



Banking statistics

October 2023

Statistical Series

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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	Data unknown, not to be published or not meaningful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
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	10,650,665	18,168	91,015	11,843	204	3,161,169	4,255,963	944,637	16,337	928,300
Feb.	1,385	10,825,700	17,972	56,438	6,964	208	3,187,770	4,264,791	963,818	15,588	948,230
Mar.	1,385	10,617,481	17,896	54,941	4,495	222	3,143,243	4,265,397	973,337	16,150	957,187
Apr.	1,384	10,627,849	18,890	55,698	4,393	225	3,128,740	4,274,707	972,257	17,406	954,851
May	1,383	10,716,839	18,223	49,735	4,419	231	3,203,168	4,288,583	974,719	16,576	958,143
June	1,375	10,639,761	17,702	52,822	5,853	217	3,053,194	4,273,981	989,348	17,350	971,998
July	1,370	10,805,574	17,179	70,441	6,008	203	3,073,578	4,291,220	980,193	18,776	961,417
Aug.	1,361	10,797,588	17,458	47,395	5,566	209	3,099,156	4,280,688	981,619	18,037	963,582
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
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.	.	+ 77,183	- 1,806	+ 23,009	+ 7,562	- 66	+ 137,372	+ 28,769	+ 2,960	+ 377	+ 2,583
Feb.	.	+ 163,988	- 196	- 34,581	- 4,914	+ 4	+ 21,497	+ 5,086	+ 18,418	- 771	+ 19,189
Mar.	.	+ 193,283	- 76	- 1,491	- 2,415	+ 14	- 37,786	+ 4,881	+ 10,478	+ 590	+ 9,888
Apr.	.	+ 16,319	+ 994	+ 745	- 97	+ 3	- 11,842	+ 10,815	- 650	+ 1,269	- 1,919
May	.	+ 71,507	- 667	- 5,981	+ 20	+ 6	+ 64,383	+ 10,808	+ 1,186	- 876	+ 2,062
June	.	- 67,056	- 621	+ 3,087	+ 1,437	- 14	- 133,221	+ 12,425	+ 15,336	+ 794	+ 14,542
July	.	+ 173,448	- 523	+ 17,614	+ 168	- 14	+ 22,076	+ 18,732	- 8,682	+ 1,441	- 10,123
Aug.	.	- 19,721	+ 279	- 23,046	- 461	+ 6	+ 22,662	- 12,291	+ 964	- 751	+ 1,715

* 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	
			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	Period
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
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	36,260	59,445	68,231	52,672	931	34,060	1,747,356	1,401,710	582,558	204	2023 Jan.
226,453	36,478	59,667	67,900	53,038	926	33,995	1,903,246	1,552,465	652,528	209	Feb.
227,342	36,585	59,787	67,028	51,987	927	34,074	1,733,134	1,404,754	585,178	222	Mar.
230,274	36,614	60,316	67,031	51,994	941	34,244	1,744,460	1,410,256	589,254	226	Apr.
227,926	36,693	60,657	66,393	52,002	956	34,464	1,751,628	1,429,199	594,368	234	May
224,662	36,759	60,647	65,345	51,468	963	34,643	1,824,588	1,489,672	655,550	217	June
224,036	36,812	60,528	65,788	51,579	979	34,834	1,944,754	1,565,912	736,522	204	July
223,389	36,856	59,700	65,813	51,740	978	37,388	1,942,351	1,570,229	752,828	209	Aug.
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
+ 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	+ 286	- 779	+ 1,703	+ 931	+ 31	- 238	- 120,446	- 118,777	- 47,647	- 66	2023 Jan.
+ 4,068	+ 214	+ 197	+ 331	+ 366	- 5	- 65	+ 154,591	+ 149,460	+ 69,395	+ 5	Feb.
+ 967	+ 111	+ 147	- 147	- 326	+ 1	+ 79	- 168,045	- 145,794	- 66,663	+ 13	Mar.
+ 2,988	+ 30	+ 1,029	+ 3	+ 7	+ 14	+ 170	+ 12,131	+ 6,168	+ 4,313	+ 4	Apr.
- 2,546	+ 74	+ 307	- 638	+ 8	+ 15	+ 220	+ 4,335	+ 16,562	+ 4,200	+ 8	May
- 3,237	+ 68	+ 12	- 1,048	- 534	+ 7	+ 179	+ 63,291	+ 61,530	+ 62,271	- 17	June
- 573	+ 55	- 24	+ 443	+ 111	+ 16	+ 191	+ 123,985	+ 79,996	+ 83,952	- 13	July
- 761	+ 42	- 845	+ 25	+ 161	- 1	+ 2,554	- 8,849	+ 297	+ 13,159	+ 5	Aug.

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:		Total	of which:			
							Debt securities in issue	Money market paper in issue		Fiduciary loans	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
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.	2,312,269	4,569,802	4,005,891	527,857	36,054	1,250,190	1,148,435	101,308	68,231	52,644	197	6,399	75,156
Feb.	2,304,315	4,580,391	4,018,426	521,075	40,890	1,258,650	1,159,790	98,408	67,900	53,011	197	5,319	76,530
Mar.	2,261,795	4,544,783	3,985,440	512,253	47,090	1,275,164	1,163,087	111,629	67,028	51,946	197	5,136	76,188
Apr.	2,261,741	4,555,462	3,998,219	503,545	53,698	1,271,109	1,163,581	107,078	67,031	51,961	197	5,134	75,291
May	2,280,280	4,569,500	4,013,177	495,463	60,860	1,305,851	1,184,033	121,365	66,393	51,967	197	5,170	74,065
June	2,166,836	4,548,602	3,992,941	488,091	67,570	1,294,905	1,176,377	118,074	65,345	51,442	197	5,098	72,812
July	2,203,694	4,552,523	3,997,164	480,715	74,644	1,297,443	1,184,223	112,768	65,788	51,561	197	5,168	72,791
Aug.	2,175,505	4,557,421	3,998,903	472,215	86,303	1,308,918	1,187,036	121,438	65,813	51,730	197	4,951	72,153
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
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.	+ 93,562	+ 73,448	+ 73,059	- 5,605	+ 5,994	+ 18,206	+ 15,449	+ 2,752	+ 1,703	+ 897	-	- 658	+ 6,189
Feb.	- 12,303	+ 8,905	+ 10,851	- 6,782	+ 4,836	+ 8,460	+ 11,355	- 2,900	- 331	+ 367	-	- 1,080	+ 1,374
Mar.	- 36,988	- 33,409	- 30,787	- 8,822	+ 6,200	+ 16,514	+ 3,297	+ 13,221	- 147	- 340	-	- 183	- 302
Apr.	+ 2,059	+ 11,489	+ 13,589	- 8,708	+ 6,608	- 4,055	+ 494	- 4,551	+ 3	+ 15	-	- 2	- 897
May	+ 12,139	+ 10,615	+ 11,535	- 8,082	+ 7,162	+ 34,742	+ 20,452	+ 14,287	- 638	+ 6	-	+ 36	- 1,228
June	- 106,108	- 20,540	- 19,878	- 7,372	+ 6,710	- 9,495	- 6,346	- 3,150	- 1,048	- 525	-	- 72	- 1,253
July	+ 37,575	+ 4,720	+ 5,022	- 7,376	+ 7,074	+ 2,538	+ 7,846	- 5,306	+ 443	+ 119	-	+ 70	- 21
Aug.	- 29,441	+ 3,805	+ 3,751	- 8,500	+ 8,554	+ 11,475	+ 2,813	+ 8,670	+ 25	+ 169	-	- 217	- 638

* 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	
			Total	Subscribed capital	Reserves 6	Total	of which: trading portfolio derivatives 8					
							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
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	442,725	107,699	335,026	1,694,899	1,387,823	577,206	10,650,665	10,650,665	261,508	2023 Jan.
81,724	12,276	137,677	442,486	107,345	335,141	1,858,432	1,538,653	654,616	10,825,700	10,825,701	260,858	Feb.
81,372	12,244	139,087	445,056	107,410	337,646	1,709,628	1,392,190	586,291	10,617,481	10,617,481	263,261	Mar.
81,271	12,211	138,043	448,215	108,743	339,472	1,712,341	1,396,153	588,023	10,627,849	10,627,850	262,275	Apr.
84,591	12,273	139,569	451,949	109,032	342,917	1,727,198	1,410,353	598,284	10,716,839	10,716,842	262,203	May
85,421	12,162	142,203	453,778	110,117	343,661	1,792,599	1,471,420	653,960	10,639,761	10,639,761	260,509	June
85,399	12,109	142,624	455,544	110,975	344,569	1,912,491	1,547,615	726,457	10,805,574	10,805,575	259,724	July
85,379	12,177	143,021	455,576	111,232	344,344	1,916,674	1,548,603	752,820	10,797,588	10,797,588	259,043	Aug.
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
+ 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	+ 2,417	- 778	+ 3,195	- 116,722	- 113,889	- 45,449	+ 77,183	+ 77,183	- 2,572	2023 Jan.
+ 623	+ 91	- 31	- 239	- 354	+ 115	+ 158,519	+ 149,446	+ 76,995	+ 163,988	+ 163,989	- 650	Feb.
- 352	- 32	+ 1,410	+ 2,740	+ 165	+ 2,575	- 142,534	- 145,057	- 67,760	- 193,283	- 193,284	+ 2,403	Mar.
- 101	- 33	- 1,044	+ 3,649	+ 1,353	+ 2,296	+ 5,251	+ 4,698	+ 2,073	+ 16,319	+ 16,320	- 986	Apr.
+ 3,320	+ 62	+ 1,526	+ 3,267	+ 283	+ 2,984	+ 7,666	+ 11,826	+ 9,588	+ 71,507	+ 71,509	- 74	May
+ 830	- 111	+ 2,634	+ 1,830	- 145	+ 1,975	+ 66,277	+ 61,770	+ 56,753	- 67,056	- 67,059	- 1,694	June
- 22	- 53	+ 421	+ 1,766	+ 93	+ 1,673	+ 126,011	+ 79,880	+ 75,524	+ 173,448	+ 173,449	- 785	July
- 20	+ 68	+ 397	+ 32	+ 257	- 225	- 5,207	- 3,142	+ 23,122	- 19,721	- 19,722	- 681	Aug.

8 I.e. Derivative financial instruments in the trading portfolio. 9 Group-affiliated banks include foreign branches and legally independent subsidiaries of German banks (MFIs) that are deemed to be banks in their country of domicile. In the case of branches of foreign banks active in Germany and domestic banks that are majority-owned by

non-residents, their foreign head offices or parent institutions as well as their foreign branches and subsidiaries are also classified as group-affiliated banks. 10 Col 23 plus contingent liabilities arising from bills rediscounted.

