.
72,730	11,217	130,584	427,677	105,935	321,742	1,060,073	819,019	254,913	9,905,674	9,905,674	246,326	Feb.
74,041	11,246	130,839	434,600	106,390	328,210	1,173,828	930,395	390,573	10,025,277	10,025,277	251,020	Mar.
74,706	12,395	131,324	434,966	106,601	328,365	1,417,251	1,149,967	428,905	10,333,482	10,333,483	254,918	Apr.
74,623	10,576	133,080	435,809	106,724	329,085	1,378,784	1,091,982	458,728	10,321,675	10,321,678	255,723	May
75,614	10,751	137,764	437,202	106,914	330,288	1,567,524	1,287,842	564,221	10,491,694	10,491,694	257,960	June
75,989	10,846	138,359	437,231	107,355	329,876	1,361,510	1,078,053	455,428	10,330,631	10,330,631	258,976	July
77,328	10,885	138,433	438,206	107,489	330,717	1,625,370	1,314,606	552,411	10,690,178	10,690,178	262,298	Aug.
79,061	10,974	138,697	438,879	107,747	331,132	1,941,609	1,613,039	654,595	11,124,788	11,124,788	266,053	Sep.
78,975	10,952	138,704	438,822	107,886	330,936	1,888,890	1,577,156	676,551	11,098,423	11,098,424	264,096	Oct.
79,165	12,001	138,685	439,462	108,080	331,382	1,685,881	1,387,333	600,485	10,826,043	10,826,045	265,427	Nov.
81,132	12,182	138,642	440,308	108,477	331,831	1,815,481	1,502,671	623,105	10,581,487	10,581,487	264,080	Dec.
81,101	12,185	137,708	442,722	107,699	335,023	1,694,133	1,387,823	577,206	10,651,604	10,651,604	261,508	2023 Jan.
Changes *												
− 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
+ 10,458	+ 2,295	+ 4,295	+ 11,593	+ 6,927	+ 4,666	− 236,636	− 227,229	− 89,026	+ 198,571	+ 198,571	+ 24,469	2021
+ 11,455	+ 984	+ 7,991	+ 11,411	− 102	+ 11,513	+ 824,223	+ 735,423	+ 394,802	+1,155,186	+1,155,185	+ 17,777	2022
+ 1,065	− 145	+ 3,425	+ 6,167	− 780	+ 6,947	+ 19,886	+ 23,608	+ 8,378	+ 5,708	+ 5,705	+ 2,568	2021 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	+ 33,234	+ 29,697	+ 7,949	+ 96,324	+ 96,326	+ 3,298	Nov.
+ 1,442	− 18	− 83	+ 252	+ 41	+ 211	− 67,745	− 52,546	− 12,554	− 325,916	− 325,917	+ 7,043	Dec.
+ 3,068	− 158	− 109	− 973	− 2,533	+ 1,560	+ 15,220	+ 17,033	+ 11,383	+ 338,222	+ 338,221	− 791	2022 Jan.
+ 95	+ 177	+ 35	+ 226	+ 175	+ 51	+ 42,960	+ 33,249	+ 14,610	+ 128,294	+ 128,294	+ 812	Feb.
+ 1,251	+ 29	+ 255	+ 6,983	+ 455	+ 6,528	+ 112,359	+ 111,281	+ 135,589	+ 116,043	+ 116,043	+ 4,694	Mar.
+ 665	+ 1,149	+ 485	+ 366	+ 211	+ 155	+ 232,880	+ 217,955	+ 37,498	+ 280,738	+ 280,739	+ 3,898	Apr.
− 83	− 1,819	+ 1,756	+ 843	+ 73	+ 770	− 33,675	− 57,358	+ 30,185	− 188	− 186	+ 740	May
+ 991	+ 175	+ 4,684	+ 1,393	+ 190	+ 1,203	+ 189,386	+ 194,789	+ 104,935	+ 174,628	+ 174,625	+ 2,237	June
+ 375	+ 95	+ 573	− 115	+ 110	− 225	− 213,773	− 211,875	− 109,424	− 178,578	− 178,578	+ 1,081	July
+ 1,339	+ 39	+ 74	+ 491	+ 248	+ 243	+ 262,031	+ 236,363	+ 96,740	+ 355,951	+ 355,951	+ 3,322	Aug.
+ 1,733	+ 89	+ 264	+ 673	+ 258	+ 415	+ 313,827	+ 298,278	+ 101,900	+ 423,772	+ 423,772	+ 3,755	Sep.
− 181	− 22	+ 7	− 10	+ 159	− 169	− 49,203	− 35,954	+ 22,436	− 19,018	− 19,017	− 1,957	Oct.
+ 190	+ 1,049	− 19	+ 640	+ 194	+ 446	− 186,395	− 186,740	− 74,722	− 240,552	− 240,551	+ 1,331	Nov.
+ 2,012	+ 181	− 14	+ 894	+ 358	+ 536	+ 138,606	+ 118,402	+ 23,672	− 224,126	− 224,128	− 1,345	Dec.
− 31	+ 3	− 934	+ 2,414	− 778	+ 3,192	− 117,488	− 113,889	− 45,449	+ 78,122	+ 78,122	− 2,572	2023 Jan.

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	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
Commercial banks 6												**End of year or month ***
2022	241	4,848,315	3,980	30,312	4,226	236	1,540,550	1,331,875	284,269	19,098	31,062	17,202
2022 Oct.	244	5,157,321	3,772	27,324	7,125	287	1,769,673	1,330,081	292,539	19,308	31,617	17,428
Nov.	244	4,956,951	3,657	50,861	6,668	248	1,703,336	1,335,768	291,235	21,873	31,355	17,807
Dec.	241	4,848,315	3,980	30,312	4,226	236	1,540,550	1,331,875	284,269	19,098	31,062	17,202
2023 Jan.	241	4,848,496	3,490	61,692	11,643	171	1,593,903	1,348,622	286,346	21,863	30,828	18,696
												Changes *
2022	.	+ 849,533	− 18,111	− 449,757	+ 1,479	− 125	+ 524,940	+ 96,011	+ 12,128	− 5,060	− 1,716	+ 1,333
2022 Oct.	.	− 16,265	− 259	− 32,057	+ 719	− 24	+ 32,492	+ 5,747	+ 2,027	− 1,668	− 1	+ 712
Nov.	.	− 178,115	− 115	+ 23,537	− 420	− 38	− 55,145	+ 10,476	− 252	+ 2,703	− 232	+ 379
Dec.	.	− 94,145	+ 325	− 20,407	− 2,420	− 12	− 154,996	− 1,386	− 6,322	− 2,684	− 324	− 605
2023 Jan.	.	+ 6,128	− 490	+ 31,387	+ 7,423	− 65	+ 56,584	+ 17,942	+ 2,497	+ 2,813	− 223	+ 1,494
Big banks												**End of year or month ***
2022	3	2,496,498	2,995	8,989	1,599	51	631,308	594,310	144,657	8,856	25,892	5,748
2022 Oct.	3	2,685,131	2,707	5,332	4,472	44	744,418	604,017	140,783	7,701	26,344	5,483
Nov.	3	2,525,949	2,606	34,475	3,483	37	681,973	596,276	144,283	8,987	26,105	5,654
Dec.	3	2,496,498	2,995	8,989	1,599	51	631,308	594,310	144,657	8,856	25,892	5,748
2023 Jan.	3	2,458,485	2,478	46,423	3,438	44	634,037	602,526	137,169	9,127	25,669	5,943
												Changes *
2022	.	+ 491,960	− 13,516	− 119,018	+ 206	− 2	+ 123,776	+ 18,789	+ 27,195	− 2,922	− 967	+ 612
2022 Oct.	.	− 29,381	− 142	− 10,470	+ 1,088	− 9	+ 5,078	+ 2,425	− 2,946	− 689	+ 3	+ 181
Nov.	.	− 146,709	− 101	+ 29,143	− 986	− 7	− 55,025	− 5,013	+ 4,291	+ 1,343	− 235	+ 171
Dec.	.	− 20,375	+ 389	− 25,486	− 1,887	+ 14	− 45,333	− 738	+ 873	− 72	− 211	+ 94
2023 Jan.	.	− 34,460	− 517	+ 37,434	+ 1,840	− 7	+ 5,038	+ 8,730	− 7,213	+ 295	− 222	+ 195
Regional banks and other commercial banks												**End of year or month ***
2022	133	1,870,760	962	16,470	2,627	139	587,423	604,416	130,832	10,215	4,494	11,242
2022 Oct.	135	1,980,335	1,036	18,570	2,653	185	689,577	594,595	143,053	11,580	4,577	11,708
Nov.	135	1,954,987	1,027	12,129	3,185	165	705,251	605,562	138,442	12,857	4,554	11,917
Dec.	133	1,870,760	962	16,470	2,627	139	587,423	604,416	130,832	10,215	4,494	11,242
2023 Jan.	133	1,903,192	992	11,283	8,205	127	631,665	613,295	140,538	12,709	4,483	12,541
												Changes *
2022	.	+ 327,742	− 4,585	− 209,622	+ 1,273	− 51	+ 274,075	+ 52,771	− 14,396	− 2,127	− 729	+ 821
2022 Oct.	.	− 11,583	− 118	− 16,604	− 369	− 15	+ 723	− 265	+ 5,203	− 980	− 4	+ 531
Nov.	.	− 16,376	− 9	− 6,441	+ 566	− 19	+ 18,667	+ 12,883	− 4,236	+ 1,358	+ 3	+ 209
Dec.	.	− 80,149	− 63	+ 4,483	− 533	− 26	− 115,807	− 952	− 7,280	− 2,610	− 93	− 675
2023 Jan.	.	+ 34,486	+ 30	− 5,186	+ 5,583	− 12	+ 44,933	+ 9,474	+ 9,834	+ 2,518	− 1	+ 1,299
Branches of foreign banks												**End of year or month ***
2022	105	481,057	23	4,853	−	46	321,819	133,149	8,780	27	676	212
2022 Oct.	106	491,855	29	3,422	−	58	335,678	131,469	8,703	27	696	237
Nov.	106	476,015	24	4,257	−	46	316,112	133,930	8,510	29	696	236
Dec.	105	481,057	23	4,853	−	46	321,819	133,149	8,780	27	676	212
2023 Jan.	105	486,819	20	3,986	−	−	328,201	132,801	8,639	27	676	212
												Changes *
2022	.	+ 29,831	− 10	− 121,117	−	− 72	+ 127,089	+ 24,451	− 671	− 11	− 20	− 100
2022 Oct.	.	+ 24,699	+ 1	− 4,983	−	−	+ 26,691	+ 3,587	− 230	+ 1	−	−
Nov.	.	− 15,030	− 5	+ 835	−	− 12	− 18,787	+ 2,606	− 307	+ 2	−	− 1
Dec.	.	+ 6,379	− 1	+ 596	−	−	+ 6,144	+ 304	+ 85	− 2	− 20	− 24
2023 Jan.	.	+ 6,102	− 3	− 861	−	− 46	+ 6,613	− 262	− 124	−	−	−

***** 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 *												**Commercial banks** [6]	
1,585,505	1,346,066	1,146,128	1,763,766	170,862	17,202	4,201	22,135	49,800	201,561	1,472,660	1,327,437	138,362	2022
1,658,167	1,409,195	1,376,106	1,783,648	163,803	17,428	4,146	22,172	47,688	198,596	1,543,734	1,390,959	134,585	2022 Oct.
1,494,143	1,240,841	1,326,862	1,797,115	166,194	17,807	4,207	21,191	47,717	200,081	1,375,777	1,231,149	137,373	Nov.
1,585,505	1,346,066	1,146,128	1,763,766	170,862	17,202	4,201	22,135	49,800	201,561	1,472,660	1,327,437	138,362	Dec.
1,471,242	1,242,092	1,204,632	1,793,181	177,140	18,696	4,275	25,694	49,650	203,755	1,371,473	1,226,601	136,046	2023 Jan.
Changes *													
+ 688,411	+ 641,958	+ 8,880	+ 114,551	+ 21,000	+ 1,333	+ 606	+ 3,058	+ 8,729	+ 6,642	+ 684,734	+ 638,274	+ 15,033	2022
− 23,953	− 32,693	+ 32,627	− 4,103	− 504	+ 712	+ 441	+ 528	− 235	− 170	− 45,561	− 30,076	− 1,848	2022 Oct.
− 159,008	− 163,808	− 36,484	+ 14,133	+ 2,391	+ 379	+ 61	− 981	+ 29	+ 1,485	− 159,128	− 156,964	+ 2,788	Nov.
+ 94,686	+ 108,162	− 174,422	− 30,314	+ 4,668	− 605	− 2	+ 851	+ 2,128	+ 642	+ 102,909	+ 99,171	+ 990	Dec.
− 113,234	− 103,167	+ 60,963	+ 30,324	+ 6,278	+ 1,494	+ 334	+ 3,559	− 150	+ 2,194	− 98,868	− 99,935	− 2,316	2023 Jan.
End of year or month *												**Big banks**	
1,072,093	925,402	422,015	849,669	125,895	5,748	1,597	12,212	18,823	73,590	986,949	907,272	78,254	2022
1,143,830	990,417	523,417	871,261	119,790	5,483	1,544	12,535	18,837	72,642	1,059,622	973,070	78,087	2022 Oct.
1,022,070	863,563	491,158	872,624	121,681	5,654	1,563	11,607	18,993	73,689	928,980	848,409	78,462	Nov.
1,072,093	925,402	422,015	849,669	125,895	5,748	1,597	12,212	18,823	73,590	986,949	907,272	78,254	Dec.
991,631	841,608	444,271	865,572	129,978	5,943	1,763	15,425	18,757	73,497	903,279	825,429	76,370	2023 Jan.
Changes *													
+ 457,807	+ 437,968	− 47,378	+ 65,565	+ 16,454	+ 612	+ 56	+ 2,160	+ 2,227	− 987	+ 453,251	+ 434,453	+ 1,499	2022
− 23,900	− 17,170	− 8,707	+ 12,958	− 964	+ 181	− 24	+ 84	− 86	− 38	− 32,785	− 18,276	− 74	2022 Oct.
− 120,290	− 125,164	− 27,620	+ 3,060	+ 1,891	+ 171	+ 19	− 928	+ 156	+ 1,047	− 124,505	− 123,309	+ 375	Nov.
+ 51,982	+ 63,391	− 65,777	− 21,859	+ 4,214	+ 94	+ 34	+ 605	− 170	− 99	+ 62,583	+ 60,455	− 208	Dec.
− 80,033	− 83,588	+ 23,523	+ 16,253	+ 4,083	+ 195	+ 426	+ 3,213	− 66	− 93	− 81,994	− 81,577	− 1,884	2023 Jan.
End of year or month *												**Regional banks and other commercial banks**	
501,940	.	446,520	740,236	44,484	11,242	2,046	7,933	30,322	112,627	475,350	.	21,550	2022
502,801	.	564,788	736,537	43,613	11,708	2,053	7,648	28,187	110,706	475,095	.	20,715	2022 Oct.
459,898	.	565,419	749,267	44,120	11,917	2,071	7,593	28,065	111,149	435,386	.	20,814	Nov.
501,940	.	446,520	740,236	44,484	11,242	2,046	7,933	30,322	112,627	475,350	.	21,550	Dec.
467,354	.	481,204	748,819	46,681	12,541	2,003	8,252	30,240	114,853	458,599	.	20,691	2023 Jan.
Changes *													
+ 230,312	.	+ 32,243	+ 46,565	+ 5,097	+ 821	+ 484	+ 619	+ 6,511	+ 6,887	+ 228,515	.	+ 3,836	2022
+ 315	.	+ 23,674	− 23,912	+ 469	+ 531	+ 454	+ 237	− 147	− 100	− 12,789	.	− 1,475	2022 Oct.
− 39,357	.	+ 8,046	+ 11,370	+ 507	+ 209	+ 18	− 55	− 122	+ 443	− 36,792	.	+ 99	Nov.
+ 43,407	.	− 116,488	− 8,004	+ 364	− 675	− 21	+ 247	+ 2,302	+ 730	+ 41,396	.	+ 737	Dec.
− 33,986	.	+ 35,679	+ 9,052	+ 2,197	+ 1,299	− 43	+ 319	− 82	+ 2,226	− 16,161	.	− 859	2023 Jan.
End of year or month *												**Branches of foreign banks**	
11,472	.	277,593	173,861	483	212	558	1,990	655	15,344	10,361	.	38,558	2022
11,536	.	287,901	175,850	400	237	549	1,989	664	15,248	9,017	.	35,783	2022 Oct.
12,175	.	270,285	175,224	393	236	573	1,991	659	15,243	11,411	.	38,097	Nov.
11,472	.	277,593	173,861	483	212	558	1,990	655	15,344	10,361	.	38,558	Dec.
12,257	.	279,157	178,790	481	212	509	2,017	653	15,405	9,595	.	38,985	2023 Jan.
Changes *													
+ 292	.	+ 24,015	+ 2,421	− 551	− 100	+ 66	+ 279	− 9	+ 742	+ 2,968	.	+ 9,698	2022
− 368	.	+ 17,660	+ 6,851	− 9	−	+ 11	+ 207	− 2	− 32	+ 13	.	− 299	2022 Oct.
+ 639	.	− 16,910	− 297	− 7	− 1	+ 24	+ 2	− 5	− 5	+ 2,169	.	+ 2,314	Nov.
− 703	.	+ 7,843	− 451	+ 90	− 24	− 15	− 1	− 4	+ 11	− 1,070	.	+ 461	Dec.
+ 785	.	+ 1,761	+ 5,019	− 2	−	− 49	+ 27	− 2	+ 61	− 713	.	+ 427	2023 Jan.

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 ***
2022	6	890,579	256	1,916	84	11	267,432	387,335	86,023	2,940	9,424	10,980
2022 Oct.	6	989,110	306	14,212	184	12	336,968	390,668	86,153	2,726	9,364	10,859
Nov.	6	952,568	248	1,658	184	11	334,086	391,203	87,712	2,751	9,357	10,893
Dec.	6	890,579	256	1,916	84	11	267,432	387,335	86,023	2,940	9,424	10,980
2023 Jan.	6	970,840	224	2,181	–	9	346,901	391,562	88,671	2,723	9,527	10,983
												Changes *
2022	.	+ 89,276	– 250	– 78,900	+ 2	– 5	+ 105,435	+ 11,714	+ 2,272	– 2,682	+ 624	+ 432
2022 Oct.	.	+ 1,536	+ 43	+ 13,426	– 26	– 1	– 8,373	– 650	+ 361	– 136	– 25	+ 27
Nov.	.	– 29,983	– 58	– 12,554	–	– 1	– 1,412	+ 1,743	+ 1,771	+ 29	– 3	+ 34
Dec.	.	– 59,793	+ 8	+ 258	– 100	–	– 65,752	– 2,792	– 1,548	+ 193	+ 69	+ 87
2023 Jan.	.	+ 81,110	– 32	+ 265	– 84	– 2	+ 79,933	+ 4,530	+ 2,716	– 216	+ 105	+ 3
Savings banks												**End of year or month ***
2022	362	1,570,944	9,147	16,682	44	–	172,819	1,039,860	188,348	104,544	15,683	4,028
2022 Oct.	362	1,591,032	9,229	20,505	59	–	188,564	1,036,473	190,743	105,684	15,497	4,146
Nov.	362	1,588,619	8,693	18,957	47	–	185,650	1,040,466	190,014	104,436	15,527	4,136
Dec.	362	1,570,944	9,147	16,682	44	–	172,819	1,039,860	188,348	104,544	15,683	4,028
2023 Jan.	360	1,558,248	8,288	12,886	41	–	165,868	1,041,510	185,980	101,875	15,943	4,014
												Changes *
2022	.	+ 20,378	– 8,563	– 150,108	– 67	–	+ 121,464	+ 56,155	– 46	– 124	+ 551	– 14
2022 Oct.	.	+ 5,567	– 193	– 12,328	– 5	–	+ 12,627	+ 4,322	+ 1,053	– 217	+ 111	– 4
Nov.	.	– 2,389	– 536	– 1,548	– 12	–	– 2,901	+ 3,995	– 720	– 1,248	+ 30	– 10
Dec.	.	– 17,662	+ 454	– 2,275	– 3	–	– 12,825	– 605	– 1,660	+ 108	+ 156	– 108
2023 Jan.	.	– 12,677	– 859	– 3,794	– 3	–	– 6,939	+ 1,652	– 2,365	– 2,669	+ 260	– 14
Credit cooperatives												**End of year or month ***
2022	733	1,172,761	6,444	13,232	17	23	112,799	754,891	162,053	75,216	19,628	3,356
2022 Oct.	738	1,178,326	6,462	12,194	17	29	121,528	750,292	166,500	73,683	19,560	3,445
Nov.	733	1,179,182	6,269	10,888	17	28	120,674	753,879	165,473	74,094	19,570	3,432
Dec.	733	1,172,761	6,444	13,232	17	23	112,799	754,891	162,053	75,216	19,628	3,356
2023 Jan.	733	1,164,410	6,019	8,016	17	24	111,554	755,954	159,411	74,113	19,671	3,330
												Changes *
2022	.	+ 32,333	– 2,837	– 47,973	– 183	+ 5	+ 33,306	+ 46,012	– 3,052	+ 4,073	+ 756	– 180
2022 Oct.	.	+ 2,694	– 362	– 7,609	–	+ 1	+ 7,025	+ 3,572	– 382	+ 425	+ 71	– 17
Nov.	.	+ 885	– 193	– 1,306	–	– 1	– 828	+ 3,588	– 1,026	+ 412	+ 10	– 13
Dec.	.	– 6,398	+ 175	+ 2,344	–	– 5	– 7,855	+ 1,013	– 3,419	+ 1,123	+ 58	– 76
2023 Jan.	.	– 8,339	– 425	– 5,216	–	+ 1	– 1,234	+ 1,064	– 2,642	– 1,103	+ 43	– 26
Mortgage banks												**End of year or month ***
2022	8	223,435	–	216	–	–	13,211	183,434	20,951	147	136	88
2022 Oct.	9	234,395	–	2,399	–	–	21,955	182,847	21,535	145	143	100
Nov.	9	227,773	–	1,216	–	–	16,114	183,242	21,361	148	143	108
Dec.	8	223,435	–	216	–	–	13,211	183,434	20,951	147	136	88
2023 Jan.	8	224,906	–	118	–	–	14,513	183,636	20,910	149	136	88
												Changes *
2022	.	– 5,963	–	– 9,516	–	–	+ 2,563	+ 5,427	– 3,788	– 2	– 4	+ 62
2022 Oct.	.	– 257	–	– 2,374	–	–	+ 1,124	+ 674	+ 153	–	–	–
Nov.	.	– 6,305	–	– 1,183	–	–	– 5,836	+ 666	– 133	+ 3	–	+ 8
Dec.	.	– 2,456	–	– 1	–	–	– 2,374	+ 462	– 358	– 1	–	– 20
2023 Jan.	.	+ 1,684	–	– 98	–	–	+ 1,304	+ 400	– 28	+ 2	–	–

***** 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 *												**Landesbanken**	
124,178	89,666	249,060	260,827	179,083	10,980	475	5,414	14,079	43,187	127,474	92,149	42,760	2022
137,658	99,113	288,627	305,262	181,739	10,859	521	5,232	14,169	43,134	139,567	103,412	42,592	2022 Oct.
114,465	80,262	276,561	305,281	182,007	10,893	521	5,205	14,075	43,134	114,891	83,721	42,422	Nov.
124,178	89,666	249,060	260,827	179,083	10,980	475	5,414	14,079	43,187	127,474	92,149	42,760	Dec.
118,059	82,208	281,394	310,592	184,291	10,983	433	5,991	14,154	42,942	120,060	86,104	42,276	2023 Jan.
Changes *													
+ 50,634	+ 40,504	− 6,264	+ 25,247	+ 7,826	+ 432	− 307	− 347	+ 636	− 90	+ 62,143	+ 49,037	+ 1,582	2022
− 3,110	− 4,843	− 2,524	+ 5,865	+ 3,019	+ 27	+ 1	− 88	+ 3	−	− 4,767	− 3,363	− 149	2022 Oct.
− 19,532	− 18,780	− 11,128	+ 374	+ 268	+ 34	−	− 27	− 94	−	− 19,410	− 19,597	− 170	Nov.
+ 9,784	+ 9,475	− 26,806	− 44,155	− 2,924	+ 87	− 46	+ 209	+ 4	+ 53	+ 13,785	+ 8,502	+ 338	Dec.
− 6,108	− 7,447	+ 32,496	+ 49,846	+ 5,208	+ 3	− 42	+ 577	+ 75	− 245	− 6,808	− 6,026	− 484	2023 Jan.
End of year or month *												**Savings banks**	
19,789	9	176,888	1,182,243	16,250	4,028	700	16,098	3,942	137,362	33,433	7	30,876	2022
20,132	7	205,311	1,176,240	15,949	4,146	755	15,983	3,858	137,355	31,435	7	31,258	2022 Oct.
20,693	8	194,546	1,184,194	16,074	4,136	755	15,915	3,918	137,360	31,721	9	31,052	Nov.
19,789	9	176,888	1,182,243	16,250	4,028	700	16,098	3,942	137,362	33,433	7	30,876	Dec.
21,843	9	179,222	1,170,969	17,077	4,014	524	16,970	3,946	137,356	28,170	9	30,839	2023 Jan.
Changes *													
+ 1,130	− 10	− 22,622	+ 30,889	+ 578	− 14	− 1,206	+ 1,316	+ 425	+ 5,337	+ 5,675	− 9	+ 225	2022
+ 201	−	+ 757	+ 3,606	+ 266	− 4	+ 9	− 58	+ 36	+ 7	+ 948	+ 2	+ 59	2022 Oct.
+ 561	+ 1	− 10,761	+ 7,996	+ 125	− 10	−	− 68	+ 60	+ 5	+ 264	+ 2	− 206	Nov.
− 904	+ 1	− 17,657	− 1,945	+ 176	− 108	− 55	+ 183	+ 24	+ 2	+ 1,718	− 2	− 176	Dec.
+ 2,054	−	+ 2,334	− 11,269	+ 827	− 14	− 176	+ 872	+ 4	− 6	− 5,249	+ 2	− 37	2023 Jan.
End of year or month *												**Credit cooperatives**	
25,102	.	164,996	858,142	8,472	3,356	487	8,149	3,277	101,668	24,214	.	19,740	2022
24,616	.	178,403	851,627	8,465	3,445	519	8,213	3,083	101,221	23,350	.	20,166	2022 Oct.
24,858	.	175,153	855,195	8,436	3,432	517	8,158	3,257	101,418	23,616	.	20,079	Nov.
25,102	.	164,996	858,142	8,472	3,356	487	8,149	3,277	101,668	24,214	.	19,740	Dec.
26,301	.	165,141	852,290	8,465	3,330	491	8,629	3,334	101,684	21,046	.	19,755	2023 Jan.
Changes *													
+ 2,406	.	− 3,253	+ 27,226	− 997	− 180	+ 41	+ 420	+ 559	+ 6,952	+ 1,565	.	+ 193	2022
− 30	.	+ 594	+ 1,760	− 10	− 17	− 1	− 59	+ 36	+ 148	+ 243	.	+ 19	2022 Oct.
+ 242	.	− 3,244	+ 3,577	− 29	− 13	− 2	− 55	+ 174	+ 197	+ 280	.	− 87	Nov.
+ 244	.	− 10,153	+ 2,952	+ 36	− 76	− 30	− 9	+ 20	+ 250	+ 612	.	− 339	Dec.
+ 1,199	.	+ 152	− 5,849	− 7	− 26	+ 4	+ 480	+ 57	+ 16	− 3,166	.	+ 15	2023 Jan.
End of year or month *												**Mortgage banks**	
5,252	.	51,180	52,782	102,359	88	279	910	898	9,498	5,441	.	745	2022
5,271	.	60,031	53,383	102,789	100	262	1,560	908	10,409	4,953	.	747	2022 Oct.
5,441	.	53,311	53,181	102,873	108	266	1,568	908	10,410	5,148	.	780	Nov.
5,252	.	51,180	52,782	102,359	88	279	910	898	9,498	5,441	.	745	Dec.
5,356	.	49,843	53,468	104,967	88	339	974	898	8,851	5,478	.	706	2023 Jan.
Changes *													
− 705	.	− 11,499	+ 119	+ 5,392	+ 62	+ 10	+ 41	− 66	+ 94	− 116	.	− 190	2022
+ 166	.	− 891	− 147	+ 369	−	−	+ 8	−	− 4	+ 408	.	+ 23	2022 Oct.
+ 170	.	− 6,720	− 202	+ 84	+ 8	+ 4	+ 8	−	+ 1	+ 512	.	+ 33	Nov.
− 164	.	− 2,126	− 394	− 507	− 20	+ 13	− 13	− 10	+ 3	+ 598	.	− 34	Dec.
+ 104	.	− 1,335	+ 686	+ 2,608	−	+ 60	+ 64	−	− 647	+ 248	.	− 39	2023 Jan.

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 ***
2022	18	259,728	–	381	–	.	30,228	186,650	27,866	10,459	252	8
2022 Oct.	18	259,607	–	550	–	.	31,048	185,251	28,142	10,506	269	8
Nov.	18	259,589	–	368	–	.	30,640	185,818	28,127	10,456	269	8
Dec.	18	259,728	–	381	–	.	30,228	186,650	27,866	10,459	252	8
2023 Jan.	18	259,969	–	498	–	.	30,690	186,780	27,656	10,459	253	7
												Changes *
2022	.	+ 6,503	–	– 2,529	–	.	+ 3,132	+ 9,340	– 2,863	– 1,003	– 16	– 458
2022 Oct.	.	+ 593	–	– 449	–	.	+ 422	+ 368	+ 201	–	–	– 1
Nov.	.	– 18	–	– 182	–	.	– 408	+ 567	– 15	– 50	–	–
Dec.	.	+ 139	–	+ 13	–	.	– 412	+ 832	– 261	+ 3	– 17	–
2023 Jan.	.	+ 241	–	+ 117	–	.	+ 462	+ 130	– 210	–	+ 1	– 1
Banks with special, development and other central support tasks												**End of year or month ***
2022	18	1,615,725	147	5,276	– 84	–	890,937	345,214	172,761	11,102	20,036	30,866
2022 Oct.	18	1,688,632	200	9,755	– 189	–	932,391	365,176	174,994	10,986	19,963	29,384
Nov.	18	1,661,361	186	5,410	279	–	923,878	366,493	175,186	11,049	19,951	30,176
Dec.	18	1,615,725	147	5,276	– 84	–	890,937	345,214	172,761	11,102	20,036	30,866
2023 Jan.	18	1,624,735	147	5,646	142	–	897,681	347,861	175,664	11,132	19,346	31,113
												Changes *
2022	.	+ 163,126	+ 47	– 97,845	– 132	– 26	+ 167,683	+ 32,496	– 2,835	– 294	+ 483	+ 1,269
2022 Oct.	.	– 12,886	+ 39	+ 4,169	– 234	– 15	– 15,562	+ 3,984	+ 393	+ 28	+ 22	– 95
Nov.	.	– 24,627	– 14	– 4,345	+ 468	–	– 7,732	+ 2,654	+ 532	+ 64	+ 17	+ 792
Dec.	.	– 43,811	– 39	– 134	– 363	–	– 32,420	– 20,408	– 2,123	+ 54	+ 102	+ 690
2023 Jan.	.	+ 9,975	–	+ 370	+ 226	–	+ 7,203	+ 3,013	+ 2,993	+ 30	– 680	+ 247
Memo item: Foreign banks												**End of year or month ***
2022	138	2,404,089	1,134	15,001	2,143	167	843,153	561,672	121,910	14,417	3,607	5,757
2022 Oct.	141	2,531,293	1,172	14,488	2,512	215	964,498	561,030	127,737	14,729	3,590	6,707
Nov.	141	2,455,591	1,170	12,025	2,866	183	950,569	571,926	126,612	17,136	3,587	6,598
Dec.	138	2,404,089	1,134	15,001	2,143	167	843,153	561,672	121,910	14,417	3,607	5,757
2023 Jan.	138	2,422,016	1,168	10,777	7,824	112	890,776	572,547	131,399	17,317	3,606	6,366
												Changes *
2022	.	+ 652,117	– 6,042	– 246,690	+ 1,200	– 82	+ 364,055	+ 82,934	– 5,208	– 2,920	+ 46	+ 1,411
2022 Oct.	.	+ 1,232	– 43	– 22,465	– 52	– 16	+ 24,033	+ 1,733	+ 4,091	– 1,528	+ 4	+ 808
Nov.	.	– 65,524	– 2	– 2,463	+ 387	– 31	– 10,617	+ 12,631	– 740	+ 2,531	+ 1	– 109
Dec.	.	– 37,120	– 36	+ 4,002	– 699	– 16	– 103,176	– 5,494	– 3,724	– 2,638	+ 29	– 841
2023 Jan.	.	+ 20,474	+ 34	– 4,217	+ 5,685	– 55	+ 48,511	+ 11,478	+ 9,675	+ 2,941	–	+ 609

***** 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**			
3,884	.	38,609	194,368	5,033	8	164	6,315	434	12,254	2,543	.	1	2022
3,833	.	39,094	192,884	4,992	8	191	6,151	415	12,133	3,739	.	1	2022 Oct.
3,903	.	39,282	192,822	4,982	8	191	6,106	434	12,133	3,631	.	1	Nov.
3,884	.	38,609	194,368	5,033	8	164	6,315	434	12,254	2,543	.	1	Dec.
3,626	.	37,959	194,878	5,521	7	159	6,288	435	12,431	2,291	.	1	2023 Jan.
Changes *													
+ 900	.	+ 5,549	+ 1,020	+ 917	− 458	− 91	− 65	+ 10	− 150	− 229	.	± 0	2022
+ 52	.	+ 561	− 77	−	− 1	− 6	− 35	− 10	−	+ 161	.	−	2022 Oct.
+ 70	.	+ 188	− 62	− 10	−	−	− 45	+ 19	−	− 108	.	−	Nov.
− 19	.	− 673	+ 1,546	+ 51	−	− 27	+ 209	−	+ 121	− 1,088	.	−	Dec.
− 258	.	− 650	+ 510	+ 488	− 1	− 5	− 27	+ 1	+ 177	− 252	.	−	2023 Jan.
End of year or month *										**Banks with special, development and other central support tasks**			
139,470	.	394,761	185,196	749,925	30,866	1,011	9,946	8,702	85,602	149,716	.	31,596	2022
145,972	.	451,838	174,741	784,496	29,384	1,003	10,574	8,854	85,630	142,112	.	34,747	2022 Oct.
128,753	.	421,372	199,519	773,650	30,176	1,000	10,079	8,856	85,612	131,097	.	33,720	Nov.
139,470	.	394,761	185,196	749,925	30,866	1,011	9,946	8,702	85,602	149,716	.	31,596	Dec.
136,003	.	395,113	194,390	752,729	31,113	902	10,593	8,684	85,596	145,615	.	31,885	2023 Jan.
Changes *													
+ 62,280	.	+ 9,478	+ 53,936	+ 24,478	+ 1,269	+ 15	+ 736	+ 1,162	+ 1,601	+ 70,451	.	+ 934	2022
− 5,615	.	− 5,024	+ 4,634	− 12,502	− 95	+ 4	+ 749	− 11	− 6	− 635	.	− 61	2022 Oct.
− 17,063	.	− 30,076	+ 24,822	− 10,846	+ 792	− 3	− 495	+ 2	− 18	− 8,805	.	− 1,027	Nov.
+ 10,830	.	− 26,314	− 14,248	− 23,725	+ 690	+ 11	− 133	− 154	− 10	+ 20,072	.	− 2,124	Dec.
− 3,427	.	+ 637	+ 9,166	+ 2,804	+ 247	− 109	+ 647	− 18	− 6	− 3,393	.	+ 289	2023 Jan.
End of year or month *										**Memo item: Foreign banks**			
835,128	731,237	694,611	713,368	43,991	5,757	2,024	8,193	26,391	95,412	814,342	732,852	80,354	2022
834,615	724,091	817,941	725,405	42,292	6,707	1,962	8,857	24,486	95,934	807,709	726,068	75,952	2022 Oct.
762,919	649,735	804,524	732,028	43,339	6,598	1,989	8,872	24,244	96,304	737,693	659,978	78,600	Nov.
835,128	731,237	694,611	713,368	43,991	5,757	2,024	8,193	26,391	95,412	814,342	732,852	80,354	Dec.
780,124	686,174	732,797	725,702	46,378	6,366	2,368	10,989	26,310	97,615	773,491	690,016	78,662	2023 Jan.
Changes *													
+ 463,413	+ 432,322	+ 88,646	+ 73,729	+ 3,759	+ 1,411	+ 639	+ 812	+ 6,608	+ 11,071	+ 465,442	+ 434,217	+ 14,642	2022
− 5,333	− 23,649	+ 32,559	− 4,996	− 1,427	+ 808	+ 525	+ 375	− 96	− 133	− 26,383	− 18,630	− 1,934	2022 Oct.
− 67,112	− 70,741	− 9,007	+ 9,392	+ 1,047	− 109	+ 27	+ 15	− 242	+ 370	− 67,017	− 63,889	+ 2,648	Nov.
+ 75,473	+ 83,368	− 106,642	− 11,453	+ 660	− 841	+ 35	− 3	+ 2,286	+ 365	+ 78,473	+ 74,606	+ 1,755	Dec.
− 54,187	− 44,246	+ 39,412	+ 12,863	+ 2,387	+ 609	+ 344	+ 2,796	− 81	+ 2,203	− 40,059	− 41,983	− 1,692	2023 Jan.

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 *												
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
2021	2,510,243	2,041,155	36	469,052	13,800	1,409,587	1,163,739	409,186	85,234	669,319	–	245,848	10,346
2022	3,498,274	3,027,976	39	470,259	15,723	2,346,998	2,101,420	1,321,712	93,563	686,145	–	245,578	12,056
2021 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.	2,596,985	2,123,782	37	473,166	13,456	1,432,234	1,183,552	425,478	85,067	673,007	–	248,682	10,013
Dec.	2,510,243	2,041,155	36	469,052	13,800	1,409,587	1,163,739	409,186	85,234	669,319	–	245,848	10,346
2022 Jan.	2,639,339	2,169,465	37	469,837	13,595	1,439,171	1,191,785	432,751	85,606	673,428	–	247,386	10,086
Feb.	2,675,850	2,203,302	29	472,519	13,580	1,453,576	1,204,609	440,391	86,266	677,952	–	248,967	10,025
Mar.	2,666,834	2,194,224	23	472,587	13,558	1,442,600	1,195,084	433,992	85,762	675,330	–	247,516	9,982
Apr.	2,589,805	2,116,436	23	473,346	13,542	1,360,295	1,112,831	345,203	87,423	680,205	–	247,464	9,949
May	2,675,523	2,199,331	34	476,158	13,579	1,452,694	1,202,889	427,849	88,703	686,337	–	249,805	9,948
June	2,695,543	2,221,968	45	473,530	13,482	1,462,797	1,214,779	441,941	90,184	682,654	–	248,018	9,848
July	2,702,881	2,227,826	81	474,974	13,307	1,454,856	1,206,798	428,392	91,092	687,314	–	248,058	9,784
Aug.	2,746,804	2,270,450	85	476,269	13,205	1,480,748	1,232,018	453,173	89,618	689,227	–	248,730	9,853
Sep.	3,861,683	3,377,025	76	484,582	13,578	2,573,860	2,319,237	1,545,054	89,623	684,560	–	254,623	9,814
Oct.	3,888,871	3,402,127	66	486,678	13,407	2,592,309	2,337,036	1,557,354	91,482	688,200	–	255,273	9,991
Nov.	3,798,123	3,314,378	55	483,690	14,534	2,524,403	2,271,231	1,487,300	92,808	691,123	–	253,172	11,056
Dec.	3,498,274	3,027,976	39	470,259	15,723	2,346,998	2,101,420	1,321,712	93,563	686,145	–	245,578	12,056
2023 Jan.	3,638,856	3,161,110	35	477,711	16,657	2,443,547	2,198,041	1,416,298	94,917	686,826	–	245,506	12,679
	Changes *												
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
2021	+ 96,975	+ 117,398	– 8	– 20,415	+ 975	+ 44,142	+ 46,267	+ 14,208	+ 1,308	+ 30,751	– 2	– 2,123	+ 1,491
2022	+ 959,646	+ 958,523	+ 2	+ 1,121	+ 1,933	+ 937,957	+ 938,090	+ 910,007	+ 9,528	+ 18,555	–	– 133	+ 1,720
2021 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.	+ 7,207	+ 12,043	– 5	– 4,831	– 320	+ 12,935	+ 15,891	+ 9,978	– 396	+ 6,309	– 3	– 2,953	– 255
Dec.	– 88,113	– 83,905	– 1	– 4,207	+ 344	– 22,407	– 19,573	– 16,052	+ 167	– 3,688	–	– 2,834	+ 333
2022 Jan.	+ 123,613	+ 122,927	+ 1	+ 685	– 205	+ 27,834	+ 26,296	+ 21,815	+ 372	+ 4,109	–	+ 1,538	– 260
Feb.	+ 36,262	+ 33,558	– 8	+ 2,712	– 15	+ 13,055	+ 11,474	+ 6,290	+ 660	+ 4,524	–	+ 1,581	– 61
Mar.	– 10,932	– 10,976	– 6	+ 50	– 22	– 10,916	– 9,465	– 6,339	– 504	– 2,622	–	– 1,451	– 43
Apr.	– 92,001	– 92,420	–	+ 419	– 16	– 82,305	– 82,253	– 88,789	+ 1,661	+ 4,875	–	– 52	– 33
May	+ 91,247	+ 88,190	+ 11	+ 3,046	+ 37	+ 92,389	+ 89,958	+ 82,546	+ 1,280	+ 6,132	–	+ 2,431	– 1
June	– 5,343	– 2,532	+ 11	– 2,822	– 97	+ 10,103	+ 11,890	+ 14,092	+ 1,481	– 3,683	–	– 1,787	– 100
July	+ 932	– 284	+ 36	+ 1,180	– 165	– 7,516	– 7,556	– 13,124	+ 908	+ 4,660	–	+ 40	– 54
Aug.	+ 42,879	+ 41,567	+ 3	+ 1,309	– 102	+ 29,004	+ 28,332	+ 24,875	– 119	+ 3,576	–	+ 672	+ 69
Sep.	+ 1,107,873	+ 1,099,634	– 10	+ 8,249	+ 373	+ 1,092,900	+ 1,087,007	+ 1,091,819	– 151	– 4,661	–	+ 5,893	– 39
Oct.	+ 31,895	+ 29,755	– 10	+ 2,150	– 171	+ 18,450	+ 17,800	+ 12,301	+ 1,859	+ 3,640	–	+ 650	+ 177
Nov.	– 76,998	– 74,262	– 10	– 2,726	+ 1,127	– 67,626	– 65,525	– 69,774	+ 1,326	+ 2,923	–	– 2,101	+ 1,065
Dec.	– 289,781	– 276,634	– 16	– 13,131	+ 1,189	– 177,415	– 169,868	– 165,705	+ 755	– 4,918	–	– 7,547	+ 1,000
2023 Jan.	+ 144,836	+ 137,313	– 4	+ 7,527	+ 934	+ 96,609	+ 96,681	+ 94,646	+ 1,354	+ 681	–	– 72	+ 623

***** 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** *
2022	1,618,617	1,540,550	39	78,028	6,902	772,475	740,923	707,817	16,313	16,793	–	31,552	3,978
2022 Oct.	1,855,347	1,769,673	66	85,608	6,078	893,059	857,367	825,785	16,582	15,000	–	35,692	3,429
Nov.	1,786,723	1,703,336	55	83,332	6,478	831,881	798,066	766,231	16,458	15,377	–	33,815	3,763
Dec.	1,618,617	1,540,550	39	78,028	6,902	772,475	740,923	707,817	16,313	16,793	–	31,552	3,978
2023 Jan.	1,675,353	1,593,903	35	81,415	7,713	790,668	758,843	725,790	16,274	16,779	–	31,825	4,490
													Changes *
2022	+ 522,383	+ 524,940	+ 2	– 2,559	+ 731	+ 503,920	+ 504,513	+ 503,396	– 1,861	+ 2,978	–	– 593	+ 489
2022 Oct.	+ 32,284	+ 32,492	– 10	– 198	– 145	+ 18,345	+ 19,676	+ 19,431	– 65	+ 310	–	– 1,331	+ 202
Nov.	– 57,328	– 55,145	– 10	– 2,173	+ 400	– 60,898	– 59,021	– 59,274	– 124	+ 377	–	– 1,877	+ 334
Dec.	– 160,205	– 154,996	– 16	– 5,193	+ 424	– 59,956	– 57,725	– 58,996	– 145	+ 1,416	–	– 2,231	+ 215
2023 Jan.	+ 60,013	+ 56,584	– 4	+ 3,433	+ 811	+ 18,193	+ 17,920	+ 17,973	– 39	– 14	–	+ 273	+ 512
Big banks													**End of year or month** *
2022	659,841	631,308	–	28,533	2,424	218,264	207,122	193,062	1,259	12,801	–	11,142	2,424
2022 Oct.	774,692	744,418	–	30,274	2,033	280,094	267,220	253,186	1,761	12,273	–	12,874	2,033
Nov.	712,253	681,973	–	30,280	2,216	229,582	217,313	203,465	1,408	12,440	–	12,269	2,216
Dec.	659,841	631,308	–	28,533	2,424	218,264	207,122	193,062	1,259	12,801	–	11,142	2,424
2023 Jan.	664,020	634,037	–	29,983	2,627	214,381	203,046	188,973	1,251	12,822	–	11,335	2,627
													Changes *
2022	+ 121,871	+ 123,776	–	– 1,905	+ 700	+ 159,424	+ 161,261	+ 161,566	– 1,811	+ 1,506	–	– 1,837	+ 700
2022 Oct.	+ 5,553	+ 5,078	–	+ 475	+ 200	+ 6,481	+ 6,582	+ 6,502	– 221	+ 301	–	– 101	+ 200
Nov.	– 54,984	– 55,025	–	+ 41	+ 183	– 50,512	– 49,907	– 49,721	– 353	+ 167	–	– 605	+ 183
Dec.	– 47,040	– 45,333	–	– 1,707	+ 208	– 11,318	– 10,191	– 10,403	– 149	+ 361	–	– 1,127	+ 208
2023 Jan.	+ 6,518	+ 5,038	–	+ 1,480	+ 203	– 3,883	– 4,076	– 4,089	– 8	+ 21	–	+ 193	+ 203
Regional banks and other commercial banks													**End of year or month** *
2022	635,396	587,423	39	47,934	4,478	337,419	317,938	305,108	9,092	3,738	–	19,481	1,554
2022 Oct.	743,374	689,577	66	53,731	4,045	385,540	363,717	352,458	8,792	2,467	–	21,823	1,396
Nov.	756,717	705,251	55	51,411	4,262	393,983	373,367	361,617	9,070	2,680	–	20,616	1,547
Dec.	635,396	587,423	39	47,934	4,478	337,419	317,938	305,108	9,092	3,738	–	19,481	1,554
2023 Jan.	681,747	631,665	35	50,047	5,086	353,749	334,202	321,524	8,982	3,696	–	19,547	1,863
													Changes *
2022	+ 273,425	+ 274,075	+ 2	– 652	+ 31	+ 219,567	+ 218,276	+ 216,754	+ 75	+ 1,447	–	+ 1,291	– 211
2022 Oct.	+ 40	+ 723	– 10	– 673	– 345	– 15,654	– 14,424	– 14,626	+ 196	+ 6	–	– 1,230	+ 2
Nov.	+ 16,396	+ 18,667	– 10	– 2,261	+ 217	+ 8,723	+ 9,930	+ 9,439	+ 278	+ 213	–	– 1,207	+ 151
Dec.	– 119,234	– 115,807	– 16	– 3,411	+ 216	– 57,114	– 56,011	– 57,091	+ 22	+ 1,058	–	– 1,103	+ 7
2023 Jan.	+ 47,056	+ 44,933	– 4	+ 2,127	+ 608	+ 16,330	+ 16,264	+ 16,416	– 110	– 42	–	+ 66	+ 309
Branches of foreign banks													**End of year or month** *
2022	323,380	321,819	–	1,561	–	216,792	215,863	209,647	5,962	254	–	929	–
2022 Oct.	337,281	335,678	–	1,603	–	227,425	226,430	220,141	6,029	260	–	995	–
Nov.	317,753	316,112	–	1,641	–	208,316	207,386	201,149	5,980	257	–	930	–
Dec.	323,380	321,819	–	1,561	–	216,792	215,863	209,647	5,962	254	–	929	–
2023 Jan.	329,586	328,201	–	1,385	–	222,538	221,595	215,293	6,041	261	–	943	–
													Changes *
2022	+ 127,087	+ 127,089	–	– 2	–	+ 124,929	+ 124,976	+ 125,076	– 125	+ 25	–	– 47	–
2022 Oct.	+ 26,691	+ 26,691	–	–	–	+ 27,518	+ 27,518	+ 27,555	– 40	+ 3	–	–	–
Nov.	– 18,740	– 18,787	–	+ 47	–	– 19,109	– 19,044	– 18,992	– 49	– 3	–	– 65	–
Dec.	+ 6,069	+ 6,144	–	– 75	–	+ 8,476	+ 8,477	+ 8,498	– 18	– 3	–	– 1	–
2023 Jan.	+ 6,439	+ 6,613	–	– 174	–	+ 5,746	+ 5,732	+ 5,646	+ 79	+ 7	–	+ 14	–

***** 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 ***
2022	317,104	267,432	–	49,672	2,856	217,917	207,965	126,599	10,586	70,780	–	9,952	2,851
2022 Oct.	387,300	336,968	–	50,332	2,787	283,288	273,050	192,105	10,018	70,927	–	10,238	2,772
Nov.	385,056	334,086	–	50,970	2,776	284,183	273,663	191,867	10,337	71,459	–	10,520	2,756
Dec.	317,104	267,432	–	49,672	2,856	217,917	207,965	126,599	10,586	70,780	–	9,952	2,851
2023 Jan.	399,175	346,901	–	52,274	2,858	300,114	289,570	208,548	10,329	70,693	–	10,544	2,843
													Changes *
2022	+ 108,293	+ 105,435	–	+ 2,858	+ 71	+ 109,056	+ 110,007	+ 102,622	+ 4,031	+ 3,354	–	– 951	+ 91
2022 Oct.	– 7,657	– 8,373	–	+ 716	+ 4	– 3,696	– 3,676	– 4,678	+ 501	+ 501	–	– 20	+ 4
Nov.	– 722	– 1,412	–	+ 690	– 11	+ 895	+ 613	– 238	+ 319	+ 532	–	+ 282	– 16
Dec.	– 67,018	– 65,752	–	– 1,266	+ 80	– 66,266	– 65,698	– 65,268	+ 249	– 679	–	– 568	+ 95
2023 Jan.	+ 82,551	+ 79,933	–	+ 2,618	+ 2	+ 82,197	+ 81,605	+ 81,949	– 257	– 87	–	+ 592	– 8
Savings banks													**End of year or month ***
2022	291,166	172,819	–	118,347	–	260,843	171,257	140,575	6,404	24,278	–	89,586	–
2022 Oct.	308,664	188,564	–	120,100	–	277,353	186,158	155,102	6,318	24,738	–	91,195	–
Nov.	305,409	185,650	–	119,759	–	273,974	182,937	151,996	6,404	24,537	–	91,037	–
Dec.	291,166	172,819	–	118,347	–	260,843	171,257	140,575	6,404	24,278	–	89,586	–
2023 Jan.	283,918	165,868	–	118,050	–	253,542	164,181	133,648	6,509	24,024	–	89,361	–
													Changes *
2022	+ 125,453	+ 121,464	–	+ 3,989	–	+ 126,416	+ 122,416	+ 121,717	+ 1,287	– 588	–	+ 4,000	–
2022 Oct.	+ 13,658	+ 12,627	–	+ 1,031	–	+ 13,688	+ 12,396	+ 12,169	+ 155	+ 72	–	+ 1,292	–
Nov.	– 3,242	– 2,901	–	– 341	–	– 3,379	– 3,221	– 3,106	+ 86	– 201	–	– 158	–
Dec.	– 14,237	– 12,825	–	– 1,412	–	– 13,131	– 11,680	– 11,421	–	– 259	–	– 1,451	–
2023 Jan.	– 7,236	– 6,939	–	– 297	–	– 7,301	– 7,076	– 6,927	+ 105	– 254	–	– 225	–
Credit cooperatives													**End of year or month ***
2022	225,199	112,799	–	112,400	–	181,419	110,119	83,025	7,706	19,388	–	71,300	–
2022 Oct.	237,641	121,528	–	116,113	–	193,274	118,850	91,808	7,289	19,753	–	74,424	–
Nov.	236,035	120,674	–	115,361	–	191,673	117,948	90,918	7,495	19,535	–	73,725	–
Dec.	225,199	112,799	–	112,400	–	181,419	110,119	83,025	7,706	19,388	–	71,300	–
2023 Jan.	222,579	111,554	–	111,025	–	179,079	108,710	81,685	7,901	19,124	–	70,369	–
													Changes *
2022	+ 32,368	+ 33,306	–	– 938	–	+ 32,891	+ 33,105	+ 27,687	+ 4,445	+ 973	–	– 214	–
2022 Oct.	+ 7,104	+ 7,025	–	+ 79	–	+ 7,245	+ 6,970	+ 6,480	+ 282	+ 208	–	+ 275	–
Nov.	– 1,580	– 828	–	– 752	–	– 1,601	– 902	– 890	+ 206	– 218	–	– 699	–
Dec.	– 10,816	– 7,855	–	– 2,961	–	– 10,254	– 7,829	– 7,953	+ 211	– 87	–	– 2,425	–
2023 Jan.	– 2,609	– 1,234	–	– 1,375	–	– 2,340	– 1,409	– 1,340	+ 195	– 264	–	– 931	–
Mortgage banks													**End of year or month ***
2022	19,719	13,211	–	6,508	–	11,104	7,533	6,813	300	420	–	3,571	–
2022 Oct.	28,709	21,955	–	6,754	–	18,651	14,850	14,139	300	411	–	3,801	–
Nov.	22,949	16,114	–	6,835	–	13,649	9,783	9,065	300	418	–	3,866	–
Dec.	19,719	13,211	–	6,508	–	11,104	7,533	6,813	300	420	–	3,571	–
2023 Jan.	21,036	14,513	–	6,523	–	12,633	9,062	8,343	300	419	–	3,571	–
													Changes *
2022	+ 1,539	+ 2,563	–	– 1,024	–	+ 1,208	+ 1,513	+ 1,558	+ 50	– 95	–	– 305	–
2022 Oct.	+ 1,221	+ 1,124	–	+ 97	–	– 526	– 625	– 625	–	–	–	+ 99	–
Nov.	– 5,755	– 5,836	–	+ 81	–	– 5,002	– 5,067	– 5,074	–	+ 7	–	+ 65	–
Dec.	– 2,684	– 2,374	–	– 310	–	– 2,005	– 1,725	– 1,727	–	+ 2	–	– 280	–
2023 Jan.	+ 1,319	+ 1,304	–	+ 15	–	+ 1,529	+ 1,529	+ 1,530	–	– 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.

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 ***
2022	45,633	30,228	.	15,405	–	36,134	27,055	7,437	779	18,839	.	9,079	–
2022 Oct.	46,338	31,048	.	15,290	–	36,644	27,823	7,603	757	19,463	.	8,821	–
Nov.	46,049	30,640	.	15,409	–	36,501	27,441	7,627	781	19,033	.	9,060	–
Dec.	45,633	30,228	.	15,405	–	36,134	27,055	7,437	779	18,839	.	9,079	–
2023 Jan.	46,023	30,690	.	15,333	–	36,607	27,592	8,224	839	18,529	.	9,015	–
													Changes *
2022	+ 2,877	+ 3,132	.	– 255	–	+ 3,427	+ 2,987	+ 5,303	+ 685	– 3,001	.	+ 440	–
2022 Oct.	+ 620	+ 422	.	+ 198	–	+ 664	+ 413	+ 520	+ 29	– 136	.	+ 251	–
Nov.	– 289	– 408	.	+ 119	–	– 143	– 382	+ 24	+ 24	– 430	.	+ 239	–
Dec.	– 416	– 412	.	– 4	–	– 367	– 386	– 190	– 2	– 194	.	+ 19	–
2023 Jan.	+ 390	+ 462	.	– 72	–	+ 473	+ 537	+ 787	+ 60	– 310	.	– 64	–
Banks with special, development and other central support tasks													**End of year or month ***
2022	980,836	890,937	–	89,899	5,965	867,106	836,568	249,446	51,475	535,647	–	30,538	5,227
2022 Oct.	1,024,872	932,391	–	92,481	4,542	890,040	858,938	270,812	50,218	537,908	–	31,102	3,790
Nov.	1,015,902	923,878	–	92,024	5,280	892,542	861,393	269,596	51,033	540,764	–	31,149	4,537
Dec.	980,836	890,937	–	89,899	5,965	867,106	836,568	249,446	51,475	535,647	–	30,538	5,227
2023 Jan.	990,772	897,681	–	93,091	6,086	870,904	840,083	250,060	52,765	537,258	–	30,821	5,346
													Changes *
2022	+ 166,733	+ 167,683	–	– 950	+ 1,131	+ 161,039	+ 163,549	+ 147,724	+ 891	+ 14,934	–	– 2,510	+ 1,140
2022 Oct.	– 15,335	– 15,562	–	+ 227	– 30	– 17,270	– 17,354	– 20,996	+ 957	+ 2,685	–	+ 84	– 29
Nov.	– 8,082	– 7,732	–	– 350	+ 738	+ 2,502	+ 2,455	– 1,216	+ 815	+ 2,856	–	+ 47	+ 747
Dec.	– 34,405	– 32,420	–	– 1,985	+ 685	– 25,436	– 24,825	– 20,150	+ 442	– 5,117	–	– 611	+ 690
2023 Jan.	+ 10,408	+ 7,203	–	+ 3,205	+ 121	+ 3,858	+ 3,575	+ 674	+ 1,290	+ 1,611	–	+ 283	+ 119
Memo item: Foreign banks													**End of year or month ***
2022	875,060	843,153	37	31,870	3	484,492	473,328	461,497	11,303	528	–	11,164	–
2022 Oct.	1,001,297	964,498	64	36,735	38	535,857	523,091	511,242	11,213	636	–	12,766	–
Nov.	985,342	950,569	52	34,721	4	518,506	506,968	495,180	11,252	536	–	11,538	–
Dec.	875,060	843,153	37	31,870	3	484,492	473,328	461,497	11,303	528	–	11,164	–
2023 Jan.	925,346	890,776	33	34,537	42	507,601	495,160	483,375	11,249	536	–	12,441	–
													Changes *
2022	+ 360,512	+ 364,055	+ 32	– 3,575	+ 3	+ 318,722	+ 319,302	+ 319,017	+ 389	– 104	–	– 580	–
2022 Oct.	+ 22,994	+ 24,033	– 10	– 1,029	– 65	+ 14,178	+ 15,358	+ 15,260	+ 116	– 18	–	– 1,180	–
Nov.	– 12,567	– 10,617	– 11	– 1,939	– 34	– 17,351	– 16,123	– 16,062	+ 39	– 100	–	– 1,228	–
Dec.	– 105,976	– 103,176	– 15	– 2,785	– 1	– 32,716	– 32,357	– 32,400	+ 51	– 8	–	– 359	–
2023 Jan.	+ 51,197	+ 48,511	– 4	+ 2,690	+ 39	+ 23,109	+ 21,832	+ 21,878	– 54	+ 8	–	+ 1,277	–

***** 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 *									
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
2021	4,669,251	3,964,904	3,964,520	384	10,609	693,738	–	36,854	409,183	398,574
2022	4,929,295	4,229,490	4,229,259	231	17,589	682,216	–	36,018	484,295	466,706
2021 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.	4,682,215	3,972,168	3,971,864	304	19,909	690,138	–	36,485	434,337	414,428
Dec.	4,669,251	3,964,904	3,964,520	384	10,609	693,738	–	36,854	409,183	398,574
2022 Jan.	4,724,414	4,019,897	4,019,587	310	13,382	691,135	–	36,801	459,875	446,493
Feb.	4,750,027	4,041,383	4,041,041	342	14,439	694,205	–	36,840	468,242	453,803
Mar.	4,760,321	4,046,612	4,046,313	299	13,581	700,128	–	36,836	455,675	442,094
Apr.	4,780,944	4,082,252	4,081,881	371	16,585	682,107	–	37,039	471,519	454,934
May	4,801,039	4,099,001	4,098,699	302	16,723	685,315	–	37,273	475,658	458,935
June	4,835,631	4,125,901	4,125,594	307	17,436	692,294	–	37,071	485,672	468,236
July	4,874,424	4,154,966	4,154,680	286	16,283	703,175	–	36,449	481,051	464,768
Aug.	4,907,543	4,199,318	4,199,077	241	17,336	690,889	–	36,494	502,379	485,043
Sep.	4,929,155	4,224,932	4,224,641	291	16,037	688,186	–	36,466	508,660	492,623
Oct.	4,945,212	4,241,050	4,240,788	262	16,724	687,438	–	36,449	503,185	486,461
Nov.	4,964,521	4,257,101	4,256,869	232	16,095	691,325	–	36,488	510,675	494,580
Dec.	4,929,295	4,229,490	4,229,259	231	17,589	682,216	–	36,018	484,295	466,706
2023 Jan.	4,957,178	4,256,094	4,255,925	169	24,446	676,638	–	36,015	514,102	489,656
	Changes *									
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
2021	+ 190,065	+ 187,479	+ 187,432	+ 47	– 5,385	+ 7,971	–	+ 2,128	+ 35,397	+ 40,782
2022	+ 253,698	+ 256,996	+ 257,155	– 159	+ 6,733	– 10,031	–	– 836	+ 71,067	+ 64,334
2021 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.	+ 30,966	+ 22,229	+ 22,226	+ 3	– 2,877	+ 11,614	–	+ 141	– 1,142	+ 1,735
Dec.	– 13,575	– 7,700	– 7,780	+ 80	– 9,303	+ 3,428	–	+ 369	– 24,778	– 15,475
2022 Jan.	+ 52,413	+ 52,714	+ 52,789	– 75	+ 2,756	– 3,057	–	– 53	+ 49,946	+ 47,190
Feb.	+ 27,834	+ 23,562	+ 23,530	+ 32	+ 1,061	+ 3,211	–	+ 39	+ 9,955	+ 8,894
Mar.	+ 9,000	+ 4,107	+ 4,150	– 43	– 872	+ 5,765	–	– 4	– 13,004	– 12,132
Apr.	+ 11,416	+ 28,131	+ 28,061	+ 70	+ 2,927	– 19,642	–	+ 203	+ 13,392	+ 10,465
May	+ 23,801	+ 19,894	+ 19,962	– 68	+ 163	+ 3,744	–	+ 234	+ 5,169	+ 5,006
June	+ 29,626	+ 22,827	+ 22,824	+ 3	+ 675	+ 6,124	–	– 202	+ 8,657	+ 7,982
July	+ 31,392	+ 22,831	+ 22,853	– 22	– 1,178	+ 9,739	–	– 622	– 6,145	– 4,967
Aug.	+ 30,979	+ 42,810	+ 42,856	– 46	+ 1,032	– 12,863	–	+ 45	+ 20,728	+ 19,696
Sep.	+ 19,750	+ 21,357	+ 21,308	+ 49	– 1,333	– 274	–	– 28	+ 3,597	+ 4,930
Oct.	+ 18,530	+ 17,988	+ 18,017	– 29	+ 701	– 159	–	– 17	– 4,849	– 5,550
Nov.	+ 28,492	+ 23,660	+ 23,689	– 29	– 732	+ 5,564	–	+ 39	+ 7,713	+ 8,445
Dec.	– 29,535	– 22,885	– 22,884	– 1	+ 1,533	– 8,183	–	– 470	– 24,092	– 25,625
2023 Jan.	+ 30,522	+ 28,669	+ 28,731	– 62	+ 6,876	– 5,023	–	– 3	+ 30,447	+ 23,571

***** 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 *										
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
398,190	384	10,609	4,260,068	3,566,330	3,566,330	460,498	3,105,832	693,738	–	2021
466,475	231	17,589	4,445,000	3,762,784	3,762,784	509,466	3,253,318	682,216	–	2022
391,267	262	16,317	4,156,504	3,465,888	3,465,888	450,357	3,015,531	690,616	–	2021 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	304	19,909	4,247,878	3,557,740	3,557,740	461,585	3,096,155	690,138	–	Nov.
398,190	384	10,609	4,260,068	3,566,330	3,566,330	460,498	3,105,832	693,738	–	Dec.
446,183	310	13,382	4,264,539	3,573,404	3,573,404	461,004	3,112,400	691,135	–	2022 Jan.
453,461	342	14,439	4,281,785	3,587,580	3,587,580	461,109	3,126,471	694,205	–	Feb.
441,795	299	13,581	4,304,646	3,604,518	3,604,518	464,534	3,139,984	700,128	–	Mar.
454,563	371	16,585	4,309,425	3,627,318	3,627,318	467,719	3,159,599	682,107	–	Apr.
458,633	302	16,723	4,325,381	3,640,066	3,640,066	467,199	3,172,867	685,315	–	May
467,929	307	17,436	4,349,959	3,657,665	3,657,665	470,359	3,187,306	692,294	–	June
464,482	286	16,283	4,393,373	3,690,198	3,690,198	479,265	3,210,933	703,175	–	July
484,802	241	17,336	4,405,164	3,714,275	3,714,275	488,641	3,225,634	690,889	–	Aug.
492,332	291	16,037	4,420,495	3,732,309	3,732,309	495,744	3,236,565	688,186	–	Sep.
486,199	262	16,724	4,442,027	3,754,589	3,754,589	503,255	3,251,334	687,438	–	Oct.
494,348	232	16,095	4,453,846	3,762,521	3,762,521	502,679	3,259,842	691,325	–	Nov.
466,475	231	17,589	4,445,000	3,762,784	3,762,784	509,466	3,253,318	682,216	–	Dec.
489,487	169	24,446	4,443,076	3,766,438	3,766,438	510,513	3,255,925	676,638	–	2023 Jan.
Changes *										
+ 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
+ 40,735	+ 47	– 5,385	+ 154,668	+ 146,697	+ 146,697	+ 7,953	+ 138,744	+ 7,971	–	2021
+ 64,493	– 159	+ 6,733	+ 182,631	+ 192,662	+ 192,662	+ 48,513	+ 144,149	– 10,031	–	2022
– 925	+ 14	– 193	+ 5,659	+ 4,568	+ 4,568	– 1,648	+ 6,216	+ 1,091	–	2021 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.
+ 1,732	+ 3	– 2,877	+ 32,108	+ 20,494	+ 20,494	+ 4,905	+ 15,589	+ 11,614	–	Nov.
– 15,555	+ 80	– 9,303	+ 11,203	+ 7,775	+ 7,775	– 1,343	+ 9,118	+ 3,428	–	Dec.
+ 47,265	– 75	+ 2,756	+ 2,467	+ 5,524	+ 5,524	+ 14	+ 5,510	– 3,057	–	2022 Jan.
+ 8,862	+ 32	+ 1,061	+ 17,879	+ 14,668	+ 14,668	+ 272	+ 14,396	+ 3,211	–	Feb.
– 12,089	– 43	– 872	+ 22,004	+ 16,239	+ 16,239	+ 3,185	+ 13,054	+ 5,765	–	Mar.
+ 10,395	+ 70	+ 2,927	– 1,976	+ 17,666	+ 17,666	+ 1,436	+ 16,230	– 19,642	–	Apr.
+ 5,074	– 68	+ 163	+ 18,632	+ 14,888	+ 14,888	+ 200	+ 14,688	+ 3,744	–	May
+ 7,979	+ 3	+ 675	+ 20,969	+ 14,845	+ 14,845	+ 2,259	+ 12,586	+ 6,124	–	June
– 4,945	– 22	– 1,178	+ 37,537	+ 27,798	+ 27,798	+ 6,906	+ 20,892	+ 9,739	–	July
+ 19,742	– 46	+ 1,032	+ 10,251	+ 23,114	+ 23,114	+ 9,035	+ 14,079	– 12,863	–	Aug.
+ 4,881	+ 49	– 1,333	+ 16,153	+ 16,427	+ 16,427	+ 5,940	+ 10,487	– 274	–	Sep.
– 5,521	– 29	+ 701	+ 23,379	+ 23,538	+ 23,538	+ 7,942	+ 15,596	– 159	–	Oct.
+ 8,474	– 29	– 732	+ 20,779	+ 15,215	+ 15,215	+ 3,529	+ 11,686	+ 5,564	–	Nov.
– 25,624	– 1	+ 1,533	– 5,443	+ 2,740	+ 2,740	+ 7,795	– 5,055	– 8,183	–	Dec.
+ 23,633	– 62	+ 6,876	+ 75	+ 5,098	+ 5,098	+ 1,549	+ 3,549	– 5,023	–	2023 Jan.

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 ***
2022	1,561,637	1,331,875	197	9,228	220,337	3,196	317,540	308,115	197	1,244,097	237,642	786,118
2022 July	1,542,103	1,303,628	236	7,748	230,491	3,444	307,320	299,336	236	1,234,783	228,127	776,165
Aug.	1,548,960	1,317,291	192	9,681	221,796	3,390	317,804	307,931	192	1,231,156	230,013	779,347
Sep.	1,558,084	1,325,334	235	9,453	223,062	3,326	321,172	311,484	235	1,236,912	232,181	781,669
Oct.	1,563,666	1,330,081	221	10,126	223,238	3,307	318,921	308,574	221	1,244,745	236,853	784,654
Nov.	1,572,405	1,335,768	193	9,254	227,190	3,294	325,356	315,909	193	1,247,049	233,824	786,035
Dec.	1,561,637	1,331,875	197	9,228	220,337	3,196	317,540	308,115	197	1,244,097	237,642	786,118
2023 Jan.	1,587,195	1,348,622	136	15,635	222,802	3,195	340,704	324,933	136	1,246,491	238,334	785,355
												Changes *
2022	+ 106,984	+ 96,011	− 133	+ 4,032	+ 7,074	− 467	+ 47,416	+ 43,517	− 133	+ 59,568	+ 19,794	+ 32,700
2022 July	+ 15,074	+ 4,290	− 23	− 1,119	+ 11,926	− 408	− 4,052	− 2,910	− 23	+ 19,126	+ 1,943	+ 5,257
Aug.	+ 6,227	+ 13,494	− 45	+ 1,925	− 9,147	− 54	+ 10,106	+ 8,226	− 45	− 3,879	+ 1,999	+ 3,269
Sep.	+ 8,555	+ 4,892	+ 42	− 258	+ 3,879	− 64	+ 782	+ 998	+ 42	+ 7,773	+ 1,976	+ 1,918
Oct.	+ 7,009	+ 5,747	− 14	+ 685	+ 591	− 19	− 1,778	− 2,449	− 14	+ 8,787	+ 4,922	+ 3,274
Nov.	+ 14,653	+ 10,476	− 27	− 980	+ 5,184	− 13	+ 6,283	+ 7,290	− 27	+ 8,370	+ 483	+ 2,703
Dec.	− 7,615	− 1,386	+ 4	+ 11	− 6,244	− 98	− 5,772	− 5,787	+ 4	− 1,843	+ 4,303	+ 98
2023 Jan.	+ 27,181	+ 17,942	− 61	+ 6,425	+ 2,875	− 1	+ 23,736	+ 17,372	− 61	+ 3,445	+ 978	− 408
	Big banks											**End of year or month ***
2022	720,940	594,310	51	4,770	121,809	2,670	144,716	139,895	51	576,224	45,220	409,195
2022 July	721,287	594,460	48	3,000	123,779	2,831	143,314	140,266	48	577,973	47,652	406,542
Aug.	718,773	596,961	43	3,877	117,892	2,818	146,380	142,460	43	572,393	47,774	406,727
Sep.	728,013	601,959	53	4,406	121,595	2,765	149,867	145,408	53	578,146	48,021	408,530
Oct.	726,743	604,017	44	5,542	117,140	2,745	150,569	144,983	44	576,174	49,699	409,335
Nov.	722,786	596,276	37	4,297	122,176	2,735	146,963	142,629	37	575,823	43,774	409,873
Dec.	720,940	594,310	51	4,770	121,809	2,670	144,716	139,895	51	576,224	45,220	409,195
2023 Jan.	722,321	602,526	44	6,042	113,709	2,668	154,926	148,840	44	567,395	44,991	408,695
												Changes *
2022	+ 45,171	+ 18,789	− 2	+ 2,962	+ 23,422	+ 123	+ 11,817	+ 8,857	− 2	+ 33,354	− 94	+ 10,026
2022 July	+ 17,478	+ 4,673	+ 2	− 721	+ 13,524	− 8	+ 1,402	+ 2,121	+ 2	+ 16,076	+ 306	+ 2,246
Aug.	− 3,236	+ 2,109	− 5	+ 875	− 6,215	− 13	+ 2,880	+ 2,010	− 5	− 6,116	+ 14	+ 85
Sep.	+ 8,189	+ 4,379	+ 10	+ 527	+ 3,273	− 53	+ 3,209	+ 2,672	+ 10	+ 4,980	+ 92	+ 1,615
Oct.	− 606	+ 2,425	− 9	+ 1,137	− 4,159	− 20	+ 854	− 274	− 9	− 1,460	+ 1,777	+ 922
Nov.	− 413	− 5,013	− 7	− 1,242	+ 5,849	− 10	− 4,372	− 3,123	− 7	+ 3,959	− 3,046	+ 1,156
Dec.	− 103	− 738	+ 14	+ 470	+ 151	− 65	− 1,584	− 2,068	+ 14	+ 1,481	+ 1,630	− 300
2023 Jan.	+ 2,165	+ 8,730	− 7	+ 1,277	− 7,835	− 2	+ 10,493	+ 9,223	− 7	− 8,328	− 138	− 355
	Regional banks and other commercial banks											**End of year or month ***
2022	700,256	604,416	100	3,566	92,174	522	123,608	119,942	100	576,648	147,117	337,357
2022 July	687,850	583,448	142	3,882	100,378	609	117,217	113,193	142	570,633	140,685	329,570
Aug.	692,864	590,333	132	4,983	97,416	568	122,749	117,634	132	570,115	141,130	331,569
Sep.	691,102	591,838	124	4,108	95,032	557	120,794	116,562	124	570,308	143,001	332,275
Oct.	698,269	594,595	119	3,758	99,797	558	117,911	114,034	119	580,358	145,114	335,447
Nov.	708,745	605,562	110	4,075	98,998	555	127,744	123,559	110	581,001	145,641	336,362
Dec.	700,256	604,416	100	3,566	92,174	522	123,608	119,942	100	576,648	147,117	337,357
2023 Jan.	724,792	613,295	92	8,740	102,665	523	137,013	128,181	92	587,779	147,745	337,369
												Changes *
2022	+ 38,114	+ 52,771	− 59	+ 1,211	− 15,809	− 589	+ 26,994	+ 25,842	− 59	+ 11,120	+ 9,134	+ 17,795
2022 July	− 3,839	− 2,023	− 41	− 294	− 1,481	− 400	− 5,266	− 4,931	− 41	+ 1,427	+ 709	+ 2,199
Aug.	+ 5,169	+ 7,156	− 11	+ 1,100	− 3,076	− 41	+ 5,377	+ 4,288	− 11	− 208	+ 674	+ 2,194
Sep.	+ 785	+ 1,011	− 9	− 895	+ 678	− 11	− 2,257	− 1,353	− 9	+ 3,042	+ 1,858	+ 506
Oct.	+ 4,257	− 265	− 5	− 346	+ 4,873	+ 1	− 3,153	− 2,802	− 5	+ 7,410	+ 827	+ 1,710
Nov.	+ 12,824	+ 12,883	− 8	+ 364	− 415	− 3	+ 10,564	+ 10,208	− 8	+ 2,260	+ 1,101	+ 1,574
Dec.	− 7,974	− 952	− 10	− 477	− 6,535	− 33	− 3,754	− 3,267	− 10	− 4,220	+ 1,719	+ 596
2023 Jan.	+ 25,274	+ 9,474	− 8	+ 5,183	+ 10,625	+ 1	+ 13,643	+ 8,468	− 8	+ 11,631	+ 799	+ 207

***** 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 ***
2022	140,441	133,149	46	892	6,354	4	49,216	48,278	46	91,225	45,305	39,566
2022 July	132,966	125,720	46	866	6,334	4	46,789	45,877	46	86,177	39,790	40,053
Aug.	137,323	129,997	17	821	6,488	4	48,675	47,837	17	88,648	41,109	41,051
Sep.	138,969	131,537	58	939	6,435	4	50,511	49,514	58	88,458	41,159	40,864
Oct.	138,654	131,469	58	826	6,301	4	50,441	49,557	58	88,213	42,040	39,872
Nov.	140,874	133,930	46	882	6,016	4	50,649	49,721	46	90,225	44,409	39,800
Dec.	140,441	133,149	46	892	6,354	4	49,216	48,278	46	91,225	45,305	39,566
2023 Jan.	140,082	132,801	–	853	6,428	4	48,765	47,912	–	91,317	45,598	39,291
												Changes *
2022	+ 23,699	+ 24,451	– 72	– 141	– 539	– 1	+ 8,605	+ 8,818	– 72	+ 15,094	+ 10,754	+ 4,879
2022 July	+ 1,435	+ 1,640	+ 16	– 104	– 117	–	– 188	– 100	+ 16	+ 1,623	+ 928	+ 812
Aug.	+ 4,294	+ 4,229	– 29	– 50	+ 144	–	+ 1,849	+ 1,928	– 29	+ 2,445	+ 1,311	+ 990
Sep.	– 419	– 498	+ 41	+ 110	– 72	–	– 170	– 321	+ 41	– 249	+ 26	– 203
Oct.	+ 3,358	+ 3,587	–	– 106	– 123	–	+ 521	+ 627	–	+ 2,837	+ 2,318	+ 642
Nov.	+ 2,242	+ 2,606	– 12	– 102	– 250	–	+ 91	+ 205	– 12	+ 2,151	+ 2,428	– 27
Dec.	+ 462	+ 304	–	+ 18	+ 140	–	– 434	– 452	–	+ 896	+ 954	– 198
2023 Jan.	– 258	– 262	– 46	– 35	+ 85	–	– 400	– 319	– 46	+ 142	+ 317	– 260
	Landesbanken											**End of year or month ***
2022	426,721	387,335	11	4,559	34,816	7,872	46,267	41,697	11	380,454	81,246	264,392
2022 July	429,585	387,411	11	4,523	37,640	7,591	53,429	48,895	11	376,156	74,318	264,198
Aug.	431,926	391,209	13	3,894	36,810	7,634	55,220	51,313	13	376,706	75,131	264,765
Sep.	430,792	391,488	13	2,797	36,494	7,788	53,711	50,901	13	377,081	75,878	264,709
Oct.	429,411	390,668	12	2,903	35,828	7,818	50,277	47,362	12	379,134	77,088	266,218
Nov.	430,891	391,203	11	2,794	36,883	7,862	49,772	46,967	11	381,119	78,343	265,893
Dec.	426,721	387,335	11	4,559	34,816	7,872	46,267	41,697	11	380,454	81,246	264,392
2023 Jan.	430,691	391,562	9	4,992	34,128	7,867	50,343	45,342	9	380,348	81,992	264,228
												Changes *
2022	+ 8,443	+ 11,714	– 5	+ 2,758	– 6,024	+ 357	+ 4,393	+ 1,640	– 5	+ 4,050	+ 6,821	+ 3,253
2022 July	+ 206	+ 967	+ 3	+ 282	– 1,046	+ 15	– 2,611	– 2,896	+ 3	+ 2,817	+ 1,612	+ 2,251
Aug.	+ 2,153	+ 3,671	+ 2	– 642	– 878	+ 43	+ 1,685	+ 2,325	+ 2	+ 468	+ 797	+ 549
Sep.	– 1,470	+ 14	–	– 1,101	– 383	+ 154	– 1,658	– 557	–	+ 188	+ 703	– 132
Oct.	– 1,168	– 650	– 1	+ 108	– 625	+ 30	– 3,321	– 3,428	– 1	+ 2,153	+ 1,233	+ 1,545
Nov.	+ 2,852	+ 1,743	– 1	– 104	+ 1,214	+ 44	– 236	– 131	– 1	+ 3,088	+ 1,582	+ 292
Dec.	– 2,981	– 2,792	–	+ 1,767	– 1,956	+ 10	– 3,329	– 5,096	–	+ 348	+ 3,217	– 913
2023 Jan.	+ 4,326	+ 4,530	– 2	+ 434	– 636	– 5	+ 4,160	+ 3,728	– 2	+ 166	+ 828	– 26
	Savings banks											**End of year or month ***
2022	1,214,449	1,039,860	–	263	174,326	4,023	51,777	51,514	–	1,162,672	66,431	921,915
2022 July	1,202,065	1,023,203	–	443	178,419	4,249	52,476	52,033	–	1,149,589	63,172	907,998
Aug.	1,207,151	1,028,642	–	504	178,005	4,242	52,432	51,928	–	1,154,719	63,977	912,737
Sep.	1,208,745	1,032,155	–	276	176,314	4,145	53,056	52,780	–	1,155,689	65,221	914,154
Oct.	1,212,859	1,036,473	–	308	176,078	4,141	53,264	52,956	–	1,159,595	65,866	917,651
Nov.	1,215,204	1,040,466	–	319	174,419	4,131	53,225	52,906	–	1,161,979	66,572	920,988
Dec.	1,214,449	1,039,860	–	263	174,326	4,023	51,777	51,514	–	1,162,672	66,431	921,915
2023 Jan.	1,211,356	1,041,510	–	280	169,566	4,009	53,786	53,506	–	1,157,570	65,839	922,165
												Changes *
2022	+ 51,929	+ 56,155	–	– 399	– 3,827	– 14	+ 4,367	+ 4,766	–	+ 47,562	+ 3,889	+ 47,500
2022 July	+ 7,987	+ 7,077	–	– 140	+ 1,050	– 9	+ 313	+ 453	–	+ 7,674	+ 321	+ 6,303
Aug.	+ 5,025	+ 5,383	–	+ 61	– 419	– 7	– 45	– 106	–	+ 5,070	+ 750	+ 4,739
Sep.	+ 1,586	+ 3,510	–	– 228	– 1,696	– 97	+ 733	+ 961	–	+ 853	+ 479	+ 2,070
Oct.	+ 4,122	+ 4,322	–	+ 32	– 232	– 4	+ 209	+ 177	–	+ 3,913	+ 646	+ 3,499
Nov.	+ 2,356	+ 3,995	–	+ 11	– 1,650	– 10	– 37	– 48	–	+ 2,393	+ 706	+ 3,337
Dec.	– 748	– 605	–	– 56	– 87	– 108	– 1,447	– 1,391	–	+ 699	– 141	+ 927
2023 Jan.	– 3,088	+ 1,652	–	+ 17	– 4,757	– 14	+ 2,010	+ 1,993	–	– 5,098	– 592	+ 251

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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 ***
2022	879,800	754,891	23	29	124,857	3,350	33,230	33,178	23	846,570	44,778	676,935
2022 July	862,687	738,875	17	10	123,785	3,535	31,971	31,944	17	830,716	43,707	663,224
Aug.	867,947	743,642	21	22	124,262	3,511	32,203	32,160	21	835,744	44,096	667,386
Sep.	870,880	746,721	28	41	124,090	3,457	32,931	32,862	28	837,949	44,285	669,574
Oct.	874,408	750,292	29	36	124,051	3,440	32,958	32,893	29	841,450	44,626	672,773
Nov.	878,130	753,879	28	29	124,194	3,426	33,151	33,094	28	844,979	44,880	675,905
Dec.	879,800	754,891	23	29	124,857	3,350	33,230	33,178	23	846,570	44,778	676,935
2023 Jan.	878,494	755,954	24	19	122,497	3,326	33,325	33,282	24	845,169	44,606	678,066
												Changes *
2022	+ 47,793	+ 46,012	+ 5	− 186	+ 1,962	− 181	+ 3,146	+ 3,327	+ 5	+ 44,647	+ 3,594	+ 39,091
2022 July	+ 4,415	+ 4,405	−	− 5	+ 15	− 9	− 696	− 691	−	+ 5,111	+ 562	+ 4,534
Aug.	+ 5,259	+ 4,767	+ 4	+ 12	+ 476	− 24	+ 232	+ 216	+ 4	+ 5,027	+ 389	+ 4,162
Sep.	+ 2,931	+ 3,078	+ 7	+ 19	− 173	− 54	+ 728	+ 702	+ 7	+ 2,203	+ 189	+ 2,187
Oct.	+ 3,537	+ 3,572	+ 1	− 5	− 31	− 17	+ 27	+ 31	+ 1	+ 3,510	+ 341	+ 3,200
Nov.	+ 3,725	+ 3,588	− 1	− 7	+ 145	− 14	+ 193	+ 201	− 1	+ 3,532	+ 254	+ 3,133
Dec.	+ 1,673	+ 1,013	− 5	−	+ 665	− 76	+ 79	+ 84	− 5	+ 1,594	− 102	+ 1,031
2023 Jan.	− 1,305	+ 1,064	+ 1	− 10	− 2,360	− 24	+ 95	+ 104	+ 1	− 1,400	− 172	+ 1,132
	Mortgage banks											**End of year or month ***
2022	198,024	183,434	−	.	14,565	88	3,062	3,037	−	194,962	36,431	143,966
2022 July	197,578	181,727	−	.	15,835	75	2,320	2,304	−	195,258	34,817	144,606
Aug.	196,745	182,039	−	.	14,690	80	2,545	2,529	−	194,200	35,456	144,054
Sep.	197,311	182,421	−	.	14,890	82	2,793	2,793	−	194,518	35,634	143,994
Oct.	197,773	182,847	−	.	14,901	82	2,820	2,795	−	194,953	35,863	144,189
Nov.	197,916	183,242	−	.	14,649	90	2,721	2,696	−	195,195	36,087	144,459
Dec.	198,024	183,434	−	.	14,565	88	3,062	3,037	−	194,962	36,431	143,966
2023 Jan.	198,172	183,636	−	.	14,536	88	2,927	2,927	−	195,245	37,039	143,670
												Changes *
2022	+ 2,661	+ 5,427	−	.	− 2,691	+ 80	+ 836	+ 911	−	+ 1,825	+ 3,439	+ 1,077
2022 July	+ 621	+ 755	−	.	− 84	+ 13	− 253	− 203	−	+ 874	+ 389	+ 569
Aug.	− 835	+ 321	−	.	− 1,156	+ 5	+ 227	+ 227	−	− 1,062	+ 640	− 546
Sep.	+ 342	+ 174	−	.	+ 184	+ 2	+ 247	+ 263	−	+ 95	+ 87	− 176
Oct.	+ 730	+ 674	−	.	+ 31	−	+ 29	+ 4	−	+ 701	+ 336	+ 334
Nov.	+ 455	+ 666	−	.	− 211	+ 8	− 80	− 80	−	+ 535	+ 335	+ 411
Dec.	+ 413	+ 462	−	.	− 49	− 2	+ 358	+ 358	−	+ 55	+ 455	− 351
2023 Jan.	+ 359	+ 400	−	.	− 16	−	− 129	− 104	−	+ 488	+ 693	− 189
	Building and loan associations											**End of year or month ***
2022	209,570	186,650	.	.	22,920	8	1,296	1,296	.	208,274	4,156	181,198
2022 July	207,464	183,307	.	.	24,157	10	1,275	1,275	.	206,189	4,427	177,605
Aug.	207,632	184,028	.	.	23,604	9	1,296	1,296	.	206,336	4,395	178,337
Sep.	208,238	184,883	.	.	23,355	9	1,349	1,349	.	206,889	4,361	179,173
Oct.	208,609	185,251	.	.	23,358	8	1,329	1,329	.	207,280	4,263	179,659
Nov.	208,992	185,818	.	.	23,174	8	1,302	1,302	.	207,690	4,200	180,316
Dec.	209,570	186,650	.	.	22,920	8	1,296	1,296	.	208,274	4,156	181,198
2023 Jan.	209,562	186,780	.	.	22,782	7	1,449	1,449	.	208,113	4,094	181,237
												Changes *
2022	+ 5,729	+ 9,340	.	.	− 3,611	− 458	+ 331	+ 331	.	+ 5,398	− 647	+ 9,656
2022 July	+ 788	+ 958	.	.	− 170	− 211	+ 105	+ 105	.	+ 683	− 88	+ 941
Aug.	+ 168	+ 721	.	.	− 553	− 1	+ 21	+ 21	.	+ 147	− 32	+ 732
Sep.	+ 606	+ 855	.	.	− 249	−	+ 53	+ 53	.	+ 553	− 34	+ 836
Oct.	+ 371	+ 368	.	.	+ 3	− 1	− 20	− 20	.	+ 391	− 98	+ 486
Nov.	+ 383	+ 567	.	.	− 184	−	− 27	− 27	.	+ 410	− 63	+ 657
Dec.	+ 578	+ 832	.	.	− 254	−	− 6	− 6	.	+ 584	− 44	+ 882
2023 Jan.	− 8	+ 130	.	.	− 138	− 1	+ 153	+ 153	.	− 161	− 62	+ 39