I Banks (MFIs) in Germany

3 Assets and liabilities, by category of banks *

€ million

Period	Number of reporting credit institutions	Balance sheet total ¹	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecuri- tised lending to banks (MFIs) (including postal giro account balances)	Unsecuri- tised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Partici- pating interests and shares in affiliated enterprises	Fiduciary assets
	1	2	3	4	5	6	7	8	9	10	11	12
Commercial banks ⁶												
												End of year or month *
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
2023 May	242	4,899,546	3,391	21,873	4,357	189	1,630,372	1,366,993	310,044	29,238	31,846	17,938
June	241	4,906,446	3,370	21,736	5,791	180	1,559,595	1,355,606	326,925	25,468	31,804	17,489
July	241	5,070,949	3,259	28,155	5,554	184	1,590,219	1,366,008	319,538	25,288	31,763	17,910
Aug.	240	5,048,910	3,262	19,811	5,226	176	1,596,372	1,353,874	318,449	24,290	30,909	17,966
												Changes *
2022	.	+ 849,533	- 18,111	- 449,757	+ 1,479	- 125	+ 524,940	+ 96,011	+ 12,128	- 5,060	- 1,716	+ 1,333
2023 May	.	+ 33,123	- 233	- 3,087	- 172	- 7	+ 36,230	+ 5,190	- 834	- 2,755	+ 223	- 704
June	.	+ 14,309	- 21	- 135	+ 1,437	- 9	- 54,834	- 10,042	+ 17,377	- 3,745	- 30	- 449
July	.	+ 170,966	- 111	+ 6,417	- 224	+ 4	+ 31,801	+ 11,312	- 7,070	- 129	+ 47	+ 421
Aug.	.	- 30,074	+ 3	- 8,344	- 347	- 8	+ 3,857	- 13,204	- 1,403	- 1,110	- 863	+ 56
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
2023 May	3	2,452,196	2,510	9,629	2,918	48	659,294	613,107	144,945	7,901	26,114	5,961
June	3	2,471,892	2,489	9,571	1,697	41	619,187	609,006	158,535	8,021	26,106	5,933
July	3	2,545,259	2,383	15,959	1,628	39	641,591	611,820	153,755	8,177	26,177	5,945
Aug.	3	2,524,253	2,398	8,011	2,478	29	642,416	609,462	156,722	8,789	25,302	5,940
												Changes *
2022	.	+ 491,960	- 13,516	- 119,018	+ 206	- 2	+ 123,776	+ 18,789	+ 27,195	- 2,922	- 967	+ 612
2023 May	.	+ 5,152	- 149	- 1,177	+ 159	- 8	+ 12,575	+ 1,484	- 6,447	- 844	+ 71	- 18
June	.	+ 24,082	- 21	- 58	- 1,219	- 7	- 25,500	- 3,419	+ 13,912	+ 142	- 7	- 28
July	.	+ 79,720	- 106	+ 6,388	- 67	- 2	+ 24,657	+ 3,276	- 4,528	+ 167	+ 72	+ 12
Aug.	.	- 28,107	+ 15	- 7,948	+ 849	- 10	- 1,848	- 2,923	+ 2,740	+ 595	- 876	- 5
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
2023 May	132	1,967,536	862	9,744	1,402	141	649,582	620,283	156,505	21,309	4,342	11,637
June	131	1,911,087	862	7,735	4,058	139	593,792	603,993	155,767	16,791	4,138	11,220
July	131	2,014,993	858	8,838	3,890	145	612,148	612,884	153,250	16,409	4,029	11,630
Aug.	131	2,008,679	846	8,242	2,711	147	612,174	604,418	149,145	14,849	4,050	11,689
												Changes *
2022	.	+ 327,742	- 4,585	- 209,622	+ 1,273	- 51	+ 274,075	+ 52,771	- 14,396	- 2,127	- 729	+ 821
2023 May	.	+ 22,252	- 82	- 676	- 332	+ 1	+ 15,698	+ 4,718	+ 5,667	- 1,912	+ 152	- 690
June	.	- 15,172	+ 1	- 1,950	+ 2,657	- 2	- 31,455	- 7,714	+ 3,387	- 3,928	- 24	- 310
July	.	+ 103,774	- 4	+ 1,102	- 157	+ 6	+ 17,109	+ 9,298	- 2,478	- 344	- 22	+ 410
Aug.	.	- 8,382	- 12	- 596	- 1,197	+ 2	- 463	- 8,921	- 4,168	- 1,653	+ 13	+ 59
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
2023 May	107	479,814	19	2,500	37	-	321,496	133,603	8,594	28	1,390	340
June	107	523,467	19	4,430	36	-	346,616	142,607	12,623	656	1,560	336
July	107	510,697	18	3,358	36	-	336,480	141,304	12,533	702	1,557	335
Aug.	106	515,978	18	3,558	37	-	341,782	139,994	12,582	652	1,557	337
												Changes *
2022	.	+ 29,831	- 10	- 121,117	-	- 72	+ 127,089	+ 24,451	- 671	- 11	- 20	- 100
2023 May	.	+ 5,719	- 2	- 1,234	+ 1	-	+ 7,957	- 1,012	- 54	+ 1	-	+ 4
June	.	+ 5,399	- 1	+ 1,873	- 1	-	+ 2,121	+ 1,091	+ 78	+ 41	+ 1	- 111
July	.	- 12,528	- 1	- 1,073	-	-	- 9,965	- 1,262	- 64	+ 48	- 3	- 1
Aug.	.	+ 6,415	-	+ 200	+ 1	-	+ 6,168	- 1,360	+ 25	- 52	-	+ 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		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	Other liabilities ¹		Memo item Sureties	Period
Total	of which Derivative financial instruments in the trading portfolio ⁴									Total	of which Derivative financial instruments in the trading portfolio ⁴		
13	14	15	16	17	18	19	20	21	22	23	24	25	
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
1,483,305	1,267,979	1,188,936	1,820,170	182,447	17,938	2,752	24,677	52,953	210,156	1,399,517	1,248,380	136,599	2023 May
1,558,482	1,326,533	1,138,239	1,806,544	183,821	17,489	2,799	24,142	52,709	210,810	1,469,893	1,308,548	138,424	June
1,683,071	1,404,607	1,164,982	1,820,181	185,662	17,910	2,877	24,308	52,968	212,226	1,589,835	1,386,409	137,994	July
1,678,575	1,410,934	1,140,755	1,824,216	185,505	17,966	2,834	23,893	53,242	212,601	1,587,898	1,389,398	137,411	Aug.
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
- 728	+ 18,397	+ 6,672	+ 16,190	+ 2,324	- 704	+ 11	- 304	+ 3,233	+ 2,922	+ 2,779	+ 13,645	- 283	2023 May
+ 64,760	+ 59,563	- 43,904	- 13,580	+ 2,125	- 449	+ 47	- 535	- 244	+ 655	+ 70,194	+ 60,823	+ 1,825	June
+ 128,498	+ 81,781	+ 27,063	+ 14,279	+ 1,841	+ 421	+ 78	+ 166	+ 259	+ 1,416	+ 125,443	+ 81,496	- 430	July
- 8,711	+ 2,363	- 25,085	+ 3,145	- 157	+ 56	- 43	- 415	+ 274	+ 375	- 8,224	- 1,083	- 583	Aug.
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
979,769	844,761	433,528	854,546	133,980	5,961	1,040	14,605	17,796	77,191	913,549	827,302	76,783	2023 May
1,031,306	879,725	406,066	851,809	135,756	5,933	1,095	14,401	17,670	79,619	959,543	861,647	77,933	June
1,077,785	881,358	426,762	860,582	137,333	5,945	1,130	14,476	18,017	79,563	1,001,451	862,821	77,169	July
1,062,706	878,192	419,684	858,071	136,813	5,940	1,109	13,928	18,219	79,623	990,866	857,920	76,633	Aug.
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
- 494	+ 14,220	- 1,397	- 345	+ 803	- 18	+ 16	- 152	- 1,019	+ 2,545	+ 4,719	+ 10,670	- 1,655	2023 May
+ 40,287	+ 35,142	- 22,734	- 2,261	+ 1,776	- 28	+ 55	- 204	- 126	+ 2,428	+ 45,176	+ 34,555	+ 1,150	June
+ 49,851	+ 4,803	+ 21,888	+ 9,067	+ 1,577	+ 12	+ 35	+ 75	+ 347	- 56	+ 46,775	+ 4,135	- 764	July
- 18,696	- 6,583	- 8,401	- 2,903	- 520	- 5	- 21	- 548	+ 202	+ 60	- 15,971	- 8,121	- 536	Aug.
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
491,729	.	487,525	785,263	48,123	11,637	1,249	7,912	34,504	116,035	475,288	.	20,478	2023 May
512,592	.	451,125	747,933	47,666	11,220	1,235	7,367	33,578	114,135	496,828	.	17,354	June
590,912	.	468,807	753,654	47,984	11,630	1,255	7,393	33,492	115,597	575,181	.	17,360	July
600,408	.	446,133	760,111	48,344	11,689	1,250	7,543	33,563	115,948	584,098	.	17,153	Aug.
Changes *													
+ 230,312	.	+ 32,243	+ 46,565	+ 5,097	+ 821	+ 484	+ 619	+ 6,511	+ 6,887	+ 228,515	.	+ 3,836	2022
- 292	.	+ 3,138	+ 17,154	+ 1,331	- 690	+ 9	- 170	+ 4,249	+ 110	- 2,879	.	+ 338	2023 May
+ 24,166	.	- 29,914	- 10,232	+ 355	- 310	+ 11	- 397	- 106	+ 156	+ 25,265	.	+ 542	June
+ 78,854	.	+ 16,624	+ 6,011	+ 318	+ 410	+ 20	+ 26	- 86	+ 1,462	+ 78,989	.	+ 6	July
+ 8,554	.	- 23,416	+ 6,025	+ 360	+ 59	- 5	+ 150	+ 71	+ 351	+ 8,023	.	- 207	Aug.
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
11,807	.	267,883	180,361	344	340	463	2,160	653	16,930	10,680	.	39,338	2023 May
14,584	.	281,048	206,802	399	336	469	2,374	1,461	17,056	13,522	.	43,137	June
14,374	.	269,413	205,945	345	335	492	2,439	1,459	17,066	13,203	.	43,465	July
15,461	.	274,938	206,034	348	337	475	2,422	1,460	17,030	12,934	.	43,625	Aug.
Changes *													
+ 292	.	+ 24,015	+ 2,421	- 551	- 100	+ 66	+ 279	- 9	+ 742	+ 2,968	.	+ 9,698	2022
+ 58	.	+ 4,931	- 619	+ 190	+ 4	- 14	+ 18	+ 3	+ 267	+ 939	.	+ 1,034	2023 May
+ 307	.	+ 8,744	- 1,087	- 6	- 111	- 19	+ 66	- 12	- 1,929	- 247	.	+ 133	June
- 207	.	- 11,449	- 799	- 54	- 1	+ 23	+ 65	- 2	+ 10	- 321	.	+ 328	July
+ 1,431	.	+ 6,732	+ 23	+ 3	+ 2	- 17	- 17	+ 1	- 36	- 276	.	+ 160	Aug.

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	Unsecuri- tised lending to banks (MFIs) (including postal giro account balances)	Unsecuri- tised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Partici- pating 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
2023 May	6	969,695	237	5,506	4	10	336,148	395,316	91,052	2,647	9,557	10,231
June	6	931,830	240	3,376	1	10	301,783	393,340	92,209	2,862	9,566	10,210
July	6	937,713	232	9,805	135	10	302,902	394,797	92,323	2,700	9,563	10,315
Aug.	6	936,409	213	2,201	174	9	310,120	392,476	93,871	2,819	9,599	10,358
												Changes *
2022	.	+ 89,276	- 250	- 78,900	+ 2	- 5	+ 105,435	+ 11,714	+ 2,272	- 2,682	+ 624	+ 432
2023 May	.	+ 4,063	- 2	+ 934	+ 4	- 1	+ 2,076	- 284	+ 227	+ 144	+ 16	+ 5
June	.	- 36,344	+ 3	- 2,132	- 3	-	- 33,910	- 1,697	+ 1,236	+ 216	+ 10	- 21
July	.	+ 6,578	- 8	+ 6,428	+ 134	-	+ 1,463	+ 1,728	+ 179	- 161	- 2	+ 105
Aug.	.	- 2,030	- 19	- 7,604	+ 39	- 1	+ 6,853	- 2,598	+ 1,488	+ 118	+ 35	+ 43
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
2023 May	358	1,564,437	8,462	10,472	95	-	167,170	1,048,068	186,764	100,987	16,257	3,872
June	358	1,548,915	8,254	13,462	95	-	150,453	1,048,406	185,349	101,397	16,306	3,751
July	356	1,551,898	7,951	12,770	96	-	152,879	1,050,714	184,742	101,323	16,323	3,734
Aug.	354	1,556,721	8,154	13,255	96	-	155,453	1,052,061	184,083	101,563	16,296	3,703
												Changes *
2022	.	+ 20,378	- 8,563	- 150,108	- 67	-	+ 121,464	+ 56,155	- 46	- 124	+ 551	- 14
2023 May	.	+ 5,499	- 418	- 2,298	+ 32	-	+ 5,626	+ 1,862	+ 75	+ 67	+ 39	- 10
June	.	- 15,511	- 208	+ 2,990	-	-	- 16,712	+ 340	+ 1,411	+ 410	+ 49	- 121
July	.	+ 2,983	- 303	- 694	+ 1	-	+ 2,424	+ 2,308	- 603	- 74	+ 17	- 17
Aug.	.	+ 4,814	+ 203	+ 485	-	-	+ 2,570	+ 1,346	- 662	+ 240	- 27	- 31
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
2023 May	733	1,162,720	5,953	7,329	17	15	104,530	764,071	158,223	73,387	19,853	3,213
June	727	1,155,712	5,695	8,109	7	10	97,771	765,488	155,965	73,238	19,877	3,139
July	724	1,157,571	5,566	6,579	-	9	100,859	766,883	155,384	73,050	19,951	3,125
Aug.	718	1,161,985	5,703	7,289	-	10	100,072	768,823	155,245	73,065	20,026	3,103
												Changes *
2022	.	+ 32,333	- 2,837	- 47,973	- 183	+ 5	+ 33,306	+ 46,012	- 3,052	+ 4,073	+ 756	- 180
2023 May	.	+ 2,459	- 41	+ 276	-	- 3	+ 349	+ 2,606	- 505	- 136	+ 76	- 16
June	.	- 6,998	- 258	+ 780	- 10	- 5	- 6,750	+ 1,418	- 2,258	- 149	+ 24	- 74
July	.	+ 1,723	- 129	- 1,530	- 7	- 1	+ 3,092	+ 1,395	- 581	- 188	+ 74	- 14
Aug.	.	+ 2,272	+ 137	+ 710	-	+ 1	- 793	+ 1,940	- 139	+ 15	+ 75	- 22
Mortgage banks												
												End of year or month *
2022	8	223,435	-	216	-	-	13,211	183,434	20,951	147	136	88
2023 May	8	228,434	-	105	-	-	15,649	185,936	20,907	149	129	96
June	7	222,252	-	167	-	-	10,009	185,628	20,924	149	118	7
July	7	222,000	-	116	-	-	9,504	185,548	20,891	149	118	7
Aug.	7	222,120	-	125	-	-	9,757	185,267	21,142	149	118	6
												Changes *
2022	.	- 5,963	-	- 9,516	-	-	+ 2,563	+ 5,427	- 3,788	- 2	- 4	+ 62
2023 May	.	+ 848	-	- 20	-	-	- 17	+ 574	+ 232	-	-	+ 1
June	.	- 6,028	-	+ 62	-	-	- 5,639	- 175	+ 37	-	- 11	- 89
July	.	- 279	-	- 51	-	-	- 504	- 119	- 22	-	-	-
Aug.	.	+ 32	-	+ 9	-	-	+ 252	- 361	+ 244	-	-	+ 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 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		Memo item Sureties	
Total	of which Derivative financial instru- ments in the trading portfolio ⁴									Total	of which Derivative financial instru- ments in the trading portfolio ⁴		
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
118,987	83,725	275,341	297,031	195,483	10,231	441	6,125	14,262	43,191	127,590	87,131	41,906	2023 May
118,233	84,741	244,205	291,327	196,667	10,210	441	5,893	14,199	43,147	125,741	87,395	41,326	June
114,931	82,217	251,448	292,581	197,704	10,315	438	5,873	14,036	43,147	122,171	85,244	40,929	July
114,569	81,272	249,420	291,266	198,844	10,358	438	5,800	13,875	43,147	123,261	84,358	40,606	Aug.
Changes *													
+ 50,634	+ 40,504	- 6,264	+ 25,247	+ 7,826	+ 432	- 307	- 347	+ 636	- 90	+ 62,143	+ 49,037	+ 1,582	2022
+ 944	- 670	+ 4,772	- 6,391	+ 3,418	+ 5	-	- 402	+ 83	-	+ 2,578	- 699	- 91	2023 May
- 46	+ 1,024	- 30,841	- 5,568	+ 1,884	- 21	-	- 232	- 63	- 44	- 1,459	+ 278	- 580	June
- 3,288	- 2,510	+ 7,470	+ 1,323	+ 1,037	+ 105	- 3	- 20	- 163	-	- 3,171	- 2,134	- 397	July
- 384	- 961	- 2,306	- 1,414	+ 1,140	+ 43	-	- 73	- 161	-	+ 741	- 905	- 323	Aug.
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
22,290	6	183,201	1,165,146	19,234	3,872	414	16,914	4,016	138,388	33,252	8	30,960	2023 May
21,442	8	172,953	1,159,901	18,967	3,751	404	16,719	4,001	140,330	31,889	9	30,609	June
21,366	7	175,288	1,158,178	19,297	3,734	426	16,591	4,036	140,841	33,507	6	30,498	July
22,057	7	175,803	1,160,743	19,589	3,703	425	16,465	4,059	140,861	35,073	6	30,522	Aug.
Changes *													
+ 1,130	- 10	- 22,622	+ 30,889	+ 578	- 14	- 1,206	+ 1,316	+ 425	+ 5,337	+ 5,675	- 9	+ 225	2022
+ 524	- 1	+ 1,053	+ 1,340	+ 1,373	- 10	+ 2	- 269	+ 7	+ 830	+ 1,173	+ 1	+ 56	2023 May
- 848	+ 2	- 10,247	- 5,234	- 267	- 121	- 10	- 195	- 15	+ 1,942	- 1,364	+ 1	- 351	June
- 76	- 1	+ 2,335	- 1,720	+ 330	- 17	+ 22	- 128	+ 35	+ 511	+ 1,615	- 3	- 111	July
+ 690	-	+ 514	+ 2,562	+ 292	- 31	- 1	- 126	+ 23	+ 20	+ 1,561	-	+ 24	Aug.
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
26,129	.	168,780	844,428	7,943	3,213	184	8,938	3,461	103,058	22,715	.	19,657	2023 May
26,413	.	163,036	843,020	7,965	3,139	185	8,841	3,471	104,795	21,260	.	19,337	June
26,165	.	163,452	843,162	7,948	3,125	175	8,761	3,492	104,942	22,514	.	19,415	July
28,649	.	163,899	844,032	7,896	3,103	22	8,887	3,512	105,063	25,571	.	19,492	Aug.
Changes *													
+ 2,406	.	- 3,253	+ 27,226	- 997	- 180	+ 41	+ 420	+ 559	+ 6,952	+ 1,565	.	+ 193	2022
- 147	.	+ 1,162	+ 764	- 44	- 16	+ 17	- 95	+ 21	+ 936	- 286	.	- 116	2023 May
+ 284	.	- 5,739	- 1,405	+ 22	- 74	+ 1	- 97	+ 10	+ 1,737	- 1,453	.	- 320	June
- 388	.	+ 414	+ 144	- 17	- 14	- 10	- 80	+ 21	+ 147	+ 1,118	.	+ 78	July
+ 348	.	+ 495	+ 868	- 52	- 22	- 153	+ 126	+ 20	+ 121	+ 869	.	+ 77	Aug.
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
5,463	.	48,950	56,388	106,207	96	337	1,026	924	8,938	5,568	.	700	2023 May
5,250	.	44,326	56,011	105,046	7	339	943	1,031	8,855	5,694	.	676	June
5,667	.	42,769	55,415	106,346	7	332	943	1,030	8,920	6,238	.	658	July
5,556	.	41,710	56,050	107,018	6	336	935	1,030	8,922	6,113	.	638	Aug.
Changes *													
- 705	.	- 11,499	+ 119	+ 5,392	+ 62	+ 10	+ 41	- 66	+ 94	- 116	.	- 190	2022
+ 78	.	- 276	+ 473	+ 1,079	+ 1	+ 16	- 35	- 10	+ 2	- 402	.	+ 30	2023 May
- 213	.	- 4,624	- 377	- 1,161	- 89	+ 2	- 83	+ 107	- 83	+ 280	.	- 24	June
+ 417	.	- 1,557	- 596	+ 1,300	-	- 7	-	- 1	+ 65	+ 517	.	- 18	July
- 111	.	- 1,059	+ 635	+ 672	- 1	+ 4	- 8	-	+ 2	- 213	.	- 20	Aug.

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	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
Building and loan associations												
												End of year or month *
2022	18	259,728	–	381	–	.	30,228	186,650	27,866	10,459	252	8
2023 May	18	260,159	–	468	–	.	29,245	188,247	27,769	10,460	256	7
June	18	259,492	–	179	–	.	28,208	188,986	27,708	10,458	256	7
July	18	259,542	–	163	–	.	27,898	189,298	27,698	10,396	256	7
Aug.	18	259,096	–	179	–	.	26,739	189,870	27,639	10,396	257	7
												Changes *
2022	.	+ 6,503	–	– 2,529	–	.	+ 3,132	+ 9,340	– 2,863	– 1,003	– 16	– 458
2023 May	.	– 266	–	+ 266	–	.	– 893	+ 524	– 128	–	–	–
June	.	– 667	–	– 289	–	.	– 1,037	+ 739	– 61	– 2	–	–
July	.	+ 50	–	– 16	–	.	– 310	+ 312	– 10	– 62	–	–
Aug.	.	– 446	–	+ 16	–	.	– 1,159	+ 572	– 59	–	+ 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
2023 May	18	1,631,848	180	3,982	– 54	17	920,054	339,952	179,960	11,058	19,452	31,036
June	18	1,615,114	143	5,793	– 41	17	905,375	336,527	180,268	11,090	19,479	30,742
July	18	1,605,901	171	12,853	223	–	889,317	337,972	179,617	11,130	19,366	30,690
Aug.	18	1,612,347	126	4,535	70	14	900,643	338,317	181,190	11,107	19,351	30,670
												Changes *
2022	.	+ 163,126	+ 47	– 97,845	– 132	– 26	+ 167,683	+ 32,496	– 2,835	– 294	+ 483	+ 1,269
2023 May	.	+ 25,781	+ 27	– 2,052	+ 156	+ 17	+ 21,012	+ 336	+ 2,119	+ 134	+ 27	+ 86
June	.	– 15,817	– 37	+ 1,811	+ 13	–	– 14,339	– 3,008	+ 416	+ 33	+ 38	– 294
July	.	– 8,573	+ 28	+ 7,060	+ 264	– 17	– 15,890	+ 1,796	– 575	+ 41	– 105	– 52
Aug.	.	+ 5,711	– 45	– 8,318	– 153	+ 14	+ 11,082	+ 14	+ 1,495	– 24	– 24	– 20
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
2023 May	139	2,463,520	981	9,626	1,079	135	891,803	575,882	144,268	24,713	4,251	5,306
June	138	2,448,484	964	10,785	3,627	128	853,648	567,422	147,356	21,059	4,251	4,749
July	138	2,562,892	956	9,789	3,704	131	852,143	574,954	144,912	20,903	4,247	5,033
Aug.	137	2,544,878	975	8,780	2,555	134	839,164	565,013	142,774	19,105	3,362	4,798
												Changes *
2022	.	+ 652,117	– 6,042	– 246,690	+ 1,200	– 82	+ 364,055	+ 82,934	– 5,208	– 2,920	+ 46	+ 1,411
2023 May	.	+ 14,105	– 55	– 1,910	– 373	–	+ 16,691	+ 3,809	+ 5,513	– 2,611	+ 240	+ 708
June	.	– 11,910	– 17	+ 1,161	+ 2,549	– 7	– 36,899	– 7,851	+ 3,302	– 3,635	+ 1	– 557
July	.	+ 114,459	– 8	– 998	+ 88	+ 3	– 2,735	+ 7,916	– 2,293	– 107	– 3	+ 284
Aug.	.	– 18,979	+ 19	– 1,009	– 1,167	+ 3	– 12,525	– 10,398	– 2,277	– 1,855	– 886	– 235