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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 ***
2022	439,094	345,214	–	3,485	90,395	17,481	31,123	27,638	–	407,971	38,782	278,794
2022 July	432,942	336,529	22	3,543	92,848	17,545	32,260	28,695	22	400,682	30,697	277,137
Aug.	447,182	352,226	15	3,219	91,722	17,628	40,879	37,645	15	406,303	35,573	279,008
Sep.	455,105	361,639	15	3,470	89,981	17,659	43,648	40,163	15	411,457	38,184	283,292
Oct.	458,486	365,176	–	3,326	89,984	17,653	43,616	40,290	–	414,870	38,696	286,190
Nov.	460,983	366,493	–	3,674	90,816	17,677	45,148	41,474	–	415,835	38,773	286,246
Dec.	439,094	345,214	–	3,485	90,395	17,481	31,123	27,638	–	407,971	38,782	278,794
2023 Jan.	441,708	347,861	–	3,520	90,327	17,523	31,568	28,048	–	410,140	38,609	281,204
												Changes *
2022	+ 30,159	+ 32,496	– 26	+ 603	– 2,914	– 153	+ 10,578	+ 10,001	– 26	+ 19,581	+ 11,623	+ 10,872
2022 July	+ 2,301	+ 4,401	– 2	– 146	– 1,952	– 13	+ 1,049	+ 1,197	– 2	+ 1,252	+ 2,167	+ 1,037
Aug.	+ 12,982	+ 14,499	– 7	– 324	– 1,186	+ 83	+ 8,502	+ 8,833	– 7	+ 4,480	+ 4,492	+ 1,174
Sep.	+ 7,200	+ 8,785	–	+ 251	– 1,836	+ 31	+ 2,712	+ 2,461	–	+ 4,488	+ 2,540	+ 3,784
Oct.	+ 3,929	+ 3,984	– 15	– 144	+ 104	– 6	+ 5	+ 164	– 15	+ 3,924	+ 562	+ 3,258
Nov.	+ 4,068	+ 2,654	–	+ 348	+ 1,066	+ 24	+ 1,617	+ 1,269	–	+ 2,451	+ 232	+ 1,153
Dec.	– 20,855	– 20,408	–	– 189	– 258	– 196	– 13,975	– 13,786	–	– 6,880	+ 107	– 6,729
2023 Jan.	+ 3,057	+ 3,013	–	+ 35	+ 9	+ 42	+ 422	+ 387	–	+ 2,635	– 124	+ 2,750
Memo item: Foreign banks												**End of year or month ***
2022	668,402	561,672	130	7,062	99,538	432	164,166	156,974	130	504,236	116,121	288,577
2022 July	654,813	542,855	164	4,792	107,002	459	158,141	153,185	164	496,672	107,685	281,985
Aug.	666,524	556,537	126	5,955	103,906	458	168,539	162,458	126	497,985	109,771	284,308
Sep.	664,976	559,927	157	5,258	99,634	448	170,522	165,107	157	494,454	109,347	285,473
Oct.	669,424	561,030	151	5,229	103,014	445	166,113	160,733	151	503,311	113,410	286,887
Nov.	683,950	571,926	131	5,282	106,611	442	175,346	169,933	131	508,604	114,594	287,399
Dec.	668,402	561,672	130	7,062	99,538	432	164,166	156,974	130	504,236	116,121	288,577
2023 Jan.	694,629	572,547	79	11,448	110,555	430	179,178	167,651	79	515,451	116,697	288,199
												Changes *
2022	+ 79,456	+ 82,934	– 125	+ 4,224	– 7,577	+ 11	+ 49,753	+ 45,654	– 125	+ 29,703	+ 18,077	+ 19,203
2022 July	+ 36,170	+ 22,887	– 30	+ 1,245	+ 12,068	– 2	+ 19,314	+ 18,099	– 30	+ 16,856	+ 1,032	+ 3,756
Aug.	+ 10,959	+ 13,120	– 40	+ 1,157	– 3,278	– 1	+ 10,104	+ 8,987	– 40	+ 855	+ 1,968	+ 2,165
Sep.	– 1,191	+ 814	+ 30	– 724	– 1,311	– 10	– 359	+ 335	+ 30	– 832	– 456	+ 935
Oct.	+ 5,267	+ 1,733	– 6	– 20	+ 3,560	– 3	– 4,033	– 4,007	– 6	+ 9,300	+ 4,176	+ 1,564
Nov.	+ 16,729	+ 12,631	– 19	– 59	+ 4,176	– 3	+ 9,976	+ 10,054	– 19	+ 6,753	+ 1,575	+ 1,002
Dec.	– 9,771	– 5,494	– 1	+ 1,819	– 6,095	– 10	– 7,942	– 9,760	– 1	– 1,829	+ 3,628	+ 638
2023 Jan.	+ 27,038	+ 11,478	– 51	+ 4,402	+ 11,209	– 2	+ 15,350	+ 10,999	– 51	+ 11,688	+ 706	– 227

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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 *												
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
2021	3,798,090	3,392,408	263	2,625	402,794	25,722	249,701	232,189	231,587	263	17,512	15,226	3,548,389
2022	4,015,618	3,613,125	159	2,694	399,640	25,598	296,441	279,785	279,265	159	16,656	14,323	3,719,177
2021 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.	3,794,026	3,386,361	177	5,607	401,881	25,211	255,646	232,938	232,145	177	22,708	17,717	3,538,380
Dec.	3,798,090	3,392,408	263	2,625	402,794	25,722	249,701	232,189	231,587	263	17,512	15,226	3,548,389
2022 Jan.	3,812,764	3,409,001	189	3,123	400,451	25,674	262,596	242,272	241,473	189	20,324	17,811	3,550,168
Feb.	3,826,524	3,426,009	221	5,031	395,263	25,698	267,405	246,918	245,885	221	20,487	16,268	3,559,119
Mar.	3,853,779	3,449,024	183	3,321	401,251	25,759	273,636	254,771	253,785	183	18,865	16,347	3,580,143
Apr.	3,866,579	3,470,002	223	3,484	392,870	25,928	277,497	257,908	256,736	223	19,589	17,054	3,589,082
May	3,886,701	3,488,910	159	3,222	394,410	26,180	280,078	262,476	261,343	159	17,602	15,354	3,606,623
June	3,906,560	3,513,384	152	3,696	389,328	26,052	290,815	271,358	270,350	152	19,457	16,617	3,615,745
July	3,945,049	3,539,099	173	3,602	402,175	25,880	291,366	271,765	270,766	173	19,601	16,825	3,653,683
Aug.	3,976,016	3,574,275	137	3,908	397,696	25,870	305,036	287,287	286,311	137	17,749	14,680	3,670,980
Sep.	3,993,630	3,595,314	196	3,600	394,520	25,824	311,005	292,778	291,975	196	18,227	15,234	3,682,625
Oct.	4,014,059	3,611,628	172	4,272	397,987	25,807	308,736	288,883	288,210	172	19,853	16,082	3,705,323
Nov.	4,025,717	3,625,269	151	3,580	396,717	25,865	310,678	292,935	292,400	151	17,743	14,547	3,715,039
Dec.	4,015,618	3,613,125	159	2,694	399,640	25,598	296,441	279,785	279,265	159	16,656	14,323	3,719,177
2023 Jan.	4,016,196	3,622,393	99	4,315	389,389	25,597	303,165	282,440	281,794	99	20,725	16,957	3,713,031
	Changes *												
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
2021	+ 152,225	+ 147,814	+ 14	− 2,158	+ 6,555	+ 2,284	+ 8,848	+ 13,762	+ 13,818	+ 14	− 4,914	− 2,826	+ 143,377
2022	+ 216,737	+ 220,115	− 104	+ 69	− 3,343	− 124	+ 47,648	+ 48,504	+ 48,586	− 104	− 856	− 903	+ 169,089
2021 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.	+ 25,541	+ 20,446	+ 9	+ 562	+ 4,524	+ 102	+ 1,187	+ 2,423	+ 2,411	+ 9	− 1,236	− 1,795	+ 24,354
Dec.	+ 4,264	+ 6,247	+ 86	− 2,982	+ 913	+ 511	− 5,805	− 609	− 418	+ 86	− 5,196	− 2,491	+ 10,069
2022 Jan.	+ 14,674	+ 16,593	− 74	+ 498	− 2,343	− 48	+ 12,895	+ 10,083	+ 9,886	− 74	+ 2,812	+ 2,585	+ 1,779
Feb.	+ 15,110	+ 18,358	+ 32	+ 1,908	− 5,188	+ 24	+ 6,159	+ 5,996	+ 5,762	+ 32	+ 163	− 1,543	+ 8,951
Mar.	+ 27,255	+ 23,015	− 38	− 1,710	+ 5,988	+ 61	+ 6,231	+ 7,853	+ 7,900	− 38	− 1,622	+ 79	+ 21,024
Apr.	+ 13,145	+ 21,323	+ 40	+ 163	− 8,381	+ 169	+ 3,861	+ 3,137	+ 2,951	+ 40	+ 724	+ 707	+ 9,284
May	+ 20,102	+ 18,908	− 64	− 262	+ 1,520	+ 252	+ 2,581	+ 4,568	+ 4,607	− 64	− 1,987	− 1,700	+ 17,521
June	+ 19,884	+ 24,499	− 7	+ 474	− 5,082	− 128	+ 10,762	+ 8,907	+ 9,032	− 7	+ 1,855	+ 1,263	+ 9,122
July	+ 36,082	+ 23,498	+ 21	− 94	+ 12,657	− 172	+ 235	+ 91	+ 100	+ 21	+ 144	+ 208	+ 35,847
Aug.	+ 30,912	+ 35,121	− 36	+ 306	− 4,479	− 10	+ 13,670	+ 15,522	+ 15,545	− 36	− 1,852	− 2,145	+ 17,242
Sep.	+ 16,517	+ 19,942	+ 59	− 308	− 3,176	− 46	+ 4,839	+ 4,361	+ 4,534	+ 59	+ 478	+ 554	+ 11,678
Oct.	+ 20,729	+ 16,614	− 24	+ 672	+ 3,467	− 17	− 1,969	− 3,595	− 3,465	− 24	+ 1,626	+ 848	+ 22,698
Nov.	+ 11,958	+ 13,941	− 21	− 692	− 1,270	+ 58	+ 2,242	+ 4,352	+ 4,490	− 21	− 2,110	− 1,535	+ 9,716
Dec.	− 9,631	− 11,697	+ 8	− 886	+ 2,944	− 267	− 13,858	− 12,771	− 12,756	+ 8	− 1,087	− 224	+ 4,227
2023 Jan.	+ 518	+ 9,208	− 60	+ 1,621	− 10,251	− 1	+ 6,664	+ 2,595	+ 2,469	− 60	+ 4,069	+ 2,634	− 6,146

***** 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*	
14	15	16	17	18	19	20	21	22	23	24	25	26	Period
End of year or month *													
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
3,174,621	2,915,679	314,455	2,601,224	258,942	24,715	373,768	229,916	14,330	215,586	143,852	–	1,007	2021
3,359,912	3,085,884	348,743	2,737,141	274,028	24,572	359,265	233,653	14,101	219,552	125,612	–	1,026	2022
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	2021 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.
3,164,859	2,906,466	315,606	2,590,860	258,393	24,214	373,521	230,033	14,450	215,583	143,488	–	997	Nov.
3,174,621	2,915,679	314,455	2,601,224	258,942	24,715	373,768	229,916	14,330	215,586	143,852	–	1,007	Dec.
3,180,374	2,920,603	312,776	2,607,827	259,771	24,682	369,794	229,114	13,946	215,168	140,680	–	992	2022 Jan.
3,195,276	2,935,393	313,816	2,621,577	259,883	24,642	363,843	228,463	13,928	214,535	135,380	–	1,056	Feb.
3,209,489	2,950,077	316,135	2,633,942	259,412	24,707	370,654	228,815	13,684	215,131	141,839	–	1,052	Mar.
3,226,158	2,966,761	317,286	2,649,475	259,397	24,891	362,924	229,451	13,700	215,751	133,473	–	1,037	Apr.
3,242,603	2,983,115	319,746	2,663,369	259,488	25,145	364,020	229,098	13,655	215,443	134,922	–	1,035	May
3,255,791	2,998,170	322,234	2,675,936	257,621	25,039	359,954	228,247	13,614	214,633	131,707	–	1,013	June
3,293,486	3,022,535	327,683	2,694,852	270,951	24,873	360,197	228,973	13,513	215,460	131,224	–	1,007	July
3,314,346	3,044,557	335,441	2,709,116	269,789	24,858	356,634	228,727	13,512	215,215	127,907	–	1,012	Aug.
3,329,093	3,058,845	339,520	2,719,325	270,248	24,804	353,532	229,260	13,838	215,422	124,272	–	1,020	Sep.
3,347,503	3,077,421	344,771	2,732,650	270,082	24,791	357,820	229,915	13,829	216,086	127,905	–	1,016	Oct.
3,359,032	3,086,584	344,880	2,741,704	272,448	24,833	356,007	231,738	13,948	217,790	124,269	–	1,032	Nov.
3,359,912	3,085,884	348,743	2,737,141	274,028	24,572	359,265	233,653	14,101	219,552	125,612	–	1,026	Dec.
3,360,160	3,090,288	349,889	2,740,399	269,872	24,582	352,871	233,354	13,813	219,541	119,517	–	1,015	2023 Jan.
Changes *													
+ 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
+ 157,936	+ 140,124	+ 5,626	+ 134,498	+ 17,812	+ 2,311	– 14,559	– 3,302	– 1,323	– 1,979	– 11,257	–	– 27	2021
+ 184,791	+ 169,895	+ 33,470	+ 136,425	+ 14,896	– 78	– 15,702	+ 2,537	– 734	+ 3,271	– 18,239	–	– 46	2022
+ 7,288	+ 6,478	– 1,702	+ 8,180	+ 810	+ 252	– 9,684	– 1,760	– 244	– 1,516	– 7,924	–	– 24	2021 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.
+ 19,929	+ 18,916	+ 4,377	+ 14,539	+ 1,013	+ 111	+ 4,425	+ 914	– 134	+ 1,048	+ 3,511	–	– 9	Nov.
+ 9,822	+ 9,273	– 1,122	+ 10,395	+ 549	+ 501	+ 247	– 117	– 120	+ 3	+ 364	–	+ 10	Dec.
+ 5,753	+ 4,924	– 1,679	+ 6,603	+ 829	– 33	– 3,974	– 802	– 384	– 418	– 3,172	–	– 15	2022 Jan.
+ 14,902	+ 14,790	+ 1,040	+ 13,750	+ 112	+ 25	– 5,951	– 651	– 18	– 633	– 5,300	–	– 1	Feb.
+ 14,213	+ 14,684	+ 2,319	+ 12,365	– 471	+ 65	+ 6,811	+ 352	– 244	+ 596	+ 6,459	–	– 4	Mar.
+ 17,014	+ 17,029	+ 1,456	+ 15,573	– 15	+ 184	– 7,730	+ 636	+ 16	+ 620	– 8,366	–	– 15	Apr.
+ 16,445	+ 16,354	+ 2,460	+ 13,894	+ 91	+ 254	+ 1,076	– 353	– 45	– 308	+ 1,429	–	– 2	May
+ 13,188	+ 15,055	+ 2,488	+ 12,567	– 1,867	– 106	– 4,066	– 851	– 41	– 810	– 3,215	–	– 22	June
+ 35,604	+ 22,464	+ 4,392	+ 18,072	+ 13,140	– 166	+ 243	+ 726	– 101	+ 827	– 483	–	– 6	July
+ 20,805	+ 21,967	+ 7,703	+ 14,264	– 1,162	– 15	– 3,563	– 246	– 1	– 245	– 3,317	–	+ 5	Aug.
+ 14,780	+ 14,321	+ 3,962	+ 10,359	+ 459	– 54	– 3,102	+ 533	– 179	+ 712	– 3,635	–	+ 8	Sep.
+ 18,465	+ 18,631	+ 5,251	+ 13,380	– 166	– 13	+ 4,233	+ 600	– 9	+ 609	+ 3,633	–	– 4	Oct.
+ 11,784	+ 9,418	+ 109	+ 9,309	+ 2,366	+ 42	– 2,068	+ 1,568	+ 119	+ 1,449	– 3,636	–	+ 16	Nov.
+ 1,838	+ 258	+ 3,969	– 3,711	+ 1,580	– 261	+ 2,389	+ 1,025	+ 153	+ 872	+ 1,364	–	– 6	Dec.
+ 248	+ 4,404	+ 1,146	+ 3,258	– 4,156	+ 10	– 6,394	– 299	– 288	– 11	– 6,095	–	– 11	2023 Jan.

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** *
2022	1,110,726	1,021,060	126	2,307	87,233	3,160	159,833	152,185	152,025	126	7,648	5,375	950,893
2022 Oct.	1,102,295	1,011,947	132	3,860	86,356	3,268	157,321	147,527	147,364	132	9,794	5,965	944,974
Nov.	1,101,757	1,013,665	113	2,645	85,334	3,256	157,135	149,181	149,026	113	7,954	5,351	944,622
Dec.	1,110,726	1,021,060	126	2,307	87,233	3,160	159,833	152,185	152,025	126	7,648	5,375	950,893
2023 Jan.	1,109,371	1,022,562	66	3,546	83,197	3,158	161,875	152,043	151,915	66	9,832	6,348	947,496
													Changes *
2022	+ 76,493	+ 72,321	− 84	+ 1,763	+ 2,493	− 72	+ 30,963	+ 30,221	+ 30,306	− 84	+ 742	− 1,022	+ 45,530
2022 Oct.	+ 8,611	+ 5,163	− 9	+ 972	+ 2,485	− 18	+ 171	− 1,121	− 1,067	− 9	+ 1,292	+ 275	+ 8,440
Nov.	− 238	+ 2,018	− 19	− 1,215	− 1,022	− 12	+ 114	+ 1,954	+ 1,962	− 19	− 1,840	− 614	− 352
Dec.	+ 9,427	+ 7,842	+ 13	− 338	+ 1,910	− 96	+ 3,077	+ 3,383	+ 3,378	+ 13	− 306	+ 24	+ 6,350
2023 Jan.	− 1,355	+ 1,502	− 60	+ 1,239	− 4,036	− 2	+ 2,042	− 142	− 110	− 60	+ 2,184	+ 973	− 3,397
Big banks													**End of year or month** *
2022	533,477	472,063	51	715	60,648	2,670	66,332	63,492	63,441	51	2,840	2,125	467,145
2022 Oct.	533,032	473,130	44	1,905	57,953	2,745	69,601	65,310	65,266	44	4,291	2,386	463,431
Nov.	532,059	472,381	37	1,235	58,406	2,735	68,440	65,069	65,032	37	3,371	2,136	463,619
Dec.	533,477	472,063	51	715	60,648	2,670	66,332	63,492	63,441	51	2,840	2,125	467,145
2023 Jan.	529,552	473,826	44	1,168	54,514	2,668	68,772	65,327	65,273	44	3,445	2,287	460,780
													Changes *
2022	+ 30,999	+ 19,800	− 2	+ 546	+ 10,655	+ 123	+ 9,761	+ 9,356	+ 9,358	− 2	+ 405	− 141	+ 21,238
2022 Oct.	− 180	− 331	− 9	+ 308	− 148	− 20	− 492	− 1,055	− 1,046	− 9	+ 563	+ 255	+ 312
Nov.	− 818	− 594	− 7	− 670	+ 453	− 10	− 1,006	− 86	− 79	− 7	− 920	− 250	+ 188
Dec.	+ 1,418	− 318	+ 14	− 520	+ 2,242	− 65	− 2,108	− 1,577	− 1,591	+ 14	− 531	− 11	+ 3,526
2023 Jan.	− 3,925	+ 1,763	− 7	+ 453	− 6,134	− 2	+ 2,440	+ 1,835	+ 1,832	− 7	+ 605	+ 162	− 6,365
Regional banks and other commercial banks													**End of year or month** *
2022	471,164	446,164	29	1,592	23,379	486	57,055	52,638	52,575	29	4,417	2,859	414,109
2022 Oct.	464,901	437,871	30	1,955	25,045	519	51,734	46,597	46,536	30	5,137	3,213	413,167
Nov.	464,874	439,740	30	1,410	23,694	517	52,595	48,382	48,310	30	4,213	2,845	412,279
Dec.	471,164	446,164	29	1,592	23,379	486	57,055	52,638	52,575	29	4,417	2,859	414,109
2023 Jan.	474,111	446,402	22	2,378	25,309	486	57,525	51,493	51,419	22	6,032	3,706	416,586
													Changes *
2022	+ 24,911	+ 31,537	− 10	+ 1,217	− 7,833	− 194	+ 11,915	+ 11,563	+ 11,574	− 10	+ 352	− 866	+ 12,996
2022 Oct.	+ 5,968	+ 2,670	−	+ 664	+ 2,634	+ 2	+ 531	− 213	− 168	−	+ 744	+ 35	+ 5,437
Nov.	− 27	+ 1,869	−	− 545	− 1,351	− 2	+ 861	+ 1,785	+ 1,774	−	− 924	− 368	− 888
Dec.	+ 6,378	+ 6,501	− 1	+ 182	− 304	− 31	+ 4,469	+ 4,265	+ 4,274	− 1	+ 204	+ 14	+ 1,909
2023 Jan.	+ 2,947	+ 238	− 7	+ 786	+ 1,930	−	+ 470	− 1,145	− 1,156	− 7	+ 1,615	+ 847	+ 2,477
Branches of foreign banks													**End of year or month** *
2022	106,085	102,833	46	−	3,206	4	36,446	36,055	36,009	46	391	391	69,639
2022 Oct.	104,362	100,946	58	−	3,358	4	35,986	35,620	35,562	58	366	366	68,376
Nov.	104,824	101,544	46	−	3,234	4	36,100	35,730	35,684	46	370	370	68,724
Dec.	106,085	102,833	46	−	3,206	4	36,446	36,055	36,009	46	391	391	69,639
2023 Jan.	105,708	102,334	−	−	3,374	4	35,578	35,223	35,223	−	355	355	70,130
													Changes *
2022	+ 20,583	+ 20,984	− 72	−	− 329	− 1	+ 9,287	+ 9,302	+ 9,374	− 72	− 15	− 15	+ 11,296
2022 Oct.	+ 2,823	+ 2,824	−	−	− 1	−	+ 132	+ 147	+ 147	−	− 15	− 15	+ 2,691
Nov.	+ 607	+ 743	− 12	−	− 124	−	+ 259	+ 255	+ 267	− 12	+ 4	+ 4	+ 348
Dec.	+ 1,631	+ 1,659	−	−	− 28	−	+ 716	+ 695	+ 695	−	+ 21	+ 21	+ 915
2023 Jan.	− 377	− 499	− 46	−	+ 168	−	− 868	− 832	− 786	− 46	− 36	− 36	+ 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** 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]**		
898,320	835,672	163,393	672,279	62,648	3,144	52,573	27,988	2,113	25,875	24,585	–	16	2022
891,173	831,793	161,685	670,108	59,380	3,252	53,801	26,825	1,931	24,894	26,976	–	16	2022 Oct.
894,125	831,599	159,891	671,708	62,526	3,240	50,497	27,689	1,925	25,764	22,808	–	16	Nov.
898,320	835,672	163,393	672,279	62,648	3,144	52,573	27,988	2,113	25,875	24,585	–	16	Dec.
898,750	836,525	163,899	672,626	62,225	3,142	48,746	27,774	2,098	25,676	20,972	–	16	2023 Jan.
Changes *													
+ 55,993	+ 42,133	+ 10,046	+ 32,087	+ 13,860	– 67	– 10,463	+ 904	+ 146	+ 758	– 11,367	–	– 5	2022
+ 5,438	+ 5,780	+ 3,502	+ 2,278	– 342	– 13	+ 3,002	+ 175	–	+ 175	+ 2,827	–	– 5	2022 Oct.
+ 2,952	– 194	– 1,794	+ 1,600	+ 3,146	– 12	– 3,304	+ 864	– 6	+ 870	– 4,168	–	–	Nov.
+ 4,263	+ 4,141	+ 3,608	+ 533	+ 122	– 96	+ 2,087	+ 299	+ 188	+ 111	+ 1,788	–	–	Dec.
+ 430	+ 853	+ 506	+ 347	– 423	– 2	– 3,827	– 214	– 15	– 199	– 3,613	–	–	2023 Jan.
End of year or month *											**Big banks**		
445,241	392,962	27,282	365,680	52,279	2,654	21,904	13,535	894	12,641	8,369	–	16	2022
441,757	392,988	28,048	364,940	48,769	2,729	21,674	12,490	894	11,596	9,184	–	16	2022 Oct.
443,771	391,991	26,634	365,357	51,780	2,719	19,848	13,222	888	12,334	6,626	–	16	Nov.
445,241	392,962	27,282	365,680	52,279	2,654	21,904	13,535	894	12,641	8,369	–	16	Dec.
444,954	392,722	27,194	365,528	52,232	2,652	15,826	13,544	882	12,662	2,282	–	16	2023 Jan.
Changes *													
+ 26,573	+ 10,373	– 712	+ 11,085	+ 16,200	+ 128	– 5,335	+ 210	– 249	+ 459	– 5,545	–	– 5	2022
+ 396	+ 423	+ 134	+ 289	– 27	– 15	– 84	+ 37	– 3	+ 40	– 121	–	– 5	2022 Oct.
+ 2,014	– 997	– 1,414	+ 417	+ 3,011	– 10	– 1,826	+ 732	– 6	+ 738	– 2,558	–	–	Nov.
+ 1,470	+ 971	+ 648	+ 323	+ 499	– 65	+ 2,056	+ 313	+ 6	+ 307	+ 1,743	–	–	Dec.
– 287	– 240	– 88	– 152	– 47	– 2	– 6,078	+ 9	– 12	+ 21	– 6,087	–	–	2023 Jan.
End of year or month *											**Regional banks and other commercial banks**		
386,666	376,524	102,477	274,047	10,142	486	27,443	14,206	1,006	13,200	13,237	–	–	2022
384,193	373,838	101,526	272,312	10,355	519	28,974	14,284	1,021	13,263	14,690	–	–	2022 Oct.
384,656	374,168	100,731	273,437	10,488	517	27,623	14,417	1,021	13,396	13,206	–	–	Nov.
386,666	376,524	102,477	274,047	10,142	486	27,443	14,206	1,006	13,200	13,237	–	–	Dec.
387,068	377,295	102,459	274,836	9,773	486	29,518	13,982	1,003	12,979	15,536	–	–	2023 Jan.
Changes *													
+ 18,115	+ 20,327	+ 3,399	+ 16,928	– 2,212	– 194	– 5,119	+ 502	+ 203	+ 299	– 5,621	–	–	2022
+ 2,350	+ 2,665	+ 1,187	+ 1,478	– 315	+ 2	+ 3,087	+ 138	+ 3	+ 135	+ 2,949	–	–	2022 Oct.
+ 463	+ 330	– 795	+ 1,125	+ 133	– 2	– 1,351	+ 133	–	+ 133	– 1,484	–	–	Nov.
+ 2,078	+ 2,424	+ 1,852	+ 572	– 346	– 31	– 169	– 211	– 15	– 196	+ 42	–	–	Dec.
+ 402	+ 771	– 18	+ 789	– 369	–	+ 2,075	– 224	– 3	– 221	+ 2,299	–	–	2023 Jan.
End of year or month *											**Branches of foreign banks**		
66,413	66,186	33,634	32,552	227	4	3,226	247	213	34	2,979	–	–	2022
65,223	64,967	32,111	32,856	256	4	3,153	51	16	35	3,102	–	–	2022 Oct.
65,698	65,440	32,526	32,914	258	4	3,026	50	16	34	2,976	–	–	Nov.
66,413	66,186	33,634	32,552	227	4	3,226	247	213	34	2,979	–	–	Dec.
66,728	66,508	34,246	32,262	220	4	3,402	248	213	35	3,154	–	–	2023 Jan.
Changes *													
+ 11,305	+ 11,433	+ 7,359	+ 4,074	– 128	– 1	– 9	+ 192	+ 192	± 0	– 201	–	–	2022
+ 2,692	+ 2,692	+ 2,181	+ 511	–	–	– 1	–	–	–	– 1	–	–	2022 Oct.
+ 475	+ 473	+ 415	+ 58	+ 2	–	– 127	– 1	–	– 1	– 126	–	–	Nov.
+ 715	+ 746	+ 1,108	– 362	– 31	–	+ 200	+ 197	+ 197	–	+ 3	–	–	Dec.
+ 315	+ 322	+ 612	– 290	– 7	–	+ 176	+ 1	–	+ 1	+ 175	–	–	2023 Jan.

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 ***
2022	275,103	262,266	10	310	12,517	7,737	29,739	26,605	26,338	10	3,134	3,081	245,364
2022 Oct.	275,294	262,200	11	356	12,727	7,680	31,006	27,715	27,353	11	3,291	3,286	244,288
Nov.	275,971	262,823	10	463	12,675	7,720	30,863	27,638	27,365	10	3,225	3,025	245,108
Dec.	275,103	262,266	10	310	12,517	7,737	29,739	26,605	26,338	10	3,134	3,081	245,364
2023 Jan.	277,347	264,367	9	489	12,482	7,731	31,310	27,459	27,000	9	3,851	3,812	246,037
													Changes *
2022	+ 827	+ 5,826	− 2	− 740	− 4,257	+ 307	+ 1,034	+ 1,952	+ 1,916	− 2	− 918	− 140	− 207
2022 Oct.	− 1,101	− 1,220	− 1	− 53	+ 173	+ 27	− 2,102	− 2,393	− 2,339	− 1	+ 291	+ 291	+ 1,001
Nov.	+ 677	+ 623	− 1	+ 107	− 52	+ 40	− 143	− 77	+ 12	− 1	− 66	− 261	+ 820
Dec.	− 868	− 557	−	− 153	− 158	+ 17	− 1,124	− 1,033	− 1,027	−	− 91	+ 56	+ 256
2023 Jan.	+ 2,244	+ 2,101	− 1	+ 179	− 35	− 6	+ 1,571	+ 854	+ 662	− 1	+ 717	+ 731	+ 673
Savings banks													**End of year or month ***
2022	1,164,933	1,020,753	−	109	144,071	4,016	50,763	46,614	46,579	−	4,149	4,075	1,114,170
2022 Oct.	1,163,184	1,017,539	−	178	145,467	4,133	52,211	47,731	47,662	−	4,480	4,371	1,110,973
Nov.	1,165,600	1,021,486	−	141	143,973	4,123	52,179	48,064	48,020	−	4,115	4,018	1,113,421
Dec.	1,164,933	1,020,753	−	109	144,071	4,016	50,763	46,614	46,579	−	4,149	4,075	1,114,170
2023 Jan.	1,162,835	1,022,594	−	121	140,120	4,002	52,811	47,933	47,898	−	4,878	4,792	1,110,024
													Changes *
2022	+ 50,966	+ 54,683	−	− 519	− 3,198	− 14	+ 4,321	+ 4,417	+ 4,422	−	− 96	+ 418	+ 46,645
2022 Oct.	+ 4,125	+ 4,355	−	− 43	− 187	− 5	+ 193	− 494	− 456	−	+ 687	+ 692	+ 3,932
Nov.	+ 2,416	+ 3,947	−	− 37	− 1,494	− 10	− 32	+ 333	+ 358	−	− 365	− 353	+ 2,448
Dec.	− 667	− 733	−	− 32	+ 98	− 107	− 1,416	− 1,450	− 1,441	−	+ 34	+ 57	+ 749
2023 Jan.	− 2,098	+ 1,841	−	+ 12	− 3,951	− 14	+ 2,048	+ 1,319	+ 1,319	−	+ 729	+ 717	− 4,146
Credit cooperatives													**End of year or month ***
2022	832,248	742,125	23	27	90,073	3,348	32,824	32,585	32,552	23	239	222	799,424
2022 Oct.	825,796	737,671	29	32	88,064	3,435	32,544	32,231	32,187	29	313	296	793,252
Nov.	829,932	741,159	28	27	88,718	3,422	32,728	32,459	32,421	28	269	252	797,204
Dec.	832,248	742,125	23	27	90,073	3,348	32,824	32,585	32,552	23	239	222	799,424
2023 Jan.	832,106	743,132	24	17	88,933	3,324	32,927	32,612	32,588	24	315	298	799,179
													Changes *
2022	+ 49,414	+ 44,770	+ 5	− 188	+ 4,827	− 178	+ 3,157	+ 3,325	+ 3,325	+ 5	− 168	+ 15	+ 46,257
2022 Oct.	+ 3,788	+ 3,433	+ 1	− 5	+ 359	− 17	+ 23	− 36	− 32	+ 1	+ 59	+ 59	+ 3,765
Nov.	+ 4,136	+ 3,488	− 1	− 5	+ 654	− 13	+ 184	+ 228	+ 234	− 1	− 44	− 44	+ 3,952
Dec.	+ 2,316	+ 966	− 5	−	+ 1,355	− 74	+ 96	+ 126	+ 131	− 5	− 30	− 30	+ 2,220
2023 Jan.	− 142	+ 1,007	+ 1	− 10	− 1,140	− 24	+ 103	+ 27	+ 36	+ 1	+ 76	+ 76	− 245
Mortgage banks													**End of year or month ***
2022	132,509	126,333	−	25	6,151	88	2,014	2,000	1,975	−	14	14	130,495
2022 Oct.	131,514	125,312	−	25	6,177	82	1,770	1,743	1,718	−	27	27	129,744
Nov.	131,912	125,711	−	25	6,176	90	1,686	1,660	1,635	−	26	26	130,226
Dec.	132,509	126,333	−	25	6,151	88	2,014	2,000	1,975	−	14	14	130,495
2023 Jan.	132,509	126,280	−	−	6,229	88	1,835	1,825	1,825	−	10	10	130,674
													Changes *
2022	+ 2,730	+ 3,254	−	− 75	− 449	+ 80	+ 304	+ 428	+ 403	−	− 124	− 24	+ 2,426
2022 Oct.	+ 498	+ 378	−	+ 25	+ 95	−	− 109	− 102	− 127	−	− 7	− 7	+ 607
Nov.	+ 398	+ 399	−	−	− 1	+ 8	− 84	− 83	− 83	−	− 1	− 1	+ 482
Dec.	+ 607	+ 622	−	−	− 15	− 2	+ 328	+ 340	+ 340	−	− 12	− 12	+ 279
2023 Jan.	−	− 53	−	− 25	+ 78	−	− 179	− 175	− 150	−	− 4	− 4	+ 179

***** 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**
170,834	168,324	40,039	128,285	2,510	7,330	74,530	64,523	1,427	63,096	10,007	–	407	2022
169,797	167,367	38,715	128,652	2,430	7,280	74,491	64,194	1,373	62,821	10,297	–	400	2022 Oct.
170,691	168,283	39,454	128,829	2,408	7,311	74,417	64,150	1,313	62,837	10,267	–	409	Nov.
170,834	168,324	40,039	128,285	2,510	7,330	74,530	64,523	1,427	63,096	10,007	–	407	Dec.
171,627	169,215	41,059	128,156	2,412	7,336	74,410	64,340	1,415	62,925	10,070	–	395	2023 Jan.
Changes *													
+ 4,324	+ 5,851	+ 4,373	+ 1,478	– 1,527	+ 354	– 4,531	– 1,801	– 378	– 1,423	– 2,730	–	– 47	2022
+ 782	+ 773	+ 104	+ 669	+ 9	+ 27	+ 219	+ 55	– 70	+ 125	+ 164	–	–	2022 Oct.
+ 894	+ 916	+ 739	+ 177	– 22	+ 31	– 74	– 44	– 60	+ 16	– 30	–	+ 9	Nov.
+ 143	+ 41	+ 585	– 544	+ 102	+ 19	+ 113	+ 373	+ 114	+ 259	– 260	–	– 2	Dec.
+ 793	+ 891	+ 1,020	– 129	– 98	+ 6	– 120	– 183	– 12	– 171	+ 63	–	– 12	2023 Jan.
End of year or month *													**Savings banks**
1,048,518	941,267	60,108	881,159	107,251	3,965	65,652	28,832	2,543	26,289	36,820	–	51	2022
1,046,314	937,625	59,616	878,009	108,689	4,084	64,659	27,881	2,590	25,291	36,778	–	49	2022 Oct.
1,048,302	941,036	60,269	880,767	107,266	4,074	65,119	28,412	2,608	25,804	36,707	–	49	Nov.
1,048,518	941,267	60,108	881,159	107,251	3,965	65,652	28,832	2,543	26,289	36,820	–	51	Dec.
1,045,444	940,887	59,652	881,235	104,557	3,951	64,580	29,017	2,518	26,499	35,563	–	51	2023 Jan.
Changes *													
+ 47,446	+ 48,368	+ 3,374	+ 44,994	– 922	– 10	– 801	+ 1,475	+ 37	+ 1,438	– 2,276	–	– 4	2022
+ 3,665	+ 3,991	+ 644	+ 3,347	– 326	– 5	+ 267	+ 128	+ 2	+ 126	+ 139	–	–	2022 Oct.
+ 1,988	+ 3,411	+ 653	+ 2,758	– 1,423	– 10	+ 460	+ 531	+ 18	+ 513	– 71	–	–	Nov.
+ 216	+ 231	– 161	+ 392	– 15	– 109	+ 533	+ 420	– 65	+ 485	+ 113	–	+ 2	Dec.
– 3,074	– 380	– 456	+ 76	– 2,694	– 14	– 1,072	+ 185	– 25	+ 210	– 1,257	–	–	2023 Jan.
End of year or month *													**Credit cooperatives**
783,381	706,371	43,551	662,820	77,010	3,347	16,043	2,980	196	2,784	13,063	–	1	2022
777,377	702,321	43,480	658,841	75,056	3,434	15,875	2,867	176	2,691	13,008	–	1	2022 Oct.
781,317	705,560	43,687	661,873	75,757	3,421	15,887	2,926	184	2,742	12,961	–	1	Nov.
783,381	706,371	43,551	662,820	77,010	3,347	16,043	2,980	196	2,784	13,063	–	1	Dec.
783,205	707,210	43,353	663,857	75,995	3,323	15,974	3,036	199	2,837	12,938	–	1	2023 Jan.
Changes *													
+ 46,264	+ 41,348	+ 3,521	+ 37,827	+ 4,916	– 178	– 7	+ 82	+ 58	+ 24	– 89	–	–	2022
+ 3,814	+ 3,378	+ 321	+ 3,057	+ 436	– 17	– 49	+ 28	+ 10	+ 18	– 77	–	–	2022 Oct.
+ 3,940	+ 3,239	+ 207	+ 3,032	+ 701	– 13	+ 12	+ 59	+ 8	+ 51	– 47	–	–	Nov.
+ 2,064	+ 811	– 136	+ 947	+ 1,253	– 74	+ 156	+ 54	+ 12	+ 42	+ 102	–	–	Dec.
– 176	+ 839	– 198	+ 1,037	– 1,015	– 24	– 69	+ 56	+ 3	+ 53	– 125	–	–	2023 Jan.
End of year or month *													**Mortgage banks**
112,443	112,267	13,406	98,861	176	88	18,052	12,077	295	11,782	5,975	–	–	2022
111,702	111,528	13,004	98,524	174	82	18,042	12,039	288	11,751	6,003	–	–	2022 Oct.
112,127	111,950	12,983	98,967	177	90	18,099	12,100	312	11,788	5,999	–	–	Nov.
112,443	112,267	13,406	98,861	176	88	18,052	12,077	295	11,782	5,975	–	–	Dec.
112,560	112,382	13,684	98,698	178	88	18,114	12,063	299	11,764	6,051	–	–	2023 Jan.
Changes *													
+ 3,533	+ 3,544	+ 722	+ 2,822	– 11	+ 80	– 1,107	– 669	+ 2	– 671	– 438	–	–	2022
+ 509	+ 509	+ 141	+ 368	–	–	+ 98	+ 3	+ 7	– 4	+ 95	–	–	2022 Oct.
+ 425	+ 422	– 21	+ 443	+ 3	+ 8	+ 57	+ 61	+ 24	+ 37	– 4	–	–	Nov.
+ 316	+ 317	+ 423	– 106	– 1	– 2	– 37	– 23	– 17	– 6	– 14	–	–	Dec.
+ 117	+ 115	+ 278	– 163	+ 2	–	+ 62	– 14	+ 4	– 18	+ 76	–	–	2023 Jan.

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 *
2022	200,451	185,218	.	–	15,233	8	1,283	1,283	1,283	.	–	–	199,168
2022 Oct.	199,304	183,817	.	–	15,487	8	1,316	1,316	1,316	.	–	–	197,988
Nov.	199,829	184,386	.	–	15,443	8	1,288	1,287	1,287	.	1	1	198,541
Dec.	200,451	185,218	.	–	15,233	8	1,283	1,283	1,283	.	–	–	199,168
2023 Jan.	200,436	185,346	.	–	15,090	7	1,436	1,436	1,436	.	–	–	199,000
													Changes *
2022	+ 7,410	+ 9,381	.	–	– 1,971	– 457	+ 333	+ 333	+ 333	.	± 0	± 0	+ 7,077
2022 Oct.	+ 378	+ 377	.	–	+ 1	– 1	– 20	– 20	– 20	.	–	–	+ 398
Nov.	+ 525	+ 569	.	–	– 44	–	– 28	– 29	– 29	.	+ 1	+ 1	+ 553
Dec.	+ 622	+ 832	.	–	– 210	–	– 5	– 4	– 4	.	– 1	– 1	+ 627
2023 Jan.	– 15	+ 128	.	–	– 143	– 1	+ 153	+ 153	+ 153	.	–	–	– 168
Banks with special, development and other central support tasks													End of year or month *
2022	299,648	255,370	–	– 84	44,362	7,241	19,985	18,513	18,513	–	1,472	1,556	279,663
2022 Oct.	316,672	273,142	–	– 179	43,709	7,201	32,568	30,620	30,610	–	1,948	2,137	284,104
Nov.	320,716	276,039	–	279	44,398	7,246	34,799	32,646	32,646	–	2,153	1,874	285,917
Dec.	299,648	255,370	–	– 84	44,362	7,241	19,985	18,513	18,513	–	1,472	1,556	279,663
2023 Jan.	301,592	258,112	–	142	43,338	7,287	20,971	19,132	19,132	–	1,839	1,697	280,621
													Changes *
2022	+ 28,897	+ 29,880	– 23	– 172	– 788	+ 210	+ 7,536	+ 7,828	+ 7,881	– 23	– 292	– 150	+ 21,361
2022 Oct.	+ 4,430	+ 4,128	– 15	– 224	+ 541	– 3	– 125	+ 571	+ 576	– 15	– 696	– 462	+ 4,555
Nov.	+ 4,044	+ 2,897	–	+ 458	+ 689	+ 45	+ 2,231	+ 2,026	+ 2,036	–	+ 205	– 263	+ 1,813
Dec.	– 21,068	– 20,669	–	– 363	– 36	– 5	– 14,814	– 14,133	– 14,133	–	– 681	– 318	– 6,254
2023 Jan.	+ 1,884	+ 2,682	–	+ 226	– 1,024	+ 46	+ 926	+ 559	+ 559	–	+ 367	+ 141	+ 958
Memo item: Foreign banks													End of year or month *
2022	432,769	399,888	.	.	31,571	432	75,210	71,326	71,257	60	3,884	2,643	357,559
2022 Oct.	434,817	402,665	.	.	30,137	445	79,403	74,392	74,324	62	5,011	3,064	355,414
Nov.	434,897	402,347	.	.	31,286	442	79,221	75,339	75,282	51	3,882	2,675	355,676
Dec.	432,769	399,888	.	.	31,571	432	75,210	71,326	71,257	60	3,884	2,643	357,559
2023 Jan.	437,872	402,220	.	.	33,528	430	77,697	72,031	72,007	9	5,666	3,566	360,175
													Changes *
2022	+ 38,954	+ 44,705	.	.	– 6,619	+ 11	+ 17,293	+ 16,332	+ 16,413	– 69	+ 961	+ 12	+ 21,661
2022 Oct.	+ 8,493	+ 4,671	.	.	+ 2,830	– 3	+ 488	– 573	– 569	– 2	+ 1,061	+ 65	+ 8,005
Nov.	+ 225	– 173	.	.	+ 1,149	– 3	– 37	+ 1,092	+ 1,103	– 11	– 1,129	– 389	+ 262
Dec.	+ 2,101	+ 1,760	.	.	+ 295	– 10	– 1,910	– 1,912	– 1,924	+ 9	+ 2	– 32	+ 4,011
2023 Jan.	+ 5,103	+ 2,332	.	.	+ 1,957	– 2	+ 2,487	+ 705	+ 750	– 51	+ 1,782	+ 923	+ 2,616

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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**		
189,760	179,076	4,048	175,028	10,684	8	9,408	4,859	–	4,859	4,549	–	–	2022
188,338	177,607	4,154	173,453	10,731	8	9,650	4,894	–	4,894	4,756	–	–	2022 Oct.
188,898	178,217	4,091	174,126	10,681	8	9,643	4,881	–	4,881	4,762	–	–	Nov.
189,760	179,076	4,048	175,028	10,684	8	9,408	4,859	–	4,859	4,549	–	–	Dec.
189,777	179,093	3,984	175,109	10,684	7	9,223	4,817	–	4,817	4,406	–	–	2023 Jan.
Changes *													
+ 8,212	+ 9,224	– 642	+ 9,866	– 1,012	– 457	– 1,135	– 176	–	– 176	– 959	–	–	2022
+ 398	+ 397	– 97	+ 494	+ 1	– 1	–	–	–	–	–	–	–	2022 Oct.
+ 560	+ 610	– 63	+ 673	– 50	–	– 7	– 13	–	– 13	+ 6	–	–	Nov.
+ 862	+ 859	– 43	+ 902	+ 3	–	– 235	– 22	–	– 22	– 213	–	–	Dec.
+ 17	+ 17	– 64	+ 81	–	– 1	– 185	– 42	–	– 42	– 143	–	–	2023 Jan.
End of year or month *											**Banks with special, development and other central support tasks**		
156,656	142,907	24,198	118,709	13,749	6,690	123,007	92,394	7,527	84,867	30,613	–	551	2022
162,802	149,180	24,117	125,063	13,622	6,651	121,302	91,215	7,471	83,744	30,087	–	550	2022 Oct.
163,572	149,939	24,505	125,434	13,633	6,689	122,345	91,580	7,606	83,974	30,765	–	557	Nov.
156,656	142,907	24,198	118,709	13,749	6,690	123,007	92,394	7,527	84,867	30,613	–	551	Dec.
158,797	144,976	24,258	120,718	13,821	6,735	121,824	92,307	7,284	85,023	29,517	–	552	2023 Jan.
Changes *													
+ 19,019	+ 19,427	+ 12,076	+ 7,351	– 408	+ 200	+ 2,342	+ 2,722	– 599	+ 3,321	– 380	–	+ 10	2022
+ 3,859	+ 3,803	+ 636	+ 3,167	+ 56	– 4	+ 696	+ 211	+ 42	+ 169	+ 485	–	+ 1	2022 Oct.
+ 1,025	+ 1,014	+ 388	+ 626	+ 11	+ 38	+ 788	+ 110	+ 135	– 25	+ 678	–	+ 7	Nov.
– 6,026	– 6,142	– 307	– 5,835	+ 116	+ 1	– 228	– 76	– 79	+ 3	– 152	–	– 6	Dec.
+ 2,141	+ 2,069	+ 60	+ 2,009	+ 72	+ 45	– 1,183	– 87	– 243	+ 156	– 1,096	–	+ 1	2023 Jan.
End of year or month *											**Memo item: Foreign banks**		
341,191	321,532	77,911	243,621	19,659	432	16,368	4,456	428	4,028	11,912	–	–	2022
337,649	321,308	78,654	242,654	16,341	445	17,765	3,969	231	3,738	13,796	–	–	2022 Oct.
339,644	320,153	77,036	243,117	19,491	442	16,032	4,237	230	4,007	11,795	–	–	Nov.
341,191	321,532	77,911	243,621	19,659	432	16,368	4,456	428	4,028	11,912	–	–	Dec.
341,452	322,202	78,295	243,907	19,250	430	18,723	4,445	426	4,019	14,278	–	–	2023 Jan.
Changes *													
+ 29,933	+ 28,342	+ 10,637	+ 17,705	+ 1,591	+ 11	– 8,272	– 62	+ 188	– 250	– 8,210	–	–	2022
+ 5,043	+ 5,142	+ 3,568	+ 1,574	– 99	– 3	+ 2,962	+ 33	+ 1	+ 32	+ 2,929	–	–	2022 Oct.
+ 1,995	– 1,155	– 1,618	+ 463	+ 3,150	– 3	– 1,733	+ 268	– 1	+ 269	– 2,001	–	–	Nov.
+ 3,664	+ 3,496	+ 2,999	+ 497	+ 168	– 10	+ 347	+ 220	+ 199	+ 21	+ 127	–	–	Dec.
+ 261	+ 670	+ 384	+ 286	– 409	– 2	+ 2,355	– 11	– 2	– 9	+ 2,366	–	–	2023 Jan.

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 *)												
2015 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.	3 093 749	1 648 877	1 337 443	311 434	1 666 920	467 940	1 188 591	173 179	202 161	813 251	478 329	20 529	31 096
Dez.	3 147 522	1 678 184	1 373 030	305 154	1 701 525	477 185	1 217 699	183 021	209 420	825 258	483 826	19 702	30 045
2022 März	3 204 036	1 700 953	1 391 933	309 020	1 742 357	485 071	1 253 292	203 764	212 248	837 280	489 065	20 335	29 962
Juni	3 268 668	1 731 366	1 412 827	318 539	1 784 762	494 516	1 289 900	218 756	219 335	851 809	494 862	20 750	29 911
Sept.	3 351 017	1 758 267	1 433 029	325 238	1 845 304	503 066	1 345 300	239 815	235 579	869 906	500 004	20 907	30 362
Dez.	3 365 449	1 773 856	1 448 019	325 837	1 852 383	509 137	1 350 722	228 657	245 707	876 358	501 661	20 427	30 123
	Veränderungen im Vierteljahr *)												
2015 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.	+ 37 075	+ 29 096	+ 19 702	+ 9 394	+ 12 728	+ 6 289	+ 8 497	– 841	+ 81	+ 9 257	+ 4 231	– 468	– 187
4.Vj.	+ 54 123	+ 28 615	+ 18 878	+ 9 737	+ 34 906	+ 8 961	+ 29 704	+ 11 155	+ 8 377	+ 10 172	+ 5 202	– 632	– 369
2022 1.Vj.	+ 57 864	+ 21 959	+ 16 618	+ 5 341	+ 41 972	+ 6 991	+ 36 943	+ 22 093	+ 2 828	+ 12 022	+ 5 029	+ 633	– 83
2.Vj.	+ 65 002	+ 29 943	+ 20 539	+ 9 404	+ 42 710	+ 9 140	+ 36 913	+ 15 017	+ 7 382	+ 14 514	+ 5 797	+ 415	– 51
3.Vj.	+ 78 980	+ 26 941	+ 20 542	+ 6 399	+ 58 457	+ 8 590	+ 54 113	+ 19 881	+ 16 021	+ 18 211	+ 4 344	– 95	+ 97
4.Vj.	+ 16 436	+ 15 434	+ 14 835	+ 599	+ 8 783	+ 5 871	+ 6 691	– 10 679	+ 9 758	+ 7 612	+ 2 092	– 140	+ 106

***** 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 *)													
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	2015 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	4 303	474	555	15 275	Sept.
434 079	1 429 306	1 196 608	184 081	6 889	28 600	74 392	1 326 314	16 691	4 391	526	597	15 568	Dez.
438 768	1 444 914	1 211 448	184 448	7 078	29 206	73 420	1 342 288	16 765	4 434	661	500	15 604	2022 März
444 201	1 466 960	1 232 372	184 599	7 334	30 305	72 466	1 364 189	16 946	4 478	690	521	15 735	Juni
448 735	1 488 595	1 250 617	187 322	7 474	30 810	73 030	1 384 755	17 118	4 584	637	549	15 932	Sept.
451 111	1 495 780	1 260 102	185 936	7 062	29 912	72 347	1 393 521	17 286	4 617	575	574	16 137	Dez.
Veränderungen im Vierteljahr *)													
+ 2 260	+ 9 598	+ 8 563	+ 1 665	– 258	– 548	+ 1 083	+ 9 063	– 346	– 344	– 149	+ 2	– 199	2015 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	+ 1 087	+ 480	+ 1 020	– 406	+ 23 640	+ 93	+ 143	– 47	+ 83	+ 57	3.Vj.
+ 6 203	+ 18 831	+ 19 567	– 115	– 160	– 263	– 1 278	+ 20 372	+ 386	+ 87	+ 52	+ 42	+ 292	4.Vj.
+ 4 479	+ 15 818	+ 14 925	+ 482	+ 189	+ 606	– 972	+ 16 184	+ 74	+ 43	+ 135	– 97	+ 36	2022 1.Vj.
+ 5 433	+ 22 191	+ 20 759	+ 446	+ 256	+ 1 099	– 944	+ 22 036	+ 101	+ 44	+ 29	+ 21	+ 51	2.Vj.
+ 4 342	+ 20 351	+ 18 245	+ 1 450	+ 140	+ 489	– 88	+ 19 950	+ 172	+ 106	– 53	+ 28	+ 197	3.Vj.
+ 2 126	+ 7 485	+ 9 530	– 1 341	– 412	– 898	– 683	+ 9 066	+ 168	+ 33	– 62	+ 25	+ 205	4.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 *)												
2021 Dez.	915 021	408 253	350 975	57 278	453 723	90 113	368 633	98 594	86 845	183 194	85 090	6 988	15 210
2022 März	935 939	413 248	355 690	57 558	469 610	91 044	384 293	108 369	89 086	186 838	85 317	6 935	15 116
Juni	952 924	418 505	360 631	57 874	481 410	91 814	395 788	115 922	91 671	188 195	85 622	7 102	14 943
Sept.	974 885	423 495	365 189	58 306	495 883	92 756	408 770	123 121	93 275	192 374	87 113	7 512	15 351
Dez.	987 974	426 929	368 434	58 495	506 677	93 606	420 173	127 483	98 721	193 969	86 504	7 057	15 199
	Veränderungen im Vierteljahr *)												
2021 4.Vj.	+ 18 244	+ 6 918	+ 5 879	+ 1 039	+ 12 599	+ 1 325	+ 12 079	+ 6 265	+ 5 084	+ 730	+ 520	– 119	– 74
2022 1.Vj.	+ 22 268	+ 4 855	+ 4 575	+ 280	+ 17 237	+ 791	+ 17 010	+ 11 125	+ 2 241	+ 3 644	+ 227	– 53	– 94
2.Vj.	+ 17 415	+ 4 972	+ 4 656	+ 316	+ 12 085	+ 485	+ 11 780	+ 7 553	+ 2 885	+ 1 342	+ 305	+ 167	– 173
3.Vj.	+ 18 686	+ 5 030	+ 4 898	+ 132	+ 12 482	+ 982	+ 11 789	+ 5 901	+ 1 697	+ 4 191	+ 693	+ 163	+ 79
4.Vj.	+ 13 883	+ 3 434	+ 3 245	+ 189	+ 11 588	+ 850	+ 11 462	+ 4 841	+ 5 076	+ 1 545	+ 126	– 115	+ 193
Großbanken													
	Stand am Quartalsende *)												
2021 Dez.	438 531	260 322	220 143	40 179	198 808	49 076	151 259	48 136	22 713	80 410	47 549	3 054	1 409
2022 März	444 547	262 694	222 447	40 247	202 687	49 436	155 031	50 757	22 414	81 860	47 656	3 015	1 371
Juni	451 875	264 808	224 598	40 210	207 789	49 575	160 025	55 849	21 700	82 476	47 764	3 140	1 284
Sept.	458 930	267 043	227 174	39 869	213 191	50 173	165 191	58 530	22 599	84 062	48 000	3 242	1 222
Dez.	456 454	268 285	228 745	39 540	210 285	50 368	162 601	56 078	22 105	84 418	47 684	3 035	1 193
	Veränderungen im Vierteljahr *)												
2021 4.Vj.	+ 10 535	+ 3 731	+ 3 390	+ 341	+ 7 576	+ 734	+ 7 211	+ 4 235	+ 2 577	+ 399	+ 365	– 101	+ 3
2022 1.Vj.	+ 7 366	+ 2 372	+ 2 304	+ 68	+ 5 229	+ 360	+ 5 122	+ 3 971	– 299	+ 1 450	+ 107	– 39	– 38
2.Vj.	+ 7 628	+ 2 114	+ 2 151	– 37	+ 5 402	+ 139	+ 5 294	+ 5 092	– 414	+ 616	+ 108	+ 125	– 87
3.Vj.	+ 7 055	+ 2 235	+ 2 576	– 341	+ 5 402	+ 598	+ 5 166	+ 2 681	+ 899	+ 1 586	+ 236	+ 102	– 62
4.Vj.	– 2 321	+ 1 242	+ 1 571	– 329	– 2 751	+ 195	– 2 435	– 2 297	– 494	+ 356	– 316	– 207	– 29
Regionalbanken und sonstige Kreditbanken													
	Stand am Quartalsende *)												
2021 Dez.	394 649	144 318	128 157	16 161	193 537	40 323	160 854	29 293	45 307	86 254	32 683	2 954	11 984
2022 März	404 306	146 943	130 574	16 369	200 053	40 906	167 159	32 675	47 347	87 137	32 894	3 003	11 947
Juni	409 087	150 017	133 338	16 679	201 578	41 525	168 425	32 603	48 595	87 227	33 153	3 037	11 877
Sept.	415 332	152 731	135 632	17 099	203 603	41 869	170 301	34 334	48 050	87 917	33 302	3 058	11 709
Dez.	429 130	154 851	137 314	17 537	215 938	42 506	182 255	41 018	51 221	90 016	33 683	3 043	11 920
	Veränderungen im Vierteljahr *)												
2021 4.Vj.	+ 4 069	+ 3 147	+ 2 376	+ 771	+ 1 672	+ 608	+ 1 528	– 1 244	+ 1 579	+ 1 193	+ 144	– 31	– 87
2022 1.Vj.	+ 9 248	+ 2 485	+ 2 277	+ 208	+ 6 427	+ 443	+ 6 229	+ 3 306	+ 2 040	+ 883	+ 198	+ 36	– 37
2.Vj.	+ 4 911	+ 3 074	+ 2 764	+ 310	+ 1 525	+ 619	+ 1 266	– 72	+ 1 248	+ 90	+ 259	+ 34	– 70
3.Vj.	+ 6 434	+ 2 754	+ 2 334	+ 420	+ 2 534	+ 384	+ 2 065	+ 1 731	– 369	+ 703	+ 469	+ 31	+ 162
4.Vj.	+ 11 197	+ 2 120	+ 1 682	+ 438	+ 9 734	+ 637	+ 9 378	+ 6 252	+ 2 161	+ 965	+ 356	– 15	+ 186
Zweigstellen ausländischer Banken													
	Stand am Quartalsende *)												
2021 Dez.	81 841	3 613	2 675	938	61 378	714	56 520	21 165	18 825	16 530	4 858	980	1 817
2022 März	87 086	3 611	2 669	942	66 870	702	62 103	24 937	19 325	17 841	4 767	917	1 798
Juni	91 962	3 680	2 695	985	72 043	714	67 338	27 470	21 376	18 492	4 705	925	1 782
Sept.	100 623	3 721	2 383	1 338	79 089	714	73 278	30 257	22 626	20 395	5 811	1 212	2 420
Dez.	102 390	3 793	2 375	1 418	80 454	732	75 317	30 387	25 395	19 535	5 137	979	2 086
	Veränderungen im Vierteljahr *)												
2021 4.Vj.	+ 3 640	+ 40	+ 113	– 73	+ 3 351	– 17	+ 3 340	+ 3 274	+ 928	– 862	+ 11	+ 13	+ 10
2022 1.Vj.	+ 5 654	– 2	– 6	+ 4	+ 5 581	– 12	+ 5 659	+ 3 848	+ 500	+ 1 311	– 78	– 50	– 19
2.Vj.	+ 4 876	– 216	– 259	+ 43	+ 5 158	– 273	+ 5 220	+ 2 533	+ 2 051	+ 636	– 62	+ 8	– 16
3.Vj.	+ 5 197	+ 41	– 12	+ 53	+ 4 546	–	+ 4 558	+ 1 489	+ 1 167	+ 1 902	– 12	+ 30	– 21
4.Vj.	+ 5 007	+ 72	– 8	+ 80	+ 4 605	+ 18	+ 4 519	+ 886	+ 3 409	+ 224	+ 86	+ 107	+ 36

***** 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)**	
62 892	459 585	317 680	119 051	2 711	16 898	50 672	392 015	1 713	460	223	148	1 342	2021 Dez.
63 266	464 594	321 773	119 676	2 782	17 221	49 642	397 731	1 735	431	262	155	1 318	2022 März
63 577	469 721	326 252	119 880	2 857	17 686	48 702	403 333	1 793	439	294	159	1 340	Juni
64 250	477 245	330 289	122 924	2 990	17 992	49 405	409 848	1 757	450	247	152	1 358	Sept.
64 248	479 513	332 863	122 860	2 774	17 517	49 330	412 666	1 784	460	243	149	1 392	Dez.
Veränderungen im Vierteljahr *)													
+ 713	+ 5 592	+ 5 593	– 197	+ 28	+ 113	– 976	+ 6 455	+ 53	–	+ 41	– 10	+ 22	2021 4.Vj.
+ 374	+ 5 009	+ 4 093	+ 625	+ 71	+ 323	– 1 030	+ 5 716	+ 22	– 29	+ 39	+ 7	– 24	2022 1.Vj.
+ 311	+ 5 272	+ 4 479	+ 349	+ 75	+ 465	– 930	+ 5 737	+ 58	+ 8	+ 32	+ 4	+ 22	2.Vj.
+ 451	+ 6 240	+ 4 037	+ 1 786	+ 133	+ 295	+ 51	+ 5 894	– 36	+ 11	– 47	– 7	+ 18	3.Vj.
+ 48	+ 2 268	+ 2 574	– 64	– 216	– 475	– 75	+ 2 818	+ 27	+ 10	– 4	– 3	+ 34	4.Vj.
Stand am Quartalsende *)												**Großbanken**	
43 086	239 061	211 103	18 802	1 512	4 340	4 139	230 582	662	143	112	33	517	2021 Dez.
43 270	241 198	213 119	19 088	1 530	4 244	4 124	232 830	662	139	120	35	507	2022 März
43 340	243 423	215 099	19 176	1 524	4 428	4 066	234 929	663	134	132	33	498	Juni
43 536	245 090	216 739	19 157	1 648	4 467	4 059	236 564	649	131	126	34	489	Sept.
43 456	245 540	217 782	18 746	1 570	4 261	3 953	237 326	629	135	118	31	480	Dez.
Veränderungen im Vierteljahr *)													
+ 463	+ 2 930	+ 2 994	– 166	+ 42	+ 26	– 63	+ 2 967	+ 29	+ 3	+ 33	– 6	+ 2	2021 4.Vj.
+ 184	+ 2 137	+ 2 016	+ 286	+ 18	– 96	– 15	+ 2 248	–	– 4	+ 8	+ 2	– 10	2022 1.Vj.
+ 70	+ 2 225	+ 1 980	+ 88	– 6	+ 184	– 58	+ 2 099	+ 1	– 5	+ 12	– 2	– 9	2.Vj.
+ 196	+ 1 667	+ 1 640	– 19	+ 124	+ 39	– 7	+ 1 635	– 14	– 3	– 6	+ 1	– 9	3.Vj.
– 80	+ 450	+ 1 043	– 411	– 78	– 206	– 106	+ 762	– 20	+ 4	– 8	– 3	– 9	4.Vj.
Stand am Quartalsende *)												**Regionalbanken und sonstige Kreditbanken**	
17 745	200 196	103 683	88 132	904	7 915	41 416	150 865	916	312	47	88	781	2021 Dez.
17 944	203 339	105 750	88 491	1 237	8 640	40 472	154 227	914	287	61	92	761	2022 März
18 239	206 541	108 192	89 191	1 318	8 734	39 649	158 158	968	300	76	98	794	Juni
18 535	210 767	110 547	90 883	1 326	8 860	39 481	162 426	962	315	51	89	822	Sept.
18 720	212 178	112 024	91 120	1 189	8 481	39 250	164 447	1 014	321	62	87	865	Dez.
Veränderungen im Vierteljahr *)													
+ 262	+ 2 388	+ 2 543	– 90	– 32	– 6	– 910	+ 3 304	+ 9	– 4	–	– 6	+ 15	2021 4.Vj.
+ 199	+ 2 862	+ 2 067	+ 359	+ 52	+ 444	– 944	+ 3 362	– 41	– 25	– 25	+ 4	– 20	2022 1.Vj.
+ 295	+ 3 332	+ 2 442	+ 830	+ 81	+ 94	– 813	+ 4 051	+ 54	+ 13	+ 15	+ 6	+ 33	2.Vj.
+ 276	+ 3 906	+ 2 355	+ 1 397	+ 8	+ 116	– 63	+ 3 853	– 6	+ 15	– 25	– 9	+ 28	3.Vj.
+ 185	+ 1 411	+ 1 477	+ 237	– 137	– 379	– 231	+ 2 021	+ 52	+ 6	+ 11	– 2	+ 43	4.Vj.
Stand am Quartalsende *)												**Zweigstellen ausländischer Banken**	
2 061	20 328	2 894	12 117	295	4 643	5 117	10 568	135	5	64	27	44	2021 Dez.
2 052	20 057	2 904	12 097	15	4 337	5 046	10 674	159	5	81	28	50	2022 März
1 998	19 757	2 961	11 513	15	4 524	4 987	10 246	162	5	86	28	48	Juni
2 179	21 388	3 003	12 884	16	4 665	5 865	10 858	146	4	70	29	47	Sept.
2 072	21 795	3 057	12 994	15	4 775	6 127	10 893	141	4	63	31	47	Dez.
Veränderungen im Vierteljahr *)													
– 12	+ 274	+ 56	+ 59	+ 18	+ 93	– 3	+ 184	+ 15	+ 1	+ 8	+ 2	+ 5	2021 4.Vj.
– 9	+ 10	+ 10	– 20	+ 1	– 25	– 71	+ 106	+ 63	–	+ 56	+ 1	+ 6	2022 1.Vj.
– 54	– 285	+ 57	– 569	–	+ 187	– 59	– 413	+ 3	–	+ 5	–	– 2	2.Vj.
– 21	+ 667	+ 42	+ 408	+ 1	+ 140	+ 121	+ 406	– 16	– 1	– 16	+ 1	– 1	3.Vj.
– 57	+ 407	+ 54	+ 110	– 1	+ 110	+ 262	+ 35	– 5	–	– 7	+ 2	–	4.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 *)**
2021 Dez.	186 877	34 293	25 559	8 734	171 021	20 721	164 395	23 678	34 337	106 380	6 626	301	620
2022 März	187 345	33 743	25 524	8 219	171 516	20 212	164 964	24 216	34 586	106 162	6 552	297	613
Juni	193 736	33 595	25 027	8 568	177 838	20 033	171 236	29 083	35 321	106 832	6 602	338	625
Sept.	196 353	33 673	25 007	8 666	180 442	20 122	173 844	28 721	37 309	107 814	6 598	322	629
Dez.	194 672	33 617	25 060	8 557	178 972	20 232	172 383	25 450	38 640	108 293	6 589	361	611
													Veränderungen im Vierteljahr *)
2021 4.Vj.	+ 5 338	+ 932	+ 351	+ 581	+ 5 284	+ 969	+ 5 260	+ 4 417	+ 1 460	– 617	+ 24	– 35	+ 14
2022 1.Vj.	+ 468	– 690	– 175	– 515	+ 495	– 649	+ 569	+ 538	+ 249	– 218	– 74	– 4	– 7
2.Vj.	+ 6 306	– 148	– 497	+ 349	+ 6 237	– 179	+ 6 187	+ 4 867	+ 730	+ 590	+ 50	+ 41	+ 12
3.Vj.	+ 2 617	+ 78	– 20	+ 98	+ 2 604	+ 89	+ 2 608	– 362	+ 1 988	+ 982	– 4	– 16	+ 4
4.Vj.	– 1 626	– 56	+ 53	– 109	– 1 440	+ 110	– 1 406	– 3 271	+ 1 331	+ 534	– 34	+ 39	– 18
Sparkassen													**Stand am Quartalsende *)**
2021 Dez.	935 026	544 951	363 754	181 197	516 521	174 225	322 984	30 195	42 089	250 700	193 537	6 094	6 315
2022 März	949 860	553 359	367 030	186 329	526 799	177 984	330 640	33 213	42 124	255 303	196 159	6 409	6 349
Juni	966 469	565 366	371 065	194 301	535 675	182 521	336 774	34 189	42 766	259 819	198 901	6 410	6 421
Sept.	981 752	575 563	375 580	199 983	544 653	186 473	343 901	35 107	44 297	264 497	200 752	6 391	6 432
Dez.	987 841	580 207	379 413	200 794	549 369	188 921	347 470	33 753	45 581	268 136	201 899	6 328	6 429
													Veränderungen im Vierteljahr *)
2021 4.Vj.	+ 13 339	+ 10 095	+ 3 366	+ 6 729	+ 7 618	+ 4 048	+ 5 266	– 356	+ 833	+ 4 789	+ 2 352	– 28	+ 46
2022 1.Vj.	+ 14 834	+ 8 408	+ 3 276	+ 5 132	+ 10 278	+ 3 759	+ 7 656	+ 3 018	+ 35	+ 4 603	+ 2 622	+ 315	+ 34
2.Vj.	+ 16 634	+ 11 892	+ 4 035	+ 7 857	+ 8 901	+ 4 517	+ 6 159	+ 1 001	+ 642	+ 4 516	+ 2 742	+ 1	+ 72
3.Vj.	+ 15 228	+ 10 197	+ 4 515	+ 5 682	+ 8 923	+ 3 952	+ 7 072	+ 1 038	+ 1 241	+ 4 793	+ 1 851	– 24	– 14
4.Vj.	+ 6 089	+ 4 524	+ 3 713	+ 811	+ 4 566	+ 2 373	+ 3 569	– 1 354	+ 1 284	+ 3 639	+ 997	– 63	– 3
Kreditgenossenschaften													**Stand am Quartalsende *)**
2021 Dez.	694 267	413 185	385 145	28 040	347 961	110 934	181 848	18 582	21 992	141 274	166 113	6 175	7 372
2022 März	704 769	420 107	391 663	28 444	354 906	113 982	186 833	19 830	22 831	144 172	168 073	6 531	7 375
Juni	719 235	430 169	401 293	28 876	362 954	117 901	192 411	20 624	23 945	147 842	170 543	6 733	7 432
Sept.	731 190	438 730	409 842	28 888	369 570	121 121	197 419	21 163	25 049	151 207	172 151	6 502	7 453
Dez.	738 946	444 053	415 662	28 391	375 207	123 513	202 064	21 790	25 798	154 476	173 143	6 487	7 383
													Veränderungen im Vierteljahr *)
2021 4.Vj.	+ 11 700	+ 8 397	+ 7 144	+ 1 253	+ 7 113	+ 3 574	+ 5 023	– 267	– 41	+ 5 331	+ 2 090	– 413	– 366
2022 1.Vj.	+ 10 502	+ 6 382	+ 6 023	+ 359	+ 6 945	+ 2 643	+ 4 985	+ 1 248	+ 839	+ 2 898	+ 1 960	+ 356	+ 3
2.Vj.	+ 14 466	+ 9 992	+ 9 560	+ 432	+ 8 128	+ 3 919	+ 5 658	+ 794	+ 1 114	+ 3 750	+ 2 470	+ 202	+ 57
3.Vj.	+ 11 955	+ 8 561	+ 8 549	+ 12	+ 6 616	+ 3 220	+ 5 008	+ 539	+ 1 104	+ 3 365	+ 1 608	– 231	+ 21
4.Vj.	+ 7 756	+ 5 288	+ 5 785	– 497	+ 5 512	+ 2 267	+ 4 645	+ 627	+ 749	+ 3 269	+ 867	– 15	– 70
Realkreditinstitute													**Stand am Quartalsende *)**
2021 Dez.	110 291	63 955	61 228	2 727	79 420	33 342	70 412	1 563	12 472	56 377	9 008	8	166
2022 März	111 822	64 682	61 959	2 723	80 345	33 456	71 295	1 940	12 411	56 944	9 050	8	169
Juni	111 744	65 246	62 407	2 839	79 685	33 429	70 654	1 858	12 005	56 791	9 031	1	176
Sept.	112 864	65 660	62 717	2 943	80 284	33 327	71 207	1 838	12 637	56 732	9 077	3	182
Dez.	114 239	65 891	62 792	3 099	81 255	33 154	72 133	1 970	13 126	57 037	9 122	4	209
													Veränderungen im Vierteljahr *)
2021 4.Vj.	+ 1 412	– 39	– 56	+ 17	+ 568	– 890	+ 494	+ 65	+ 470	– 41	+ 74	– 2	+ 29
2022 1.Vj.	+ 1 531	+ 727	+ 731	– 4	+ 925	+ 114	+ 883	+ 377	– 61	+ 567	+ 42	–	+ 3
2.Vj.	– 78	+ 564	+ 448	+ 116	– 660	– 27	– 641	– 82	– 406	– 153	– 19	– 7	+ 7
3.Vj.	+ 1 120	+ 414	+ 310	+ 104	+ 599	– 102	+ 553	– 20	+ 632	– 59	+ 46	+ 2	+ 6
4.Vj.	+ 1 375	+ 231	+ 75	+ 156	+ 971	– 173	+ 926	+ 132	+ 489	+ 305	+ 45	+ 1	+ 27

***** 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:											
langfristige 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 *)												**Landesbanken**	
5 705	15 015	13 262	366	120	441	604	13 970	841	310	14	100	727	2021 Dez.
5 642	14 985	13 216	361	131	483	591	13 911	844	315	109	12	723	2022 März
5 639	15 060	13 252	381	135	509	611	13 940	838	310	113	11	714	Juni
5 647	15 025	13 209	385	130	525	626	13 874	886	342	136	47	703	Sept.
5 617	14 835	13 064	384	175	527	637	13 671	865	321	10	151	704	Dez.
Veränderungen im Vierteljahr *)													
+ 45	+ 46	– 35	+ 15	+ 19	+ 4	+ 94	– 52	+ 8	– 2	– 2	+ 19	– 9	2021 4.Vj.
– 63	– 30	– 46	– 5	+ 11	+ 42	– 13	– 59	+ 3	+ 5	+ 95	– 88	– 4	2022 1.Vj.
– 3	+ 75	+ 36	+ 20	+ 4	+ 26	+ 20	+ 29	– 6	– 5	+ 4	– 1	– 9	2.Vj.
+ 8	– 35	– 43	+ 4	– 5	+ 16	+ 15	– 66	+ 48	+ 32	+ 23	+ 36	– 11	3.Vj.
– 55	– 165	– 145	– 1	+ 45	+ 2	+ 11	– 178	– 21	– 21	– 126	+ 104	+ 1	4.Vj.
Stand am Quartalsende *)												**Sparkassen**	
181 128	411 975	369 230	29 507	2 590	5 858	7 817	398 300	6 530	1 496	145	198	6 187	2021 Dez.
183 401	416 501	373 863	29 441	2 624	6 025	7 748	402 728	6 560	1 512	170	181	6 209	2022 März
186 070	424 224	381 314	29 515	2 758	6 233	7 943	410 048	6 570	1 531	163	185	6 222	Juni
187 929	430 453	387 511	29 457	2 796	6 465	8 057	415 931	6 646	1 579	155	186	6 305	Sept.
189 142	431 732	389 707	28 995	2 671	6 315	7 940	417 477	6 740	1 579	183	158	6 399	Dez.
Veränderungen im Vierteljahr *)													
+ 2 334	+ 5 642	+ 6 010	– 309	– 106	– 87	– 11	+ 5 740	+ 79	+ 37	– 8	+ 9	+ 78	2021 4.Vj.
+ 2 273	+ 4 526	+ 4 633	– 66	+ 34	+ 167	– 69	+ 4 428	+ 30	+ 16	+ 25	– 17	+ 22	2022 1.Vj.
+ 2 669	+ 7 723	+ 7 356	+ 159	+ 134	+ 208	+ 195	+ 7 320	+ 10	+ 19	– 7	+ 4	+ 13	2.Vj.
+ 1 889	+ 6 229	+ 6 197	– 58	+ 38	+ 227	+ 114	+ 5 888	+ 76	+ 48	– 8	+ 1	+ 83	3.Vj.
+ 1 063	+ 1 429	+ 2 151	– 452	– 125	– 150	– 117	+ 1 696	+ 94	–	+ 28	– 28	+ 94	4.Vj.
Stand am Quartalsende *)												**Kreditgenossenschaften**	
152 566	340 633	301 655	28 771	1 468	4 348	10 561	325 724	5 673	596	139	105	5 429	2021 Dez.
154 167	344 215	305 515	28 360	1 541	4 402	10 556	329 257	5 648	610	104	106	5 438	2022 März
156 378	350 513	311 644	28 325	1 584	4 584	10 576	335 353	5 768	624	111	120	5 537	Juni
158 196	355 765	316 976	28 162	1 558	4 486	10 539	340 740	5 855	633	96	118	5 641	Sept.
159 273	357 832	319 894	27 507	1 442	4 192	10 263	343 377	5 907	646	106	107	5 694	Dez.
Veränderungen im Vierteljahr *)													
+ 2 869	+ 4 352	+ 4 767	+ 462	– 101	– 395	– 201	+ 4 948	+ 235	+ 56	+ 41	– 9	+ 203	2021 4.Vj.
+ 1 601	+ 3 582	+ 3 725	– 296	+ 73	+ 54	– 5	+ 3 533	– 25	+ 14	– 35	+ 1	+ 9	2022 1.Vj.
+ 2 211	+ 6 298	+ 6 059	+ 30	+ 43	+ 182	+ 20	+ 6 096	+ 40	+ 14	+ 7	+ 14	+ 19	2.Vj.
+ 1 818	+ 5 252	+ 5 332	– 163	– 26	– 98	– 37	+ 5 387	+ 87	+ 9	– 15	– 2	+ 104	3.Vj.
+ 952	+ 2 192	+ 3 008	– 620	– 116	– 294	– 276	+ 2 762	+ 52	+ 13	+ 10	– 11	+ 53	4.Vj.
Stand am Quartalsende *)												**Realkreditinstitute**	
8 834	30 760	30 548	27	–	1	46	30 713	111	65	–	.	111	2021 Dez.
8 873	31 366	31 160	24	–	2	45	31 319	111	66	–	–	111	2022 März
8 854	31 950	31 753	24	–	1	46	31 903	109	64	–	–	109	Juni
8 892	32 472	32 272	24	–	4	44	32 424	108	61	–	–	108	Sept.
8 909	32 877	32 677	23	–	1	71	32 805	107	60	–	–	107	Dez.
Veränderungen im Vierteljahr *)													
+ 47	+ 846	+ 852	+ 25	–	–	– 24	+ 870	– 2	– 1	–	.	+ 2	2021 4.Vj.
+ 39	+ 606	+ 612	– 3	–	+ 1	– 1	+ 606	–	+ 1	–	–	–	2022 1.Vj.
– 19	+ 584	+ 593	–	–	– 1	+ 1	+ 584	– 2	– 2	–	–	– 2	2.Vj.
+ 38	+ 522	+ 519	–	–	+ 3	– 2	+ 521	– 1	– 3	–	–	– 1	3.Vj.
+ 17	+ 405	+ 405	– 1	–	– 3	+ 27	+ 381	– 1	– 1	–	–	– 1	4.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 *)**
2021 Dez.	170 805	167 768	143 871	23 897	19 614	17 326	2 786	27	39	2 720	16 828	98	300
2022 März	173 206	170 061	147 603	22 458	20 048	17 745	2 789	28	38	2 723	17 259	111	279
Juni	175 894	172 648	149 996	22 652	20 318	17 989	2 797	37	39	2 721	17 521	123	268
Sept.	178 549	175 148	152 177	22 971	20 654	18 236	2 917	127	36	2 754	17 737	131	261
Dez.	180 361	176 987	153 978	23 009	20 898	18 442	2 924	113	38	2 773	17 974	142	245
													Veränderungen im Vierteljahr *)
2021 4.Vj.	+ 2 684	+ 2 707	+ 2 610	+ 97	+ 218	+ 200	+ 28	– 1	–	+ 29	+ 190	– 5	– 18
2022 1.Vj.	+ 2 401	+ 2 303	+ 2 222	+ 81	+ 224	+ 209	+ 3	+ 1	– 1	+ 3	+ 221	+ 13	– 21
2.Vj.	+ 2 688	+ 2 587	+ 2 393	+ 194	+ 270	+ 244	+ 8	+ 9	+ 1	– 2	+ 262	+ 12	– 11
3.Vj.	+ 2 655	+ 2 500	+ 2 181	+ 319	+ 336	+ 247	+ 120	+ 90	– 3	+ 33	+ 216	+ 8	– 7
4.Vj.	+ 1 812	+ 1 839	+ 1 801	+ 38	+ 244	+ 206	+ 7	– 14	+ 2	+ 19	+ 237	+ 11	– 16
Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben													**Stand am Quartalsende *)**
2021 Dez.	135 235	45 779	42 498	3 281	113 265	30 524	106 641	10 382	11 646	84 613	6 624	38	62
2022 März	141 095	45 753	42 464	3 289	119 133	30 648	112 478	16 168	11 172	85 138	6 655	44	61
Juni	148 666	45 837	42 408	3 429	126 882	30 829	120 240	17 043	13 588	89 609	6 642	43	46
Sept.	175 424	45 998	42 517	3 481	153 818	31 031	147 242	29 738	22 976	94 528	6 576	46	54
Dez.	161 416	46 172	42 680	3 492	140 005	31 269	133 575	18 098	23 803	91 674	6 430	48	47
													Veränderungen im Vierteljahr *)
2021 4.Vj.	+ 1 406	– 395	– 416	+ 21	+ 1 506	– 265	+ 1 554	+ 1 032	+ 571	– 49	– 48	– 30	–
2022 1.Vj.	+ 5 860	– 26	– 34	+ 8	+ 5 868	+ 124	+ 5 837	+ 5 786	– 474	+ 525	+ 31	+ 6	– 1
2.Vj.	+ 7 571	+ 84	– 56	+ 140	+ 7 749	+ 181	+ 7 762	+ 875	+ 2 416	+ 4 471	– 13	– 1	– 15
3.Vj.	+ 26 719	+ 161	+ 109	+ 52	+ 26 897	+ 202	+ 26 963	+ 12 695	+ 9 362	+ 4 906	– 66	+ 3	+ 8
4.Vj.	– 12 853	+ 174	+ 163	+ 11	– 12 658	+ 238	– 12 512	– 11 640	+ 827	– 1 699	– 146	+ 2	– 7
Nachrichtlich: Auslandsbanken													**Stand am Quartalsende *)**
2021 Dez.	349 512	129 416	120 417	8 999	167 058	24 404	138 616	43 056	42 574	52 986	28 442	2 409	4 998
2022 März	363 571	130 983	122 276	8 707	178 654	24 446	150 151	50 599	43 970	55 582	28 503	2 341	5 011
Juni	374 198	132 962	124 197	8 765	186 661	24 554	157 813	54 770	46 587	56 456	28 848	2 472	5 020
Sept.	391 423	134 816	125 875	8 941	199 697	24 918	169 319	61 059	48 686	59 574	30 378	2 946	5 702
Dez.	393 000	135 929	126 944	8 985	201 488	25 050	171 697	57 863	53 053	60 781	29 791	2 726	5 316
													Veränderungen im Vierteljahr *)
2021 4.Vj.	+ 8 772	+ 2 120	+ 2 208	– 88	+ 6 320	+ 331	+ 6 015	+ 3 115	+ 3 536	– 636	+ 305	+ 61	+ 82
2022 1.Vj.	+ 14 059	+ 1 567	+ 1 859	– 292	+ 11 596	+ 42	+ 11 535	+ 7 543	+ 1 396	+ 2 596	+ 61	– 68	+ 13
2.Vj.	+ 10 627	+ 1 694	+ 1 636	+ 58	+ 7 992	– 177	+ 7 647	+ 4 171	+ 2 617	+ 859	+ 345	+ 131	+ 9
3.Vj.	+ 13 911	+ 1 894	+ 2 018	– 124	+ 10 686	+ 404	+ 10 274	+ 4 991	+ 2 166	+ 3 117	+ 412	+ 217	+ 23
4.Vj.	+ 6 086	+ 1 113	+ 1 069	+ 44	+ 4 703	+ 132	+ 4 364	– 1 142	+ 4 315	+ 1 191	+ 339	+ 120	+ 132