* 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		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	Other liabilities ¹		Memo item <i>Sureties</i>	Period
Total	of which Derivative financial instruments in the trading portfolio ⁴									Total	of which Derivative financial instruments in the trading portfolio ⁴		
13	14	15	16	17	18	19	20	21	22	23	24	25	
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
3,707	.	37,226	194,972	6,018	7	160	6,057	406	12,967	2,346	.	1	2023 May
3,690	.	36,783	194,506	6,018	7	120	6,009	406	12,979	2,664	.	1	June
3,826	.	37,496	193,928	6,013	7	119	5,919	407	12,979	2,674	.	1	July
4,009	.	37,488	193,453	6,013	7	121	5,888	367	12,979	2,780	.	1	Aug.
Changes *													
+ 900	.	+ 5,549	+ 1,020	+ 917	- 458	- 91	- 65	+ 10	- 150	- 229	.	± 0	2022
- 35	.	- 310	+ 26	-	-	-	- 42	-	+ 114	- 54	.	-	2023 May
- 17	.	- 443	- 466	-	-	- 40	- 48	-	+ 12	+ 318	.	-	June
+ 136	.	+ 713	- 578	- 5	-	- 1	- 90	+ 1	-	+ 10	.	-	July
+ 183	.	- 8	- 475	-	-	+ 2	- 31	- 40	-	+ 106	.	-	Aug.
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
126,211	.	377,846	191,365	788,519	31,036	882	10,328	8,569	87,093	136,210	.	32,380	2023 May
125,721	.	367,294	197,293	776,421	30,742	810	10,265	9,604	87,227	135,458	.	30,136	June
124,562	.	368,259	189,078	774,473	30,690	801	10,396	9,430	87,222	135,552	.	30,229	July
126,324	.	366,430	187,661	784,053	30,670	775	10,285	9,294	87,201	135,978	.	30,373	Aug.
Changes *													
+ 62,280	.	+ 9,478	+ 53,936	+ 24,478	+ 1,269	+ 15	+ 736	+ 1,162	+ 1,601	+ 70,451	.	+ 934	2022
+ 3,919	.	- 934	- 1,787	+ 26,592	+ 86	- 10	- 81	- 14	+ 51	+ 1,878	.	+ 330	2023 May
- 450	.	- 10,310	+ 6,090	- 12,098	- 294	- 72	- 63	+ 1,035	+ 134	- 239	.	- 2,244	June
- 1,123	.	+ 1,137	- 8,132	- 1,948	- 52	- 9	+ 131	- 174	- 5	+ 479	.	+ 93	July
+ 1,690	.	- 1,992	- 1,516	+ 9,580	- 20	- 26	- 111	- 136	- 21	- 47	.	+ 144	Aug.
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
805,476	708,228	724,605	751,547	48,645	5,306	812	10,736	30,474	100,876	790,519	706,836	79,461	2023 May
834,495	737,028	691,451	740,153	48,313	4,749	798	10,455	30,413	98,954	823,198	740,154	80,485	June
946,120	811,487	697,178	737,213	48,742	5,033	824	10,614	30,343	100,263	932,682	814,609	79,900	July
958,218	817,188	675,841	734,587	48,864	4,798	808	10,631	30,409	100,305	938,635	816,835	79,568	Aug.
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
- 6,491	- 479	+ 7,271	+ 11,416	+ 302	- 708	- 16	- 183	+ 4,196	+ 209	- 8,382	- 4,291	+ 107	2023 May
+ 30,043	+ 29,821	- 31,065	- 11,915	+ 419	- 557	- 14	- 281	- 61	- 1,921	+ 33,485	+ 33,993	+ 1,024	June
+ 112,312	+ 75,144	+ 4,822	- 2,553	+ 429	+ 284	+ 26	+ 159	- 70	+ 1,309	+ 110,053	+ 75,252	- 585	July
+ 11,351	+ 4,990	- 20,889	- 3,050	+ 122	- 235	- 16	+ 17	+ 66	+ 42	+ 4,964	+ 1,241	- 332	Aug.

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							
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans				Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans
							Total	Short-term	Medium-term	Long-term			
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
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.	3,638,910	3,161,169	35	477,706	16,657	2,443,603	2,198,100	1,416,377	94,897	686,826	–	245,503	12,679
Feb.	3,673,388	3,187,770	54	485,564	17,027	2,471,935	2,222,161	1,436,077	96,387	689,697	–	249,774	12,840
Mar.	3,630,556	3,143,243	55	487,258	16,907	2,426,790	2,175,117	1,390,441	98,449	686,227	–	251,673	12,595
Apr.	3,618,803	3,128,740	52	490,011	16,893	2,434,723	2,182,291	1,392,731	100,670	688,890	–	252,432	12,690
May	3,694,898	3,203,168	58	491,672	16,848	2,483,583	2,230,385	1,437,071	102,358	690,956	–	253,198	12,650
June	3,543,382	3,053,194	59	490,129	16,912	2,366,080	2,114,112	1,324,566	104,112	685,434	–	251,968	12,661
July	3,563,892	3,073,578	63	490,251	17,022	2,369,809	2,118,376	1,325,490	104,736	688,150	–	251,433	12,760
Aug.	3,589,115	3,099,156	65	489,894	17,123	2,391,993	2,139,702	1,341,545	106,000	692,157	–	252,291	12,864
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
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.	+ 144,890	+ 137,372	– 4	+ 7,522	+ 934	+ 96,665	+ 96,740	+ 94,725	+ 1,334	+ 681	–	– 75	+ 623
Feb.	+ 29,244	+ 21,497	+ 19	+ 7,728	+ 370	+ 28,612	+ 24,341	+ 19,980	+ 1,490	+ 2,871	–	+ 4,271	+ 161
Mar.	– 35,949	– 37,786	+ 1	+ 1,836	– 20	– 45,105	– 47,004	– 45,606	+ 2,072	– 3,470	–	+ 1,899	– 145
Apr.	– 9,143	– 11,842	– 3	+ 2,702	– 14	+ 7,833	+ 7,174	+ 2,290	+ 2,021	+ 2,863	–	+ 659	+ 95
May	+ 65,798	+ 64,383	+ 6	+ 1,409	– 45	+ 48,915	+ 48,149	+ 44,395	+ 1,688	+ 2,066	–	+ 766	– 40
June	– 134,629	– 133,221	+ 1	– 1,409	+ 64	– 116,893	– 115,663	– 111,895	+ 1,754	– 5,522	–	– 1,230	+ 11
July	+ 22,176	+ 22,076	+ 4	+ 96	+ 110	+ 3,729	+ 4,339	+ 924	+ 659	+ 2,756	–	– 610	+ 99
Aug.	+ 22,231	+ 22,662	+ 2	– 433	+ 101	+ 22,184	+ 21,326	+ 16,055	+ 1,264	+ 4,007	–	+ 858	+ 104

* 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					Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans						
							Total	Short-term	Medium-term	Long-term			
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
2023 May	1,718,809	1,630,372	58	88,379	8,268	823,294	788,850	753,946	17,584	17,320	–	34,444	4,806
June	1,649,208	1,559,595	59	89,554	8,443	783,209	747,289	711,216	18,558	17,515	–	35,920	4,928
July	1,680,452	1,590,219	63	90,170	8,535	796,449	761,818	725,850	18,069	17,899	–	34,631	5,010
Aug.	1,686,307	1,596,372	65	89,870	8,873	797,736	762,861	725,686	18,081	19,094	–	34,875	5,354
Changes *													
2022	+ 522,383	+ 524,940	+ 2	– 2,559	+ 731	+ 503,920	+ 504,513	+ 503,396	– 1,861	+ 2,978	–	– 593	+ 489
2023 May	+ 35,776	+ 36,230	+ 6	– 460	+ 4	+ 19,401	+ 19,490	+ 18,791	+ 504	+ 195	–	– 89	+ 13
June	– 53,610	– 54,834	+ 1	+ 1,223	+ 175	– 39,475	– 40,951	– 42,120	+ 974	+ 195	–	+ 1,476	+ 122
July	+ 32,372	+ 31,801	+ 4	+ 567	+ 92	+ 13,240	+ 14,604	+ 14,634	– 454	+ 424	–	– 1,364	+ 82
Aug.	+ 3,513	+ 3,857	+ 2	– 346	+ 338	+ 1,287	+ 1,043	– 164	+ 12	+ 1,195	–	+ 244	+ 344
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
2023 May	691,740	659,294	–	32,446	2,722	241,273	228,910	213,603	2,010	13,297	–	12,363	2,722
June	652,595	619,187	–	33,408	2,759	207,692	195,017	179,109	2,447	13,461	–	12,675	2,759
July	675,341	641,591	–	33,750	2,776	223,018	210,851	194,763	2,222	13,866	–	12,167	2,776
Aug.	676,575	642,416	–	34,159	2,811	221,878	209,042	192,196	2,868	13,978	–	12,836	2,811
Changes *													
2022	+ 121,871	+ 123,776	–	– 1,905	+ 700	+ 159,424	+ 161,261	+ 161,566	– 1,811	+ 1,506	–	– 1,837	+ 700
2023 May	+ 11,593	+ 12,575	–	– 982	– 11	+ 5,861	+ 6,512	+ 6,252	+ 82	+ 178	–	– 651	– 11
June	– 24,505	– 25,500	–	+ 995	+ 37	– 33,096	– 33,408	– 34,009	+ 437	+ 164	–	+ 312	+ 37
July	+ 25,012	+ 24,657	–	+ 355	+ 17	+ 15,326	+ 15,834	+ 15,654	– 225	+ 405	–	– 508	+ 17
Aug.	– 1,470	– 1,848	–	+ 378	+ 35	– 1,140	– 1,809	– 2,567	+ 646	+ 112	–	+ 669	+ 35
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
2023 May	704,063	649,582	58	54,423	5,546	374,239	353,326	339,827	9,727	3,772	–	20,913	2,084
June	646,629	593,792	59	52,778	5,684	336,907	316,138	302,923	9,405	3,810	–	20,769	2,169
July	665,293	612,148	63	53,082	5,759	344,275	324,277	311,226	9,262	3,789	–	19,998	2,234
Aug.	664,538	612,174	65	52,299	6,062	338,545	318,985	305,548	8,646	4,791	–	19,560	2,543
Changes *													
2022	+ 273,425	+ 274,075	+ 2	– 652	+ 31	+ 219,567	+ 218,276	+ 216,754	+ 75	+ 1,447	–	+ 1,291	– 211
2023 May	+ 16,259	+ 15,698	+ 6	+ 555	+ 15	+ 8,655	+ 8,095	+ 7,759	+ 316	+ 20	–	+ 560	+ 24
June	– 31,260	– 31,455	+ 1	+ 194	+ 138	– 13,674	– 14,798	– 14,553	– 283	+ 38	–	+ 1,124	+ 85
July	+ 17,352	+ 17,109	+ 4	+ 239	+ 75	+ 7,368	+ 8,214	+ 8,303	– 108	+ 19	–	– 846	+ 65
Aug.	– 1,257	– 463	+ 2	– 796	+ 303	– 5,730	– 5,292	– 5,678	– 616	+ 1,002	–	– 438	+ 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	–
2023 May	323,006	321,496	–	1,510	–	207,782	206,614	200,516	5,847	251	–	1,168	–
June	349,984	346,616	–	3,368	–	238,610	236,134	229,184	6,706	244	–	2,476	–
July	339,818	336,480	–	3,338	–	229,156	226,690	219,861	6,585	244	–	2,466	–
Aug.	345,194	341,782	–	3,412	–	237,313	234,834	227,942	6,567	325	–	2,479	–
Changes *													
2022	+ 127,087	+ 127,089	–	– 2	–	+ 124,929	+ 124,976	+ 125,076	– 125	+ 25	–	– 47	–
2023 May	+ 7,924	+ 7,957	–	– 33	–	+ 4,885	+ 4,883	+ 4,780	+ 106	– 3	–	+ 2	–
June	+ 2,155	+ 2,121	–	+ 34	–	+ 7,295	+ 7,255	+ 6,442	+ 820	– 7	–	+ 40	–
July	– 9,992	– 9,965	–	– 27	–	– 9,454	– 9,444	– 9,323	– 121	–	–	– 10	–
Aug.	+ 6,240	+ 6,168	–	+ 72	–	+ 8,157	+ 8,144	+ 8,081	– 18	+ 81	–	+ 13	–

* 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							
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans				Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans
							Total	Short-term	Medium-term	Long-term			
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
2023 May	390,154	336,148	–	54,006	2,637	283,859	271,853	188,844	11,776	71,233	–	12,006	2,637
June	355,815	301,783	–	54,032	2,605	255,205	243,208	159,682	12,558	70,968	–	11,997	2,605
July	357,111	302,902	–	54,209	2,660	254,817	242,000	157,729	12,823	71,448	–	12,817	2,660
Aug.	363,678	310,120	–	53,558	2,651	262,729	250,161	165,218	13,023	71,920	–	12,568	2,651
Changes *													
2022	+ 108,293	+ 105,435	–	+ 2,858	+ 71	+ 109,056	+ 110,007	+ 102,622	+ 4,031	+ 3,354	–	– 951	+ 91
2023 May	+ 2,784	+ 2,076	–	+ 708	– 29	+ 1,076	+ 520	– 402	+ 360	+ 562	–	+ 556	– 29
June	– 33,866	– 33,910	–	+ 44	– 32	– 28,654	– 28,645	– 29,162	+ 782	– 265	–	– 9	– 32
July	+ 1,655	+ 1,463	–	+ 192	+ 55	– 388	– 1,208	– 1,953	+ 265	+ 480	–	+ 820	+ 55
Aug.	+ 6,188	+ 6,853	–	– 665	– 9	+ 7,912	+ 8,161	+ 7,489	+ 200	+ 472	–	– 249	– 9
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	–
2023 May	286,850	167,170	–	119,680	–	256,747	165,794	135,947	6,491	23,356	–	90,953	–
June	269,037	150,453	–	118,584	–	239,098	149,097	119,607	6,354	23,136	–	90,001	–
July	271,054	152,879	–	118,175	–	241,481	151,731	122,388	6,307	23,036	–	89,750	–
Aug.	273,034	155,453	–	117,581	–	242,915	153,647	124,316	6,318	23,013	–	89,268	–
Changes *													
2022	+ 125,453	+ 121,464	–	+ 3,989	–	+ 126,416	+ 122,416	+ 121,717	+ 1,287	– 588	–	+ 4,000	–
2023 May	+ 5,730	+ 5,626	–	+ 104	–	+ 5,668	+ 5,616	+ 5,957	+ 134	– 475	–	+ 52	–
June	– 17,808	– 16,712	–	– 1,096	–	– 17,649	– 16,697	– 16,340	– 137	– 220	–	– 952	–
July	+ 2,015	+ 2,424	–	– 409	–	+ 2,383	+ 2,634	+ 2,781	– 47	– 100	–	– 251	–
Aug.	+ 1,976	+ 2,570	–	– 594	–	+ 1,434	+ 1,916	+ 1,928	+ 11	– 23	–	– 482	–
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	–
2023 May	216,067	104,530	–	111,537	–	172,887	101,664	74,597	8,470	18,597	–	71,223	–
June	207,380	97,771	–	109,609	–	164,865	95,183	68,420	8,320	18,443	–	69,682	–
July	210,296	100,859	–	109,437	–	168,055	98,307	72,001	8,337	17,969	–	69,748	–
Aug.	209,614	100,072	–	109,542	–	167,401	97,511	71,273	8,394	17,844	–	69,890	–
Changes *													
2022	+ 32,368	+ 33,306	–	– 938	–	+ 32,891	+ 33,105	+ 27,687	+ 4,445	+ 973	–	– 214	–
2023 May	+ 409	+ 349	–	+ 60	–	+ 436	+ 350	+ 571	– 167	– 54	–	+ 86	–
June	– 8,678	– 6,750	–	– 1,928	–	– 8,022	– 6,481	– 6,177	– 150	– 154	–	– 1,541	–
July	+ 2,920	+ 3,092	–	– 172	–	+ 3,190	+ 3,124	+ 3,581	+ 17	– 474	–	+ 66	–
Aug.	– 688	– 793	–	+ 105	–	– 654	– 796	– 728	+ 57	– 125	–	+ 142	–
Mortgage banks													
End of year or month *													
2022	19,719	13,211	–	6,508	–	11,104	7,533	6,813	300	420	–	3,571	–
2023 May	22,333	15,649	–	6,684	–	14,799	11,033	10,367	250	416	–	3,766	–
June	16,851	10,009	–	6,842	–	9,422	5,523	5,108	–	415	–	3,899	–
July	16,383	9,504	–	6,879	–	10,726	6,810	6,324	35	451	–	3,916	–
Aug.	16,529	9,757	–	6,772	–	10,882	7,055	6,569	35	451	–	3,827	–
Changes *													
2022	+ 1,539	+ 2,563	–	– 1,024	–	+ 1,208	+ 1,513	+ 1,558	+ 50	– 95	–	– 305	–
2023 May	+ 97	– 17	–	+ 114	–	+ 526	+ 408	+ 457	– 50	+ 1	–	+ 118	–
June	– 5,481	– 5,639	–	+ 158	–	– 5,377	– 5,510	– 5,259	– 250	– 1	–	+ 133	–
July	– 467	– 504	–	+ 37	–	+ 1,304	+ 1,287	+ 1,216	+ 35	+ 36	–	+ 17	–
Aug.	+ 145	+ 252	–	– 107	–	+ 156	+ 245	+ 245	–	–	–	– 89	–

* 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							
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans				Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans
							Total	Short-term	Medium-term	Long-term			
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	–
2023 May	44,969	29,245	.	15,724	–	35,367	26,141	7,328	946	17,867	.	9,226	–
June	43,978	28,208	.	15,770	–	34,316	25,145	6,813	984	17,348	.	9,171	–
July	43,699	27,898	.	15,801	–	33,920	24,810	6,496	985	17,329	.	9,110	–
Aug.	42,544	26,739	.	15,805	–	32,728	23,648	5,908	983	16,757	.	9,080	–
Changes *													
2022	+ 2,877	+ 3,132	.	– 255	–	+ 3,427	+ 2,987	+ 5,303	+ 685	– 3,001	.	+ 440	–
2023 May	– 768	– 893	.	+ 125	–	– 915	– 933	– 808	+ 40	– 165	.	+ 18	–
June	– 936	– 1,037	.	+ 101	–	– 1,051	– 996	– 515	+ 38	– 519	.	– 55	–
July	– 279	– 310	.	+ 31	–	– 396	– 335	– 317	+ 1	– 19	.	– 61	–
Aug.	– 1,155	– 1,159	.	+ 4	–	– 1,192	– 1,162	– 588	– 2	– 572	.	– 30	–
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
2023 May	1,015,716	920,054	–	95,662	5,943	896,630	865,050	266,042	56,841	542,167	–	31,580	5,207
June	1,001,113	905,375	–	95,738	5,864	879,965	848,667	253,720	57,338	537,609	–	31,298	5,128
July	984,897	889,317	–	95,580	5,827	864,361	832,900	234,702	58,180	540,018	–	31,461	5,090
Aug.	997,409	900,643	–	96,766	5,599	877,602	844,819	242,575	59,166	543,078	–	32,783	4,859
Changes *													
2022	+ 166,733	+ 167,683	–	– 950	+ 1,131	+ 161,039	+ 163,549	+ 147,724	+ 891	+ 14,934	–	– 2,510	+ 1,140
2023 May	+ 21,770	+ 21,012	–	+ 758	– 20	+ 22,723	+ 22,698	+ 19,829	+ 867	+ 2,002	–	+ 25	– 24
June	– 14,250	– 14,339	–	+ 89	– 79	– 16,665	– 16,383	– 12,322	+ 497	– 4,558	–	– 282	– 79
July	– 16,040	– 15,890	–	– 150	– 37	– 15,604	– 15,767	– 19,018	+ 842	+ 2,409	–	+ 163	– 38
Aug.	+ 12,252	+ 11,082	–	+ 1,170	– 228	+ 13,241	+ 11,919	+ 7,873	+ 986	+ 3,060	–	+ 1,322	– 231
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	–
2023 May	929,028	891,803	57	37,168	166	512,837	498,937	486,691	11,713	533	–	13,900	–
June	891,902	853,648	59	38,195	227	498,258	482,628	469,505	12,590	533	–	15,630	–
July	890,780	852,143	62	38,575	212	485,875	470,850	457,888	12,412	550	–	15,025	–
Aug.	876,660	839,164	65	37,431	208	471,517	457,210	443,497	13,083	630	–	14,307	–
Changes *													
2022	+ 360,512	+ 364,055	+ 32	– 3,575	+ 3	+ 318,722	+ 319,302	+ 319,017	+ 389	– 104	–	– 580	–
2023 May	+ 16,462	+ 16,691	+ 5	– 234	– 25	+ 9,036	+ 8,258	+ 7,869	+ 392	– 3	–	+ 778	–
June	– 35,845	– 36,899	+ 2	+ 1,052	+ 61	– 14,454	– 16,184	– 17,061	+ 877	–	–	+ 1,730	–
July	– 2,330	– 2,735	+ 3	+ 402	– 15	– 12,383	– 11,778	– 11,617	– 178	+ 17	–	– 605	–
Aug.	– 13,688	– 12,525	+ 3	– 1,166	– 4	– 14,358	– 13,640	– 14,391	+ 671	+ 80	–	– 718	–