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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	Zeit
14	15	16	17	18	19	20	21	22	23	24	25	26	
Stand am Quartalsende *)												**Bausparkassen**	
16 430	151 098	150 351	284	–	827	4 352	145 919	93	91	–	–	93	2021 Dez.
16 869	153 033	152 193	340	–	882	4 232	147 919	125	123	–	–	125	2022 März
17 130	155 442	154 527	366	–	998	4 100	150 344	134	132	–	–	134	Juni
17 345	157 744	156 763	362	–	1 078	3 954	152 712	151	149	–	–	151	Sept.
17 587	159 291	158 376	339	–	1 028	3 768	154 495	172	169	–	–	172	Dez.
Veränderungen im Vierteljahr *)													
+ 213	+ 2 456	+ 2 497	– 17	–	– 8	– 113	+ 2 577	+ 10	+ 10	–	–	+ 10	2021 4.Vj.
+ 229	+ 2 145	+ 2 062	+ 56	–	+ 55	– 120	+ 2 210	+ 32	+ 32	–	–	+ 32	2022 1.Vj.
+ 261	+ 2 409	+ 2 334	+ 26	–	+ 116	– 132	+ 2 425	+ 9	+ 9	–	–	+ 9	2.Vj.
+ 215	+ 2 302	+ 2 236	– 19	–	+ 80	– 146	+ 2 368	+ 17	+ 17	–	–	+ 17	3.Vj.
+ 242	+ 1 547	+ 1 613	– 23	–	– 50	– 186	+ 1 783	+ 21	+ 20	–	–	+ 21	4.Vj.
Stand am Quartalsende *)								**Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben**					
6 524	20 240	13 882	6 075	–	227	340	19 673	1 730	1 373	.	.	1 679	2021 Dez.
6 550	20 220	13 728	6 246	–	191	606	19 423	1 742	1 377	.	.	1 680	2022 März
6 553	20 050	13 630	6 108	–	294	488	19 268	1 734	1 378	.	.	1 679	Juni
6 476	19 891	13 597	6 008	–	260	405	19 226	1 715	1 370	.	.	1 666	Sept.
6 335	19 700	13 521	5 828	–	332	338	19 030	1 711	1 382	33	9	1 669	Dez.
Veränderungen im Vierteljahr *)													
– 18	– 103	– 117	– 94	–	+ 110	– 47	– 166	+ 3	– 13	.	.	– 14	2021 4.Vj.
+ 26	– 20	– 154	+ 171	–	– 36	+ 266	– 250	+ 12	+ 4	.	.	+ 1	2022 1.Vj.
+ 3	– 170	– 98	– 138	–	+ 103	– 118	– 155	– 8	+ 1	.	.	– 1	2.Vj.
– 77	– 159	– 33	– 100	–	– 34	– 83	– 42	– 19	– 8	.	.	– 13	3.Vj.
– 141	– 191	– 76	– 180	–	+ 72	– 67	– 196	– 4	+ 12	+ 30	– 37	+ 3	4.Vj.
Stand am Quartalsende *)												**Nachrichtlich: Auslandsbanken**	
21 035	182 077	104 964	65 920	1 185	10 412	20 427	151 238	377	48	86	50	241	2021 Dez.
21 151	184 492	106 489	66 607	1 203	10 566	20 205	153 721	425	48	124	54	247	2022 März
21 356	187 110	108 362	66 951	1 276	10 996	19 863	156 251	427	46	121	55	251	Juni
21 730	191 321	109 854	69 332	1 291	11 148	20 643	159 530	405	44	104	55	246	Sept.
21 749	191 116	110 832	68 332	1 200	10 774	19 494	160 848	396	47	103	54	239	Dez.
Veränderungen im Vierteljahr *)													
+ 162	+ 2 433	+ 1 787	+ 414	+ 16	+ 75	– 23	+ 2 381	+ 19	+ 2	+ 15	– 3	+ 7	2021 4.Vj.
+ 116	+ 2 415	+ 1 525	+ 687	+ 18	+ 154	– 222	+ 2 483	+ 48	–	+ 38	+ 4	+ 6	2022 1.Vj.
+ 205	+ 2 633	+ 1 873	+ 359	+ 73	+ 430	– 342	+ 2 545	+ 2	– 2	– 3	+ 1	+ 4	2.Vj.
+ 172	+ 3 247	+ 1 492	+ 1 418	+ 15	+ 151	+ 23	+ 3 073	– 22	– 2	– 17	–	– 5	3.Vj.
+ 87	+ 1 392	+ 978	+ 597	– 91	– 374	+ 422	+ 1 344	– 9	+ 3	– 1	– 1	– 7	4.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
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Kredite an inländische Unternehmen und wirtschaftlich selbständige Privatpersonen (ohne Bestände an börsenfähigen Geldmarktpapieren und ohne Wertpapierbestände)												
	Kredite insgesamt — **Stand am Quartalsende** *)												
2021 Dez.	1 701 525	146 104	12 620	7 542	5 209	23 819	40 410	15 551	18 319	3 342	19 292	128 326	98 036
2022 März	1 742 357	150 886	13 649	7 949	5 104	24 406	42 747	15 793	18 552	3 363	19 323	134 308	101 297
Juni	1 784 762	160 236	17 723	8 240	5 695	24 978	44 488	16 820	19 090	3 527	19 675	132 624	104 449
Sept.	1 845 304	163 573	17 769	8 461	5 134	25 171	46 827	17 180	19 347	3 657	20 027	147 504	107 304
Dez.	1 852 383	160 010	16 521	7 899	5 107	24 551	47 011	16 471	19 056	3 581	19 813	137 651	108 776
	Kurzfristige Kredite												
2021 Dez.	202 723	31 561	3 284	2 074	714	5 002	8 890	4 448	2 544	690	3 915	9 056	17 957
2022 März	224 099	36 480	4 186	2 376	878	5 678	10 771	4 743	2 919	810	4 119	13 972	19 515
Juni	239 506	44 666	7 969	2 595	1 421	6 175	12 492	5 427	3 276	1 009	4 302	11 605	20 130
Sept.	260 722	46 223	7 217	2 747	867	6 295	14 052	5 505	3 666	1 162	4 712	24 390	21 078
Dez.	249 084	41 599	6 249	2 223	930	5 732	13 139	4 579	3 267	1 080	4 400	12 082	20 799
	Mittelfristige Kredite												
2021 Dez.	239 465	28 338	3 152	1 126	1 261	3 479	10 570	3 096	2 730	584	2 340	5 425	19 290
2022 März	242 210	28 872	3 147	1 126	1 180	3 545	11 470	3 033	2 535	529	2 307	5 561	19 966
Juni	249 246	29 064	3 133	1 103	1 210	3 580	11 544	3 113	2 608	511	2 262	5 790	20 964
Sept.	265 941	30 521	3 815	1 122	1 191	3 421	12 367	3 239	2 607	479	2 280	6 019	21 557
Dez.	275 830	31 239	3 600	1 148	1 125	3 452	12 999	3 388	2 611	539	2 377	6 538	22 213
	Langfristige Kredite												
2021 Dez.	1 259 337	86 205	6 184	4 342	3 234	15 338	20 950	8 007	13 045	2 068	13 037	113 845	60 789
2022 März	1 276 048	85 534	6 316	4 447	3 046	15 183	20 506	8 017	13 098	2 024	12 897	114 775	61 816
Juni	1 296 010	86 506	6 621	4 542	3 064	15 223	20 452	8 280	13 206	2 007	13 111	115 229	63 355
Sept.	1 318 641	86 829	6 737	4 592	3 076	15 455	20 408	8 436	13 074	2 016	13 035	117 095	64 669
Dez.	1 327 469	87 172	6 672	4 528	3 052	15 367	20 873	8 504	13 178	1 962	13 036	119 031	65 764
	Kredite insgesamt — **Veränderungen im Vierteljahr** *)												
2021 4.Vj.	+ 34 906	+ 2 239	+ 344	+ 519	+ 191	+ 173	– 100	+ 396	– 74	– 104	+ 894	+ 5 869	+ 1 479
2022 1.Vj.	+ 41 972	+ 4 782	+ 1 029	+ 407	– 105	+ 587	+ 2 457	+ 122	+ 233	+ 21	+ 31	+ 6 257	+ 3 180
2.Vj.	+ 42 710	+ 9 350	+ 4 074	+ 291	+ 591	+ 572	+ 1 741	+ 1 027	+ 538	+ 164	+ 352	– 1 699	+ 3 152
3.Vj.	+ 58 457	+ 2 495	– 4	+ 208	– 576	+ 73	+ 1 925	+ 245	+ 187	+ 120	+ 317	+ 14 917	+ 2 710
4.Vj.	+ 8 783	– 3 283	– 1 248	– 562	– 27	– 590	+ 294	– 619	– 251	– 76	– 204	– 9 823	+ 1 452
	Kurzfristige Kredite												
2021 4.Vj.	+ 10 523	+ 1 121	+ 498	+ 564	+ 58	+ 186	– 661	+ 308	– 112	– 91	+ 371	+ 3 882	+ 986
2022 1.Vj.	+ 22 726	+ 4 919	+ 902	+ 302	+ 164	+ 676	+ 2 001	+ 175	+ 375	+ 120	+ 204	+ 4 916	+ 1 558
2.Vj.	+ 15 432	+ 8 186	+ 3 783	+ 219	+ 543	+ 497	+ 1 721	+ 684	+ 357	+ 199	+ 183	– 2 367	+ 615
3.Vj.	+ 19 786	+ 722	– 802	+ 142	– 569	–	+ 1 150	– 37	+ 320	+ 143	+ 375	+ 12 785	+ 863
4.Vj.	– 10 819	– 4 259	– 968	– 524	+ 63	– 533	– 718	– 836	– 359	– 82	– 302	– 12 308	– 299
	Mittelfristige Kredite												
2021 4.Vj.	+ 8 008	+ 524	– 145	– 140	– 15	– 110	+ 515	– 5	+ 147	– 17	+ 294	+ 229	+ 3 535
2022 1.Vj.	+ 2 745	+ 534	– 5	–	– 81	+ 66	+ 900	– 63	– 195	– 55	– 33	+ 261	+ 676
2.Vj.	+ 7 331	+ 192	– 14	– 23	+ 30	+ 35	+ 74	+ 80	+ 73	– 18	– 45	+ 229	+ 998
3.Vj.	+ 16 118	+ 1 450	+ 682	+ 16	– 19	– 159	+ 819	+ 126	– 1	– 32	+ 18	+ 229	+ 523
4.Vj.	+ 9 864	+ 633	– 215	+ 26	– 66	+ 31	+ 547	+ 149	+ 4	+ 60	+ 97	+ 519	+ 656
	Langfristige Kredite												
2021 4.Vj.	+ 16 375	+ 594	– 9	+ 95	+ 148	+ 97	+ 46	+ 93	– 109	+ 4	+ 229	+ 1 758	– 3 042
2022 1.Vj.	+ 16 501	– 671	+ 132	+ 105	– 188	– 155	– 444	+ 10	+ 53	– 44	– 140	+ 1 080	+ 946
2.Vj.	+ 19 947	+ 972	+ 305	+ 95	+ 18	+ 40	– 54	+ 263	+ 108	– 17	+ 214	+ 439	+ 1 539
3.Vj.	+ 22 553	+ 323	+ 116	+ 50	+ 12	+ 232	– 44	+ 156	– 132	+ 9	– 76	+ 1 903	+ 1 324
4.Vj.	+ 9 738	+ 343	– 65	– 64	– 24	– 88	+ 465	+ 68	+ 104	– 54	+ 1	+ 1 966	+ 1 095

***** 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**	
140 408	55 904	55 581	186 335	890 831	308 639	63 782	207 861	29 261	141 318	88 775	9 855	41 340	2021 Dez.
145 254	56 289	54 907	193 227	906 189	315 555	66 200	209 755	29 573	143 914	89 219	9 967	42 006	2022 März
153 414	56 996	56 397	200 243	920 403	322 751	68 040	211 500	29 562	146 666	89 829	9 944	42 111	Juni
163 259	56 902	64 936	202 273	939 553	329 097	71 172	215 468	29 613	149 498	90 387	10 575	43 743	Sept.
155 088	56 299	65 206	211 894	957 459	334 000	79 853	218 223	29 818	151 690	91 598	10 426	41 851	Dez.
											Kurzfristige Kredite		
36 405	3 344	3 897	35 036	65 467	14 496	13 019	10 023	948	17 863	4 251	1 439	3 428	2021 Dez.
39 261	3 615	4 082	38 019	69 155	15 294	13 974	10 481	1 165	18 640	4 416	1 456	3 729	2022 März
42 195	3 908	4 304	42 172	70 526	15 924	13 689	11 067	1 009	18 975	4 591	1 614	3 657	Juni
45 261	3 606	4 161	42 231	73 772	15 849	14 947	11 181	980	19 423	4 538	1 934	4 920	Sept.
44 664	3 296	3 842	49 772	73 030	16 066	15 573	10 837	1 190	19 489	4 273	1 964	3 638	Dez.
											Mittelfristige Kredite		
20 828	4 270	12 295	52 007	97 012	23 056	15 213	27 053	2 136	17 181	4 571	2 648	5 154	2021 Dez.
21 990	4 241	11 674	53 094	96 812	22 777	15 458	27 184	2 137	17 047	4 504	2 710	4 995	2022 März
22 328	4 310	13 256	53 686	99 848	24 054	17 068	26 622	2 099	17 755	4 593	2 786	4 871	Juni
23 379	4 267	22 170	54 414	103 614	25 248	17 746	27 540	2 129	18 278	4 670	3 027	4 976	Sept.
24 292	4 147	22 962	56 232	108 207	25 367	20 109	28 362	2 141	19 026	4 932	3 046	5 224	Dez.
											Langfristige Kredite		
83 175	48 290	39 389	99 292	728 352	271 087	35 550	170 785	26 177	106 274	79 953	5 768	32 758	2021 Dez.
84 003	48 433	39 151	102 114	740 222	277 484	36 768	172 090	26 271	108 227	80 299	5 801	33 282	2022 März
88 891	48 778	38 837	104 385	750 029	282 773	37 283	173 811	26 454	109 936	80 645	5 544	33 583	Juni
94 619	49 029	38 605	105 628	762 167	288 000	38 479	176 747	26 504	111 797	81 179	5 614	33 847	Sept.
86 132	48 856	38 402	105 890	776 222	292 567	44 171	179 024	26 487	113 175	82 393	5 416	32 989	Dez.
Veränderungen im Vierteljahr [*]												**Kredite insgesamt**	
+ 3 662	– 198	– 626	+ 3 690	+ 18 791	+ 7 348	+ 4 216	+ 2 840	+ 84	+ 2 962	+ 1 008	+ 89	+ 244	2021 4.Vj.
+ 4 717	+ 385	– 1 134	+ 8 912	+ 14 873	+ 6 736	+ 2 353	+ 1 679	+ 312	+ 2 556	+ 452	+ 112	+ 673	2022 1.Vj.
+ 8 160	+ 707	+ 1 490	+ 7 141	+ 14 409	+ 7 446	+ 1 615	+ 1 835	– 11	+ 2 752	+ 690	– 23	+ 105	2.Vj.
+ 9 594	– 54	+ 8 493	+ 1 990	+ 18 312	+ 6 241	+ 3 122	+ 3 938	+ 6	+ 2 707	+ 528	+ 536	+ 1 234	3.Vj.
– 2 726	– 603	+ 270	+ 10 216	+ 13 280	+ 4 902	+ 3 516	+ 2 395	+ 205	+ 2 127	+ 1 211	– 149	– 927	4.Vj.
											Kurzfristige Kredite		
+ 934	– 646	– 189	+ 1 001	+ 3 434	– 1 115	+ 2 468	+ 484	+ 39	+ 1 221	+ 388	– 65	+ 14	2021 4.Vj.
+ 2 856	+ 271	+ 185	+ 4 378	+ 3 643	+ 798	+ 940	+ 453	+ 217	+ 737	+ 173	+ 17	+ 308	2022 1.Vj.
+ 2 934	+ 293	+ 222	+ 4 153	+ 1 396	+ 630	– 260	+ 586	– 156	+ 335	+ 175	+ 158	– 72	2.Vj.
+ 2 751	– 302	– 183	+ 52	+ 3 098	– 10	+ 1 268	+ 114	– 29	+ 433	– 53	+ 350	+ 1 025	3.Vj.
– 527	– 310	– 319	+ 7 821	– 618	+ 216	+ 696	– 344	+ 210	+ 46	– 265	+ 30	– 1 207	4.Vj.
											Mittelfristige Kredite		
+ 1 573	– 135	+ 29	+ 521	+ 1 732	+ 1 300	+ 1 394	– 366	– 100	– 475	– 62	– 23	+ 64	2021 4.Vj.
+ 1 162	– 29	– 741	+ 1 172	– 290	– 319	+ 195	+ 131	+ 1	– 134	– 67	+ 62	– 159	2022 1.Vj.
+ 338	+ 69	+ 1 582	+ 887	+ 3 036	+ 1 277	+ 1 610	– 562	– 38	+ 708	+ 89	+ 76	– 124	2.Vj.
+ 1 125	– 46	+ 8 890	+ 761	+ 3 186	+ 1 014	+ 628	+ 898	–	+ 443	+ 47	+ 121	+ 35	3.Vj.
+ 888	– 120	+ 792	+ 1 903	+ 4 593	+ 119	+ 2 363	+ 822	+ 12	+ 748	+ 262	+ 19	+ 248	4.Vj.
											Langfristige Kredite		
+ 1 155	+ 583	– 466	+ 2 168	+ 13 625	+ 7 163	+ 354	+ 2 722	+ 145	+ 2 216	+ 682	+ 177	+ 166	2021 4.Vj.
+ 699	+ 143	– 578	+ 3 362	+ 11 520	+ 6 257	+ 1 218	+ 1 095	+ 94	+ 1 953	+ 346	+ 33	+ 524	2022 1.Vj.
+ 4 888	+ 345	– 314	+ 2 101	+ 9 977	+ 5 539	+ 265	+ 1 811	+ 183	+ 1 709	+ 426	– 257	+ 301	2.Vj.
+ 5 718	+ 294	– 214	+ 1 177	+ 12 028	+ 5 237	+ 1 226	+ 2 926	+ 35	+ 1 831	+ 534	+ 65	+ 174	3.Vj.
– 3 087	– 173	– 203	+ 492	+ 9 305	+ 4 567	+ 457	+ 1 917	– 17	+ 1 333	+ 1 214	– 198	+ 32	4.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** *
2021 Dez.	453 723	56 776	6 496	2 413	1 753	7 443	18 283	7 928	5 110	1 298	6 052	41 531	14 232
2022 März	469 610	60 444	7 089	2 942	1 833	7 676	20 436	7 862	5 210	1 301	6 095	42 846	14 650
Juni	481 410	66 554	10 267	3 122	2 314	8 071	21 442	8 231	5 485	1 406	6 216	42 304	15 231
Sept.	495 883	68 614	10 250	3 270	1 791	8 378	22 968	8 305	5 708	1 454	6 490	43 355	15 539
Dez.	506 677	66 682	9 370	2 476	1 806	8 158	23 300	8 331	5 537	1 431	6 273	42 680	15 616
													Veränderungen im Vierteljahr *
2022 1.Vj.	+ 17 237	+ 3 668	+ 593	+ 529	+ 80	+ 233	+ 2 273	– 186	+ 100	+ 3	+ 43	+ 1 315	+ 418
2.Vj.	+ 12 085	+ 6 110	+ 3 178	+ 180	+ 481	+ 395	+ 1 006	+ 369	+ 275	+ 105	+ 121	– 557	+ 581
3.Vj.	+ 12 482	+ 1 218	– 67	+ 135	– 538	+ 187	+ 1 112	– 41	+ 153	+ 38	+ 239	+ 1 101	+ 143
4.Vj.	+ 11 588	– 1 652	– 880	– 794	+ 15	– 190	+ 442	+ 116	– 131	– 23	– 207	– 675	+ 57
Großbanken													**Stand am Quartalsende** *
2021 Dez.	198 808	31 692	3 638	1 349	917	4 220	9 277	5 171	2 764	895	3 461	11 344	4 440
2022 März	202 687	33 062	3 902	1 454	984	4 324	10 209	4 857	2 802	923	3 607	11 754	4 645
Juni	207 789	35 133	4 266	1 572	1 019	4 505	10 756	5 397	2 912	971	3 735	11 639	4 765
Sept.	213 191	35 844	3 919	1 585	948	4 590	11 315	5 371	3 155	1 018	3 943	11 592	4 972
Dez.	210 285	34 624	3 922	1 511	963	4 481	10 713	5 358	2 954	928	3 794	11 242	4 881
													Veränderungen im Vierteljahr *
2022 1.Vj.	+ 5 229	+ 1 370	+ 264	+ 105	+ 67	+ 104	+ 932	– 314	+ 38	+ 28	+ 146	+ 410	+ 205
2.Vj.	+ 5 402	+ 2 071	+ 364	+ 118	+ 35	+ 181	+ 547	+ 540	+ 110	+ 48	+ 128	– 115	+ 120
3.Vj.	+ 5 402	+ 711	– 347	+ 13	– 71	+ 85	+ 559	– 26	+ 243	+ 47	+ 208	– 47	+ 207
4.Vj.	– 2 751	– 1 220	+ 3	– 74	+ 15	– 109	– 602	– 13	– 201	– 90	– 149	– 350	– 91
Regionalbanken und sonstige Kreditbanken													**Stand am Quartalsende** *
2021 Dez.	193 537	13 770	1 680	530	348	2 099	3 529	1 899	1 813	219	1 653	26 217	8 029
2022 März	200 053	14 225	1 899	561	384	2 159	3 454	2 094	1 837	236	1 601	26 757	8 210
Juni	201 578	14 180	1 860	567	385	2 229	3 661	1 793	1 899	231	1 555	26 888	8 638
Sept.	203 603	14 061	1 842	536	355	2 262	3 815	1 729	1 782	224	1 516	27 113	8 486
Dez.	215 938	14 381	1 858	561	395	2 295	3 951	1 827	1 730	220	1 544	27 366	8 862
													Veränderungen im Vierteljahr *
2022 1.Vj.	+ 6 427	+ 455	+ 219	+ 31	+ 36	+ 60	+ 45	+ 75	+ 24	+ 17	– 52	+ 540	+ 181
2.Vj.	+ 1 525	– 45	– 39	+ 6	+ 1	+ 70	+ 207	– 301	+ 62	– 5	– 46	+ 131	+ 428
3.Vj.	+ 2 534	– 119	– 18	– 31	– 30	+ 33	+ 154	– 64	– 117	– 7	– 39	+ 250	– 112
4.Vj.	+ 9 734	– 246	– 129	– 5	+ 30	– 17	– 109	+ 48	– 52	– 4	– 8	+ 178	+ 266
Zweigstellen ausländischer Banken													**Stand am Quartalsende** *
2021 Dez.	61 378	11 314	1 178	534	488	1 124	5 477	858	533	184	938	3 970	1 763
2022 März	66 870	13 157	1 288	927	465	1 193	6 773	911	571	142	887	4 335	1 795
Juni	72 043	17 241	4 141	983	910	1 337	7 025	1 041	674	204	926	3 777	1 828
Sept.	79 089	18 709	4 489	1 149	488	1 526	7 838	1 205	771	212	1 031	4 650	2 081
Dez.	80 454	17 677	3 590	404	448	1 382	8 636	1 146	853	283	935	4 072	1 873
													Veränderungen im Vierteljahr *
2022 1.Vj.	+ 5 581	+ 1 843	+ 110	+ 393	– 23	+ 69	+ 1 296	+ 53	+ 38	– 42	– 51	+ 365	+ 32
2.Vj.	+ 5 158	+ 4 084	+ 2 853	+ 56	+ 445	+ 144	+ 252	+ 130	+ 103	+ 62	+ 39	– 573	+ 33
3.Vj.	+ 4 546	+ 626	+ 298	+ 153	– 437	+ 69	+ 399	+ 49	+ 27	– 2	+ 70	+ 898	+ 48
4.Vj.	+ 4 605	– 186	– 754	– 715	– 30	– 64	+ 1 153	+ 81	+ 122	+ 71	– 50	– 503	– 118

***** 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]	
48 608	10 726	16 179	66 646	199 025	54 227	25 076	39 665	5 470	45 091	15 432	3 420	10 644	2021 Dez.
51 564	10 677	16 223	71 007	202 199	55 157	26 002	39 072	5 501	45 884	15 588	3 596	11 399	2022 März
53 418	10 704	16 002	72 113	205 084	55 817	27 560	39 569	5 364	46 069	15 795	3 612	11 298	Juni
56 098	10 679	16 274	73 160	212 164	56 376	30 228	40 657	5 467	47 187	16 031	4 148	12 070	Sept.
57 390	10 605	15 874	81 691	216 139	56 612	33 376	40 267	5 640	47 998	16 056	4 160	12 030	Dez.
Veränderungen im Vierteljahr [*]													
+ 2 956	– 49	+ 44	+ 5 906	+ 2 979	+ 820	+ 866	– 593	+ 31	+ 753	+ 164	+ 176	+ 762	2022 1.Vj.
+ 1 854	+ 27	– 221	+ 1 406	+ 2 885	+ 910	+ 1 308	+ 497	– 137	+ 185	+ 207	+ 16	– 101	2.Vj.
+ 2 425	+ 15	+ 226	+ 1 027	+ 6 327	+ 539	+ 2 668	+ 1 058	+ 58	+ 1 003	+ 206	+ 421	+ 374	3.Vj.
+ 1 337	– 74	– 400	+ 9 056	+ 3 939	+ 235	+ 3 218	– 550	+ 173	+ 791	+ 25	+ 12	+ 35	4.Vj.
Stand am Quartalsende [*]												**Großbanken**	
21 079	1 332	6 626	25 425	96 870	17 447	11 629	27 016	2 628	24 715	8 214	1 302	3 919	2021 Dez.
22 315	1 336	6 394	25 921	97 260	17 007	11 405	26 865	2 561	25 216	8 330	1 385	4 491	2022 März
22 777	1 321	6 484	27 310	98 360	17 398	11 947	27 468	2 505	25 004	8 365	1 398	4 275	Juni
24 271	1 329	6 859	26 681	101 643	17 796	13 225	28 339	2 517	25 455	8 368	1 440	4 503	Sept.
22 618	1 319	6 693	27 611	101 297	17 707	13 101	28 111	2 625	25 263	8 370	1 493	4 627	Dez.
Veränderungen im Vierteljahr [*]													
+ 1 236	+ 4	– 232	+ 1 846	+ 390	– 440	– 224	– 151	– 67	+ 501	+ 116	+ 83	+ 572	2022 1.Vj.
+ 462	– 15	+ 90	+ 1 689	+ 1 100	+ 391	+ 542	+ 603	– 56	– 212	+ 35	+ 13	– 216	2.Vj.
+ 1 494	+ 8	+ 375	– 629	+ 3 283	+ 398	+ 1 278	+ 871	+ 12	+ 451	+ 3	+ 42	+ 228	3.Vj.
– 1 653	– 10	– 166	+ 1 085	– 346	– 89	– 124	– 228	+ 108	– 192	+ 2	+ 53	+ 124	4.Vj.
Stand am Quartalsende [*]												**Regionalbanken und sonstige Kreditbanken**	
21 055	5 757	7 372	28 119	83 218	32 671	7 539	11 115	2 431	16 612	6 476	1 617	4 757	2021 Dez.
22 505	5 743	7 338	30 831	84 444	32 961	7 814	10 952	2 519	17 029	6 564	1 715	4 890	2022 März
23 346	5 732	7 326	30 264	85 204	33 474	7 861	10 758	2 505	17 260	6 717	1 683	4 946	Juni
23 500	5 584	7 263	31 050	86 546	33 551	8 229	10 612	2 557	17 617	6 828	1 897	5 255	Sept.
25 122	5 446	7 183	38 583	88 995	33 977	9 338	10 761	2 614	18 372	6 953	1 678	5 302	Dez.
Veränderungen im Vierteljahr [*]													
+ 1 450	– 14	– 34	+ 2 688	+ 1 161	+ 290	+ 275	– 163	+ 88	+ 352	+ 88	+ 98	+ 133	2022 1.Vj.
+ 841	– 11	– 12	– 567	+ 760	+ 513	+ 47	– 194	– 14	+ 231	+ 153	– 32	+ 56	2.Vj.
+ 714	– 98	– 4	+ 801	+ 1 102	+ 77	+ 368	– 146	+ 52	+ 357	+ 111	+ 214	+ 69	3.Vj.
+ 1 307	– 148	– 150	+ 7 678	+ 849	+ 380	+ 135	– 211	+ 57	+ 635	+ 45	– 229	+ 37	4.Vj.
Stand am Quartalsende [*]												**Zweigstellen ausländischer Banken**	
6 474	3 637	2 181	13 102	18 937	4 109	5 908	1 534	411	3 764	742	501	1 968	2021 Dez.
6 744	3 598	2 491	14 255	20 495	5 189	6 783	1 255	421	3 639	694	496	2 018	2022 März
7 295	3 651	2 192	14 539	21 520	4 945	7 752	1 343	354	3 805	713	531	2 077	Juni
8 327	3 766	2 152	15 429	23 975	5 029	8 774	1 706	393	4 115	835	811	2 312	Sept.
9 650	3 840	1 998	15 497	25 847	4 928	10 937	1 395	401	4 363	733	989	2 101	Dez.
Veränderungen im Vierteljahr [*]													
+ 270	– 39	+ 310	+ 1 372	+ 1 428	+ 970	+ 815	– 279	+ 10	– 100	– 40	– 5	+ 57	2022 1.Vj.
+ 551	+ 53	– 299	+ 284	+ 1 025	+ 6	+ 719	+ 88	– 67	+ 166	+ 19	+ 35	+ 59	2.Vj.
+ 217	+ 105	– 145	+ 855	+ 1 942	+ 64	+ 1 022	+ 333	– 6	+ 195	+ 92	+ 165	+ 77	3.Vj.
+ 1 683	+ 84	– 84	+ 293	+ 3 436	– 56	+ 3 207	– 111	+ 8	+ 348	– 22	+ 188	– 126	4.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 €

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
Landesbanken													**Stand am Quartalsende *)**
2021 Dez.	171 021	17 658	1 422	1 127	929	1 905	5 625	1 599	1 902	221	2 928	23 282	2 748
2022 März	171 516	17 273	1 430	836	757	1 962	5 760	1 655	1 758	225	2 890	23 837	2 846
Juni	177 838	19 003	2 112	899	817	1 924	6 218	1 910	1 859	245	3 019	23 196	3 062
Sept.	180 442	19 521	2 190	883	776	1 875	6 594	1 950	1 898	284	3 071	23 876	3 331
Dez.	178 972	18 412	1 830	1 190	814	1 809	6 253	1 492	1 874	246	2 904	24 043	3 222
													Veränderungen im Vierteljahr *)
2022 1.Vj.	+ 495	– 385	+ 8	– 291	– 172	+ 57	+ 135	+ 56	– 144	+ 4	– 38	+ 555	+ 98
2.Vj.	+ 6 237	+ 1 730	+ 682	+ 63	+ 60	– 38	+ 458	+ 255	+ 101	+ 20	+ 129	– 641	+ 216
3.Vj.	+ 2 604	+ 518	+ 78	– 16	– 41	– 49	+ 376	+ 40	+ 39	+ 39	+ 52	+ 680	+ 269
4.Vj.	– 1 440	– 1 109	– 360	+ 307	+ 38	– 66	– 341	– 458	– 24	– 38	– 167	+ 197	– 109
Sparkassen													**Stand am Quartalsende *)**
2021 Dez.	516 521	38 305	2 390	2 361	1 406	8 039	8 387	3 306	6 152	954	5 310	27 817	36 354
2022 März	526 799	38 717	2 434	2 448	1 355	8 161	8 339	3 409	6 243	965	5 363	27 996	37 155
Juni	535 675	39 529	2 632	2 462	1 363	8 228	8 458	3 684	6 360	979	5 363	27 950	37 965
Sept.	544 653	39 976	2 760	2 516	1 337	8 189	8 598	3 778	6 400	990	5 408	28 148	38 810
Dez.	549 369	39 961	2 696	2 502	1 316	8 026	8 739	3 792	6 402	986	5 502	28 600	39 170
													Veränderungen im Vierteljahr *)
2022 1.Vj.	+ 10 278	+ 412	+ 44	+ 87	– 51	+ 122	– 48	+ 103	+ 91	+ 11	+ 53	+ 179	+ 801
2.Vj.	+ 8 901	+ 812	+ 198	+ 14	+ 8	+ 67	+ 119	+ 275	+ 117	+ 14	–	– 46	+ 810
3.Vj.	+ 8 923	+ 447	+ 128	+ 54	– 26	– 39	+ 140	+ 94	+ 40	+ 11	+ 45	+ 198	+ 865
4.Vj.	+ 4 566	– 15	– 64	– 14	– 21	– 163	+ 141	+ 14	+ 2	– 4	+ 94	+ 452	+ 360
Kreditgenossenschaften													**Stand am Quartalsende *)**
2021 Dez.	347 961	21 602	885	1 227	824	4 941	3 907	1 643	3 991	654	3 530	16 504	34 838
2022 März	354 906	22 000	877	1 260	861	5 032	3 967	1 712	4 059	656	3 576	16 430	36 321
Juni	362 954	22 309	910	1 304	867	5 088	4 006	1 750	4 099	675	3 610	16 442	37 826
Sept.	369 570	22 662	952	1 321	890	5 110	4 068	1 795	4 140	697	3 689	16 495	39 074
Dez.	375 207	22 536	932	1 309	870	5 095	4 082	1 820	4 044	680	3 704	16 717	39 935
													Veränderungen im Vierteljahr *)
2022 1.Vj.	+ 6 945	+ 398	– 8	+ 33	+ 37	+ 91	+ 60	+ 69	+ 68	+ 2	+ 46	– 74	+ 1 483
2.Vj.	+ 8 128	+ 309	+ 33	+ 44	+ 6	+ 56	+ 39	+ 38	+ 40	+ 19	+ 34	+ 12	+ 1 505
3.Vj.	+ 6 616	+ 353	+ 42	+ 17	+ 23	+ 22	+ 62	+ 45	+ 41	+ 22	+ 79	+ 53	+ 1 248
4.Vj.	+ 5 512	– 126	– 20	– 12	– 20	– 15	+ 14	+ 25	– 96	– 17	+ 15	+ 222	+ 861
Realkreditinstitute													**Stand am Quartalsende *)**
2021 Dez.	79 420	293	3	9	16	43	54	23	74	20	51	1 823	1 257
2022 März	80 345	285	3	10	12	42	54	25	73	17	49	1 808	1 464
Juni	79 685	281	3	5	12	42	53	24	75	18	49	1 783	1 389
Sept.	80 284	279	3	5	13	41	52	24	75	17	49	1 753	1 479
Dez.	81 255	277	3	6	12	41	52	24	74	17	48	1 802	1 728
													Veränderungen im Vierteljahr *)
2022 1.Vj.	+ 925	– 8	–	+ 1	– 4	– 1	–	+ 2	– 1	– 3	– 2	– 15	+ 207
2.Vj.	– 660	– 4	–	– 5	–	–	– 1	– 1	+ 2	+ 1	–	– 25	– 75
3.Vj.	+ 599	– 2	–	–	+ 1	– 1	– 1	–	–	– 1	–	– 30	+ 90
4.Vj.	+ 971	– 2	–	+ 1	– 1	–	–	–	– 1	–	– 1	+ 49	+ 249

***** 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)									
				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 [*]												**Landesbanken**	
7 740	2 001	9 434	30 306	77 852	22 829	8 891	26 595	474	11 915	3 678	1 560	1 910	2021 Dez.
7 814	2 020	9 212	30 440	78 074	22 735	8 833	26 918	466	12 148	3 804	1 485	1 685	2022 März
8 248	2 059	9 209	33 806	79 255	23 317	8 306	27 363	412	12 797	3 832	1 431	1 797	Juni
8 718	2 073	8 927	32 596	81 400	23 608	8 157	27 973	410	13 177	3 867	1 422	2 786	Sept.
8 427	2 045	9 278	32 530	81 015	23 858	8 630	28 448	408	12 955	3 730	1 206	1 780	Dez.
Veränderungen im Vierteljahr [*]													
+ 74	+ 19	– 222	+ 134	+ 222	– 94	– 58	+ 323	– 8	+ 233	+ 126	– 75	– 225	2022 1.Vj.
+ 434	+ 39	– 3	+ 3 281	+ 1 181	+ 582	– 527	+ 445	– 54	+ 649	+ 28	– 54	+ 112	2.Vj.
+ 470	+ 14	– 282	– 1 210	+ 2 145	+ 291	– 149	+ 610	– 2	+ 380	+ 35	– 9	+ 989	3.Vj.
– 291	– 28	+ 351	– 66	– 385	+ 250	+ 473	+ 475	– 2	– 222	– 137	– 216	– 1 006	4.Vj.
Stand am Quartalsende [*]												**Sparkassen**	
39 173	12 086	13 368	43 040	306 378	101 658	19 331	81 878	12 662	49 057	25 406	2 829	13 557	2021 Dez.
40 115	12 146	13 470	44 452	312 748	104 446	19 861	83 277	12 863	50 161	25 662	2 847	13 631	2022 März
40 684	12 295	13 279	45 706	318 267	107 445	20 081	84 264	12 958	50 964	26 008	2 940	13 607	Juni
41 583	12 292	13 189	47 348	323 307	109 904	20 048	85 734	12 932	51 837	26 276	2 956	13 620	Sept.
41 294	12 127	13 006	48 377	326 834	111 584	20 072	86 716	12 996	52 494	26 429	3 026	13 517	Dez.
Veränderungen im Vierteljahr [*]													
+ 942	+ 60	+ 102	+ 1 412	+ 6 370	+ 2 788	+ 530	+ 1 399	+ 201	+ 1 104	+ 256	+ 18	+ 74	2022 1.Vj.
+ 569	+ 149	– 191	+ 1 254	+ 5 544	+ 2 999	+ 245	+ 987	+ 95	+ 803	+ 346	+ 93	– 24	2.Vj.
+ 929	– 3	– 90	+ 1 622	+ 4 955	+ 2 374	– 43	+ 1 470	– 26	+ 863	+ 268	+ 36	+ 13	3.Vj.
– 289	– 165	– 183	+ 1 029	+ 3 377	+ 1 625	– 6	+ 962	+ 64	+ 612	+ 153	+ 70	– 103	4.Vj.
Stand am Quartalsende [*]												**Kreditgenossenschaften**	
28 230	28 170	6 192	14 130	198 295	75 444	3 955	27 605	9 128	27 878	40 389	1 556	12 340	2021 Dez.
28 676	28 458	6 263	14 411	202 347	78 102	4 043	28 205	9 212	28 366	40 354	1 572	12 493	2022 März
29 164	28 932	6 329	14 905	207 047	80 857	4 234	28 668	9 299	29 315	40 399	1 612	12 663	Juni
29 952	28 819	6 262	15 559	210 747	83 576	4 313	29 017	9 299	29 753	40 439	1 660	12 690	Sept.
30 125	28 463	6 237	16 109	215 085	86 188	4 322	29 472	9 323	30 640	40 672	1 679	12 789	Dez.
Veränderungen im Vierteljahr [*]													
+ 446	+ 288	+ 71	+ 281	+ 4 052	+ 2 658	+ 88	+ 600	+ 84	+ 488	– 35	+ 16	+ 153	2022 1.Vj.
+ 488	+ 474	+ 66	+ 494	+ 4 780	+ 2 755	+ 191	+ 463	+ 87	+ 949	+ 125	+ 40	+ 170	2.Vj.
+ 788	– 113	– 67	+ 654	+ 3 700	+ 2 719	+ 79	+ 349	–	+ 438	+ 40	+ 48	+ 27	3.Vj.
+ 173	– 356	– 25	+ 550	+ 4 213	+ 2 487	+ 9	+ 455	+ 24	+ 887	+ 233	+ 19	+ 99	4.Vj.
Stand am Quartalsende [*]												**Realkreditinstitute**	
403	435	122	14 406	60 681	27 153	513	28 936	293	2 539	656	12	579	2021 Dez.
401	445	125	14 523	61 294	27 625	540	29 122	294	2 506	652	12	543	2022 März
403	439	126	14 553	60 711	27 678	495	28 467	303	2 617	647	11	493	Juni
404	432	113	14 417	61 407	27 843	498	28 925	307	2 672	643	11	508	Sept.
404	424	111	14 171	62 338	27 553	505	30 216	283	2 601	639	13	528	Dez.
Veränderungen im Vierteljahr [*]													
– 2	+ 10	+ 3	+ 402	+ 328	+ 402	+ 27	– 29	+ 1	– 33	– 4	–	– 36	2022 1.Vj.
+ 2	– 6	+ 1	– 60	– 493	+ 53	– 45	– 565	+ 9	+ 111	– 5	– 1	– 50	2.Vj.
+ 1	– 7	– 13	– 136	+ 696	+ 165	+ 3	+ 458	+ 4	+ 55	– 4	–	+ 15	3.Vj.
–	– 8	– 2	– 246	+ 931	– 110	+ 7	+ 1 111	– 24	– 71	– 4	+ 2	+ 20	4.Vj.

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
	Bausparkassen [2]												**Stand am Quartalsende** *
2021 Dez.	19 614	–	–	–	–	–	–	–	–	–	–	–	6 599
2022 März	20 048	–	–	–	–	–	–	–	–	–	–	–	6 749
Juni	20 318	–	–	–	–	–	–	–	–	–	–	–	6 853
Sept.	20 654	–	–	–	–	–	–	–	–	–	–	–	6 946
Dez.	20 898	–	–	–	–	–	–	–	–	–	–	–	7 042
													Veränderungen im Vierteljahr *
2022 1.Vj.	+ 224	–	–	–	–	–	–	–	–	–	–	–	+ 69
2.Vj.	+ 270	–	–	–	–	–	–	–	–	–	–	–	+ 104
3.Vj.	+ 336	–	–	–	–	–	–	–	–	–	–	–	+ 93
4.Vj.	+ 244	–	–	–	–	–	–	–	–	–	–	–	+ 96
	Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben												**Stand am Quartalsende** *
2021 Dez.	113 265	11 470	1 424	405	281	1 448	4 154	1 052	1 090	195	1 421	17 369	2 008
2022 März	119 133	12 167	1 816	453	286	1 533	4 191	1 130	1 209	199	1 350	21 391	2 112
Juni	126 882	12 560	1 799	448	322	1 625	4 311	1 221	1 212	204	1 418	20 949	2 123
Sept.	153 818	12 521	1 614	466	327	1 578	4 547	1 328	1 126	215	1 320	33 877	2 125
Dez.	140 005	12 142	1 690	416	289	1 422	4 585	1 012	1 125	221	1 382	23 809	2 063
													Veränderungen im Vierteljahr *
2022 1.Vj.	+ 5 868	+ 697	+ 392	+ 48	+ 5	+ 85	+ 37	+ 78	+ 119	+ 4	– 71	+ 4 297	+ 104
2.Vj.	+ 7 749	+ 393	– 17	– 5	+ 36	+ 92	+ 120	+ 91	+ 3	+ 5	+ 68	– 442	+ 11
3.Vj.	+ 26 897	– 39	– 185	+ 18	+ 5	– 47	+ 236	+ 107	– 86	+ 11	– 98	+ 12 915	+ 2
4.Vj.	– 12 658	– 379	+ 76	– 50	– 38	– 156	+ 38	– 316	– 1	+ 6	+ 62	– 10 068	– 62
	Nachrichtlich: Auslandsbanken												**Stand am Quartalsende** *
2021 Dez.	167 058	22 958	2 424	1 122	733	2 550	9 211	2 678	1 894	487	1 859	8 004	3 646
2022 März	178 654	26 242	3 091	1 591	741	2 728	10 775	2 993	1 990	453	1 880	8 899	3 750
Juni	186 661	31 289	6 140	1 692	1 217	3 001	11 532	2 955	2 248	529	1 975	8 490	3 845
Sept.	199 697	33 466	6 612	1 922	759	3 283	12 744	3 099	2 359	556	2 132	9 299	4 193
Dez.	201 488	32 730	5 834	1 227	793	3 130	13 520	3 179	2 382	569	2 096	8 920	3 882
													Veränderungen im Vierteljahr *
2022 1.Vj.	+ 11 596	+ 3 284	+ 667	+ 469	+ 8	+ 178	+ 1 564	+ 315	+ 96	– 34	+ 21	+ 895	+ 104
2.Vj.	+ 7 992	+ 5 047	+ 3 049	+ 101	+ 476	+ 273	+ 757	– 38	+ 258	+ 76	+ 95	– 424	+ 95
3.Vj.	+ 10 686	+ 1 335	+ 422	+ 217	– 473	+ 162	+ 798	+ 29	+ 41	+ 17	+ 122	+ 859	+ 153
4.Vj.	+ 4 703	– 456	– 778	– 695	+ 34	– 123	+ 886	+ 170	+ 63	+ 13	– 26	– 369	+ 1 582

***** 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** Aufgliederung der Kredite der Bausparkassen nach Bereichen und Branchen geschätzt.

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]	
10 370	1 883	–	762	–	–	–	–	–	–	–	–	–	2021 Dez.
10 608	1 929	–	762	–	–	–	–	–	–	–	–	–	2022 März
10 776	1 961	–	728	–	–	–	–	–	–	–	–	–	Juni
10 912	1 984	–	812	–	–	–	–	–	–	–	–	–	Sept.
11 068	2 010	–	778	–	–	–	–	–	–	–	–	–	Dez.
Veränderungen im Vierteljahr [*]													
+ 109	+ 46	–	–	–	–	–	–	–	–	–	–	–	2022 1.Vj.
+ 168	+ 32	–	– 34	–	–	–	–	–	–	–	–	–	2.Vj.
+ 136	+ 23	–	+ 84	–	–	–	–	–	–	–	–	–	3.Vj.
+ 156	+ 26	–	– 34	–	–	–	–	–	–	–	–	–	4.Vj.
Stand am Quartalsende [*]												**Banken mit Sonder-, Förder- und sonstigen zentralen Unterstützungsaufgaben**	
5 884	603	10 286	17 045	48 600	27 328	6 016	3 182	1 234	4 838	3 214	478	2 310	2021 Dez.
6 076	614	9 614	17 632	49 527	27 490	6 921	3 161	1 237	4 849	3 159	455	2 255	2022 März
10 721	606	11 452	18 432	50 039	27 637	7 364	3 169	1 226	4 904	3 148	338	2 253	Juni
15 592	623	20 171	18 381	50 528	27 790	7 928	3 162	1 198	4 872	3 131	378	2 069	Sept.
6 380	625	20 700	18 238	56 048	28 205	12 948	3 104	1 168	5 002	4 072	342	1 207	Dez.
Veränderungen im Vierteljahr [*]													
+ 192	+ 11	– 1 132	+ 777	+ 922	+ 162	+ 900	– 21	+ 3	+ 11	– 55	– 23	– 55	2022 1.Vj.
+ 4 645	– 8	+ 1 838	+ 800	+ 512	+ 147	+ 443	+ 8	– 11	+ 55	– 11	– 117	– 2	2.Vj.
+ 4 845	+ 17	+ 8 719	– 51	+ 489	+ 153	+ 564	– 7	– 28	– 32	– 17	+ 40	– 184	3.Vj.
– 3 812	+ 2	+ 529	– 73	+ 1 205	+ 415	– 185	– 58	– 30	+ 130	+ 941	– 36	+ 28	4.Vj.
Stand am Quartalsende [*]												**Nachrichtlich: Auslandsbanken**	
20 209	4 977	6 438	26 123	74 703	16 104	15 905	14 582	1 154	17 534	4 415	1 307	3 702	2021 Dez.
21 254	4 923	6 688	29 970	76 928	16 477	17 465	14 186	1 141	17 795	4 423	1 347	4 094	2022 März
22 548	4 938	6 461	29 649	79 441	16 617	18 469	14 875	1 066	18 548	4 547	1 316	4 003	Juni
25 210	5 070	6 824	31 344	84 291	17 029	19 993	15 881	1 124	19 430	4 773	1 652	4 409	Sept.
24 784	5 096	6 563	31 240	88 273	16 834	23 264	15 897	1 268	20 168	4 755	1 919	4 168	Dez.
Veränderungen im Vierteljahr [*]													
+ 1 045	– 54	+ 250	+ 4 042	+ 2 030	+ 263	+ 1 500	– 396	– 13	+ 221	+ 16	+ 40	+ 399	2022 1.Vj.
+ 1 294	+ 15	– 227	– 321	+ 2 513	+ 390	+ 754	+ 689	– 75	+ 753	+ 124	– 31	– 91	2.Vj.
+ 1 907	+ 162	+ 258	+ 1 675	+ 4 337	+ 392	+ 1 524	+ 976	+ 13	+ 767	+ 196	+ 221	+ 248	3.Vj.
– 251	+ 36	– 243	+ 266	+ 4 138	– 190	+ 3 341	– 134	+ 157	+ 728	+ 32	+ 272	– 68	4.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)								
			Domestic government, total				Federal Government and its special funds 2				State go-
	Total	of which Treasury bills, securities portfolios and equalisation claims	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 *										
2020	412,475	160,168	252,307	18,026	15,663	218,618	14,446	1,020	4,342	9,084	93,036
2021	391,280	146,138	245,142	15,226	14,330	215,586	14,551	336	4,318	9,897	87,031
2022	375,921	127,945	247,976	14,323	14,101	219,552	15,294	317	4,375	10,602	82,677
2022 June	379,411	134,547	244,864	16,617	13,614	214,633	15,027	371	4,211	10,445	84,276
July	379,798	134,000	245,798	16,825	13,513	215,460	15,317	429	4,308	10,580	83,786
Aug.	374,383	130,976	243,407	14,680	13,512	215,215	15,391	471	4,445	10,475	82,633
Sep.	371,759	127,265	244,494	15,234	13,838	215,422	15,575	647	4,270	10,658	82,695
Oct.	377,673	131,676	245,997	16,082	13,829	216,086	16,122	977	4,376	10,769	81,871
Nov.	373,750	127,465	246,285	14,547	13,948	217,790	16,021	601	4,508	10,912	82,073
Dec.	375,921	127,945	247,976	14,323	14,101	219,552	15,294	317	4,375	10,602	82,677
2023 Jan.	373,596	123,285	250,311	16,957	13,813	219,541	15,791	635	4,149	11,007	81,928
	Changes *										
2021	− 19,473	− 13,345	− 6,128	− 2,826	− 1,323	− 1,979	− 30	− 734	− 24	+ 728	− 5,078
2022	− 16,558	− 18,192	+ 1,634	− 903	− 734	+ 3,271	+ 668	− 19	+ 57	+ 630	− 5,499
2022 June	− 2,211	− 2,623	+ 412	+ 1,263	− 41	− 810	− 211	− 37	− 142	− 32	− 312
July	+ 387	− 547	+ 934	+ 208	− 101	+ 827	+ 290	+ 58	+ 97	+ 135	− 490
Aug.	− 5,415	− 3,024	− 2,391	− 2,145	− 1	− 245	+ 74	+ 42	+ 137	− 105	− 1,153
Sep.	− 2,624	− 3,711	+ 1,087	+ 554	− 179	+ 712	+ 184	+ 176	− 175	+ 183	+ 62
Oct.	+ 5,859	+ 4,411	+ 1,448	+ 848	− 9	+ 609	+ 472	+ 330	+ 106	+ 36	− 824
Nov.	− 4,178	− 4,211	+ 33	− 1,535	+ 119	+ 1,449	− 101	− 376	+ 132	+ 143	− 53
Dec.	+ 1,302	+ 501	+ 801	− 224	+ 153	+ 872	− 727	− 284	− 133	− 310	− 286
2023 Jan.	− 2,325	− 4,660	+ 2,335	+ 2,634	− 288	− 11	+ 497	+ 318	− 226	+ 405	− 749

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 *										
2020	2,761	2,332	87,943	144,345	14,076	8,789	121,480	480	169	200	111
2021	2,583	1,901	82,547	143,255	12,224	8,006	123,025	305	83	105	117
2022	2,345	1,726	78,606	149,300	11,524	7,510	130,266	705	137	490	78
2022 June	2,962	1,645	79,669	145,247	13,173	7,667	124,407	314	111	91	112
July	3,177	1,389	79,220	146,386	13,118	7,721	125,547	309	101	95	113
Aug.	2,883	1,268	78,482	145,090	11,235	7,710	126,145	293	91	89	113
Sep.	3,146	1,798	77,751	145,916	11,341	7,673	126,902	308	100	97	111
Oct.	2,573	1,778	77,520	147,688	12,423	7,579	127,686	316	109	96	111
Nov.	2,359	1,742	77,972	147,858	11,464	7,602	128,792	333	123	96	114
Dec.	2,345	1,726	78,606	149,300	11,524	7,510	130,266	705	137	490	78
2023 Jan.	2,474	1,696	77,758	151,838	13,676	7,446	130,716	754	172	522	60
	Changes *										
2021	− 149	− 431	− 4,498	− 845	− 1,857	− 773	+ 1,785	− 175	− 86	− 95	+ 6
2022	− 238	− 680	− 4,581	+ 6,065	− 700	− 496	+ 7,261	+ 400	+ 54	+ 385	− 39
2022 June	+ 322	− 25	− 609	+ 932	+ 968	+ 132	− 168	+ 3	+ 10	− 6	− 1
July	+ 215	− 256	− 449	+ 1,139	− 55	+ 54	+ 1,140	− 5	− 10	+ 4	+ 1
Aug.	− 294	− 121	− 738	− 1,296	− 1,883	− 11	+ 598	− 16	− 10	− 6	−
Sep.	+ 263	+ 25	− 226	+ 826	+ 106	− 37	+ 757	+ 15	+ 9	+ 8	− 2
Oct.	− 573	− 20	− 231	+ 1,792	+ 1,082	− 94	+ 804	+ 8	+ 9	− 1	−
Nov.	− 214	− 36	+ 197	+ 170	− 959	+ 23	+ 1,106	+ 17	+ 14	−	+ 3
Dec.	− 14	− 16	− 256	+ 1,442	+ 60	− 92	+ 1,474	+ 372	+ 14	+ 394	− 36
2023 Jan.	+ 129	− 30	− 848	+ 2,538	+ 2,152	− 64	+ 450	+ 49	+ 35	+ 32	− 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** 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 ***
2022	33,363	5,375	2,113	25,875	584	247	12	325	8,937	7,441	23,512	18,097	330
2022 Oct.	32,790	5,965	1,931	24,894	582	366	12	204	8,769	7,218	23,296	17,433	143
Nov.	33,040	5,351	1,925	25,764	694	336	12	346	8,925	7,519	23,248	17,860	173
Dec.	33,363	5,375	2,113	25,875	584	247	12	325	8,937	7,441	23,512	18,097	330
2023 Jan.	34,122	6,348	2,098	25,676	868	546	12	310	8,780	7,287	24,106	18,064	368
													Changes *
2022	− 118	− 1,022	+ 146	+ 758	+ 252	+ 78	+ 1	+ 173	− 471	− 720	− 97	+ 1,332	+ 198
2022 Oct.	+ 450	+ 275	−	+ 175	− 43	− 42	+ 1	− 2	− 64	− 152	+ 564	+ 329	− 7
Nov.	+ 250	− 614	− 6	+ 870	+ 112	− 30	−	+ 142	+ 156	+ 301	− 48	+ 427	+ 30
Dec.	+ 323	+ 24	+ 188	+ 111	− 110	− 89	−	− 21	+ 12	− 78	+ 264	+ 237	+ 157
2023 Jan.	+ 759	+ 973	− 15	− 199	+ 284	+ 299	−	− 15	− 157	− 154	+ 594	− 33	+ 38
Big banks													**End of year or month ***
2022	15,660	2,125	894	12,641	329	59	−	270	5,377	4,792	9,942	7,569	12
2022 Oct.	14,876	2,386	894	11,596	212	65	−	147	5,236	4,624	9,376	6,788	52
Nov.	15,358	2,136	888	12,334	384	95	−	289	5,357	4,848	9,536	7,160	81
Dec.	15,660	2,125	894	12,641	329	59	−	270	5,377	4,792	9,942	7,569	12
2023 Jan.	15,831	2,287	882	12,662	407	153	−	254	5,263	4,696	10,125	7,699	36
													Changes *
2022	+ 69	− 141	− 249	+ 459	+ 92	− 54	−	+ 146	− 562	− 609	+ 567	+ 951	− 28
2022 Oct.	+ 292	+ 255	− 3	+ 40	+ 6	+ 7	−	− 1	− 116	− 179	+ 400	+ 220	+ 2
Nov.	+ 482	− 250	− 6	+ 738	+ 172	+ 30	−	+ 142	+ 121	+ 224	+ 160	+ 372	+ 29
Dec.	+ 302	− 11	+ 6	+ 307	− 55	− 36	−	− 19	+ 20	− 56	+ 406	+ 409	− 69
2023 Jan.	+ 171	+ 162	− 12	+ 21	+ 78	+ 94	−	− 16	− 114	− 96	+ 183	+ 130	+ 24
Regional banks and other commercial banks													**End of year or month ***
2022	17,065	2,859	1,006	13,200	225	161	9	55	3,228	2,648	13,495	10,495	117
2022 Oct.	17,497	3,213	1,021	13,263	332	266	9	57	3,202	2,592	13,876	10,612	87
Nov.	17,262	2,845	1,021	13,396	298	232	9	57	3,218	2,670	13,658	10,667	88
Dec.	17,065	2,859	1,006	13,200	225	161	9	55	3,228	2,648	13,495	10,495	117
2023 Jan.	17,688	3,706	1,003	12,979	454	389	9	56	3,198	2,589	13,905	10,332	131
													Changes *
2022	− 364	− 866	+ 203	+ 299	+ 177	+ 149	+ 1	+ 27	+ 95	− 107	− 669	+ 377	+ 33
2022 Oct.	+ 173	+ 35	+ 3	+ 135	− 34	− 34	+ 1	− 1	+ 49	+ 27	+ 167	+ 109	− 9
Nov.	− 235	− 368	−	+ 133	− 34	− 34	−	−	+ 16	+ 78	− 218	+ 55	+ 1
Dec.	− 197	+ 14	− 15	− 196	− 73	− 71	−	− 2	+ 10	− 22	− 163	− 172	+ 29
2023 Jan.	+ 623	+ 847	− 3	− 221	+ 229	+ 228	−	+ 1	− 30	− 59	+ 410	− 163	+ 14
Branches of foreign banks													**End of year or month ***
2022	638	391	213	34	30	27	3	−	332	1	75	33	201
2022 Oct.	417	366	16	35	38	35	3	−	331	2	44	33	4
Nov.	420	370	16	34	12	9	3	−	350	1	54	33	4
Dec.	638	391	213	34	30	27	3	−	332	1	75	33	201
2023 Jan.	603	355	213	35	7	4	3	−	319	2	76	33	201
													Changes *
2022	+ 177	− 15	+ 192	± 0	− 17	− 17	± 0	−	− 4	− 4	+ 5	+ 4	+ 193
2022 Oct.	− 15	− 15	−	−	− 15	− 15	−	−	+ 3	−	− 3	−	−
Nov.	+ 3	+ 4	−	− 1	− 26	− 26	−	−	+ 19	− 1	+ 10	−	−
Dec.	+ 218	+ 21	+ 197	−	+ 18	+ 18	−	−	− 18	−	+ 21	−	+ 197
2023 Jan.	− 35	− 36	−	+ 1	− 23	− 23	−	−	− 13	+ 1	+ 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 ***
2022	67,604	3,081	1,427	63,096	312	–	7	305	26,729	26,046	40,207	36,687	356
2022 Oct.	67,480	3,286	1,373	62,821	324	–	7	317	27,089	26,241	39,911	36,198	156
Nov.	67,175	3,025	1,313	62,837	329	28	7	294	26,896	26,102	39,807	36,376	143
Dec.	67,604	3,081	1,427	63,096	312	–	7	305	26,729	26,046	40,207	36,687	356
2023 Jan.	68,152	3,812	1,415	62,925	318	10	7	301	26,370	25,755	41,094	36,832	370
													Changes *
2022	– 1,941	– 140	– 378	– 1,423	– 114	– 21	+ 7	– 100	– 2,971	– 2,524	+ 939	+ 1,212	+ 205
2022 Oct.	+ 346	+ 291	– 70	+ 125	– 9	– 25	+ 7	+ 9	+ 178	+ 109	+ 165	+ 7	+ 12
Nov.	– 305	– 261	– 60	+ 16	+ 5	+ 28	–	– 23	– 193	– 139	– 104	+ 178	– 13
Dec.	+ 429	+ 56	+ 114	+ 259	– 17	– 28	–	+ 11	– 167	– 56	+ 400	+ 311	+ 213
2023 Jan.	+ 548	+ 731	– 12	– 171	+ 6	+ 10	–	– 4	– 359	– 291	+ 887	+ 145	+ 14
Savings banks													**End of year or month ***
2022	32,907	4,075	2,543	26,289	139	2	–	137	5,131	4,193	27,618	21,951	19
2022 Oct.	32,252	4,371	2,590	25,291	293	160	1	132	5,086	4,162	26,857	20,990	16
Nov.	32,430	4,018	2,608	25,804	134	2	–	132	5,110	4,188	27,172	21,477	14
Dec.	32,907	4,075	2,543	26,289	139	2	–	137	5,131	4,193	27,618	21,951	19
2023 Jan.	33,809	4,792	2,518	26,499	158	2	18	138	5,148	4,234	28,487	22,119	16
													Changes *
2022	+ 1,893	+ 418	+ 37	+ 1,438	– 125	– 89	– 4	– 32	– 283	– 306	+ 2,304	+ 1,777	– 3
2022 Oct.	+ 820	+ 692	+ 2	+ 126	+ 28	+ 29	– 1	–	– 22	– 17	+ 812	+ 143	+ 2
Nov.	+ 178	– 353	+ 18	+ 513	– 159	– 158	– 1	–	+ 24	+ 26	+ 315	+ 487	– 2
Dec.	+ 477	+ 57	– 65	+ 485	+ 5	–	–	+ 5	+ 21	+ 5	+ 446	+ 474	+ 5
2023 Jan.	+ 902	+ 717	– 25	+ 210	+ 19	–	+ 18	+ 1	+ 17	+ 41	+ 869	+ 168	– 3
Credit cooperatives													**End of year or month ***
2022	3,202	222	196	2,784	112	11	20	81	325	317	2,765	2,386	–
2022 Oct.	3,163	296	176	2,691	114	11	21	82	315	307	2,733	2,302	1
Nov.	3,178	252	184	2,742	120	18	21	81	327	318	2,728	2,340	3
Dec.	3,202	222	196	2,784	112	11	20	81	325	317	2,765	2,386	–
2023 Jan.	3,334	298	199	2,837	111	11	18	82	325	319	2,898	2,436	–
													Changes *
2022	+ 97	+ 15	+ 58	+ 24	+ 32	+ 6	+ 13	+ 13	+ 6	± 0	+ 59	+ 11	± 0
2022 Oct.	+ 87	+ 59	+ 10	+ 18	+ 24	+ 1	– 2	+ 25	–	+ 1	+ 62	– 8	+ 1
Nov.	+ 15	– 44	+ 8	+ 51	+ 6	+ 7	–	– 1	+ 12	+ 11	– 5	+ 38	+ 2
Dec.	+ 24	– 30	+ 12	+ 42	– 8	– 7	– 1	–	– 2	– 1	+ 37	+ 46	– 3
2023 Jan.	+ 132	+ 76	+ 3	+ 53	– 1	–	– 2	+ 1	–	+ 2	+ 133	+ 50	–
Mortgage banks													**End of year or month ***
2022	12,091	14	295	11,782	232	–	5	227	4,462	4,460	7,397	7,095	–
2022 Oct.	12,066	27	288	11,751	240	–	5	235	4,463	4,461	7,363	7,055	–
Nov.	12,126	26	312	11,788	230	–	5	225	4,462	4,460	7,434	7,103	–
Dec.	12,091	14	295	11,782	232	–	5	227	4,462	4,460	7,397	7,095	–
2023 Jan.	12,073	10	299	11,764	233	–	5	228	4,461	4,459	7,379	7,077	–
													Changes *
2022	– 693	– 24	+ 2	– 671	– 13	–	–	– 13	– 361	– 363	– 319	– 295	–
2022 Oct.	– 4	– 7	+ 7	– 4	–	–	–	–	–	–	– 4	– 4	–
Nov.	+ 60	– 1	+ 24	+ 37	– 10	–	–	– 10	– 1	– 1	+ 71	+ 48	–
Dec.	– 35	– 12	– 17	– 6	+ 2	–	–	+ 2	–	–	– 37	– 8	–
2023 Jan.	– 18	– 4	+ 4	– 18	+ 1	–	–	+ 1	– 1	– 1	– 18	– 18	–

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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 ***
2022	4,859	–	–	4,859	25	–	–	25	4,121	4,121	713	713	–
2022 Oct.	4,894	–	–	4,894	25	–	–	25	4,160	4,160	709	709	–
Nov.	4,882	1	–	4,881	25	–	–	25	4,145	4,145	712	711	–
Dec.	4,859	–	–	4,859	25	–	–	25	4,121	4,121	713	713	–
2023 Jan.	4,817	–	–	4,817	25	–	–	25	4,071	4,071	721	721	–
													Changes *
2022	– 176	± 0	–	– 176	–	–	–	–	– 180	– 180	+ 4	+ 4	–
2022 Oct.	–	–	–	–	–	–	–	–	–	–	–	–	–
Nov.	– 12	+ 1	–	– 13	–	–	–	–	– 15	– 15	+ 3	+ 2	–
Dec.	– 23	– 1	–	– 22	–	–	–	–	– 24	– 24	+ 1	+ 2	–
2023 Jan.	– 42	–	–	– 42	–	–	–	–	– 50	– 50	+ 8	+ 8	–
Banks with special, development and other central support tasks													**End of year or month ***
2022	93,950	1,556	7,527	84,867	13,890	57	4,331	9,502	32,972	32,028	47,088	43,337	–
2022 Oct.	93,352	2,137	7,471	83,744	14,544	440	4,330	9,774	31,989	30,971	46,819	42,999	–
Nov.	93,454	1,874	7,606	83,974	14,489	217	4,463	9,809	32,208	31,240	46,757	42,925	–
Dec.	93,950	1,556	7,527	84,867	13,890	57	4,331	9,502	32,972	32,028	47,088	43,337	–
2023 Jan.	94,004	1,697	7,284	85,023	14,078	66	4,089	9,923	32,773	31,633	47,153	43,467	–
													Changes *
2022	+ 2,572	– 150	– 599	+ 3,321	+ 636	+ 7	+ 40	+ 589	– 1,239	– 488	+ 3,175	+ 3,220	± 0
2022 Oct.	– 251	– 462	+ 42	+ 169	+ 472	+ 367	+ 101	+ 4	– 916	– 172	+ 193	+ 337	–
Nov.	– 153	– 263	+ 135	– 25	– 55	– 223	+ 133	+ 35	– 36	+ 14	– 62	– 74	–
Dec.	– 394	– 318	– 79	+ 3	– 599	– 160	– 132	– 307	– 126	– 102	+ 331	+ 412	–
2023 Jan.	+ 54	+ 141	– 243	+ 156	+ 188	+ 9	– 242	+ 421	– 199	– 395	+ 65	+ 130	–
Memo item: Foreign banks													**End of year or month ***
2022	7,099	2,643	428	4,028	246	171	4	71	2,517	1,830	4,110	2,126	226
2022 Oct.	7,033	3,064	231	3,738	329	253	4	72	2,307	1,576	4,364	2,089	33
Nov.	6,912	2,675	230	4,007	301	224	4	73	2,520	1,836	4,035	2,097	56
Dec.	7,099	2,643	428	4,028	246	171	4	71	2,517	1,830	4,110	2,126	226
2023 Jan.	8,011	3,566	426	4,019	447	371	4	72	2,442	1,781	4,897	2,162	225
													Changes *
2022	– 50	+ 12	+ 188	– 250	+ 151	+ 123	± 0	+ 28	+ 231	+ 233	– 644	– 512	+ 212
2022 Oct.	+ 98	+ 65	+ 1	+ 32	– 52	– 52	–	–	+ 77	+ 23	+ 71	+ 9	+ 2
Nov.	– 121	– 389	– 1	+ 269	– 28	– 29	–	+ 1	+ 213	+ 260	– 329	+ 8	+ 23
Dec.	+ 188	– 32	+ 199	+ 21	– 55	– 53	–	– 2	– 3	– 6	+ 76	+ 29	+ 170
2023 Jan.	+ 912	+ 923	– 2	– 9	+ 201	+ 200	–	+ 1	– 75	– 49	+ 787	+ 36	– 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 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

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 *												
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	1,161,886	933,438	144,483	53,317	112,064	228,448	648,100	245,156	2,996	242,160	143,852	6,828	60,374
2022	1,149,803	926,297	130,919	59,138	131,609	223,506	644,231	244,393	5,882	238,511	125,612	3,434	73,335
2022 Sep.	1,167,163	942,533	136,554	61,067	129,017	224,630	647,703	253,054	6,090	246,964	124,272	414	71,671
Oct.	1,169,469	946,431	135,191	61,414	129,489	223,038	651,735	253,632	6,282	247,350	127,905	2,594	71,191
Nov.	1,170,625	945,818	133,199	62,363	131,499	224,807	648,401	251,498	6,075	245,423	124,269	740	73,832
Dec.	1,149,803	926,297	130,919	59,138	131,609	223,506	644,231	244,393	5,882	238,511	125,612	3,434	73,335
2023 Jan.	1,150,615	928,301	127,700	60,967	129,933	222,314	633,903	244,263	6,034	238,229	119,517	– 1,344	72,938
	Changes *												
2021	– 9,803	– 33,826	– 2,154	– 1,397	+ 13,645	+ 24,023	+ 4,589	– 1,931	+ 732	– 2,663	– 11,257	+ 3,935	+ 269
2022	– 10,407	– 5,315	– 13,379	+ 5,821	+ 18,814	– 5,092	– 3,671	– 376	+ 3,136	– 3,512	– 18,239	– 3,334	+ 12,771
2022 Sep.	+ 7,030	+ 7,879	+ 591	+ 884	+ 586	– 849	+ 2,537	+ 5,726	+ 370	+ 5,356	– 3,635	– 592	+ 375
Oct.	+ 2,941	+ 4,509	– 1,088	+ 347	+ 513	– 1,568	+ 4,032	+ 578	+ 192	+ 386	+ 3,633	+ 2,180	– 480
Nov.	+ 3,075	+ 1,162	– 1,992	+ 949	+ 2,020	+ 1,913	– 3,334	– 2,134	– 207	– 1,927	– 3,636	– 1,854	+ 2,641
Dec.	– 19,603	– 18,399	– 2,278	– 3,225	+ 26	– 1,204	– 4,102	– 7,058	– 193	– 6,865	+ 1,364	+ 2,694	– 497
2023 Jan.	+ 1,441	+ 2,584	– 3,219	+ 1,829	– 1,627	– 1,143	– 10,328	– 130	+ 152	– 282	– 6,095	– 4,778	– 397

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 *												
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	15,427	142	183,291	8	513,786	221,105	262,951	29,730	95,949	17,304	61,852	9,734	6,869
2022	13,908	190	186,983	8	505,572	221,589	261,368	22,615	96,221	17,187	63,130	8,919	6,795
2022 Sep.	13,190	123	185,516	6	519,460	223,926	269,610	25,924	96,266	17,186	63,024	8,955	6,913
Oct.	13,151	110	185,856	6	517,734	226,517	267,186	24,031	96,413	17,186	63,168	8,955	6,917
Nov.	13,364	175	185,438	11	522,224	225,655	270,564	26,005	96,172	17,180	63,032	8,954	6,817
Dec.	13,908	190	186,983	8	505,572	221,589	261,368	22,615	96,221	17,187	63,130	8,919	6,795
2023 Jan.	13,529	245	183,656	6	516,712	227,678	263,905	25,129	95,704	16,586	63,364	8,850	6,718
	Changes *												
2021	+ 1,812	– 1	+ 15,696	– 34	– 14,392	– 16,696	– 4,211	+ 6,515	+ 813	+ 1,526	– 558	+ 609	– 1,415
2022	– 1,519	+ 48	+ 3,692	± 0	– 6,736	+ 284	+ 245	– 7,265	+ 678	+ 399	+ 1,283	– 697	– 307
2022 Sep.	+ 355	– 10	– 284	– 3	+ 4,493	+ 1,521	+ 3,892	– 920	+ 413	– 8	+ 414	– 2	+ 7
Oct.	– 39	– 13	+ 340	–	– 1,091	+ 2,636	– 1,858	– 1,869	+ 178	–	+ 144	+ 3	+ 32
Nov.	+ 213	+ 65	– 418	+ 5	+ 6,409	– 627	+ 4,918	+ 2,118	– 178	– 6	– 136	– 2	– 36
Dec.	+ 544	+ 15	+ 1,545	– 3	– 15,501	– 3,823	– 8,385	– 3,293	+ 44	+ 7	+ 56	– 35	+ 15
2023 Jan.	– 379	+ 55	– 3,327	– 2	+ 11,769	+ 6,161	+ 3,045	+ 2,563	– 494	– 601	+ 234	– 68	– 55

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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 ***
2022	297,761	118,439	31,083	24,585	58,619	1,852	2,104	196	179,322	44,843	119,533	14,197	749
2022 Oct.	308,285	121,702	35,292	26,976	55,790	1,297	2,147	200	186,583	47,976	122,943	14,731	933
Nov.	309,823	118,802	33,364	22,808	58,794	1,488	2,137	211	191,021	47,231	125,753	17,280	757
Dec.	297,761	118,439	31,083	24,585	58,619	1,852	2,104	196	179,322	44,843	119,533	14,197	749
2023 Jan.	303,709	114,680	31,315	20,972	58,492	1,674	2,028	199	189,029	47,678	123,389	17,184	778
													Changes *
2022	+ 4,346	+ 1,836	− 767	− 11,367	+ 14,355	− 301	− 123	+ 39	+ 2,510	− 1,833	+ 9,018	− 4,460	− 215
2022 Oct.	+ 1,365	+ 1,169	− 1,299	+ 2,827	− 242	− 117	+ 1	− 1	+ 196	+ 2,044	− 297	− 1,141	− 410
Nov.	+ 2,869	− 2,900	− 1,928	− 4,168	+ 3,004	+ 191	− 10	+ 11	+ 5,769	− 653	+ 3,911	+ 2,677	− 166
Dec.	− 11,344	− 320	− 2,249	+ 1,788	− 175	+ 364	− 33	− 15	− 11,024	− 2,314	− 5,710	− 3,000	−
2023 Jan.	+ 6,403	− 3,759	+ 232	− 3,613	− 127	− 178	− 76	+ 3	+ 10,162	+ 2,878	+ 4,220	+ 3,031	+ 33
Big banks													**End of year or month ***
2022	150,342	71,790	11,114	8,369	50,679	1,255	343	30	78,552	16,982	54,342	6,887	341
2022 Oct.	147,414	70,827	12,878	9,184	47,396	910	431	28	76,587	17,038	53,217	5,988	344
Nov.	152,456	70,675	12,228	6,626	50,313	1,086	389	33	81,781	17,635	56,667	7,138	341
Dec.	150,342	71,790	11,114	8,369	50,679	1,255	343	30	78,552	16,982	54,342	6,887	341
2023 Jan.	143,692	65,849	11,299	2,282	50,668	1,246	326	28	77,843	18,176	52,140	7,189	338
													Changes *
2022	+ 21,514	+ 8,818	− 1,867	− 5,545	+ 16,458	− 41	− 178	− 9	+ 12,696	+ 95	+ 15,295	− 2,694	± 0
2022 Oct.	− 3,684	− 249	− 90	− 121	− 6	+ 1	− 33	−	− 3,435	+ 646	− 3,424	− 658	+ 1
Nov.	+ 5,890	− 152	− 650	− 2,558	+ 2,917	+ 176	− 42	+ 5	+ 6,042	+ 631	+ 4,207	+ 1,197	+ 7
Dec.	− 1,556	+ 1,115	− 1,114	+ 1,743	+ 366	+ 169	− 46	− 3	− 2,671	− 614	− 1,865	− 200	+ 8
2023 Jan.	− 6,355	− 5,941	+ 185	− 6,087	− 11	− 9	− 17	− 2	− 414	+ 1,224	− 1,961	+ 322	+ 1
Regional banks and other commercial banks													**End of year or month ***
2022	139,705	42,514	19,040	13,237	7,738	597	1,736	166	97,191	27,430	62,045	7,308	408
2022 Oct.	153,002	46,522	21,419	14,690	8,163	387	1,691	172	106,480	30,365	66,785	8,741	589
Nov.	149,947	43,963	20,206	13,206	8,250	402	1,721	178	105,984	29,122	66,306	10,140	416
Dec.	139,705	42,514	19,040	13,237	7,738	597	1,736	166	97,191	27,430	62,045	7,308	408
2023 Jan.	152,245	44,514	19,073	15,536	7,629	428	1,677	171	107,731	29,101	68,197	9,993	440
													Changes *
2022	− 16,426	− 6,606	+ 1,147	− 5,621	− 1,986	− 260	+ 66	+ 48	− 9,820	− 1,772	− 6,067	− 1,766	− 215
2022 Oct.	+ 5,171	+ 1,419	− 1,209	+ 2,949	− 235	− 118	+ 33	− 1	+ 3,752	+ 1,397	+ 3,249	− 483	− 411
Nov.	− 2,616	− 2,559	− 1,213	− 1,484	+ 87	+ 15	+ 30	+ 6	− 57	− 1,194	− 170	+ 1,480	− 173
Dec.	− 9,889	− 1,406	− 1,134	+ 42	− 512	+ 195	+ 15	− 12	− 8,483	− 1,662	− 4,013	− 2,800	− 8
2023 Jan.	+ 12,687	+ 2,000	+ 33	+ 2,299	− 109	− 169	− 59	+ 5	+ 10,687	+ 1,682	+ 6,264	+ 2,709	+ 32
Branches of foreign banks													**End of year or month ***
2022	7,714	4,135	929	2,979	202	−	25	−	3,579	431	3,146	2	−
2022 Oct.	7,869	4,353	995	3,102	231	−	25	−	3,516	573	2,941	2	−
Nov.	7,420	4,164	930	2,976	231	−	27	−	3,256	474	2,780	2	−
Dec.	7,714	4,135	929	2,979	202	−	25	−	3,579	431	3,146	2	−
2023 Jan.	7,772	4,317	943	3,154	195	−	25	−	3,455	401	3,052	2	−
													Changes *
2022	− 742	− 376	− 47	− 201	− 117	−	− 11	−	− 366	− 156	− 210	± 0	± 0
2022 Oct.	− 122	− 1	−	− 1	− 1	−	+ 1	−	− 121	+ 1	− 122	−	−
Nov.	− 405	− 189	− 65	− 126	−	−	+ 2	−	− 216	− 90	− 126	−	−
Dec.	+ 101	− 29	− 1	+ 3	− 29	−	− 2	−	+ 130	− 38	+ 168	−	−
2023 Jan.	+ 71	+ 182	+ 14	+ 175	− 7	−	−	−	− 111	− 28	− 83	−	−

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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
Landesbanken													**End of year or month ***
2022	84,287	22,469	9,912	10,007	584	996	805	165	61,818	39,495	21,349	971	3
2022 Oct.	85,905	22,940	10,186	10,297	636	908	747	166	62,965	39,837	22,223	902	3
Nov.	87,622	23,195	10,488	10,267	622	876	776	166	64,427	40,204	23,290	930	3
Dec.	84,287	22,469	9,912	10,007	584	996	805	165	61,818	39,495	21,349	971	3
2023 Jan.	86,179	23,026	10,498	10,070	623	792	871	172	63,153	41,479	20,786	885	3
													Changes *
2022	− 3,130	− 5,208	− 901	− 2,730	− 13	− 932	− 635	+ 3	+ 2,078	+ 3,930	− 734	− 1,119	+ 1
2022 Oct.	+ 61	+ 153	− 18	+ 164	− 19	+ 50	− 24	−	− 92	+ 854	− 784	− 161	− 1
Nov.	+ 1,928	+ 255	+ 302	− 30	− 14	− 32	+ 29	−	+ 1,673	+ 419	+ 1,222	+ 32	−
Dec.	− 3,192	− 726	− 576	− 260	− 38	+ 120	+ 29	− 1	− 2,466	− 677	− 1,834	+ 45	−
2023 Jan.	+ 1,960	+ 557	+ 586	+ 63	+ 39	− 204	+ 66	+ 7	+ 1,403	+ 2,000	− 512	− 85	−
Savings banks													**End of year or month ***
2022	292,536	233,520	89,449	36,820	5,975	324	83,302	17,650	59,016	28,761	26,987	3,132	136
2022 Oct.	295,947	236,431	90,964	36,778	6,368	329	83,830	18,162	59,516	28,905	27,248	3,226	137
Nov.	293,958	234,790	90,817	36,707	6,098	326	83,040	17,802	59,168	28,722	27,178	3,134	134
Dec.	292,536	233,520	89,449	36,820	5,975	324	83,302	17,650	59,016	28,761	26,987	3,132	136
2023 Jan.	287,484	229,349	89,229	35,563	5,816	295	80,735	17,711	58,135	28,689	26,312	3,003	131
													Changes *
2022	+ 47	+ 687	+ 3,887	− 2,276	− 803	− 68	+ 378	− 431	− 640	− 6	− 631	+ 3	− 6
2022 Oct.	+ 801	+ 1,107	+ 1,294	+ 139	− 79	− 1	− 263	+ 17	− 306	− 261	− 75	+ 20	+ 10
Nov.	− 1,980	− 1,641	− 147	− 71	− 270	− 3	− 790	− 360	− 339	− 183	− 61	− 92	− 3
Dec.	− 1,416	− 1,270	− 1,368	+ 113	− 123	− 2	+ 262	− 152	− 146	+ 39	− 185	− 2	+ 2
2023 Jan.	− 5,049	− 4,171	− 220	− 1,257	− 159	− 29	− 2,567	+ 61	− 878	− 72	− 672	− 129	− 5
Credit cooperatives													**End of year or month ***
2022	236,700	160,988	70,909	13,063	5,013	155	64,016	7,832	75,712	40,928	31,571	3,156	57
2022 Oct.	239,114	161,784	73,713	13,008	5,243	181	60,555	9,084	77,330	41,343	32,124	3,820	43
Nov.	238,507	161,741	73,016	12,961	5,201	168	61,857	8,538	76,766	41,290	31,945	3,484	47
Dec.	236,700	160,988	70,909	13,063	5,013	155	64,016	7,832	75,712	40,928	31,571	3,156	57
2023 Jan.	232,762	158,833	69,894	12,938	4,846	131	63,185	7,839	73,929	40,365	30,606	2,902	56
													Changes *
2022	+ 555	+ 4,316	− 507	− 89	− 551	+ 8	+ 6,003	− 548	− 3,761	− 895	− 1,476	− 1,384	− 6
2022 Oct.	− 147	+ 532	+ 173	− 77	− 161	− 13	+ 612	− 2	− 679	− 289	− 218	− 172	−
Nov.	− 605	− 43	− 697	− 47	− 42	− 13	+ 1,302	− 546	− 562	− 53	− 178	− 335	+ 4
Dec.	− 1,805	− 753	− 2,107	+ 102	− 188	− 13	+ 2,159	− 706	− 1,052	− 362	− 373	− 327	+ 10
2023 Jan.	− 3,938	− 2,155	− 1,015	− 125	− 167	− 24	− 831	+ 7	− 1,783	− 563	− 965	− 254	− 1
Mortgage banks													**End of year or month ***
2022	20,950	9,722	3,571	5,975	31	−	145	−	11,228	2,814	8,412	2	−
2022 Oct.	21,413	9,878	3,701	6,003	31	−	143	−	11,535	2,811	8,722	2	−
Nov.	21,241	9,942	3,766	5,999	31	−	146	−	11,299	2,826	8,471	2	−
Dec.	20,950	9,722	3,571	5,975	31	−	145	−	11,228	2,814	8,412	2	−
2023 Jan.	20,936	9,800	3,571	6,051	31	−	147	−	11,136	2,829	8,305	2	−
													Changes *
2022	− 3,538	− 454	− 5	− 438	− 9	−	− 2	−	− 3,084	− 842	− 2,242	−	−
2022 Oct.	+ 129	+ 194	+ 99	+ 95	−	−	−	−	− 65	− 1	− 64	−	−
Nov.	− 131	+ 64	+ 65	− 4	−	−	+ 3	−	− 195	+ 15	− 210	−	−
Dec.	− 239	− 195	− 180	− 14	−	−	− 1	−	− 44	− 10	− 34	−	−
2023 Jan.	− 1	+ 78	−	+ 76	−	−	+ 2	−	− 79	+ 15	− 94	−	−

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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 ***
2022	38,325	24,312	9,079	4,549	225	–	10,459	–	14,013	6,326	7,687	–	–
2022 Oct.	38,648	24,308	8,821	4,756	225	–	10,506	–	14,340	6,469	7,871	–	–
Nov.	38,583	24,503	9,060	4,762	225	–	10,456	–	14,080	6,349	7,731	–	–
Dec.	38,325	24,312	9,079	4,549	225	–	10,459	–	14,013	6,326	7,687	–	–
2023 Jan.	38,115	24,105	9,015	4,406	225	–	10,459	–	14,010	6,318	7,692	–	–
													Changes *
2022	– 3,866	– 1,531	+ 440	– 959	– 9	–	– 1,003	–	– 2,335	– 695	– 1,640	–	–
2022 Oct.	+ 201	+ 252	+ 251	–	+ 1	–	–	–	– 51	– 53	+ 2	–	–
Nov.	– 65	+ 195	+ 239	+ 6	–	–	– 50	–	– 260	– 120	– 140	–	–
Dec.	– 258	– 191	+ 19	– 213	–	–	+ 3	–	– 67	– 23	– 44	–	–
2023 Jan.	– 210	– 207	– 64	– 143	–	–	–	–	– 3	– 8	+ 5	–	–
Banks with special, development and other central support tasks													**End of year or month ***
2022	179,244	74,781	30,390	30,613	2,888	10,581	281	28	104,463	58,422	45,829	211	1
2022 Oct.	180,157	74,692	30,955	30,087	2,898	10,436	288	28	105,465	59,176	46,055	233	1
Nov.	180,891	75,428	30,987	30,765	2,861	10,506	281	28	105,463	59,033	46,196	233	1
Dec.	179,244	74,781	30,390	30,613	2,888	10,581	281	28	104,463	58,422	45,829	211	1
2023 Jan.	181,430	74,110	30,741	29,517	2,905	10,637	282	28	107,320	60,320	46,815	184	1
													Changes *
2022	– 4,821	– 3,317	– 2,523	– 380	– 199	– 226	+ 11	–	– 1,504	+ 625	– 2,050	– 80	+ 1
2022 Oct.	+ 531	+ 625	+ 78	+ 485	+ 20	+ 42	–	–	– 94	+ 342	– 422	– 14	–
Nov.	+ 1,059	+ 736	+ 32	+ 678	– 37	+ 70	– 7	–	+ 323	– 52	+ 374	+ 1	–
Dec.	– 1,349	– 647	– 597	– 152	+ 27	+ 75	–	–	– 702	– 476	– 205	– 21	–
2023 Jan.	+ 2,276	– 671	+ 351	– 1,096	+ 17	+ 56	+ 1	–	+ 2,947	+ 1,911	+ 1,063	– 27	–
Memo item: Foreign banks													**End of year or month ***
2022	130,916	42,481	10,877	11,912	17,550	1,665	448	29	88,435	19,100	57,060	11,870	405
2022 Oct.	139,311	42,650	12,513	13,796	14,667	1,122	523	29	96,661	22,064	61,542	12,471	584
Nov.	140,745	42,570	11,239	11,795	17,710	1,314	483	29	98,175	20,923	61,942	14,898	412
Dec.	130,916	42,481	10,877	11,912	17,550	1,665	448	29	88,435	19,100	57,060	11,870	405
2023 Jan.	144,685	45,709	12,102	14,278	17,409	1,468	423	29	98,976	20,208	63,371	14,961	436
													Changes *
2022	– 11,216	– 7,173	– 576	– 8,210	+ 1,863	+ 29	– 267	– 12	– 4,043	– 3,358	+ 1,985	– 2,464	– 206
2022 Oct.	+ 3,516	+ 1,658	– 1,156	+ 2,929	– 170	+ 82	– 27	–	+ 1,858	+ 1,062	+ 2,379	– 1,170	– 413
Nov.	+ 2,084	– 80	– 1,274	– 2,001	+ 3,043	+ 192	– 40	–	+ 2,164	– 1,078	+ 863	+ 2,551	– 172
Dec.	– 8,787	– 64	– 347	+ 127	– 160	+ 351	– 35	–	– 8,723	– 1,779	– 3,990	– 2,947	– 7
2023 Jan.	+ 13,983	+ 3,228	+ 1,225	+ 2,366	– 141	– 197	– 25	–	+ 10,755	+ 1,128	+ 6,464	+ 3,132	+ 31

***** 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.

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 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
	End of year or month *											
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
2021	2,253,058	573,121	1,679,898	39	914,498	117,122	47,983	749,387	6	423,936	205,266	16,362
2022	2,230,058	616,926	1,613,099	33	989,086	134,213	82,448	772,423	2	242,532	232,850	15,700
2021 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
Dec.	2,253,058	573,121	1,679,898	39	914,498	117,122	47,983	749,387	6	423,936	205,266	16,362
2022 Jan.	2,462,283	773,049	1,689,196	38	932,727	129,976	48,716	754,030	5	430,977	259,289	16,388
Feb.	2,500,147	780,866	1,719,245	36	939,901	135,247	46,401	758,250	3	429,802	274,566	16,573
Mar.	2,481,594	770,405	1,711,153	36	940,183	132,743	52,517	754,920	3	427,563	267,911	16,550
Apr.	2,498,180	741,200	1,756,944	36	955,457	134,724	59,422	761,308	3	428,963	270,826	16,725
May	2,521,270	783,171	1,738,064	35	963,766	135,894	59,863	768,007	2	429,963	267,086	17,070
June	2,484,942	772,585	1,712,323	34	971,406	140,198	65,796	765,411	1	413,296	257,924	16,896
July	2,490,677	743,080	1,747,563	34	978,491	134,018	72,451	772,021	1	404,779	266,654	16,572
Aug.	2,523,923	746,901	1,776,989	33	998,683	135,807	90,158	772,718	–	404,828	279,920	16,515
Sep.	2,585,273	788,168	1,797,072	33	1,006,657	142,513	97,559	766,583	2	409,008	281,630	16,658
Oct.	2,607,902	795,691	1,812,176	35	1,010,691	130,936	107,983	771,768	4	408,310	286,940	16,138
Nov.	2,495,807	747,502	1,748,271	34	1,018,760	128,876	112,554	777,327	3	326,275	302,002	16,083
Dec.	2,230,058	616,926	1,613,099	33	989,086	134,213	82,448	772,423	2	242,532	232,850	15,700
2023 Jan.	2,321,734	744,793	1,576,905	36	999,353	137,127	85,248	776,973	5	232,902	271,608	15,605
	Changes *											
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
2021	+ 241,793	+ 12,396	+ 229,398	– 1	+ 23,146	– 7,284	– 1,623	+ 32,049	+ 4	+ 82,011	+ 67,620	+ 3,293
2022	– 18,778	+ 37,998	– 56,770	– 6	+ 76,827	+ 6,207	+ 44,585	+ 26,039	– 4	– 181,404	+ 26,824	– 652
2021 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	+ 14,739	+ 27,798	–	+ 10,775	+ 1,894	+ 3,034	+ 5,847	–	– 573	+ 9,206	+ 111
Dec.	– 190,401	– 128,131	– 62,269	– 1	– 10,109	– 10,286	+ 2,826	– 2,648	– 1	– 25,322	– 73,096	+ 47
2022 Jan.	+ 204,352	+ 196,678	+ 7,675	– 1	+ 16,479	+ 11,104	+ 733	+ 4,643	– 1	+ 7,041	+ 53,630	+ 26
Feb.	+ 39,419	+ 8,921	+ 30,500	– 2	+ 7,174	+ 5,271	– 2,315	+ 4,220	– 2	– 1,175	+ 15,437	+ 185
Mar.	– 20,238	– 11,245	– 8,993	–	+ 307	– 2,479	+ 6,116	– 3,330	–	– 2,239	– 6,742	– 23
Apr.	+ 3,511	– 36,655	+ 40,166	–	+ 15,274	+ 1,981	+ 6,905	+ 6,388	–	+ 1,400	+ 1,544	+ 175
May	+ 28,146	+ 44,722	– 16,575	– 1	+ 8,409	+ 1,270	+ 441	+ 6,699	– 1	+ 1,000	– 3,119	+ 345
June	– 30,249	– 1,454	– 28,794	– 1	+ 7,640	+ 4,304	+ 5,933	– 2,596	– 1	– 16,667	– 9,828	– 174
July	– 1,409	– 32,351	+ 30,942	–	+ 7,372	– 5,740	+ 6,635	+ 6,477	–	– 8,517	+ 7,920	– 314
Aug.	+ 33,070	+ 2,082	+ 30,989	– 1	+ 23,298	+ 1,874	+ 17,767	+ 3,658	– 1	+ 49	+ 13,041	– 57
Sep.	+ 54,760	+ 38,548	+ 16,212	–	+ 8,052	+ 6,704	+ 7,481	– 6,135	+ 2	+ 4,180	+ 1,317	+ 143
Oct.	+ 26,117	+ 9,510	+ 16,605	+ 2	+ 4,182	– 11,429	+ 10,424	+ 5,185	+ 2	– 698	+ 5,370	– 520
Nov.	– 97,997	– 43,897	– 54,099	– 1	+ 8,139	– 1,990	+ 4,571	+ 5,559	– 1	– 82,035	+ 16,374	– 55
Dec.	– 258,260	– 136,861	– 121,398	– 1	– 29,499	– 4,663	– 20,106	– 4,729	– 1	– 83,743	– 68,120	– 383
2023 Jan.	+ 94,591	+ 129,114	– 34,526	+ 3	+ 10,377	+ 3,024	+ 2,800	+ 4,550	+ 3	– 9,630	+ 39,058	– 95