* 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	I excluding							including
	Treasury bills credits, securities portfolios, equalisation claims								Treasury bills credits
	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
2016	4,030,487	3,275,763	3,275,089	674	5,346	749,378	–	32,141	343,701
2017	4,056,490	3,336,574	3,335,961	613	4,954	714,962	–	31,139	339,149
2018	4,156,432	3,480,005	3,479,427	578	4,485	671,942	–	29,791	353,652
2019	4,316,857	3,632,630	3,632,155	475	10,950	673,277	–	28,762	379,116
2020	4,469,806	3,768,294	3,767,960	334	15,311	686,201	–	34,791	379,952
2021	4,669,251	3,964,904	3,964,520	384	10,609	693,738	–	36,854	409,183
2022	4,929,295	4,229,490	4,229,259	231	17,589	682,216	–	36,018	484,295
2022 Jan.	4,724,414	4,019,897	4,019,587	310	13,382	691,135	–	36,801	459,875
Feb.	4,750,027	4,041,383	4,041,041	342	14,439	694,205	–	36,840	468,242
Mar.	4,760,321	4,046,612	4,046,313	299	13,581	700,128	–	36,836	455,675
Apr.	4,780,944	4,082,252	4,081,881	371	16,585	682,107	–	37,039	471,519
May	4,801,039	4,099,001	4,098,699	302	16,723	685,315	–	37,273	475,658
June	4,835,631	4,125,901	4,125,594	307	17,436	692,294	–	37,071	485,672
July	4,874,424	4,154,966	4,154,680	286	16,283	703,175	–	36,449	481,051
Aug.	4,907,543	4,199,318	4,199,077	241	17,336	690,889	–	36,494	502,379
Sep.	4,929,155	4,224,932	4,224,641	291	16,037	688,186	–	36,466	508,660
Oct.	4,945,212	4,241,050	4,240,788	262	16,724	687,438	–	36,449	503,185
Nov.	4,964,521	4,257,101	4,256,869	232	16,095	691,325	–	36,488	510,675
Dec.	4,929,295	4,229,490	4,229,259	231	17,589	682,216	–	36,018	484,295
2023 Jan.	4,957,220	4,256,132	4,255,963	169	24,446	676,642	–	36,015	514,183
Feb.	4,976,616	4,264,945	4,264,791	154	18,665	693,006	–	36,011	504,168
Mar.	4,983,480	4,265,564	4,265,397	167	16,767	701,149	–	35,080	505,253
Apr.	4,991,793	4,274,880	4,274,707	173	17,084	699,829	–	35,101	509,722
May	5,004,148	4,288,756	4,288,583	173	16,771	698,621	–	35,154	507,657
June	5,003,873	4,274,139	4,273,981	158	18,706	711,028	–	34,556	497,432
July	5,011,346	4,291,360	4,291,220	140	19,574	700,412	–	34,557	506,214
Aug.	5,001,512	4,280,832	4,280,688	144	18,686	701,994	–	34,617	486,944
Changes *									
2016	+ 61,051	+ 91,570	+ 91,644	– 74	– 3,048	– 27,471	–	– 1,366	+ 1,925
2017	+ 52,306	+ 83,193	+ 83,243	– 50	+ 1,028	– 31,915	–	– 1,002	+ 2,778
2018	+ 89,792	+ 133,628	+ 133,667	– 39	– 928	– 42,908	–	– 1,153	+ 9,350
2019	+ 153,476	+ 149,079	+ 149,186	– 107	+ 6,086	– 1,689	–	– 1,029	+ 27,372
2020	+ 157,649	+ 138,274	+ 138,414	– 140	+ 4,373	+ 15,002	–	+ 5,519	– 6,903
2021	+ 190,065	+ 187,479	+ 187,432	+ 47	+ 5,385	+ 7,971	–	+ 2,128	+ 35,397
2022	+ 253,698	+ 256,996	+ 257,155	– 159	+ 6,733	– 10,031	–	– 836	+ 71,067
2022 Jan.	+ 52,413	+ 52,714	+ 52,789	– 75	+ 2,756	– 3,057	–	– 53	+ 49,946
Feb.	+ 27,834	+ 23,562	+ 23,530	+ 32	+ 1,061	+ 3,211	–	+ 39	+ 9,955
Mar.	+ 9,000	+ 4,107	+ 4,150	– 43	– 872	+ 5,765	–	– 4	– 13,004
Apr.	+ 11,416	+ 28,131	+ 28,061	+ 70	+ 2,927	– 19,642	–	+ 203	+ 13,392
May	+ 23,801	+ 19,894	+ 19,962	– 68	+ 163	+ 3,744	–	+ 234	+ 5,169
June	+ 29,626	+ 22,827	+ 22,824	+ 3	+ 675	+ 6,124	–	– 202	+ 8,657
July	+ 31,392	+ 22,831	+ 22,853	– 22	– 1,178	+ 9,739	–	– 622	– 6,145
Aug.	+ 30,979	+ 42,810	+ 42,856	– 46	+ 1,032	– 12,863	–	+ 45	+ 20,728
Sep.	+ 19,750	+ 21,357	+ 21,308	+ 49	– 1,333	– 274	–	– 28	+ 3,597
Oct.	+ 18,530	+ 17,988	+ 18,017	– 29	+ 701	– 159	–	– 17	– 4,849
Nov.	+ 28,492	+ 23,660	+ 23,689	– 29	– 732	+ 5,564	–	+ 39	+ 7,713
Dec.	– 29,535	– 22,885	– 22,884	– 1	+ 1,533	– 8,183	–	– 470	– 24,092
2023 Jan.	+ 30,564	+ 28,707	+ 28,769	– 62	+ 6,876	– 5,019	–	– 3	+ 30,563
Feb.	+ 14,915	+ 5,071	+ 5,086	– 15	+ 5,829	+ 15,673	–	– 4	+ 11,696
Mar.	+ 12,088	+ 4,894	+ 4,881	+ 13	– 1,829	+ 9,023	–	– 306	+ 2,846
Apr.	+ 10,360	+ 10,821	+ 10,815	+ 6	+ 331	– 792	–	+ 21	+ 5,076
May	+ 8,059	+ 10,808	+ 10,808	–	– 345	– 2,404	–	+ 53	– 2,489
June	+ 2,505	– 12,440	– 12,425	– 15	+ 1,950	+ 12,995	–	– 598	– 8,176
July	+ 9,531	+ 18,714	+ 18,732	– 18	+ 890	– 10,073	–	+ 1	+ 9,277
Aug.	– 12,112	– 12,287	– 12,291	+ 4	– 914	+ 1,089	–	+ 60	– 19,980

* 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

			Medium and long-term lending																
Loans	Bills	Treasury bills and negotiable money market paper	Total		Unsecuritised lending			Securities	Equalisation claims ¹										
			including	I excluding	Total	Medium-term	Long-term												
11	12	13	14	15	16	17	18	19	20	Period									
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									
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.									
489,568	169	24,446	4,443,037	3,766,395	3,766,395	510,471	3,255,924	676,642	-	2023 Jan.									
485,349	154	18,665	4,472,448	3,779,442	3,779,442	518,998	3,260,444	693,006	-	Feb.									
488,319	167	16,767	4,478,227	3,777,078	3,777,078	518,604	3,258,474	701,149	-	Mar.									
492,465	173	17,084	4,482,071	3,782,242	3,782,242	519,733	3,262,509	699,829	-	Apr.									
490,713	173	16,771	4,496,491	3,797,870	3,797,870	525,025	3,272,845	698,621	-	May									
478,568	158	18,706	4,506,441	3,795,413	3,795,413	525,260	3,270,153	711,028	-	June									
486,500	140	19,574	4,505,132	3,804,720	3,804,720	526,396	3,278,324	700,412	-	July									
468,114	144	18,686	4,514,568	3,812,574	3,812,574	529,417	3,283,157	701,994	-	Aug.									
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
+	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.
+	23,749	-	62	+	6,876	+	1	+	5,020	+	5,020	+	1,472	+	3,548	-	5,019	-	2023 Jan.
-	5,852	-	15	-	5,829	+	26,611	+	10,938	+	10,938	+	7,794	+	3,144	+	15,673	-	Feb.
+	4,662	+	13	-	1,829	+	9,242	+	219	+	219	+	447	-	228	+	9,023	-	Mar.
+	4,739	+	6	+	331	+	5,284	+	6,076	+	6,076	+	1,394	+	4,682	-	792	-	Apr.
-	2,144	-	-	-	345	+	10,548	+	12,952	+	12,952	+	4,621	+	8,331	-	2,404	-	May
-	10,111	-	15	+	1,950	+	10,681	-	2,314	-	2,314	+	180	-	2,494	+	12,995	-	June
+	8,405	-	18	+	890	+	254	+	10,327	+	10,327	+	1,062	+	9,265	-	10,073	-	July
-	19,070	+	4	-	914	+	7,868	+	6,779	+	6,779	+	2,748	+	4,031	+	1,089	-	Aug.

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		
	Total	<i>of which</i>					Total	<i>of which</i>		Total	of which Loans	
		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non- banks ¹	Memo item <i>Fiduciary loans</i>		Loans	Bills		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
2023 Feb.	1,602,454	1,354,871	123	10,265	237,195	3,132	336,264	325,876	123	1,266,190	240,596	788,399
Mar.	1,611,991	1,356,365	139	7,267	248,220	3,047	333,390	325,984	139	1,278,601	241,402	788,979
Apr.	1,617,008	1,359,223	144	8,265	249,376	3,044	336,113	327,704	144	1,280,895	241,567	789,952
May	1,622,384	1,366,993	131	7,689	247,571	3,036	337,318	329,498	131	1,285,066	245,231	792,264
June	1,624,357	1,355,606	121	9,165	259,465	2,972	325,518	316,232	121	1,298,839	246,721	792,653
July	1,626,339	1,366,008	121	8,973	251,237	2,963	331,816	322,722	121	1,294,523	248,206	795,080
Aug.	1,612,080	1,353,874	111	8,997	249,098	2,956	317,298	308,190	111	1,294,782	250,049	795,635
Changes *												
2022	+ 106,984	+ 96,011	- 133	+ 4,032	+ 7,074	- 467	+ 47,416	+ 43,517	- 133	+ 59,568	+ 19,794	+ 32,700
2023 Feb.	+ 12,558	+ 4,103	- 13	- 5,416	+ 13,884	- 63	- 5,763	- 334	- 13	+ 18,321	+ 1,912	+ 2,525
Mar.	+ 12,377	+ 3,632	+ 16	- 2,930	+ 11,659	- 85	- 1,301	+ 1,613	+ 16	+ 13,678	+ 1,301	+ 718
Apr.	+ 6,295	+ 3,815	+ 5	+ 1,011	+ 1,464	- 3	+ 3,260	+ 2,244	+ 5	+ 3,035	+ 316	+ 1,255
May	+ 1,876	+ 5,190	- 13	- 606	- 2,695	- 8	- 72	+ 547	- 13	+ 1,948	+ 3,071	+ 1,572
June	+ 3,794	- 10,042	- 10	+ 1,490	+ 12,356	- 64	- 9,837	- 11,317	- 10	+ 13,631	+ 1,781	- 506
July	+ 3,322	+ 11,312	-	- 171	- 7,819	- 9	+ 6,736	+ 6,907	-	- 3,414	+ 1,717	+ 2,688
Aug.	- 15,728	- 13,204	- 10	- 1	- 2,513	- 7	- 15,105	- 15,094	- 10	- 623	+ 1,709	+ 181
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
2023 Feb.	729,030	605,901	36	5,503	117,590	2,660	154,833	149,294	36	574,197	47,340	409,267
Mar.	735,997	605,922	49	4,999	125,027	2,599	154,384	149,336	49	581,613	46,862	409,724
Apr.	739,331	610,335	56	5,021	123,919	2,595	159,139	154,062	56	580,192	45,849	410,424
May	736,473	613,107	48	4,920	118,398	2,587	161,193	156,225	48	575,280	46,924	409,958
June	743,892	609,006	41	3,567	131,278	2,522	158,009	154,401	41	585,883	46,631	407,974
July	741,669	611,820	39	3,361	126,449	2,513	159,213	155,813	39	582,456	47,490	408,517
Aug.	743,321	609,462	29	4,113	129,717	2,506	157,562	153,420	29	585,759	48,160	407,882
Changes *												
2022	+ 45,171	+ 18,789	- 2	+ 2,962	+ 23,422	+ 123	+ 11,817	+ 8,857	- 2	+ 33,354	- 94	+ 10,026
2023 Feb.	+ 5,550	+ 2,544	- 8	- 547	+ 3,561	- 8	- 596	- 41	- 8	+ 6,146	+ 2,226	+ 359
Mar.	+ 8,363	+ 1,010	+ 13	- 495	+ 7,835	- 61	+ 168	+ 650	+ 13	+ 8,195	- 319	+ 679
Apr.	+ 3,902	+ 4,789	+ 7	+ 30	- 924	- 4	+ 4,992	+ 4,955	+ 7	- 1,090	- 948	+ 782
May	- 4,674	+ 1,484	- 8	- 110	- 6,040	- 8	+ 1,234	+ 1,352	- 8	- 5,908	+ 901	- 769
June	+ 8,414	- 3,419	- 7	- 1,348	+ 13,188	- 65	- 2,718	- 1,363	- 7	+ 11,132	- 198	- 1,858
July	- 1,509	+ 3,276	- 2	- 201	- 4,582	- 9	+ 1,491	+ 1,694	- 2	- 3,000	+ 939	+ 643
Aug.	+ 873	- 2,923	- 10	+ 749	+ 3,057	- 7	- 2,009	- 2,748	- 10	+ 2,882	+ 583	- 758
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
2023 Feb.	734,292	617,281	87	3,906	113,018	468	134,448	130,455	87	599,844	148,404	338,422
Mar.	734,942	616,670	90	1,341	116,841	444	130,638	129,207	90	604,304	148,819	338,644
Apr.	735,993	614,339	88	2,414	119,152	445	128,268	125,766	88	607,725	149,919	338,654
May	745,159	620,283	83	1,951	122,842	445	130,974	128,940	83	614,185	150,729	340,614
June	727,911	603,993	80	4,621	119,217	446	116,908	112,207	80	611,003	151,234	340,552
July	733,433	612,884	82	4,604	115,863	446	123,147	118,461	82	610,286	151,671	342,752
Aug.	718,906	604,418	82	3,912	110,494	446	112,650	108,656	82	606,256	150,988	344,774
Changes *												
2022	+ 38,114	+ 52,771	- 59	+ 1,211	- 15,809	- 589	+ 26,994	+ 25,842	- 59	+ 11,120	+ 9,134	+ 17,795
2023 Feb.	+ 8,100	+ 2,794	- 5	- 4,868	+ 10,179	- 55	- 3,314	+ 1,559	- 5	+ 11,414	+ 469	+ 766
Mar.	+ 1,949	+ 417	+ 3	- 2,511	+ 4,040	- 24	- 3,367	- 859	+ 3	+ 5,316	+ 719	+ 557
Apr.	+ 3,495	- 217	- 2	+ 1,074	+ 2,640	+ 1	- 703	- 1,775	- 2	+ 4,198	+ 1,275	+ 283
May	+ 7,581	+ 4,718	- 5	- 474	+ 3,342	-	+ 2,274	+ 2,753	- 5	+ 5,307	+ 423	+ 1,542
June	- 5,795	- 7,714	- 3	+ 2,689	- 767	+ 1	- 8,947	- 11,633	- 3	+ 3,152	+ 2,489	+ 1,430
July	+ 6,082	+ 9,298	+ 2	- 5	- 3,213	-	+ 6,363	+ 6,366	+ 2	- 281	+ 578	+ 2,354
Aug.	- 15,143	- 8,921	-	- 711	- 5,511	-	- 10,691	- 9,980	-	- 4,452	- 719	+ 1,778

* 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

€ million												
Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
	Total	of which					Total	of which		Total	of which Loans	
		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks ¹	Memo item Fiduciary loans		Loans	Bills		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
2023 Feb.	139,132	131,689	–	856	6,587	4	46,983	46,127	–	92,149	44,852	40,710
Mar.	141,052	133,773	–	927	6,352	4	48,368	47,441	–	92,684	45,721	40,611
Apr.	141,684	134,549	–	830	6,305	4	48,706	47,876	–	92,978	45,799	40,874
May	140,752	133,603	–	818	6,331	4	45,151	44,333	–	95,601	47,578	41,692
June	152,554	142,607	–	977	8,970	4	50,601	49,624	–	101,953	48,856	44,127
July	151,237	141,304	–	1,008	8,925	4	49,456	48,448	–	101,781	49,045	43,811
Aug.	149,853	139,994	–	972	8,887	4	47,086	46,114	–	102,767	50,901	42,979
												Changes *
2022	+ 23,699	+ 24,451	– 72	– 141	– 539	– 1	+ 8,605	+ 8,818	– 72	+ 15,094	+ 10,754	+ 4,879
2023 Feb.	– 1,092	– 1,235	–	– 1	+ 144	–	– 1,853	– 1,852	–	+ 761	– 783	+ 1,400
Mar.	+ 2,065	+ 2,205	–	+ 76	– 216	–	+ 1,898	+ 1,822	–	+ 167	+ 901	– 518
Apr.	– 1,102	– 757	–	– 93	– 252	–	– 1,029	– 936	–	– 73	– 11	+ 190
May	– 1,031	– 1,012	–	– 22	+ 3	–	– 3,580	– 3,558	–	+ 2,549	+ 1,747	+ 799
June	+ 1,175	+ 1,091	–	+ 149	– 65	–	+ 1,828	+ 1,679	–	– 653	– 510	– 78
July	– 1,251	– 1,262	–	+ 35	– 24	–	– 1,118	– 1,153	–	– 133	+ 200	– 309
Aug.	– 1,458	– 1,360	–	– 39	– 59	–	– 2,405	– 2,366	–	+ 947	+ 1,845	– 839
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
2023 Feb.	432,917	391,538	9	4,998	36,372	7,932	49,102	44,095	9	383,815	83,426	264,017
Mar.	433,901	393,894	9	5,246	34,752	7,271	52,287	47,032	9	381,614	84,423	262,439
Apr.	436,111	396,184	11	5,070	34,846	7,299	53,563	48,482	11	382,548	84,527	263,175
May	435,023	395,316	10	4,989	34,708	7,337	50,901	45,902	10	384,122	84,322	265,092
June	434,390	393,340	10	4,943	36,097	7,344	51,580	46,627	10	382,810	83,332	263,381
July	435,756	394,797	10	5,677	35,272	7,393	52,989	47,302	10	382,767	83,716	263,779
Aug.	435,791	392,476	9	5,218	38,088	7,446	50,496	45,269	9	385,295	83,891	263,316
												Changes *
2022	+ 8,443	+ 11,714	– 5	+ 2,758	– 6,024	+ 357	+ 4,393	+ 1,640	– 5	+ 4,050	+ 6,821	+ 3,253
2023 Feb.	+ 1,584	– 588	–	+ 4	+ 2,168	+ 65	– 1,356	– 1,360	–	+ 2,940	+ 1,269	– 497
Mar.	+ 2,351	+ 3,628	–	+ 249	– 1,526	– 36	+ 3,319	+ 3,070	–	– 968	+ 1,185	– 627
Apr.	+ 2,516	+ 2,555	+ 2	– 175	+ 134	+ 28	+ 1,327	+ 1,500	+ 2	+ 1,189	+ 186	+ 869
May	– 618	– 284	– 1	– 83	– 250	+ 38	– 1,726	– 1,642	– 1	+ 1,108	– 79	+ 1,437
June	– 292	– 1,697	–	– 45	+ 1,450	+ 7	+ 777	+ 822	–	– 1,069	– 921	– 1,598
July	+ 1,688	+ 1,728	–	+ 735	– 775	+ 49	+ 1,474	+ 739	–	+ 214	+ 461	+ 528
Aug.	– 289	– 2,598	– 1	– 460	+ 2,770	+ 53	– 2,577	– 2,116	– 1	+ 2,288	+ 104	– 586
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
2023 Feb.	1,213,993	1,043,684	–	349	169,960	4,001	54,055	53,706	–	1,159,938	66,504	923,474
Mar.	1,213,471	1,044,418	–	360	168,693	3,885	54,434	54,074	–	1,159,037	66,595	923,749
Apr.	1,214,294	1,046,204	–	420	167,670	3,877	54,510	54,090	–	1,159,784	67,000	925,114
May	1,216,234	1,048,068	–	540	167,626	3,867	54,270	53,730	–	1,161,964	67,465	926,873
June	1,216,663	1,048,406	–	517	167,740	3,746	54,594	54,077	–	1,162,069	67,619	926,710
July	1,218,700	1,050,714	–	494	167,492	3,729	55,180	54,686	–	1,163,520	67,451	928,577
Aug.	1,220,222	1,052,061	–	474	167,687	3,698	54,523	54,049	–	1,165,699	67,852	930,160
												Changes *
2022	+ 51,929	+ 56,155	–	– 399	– 3,827	– 14	+ 4,367	+ 4,766	–	+ 47,562	+ 3,889	+ 47,500
2023 Feb.	+ 2,611	+ 2,152	–	+ 69	+ 390	– 8	+ 268	+ 199	–	+ 2,343	+ 645	+ 1,308
Mar.	– 515	+ 735	–	+ 11	– 1,261	– 116	+ 380	+ 369	–	– 895	+ 91	+ 275
Apr.	+ 825	+ 1,785	–	+ 60	– 1,020	– 8	+ 76	+ 16	–	+ 749	+ 405	+ 1,364
May	+ 1,932	+ 1,862	–	+ 120	– 50	– 10	– 241	– 361	–	+ 2,173	+ 465	+ 1,758
June	+ 435	+ 340	–	– 23	+ 118	– 121	+ 325	+ 348	–	+ 110	+ 154	– 162
July	+ 2,041	+ 2,308	–	– 23	– 244	– 17	+ 587	+ 610	–	+ 1,454	– 168	+ 1,866
Aug.	+ 1,518	+ 1,346	–	– 20	+ 192	– 31	– 658	– 638	–	+ 2,176	+ 401	+ 1,583

* 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.

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		
	Total	of which					Total	of which		Total	of which Loans	
		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non- banks ¹	Memo item Fiduciary loans		Loans	Bills		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
2023 Feb.	880,743	758,201	22	19	122,501	3,307	34,009	33,968	22	846,734	44,588	679,645
Mar.	881,423	759,765	19	17	121,622	3,237	34,154	34,118	19	847,269	44,796	680,851
Apr.	882,272	761,464	18	17	120,773	3,225	33,950	33,915	18	848,322	44,911	682,638
May	884,176	764,071	15	17	120,073	3,209	34,085	34,053	15	850,091	45,081	684,937
June	885,099	765,488	10	7	119,594	3,135	34,711	34,694	10	850,388	45,538	685,256
July	885,889	766,883	9	–	118,997	3,121	34,041	34,032	9	851,848	45,511	687,340
Aug.	887,601	768,823	10	–	118,768	3,099	33,867	33,857	10	853,734	45,547	689,419
												Changes *
2022	+ 47,793	+ 46,012	+ 5	– 186	+ 1,962	– 181	+ 3,146	+ 3,327	+ 5	+ 44,647	+ 3,594	+ 39,091
2023 Feb.	+ 2,243	+ 2,247	– 2	–	2	– 19	+ 684	+ 686	– 2	+ 1,559	– 18	+ 1,579
Mar.	+ 682	+ 1,565	– 3	– 2	– 878	– 70	+ 145	+ 150	– 3	+ 537	+ 208	+ 1,207
Apr.	+ 849	+ 1,699	– 1	–	849	– 12	– 204	– 203	– 1	+ 1,053	+ 115	+ 1,787
May	+ 1,902	+ 2,606	– 3	–	701	– 16	+ 135	+ 138	– 3	+ 1,767	+ 170	+ 2,298
June	+ 924	+ 1,418	– 5	– 10	479	– 74	+ 571	+ 586	– 5	+ 353	– 63	+ 895
July	+ 790	+ 1,395	– 1	– 7	597	– 14	– 670	– 662	– 1	+ 1,460	– 27	+ 2,084
Aug.	+ 1,712	+ 1,940	+ 1	–	229	– 22	– 174	– 175	+ 1	+ 1,886	+ 36	+ 2,079
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
2023 Feb.	198,991	184,185	–	.	14,806	88	3,436	3,436	–	195,555	37,122	143,627
Mar.	198,627	183,744	–	.	14,883	88	3,347	3,347	–	195,280	36,851	143,546
Apr.	199,325	185,096	–	.	14,229	95	3,551	3,551	–	195,774	37,100	144,445
May	200,308	185,936	–	.	14,372	96	3,574	3,574	–	196,734	37,932	144,430
June	199,859	185,628	–	.	14,231	7	3,550	3,550	–	196,309	38,727	143,351
July	199,709	185,548	–	.	14,161	7	3,751	3,751	–	195,958	38,870	142,927
Aug.	199,786	185,267	–	.	14,519	6	3,527	3,527	–	196,259	39,124	142,616
												Changes *
2022	+ 2,661	+ 5,427	–	.	– 2,691	+ 80	+ 836	+ 911	–	+ 1,825	+ 3,439	+ 1,077
2023 Feb.	+ 319	+ 60	–	.	+ 259	–	+ 219	+ 219	–	+ 100	– 6	– 153
Mar.	– 159	– 256	–	.	+ 97	–	– 72	– 72	–	– 87	– 196	+ 12
Apr.	+ 706	+ 1,347	–	.	– 641	+ 7	+ 212	+ 212	–	+ 494	+ 244	+ 891
May	+ 692	+ 574	–	.	+ 118	+ 1	– 3	– 3	–	+ 695	+ 726	– 149
June	– 296	– 175	–	.	– 121	– 89	– 9	– 9	–	– 287	+ 849	– 1,015
July	– 178	– 119	–	.	– 59	–	+ 175	+ 175	–	– 353	– 285	– 9
Aug.	– 10	– 361	–	.	+ 351	– 1	– 241	– 241	–	+ 231	+ 226	– 346
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
2023 Feb.	209,550	186,785	.	.	22,765	7	1,225	1,225	.	208,325	4,033	181,527
Mar.	210,249	187,498	.	.	22,751	7	1,264	1,264	.	208,985	4,022	182,212
Apr.	210,481	187,723	.	.	22,758	7	1,272	1,272	.	209,209	3,969	182,482
May	210,752	188,247	.	.	22,505	7	1,272	1,272	.	209,480	3,956	183,019
June	211,382	188,986	.	.	22,396	7	1,362	1,362	.	210,020	3,961	183,663
July	211,591	189,298	.	.	22,293	7	1,261	1,261	.	210,330	3,911	184,126
Aug.	212,100	189,870	.	.	22,230	7	1,234	1,234	.	210,866	3,892	184,744
												Changes *
2022	+ 5,729	+ 9,340	.	.	– 3,611	– 458	+ 331	+ 331	.	+ 5,398	– 647	+ 9,656
2023 Feb.	– 12	+ 5	.	.	– 17	–	– 224	– 224	.	+ 212	– 61	+ 290
Mar.	+ 699	+ 713	.	.	– 14	–	+ 39	+ 39	.	+ 660	– 11	+ 685
Apr.	+ 232	+ 225	.	.	+ 7	–	+ 8	+ 8	.	+ 224	– 53	+ 270
May	+ 271	+ 524	.	.	– 253	–	–	–	.	+ 271	– 13	+ 537
June	+ 575	+ 739	.	.	– 164	–	+ 90	+ 90	.	+ 485	+ 5	+ 644
July	+ 209	+ 312	.	.	– 103	–	– 101	– 101	.	+ 310	– 50	+ 463
Aug.	+ 509	+ 572	.	.	– 63	–	– 27	– 27	.	+ 536	– 19	+ 618