***** 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

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 ***
2022	1,151,956	461,629	690,294	33	152,297	24,011	18,102	110,182	2	102,464	215,246	2,768
2022 Oct.	1,381,908	612,130	769,743	35	149,656	28,411	11,608	109,633	4	176,156	248,086	2,842
Nov.	1,332,783	568,219	764,530	34	158,886	28,363	18,949	111,571	3	155,140	257,614	2,830
Dec.	1,151,956	461,629	690,294	33	152,297	24,011	18,102	110,182	2	102,464	215,246	2,768
2023 Jan.	1,210,452	557,155	653,261	36	153,091	29,916	12,653	110,517	5	96,590	239,365	2,759
												Changes *
2022	+ 9,195	+ 45,044	− 35,843	− 6	+ 13,032	+ 8,192	+ 3,788	+ 1,056	− 4	− 79,684	+ 27,784	+ 140
2022 Oct.	+ 32,609	+ 23,081	+ 9,526	+ 2	− 722	− 2,599	+ 1,023	+ 852	+ 2	− 472	+ 8,325	− 467
Nov.	− 36,365	− 40,034	+ 3,670	− 1	+ 9,300	+ 22	+ 7,341	+ 1,938	− 1	− 21,016	+ 10,821	− 12
Dec.	− 174,515	− 103,263	− 71,251	− 1	− 6,589	− 4,352	− 847	− 1,389	− 1	− 52,676	− 41,354	− 62
2023 Jan.	+ 60,955	+ 96,576	− 35,624	+ 3	+ 794	+ 5,905	− 5,449	+ 335	+ 3	− 5,874	+ 24,410	− 9
Big banks												**End of year or month ***
2022	422,253	156,178	266,075	−	77,000	16,118	9,067	51,815	−	55,496	76,048	2,543
2022 Oct.	523,655	197,863	325,792	−	77,433	18,314	7,068	52,051	−	103,360	88,941	2,609
Nov.	491,396	191,990	299,406	−	79,556	18,189	8,222	53,145	−	88,854	91,387	2,599
Dec.	422,253	156,178	266,075	−	77,000	16,118	9,067	51,815	−	55,496	76,048	2,543
2023 Jan.	444,509	185,025	259,484	−	76,983	18,984	5,808	52,191	−	49,932	94,488	2,534
												Changes *
2022	− 47,378	− 2,970	− 44,408	−	+ 9,588	+ 5,663	+ 4,790	− 865	−	− 48,655	+ 13,156	+ 165
2022 Oct.	− 8,707	− 7,369	− 1,338	−	+ 1,086	− 91	+ 901	+ 276	−	− 216	− 178	− 13
Nov.	− 27,620	− 3,366	− 24,254	−	+ 2,123	− 125	+ 1,154	+ 1,094	−	− 14,506	+ 2,845	− 10
Dec.	− 65,777	− 33,970	− 31,807	−	− 2,556	− 2,071	+ 845	− 1,330	−	− 33,358	− 14,872	− 56
2023 Jan.	+ 23,523	+ 29,497	− 5,974	−	− 17	+ 2,866	− 3,259	+ 376	−	− 5,564	+ 18,506	− 9
Regional banks and other commercial banks												**End of year or month ***
2022	451,486	158,905	292,548	33	62,296	5,687	7,289	49,318	2	41,994	139,198	221
2022 Oct.	569,720	250,109	319,576	35	59,293	7,378	3,334	48,577	4	67,801	159,145	229
Nov.	570,475	239,858	330,583	34	65,907	7,407	9,023	49,474	3	61,291	166,227	227
Dec.	451,486	158,905	292,548	33	62,296	5,687	7,289	49,318	2	41,994	139,198	221
2023 Jan.	486,164	225,722	260,406	36	62,997	8,348	5,369	49,275	5	41,684	144,877	221
												Changes *
2022	+ 32,551	+ 52,253	− 19,696	− 6	+ 2,756	+ 2,599	− 1,640	+ 1,801	− 4	− 32,958	+ 14,628	− 24
2022 Oct.	+ 23,657	+ 18,918	+ 4,737	+ 2	− 1,799	− 2,193	− 109	+ 501	+ 2	− 256	+ 8,503	− 454
Nov.	+ 8,170	− 8,972	+ 17,143	− 1	+ 6,684	+ 99	+ 5,689	+ 897	− 1	− 6,510	+ 7,976	− 2
Dec.	− 116,578	− 79,627	− 36,950	− 1	− 3,611	− 1,720	− 1,734	− 156	− 1	− 19,297	− 26,482	− 6
2023 Jan.	+ 35,673	+ 67,198	− 31,528	+ 3	+ 701	+ 2,661	− 1,920	− 43	+ 3	− 310	+ 5,904	−
Branches of foreign banks												**End of year or month ***
2022	278,217	146,546	131,671	−	13,001	2,206	1,746	9,049	−	4,974	−	4
2022 Oct.	288,533	164,158	124,375	−	12,930	2,719	1,206	9,005	−	4,995	−	4
Nov.	270,912	136,371	134,541	−	13,423	2,767	1,704	8,952	−	4,995	−	4
Dec.	278,217	146,546	131,671	−	13,001	2,206	1,746	9,049	−	4,974	−	4
2023 Jan.	279,779	146,408	133,371	−	13,111	2,584	1,476	9,051	−	4,974	−	4
												Changes *
2022	+ 24,022	− 4,239	+ 28,261	−	+ 688	− 70	+ 638	+ 120	−	+ 1,929	−	− 1
2022 Oct.	+ 17,659	+ 11,532	+ 6,127	−	− 9	− 315	+ 231	+ 75	−	−	−	−
Nov.	− 16,915	− 27,696	+ 10,781	−	+ 493	+ 48	+ 498	− 53	−	−	−	−
Dec.	+ 7,840	+ 10,334	− 2,494	−	− 422	− 561	+ 42	+ 97	−	− 21	−	−
2023 Jan.	+ 1,759	− 119	+ 1,878	−	+ 110	+ 378	− 270	+ 2	−	−	−	−

***** 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. **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

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 ***
2022	250,148	29,619	220,529	–	172,897	21,644	16,978	134,275	–	42,185	8,218	2,396
2022 Oct.	289,718	51,432	238,286	–	179,066	24,511	20,492	134,063	–	55,465	12,196	2,445
Nov.	277,652	54,084	223,568	–	178,756	23,878	19,875	135,003	–	42,886	14,676	2,440
Dec.	250,148	29,619	220,529	–	172,897	21,644	16,978	134,275	–	42,185	8,218	2,396
2023 Jan.	282,483	56,096	226,387	–	178,605	23,760	19,797	135,048	–	43,002	15,165	2,381
												Changes *
2022	– 6,194	– 12,835	+ 6,641	–	+ 13,110	+ 684	+ 8,551	+ 3,875	–	– 12,482	– 1,548	– 51
2022 Oct.	– 2,489	– 1,164	– 1,325	–	+ 1,288	+ 372	+ 128	+ 788	–	– 12	– 1,059	– 4
Nov.	– 11,128	+ 3,024	– 14,152	–	– 310	– 633	– 617	+ 940	–	– 12,579	+ 2,497	– 5
Dec.	– 26,809	– 24,126	– 2,683	–	– 5,859	– 2,234	– 2,897	– 728	–	– 701	– 6,444	– 44
2023 Jan.	+ 32,497	+ 26,480	+ 6,017	–	+ 5,708	+ 2,116	+ 2,819	+ 773	–	+ 817	+ 6,953	– 15
Savings banks												**End of year or month ***
2022	177,293	3,151	174,142	–	140,403	3,123	11,210	126,070	–	36,750	28	3,935
2022 Oct.	205,709	3,225	202,484	–	141,642	3,139	12,582	125,921	–	63,716	84	4,050
Nov.	194,955	3,832	191,123	–	142,629	3,257	12,367	127,005	–	52,066	278	4,041
Dec.	177,293	3,151	174,142	–	140,403	3,123	11,210	126,070	–	36,750	28	3,935
2023 Jan.	179,627	5,679	173,948	–	142,105	3,617	11,401	127,087	–	37,355	27	3,920
												Changes *
2022	– 22,444	+ 399	– 22,843	–	+ 12,414	+ 460	+ 5,554	+ 6,400	–	– 34,837	+ 22	– 12
2022 Oct.	+ 763	– 65	+ 828	–	+ 827	– 98	– 277	+ 1,202	–	– 36	– 448	– 4
Nov.	– 10,750	+ 608	– 11,358	–	+ 987	+ 118	– 215	+ 1,084	–	– 11,650	+ 194	– 9
Dec.	– 17,661	– 680	– 16,981	–	– 2,226	– 134	– 1,157	– 935	–	– 15,316	– 250	– 106
2023 Jan.	+ 2,334	+ 2,528	– 194	–	+ 1,702	+ 494	+ 191	+ 1,017	–	+ 605	– 1	– 15
Credit cooperatives												**End of year or month ***
2022	165,257	3,282	161,975	–	140,685	3,231	4,620	132,834	–	24,055	180	3,132
2022 Oct.	178,748	2,743	176,005	–	139,684	2,690	5,018	131,976	–	38,535	168	3,224
Nov.	175,598	2,724	172,874	–	140,841	2,671	4,918	133,252	–	34,239	186	3,205
Dec.	165,257	3,282	161,975	–	140,685	3,231	4,620	132,834	–	24,055	180	3,132
2023 Jan.	165,405	3,037	162,368	–	141,678	2,877	4,429	134,372	–	23,234	184	3,106
												Changes *
2022	– 3,081	+ 2,279	– 5,360	–	+ 15,040	+ 2,300	+ 2,029	+ 10,711	–	– 18,114	– 76	– 175
2022 Oct.	+ 596	– 505	+ 1,101	–	+ 587	– 489	+ 150	+ 926	–	+ 26	– 29	– 17
Nov.	– 3,144	– 19	– 3,125	–	+ 1,157	– 19	– 100	+ 1,276	–	– 4,296	+ 18	– 19
Dec.	– 10,162	+ 558	– 10,720	–	+ 19	+ 560	– 298	– 243	–	– 10,184	– 6	– 73
2023 Jan.	+ 155	– 245	+ 400	–	+ 993	– 354	– 191	+ 1,538	–	– 821	+ 5	– 26
Mortgage banks												**End of year or month ***
2022	51,206	3,769	47,437	–	40,757	3,329	8,173	29,255	–	7,442	6,196	88
2022 Oct.	60,057	3,832	56,225	–	35,284	3,416	3,248	28,620	–	22,891	84	82
Nov.	53,337	3,766	49,571	–	41,626	3,352	9,644	28,630	–	9,102	5,465	90
Dec.	51,206	3,769	47,437	–	40,757	3,329	8,173	29,255	–	7,442	6,196	88
2023 Jan.	49,869	3,645	46,224	–	39,777	3,230	7,010	29,537	–	6,941	5,046	88
												Changes *
2022	– 11,500	– 62	– 11,438	–	+ 4,144	– 101	+ 3,585	+ 660	–	– 16,750	+ 4,295	+ 80
2022 Oct.	– 891	– 231	– 660	–	– 784	– 192	– 667	+ 75	–	– 1	– 568	–
Nov.	– 6,720	– 66	– 6,654	–	+ 6,342	– 64	+ 6,396	+ 10	–	– 13,789	+ 5,381	+ 8
Dec.	– 2,126	+ 4	– 2,130	–	– 869	– 23	– 1,471	+ 625	–	– 1,660	+ 734	– 2
2023 Jan.	– 1,335	– 124	– 1,211	–	– 980	– 99	– 1,163	+ 282	–	– 501	– 1,148	–

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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 ***
2022	38,649	2,672	35,977	.	37,419	2,670	4,989	29,760	.	1,110	479	–
2022 Oct.	39,136	2,777	36,359	.	37,661	2,768	5,555	29,338	.	1,320	414	–
Nov.	39,322	3,176	36,146	.	38,136	3,164	5,418	29,554	.	1,020	478	–
Dec.	38,649	2,672	35,977	.	37,419	2,670	4,989	29,760	.	1,110	479	–
2023 Jan.	37,999	3,215	34,784	.	37,496	3,215	5,109	29,172	.	370	479	–
												Changes *
2022	+ 5,546	+ 952	+ 4,594	.	+ 4,636	+ 954	+ 946	+ 2,736	.	+ 880	– 2,916	– 454
2022 Oct.	+ 561	– 305	+ 866	.	+ 353	– 309	+ 60	+ 602	.	+ 201	– 196	–
Nov.	+ 186	+ 399	– 213	.	+ 475	+ 396	– 137	+ 216	.	– 300	+ 64	–
Dec.	– 673	– 504	– 169	.	– 717	– 494	– 429	+ 206	.	+ 90	+ 1	–
2023 Jan.	– 650	+ 543	– 1,193	.	+ 77	+ 545	+ 120	– 588	.	– 740	–	–
Banks with special, development and other support tasks												**End of year or month ***
2022	395,549	112,804	282,745	–	304,628	76,205	18,376	210,047	–	28,526	2,503	3,381
2022 Oct.	452,626	119,552	333,074	–	327,698	66,001	49,480	212,217	–	50,227	25,908	3,495
Nov.	422,160	111,701	310,459	–	317,886	64,191	41,383	212,312	–	31,822	23,305	3,477
Dec.	395,549	112,804	282,745	–	304,628	76,205	18,376	210,047	–	28,526	2,503	3,381
2023 Jan.	395,899	115,966	279,933	–	306,601	70,512	24,849	211,240	–	25,410	11,342	3,351
												Changes *
2022	+ 9,700	+ 2,221	+ 7,479	–	+ 14,451	– 6,282	+ 20,132	+ 601	–	– 20,417	– 737	– 180
2022 Oct.	– 5,032	– 11,301	+ 6,269	–	+ 2,633	– 8,114	+ 10,007	+ 740	–	– 404	– 655	– 28
Nov.	– 30,076	– 7,809	– 22,267	–	– 9,812	– 1,810	– 8,097	+ 95	–	– 18,405	– 2,601	– 18
Dec.	– 26,314	– 8,850	– 17,464	–	– 13,258	+ 2,014	– 13,007	– 2,265	–	– 3,296	– 20,801	– 96
2023 Jan.	+ 635	+ 3,356	– 2,721	–	+ 2,083	– 5,583	+ 6,473	+ 1,193	–	– 3,116	+ 8,839	– 30
Memo item: Foreign banks												**End of year or month ***
2022	699,185	304,919	394,235	31	53,484	9,647	7,195	36,642	–	34,706	139,973	432
2022 Oct.	822,636	415,787	406,818	31	51,983	12,676	2,660	36,647	–	50,657	165,885	445
Nov.	809,189	378,609	430,549	31	55,297	12,632	5,742	36,923	–	50,607	168,820	442
Dec.	699,185	304,919	394,235	31	53,484	9,647	7,195	36,642	–	34,706	139,973	432
2023 Jan.	737,359	374,124	363,204	31	51,072	10,189	4,560	36,323	–	35,074	146,504	430
												Changes *
2022	+ 88,826	+ 42,389	+ 46,439	– 2	+ 3,501	+ 3,245	– 885	+ 1,141	–	– 14,565	+ 13,046	+ 11
2022 Oct.	+ 32,544	+ 22,436	+ 10,108	–	– 964	– 914	– 344	+ 294	–	– 122	+ 4,858	– 3
Nov.	– 9,037	– 39,663	+ 30,626	–	+ 3,314	– 44	+ 3,082	+ 276	–	– 50	+ 3,902	– 3
Dec.	– 106,733	– 72,171	– 34,562	–	– 1,741	– 2,982	+ 1,522	– 281	–	– 15,846	– 28,266	– 10
2023 Jan.	+ 39,400	+ 69,595	– 30,195	–	– 2,412	+ 542	– 2,635	– 319	–	+ 368	+ 6,774	– 2

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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-rations
	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 *												
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
2021	4,264,457	2,796,506	876,133	224,257	651,876	52,630	599,246	567,123	24,695	34,314	32,004	3,125	97,350
2022	4,532,227	2,916,580	1,042,278	394,367	647,911	56,938	590,973	538,482	34,887	36,047	48,605	2,211	99,057
2021 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.	4,317,841	2,857,197	869,944	227,184	642,760	52,520	590,240	565,768	24,932	33,698	47,433	6,892	88,713
Dec.	4,264,457	2,796,506	876,133	224,257	651,876	52,630	599,246	567,123	24,695	34,314	32,004	3,125	97,350
2022 Jan.	4,365,775	2,868,140	906,672	252,645	654,027	52,537	601,490	566,657	24,306	34,041	50,016	6,818	96,913
Feb.	4,399,004	2,899,045	909,197	257,167	652,030	51,910	600,120	566,686	24,076	33,883	60,126	5,895	96,293
Mar.	4,395,270	2,895,598	910,803	260,076	650,727	52,470	598,257	564,789	24,080	33,881	50,663	4,087	95,907
Apr.	4,431,305	2,907,019	936,688	287,146	649,542	53,338	596,204	563,657	23,941	33,886	62,468	4,504	96,145
May	4,438,736	2,941,375	911,118	263,070	648,048	54,589	593,459	562,272	23,971	33,812	62,520	5,109	95,706
June	4,439,387	2,937,117	917,881	272,049	645,832	54,774	591,058	560,432	23,957	33,690	62,808	4,100	94,867
July	4,476,608	2,950,572	943,226	296,026	647,200	57,358	589,842	558,578	24,232	33,217	65,644	3,634	93,763
Aug.	4,534,747	2,998,093	955,419	309,098	646,321	56,989	589,332	556,118	25,117	33,218	70,205	4,030	93,839
Sep.	4,559,005	2,987,057	995,162	354,481	640,681	52,318	588,363	550,714	26,072	33,418	63,971	3,221	94,351
Oct.	4,570,205	2,968,742	1,025,590	385,108	640,482	52,341	588,141	547,586	28,287	33,752	64,293	4,910	97,650
Nov.	4,619,644	3,003,018	1,042,703	395,922	646,781	53,108	593,673	542,231	31,692	34,970	68,368	5,046	100,059
Dec.	4,532,227	2,916,580	1,042,278	394,367	647,911	56,938	590,973	538,482	34,887	36,047	48,605	2,211	99,057
2023 Jan.	4,604,695	2,936,288	1,099,629	448,367	651,262	58,535	592,727	527,857	40,921	37,039	71,725	5,771	97,830
	Changes *												
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
2021	+ 117,963	+150,775	− 27,870	−26,980	− 890	+ 1,232	− 2,122	+ 284	− 5,226	− 238	− 1,984	− 812	+ 11,006
2022	+ 259,948	+114,818	+163,059	+166,885	− 3,826	+ 4,004	− 7,830	−28,136	+10,207	+ 1,733	+ 16,021	− 718	− 1,266
2021 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.	+ 7,021	+ 22,341	− 14,719	−14,762	+ 43	+ 609	− 566	− 283	− 318	− 291	− 6,468	+ 486	+ 1,947
Dec.	− 53,611	− 60,800	+ 6,071	− 3,029	+ 9,100	+ 109	+ 8,991	+ 1,355	− 237	+ 616	− 15,544	− 3,841	+ 8,637
2022 Jan.	+ 100,411	+ 71,193	+ 30,073	+28,068	+ 2,005	− 145	+ 2,150	− 466	− 389	− 273	+ 17,898	+ 3,664	− 442
Feb.	+ 33,102	+ 30,602	+ 2,701	+ 4,670	− 1,969	− 625	− 1,344	+ 29	− 230	− 158	+ 10,182	− 898	− 620
Mar.	− 4,273	− 3,712	+ 1,287	+ 2,693	− 1,406	+ 558	− 1,964	− 1,867	+ 19	− 2	− 9,521	− 1,741	− 387
Apr.	+ 32,186	+ 8,949	+ 24,038	+25,543	− 1,505	+ 796	− 2,301	− 662	− 139	+ 5	+ 11,224	+ 383	+ 226
May	+ 9,032	+ 35,128	− 24,741	−23,367	− 1,374	+ 1,258	− 2,632	− 1,385	+ 30	− 74	+ 361	+ 662	− 435
June	− 1,465	− 5,159	+ 5,543	+ 7,951	− 2,408	+ 166	− 2,574	− 1,835	− 14	− 122	− 260	− 968	− 848
July	+ 33,557	+ 12,127	+ 23,009	+22,573	+ 436	+ 2,142	− 1,706	− 1,854	+ 275	− 473	+ 2,410	− 556	− 2,314
Aug.	+ 57,032	+ 46,883	+ 11,724	+12,467	− 743	− 359	− 384	− 2,460	+ 885	+ 1	+ 4,240	+ 483	+ 73
Sep.	+ 22,442	− 12,016	+ 38,907	+44,606	− 5,699	− 4,772	− 927	− 5,404	+ 955	+ 200	− 6,606	− 718	+ 508
Oct.	+ 11,491	− 18,844	+ 31,248	+31,235	+ 13	+ 156	− 143	− 3,128	+ 2,215	+ 334	+ 514	+ 1,606	+ 1,331
Nov.	+ 50,555	+ 34,006	+ 18,499	+11,367	+ 7,132	+ 944	+ 6,188	− 5,355	+ 3,405	+ 1,218	+ 4,884	+ 149	+ 2,638
Dec.	− 84,122	− 84,339	+ 771	− 921	+ 1,692	+ 3,885	− 2,193	− 3,749	+ 3,195	+ 1,077	− 19,305	− 2,784	− 996
2023 Jan.	+ 73,438	+ 15,108	+ 57,901	+54,374	+ 3,527	+ 1,692	+ 1,835	− 5,605	+ 6,034	+ 992	+ 23,233	+ 3,546	− 135

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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	
14	15	16	17	18	19	20	21	22	23	24	Period
End of year or month *											
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
3,976,296	2,654,567	735,950	161,012	574,938	49,690	525,248	561,241	24,538	34,200	1,278	2021
4,161,974	2,720,584	873,542	314,820	558,722	50,526	508,196	533,199	34,649	35,924	3,887	2022
3,936,392	2,612,060	735,656	158,133	577,523	47,411	530,112	562,592	26,084	34,560	961	2021 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.
4,002,356	2,685,868	731,842	157,127	574,715	49,867	524,848	559,864	24,782	33,587	879	Nov.
3,976,296	2,654,567	735,950	161,012	574,938	49,690	525,248	561,241	24,538	34,200	1,278	Dec.
4,025,879	2,690,899	750,027	175,885	574,142	49,511	524,631	560,803	24,150	33,927	1,072	2022 Jan.
4,037,762	2,704,520	748,461	175,499	572,962	48,670	524,292	560,858	23,923	33,769	1,245	Feb.
4,033,677	2,695,579	755,156	183,427	571,729	49,183	522,546	559,014	23,928	33,769	1,571	Mar.
4,046,668	2,705,563	759,399	189,832	569,567	50,051	519,516	557,911	23,795	33,774	1,064	Apr.
4,056,778	2,724,318	752,050	183,346	568,704	51,168	517,536	556,585	23,825	33,579	821	May
4,051,786	2,714,424	758,759	194,699	564,060	48,981	515,079	554,792	23,811	33,437	709	June
4,086,436	2,728,964	780,418	213,726	566,692	50,873	515,819	552,968	24,086	32,966	1,239	July
4,134,320	2,766,826	791,961	226,814	565,147	50,425	514,722	550,566	24,967	33,002	1,400	Aug.
4,149,884	2,755,635	823,101	263,786	559,315	45,526	513,789	545,236	25,912	33,198	1,041	Sep.
4,168,365	2,748,745	849,340	290,086	559,254	45,554	513,700	542,172	28,108	33,594	1,574	Oct.
4,205,588	2,767,931	869,279	309,595	559,684	46,809	512,875	536,892	31,486	34,846	4,441	Nov.
4,161,974	2,720,584	873,542	314,820	558,722	50,526	508,196	533,199	34,649	35,924	3,887	Dec.
4,199,616	2,722,750	913,533	351,210	562,323	52,112	510,211	522,692	40,641	36,878	2,122	2023 Jan.
Changes *											
+ 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
+ 95,262	+ 144,333	− 46,232	− 27,297	− 18,935	+ 1,542	− 20,477	+ 668	− 3,507	− 215	+ 1,194	2021
+ 191,784	+ 65,836	+ 143,359	+ 152,498	− 9,139	+ 578	− 9,717	− 27,537	+ 10,126	+ 1,724	+ 2,609	2022
− 19,831	− 8,485	− 10,494	− 7,792	− 2,702	+ 155	− 2,857	− 621	− 231	− 1	+ 230	2021 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.
+ 13,332	+ 21,508	− 7,608	− 6,367	− 1,241	+ 751	− 1,992	− 247	− 321	− 290	− 568	Nov.
− 25,915	− 31,177	+ 4,129	+ 3,906	+ 223	− 177	+ 400	+ 1,377	− 244	+ 613	+ 399	Dec.
+ 49,583	+ 36,332	+ 14,077	+ 14,963	− 886	− 224	− 662	− 438	− 388	− 273	− 206	2022 Jan.
+ 11,883	+ 13,621	− 1,566	− 386	− 1,180	− 841	− 339	+ 55	− 227	− 158	+ 173	Feb.
− 4,145	− 8,971	+ 6,620	+ 7,928	− 1,308	+ 513	− 1,821	− 1,814	+ 20	−	+ 326	Mar.
+ 12,991	+ 9,514	+ 4,243	+ 6,405	− 2,162	+ 818	− 2,980	− 633	− 133	+ 5	− 507	Apr.
+ 10,110	+ 18,755	− 7,349	− 6,486	− 863	+ 1,117	− 1,980	− 1,326	+ 30	− 195	− 243	May
− 4,992	− 9,894	+ 6,704	+ 11,348	− 4,644	− 2,187	− 2,457	− 1,788	− 14	− 142	− 112	June
+ 33,471	+ 14,299	+ 20,721	+ 18,497	+ 2,224	+ 1,638	+ 586	− 1,824	+ 275	− 471	+ 530	July
+ 48,094	+ 37,777	+ 11,838	+ 13,088	− 1,250	− 363	− 887	− 2,402	+ 881	+ 36	+ 161	Aug.
+ 15,564	− 11,361	+ 31,310	+ 36,987	− 5,677	− 4,899	− 778	− 5,330	+ 945	+ 196	− 359	Sep.
+ 17,366	− 8,005	+ 26,239	+ 26,300	− 61	+ 28	− 89	− 3,064	+ 2,196	+ 396	+ 533	Oct.
+ 45,293	+ 20,886	+ 26,309	+ 18,654	+ 7,655	+ 1,255	+ 6,400	− 5,280	+ 3,378	+ 1,252	+ 2,867	Nov.
− 43,434	− 47,117	+ 4,213	+ 5,200	− 987	+ 3,723	− 4,710	− 3,693	+ 3,163	+ 1,078	− 554	Dec.
+ 37,532	− 2,964	+ 39,991	+ 36,350	+ 3,641	+ 1,626	+ 2,015	− 5,487	+ 5,992	+ 954	− 1,765	2023 Jan.

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			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	of which: for up to and including 1 year	of which: 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 ***
2022	1,786,926	1,216,764	465,129	230,485	195,969	93,291	11,742	7,330	1,496,076	1,074,463	318,737	102,876	7,255
2022 July	1,763,688	1,252,967	399,952	162,511	202,059	101,266	9,503	6,353	1,471,774	1,098,521	264,797	108,456	6,152
Aug.	1,797,524	1,281,630	405,558	170,859	200,003	100,483	9,853	6,207	1,490,847	1,113,036	269,764	108,047	6,041
Sep.	1,809,163	1,271,828	430,345	195,917	199,423	97,111	9,879	6,240	1,497,390	1,103,610	289,028	104,752	6,071
Oct.	1,804,694	1,251,854	446,483	213,482	198,287	96,140	10,217	6,545	1,502,466	1,094,272	304,053	104,141	6,437
Nov.	1,817,931	1,257,258	455,285	220,094	199,389	94,737	10,651	6,942	1,500,144	1,089,718	307,216	103,210	6,868
Dec.	1,786,926	1,216,764	465,129	230,485	195,969	93,291	11,742	7,330	1,496,076	1,074,463	318,737	102,876	7,255
2023 Jan.	1,816,244	1,228,429	485,807	250,573	196,198	88,595	13,413	8,147	1,503,082	1,077,740	325,409	99,933	8,034
													Changes *
2022	+ 120,844	+ 52,191	+ 75,787	+ 81,184	− 11,088	− 8,419	+ 1,285	+ 131	+ 69,740	+ 17,553	+ 59,036	− 6,849	+ 121
2022 July	+ 6,054	+ 2,695	+ 3,841	+ 4,643	− 2,366	− 309	− 173	− 496	+ 7,645	+ 2,015	+ 6,093	− 463	− 492
Aug.	+ 35,109	+ 28,186	+ 7,356	+ 7,898	+ 134	− 783	+ 350	− 146	+ 21,337	+ 14,448	+ 7,298	− 409	− 111
Sep.	+ 10,020	− 10,779	+ 24,145	+ 24,452	− 515	− 3,372	+ 26	+ 33	+ 6,543	− 9,596	+ 19,434	− 3,295	+ 30
Oct.	− 4,167	− 20,340	+ 16,806	+ 18,043	− 1,079	− 971	+ 338	+ 305	+ 4,106	− 10,308	+ 15,025	− 611	+ 366
Nov.	+ 13,903	+ 4,992	+ 9,880	+ 6,900	+ 1,715	− 1,403	+ 434	+ 397	+ 5,748	− 2,854	+ 9,533	− 931	+ 431
Dec.	− 27,925	− 38,606	+ 11,036	+ 10,872	− 2,764	− 1,446	+ 1,091	+ 388	− 3,718	− 15,025	+ 11,641	− 334	+ 387
2023 Jan.	+ 30,227	+ 7,063	+ 21,169	+ 20,417	+ 296	+ 324	+ 1,671	+ 817	+ 7,006	− 1,743	+ 6,672	+ 2,077	+ 779
	Big banks												**End of year or month ***
2022	850,247	562,694	207,116	131,016	62,333	79,359	1,078	2,551	757,786	511,837	167,471	78,478	2,503
2022 July	845,023	594,759	163,003	85,958	65,132	86,178	1,083	1,750	739,695	528,887	125,654	85,154	1,713
Aug.	865,323	610,238	168,511	91,336	65,174	85,496	1,078	1,855	756,968	542,254	130,228	84,486	1,817
Sep.	859,282	591,683	184,237	107,050	64,740	82,284	1,078	1,976	752,651	526,659	144,665	81,327	1,937
Oct.	871,836	591,429	197,807	122,847	62,871	81,522	1,078	2,171	758,613	526,357	151,670	80,586	2,127
Nov.	873,197	588,517	203,176	124,021	66,356	80,426	1,078	2,352	762,581	524,476	158,575	79,530	2,306
Dec.	850,247	562,694	207,116	131,016	62,333	79,359	1,078	2,551	757,786	511,837	167,471	78,478	2,503
2023 Jan.	866,122	569,953	219,931	144,029	62,016	75,166	1,072	2,759	758,449	513,411	170,675	74,363	2,711
													Changes *
2022	+ 65,521	+ 13,101	+ 59,362	+ 62,378	− 5,688	− 6,834	− 108	+ 665	+ 50,911	+ 6,009	+ 51,580	− 6,678	+ 658
2022 July	+ 12,958	+ 6,377	+ 6,804	+ 6,522	− 263	− 221	− 2	+ 67	+ 5,610	+ 419	+ 5,398	− 207	+ 66
Aug.	+ 19,848	+ 15,249	+ 5,286	+ 5,136	+ 64	− 682	− 5	+ 105	+ 17,273	+ 13,367	+ 4,574	− 668	+ 104
Sep.	− 6,650	− 18,885	+ 15,447	+ 15,416	− 412	− 3,212	−	+ 121	− 4,317	− 15,595	+ 14,437	− 3,159	+ 120
Oct.	+ 12,946	− 66	+ 13,774	+ 16,012	− 1,882	− 762	−	+ 195	+ 5,962	− 302	+ 7,005	− 741	+ 190
Nov.	+ 3,058	− 1,386	+ 5,540	+ 2,078	+ 2,747	− 1,096	−	+ 181	+ 3,968	− 1,131	+ 6,155	− 1,056	+ 179
Dec.	− 21,854	− 25,303	+ 4,516	+ 7,547	− 4,002	− 1,067	−	+ 199	− 4,795	− 12,639	+ 8,896	− 1,052	+ 197
2023 Jan.	+ 16,225	+ 2,361	+ 13,043	+ 13,200	− 317	+ 827	− 6	+ 208	+ 663	− 3,446	+ 3,204	+ 905	+ 208
	Regional banks and other commercial banks												**End of year or month ***
2022	762,787	530,856	207,702	71,500	117,906	13,640	10,589	4,779	591,816	450,723	117,049	24,044	4,752
2022 July	751,183	536,286	191,836	56,085	119,921	14,732	8,329	4,603	591,524	460,058	108,595	22,871	4,439
Aug.	758,817	544,812	190,672	57,060	117,858	14,643	8,690	4,352	589,198	457,303	108,747	23,148	4,224
Sep.	776,753	555,669	197,863	63,560	118,513	14,501	8,720	4,264	600,550	464,892	112,624	23,034	4,134
Oct.	756,976	535,866	197,739	63,106	118,707	14,311	9,060	4,374	596,086	455,351	117,550	23,185	4,310
Nov.	769,478	545,156	200,814	67,380	116,975	14,013	9,495	4,590	589,438	452,952	113,166	23,320	4,562
Dec.	762,787	530,856	207,702	71,500	117,906	13,640	10,589	4,779	591,816	450,723	117,049	24,044	4,752
2023 Jan.	771,301	533,094	212,798	76,490	117,767	13,138	12,271	5,388	593,400	449,988	118,191	25,221	5,323
													Changes *
2022	+ 52,918	+ 36,555	+ 16,429	+ 18,180	− 4,156	− 1,480	+ 1,414	− 534	+ 15,450	+ 4,440	+ 11,061	− 51	− 537
2022 July	− 3,895	− 1,238	− 2,410	− 841	− 2,315	− 79	− 168	− 563	+ 4,442	+ 3,674	+ 1,012	− 244	− 558
Aug.	+ 9,490	+ 8,307	+ 911	+ 812	+ 105	− 89	+ 361	− 251	− 62	+ 2,822	+ 2,483	+ 277	− 215
Sep.	+ 17,106	+ 10,413	+ 6,805	+ 6,247	+ 543	− 142	+ 30	− 88	+ 11,352	+ 7,589	+ 3,877	− 114	− 90
Oct.	− 23,963	− 22,186	− 1,927	− 2,388	+ 264	− 190	+ 340	+ 110	− 9,046	− 12,141	+ 2,944	+ 151	+ 176
Nov.	+ 11,142	+ 7,301	+ 3,704	+ 4,225	− 1,091	− 298	+ 435	+ 216	+ 1,422	− 1,429	+ 2,716	+ 135	+ 252
Dec.	− 5,619	− 13,742	+ 7,402	+ 3,971	+ 1,566	− 373	+ 1,094	+ 189	+ 2,523	− 2,204	+ 4,003	+ 724	+ 190
2023 Jan.	+ 8,983	+ 2,520	+ 5,283	+ 5,099	− 72	− 502	+ 1,682	+ 609	+ 1,584	− 735	+ 1,142	+ 1,177	+ 571

***** 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 ***
2022	173,892	123,214	50,311	27,969	15,730	292	75	–	146,474	111,903	34,217	354	–
2022 July	167,482	121,922	45,113	20,468	17,006	356	91	–	140,555	109,576	30,548	431	–
Aug.	173,384	126,580	46,375	22,463	16,971	344	85	–	144,681	113,479	30,789	413	–
Sep.	173,128	124,476	48,245	25,307	16,170	326	81	–	144,189	112,059	31,739	391	–
Oct.	175,882	124,559	50,937	27,529	16,709	307	79	–	147,767	112,564	34,833	370	–
Nov.	175,256	123,585	51,295	28,693	16,058	298	78	–	148,125	112,290	35,475	360	–
Dec.	173,892	123,214	50,311	27,969	15,730	292	75	–	146,474	111,903	34,217	354	–
2023 Jan.	178,821	125,382	53,078	30,054	16,415	291	70	–	151,233	114,341	36,543	349	–
													Changes *
2022	+ 2,405	+ 2,535	– 4	+ 626	– 1,244	– 105	– 21	–	+ 3,379	+ 7,104	– 3,605	– 120	–
2022 July	– 3,009	– 2,444	– 553	– 1,038	+ 212	– 9	– 3	–	– 2,407	– 2,078	– 317	– 12	–
Aug.	+ 5,771	+ 4,630	+ 1,159	+ 1,950	– 35	– 12	– 6	–	+ 4,126	+ 3,903	+ 241	– 18	–
Sep.	– 436	– 2,307	+ 1,893	+ 2,789	– 646	– 18	– 4	–	– 492	– 1,590	+ 1,120	– 22	–
Oct.	+ 6,850	+ 1,912	+ 4,959	+ 4,419	+ 539	– 19	– 2	–	+ 7,190	+ 2,135	+ 5,076	– 21	–
Nov.	– 297	– 923	+ 636	+ 597	+ 59	– 9	– 1	–	+ 358	– 294	+ 662	– 10	–
Dec.	– 452	+ 439	– 882	– 646	– 328	– 6	– 3	–	– 1,446	– 182	– 1,258	– 6	–
2023 Jan.	+ 5,019	+ 2,182	+ 2,843	+ 2,118	+ 685	– 1	– 5	–	+ 4,759	+ 2,438	+ 2,326	– 5	–
	Landesbanken												**End of year or month ***
2022	263,943	137,283	121,101	51,359	64,457	5,278	281	8,410	235,678	119,822	110,362	5,494	8,410
2022 July	286,778	152,949	128,199	57,423	65,923	5,588	42	8,010	251,028	129,674	115,794	5,560	8,010
Aug.	300,313	160,427	134,265	63,503	65,729	5,553	68	8,047	260,940	136,377	119,011	5,552	8,047
Sep.	302,629	151,414	145,614	74,766	65,723	5,503	98	8,200	265,043	131,109	128,402	5,532	8,200
Oct.	308,367	157,412	145,351	74,771	65,214	5,466	138	8,238	270,379	133,841	130,999	5,539	8,238
Nov.	308,384	166,811	136,010	66,525	64,709	5,353	210	8,276	272,526	143,648	123,381	5,497	8,276
Dec.	263,943	137,283	121,101	51,359	64,457	5,278	281	8,410	235,678	119,822	110,362	5,494	8,410
2023 Jan.	313,768	159,280	148,895	78,805	64,529	5,209	384	8,426	274,302	134,360	134,420	5,522	8,426
													Changes *
2022	+ 25,137	– 2,176	+ 27,577	+ 28,548	– 2,828	– 534	+ 270	+ 488	+ 19,105	– 5,424	+ 24,784	– 255	+ 488
2022 July	+ 9,625	– 5,254	+ 14,884	+ 14,287	+ 388	– 17	+ 12	+ 21	+ 5,825	– 4,740	+ 10,572	– 7	+ 21
Aug.	+ 13,681	+ 7,486	+ 6,204	+ 6,024	–	– 35	+ 26	+ 37	+ 10,122	+ 6,703	+ 3,427	– 8	+ 37
Sep.	+ 2,171	– 9,042	+ 11,233	+ 11,169	– 28	– 50	+ 30	+ 153	+ 4,103	– 5,268	+ 9,391	– 20	+ 153
Oct.	+ 5,822	+ 6,008	– 189	+ 64	– 494	– 37	+ 40	+ 38	+ 5,336	+ 2,732	+ 2,597	+ 7	+ 38
Nov.	+ 372	+ 9,526	– 9,113	– 8,057	– 466	– 113	+ 72	+ 38	+ 2,147	+ 9,807	– 7,618	– 42	+ 38
Dec.	– 44,142	– 29,382	– 14,756	– 15,034	– 231	– 75	+ 71	+ 134	– 36,848	– 23,826	– 13,019	– 3	+ 134
2023 Jan.	+ 49,906	+ 22,020	+ 27,852	+ 27,492	+ 84	– 69	+ 103	+ 16	+ 38,624	+ 14,538	+ 24,058	+ 28	+ 16
	Savings banks												**End of year or month ***
2022	1,185,297	865,755	37,268	23,099	12,386	265,714	16,560	88	1,174,166	857,050	36,839	280,277	88
2022 July	1,166,742	854,798	28,196	14,149	12,357	273,434	10,314	92	1,154,068	845,851	26,507	281,710	92
Aug.	1,176,308	865,248	28,034	14,095	12,275	272,420	10,606	91	1,164,152	856,350	26,791	281,011	91
Sep.	1,175,607	862,858	30,192	16,136	12,343	271,194	11,363	91	1,162,544	854,015	27,983	280,546	91
Oct.	1,179,216	865,015	31,587	17,644	12,314	269,876	12,738	91	1,166,434	856,135	29,688	280,611	91
Nov.	1,187,220	869,331	35,351	21,386	12,293	267,492	15,046	90	1,174,805	860,395	33,866	280,544	90
Dec.	1,185,297	865,755	37,268	23,099	12,386	265,714	16,560	88	1,174,166	857,050	36,839	280,277	88
2023 Jan.	1,174,027	849,021	42,799	28,438	12,585	262,441	19,766	89	1,161,659	840,357	41,092	280,210	89
													Changes *
2022	+ 31,163	+ 21,401	+ 14,985	+ 14,082	+ 338	– 11,658	+ 6,435	– 2	+ 31,206	+ 21,414	+ 14,877	– 5,085	– 2
2022 July	+ 9,375	+ 8,316	+ 1,808	+ 1,818	– 16	– 999	+ 250	+ 2	+ 8,962	+ 8,306	+ 1,394	– 738	+ 2
Aug.	+ 9,563	+ 10,447	– 162	– 56	– 80	– 1,014	+ 292	– 1	+ 10,084	+ 10,499	+ 284	– 699	– 1
Sep.	– 712	– 2,395	+ 2,152	+ 2,033	+ 70	– 1,226	+ 757	–	– 1,608	– 2,335	+ 1,192	– 465	–
Oct.	+ 3,637	+ 2,161	+ 1,419	+ 1,527	– 24	– 1,318	+ 1,375	–	+ 3,890	+ 2,120	+ 1,705	+ 65	–
Nov.	+ 8,046	+ 4,324	+ 3,798	+ 3,778	– 23	– 2,384	+ 2,308	– 1	+ 8,371	+ 4,260	+ 4,178	– 67	– 1
Dec.	– 1,917	– 3,571	+ 1,918	+ 1,717	+ 90	– 1,778	+ 1,514	– 2	– 639	– 3,345	+ 2,973	– 267	– 2
2023 Jan.	– 11,265	– 16,731	+ 5,533	+ 5,341	+ 199	– 3,273	+ 3,206	+ 1	– 12,507	– 16,693	+ 4,253	– 67	+ 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

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			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	of which: for up to and including 1 year	of which: 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 ***
2022	861,028	625,359	56,025	36,520	12,703	173,739	5,905	214	853,820	619,781	55,695	178,344	178
2022 July	846,367	617,881	46,582	28,766	11,804	177,825	4,079	216	839,183	612,221	46,391	180,571	178
Aug.	852,288	624,164	46,725	28,714	11,818	177,197	4,202	216	845,073	618,469	46,532	180,072	178
Sep.	852,445	624,365	47,294	29,193	11,840	176,442	4,344	212	845,227	618,662	47,097	179,468	174
Oct.	854,234	626,410	47,381	29,072	11,944	175,643	4,800	212	846,986	620,690	47,160	179,136	174
Nov.	857,877	626,581	51,723	32,893	12,303	174,188	5,385	217	850,595	620,860	51,467	178,268	179
Dec.	861,028	625,359	56,025	36,520	12,703	173,739	5,905	214	853,820	619,781	55,695	178,344	178
2023 Jan.	855,230	615,105	62,016	41,255	13,194	171,153	6,956	215	847,953	609,506	61,638	176,809	179
													Changes *
2022	+ 27,614	+ 19,811	+ 13,281	+ 9,817	+ 1,324	− 7,522	+ 2,044	− 6	+ 27,376	+ 19,639	+ 13,130	− 5,393	− 4
2022 July	+ 7,454	+ 7,883	− 22	− 200	− 26	− 528	+ 121	+ 2	+ 7,357	+ 7,787	− 25	− 405	−
Aug.	+ 5,918	+ 6,280	+ 143	− 52	+ 14	− 628	+ 123	−	+ 5,890	+ 6,248	+ 141	− 499	−
Sep.	+ 153	+ 197	+ 569	+ 479	+ 22	− 755	+ 142	− 4	+ 154	+ 193	+ 565	− 604	− 4
Oct.	+ 1,792	+ 2,048	+ 87	− 121	+ 104	− 799	+ 456	−	+ 1,759	+ 2,028	+ 63	− 332	−
Nov.	+ 3,652	+ 180	+ 4,342	+ 3,821	+ 359	− 1,455	+ 585	+ 5	+ 3,609	+ 170	+ 4,307	− 868	+ 5
Dec.	+ 2,981	− 1,217	+ 4,127	+ 3,627	+ 225	− 449	+ 520	− 3	+ 3,050	− 1,079	+ 4,053	+ 76	− 1
2023 Jan.	− 5,795	− 10,251	+ 5,991	+ 4,735	+ 491	− 2,586	+ 1,051	+ 1	− 5,867	− 10,275	+ 5,943	− 1,535	+ 1
Mortgage banks													**End of year or month ***
2022	53,081	2,286	50,795	4,961	43,869	−	.	−	52,530	2,084	50,446	−	−
2022 July	53,831	2,457	51,374	4,899	44,677	−	.	−	52,987	2,231	50,756	−	−
Aug.	53,865	2,686	51,179	4,897	44,462	−	.	−	53,030	2,179	50,851	−	−
Sep.	53,839	2,443	51,396	5,178	44,322	−	.	−	52,949	2,183	50,766	−	−
Oct.	53,692	2,711	50,981	5,021	44,161	−	.	−	52,766	2,386	50,380	−	−
Nov.	53,490	2,490	51,000	5,313	43,834	−	.	−	52,556	2,203	50,353	−	−
Dec.	53,081	2,286	50,795	4,961	43,869	−	.	−	52,530	2,084	50,446	−	−
2023 Jan.	53,767	2,182	51,585	5,307	44,107	−	.	−	53,195	1,959	51,236	−	−
													Changes *
2022	+ 91	+ 454	− 363	+ 1,220	− 1,974	−	.	−	+ 128	+ 427	− 299	−	−
2022 July	+ 500	− 32	+ 532	+ 543	− 74	−	.	−	+ 618	+ 375	+ 243	−	−
Aug.	+ 34	+ 229	− 195	− 2	− 215	−	.	−	+ 43	− 52	+ 95	−	−
Sep.	− 26	− 243	+ 217	+ 281	− 140	−	.	−	− 81	+ 4	− 85	−	−
Oct.	− 147	+ 268	− 415	− 157	− 161	−	.	−	− 183	+ 203	− 386	−	−
Nov.	− 202	− 221	+ 19	+ 292	− 327	−	.	−	− 210	− 183	− 27	−	−
Dec.	− 404	− 204	− 200	− 352	+ 40	−	.	−	− 21	− 119	+ 98	−	−
2023 Jan.	+ 686	− 104	+ 790	+ 346	+ 238	−	.	−	+ 665	− 125	+ 790	−	−
Building and loan associations													**End of year or month ***
2022	194,636	3,824	190,277	1,437	188,386	460	75	8	192,929	3,804	188,592	533	8
2022 July	193,556	3,901	189,125	1,559	187,085	465	65	10	191,814	3,882	187,404	528	10
Aug.	193,350	3,784	189,035	1,521	187,054	465	66	9	191,614	3,765	187,320	529	9
Sep.	193,218	3,797	188,891	1,530	186,904	464	66	9	191,487	3,778	187,181	528	9
Oct.	193,131	3,873	188,727	1,408	186,888	461	70	8	191,403	3,854	187,020	529	8
Nov.	193,090	3,874	188,682	1,391	186,862	461	73	8	191,357	3,854	186,971	532	8
Dec.	194,636	3,824	190,277	1,437	188,386	460	75	8	192,929	3,804	188,592	533	8
2023 Jan.	195,147	3,786	190,826	1,640	188,663	459	76	7	193,413	3,766	189,114	533	7
													Changes *
2022	+ 1,033	+ 122	+ 901	− 118	+ 964	− 3	+ 13	− 4	+ 1,033	+ 122	+ 900	+ 11	− 4
2022 July	− 189	+ 51	− 239	− 68	− 233	− 1	−	−	− 193	+ 51	− 243	− 1	−
Aug.	− 206	− 117	− 90	− 38	− 31	−	+ 1	− 1	− 200	− 117	− 84	+ 1	− 1
Sep.	− 132	+ 13	− 144	+ 9	− 150	− 1	−	−	− 127	+ 13	− 139	− 1	−
Oct.	− 87	+ 76	− 164	− 122	− 16	− 3	+ 4	− 1	− 84	+ 76	− 161	+ 1	− 1
Nov.	− 41	+ 1	− 45	− 17	− 26	−	+ 3	−	− 46	−	− 49	+ 3	−
Dec.	+ 1,546	− 50	+ 1,595	+ 46	+ 1,524	− 1	+ 2	−	+ 1,572	− 50	+ 1,621	+ 1	−
2023 Jan.	+ 511	− 38	+ 549	+ 203	+ 277	− 1	+ 1	− 1	+ 484	− 38	+ 522	−	− 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 ***
2022	187,316	65,309	121,683	46,506	73,203	–	.	19,997	156,775	43,580	112,871	324	19,985
2022 July	165,646	65,619	99,798	26,719	65,937	–	.	18,536	125,582	36,584	88,769	229	18,524
Aug.	161,099	60,154	100,623	25,509	67,991	–	.	18,648	128,664	36,650	91,692	322	18,636
Sep.	172,104	70,352	101,430	31,761	67,808	–	.	18,666	135,244	42,278	92,644	322	18,653
Oct.	176,871	61,467	115,080	43,710	69,333	–	.	18,658	137,931	37,567	100,040	324	18,646
Nov.	201,652	76,673	124,652	48,320	74,283	–	.	19,437	163,605	47,253	116,025	327	19,425
Dec.	187,316	65,309	121,683	46,506	73,203	–	.	19,997	156,775	43,580	112,871	324	19,985
2023 Jan.	196,512	78,485	117,701	42,349	73,451	–	.	20,155	166,012	55,062	110,624	326	20,143
													Changes *
2022	+ 54,066	+ 23,015	+ 30,891	+ 32,152	+ 5,434	–	.	+ 1,126	+ 43,196	+ 12,105	+ 30,931	+ 160	+ 1,125
2022 July	+ 738	– 1,532	+ 2,205	+ 1,550	+ 621	–	.	– 2	+ 3,257	+ 505	+ 2,687	+ 65	– 2
Aug.	– 7,067	– 5,628	– 1,532	– 1,307	– 206	–	.	+ 112	+ 818	+ 48	+ 677	+ 93	+ 112
Sep.	+ 10,968	+ 10,233	+ 735	+ 6,183	– 186	–	.	+ 18	+ 6,580	+ 5,628	+ 952	–	+ 17
Oct.	+ 4,641	– 9,065	+ 13,704	+ 12,001	+ 1,527	–	.	– 8	+ 2,542	– 4,856	+ 7,396	+ 2	– 7
Nov.	+ 24,825	+ 15,204	+ 9,618	+ 4,650	+ 4,956	–	.	+ 779	+ 25,674	+ 9,686	+ 15,985	+ 3	+ 779
Dec.	– 14,261	– 11,309	– 2,949	– 1,797	– 1,077	–	.	+ 560	– 6,830	– 3,673	– 3,154	– 3	+ 560
2023 Jan.	+ 9,168	+ 13,149	– 3,983	– 4,160	+ 250	–	.	+ 158	+ 9,127	+ 11,372	– 2,247	+ 2	+ 158
	Memo item: Foreign banks												**End of year or month ***
2022	733,914	520,800	192,657	97,534	82,076	15,819	4,638	3	586,621	441,731	124,712	20,178	8
2022 July	715,935	528,643	164,405	65,067	85,381	20,295	2,592	136	570,450	447,095	100,792	22,563	10
Aug.	740,658	552,262	165,429	66,752	85,352	19,998	2,969	100	581,013	456,756	101,615	22,642	9
Sep.	748,929	549,840	178,825	81,008	84,707	17,204	3,060	103	583,653	452,538	111,148	19,967	9
Oct.	743,925	536,434	187,199	88,910	85,535	16,859	3,433	38	595,622	451,183	124,440	19,999	8
Nov.	750,336	539,242	190,861	90,510	87,471	16,383	3,850	4	587,801	446,181	121,670	19,950	8
Dec.	733,914	520,800	192,657	97,534	82,076	15,819	4,638	3	586,621	441,731	124,712	20,178	8
2023 Jan.	746,179	524,062	200,955	105,271	82,341	15,116	6,046	42	591,553	443,637	127,033	20,883	7
													Changes *
2022	+ 80,168	+ 42,863	+ 40,231	+ 39,885	– 893	– 4,654	+ 1,728	+ 3	+ 37,705	+ 14,514	+ 26,048	– 2,857	– 4
2022 July	+ 20,620	+ 10,505	+ 10,212	+ 9,676	– 547	– 115	+ 18	– 5	– 1,276	– 4,082	+ 2,896	– 90	–
Aug.	+ 23,937	+ 23,204	+ 653	+ 1,460	– 101	– 297	+ 377	– 36	+ 10,563	+ 9,661	+ 823	+ 79	– 1
Sep.	+ 7,206	– 3,136	+ 13,045	+ 13,936	– 578	– 2,794	+ 91	+ 3	+ 2,640	– 4,388	+ 9,703	– 2,675	–
Oct.	– 5,077	– 13,855	+ 8,750	+ 8,157	+ 882	– 345	+ 373	– 65	+ 10,999	– 2,325	+ 13,292	+ 32	– 1
Nov.	+ 9,180	+ 5,455	+ 3,784	+ 989	+ 2,497	– 476	+ 417	– 34	+ 249	– 3,302	+ 3,600	– 49	–
Dec.	– 9,076	– 15,293	+ 5,993	+ 7,066	– 1,737	– 564	+ 788	– 1	+ 1,853	– 2,462	+ 4,087	+ 228	–
2023 Jan.	+ 12,794	+ 3,554	+ 8,535	+ 7,869	+ 318	– 703	+ 1,408	+ 39	+ 4,932	+ 1,906	+ 2,321	+ 705	– 1

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I Banks (MFIs) in Germany

14 Deposits and borrowing from domestic enterprises, households and government * (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 and households									**End of year or month ***
2020	3,655,652	2,432,948	640,279	129,326	510,953	27,019	483,934	557,855	24,570	8,974
2021	3,766,212	2,572,177	614,094	119,047	495,047	25,878	469,169	558,719	21,222	8,384
2022	3,882,189	2,638,053	681,903	208,034	473,869	27,395	446,474	531,244	30,989	8,624
2022 Apr.	3,802,932	2,619,405	607,641	118,994	488,647	25,058	463,589	555,480	20,406	8,188
May	3,801,169	2,632,921	593,698	107,217	486,481	25,259	461,222	554,166	20,384	7,996
June	3,796,920	2,629,674	594,523	110,113	484,410	25,636	458,774	552,376	20,347	8,016
July	3,828,105	2,650,934	605,871	120,719	485,152	26,285	458,867	550,587	20,713	7,550
Aug.	3,861,687	2,677,728	614,186	130,565	483,621	25,588	458,033	548,199	21,574	7,472
Sep.	3,876,874	2,669,029	642,503	159,235	483,268	25,541	457,727	542,887	22,455	7,494
Oct.	3,897,191	2,661,915	670,786	188,924	481,862	25,937	455,925	539,921	24,569	7,856
Nov.	3,901,079	2,661,938	676,500	199,973	476,527	26,043	450,484	534,818	27,823	8,281
Dec.	3,882,189	2,638,053	681,903	208,034	473,869	27,395	446,474	531,244	30,989	8,624
2023 Jan.	3,900,168	2,628,257	714,198	236,787	477,411	29,046	448,365	520,898	36,815	9,426
										Changes *
2021	+ 113,204	+ 140,929	− 25,474	− 9,572	− 15,902	− 1,386	− 14,516	+ 869	− 3,120	− 590
2022	+ 122,658	+ 65,640	+ 74,206	+ 87,847	− 13,641	+ 1,429	− 15,070	− 26,970	+ 9,782	+ 240
2022 Apr.	+ 10,275	+ 8,541	+ 2,501	+ 5,256	− 2,755	+ 202	− 2,957	− 627	− 140	− 60
May	− 1,408	+ 13,516	− 13,588	− 11,727	− 1,861	+ 201	− 2,062	− 1,314	− 22	− 192
June	− 4,249	− 3,247	+ 820	+ 2,891	− 2,071	+ 377	− 2,448	− 1,785	− 37	+ 20
July	+ 30,006	+ 21,019	+ 10,410	+ 10,076	+ 334	+ 395	− 61	− 1,789	+ 366	− 466
Aug.	+ 33,792	+ 26,709	+ 8,610	+ 9,846	− 1,236	− 612	− 624	− 2,388	+ 861	− 78
Sep.	+ 15,132	− 8,924	+ 28,487	+ 28,685	− 198	− 47	− 151	− 5,312	+ 881	+ 22
Oct.	+ 19,217	− 8,229	+ 28,298	+ 29,689	− 1,391	+ 396	− 1,787	− 2,966	+ 2,114	+ 362
Nov.	+ 12,248	+ 1,723	+ 12,374	+ 10,314	+ 2,060	+ 276	+ 1,784	− 5,103	+ 3,254	+ 425
Dec.	− 18,710	− 23,655	+ 5,353	+ 8,036	− 2,683	+ 1,358	− 4,041	− 3,574	+ 3,166	+ 343
2023 Jan.	+ 17,869	− 14,906	+ 32,295	+ 28,713	+ 3,582	+ 1,691	+ 1,891	− 5,346	+ 5,826	+ 802
	Domestic government									**End of year or month ***
2020	229,537	80,085	143,014	59,557	83,457	20,875	62,582	2,723	3,715	25,441
2021	210,084	82,390	121,856	41,965	79,891	23,812	56,079	2,522	3,316	25,816
2022	279,785	82,531	191,639	106,786	84,853	23,131	61,722	1,955	3,660	27,300
2022 Apr.	243,736	86,158	151,758	70,838	80,920	24,993	55,927	2,431	3,389	25,586
May	255,609	91,397	158,352	76,129	82,223	25,909	56,314	2,419	3,441	25,583
June	254,866	84,750	164,236	84,586	79,650	23,345	56,305	2,416	3,464	25,421
July	258,331	78,030	174,547	93,007	81,540	24,588	56,952	2,381	3,373	25,416
Aug.	272,633	89,098	177,775	96,249	81,526	24,837	56,689	2,367	3,393	25,530
Sep.	273,010	86,606	180,598	104,551	76,047	19,985	56,062	2,349	3,457	25,704
Oct.	271,174	86,830	178,554	101,162	77,392	19,617	57,775	2,251	3,539	25,738
Nov.	304,509	105,993	192,779	109,622	83,157	20,766	62,391	2,074	3,663	26,565
Dec.	279,785	82,531	191,639	106,786	84,853	23,131	61,722	1,955	3,660	27,300
2023 Jan.	299,448	94,493	199,335	114,423	84,912	23,066	61,846	1,794	3,826	27,452
										Changes *
2021	− 17,942	+ 3,404	− 20,758	− 17,725	− 3,033	+ 2,928	− 5,961	− 201	− 387	+ 375
2022	+ 69,126	+ 196	+ 69,153	+ 64,651	+ 4,502	− 851	+ 5,353	− 567	+ 344	+ 1,484
2022 Apr.	+ 2,716	+ 973	+ 1,742	+ 1,149	+ 593	+ 616	− 23	− 6	+ 7	+ 65
May	+ 11,518	+ 5,239	+ 6,239	+ 5,241	+ 998	+ 916	+ 82	− 12	+ 52	− 3
June	− 743	− 6,647	+ 5,884	+ 8,457	− 2,573	− 2,564	− 9	− 3	+ 23	− 162
July	+ 3,465	− 6,720	+ 10,311	+ 8,421	+ 1,890	+ 1,243	+ 647	− 35	− 91	− 5
Aug.	+ 14,302	+ 11,068	+ 3,228	+ 3,242	− 14	+ 249	− 263	− 14	+ 20	+ 114
Sep.	+ 432	− 2,437	+ 2,823	+ 8,302	− 5,479	− 4,852	− 627	− 18	+ 64	+ 174
Oct.	− 1,851	+ 224	− 2,059	− 3,389	+ 1,330	− 368	+ 1,698	− 98	+ 82	+ 34
Nov.	+ 33,045	+ 19,163	+ 13,935	+ 8,340	+ 5,595	+ 979	+ 4,616	− 177	+ 124	+ 827
Dec.	− 24,724	− 23,462	− 1,140	− 2,836	+ 1,696	+ 2,365	− 669	− 119	− 3	+ 735
2023 Jan.	+ 19,663	+ 11,942	+ 7,696	+ 7,637	+ 59	− 65	+ 124	− 141	+ 166	+ 152

***** 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.

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 ***
2022	1,427,687	1,060,977	265,380	132,606	111,977	101,330	68,389	13,486	53,357	35,106	6,724	1,546	7,255
2022 Oct.	1,430,390	1,075,287	252,791	110,445	122,415	102,312	72,076	18,985	51,262	35,732	7,059	1,829	6,437
Nov.	1,427,044	1,068,231	257,259	120,208	117,263	101,554	73,100	21,487	49,957	33,373	6,811	1,656	6,868
Dec.	1,427,687	1,060,977	265,380	132,606	111,977	101,330	68,389	13,486	53,357	35,106	6,724	1,546	7,255
2023 Jan.	1,437,025	1,062,831	275,738	141,643	112,598	98,456	66,057	14,909	49,671	31,905	6,587	1,477	8,034
													Changes *
2022	+ 58,913	+ 22,255	+ 42,953	+ 53,552	− 10,008	− 6,295	+ 10,827	− 4,702	+ 16,083	+ 16,803	− 3,186	− 554	+ 121
2022 Oct.	+ 3,345	− 9,288	+ 13,195	+ 13,962	− 723	− 562	+ 761	− 1,020	+ 1,830	+ 2,434	− 361	− 49	+ 366
Nov.	+ 5,014	− 5,356	+ 11,128	+ 9,028	+ 2,073	− 758	+ 734	+ 2,502	− 1,595	− 2,479	− 248	− 173	+ 431
Dec.	+ 993	− 7,024	+ 8,241	+ 12,373	− 5,147	− 224	− 4,711	− 8,001	+ 3,400	+ 1,733	− 87	− 110	+ 387
2023 Jan.	+ 9,338	− 3,146	+ 10,358	+ 8,997	+ 621	+ 2,126	− 2,332	+ 1,403	− 3,686	− 3,201	− 137	− 49	+ 779
Big banks													**End of year or month ***
2022	714,043	502,356	133,451	68,396	57,443	78,236	43,743	9,481	34,020	24,953	3,143	242	2,503
2022 Oct.	709,520	512,340	116,973	51,155	57,962	80,207	49,093	14,017	34,697	27,564	3,173	379	2,127
Nov.	714,379	507,896	127,227	58,145	61,499	79,256	48,202	16,580	31,348	23,316	3,123	274	2,306
Dec.	714,043	502,356	133,451	68,396	57,443	78,236	43,743	9,481	34,020	24,953	3,143	242	2,503
2023 Jan.	717,421	503,118	140,136	74,737	57,510	74,167	41,028	10,293	30,539	21,680	3,082	196	2,711
													Changes *
2022	+ 43,604	+ 11,148	+ 38,972	+ 42,362	− 4,811	− 6,516	+ 7,307	− 5,139	+ 12,608	+ 12,237	− 1,006	− 162	+ 658
2022 Oct.	+ 4,794	+ 40	+ 5,495	+ 6,901	− 1,420	− 741	+ 1,168	− 342	+ 1,510	+ 2,014	− 136	−	+ 190
Nov.	+ 5,149	− 3,694	+ 9,794	+ 7,110	+ 2,787	− 951	− 1,181	+ 2,563	− 3,639	− 4,368	− 50	− 105	+ 179
Dec.	− 336	− 5,540	+ 6,224	+ 10,251	− 4,056	− 1,020	− 4,459	− 7,099	+ 2,672	+ 1,637	+ 20	− 32	+ 197
2023 Jan.	+ 3,378	− 4,238	+ 6,685	+ 6,301	+ 67	+ 931	− 2,715	+ 792	− 3,481	− 3,273	− 61	− 26	+ 208
Regional banks and other commercial banks													**End of year or month ***
2022	568,709	446,807	99,162	43,104	46,020	22,740	23,107	3,916	17,887	9,861	2,758	1,304	4,752
2022 Oct.	574,625	450,478	102,412	38,460	55,025	21,735	21,461	4,873	15,138	7,830	3,061	1,450	4,310
Nov.	566,045	448,148	95,959	39,941	46,947	21,938	23,393	4,804	17,207	9,708	2,873	1,382	4,562
Dec.	568,709	446,807	99,162	43,104	46,020	22,740	23,107	3,916	17,887	9,861	2,758	1,304	4,752
2023 Jan.	569,914	445,476	100,498	44,305	45,792	23,940	23,486	4,512	17,693	9,892	2,692	1,281	5,323
													Changes *
2022	+ 11,295	+ 3,934	+ 7,023	+ 11,685	− 4,566	+ 338	+ 4,155	+ 506	+ 4,038	+ 4,517	− 1,895	− 389	− 537
2022 Oct.	− 8,683	− 11,475	+ 2,592	+ 2,530	+ 111	+ 200	− 363	− 666	+ 352	+ 399	− 196	− 49	+ 176
Nov.	− 510	− 1,360	+ 647	+ 1,316	− 813	+ 203	+ 1,932	− 69	+ 2,069	+ 1,878	− 188	− 68	+ 252
Dec.	+ 2,809	− 1,316	+ 3,323	+ 3,138	− 788	+ 802	− 286	− 888	+ 680	+ 153	− 115	− 78	+ 190
2023 Jan.	+ 1,205	− 1,331	+ 1,336	+ 1,201	− 228	+ 1,200	+ 379	+ 596	− 194	+ 31	− 66	− 23	+ 571
Branches of foreign banks													**End of year or month ***
2022	144,935	111,814	32,767	21,106	8,514	354	1,539	89	1,450	292	823	−	−
2022 Oct.	146,245	112,469	33,406	20,830	9,428	370	1,522	95	1,427	338	825	−	−
Nov.	146,620	112,187	34,073	22,122	8,817	360	1,505	103	1,402	349	815	−	−
Dec.	144,935	111,814	32,767	21,106	8,514	354	1,539	89	1,450	292	823	−	−
2023 Jan.	149,690	114,237	35,104	22,601	9,296	349	1,543	104	1,439	333	813	−	−
													Changes *
2022	+ 4,014	+ 7,173	− 3,042	− 495	− 631	− 117	− 635	− 69	− 563	+ 49	− 285	− 3	−
2022 Oct.	+ 146,245	+112,469	+ 33,406	+ 20,830	+ 9,428	+ 370	+ 1,522	+ 95	+ 1,427	+ 338	+ 825	−	−
Nov.	+ 146,620	+112,187	+ 34,073	+ 22,122	+ 8,817	+ 360	+ 1,505	+ 103	+ 1,402	+ 349	+ 815	−	−
Dec.	+ 144,935	+111,814	+ 32,767	+ 21,106	+ 8,514	+ 354	+ 1,539	+ 89	+ 1,450	+ 292	+ 823	−	−
2023 Jan.	+ 149,690	+114,237	+ 35,104	+ 22,601	+ 9,296	+ 349	+ 1,543	+ 104	+ 1,439	+ 333	+ 813	−	−

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 ***
2022	196,075	111,492	79,109	24,236	54,021	5,474	39,603	8,330	31,253	18,463	8,374	20	8,410
2022 Oct.	216,308	121,827	88,960	33,547	54,578	5,521	54,071	12,014	42,039	29,443	8,497	18	8,238
Nov.	217,567	126,859	85,229	30,095	54,276	5,479	54,959	16,789	38,152	25,838	8,409	18	8,276
Dec.	196,075	111,492	79,109	24,236	54,021	5,474	39,603	8,330	31,253	18,463	8,374	20	8,410
2023 Jan.	212,187	117,130	89,570	34,650	54,007	5,487	62,115	17,230	44,850	31,745	8,469	35	8,426
													Changes *
2022	+ 4,788	− 2,983	+ 8,028	+ 11,336	− 3,582	− 257	+ 14,317	− 2,441	+ 16,756	+ 14,001	+ 752	+ 2	+ 488
2022 Oct.	+ 6,864	+ 168	+ 6,689	+ 7,189	− 524	+ 7	− 1,528	+ 2,564	− 4,092	− 4,391	+ 87	−	+ 38
Nov.	+ 1,259	+ 5,032	− 3,731	− 3,452	− 302	− 42	+ 888	+ 4,775	− 3,887	− 3,605	− 88	−	+ 38
Dec.	− 21,492	− 15,367	− 6,120	− 5,859	− 255	− 5	− 15,356	− 8,459	− 6,899	− 7,375	− 35	+ 2	+ 134
2023 Jan.	+ 16,112	+ 5,638	+ 10,461	+ 10,414	− 14	+ 13	+ 22,512	+ 8,900	+ 13,597	+ 13,282	+ 95	+ 15	+ 16
	Savings banks												**End of year or month ***
2022	1,122,670	818,028	27,565	16,558	10,523	277,077	51,496	39,022	9,274	6,287	1,689	3,200	88
2022 Oct.	1,118,076	819,181	21,363	10,376	10,545	277,532	48,358	36,954	8,325	5,540	1,599	3,079	91
Nov.	1,123,695	821,964	24,385	13,429	10,493	277,346	51,110	38,431	9,481	6,646	1,627	3,198	90
Dec.	1,122,670	818,028	27,565	16,558	10,523	277,077	51,496	39,022	9,274	6,287	1,689	3,200	88
2023 Jan.	1,115,773	807,712	31,135	19,890	10,721	276,926	45,886	32,645	9,957	7,016	1,691	3,284	89
													Changes *
2022	+ 26,738	+ 21,277	+ 10,947	+ 10,903	− 119	− 5,486	+ 4,468	+ 137	+ 3,930	+ 3,069	+ 458	+ 401	− 2
2022 Oct.	+ 4,728	+ 3,103	+ 1,599	+ 1,612	− 16	+ 26	− 838	− 983	+ 106	+ 202	− 9	+ 39	−
Nov.	+ 5,619	+ 2,783	+ 3,022	+ 3,053	− 52	− 186	+ 2,752	+ 1,477	+ 1,156	+ 1,106	+ 28	+ 119	− 1
Dec.	− 1,025	− 3,936	+ 3,180	+ 3,129	+ 30	− 269	+ 386	+ 591	− 207	− 359	+ 62	+ 2	− 2
2023 Jan.	− 6,897	− 10,316	+ 3,570	+ 3,332	+ 198	− 151	− 5,610	− 6,377	+ 683	+ 729	+ 2	+ 84	+ 1
	Credit cooperatives												**End of year or month ***
2022	826,340	610,706	38,127	24,349	10,142	177,507	27,480	9,075	17,568	11,881	2,532	837	178
2022 Oct.	820,533	611,403	30,841	18,284	9,409	178,289	26,453	9,287	16,319	10,599	2,511	847	174
Nov.	822,982	611,456	34,106	21,001	9,757	177,420	27,613	9,404	17,361	11,675	2,518	848	179
Dec.	826,340	610,706	38,127	24,349	10,142	177,507	27,480	9,075	17,568	11,881	2,532	837	178
2023 Jan.	820,978	600,808	44,173	29,549	10,370	175,997	26,975	8,698	17,465	11,373	2,794	812	179
													Changes *
2022	+ 24,565	+ 19,876	+ 10,014	+ 7,635	+ 1,047	− 5,325	+ 2,811	− 237	+ 3,116	+ 2,036	+ 278	− 68	− 4
2022 Oct.	+ 3,429	+ 2,338	+ 1,420	+ 1,153	+ 93	− 329	− 1,670	− 310	− 1,357	− 1,296	+ 11	− 3	−
Nov.	+ 2,449	+ 53	+ 3,265	+ 2,717	+ 348	− 869	+ 1,160	+ 117	+ 1,042	+ 1,076	+ 7	+ 1	+ 5
Dec.	+ 3,183	− 750	+ 3,846	+ 3,348	+ 210	+ 87	− 133	− 329	+ 207	+ 206	+ 14	− 11	− 1
2023 Jan.	− 5,362	− 9,898	+ 6,046	+ 5,200	+ 228	− 1,510	− 505	− 377	− 103	− 508	+ 262	− 25	+ 1
	Mortgage banks												**End of year or month ***
2022	46,894	2,083	44,811	2,215	41,668	−	5,636	1	5,635	2,707	1,892	−	−
2022 Oct.	46,981	2,385	44,596	1,893	41,893	−	5,785	1	5,784	2,841	1,955	−	−
Nov.	46,764	2,201	44,563	2,155	41,579	−	5,792	2	5,790	2,821	1,946	−	−
Dec.	46,894	2,083	44,811	2,215	41,668	−	5,636	1	5,635	2,707	1,892	−	−
2023 Jan.	47,381	1,957	45,424	2,350	41,941	−	5,814	2	5,812	2,918	1,857	−	−
													Changes *
2022	− 675	+ 433	− 1,108	+ 787	− 1,899	−	+ 803	− 6	+ 809	+ 496	− 73	−	−
2022 Oct.	+ 169	+ 205	− 36	+ 93	− 154	−	− 352	− 2	− 350	− 218	− 9	−	−
Nov.	− 217	− 184	− 33	+ 262	− 314	−	+ 7	+ 1	+ 6	− 20	− 9	−	−
Dec.	+ 135	− 118	+ 253	+ 60	+ 94	−	− 156	− 1	− 155	− 114	− 54	−	−
2023 Jan.	+ 487	− 126	+ 613	+ 135	+ 273	−	+ 178	+ 1	+ 177	+ 211	− 35	−	−

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						
		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
Building and loan associations													End of year or month *
2022	191,348	3,797	187,018	1,229	185,453	533	1,581	7	1,574	177	1,280	–	8
2022 Oct.	189,796	3,849	185,418	1,118	183,972	529	1,607	5	1,602	227	1,273	–	8
Nov.	189,785	3,849	185,404	1,123	183,955	532	1,572	5	1,567	197	1,268	–	8
Dec.	191,348	3,797	187,018	1,229	185,453	533	1,581	7	1,574	177	1,280	–	8
2023 Jan.	191,831	3,759	187,539	1,426	185,721	533	1,582	7	1,575	153	1,292	–	7
													Changes *
2022	+ 1,160	+ 119	+ 1,026	+ 96	+ 909	+ 15	– 127	+ 3	– 126	– 229	+ 70	– 4	– 4
2022 Oct.	+ 41	+ 75	– 38	– 24	– 8	+ 4	– 125	+ 1	– 123	– 108	– 5	– 3	– 1
Nov.	– 11	–	– 14	+ 5	– 17	+ 3	– 35	–	– 35	– 30	– 5	–	–
Dec.	+ 1,563	– 52	+ 1,614	+ 106	+ 1,498	+ 1	+ 9	+ 2	+ 7	– 20	+ 12	–	–
2023 Jan.	+ 483	– 38	+ 521	+ 197	+ 268	–	+ 1	–	+ 1	– 24	+ 12	–	– 1
Banks with special, development and other central support tasks													End of year or month *
2022	71,175	30,970	39,893	6,841	32,690	312	85,600	12,610	72,978	32,165	39,231	12	19,985
2022 Oct.	75,107	27,983	46,817	13,261	33,113	307	62,824	9,584	53,223	16,780	34,881	17	18,646
Nov.	73,242	27,378	45,554	11,962	33,161	310	90,363	19,875	70,471	29,072	39,812	17	19,425
Dec.	71,175	30,970	39,893	6,841	32,690	312	85,600	12,610	72,978	32,165	39,231	12	19,985
2023 Jan.	74,993	34,060	40,619	7,279	33,007	314	91,019	21,002	70,005	29,313	39,156	12	20,143
													Changes *
2022	+ 7,169	+ 4,663	+ 2,346	+ 3,538	– 1,418	+ 160	+ 36,027	+ 7,442	+ 28,585	+ 28,475	+ 7,054	± 0	+ 1,125
2022 Oct.	+ 8,395	– 832	+ 9,195	+ 8,166	+ 1,098	+ 32	+ 2,604	– 1,493	+ 4,097	+ 4,579	– 247	–	–
Nov.	+ 4,730	– 4,188	+ 8,864	+ 6,017	+ 2,800	+ 54	– 4,481	+ 886	– 5,264	– 5,315	– 187	– 103	–
Dec.	+ 3,821	+ 3,116	+ 447	+ 4,399	– 4,140	+ 258	– 1,968	– 5,578	+ 3,640	+ 3,096	– 22	– 30	–
2023 Jan.	+ 5,776	+ 225	+ 4,822	+ 3,878	+ 637	+ 729	– 844	+ 1,681	– 2,501	– 2,283	– 75	– 24	–
Memo item: Foreign banks													End of year or month *
2022	561,185	435,777	105,439	60,147	39,478	19,969	25,436	5,954	19,273	13,230	2,720	209	–
2022 Oct.	563,721	440,521	103,543	48,943	48,569	19,657	31,901	10,662	20,897	15,449	2,929	342	–
Nov.	560,381	434,633	106,037	55,815	44,144	19,711	27,420	11,548	15,633	10,134	2,742	239	–
Dec.	561,185	435,777	105,439	60,147	39,478	19,969	25,436	5,954	19,273	13,230	2,720	209	–
2023 Jan.	566,961	436,002	110,261	64,025	40,115	20,698	24,592	7,635	16,772	10,947	2,645	185	–
													Changes *
2022	+ 32,817	+ 15,565	+ 19,954	+ 25,378	– 3,879	– 2,702	+ 4,888	– 1,051	+ 6,094	+ 8,407	– 1,720	– 155	–
2022 Oct.	+ 8,395	– 832	+ 9,195	+ 8,166	+ 1,098	+ 32	+ 2,604	– 1,493	+ 4,097	+ 4,579	– 247	–	–
Nov.	+ 4,730	– 4,188	+ 8,864	+ 6,017	+ 2,800	+ 54	– 4,481	+ 886	– 5,264	– 5,315	– 187	– 103	–
Dec.	+ 3,821	+ 3,116	+ 447	+ 4,399	– 4,140	+ 258	– 1,968	– 5,578	+ 3,640	+ 3,096	– 22	– 30	–
2023 Jan.	+ 5,776	+ 225	+ 4,822	+ 3,878	+ 637	+ 729	– 844	+ 1,681	– 2,501	– 2,283	– 75	– 24	–

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 ***
2020	1,116,111	719,132	381,702	89,222	292,480	15,003	277,477	5,833	9,444	2,305
2021	1,142,653	765,056	364,300	87,378	276,922	15,773	261,149	5,323	7,974	2,329
2022	1,193,514	783,381	397,146	140,801	256,345	16,810	239,535	4,398	8,589	1,868
2022 Mar.	1,171,898	802,054	356,881	82,661	274,220	15,474	258,746	5,179	7,784	2,257
Apr.	1,165,348	792,416	360,034	88,023	272,011	15,959	256,052	5,165	7,733	2,267
May	1,165,563	805,956	346,726	76,364	270,362	16,294	254,068	5,143	7,738	2,254
June	1,158,897	798,175	347,884	78,611	269,273	16,941	252,332	5,114	7,724	2,320
July	1,168,785	797,011	358,777	88,463	270,314	17,525	252,789	5,115	7,882	1,927
Aug.	1,205,418	826,933	365,364	96,097	269,267	16,830	252,437	5,073	8,048	1,899
Sep.	1,215,664	815,778	386,800	117,931	268,869	16,619	252,250	4,963	8,123	1,885
Oct.	1,232,774	809,287	410,405	143,026	267,379	16,672	250,707	4,855	8,227	1,909
Nov.	1,223,910	805,278	405,480	144,099	261,381	16,240	245,141	4,728	8,424	1,920
Dec.	1,193,514	783,381	397,146	140,801	256,345	16,810	239,535	4,398	8,589	1,868
2023 Jan.	1,220,168	792,458	414,683	156,755	257,928	17,095	240,833	4,319	8,708	1,981
										Changes *
2021	+ 28,481	+ 47,092	− 16,849	− 1,165	− 15,684	+ 472	− 16,156	− 510	− 1,252	+ 24
2022	+ 56,195	+ 17,684	+ 38,801	+ 52,143	− 13,342	+ 953	− 14,295	− 920	+ 630	− 461
2022 Mar.	+ 6,637	+ 8,829	− 2,239	− 716	− 1,523	+ 48	− 1,571	+ 23	+ 24	+ 16
Apr.	− 6,550	− 9,638	+ 3,153	+ 5,362	− 2,209	+ 435	− 2,644	− 14	− 51	+ 10
May	− 495	+ 12,555	− 13,033	− 11,659	− 1,374	+ 335	− 1,709	− 22	+ 5	− 13
June	− 6,666	− 7,781	+ 1,153	+ 2,242	− 1,089	+ 647	− 1,736	− 24	− 14	+ 66
July	+ 8,754	− 1,385	+ 9,980	+ 9,297	+ 683	+ 380	+ 303	+ 1	+ 158	− 393
Aug.	+ 36,633	+ 29,922	+ 6,587	+ 7,634	− 1,047	− 695	− 352	− 42	+ 166	− 28
Sep.	+ 10,191	− 11,380	+ 21,606	+ 21,849	− 243	− 211	− 32	− 110	+ 75	− 14
Oct.	+ 16,010	− 7,606	+ 23,620	+ 25,095	− 1,475	+ 53	− 1,528	− 108	+ 104	+ 24
Nov.	− 504	− 2,309	+ 1,735	+ 338	+ 1,397	− 262	+ 1,659	− 127	+ 197	+ 11
Dec.	− 30,333	− 21,692	− 8,476	− 3,298	− 5,178	+ 570	− 5,748	− 330	+ 165	− 52
2023 Jan.	+ 26,449	+ 8,967	+ 17,442	+ 15,914	+ 1,528	+ 270	+ 1,258	− 79	+ 119	+ 113
	Domestic self-employed persons [6]									**End of year or month ***
2020	311,258	291,087	19,327	6,029	13,298	667	12,631	.	844	193
2021	327,645	308,647	18,212	4,668	13,544	627	12,917	.	786	197
2022	340,145	307,251	31,178	17,103	14,075	916	13,159	.	1,716	206
2022 Mar.	322,913	303,581	18,573	4,978	13,595	592	13,003	.	759	174
Apr.	328,937	309,587	18,591	5,004	13,587	606	12,981	.	759	174
May	330,958	311,592	18,591	5,043	13,548	595	12,953	.	775	159
June	327,878	308,093	19,008	5,473	13,535	589	12,946	.	777	159
July	337,109	317,017	19,310	5,776	13,534	601	12,933	.	782	163
Aug.	340,673	320,027	19,814	6,271	13,543	586	12,957	.	832	157
Sep.	337,005	314,242	21,790	8,172	13,618	645	12,973	.	973	164
Oct.	341,387	317,117	23,119	9,406	13,713	715	12,998	.	1,151	179
Nov.	340,927	312,101	27,407	13,571	13,836	788	13,048	.	1,419	185
Dec.	340,145	307,251	31,178	17,103	14,075	916	13,159	.	1,716	206
2023 Jan.	342,017	305,303	34,549	20,242	14,307	1,076	13,231	.	2,165	223
										Changes *
2021	+ 16,108	+ 17,287	− 1,121	− 1,364	+ 243	− 40	+ 283	.	− 58	+ 4
2022	+ 12,372	− 1,491	+ 12,933	+ 12,415	+ 518	+ 289	+ 229	.	+ 930	+ 9
2022 Mar.	− 6,568	− 6,772	+ 210	+ 212	− 2	+ 3	− 5	.	− 6	− 2
Apr.	+ 6,024	+ 6,006	+ 18	+ 26	− 8	+ 14	− 22	.	−	−
May	+ 2,021	+ 2,005	−	+ 39	− 39	− 11	− 28	.	+ 16	− 15
June	− 3,080	− 3,499	+ 417	+ 430	− 13	− 6	− 7	.	+ 2	−
July	+ 9,211	+ 8,904	+ 302	+ 303	− 1	+ 12	− 13	.	+ 5	+ 4
Aug.	+ 3,564	+ 3,010	+ 504	+ 495	+ 9	− 15	+ 24	.	+ 50	− 6
Sep.	− 3,668	− 5,785	+ 1,976	+ 1,901	+ 75	+ 59	+ 16	.	+ 141	+ 7
Oct.	+ 4,382	+ 2,875	+ 1,329	+ 1,234	+ 95	+ 70	+ 25	.	+ 178	+ 15
Nov.	− 440	− 4,996	+ 4,288	+ 4,165	+ 123	+ 73	+ 50	.	+ 268	+ 6
Dec.	− 895	− 4,945	+ 3,753	+ 3,507	+ 246	+ 128	+ 118	.	+ 297	+ 21
2023 Jan.	+ 1,872	− 1,948	+ 3,371	+ 3,139	+ 232	+ 160	+ 72	.	+ 449	+ 17

***** 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 ***
2022	2,082,030	1,342,526	200,484	36,159	164,325	6,736	157,589	521,752	17,268	2,360
2022 July	2,058,438	1,328,192	181,021	18,848	162,173	5,494	156,679	539,741	9,484	1,596
Aug.	2,052,449	1,323,212	181,723	19,606	162,117	5,542	156,575	537,447	10,067	1,681
Sep.	2,058,687	1,329,942	185,757	23,593	162,164	5,678	156,486	532,318	10,670	1,784
Oct.	2,060,311	1,329,692	188,776	26,445	162,331	5,918	156,413	529,537	12,306	1,975
Nov.	2,074,332	1,340,265	194,446	31,540	162,906	6,348	156,558	524,839	14,782	2,153
Dec.	2,082,030	1,342,526	200,484	36,159	164,325	6,736	157,589	521,752	17,268	2,360
2023 Jan.	2,073,279	1,329,378	210,082	44,195	165,887	7,806	158,081	511,706	22,113	2,618
										Changes *
2022	+ 53,738	+ 54,059	+ 17,200	+ 17,247	− 47	+ 140	− 187	− 24,979	+ 7,458	+ 669
2022 July	+ 11,155	+ 12,541	+ 124	+ 474	− 350	− 4	− 346	− 1,656	+ 146	+ 51
Aug.	− 5,989	− 5,065	+ 787	+ 758	+ 29	+ 133	− 104	− 2,294	+ 583	+ 85
Sep.	+ 6,238	+ 6,730	+ 4,034	+ 3,987	+ 47	+ 136	− 89	− 5,129	+ 603	+ 103
Oct.	+ 1,624	− 250	+ 3,019	+ 2,852	+ 167	+ 240	− 73	− 2,781	+ 1,636	+ 191
Nov.	+ 14,001	+ 10,553	+ 5,670	+ 5,095	+ 575	+ 430	+ 145	− 4,698	+ 2,476	+ 178
Dec.	+ 8,468	+ 2,261	+ 6,808	+ 4,974	+ 1,834	+ 544	+ 1,290	− 3,087	+ 2,486	+ 207
2023 Jan.	− 8,751	− 18,148	+ 9,598	+ 8,036	+ 1,562	+ 1,070	+ 492	− 5,046	+ 4,845	+ 258
	Other domestic individuals									**End of year or month ***
2022	198,787	160,092	37,071	5,770	31,301	1,339	29,962	.	1,624	4,190
2022 July	197,771	162,411	34,420	3,187	31,233	1,019	30,214	.	940	3,864
Aug.	195,605	160,518	34,115	3,277	30,838	1,016	29,822	.	972	3,735
Sep.	196,929	161,492	34,420	3,691	30,729	1,029	29,700	.	1,017	3,661
Oct.	196,077	160,326	34,589	3,930	30,659	1,070	29,589	.	1,162	3,793
Nov.	196,428	159,928	35,087	4,456	30,631	1,100	29,531	.	1,413	4,023
Dec.	198,787	160,092	37,071	5,770	31,301	1,339	29,962	.	1,624	4,190
2023 Jan.	197,383	157,117	38,285	6,724	31,561	1,522	30,039	.	1,981	4,604
										Changes *
2022	− 2,852	− 4,739	+ 1,243	+ 2,097	− 854	− 116	− 738	.	+ 644	+ 23
2022 July	+ 1,150	+ 1,215	− 100	− 11	− 89	− 17	− 72	.	+ 35	− 128
Aug.	− 1,956	− 1,893	− 95	+ 90	− 185	− 3	− 182	.	+ 32	− 129
Sep.	+ 1,324	+ 974	+ 305	+ 414	− 109	+ 13	− 122	.	+ 45	− 74
Oct.	− 852	− 1,166	+ 169	+ 239	− 70	+ 41	− 111	.	+ 145	+ 132
Nov.	+ 351	− 398	+ 498	+ 526	− 28	+ 30	− 58	.	+ 251	+ 230
Dec.	+ 1,819	+ 284	+ 1,324	+ 959	+ 365	+ 89	+ 276	.	+ 211	+ 167
2023 Jan.	− 1,404	− 2,975	+ 1,214	+ 954	+ 260	+ 183	+ 77	.	+ 357	+ 414
	Domestic non-profit institutions									**End of year or month ***
2022	67,713	44,803	16,024	8,201	7,823	1,594	6,229	5,094	1,792	–
2022 July	66,002	46,303	12,343	4,445	7,898	1,646	6,252	5,731	1,625	–
Aug.	67,542	47,038	13,170	5,314	7,856	1,614	6,242	5,679	1,655	–
Sep.	68,589	47,575	13,736	5,848	7,888	1,570	6,318	5,606	1,672	–
Oct.	66,642	45,493	13,897	6,117	7,780	1,562	6,218	5,529	1,723	–
Nov.	65,482	44,366	14,080	6,307	7,773	1,567	6,206	5,251	1,785	–
Dec.	67,713	44,803	16,024	8,201	7,823	1,594	6,229	5,094	1,792	–
2023 Jan.	67,321	44,001	16,599	8,871	7,728	1,547	6,181	4,873	1,848	–
										Changes *
2022	+ 3,205	+ 127	+ 4,029	+ 3,945	+ 84	+ 163	− 79	− 1,071	+ 120	–
2022 July	− 264	− 256	+ 104	+ 13	+ 91	+ 24	+ 67	− 134	+ 22	–
Aug.	+ 1,540	+ 735	+ 827	+ 869	− 42	− 32	− 10	− 52	+ 30	–
Sep.	+ 1,047	+ 537	+ 566	+ 534	+ 32	− 44	+ 76	− 73	+ 17	–
Oct.	− 1,947	− 2,082	+ 161	+ 269	− 108	− 8	− 100	− 77	+ 51	–
Nov.	− 1,160	− 1,127	+ 183	+ 190	− 7	+ 5	− 12	− 278	+ 62	–
Dec.	+ 2,231	+ 437	+ 1,944	+ 1,894	+ 50	+ 27	+ 23	− 157	+ 7	–
2023 Jan.	− 297	− 802	+ 670	+ 670	−	+ 8	− 8	− 221	+ 56	–

***** 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.

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 ***
2022 Nov.	579,432	380,541	198,891	84,344	101,733	409	118,591	108,484	10,107	8,648	891	541,935	504,220
Dec.	574,751	374,746	200,005	90,073	96,544	408	118,816	106,453	12,363	10,816	903	544,723	505,166
2023 Jan.	585,328	381,223	204,105	93,430	97,209	494	119,414	105,577	13,837	12,195	910	546,766	503,156
	Big banks												
2022 Nov.	316,198	208,161	108,037	41,385	60,173	4	64,875	59,086	5,789	5,559	34	221,585	212,392
Dec.	314,885	204,521	110,364	47,838	56,120	3	64,675	57,273	7,402	7,161	35	222,411	211,950
2023 Jan.	319,858	206,743	113,115	50,458	56,198	3	65,177	56,636	8,541	8,246	37	224,390	211,341
	Regional banks and other commercial banks												
2022 Nov.	178,316	111,668	66,648	24,154	37,083	405	44,335	41,166	3,169	2,408	542	275,469	254,391
Dec.	177,805	110,201	67,604	25,263	36,234	405	44,655	41,000	3,655	2,822	554	276,686	255,454
2023 Jan.	180,227	112,743	67,484	25,246	36,028	491	44,585	40,724	3,861	3,006	551	275,471	253,335
	Branches of foreign banks												
2022 Nov.	84,918	60,712	24,206	18,805	4,477	–	9,381	8,232	1,149	681	315	44,881	37,437
Dec.	82,061	60,024	22,037	16,972	4,190	–	9,486	8,180	1,306	833	314	45,626	37,762
2023 Jan.	85,243	61,737	23,506	17,726	4,983	–	9,652	8,217	1,435	943	322	46,905	38,480
	Landesbanken												
2022 Nov.	181,575	100,318	81,257	27,777	52,651	238	6,704	5,632	1,072	1,065	2	17,062	16,215
Dec.	159,588	85,045	74,543	21,337	52,412	236	6,575	5,227	1,348	1,342	1	17,271	16,141
2023 Jan.	175,350	90,885	84,465	31,235	52,377	248	6,703	5,203	1,500	1,491	2	17,412	16,116
	Savings banks												
2022 Nov.	190,517	171,676	18,841	8,278	10,196	85	104,004	102,244	1,760	1,662	62	480,309	477,484
Dec.	188,829	168,432	20,397	9,798	10,231	83	103,135	100,893	2,242	2,132	58	481,544	477,795
2023 Jan.	186,522	165,168	21,354	10,556	10,425	85	103,188	100,031	3,157	3,037	60	477,593	472,499
	Commercial banks 5												**Changes ***
2022 Nov.	+ 1,787	– 3,265	+ 5,052	+ 3,092	+ 2,269	+ 15	– 353	– 3,227	+ 2,874	+ 2,809	– 8	+ 4,944	+ 2,126
Dec.	– 4,448	– 5,590	+ 1,142	+ 5,729	– 5,161	– 1	+ 112	– 2,126	+ 2,238	+ 2,143	+ 19	+ 3,558	+ 946
2023 Jan.	+ 10,482	+ 6,477	+ 4,005	+ 3,317	+ 625	+ 86	+ 598	– 876	+ 1,474	+ 1,379	+ 7	– 2,957	– 7,010
	Big banks												
2022 Nov.	+ 3	– 2	+ 6	+ 3	+ 3	–	– 0	– 2	+ 2	+ 2	+ 0	+ 3	+ 1
Dec.	– 1	– 4	+ 2	+ 6	– 4	– 0	– 0	– 2	+ 2	+ 2	+ 0	+ 1	– 0
2023 Jan.	+ 5	+ 2	+ 3	+ 3	+ 0	–	+ 1	– 1	+ 1	+ 1	+ 0	– 3	– 6
	Regional banks and other commercial banks												
2022 Nov.	– 1,752	– 1,232	– 520	+ 250	– 708	+ 15	– 90	– 541	+ 451	+ 430	– 6	+ 1,524	+ 1,025
Dec.	– 483	– 1,467	+ 984	+ 1,109	– 821	–	+ 207	– 261	+ 468	+ 389	+ 19	+ 1,987	+ 1,063
2023 Jan.	+ 2,327	+ 2,542	– 215	– 17	– 246	+ 86	– 70	– 276	+ 206	+ 184	– 3	– 1,215	– 2,119
	Branches of foreign banks												
2022 Nov.	+ 130	+ 289	– 159	– 214	+ 146	–	– 5	– 221	+ 216	+ 210	– 4	+ 327	– 223
Dec.	– 2,652	– 483	– 2,169	– 1,833	– 287	–	+ 105	– 52	+ 157	+ 152	– 1	+ 745	+ 325
2023 Jan.	+ 3,182	+ 1,713	+ 1,469	+ 754	+ 793	–	+ 166	+ 37	+ 129	+ 110	+ 8	+ 1,279	+ 718
	Landesbanken												
2022 Nov.	+ 1	+ 6	– 4	– 4	– 0	+ 0	+ 0	– 0	+ 0	+ 0	–	+ 0	– 0
Dec.	– 22	– 15	– 7	– 6	– 0	– 0	– 0	– 0	+ 0	+ 0	– 0	+ 0	– 0
2023 Jan.	+ 16	+ 6	+ 10	+ 10	– 0	+ 0	+ 0	– 0	+ 0	+ 0	+ 0	+ 0	– 0
	Savings banks												
2022 Nov.	– 3	– 1,346	+ 1,343	+ 1,404	– 68	– 1	– 226	– 844	+ 618	+ 612	–	+ 5,765	+ 4,827
Dec.	– 1,688	– 3,244	+ 1,556	+ 1,520	+ 35	– 2	– 869	– 1,351	+ 482	+ 470	– 4	+ 1,235	+ 311
2023 Jan.	– 2,307	– 3,264	+ 957	+ 758	+ 194	+ 2	+ 53	– 862	+ 915	+ 905	+ 2	– 3,951	– 5,296

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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]
37,715	21,498	11,234	71,012	65,252	5,760	2,875	2,094	14,520	9,734	4,786	2,843	1,311	2022 Nov.
39,557	23,536	10,934	71,811	64,550	7,261	3,974	2,286	16,256	10,062	6,194	4,207	1,310	Dec.
43,610	27,147	10,882	70,971	63,013	7,958	4,499	2,349	16,090	9,862	6,228	4,372	1,248	2023 Jan.
													Big banks
9,193	8,177	501	22,741	21,919	822	754	39	9,724	6,338	3,386	2,270	752	2022 Nov.
10,461	9,366	512	22,962	22,032	930	856	39	10,874	6,580	4,294	3,175	737	Dec.
13,049	11,778	520	22,904	21,766	1,138	1,053	38	10,925	6,632	4,293	3,202	717	2023 Jan.
													Regional banks and other commercial banks
21,078	11,045	7,294	41,802	37,949	3,853	1,801	1,616	4,185	2,974	1,211	533	412	2022 Nov.
21,232	11,512	6,996	42,294	37,120	5,174	2,724	1,815	4,529	3,032	1,497	783	421	Dec.
22,136	12,239	6,954	41,385	35,887	5,498	2,903	1,881	4,306	2,787	1,519	911	378	2023 Jan.
													Branches of foreign banks
7,444	2,276	3,439	6,469	5,384	1,085	320	439	611	422	189	40	147	2022 Nov.
7,864	2,658	3,426	6,555	5,398	1,157	394	432	853	450	403	249	152	Dec.
8,425	3,130	3,408	6,682	5,360	1,322	543	430	859	443	416	259	153	2023 Jan.
													Landesbanken
847	833	1	3,213	3,116	97	95	–	3,534	1,578	1,956	325	1,622	2022 Nov.
1,130	1,092	–	3,466	3,338	128	126	–	3,701	1,741	1,960	339	1,608	Dec.
1,296	1,256	2	3,248	3,078	170	168	–	3,987	1,848	2,139	500	1,626	2023 Jan.
													Savings banks
2,825	2,707	72	53,490	53,248	242	235	5	18,029	17,312	717	547	158	2022 Nov.
3,749	3,622	74	54,050	53,728	322	315	4	18,035	17,180	855	691	156	Dec.
5,094	4,949	71	53,550	53,078	472	460	7	17,994	16,936	1,058	888	158	2023 Jan.
Changes *													**Commercial banks** [5]
+ 2,818	+ 2,727	– 123	– 585	– 906	+ 321	+ 299	– 4	– 21	– 84	+ 63	+ 101	– 61	2022 Nov.
+ 2,612	+ 2,393	– 41	+ 259	– 582	+ 841	+ 744	+ 37	+ 1,736	+ 328	+ 1,408	+ 1,364	– 1	Dec.
+ 4,053	+ 3,611	– 52	– 840	– 1,537	+ 697	+ 525	+ 63	– 71	– 200	+ 129	+ 165	– 22	2023 Jan.
													Big banks
+ 1,769	+ 1,714	+ 12	+ 72	– 53	+ 125	+ 131	–	– 216	– 178	– 38	+ 40	– 58	2022 Nov.
+ 1,268	+ 1,189	+ 11	+ 221	+ 113	+ 108	+ 102	–	+ 1,150	+ 242	+ 908	+ 905	– 15	Dec.
+ 2,588	+ 2,412	+ 8	– 58	– 266	+ 208	+ 197	– 1	+ 51	+ 52	– 1	+ 27	– 20	2023 Jan.
													Regional banks and other commercial banks
+ 499	+ 483	– 97	– 624	– 754	+ 130	+ 101	+ 6	+ 229	+ 142	+ 87	+ 52	– 8	2022 Nov.
+ 924	+ 822	– 39	– 48	– 709	+ 661	+ 568	+ 44	+ 344	+ 58	+ 286	+ 250	+ 9	Dec.
+ 904	+ 727	– 42	– 909	– 1,233	+ 324	+ 179	+ 66	– 128	– 245	+ 117	+ 128	– 3	2023 Jan.
													Branches of foreign banks
+ 550	+ 530	– 38	– 33	– 99	+ 66	+ 67	– 10	– 34	– 48	+ 14	+ 9	+ 5	2022 Nov.
+ 420	+ 382	– 13	+ 86	+ 14	+ 72	+ 74	– 7	+ 242	+ 28	+ 214	+ 209	+ 5	Dec.
+ 561	+ 472	– 18	+ 127	– 38	+ 165	+ 149	– 2	+ 6	– 7	+ 13	+ 10	+ 1	2023 Jan.
													Landesbanken
+ 295	+ 292	+ 1	– 366	– 396	+ 30	+ 30	–	– 62	– 159	+ 97	+ 89	+ 8	2022 Nov.
+ 283	+ 259	– 1	+ 253	+ 222	+ 31	+ 31	–	+ 167	+ 163	+ 4	+ 14	– 14	Dec.
+ 166	+ 164	+ 2	– 218	– 260	+ 42	+ 42	–	+ 286	+ 107	+ 179	+ 161	+ 18	2023 Jan.
													Savings banks
+ 938	+ 914	+ 18	+ 641	+ 581	+ 60	+ 61	– 2	– 372	– 435	+ 63	+ 62	–	2022 Nov.
+ 924	+ 915	+ 2	+ 560	+ 480	+ 80	+ 80	– 1	+ 6	– 132	+ 138	+ 144	– 2	Dec.
+ 1,345	+ 1,327	– 3	– 500	– 650	+ 150	+ 145	+ 3	– 41	– 244	+ 203	+ 197	+ 2	2023 Jan.

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 ***
2022 Nov.	142,316	124,430	17,886	10,716	5,711	41	97,912	95,396	2,516	2,073	280	346,315	338,294
Dec.	142,312	123,319	18,993	11,536	5,925	40	97,508	94,335	3,173	2,698	275	349,136	339,452
2023 Jan.	140,707	120,246	20,461	12,924	5,899	40	98,042	94,099	3,943	3,399	283	346,930	333,810
	Mortgage banks												
2022 Nov.	41,266	840	40,426	1,081	39,082	–	41	10	31	.	.	3,917	1,289
Dec.	41,318	815	40,503	1,097	39,117	–	44	14	30	.	.	3,987	1,195
2023 Jan.	41,485	769	40,716	1,131	39,280	–	43	11	32	.	.	4,255	1,121
	Building and loan associations												
2022 Nov.	3,752	392	3,360	149	3,134	8	12,202	296	11,906	100	11,796	145,100	2,690
Dec.	3,778	318	3,460	235	3,148	8	12,310	293	12,017	102	11,905	146,285	2,713
2023 Jan.	4,027	348	3,679	389	3,163	7	12,403	327	12,076	108	11,958	146,444	2,616
	Banks with special, development and other central support tasks												
2022 Nov.	71,900	27,081	44,819	11,754	32,634	1,139	54	39	15	15	–	73	73
Dec.	69,951	30,706	39,245	6,725	32,158	1,093	41	36	5	5	–	64	64
2023 Jan.	73,722	33,819	39,903	7,090	32,480	1,107	59	55	4	4	–	60	60
	Memo item: Foreign banks												
2022 Nov.	237,839	161,417	76,422	39,265	35,055	–	42,832	37,420	5,412	4,463	631	221,135	201,329
Dec.	237,837	164,735	73,102	40,094	30,898	–	42,660	36,065	6,595	5,707	579	220,816	201,193
2023 Jan.	242,012	167,095	74,917	41,358	31,540	–	43,025	35,843	7,182	6,236	584	221,908	200,426
	Credit cooperatives												**Changes ***
2022 Nov.	– 1,550	– 2,664	+ 1,114	+ 1,068	+ 21	+ 5	– 174	– 668	+ 494	+ 471	+ 31	+ 5,095	+ 3,572
Dec.	– 179	– 1,111	+ 932	+ 820	+ 39	– 1	– 404	– 1,061	+ 657	+ 625	– 5	+ 2,821	+ 1,158
2023 Jan.	– 1,605	– 3,073	+ 1,468	+ 1,388	– 26	–	+ 534	– 236	+ 770	+ 701	+ 8	– 2,206	– 5,642
	Mortgage banks												
2022 Nov.	– 388	– 273	– 115	+ 206	– 334	–	– 2	– 2	–	.	.	+ 155	+ 87
Dec.	+ 57	– 25	+ 82	+ 16	+ 40	–	+ 3	+ 4	– 1	.	.	+ 70	– 94
2023 Jan.	+ 167	– 46	+ 213	+ 34	+ 163	–	– 1	– 3	+ 2	.	.	+ 268	– 74
	Building and loan associations												
2022 Nov.	+ 8	– 26	+ 34	+ 1	+ 38	–	+ 8	– 21	+ 29	+ 2	+ 27	+ 77	+ 49
Dec.	+ 26	– 74	+ 100	+ 86	+ 14	–	+ 108	– 3	+ 111	+ 2	+ 109	+ 1,185	+ 23
2023 Jan.	+ 249	+ 30	+ 219	+ 154	+ 15	– 1	+ 93	+ 34	+ 59	+ 6	+ 53	+ 159	– 97
	Banks with special, development and other central support tasks												
2022 Nov.	– 1,922	– 656	– 1,266	– 1,298	+ 44	– 11	– 8	– 7	– 1	– 1	–	– 1	– 1
Dec.	– 1,949	+ 3,625	– 5,574	– 5,029	– 476	– 46	– 13	– 3	– 10	– 10	–	– 9	– 9
2023 Jan.	+ 3,661	+ 3,003	+ 658	+ 365	+ 322	+ 14	+ 18	+ 19	– 1	– 1	–	– 4	– 4
	Memo item: Foreign banks												
2022 Nov.	+ 2,539	– 2,612	+ 5,151	+ 2,390	+ 2,920	–	+ 244	– 1,953	+ 2,197	+ 2,161	– 4	+ 2,412	+ 1,098
Dec.	+ 214	+ 3,529	– 3,315	+ 829	– 4,152	–	+ 241	– 1,073	+ 1,314	+ 1,240	+ 20	+ 2,465	+ 1,137
2023 Jan.	+ 4,175	+ 2,360	+ 1,815	+ 1,264	+ 642	–	+ 365	– 222	+ 587	+ 529	+ 5	+ 1,092	– 767

***** 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

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**
8,021	5,295	1,973	38,717	37,756	961	527	352	20,302	15,580	4,722	2,390	1,441	2022 Nov.
9,684	6,636	2,116	39,012	37,925	1,087	638	350	20,865	15,675	5,190	2,841	1,476	Dec.
13,120	9,448	2,337	38,773	37,404	1,369	864	376	20,529	15,249	5,280	2,914	1,475	2023 Jan.
													Mortgage banks
2,628	800	1,387	715	62	653	264	291	825	–	825	2	802	2022 Nov.
2,792	851	1,431	711	59	652	252	297	834	–	834	7	806	Dec.
3,134	947	1,529	765	56	709	257	309	833	–	833	7	805	2023 Jan.
													Building and loan associations
142,410	407	141,891	27,844	470	27,374	460	26,789	355	1	354	7	345	2022 Nov.
143,572	422	143,034	28,091	472	27,619	463	27,025	351	1	350	7	341	Dec.
143,828	448	143,260	28,072	467	27,605	474	26,998	352	1	351	7	342	2023 Jan.
													Banks with special, development and other central support tasks
–	–	–	24	24	–	–	–	881	161	720	193	527	2022 Nov.
–	–	–	22	20	2	2	–	785	144	641	109	532	Dec.
–	–	–	23	21	2	2	–	815	105	710	183	527	2023 Jan.
													Memo item: Foreign banks
19,806	9,942	6,804	35,570	32,189	3,381	1,723	1,113	3,294	2,278	1,016	422	541	2022 Nov.
19,623	10,777	6,195	35,928	31,328	4,600	2,673	1,249	3,975	2,456	1,519	896	557	Dec.
21,482	12,350	6,186	35,250	30,294	4,956	2,976	1,255	4,068	2,344	1,724	1,105	550	2023 Jan.
Changes *													**Credit Cooperatives**
+ 1,523	+ 1,114	+ 225	+ 483	+ 317	+ 166	+ 127	+ 21	– 536	– 504	– 32	– 63	+ 50	2022 Nov.
+ 1,663	+ 1,341	+ 143	+ 295	+ 169	+ 126	+ 111	– 2	+ 563	+ 95	+ 468	+ 451	+ 35	Dec.
+ 3,436	+ 2,812	+ 221	– 239	– 521	+ 282	+ 226	+ 26	– 336	– 426	+ 90	+ 73	– 1	2023 Jan.
													Mortgage banks
+ 68	+ 45	–	+ 28	+ 4	+ 24	+ 11	+ 30	– 10	–	– 10	–	– 10	2022 Nov.
+ 164	+ 51	+ 44	– 4	– 3	– 1	– 12	+ 6	+ 9	–	+ 9	+ 5	+ 4	Dec.
+ 342	+ 96	+ 98	+ 54	– 3	+ 57	+ 5	+ 12	– 1	–	– 1	–	– 1	2023 Jan.
													Building and loan associations
+ 28	+ 3	+ 24	– 104	– 2	– 102	– 1	– 103	– 3	–	– 3	–	– 3	2022 Nov.
+ 1,162	+ 15	+ 1,143	+ 247	+ 2	+ 245	+ 3	+ 236	– 4	–	– 4	–	– 4	Dec.
+ 256	+ 26	+ 226	– 19	– 5	– 14	+ 11	– 27	+ 1	–	+ 1	–	+ 1	2023 Jan.
													Banks with special, development and other central support tasks
–	–	–	+ 3	+ 4	– 1	– 1	–	+ 60	+ 55	+ 5	+ 1	+ 4	2022 Nov.
–	–	–	– 2	– 4	+ 2	+ 2	–	– 96	– 17	– 79	– 84	+ 5	Dec.
–	–	–	+ 1	+ 1	–	–	–	+ 30	– 39	+ 69	+ 74	– 5	2023 Jan.
													Memo item: Foreign banks
+ 1,314	+ 1,232	– 60	– 621	– 793	+ 172	+ 158	– 12	+ 102	+ 72	+ 30	+ 76	– 44	2022 Nov.
+ 1,328	+ 1,256	– 29	– 38	– 655	+ 617	+ 600	+ 5	+ 681	+ 178	+ 503	+ 474	+ 16	Dec.
+ 1,859	+ 1,573	– 9	– 678	– 1,034	+ 356	+ 303	+ 6	+ 93	– 112	+ 205	+ 209	– 7	2023 Jan.

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** *
2022 Nov.	304,509	71,107	14,575	21,323	35,142	67	11,530	63,341	23,961	28,469	10,384	527	15,032
Dec.	279,785	66,847	7,917	24,230	34,634	66	11,357	53,755	17,143	25,181	10,941	490	15,940
2023 Jan.	299,448	73,771	15,456	23,675	34,593	47	11,368	65,564	22,195	31,268	11,585	516	16,081
	Commercial banks [6]												
2022 Nov.	73,100	2,115	1,198	561	339	17	47	11,807	4,525	5,997	1,160	125	93
Dec.	68,389	1,826	788	728	293	17	45	12,197	3,730	7,089	1,264	114	88
2023 Jan.	66,057	2,505	1,193	1,006	293	13	45	12,963	4,042	7,604	1,192	125	92
	Big banks												
2022 Nov.	48,202	1,354	845	356	140	13	47	9,537	3,359	5,481	618	79	93
Dec.	43,743	1,152	541	462	136	13	45	9,596	2,822	6,049	657	68	88
2023 Jan.	41,028	1,585	710	727	135	13	45	10,042	2,797	6,565	612	68	92
	Regional banks and other commercial banks												
2022 Nov.	23,393	755	348	204	199	4	–	2,224	1,150	516	512	46	–
Dec.	23,107	669	243	265	157	4	–	2,560	891	1,040	583	46	–
2023 Jan.	23,486	915	479	278	158	–	–	2,869	1,217	1,039	556	57	–
	Branches of foreign banks												
2022 Nov.	1,505	6	5	1	–	–	–	46	16	–	30	–	–
Dec.	1,539	5	4	1	–	–	–	41	17	–	24	–	–
2023 Jan.	1,543	5	4	1	–	–	–	52	28	–	24	–	–
	Landesbanken												
2022 Nov.	54,959	953	320	383	250	–	–	20,727	9,219	8,886	2,609	13	8,038
Dec.	39,603	1,102	348	497	257	–	–	12,078	4,215	4,767	3,085	11	8,174
2023 Jan.	62,115	1,670	379	1,032	259	–	–	23,820	8,595	11,935	3,264	26	8,178
	All categories of banks												**Changes** *
2022 Nov.	+ 33,045	+ 25,823	+ 8,243	+ 12,658	+ 4,922	–	– 19	– 3,819	+ 4,608	– 8,306	– 126	+ 5	+ 846
Dec.	– 24,724	– 4,260	– 6,658	+ 2,907	– 508	– 1	– 173	– 9,586	– 6,818	– 3,288	+ 557	– 37	+ 908
2023 Jan.	+ 19,663	+ 6,924	+ 7,539	– 555	– 41	– 19	+ 11	+ 11,864	+ 5,052	+ 6,087	+ 699	+ 26	+ 141
	Commercial banks [6]												
2022 Nov.	+ 734	– 76	– 173	+ 102	– 5	–	–	– 1,989	+ 541	– 2,494	– 36	–	– 1
Dec.	– 4,711	– 289	– 410	+ 167	– 46	–	– 2	+ 390	– 795	+ 1,092	+ 104	– 11	– 5
2023 Jan.	– 2,332	+ 679	+ 405	+ 278	–	– 4	–	+ 766	+ 312	+ 515	– 72	+ 11	+ 4
	Big banks												
2022 Nov.	– 1,181	+ 441	+ 323	+ 115	+ 3	–	–	– 1,914	+ 547	– 2,428	– 33	–	– 1
Dec.	– 4,459	– 202	– 304	+ 106	– 4	–	– 2	+ 59	– 537	+ 568	+ 39	– 11	– 5
2023 Jan.	– 2,715	+ 433	+ 169	+ 265	– 1	–	–	+ 446	– 25	+ 516	– 45	–	+ 4
	Regional banks and other commercial banks												
2022 Nov.	+ 1,932	– 516	– 495	– 13	– 8	–	–	– 94	– 6	– 66	– 22	–	–
Dec.	– 286	– 86	– 105	+ 61	– 42	–	–	+ 336	– 259	+ 524	+ 71	–	–
2023 Jan.	+ 379	+ 246	+ 236	+ 13	+ 1	– 4	–	+ 309	+ 326	– 1	– 27	+ 11	–
	Branches of foreign banks												
2022 Nov.	– 17	– 1	– 1	–	–	–	–	+ 19	–	–	+ 19	–	–
Dec.	+ 34	– 1	– 1	–	–	–	–	– 5	+ 1	–	– 6	–	–
2023 Jan.	+ 4	–	–	–	–	–	–	+ 11	+ 11	–	–	–	–
	Landesbanken												
2022 Nov.	+ 888	+ 15	– 16	+ 30	+ 1	–	–	– 2,170	+ 3,370	– 5,534	– 6	–	+ 35
Dec.	– 15,356	+ 149	+ 28	+ 114	+ 7	–	–	– 8,649	– 5,004	– 4,119	+ 476	– 2	+ 136
2023 Jan.	+ 22,512	+ 568	+ 31	+ 535	+ 2	–	–	+ 11,797	+ 4,380	+ 7,168	+ 234	+ 15	+ 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	Period
14	15	16	17	18	19	20	21	22	23	24	25	
End of month *											**All categories of banks**	
75,440	46,057	11,270	13,618	4,495	3	94,621	21,400	48,560	24,013	648	–	2022 Nov.
79,957	49,204	12,524	13,807	4,422	3	79,226	8,267	44,851	25,471	637	–	Dec.
71,355	39,497	13,578	13,895	4,385	3	88,758	17,345	45,902	24,839	672	–	2023 Jan.
											Commercial banks [6]	
10,872	3,655	2,389	3,595	1,233	–	48,306	12,109	24,426	11,490	281	–	2022 Nov.
11,191	3,789	2,632	3,625	1,145	–	43,175	5,179	24,657	13,069	270	–	Dec.
10,687	3,407	2,610	3,588	1,082	–	39,902	6,267	20,685	12,693	257	–	2023 Jan.
											Big banks	
4,918	1,518	1,729	1,546	125	–	32,393	10,858	15,750	5,728	57	–	2022 Nov.
5,079	1,528	1,842	1,593	116	–	27,916	4,590	16,600	6,681	45	–	Dec.
4,630	1,251	1,723	1,573	83	–	24,771	5,535	12,665	6,539	32	–	2023 Jan.
											Regional banks and other commercial banks	
5,259	2,056	556	1,539	1,108	–	15,155	1,250	8,432	5,249	224	–	2022 Nov.
5,436	2,195	709	1,503	1,029	–	14,442	587	7,847	5,783	225	–	Dec.
5,340	2,087	748	1,506	999	–	14,362	729	7,827	5,581	225	–	2023 Jan.
											Branches of foreign banks	
695	81	104	510	–	–	758	1	244	513	–	–	2022 Nov.
676	66	81	529	–	–	817	2	210	605	–	–	Dec.
717	69	139	509	–	–	769	3	193	573	–	–	2023 Jan.
											Landesbanken	
7,961	2,431	2,110	3,415	5	.	25,318	4,819	14,459	6,040	–	–	2022 Nov.
8,398	2,688	2,272	3,429	9	.	18,025	1,079	10,927	6,019	–	–	Dec.
8,457	2,477	2,450	3,521	9	.	28,168	5,779	16,328	6,061	–	–	2023 Jan.
Changes *											**All categories of banks**	
+ 5,401	+ 3,531	+ 1,693	+ 139	+ 38	–	+ 5,640	+ 2,781	+ 2,295	+ 660	– 96	–	2022 Nov.
+ 4,517	+ 3,147	+ 1,254	+ 189	– 73	–	– 15,395	– 13,133	– 3,709	+ 1,458	– 11	–	Dec.
– 8,657	– 9,727	+ 1,054	+ 33	– 17	–	+ 9,532	+ 9,078	+ 1,051	– 632	+ 35	–	2023 Jan.
											Commercial banks [6]	
+ 724	+ 362	+ 269	+ 166	– 73	–	+ 2,075	+ 1,772	– 356	+ 759	– 100	–	2022 Nov.
+ 319	+ 134	+ 243	+ 30	– 88	–	– 5,131	– 6,930	+ 231	+ 1,579	– 11	–	Dec.
– 504	– 402	– 22	– 37	– 43	–	– 3,273	+ 1,088	– 3,972	– 376	– 13	–	2023 Jan.
											Big banks	
+ 385	+ 118	+ 82	+ 190	– 5	–	– 93	+ 1,575	– 2,137	+ 569	– 100	–	2022 Nov.
+ 161	+ 10	+ 113	+ 47	– 9	–	– 4,477	– 6,268	+ 850	+ 953	– 12	–	Dec.
– 449	– 297	– 119	– 20	– 13	–	– 3,145	+ 945	– 3,935	– 142	– 13	–	2023 Jan.
											Regional banks and other commercial banks	
+ 0	+ 0	+ 0	– 0	– 0	–	+ 2	+ 0	+ 2	+ 0	–	–	2022 Nov.
+ 0	+ 0	+ 0	– 0	– 0	–	– 1	– 1	– 1	+ 1	+ 0	–	Dec.
– 0	– 0	+ 0	+ 0	– 0	–	– 0	+ 0	– 0	– 0	–	–	2023 Jan.
											Branches of foreign banks	
+ 2	+ 8	– 6	–	–	–	– 37	+ 1	+ 17	– 55	–	–	2022 Nov.
– 19	– 15	– 23	+ 19	–	–	+ 59	+ 1	– 34	+ 92	–	–	Dec.
+ 41	+ 3	+ 58	– 20	–	–	– 48	+ 1	– 17	– 32	–	–	2023 Jan.
											Landesbanken	
+ 1,052	+ 747	+ 371	– 66	–	.	+ 1,991	+ 674	+ 1,528	– 211	–	–	2022 Nov.
+ 437	+ 257	+ 162	+ 14	+ 4	.	– 7,293	– 3,740	– 3,532	– 21	–	–	Dec.
+ 4	– 211	+ 178	+ 37	–	.	+ 10,143	+ 4,700	+ 5,401	+ 42	–	–	2023 Jan.

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 ***
2022 Nov.	51,110	180	168	.	–	.	5	5,792	2,907	1,941	604	340	–
Dec.	51,496	175	162	.	–	.	5	5,240	2,434	1,849	641	316	–
2023 Jan.	45,886	222	203	.	–	.	4	5,695	2,828	1,855	696	316	–
	Credit cooperatives												
2022 Nov.	27,613	1,366	456	578	282	50	129	7,565	1,404	4,905	1,207	49	–
Dec.	27,480	1,661	448	867	297	49	129	6,950	1,183	4,521	1,197	49	–
2023 Jan.	26,975	1,668	413	933	288	34	130	6,589	1,271	3,672	1,597	49	–
	Mortgage banks												
2022 Nov.	5,792	222	–	28	194	–	–	1,632	2	1,165	465	–	–
Dec.	5,636	224	–	29	195	–	–	1,281	1	805	475	–	–
2023 Jan.	5,814	215	–	20	195	–	–	1,332	2	855	475	–	–
	Building and loan associations												
2022 Nov.	1,572	.	–	–	–	.	–	274	.	193	.	–	–
Dec.	1,581	.	–	–	–	.	–	271	.	173	.	–	–
2023 Jan.	1,582	.	–	–	–	.	–	258	.	148	.	–	–
	Banks with special, development and other central support tasks												
2022 Nov.	90,363	66,271	12,433	19,761	34,077	–	11,349	15,544	5,904	5,382	4,258	–	6,901
Dec.	85,600	61,859	6,171	22,096	33,592	–	11,178	15,738	5,580	5,977	4,181	–	7,678
2023 Jan.	91,019	67,491	13,268	20,665	33,558	–	11,189	14,907	5,457	5,199	4,251	–	7,811
	Savings banks												**Changes ***
2022 Nov.	+ 2,752	– 26	– 29	.	–	.	–	+ 197	+ 120	+ 95	– 30	+ 12	–
Dec.	+ 386	– 5	– 6	.	–	.	–	– 552	– 473	– 92	+ 37	– 24	–
2023 Jan.	– 5,610	+ 47	+ 41	.	–	.	– 1	+ 455	+ 394	+ 6	+ 55	–	–
	Credit cooperatives												
2022 Nov.	+ 1,160	+ 201	+ 34	+ 172	– 5	–	–	– 132	– 218	+ 135	– 42	– 7	–
Dec.	– 133	+ 295	– 8	+ 289	+ 15	– 1	–	– 615	– 221	– 384	– 10	–	–
2023 Jan.	– 505	+ 7	– 35	+ 66	– 9	– 15	+ 1	– 361	+ 88	– 849	+ 400	–	–
	Mortgage banks												
2022 Nov.	+ 7	+ 10	–	–	+ 10	–	–	– 49	+ 1	– 50	–	–	–
Dec.	– 156	+ 2	–	+ 1	+ 1	–	–	– 351	– 1	– 360	+ 10	–	–
2023 Jan.	+ 178	– 9	–	– 9	–	–	–	+ 51	+ 1	+ 50	–	–	–
	Building and loan associations												
2022 Nov.	– 35	.	–	–	–	.	–	– 30	.	– 30	.	–	–
Dec.	+ 9	.	–	–	–	.	–	– 3	.	– 20	.	–	–
2023 Jan.	+ 1	.	–	–	–	.	–	– 13	.	– 25	.	–	–
	Banks with special, development and other central support tasks												
2022 Nov.	+ 27,539	+ 25,699	+ 8,427	+ 12,351	+ 4,921	–	– 19	+ 354	+ 794	– 428	– 12	–	+ 812
Dec.	– 4,763	– 4,412	– 6,262	+ 2,335	– 485	–	– 171	+ 194	– 324	+ 595	– 77	–	+ 777
2023 Jan.	+ 5,419	+ 5,632	+ 7,097	– 1,431	– 34	–	+ 11	– 831	– 123	– 778	+ 70	–	+ 133

***** 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	Period
14	15	16	17	18	19	20	21	22	23	24	25	
End of month *												**Savings banks**
39,627	32,726	3,059	1,303	2,539	–	5,511	2,630	1,634	928	319	–	2022 Nov.
42,707	35,307	3,412	1,428	2,560	–	3,374	1,119	1,013	918	324	–	Dec.
35,303	27,250	4,055	1,402	2,596	–	4,666	2,364	1,087	843	372	–	2023 Jan.
												Credit cooperatives
13,554	7,078	3,472	2,293	711	–	5,128	466	2,720	1,904	38	–	2022 Nov.
13,894	7,001	3,893	2,299	701	–	4,975	443	2,600	1,894	38	–	Dec.
13,426	6,255	4,124	2,356	691	–	5,292	759	2,644	1,851	38	–	2023 Jan.
												Mortgage banks
1,057	–	226	831	–	–	2,881	–	1,402	1,479	–	–	2022 Nov.
1,128	–	301	827	–	–	3,003	–	1,572	1,431	–	–	Dec.
1,151	–	324	827	–	–	3,116	–	1,719	1,397	–	–	2023 Jan.
												Building and loan associations
1,263	5	4	1,254	–	–	35	–	–	35	–	–	2022 Nov.
1,270	7	4	1,259	–	–	40	–	–	40	–	–	Dec.
1,284	7	5	1,272	–	–	40	–	–	40	–	–	2023 Jan.
												Banks with special, development and other central support tasks
1,106	162	10	927	7	3	7,442	1,376	3,919	2,137	10	–	2022 Nov.
1,369	412	10	940	7	3	6,634	447	4,082	2,100	5	–	Dec.
1,047	101	10	929	7	3	7,574	2,176	3,439	1,954	5	–	2023 Jan.
Changes *												**Savings banks**
+ 2,405	+ 1,733	+ 539	+ 35	+ 98	–	+ 176	– 347	+ 469	+ 45	+ 9	–	2022 Nov.
+ 3,080	+ 2,581	+ 353	+ 125	+ 21	–	– 2,137	– 1,511	– 621	– 10	+ 5	–	Dec.
– 7,404	– 8,057	+ 643	– 26	+ 36	–	+ 1,292	+ 1,245	+ 74	– 75	+ 48	–	2023 Jan.
												Credit cooperatives
+ 1,000	+ 545	+ 441	+ 1	+ 13	–	+ 91	– 244	+ 328	+ 12	– 5	–	2022 Nov.
+ 340	– 77	+ 421	+ 6	– 10	–	– 153	– 23	– 120	– 10	–	–	Dec.
– 468	– 746	+ 231	+ 57	– 10	–	+ 317	+ 316	+ 44	– 43	–	–	2023 Jan.
												Mortgage banks
+ 61	–	+ 73	– 12	–	–	– 15	–	– 43	+ 28	–	–	2022 Nov.
+ 71	–	+ 75	– 4	–	–	+ 122	–	+ 170	– 48	–	–	Dec.
+ 23	–	+ 23	–	–	–	+ 113	–	+ 147	– 34	–	–	2023 Jan.
												Building and loan associations
– 5	–	–	– 5	–	–	–	–	–	–	–	–	2022 Nov.
+ 7	+ 2	–	+ 5	–	–	+ 5	–	–	+ 5	–	–	Dec.
+ 14	–	+ 1	+ 13	–	–	–	–	–	–	–	–	2023 Jan.
												Banks with special, development and other central support tasks
+ 164	+ 144	–	+ 20	–	–	+ 1,322	+ 926	+ 369	+ 27	–	–	2022 Nov.
+ 263	+ 250	–	+ 13	–	–	– 808	– 929	+ 163	– 37	– 5	–	Dec.
– 322	– 311	–	– 11	–	–	+ 940	+ 1,729	– 643	– 146	–	–	2023 Jan.

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 ***
2022	538,482	515,106	23,376	521,752	499,713	22,039	5,094	4,570	4,398	4,177	1,955	1,825
2022 July	558,578	535,911	22,667	539,741	518,493	21,248	5,731	5,139	5,115	4,876	2,381	2,239
Aug.	556,118	533,511	22,607	537,447	516,240	21,207	5,679	5,094	5,073	4,836	2,367	2,228
Sep.	550,714	528,149	22,565	532,318	511,140	21,178	5,606	5,031	4,963	4,736	2,349	2,209
Oct.	547,586	524,794	22,792	529,537	508,125	21,412	5,529	4,960	4,855	4,633	2,251	2,110
Nov.	542,231	519,270	22,961	524,839	503,214	21,625	5,251	4,719	4,728	4,510	2,074	1,941
Dec.	538,482	515,106	23,376	521,752	499,713	22,039	5,094	4,570	4,398	4,177	1,955	1,825
2023 Jan.	527,857	503,502	24,355	511,706	488,699	23,007	4,873	4,354	4,319	4,095	1,794	1,661
												Changes *
2022	– 28,136	– 26,939	– 1,197	– 24,979	– 24,138	– 841	– 1,071	– 860	– 920	– 837	– 567	– 523
2022 July	– 1,854	– 1,696	– 158	– 1,656	– 1,595	– 61	– 134	– 48	+ 1	+ 5	– 35	– 31
Aug.	– 2,460	– 2,400	– 60	– 2,294	– 2,253	– 41	– 52	– 45	– 42	– 40	– 14	– 11
Sep.	– 5,404	– 5,362	– 42	– 5,129	– 5,100	– 29	– 73	– 63	– 110	– 100	– 18	– 19
Oct.	– 3,128	– 3,355	+ 227	– 2,781	– 3,015	+ 234	– 77	– 71	– 108	– 103	– 98	– 99
Nov.	– 5,355	– 5,524	+ 169	– 4,698	– 4,911	+ 213	– 278	– 241	– 127	– 123	– 177	– 169
Dec.	– 3,749	– 4,164	+ 415	– 3,087	– 3,501	+ 414	– 157	– 149	– 330	– 333	– 119	– 116
2023 Jan.	– 5,605	– 6,584	+ 979	– 5,046	– 6,014	+ 968	– 221	– 216	– 79	– 82	– 141	– 144
Big banks												**End of year or month ***
2022	79,359	76,537	2,822	76,574	74,071	2,503	407	362	177	177	242	242
2022 July	86,178	83,398	2,780	82,878	80,406	2,472	491	435	317	317	385	385
Aug.	85,496	82,779	2,717	82,276	79,863	2,413	487	431	265	265	380	380
Sep.	82,284	79,585	2,699	79,147	76,758	2,389	478	423	245	245	379	379
Oct.	81,522	78,780	2,742	78,452	76,028	2,424	460	405	217	217	379	379
Nov.	80,426	77,653	2,773	77,548	75,088	2,460	424	379	206	206	274	274
Dec.	79,359	76,537	2,822	76,574	74,071	2,503	407	362	177	177	242	242
2023 Jan.	75,166	71,825	3,341	72,629	69,615	3,014	294	251	172	172	196	196
												Changes *
2022	– 6,834	– 6,641	– 193	– 6,192	– 6,013	– 179	– 103	– 91	– 113	– 113	– 162	– 160
2022 July	– 221	– 188	– 33	– 193	– 163	– 30	– 4	– 4	– 3	– 3	– 5	– 5
Aug.	– 682	– 619	– 63	– 602	– 543	– 59	– 4	– 4	– 52	– 52	– 5	– 5
Sep.	– 3,212	– 3,194	– 18	– 3,129	– 3,105	– 24	– 9	– 8	– 20	– 20	– 1	– 1
Oct.	– 762	– 805	+ 43	– 695	– 730	+ 35	– 18	– 18	– 28	– 28	–	–
Nov.	– 1,096	– 1,127	+ 31	– 904	– 940	+ 36	– 36	– 26	– 11	– 11	– 105	– 105
Dec.	– 1,067	– 1,116	+ 49	– 974	– 1,017	+ 43	– 17	– 17	– 29	– 29	– 32	– 32
2023 Jan.	+ 827	+ 308	+ 519	+ 1,055	+ 544	+ 511	– 113	– 111	– 5	– 5	– 26	– 26
Regional banks and other commercial banks												**End of year or month ***
2022	13,640	12,961	679	13,270	12,596	674	56	55	131	131	47	47
2022 July	14,732	14,113	619	14,221	13,606	615	59	58	237	237	62	62
Aug.	14,643	14,020	623	14,139	13,520	619	58	57	235	235	62	62
Sep.	14,501	13,867	634	14,004	13,374	630	58	57	231	231	60	60
Oct.	14,311	13,670	641	13,850	13,213	637	56	55	201	201	58	58
Nov.	14,013	13,356	657	13,555	12,902	653	55	54	201	201	58	58
Dec.	13,640	12,961	679	13,270	12,596	674	56	55	131	131	47	47
2023 Jan.	13,138	12,513	625	12,779	12,159	620	56	55	125	125	47	47
												Changes *
2022	– 1,480	– 1,460	– 20	– 1,286	– 1,267	– 19	– 18	– 18	– 132	– 131	– 21	– 21
2022 July	– 79	– 81	+ 2	– 77	– 79	+ 2	– 3	– 3	+ 2	+ 2	–	–
Aug.	– 89	– 93	+ 4	– 82	– 86	+ 4	– 1	– 1	– 2	– 2	–	–
Sep.	– 142	– 153	+ 11	– 135	– 146	+ 11	–	–	– 4	– 4	– 2	– 2
Oct.	– 190	– 197	+ 7	– 154	– 161	+ 7	– 2	– 2	– 30	– 30	– 2	– 2
Nov.	– 298	– 314	+ 16	– 295	– 311	+ 16	– 1	– 1	–	–	–	–
Dec.	– 373	– 395	+ 22	– 285	– 306	+ 21	+ 1	+ 1	– 70	– 70	– 11	– 11
2023 Jan.	– 502	– 448	– 54	– 491	– 437	– 54	–	–	– 6	– 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** 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**	
5,283	4,821	268,464	254,245	48,381	13,332	34,649	20,780	22,400	8,589	3,660	400	2022
5,610	5,164	272,861	259,545	36,893	12,567	24,086	18,884	12,831	7,882	3,373	240	2022 July
5,552	5,113	270,374	257,086	38,139	12,903	24,967	19,232	13,526	8,048	3,393	269	Aug.
5,478	5,033	266,026	252,746	39,048	12,856	25,912	19,387	14,332	8,123	3,457	280	Sep.
5,414	4,966	265,948	252,353	41,413	13,011	28,108	19,805	16,342	8,227	3,539	294	Oct.
5,339	4,886	264,185	250,369	45,159	13,302	31,486	20,374	19,399	8,424	3,663	371	Nov.
5,283	4,821	268,464	254,245	48,381	13,332	34,649	20,780	22,400	8,589	3,660	400	Dec.
5,165	4,693	252,556	237,104	54,829	13,746	40,641	21,462	28,107	8,708	3,826	442	2023 Jan.
Changes *												
– 599	– 581	– 15,158	– 14,606	+ 13,433	+ 3,183	+ 10,126	+ 1,288	+ 9,152	+ 630	+ 344	+ 124	2022
– 30	– 27	+ 124	+ 168	+ 811	+ 536	+ 275	+ 91	+ 208	+ 158	– 91	–	2022 July
– 58	– 51	– 2,342	– 2,314	+ 1,246	+ 336	+ 881	+ 348	+ 695	+ 166	+ 20	+ 29	Aug.
– 74	– 80	– 4,348	– 4,340	+ 909	– 47	+ 945	+ 155	+ 806	+ 75	+ 64	+ 11	Sep.
– 64	– 67	– 78	– 393	+ 2,411	+ 201	+ 2,196	+ 418	+ 2,010	+ 104	+ 82	+ 14	Oct.
– 75	– 80	– 1,763	– 1,984	+ 3,746	+ 291	+ 3,378	+ 569	+ 3,057	+ 197	+ 124	+ 77	Nov.
– 56	– 65	+ 4,279	+ 3,876	+ 3,222	+ 30	+ 3,163	+ 406	+ 3,001	+ 165	– 3	+ 29	Dec.
– 118	– 128	– 11,373	– 12,606	+ 6,448	+ 414	+ 5,992	+ 682	+ 5,707	+ 119	+ 166	+ 42	2023 Jan.
End of year or month *											**Big banks**	
1,959	1,685	46,353	43,821	1,078	–	1,078	1,078	6	1,072	–	–	2022
2,107	1,855	44,667	42,155	1,083	–	1,083	1,083	6	1,077	–	–	2022 July
2,088	1,840	43,034	40,581	1,078	–	1,078	1,078	6	1,072	–	–	Aug.
2,035	1,780	39,837	37,409	1,078	–	1,078	1,078	6	1,072	–	–	Sep.
2,014	1,751	40,856	38,394	1,078	–	1,078	1,078	6	1,072	–	–	Oct.
1,974	1,706	41,022	38,532	1,078	–	1,078	1,078	6	1,072	–	–	Nov.
1,959	1,685	46,353	43,821	1,078	–	1,078	1,078	6	1,072	–	–	Dec.
1,875	1,591	32,032	28,988	1,072	–	1,072	1,072	5	1,067	–	–	2023 Jan.
Changes *												
– 264	– 264	– 56	+ 135	– 108	–	– 108	– 108	– 4	– 104	–	–	2022
– 16	– 13	+ 1,433	+ 1,463	– 2	–	– 2	– 2	– 2	–	–	–	2022 July
– 19	– 15	– 1,633	– 1,574	– 5	–	– 5	– 5	–	– 5	–	–	Aug.
– 53	– 60	– 3,197	– 3,172	–	–	–	–	–	–	–	–	Sep.
– 21	– 29	+ 1,019	+ 985	–	–	–	–	–	–	–	–	Oct.
– 40	– 45	+ 166	+ 138	–	–	–	–	–	–	–	–	Nov.
– 15	– 21	+ 5,331	+ 5,289	–	–	–	–	–	–	–	–	Dec.
– 84	– 94	– 9,321	– 9,833	– 6	–	– 6	– 6	– 1	– 5	–	–	2023 Jan.
End of year or month *											**Regional banks and other commercial banks**	
136	132	4,503	4,288	10,914	265	10,540	5,018	7,945	1,338	1,257	109	2022
153	150	4,760	4,574	8,823	430	8,292	4,710	5,302	1,497	1,493	101	2022 July
149	146	4,707	4,522	9,140	386	8,654	4,861	5,651	1,545	1,458	100	Aug.
148	145	4,664	4,479	9,070	285	8,681	4,844	5,718	1,524	1,439	104	Sep.
146	143	4,618	4,429	9,444	324	9,020	4,841	6,144	1,484	1,392	100	Oct.
144	141	4,553	4,356	9,888	333	9,451	4,867	6,721	1,406	1,324	104	Nov.
136	132	4,503	4,288	10,914	265	10,540	5,018	7,945	1,338	1,257	109	Dec.
131	127	4,387	4,149	12,661	330	12,214	5,230	9,740	1,240	1,234	117	2023 Jan.
Changes *												
– 23	– 23	– 376	– 372	+ 875	– 539	+ 1,406	– 285	+ 2,088	– 314	– 368	+ 8	2022
– 1	– 1	– 45	– 42	– 50	+ 118	– 166	– 124	– 79	– 45	– 42	– 2	2022 July
– 4	– 4	– 53	– 52	+ 317	– 44	+ 362	+ 151	+ 349	+ 48	– 35	– 1	Aug.
– 1	– 1	– 43	– 43	– 70	– 101	+ 27	– 17	+ 67	– 21	– 19	+ 4	Sep.
– 2	– 2	– 46	– 50	+ 374	+ 39	+ 339	– 3	+ 426	– 40	– 47	– 4	Oct.
– 2	– 2	– 65	– 73	+ 444	+ 9	+ 431	+ 26	+ 577	– 78	– 68	+ 4	Nov.
– 8	– 9	– 50	– 68	+ 1,026	– 68	+ 1,089	+ 151	+ 1,224	– 68	– 67	+ 5	Dec.
– 5	– 5	– 116	– 139	+ 1,747	+ 65	+ 1,674	+ 212	+ 1,795	– 98	– 23	+ 8	2023 Jan.

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 ***
2022	265,714	250,011	15,703	259,301	244,086	15,215	2,170	1,982	1,075	1,016	1,296	1,199
2022 July	273,434	258,047	15,387	266,359	251,502	14,857	2,368	2,160	1,208	1,137	1,520	1,419
Aug.	272,420	257,048	15,372	265,397	250,544	14,853	2,359	2,154	1,201	1,131	1,512	1,415
Sep.	271,194	255,862	15,332	264,244	249,419	14,825	2,341	2,139	1,163	1,102	1,505	1,407
Oct.	269,876	254,465	15,411	263,079	248,166	14,913	2,322	2,125	1,134	1,075	1,419	1,321
Nov.	267,492	251,889	15,603	260,906	245,796	15,110	2,230	2,036	1,104	1,046	1,358	1,261
Dec.	265,714	250,011	15,703	259,301	244,086	15,215	2,170	1,982	1,075	1,016	1,296	1,199
2023 Jan.	262,441	246,600	15,841	256,221	240,862	15,359	2,103	1,918	1,044	988	1,224	1,123
												Changes *
2022	− 11,658	− 11,021	− 637	− 10,681	− 10,176	− 505	− 270	− 213	− 201	− 180	− 306	− 268
2022 July	− 999	− 941	− 58	− 934	− 891	− 43	− 22	− 17	− 5	− 3	− 26	− 19
Aug.	− 1,014	− 999	− 15	− 962	− 958	− 4	− 9	− 6	− 7	− 6	− 8	− 4
Sep.	− 1,226	− 1,186	− 40	− 1,153	− 1,125	− 28	− 18	− 15	− 38	− 29	− 7	− 8
Oct.	− 1,318	− 1,397	+ 79	− 1,165	− 1,253	+ 88	− 19	− 14	− 29	− 27	− 86	− 86
Nov.	− 2,384	− 2,576	+ 192	− 2,173	− 2,370	+ 197	− 92	− 89	− 30	− 29	− 61	− 60
Dec.	− 1,778	− 1,878	+ 100	− 1,605	− 1,710	+ 105	− 60	− 54	− 29	− 30	− 62	− 62
2023 Jan.	− 3,273	− 3,411	+ 138	− 3,080	− 3,224	+ 144	− 67	− 64	− 31	− 28	− 72	− 76
Credit cooperatives												**End of year or month ***
2022	173,739	169,624	4,115	166,783	163,187	3,596	2,397	2,109	2,965	2,807	354	321
2022 July	177,825	173,997	3,828	170,125	166,870	3,255	2,730	2,405	3,293	3,126	393	352
Aug.	177,197	173,356	3,841	169,518	166,245	3,273	2,693	2,372	3,316	3,151	392	350
Sep.	176,442	172,596	3,846	168,860	165,575	3,285	2,660	2,345	3,268	3,104	384	342
Oct.	175,643	171,699	3,944	168,145	164,757	3,388	2,621	2,307	3,248	3,087	377	334
Nov.	174,188	170,315	3,873	166,937	163,585	3,352	2,474	2,184	3,164	3,007	366	330
Dec.	173,739	169,624	4,115	166,783	163,187	3,596	2,397	2,109	2,965	2,807	354	321
2023 Jan.	171,153	166,662	4,491	164,325	160,361	3,964	2,356	2,068	2,928	2,764	311	279
												Changes *
2022	− 7,522	− 7,172	− 350	− 6,266	− 6,128	− 138	− 640	− 498	− 451	− 386	− 69	− 65
2022 July	− 528	− 458	− 70	− 423	− 432	+ 9	− 105	− 24	+ 7	+ 9	− 4	− 7
Aug.	− 628	− 641	+ 13	− 607	− 625	+ 18	− 37	− 33	+ 23	+ 25	− 1	− 2
Sep.	− 755	− 760	+ 5	− 658	− 670	+ 12	− 33	− 27	− 48	− 47	− 8	− 8
Oct.	− 799	− 897	+ 98	− 715	− 818	+ 103	− 39	− 38	− 20	− 17	− 7	− 8
Nov.	− 1,455	− 1,384	− 71	− 1,208	− 1,172	− 36	− 147	− 123	− 84	− 80	− 11	− 4
Dec.	− 449	− 691	+ 242	− 154	− 398	+ 244	− 77	− 75	− 199	− 200	− 12	− 9
2023 Jan.	− 2,586	− 2,962	+ 376	− 2,458	− 2,826	+ 368	− 41	− 41	− 37	− 43	− 43	− 42
All remaining banks 6												**End of year or month ***
2022	6,030	5,973	57	5,824	5,773	51	64	62	50	46	16	16
2022 July	6,409	6,356	53	6,158	6,109	49	83	81	60	59	21	21
Aug.	6,362	6,308	54	6,117	6,068	49	82	80	56	54	21	21
Sep.	6,293	6,239	54	6,063	6,014	49	69	67	56	54	21	21
Oct.	6,234	6,180	54	6,011	5,961	50	70	68	55	53	18	18
Nov.	6,112	6,057	55	5,893	5,843	50	68	66	53	50	18	18
Dec.	6,030	5,973	57	5,824	5,773	51	64	62	50	46	16	16
2023 Jan.	5,959	5,902	57	5,752	5,702	50	64	62	50	46	16	16
												Changes *
2022	− 642	− 645	+ 3	− 554	− 554	± 0	− 40	− 40	− 23	− 27	− 9	− 9
2022 July	− 27	− 28	+ 1	− 29	− 30	+ 1	−	−	−	−	−	−
Aug.	− 47	− 48	+ 1	− 41	− 41	−	− 1	− 1	− 4	− 5	−	−
Sep.	− 69	− 69	−	− 54	− 54	−	− 13	− 13	−	−	−	−
Oct.	− 59	− 59	−	− 52	− 53	+ 1	+ 1	+ 1	− 1	− 1	− 3	− 3
Nov.	− 122	− 123	+ 1	− 118	− 118	−	− 2	− 2	− 2	− 3	−	−
Dec.	− 82	− 84	+ 2	− 69	− 70	+ 1	− 4	− 4	− 3	− 4	− 2	− 2
2023 Jan.	− 71	− 71	−	− 72	− 71	− 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** 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**	
1,872	1,728	130,493	120,938	27,185	10,623	16,435	9,891	10,053	4,478	1,904	127	2022
1,979	1,829	134,476	125,345	20,036	9,717	10,255	8,958	5,074	3,775	1,406	64	2022 July
1,951	1,804	134,090	124,958	20,708	10,097	10,542	8,991	5,295	3,795	1,452	69	Aug.
1,941	1,795	133,462	124,340	21,494	10,126	11,293	9,102	5,882	3,876	1,535	75	Sep.
1,922	1,778	132,794	123,514	22,994	10,251	12,657	9,380	6,991	4,006	1,660	86	Oct.
1,894	1,750	131,543	122,061	25,624	10,573	14,946	9,756	8,835	4,271	1,840	105	Nov.
1,872	1,728	130,493	120,938	27,185	10,623	16,435	9,891	10,053	4,478	1,904	127	Dec.
1,849	1,709	129,984	120,184	30,706	10,938	19,618	10,235	12,869	4,689	2,060	150	2023 Jan.
Changes *												
− 200	− 184	− 9,697	− 9,302	+ 8,564	+ 2,133	+ 6,373	+ 841	+ 4,987	+ 679	+ 707	+ 58	2022
− 12	− 11	− 904	− 869	+ 650	+ 400	+ 249	+ 109	+ 151	+ 45	+ 53	+ 1	2022 July
− 28	− 25	− 241	− 242	+ 672	+ 380	+ 287	+ 33	+ 221	+ 20	+ 46	+ 5	Aug.
− 10	− 9	− 628	− 618	+ 786	+ 29	+ 751	+ 111	+ 587	+ 81	+ 83	+ 6	Sep.
− 19	− 17	− 668	− 826	+ 1,500	+ 125	+ 1,364	+ 278	+ 1,109	+ 130	+ 125	+ 11	Oct.
− 28	− 28	− 1,251	− 1,453	+ 2,630	+ 322	+ 2,289	+ 376	+ 1,844	+ 265	+ 180	+ 19	Nov.
− 22	− 22	− 1,050	− 1,123	+ 1,561	+ 50	+ 1,489	+ 135	+ 1,218	+ 207	+ 64	+ 22	Dec.
− 23	− 19	− 974	− 1,219	+ 3,521	+ 315	+ 3,183	+ 344	+ 2,816	+ 211	+ 156	+ 23	2023 Jan.
End of year or month *											**Credit cooperatives**	
1,240	1,200	84,164	82,251	7,835	1,880	5,845	4,302	3,997	1,365	483	110	2022
1,284	1,244	85,839	84,356	5,961	1,857	4,030	3,749	2,262	1,306	462	74	2022 July
1,278	1,238	85,449	83,935	6,093	1,841	4,153	3,822	2,368	1,319	466	99	Aug.
1,270	1,230	85,000	83,459	6,256	1,862	4,296	3,885	2,496	1,334	466	98	Sep.
1,252	1,214	84,658	82,998	6,690	1,840	4,745	4,020	2,933	1,342	470	105	Oct.
1,247	1,209	84,100	82,457	7,254	1,819	5,327	4,180	3,498	1,347	482	108	Nov.
1,240	1,200	84,164	82,251	7,835	1,880	5,845	4,302	3,997	1,365	483	110	Dec.
1,233	1,190	83,208	80,842	8,941	1,935	6,889	4,436	5,016	1,372	501	117	2023 Jan.
Changes *												
− 96	− 95	− 4,795	− 4,836	+ 3,260	+ 1,166	+ 2,033	+ 658	+ 1,855	+ 177	+ 1	+ 61	2022
− 3	− 4	− 341	− 365	+ 127	+ 6	+ 120	+ 45	+ 125	+ 97	− 102	+ 1	2022 July
− 6	− 6	− 390	− 421	+ 132	− 16	+ 123	+ 73	+ 106	+ 13	+ 4	+ 25	Aug.
− 8	− 8	− 449	− 476	+ 163	+ 21	+ 143	+ 63	+ 128	+ 15	−	− 1	Sep.
− 18	− 16	− 342	− 461	+ 480	+ 24	+ 449	+ 135	+ 437	+ 8	+ 4	+ 7	Oct.
− 5	− 5	− 558	− 541	+ 564	− 21	+ 582	+ 160	+ 565	+ 5	+ 12	+ 3	Nov.
− 7	− 9	+ 64	− 206	+ 581	+ 61	+ 518	+ 122	+ 499	+ 18	+ 1	+ 2	Dec.
− 7	− 10	− 956	− 1,409	+ 1,106	+ 55	+ 1,044	+ 134	+ 1,019	+ 7	+ 18	+ 7	2023 Jan.
End of year or month *											**All remaining banks** [6]	
76	76	2,951	2,947	1,369	564	751	491	399	336	16	54	2022
87	86	3,119	3,115	990	563	426	384	187	227	12	1	2022 July
86	85	3,094	3,090	1,120	579	540	480	206	317	17	1	Aug.
84	83	3,063	3,059	1,150	583	564	478	230	317	17	3	Sep.
80	80	3,022	3,018	1,207	596	608	486	268	323	17	3	Oct.
80	80	2,967	2,963	1,315	577	684	493	339	328	17	54	Nov.
76	76	2,951	2,947	1,369	564	751	491	399	336	16	54	Dec.
77	76	2,945	2,941	1,449	543	848	489	477	340	31	58	2023 Jan.
Changes *												
− 16	− 15	− 234	− 231	+ 842	+ 423	+ 422	+ 182	+ 226	+ 192	+ 4	− 3	2022
+ 2	+ 2	− 19	− 19	+ 86	+ 12	+ 74	+ 63	+ 13	+ 61	−	−	2022 July
− 1	− 1	− 25	− 25	+ 130	+ 16	+ 114	+ 96	+ 19	+ 90	+ 5	−	Aug.
− 2	− 2	− 31	− 31	+ 30	+ 4	+ 24	− 2	+ 24	−	−	+ 2	Sep.
− 4	− 3	− 41	− 41	+ 57	+ 13	+ 44	+ 8	+ 38	+ 6	−	−	Oct.
−	−	− 55	− 55	+ 108	− 19	+ 76	+ 7	+ 71	+ 5	−	+ 51	Nov.
− 4	− 4	− 16	− 16	+ 54	− 13	+ 67	− 2	+ 60	+ 8	− 1	−	Dec.
+ 1	−	− 6	− 6	+ 80	− 21	+ 97	− 2	+ 78	+ 4	+ 15	+ 4	2023 Jan.

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 ***
2022	1,269,368	92,807	14,994	307,835	98,556	1,170,812	26,583	1,144,229
2022 Oct.	1,299,858	95,476	15,553	335,722	111,549	1,188,309	25,125	1,163,184
Nov.	1,291,900	93,560	14,829	323,457	105,334	1,186,566	26,426	1,160,140
Dec.	1,269,368	92,807	14,994	307,835	98,556	1,170,812	26,583	1,144,229
2023 Jan.	1,287,523	91,255	15,607	305,394	101,308	1,186,215	28,445	1,157,770
								Changes *
2022	+ 62,618	− 12,745	+ 1,098	− 23,636	− 8,280	+ 70,898	+ 8,507	+ 62,391
2022 Oct.	− 9,518	− 623	− 1,360	− 17,418	− 17,247	+ 7,729	+ 2,049	+ 5,680
Nov.	− 7,958	− 1,916	− 724	− 12,265	− 6,215	− 1,743	+ 1,301	− 3,044
Dec.	− 22,525	− 746	+ 165	− 15,622	− 6,778	− 15,747	+ 157	− 15,904
2023 Jan.	+ 18,155	− 1,552	+ 613	− 2,441	+ 2,752	+ 15,403	+ 1,862	+ 13,541
	Commercial banks [7]							**End of year or month ***
2022	191,270	21,884	7,385	20,388	5,238	186,032	3,809	182,223
2022 Oct.	184,210	21,971	7,219	21,004	4,202	180,008	3,327	176,681
Nov.	186,755	21,280	7,202	20,556	4,525	182,230	3,821	178,409
Dec.	191,270	21,884	7,385	20,388	5,238	186,032	3,809	182,223
2023 Jan.	197,501	22,226	7,834	20,462	6,347	191,154	3,966	187,188
								Changes *
2022	+ 23,002	− 3,583	+ 1,508	+ 2,994	+ 1,389	+ 21,613	+ 836	+ 20,777
2022 Oct.	− 662	− 781	− 521	+ 409	− 1,306	+ 644	+ 222	+ 422
Nov.	+ 2,545	− 691	− 17	− 448	+ 323	+ 2,222	+ 494	+ 1,728
Dec.	+ 4,515	+ 604	+ 183	− 168	+ 713	+ 3,802	− 12	+ 3,814
2023 Jan.	+ 6,231	+ 342	+ 449	+ 74	+ 1,109	+ 5,122	+ 157	+ 4,965
	Landesbanken							**End of year or month ***
2022	188,958	25,798	4,612	4,828	5,429	183,529	8,932	174,597
2022 Oct.	191,712	26,649	5,224	5,337	6,203	185,509	8,104	177,405
Nov.	191,888	26,417	4,801	5,888	7,134	184,754	8,654	176,100
Dec.	188,958	25,798	4,612	4,828	5,429	183,529	8,932	174,597
2023 Jan.	194,180	24,501	4,800	5,723	8,707	185,473	9,704	175,769
								Changes *
2022	+ 8,502	− 981	+ 817	− 984	− 79	+ 8,581	+ 3,859	+ 4,722
2022 Oct.	+ 3,030	− 143	− 588	+ 655	+ 284	+ 2,746	+ 1,018	+ 1,728
Nov.	+ 176	− 232	− 423	+ 551	+ 931	− 755	+ 550	− 1,305
Dec.	− 2,930	− 619	− 189	− 1,060	− 1,705	− 1,225	+ 278	− 1,503
2023 Jan.	+ 5,222	− 1,297	+ 188	+ 895	+ 3,278	+ 1,944	+ 772	+ 1,172
	Savings banks							**End of year or month ***
2022	16,731	3,268	61	−	115	16,616	484	16,132
2022 Oct.	16,431	3,489	58	−	113	16,318	253	16,065
Nov.	16,555	3,260	60	−	114	16,441	381	16,060
Dec.	16,731	3,268	61	−	115	16,616	484	16,132
2023 Jan.	17,558	3,268	60	−	65	17,493	721	16,772
								Changes *
2022	+ 551	− 177	− 21	−	− 68	+ 619	+ 478	+ 141
2022 Oct.	+ 265	− 14	− 1	−	− 50	+ 315	+ 103	+ 212
Nov.	+ 124	− 229	+ 2	−	+ 1	+ 123	+ 128	− 5
Dec.	+ 176	+ 8	+ 1	−	+ 1	+ 175	+ 103	+ 72
2023 Jan.	+ 827	−	− 1	−	− 50	+ 877	+ 237	+ 640

***** 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 ***
2022	8,599	1,811	–	–	6	8,593	14	8,579
2022 Oct.	8,593	1,802	–	–	3	8,590	3	8,587
Nov.	8,563	1,778	–	–	6	8,557	12	8,545
Dec.	8,599	1,811	–	–	6	8,593	14	8,579
2023 Jan.	8,592	1,804	–	–	6	8,586	14	8,572
								Changes *
2022	– 997	– 361	–	–	– 2	– 995	+ 14	– 1,009
2022 Oct.	– 8	+ 14	–	–	–	– 8	+ 3	– 11
Nov.	– 30	– 24	–	–	+ 3	– 33	+ 9	– 42
Dec.	+ 36	+ 33	–	–	–	+ 36	+ 2	+ 34
2023 Jan.	– 7	– 7	–	–	–	– 7	–	– 7
	Mortgage banks							**End of year or month ***
2022	102,932	4,156	1,020	11,694	990	101,942	1,365	100,577
2022 Oct.	103,362	4,507	1,060	12,547	1,028	102,334	1,478	100,856
Nov.	103,446	4,492	822	12,109	792	102,654	1,476	101,178
Dec.	102,932	4,156	1,020	11,694	990	101,942	1,365	100,577
2023 Jan.	105,540	4,089	1,014	11,380	984	104,556	1,350	103,206
								Changes *
2022	+ 5,355	– 638	– 1,211	– 179	– 1,219	+ 6,574	+ 508	+ 6,066
2022 Oct.	+ 369	+ 32	– 228	– 160	– 228	+ 597	+ 76	+ 521
Nov.	+ 84	– 15	– 238	– 438	– 236	+ 320	– 2	+ 322
Dec.	– 507	– 329	+ 198	– 415	+ 198	– 705	– 111	– 594
2023 Jan.	+ 2,608	– 67	– 6	– 314	– 6	+ 2,614	– 15	+ 2,629
	Banks with special, development and other central support tasks							**End of year or month ***
2022	755,719	35,849	1,916	270,925	86,778	668,941	11,979	656,962
2022 Oct.	790,432	37,017	1,992	296,834	100,000	690,432	11,960	678,472
Nov.	779,585	36,292	1,944	284,904	92,763	686,822	12,082	674,740
Dec.	755,719	35,849	1,916	270,925	86,778	668,941	11,979	656,962
2023 Jan.	758,505	35,327	1,899	267,829	85,199	673,306	12,690	660,616
								Changes *
2022	+ 25,288	– 7,026	+ 5	– 25,467	– 8,301	+ 33,589	+ 2,812	+ 30,777
2022 Oct.	– 12,512	+ 268	– 22	– 18,322	– 15,947	+ 3,435	+ 627	+ 2,808
Nov.	– 10,847	– 725	– 48	– 11,930	– 7,237	– 3,610	+ 122	– 3,732
Dec.	– 23,866	– 443	– 28	– 13,979	– 5,985	– 17,881	– 103	– 17,778
2023 Jan.	+ 2,786	– 522	– 17	– 3,096	– 1,579	+ 4,365	+ 711	+ 3,654

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												
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	87,952	51,972	2,495	7,288	13,124	13,073	111,697	82,063	2,021	5,043	9,490	13,080
2022 Sep.	93,590	57,562	2,374	7,577	12,011	14,066	128,056	94,061	3,062	6,193	10,350	14,390
Oct.	90,486	53,842	2,467	7,205	12,977	13,995	125,957	92,483	2,835	6,143	9,643	14,853
Nov.	87,835	51,135	3,196	7,375	11,824	14,305	122,300	87,383	3,269	6,151	11,795	13,702
Dec.	81,351	47,104	2,667	7,458	11,021	13,101	115,584	82,797	2,683	6,104	11,536	12,464
2023 Jan.	90,553	53,687	3,169	7,337	12,544	13,816	116,354	84,005	2,516	6,462	9,920	13,451
of which: vis-à-vis domestic non-banks (non-MFIs)												
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	26,802	16,074	1,323	3,971	3,659	1,775	84,979	61,652	1,859	3,163	6,982	11,323
2022 Sep.	28,330	18,503	1,193	3,945	3,118	1,571	100,843	73,726	2,905	4,048	7,567	12,597
Oct.	27,323	17,325	1,262	3,737	3,468	1,531	99,511	72,556	2,689	3,983	7,355	12,928
Nov.	27,424	16,249	1,586	3,845	3,744	2,000	96,444	68,006	2,727	4,049	9,833	11,829
Dec.	24,704	14,736	1,493	3,816	3,167	1,492	92,392	65,470	2,550	4,117	9,494	10,761
2023 Jan.	25,626	15,064	1,882	3,668	3,273	1,739	91,846	65,799	2,373	4,240	7,760	11,674
Big banks												
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	13,900	9,581	76	636	2,363	1,244	38,183	28,546	519	1,146	2,236	5,736
2022 Sep.	11,181	7,389	61	681	2,211	839	35,597	26,694	536	1,371	2,352	4,644
Oct.	10,742	6,781	157	652	2,404	748	34,519	25,539	463	1,313	2,135	5,069
Nov.	10,409	6,147	201	691	2,387	983	37,118	25,971	504	1,349	4,695	4,599
Dec.	8,837	5,441	65	792	1,716	823	35,288	24,995	513	1,270	4,397	4,113
2023 Jan.	9,372	5,263	394	870	1,927	918	34,937	25,230	665	1,436	2,869	4,737
Regional banks and other commercial banks												
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	7,350	5,783	66	271	652	578	22,957	16,383	332	1,036	3,218	1,988
2022 Sep.	9,583	7,606	46	423	628	880	31,606	22,665	976	1,248	3,374	3,343
Oct.	9,096	6,446	71	341	1,314	924	30,911	22,863	489	1,251	3,170	3,138
Nov.	8,763	6,012	691	377	580	1,103	28,173	20,510	492	1,175	3,067	2,929
Dec.	6,342	4,848	52	308	636	498	28,318	20,608	489	1,234	3,184	2,803
2023 Jan.	7,239	5,248	83	314	908	686	26,888	19,588	392	1,215	2,933	2,760
Landesbanken												
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	9,692	4,311	1,022	1,773	2,014	572	14,149	9,830	359	655	1,122	2,183
2022 Sep.	9,819	4,792	924	1,751	1,801	551	17,700	12,527	442	995	1,438	2,298
Oct.	9,516	4,616	865	1,682	1,870	483	17,585	12,132	608	1,021	1,323	2,501
Nov.	9,336	4,531	883	1,681	1,705	536	16,726	11,624	693	950	1,197	2,262
Dec.	8,526	3,922	899	1,674	1,606	425	14,849	10,308	368	909	1,265	1,999
2023 Jan.	8,947	4,289	897	1,610	1,666	485	16,843	12,390	356	923	1,056	2,118
All other categories of banks [1]												
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	57,010	32,297	1,331	4,608	8,095	10,679	36,408	27,304	811	2,206	2,914	3,173
2022 Sep.	63,007	37,775	1,343	4,722	7,371	11,796	43,153	32,175	1,108	2,579	3,186	4,105
Oct.	61,132	35,999	1,374	4,530	7,389	11,840	42,942	31,949	1,275	2,558	3,015	4,145
Nov.	59,327	34,445	1,421	4,626	7,152	11,683	40,283	29,278	1,580	2,677	2,836	3,912
Dec.	57,646	32,893	1,651	4,684	7,063	11,355	37,129	26,886	1,313	2,691	2,690	3,549
2023 Jan.	64,995	38,887	1,795	4,543	8,043	11,727	37,686	26,797	1,103	2,888	3,062	3,836

***** 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												
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
2021	48,978,856	41,814,564	31,082,209	10,695,310	37,045	4,211,166	263,822	87,110	316,605	34,872	2,250,717	12,722,141
2022	54,081,622	46,186,861	31,716,260	14,413,248	57,353	4,602,459	303,338	114,611	353,989	72,216	2,448,148	18,991,151
2022 Jan.	50,124,952	42,966,522	32,004,674	10,924,209	37,639	4,193,235	264,454	88,540	321,497	34,782	2,255,922	12,961,315
Feb.	52,849,654	45,551,222	34,203,898	11,310,582	36,742	4,304,663	272,221	90,931	326,397	35,050	2,269,170	13,246,504
Mar.	53,368,663	46,001,562	34,279,519	11,685,236	36,807	4,295,453	280,671	94,143	330,892	36,637	2,329,305	13,408,193
Apr.	55,181,220	47,663,258	35,279,704	12,346,499	37,055	4,409,096	285,140	97,794	335,314	36,437	2,354,181	13,802,496
May	57,483,292	49,821,805	35,741,085	14,043,316	37,404	4,478,799	290,155	100,634	340,220	65,067	2,386,612	15,534,546
June	55,998,216	48,297,008	34,186,496	14,069,561	40,951	4,486,326	297,669	104,458	340,589	64,810	2,407,356	15,725,682
July	57,566,281	49,678,759	33,611,525	16,024,588	42,646	4,635,878	296,389	107,485	345,329	65,780	2,436,661	20,297,328
Aug.	55,653,367	47,784,157	33,388,785	14,351,476	43,896	4,607,322	297,413	109,008	349,366	68,965	2,437,136	18,682,754
Sep.	56,304,803	48,272,475	32,695,827	15,532,463	44,185	4,747,569	304,559	113,190	350,472	70,525	2,446,013	19,956,498
Oct.	56,500,775	48,452,213	34,351,477	14,052,668	48,068	4,731,855	308,135	114,797	353,269	71,492	2,469,014	18,541,335
Nov.	55,844,527	47,900,378	33,415,468	14,432,521	52,389	4,634,929	306,813	114,751	352,341	71,967	2,463,348	18,964,929
Dec.	54,081,622	46,186,861	31,716,260	14,413,248	57,353	4,602,459	303,338	114,611	353,989	72,216	2,448,148	18,991,151
2023 Jan.	55,276,233	47,469,268	32,500,689	14,907,325	61,254	4,489,371	306,708	115,044	362,076	74,111	2,459,655	19,572,062
Currency swaps												
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
2021	1,881,220	1,761,139	.	524,551	.	72,984	1,023	–	4,509	–	41,565	83,649
2022	1,708,128	1,592,579	.	276,889	.	68,214	821	–	4,228	–	42,286	273,688
2022 Jan.	1,932,686	1,812,157	.	520,938	.	72,844	1,436	–	4,537	–	41,712	73,548
Feb.	1,835,014	1,716,299	.	411,588	.	71,785	1,335	–	4,448	–	41,147	13,417
Mar.	1,763,656	1,644,191	.	348,330	.	71,166	1,298	–	4,224	–	42,777	13,642
Apr.	1,979,750	1,858,609	.	303,668	.	72,347	1,156	–	4,126	–	43,512	16,159
May	1,732,604	1,614,136	.	288,912	.	71,107	1,075	–	3,904	–	42,382	9,813
June	1,975,169	1,856,744	.	277,152	.	71,231	799	–	3,744	–	42,651	12,649
July	1,871,971	1,753,747	.	314,189	.	71,276	695	–	3,791	–	42,462	311,318
Aug.	1,945,463	1,826,452	.	322,506	.	71,533	792	–	3,997	–	42,689	319,641
Sep.	1,829,487	1,708,314	.	353,633	.	72,409	814	–	3,992	–	43,958	350,750
Oct.	1,837,564	1,718,649	.	330,684	.	70,872	659	–	3,772	–	43,612	327,683
Nov.	1,962,050	1,844,017	.	309,519	.	70,573	1,179	–	3,795	–	42,486	306,546
Dec.	1,708,128	1,592,579	.	276,889	.	68,214	821	–	4,228	–	42,286	273,688
2023 Jan.	1,787,815	1,673,286	.	316,688	.	67,245	538	–	4,350	–	42,396	313,646
Interest rate/Currency swaps (combined)												
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
2021	2,683,269	2,442,618	.	1,002,875	.	34,665	400	182	4,559	–	200,845	1,202,271
2022	2,921,981	2,690,248	.	1,142,687	.	32,815	350	195	4,780	–	193,593	1,349,585
2022 Jan.	2,752,703	2,504,380	.	1,049,897	.	34,247	399	182	4,561	–	208,934	1,246,678
Feb.	2,738,557	2,491,582	.	1,050,971	.	34,690	399	182	4,761	–	206,943	1,245,931
Mar.	2,771,195	2,526,827	.	1,061,589	.	36,030	379	195	4,869	–	202,895	1,256,011
Apr.	2,813,355	2,562,636	.	1,063,731	.	36,240	386	195	4,907	–	208,991	1,261,160
May	2,788,581	2,540,258	.	1,073,504	.	35,862	361	195	4,883	–	207,022	1,269,948
June	2,891,141	2,642,403	.	1,123,042	.	36,184	362	195	5,222	–	206,775	1,322,666
July	2,944,923	2,690,757	.	1,148,104	.	36,270	369	195	5,386	–	211,946	1,353,377
Aug.	2,985,739	2,733,147	.	1,145,321	.	35,746	368	195	5,489	–	210,794	1,359,364
Sep.	3,052,051	2,800,641	.	1,185,656	.	34,182	366	195	5,518	–	211,149	1,403,620
Oct.	2,999,919	2,752,643	.	1,132,326	.	33,812	357	195	5,440	–	207,472	1,348,213
Nov.	2,938,612	2,694,903	.	1,113,679	.	33,546	353	195	5,423	–	204,192	1,325,147
Dec.	2,921,981	2,690,248	.	1,142,687	.	32,815	350	195	4,780	–	193,593	1,349,585
2023 Jan.	2,908,048	2,677,340	.	1,129,985	.	32,575	347	187	4,746	–	192,853	1,331,760

***** 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						
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	566,847	138,342	139,544	– 1,202	1,483	567,123
2022	567,123	119,250	149,280	– 30,030	1,389	538,482
2022 May	563,657	10,063	11,508	– 1,445	60	562,272
June	562,272	9,122	11,017	– 1,895	55	560,432
July	560,432	8,872	10,789	– 1,917	63	558,578
Aug.	558,578	9,006	11,528	– 2,522	62	556,118
Sep.	556,118	8,649	14,118	– 5,469	65	550,714
Oct.	550,714	8,849	12,053	– 3,204	76	547,586
Nov.	547,586	9,791	15,229	– 5,438	83	542,231
Dec.	542,231	10,993	15,392	– 4,399	650	538,482
2023 Jan.	538,482	11,374	22,101	– 10,727	102	527,857
Commercial banks [3]						
2019	99,064	34,780	33,980	+ 800	159	100,023
2020	100,023	28,740	30,110	– 1,370	107	98,760
2021	98,760	31,104	27,737	+ 3,367	93	102,215
2022	102,215	25,250	34,268	– 9,018	94	93,291
2022 May	102,068	2,261	2,363	– 102	3	101,969
June	101,969	2,014	2,411	– 397	3	101,575
July	101,575	1,852	2,164	– 312	3	101,266
Aug.	101,266	1,781	2,567	– 786	3	100,483
Sep.	100,483	1,735	5,112	– 3,377	5	97,111
Oct.	97,111	1,728	2,702	– 974	3	96,140
Nov.	96,140	1,854	3,260	– 1,406	3	94,737
Dec.	94,737	2,017	3,514	– 1,497	51	93,291
2023 Jan.	93,291	2,294	6,996	– 4,702	6	88,595
of which: Big banks						
2019	82,423	30,750	29,410	+ 1,340	89	83,852
2020	83,852	24,802	25,165	– 363	59	83,548
2021	83,548	26,856	23,787	+ 3,069	51	86,668
2022	86,668	21,894	29,261	– 7,367	58	79,359
2022 May	86,716	1,974	2,011	– 37	3	86,682
June	86,682	1,744	2,029	– 285	2	86,399
July	86,399	1,615	1,839	– 224	3	86,178
Aug.	86,178	1,536	2,221	– 685	3	85,496
Sep.	85,496	1,507	4,724	– 3,217	5	82,284
Oct.	82,284	1,495	2,260	– 765	3	81,522
Nov.	81,522	1,592	2,691	– 1,099	3	80,426
Dec.	80,426	1,696	2,780	– 1,084	17	79,359
2023 Jan.	79,359	2,002	6,200	– 4,198	5	75,166
Regional banks and other commercial banks						
2019	16,449	3,896	4,503	– 607	70	15,912
2020	15,912	3,773	4,878	– 1,105	48	14,855
2021	14,855	4,159	3,860	+ 299	42	15,120
2022	15,120	3,254	4,769	– 1,515	35	13,640
2022 May	14,986	283	346	– 63	–	14,923
June	14,923	266	379	– 113	1	14,811
July	14,811	235	314	– 79	–	14,732
Aug.	14,732	243	332	– 89	–	14,643
Sep.	14,643	222	364	– 142	–	14,501
Oct.	14,501	230	420	– 190	–	14,311
Nov.	14,311	251	549	– 298	–	14,013
Dec.	14,013	283	689	– 406	33	13,640
2023 Jan.	13,640	273	776	– 503	1	13,138

***** 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						
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	277,342	57,036	57,897	– 861	891	277,372
2022	277,372	48,697	61,223	– 12,526	868	265,714
2022 May	276,239	4,098	4,951	– 853	52	275,438
June	275,438	3,689	4,743	– 1,054	49	274,433
July	274,433	3,620	4,676	– 1,056	57	273,434
Aug.	273,434	3,715	4,784	– 1,069	55	272,420
Sep.	272,420	3,563	4,846	– 1,283	57	271,194
Oct.	271,194	3,633	5,020	– 1,387	69	269,876
Nov.	269,876	4,102	6,560	– 2,458	74	267,492
Dec.	267,492	4,268	6,276	– 2,008	230	265,714
2023 Jan.	265,714	4,478	7,823	– 3,345	72	262,441
Credit cooperatives						
2019	186,139	52,566	51,901	+ 665	592	187,396
2020	187,396	50,541	54,316	– 3,775	513	184,134
2021	184,137	48,891	52,266	– 3,375	499	181,261
2022	181,261	44,224	52,173	– 7,949	427	173,739
2022 May	179,239	3,616	4,088	– 472	5	178,772
June	178,772	3,335	3,757	– 422	3	178,353
July	178,353	3,319	3,850	– 531	3	177,825
Aug.	177,825	3,427	4,059	– 632	4	177,197
Sep.	177,197	3,275	4,033	– 758	3	176,442
Oct.	176,442	3,408	4,211	– 803	4	175,643
Nov.	175,643	3,732	5,193	– 1,461	6	174,188
Dec.	174,188	4,607	5,425	– 818	369	173,739
2023 Jan.	173,739	4,496	7,106	– 2,610	24	171,153
All remaining bank groups [4]						
2019	7,901	1,464	2,425	– 961	1	6,941
2020	6,941	1,212	1,545	– 333	–	6,608
2021	6,608	1,311	1,644	– 333	–	6,275
2022	6,275	1,079	1,616	– 537	–	5,738
2022 May	6,111	88	106	– 18	–	6,093
June	6,093	84	106	– 22	–	6,071
July	6,071	81	99	– 18	–	6,053
Aug.	6,053	83	118	– 35	–	6,018
Sep.	6,018	76	127	– 51	–	5,967
Oct.	5,967	80	120	– 40	–	5,927
Nov.	5,927	103	216	– 113	–	5,814
Dec.	5,814	101	177	– 76	–	5,738
2023 Jan.	5,738	106	176	– 70	–	5,668

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 ***
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	51	207	1,504,502	471,199	457,827	297,889	159,938	13,372	497,200	418,782	12,913	405,869	78,418	536,103	404,468
2022	47	202	1,625,523	461,835	447,400	315,624	131,776	14,435	516,679	447,657	9,744	437,913	69,022	647,008	513,289
2022 Mar.	50	208	1,674,888	564,690	550,454	369,659	180,795	14,236	540,089	461,380	13,450	447,930	78,709	570,109	421,062
Apr.	50	208	1,784,036	556,484	542,157	370,698	171,459	14,327	552,836	474,518	13,347	461,171	78,318	674,716	529,510
May	50	208	1,759,187	551,231	537,330	369,027	168,303	13,901	554,045	477,635	13,091	464,544	76,410	653,911	514,883
June	51	211	1,740,974	516,756	502,828	338,800	164,028	13,928	553,548	480,741	12,139	468,602	72,807	670,670	524,392
July	52	211	1,688,577	503,126	488,644	327,518	161,126	14,482	555,774	484,934	10,964	473,970	70,840	629,677	453,998
Aug.	50	208	1,735,251	497,795	483,022	328,404	154,618	14,773	569,204	496,999	11,106	485,893	72,205	668,252	503,053
Sep.	50	208	1,889,543	536,274	522,386	354,411	167,975	13,888	563,475	488,905	10,597	478,308	74,570	789,794	632,449
Oct.	50	207	1,873,496	532,994	519,942	359,745	160,197	13,052	562,147	487,775	11,245	476,530	74,372	778,355	625,775
Nov.	50	207	1,757,814	511,206	498,573	347,303	151,270	12,633	548,712	475,154	10,457	464,697	73,558	697,896	526,576
Dec.	47	202	1,625,523	461,835	447,400	315,624	131,776	14,435	516,679	447,657	9,744	437,913	69,022	647,008	513,289
															Changes *
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	+ 1	+ 1	− 48,380	+ 87,320	+ 87,068	+84,871	+ 2,197	+ 252	−26,182	− 6,472	− 1,334	− 5,138	−19,710	− 136,940	− 128,103
2022	− 4	− 5	+124,077	− 13,265	− 14,301	+17,848	−32,149	+ 1,036	+ 6,695	+17,468	− 3,169	+ 20,637	−10,773	+ 108,092	+ 102,976
2022 Apr.	−	−	+106,536	− 13,059	− 13,133	+ 1,039	−14,172	+ 74	− 1,300	+ 712	− 103	+ 815	− 2,012	+ 101,995	+ 104,473
May	−	−	− 23,960	− 3,447	− 3,026	− 1,560	− 1,466	− 421	+ 6,504	+ 7,830	− 256	+ 8,086	− 1,326	− 19,872	− 13,358
June	+ 1	+ 3	− 19,897	− 36,861	− 36,874	−30,227	− 6,647	+ 13	− 8,426	− 4,016	− 952	− 3,064	− 4,410	+ 15,075	+ 7,440
July	+ 1	−	− 53,444	− 15,931	− 16,478	−11,282	− 5,196	+ 547	− 4,752	− 2,016	− 1,175	− 841	− 2,736	− 42,040	− 71,896
Aug.	− 2	− 3	+ 51,793	− 6,584	− 6,867	+ 886	− 7,753	+ 283	+ 9,027	+ 8,032	+ 142	+ 7,890	+ 995	+ 37,779	+ 47,921
Sep.	± 0	−	+153,054	+ 36,747	+ 37,644	+26,007	+11,637	− 897	−11,933	−13,722	− 509	− 13,213	+ 1,789	+ 120,304	+ 128,476
Oct.	± 0	− 1	− 15,158	− 1,597	− 768	+ 5,334	− 6,102	− 829	+ 3,028	+ 2,699	+ 648	+ 2,051	+ 329	− 10,550	− 6,042
Nov.	± 0	−	−113,535	− 17,893	− 17,485	−12,442	− 5,043	− 408	− 361	− 830	− 788	− 42	+ 469	− 78,312	− 97,029
Dec.	− 3	− 5	−130,980	− 46,898	− 48,709	−31,678	−17,031	+ 1,811	−23,620	−19,929	− 713	− 19,216	− 3,691	− 49,575	− 11,918
Foreign branches in EU countries [7]															**End of year or month ***
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	48	134	236,237	100,412	99,454	76,192	23,262	958	96,703	95,821	9,285	86,536	882	39,122	20,357
2022	44	133	314,069	162,629	159,175	138,702	20,473	3,454	107,694	106,600	5,075	101,525	1,094	43,746	27,297
2022 Mar.	47	136	321,933	155,503	154,591	125,807	28,784	912	123,403	121,362	9,711	111,651	2,041	43,027	19,287
Apr.	47	136	312,160	144,483	143,628	121,649	21,979	855	122,594	120,502	9,727	110,775	2,092	45,083	20,962
May	47	136	311,398	146,050	145,132	119,415	25,717	918	119,814	117,485	9,348	108,137	2,329	45,534	21,167
June	48	139	304,778	140,542	139,901	118,985	20,916	641	115,718	115,028	8,354	106,674	690	48,518	22,736
July	49	139	314,283	143,267	142,585	120,704	21,881	682	115,986	115,287	7,111	108,176	699	55,030	20,381
Aug.	47	138	309,845	141,719	141,037	121,148	19,889	682	117,604	116,675	6,945	109,730	929	50,522	25,449
Sep.	47	137	314,846	153,565	153,028	130,888	22,140	537	117,860	116,768	6,220	110,548	1,092	43,421	28,600
Oct.	47	137	323,757	164,599	164,047	143,473	20,574	552	116,243	115,158	6,741	108,417	1,085	42,915	28,008
Nov.	47	137	327,900	172,392	171,855	150,998	20,857	537	114,998	113,862	5,886	107,976	1,136	40,510	25,362
Dec.	44	133	314,069	162,629	159,175	138,702	20,473	3,454	107,694	106,600	5,075	101,525	1,094	43,746	27,297
															Changes *
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	+ 3	+ 7	+ 5,669	+ 2,471	+ 2,443	+ 5,921	− 3,478	+ 28	+ 5,461	+ 5,170	− 305	+ 5,475	+ 291	− 3,504	− 7,272
2022	− 4	− 1	+ 77,912	+ 62,112	+ 59,616	+62,510	− 2,894	+ 2,496	+ 9,804	+ 9,608	− 4,210	+ 13,818	+ 196	+ 4,628	+ 6,939
2022 Apr.	−	−	− 9,773	− 11,390	− 11,333	− 4,158	− 7,175	− 57	− 2,164	− 2,205	+ 16	− 2,221	+ 41	+ 2,056	+ 1,655
May	−	−	− 683	+ 1,685	+ 1,622	− 2,234	+ 3,856	+ 63	− 2,235	− 2,475	− 379	− 2,096	+ 240	+ 453	+ 217
June	+ 1	+ 3	− 6,620	− 5,658	− 5,381	− 430	− 4,951	− 277	− 4,861	− 3,215	− 994	− 2,221	− 1,646	+ 2,984	+ 1,556
July	+ 1	−	+ 9,505	+ 2,583	+ 2,542	+ 1,719	+ 823	+ 41	− 278	− 282	− 1,243	+ 961	+ 4	+ 6,512	− 2,369
Aug.	− 2	− 1	− 4,438	− 1,601	− 1,601	+ 444	− 2,045	−	+ 1,193	+ 968	− 166	+ 1,134	+ 225	− 4,508	+ 5,058
Sep.	± 0	− 1	+ 5,001	+ 11,750	+ 11,895	+ 9,740	+ 2,155	− 145	− 362	− 519	− 725	+ 206	+ 157	− 7,101	+ 3,129
Oct.	± 0	−	+ 8,911	+ 11,154	+ 11,139	+12,585	− 1,446	+ 15	− 1,177	− 1,174	+ 521	− 1,695	− 3	− 506	− 575
Nov.	± 0	−	+ 4,143	+ 8,135	+ 8,150	+ 7,525	+ 625	− 15	− 59	− 120	− 855	+ 735	+ 61	− 2,405	− 2,605
Dec.	− 3	− 4	− 13,830	− 9,535	− 12,452	−12,296	− 156	+ 2,917	− 6,660	− 6,624	− 811	− 5,813	− 36	+ 3,238	+ 1,954

***** 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]													
	from banks (MFIs)			from non-banks (non-MFIs)							Other liabilities		
					German non-banks				Money market paper and debt securities outstanding [5]	Working capital			
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 *											**All foreign branches**		
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
950,180	638,519	461,233	177,286	311,661	8,094	6,309	1,785	303,567	65,168	51,257	437,897	403,369	2021
943,412	573,620	435,167	138,453	369,792	10,351	8,868	1,483	359,441	61,668	63,072	557,371	512,888	2022
1,087,000	663,065	462,802	200,263	423,935	10,702	9,001	1,701	413,233	80,663	52,344	454,881	418,840	2022 Mar.
1,075,753	655,626	453,630	201,996	420,127	10,474	8,702	1,772	409,653	88,592	53,259	566,432	526,799	Apr.
1,059,107	633,031	437,290	195,741	426,076	10,473	8,736	1,737	415,603	90,394	52,900	556,786	512,385	May
1,035,793	629,972	447,907	182,065	405,821	10,738	8,927	1,811	395,083	84,090	53,406	567,685	521,865	June
1,045,444	634,646	458,710	175,936	410,798	10,574	8,764	1,810	400,224	81,266	53,949	507,918	452,578	July
1,050,732	639,764	470,647	169,117	410,968	11,319	9,501	1,818	399,649	88,057	54,555	541,907	500,534	Aug.
1,072,464	661,883	480,086	181,797	410,581	11,316	9,461	1,855	399,265	89,590	55,364	672,125	629,058	Sep.
1,054,195	645,119	466,645	178,474	409,076	10,695	8,898	1,797	398,381	85,662	66,243	667,396	622,679	Oct.
1,041,120	639,884	457,814	182,070	401,236	10,190	8,580	1,610	391,046	82,622	65,487	568,585	523,792	Nov.
943,412	573,620	435,167	138,453	369,792	10,351	8,868	1,483	359,441	61,668	63,072	557,371	512,888	Dec.
Changes *													
− 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
+ 71,144	+ 43,062	+ 31,046	+ 12,016	+ 28,082	− 3,593	− 3,876	+ 283	+ 31,675	+ 89	+ 1,421	− 130,763	− 119,714	2021
− 6,223	− 64,187	− 22,215	− 41,972	+ 57,964	+ 2,257	+ 2,559	− 302	+ 55,707	− 6,325	+ 11,816	+ 118,970	+ 109,519	2022
− 15,203	− 10,993	− 9,197	− 1,796	− 4,210	− 228	− 299	+ 71	− 3,982	+ 5,305	+ 915	+ 108,817	+ 107,959	2022 Apr.
− 10,375	− 16,533	− 12,464	− 4,069	+ 6,158	− 1	+ 34	− 35	+ 6,159	+ 2,735	− 359	− 13,331	− 14,414	May
− 26,868	− 6,407	+ 10,617	− 17,024	− 20,461	+ 265	+ 191	+ 74	− 20,726	− 7,992	+ 506	+ 10,899	+ 9,480	June
+ 6,627	+ 1,942	+ 10,803	− 8,861	+ 4,685	− 164	− 163	− 1	+ 4,849	− 3,874	+ 543	− 59,767	− 69,287	July
+ 3,444	+ 3,377	+ 11,937	− 8,560	+ 67	+ 745	+ 737	+ 8	− 678	+ 5,993	+ 606	+ 39,904	+ 47,956	Aug.
+ 19,297	+ 19,798	+ 9,439	+ 10,359	− 501	− 3	− 40	+ 37	− 498	+ 292	+ 809	+ 130,218	+ 128,524	Sep.
− 15,907	− 14,505	− 13,441	− 1,064	− 1,402	− 621	− 563	− 58	− 781	− 3,038	+ 10,879	− 4,729	− 6,379	Oct.
− 7,899	− 516	− 8,831	+ 8,315	− 7,383	− 505	− 318	− 187	− 6,878	− 885	− 756	− 98,811	− 98,887	Nov.
− 94,338	− 63,219	− 22,647	− 40,572	− 31,119	+ 161	+ 288	− 127	− 31,280	− 19,640	− 2,414	− 11,214	− 10,904	Dec.
End of year or month *											**Foreign branches in EU countries** [7]		
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
202,563	107,965	100,881	7,084	94,598	1,795	1,771	24	92,803	356	5,846	27,472	18,717	2021
259,019	94,233	84,819	9,414	164,786	3,937	3,913	24	160,849	328	17,031	37,691	27,460	2022
288,062	105,063	95,117	9,946	182,999	3,696	3,672	24	179,303	407	6,194	27,270	16,861	2022 Mar.
276,435	102,403	92,478	9,925	174,032	3,917	3,893	24	170,115	408	6,218	29,099	18,572	Apr.
275,097	98,561	89,341	9,220	176,536	4,057	4,034	23	172,479	420	6,200	29,681	18,841	May
266,817	97,871	88,425	9,446	168,946	3,900	3,877	23	165,046	380	6,239	31,342	20,412	June
270,912	96,986	87,302	9,684	173,926	3,737	3,714	23	170,189	391	6,253	36,727	18,542	July
270,112	95,659	86,043	9,616	174,453	4,018	3,995	23	170,435	392	6,458	32,883	22,813	Aug.
271,046	98,944	86,543	12,401	172,102	4,040	4,016	24	168,062	342	6,807	36,651	25,902	Sep.
268,494	92,914	83,019	9,895	175,580	3,521	3,497	24	172,059	368	17,863	37,032	25,289	Oct.
275,157	98,107	83,701	14,406	177,050	3,458	3,434	24	173,592	344	17,837	34,562	23,086	Nov.
259,019	94,233	84,819	9,414	164,786	3,937	3,913	24	160,849	328	17,031	37,691	27,460	Dec.
Changes *													
+ 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
+ 11,745	+ 8,825	+ 8,126	+ 699	+ 2,920	− 164	− 144	− 20	+ 3,084	+ 77	+ 425	− 6,714	− 7,253	2021
+ 56,527	− 13,730	− 16,008	+ 2,278	+ 70,257	+ 2,142	+ 2,142	± 0	+ 68,115	− 28	+ 11,186	+ 10,244	+ 8,743	2022
− 11,825	− 2,843	− 2,664	− 179	− 8,982	+ 221	+ 221	−	− 9,203	+ 1	+ 24	+ 1,854	+ 1,711	2022 Apr.
− 1,173	− 3,698	− 3,058	− 640	+ 2,525	+ 140	+ 141	− 1	+ 2,385	+ 12	− 18	+ 582	+ 269	May
− 8,358	− 779	− 916	+ 137	− 7,579	− 157	− 157	−	− 7,422	− 40	+ 39	+ 1,661	+ 1,571	June
+ 3,992	− 955	− 1,123	+ 168	+ 4,947	− 163	− 163	−	+ 5,110	+ 11	+ 14	+ 5,385	− 1,870	July
− 820	− 1,367	− 1,259	− 108	+ 547	+ 281	+ 281	−	+ 266	+ 1	+ 205	− 3,844	+ 4,271	Aug.
+ 872	+ 3,212	+ 500	+ 2,712	− 2,340	+ 22	+ 21	+ 1	− 2,362	− 50	+ 349	+ 3,768	+ 3,089	Sep.
− 2,496	− 5,977	− 3,524	− 2,453	+ 3,481	− 519	− 519	−	+ 4,000	+ 26	+ 11,056	+ 381	− 613	Oct.
+ 6,853	+ 5,360	+ 682	+ 4,678	+ 1,493	− 63	− 63	−	+ 1,556	− 24	− 26	− 2,470	− 2,203	Nov.
− 15,962	− 3,724	+ 1,118	− 4,842	− 12,238	+ 479	+ 479	−	− 12,717	− 16	− 805	+ 3,129	+ 4,374	Dec.

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 ***
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	13	13	83,376	48,786	48,760	38,230	10,530	26	30,011	27,666	8,544	19,122	2,345	4,579	9
2022	15	15	130,502	90,820	90,803	79,553	11,250	17	35,541	35,252	4,676	30,576	289	4,141	519
2022 Aug.	15	15	143,044	88,801	88,784	76,623	12,161	17	43,190	42,841	6,577	36,264	349	11,053	654
Sep.	15	15	144,975	97,279	97,262	83,638	13,624	17	42,700	42,312	5,787	36,525	388	4,996	821
Oct.	15	15	144,967	99,196	99,179	86,546	12,633	17	41,672	41,361	6,258	35,103	311	4,099	570
Nov.	15	15	141,371	100,033	100,016	88,713	11,303	17	37,183	36,881	5,524	31,357	302	4,155	493
Dec.	15	15	130,502	90,820	90,803	79,553	11,250	17	35,541	35,252	4,676	30,576	289	4,141	519
															Changes *
2021	– 2	– 2	+ 12,215	+ 5,685	+ 5,744	+ 9,931	– 4,187	– 59	+ 5,517	+ 5,529	– 718	+ 6,247	– 12	+ 280	+ 9
2022	+ 2	+ 2	+ 47,126	+ 41,909	+ 41,918	+41,323	+ 595	– 9	+ 4,631	+ 6,695	– 3,868	+ 10,563	– 2,064	– 438	+ 502
2022 Sep.	± 0	–	+ 1,931	+ 8,385	+ 8,385	+ 7,015	+ 1,370	–	– 919	– 954	– 790	– 164	+ 35	– 6,057	+ 158
Oct.	± 0	–	– 8	+ 2,020	+ 2,020	+ 2,908	– 888	–	– 734	– 660	+ 471	– 1,131	– 74	– 897	– 244
Nov.	± 0	–	– 3,596	+ 1,113	+ 1,113	+ 2,167	– 1,054	–	– 3,651	– 3,648	– 734	– 2,914	– 3	+ 56	– 66
Dec.	± 0	–	– 10,869	– 9,054	– 9,054	– 9,160	+ 106	–	– 1,210	– 1,201	– 848	– 353	– 9	– 14	+ 30
of which: in France															**End of year or month ***
2020	19	19	16,726	.	.	.	.	.	.	10,615	150	10,465	.	3,433	–
2021	21	21	15,713	.	.	.	.	.	.	9,428	88	9,340	.	3,985	–
2022	20	20	27,831	.	.	.	.	.	.	9,508	31	9,477	.	4,359	–
2022 Aug.	21	21	16,492	.	.	.	.	.	.	9,183	66	9,117	.	4,079	–
Sep.	21	21	16,994	.	.	.	.	.	.	9,591	93	9,498	.	4,027	–
Oct.	21	21	28,116	.	.	.	.	.	.	9,632	116	9,516	.	4,116	–
Nov.	21	21	28,281	.	.	.	.	.	.	9,446	30	9,416	.	4,156	–
Dec.	20	20	27,831	.	.	.	.	.	.	9,508	31	9,477	.	4,359	–
															Changes *
2021	+ 2	+ 2	– 1,013	.	.	.	.	.	.	– 1,206	– 62	– 1,144	.	+ 552	–
2022	– 1	– 1	+ 12,118	.	.	.	.	.	.	+ 44	– 57	+ 101	.	+ 374	–
2022 Sep.	± 0	–	+ 502	.	.	.	.	.	.	+ 401	+ 27	+ 374	.	– 52	–
Oct.	± 0	–	+ 11,122	.	.	.	.	.	.	+ 48	+ 23	+ 25	.	+ 89	–
Nov.	± 0	–	+ 165	.	.	.	.	.	.	– 176	– 86	– 90	.	+ 40	–
Dec.	– 1	– 1	– 450	.	.	.	.	.	.	+ 67	+ 1	+ 66	.	+ 203	–
Foreign branches in non-EU countries [8]															**End of year or month ***
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	23	73	1,268,265	370,787	358,373	221,697	136,676	12,414	400,497	322,961	3,628	319,333	77,536	496,981	384,111
2022	19	69	1,311,454	299,206	288,225	176,922	111,303	10,981	408,985	341,057	4,669	336,388	67,928	603,262	485,992
2022 Aug.	20	70	1,425,406	356,076	341,985	207,256	134,729	14,091	451,600	380,324	4,161	376,163	71,276	617,730	477,604
Sep.	20	71	1,574,697	382,709	369,358	223,523	145,835	13,351	445,615	372,137	4,377	367,760	73,478	746,373	603,849
Oct.	20	70	1,549,739	368,395	355,895	216,272	139,623	12,500	445,904	372,617	4,504	368,113	73,287	735,440	597,767
Nov.	20	70	1,429,914	338,814	326,718	196,305	130,413	12,096	433,714	361,292	4,571	356,721	72,422	657,386	501,214
Dec.	19	69	1,311,454	299,206	288,225	176,922	111,303	10,981	408,985	341,057	4,669	336,388	67,928	603,262	485,992
															Changes *
2021	– 3	– 6	– 54,049	+ 84,849	+ 84,625	+78,950	+ 5,675	+ 224	–31,643	–11,642	– 1,029	– 10,613	–20,001	– 133,436	– 120,831
2022	– 4	– 4	+ 46,165	– 75,377	– 73,917	–44,662	–29,255	– 1,460	– 3,109	+ 7,860	+ 1,041	+ 6,819	–10,969	+ 103,464	+ 96,037
2022 Sep.	± 0	+ 1	+148,053	+ 24,997	+ 25,749	+16,267	+ 9,482	– 752	–11,571	–13,203	+ 216	– 13,419	+ 1,632	+ 127,405	+ 125,347
Oct.	± 0	– 1	– 24,069	– 12,751	– 11,907	– 7,251	– 4,656	– 844	+ 4,205	+ 3,873	+ 127	+ 3,746	+ 332	– 10,044	– 5,467
Nov.	± 0	–	–117,678	– 26,028	– 25,635	–19,967	– 5,668	– 393	– 302	– 710	+ 67	– 777	+ 408	– 75,907	– 94,424
Dec.	– 1	– 1	–117,150	– 37,363	– 36,257	–19,382	–16,875	– 1,106	–16,960	–13,305	+ 98	– 13,403	– 3,655	– 52,813	– 13,872

***** 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	19	20	21	22	23	24	25	26	27	28	
End of year or month *											**of which: in Luxembourg**		
70,017	31,145	28,414	2,731	38,872	1,591	1,529	62	37,281	–	364	2,257	–	2020
80,829	35,688	31,465	4,223	45,141	1,472	1,448	24	43,669	–	650	1,897	9	2021
126,359	23,790	16,632	7,158	102,569	3,462	3,438	24	99,107	–	1,117	3,026	518	2022
138,937	28,357	22,227	6,130	110,580	3,551	3,528	23	107,029	–	821	3,286	653	2022 Aug.
140,273	31,208	22,499	8,709	109,065	3,563	3,539	24	105,502	–	1,132	3,570	820	Sep.
140,330	28,065	20,442	7,623	112,265	2,995	2,971	24	109,270	–	1,130	3,507	569	Oct.
136,421	27,707	17,417	10,290	108,714	2,997	2,973	24	105,717	–	1,095	3,855	491	Nov.
126,359	23,790	16,632	7,158	102,569	3,462	3,438	24	99,107	–	1,117	3,026	518	Dec.
Changes *													
+ 12,130	+ 5,112	+ 3,740	+ 1,372	+ 7,018	– 99	– 81	– 18	+ 7,117	–	+ 286	– 345	+ 9	2021
+ 45,470	– 11,955	– 14,833	+ 2,878	+ 57,425	+ 1,990	+ 1,990	± 0	+ 55,435	–	+ 467	+ 1,129	+ 509	2022
+ 1,264	+ 2,784	+ 272	+ 2,512	– 1,520	+ 12	+ 11	+ 1	– 1,532	–	+ 311	+ 284	+ 167	2022 Sep.
+ 104	– 3,099	– 2,057	– 1,042	+ 3,203	– 568	– 568	–	+ 3,771	–	– 2	– 63	– 251	Oct.
– 3,738	– 201	– 3,025	+ 2,824	– 3,537	+ 2	+ 2	–	– 3,539	–	– 35	+ 348	– 78	Nov.
– 9,913	– 3,777	– 785	– 2,992	– 6,136	+ 465	+ 465	–	– 6,601	–	+ 22	– 829	+ 27	Dec.
End of year or month *											**of which: in France**		
14,235	10,772	10,226	546	3,463	118	.	.	3,345	.	1,129	1,362	–	2020
12,852	10,135	9,679	456	2,717	73	.	.	2,644	.	1,125	1,736	–	2021
13,495	10,390	9,862	528	3,105	73	.	.	3,032	.	12,119	2,217	–	2022
12,860	9,866	9,332	534	2,994	69	.	.	2,925	.	1,324	2,308	–	2022 Aug.
13,159	10,129	9,648	481	3,030	74	.	.	2,956	.	1,343	2,492	–	Sep.
13,236	10,194	9,565	629	3,042	83	.	.	2,959	.	12,356	2,524	–	Oct.
13,335	10,192	9,634	558	3,143	76	.	.	3,067	.	12,367	2,579	–	Nov.
13,495	10,390	9,862	528	3,105	73	.	.	3,032	.	12,119	2,217	–	Dec.
Changes *													
– 1,384	– 638	– 547	– 91	– 746	– 45	.	.	– 701	.	– 4	+ 374	–	2021
+ 645	+ 256	+ 183	+ 73	+ 389	± 0	.	.	+ 389	.	+ 10,994	+ 481	–	2022
+ 299	+ 263	+ 316	– 53	+ 36	+ 5	.	.	+ 31	.	+ 19	+ 184	–	2022 Sep.
+ 77	+ 65	– 83	+ 148	+ 12	+ 9	.	.	+ 3	.	+ 11,013	+ 32	–	Oct.
+ 100	– 2	+ 69	– 71	+ 102	– 7	.	.	+ 109	.	+ 11	+ 55	–	Nov.
+ 162	+ 199	+ 228	– 29	– 37	– 3	.	.	– 34	.	– 248	– 362	–	Dec.
End of year or month *											**Foreign branches in non-EU countries** [8]		
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
747,617	530,554	360,352	170,202	217,063	6,299	4,538	1,761	210,764	64,812	45,411	410,425	384,652	2021
684,393	479,387	350,348	129,039	205,006	6,414	4,955	1,459	198,592	61,340	46,041	519,680	485,428	2022
780,620	544,105	384,604	159,501	236,515	7,301	5,506	1,795	229,214	87,665	48,097	509,024	477,721	2022 Aug.
801,418	562,939	393,543	169,396	238,479	7,276	5,445	1,831	231,203	89,248	48,557	635,474	603,156	Sep.
785,701	552,205	383,626	168,579	233,496	7,174	5,401	1,773	226,322	85,294	48,380	630,364	597,390	Oct.
765,963	541,777	374,113	167,664	224,186	6,732	5,146	1,586	217,454	82,278	47,650	534,023	500,706	Nov.
684,393	479,387	350,348	129,039	205,006	6,414	4,955	1,459	198,592	61,340	46,041	519,680	485,428	Dec.
Changes *													
+ 59,399	+ 34,237	+ 22,920	+ 11,317	+ 25,162	– 3,429	– 3,732	+ 303	+ 28,591	+ 12	+ 996	– 124,049	– 112,461	2021
– 62,750	– 50,457	– 6,207	– 44,250	– 12,293	+ 115	+ 417	– 302	– 12,408	– 6,297	+ 630	+ 108,726	+ 100,776	2022
+ 18,425	+ 16,586	+ 8,939	+ 7,647	+ 1,839	– 25	– 61	+ 36	+ 1,864	+ 342	+ 460	+ 126,450	+ 125,435	2022 Sep.
– 13,411	– 8,528	– 9,917	+ 1,389	– 4,883	– 102	– 44	– 58	– 4,781	– 3,064	– 177	– 5,110	– 5,766	Oct.
– 14,752	– 5,876	– 9,513	+ 3,637	– 8,876	– 442	– 255	– 187	– 8,434	– 861	– 730	– 96,341	– 96,684	Nov.
– 78,376	– 59,495	– 23,765	– 35,730	– 18,881	– 318	– 191	– 127	– 18,563	– 19,624	– 1,609	– 14,343	– 15,278	Dec.

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 ***
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	20	20	689,488	199,630	193,524	136,747	56,777	6,106	216,452	167,347	2,491	164,856	49,105	273,406	258,945
2022	17	17	772,446	160,151	154,753	113,488	41,265	5,398	194,076	151,577	3,541	148,036	42,499	418,219	400,321
2022 Aug.	18	18	816,738	186,124	180,459	131,896	48,563	5,665	220,875	178,577	2,960	175,617	42,298	409,739	393,283
Sep.	18	18	929,077	195,801	190,342	137,918	52,424	5,459	216,651	172,303	3,228	169,075	44,348	516,625	500,879
Oct.	18	18	914,830	194,298	188,929	140,370	48,559	5,369	212,478	167,727	3,410	164,317	44,751	508,054	491,175
Nov.	18	18	816,067	178,889	173,460	124,053	49,407	5,429	205,475	159,819	3,495	156,324	45,656	431,703	413,863
Dec.	17	17	772,446	160,151	154,753	113,488	41,265	5,398	194,076	151,577	3,541	148,036	42,499	418,219	400,321
															Changes *
2021	− 3	− 3	− 35,007	+ 48,059	+ 48,812	+51,720	− 2,908	− 753	−29,917	−10,616	− 1,188	− 9,428	−19,301	− 65,280	− 54,271
2022	− 3	− 3	+ 83,667	− 40,289	− 39,585	−23,259	−16,326	− 704	−26,848	−19,137	+ 1,050	− 20,187	− 7,711	+ 144,607	+ 138,937
2022 Sep.	± 0	−	+112,297	+ 9,574	+ 9,780	+ 6,022	+ 3,758	− 206	− 5,736	− 7,416	+ 268	− 7,684	+ 1,680	+ 106,844	+ 107,269
Oct.	± 0	−	− 14,145	− 1,386	− 1,296	+ 2,452	− 3,748	− 90	− 3,238	− 3,846	+ 182	− 4,028	+ 608	− 8,469	− 9,514
Nov.	± 0	−	− 98,613	− 14,633	− 14,693	−16,317	+ 1,624	+ 60	− 2,684	− 4,481	+ 85	− 4,566	+ 1,797	− 76,201	− 76,250
Dec.	− 1	− 1	− 43,462	− 17,992	− 17,961	−10,565	− 7,396	− 31	− 8,160	− 5,645	+ 46	− 5,691	− 2,515	− 13,325	− 12,794
of which: in the United States															**End of year or month ***
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	8	8	358,576	79,993	78,013	39,895	38,118	1,980	98,151	90,265	357	89,908	7,886	180,432	110,762
2022	8	8	310,777	56,834	55,114	18,838	36,276	1,720	131,431	122,618	360	122,258	8,813	122,512	57,387
2022 Aug.	8	8	358,781	73,747	71,645	23,485	48,160	2,102	140,219	130,778	354	130,424	9,441	144,815	52,085
Sep.	8	8	381,840	85,880	83,757	28,776	54,981	2,123	137,968	128,381	326	128,055	9,587	157,992	62,378
Oct.	8	8	375,941	74,321	72,392	22,067	50,325	1,929	143,199	133,459	316	133,143	9,740	158,421	65,664
Nov.	8	8	369,696	66,621	64,734	21,140	43,594	1,887	141,086	131,757	385	131,372	9,329	161,989	56,030
Dec.	8	8	310,777	56,834	55,114	18,838	36,276	1,720	131,431	122,618	360	122,258	8,813	122,512	57,387
															Changes *
2021	− 1	− 1	− 25,934	+ 20,420	+ 19,931	+10,580	+ 9,351	+ 489	− 2,195	− 1,691	+ 124	− 1,815	− 504	− 54,125	− 62,617
2022	± 0	−	− 48,171	− 25,553	− 25,274	−21,057	− 4,217	− 279	+27,797	+27,339	+ 3	+ 27,336	+ 458	− 60,442	− 56,662
2022 Sep.	± 0	−	+ 21,914	+ 10,921	+ 10,909	+ 5,291	+ 5,618	+ 12	− 5,606	− 5,514	− 28	− 5,486	− 92	+ 12,032	+ 9,752
Oct.	± 0	−	− 5,145	− 10,641	− 10,453	− 6,709	− 3,744	− 188	+ 7,407	+ 7,097	− 10	+ 7,107	+ 310	+ 1,183	+ 3,652
Nov.	± 0	−	− 4,336	− 5,496	− 5,462	− 927	− 4,535	− 34	+ 4,022	+ 4,009	+ 69	+ 3,940	+ 13	+ 5,477	− 8,607
Dec.	± 0	−	− 57,820	− 8,612	− 8,451	− 2,302	− 6,149	− 161	− 5,914	− 5,648	− 25	− 5,623	− 266	− 38,378	+ 1,929
of which: in countries of the offshore banking centres															**End of year or month ***
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	8	14	143,693	71,682	68,802	39,491	29,311	2,880	55,166	43,310	620	42,690	11,856	16,845	6,521
2022	7	13	144,235	66,046	63,529	39,708	23,821	2,517	50,673	41,210	756	40,454	9,463	27,516	12,579
2022 Aug.	7	13	156,037	74,585	69,813	45,315	24,498	4,772	54,913	44,062	792	43,270	10,851	26,539	13,182
Sep.	7	13	163,991	75,729	71,464	47,759	23,705	4,265	56,595	45,267	815	44,452	11,328	31,667	16,863
Oct.	7	13	163,260	74,654	70,955	45,812	25,143	3,699	55,659	44,829	774	44,055	10,830	32,947	18,044
Nov.	7	13	155,364	74,697	71,590	45,863	25,727	3,107	52,735	42,978	687	42,291	9,757	27,932	14,132
Dec.	7	13	144,235	66,046	63,529	39,708	23,821	2,517	50,673	41,210	756	40,454	9,463	27,516	12,579
															Changes *
2021	− 1	− 1	+ 17,350	+ 17,660	+ 17,265	+16,311	+ 954	+ 395	+ 199	− 125	+ 101	− 226	+ 324	− 4,147	− 128,103
2022	− 1	− 1	+ 3,163	− 6,379	− 6,004	+ 328	− 6,332	− 375	− 6,147	− 4,006	+ 136	− 4,142	− 2,141	+ 10,563	+ 102,976
2022 Sep.	± 0	−	+ 7,903	+ 774	+ 1,284	+ 2,444	− 1,160	− 510	+ 952	+ 431	+ 23	+ 408	+ 521	+ 5,077	+ 128,476
Oct.	± 0	−	− 698	− 830	− 265	− 1,947	+ 1,682	− 565	− 263	+ 78	− 41	+ 119	− 341	+ 1,313	− 6,042
Nov.	± 0	−	− 7,808	+ 677	+ 1,266	+ 51	+ 1,215	− 589	− 1,593	− 470	− 87	− 383	− 1,123	− 4,927	− 97,029
Dec.	± 0	−	− 11,077	− 8,275	− 7,688	− 6,155	− 1,533	− 587	− 1,315	− 965	+ 69	− 1,034	− 350	− 364	− 11,918

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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	18	20	21	22	23	24	25	26	27	28	Period
End of year or month *									**of which: in the United Kingdom**				
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
383,861	262,383	184,511	77,872	121,478	3,748	2,510	1,238	117,730	14,028	23,032	268,567	259,448	2021
322,145	218,965	166,062	52,903	103,180	3,664	2,584	1,080	99,516	12,317	22,232	415,752	400,454	2022
371,914	250,610	189,932	60,678	121,304	4,420	3,025	1,395	116,884	13,839	23,191	407,794	394,062	2022 Aug.
377,300	254,583	189,365	65,218	122,717	4,575	3,157	1,418	118,142	13,424	23,163	515,190	501,410	Sep.
373,139	257,029	193,229	63,800	116,110	4,462	3,095	1,367	111,648	12,218	23,177	506,296	491,695	Oct.
350,116	236,779	172,530	64,249	113,337	4,051	2,850	1,201	109,286	13,483	23,186	429,282	414,146	Nov.
322,145	218,965	166,062	52,903	103,180	3,664	2,584	1,080	99,516	12,317	22,232	415,752	400,454	Dec.
Changes *													
+ 26,364	+ 12,195	+ 5,840	+ 6,355	+ 14,169	− 4,102	− 4,091	− 11	+ 18,271	− 5,111	− 33	− 59,835	− 49,668	2021
− 63,045	− 44,789	− 18,185	− 26,604	− 18,256	− 84	+ 74	− 158	− 18,172	− 1,923	− 800	+ 147,836	+ 141,006	2022
+ 4,894	+ 3,472	− 567	+ 4,039	+ 1,422	+ 155	+ 132	+ 23	+ 1,267	− 460	− 28	+ 107,396	+ 107,348	2022 Sep.
− 3,507	+ 3,109	+ 3,864	− 755	− 6,616	− 113	− 62	− 51	− 6,503	− 1,103	+ 14	− 8,894	− 9,715	Oct.
− 21,574	− 18,858	− 20,699	+ 1,841	− 2,716	− 411	− 245	− 166	− 2,305	+ 1,423	+ 9	− 77,014	− 77,549	Nov.
− 26,889	− 16,784	− 6,468	− 10,316	− 10,105	− 387	− 266	− 121	− 9,718	− 1,003	− 954	− 13,530	− 13,692	Dec.
End of year or month *									**of which: in the United States**				
148,545	113,642	64,075	49,567	34,903	596	.	.	34,307	38,008	14,191	180,948	169,603	2020
176,761	142,454	92,328	50,126	34,307	660	.	.	33,647	47,500	15,106	119,209	110,793	2021
180,299	147,929	105,311	42,618	32,370	701	.	.	31,669	45,937	16,134	68,407	57,228	2022
209,743	172,017	114,231	57,786	37,726	809	.	.	36,917	70,392	16,919	61,727	52,121	2022 Aug.
219,606	181,909	122,206	59,703	37,697	843	.	.	36,854	72,356	17,242	72,636	62,348	Sep.
212,568	172,309	112,477	59,832	40,259	769	.	.	39,490	69,839	17,138	76,396	65,585	Oct.
220,419	183,777	124,920	58,857	36,642	744	.	.	35,898	65,709	16,580	66,988	55,943	Nov.
180,299	147,929	105,311	42,618	32,370	701	.	.	31,669	45,937	16,134	68,407	57,228	Dec.
Changes *													
+ 24,115	+ 25,096	+ 28,253	− 3,157	− 981	+ 64	.	.	− 1,045	+ 6,674	+ 915	− 61,739	− 58,810	2021
+ 2,240	+ 4,522	+ 14,834	− 10,312	− 2,282	+ 41	.	.	− 2,323	− 4,085	+ 1,028	− 50,503	− 53,565	2022
+ 8,522	+ 8,697	+ 7,975	+ 722	− 175	+ 34	.	.	− 209	+ 819	+ 323	+ 10,909	+ 10,227	2022 Sep.
− 6,113	− 8,767	− 9,729	+ 962	+ 2,654	− 74	.	.	+ 2,728	− 1,763	− 104	+ 3,760	+ 3,237	Oct.
+ 10,355	+ 13,731	+ 12,443	+ 1,288	− 3,376	− 25	.	.	− 3,351	− 2,221	− 558	− 9,408	− 9,642	Nov.
− 38,567	− 34,425	− 19,609	− 14,816	− 4,142	− 43	.	.	− 4,099	− 18,673	− 446	+ 1,419	+ 1,285	Dec.
End of year or month *									**of which: in countries of the offshore banking centres**				
106,293	77,564	63,356	14,208	28,729	102	.	.	28,627	4,109	3,540	12,172	9,230	2020
127,396	90,203	64,554	25,649	37,193	87	.	.	37,106	2,857	3,388	10,052	6,500	2021
121,644	78,381	56,493	21,888	43,263	186	.	.	43,077	2,713	3,664	16,214	12,110	2022
132,784	83,491	56,984	26,507	49,293	211	.	.	49,082	2,954	3,721	16,578	12,711	2022 Aug.
136,614	86,597	59,789	26,808	50,017	110	.	.	49,907	3,051	3,880	20,446	16,025	Sep.
134,739	85,223	57,709	27,514	49,516	198	.	.	49,318	2,832	3,850	21,839	17,371	Oct.
131,201	83,860	56,996	26,864	47,341	204	.	.	47,137	2,721	3,740	17,702	13,531	Nov.
121,644	78,381	56,493	21,888	43,263	186	.	.	43,077	2,713	3,664	16,214	12,110	Dec.
Changes *													
+ 19,396	+ 11,019	+ 1,198	+ 9,821	+ 8,377	− 15	.	.	+ 8,392	− 1,481	− 152	− 2,120	− 2,730	2021
− 5,753	− 11,807	− 6,379	− 5,428	+ 6,054	+ 99	.	.	+ 5,955	− 253	+ 276	+ 7,442	+ 5,610	2022
+ 3,238	+ 2,580	+ 2,805	− 225	+ 658	− 101	.	.	+ 759	+ 46	+ 159	+ 3,868	+ 3,314	2022 Sep.
− 1,450	− 994	− 2,080	+ 1,086	− 456	+ 88	.	.	− 544	− 186	− 30	+ 1,393	+ 1,346	Oct.
− 2,521	− 475	− 713	+ 238	− 2,046	+ 6	.	.	− 2,052	− 23	− 110	− 4,137	− 3,840	Nov.
− 8,939	− 4,940	− 503	− 4,437	− 3,999	− 18	.	.	− 3,981	+ 44	− 76	− 1,488	− 1,421	Dec.

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 ***
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	12	35	245,971	50,760	44,414	20,740	23,674	6,346	139,539	116,314	12,627	12,576	103,687	23,225	55,672
2022	11	32	256,691	61,472	51,965	20,548	31,417	9,507	145,792	124,467	13,281	13,234	111,186	21,325	49,427
2022 Mar.	12	35	249,310	45,911	40,880	20,570	20,310	5,031	143,440	119,708	12,900	12,851	106,808	23,732	59,959
Apr.	12	35	253,572	49,391	44,137	21,521	22,616	5,254	145,343	121,645	12,841	12,791	108,804	23,698	58,838
May	12	35	256,507	48,540	43,637	19,575	24,062	4,903	147,729	123,924	13,165	13,115	110,759	23,805	60,238
June	12	35	258,047	50,278	44,600	21,547	23,053	5,678	148,928	125,116	13,117	13,068	111,999	23,812	58,841
July	11	34	256,626	47,799	42,119	19,691	22,428	5,680	150,630	125,974	12,954	12,905	113,020	24,656	58,197
Aug.	11	34	263,451	48,435	42,791	19,744	23,047	5,644	150,118	125,537	13,234	13,184	112,303	24,581	64,898
Sep.	11	33	260,519	53,047	47,876	20,770	27,106	5,171	149,292	126,016	13,144	13,094	112,872	23,276	58,180
Oct.	11	33	258,198	53,023	47,000	19,313	27,687	6,023	149,079	127,049	13,302	13,253	113,747	22,030	56,096
Nov.	11	33	258,163	58,091	49,528	19,383	30,145	8,563	148,411	127,045	13,439	13,391	113,606	21,366	51,661
Dec.	11	32	256,691	61,472	51,965	20,548	31,417	9,507	145,792	124,467	13,281	13,234	111,186	21,325	49,427
															Changes *
2021	± 0	− 1	+ 12,022	+ 3,800	+ 2,844	+ 3,367	− 523	+ 956	− 2,528	− 451	− 450	− 325	− 1	− 2,077	+ 10,750
2022	− 1	− 3	+ 6,540	+ 8,177	+ 5,177	− 192	+ 5,584	+ 2,785	+ 5,043	+ 6,943	+ 654	+ 658	+ 6,289	− 1,900	− 6,465
2022 Apr.	−	−	+ 1,409	+ 2,009	+ 2,087	+ 951	+ 1,136	− 78	+ 523	+ 557	− 59	− 60	+ 616	− 34	− 1,123
May	−	−	+ 3,959	− 342	− 87	− 1,946	+ 1,859	− 255	+ 2,901	+ 2,794	+ 324	+ 324	+ 2,470	+ 107	+ 1,400
June	−	−	− 290	+ 805	+ 216	+ 1,972	− 1,756	+ 589	+ 305	+ 298	− 48	− 47	+ 346	+ 7	− 1,400
July	− 1	− 1	− 2,826	− 3,193	− 3,074	− 1,856	− 1,218	− 119	+ 1,012	+ 168	− 163	− 163	+ 331	+ 844	− 645
Aug.	−	−	+ 5,913	+ 152	+ 300	+ 53	+ 247	− 148	− 940	− 865	+ 280	+ 279	− 1,145	− 75	+ 6,701
Sep.	−	− 1	− 4,357	+ 3,868	+ 4,494	+ 1,026	+ 3,468	− 626	− 1,505	− 200	− 90	− 90	− 110	− 1,305	− 6,720
Oct.	−	−	− 1,243	+ 566	− 399	− 1,457	+ 1,058	+ 965	+ 273	+ 1,519	+ 158	+ 159	+ 1,361	− 1,246	− 2,082
Nov.	−	−	+ 1,702	+ 5,428	+ 2,636	+ 70	+ 2,566	+ 2,792	+ 708	+ 1,372	+ 137	+ 138	+ 1,235	− 664	− 4,434
Dec.	−	− 1	+ 192	+ 4,090	+ 2,997	+ 1,165	+ 1,832	+ 1,093	− 1,664	− 1,623	− 158	− 157	− 1,465	− 41	− 2,234
Foreign subsidiaries in EU countries															**End of year or month ***
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	7	13	169,661	35,588	29,670	15,794	13,876	5,918	104,626	86,059	12,281	12,230	73,778	18,567	29,447
2022	7	11	180,222	47,279	38,348	17,383	20,965	8,931	106,291	89,104	12,897	12,850	76,207	17,187	26,652
2022 Mar.	7	13	171,749	31,096	26,501	15,729	10,772	4,595	107,389	88,108	12,557	12,508	75,551	19,281	33,264
Apr.	7	13	172,947	33,517	28,760	16,715	12,045	4,757	108,245	88,863	12,500	12,450	76,363	19,382	31,185
May	7	13	176,951	33,044	28,645	14,962	13,683	4,399	110,395	90,750	12,802	12,752	77,948	19,645	33,512
June	7	13	178,119	35,340	30,232	17,267	12,965	5,108	110,362	90,811	12,710	12,661	78,101	19,551	32,417
July	7	13	177,377	33,278	28,158	15,744	12,414	5,120	112,017	91,515	12,584	12,535	78,931	20,502	32,082
Aug.	7	13	182,693	34,479	29,396	16,073	13,323	5,083	112,257	91,996	12,864	12,814	79,132	20,261	35,957
Sep.	7	12	178,022	38,814	34,203	17,116	17,087	4,611	109,677	90,775	12,758	12,708	78,017	18,902	29,531
Oct.	7	12	176,661	38,688	33,226	15,437	17,789	5,462	109,014	91,022	12,918	12,869	78,104	17,992	28,959
Nov.	7	12	178,603	42,573	34,660	15,608	19,052	7,913	108,827	91,339	13,053	13,005	78,286	17,488	27,203
Dec.	7	11	180,222	47,279	38,348	17,383	20,965	8,931	106,291	89,104	12,897	12,850	76,207	17,187	26,652
															Changes *
2021	− 1	− 1	+ 11,162	+ 4,074	+ 3,179	+ 2,335	+ 844	+ 895	− 797	+ 2,043	− 502	− 377	+ 2,545	− 2,840	+ 7,885
2022	−	− 2	+ 9,641	+ 11,282	+ 8,598	+ 1,589	+ 7,224	+ 2,684	+ 1,371	+ 2,751	+ 616	+ 620	+ 2,135	− 1,380	− 3,012
2022 Apr.	−	−	+ 570	+ 2,062	+ 2,175	+ 986	+ 1,189	− 113	+ 588	+ 487	− 57	− 58	+ 544	+ 101	− 2,080
May	−	−	+ 4,254	− 350	− 79	− 1,753	+ 1,674	− 271	+ 2,277	+ 2,014	+ 302	+ 302	+ 1,712	+ 263	+ 2,327
June	−	−	+ 728	+ 2,078	+ 1,532	+ 2,305	− 773	+ 546	− 254	− 160	− 92	− 91	− 68	− 94	− 1,096
July	−	−	− 1,210	− 2,322	− 2,230	− 1,523	− 707	− 92	+ 1,447	+ 496	− 126	− 126	+ 622	+ 951	− 335
Aug.	−	−	+ 5,170	+ 1,083	+ 1,223	+ 329	+ 894	− 140	+ 212	+ 453	+ 280	+ 279	+ 173	− 241	+ 3,875
Sep.	−	− 1	− 4,974	+ 4,168	+ 4,771	+ 1,043	+ 3,728	− 603	− 2,716	− 1,357	− 106	− 106	− 1,251	− 1,359	− 6,426
Oct.	−	−	− 1,031	+ 86	− 858	− 1,679	+ 821	+ 944	− 545	+ 365	+ 160	+ 161	+ 205	− 910	− 572
Nov.	−	−	+ 2,463	+ 4,188	+ 1,504	+ 171	+ 1,333	+ 2,684	+ 31	+ 535	+ 135	+ 136	+ 400	− 504	− 1,756
Dec.	−	− 1	+ 2,009	+ 4,907	+ 3,753	+ 1,775	+ 1,978	+ 1,154	− 2,347	− 2,046	− 156	− 155	− 1,890	− 301	− 551

***** 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; contrary to normal practice, breaks due to changes in the reporting population are not eliminated in the flow data on foreign subsidiaries. In this table "foreign" also includes the country of domicile of the foreign subsidiaries. **1** Including bill-based lending.

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 *													**All foreign subsidiaries**	
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
178,587	64,210	32,969	31,241	114,377	7,285	4,870	4,867	2,415	2,062	107,092	16,356	20,322	30,706	2021
189,430	67,464	38,599	28,865	121,966	6,877	4,574	4,358	2,303	2,058	115,089	13,451	20,119	33,691	2022
184,001	66,549	34,222	32,327	117,452	7,472	5,058	4,955	2,414	2,088	109,980	15,689	19,847	29,773	2022 Mar.
187,792	70,575	36,146	34,429	117,217	7,235	4,825	4,713	2,410	2,084	109,982	15,508	19,939	30,333	Apr.
190,871	70,339	36,268	34,071	120,532	7,190	4,776	4,648	2,414	2,084	113,342	15,333	20,141	30,162	May
190,653	68,915	35,916	32,999	121,738	7,408	5,060	4,791	2,348	2,085	114,330	16,040	20,331	31,023	June
189,590	66,320	34,963	31,357	123,270	7,732	5,382	5,014	2,350	2,087	115,538	15,595	20,233	31,208	July
194,434	66,978	36,271	30,707	127,456	8,065	5,719	5,311	2,346	2,088	119,391	15,297	20,395	33,325	Aug.
191,363	68,318	37,116	31,202	123,045	7,673	5,331	5,003	2,342	2,084	115,372	14,786	19,964	34,406	Sep.
188,695	68,106	37,512	30,594	120,589	7,412	5,099	4,781	2,313	2,056	113,177	13,792	20,266	35,445	Oct.
190,248	68,792	38,700	30,092	121,456	7,097	4,797	4,478	2,300	2,054	114,359	13,125	20,358	34,432	Nov.
189,430	67,464	38,599	28,865	121,966	6,877	4,574	4,358	2,303	2,058	115,089	13,451	20,119	33,691	Dec.
Changes *														
+ 12,061	+ 3,155	− 1,141	+ 4,296	+ 8,906	+ 589	+ 649	+ 647	− 60	− 38	+ 8,317	− 256	+ 56	+ 161	2021
+ 7,699	+ 1,381	+ 5,630	− 4,249	+ 6,318	− 408	− 296	− 509	− 112	− 4	+ 6,726	− 2,905	− 203	+ 2,164	2022
+ 1,629	+ 3,102	+ 1,924	+ 1,178	− 1,473	− 237	− 233	− 242	− 4	− 4	− 1,236	− 181	+ 92	− 131	2022 Apr.
+ 3,837	+ 103	+ 122	− 19	+ 3,734	− 45	− 49	− 65	+ 4	−	+ 3,779	− 175	+ 202	+ 95	May
− 1,540	− 1,980	− 352	− 1,628	+ 440	+ 218	+ 284	+ 143	− 66	+ 1	+ 222	+ 707	+ 190	+ 353	June
− 1,983	− 2,990	− 953	− 2,037	+ 1,007	+ 324	+ 322	+ 223	+ 2	+ 2	+ 683	− 445	− 98	− 300	July
+ 4,111	+ 398	+ 1,308	− 910	+ 3,713	+ 333	+ 337	+ 297	− 4	+ 1	+ 3,380	− 298	+ 162	+ 1,938	Aug.
− 4,082	+ 971	+ 845	+ 126	− 5,053	− 392	− 388	− 308	− 4	− 4	− 4,661	− 511	− 431	+ 667	Sep.
− 1,984	+ 20	+ 396	− 376	− 2,004	− 261	− 232	− 222	− 29	− 28	− 1,743	− 994	+ 302	+ 1,433	Oct.
+ 2,669	+ 603	+ 1,188	− 585	+ 2,066	− 315	− 302	− 303	− 13	− 2	+ 2,381	− 667	+ 92	− 392	Nov.
+ 396	− 867	− 101	− 766	+ 1,263	− 220	− 223	− 120	+ 3	+ 4	+ 1,483	+ 326	− 239	− 291	Dec.
End of year or month *													**Foreign subsidiaries in EU countries**	
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
121,179	37,501	25,193	12,308	83,678	4,753	2,338	2,337	2,415	2,062	78,925	15,857	14,106	18,519	2021
135,186	44,978	31,482	13,496	90,208	4,712	2,410	2,195	2,302	2,057	85,496	13,292	13,572	18,172	2022
125,827	40,505	26,949	13,556	85,322	4,783	2,369	2,268	2,414	2,088	80,539	15,027	13,385	17,510	2022 Mar.
127,202	42,981	28,853	14,128	84,221	4,560	2,150	2,040	2,410	2,084	79,661	14,900	13,273	17,572	Apr.
131,167	44,278	29,842	14,436	86,889	4,620	2,206	2,081	2,414	2,084	82,269	15,029	13,417	17,338	May
131,165	43,142	29,324	13,818	88,023	4,683	2,335	2,069	2,348	2,085	83,340	15,701	13,429	17,824	June
130,898	42,234	28,878	13,356	88,664	4,785	2,435	2,069	2,350	2,087	83,879	15,285	13,387	17,807	July
135,771	43,237	29,934	13,303	92,534	5,030	2,684	2,278	2,346	2,088	87,504	15,014	13,471	18,437	Aug.
132,207	43,944	30,010	13,934	88,263	4,853	2,512	2,186	2,341	2,083	83,410	14,495	12,952	18,368	Sep.
130,689	44,325	30,275	14,050	86,364	4,822	2,510	2,194	2,312	2,055	81,542	13,595	13,319	19,058	Oct.
133,513	44,921	30,856	14,065	88,592	4,801	2,502	2,185	2,299	2,053	83,791	12,934	13,587	18,569	Nov.
135,186	44,978	31,482	13,496	90,208	4,712	2,410	2,195	2,302	2,057	85,496	13,292	13,572	18,172	Dec.
Changes *														
+ 10,318	+ 825	− 1,940	+ 2,765	+ 9,493	+ 270	+ 328	+ 328	− 58	− 36	+ 9,223	+ 424	− 366	+ 786	2021
+ 13,586	+ 7,274	+ 6,289	+ 985	+ 6,312	− 41	+ 72	− 142	− 113	− 5	+ 6,353	− 2,565	− 534	− 631	2022
+ 921	+ 2,257	+ 1,904	+ 353	− 1,336	− 223	− 219	− 228	− 4	− 4	− 1,113	− 127	− 112	− 112	2022 Apr.
+ 4,137	+ 1,377	+ 989	+ 388	+ 2,760	+ 60	+ 56	+ 41	+ 4	−	+ 2,700	+ 129	+ 144	− 156	May
− 287	− 1,274	− 518	− 756	+ 987	+ 63	+ 129	− 12	− 66	+ 1	+ 924	+ 672	+ 12	+ 331	June
− 506	− 1,010	− 446	− 564	+ 504	+ 102	+ 100	−	+ 2	+ 2	+ 402	− 416	− 42	− 246	July
+ 4,738	+ 941	+ 1,056	− 115	+ 3,797	+ 245	+ 249	+ 209	− 4	+ 1	+ 3,552	− 271	+ 84	+ 619	Aug.
− 3,766	+ 607	+ 76	+ 531	− 4,373	− 177	− 172	− 92	− 5	− 5	− 4,196	− 519	− 519	− 170	Sep.
− 1,348	+ 458	+ 265	+ 193	− 1,806	− 31	− 2	+ 8	− 29	− 28	− 1,775	− 900	+ 367	+ 850	Oct.
+ 3,236	+ 787	+ 581	+ 206	+ 2,449	− 21	− 8	− 9	− 13	− 2	+ 2,470	− 661	+ 268	− 380	Nov.
+ 1,960	+ 187	+ 626	− 439	+ 1,773	− 89	− 92	+ 10	+ 3	+ 4	+ 1,862	+ 358	− 15	− 294	Dec.

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)						
					Balances and loans [1]					Loans [1]					
								Money market paper, securities [3] [4]			to German non-banks			Money market paper, securities [3]	Other assets
				Total	Total	German banks [2]	Foreign banks		Total	Total	Total		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 *
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	4	4	71,046	22,205	19,379	8,497	10,882	.	31,938	24,215	12,093	12,042	12,122	7,723	16,903
2022	4	4	76,740	29,008	25,183	9,691	15,492	.	33,705	26,283	12,708	12,661	13,575	7,422	14,027
2022 Mar.	4	4	71,280	18,858	15,960	8,145	7,815	.	32,882	25,253	12,362	12,313	12,891	7,629	19,540
Apr.	4	4	72,767	20,088	17,122	8,426	8,696	.	33,204	25,394	12,302	12,252	13,092	7,810	19,475
May	4	4	75,153	20,908	17,907	7,284	10,623	.	33,959	26,233	12,605	12,555	13,628	7,726	20,286
June	4	4	75,621	21,512	18,537	8,787	9,750	.	33,843	26,046	12,512	12,463	13,534	7,797	20,266
July	4	4	73,580	19,493	16,533	8,246	8,287	.	34,483	26,693	12,388	12,339	14,305	7,790	19,604
Aug.	4	4	75,838	20,340	17,297	8,261	9,036	.	34,667	26,974	12,668	12,618	14,306	7,693	20,831
Sep.	4	4	75,607	26,523	23,367	9,982	13,385	.	34,401	26,676	12,557	12,507	14,119	7,725	14,683
Oct.	4	4	75,093	25,655	22,101	8,560	13,541	.	34,354	26,672	12,723	12,674	13,949	7,682	15,084
Nov.	4	4	76,564	27,248	23,204	8,458	14,746	.	34,383	26,852	12,856	12,808	13,996	7,531	14,933
Dec.	4	4	76,740	29,008	25,183	9,691	15,492	.	33,705	26,283	12,708	12,661	13,575	7,422	14,027
															Changes *
2021	− 1	− 1	+ 3,274	+ 1,348	+ 2,303	+ 576	+ 1,727	.	− 1,844	− 917	− 493	− 368	− 424	− 927	+ 3,770
2022	−	−	+ 5,197	+ 6,619	+ 5,945	+ 1,194	+ 4,751	.	+ 1,669	+ 1,970	+ 615	+ 619	+ 1,355	− 301	− 3,091
2022 Apr.	−	−	+ 934	+ 879	+ 1,083	+ 281	+ 802	.	+ 120	− 61	− 60	− 61	− 1	+ 181	− 65
May	−	−	+ 2,601	+ 940	+ 819	− 1,142	+ 1,961	.	+ 850	+ 934	+ 303	+ 303	+ 631	− 84	+ 811
June	−	−	+ 146	+ 391	+ 578	+ 1,503	− 925	.	− 225	− 296	− 93	− 92	− 203	+ 71	− 20
July	−	−	− 2,425	− 2,274	− 2,156	− 541	− 1,615	.	+ 511	+ 518	− 124	− 124	+ 642	− 7	− 662
Aug.	−	−	+ 2,123	+ 730	+ 749	+ 15	+ 734	.	+ 166	+ 263	+ 280	+ 279	− 17	− 97	+ 1,227
Sep.	−	−	− 443	+ 6,018	+ 6,035	+ 1,721	+ 4,314	.	− 313	− 345	− 111	− 111	− 234	+ 32	− 6,148
Oct.	−	−	− 284	− 659	− 1,149	− 1,422	+ 273	.	− 26	+ 17	+ 166	+ 167	− 149	− 43	+ 401
Nov.	−	−	+ 1,952	+ 1,891	+ 1,170	− 102	+ 1,272	.	+ 212	+ 363	+ 133	+ 134	+ 230	− 151	− 151
Dec.	−	−	+ 531	+ 1,957	+ 2,041	+ 1,233	+ 808	.	− 520	− 411	− 148	− 147	− 263	− 109	− 906
	Foreign subsidiaries in non-EU countries														End of year or month *
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	9	22	76,310	15,172	14,744	4,946	9,798	.	34,913	30,255	346	346	29,909	4,658	26,225
2022	8	21	76,469	14,193	13,617	3,165	10,452	.	39,501	35,363	384	384	34,979	4,138	22,775
2022 Mar.	9	22	77,561	14,815	14,379	4,841	9,538	.	36,051	31,600	343	343	31,257	4,451	26,695
Apr.	9	22	80,625	15,874	15,377	4,806	10,571	.	37,098	32,782	341	341	32,441	4,316	27,653
May	9	22	79,556	15,496	14,992	4,613	10,379	.	37,334	33,174	363	363	32,811	4,160	26,726
June	9	22	79,928	14,938	14,368	4,280	10,088	.	38,566	34,305	407	407	33,898	4,261	26,424
July	8	21	79,249	14,521	13,961	3,947	10,014	560	38,613	34,459	370	370	34,089	4,154	26,115
Aug.	8	21	80,758	13,956	13,395	3,671	9,724	561	37,861	33,541	370	370	33,171	4,320	28,941
Sep.	8	21	82,497	14,233	13,673	3,654	10,019	560	39,615	35,241	386	386	34,855	4,374	28,649
Oct.	8	21	81,537	14,335	13,774	3,876	9,898	561	40,065	36,027	384	384	35,643	4,038	27,137
Nov.	8	21	79,560	15,518	14,868	3,775	11,093	.	39,584	35,706	386	386	35,320	3,878	24,458
Dec.	8	21	76,469	14,193	13,617	3,165	10,452	.	39,501	35,363	384	384	34,979	4,138	22,775
															Changes *
2021	+ 1	± 0	+ 860	− 274	− 335	+ 1,032	− 1,367	.	− 1,731	− 2,494	+ 52	+ 52	− 2,546	+ 763	+ 2,865
2022	− 1	− 1	− 3,101	− 3,320	− 3,421	− 1,781	− 1,640	.	+ 3,672	+ 4,192	+ 38	+ 38	+ 4,154	− 520	− 3,453
2022 Apr.	−	−	+ 839	− 53	− 88	− 35	− 53	.	− 65	+ 70	− 2	− 2	+ 72	− 135	+ 957
May	−	−	− 295	+ 8	− 8	− 193	+ 185	.	+ 624	+ 780	+ 22	+ 22	+ 758	− 156	− 927
June	−	−	− 1,018	− 1,273	− 1,316	− 333	− 983	.	+ 559	+ 458	+ 44	+ 44	+ 414	+ 101	− 304
July	− 1	− 1	− 1,616	− 871	− 844	− 333	− 511	.	− 435	− 328	− 37	− 37	− 291	− 107	− 310
Aug.	−	−	+ 743	− 931	− 923	− 276	− 647	− 8	− 1,152	− 1,318	−	−	− 1,318	+ 166	+ 2,826
Sep.	−	−	+ 617	− 300	− 277	− 17	− 260	− 23	+ 1,211	+ 1,157	+ 16	+ 16	+ 1,141	+ 54	− 294
Oct.	−	−	− 212	+ 480	+ 459	+ 222	+ 237	+ 21	+ 818	+ 1,154	− 2	− 2	+ 1,156	− 336	− 1,510
Nov.	−	−	− 761	+ 1,240	+ 1,132	− 101	+ 1,233	.	+ 677	+ 837	+ 2	+ 2	+ 835	− 160	− 2,678
Dec.	−	−	− 1,817	− 817	− 756	− 610	− 146	.	+ 683	+ 423	− 2	− 2	+ 425	+ 260	− 1,683

***** 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; contrary to normal practice, breaks due to changes in the reporting population are not eliminated in the flow data on foreign subsidiaries. In this table "foreign" also includes the country of domicile of the foreign subsidiaries. **1** Including bill-based lending.

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 *											**of which: Luxembourg**			
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
41,820	24,301	19,104	5,197	17,519	3,984	1,570	1,570	2,414	2,061	13,535	9,631	6,457	13,138	2021
51,517	31,597	25,127	6,470	19,920	3,850	1,550	1,336	2,300	2,055	16,070	6,896	6,414	11,913	2022
44,340	26,405	19,933	6,472	17,935	4,103	1,690	1,590	2,413	2,087	13,832	8,718	6,414	11,808	2022 Mar.
46,426	28,279	21,215	7,064	18,147	3,867	1,458	1,348	2,409	2,083	14,280	8,614	6,414	11,313	Apr.
49,127	29,894	22,934	6,960	19,233	3,900	1,487	1,362	2,413	2,083	15,333	8,589	6,417	11,020	May
48,893	28,764	22,247	6,517	20,129	3,985	1,638	1,373	2,347	2,084	16,144	9,294	6,414	11,020	June
47,045	27,645	21,662	5,983	19,400	4,113	1,764	1,399	2,349	2,086	15,287	8,855	6,415	11,265	July
48,946	28,891	22,865	6,026	20,055	4,205	1,860	1,455	2,345	2,087	15,850	8,627	6,414	11,851	Aug.
48,664	30,274	23,485	6,789	18,390	4,130	1,790	1,465	2,340	2,082	14,260	8,595	6,414	11,934	Sep.
48,531	30,812	23,988	6,824	17,719	4,006	1,695	1,380	2,311	2,054	13,713	7,699	6,414	12,449	Oct.
50,946	31,310	24,601	6,709	19,636	3,981	1,682	1,367	2,299	2,053	15,655	6,984	6,424	12,210	Nov.
51,517	31,597	25,127	6,470	19,920	3,850	1,550	1,336	2,300	2,055	16,070	6,896	6,414	11,913	Dec.
Changes *														
+ 2,939	+ 42	+ 441	− 399	+ 2,897	+ 129	+ 187	+ 187	− 58	− 36	+ 2,768	+ 411	− 225	+ 149	2021
+ 9,421	+ 7,113	+ 6,023	+ 1,090	+ 2,308	− 134	− 20	− 234	− 114	− 6	+ 2,442	− 2,735	− 43	− 1,446	2022
+ 1,766	+ 1,658	+ 1,282	+ 376	+ 108	− 236	− 232	− 242	− 4	− 4	+ 344	− 104	−	− 728	2022 Apr.
+ 2,827	+ 1,693	+ 1,719	− 26	+ 1,134	+ 33	+ 29	+ 14	+ 4	−	+ 1,101	− 25	+ 3	− 204	May
− 425	− 1,254	− 687	− 567	+ 829	+ 85	+ 151	+ 11	− 66	+ 1	+ 744	+ 705	− 3	− 131	June
− 2,018	− 1,212	− 585	− 627	− 806	+ 128	+ 126	+ 26	+ 2	+ 2	− 934	− 439	+ 1	+ 31	July
+ 1,808	+ 1,182	+ 1,203	− 21	+ 626	+ 92	+ 96	+ 56	− 4	+ 1	+ 534	− 228	− 1	+ 544	Aug.
− 410	+ 1,294	+ 620	+ 674	− 1,704	− 75	− 70	+ 10	− 5	− 5	− 1,629	− 32	−	− 1	Sep.
− 24	+ 600	+ 503	+ 97	− 624	− 124	− 95	− 85	− 29	− 28	− 500	− 896	−	+ 636	Oct.
+ 2,703	+ 691	+ 613	+ 78	+ 2,012	− 25	− 13	− 13	− 12	− 1	+ 2,037	− 715	+ 10	− 46	Nov.
+ 775	+ 415	+ 526	− 111	+ 360	− 131	− 132	− 31	+ 1	+ 2	+ 491	− 88	− 10	− 146	Dec.
End of year or month *											**Foreign subsidiaries in non-EU countries**			
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
57,408	26,709	7,776	18,933	30,699	2,532	2,532	2,530	–	–	28,167	499	6,216	12,187	2021
54,244	22,486	7,117	15,369	31,758	2,165	2,164	2,163	.	.	29,593	159	6,547	15,519	2022
58,174	26,044	7,273	18,771	32,130	2,689	2,689	2,687	–	–	29,441	662	6,462	12,263	2022 Mar.
60,590	27,594	7,293	20,301	32,996	2,675	2,675	2,673	–	–	30,321	608	6,666	12,761	Apr.
59,704	26,061	6,426	19,635	33,643	2,570	2,570	2,567	–	–	31,073	304	6,724	12,824	May
59,488	25,773	6,592	19,181	33,715	2,725	2,725	2,722	–	–	30,990	339	6,902	13,199	June
58,692	24,086	6,085	18,001	34,606	2,947	2,947	2,945	–	–	31,659	310	6,846	13,401	July
58,663	23,741	6,337	17,404	34,922	3,035	3,035	3,033	–	–	31,887	283	6,924	14,888	Aug.
59,156	24,374	7,106	17,268	34,782	2,820	2,819	2,817	.	.	31,962	291	7,012	16,038	Sep.
58,006	23,781	7,237	16,544	34,225	2,590	2,589	2,587	.	.	31,635	197	6,947	16,387	Oct.
56,735	23,871	7,844	16,027	32,864	2,296	2,295	2,293	.	.	30,568	191	6,771	15,863	Nov.
54,244	22,486	7,117	15,369	31,758	2,165	2,164	2,163	.	.	29,593	159	6,547	15,519	Dec.
Changes *														
+ 1,743	+ 2,330	+ 799	+ 1,531	− 587	+ 319	+ 321	+ 319	.	.	− 906	− 680	+ 422	− 625	2021
− 5,887	− 5,893	− 659	− 5,234	+ 6	− 367	− 368	− 367	.	.	+ 373	− 340	+ 331	+ 2,795	2022
+ 708	+ 845	+ 20	+ 825	− 137	− 14	− 14	− 14	–	–	− 123	− 54	+ 204	− 19	2022 Apr.
− 300	− 1,274	− 867	− 407	+ 974	− 105	− 105	− 106	–	–	+ 1,079	− 304	+ 58	+ 251	May
− 1,253	− 706	+ 166	− 872	− 547	+ 155	+ 155	+ 155	–	–	− 702	+ 35	+ 178	+ 22	June
− 1,477	− 1,980	− 507	− 1,473	+ 503	+ 222	+ 222	+ 223	–	–	+ 281	− 29	− 56	− 54	July
− 627	− 543	+ 252	− 795	− 84	+ 88	+ 88	+ 88	–	–	− 172	− 27	+ 78	+ 1,319	Aug.
− 316	+ 364	+ 769	− 405	− 680	− 215	− 216	− 216	.	.	− 465	+ 8	+ 88	+ 837	Sep.
− 636	− 438	+ 131	− 569	− 198	− 230	− 230	− 230	.	.	+ 32	− 94	− 65	+ 583	Oct.
− 567	− 184	+ 607	− 791	− 383	− 294	− 294	− 294	.	.	− 89	− 6	− 176	− 12	Nov.
− 1,564	− 1,054	− 727	− 327	− 510	− 131	− 131	− 130	.	.	− 379	− 32	− 224	+ 3	Dec.

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													
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	27,096	168,019	16,828	151,191	10,005	9,066	128,295	4,205	123,784	29,719	7,818	1,473	42,191
2022	30,228	177,437	17,974	159,463	11,015	9,906	132,739	3,604	128,753	33,683	7,781	1,432	38,325
2022 Apr.	28,903	171,105	17,324	153,781	9,967	9,014	129,862	4,013	125,506	31,276	7,897	1,440	40,371
May	30,042	172,102	17,418	154,684	9,972	9,017	130,316	3,965	126,008	31,814	7,828	1,441	39,988
June	30,477	173,097	17,521	155,576	10,020	9,053	130,930	3,943	126,650	32,147	7,804	1,448	39,414
July	30,133	174,005	17,593	156,412	10,150	9,174	131,314	3,867	127,084	32,541	7,860	1,442	39,164
Aug.	29,809	174,750	17,654	157,096	10,276	9,282	131,587	3,814	127,408	32,887	7,840	1,438	38,580
Sep.	30,626	175,632	17,737	157,895	10,427	9,410	132,043	3,783	127,882	33,162	7,808	1,443	38,447
Oct.	31,048	176,049	17,806	158,243	10,628	9,581	132,013	3,692	127,930	33,408	7,768	1,434	38,648
Nov.	30,640	176,630	17,902	158,728	10,816	9,741	132,209	3,637	128,189	33,605	7,756	1,432	38,583
Dec.	30,228	177,437	17,974	159,463	11,015	9,906	132,739	3,604	128,753	33,683	7,781	1,432	38,325
2023 Jan.	30,690	177,878	18,016	159,862	11,296	10,148	132,533	3,543	128,596	34,049	7,468	1,434	38,115
Private building and loan associations													
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	12,351	135,616	13,007	122,609	7,351	6,692	100,956	3,576	97,092	27,309	4,364	590	19,413
2022	15,657	142,659	13,728	128,931	7,940	7,177	104,120	3,092	100,668	30,599	4,290	557	16,956
2022 Apr.	13,647	137,910	13,370	124,540	7,322	6,646	102,017	3,432	98,261	28,571	4,366	559	18,069
May	14,894	138,649	13,423	125,226	7,326	6,648	102,307	3,394	98,589	29,016	4,292	559	17,692
June	15,445	139,407	13,482	125,925	7,337	6,654	102,793	3,382	99,093	29,277	4,295	558	17,216
July	15,196	140,110	13,514	126,596	7,419	6,733	103,075	3,316	99,415	29,616	4,346	555	17,077
Aug.	14,986	140,653	13,544	127,109	7,505	6,808	103,228	3,271	99,611	29,920	4,341	552	16,580
Sep.	15,919	141,361	13,609	127,752	7,580	6,869	103,620	3,250	100,012	30,161	4,313	552	16,699
Oct.	16,418	141,626	13,647	127,979	7,715	6,986	103,537	3,167	99,998	30,374	4,274	552	17,089
Nov.	16,024	142,004	13,695	128,309	7,830	7,086	103,640	3,119	100,159	30,534	4,250	555	17,174
Dec.	15,657	142,659	13,728	128,931	7,940	7,177	104,120	3,092	100,668	30,599	4,290	557	16,956
2023 Jan.	16,101	142,970	13,744	129,226	8,117	7,332	103,905	3,037	100,499	30,948	3,970	555	16,835
Public building and loan associations													
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	14,745	32,403	3,821	28,582	2,654	2,374	27,339	629	26,692	2,410	3,454	883	22,778
2022	14,571	34,778	4,246	30,532	3,075	2,729	28,619	512	28,085	3,084	3,491	875	21,369
2022 Apr.	15,256	33,195	3,954	29,241	2,645	2,368	27,845	581	27,245	2,705	3,531	881	22,302
May	15,148	33,453	3,995	29,458	2,646	2,369	28,009	571	27,419	2,798	3,536	882	22,296
June	15,032	33,690	4,039	29,651	2,683	2,399	28,137	561	27,557	2,870	3,509	890	22,198
July	14,937	33,895	4,079	29,816	2,731	2,441	28,239	551	27,669	2,925	3,514	887	22,087
Aug.	14,823	34,097	4,110	29,987	2,771	2,474	28,359	543	27,797	2,967	3,499	886	22,000
Sep.	14,707	34,271	4,128	30,143	2,847	2,541	28,423	533	27,870	3,001	3,495	891	21,748
Oct.	14,630	34,423	4,159	30,264	2,913	2,595	28,476	525	27,932	3,034	3,494	882	21,559
Nov.	14,616	34,626	4,207	30,419	2,986	2,655	28,569	518	28,030	3,071	3,506	877	21,409
Dec.	14,571	34,778	4,246	30,532	3,075	2,729	28,619	512	28,085	3,084	3,491	875	21,369
2023 Jan.	14,589	34,908	4,272	30,636	3,179	2,816	28,628	506	28,097	3,101	3,498	879	21,280

***** 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													
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
2021	33,103	21,610	2,957	182,731	180,035	2,696	9,165	1,707	4,242	18	253,225	23,760	907,831
2022	38,649	26,945	2,521	183,714	180,793	2,921	9,215	1,707	5,159	18	259,728	22,586	923,798
2022 Feb.	33,955	21,448	3,000	183,306	180,570	2,736	9,131	1,712	4,163	18	254,051	23,539	906,105
Mar.	35,428	20,918	2,997	183,275	180,519	2,756	9,150	1,706	4,153	18	255,822	23,416	905,133
Apr.	37,238	21,874	2,994	182,999	180,246	2,753	9,054	1,703	4,062	18	257,131	23,294	904,873
May	39,379	23,326	2,982	183,133	180,367	2,766	9,086	1,703	4,559	18	260,070	23,189	906,216
June	39,706	23,868	2,971	182,642	179,823	2,819	9,365	1,738	4,540	18	260,262	23,073	907,236
July	39,766	24,622	2,948	182,420	179,588	2,832	9,394	1,742	4,568	18	260,036	22,960	908,127
Aug.	38,905	24,862	2,915	182,429	179,576	2,853	9,185	1,736	4,569	18	258,934	22,862	911,172
Sep.	38,575	25,210	2,872	182,375	179,496	2,879	9,112	1,731	5,118	18	259,014	22,778	913,463
Oct.	39,136	26,099	2,805	182,330	179,436	2,894	9,073	1,728	5,118	18	259,607	22,706	916,112
Nov.	39,322	26,501	2,609	182,241	179,340	2,901	9,116	1,733	5,108	18	259,589	22,637	919,287
Dec.	38,649	26,945	2,521	183,714	180,793	2,921	9,215	1,707	5,159	18	259,728	22,586	923,798
2023 Jan.	37,999	26,418	2,435	183,997	181,042	2,955	9,416	1,734	5,647	18	259,969	22,541	927,698
Private building and loan associations													
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
2021	29,252	20,879	1,712	118,689	117,542	1,147	8,716	1,354	4,242	10	177,699	15,324	602,719
2022	34,759	26,257	1,426	118,687	117,480	1,207	8,841	1,347	5,159	10	183,124	14,493	610,441
2022 Feb.	30,034	20,746	1,741	118,903	117,737	1,166	8,723	1,355	4,163	10	178,092	15,166	600,754
Mar.	31,428	20,115	1,737	118,804	117,632	1,172	8,731	1,351	4,153	10	179,659	15,078	599,772
Apr.	33,074	21,076	1,730	118,493	117,329	1,164	8,641	1,348	4,062	10	180,719	14,987	599,013
May	35,196	22,536	1,718	118,673	117,500	1,173	8,611	1,348	4,559	10	183,498	14,927	599,699
June	35,226	23,094	1,695	118,320	117,136	1,184	8,908	1,381	4,540	10	183,558	14,852	600,177
July	35,495	23,854	1,672	118,124	116,939	1,185	8,914	1,388	4,568	10	183,472	14,767	599,932
Aug.	34,628	24,122	1,651	118,018	116,834	1,184	8,714	1,383	4,569	10	182,290	14,691	602,163
Sep.	34,442	24,492	1,624	117,936	116,742	1,194	8,645	1,376	5,118	10	182,444	14,630	603,642
Oct.	35,133	25,386	1,560	117,840	116,642	1,198	8,732	1,371	5,118	10	183,198	14,579	605,291
Nov.	35,300	25,798	1,471	117,808	116,603	1,205	8,700	1,376	5,108	10	183,118	14,535	607,503
Dec.	34,759	26,257	1,426	118,687	117,480	1,207	8,841	1,347	5,159	10	183,124	14,493	610,441
2023 Jan.	34,290	25,714	1,391	118,758	117,540	1,218	9,075	1,374	5,647	10	183,338	14,458	612,807
Public building and loan associations													
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
2021	3,851	731	1,245	64,042	62,493	1,549	449	353	–	8	75,526	8,436	305,112
2022	3,890	688	1,095	65,027	63,313	1,714	374	360	–	8	76,604	8,093	313,357
2022 Feb.	3,921	702	1,259	64,403	62,833	1,570	408	357	–	8	75,959	8,373	305,351
Mar.	4,000	803	1,260	64,471	62,887	1,584	419	355	–	8	76,163	8,337	305,361
Apr.	4,164	798	1,264	64,506	62,917	1,589	413	355	–	8	76,412	8,307	305,860
May	4,183	790	1,264	64,460	62,867	1,593	475	355	–	8	76,572	8,262	306,517
June	4,480	774	1,276	64,322	62,687	1,635	457	357	–	8	76,704	8,220	307,059
July	4,271	768	1,276	64,296	62,649	1,647	480	354	–	8	76,564	8,193	308,195
Aug.	4,277	740	1,264	64,411	62,742	1,669	471	353	–	8	76,644	8,171	309,009
Sep.	4,133	718	1,248	64,439	62,754	1,685	467	355	–	8	76,570	8,148	309,821
Oct.	4,003	713	1,245	64,490	62,794	1,696	341	357	–	8	76,409	8,127	310,821
Nov.	4,022	703	1,138	64,433	62,737	1,696	416	357	–	8	76,471	8,102	311,784
Dec.	3,890	688	1,095	65,027	63,313	1,714	374	360	–	8	76,604	8,093	313,357
2023 Jan.	3,709	704	1,044	65,239	63,502	1,737	341	360	–	8	76,631	8,083	314,891

***** 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										
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
2021	23,231	5,460	4,040	1,164	256	185	8,103	14	8,068	41
Credit institutions *										
2019	1,717	274	4	153	117	6	380	1	844	10
2020	1,679	270	3	151	116	6	377	1	818	10
2021	1,519	261	3	151	107	6	371	1	771	9
Branches in Germany										
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
2021	21,712	5,199	4,037	1,013	149	179	7,732	13	7,297	32
for information only: Foreign branches of German banks 1										
2019	251	207	92	115	–	21	–	4	6	8
2020	273	230	92	138	–	21	–	4	6	8
2021	255	216	92	124	0	21	0	4	4	6
for information only: Foreign subsidiaries of German banks 2										
2019	92	78	67	11	–	5	1	8	–	–
2020	83	72	63	9	–	3	–	8	–	–
2021	79	70	62	8	0	3	0	4	0	0

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										
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
2021	25	1,257	790	467	78	62	15	1	0	0
Credit institutions *										
2019	19	19	11	8	164	47	16	100	40	40
2020	19	18	10	8	160	47	16	96	40	39
2021	19	18	10	8	63	47	15	1	0	0
Branches in Germany										
2019	12	1,278	803	475	47	15	–	32	1,009	167
2020	5	1,259	792	467	40	15	–	25	968	39
2021	6	1,239	780	459	15	15	0	0	0	0
for information only: Foreign branches of German banks 1										
2019	1	4	4	–	–	–	–	–	.	.
2020	1	3	3	–	–	–	–	–	.	.
2021	1	3	3	0	0	0	0	0	.	.
for information only: Foreign subsidiaries of German banks 2										
2019	–	–	–	–	–	–	–	–	.	.
2020	–	–	–	–	–	–	–	–	.	.
2021	1	1	1	0	0	0	0	0	.	.

***** 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													
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
2021	251	3	139	109	6	371	806	9	18	36	1,497	207	35
Business volume of less than €50 million 2													
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
2021	31	–	6	25	–	–	7	–	–	–	38	66	4
Business volume of €50 million or more but less than €100 million 2													
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
2021	8	–	4	4	–	–	35	–	–	–	43	8	3
Business volume of €1 billion or more but less than €5 billion 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
2021	27	–	18	9	–	1	142	–	–	1	171	17	3
Business volume of €250 million or more but less than €500 million 2													
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
2021	19	–	16	3	–	11	155	2	–	1	188	19	1
Business volume of €500 million or more but less than €1 billion 2													
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
2021	30	–	16	14	–	33	157	–	–	2	222	22	4
Business volume of €1 billion or more but less than €5 billion 2													
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
2021	68	–	40	28	–	237	267	3	4	10	589	37	10
Business volume of €5 billion or more but less than €10 billion 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
2021	31	–	19	12	–	62	30	–	3	10	136	14	2
Business volume of more than €10 billion 2													
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
2021	37	3	20	14	6	27	13	4	11	12	110	24	8

***** 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												
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	1,446	9,596,844	49,709	997,812	6,302	4,219	1,728,027	4,380,412	1,030,161	232,484	102,369	64,259
2022	1,385	10,886,539	19,992	155,852	6,162	2,679	2,702,048	4,671,833	1,020,394	225,818	104,486	66,647
2022 Dec.	1,385	10,886,539	19,992	155,852	6,162	2,679	2,702,048	4,671,833	1,020,394	225,818	104,486	66,647
Commercial banks [6]												
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	251	4,140,116	22,111	560,465	5,204	4,140	711,606	1,607,610	347,944	28,066	39,133	16,044
2022	240	5,125,904	3,997	106,055	5,223	2,616	1,250,815	1,735,064	347,614	21,410	39,327	17,321
2022 Dec.	240	5,125,904	3,997	106,055	5,223	2,616	1,250,815	1,735,064	347,614	21,410	39,327	17,321
Big banks												
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	3	2,319,298	16,528	202,447	3,735	3,797	245,834	891,753	190,065	15,567	33,221	5,185
2022	3	2,733,448	3,011	83,000	2,517	2,393	386,701	910,627	207,105	10,691	34,142	5,788
2022 Dec.	3	2,733,448	3,011	83,000	2,517	2,393	386,701	910,627	207,105	10,691	34,142	5,788
Regional banks and other commercial banks												
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	139	1,362,998	5,550	222,912	1,469	225	271,549	606,812	149,166	12,461	5,218	10,547
2022	132	1,911,399	963	18,202	2,706	177	542,295	691,288	131,729	10,692	4,509	11,321
2022 Dec.	132	1,911,399	963	18,202	2,706	177	542,295	691,288	131,729	10,692	4,509	11,321
Branches of foreign banks												
2020	111	427,768	23	116,246	–	122	189,213	105,481	8,142	36	698	433
2021	109	457,820	33	135,106	–	118	194,223	109,045	8,713	38	694	312
2022	105	481,057	23	4,853	–	46	321,819	133,149	8,780	27	676	212
2022 Dec.	105	481,057	23	4,853	–	46	321,819	133,149	8,780	27	676	212
Landesbanken and savings banks												
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	377	2,379,532	18,216	260,974	587	35	181,882	1,388,934	284,740	110,273	23,925	14,590
2022	368	2,483,943	9,403	30,666	728	40	410,168	1,456,987	286,864	107,484	25,107	15,008
2022 Dec.	368	2,483,943	9,403	30,666	728	40	410,168	1,456,987	286,864	107,484	25,107	15,008
Credit cooperatives												
2020	815	1,072,783	9,151	43,404	–	18	82,733	663,411	167,330	64,268	18,282	3,089
2021	773	1,140,517	9,282	61,211	200	18	79,463	709,051	165,102	71,142	18,873	3,536
2022	733	1,172,886	6,445	13,237	17	23	112,729	755,077	162,053	75,216	19,628	3,356
2022 Dec.	733	1,172,886	6,445	13,237	17	23	112,729	755,077	162,053	75,216	19,628	3,356
Mortgage banks												
2020	10	240,966	–	7,632	–	–	8,053	188,158	28,361	149	151	28
2021	9	228,796	–	10,731	–	–	7,398	179,605	24,735	149	147	26
2022	8	223,334	–	216	–	–	11,547	184,978	20,951	147	136	88
2022 Dec.	8	223,334	–	216	–	–	11,547	184,978	20,951	147	136	88
Building and loan associations												
2020	18	246,050	–	2,469	–	–	27,781	170,554	31,038	10,605	251	885
2021	18	254,343	–	2,912	–	–	25,453	180,175	30,739	11,462	268	466
2022	18	260,882	–	382	–	–	28,504	189,659	27,866	10,459	252	8
2022 Dec.	18	260,882	–	382	–	–	28,504	189,659	27,866	10,459	252	8
Banks with special, development and other central support tasks												
2020	18	1,419,128	80	92,523	542	25	676,182	312,402	188,715	11,097	20,018	27,971
2021	18	1,453,540	100	101,519	311	26	722,225	315,037	176,901	11,392	20,023	29,597
2022	18	1,619,590	147	5,296	194	–	888,285	350,068	175,046	11,102	20,036	30,866
2022 Dec.	18	1,619,590	147	5,296	194	–	888,285	350,068	175,046	11,102	20,036	30,866

***** 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													
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
1,001,085	681,640	2,112,884	4,548,235	1,240,336	64,259	9,371	71,273	73,613	566,189	910,687	663,167	307,767	2021
1,910,628	1,561,978	2,022,379	4,865,225	1,296,424	66,647	8,302	75,919	85,493	591,288	1,874,862	1,542,622	352,464	2022
1,910,628	1,561,978	2,022,379	4,865,225	1,296,424	66,647	8,302	75,919	85,493	591,288	1,874,862	1,542,622	352,464	2022 Dec.
Commercial banks [6]													
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
797,792	597,322	1,033,954	1,932,650	187,687	16,044	4,584	25,792	44,897	189,944	704,564	584,744	177,600	2021
1,596,462	1,386,576	966,855	2,113,498	208,615	17,321	5,086	28,850	54,161	201,623	1,529,895	1,367,449	218,950	2022
1,596,462	1,386,576	966,855	2,113,498	208,615	17,321	5,086	28,850	54,161	201,623	1,529,895	1,367,449	218,950	2022 Dec.
Big banks													
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
711,164	576,105	414,996	1,003,751	146,414	5,185	2,195	15,266	20,218	73,627	637,648	562,714	129,402	2021
1,087,473	965,589	350,997	1,057,228	163,648	5,788	2,160	17,188	24,024	73,590	1,038,825	947,069	137,555	2022
1,087,473	965,589	350,997	1,057,228	163,648	5,788	2,160	17,188	24,024	73,590	1,038,825	947,069	137,555	2022 Dec.
Regional banks and other commercial banks													
68,322	.	273,060	707,879	37,718	11,822	1,866	9,099	12,987	92,501	47,136	.	15,596	2020
77,090	.	361,281	753,445	40,239	10,547	1,908	8,916	24,015	102,391	60,254	.	18,412	2021
497,517	.	338,265	882,409	44,484	11,321	2,368	9,672	29,482	112,689	480,709	.	42,837	2022
497,517	.	338,265	882,409	44,484	11,321	2,368	9,672	29,482	112,689	480,709	.	42,837	2022 Dec.
Branches of foreign banks													
7,374	.	236,482	170,798	437	433	507	1,461	643	10,320	6,687	.	26,383	2020
9,538	.	257,677	175,454	1,034	312	481	1,610	664	13,926	6,662	.	29,786	2021
11,472	.	277,593	173,861	483	212	558	1,990	655	15,344	10,361	.	38,558	2022
11,472	.	277,593	173,861	483	212	558	1,990	655	15,344	10,361	.	38,558	2022 Dec.
Landesbanken and savings banks													
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
95,375	49,386	437,161	1,405,392	209,357	14,590	2,798	20,637	17,075	175,315	97,211	43,158	78,463	2021
141,488	89,597	412,636	1,455,016	217,338	15,008	1,240	21,608	18,021	180,563	162,513	92,077	80,707	2022
141,488	89,597	412,636	1,455,016	217,338	15,008	1,240	21,608	18,021	180,563	162,513	92,077	80,707	2022 Dec.
Credit cooperatives													
21,097	–	148,828	788,959	10,255	3,089	388	7,727	2,245	89,492	21,800	–	18,471	2020
22,639	–	168,253	831,042	9,469	3,536	447	7,730	2,718	94,716	22,609	2	19,483	2021
25,105	–	164,996	858,263	8,472	3,356	489	8,149	3,277	101,668	24,216	1	19,740	2022
25,105	–	164,996	858,263	8,472	3,356	489	8,149	3,277	101,668	24,216	1	19,740	2022 Dec.
Mortgage banks													
8,434	.	60,808	63,893	96,406	28	205	957	1,528	10,782	6,359	.	1,408	2020
6,003	.	60,809	52,668	96,974	26	269	1,520	1,264	10,019	5,245	.	936	2021
5,271	.	51,059	52,782	102,360	88	279	915	898	9,498	5,455	.	745	2022
5,271	.	51,059	52,782	102,360	88	279	915	898	9,498	5,455	.	745	2022 Dec.
Building and loan associations													
2,467	.	28,885	191,407	2,634	885	237	6,234	395	12,251	3,122	.	1	2020
2,869	.	33,039	194,400	4,116	466	270	6,423	424	12,404	2,799	.	1	2021
3,752	.	38,610	195,441	5,033	8	177	6,358	434	12,255	2,566	.	1	2022
3,752	.	38,610	195,441	5,033	8	177	6,358	434	12,255	2,566	.	1	2022 Dec.
Banks with special, development and other central support tasks													
89,573	.	365,217	136,000	685,464	27,971	1,001	8,700	8,536	82,264	103,975	.	28,366	2020
76,407	.	379,668	132,083	732,733	29,597	1,003	9,171	7,235	83,791	78,259	.	31,284	2021
138,550	.	388,223	190,225	754,606	30,866	1,031	10,039	8,702	85,681	150,217	.	32,321	2022
138,550	.	388,223	190,225	754,606	30,866	1,031	10,039	8,702	85,681	150,217	.	32,321	2022 Dec.

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]														
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	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 Q3	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
Q4	2,039,029	775,081	615,256	151,480	149,409	8,345	361	1,263,948	262,703	420,679	371,232	484,021	221,083	29,737
2022 Q1	2,198,633	913,921	730,924	171,759	168,743	11,238	977	1,284,712	269,398	425,584	376,153	493,923	222,090	29,009
Q2	2,231,497	941,009	743,963	181,086	173,515	15,960	2,224	1,290,488	265,054	431,199	380,398	498,202	221,489	28,024
2022 Sep.	2,295,036	975,636	773,824	185,210	174,902	16,602	4,166	1,319,400	285,966	444,182	392,987	493,508	223,922	25,925
Oct.	2,308,564	985,314	787,749	181,990	172,364	15,575	3,122	1,323,250	277,894	447,199	396,102	493,698	226,517	24,022
Nov.	2,293,104	970,220	767,341	187,460	179,752	15,419	2,905	1,322,884	276,934	444,153	393,010	496,193	225,651	25,992
Dec.	2,143,253	846,465	656,934	172,945	165,947	16,586	1,691	1,296,788	270,416	443,211	392,637	482,964	221,590	22,610
2023 Jan.	2,207,753	908,153	694,853	190,425	184,840	22,875	2,742	1,299,600	262,986	442,760	391,876	491,498	227,588	25,125
of which: denominated in euro [4]														
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	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 Q3	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
Q4	1,456,527	525,612	427,421	91,316	89,484	6,875	155	930,915	140,257	279,839	237,070	442,919	209,196	21,130
2022 Q1	1,549,322	606,459	491,425	105,713	102,911	9,321	680	942,863	143,929	282,288	239,520	448,979	209,999	21,065
Q2	1,581,851	647,710	515,473	118,064	110,876	14,173	1,785	934,141	133,523	286,601	242,813	447,958	209,262	19,344
2022 Sep.	1,605,220	669,252	540,578	115,069	105,013	13,605	2,611	935,968	138,317	289,503	245,767	442,016	211,948	18,784
Oct.	1,608,735	664,183	540,392	110,877	102,061	12,914	2,555	944,552	134,445	292,965	249,260	441,669	214,522	17,292
Nov.	1,604,546	653,919	519,654	121,088	114,036	13,177	2,331	950,627	137,099	293,420	249,441	443,003	214,086	18,950
Dec.	1,519,537	580,578	453,709	112,023	105,591	14,846	1,402	938,959	136,458	296,495	252,880	432,347	210,963	16,920
2023 Jan.	1,561,922	617,872	474,141	124,174	118,677	19,557	2,220	944,050	131,708	297,923	253,919	440,776	216,828	16,988
denominated in US dollar [4]														
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	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 Q3	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
Q4	401,077	164,444	120,541	42,713	42,560	1,190	.	236,633	101,941	89,149	87,168	27,574	4,910	2,674
2022 Q1	450,703	204,778	160,420	42,716	42,666	1,642	241	245,925	105,169	90,606	88,577	31,438	5,076	3,384
Q2	456,861	195,455	152,860	41,074	40,878	1,521	365	261,406	112,269	91,527	89,104	37,912	5,314	3,435
2022 Sep.	500,957	213,676	163,672	48,451	48,393	1,553	497	287,281	127,750	100,145	97,083	39,696	5,080	2,459
Oct.	503,774	221,367	170,324	49,024	48,985	2,019	456	282,407	124,932	97,510	94,496	39,596	5,041	3,301
Nov.	490,304	218,032	172,175	44,153	44,121	1,704	283	272,272	121,170	93,145	90,288	38,963	5,014	2,638
Dec.	439,797	177,933	135,844	40,889	40,815	1,200	.	261,864	115,902	90,483	87,710	37,274	4,317	2,368
2023 Jan.	453,524	196,767	146,975	47,112	47,066	2,680	430	256,757	112,951	88,385	85,640	37,120	4,483	2,735
Assets and liabilities vis-à-vis industrial countries [5,6]														
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	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 Q3	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
Q4	1,817,621	698,589	556,800	133,755	132,575	8,034	361	1,119,032	217,786	353,963	320,441	462,387	218,499	26,938
2022 Q1	1,965,242	829,445	667,348	151,697	149,543	10,400	934	1,135,797	221,956	358,188	325,023	470,663	219,552	27,246
Q2	2,000,160	861,874	685,125	162,288	155,640	14,461	2,223	1,138,286	217,547	361,698	328,427	473,849	218,903	26,372
2022 Sep.	2,056,759	895,081	713,765	166,161	156,722	15,155	4,129	1,161,678	237,165	372,401	339,651	467,434	221,324	24,285
Oct.	2,072,787	906,259	731,357	160,659	151,873	14,243	3,060	1,166,528	229,447	376,319	343,680	467,373	223,674	22,331
Nov.	2,063,532	896,501	714,654	167,682	160,806	14,165	2,666	1,167,031	229,492	374,853	342,348	468,492	222,717	23,772
Dec.	1,921,294	778,207	607,386	155,319	149,381	15,502	1,486	1,143,087	223,746	373,413	342,069	456,556	218,875	20,703
2023 Jan.	1,978,314	832,976	643,061	168,323	163,751	21,592	2,700	1,145,338	216,623	373,239	341,775	464,119	224,713	22,992

* 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

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	
Assets and liabilities, total [4]														
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
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	2020
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	2021 Q3
66,808	50,205	15,237	1,213,565	967,774	757,078	210,696	207,846	245,791	157,096	77,044	76,463	11,651	46,787	Q4
66,798	51,062	21,867	1,486,892	1,264,571	982,436	282,135	276,798	222,321	131,221	79,100	78,583	12,000	50,810	2022 Q1
68,009	52,106	28,564	1,499,537	1,271,355	965,990	305,365	298,440	228,182	134,083	81,863	81,376	12,236	58,133	Q2
69,819	53,950	36,246	1,591,181	1,339,115	1,011,872	327,243	320,529	252,066	157,552	81,475	80,960	13,039	67,565	2022 Sep.
80,437	64,569	30,491	1,603,027	1,349,663	1,029,578	320,085	313,873	253,364	159,119	81,340	80,817	12,905	61,929	Oct.
79,612	63,845	28,844	1,577,115	1,324,302	997,873	326,429	318,547	252,813	152,689	87,224	86,697	12,900	59,924	Nov.
77,587	61,877	28,628	1,381,064	1,136,858	856,320	280,538	274,525	244,206	141,874	89,322	88,792	13,010	57,319	Dec.
77,231	61,663	16,031	1,506,608	1,260,916	945,561	315,355	304,490	245,692	143,696	89,082	88,541	12,914	58,481	2023 Jan.
of which: denominated in euro [4]														
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
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	2020
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	2021 Q3
46,770	32,138	7,235	888,487	689,705	548,112	141,593	140,105	198,782	114,598	72,562	72,055	11,622	8,323	Q4
46,602	32,575	11,445	1,056,465	872,173	680,223	191,950	188,338	184,292	100,698	71,622	71,174	11,972	7,760	2022 Q1
46,715	32,598	16,070	1,074,065	891,164	680,896	210,268	205,161	182,901	99,437	71,258	70,831	12,206	11,398	Q2
47,348	33,156	21,529	1,143,816	942,900	722,702	220,198	215,650	200,916	118,230	69,677	69,207	13,009	17,190	2022 Sep.
58,181	43,992	14,126	1,165,897	960,391	746,422	213,969	209,541	205,506	122,565	70,065	69,584	12,876	14,814	Oct.
58,155	44,005	14,146	1,153,757	951,495	726,193	225,302	219,195	202,262	113,012	76,378	75,891	12,872	15,074	Nov.
56,739	42,629	15,220	1,030,081	830,007	634,000	196,007	191,946	200,074	108,229	78,863	78,368	12,982	14,863	Dec.
56,655	42,667	9,496	1,107,192	900,410	682,388	218,022	209,054	206,782	115,072	78,823	78,317	12,887	13,566	2023 Jan.
denominated in US dollar [4]														
16,694	.	1,068	188,286	162,666	132,917	29,749	28,043	25,620	19,966	.	5,521	.	33,595	2019
14,706	.	1,576	155,117	136,132	103,160	32,972	32,366	18,985	14,459	.	4,466	.	27,350	2020
15,078	.	1,857	253,795	226,720	169,954	56,766	55,301	27,075	23,593	.	3,378	.	32,439	2021 Q3
15,295	.	2,345	231,830	193,972	144,422	49,550	48,216	37,858	34,917	.	2,885	.	32,441	Q4
15,328	.	2,670	305,967	276,924	212,732	64,192	62,518	29,043	23,053	5,990	5,921	–	36,584	2022 Q1
16,263	.	3,373	317,278	281,342	211,842	69,500	68,092	35,936	26,756	.	9,119	.	40,645	Q2
17,231	.	1,615	327,028	286,594	204,914	81,680	80,244	40,434	30,347	.	10,041	.	43,782	2022 Sep.
17,068	.	1,858	317,160	279,282	201,054	78,228	77,286	37,878	28,018	.	9,817	.	41,724	Oct.
16,356	.	1,511	307,417	266,947	194,076	72,871	71,948	40,470	31,096	.	9,333	.	39,874	Nov.
15,837	.	1,257	247,585	213,323	155,428	57,895	56,648	34,262	24,938	.	9,288	.	37,597	Dec.
15,566	.	1,703	287,221	258,026	187,197	70,829	69,682	29,195	20,053	.	9,107	.	39,447	2023 Jan.
Assets and liabilities vis-à-vis industrial countries [5,6]														
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
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	2020
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	2021 Q3
57,958	43,396	13,426	1,060,141	825,681	648,031	177,650	175,975	234,460	149,829	74,666	74,355	9,965	11,624	Q4
57,744	44,105	18,531	1,277,606	1,065,881	832,308	233,573	230,082	211,725	124,735	76,675	76,437	10,315	11,512	2022 Q1
58,820	44,904	24,634	1,285,501	1,068,471	812,028	256,443	252,032	217,030	127,070	79,439	79,194	10,521	14,948	Q2
60,393	46,323	31,460	1,376,055	1,134,896	850,735	284,161	279,864	241,159	150,335	79,509	79,255	11,315	20,508	2022 Sep.
71,058	56,987	25,349	1,399,892	1,157,700	880,207	277,493	273,472	242,192	151,630	79,382	79,117	11,180	16,684	Oct.
70,422	56,445	25,423	1,376,035	1,135,499	851,332	284,167	278,436	240,536	144,111	85,251	84,993	11,174	16,704	Nov.
68,669	54,682	25,646	1,205,212	973,316	729,635	243,681	239,696	231,896	133,230	87,382	87,123	11,284	17,274	Dec.
68,365	54,519	13,096	1,310,556	1,077,143	803,314	273,829	265,618	233,413	135,037	87,188	86,927	11,188	16,320	2023 Jan.

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]														
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	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 Q3	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
Q4	1,045,979	319,273	245,959	66,685	65,786	6,629	.	726,706	102,366	235,723	208,076	349,607	153,566	21,807
2022 Q1	1,128,462	398,271	307,377	82,594	80,693	8,300	474	730,191	101,321	237,284	209,922	353,346	153,996	21,554
Q2	1,152,252	426,091	324,925	89,582	83,194	11,584	1,087	726,161	92,657	245,307	217,774	351,099	152,208	20,131
2022 Sep.	1,181,679	450,725	346,049	92,099	82,939	12,577	2,925	730,954	99,438	250,876	223,669	344,251	153,306	18,824
Oct.	1,177,404	437,333	342,642	83,512	75,524	11,179	1,957	740,071	96,757	253,470	226,367	342,834	154,556	18,352
Nov.	1,173,825	432,401	332,134	89,083	82,957	11,184	1,786	741,424	95,569	254,534	227,438	343,702	154,343	19,025
Dec.	1,111,456	380,185	289,612	78,857	73,540	11,716	1,206	731,271	96,481	255,745	229,675	334,413	151,916	16,511
2023 Jan.	1,152,039	411,602	308,831	87,004	82,573	15,767	1,973	740,437	95,575	256,425	230,199	343,464	159,098	16,900
of which: vis-à-vis the euro area [6]														
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	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 Q3	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
Q4	940,699	292,487	227,146	58,800	57,915	6,541	.	648,212	97,169	213,624	186,124	301,527	114,961	21,436
2022 Q1	1,025,101	372,101	290,991	73,036	71,244	8,074	267	653,000	95,980	215,338	188,122	306,264	116,120	21,135
Q2	1,044,628	397,020	306,571	79,141	73,332	11,308	827	647,608	87,526	222,443	195,055	303,312	113,512	19,917
2022 Sep.	1,070,413	418,162	325,592	81,371	72,995	11,199	1,549	652,251	94,021	227,059	200,044	297,587	115,296	18,637
Oct.	1,070,657	409,306	324,874	73,607	66,106	10,825	1,604	661,351	91,376	229,132	202,235	296,634	117,034	18,175
Nov.	1,065,075	402,987	313,015	79,087	73,278	10,885	1,492	662,088	90,178	230,105	203,214	297,005	116,684	18,828
Dec.	1,002,797	349,725	268,474	69,760	64,830	11,491	992	653,072	91,078	231,228	205,363	288,854	115,130	16,358
2023 Jan.	1,049,099	386,940	292,878	78,538	74,357	15,524	1,740	662,159	90,198	231,888	205,866	297,740	121,955	16,753
Assets and liabilities vis-à-vis emerging market economies and developing countries [6,8]														
2019	220,140	80,812	56,387	.	23,568	.	.	139,328	55,052	67,079	55,465	6,003	1,901	2,308
2020	200,506	70,152	53,874	.	15,618	.	.	130,354	47,697	63,404	49,107	6,943	2,149	3,056
2021 Q3	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
Q4	204,424	76,191	58,344	.	16,828	.	–	128,233	43,956	65,122	49,365	7,585	2,569	2,799
2022 Q1	214,274	83,478	63,475	19,826	19,090	177	.	130,796	46,381	65,550	49,429	8,127	2,514	1,763
Q2	210,514	77,468	58,787	18,549	17,820	132	.	133,046	46,449	67,683	50,297	8,152	2,564	1,652
2022 Sep.	215,997	79,098	60,057	18,874	18,132	167	.	136,899	47,551	69,964	51,666	8,397	2,516	1,640
Oct.	213,771	77,854	56,391	21,271	20,450	192	62	135,917	47,217	69,079	50,767	8,630	2,763	1,691
Nov.	206,584	72,671	52,661	19,744	18,913	266	239	133,913	46,156	67,567	49,073	8,859	2,829	2,220
Dec.	199,659	67,353	49,548	17,593	16,534	212	.	132,306	45,345	68,141	49,055	8,074	2,613	1,907
2023 Jan.	205,814	73,722	51,792	21,881	20,880	49	.	132,092	45,018	67,878	48,601	8,276	2,794	2,133
Memo item: assets and liabilities vis-à-vis offshore banking centres														
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	118,576	49,408	35,488	13,920	13,920	–	–	69,168	36,650	23,155	23,102	4,348	2,187	301
2021 Q3	117,071	61,351	41,705	.	19,642	.	–	55,720	24,315	23,130	23,078	3,811	1,517	350
Q4	122,270	56,384	41,190	.	15,193	.	–	65,886	33,577	24,047	23,997	3,855	1,642	343
2022 Q1	129,091	60,782	42,394	18,386	18,386	2	.	68,309	35,484	24,242	24,191	4,004	1,727	372
Q2	121,294	52,795	35,240	17,553	17,553	2	.	68,499	35,825	24,152	24,068	3,852	1,707	335
2022 Sep.	126,843	56,231	38,321	.	17,909	.	.	70,612	36,838	24,469	24,379	4,551	1,612	335
Oct.	125,751	55,265	34,973	20,291	20,291	1	.	70,486	36,845	24,270	24,182	4,725	1,769	257
Nov.	121,715	52,683	34,402	18,280	18,280	1	.	69,032	36,287	23,564	23,480	4,606	1,700	302
Dec.	120,218	52,376	33,960	16,526	16,526	1,890	.	67,842	35,658	23,594	23,518	4,083	1,492	313
2023 Jan.	124,720	56,867	34,458	20,466	20,466	1,943	.	67,853	35,409	23,691	23,616	4,318	1,695	273

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]														
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
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	2020
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	2021 Q3
17,203	4,886	9,137	517,835	381,342	274,665	106,677	105,858	136,493	69,914	60,143	59,945	6,436	6,110	Q4
16,686	5,014	11,752	606,085	468,308	335,139	133,169	130,702	137,777	71,951	59,353	59,207	6,473	7,641	2022 Q1
16,967	5,042	14,652	600,379	461,805	325,541	136,264	132,863	138,574	73,095	58,812	58,647	6,667	8,269	Q2
17,565	5,514	20,540	660,362	516,985	367,495	149,490	146,641	143,377	77,967	57,945	57,773	7,465	11,737	2022 Sep.
28,658	16,619	12,949	691,025	547,095	399,600	147,495	144,645	143,930	78,311	58,295	58,110	7,324	8,602	Oct.
28,594	16,630	14,608	694,543	553,113	406,649	146,464	141,861	141,430	69,598	64,508	64,326	7,324	8,867	Nov.
28,121	16,237	16,746	624,749	482,584	351,255	131,329	128,782	142,165	70,418	64,321	64,145	7,426	9,210	Dec.
28,073	16,284	10,893	668,271	526,298	384,436	141,862	135,032	141,973	70,441	64,202	64,024	7,330	10,295	2023 Jan.
of which: vis-à-vis the euro area [6]														
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
15,432	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	2020
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	2021 Q3
14,456	4,722	5,801	451,559	328,402	232,892	95,510	94,740	123,157	56,921	59,943	59,761	6,293	2,884	Q4
14,283	4,844	7,748	555,263	431,015	309,116	121,899	119,467	124,248	58,761	59,155	59,022	6,332	2,550	2022 Q1
14,410	4,862	10,393	548,515	423,972	298,386	125,586	122,227	124,543	59,408	58,608	58,456	6,527	2,202	Q2
14,947	5,327	10,937	598,810	469,603	332,894	136,709	133,923	129,207	64,038	57,744	57,583	7,425	2,409	2022 Sep.
26,034	16,425	5,433	617,089	487,594	352,332	135,262	132,501	129,495	64,171	58,040	57,866	7,284	2,309	Oct.
25,972	16,438	6,654	632,276	505,110	371,123	133,987	129,456	127,166	55,629	64,253	64,083	7,284	2,348	Nov.
25,554	16,047	8,815	575,487	447,588	328,557	119,031	116,544	127,899	56,446	64,067	63,903	7,386	3,878	Dec.
25,580	16,096	6,265	610,842	482,958	352,583	130,375	123,592	127,884	56,642	63,952	63,786	7,290	3,720	2023 Jan.
Assets and liabilites vis-à-vis emerging market economies and developing countries [6,8]														
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
9,254	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	2020
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	2021 Q3
8,771	6,809	1,811	148,050	137,723	109,020	28,703	27,913	10,327	7,245	1,396	1,290	1,686	35,163	Q4
8,975	6,957	3,336	198,306	188,688	149,826	38,862	37,922	9,618	6,450	1,483	1,371	1,685	39,298	2022 Q1
9,110	7,202	3,930	200,557	190,417	153,261	37,156	36,188	10,140	6,973	1,452	1,347	1,715	43,185	Q2
9,347	7,627	4,786	203,771	193,831	160,841	32,990	31,951	9,940	7,174	1,042	964	1,724	47,057	2022 Sep.
9,300	7,582	5,142	194,443	184,230	149,072	35,158	34,185	10,213	7,446	1,042	963	1,725	45,245	Oct.
9,111	7,400	3,421	193,407	182,102	146,340	35,762	34,825	11,305	8,536	1,043	974	1,726	43,220	Nov.
8,839	7,195	2,982	170,159	158,764	126,554	32,210	31,315	11,395	8,603	1,066	999	1,726	40,045	Dec.
8,787	7,144	2,935	188,755	177,395	142,067	35,328	34,559	11,360	8,622	1,012	945	1,726	42,161	2023 Jan.
Memo item: assets and liabilities vis-à-vis offshore banking centres														
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
4,714	3,537	–	41,802	38,914	27,356	11,558	11,550	2,888	993	1,895	1,895	–	10	2020
4,114	3,496	.	71,540	68,680	49,665	19,015	19,009	2,860	1,252	1,608	1,608	–	371	2021 Q3
4,064	3,384	–	58,437	55,650	40,779	14,871	14,866	2,787	1,607	1,180	1,180	–	266	Q4
4,207	3,470	–	83,172	80,174	58,493	21,681	21,676	2,998	1,764	1,234	1,234	–	460	2022 Q1
4,335	3,608	–	79,140	75,605	55,870	19,735	19,730	3,535	2,297	1,238	1,238	–	485	Q2
4,419	3,875	–	74,507	71,150	54,282	16,868	16,863	3,357	2,498	859	859	–	545	2022 Sep.
4,389	3,846	–	76,136	72,596	53,153	19,443	19,439	3,540	2,689	851	851	–	400	Oct.
4,273	3,736	–	75,230	70,861	50,385	20,476	20,472	4,369	3,510	859	859	–	191	Nov.
4,194	3,660	–	66,735	62,222	43,006	19,216	19,212	4,513	3,651	862	862	–	100	Dec.
4,162	3,627	–	75,538	71,012	48,302	22,710	22,709	4,526	3,725	801	801	–	325	2023 Jan.

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

	Claims on non-residents [1]											
				January 2023								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
Country/group of countries	December 2020	December 2021	December 2022	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	1,915,708	2,039,029	2,143,253	2,207,753	1,561,922	453,524	908,153	1,299,600	1,265,400	942,353	1,591,024	616,729
Countries in Europe	1,465,905	1,541,873	1,602,146	1,653,019	1,369,721	130,273	712,074	940,945	945,290	707,729	1,176,801	476,218
EU Member States [5]	1,011,163	1,045,979	1,111,456	1,152,039	1,036,733	71,094	411,602	740,437	593,550	558,489	747,835	404,204
Euro area [5]	909,319	940,699	1,002,797	1,049,099	956,702	67,143	386,940	662,159	532,351	516,748	693,502	355,597
Austria	56,036	59,832	64,001	67,242	65,684	825	12,947	54,295	31,754	35,488	39,928	27,314
Belgium	29,714	31,700	32,216	32,166	27,029	3,555	8,874	23,292	11,818	20,348	17,212	14,954
Croatia	747	739	1,789	1,168	870	298	540	628	446	722	789	379
Cyprus	2,086	2,043	937	933	749	164	75	858	16	917	807	126
Estonia	297	349	389	457	385	.	105	352	.	.	236	221
Finland	22,807	20,224	21,396	23,445	22,616	336	4,062	19,383	14,331	9,114	7,879	15,566
France	227,983	254,846	293,140	320,999	304,724	13,094	154,235	166,764	225,636	95,363	226,740	94,259
Greece	19,901	18,894	19,805	19,531	18,030	1,491	3,961	15,570	3,782	15,749	18,713	818
Ireland	36,790	41,388	47,897	45,988	35,160	8,599	19,209	26,779	9,011	36,977	27,208	18,780
Italy	78,715	73,890	84,770	85,351	75,651	7,660	42,076	43,275	47,838	37,513	61,415	23,936
Latvia	1,519	1,286	1,095	1,448	1,143	.	579	869	549	899	759	689
Lithuania	1,025	1,159	1,262	1,243	1,243	–	57	1,186	.	.	354	889
Luxembourg [6]	167,050	190,845	189,870	193,807	167,825	15,754	53,079	140,728	67,931	125,876	130,629	63,178
Malta	1,717	2,210	1,855	1,945	1,151	786	1,129	816	1,076	869	1,681	264
Netherlands	162,705	147,852	143,417	146,632	136,123	7,106	52,144	94,488	70,110	76,522	102,609	44,023
Portugal	7,802	6,627	7,322	7,358	7,020	297	3,035	4,323	3,840	3,518	5,024	2,334
Slovakia	4,502	4,032	5,295	4,997	3,744	989	1,683	3,314	2,528	2,469	2,391	2,606
Slovenia	2,253	1,672	1,755	2,002	2,001	1	176	1,826	160	1,842	436	1,566
Spain	70,246	67,216	71,196	75,938	69,152	5,785	27,128	48,810	39,713	36,225	46,781	29,157
Other EU Member States [5]	101,844	105,280	108,659	102,940	80,031	3,951	24,662	78,278	61,199	41,741	54,333	48,607
Bulgaria	804	979	730	717	553	0	.	.	.	.	342	375
Czechia	8,504	11,863	12,129	7,306	5,400	34	3,354	3,952	4,153	3,153	6,290	1,016
Denmark	15,505	13,041	13,861	15,033	12,664	1,043	4,985	10,048	8,304	6,729	8,330	6,703
Hungary	2,916	3,271	6,102	4,274	2,787	536	2,152	2,122	1,475	2,799	3,195	1,079
Poland	20,909	24,559	25,553	24,961	19,637	378	6,295	18,666	10,191	14,770	18,349	6,612
Romania	2,612	1,978	1,752	1,791	1,575	34	446	1,345	258	1,533	785	1,006
Sweden	32,310	33,400	33,086	34,493	27,177	1,327	6,962	27,531	22,371	12,122	15,958	18,535
EU institutions	17,537	15,450	13,657	14,365	10,238	599	.	.	.	.	1,084	13,281
Other European countries [5]	454,742	495,894	490,690	500,980	332,988	59,179	300,472	200,508	351,740	149,240	428,966	72,014
Guernsey	2,483	1,806	2,050	2,203	348	283	1,214	989	21	2,182	2,172	31
Iceland	469	440	411	420	362	53	11	409	34	386	265	155
Isle of Man	1,095	1,431	1,275	1,275	900	240	99	1,176	–	1,275	1,259	16
Jersey	6,346	7,125	9,926	9,900	4,668	298	4,228	5,672	4	9,896	7,317	2,583
Liechtenstein	709	617	790	851	611	222	284	567	114	737	628	223
Norway	27,280	27,245	25,917	24,910	22,019	1,432	1,681	23,229	21,024	3,886	4,721	20,189
Russian Federation	6,864	6,028	4,937	4,763	3,318	1,166	414	4,349	763	4,000	4,631	132
Switzerland	49,825	56,782	53,888	49,957	21,012	6,142	24,363	25,594	22,656	27,301	46,111	3,846
Turkey	15,553	15,399	15,815	15,580	11,806	3,428	3,561	12,019	3,783	11,797	15,092	488
Ukraine	621	553	719	697	696	.	8	689	11	686	691	6
United Kingdom	341,837	376,946	373,649	388,750	265,599	45,909	264,128	124,622	302,581	86,169	344,446	44,304
Remaining European countries	1,660	1,522	1,313	1,674	1,649	.	481	1,193	749	925	1,633	41
Countries in Africa	16,495	18,059	18,230	18,338	10,341	6,947	3,201	15,137	2,534	15,804	17,776	562
Algeria	39	53	47	40	37	.	40	0	40	0	40	–
Cameroon	68	138	162	157	109	.	32	125	32	125	157	–
Cote d'Ivoire	752	925	1,044	1,101	1,101	.	732	369	14	1,087	.	.
Egypt	4,547	4,459	3,801	3,739	2,882	856	445	3,294	497	3,242	.	.
Ghana	365	684	866	844	600	244	494	350	80	764	846	– 2
Kenya	223	245	198	239	225	13	13	226	65	174	239	–
Liberia	3,332	3,929	3,623	3,650	78	3,572	37	3,613	–	3,650	3,650	0
Libya	3	18	17	33	10	.	.	.	.	.	33	–
Morocco	1,527	1,671	1,921	1,909	1,854	53	58	1,851	48	1,861	1,901	8
Nigeria	821	833	1,031	911	323	582	494	417	713	198	911	0
South Africa	2,043	1,733	1,624	1,912	637	420	242	1,670	631	1,281	1,792	120
Tunisia	582	712	928	925	914	7	44	881	20	905	925	–
Zimbabwe	84	87	90	90	81	.	.	.	.	.	90	–
Remaining countries in Africa	2,109	2,572	2,878	2,788	1,490	1,117	448	2,340	361	2,427	2,771	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]											
			January 2023								
				of which:		broken down by maturity		broken down by sector			
December 2020	December 2021	December 2022	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	
1,027,745	1,213,565	1,381,064	1,506,608	1,107,192	287,221	1,260,916	245,692	1,102,171	404,437	5,115	All countries
831,624	953,566	1,113,838	1,203,617	968,925	136,878	994,426	209,191	893,955	309,662	3,650	Countries in Europe
465,918	517,835	624,749	668,271	547,621	81,284	526,298	141,973	462,207	206,064	2,483	EU Member States [5]
407,986	451,559	575,487	610,842	502,295	74,881	482,958	127,884	416,515	194,327	2,177	Euro area [5]
21,764	16,584	18,911	20,691	18,769	1,570	16,974	3,717	7,443	13,248	259	Austria
33,455	28,748	32,756	34,837	25,816	3,239	25,838	8,999	28,322	6,515	140	Belgium
919	750	2,031	1,587	1,162	362	1,584	3	1,136	451	53	Croatia
1,860	1,770	2,659	2,792	1,259	1,464	2,680	112	291	2,501	23	Cyprus
94	107	181	195	75	116	195	0	22	173	1	Estonia
1,352	1,557	5,038	3,785	3,645	127	3,758	27	1,013	2,772	10	Finland
86,740	91,986	135,170	153,755	146,779	5,828	127,133	26,622	132,203	21,552	363	France
7,945	7,070	5,340	5,499	4,109	1,282	5,314	185	1,524	3,975	596	Greece
39,274	50,463	73,817	71,930	65,290	2,477	67,514	4,416	56,763	15,167	28	Ireland
28,807	35,239	37,036	34,560	31,891	2,118	27,665	6,895	29,038	5,522	188	Italy
107	129	221	229	206	21	228	1	53	176	3	Latvia
134	153	289	321	254	24	317	4	28	293	3	Lithuania
104,783	128,120	163,917	174,649	116,927	41,712	126,251	48,398	101,554	73,095	83	Luxembourg [6]
625	1,148	1,553	1,566	1,109	354	1,564	2	193	1,373	5	Malta
60,760	65,043	68,291	72,716	57,657	11,252	49,057	23,659	32,370	40,346	178	Netherlands
1,901	2,154	2,306	2,306	2,110	175	2,299	7	1,475	831	46	Portugal
219	193	1,227	1,310	1,252	42	1,257	53	14	1,296	6	Slovakia
780	464	914	861	848	8	836	25	68	793	13	Slovenia
17,386	20,615	25,816	26,430	22,314	2,710	21,671	4,759	22,182	4,248	179	Spain
57,932	66,276	49,262	57,429	45,326	6,403	43,340	14,089	45,692	11,737	306	Other EU Member States [5]
584	487	533	1,396	1,258	112	1,393	3	1,118	278	18	Bulgaria
2,408	1,935	2,282	3,405	2,979	71	3,210	195	1,838	1,567	69	Czechia
30,531	33,865	13,048	16,792	13,036	3,468	16,625	167	11,891	4,901	43	Denmark
1,459	1,659	2,150	2,501	2,078	105	2,354	147	1,074	1,427	34	Hungary
1,944	4,926	6,948	8,166	4,878	288	8,149	17	6,398	1,768	51	Poland
1,135	824	816	1,054	808	195	1,051	3	.	.	12	Romania
9,322	12,994	12,131	14,117	11,449	1,006	9,204	4,913	12,548	1,569	79	Sweden
9,630	8,836	9,323	9,998	8,840	1,158	1,354	8,644	.	.	–	EU institutions
365,706	435,731	489,089	535,346	421,304	55,594	468,128	67,218	431,748	103,598	1,167	Other European countries [5]
350	261	2,262	2,310	178	2,074	.	.	66	2,244	0	Guernsey
212	67	137	101	84	6	101	0	.	.	3	Iceland
224	94	256	286	184	86	286	–	.	.	0	Isle of Man
195	259	260	234	115	48	.	.	10	224	0	Jersey
1,148	907	1,034	1,325	785	326	1,287	38	771	554	5	Liechtenstein
2,835	1,231	4,713	4,793	3,081	1,425	4,767	26	2,519	2,274	17	Norway
5,563	4,478	5,750	6,435	5,028	1,073	5,580	855	3,274	3,161	71	Russian Federation
36,432	40,028	45,212	46,071	27,364	13,834	38,972	7,099	23,283	22,788	718	Switzerland
2,841	3,011	4,068	4,193	2,494	1,466	3,540	653	1,397	2,796	33	Turkey
1,403	1,282	2,245	3,031	1,770	1,240	3,020	11	2,843	188	13	Ukraine
311,912	381,782	421,398	463,834	378,004	33,690	405,360	58,474	395,074	68,760	236	United Kingdom
2,591	2,331	1,754	2,733	2,217	326	2,693	40	2,386	347	71	Remaining European countries
11,733	11,084	12,257	14,090	4,098	9,335	14,039	51	10,648	3,442	201	Countries in Africa
307	281	220	237	141	96	237	0	164	73	5	Algeria
40	31	36	43	43	.	43	0	27	16	1	Cameroon
22	44	47	65	65	.	.	.	63	2	0	Cote d'Ivoire
1,601	1,348	1,278	1,496	658	765	1,461	35	670	826	29	Egypt
143	150	124	136	111	23	136	0	114	22	0	Ghana
480	398	246	218	122	.	.	.	188	30	3	Kenya
351	531	659	694	64	622	.	.	9	685	0	Liberia
1,741	1,912	3,093	3,572	137	3,280	.	.	2,877	695	3	Libya
264	245	288	651	603	47	651	0	609	42	2	Morocco
316	462	520	961	254	644	960	1	907	54	5	Nigeria
2,682	3,030	2,739	2,754	695	1,976	2,748	6	2,279	475	104	South Africa
364	249	186	179	169	7	179	0	92	87	10	Tunisia
42	63	35	33	17	16	33	0	26	7	1	Zimbabwe
3,380	2,340	2,786	3,051	1,019	1,855	3,046	5	2,623	428	38	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

	Claims on non-residents [1]											
				January 2023								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
Country/group of countries	December 2020	December 2021	December 2022	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	268,769	317,106	360,304	367,567	83,376	275,246	136,154	231,413	227,717	139,850	277,604	89,963
Argentina	603	609	580	581	27	544	67	514	39	542	570	11
Bahamas	985	1,286	1,971	1,824	167	1,638	1,695	129	1,655	169	.	.
Bermuda	3,425	3,566	3,584	3,576	347	2,843	189	3,387	–	3,576	3,519	57
Bolivia, Plurinational State of	78	30	20	20	2	18	19	1	.	.	20	–
Brazil	2,727	2,390	2,893	3,073	1,150	1,897	1,009	2,064	1,460	1,613	2,828	245
British Virgin Islands	1,384	1,376	1,178	1,225	294	650	84	1,141	.	.	803	422
Canada	31,004	31,823	36,261	36,572	28,395	3,184	2,304	34,268	25,097	11,475	6,586	29,986
Cayman Islands	49,534	47,797	52,263	56,334	12,460	43,290	24,202	32,132	38,767	17,567	53,520	2,814
Chile	1,762	1,964	2,026	1,962	529	1,431	114	1,848	297	1,665	1,618	344
Columbia	1,471	1,619	2,190	2,230	1,329	901	431	1,799	392	1,838	2,220	10
Cuba	68	58	55	54	54	–	7	47	32	22	.	.
Curacao [7]	618	225	91	91	77	14	3	88	.	.	10	81
Ecuador	79	457	182	213	10	203	178	35	.	.	213	–
Guatemala	193	215	343	329	10	317	212	117	.	.	329	–
Mexico	2,935	2,890	2,597	2,492	520	1,757	415	2,077	952	1,540	2,249	243
Panama	1,198	1,189	1,202	1,188	519	662	177	1,011	121	1,067	1,188	0
Paraguay	64	94	270	278	21	255	166	112	.	.	.	.
Peru	903	1,008	1,338	1,473	364	1,099	365	1,108	454	1,019	1,445	28
United States of America	168,561	217,269	249,856	252,719	36,885	213,479	104,092	148,627	157,380	95,339	197,073	55,646
Uruguay	432	425	408	414	64	350	4	410	12	402	404	10
Venezuela, Bolivarian Republic	16	22	88	41	33	8	5	36	–	41	17	24
Remaining countries in America	729	794	908	878	119	706	416	462	369	509	835	43
Countries in Asia	125,474	122,275	115,120	118,924	60,862	33,692	51,706	67,218	71,499	47,425	101,048	17,876
Bahrain	1,346	1,174	1,172	1,146	117	1,027	198	948	613	533	.	.
China, People's Republic of [8]	12,397	13,672	12,007	12,161	8,044	1,895	6,023	6,138	7,921	4,240	10,469	1,692
Hong Kong	20,085	20,132	12,684	12,448	7,353	3,046	7,287	5,161	10,158	2,290	11,344	1,104
India	9,170	9,051	9,039	9,037	4,187	1,830	872	8,165	4,097	4,940	6,808	2,229
Indonesia	3,863	4,077	4,428	4,450	3,416	637	370	4,080	498	3,952	4,312	138
Iran	490	557	489	511	475	.	295	216	316	195	.	.
Iraq	336	414	479	482	434	.	12	470	–	482	482	–
Israel	842	887	959	1,088	722	297	305	783	82	1,006	854	234
Japan	22,339	14,914	18,020	19,919	9,748	1,815	11,859	8,060	12,348	7,571	16,225	3,694
Jordan	611	689	696	688	598	81	51	637	32	656	688	–
Kazakhstan	169	132	235	240	183	48	19	221	.	.	236	4
Korea, Republic of	4,189	3,902	4,694	5,079	1,396	2,484	1,097	3,982	3,054	2,025	2,753	2,326
Kuwait	1,254	1,158	1,198	1,307	75	1,219	430	877	403	904	1,307	–
Lebanon	7	7	.	.	.	.	.	.	.	4	5	.
Malaysia	348	367	384	389	160	208	50	339	191	198	163	226
Myanmar	36	24	.	.	.	–	.	.	–	.	.	–
Pakistan	61	117	116	113	55	45	50	63	65	48	.	.
Philippines	377	369	708	813	28	679	392	421	332	481	762	51
Qatar	3,193	2,665	2,196	2,163	477	1,605	555	1,608	1,136	1,027	1,958	205
Saudi Arabia	1,618	1,920	1,695	1,903	420	1,409	572	1,331	502	1,401	1,765	138
Singapore	26,538	31,019	28,993	29,665	17,835	7,848	17,452	12,213	24,349	5,316	26,078	3,587
Sri Lanka	279	114	71	72	7	.	14	58	65	7	.	.
Syria	1	0	0	0	0	–	0	0	–	0	0	–
Taiwan	3,710	3,162	1,885	2,174	69	242	354	1,820	134	2,040	406	1,768
Thailand	1,092	745	748	876	270	46	792	84	780	96	865	11
Turkmenistan	292	242	192	192	185	.	–	192	.	.	192	–
United Arab Emirates	3,954	3,465	3,828	3,789	940	2,626	1,079	2,710	1,211	2,578	3,512	277
Uzbekistan	942	1,357	1,607	1,627	1,316	311	560	1,067	1,294	333	.	.
Vietnam	1,282	1,523	1,449	1,433	505	926	143	1,290	354	1,079	.	.
Remaining countries in Asia	4,653	4,420	5,116	5,128	1,816	3,295	874	4,254	1,532	3,596	5,124	4
Countries in Oceania	23,502	22,732	25,153	26,279	17,744	4,083	3,562	22,717	16,855	9,424	14,585	11,694
Australia	18,963	17,553	19,482	20,457	15,570	828	3,247	17,210	16,082	4,375	10,910	9,547
Marshall Islands	2,741	3,099	3,336	3,213	8	3,205	39	3,174	–	3,213	3,213	0
New Zealand	1,796	2,079	2,297	2,569	2,166	.	274	2,295	.	.	422	2,147
Papua New Guinea	0	0	0	0	0	–	0	0	0	0	0	0
Remaining countries in Oceania	2	1	38	40	0	.	2	38	.	.	40	–
Countries not identifiable	1	1	0	0	0	–	0	0	0	0	0	–
International organisations [9]	15,562	16,983	22,300	23,626	19,878	3,283	1,456	22,170	1,505	22,121	3,210	20,416

For footnotes see p. 112 and 113

V. External position of banks

Liabilities to non-residents [1]											
			January 2023								
				of which:		broken down by maturity		broken down by sector			
December 2020	December 2021	December 2022	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	
90,522	140,631	127,072	145,603	84,566	59,352	120,698	24,905	75,761	69,842	878	Countries in America
411	381	360	356	202	149	348	8	39	317	28	Argentina
428	302	322	391	221	128	.	.	302	89	0	Bahamas
140	176	387	377	221	128	377	0	.	.	0	Bermuda
103	89	86	94	53	41	92	2	30	64	6	Bolivia, Plurinational State of
1,162	750	1,002	1,078	929	120	967	111	656	422	52	Brazil
778	1,150	1,125	1,130	166	881	584	546	.	.	.	British Virgin Islands
2,534	1,235	1,681	2,036	1,162	766	1,884	152	1,232	804	94	Canada
19,016	30,476	31,060	31,157	19,320	11,792	30,900	257	14,898	16,259	0	Cayman Islands
336	389	271	346	238	107	343	3	152	194	17	Chile
124	104	151	159	138	20	156	3	70	89	6	Columbia
93	115	103	164	161	–	.	.	161	3	0	Cuba
811	137	296	436	419	12	.	.	416	20	0	Curacao [7]
158	797	68	66	33	32	.	.	30	36	3	Ecuador
81	60	126	156	40	116	.	.	95	61	.	Guatemala
705	663	804	839	465	266	834	5	221	618	27	Mexico
321	761	527	518	158	356	514	4	90	428	0	Panama
127	62	115	160	74	86	159	1	90	70	6	Paraguay
105	157	173	173	131	41	173	0	85	88	5	Peru
62,252	102,098	87,589	105,004	59,921	43,876	81,200	23,804	56,728	48,276	611	United States of America
313	259	338	390	153	232	390	0	130	260	2	Uruguay
106	92	76	79	59	20	79	0	9	70	10	Venezuela, Bolivarian Republic
418	378	412	494	302	183	492	2	315	179	9	Remaining countries in America
82,645	95,988	113,963	127,520	41,872	77,958	116,939	10,581	118,652	8,868	315	Countries in Asia
216	216	420	626	264	358	555	71	605	21	1	Bahrain
13,912	17,058	19,147	18,078	11,519	4,237	13,975	4,103	16,982	1,096	48	China, People's Republic of [8]
9,764	11,018	13,588	15,046	5,676	7,878	13,718	1,328	14,445	601	11	Hong Kong
1,647	1,302	1,184	1,049	964	77	674	375	838	211	9	India
313	310	358	395	388	7	395	0	326	69	4	Indonesia
2,877	2,408	2,479	2,419	2,390	6	2,113	306	2,209	210	17	Iran
951	764	4,447	4,703	3,601	1,099	4,703	0	4,662	41	0	Iraq
674	562	893	838	651	96	814	24	354	484	40	Israel
6,090	5,492	5,106	4,932	2,161	1,296	3,814	1,118	2,815	2,117	48	Japan
731	804	586	734	268	448	734	0	678	56	4	Jordan
272	270	469	853	359	469	852	1	641	212	6	Kazakhstan
1,237	1,016	2,484	2,723	1,981	725	2,271	452	2,580	143	7	Korea, Republic of
682	247	573	736	189	547	723	13	659	77	5	Kuwait
477	829	715	847	279	515	847	0	689	158	3	Lebanon
190	261	203	386	327	45	385	1	272	114	6	Malaysia
7	3	3	3	3	–	.	.	1	2	0	Myanmar
139	183	270	246	116	129	.	.	78	168	3	Pakistan
483	381	394	353	261	92	352	1	261	92	5	Philippines
469	294	470	404	194	189	404	0	356	48	2	Qatar
707	598	1,457	1,649	868	701	1,643	6	1,516	133	7	Saudi Arabia
8,687	12,159	14,808	21,421	3,664	17,119	19,123	2,298	20,417	1,004	13	Singapore
49	36	87	223	89	107	223	0	210	13	2	Sri Lanka
66	65	63	64	64	0	64	0	34	30	3	Syria
873	2,704	1,764	2,242	722	1,134	2,186	56	2,138	104	11	Taiwan
623	545	549	432	394	30	390	42	164	268	26	Thailand
23,799	27,696	33,698	33,570	1,470	32,038	.	.	33,562	8	1	Turkmenistan
1,540	3,695	2,891	4,993	1,183	3,782	4,929	64	3,860	1,133	20	United Arab Emirates
926	1,062	1,002	1,307	190	1,088	1,307	0	1,293	14	0	Uzbekistan
938	830	1,039	1,251	479	772	1,078	173	1,200	51	2	Vietnam
3,306	3,180	2,816	4,997	1,158	2,974	4,858	139	4,807	190	11	Remaining countries in Asia
5,033	6,921	8,239	8,479	2,303	2,282	8,434	45	2,938	5,541	71	Countries in Oceania
3,935	5,421	6,370	6,574	2,124	622	6,530	44	2,902	3,672	59	Australia
914	1,366	1,713	1,755	59	1,654	1,755	–	–	1,755	–	Marshall Islands
171	123	147	141	112	.	.	.	.	.	11	New Zealand
1	0	0	0	0	0	0	0	–	0	0	Papua New Guinea
12	11	9	9	8	.	.	.	.	.	1	Remaining countries in Oceania
60	47	74	77	63	7	.	.	77	0	0	Countries not identifiable
6,128	5,328	5,621	7,222	5,365	1,409	.	.	140	7,082	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]												
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	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 Q3	767,646	256,412	218,253	19,903	174,243	85,705	13,130	497,170	163,726	289,794	22,171	21,479
Q4	750,721	232,217	232,831	18,525	174,169	82,654	10,325	483,405	158,546	283,945	19,088	21,826
2022 Q1	833,739	276,163	266,436	17,636	182,640	82,505	8,359	616,321	181,864	392,965	18,639	22,853
Q2	823,710	252,126	275,896	17,738	193,874	75,796	8,280	580,103	162,865	375,446	19,309	22,483
2022 July	843,491	266,570	277,148	18,906	197,871	73,915	9,081	579,310	156,190	380,128	19,816	23,176
Aug.	849,695	258,166	286,802	19,308	200,174	75,481	9,764	572,138	149,615	379,282	19,552	23,689
Sep.	847,175	254,225	278,068	26,780	201,428	76,687	9,987	584,831	156,726	378,325	25,072	24,708
Oct.	829,212	241,233	276,782	25,342	200,878	75,013	9,964	580,678	153,712	377,578	24,636	24,752
Nov.	826,070	251,849	265,577	24,835	200,366	73,242	10,201	577,140	156,534	370,306	25,526	24,774
Dec.	736,302	195,885	243,706	23,631	195,239	67,190	10,651	501,965	113,798	338,450	24,623	25,094
of which: denominated in euro [2]												
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	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 Q3	186,921	41,653	56,667	2,621	66,304	17,134	2,542	127,513	33,721	81,824	1,141	10,827
Q4	175,419	40,383	50,045	2,140	65,893	15,015	1,943	125,853	32,155	81,377	1,053	11,268
2022 Q1	201,994	48,118	65,820	2,189	69,255	14,862	1,750	157,050	32,488	112,480	1,042	11,040
Q2	181,058	39,974	56,854	2,104	69,115	11,767	1,244	146,484	30,327	106,017	1,141	8,999
2022 July	178,916	39,647	56,759	2,421	68,870	9,690	1,529	149,083	28,000	110,431	1,622	9,030
Aug.	181,247	36,452	63,326	2,601	68,364	8,923	1,581	148,214	26,111	111,582	1,420	9,101
Sep.	172,093	26,454	62,896	2,662	68,045	10,535	1,501	151,762	27,461	113,647	1,444	9,210
Oct.	166,231	23,362	60,783	2,501	68,063	10,133	1,389	148,278	25,499	112,278	1,378	9,123
Nov.	172,669	25,260	62,452	2,698	69,765	10,916	1,578	159,743	28,659	120,217	1,564	9,303
Dec.	163,613	22,309	56,811	2,747	70,645	9,618	1,483	145,383	21,170	112,975	1,626	9,612
denominated in US dollar [2]												
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	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 Q3	397,008	152,042	110,270	15,022	76,193	35,567	7,914	267,274	92,833	147,747	19,894	6,800
Q4	395,992	133,334	127,918	13,818	77,868	36,112	6,942	255,923	88,733	144,015	16,497	6,678
2022 Q1	446,034	165,579	144,325	12,993	82,712	34,378	6,047	331,174	103,622	203,607	16,200	7,745
Q2	457,652	149,897	160,994	13,185	94,829	32,158	6,589	309,792	95,566	188,848	16,215	9,163
2022 July	479,777	165,514	162,497	14,036	98,902	31,835	6,993	307,506	93,674	187,424	16,528	9,880
Aug.	488,447	165,908	166,025	13,774	101,554	33,562	7,624	305,218	90,031	188,328	16,456	10,403
Sep.	492,292	167,576	157,459	21,070	104,434	33,824	7,929	308,073	92,495	182,703	21,808	11,067
Oct.	484,060	159,951	158,295	20,002	104,136	33,609	8,067	305,714	89,798	182,908	21,758	11,250
Nov.	473,322	166,054	144,801	19,331	102,557	32,508	8,071	296,379	90,359	172,883	22,013	11,124
Dec.	400,112	114,882	130,756	17,983	97,366	30,491	8,634	252,865	66,091	154,268	21,142	11,364
Assets and liabilities vis-à-vis industrial countries [3,4]												
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	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 Q3	639,349	229,058	173,230	10,010	153,216	61,206	12,629	383,894	108,499	236,140	20,829	18,426
Q4	622,958	204,061	186,105	9,868	152,239	59,975	10,710	374,435	111,669	227,200	17,012	18,554
2022 Q1	700,049	249,934	213,566	9,549	161,038	57,562	8,400	475,179	123,750	315,114	16,776	19,539
Q2	683,092	224,287	218,192	9,463	171,877	51,358	7,915	442,532	109,872	297,641	16,754	18,265
2022 July	701,871	241,047	216,804	10,113	175,227	49,969	8,711	440,250	105,396	299,075	17,237	18,542
Aug.	706,919	233,033	225,943	11,076	176,498	50,868	9,501	432,476	100,365	296,359	17,105	18,647
Sep.	698,483	227,641	213,111	18,520	176,910	52,442	9,859	441,735	106,602	293,240	22,478	19,415
Oct.	681,764	214,610	211,506	16,951	177,329	51,599	9,769	441,131	105,093	294,534	22,325	19,179
Nov.	687,068	227,505	203,799	17,113	177,637	51,033	9,981	444,968	109,674	293,107	22,772	19,415
Dec.	605,653	171,600	187,438	16,314	173,417	46,506	10,378	390,116	79,667	268,953	21,984	19,512

***** 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]												
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	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 Q3	149,922	23,868	42,887	3,725	62,272	15,468	1,702	120,706	15,841	90,052	1,570	13,243
Q4	147,757	26,451	41,953	3,217	60,871	14,133	1,132	120,156	14,409	90,612	1,515	13,620
2022 Q1	167,765	31,156	55,256	2,827	63,649	13,905	972	178,339	14,954	148,306	1,520	13,559
Q2	159,669	28,148	53,203	2,489	64,193	10,717	919	169,742	13,405	143,450	1,422	11,465
2022 July	157,809	27,869	53,424	2,477	64,066	9,010	963	170,492	11,820	145,655	1,347	11,670
Aug.	156,045	25,814	55,138	2,295	63,209	8,640	949	172,570	12,919	146,716	1,104	11,831
Sep.	147,492	16,577	54,926	2,273	63,346	9,373	997	171,480	12,767	145,620	1,172	11,921
Oct.	143,470	14,327	53,454	1,835	63,183	9,578	1,093	171,196	11,482	146,563	1,167	11,984
Nov.	146,110	16,143	52,751	1,850	63,711	10,540	1,115	175,638	13,551	148,783	1,203	12,101
Dec.	141,126	18,707	46,406	2,085	63,350	8,528	2,050	163,774	9,948	140,388	1,133	12,305
of which: vis-à-vis the euro area [4]												
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	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 Q3	140,708	19,855	41,262	3,725	60,062	14,118	1,686	116,617	14,710	87,871	1,334	12,702
Q4	134,679	18,707	40,163	3,217	58,887	12,564	1,141	116,372	13,689	88,272	1,329	13,082
2022 Q1	158,411	27,577	53,088	2,827	61,498	12,437	984	166,949	13,913	138,717	1,356	12,963
Q2	149,960	24,389	51,337	2,489	62,017	8,797	931	158,065	12,239	133,685	1,287	10,854
2022 July	149,122	25,235	51,350	2,477	61,982	7,103	975	158,981	11,008	135,664	1,215	11,094
Aug.	146,986	23,012	52,867	2,295	61,161	6,690	961	161,050	12,267	136,594	971	11,218
Sep.	138,299	13,631	52,616	2,273	61,374	7,397	1,008	159,500	12,106	135,118	1,045	11,231
Oct.	134,221	11,236	51,195	1,835	61,166	7,691	1,098	158,768	10,983	135,410	1,037	11,338
Nov.	135,283	11,640	50,411	1,850	61,697	8,567	1,118	162,119	12,753	136,796	1,072	11,498
Dec.	127,048	10,677	44,429	1,737	61,352	6,803	2,050	152,107	9,326	130,054	999	11,728
Assets and liabilities vis-à-vis emerging market economies and developing countries [4,6]												
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	112,609	24,199	42,272	6,307	20,265	20,473	– 907	90,309	42,814	42,825	1,971	2,699
2021 Q3	126,800	27,220	45,023	9,799	20,977	23,280	501	112,222	55,227	52,600	1,342	3,053
Q4	126,389	28,005	46,726	8,535	21,880	21,628	– 385	108,159	46,877	55,934	2,076	3,272
2022 Q1	131,697	26,090	52,870	8,060	21,552	23,166	– 41	139,823	58,114	76,532	1,863	3,314
Q2	138,898	27,691	57,704	8,246	21,947	22,945	365	136,280	52,993	76,514	2,555	4,218
2022 July	139,846	25,381	60,344	8,764	22,594	22,393	370	137,854	50,794	79,847	2,579	4,634
Aug.	140,985	24,989	60,859	8,232	23,626	23,016	263	138,585	49,250	81,846	2,447	5,042
Sep.	146,969	26,436	64,957	8,260	24,468	22,720	128	141,454	50,124	83,443	2,594	5,293
Oct.	145,770	26,476	65,276	8,391	23,499	21,933	195	138,780	48,619	82,277	2,311	5,573
Nov.	137,435	24,232	61,778	7,722	22,679	20,804	220	131,447	46,836	76,498	2,754	5,359
Dec.	129,217	24,285	56,268	7,317	21,772	19,302	273	111,247	34,131	68,895	2,639	5,582
Memo item: assets and liabilities vis-à-vis offshore banking centres												
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	60,103	11,873	30,296	3,058	11,241	5,682	– 2,047	57,508	24,764	30,245	911	1,588
2021 Q3	74,074	15,296	33,553	7,425	11,241	7,312	– 753	71,782	32,273	36,766	841	1,902
Q4	72,690	15,097	34,560	6,290	11,421	5,936	– 614	72,439	28,013	40,737	1,601	2,088
2022 Q1	76,906	14,112	40,675	5,988	10,542	5,996	– 407	93,961	33,398	57,280	1,256	2,027
Q2	82,472	14,450	44,107	6,275	11,711	.	.	92,585	28,495	59,825	1,574	2,691
2022 July	83,006	12,290	45,867	6,635	12,121	6,024	69	91,549	27,840	59,276	1,549	2,884
Aug.	85,699	12,867	48,093	6,260	12,393	.	.	95,380	28,683	61,994	1,479	3,224
Sep.	88,016	13,739	50,094	6,128	12,499	5,516	40	96,522	28,107	63,481	1,525	3,409
Oct.	90,424	14,473	52,017	6,399	12,360	.	.	95,114	28,112	62,092	1,284	3,626
Nov.	84,563	13,000	48,731	6,010	11,775	4,864	183	87,360	27,416	55,297	1,111	3,536
Dec.	79,442	12,778	44,197	5,671	12,224	.	.	77,022	19,860	52,398	1,046	3,718

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															
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	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 Q3	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	
Q4	750,721	175,419	395,992	28,534	62,045	134,228	97,989	84,116	148,715	4,832	13,693	127,349	46,820	82,654	
2022 Q1	833,739	201,994	446,034	30,792	65,514	168,654	107,509	101,447	164,989	5,201	12,435	134,588	48,052	82,505	
Q2	823,710	181,058	457,652	31,468	63,416	158,390	93,736	113,167	162,729	5,705	12,033	144,295	49,579	75,796	
2022 Sep.	847,175	172,093	492,292	28,918	63,855	163,252	90,973	108,203	169,865	7,620	19,160	149,887	51,541	76,687	
Oct.	829,212	166,231	484,060	25,429	64,954	149,420	91,813	108,756	168,026	6,691	18,651	149,937	50,941	75,013	
Nov.	826,070	172,669	473,322	28,927	62,204	166,716	85,133	104,561	161,016	6,891	17,944	151,078	49,288	73,242	
Dec.	736,302	163,613	400,112	26,842	56,676	121,091	74,794	88,354	155,352	6,745	16,886	148,934	46,305	67,190	
Foreign branches in the euro area [2]															
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	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 Q3	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	
Q4	109,461	80,092	19,315	566	1,781	11,136	10,033	15,404	13,398	1,114	944	45,714	9,949	1,425	
2022 Q1	150,145	102,128	35,197	579	3,649	20,616	15,557	24,079	24,956	1,141	736	48,186	11,953	2,539	
Q2	137,960	95,430	33,132	819	3,589	17,388	12,866	22,873	20,878	1,320	636	49,230	11,316	921	
2022 Sep.	132,376	85,190	38,285	667	4,161	6,130	14,484	25,273	22,014	1,356	536	49,280	11,460	1,272	
Oct.	127,919	82,488	34,970	484	5,666	4,080	14,756	24,192	20,757	1,051	520	49,637	10,949	1,308	
Nov.	126,913	88,437	28,790	611	4,523	5,020	13,148	23,400	20,218	1,002	470	50,846	10,807	1,326	
Dec.	118,036	81,382	29,123	651	3,216	3,504	12,190	17,540	20,198	993	420	51,736	9,546	1,214	
of which: in Luxembourg															
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	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 Q3	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	
Q4	34,833	14,238	11,928	408	1,407	3,169	8,106	1,553	10,221	.	840	2,087	5,259	2,356	
2022 Q1	65,437	28,554	25,858	459	2,990	9,709	12,180	8,364	21,150	.	639	2,124	7,606	2,355	
Q2	57,346	25,971	24,289	645	2,468	9,756	9,934	8,893	17,241	.	573	2,271	7,120	266	
2022 Sep.	52,214	18,071	27,108	567	3,234	2,437	11,030	9,803	17,488	.	467	2,298	6,917	.	
Oct.	49,463	16,791	25,783	297	3,079	2,069	10,415	9,619	16,874	.	437	2,319	6,278	.	
Nov.	44,558	17,450	19,928	434	3,102	2,003	9,386	5,717	17,247	.	402	2,330	6,052	.	
Dec.	43,730	18,146	19,984	407	2,429	1,941	9,643	5,367	16,829	.	358	2,382	5,991	.	
Foreign branches in the United Kingdom															
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	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 Q3	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	
Q4	276,670	75,025	125,241	7,833	56,755	18,692	34,757	21,322	106,571	1,197	6,432	21,980	14,978	46,692	
2022 Q1	281,314	78,977	122,170	8,949	58,112	23,580	32,744	26,277	108,914	1,256	6,098	21,968	14,914	43,663	
Q2	271,373	67,003	123,877	9,989	56,296	21,908	31,062	27,605	107,421	1,277	5,658	19,806	16,321	38,974	
2022 Sep.	265,678	69,017	117,627	9,512	56,534	18,242	27,816	24,390	110,556	2,529	7,073	18,657	15,465	38,607	
Oct.	256,710	65,759	114,978	7,940	55,868	15,958	26,880	22,030	109,191	.	6,756	17,770	15,328	38,249	
Nov.	250,687	65,278	109,981	9,039	54,220	18,182	26,749	19,106	104,957	.	5,893	18,084	14,171	38,655	
Dec.	230,685	64,122	96,288	8,566	50,050	16,255	22,440	18,128	98,893	.	5,004	17,422	13,582	35,165	
Foreign branches in the United States of America															
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	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 Q3	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	
Q4	202,350	3,499	192,721	920	2,089	74,930	22,186	29,281	5,383	.	4,208	47,980	7,257	9,672	
2022 Q1	237,839	2,932	228,499	826	2,114	100,969	23,689	31,114	7,425	.	3,621	52,396	7,135	9,991	
Q2	250,489	2,798	241,535	476	2,066	91,948	20,020	41,066	10,978	.	3,581	62,624	8,069	10,506	
2022 Sep.	286,902	3,480	276,873	776	2,196	114,014	21,895	36,330	13,600	.	9,343	69,373	8,749	11,532	
Oct.	284,040	3,584	273,541	625	2,434	108,126	20,351	39,407	14,989	.	9,179	70,093	8,650	11,459	
Nov.	288,042	3,735	277,838	530	2,361	115,825	18,600	38,749	14,341	.	9,472	69,821	8,458	11,014	
Dec.	230,185	4,094	219,330	615	2,363	68,846	17,906	31,368	15,151	.	8,964	67,282	8,458	10,337	

***** 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														
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
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	2020
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	2021 Q3
10,325	483,405	125,853	255,923	17,311	35,909	65,284	93,262	139,577	144,368	4,228	14,860	13,836	7,990	Q4
8,359	616,321	157,050	331,174	23,267	44,439	71,741	110,123	173,861	219,104	4,824	13,815	14,827	8,026	2022 Q1
8,280	580,103	146,484	309,792	18,763	42,801	65,298	97,567	168,708	206,738	5,134	14,175	13,795	8,688	Q2
9,987	584,831	151,762	308,073	21,325	41,623	60,017	96,709	168,670	209,655	5,204	19,868	14,486	10,222	2022 Sep.
9,964	580,678	148,278	305,714	21,349	43,666	59,148	94,564	169,088	208,490	4,995	19,641	14,255	10,497	Oct.
10,201	577,140	159,743	296,379	19,409	40,360	61,931	94,603	165,568	204,738	4,945	20,581	14,138	10,636	Nov.
10,651	501,965	145,383	252,865	12,557	35,332	42,159	71,639	152,972	185,478	4,858	19,765	14,027	11,067	Dec.
Foreign branches in the Euro area [2]														
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
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	2020
408	96,208	65,810	22,189	774	3,246	3,496	2,016	65,251	14,078	604	743	7,267	2,753	2021 Q3
344	96,769	64,083	24,010	859	3,443	3,232	2,320	64,259	15,336	608	636	7,577	2,801	Q4
382	185,952	95,651	64,463	1,712	10,578	4,075	4,261	92,046	74,047	633	648	7,459	2,783	2022 Q1
532	171,519	85,989	61,958	1,852	8,692	3,983	3,899	87,552	66,526	714	577	5,310	2,958	Q2
571	177,554	91,510	60,683	1,953	11,060	4,429	6,395	88,122	68,662	690	676	5,462	3,118	2022 Sep.
669	179,005	90,060	61,332	1,652	12,993	3,106	5,043	87,028	73,684	711	675	5,479	3,279	Oct.
676	185,048	101,465	58,358	1,638	10,189	4,351	8,397	89,647	72,385	753	650	5,491	3,374	Nov.
695	167,409	92,448	52,500	1,535	9,110	2,612	5,340	84,633	64,436	604	646	5,720	3,418	Dec.
of which: in Luxembourg														
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
193	39,991	18,801	15,260	458	2,419	471	1,408	28,540	4,823	.	446	3,637	.	2020
.	45,129	20,514	17,907	631	2,734	1,402	1,608	28,080	10,066	.	394	2,952	.	2021 Q3
.	47,855	21,959	18,811	672	2,950	1,432	1,993	28,697	11,746	.	378	2,967	.	Q4
.	118,225	40,459	56,292	1,463	8,028	1,920	3,610	46,829	61,857	.	388	2,970	.	2022 Q1
.	110,416	36,064	54,291	1,596	7,089	1,788	3,239	43,232	60,267	.	329	845	.	Q2
408	114,169	40,239	51,757	1,764	9,666	2,235	5,700	42,672	61,609	432	338	854	329	2022 Sep.
474	116,852	41,559	53,046	1,350	9,550	2,203	4,652	41,739	66,224	.	.	852	422	Oct.
468	115,977	45,426	49,698	1,386	7,976	2,388	7,155	42,644	61,784	.	.	854	415	Nov.
485	106,219	43,399	44,535	1,319	6,916	2,108	4,460	38,809	58,971	.	.	873	414	Dec.
Foreign branches in the United Kingdom														
10,610	160,797	49,614	73,016	.	22,229	16,745	46,343	11,409	78,771	.	.	729	3,000	2019
5,849	167,344	49,010	78,530	.	25,150	24,310	42,053	15,613	81,372	.	1,480	.	1,568	2020
6,384	190,319	49,794	96,408	.	28,613	30,888	39,885	22,824	91,429	.	.	896	971	2021 Q3
4,049	195,566	50,749	101,041	.	29,408	36,402	38,907	22,121	93,905	.	.	628	1,051	Q4
1,900	210,316	48,431	116,941	.	30,312	32,664	44,000	22,611	106,971	.	.	701	1,181	2022 Q1
1,341	193,743	46,368	100,365	8,949	31,044	28,821	39,493	19,514	101,024	.	.	812	1,413	Q2
2,343	183,340	46,513	94,063	8,668	27,465	19,944	36,671	15,392	100,463	.	.	382	1,894	2022 Sep.
.	175,422	44,458	88,282	9,593	27,471	19,634	35,957	13,543	96,096	.	.	191	1,799	Oct.
.	173,502	44,662	88,162	7,384	26,910	22,360	32,942	12,343	94,690	.	.	413	1,817	Nov.
.	152,408	41,683	76,865	.	23,259	18,652	25,944	10,913	85,991	.	.	.	2,202	Dec.
Foreign branches in the United States of America														
.	71,884	2,340	66,054	.	1,241	4,497	23,774	30,583	6,679	.	1,630	2,552	.	2019
.	85,767	4,332	78,787	.	1,170	12,404	34,585	25,968	5,335	2,057	1,423	3,134	861	2020
.	99,313	3,356	92,117	.	2,120	16,668	34,041	35,238	4,971	2,533	1,038	3,963	861	2021 Q3
.	86,503	2,707	79,670	.	2,338	13,175	33,858	25,734	5,396	.	1,194	3,968	.	Q4
.	98,861	4,541	89,997	.	2,779	18,243	37,687	28,214	5,259	.	1,196	4,640	.	2022 Q1
.	93,509	5,206	84,640	.	.	16,919	35,809	24,723	6,773	.	1,256	5,122	.	Q2
.	100,522	5,419	91,379	851	2,313	20,364	35,955	26,897	7,133	.	1,180	5,729	.	2022 Sep.
.	103,457	5,313	94,285	833	2,493	21,546	34,739	29,690	7,131	.	1,152	5,724	.	Oct.
.	98,967	4,519	90,524	854	2,492	20,606	34,777	27,020	6,608	2,370	1,140	5,477	969	Nov.
.	78,539	3,362	71,634	885	2,118	11,935	27,057	23,662	5,939	2,584	1,040	5,292	1,030	Dec.

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															
2019	40,505	1,169	38,789	95	359	23	11,305	3,319	911	–	2,036	–	11,552	6	
2020	25,685	1,906	23,415	16	247	14	8,079	2,630	2,174	329	503	–	5,092	5	
2021 Q3	24,581	2,000	22,213	50	278	9	9,744	1,278	2,396	999	451	–	3,778	10	
Q4	22,153	1,643	20,276	80	136	5	8,419	1,460	2,197	665	457	–	3,371	9	
2022 Q1	23,287	2,123	21,119	11	18	2	9,099	1,533	2,806	864	425	–	2,877	4	
Q2	22,760	1,732	20,978	6	1	16	8,649	1,950	2,424	982	549	–	2,158	3	
2022 Sep.	22,108	1,164	20,851	10	39	55	7,649	1,566	2,238	1,381	448	–	2,160	4	
Oct.	23,530	1,346	22,079	31	26	41	8,128	1,705	2,725	1,336	370	–	2,549	3	
Nov.	24,461	1,901	22,392	85	24	38	8,905	1,672	2,695	1,476	327	–	2,695	3	
Dec.	24,733	1,734	22,856	57	41	55	8,522	1,614	2,834	1,558	411	–	2,045	3	
Foreign branches in Japan															
2019	27,138	1,338	1,397	24,358	9	20,069	3,248	1,396	375	–	57	1,557	250	78	
2020	24,584	881	1,387	22,273	12	17,558	2,425	2,637	252	–	25	1,295	252	36	
2021 Q3	18,491	772	1,450	16,234	9	11,761	2,231	2,559	326	38	24	1,165	259	39	
Q4	14,588	499	1,349	12,705	4	8,457	1,953	2,314	265	2	27	1,188	252	51	
2022 Q1	15,149	458	1,855	12,788	22	7,002	4,029	2,430	218	2	20	1,068	254	28	
Q2	17,210	436	1,185	15,562	4	7,460	5,025	3,073	212	2	18	1,058	248	25	
2022 Sep.	15,068	398	1,290	13,336	17	6,671	4,894	1,870	226	1	16	1,005	263	25	
Oct.	13,504	401	1,262	11,728	54	4,055	5,978	1,911	172	1	16	1,010	255	24	
Nov.	16,450	396	1,220	14,790	19	9,404	3,285	2,136	281	2	16	981	237	25	
Dec.	14,750	389	1,168	13,149	4	9,138	1,707	2,375	268	2	16	910	227	25	
Foreign branches in Hong Kong															
2019	21,259	3,824	7,196	6,194	155	739	7,611	544	3,150	.	209	1,532	2,922	4,460	
2020	21,072	3,409	7,735	5,589	104	498	7,014	523	3,716	.	143	932	2,452	5,717	
2021 Q3	21,532	3,708	7,986	5,651	40	597	7,060	667	3,820	.	176	260	2,436	6,447	
Q4	21,487	3,153	8,849	5,598	42	366	7,383	386	4,390	.	191	252	2,457	6,009	
2022 Q1	20,238	2,478	7,309	6,492	34	406	7,321	255	3,843	.	204	195	2,459	5,500	
Q2	16,725	2,268	6,574	3,553	36	654	3,760	171	3,550	.	214	136	2,416	5,766	
2022 Sep.	16,970	1,968	6,265	3,561	53	434	3,644	.	.	.	.	118	2,435	6,043	
Oct.	16,895	1,962	6,540	3,420	26	313	4,655	.	.	.	.	108	2,353	5,491	
Nov.	14,764	2,344	5,217	2,705	26	288	4,381	.	.	.	.	.	.	3,883	
Dec.	14,326	2,066	5,092	2,696	49	1,014	3,784	.	.	.	.	.	.	3,824	
Foreign branches in Singapore															
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	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 Q3	51,969	7,797	24,848	365	592	5,882	7,529	3,740	15,115	.	1,153	1,612	7,594	9,304	
Q4	51,186	7,718	24,473	330	617	5,122	7,343	3,498	14,919	.	1,336	1,881	8,329	8,678	
2022 Q1	54,298	8,550	25,694	373	654	4,979	8,822	3,805	15,012	.	1,258	1,843	8,229	10,268	
Q2	53,989	7,374	26,059	514	784	6,255	6,680	3,813	15,228	.	1,356	2,021	8,815	9,739	
2022 Sep.	55,844	7,183	27,133	630	721	6,220	6,367	3,893	15,760	.	1,366	1,947	10,699	9,508	
Oct.	54,243	6,645	26,486	678	726	5,927	6,574	3,577	15,187	.	1,351	2,051	10,506	9,038	
Nov.	52,138	6,782	24,633	651	767	5,897	6,270	3,558	13,664	.	1,306	2,102	10,336	8,974	
Dec.	48,951	6,228	23,304	559	763	5,796	4,678	3,020	13,304	.	1,614	2,415	9,942	8,152	
Foreign branches in emerging market economies and developing countries (other than offshore banking centres) [2]															
2019	32,709	3,525	3,783	72	30	9,389	3,524	8,306	610	222	19	3,846	106	6,632	
2020	27,446	2,857	1,856	29	24	4,250	2,855	7,943	480	121	16	3,238	103	8,390	
2021 Q3	29,086	1,888	3,676	212	373	3,609	3,950	7,841	631	11	18	3,281	116	9,576	
Q4	29,103	2,416	2,758	209	104	3,440	3,866	8,540	658	3	.	3,470	124	8,997	
2022 Q1	31,354	2,579	2,785	387	303	3,383	4,245	9,713	552	4	.	3,688	115	9,651	
Q2	32,773	2,296	2,895	225	227	4,496	4,014	10,303	912	.	.	3,766	120	9,153	
2022 Sep.	32,414	1,944	2,661	75	35	4,438	2,561	11,430	643	.	20	3,981	120	9,211	
Oct.	31,804	2,108	2,817	56	27	3,434	2,887	11,770	682	.	20	3,831	119	9,051	
Nov.	30,256	1,912	2,080	66	68	2,988	2,103	11,658	645	.	22	3,639	149	9,043	
Dec.	28,262	1,882	1,884	57	38	3,871	1,751	10,282	646	.	22	3,459	152	8,070	

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														
11,353	13,031	2,403	10,004	92	376	1,056	1,753	156	6,024	–	4,031	–	11	2019
6,859	5,483	1,190	4,122	18	104	75	513	49	2,887	–	1,959	–	–	2020
5,916	20,108	1,358	18,618	52	41	14	940	127	6,451	–	12,576	–	–	2021 Q3
5,570	17,298	2,005	15,065	86	118	23	1,137	123	5,864	–	10,151	–	–	Q4
5,677	16,501	1,856	14,441	88	100	17	984	155	5,464	–	9,881	–	–	2022 Q1
6,029	16,101	2,371	13,557	99	49	10	674	170	5,168	–	10,079	–	–	Q2
6,607	14,938	2,633	12,177	83	31	5	507	173	4,828	–	9,425	–	–	2022 Sep.
6,673	15,056	2,794	12,079	137	17	2	642	256	4,671	–	9,485	–	–	Oct.
6,650	14,591	2,926	11,501	125	12	2	599	169	4,543	–	9,278	–	–	Nov.
7,691	12,929	2,705	10,106	92	8	2	406	149	3,428	–	8,944	–	–	Dec.
Foreign branches in Japan														
108	11,084	1,752	506	8,793	3	1,012	6,564	2,635	229	41	562	41	0	2019
104	9,171	1,218	344	7,574	7	1,084	4,606	2,797	208	40	396	40	0	2020
89	7,592	1,274	380	5,910	6	967	3,330	2,675	234	39	308	39	0	2021 Q3
79	8,667	434	489	7,715	3	1,745	2,726	3,596	229	38	295	38	0	Q4
98	12,099	41	430	11,586	19	2,381	5,154	3,955	225	–	302	82	0	2022 Q1
89	7,357	359	498	6,482	2	1,490	1,933	3,569	155	–	127	83	0	Q2
97	9,714	126	837	8,718	15	2,707	3,735	2,852	199	–	135	86	0	2022 Sep.
82	9,328	64	1,076	8,134	2	2,788	3,308	2,887	128	–	133	84	0	Oct.
83	10,132	32	1,075	8,991	18	4,234	2,889	2,621	178	–	127	83	0	Nov.
82	4,819	38	729	4,017	3	1,179	1,504	1,807	123	–	123	83	0	Dec.
Foreign branches in Hong Kong														
.	8,779	661	4,634	62	.	754	3,047	2,156	1,836	–	.	.	.	2019
.	9,798	473	6,258	362	.	499	2,686	3,168	2,942	–	.	.	.	2020
.	12,286	325	7,520	26	.	1,394	3,652	3,155	3,313	–	.	.	.	2021 Q3
.	10,258	328	5,998	19	.	1,119	1,639	3,260	3,213	–	.	.	.	Q4
.	14,916	529	9,115	927	.	1,476	5,399	3,516	3,750	–	.	.	.	2022 Q1
.	15,481	397	11,152	.	.	1,372	2,884	6,304	3,277	–	.	.	.	Q2
.	16,135	330	11,060	.	.	1,995	1,597	7,458	3,427	–	.	.	.	2022 Sep.
.	16,385	337	11,817	.	.	1,129	2,807	7,408	3,181	–	.	.	.	Oct.
.	14,622	958	9,391	.	.	338	2,862	6,393	3,233	–	.	.	.	Nov.
.	12,864	318	8,501	.	.	320	1,977	5,367	3,377	–	.	.	.	Dec.
Foreign branches in Singapore														
.	30,824	5,182	17,427	500	720	1,603	9,920	5,499	11,842	.	.	181	842	2019
–	27,512	2,417	18,463	363	586	.	5,575	4,919	13,479	–	.	99	895	2020
.	36,536	2,077	25,574	256	445	3,454	10,912	5,793	15,319	–	.	.	.	2021 Q3
.	35,167	1,737	25,538	228	489	2,081	8,752	5,998	17,038	.	.	.	.	Q4
.	41,020	1,759	30,326	253	530	3,645	9,019	7,570	19,428	.	.	.	.	2022 Q1
.	44,630	1,843	31,679	416	.	4,780	8,594	10,073	19,612	.	.	.	693	Q2
.	45,610	1,388	31,494	948	605	3,712	8,669	10,103	20,907	.	.	.	.	2022 Sep.
.	45,365	1,606	30,677	897	.	4,050	8,772	10,588	20,000	.	.	.	.	Oct.
.	44,759	1,593	31,173	289	.	4,126	8,546	10,592	18,979	–	.	.	.	Nov.
.	39,137	1,380	26,554	303	703	3,142	6,014	9,525	17,975	–	.	.	.	Dec.
Foreign branches in emerging market economies and developing countries (other than offshore banking centres) [2]														
55	24,853	1,832	3,353	42	23	8,474	2,720	9,358	2,003	.	.	1,131	258	2019
50	19,402	1,840	2,293	5	17	5,459	2,670	7,821	1,620	409	178	996	249	2020
53	22,711	2,019	2,981	26	20	6,507	2,621	10,313	1,717	211	121	986	235	2021 Q3
.	21,965	2,542	3,110	23	17	5,466	3,362	9,357	2,088	133	292	1,029	238	Q4
.	23,737	2,323	4,020	6	17	7,011	3,058	9,610	2,311	257	153	1,102	235	2022 Q1
7	25,170	1,804	4,537	13	25	6,759	3,345	10,393	2,457	580	168	1,204	264	Q2
.	25,162	2,155	4,859	9	50	6,450	2,473	11,338	2,535	.	.	1,350	280	2022 Sep.
.	25,187	2,130	4,354	10	39	6,530	2,739	11,499	2,170	.	.	1,258	271	Oct.
.	23,961	1,949	4,757	9	37	5,582	3,049	10,624	2,551	.	.	1,209	267	Nov.
.	21,922	1,959	4,493	8	47	3,984	2,936	10,400	2,573	.	.	1,135	245	Dec.

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

Country/group of countries	Claims on non-residents											
				December 2022								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
	December 2020	December 2021	November 2022	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	734,507	750,721	826,070	736,302	163,613	400,112	446,471	289,831	239,006	497,296	658,461	77,841
Countries in Europe	322,320	291,756	279,286	263,154	131,372	65,302	154,416	108,738	84,995	178,159	251,480	11,674
EU Member States [1]	166,436	147,757	146,110	141,126	101,851	21,642	65,121	76,005	23,684	117,442	130,548	10,578
Euro area [1]	154,184	134,679	135,283	127,048	98,547	20,630	55,068	71,980	14,130	112,918	118,195	8,853
Austria	7,643	3,736	3,168	2,945	2,871	44	864	2,081	222	2,723	2,803	142
Belgium	3,858	3,409	3,291	2,987	1,923	700	1,877	1,110	1,164	1,823	2,628	359
Cyprus	769	343	281	221	75	121	166	55	–	221	.	.
Estonia	.	1	2	3	3	.	0	3	.	.	.	.
Finland	1,972	511	523	569	527	29	486	83	2	567	.	.
France	21,519	16,715	15,767	15,402	13,049	2,054	6,455	8,947	2,116	13,286	14,263	1,139
Greece	626	563	1,073	1,148	1,075	45	917	231	802	346	.	.
Ireland	11,406	11,146	12,672	10,503	6,126	3,654	5,736	4,767	650	9,853	7,833	2,670
Italy	26,166	26,132	30,527	23,902	22,799	598	6,305	17,597	2,504	21,398	22,705	1,197
Latvia	147	129	105	29	.	.	.	.	.	.	29	–
Lithuania	.	3	0	2	.	.	.	.	–	2	.	.
Luxembourg [2]	28,584	23,767	21,772	22,480	9,850	8,239	16,230	6,250	4,429	18,051	19,484	2,996
Malta	322	139	198	191	93	74	59	132	.	.	.	.
Netherlands	32,607	32,004	31,019	31,308	25,897	4,488	12,108	19,200	1,005	30,303	30,593	715
Portugal	1,778	1,594	1,502	1,895	1,559	9	883	1,012	465	1,430	.	.
Slovakia	553	414	206	201	155	.	163	38	0	201	.	.
Slovenia	240	33	17	13	7	6	.	.	.	.	.	.
Spain	15,985	14,040	13,160	13,249	12,511	519	2,806	10,443	769	12,480	13,655	– 406
Other EU Member States [1]	12,252	13,078	10,827	14,078	3,304	1,012	10,053	4,025	9,554	4,524	12,353	1,725
Czechia	4,992	7,135	3,639	7,595	620	4	7,151	444	6,740	855	.	.
Denmark	1,351	1,008	1,391	902	549	181	697	205	166	736	.	.
Hungary	573	352	525	337	59	57	279	58	184	153	244	93
Poland	1,756	1,408	1,633	1,923	630	156	632	1,291	759	1,164	1,778	145
Sweden	2,161	2,212	2,166	2,018	752	217	1,276	742	681	1,337	.	.
Remaining EU countries [3, 4]	1,419	963	1,473	1,303	694	397	18	1,285	1,024	279	.	.
Other European countries [1]	155,884	143,999	133,176	122,028	29,521	43,660	89,295	32,733	61,311	60,717	120,932	1,096
Guernsey	3,747	4,465	5,109	5,262	1,866	3,180	5,023	239	.	.	.	.
Jersey	3,523	2,786	4,492	3,509	727	986	2,419	1,090	.	.	.	.
Norway	2,239	2,291	3,168	1,853	452	555	931	922	853	1,000	1,660	193
Russian Federation	2,147	1,918	998	632	295	182	389	243	229	403	.	.
Switzerland	10,423	19,021	10,464	11,002	1,636	3,080	9,972	1,030	5,229	5,773	10,673	329
Turkey	3,934	4,030	3,575	3,493	1,576	2,029	2,993	500	2,072	1,421	.	.
United Kingdom	128,039	107,725	103,228	94,307	22,024	33,464	66,695	27,612	52,859	41,448	93,738	569
Remaining European countries [5]	1,832	1,763	2,142	1,970	945	184	873	1,097	63	1,907	.	.
Countries in Africa	5,384	5,031	6,061	5,766	509	4,131	.	.	.	.	.	.
South Africa	1,149	876	1,425	1,311	59	382	.	.	.	.	836	475
Remaining countries in Africa	4,235	4,155	4,636	4,455	450	3,749	1,973	2,482	1,411	3,044	.	.
Countries in America	276,509	326,437	413,542	346,048	19,908	300,532	211,769	134,279	109,868	236,180	306,064	39,984
Bahamas	.	.	501	503	262	.	.	.	.	.	.	.
Bermuda	2,096	1,619	1,479	1,545	.	1,277	836	709	.	.	.	.
Brazil	1,608	1,227	1,748	1,627	178	852	913	714	489	1,138	.	.
British Virgin Islands	7,891	8,344	6,958	6,577	831	4,144	5,501	1,076	–	6,577	.	.
Canada	7,085	7,746	13,319	14,145	4,722	4,011	7,023	7,122	3,126	11,019	11,410	2,735
Cayman Islands	10,794	17,490	31,092	27,896	1,140	25,430	18,968	8,928	5,630	22,266	27,578	318
Curacao [6]	.	.	9	9	.	.	.	.	–	9	.	.
Mexico	1,757	1,853	2,106	2,221	149	1,686	1,770	451	658	1,563	2,074	147
United States of America	242,593	285,940	353,859	289,151	12,452	260,744	175,302	113,849	99,586	189,565	253,558	35,593
Remaining countries in America	2,484	2,082	2,471	2,374	118	2,171	1,049	1,325	335	2,039	1,932	442
Countries in Asia	114,974	112,414	110,506	105,326	10,485	27,116	70,358	34,968	38,316	67,010	83,764	21,562
China, People's Republic of [7]	7,557	5,093	4,223	4,022	233	628	3,175	847	1,656	2,366	.	.
Hong Kong	10,308	13,135	12,524	12,528	2,758	4,377	9,262	3,266	3,466	9,062	11,198	1,330
Japan	38,191	26,857	27,426	26,032	1,544	2,975	18,434	7,598	12,301	13,731	21,646	4,386
Korea, Republic of	7,472	10,721	9,743	9,284	764	1,450	4,020	5,264	2,211	7,073	3,816	5,468
Singapore	19,536	22,929	20,241	19,493	1,647	7,738	16,034	3,459	11,170	8,323	16,929	2,564
Taiwan	1,673	1,419	1,086	971	287	143	475	496	207	764	.	.
Remaining countries in Asia	30,237	32,260	35,263	32,996	3,252	9,805	18,958	14,038	7,305	25,691	25,730	7,266
Countries in Oceania	13,848	13,709	15,108	14,576	1,255	2,089	6,928	7,648	4,072	10,504	11,947	2,629
Australia	12,175	12,468	14,046	13,574	1,204	1,705	6,305	7,269	3,653	9,921	11,056	2,518
New Zealand	821	631	705	668	17	92	344	324	419	249	.	.
Remaining countries in Oceania	852	610	357	334	34	292	279	55	–	334	.	.
Countries not identifiable	–	–	–	–	–	–	–	–	–	–	–	–
International organisations [8]	1,472	1,374	1,567	1,432	84	942	.	.	.	.	.	.

* 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]									
				December 2022						
					of which:		broken down by maturity		broken down by sector	
Country/group of countries	December 2020	December 2021	November 2022	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	430,405	483,405	577,140	501,965	145,383	252,865	452,248	49,717	138,421	363,544
Countries in Europe	205,365	215,188	272,155	244,523	118,463	77,094	227,792	16,731	52,701	191,822
EU Member States [2]	127,932	120,156	175,638	163,774	100,390	39,210	150,336	13,438	11,081	152,693
Euro area [2]	123,185	116,372	162,119	152,107	96,968	36,102	139,380	12,727	10,325	141,782
Austria	10,268	1,822	1,847	1,973	1,707	198	.	.	280	1,693
Belgium	10,841	10,367	13,281	12,043	10,272	1,069	11,849	194	586	11,457
Cyprus	162	849	1,334	1,713	351	1,259	.	.	.	.
Estonia	146	0	31	35	27	7	.	.	–	35
Finland	670	638	1,762	1,718	1,287	270	1,718	0	197	1,521
France	11,786	9,648	10,049	9,321	6,053	2,445	8,747	574	3,083	6,238
Greece	2,259	1,507	891	892	764	117	.	.	641	251
Ireland	5,474	8,647	16,324	15,178	6,915	3,139	14,618	560	274	14,904
Italy	20,085	19,030	21,900	18,875	16,724	1,187	16,900	1,975	705	18,170
Latvia	1	3	22	22	19	.	22	–	–	22
Lithuania	11	3	18	15	13	.	.	.	–	15
Luxembourg [3]	38,667	38,131	51,590	46,774	23,073	16,813	45,599	1,175	2,926	43,848
Malta	222	355	871	905	526	252	905	–	–	905
Netherlands	15,470	19,701	34,774	35,042	22,257	8,820	28,983	6,059	674	34,368
Portugal	652	437	882	1,226	1,060	155	1,226	0	123	1,103
Slovakia	422	339	168	160	151	5	.	.	–	160
Slovenia	711	567	94	25	25	0	25	–	.	.
Spain	5,338	4,328	6,281	6,190	5,744	361	4,133	2,057	829	5,361
Other EU Member States [2]	4,747	3,784	13,519	11,667	3,422	3,108	10,956	711	756	10,911
Czechia	1,413	1,041	1,451	1,168	394	68	1,159	9	229	939
Denmark	1,538	1,093	7,041	6,126	1,760	2,302	5,684	442	68	6,058
Hungary	330	451	415	477	135	45	.	.	172	305
Poland	632	484	542	588	81	34	586	2	80	508
Sweden	774	657	3,966	3,180	1,004	645	3,057	123	139	3,041
Remaining EU countries [4, 5]	60	58	104	128	48	14	.	.	68	60
Other European countries [2]	77,433	95,032	96,517	80,749	18,073	37,884	77,456	3,293	41,620	39,129
Guernsey	2,191	3,336	3,831	3,715	2,105	1,442	.	.	21	3,694
Jersey	340	351	1,373	1,333	154	746	.	.	94	1,239
Norway	263	271	2,327	2,260	654	764	2,260	0	783	1,477
Russian Federation	777	981	587	320	87	225	320	–	167	153
Switzerland	6,025	6,342	13,346	12,613	3,102	5,366	12,423	190	4,527	8,086
Turkey	387	373	536	412	67	309	393	19	266	146
United Kingdom	66,387	82,745	73,493	59,195	11,658	28,660	56,123	3,072	35,429	23,766
Remaining European countries [6]	1,063	633	1,024	901	246	372	901	0	333	568
Countries in Africa	1,500	2,695	4,033	3,313	211	1,794	3,076	237	811	2,502
South Africa	978	1,087	1,842	1,196	51	161	.	.	388	808
Remaining countries in Africa	522	1,608	2,191	2,117	160	1,633	.	.	423	1,694
Countries in America	150,481	181,472	194,485	167,950	17,650	133,109	140,987	26,963	56,438	111,512
Bahamas	101	83	787	774	441	273	768	6	.	.
Bermuda	1,002	1,185	1,939	1,738	74	753	.	.	4	1,734
Brazil	242	261	443	312	14	99	312	–	252	60
British Virgin Islands	6,522	8,094	8,712	8,093	266	6,133	.	.	.	.
Canada	2,918	2,952	3,741	4,189	601	1,931	3,971	218	1,822	2,367
Cayman Islands	16,456	19,998	22,381	19,691	1,617	17,486	18,100	1,591	9,696	9,995
Curacao [7]	76	62	35	50	23	23	50	–	–	50
Mexico	2,431	2,673	820	522	7	330	.	.	356	166
United States of America	119,330	144,496	153,249	130,477	14,594	104,307	106,021	24,456	43,093	87,384
Remaining countries in America	1,403	1,668	2,378	2,104	13	1,774	1,983	121	1,211	893
Countries in Asia	67,225	79,182	101,682	81,240	8,068	39,930	75,472	5,768	26,896	54,344
China, People's Republic of [8]	4,481	5,245	7,495	3,994	47	2,802	3,083	911	2,264	1,730
Hong Kong	15,337	20,337	19,929	17,739	3,375	10,525	16,588	1,151	3,617	14,122
Japan	7,937	8,945	12,806	7,437	65	911	7,354	83	2,850	4,587
Korea, Republic of	3,411	3,192	5,823	5,299	709	2,988	.	.	2,075	3,224
Singapore	14,260	17,647	26,211	22,570	1,688	12,082	21,183	1,387	7,121	15,449
Taiwan	2,689	2,932	4,343	3,435	109	2,595	.	.	1,396	2,039
Remaining countries in Asia	19,110	20,884	25,075	20,766	2,075	8,027	18,739	2,027	7,573	13,193
Countries in Oceania	4,464	4,057	4,060	4,337	750	.	4,319	18	1,575	2,762
Australia	4,268	3,948	3,651	3,915	701	483	3,907	8	1,502	2,413
New Zealand	127	39	126	120	36	.	.	.	.	.
Remaining countries in Oceania	69	70	283	302	13	264	.	.	.	.
Countries not identifiable	–	–	–	–	–	–	–	–	–	–
International organisations [9]	1,370	811	725	602	241	.	602	–	–	602

* 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]												
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	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 Q3	185,478	50,860	19,335	4,337	82,955	26,924	1,067	140,701	23,128	103,660	9,325	4,588
Q4	187,520	50,160	20,348	4,981	83,315	27,683	1,033	140,085	22,344	103,645	9,710	4,386
2022 Q1	188,914	49,252	22,239	5,015	84,512	26,848	1,048	143,971	22,886	106,716	10,185	4,184
Q2	196,983	51,335	24,018	5,055	88,017	27,627	931	148,594	23,584	111,216	10,221	3,573
2022 July	196,655	49,114	24,402	5,128	88,605	28,492	914	148,109	21,893	112,498	10,234	3,484
Aug.	201,113	54,484	23,646	5,049	88,622	28,404	908	151,321	21,190	116,449	10,294	3,388
Sep.	195,467	49,789	24,343	5,250	88,551	26,656	878	147,829	21,654	112,542	10,364	3,269
Oct.	194,461	48,663	25,049	4,943	88,668	26,250	888	144,976	21,147	110,305	10,226	3,298
Nov.	197,260	49,905	25,496	4,774	88,082	28,101	902	145,653	20,825	111,466	10,039	3,323
Dec.	196,436	50,747	24,858	4,581	86,317	29,036	897	145,302	19,980	112,367	9,802	3,153
of which: denominated in euro [2]												
2019	61,638	12,189	5,218	120	38,075	5,713	323	47,853	4,268	37,510	3,605	2,470
2020	59,827	10,220	5,755	175	38,425	4,910	342	44,946	1,699	37,253	4,076	1,918
2021 Q3	71,134	21,382	5,357	90	39,668	4,290	347	53,382	2,018	42,616	6,655	2,093
Q4	70,271	20,804	5,316	136	39,637	4,045	333	52,865	1,753	42,192	7,094	1,826
2022 Q1	70,214	19,894	5,785	64	40,218	3,943	310	53,521	1,311	42,923	7,587	1,700
Q2	69,661	17,410	5,874	220	41,845	4,074	238	54,557	1,685	44,487	7,151	1,234
2022 July	72,807	19,924	5,943	193	42,405	4,069	273	54,291	1,729	44,271	7,102	1,189
Aug.	75,181	21,971	5,780	192	42,764	4,202	272	55,080	1,434	45,402	7,129	1,115
Sep.	70,858	17,416	5,800	190	42,860	4,330	262	53,422	1,699	43,494	7,138	1,091
Oct.	73,360	19,630	6,022	191	42,917	4,337	263	53,077	2,097	42,722	7,153	1,105
Nov.	75,982	22,167	6,026	191	42,825	4,507	266	54,600	2,297	44,088	7,063	1,152
Dec.	73,884	20,841	5,974	192	42,095	4,516	266	55,695	2,114	45,479	7,116	986
denominated in US dollar [2]												
2019	49,670	14,956	5,544	.	20,237	6,056	.	35,975	18,076	15,845	1,642	412
2020	50,094	15,945	7,234	3,058	17,697	5,944	216	36,413	14,335	21,377	592	109
2021 Q3	49,766	17,996	4,203	3,090	18,471	5,946	60	37,889	16,527	20,559	730	73
Q4	51,942	18,854	5,499	3,370	18,317	5,870	32	37,322	15,529	21,294	425	74
2022 Q1	52,542	18,142	6,123	3,401	18,945	5,902	29	39,908	16,351	22,861	624	72
Q2	55,398	18,598	7,482	3,060	20,076	6,155	27	42,888	17,347	24,940	526	75
2022 July	56,436	18,432	8,452	3,121	20,230	6,168	33	41,950	15,461	25,736	671	82
Aug.	57,582	20,090	8,270	2,946	20,161	6,092	23	42,555	15,603	26,165	711	76
Sep.	57,748	18,237	9,181	3,108	21,030	6,170	22	43,063	15,447	26,778	763	75
Oct.	56,980	16,982	9,869	3,020	20,992	6,094	23	42,199	14,620	26,860	644	75
Nov.	55,539	16,014	10,320	2,902	20,477	5,804	22	41,253	14,088	26,473	619	73
Dec.	53,704	14,990	10,228	2,671	20,216	5,577	22	39,716	13,679	25,464	503	70
Assets and liabilities vis-à-vis industrial countries [3,4]												
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	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 Q3	163,492	44,678	13,726	3,879	77,416	22,781	1,012	118,988	13,667	92,127	8,900	4,294
Q4	165,291	44,125	14,736	4,143	77,724	23,586	977	117,630	12,758	91,601	9,253	4,018
2022 Q1	165,535	42,649	16,229	4,176	78,610	22,977	894	120,850	12,960	94,343	9,739	3,808
Q2	172,684	44,268	18,000	4,189	81,383	23,982	862	124,647	13,523	98,396	9,567	3,161
2022 July	173,728	42,452	18,870	4,248	82,300	25,012	846	124,963	11,862	100,347	9,692	3,062
Aug.	178,715	47,921	18,342	4,158	82,623	24,832	839	129,546	12,124	104,675	9,778	2,969
Sep.	172,150	42,823	18,902	4,345	82,214	23,057	809	126,263	12,559	101,026	9,826	2,852
Oct.	172,560	41,976	19,785	4,298	82,726	22,953	822	124,725	12,393	99,702	9,733	2,897
Nov.	174,549	41,746	20,473	4,194	82,357	24,944	835	126,359	12,075	101,808	9,562	2,914
Dec.	174,508	43,465	19,869	4,049	80,727	25,566	832	126,682	11,416	103,128	9,392	2,746

* 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												
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	95,032	11,244	8,375	1,235	55,828	17,651	699	78,467	3,109	66,308	5,003	4,047
2021 Q3	108,562	23,546	8,865	1,384	58,009	16,029	729	92,415	2,973	77,742	7,500	4,200
Q4	108,905	22,019	9,316	1,433	58,546	16,886	705	90,797	2,601	76,479	7,795	3,922
2022 Q1	109,222	21,437	10,475	1,401	58,867	16,361	681	93,543	2,947	78,438	8,397	3,761
Q2	108,527	18,230	11,092	1,643	59,963	17,011	588	94,836	2,855	81,023	7,839	3,119
2022 July	113,208	21,443	11,378	1,649	60,207	17,999	532	95,351	2,850	81,562	7,926	3,013
Aug.	117,113	25,328	11,172	1,748	60,515	17,815	535	98,632	2,744	85,019	7,943	2,926
Sep.	108,401	19,630	10,931	1,776	59,640	15,919	505	94,531	2,898	80,926	7,899	2,808
Oct.	110,598	21,490	11,292	1,815	59,962	15,522	517	92,042	2,616	78,798	7,775	2,853
Nov.	115,203	23,840	11,803	1,801	59,925	17,305	529	94,011	2,442	81,087	7,610	2,872
Dec.	113,587	23,275	10,868	1,726	58,787	18,403	528	95,154	2,215	82,900	7,333	2,706
of which: vis-à-vis the euro area 4												
2019	54,723	12,524	3,995	340	34,030	3,670	164	46,100	2,334	36,570	4,439	2,757
2020	51,524	9,189	4,687	.	33,858	3,062	.	44,936	2,746	35,919	4,210	2,061
2021 Q3	63,968	20,664	4,413	469	35,507	2,728	187	53,888	2,730	41,957	7,007	2,194
Q4	63,746	20,050	4,764	523	35,666	2,587	156	52,873	2,216	41,418	7,278	1,961
2022 Q1	63,817	19,245	5,182	.	36,145	2,662	.	53,849	2,539	41,569	7,894	1,847
Q2	62,415	16,623	5,222	.	37,280	2,741	.	54,941	2,421	43,778	7,333	1,409
2022 July	65,738	19,295	5,564	.	37,619	2,726	.	53,942	2,355	42,829	7,405	1,353
Aug.	67,785	21,355	5,335	.	37,830	2,738	.	54,380	2,321	43,371	7,415	1,273
Sep.	63,133	16,733	5,282	.	37,831	2,772	.	53,249	2,606	42,026	7,371	1,246
Oct.	65,765	18,962	5,641	.	37,851	2,790	.	51,210	2,269	40,423	7,259	1,259
Nov.	68,708	21,530	6,007	.	37,710	2,945	.	52,641	2,042	42,227	7,082	1,290
Dec.	66,522	20,276	5,805	.	37,079	2,997	.	53,461	1,958	43,476	6,912	1,115
Assets and liabilities vis-à-vis emerging market economies and developing countries 4,6												
2019	22,864	7,119	5,387	841	6,028	3,404	85	23,779	12,545	10,834	293	107
2020	21,303	6,405	5,424	.	5,948	3,049	.	19,387	7,979	10,860	.	.
2021 Q3	21,572	6,182	5,609	458	5,539	3,729	55	21,430	9,461	11,250	425	294
Q4	21,869	6,035	5,612	838	5,591	3,737	56	22,110	9,586	11,699	457	368
2022 Q1	23,044	6,603	6,010	839	5,902	3,536	154	22,715	9,926	11,967	446	376
Q2	23,944	7,067	6,018	866	6,634	3,290	69	23,572	10,061	12,445	654	412
2022 July	22,566	6,662	5,532	880	6,305	3,119	68	22,779	10,031	11,784	542	422
Aug.	22,029	6,563	5,304	891	5,999	3,203	69	21,397	9,066	11,396	516	419
Sep.	22,941	6,966	5,441	905	6,337	3,223	69	21,199	9,095	11,149	538	417
Oct.	21,531	6,687	5,264	645	5,942	2,927	66	19,953	8,754	10,305	493	401
Nov.	22,354	8,159	5,023	580	5,725	2,800	67	19,014	8,750	9,393	477	394
Dec.	21,581	7,282	4,989	532	5,590	3,123	65	18,273	8,564	8,907	410	392
Memo item: assets and liabilities vis-à-vis offshore banking centres												
2019	5,211	671	1,152	832	2,358	172	26	8,949	6,470	2,460	.	.
2020	5,400	952	1,558	.	2,297	172	.	4,177	1,960	2,213	–	4
2021 Q3	5,326	1,063	1,572	.	2,189	.	.	4,846	2,845	1,998	.	.
Q4	5,042	466	1,369	.	2,389	.	.	4,695	2,457	2,235	.	.
2022 Q1	5,108	694	1,321	.	2,133	.	.	4,724	2,559	2,163	.	.
Q2	5,760	1,083	1,180	.	2,581	.	.	5,072	3,057	2,012	.	.
2022 July	5,921	1,217	1,182	.	2,583	.	.	5,251	3,114	2,134	.	.
Aug.	5,473	816	1,193	.	2,515	.	.	4,802	2,893	1,906	.	.
Sep.	5,784	893	1,296	.	2,633	.	.	4,538	2,642	1,893	.	.
Oct.	5,633	1,272	1,281	.	2,377	.	.	4,330	2,561	1,766	.	.
Nov.	5,909	1,702	1,242	.	2,326	.	.	4,359	2,787	1,569	.	.
Dec.	5,726	1,650	1,178	.	2,304	.	.	4,219	2,697	1,518	.	.

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														
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	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 Q3	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
Q4	187,520	70,271	51,942	132	6,890	44,418	5,742	13,672	6,676	4,382	599	70,707	12,608	27,683
2022 Q1	188,914	70,214	52,542	122	6,753	43,982	5,270	15,085	7,154	4,516	499	71,489	13,023	26,848
Q2	196,983	69,661	55,398	134	6,778	40,801	10,534	16,651	7,367	4,422	633	74,852	13,165	27,627
2022 July	196,655	72,807	56,436	121	7,022	42,779	6,335	16,850	7,552	4,482	646	75,128	13,477	28,492
Aug.	201,113	75,181	57,582	114	6,884	47,678	6,806	16,083	7,563	4,401	648	74,943	13,679	28,404
Sep.	195,467	70,858	57,748	113	6,650	41,022	8,767	16,590	7,753	4,592	658	75,048	13,503	26,656
Oct.	194,461	73,360	56,980	103	6,678	40,834	7,829	17,089	7,960	4,288	655	75,654	13,014	26,250
Nov.	197,260	75,982	55,539	121	6,576	43,313	6,592	17,693	7,803	4,142	632	75,293	12,789	28,101
Dec.	196,436	73,884	53,704	136	6,407	39,770	10,977	17,268	7,590	3,957	624	73,651	12,666	29,036
Foreign subsidiaries in the euro area [2]														
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	71,506	52,774	10,156	167	2,923	8,644	6,787	2,413	3,894	.	.	30,517	7,920	10,001
2021 Q3	77,098	63,673	9,530	102	2,932	19,551	2,001	2,586	3,020	.	.	31,809	7,678	9,182
Q4	77,729	63,518	10,226	102	3,115	19,487	2,034	2,834	3,380	523	496	32,120	7,647	8,875
2022 Q1	77,984	63,371	10,663	98	2,960	18,798	2,009	2,881	3,820	.	.	32,288	8,152	8,820
Q2	82,553	62,346	11,436	112	3,081	16,070	6,902	2,797	4,187	.	.	33,720	8,453	9,077
2022 July	81,489	65,532	11,800	110	3,191	18,757	2,064	3,225	4,329	.	.	33,963	8,718	9,052
Aug.	83,361	67,380	12,058	103	3,127	20,465	2,181	2,976	4,343	.	.	33,980	8,996	9,042
Sep.	81,918	63,452	11,986	100	2,952	16,334	4,714	2,881	4,398	.	.	34,116	8,880	9,219
Oct.	82,466	65,374	11,651	91	2,900	18,088	3,378	2,966	4,563	.	.	34,138	8,404	9,550
Nov.	84,135	67,993	11,308	108	2,833	20,561	2,351	3,365	4,373	.	.	34,051	8,218	9,863
Dec.	83,756	65,221	10,713	116	2,749	18,263	5,600	3,199	4,298	.	.	33,459	8,173	9,569
of which: in Luxembourg														
2019	42,667	19,187	11,952	144	2,850	8,917	9,780	812	2,179	.	.	616	7,986	11,291
2020	35,410	17,733	9,263	125	2,920	5,474	6,720	1,016	3,371	.	.	659	7,099	9,902
2021 Q3	39,597	27,011	8,781	82	2,928	15,879	1,965	1,160	2,844	.	.	.	6,716	9,082
Q4	39,753	26,609	9,313	76	3,056	15,709	1,968	.	3,085	523	496	.	6,584	8,775
2022 Q1	40,095	26,420	9,845	76	2,934	15,458	1,960	.	3,537	.	.	.	7,077	8,720
Q2	43,380	24,182	10,566	89	3,073	12,747	6,812	.	3,833	.	.	.	7,400	9,018
2022 July	42,003	27,033	10,926	82	3,184	15,383	2,003	.	4,003	.	.	.	7,645	9,014
Aug.	44,059	29,029	11,215	80	3,121	17,315	2,122	.	4,015	.	.	.	7,923	9,026
Sep.	42,392	24,872	11,144	77	2,945	13,103	4,654	.	4,152	.	.	.	7,793	9,211
Oct.	42,986	26,850	10,816	70	2,893	14,861	3,323	.	4,317	.	.	.	7,334	9,547
Nov.	44,659	29,499	10,473	79	2,826	17,256	2,266	.	4,143	.	.	.	7,147	9,862
Dec.	43,965	26,482	9,800	80	2,726	14,221	5,486	.	4,071	.	.	.	7,098	9,569
Foreign subsidiaries outside the euro area [2]														
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	104,886	7,053	39,938	46	3,402	23,002	3,264	12,363	2,844	.	.	37,237	4,158	17,996
2021 Q3	108,380	7,461	40,236	59	3,734	24,661	4,647	10,141	3,588	.	.	38,657	4,811	17,742
Q4	109,791	6,753	41,716	30	3,775	24,931	3,708	10,838	3,296	3,859	103	38,587	4,961	18,808
2022 Q1	110,930	6,843	41,879	24	3,793	25,184	3,261	12,204	3,334	.	.	39,201	4,871	18,028
Q2	114,430	7,315	43,962	22	3,697	24,731	3,632	13,854	3,180	.	.	41,132	4,712	18,550
2022 July	115,166	7,275	44,636	11	3,831	24,022	4,271	13,625	3,223	.	.	41,165	4,759	19,440
Aug.	117,752	7,801	45,524	11	3,757	27,213	4,625	13,107	3,220	.	.	40,963	4,683	19,362
Sep.	113,549	7,406	45,762	13	3,698	24,688	4,053	13,709	3,355	.	.	40,932	4,623	17,437
Oct.	111,995	7,986	45,329	12	3,778	22,746	4,451	14,123	3,397	.	.	41,516	4,610	16,700
Nov.	113,125	7,989	44,231	13	3,743	22,752	4,241	14,328	3,430	.	.	41,242	4,571	18,238
Dec.	112,680	8,663	42,991	20	3,658	21,507	5,377	14,069	3,292	.	.	40,192	4,493	19,467

***** 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														
1,494	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
1,192	124,458	44,946	36,413	125	2,761	10,725	9,423	82,768	10,809	5,239	1,033	4,085	376	2020
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	2021 Q3
1,033	140,085	52,865	37,322	185	3,499	10,047	12,297	90,804	12,841	8,426	1,284	4,040	346	Q4
1,048	143,971	53,521	39,908	206	3,596	10,879	12,007	93,503	13,213	9,106	1,079	3,866	318	2022 Q1
931	148,594	54,557	42,888	231	3,521	9,377	14,207	98,224	12,992	8,767	1,454	3,232	341	Q2
914	148,109	54,291	41,950	242	3,637	8,552	13,341	99,381	13,117	8,758	1,476	3,143	341	2022 July
908	151,321	55,080	42,555	263	3,614	7,829	13,361	103,614	12,835	8,732	1,562	3,061	327	Aug.
878	147,829	53,422	43,063	239	3,593	8,020	13,634	100,255	12,287	8,760	1,604	2,947	322	Sep.
888	144,976	53,077	42,199	239	3,542	7,616	13,531	98,541	11,764	8,625	1,601	2,975	323	Oct.
902	145,653	54,600	41,253	229	3,608	7,477	13,348	100,362	11,104	8,420	1,619	2,987	336	Nov.
897	145,302	55,695	39,716	214	3,582	6,965	13,015	100,818	11,549	8,106	1,696	2,904	249	Dec.
Foreign subsidiaries in the euro area [2]														
356	51,601	40,833	8,598	84	988	1,515	7,886	32,714	1,896	4,288	471	2,420	411	2019
371	45,330	38,709	4,961	65	842	1,845	2,360	32,612	2,201	4,164	167	.	.	2020
365	54,839	46,515	6,267	88	906	1,761	3,143	38,245	2,298	6,959	309	1,947	177	2021 Q3
333	53,472	45,828	5,409	88	942	839	3,380	37,514	2,169	7,213	497	1,681	179	Q4
310	54,690	45,338	6,855	136	1,028	1,627	3,395	37,260	2,390	7,855	452	1,546	165	2022 Q1
238	56,982	46,410	8,014	161	968	1,462	4,285	39,745	2,512	7,249	487	1,076	166	Q2
273	55,490	46,006	7,105	176	865	1,410	3,682	38,839	2,525	7,333	498	1,027	176	2022 July
272	56,245	46,521	7,350	190	904	1,329	3,800	39,549	2,557	7,341	547	954	168	Aug.
262	55,819	45,219	8,053	170	1,024	1,502	4,431	38,349	2,584	7,290	569	932	162	Sep.
263	54,504	44,665	7,517	164	934	1,200	4,872	37,004	2,549	7,185	585	944	165	Oct.
266	56,229	46,201	7,625	150	1,000	1,113	4,997	38,815	2,504	7,011	633	977	179	Nov.
266	57,134	47,731	6,820	150	1,026	1,167	4,873	39,736	2,788	6,853	728	889	100	Dec.
of which: in Luxembourg														
241	24,544	15,116	7,393	72	929	1,442	7,737	10,030	1,452	1,479	197	.	.	2019
210	16,885	11,300	4,026	43	802	1,779	2,196	8,202	1,591	1,270	71	.	.	2020
199	21,808	14,316	5,504	84	862	1,649	3,120	12,150	1,772	1,021	102	.	.	2021 Q3
.	19,712	13,101	4,499	78	883	727	3,342	11,161	1,627	987	138	.	.	Q4
.	21,282	13,145	5,751	129	971	1,509	3,388	11,418	1,816	1,497	73	.	.	2022 Q1
.	23,147	13,868	6,830	153	901	1,343	4,278	13,557	1,965	.	63	.	165	Q2
.	21,753	13,493	6,002	163	802	1,291	3,674	12,722	1,981	.	83	.	175	2022 July
.	22,366	13,843	6,253	182	846	1,209	3,793	13,344	2,011	.	96	.	167	Aug.
.	21,538	12,166	6,928	162	966	1,383	4,424	11,740	2,048	.	102	.	.	Sep.
.	21,024	12,415	6,397	151	872	1,081	4,865	11,228	1,996	.	109	.	.	Oct.
.	22,846	14,054	6,499	133	938	992	4,990	13,168	1,950	.	106	.	178	Nov.
.	23,020	14,950	5,626	136	963	1,045	4,866	13,470	2,231	.	106	.	99	Dec.
Foreign subsidiaries outside the euro area [2]														
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
821	79,128	6,237	31,452	60	1,919	8,880	7,063	50,156	8,608	1,075	866	.	.	2020
702	85,862	6,867	31,622	145	2,288	9,743	8,481	53,345	9,772	1,395	662	2,329	135	2021 Q3
700	86,613	7,037	31,913	97	2,557	9,208	8,917	53,290	10,672	1,213	787	2,359	167	Q4
738	89,281	8,183	33,053	70	2,568	9,252	8,612	56,243	10,823	1,251	627	2,320	153	2022 Q1
693	91,612	8,147	34,874	70	2,553	7,915	9,922	58,479	10,480	1,518	967	2,156	175	Q2
641	92,619	8,285	34,845	66	2,772	7,142	9,659	60,542	10,592	1,425	978	2,116	165	2022 July
636	95,076	8,559	35,205	73	2,710	6,500	9,561	64,065	10,278	1,391	1,015	2,107	159	Aug.
616	92,010	8,203	35,010	69	2,569	6,518	9,203	61,906	9,703	1,470	1,035	2,015	160	Sep.
625	90,472	8,412	34,682	75	2,608	6,416	8,659	61,537	9,215	1,440	1,016	2,031	158	Oct.
636	89,424	8,399	33,628	79	2,608	6,364	8,351	61,547	8,600	1,409	986	2,010	157	Nov.
631	88,168	7,964	32,896	64	2,556	5,798	8,142	61,082	8,761	1,253	968	2,015	149	Dec.

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											
				December 2022								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
Country/group of countries	December 2020	December 2021	November 2022	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	176,392	187,520	197,260	196,436	73,884	53,704	81,323	115,113	64,575	131,861	166,503	29,933
Countries in Europe	114,044	124,284	133,582	133,966	71,997	4,784	53,033	80,933	44,542	89,424	113,169	20,797
EU Member States [1]	95,032	108,905	115,203	113,587	69,116	2,083	38,800	74,787	32,222	81,365	94,656	18,931
Euro area [1]	51,524	63,746	68,708	66,522	64,231	1,568	26,081	40,441	21,762	44,760	63,468	3,054
Austria	354	309	461	442	384	9	56	386	175	267	199	243
Belgium	226	216	454	556	483	66	313	243	91	465	513	43
Cyprus	94	257	327	328	22	286	.	.	–	328	328	–
Estonia	0	.	0	0	0	–	0	0	–	0	0	–
Finland	459	354	222	221	190	.	1	220	183	38	17	204
France	2,246	2,032	2,713	2,246	2,106	117	1,150	1,096	409	1,837	1,945	301
Greece	19	19	20	19	19	–	19	–	.	.	19	–
Ireland	734	599	591	583	509	73	36	547	6	577	583	–
Italy	21,873	22,747	23,901	23,372	22,834	485	2,128	21,244	1,444	21,928	22,663	709
Latvia	0	0	0	0	0	–	–	0	–	0	0	–
Lithuania	.	.	4	4	4	.	.	.	–	4	4	–
Luxembourg [2]	8,356	19,161	21,113	17,600	17,054	157	15,892	1,708	14,754	2,846	17,128	472
Malta	.	4	78	17	3	.	14	3	–	17	17	–
Netherlands	1,631	1,269	1,411	1,300	866	305	190	1,110	380	920	921	379
Portugal	313	378	247	244	227	17	25	219	1	243	.	.
Slovakia	454	650	676	2,328	2,328	–	.	.	.	.	.	.
Slovenia	0	0	0	0	0	–	0	0	–	0	0	–
Spain	14,546	15,613	16,358	17,130	17,079	19	4,283	12,847	2,666	14,464	.	.
Other EU Member States [1]	43,508	45,159	46,495	47,065	4,885	515	12,719	34,346	10,460	36,605	31,188	15,877
Czechia	2,596	2,768	3,089	3,190	28	–	1,654	1,536	1,606	1,584	.	.
Denmark	98	142	141	151	125	6	27	124	87	64	84	67
Hungary	2,721	2,603	2,314	1,742	4	.	204	1,538	94	1,648	.	.
Poland	36,754	38,343	39,323	40,368	4,111	276	10,625	29,743	7,450	32,918	26,008	14,360
Sweden	566	524	687	676	547	85	54	622	289	387	382	294
Remaining EU countries [3, 4]	773	779	941	938	70	.	155	783	934	4	5	933
Other European countries [1]	19,012	15,379	18,379	20,379	2,881	2,701	14,233	6,146	12,320	8,059	18,513	1,866
Guernsey	340	.	.	220	.	.	.	.	–	220	220	–
Jersey	573	591	1,128	1,067	316	.	262	805	0	1,067	1,067	–
Norway	502	439	.	406	266	75	.	.	282	124	117	289
Russian Federation	2,018	2,078	3,341	2,626	60	.	1,848	778	1,768	858	.	.
Switzerland	8,277	4,440	5,861	8,874	597	1,306	7,697	1,177	7,337	1,537	7,755	1,119
Turkey	681	629	948	871	637	234	507	364	224	647	.	.
United Kingdom	6,173	6,651	5,938	5,828	885	866	3,323	2,505	2,625	3,203	5,608	220
Remaining European countries [5]	448	.	501	487	.	107	405	82	84	403	487	–
Countries in Africa	.	.	500	484	317	138	168	316	0	484	484	–
South Africa	.	.	11	6	1	5	.	.	0	6	6	–
Remaining countries in Africa	358	410	489	478	316	133	.	.	0	478	478	–
Countries in America	47,207	48,274	49,061	48,087	661	44,792	20,384	27,703	15,562	32,525	42,022	6,065
Bahamas	.	.	.	.	.	.	.	.	.	47	52	.
Bermuda	–	–	–	–	–	–	–	–	–	–	–	–
Brazil	1,594	1,801	2,035	2,301	.	627	1,404	897	1,060	1,241	.	.
British Virgin Islands	1,316	1,466	1,051	1,013	78	131	322	691	–	1,013	1,013	–
Canada	857	747	671	729	227	491	77	652	211	518	77	652
Cayman Islands	1,324	1,430	1,087	1,042	19	1,001	212	830	485	557	1,042	–
Curacao [6]	.	.	.	.	–	.	.	.	–	.	.	–
Mexico	189	141	160	150	38	46	141	9	8	142	.	.
United States of America	41,241	41,901	43,161	41,928	170	41,709	17,608	24,320	13,317	28,611	37,323	4,605
Remaining countries in America	638	716	836	853	127	717	584	269	.	.	853	–
Countries in Asia	13,450	13,727	13,318	13,089	594	3,651	7,587	5,502	4,166	8,923	10,669	2,420
China, People's Republic of [7]	7,486	8,117	5,934	6,162	1	0	3,438	2,724	1,551	4,611	.	.
Hong Kong	69	88	105	78	17	15	.	.	31	47	78	–
Japan	145	134	146	157	110	.	30	127	44	113	30	127
Korea, Republic of	29	33	97	108	67	6	27	81	61	47	28	80
Singapore	1,343	923	1,894	1,897	129	1,301	1,613	284	1,704	193	1,822	75
Taiwan	42	60	6	5	0	.	.	.	1	4	5	–
Remaining countries in Asia	4,336	4,372	5,136	4,682	270	2,314	2,423	2,259	774	3,908	.	.
Countries in Oceania	763	446	.	.	.	.	151	.	305	.	159	.
Australia	463	379	403	424	252	17	150	274	275	149	153	271
New Zealand	53	30	34	34	33	–	.	.	.	.	.	.
Remaining countries in Oceania	247	37	.	.	.	.	.	.	.	.	.	–
Countries not identifiable	–	–	–	–	–	–	–	–	–	–	–	–
International organisations [8]	.	.	.	.	.	.	–	.	–	.	–	.

* 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]									
				December 2022						
					of which:		broken down by maturity		broken down by sector	
Country/group of countries	December 2020	December 2021	November 2022	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	124,458	140,085	145,653	145,302	55,695	39,716	132,347	12,955	29,782	115,520
Countries in Europe	87,611	102,436	108,712	108,812	54,649	11,743	96,807	12,005	18,673	90,139
EU Member States [2]	78,467	90,797	94,011	95,154	51,897	6,395	85,115	10,039	9,548	85,606
Euro area [2]	44,936	52,873	52,641	53,461	46,819	4,590	45,434	8,027	8,870	44,591
Austria	127	164	310	372	231	114	.	.	28	344
Belgium	241	143	166	164	78	65	.	.	43	121
Cyprus	253	359	124	200	70	110	.	.	.	.
Estonia	18	9	8	16	10	5	16	–	.	.
Finland	7	19	18	19	5	11	19	–	.	.
France	696	1,128	819	772	320	373	.	.	323	449
Greece	100	145	72	69	3	66	.	.	.	.
Ireland	515	689	311	254	103	67	.	.	106	148
Italy	18,521	23,482	22,410	22,555	21,911	547	16,147	6,408	6,427	16,128
Latvia	22	32	26	8	4	.	8	–	.	.
Lithuania	2	3	9	9	3	5	9	–	.	.
Luxembourg [3]	13,087	14,870	15,944	15,990	12,456	2,183	14,787	1,203	1,514	14,476
Malta	128	173	218	144	118	10	.	.	.	.
Netherlands	747	666	751	830	293	251	683	147	58	772
Portugal	93	109	30	70	63	6	.	.	.	.
Slovakia	929	1,049	1,028	1,056	1,054	.	.	.	.	.
Slovenia	7	24	21	9	0	8	9	–	.	.
Spain	9,443	9,809	10,376	10,924	10,097	763	.	.	288	10,636
Other EU Member States [2]	33,531	37,924	41,370	41,693	5,078	1,805	39,681	2,012	678	41,015
Czechia	2,104	2,440	2,549	2,610	18	7	2,610	–	1	2,609
Denmark	40	31	14	16	14	0	16	–	.	.
Hungary	2,290	2,342	1,987	1,503	5	4	.	.	.	.
Poland	28,214	32,550	36,215	36,984	4,940	1,757	.	.	231	36,753
Sweden	83	98	87	64	24	5	64	–	2	62
Remaining EU countries [4, 5]	800	463	518	516	77	32	.	.	438	78
Other European countries [2]	9,144	11,639	14,701	13,658	2,752	5,348	11,692	1,966	9,125	4,533
Guernsey	102	89	105	112	.	38	.	.	.	.
Jersey	139	132	138	149	74	31	149	–	.	.
Norway	20	13	11	11	.	2	11	–	2	9
Russian Federation	1,949	2,305	2,514	1,889	218	227	1,547	342	418	1,471
Switzerland	2,733	3,752	5,193	5,306	1,113	3,166	5,216	90	4,476	830
Turkey	269	183	225	145	116	28	145	–	38	107
United Kingdom	3,163	3,995	5,277	4,951	1,021	1,103	3,428	1,523	3,294	1,657
Remaining European countries [6]	769	1,170	1,238	1,095	189	753	.	.	829	266
Countries in Africa	870	1,107	870	1,064	19	1,020	1,064	–	913	151
South Africa	62	55	59	57	3	54	57	–	.	.
Remaining countries in Africa	808	1,052	811	1,007	16	966	1,007	–	.	.
Countries in America	22,940	21,741	23,291	22,836	479	21,459	22,358	478	3,843	18,993
Bahamas	41	46	44	21	5	14	21	–	.	.
Bermuda	20	19	15	12	.	11	12	–	.	.
Brazil	1,055	943	555	709	3	52	709	–	.	.
British Virgin Islands	439	543	353	300	42	156	300	–	–	300
Canada	182	329	84	156	.	153	156	–	.	.
Cayman Islands	1,188	1,787	1,014	993	27	960	.	.	.	.
Curacao [7]	0	0	0	0	0	–	0	–	–	0
Mexico	57	62	79	81	8	73	81	–	.	.
United States of America	19,203	17,262	20,246	19,823	353	19,354	19,348	475	2,707	17,116
Remaining countries in America	755	750	901	741	38	686	.	.	.	.
Countries in Asia	12,898	14,243	12,340	12,081	282	5,344	11,624	457	6,351	5,730
China, People's Republic of [8]	7,078	8,129	5,743	5,835	8	542	.	.	.	.
Hong Kong	182	140	167	178	22	130	.	.	137	41
Japan	320	494	289	206	4	198	206	–	138	68
Korea, Republic of	114	213	229	202	.	191	202	–	191	11
Singapore	1,801	1,589	2,211	2,121	67	1,790	2,121	–	1,898	223
Taiwan	140	173	83	92	.	85	92	–	.	.
Remaining countries in Asia	3,263	3,505	3,618	3,447	172	2,408	3,408	39	2,208	1,239
Countries in Oceania	.	.	.	.	.	150	.	.	2	.
Australia	12	15	.	.	5	0	.	.	.	5
New Zealand	.	.	8	7	.	6	7	–	.	.
Remaining countries in Oceania	66	191	148	150	1	144	150	–	–	150
Countries not identifiable	–	–	–	0	0	–	0	–	–	0
International organisations [9]	.	.	.	.	.	–	.	.	–	.

* 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]									
							December 2022			
								of which:		
	December 2017	December 2018	December 2019	December 2020	December 2021	November 2022	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	1,851,984	1,826,043	1,827,368	1,801,114	1,812,734	1,939,062	1,825,680	963,388	548,724	243,202
Countries in Europe	1,142,388	1,086,069	1,145,097	1,162,304	1,127,567	1,137,064	1,101,036	824,035	72,386	161,047
EU Member States [5]	1,003,277	959,506	1,004,617	829,922	811,137	853,435	834,710	701,034	43,402	50,010
Euro area [5]	608,102	624,840	671,124	700,199	682,610	723,001	700,296	628,050	40,305	.
Austria	43,908	42,867	45,301	47,968	48,555	53,911	52,048	50,966	442	.
Belgium	21,258	20,688	20,750	23,535	22,966	23,554	23,320	21,623	1,326	.
Cyprus	2,854	2,995	2,037	1,708	1,461	859	1,068	565	480	.
Estonia	185	154	146	284	335	336	324	325	0	.
Finland	18,118	20,299	19,711	21,687	17,803	18,588	18,186	17,913	178	.
France	128,251	135,579	155,879	158,082	146,438	167,198	158,230	150,616	6,418	.
Greece	18,642	19,855	20,369	19,601	18,344	19,344	18,907	17,471	1,434	.
Ireland	35,077	32,497	33,288	32,254	32,673	36,441	34,434	23,488	8,825	.
Italy	70,089	72,330	73,783	73,733	70,779	77,443	73,106	69,471	3,384	.
Latvia	575	654	737	842	796	827	794	790	4	.
Lithuania	715	611	735	993	1,117	1,175	1,188	1,188	0	.
Luxembourg [6]	110,953	112,318	119,360	120,509	132,899	135,786	131,625	111,003	11,229	.
Malta	1,578	1,256	1,070	1,181	1,550	1,541	1,253	801	452	.
Netherlands	84,066	89,094	99,377	104,850	99,043	92,004	91,211	85,072	3,863	.
Portugal	10,489	9,367	7,576	7,922	6,800	6,326	6,316	5,766	177	.
Slovakia	2,514	3,656	4,204	3,687	3,757	4,413	5,985	5,574	411	.
Slovenia	1,663	1,618	1,590	2,254	1,641	1,656	1,657	1,651	6	.
Spain	52,357	54,688	60,880	65,045	62,368	66,323	66,578	63,767	1,676	.
Other EU Member States [5]	395,175	334,666	333,493	129,723	128,527	130,434	134,414	72,984	3,097	50,010
Bulgaria	480	404	505	528	675	488	488	407	0	80
Croatia	1,338	1,153	1,090	689	658	719	701	591	73	37
Czechia	8,335	7,497	8,583	10,391	12,442	9,250	13,379	6,279	4	7,084
Denmark	14,081	12,420	12,445	13,193	11,416	12,294	11,857	10,114	654	1,013
Hungary	4,264	3,729	4,549	4,514	4,790	4,932	4,194	1,882	152	2,158
Poland	50,077	46,473	47,656	51,873	52,977	55,258	56,928	18,540	541	34,861
Romania	1,163	970	1,091	1,525	1,438	1,662	1,503	1,304	28	77
Sweden	33,673	29,124	28,838	29,510	28,297	30,514	30,226	23,799	991	4,700
EU institutions	24,695	23,073	22,149	17,500	15,834	15,317	15,138	10,068	654	.
Other European countries [5]	139,111	126,563	140,480	332,382	316,430	283,629	266,326	123,001	28,984	111,037
Guernsey	4,168	5,121	10,385	5,911	5,659	5,868	5,917	1,948	3,231	727
Iceland	655	818	750	691	542	530	524	458	56	7
Isle of Man	1,612	1,211	1,665	1,889	2,316	2,229	2,186	904	394	889
Jersey	9,227	10,194	10,149	9,146	9,187	11,160	12,535	4,651	955	6,814
Liechtenstein	735	879	706	635	555	719	733	499	207	26
Norway	25,877	26,032	28,218	25,969	25,925	26,609	24,961	20,791	2,280	1,738
Russian Federation	5,745	5,226	7,140	7,305	6,483	6,254	5,378	2,146	528	2,686
Switzerland	73,923	61,629	66,941	55,649	67,421	59,609	55,717	15,774	4,635	32,842
Turkey	14,579	12,417	11,444	11,884	11,872	12,890	12,658	9,217	3,405	34
Ukraine	662	936	1,038	1,071	969	1,162	1,078	949	25	102
United Kingdom	257,069	209,823	206,587	210,297	183,656	154,733	142,900	64,195	13,259	65,167
Remaining European countries	1,928	2,100	2,044	1,935	1,845	1,866	1,739	1,469	9	5
Countries in Africa	19,440	17,796	19,654	18,892	19,697	20,796	20,941	9,186	9,885	1,327
Algeria	45	253	18	44	37	22	42	41	2	0
Cameroon	55	105	118	140	208	217	205	124	82	0
Cote d'Ivoire	2	79	541	790	923	892	950	961	– 12	0
Egypt	2,909	3,520	4,345	4,346	4,256	3,651	3,537	2,042	1,487	0
Ghana	865	862	909	954	1,271	1,204	1,287	883	401	2
Kenya	228	268	277	227	216	203	175	118	54	1
Liberia	4,574	3,690	3,721	3,084	3,293	3,277	3,177	7	3,167	0
Libya	0	0	0	0	0	0	0	0	0	0
Morocco	1,457	1,492	1,404	1,674	1,780	1,674	2,013	1,859	145	7
Nigeria	615	750	969	1,254	1,330	1,684	1,589	408	1,147	0
South Africa	4,966	3,250	2,936	2,836	2,110	2,598	2,526	318	689	1,303
Tunisia	229	305	494	645	765	956	962	932	4	10
Zimbabwe	149	74	79	83	86	90	89	80	9	0
Remaining countries in Africa	3,346	3,148	3,843	2,815	3,422	4,328	4,389	1,413	2,710	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	Country/group of countries
11	12	13	14	15	16	17	18	19	20	
1,306,400	769,261	355,170	888,735	62,495	519,280	221,887	130,636	12,669	166,757	All countries
736,616	398,494	202,469	494,975	39,172	364,420	179,502	87,191	12,355	97,727	Countries in Europe
515,080	243,048	121,581	361,164	32,335	319,630	146,382	77,456	10,513	95,792	EU Member States [5]
441,328	207,779	102,280	307,206	31,842	258,968	104,222	74,995	10,485	79,751	Euro area [5]
30,420	6,826	5,575	17,937	6,908	21,628	15,086	1,167	55	5,375	Austria
10,672	4,722	1,963	7,558	1,151	12,648	3,571	1,672	976	7,405	Belgium
957	546	2	955	–	111	–	12	0	99	Cyprus
150	35	0	150	–	174	55	15	0	104	Estonia
5,006	1,741	228	4,583	195	13,180	10,998	747	97	1,435	Finland
91,223	48,271	36,678	50,280	4,265	67,007	43,741	9,490	256	13,776	France
18,395	3,774	3,209	2,309	12,877	512	1	– 16	0	527	Greece
21,682	12,592	1,931	19,745	6	12,752	498	9,999	749	2,255	Ireland
53,596	18,080	8,346	41,404	3,846	19,510	1,348	2,473	48	15,689	Italy
144	36	2	26	116	650	1	0	0	649	Latvia
295	58	–	295	–	893	–	10	0	883	Lithuania
92,974	47,489	21,255	71,718	1	38,651	6,353	31,257	7,927	1,041	Luxembourg [6]
1,015	623	430	585	–	238	–	52	17	186	Malta
58,150	25,070	5,539	52,357	254	33,061	14,914	15,679	415	2,468	Netherlands
3,995	2,384	1,508	2,244	243	2,321	47	178	1	2,096	Portugal
3,553	2,632	2,017	1,534	2	2,432	1,092	124	–	1,216	Slovakia
328	133	48	280	0	1,329	39	0	–	1,290	Slovenia
47,208	31,393	12,178	33,246	1,784	19,370	6,478	2,053	– 56	10,839	Spain
73,752	35,269	19,301	53,958	493	60,662	42,160	2,461	28	16,041	Other EU Member States [5]
139	71	38	101	–	349	–	6	–	343	Bulgaria
341	135	41	300	0	360	6	2	–	352	Croatia
12,569	9,592	8,468	4,100	1	810	448	231	0	131	Czechia
6,124	3,504	1,509	4,615	–	5,733	5,374	237	0	122	Denmark
2,894	1,246	623	1,983	288	1,300	55	12	0	1,233	Hungary
38,296	15,146	4,234	33,891	171	18,632	5,814	481	27	12,337	Poland
372	183	92	279	1	1,131	–	0	–	1,131	Romania
11,926	5,055	3,205	8,689	32	18,300	16,416	1,492	1	392	Sweden
1,091	337	1,091	–	–	14,047	14,047	–	–	–	EU institutions
221,536	155,446	80,888	133,811	6,837	44,790	33,120	9,735	1,842	1,935	Other European countries [5]
5,911	5,011	0	5,911	–	6	3	3	3	–	Guernsey
414	24	59	355	0	110	2	14	–	94	Iceland
2,185	986	–	2,185	–	1	–	0	0	1	Isle of Man
10,078	5,237	7	10,071	–	2,457	–	2,457	27	–	Jersey
535	276	78	457	–	198	–	198	205	–	Liechtenstein
5,666	2,877	2,566	3,096	4	19,295	18,550	745	5	0	Norway
5,302	2,792	2,107	3,194	1	76	–	– 19	– 19	95	Russian Federation
51,548	34,067	26,402	23,512	1,634	4,169	2,296	1,506	211	367	Switzerland
12,644	6,864	3,786	7,986	872	14	14	23	0	– 23	Turkey
1,060	469	89	166	805	18	–	8	–	10	Ukraine
124,578	96,149	45,380	76,090	3,108	18,322	12,255	4,800	1,410	1,267	United Kingdom
1,615	694	414	788	413	124	–	0	0	124	Remaining European countries
19,968	7,292	3,463	10,608	5,897	973	2	487	0	484	Countries in Africa
42	41	41	1	–	–	–	–	–	–	Algeria
205	66	1	2	202	–	–	–	–	–	Cameroon
960	682	11	399	550	– 10	2	–	–	– 12	Cote d'Ivoire
3,128	726	1,049	1,404	675	409	–	0	0	409	Egypt
1,285	868	67	318	900	2	–	2	–	–	Ghana
174	98	24	74	76	1	–	–	–	1	Kenya
3,177	707	0	3,177	–	0	–	0	0	–	Liberia
0	0	–	0	–	–	–	–	–	–	Libya
2,005	271	33	1,001	971	8	–	0	0	8	Morocco
1,593	1,077	1,156	312	125	– 4	–	0	0	– 4	Nigeria
2,043	879	634	1,357	52	483	–	396	0	87	South Africa
961	153	37	162	762	1	–	1	–	–	Tunisia
89	88	0	53	36	–	–	–	–	–	Zimbabwe
4,306	1,636	410	2,348	1,548	83	–	88	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]									
							December 2022			
								of which:		
	December 2017	December 2018	December 2019	December 2020	December 2021	November 2022	Claims, total	Euro	US dollar	Currency of debtor country [2]
Country/group of countries	1	2	3	4	5	6	7	8	9	10
Countries in America	489,545	504,962	445,558	424,095	474,912	573,162	503,550	52,968	422,752	10,718
Argentina	973	1,444	1,084	784	771	777	744	116	619	0
Bahamas	1,069	1,674	1,826	1,098	1,368	2,376	2,371	421	1,946	0
Bermuda	6,116	6,083	5,865	5,010	4,854	4,638	4,651	262	3,797	0
Bolivia, Plurinational State of	46	35	30	84	41	34	32	1	31	0
Brazil	5,519	5,291	5,125	5,234	4,836	5,996	6,237	1,012	2,991	2,207
British Virgin Islands	10,287	10,815	10,737	9,738	10,338	7,239	6,849	734	3,781	.
Canada	32,264	33,403	33,761	36,126	36,990	47,184	46,492	29,660	7,105	7,858
Cayman Islands	52,439	47,352	39,729	23,193	29,858	45,105	41,530	6,778	33,675	0
Chile	1,826	1,751	2,180	2,155	2,428	2,403	2,406	536	1,867	– 4
Columbia	934	1,355	1,225	1,756	1,933	2,698	2,668	1,367	1,298	1
Cuba	73	87	86	68	59	55	55	55	0	0
Curacao [7]	409	369	128	78	78	104	103	74	29	0
Ecuador	378	368	328	287	632	268	366	9	357	.
Guatemala	374	325	254	241	247	561	511	7	503	0
Mexico	3,599	4,077	4,600	4,382	4,342	4,563	4,431	712	3,186	535
Panama	2,378	2,130	1,612	1,595	1,279	1,125	1,155	504	647	0
Paraguay	169	231	128	80	89	274	255	16	237	0
Peru	721	989	1,072	1,219	1,333	1,822	1,790	366	1,367	55
United States of America	367,275	384,658	333,556	329,179	371,747	444,101	379,054	10,101	357,779	.
Uruguay	615	558	548	442	429	412	394	54	340	1
Venezuela, Bolivarian Republic	313	171	75	50	– 37	26	21	13	7	0
Remaining countries in America	1,768	1,796	1,609	1,296	1,297	1,401	1,435	170	1,190	65
Countries in Asia	155,853	171,961	172,952	152,314	146,255	155,680	149,280	44,409	36,074	61,761
Bahrain	669	748	1,492	1,411	1,358	1,527	1,473	129	1,330	9
China, People's Republic of [8]	26,512	25,526	19,584	18,953	16,659	15,689	15,640	6,870	36	8,456
Hong Kong	11,472	12,054	14,396	12,192	13,145	11,555	12,355	5,487	2,604	1,044
India	19,198	22,386	23,986	18,589	21,043	22,835	21,027	3,854	1,998	14,788
Indonesia	5,786	6,671	6,636	6,240	5,834	6,208	5,995	3,531	851	1,592
Iran	42	18	11	8	3	2	2	2	0	0
Iraq	673	447	427	392	465	515	531	429	101	0
Israel	1,374	1,058	1,157	1,288	2,090	2,362	2,262	636	353	1,271
Japan	29,991	39,839	38,790	32,524	22,720	26,384	26,805	8,542	3,559	14,269
Jordan	303	343	543	643	696	702	705	602	92	10
Kazakhstan	272	177	198	167	136	110	94	39	34	1
Korea, Republic of	9,728	10,741	11,026	8,599	11,237	11,695	11,107	1,446	2,565	6,746
Kuwait	502	768	865	1,076	1,015	985	937	38	868	22
Lebanon	193	307	149	120	116	104	94	22	72	0
Malaysia	2,147	2,031	2,134	2,294	1,821	2,419	1,774	55	598	1,066
Myanmar	42	42	42	40	28	30	30	26	4	0
Pakistan	516	561	742	979	348	443	473	50	91	322
Philippines	1,399	1,144	1,843	1,117	1,136	1,502	1,617	167	679	711
Qatar	2,677	4,028	3,529	3,293	2,623	3,202	3,119	724	2,367	15
Saudi Arabia	4,519	3,810	4,515	3,908	4,038	4,613	4,314	671	3,570	50
Singapore	20,911	19,674	19,388	19,506	21,073	23,228	20,172	5,473	4,506	8,365
Sri Lanka	545	683	895	733	520	280	277	9	132	134
Syria	1	0	0	1	0	0	0	0	0	0
Taiwan	3,714	3,958	3,708	1,872	1,696	1,196	1,060	361	126	510
Thailand	2,546	2,406	2,559	2,264	2,730	2,686	2,732	285	280	2,164
Turkmenistan	411	553	536	439	382	326	308	185	123	0
United Arab Emirates	4,011	4,904	5,888	5,893	5,004	5,472	5,161	1,465	3,286	200
Uzbekistan	355	417	667	795	1,177	1,706	1,643	1,286	357	0
Vietnam	1,545	2,117	2,163	2,185	2,415	2,471	2,440	531	1,891	16
Remaining countries in Asia	3,799	4,550	5,083	4,793	4,747	5,433	5,133	1,494	3,601	0
Countries in Oceania	34,789	35,100	33,813	28,926	28,384	31,079	30,314	17,355	3,256	8,349
Australia	23,856	27,256	27,653	23,523	23,151	25,636	25,003	15,446	630	7,938
Marshall Islands	7,389	5,165	3,692	2,823	2,458	2,380	2,273	8	2,265	.
New Zealand	3,452	2,622	2,368	2,508	2,506	2,768	2,750	1,888	94	411
Papua New Guinea	8	– 6	13	– 16	0	23	20	0	20	0
Remaining countries in Oceania	84	63	87	88	269	272	268	13	247	0
Countries not identifiable	6	2	34	1	0	0	0	0	0	.
International organisations [9]	9,963	10,153	10,260	14,582	15,919	21,281	20,559	15,435	4,371	.

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

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	Country/group of countries
11	12	13	14	15	16	17	18	19	20	
407,667	272,126	109,051	294,618	3,998	95,883	24,959	26,127	168	44,797	Countries in America
731	235	32	597	102	13	–	4	0	9	Argentina
2,354	2,230	1,826	275	253	17	–	10	–	7	Bahamas
4,610	1,733	34	4,576	–	41	–	41	42	–	Bermuda
32	32	27	5	–	–	–	–	–	–	Bolivia, Plurinational State of
4,929	3,071	2,703	1,849	377	1,308	40	156	0	1,112	Brazil
6,647	5,048	–	6,647	–	202	–	202	3	–	British Virgin Islands
16,243	8,761	2,099	14,072	72	30,249	22,938	2,478	20	4,833	Canada
41,163	30,403	6,967	34,196	–	367	182	186	60	– 1	Cayman Islands
1,920	617	309	1,567	44	486	0	116	0	370	Chile
2,490	808	550	370	1,570	178	–	62	0	116	Columbia
55	38	33	0	22	–	–	–	–	–	Cuba
22	7	–	22	–	81	–	81	9	–	Curacao [7]
362	259	205	37	120	4	–	–	–	4	Ecuador
511	408	504	1	6	0	–	–	–	0	Guatemala
3,968	2,188	1,486	2,329	153	463	–	153	0	310	Mexico
1,120	387	173	947	–	35	–	5	0	30	Panama
255	165	149	93	13	0	–	–	–	0	Paraguay
1,682	569	372	597	713	108	–	53	0	55	Peru
316,779	214,258	91,014	225,303	462	62,275	1,799	22,543	34	37,933	United States of America
419	51	0	419	–	– 25	–	–	–	– 25	Uruguay
19	13	0	12	7	2	–	1	–	1	Venezuela, Bolivarian Republic
1,356	845	568	704	84	79	–	36	–	43	Remaining countries in America
122,012	81,351	36,529	72,248	13,235	27,268	6,463	7,765	2	13,040	Countries in Asia
1,475	840	734	741	–	– 2	–	– 3	–	1	Bahrain
14,301	8,952	5,086	6,949	2,266	1,339	95	504	4	740	China, People's Republic of [8]
10,957	8,873	1,510	9,447	–	1,398	239	879	1	280	Hong Kong
15,820	8,493	1,795	12,457	1,568	5,207	–	1,300	3	3,907	India
5,482	1,727	666	1,396	3,420	513	0	139	11	374	Indonesia
2	1	–	2	0	–	–	–	–	–	Iran
531	148	–	16	515	–	–	–	–	–	Iraq
954	434	118	835	1	1,308	–	1,045	– 24	263	Israel
22,389	18,295	11,116	9,358	1,915	4,416	1,250	1,124	4	2,042	Japan
705	118	39	86	580	0	–	–	–	0	Jordan
91	13	54	37	–	3	–	11	0	– 8	Kazakhstan
4,250	4,504	1,594	2,656	0	6,857	1,208	1,101	2	4,548	Korea, Republic of
937	268	124	813	–	0	–	0	–	–	Kuwait
90	86	2	88	–	4	–	–	–	4	Lebanon
1,115	854	727	388	0	659	80	110	0	469	Malaysia
30	8	–	4	26	–	–	–	–	–	Myanmar
351	240	204	142	5	122	121	1	–	0	Pakistan
1,574	1,166	359	1,204	11	43	6	51	0	– 14	Philippines
2,986	1,893	1,357	1,530	99	133	–	0	–	133	Qatar
4,276	2,320	270	3,274	732	38	–	29	0	9	Saudi Arabia
16,119	13,223	5,146	10,973	0	4,053	2,929	1,045	1	79	Singapore
258	186	68	110	80	19	10	0	–	9	Sri Lanka
0	0	–	0	0	–	–	–	–	–	Syria
928	487	202	726	0	132	–	28	0	104	Taiwan
1,964	1,936	1,128	836	–	768	518	190	0	60	Thailand
308	73	24	0	284	–	–	–	–	–	Turkmenistan
5,037	3,056	880	4,156	1	124	7	72	0	45	United Arab Emirates
1,644	774	1,280	364	–	– 1	–	– 1	–	–	Uzbekistan
2,296	926	755	1,233	308	144	–	144	0	0	Vietnam
5,142	1,457	1,291	2,427	1,424	– 9	0	– 4	0	– 5	Remaining countries in Asia
17,106	9,554	2,342	14,716	48	13,208	10,859	1,932	144	417	Countries in Oceania
13,772	8,307	1,972	11,753	47	11,231	10,182	788	137	261	Australia
2,261	395	–	2,261	–	12	–	12	7	–	Marshall Islands
785	615	370	414	1	1,965	677	1,132	0	156	New Zealand
20	5	0	20	–	0	–	0	0	–	Papua New Guinea
268	232	–	268	–	–	–	–	–	–	Remaining countries in Oceania
0	0	0	0	–	–	–	–	–	–	Countries not identifiable
3,031	444	1,316	1,570	145	17,528	102	7,134	–	10,292	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]											
2008 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
H2	527,649	92,008	33,697	47,025	11,286	419,485	26,438	381,794	11,253	7,770	1,024
2022 H1	607,691	105,482	39,843	52,729	12,910	483,660	29,838	441,587	12,235	8,969	1,134
of which: contracts reported by German banks											
2008 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	.
H2	44,112	5,103	2,432	2,083	588	37,977	2,002	35,563	412	962	.
2022 H1	53,574	6,301	2,802	2,783	716	46,010	2,270	43,290	450	1,184	.

***** 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]										
11,750	356	4,650	3,181	22,529	2,935	14,433	3,676	799	686	2008 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
6,539	207	6,428	1,958	10,952	2,250	7,604	175	578	345	H2
7,715	120	6,728	2,852	17,579	4,541	11,376	203	573	886	2022 H1
of which: contracts reported by German banks										
868	91	828	284	2,302	350	1,370	405	120	57	2008 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
900	.	45	25	698	147	507	31	9	4	H2
1,119	.	39	40	972	224	720	16	7	5	2022 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	33,392	11,123	2,701	8,155	267	–	1,767	8,784	–	7,275	933	–	177	3,333
2021	34,190	10,767	216	10,214	337	–	2,427	8,533	–	7,877	780	–	137	3,669
	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	21,774	1,640	– 4,979	6,404	215	–	1,233	8,195	–	7,681	760	–	153	2,112
2020	20,110	2,787	– 2,569	5,309	47	–	1,124	6,824	–	6,530	576	–	95	2,174
2021	30,565	8,406	– 449	8,540	315	–	2,377	8,324	–	7,843	624	–	121	2,870

***** 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	26,193	5,379	– 640	5,890	129	–	1,137	8,771	–	6,791	1,005	–	147	2,963
2021	28,114	6,767	– 174	6,725	216	–	1,337	8,478	–	7,232	1,115	–	111	3,074

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	5,641	– 13,971	– 17,458	3,273	214	–	823	8,236	–	7,507	543	–	456	2,047
2020	14,288	– 2,625	– 5,984	3,312	47	–	538	6,736	–	6,338	847	–	203	2,251
2021	27,018	4,402	– 1,529	5,613	318	–	1,712	8,169	–	7,721	1,667	–	174	3,173

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	– 2,165	– 16,327	– 18,446	1,979	140	–	627	5,799	–	5,383	383	–	351	1,619
2020	5,900	– 4,959	– 6,944	1,983	2	–	353	4,223	–	4,318	147	–	105	1,713
2021	17,259	2,342	– 1,445	3,568	219	–	964	5,494	–	5,714	565	–	61	2,119

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
2021	9,476,130	3,995,423	2,461,038	1,382,623	151,762	–	905,608	1,516,119	–	1,108,885	232,447	–	249,553	1,468,095

For footnotes * and **1-8,** see pp. 136 f. **14** On an annual average. Up to 1998, 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); 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:				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
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	– 35.6	– 11.0	– 4.8	11.9	– 7.0	4.9
2021	65.2	30.0	3.9	0.9	100.0	– 72.9	– 37.0	– 35.9	– 2.9	– 2.8	21.4	– 7.7	13.7
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
2021	55.8	36.7	6.5	0.9	100.0	– 79.9	– 35.9	– 44.0	– 4.4	– 7.5	8.2	– 3.8	4.4

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
2021	57.5	41.1	7.3	– 5.9	100.0	– 99.2	– 42.9	– 56.3	– 2.5	– 4.0	– 5.6	0.3	– 5.3
	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	– 33.7	– 13.1	– 9.2	15.3	– 6.1	9.1
2021	53.8	32.8	5.8	7.6	100.0	– 60.6	– 29.0	– 31.6	– 6.5	– 11.3	21.6	– 7.9	13.8

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	– 53.2	– 22.1	– 31.2	– 38.5	–	8.2	– 7.9	0.4
2021	66.6	14.1	1.9	17.4	100.0	– 46.2	– 18.4	– 27.8	– 3.5	0.5	50.8	– 15.8	35.0
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

***** 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: 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
	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	75.7	15.7	6.2	2.4	100.0	– 75.9	– 37.8	– 38.2	– 8.8	– 8.0	7.3	– 2.5	4.8
2021	70.7	16.1	10.7	2.5	100.0	– 70.6	– 34.3	– 36.2	– 0.6	– 8.1	20.8	– 9.1	11.7
	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	–	–	100.0	– 70.1	– 43.6	– 26.5	– 6.7	– 0.3	22.9	– 8.5	14.4
2021	68.1	31.7	–	0.2	100.0	– 70.7	– 43.2	– 27.5	– 0.7	– 0.5	28.0	– 9.2	18.8

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: 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
	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	33.9	– 9.6	24.3
2020	72.3	25.5	–	2.1	100.0	– 67.2	– 38.5	– 28.7	– 3.4	– 0.9	28.6	– 9.1	19.5
2021	70.6	26.6	–	2.7	100.0	– 65.9	– 37.5	– 28.4	– 0.1	– 0.5	33.4	– 8.7	24.7

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
2021	129.2	– 8.8	–	– 20.4	100.0	– 52.5	– 24.6	– 27.9	– 9.5	63.5	101.5	– 67.1	34.4
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	122.5	– 24.0	–	1.5	100.0	– 91.4	– 32.1	– 59.3	– 4.0	5.3	9.9	– 4.8	5.1
2021	116.9	– 18.2	–	1.2	100.0	– 93.6	– 35.1	– 58.5	– 0.7	2.5	8.1	– 5.3	2.8

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	70.9	24.2	4.9	–	100.0	– 56.2	– 27.6	– 28.6	– 15.2	1.0	29.6	– 7.1	22.5
2021	68.4	24.4	6.2	1.1	100.0	– 55.5	– 27.1	– 28.3	– 9.7	3.7	38.5	– 12.8	25.7
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	61.6	30.6	3.6	4.3	100.0	– 62.8	– 30.2	– 32.6	– 12.3	– 8.3	16.6	– 7.7	8.9
2021	51.7	38.4	8.5	1.4	100.0	– 67.9	– 35.5	– 32.4	– 3.3	– 2.8	26.1	– 13.9	12.2

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	162,805	152,206	137,470	14,736	7,603	4,823	1,102	1,678	2,996
2020	140,502	131,360	119,089	12,271	5,980	3,542	557	1,881	3,162
2021	131,647	121,816	111,799	10,017	7,115	4,046	1,320	1,749	2,716

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	1.53	1.42	1.29	0.13	0.06	0.04	0.01	0.02	0.03
2021	1.39	1.29	1.18	0.11	0.08	0.04	0.01	0.02	0.03

***** 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 shares in affiliated enterprises securitised in securities. **5** From 1993, including income from amounts paid up on cooperative society shares. Up to 1992, only shown here if the amounts paid up have been reported 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	70.2	–	83.1	70.2	–	68.7	47.1	–	92.7	59.1
2021	76.6	86.4	100.7	70.0	57.2	–	81.3	70.9	–	67.8	43.6	–	94.8	59.8

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	53.2	–	75.9	70.1	–	67.2	49.0	–	91.4	56.2
2021	72.9	79.9	99.2	60.6	46.2	–	70.6	70.7	–	65.9	52.5	–	93.6	55.5

***** 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. 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", 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"). **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". **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	– 5,822	4,247	1,350	–	590	2,307	10,069	2,839	328	–	3,972	2,930
2021	– 3,547	5,720	2,144	–	1,210	2,366	9,267	1,494	318	–	3,585	3,870

***** Excluding institutions in liquidation and institutions with a truncated financial year. **1** As of the financial year 2010, no special reserves may be formed under the Act to Modernise Accounting Law (Bilanzrechtsmodernisierungsgesetz). **2** Income from profit transfers is recorded in net interest income; it is assumed that these are part of the business policy strategy and thus of the 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	–	9.17	5.31	3.83	2.52
2020	2.71	– 1.56	– 7.08	4.10	1.52	–	1.29	5.36	–	7.31	8.06	1.66	2.72
2021	5.03	2.65	– 2.26	6.00	6.85	–	4.02	6.27	–	8.37	16.91	1.41	3.80
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	–	6.57	3.75	2.95	2.00
2020	1.12	– 2.95	– 8.22	2.46	0.06	–	0.84	3.36	–	4.98	1.40	0.86	2.07
2021	3.22	1.41	– 2.13	3.81	4.72	–	2.26	4.22	–	6.19	5.73	0.50	2.54

***** 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 category "Banks with special, development and other central support tasks", and, from 1999 to 2003, to the category "Regional banks and 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. **3** 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"). **4** 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". **5** From 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". **6** The category "Private bankers" was dissolved in December 1998. 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. **7** From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". **8** Up to 2015, 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	0.63	–	3.23	2.03	–	2.00	2.80	–	2.34	1.52
2020	1.53	1.13	0.92	1.74	0.33	–	2.79	1.78	–	1.77	2.49	–	2.11	1.15
2021	1.39	0.98	0.90	1.21	0.19	–	2.93	1.58	–	1.63	2.35	–	1.92	0.93

For footnotes * and **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 (up to 1992 other income). Up to 1992 including guarantee commissions (included in commissions received from 1993).

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	0.36	–	2.61	0.42	–	0.30	1.99	–	1.32	1.13
2020	0.65	0.40	0.37	0.52	0.07	–	2.17	0.30	–	0.21	1.65	–	1.07	0.77
2021	0.52	0.23	0.27	0.20	– 0.09	–	2.28	0.27	–	0.16	1.43	–	0.91	0.55

For footnotes * and **1–9,** see p. 163. **11** Interest paid and similar expenses in banking business. As of 1993, including interest on participation rights capital and income bonds (up to 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
2021	0.87	0.75	0.63	1.01	0.27	–	0.64	1.31	–	1.47	0.91	–	1.00	0.38

For footnotes * and **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
2021	0.40	0.49	0.45	0.61	0.06	–	0.15	0.61	–	0.55	– 0.06	–	– 0.16	0.14

For footnotes * and **1–9,** see p. 163. **13** From 1993 including guarantee commissions (up to 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	0.25	–	0.62	1.47	–	1.45	0.37	–	0.78	0.30
2021	0.97	1.07	1.09	1.14	0.19	–	0.64	1.36	–	1.37	0.37	–	0.80	0.31

For footnotes * and **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	0.10	–	0.13	0.62	–	0.66	0.42	–	0.06	0.21
2021	0.30	0.17	– 0.01	0.49	0.14	–	0.15	0.56	–	0.65	0.48	–	0.04	0.21

For footnotes * and **1–9,** see p. 163. **14** "Net interest income" and "Net commission income" less "General administrative spending".

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
2021	0.05	0.09	0.08	0.11	0.01	–	0.10	–	–	–	–	–	–	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	0.75	0.22	–	0.20	0.62	–	0.71	0.39	–	0.07	0.23
2021	0.36	0.27	0.01	0.74	0.22	–	0.27	0.56	–	0.71	0.34	–	0.05	0.25

For footnotes * and **1–9,** see p. 163. **15** Up to 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
2021	– 0.04	– 0.06	– 0.03	– 0.12	– 0.01	–	– 0.01	– 0.01	–	–	– 0.07	–	– 0.01	– 0.05

For footnotes * and **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	0.49	0.04	–	0.13	0.48	–	0.63	0.24	–	0.04	0.15
2021	0.32	0.21	– 0.02	0.62	0.21	–	0.26	0.55	–	0.71	0.27	–	0.05	0.20

For footnotes * and **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
2021	– 0.04	– 0.10	– 0.04	– 0.21	–	–	– 0.07	– 0.01	–	– 0.01	0.45	–	0.02	0.02

***** 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. 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** Up to and including 1998 as a percentage of the 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 on 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 and as of 2021; 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 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. **3** 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"). **4** 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". **5** From 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". **6** 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". **7** From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". **8** 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. **9** Up to 2015, 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	–	0.08	0.16
2021	0.29	0.11	– 0.06	0.41	0.21	–	0.19	0.54	–	0.70	0.72	–	0.07	0.22

For footnotes * and **1–9,** see p. 163. **19** From 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	– 0.13	– 0.25	0.18	–	–	0.04	0.30	–	0.42	0.06	–	0.04	0.12
2021	0.18	0.06	– 0.06	0.26	0.14	–	0.11	0.36	–	0.52	0.24	–	0.02	0.14

For footnotes * and **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	162,805	80,352	31,244	45,765	14,521	2,469	2,518	118,684
2020	1,408	9,206,853	81,074	140,502	59,428	32,142	46,689	14,547	3,513	3,686	120,415
2021	1,358	9,476,130	82,227	131,647	49,420	37,891	53,625	15,734	4,926	1,150	126,194

***** 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. 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** Up to and including 1998 as a percentage of the 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 on 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 and as of 2021; 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.

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	– 6,719	21,774	– 16,133	5,641	7,806	– 2,165	7,223	5,058	2019
87,023	44,210	42,813	33,392	– 13,282	20,110	– 5,822	14,288	8,388	5,900	– 1,312	4,588	2020
92,004	46,747	45,257	34,190	– 3,625	30,565	– 3,547	27,018	9,759	17,259	– 8,511	8,748	2021

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). Up to 1992 including guarantee commissions (included in commissions received from 1993). **3** Interest paid and similar expenses in banking business. As of 1993, including interest on participation rights capital and income bonds (up to 1992, ascribed in different ways to profit appropriation). **4** From 1993 including guarantee commissions (up to 1992 included in interest received from lending and money market transactions). **5** Up to 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 (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	1.53	0.65	0.35	0.51	0.16	0.04	0.04	1.31
2021	1,358	9,476.1	0.87	1.39	0.52	0.40	0.57	0.17	0.05	0.01	1.33

For footnotes * and **1–5,** see p. 166 f. **6** Includes "Gross result on transactions in 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 (up to 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 as well as social security costs and costs relating to pensions and other benefits. Up to 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 depreciation of and value adjustments to tangible and intangible assets, but excluding depreciation of and value adjustments to assets leased (from 1993 included in other operating expenses). Up to 1992, including non-operating expenditure on transactions in goods and subsidiary transactions (as of 1993, included in "Gross result on transactions in goods and subsidiary transactions") and "Other taxes" (as of 1993, included in "Other operating charges").

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
0.97	0.49	0.48	0.36	– 0.04	0.32	– 0.04	0.29	0.10	0.18	– 0.09	0.09	2021

10 Value readjustments to loans and advances, and provisions for contingent liabilities and for commitments less Depreciation of and value adjustments to loans and advances, and provisions for contingent liabilities and for commitments. Up to 1992, included in "Other operating result". **11** From 1968 to 1992 "Partial operating result" (col. 3 + 6 - 12). **12** Difference between other and extraordinary income and charges. Up to 1992 "Other result" (including income and charges from columns 9, 10 and 16 and in parts from column 4). **13** Excluding taxes on assets. 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 profit or loss brought forward and, as of 1993, withdrawals from or transfers to the fund for general banking risk. **16** Status following extension of credit cooperatives' reporting requirements; full 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	56,720	26,529	15,154	23,252	8,098	1,560	1,959	48,864
2020	164	3,966,453	28,807	44,739	15,932	15,439	23,385	7,946	2,670	3,074	49,990
2021	166	3,995,423	29,941	39,134	9,193	19,708	28,382	8,674	3,511	489	53,649

For footnotes ***, 1-12, 14** and **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
38,867	16,909	21,958	11,123	– 8,336	2,787	– 5,412	– 2,625	2,334	– 4,959	6,467	1,508	2020
42,882	19,257	23,625	10,767	– 2,361	8,406	– 4,004	4,402	2,060	2,342	2,234	4,576	2021

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
2021	3	2,461,038	15,568	22,111	6,543	11,124	14,085	2,961	1,985	– 1,595	27,082

For footnotes ***, 1-12, 14** and **15,** see pp. 166 f. **17** 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.

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
26,866	11,614	15,252	216	– 665	– 449	– 1,080	– 1,529	– 84	– 1,445	2,659	1,214	2021

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	13,435	19,073	5,638	6,015	10,759	4,744	660	1,605	21,715
2021	139	1,382,623	13,956	16,740	2,784	8,496	14,160	5,664	1,514	1,975	25,941

For footnotes ***, 1-12, 14** and **15,** see pp. 166 f. For footnote **17,** see p. 172. **18** 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"). **19** 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". **20** From 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the 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
13,560	6,251	7,309	8,155	–2,846	5,309	– 1,997	3,312	1,329	1,983	– 884	1,099	2020
15,727	7,528	8,199	10,214	–1,674	8,540	– 2,927	5,613	2,045	3,568	– 414	3,154	2021

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	647	366	136	146	10	6	99	522
2020	22	123,497	320	409	89	113	131	18	10	128	571
2021	24	151,762	417	283	– 134	88	137	49	12	109	626

For footnotes ***, 1-12, 14** and **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
304	126	178	267	–220	47	–	47	45	2	7	9	2020
289	115	174	337	– 22	315	3	318	99	219	– 11	208	2021

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** and **15,** see pp. 166 f. **21** 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".

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)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
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	5,559	25,055	19,496	1,152	2,697	1,545	456	174	7,341
2021	6	905,608	5,826	26,496	20,670	1,326	3,118	1,792	886	204	8,242

For footnotes * and **1-15,** 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 * 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
5,574	2,773	2,801	1,767	– 643	1,124	– 586	538	185	353	– 527	– 174	2020
5,815	2,828	2,987	2,427	– 50	2,377	– 665	1,712	748	964	–1,154	– 190	2021

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	8	29,414
2021	371	1,516,119	19,873	23,966	4,093	9,242	10,309	1,067	11	44	29,170

For footnotes ***, 1-12, 14** and **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
20,630	12,832	7,798	8,784	– 1,960	6,824	– 88	6,736	2,513	4,223	– 2,923	1,300	2020
20,637	12,606	8,031	8,533	– 209	8,324	– 155	8,169	2,675	5,494	– 4,190	1,304	2021

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** and **15,** see pp. 166 f. **22** From 2016, DZ Bank AG allocated to the 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												
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
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	16,027	18,239	2,212	5,663	6,955	1,292	10	474	22,174
2021	770	1,108,885	16,326	18,122	1,796	6,141	7,507	1,366	11	634	23,112

For footnotes ***, 1-12** and **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	419	7,681	– 174	7,507	2,124	5,383	–4,154	1,229	2019
14,899	8,533	6,366	7,275	– 745	6,530	– 192	6,338	2,020	4,318	–3,119	1,199	2020
15,235	8,665	6,570	7,877	– 34	7,843	– 122	7,721	2,007	5,714	–4,440	1,274	2021

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
2021	9	232,447	2,121	5,452	3,331	– 144	122	266	–	– 335	1,642

For footnotes ***, 1-12, 14** and **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
862	404	458	780	– 156	624	1,043	1,667	1,102	565	166	731	2021

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** and **15,** see pp. 166 f. **23** 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.

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)	Financial year
12	13	14	15	16	17	18	19	20	21	22	23	
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	–	30	2,057
2021	18	249,553	2,505	4,785	2,280	– 389	1,295	1,684	–	26	2,142

For footnotes ***, 1-12, 14** and **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	177	– 82	95	108	203	98	105	95	200	2020
2,005	752	1,253	137	– 16	121	53	174	113	61	26	87	2021

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	5,396	16,360	10,964	1,844	2,627	783	372	– 2	7,610
2021	18	1,468,095	5,635	13,692	8,057	2,007	2,892	885	507	88	8,237

For footnotes ***, 1-12, 14** and **15,** see pp. 166 f. For footnote **17,** see p. 172. For footnote **19,** see p. 174. For footnote **22,** see p. 184. **24** Up to 2015, 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			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
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	3,333	–1,159	2,174	77	2,251	538	1,713	–1,324	389	2020
4,568	2,235	2,333	3,669	– 799	2,870	303	3,173	1,054	2,119	–1,153	966	2021

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	34	973,655	9,350	11,328	1,978	4,640	6,756	2,116	539	650	15,179
2021	35	1,236,335	9,238	10,296	1,058	6,858	9,737	2,879	1,526	242	17,864

For footnotes ***, 1-12, 14** and **15,** see pp. 166 f. **25** Separate presentation of the (legally independent) banks 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
9,531	4,587	4,944	5,648	–1,869	3,779	–1,255	2,524	1,175	1,349	846	2,195	2020
12,134	6,350	5,784	5,730	– 581	5,149	– 495	4,654	2,483	2,171	647	2,818	2021

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											
		total	Interest paid 1	Commissions paid	Net loss from the trading portfolio 2	Gross loss on transactions in goods and subsidiary transactions 3	General administrative spending					
							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	242,001	80,352	14,521	56	–	84,750	44,447	34,897	9,550	3,604	40,303
2020	1,408	210,980	59,428	14,547	126	–	82,554	44,210	34,730	9,480	3,554	38,344
2021	1,358	203,977	49,420	15,734	–	–	87,120	46,747	36,435	10,312	4,368	40,373

***** 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. As of 1990 including Deutsche Bundespost Postbank (from 1995: Deutsche Postbank AG). As of 1993 including East German credit institutions and in accordance with the new accounting rules. **1** As of 1993, interest on participation rights is only shown here. Discount deductions may not be offset against the corresponding 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, result from financial operations. **3** As of 1993, expenditure on transactions in goods and subsidiary transactions is only shown in net terms with corresponding income. Until 1992, expenditure on transactions in goods and subsidiary transactions is included in column 7 or 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** Spending item does not include depreciation of and value adjustments to tangible and intangible assets, shown net of depreciation of assets leased ("narrow definition"). All other tables are based on a broad definition of "other administrative spending".

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	10,045	12,158	908	–	3,152	7,806	252	4,116	2019
8,465	3,996	12,231	14,923	2,839	328	–	3,972	8,388	249	2,930	2020
9,398	4,514	15,950	7,049	1,494	318	–	3,585	9,759	280	3,870	2021

7 Until 1992 excluding depreciation of and value adjustments to tangible and intangible assets and excluding depreciation of assets leased. **8** Until 1992 including depreciation of assets leased as well as extraordinary charges. **9** As of 1993, excluding write-downs and value adjustments on securities in the trading portfolio and on securities treated as fixed assets. Including premiums for credit insurance. **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 incurred outside the ordinary business of the credit institution (§ 277 (4) sentence 1 German 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 assets. **13** If not included under "Other operating charges"; as of 1993, including property tax. **14** Status after extension of credit cooperatives' reporting requirements; full 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	239,836	152,206	137,470	14,736	7,603	4,823	1,102	1,678	2,996	45,765
2020	216,880	131,360	119,089	12,271	5,980	3,542	557	1,881	3,162	46,689
2021	221,236	121,816	111,799	10,017	7,115	4,046	1,320	1,749	2,716	53,625

***** 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. As of 1990 including Deutsche Bundespost Postbank (from 1995: Deutsche Postbank AG). As of 1993 including East German credit institutions and in accordance with the new accounting rules. **1** Up to 1992 including guarantee commissions (from 1993 included in column 10). Discount deductions may not be offset against the corresponding discount income. **2** From 1993 excluding interest received from debt securities and Debt Register claims. **3** From 1993 excluding income from shares in affiliated enterprises securitised in securities. **4** From 1993 including income from amounts paid up on cooperative society shares. Up to 1992 only shown here if the amounts paid up have been reported under "Participating interests".

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	3,326	1,609	21,037	8,442	–	1,858	734	2019
3,639	176	1,641	1,350	19,986	9,099	–	2,307	590	2020
4,926	182	3,424	2,144	21,712	10,525	–	2,366	1,210	2021

5 Up to 1992 included in column 6 if the investment was held in shares. **6** From 1993 including guarantee commissions. **7** Up to 2009 net profit from financial operations. Up to 1992 included in column 15 or in column 15 and 16 of table 9 ("Credit institutions' charge items"). **8** Up to 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 incurred outside the ordinary business of the credit institution (§ 277 (4) sentence 1 German Commercial Code (Handelsgesetzbuch)). **12** Status after extension of credit cooperatives' reporting requirements; full 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 2021.

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.