* 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.

I Banks (MFIs) in Germany

cont'd: 5 Lending to non-banks (non-MFIs) *

(b) By category of banks

€ million

Billion												
Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
	Total	of which					Total	of which		Total	of which Loans	
		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks ¹	Memo item Fiduciary loans		Loans	Bills		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
2023 Feb.	437,968	345,527	–	3,034	89,407	17,544	26,077	23,043	–	411,891	42,729	279,755
Mar.	433,818	339,713	–	3,877	90,228	17,545	26,377	22,500	–	407,441	40,515	276,698
Apr.	432,302	338,813	–	3,312	90,177	17,554	26,763	23,451	–	405,539	40,659	274,703
May	435,271	339,952	17	3,536	91,766	17,602	26,237	22,684	17	409,034	41,038	276,230
June	432,123	336,527	17	4,074	91,505	17,345	26,117	22,026	17	406,006	39,362	275,139
July	433,362	337,972	–	4,430	90,960	17,337	27,176	22,746	–	406,186	38,731	276,495
Aug.	433,932	338,317	14	3,997	91,604	17,405	25,999	21,988	14	407,933	39,062	277,267
Changes *												
2022	+ 30,159	+ 32,496	– 26	+ 603	– 2,914	– 153	+ 10,578	+ 10,001	– 26	+ 19,581	+ 11,623	+ 10,872
2023 Feb.	– 4,388	– 2,893	–	– 486	– 1,009	+ 21	– 5,524	– 5,038	–	+ 1,136	+ 4,053	– 1,908
Mar.	– 3,347	– 5,136	–	+ 843	+ 946	+ 1	+ 336	– 507	–	– 3,683	– 2,131	– 2,498
Apr.	– 1,063	– 611	–	– 565	+ 113	+ 9	+ 397	+ 962	–	– 1,460	+ 181	– 1,754
May	+ 2,004	+ 336	+ 17	+ 224	+ 1,427	+ 48	– 582	– 823	+ 17	+ 2,586	+ 281	+ 878
June	– 2,635	– 3,008	–	+ 538	– 165	– 257	– 93	– 631	–	– 2,542	– 1,625	– 752
July	+ 1,659	+ 1,796	– 17	+ 356	– 476	– 8	+ 1,076	+ 737	– 17	+ 583	– 586	+ 1,645
Aug.	+ 176	+ 14	+ 14	– 433	+ 581	+ 68	– 1,198	– 779	+ 14	+ 1,374	+ 291	+ 502
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
2023 Feb.	696,978	571,372	72	5,527	120,007	429	170,620	165,021	72	526,358	115,771	290,580
Mar.	700,277	573,500	74	3,754	122,949	417	168,204	164,376	74	532,073	116,753	292,371
Apr.	700,864	571,097	83	5,022	124,662	418	166,554	161,449	83	534,310	117,447	292,201
May	708,852	575,882	78	4,241	128,651	417	166,158	161,839	78	542,694	120,235	293,808
June	701,338	567,422	69	6,643	127,204	406	158,289	151,577	69	543,049	120,712	295,133
July	705,967	574,954	69	6,802	124,142	405	164,152	157,281	69	541,815	121,559	296,114
Aug.	692,085	565,013	69	6,088	120,915	405	151,981	145,824	69	540,104	122,964	296,225
Changes *												
2022	+ 79,456	+ 82,934	– 125	+ 4,224	– 7,577	+ 11	+ 49,753	+ 45,654	– 125	+ 29,703	+ 18,077	+ 19,203
2023 Feb.	+ 920	– 2,329	– 7	– 5,963	+ 9,219	– 1	– 9,444	– 3,474	– 7	+ 10,364	– 1,039	+ 2,184
Mar.	+ 4,615	+ 3,094	+ 2	– 1,711	+ 3,230	– 12	– 1,386	+ 323	+ 2	+ 6,001	+ 1,186	+ 1,585
Apr.	+ 1,208	– 1,947	+ 9	+ 1,276	+ 1,870	+ 1	– 1,381	– 2,666	+ 9	+ 2,589	+ 786	– 67
May	+ 6,567	+ 3,809	– 5	– 804	+ 3,567	– 1	– 860	– 51	– 5	+ 7,427	+ 2,538	+ 1,322
June	– 6,696	– 7,851	– 9	+ 2,412	– 1,248	– 11	– 6,329	– 8,732	– 9	– 367	+ 621	+ 260
July	+ 5,202	+ 7,916	–	+ 177	– 2,891	– 1	+ 6,045	+ 5,868	–	– 843	+ 950	+ 1,098
Aug.	– 14,531	– 10,398	–	– 737	– 3,396	–	– 12,434	– 11,697	–	– 2,097	+ 1,305	– 6

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I Banks (MFIs) in Germany

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

€ million

	Lending to domestic non-banks						Short-term lending						Medium
Period	Total	of which				Total	to enterprises and households				to government		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	of which Loans	
	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
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.	4,016,234	3,622,431	99	4,315	389,389	25,597	303,175	282,450	281,804	99	20,725	16,957	3,713,059
Feb.	4,030,183	3,629,378	86	2,862	397,857	25,588	297,829	279,864	279,112	86	17,965	15,769	3,732,354
Mar.	4,030,485	3,634,715	99	4,305	391,366	24,647	304,992	285,081	284,319	99	19,911	16,269	3,725,493
Apr.	4,032,496	3,641,175	107	3,153	388,061	24,662	304,110	283,345	282,653	107	20,765	18,197	3,728,386
May	4,039,020	3,650,525	110	2,184	386,201	24,710	299,698	280,994	280,043	110	18,704	17,361	3,739,322
June	4,042,104	3,645,620	99	2,929	393,456	24,355	300,283	280,479	279,496	99	19,804	17,759	3,741,821
July	4,048,659	3,653,867	79	3,161	391,552	24,358	299,366	277,441	276,479	79	21,925	19,647	3,749,293
Aug.	4,046,714	3,649,881	83	2,523	394,227	24,410	289,466	270,830	270,021	83	18,636	16,839	3,757,248
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
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.	+ 556	+ 9,246	- 60	+ 1,621	- 10,251	- 1	+ 6,674	+ 2,605	+ 2,479	- 60	+ 4,069	+ 2,634	- 6,118
Feb.	+ 13,309	+ 6,307	- 13	- 1,453	+ 8,468	- 9	+ 5,986	- 3,226	- 3,332	- 13	- 2,760	- 1,188	+ 19,295
Mar.	+ 937	+ 5,972	+ 13	+ 1,443	- 6,491	- 316	+ 7,603	+ 5,657	+ 5,647	+ 13	+ 1,946	+ 500	- 6,666
Apr.	+ 2,111	+ 6,460	+ 8	- 1,152	- 3,205	+ 15	- 882	- 1,736	- 1,666	+ 8	+ 854	+ 1,928	+ 2,993
May	+ 6,545	+ 9,371	+ 3	- 969	- 1,860	+ 48	- 4,404	- 2,343	- 2,602	+ 3	- 2,061	- 836	+ 10,949
June	+ 4,418	- 3,686	- 11	+ 745	+ 7,370	- 355	+ 1,749	+ 649	+ 617	- 11	+ 1,100	+ 398	+ 2,669
July	+ 6,580	+ 8,272	- 20	+ 232	- 1,904	+ 3	- 957	- 3,078	- 3,057	- 20	+ 2,121	+ 1,888	+ 7,537
Aug.	- 1,945	- 3,986	+ 4	- 638	+ 2,675	+ 52	- 9,900	- 6,611	- 6,458	+ 4	- 3,289	- 2,808	+ 7,955

* 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													Period
to enterprises and households						to government							
	Loans			Securities	Memo item Fiduciary loans		Loans			Securities 1	Equalisation claims 2	Memo item Fiduciary loans	
Total	Total	Medium-term	Long-term			Total	Total	Medium-term	Long-term				
14	15	16	17	18	19	20	21	22	23	24	25	26	
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
3,180,374	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.
3,360,188	3,090,316	349,918	2,740,398	269,872	24,582	352,871	233,354	13,813	219,541	119,517	–	1,015	2023 Jan.
3,371,187	3,102,027	355,278	2,746,749	269,160	24,523	361,167	232,470	13,678	218,792	128,697	–	1,065	Feb.
3,369,292	3,101,519	354,801	2,746,718	267,773	23,628	356,201	232,608	13,641	218,967	123,593	–	1,019	Mar.
3,374,409	3,107,588	355,609	2,751,979	266,821	23,634	353,977	232,737	13,932	218,805	121,240	–	1,028	Apr.
3,387,957	3,120,713	360,752	2,759,961	267,244	23,689	351,365	232,408	13,609	218,799	118,957	–	1,021	May
3,388,691	3,117,432	359,970	2,757,462	271,259	23,348	353,130	230,933	13,360	217,573	122,197	–	1,007	June
3,395,506	3,125,335	362,069	2,763,266	270,171	23,360	353,787	232,406	13,529	218,877	121,381	–	998	July
3,398,626	3,130,409	362,815	2,767,594	268,217	23,413	358,622	232,612	13,813	218,799	126,010	–	997	Aug.
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
+ 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.
+ 276	+ 4,432	+ 1,175	+ 3,257	– 4,156	+ 10	– 6,394	– 299	– 288	– 11	– 6,095	–	– 11	2023 Jan.
+ 10,999	+ 11,711	+ 5,360	+ 6,351	– 712	– 59	+ 8,296	– 884	– 135	– 749	+ 9,180	–	+ 50	Feb.
– 1,835	– 448	– 477	+ 29	– 1,387	– 270	– 4,831	+ 273	– 37	+ 310	– 5,104	–	– 46	Mar.
+ 5,117	+ 6,069	+ 808	+ 5,261	– 952	+ 6	– 2,124	+ 129	+ 291	– 162	– 2,253	–	+ 9	Apr.
+ 13,616	+ 13,193	+ 5,167	+ 8,026	+ 423	+ 55	– 2,667	– 384	– 338	– 46	– 2,283	–	– 7	May
+ 904	– 3,226	– 1,257	– 1,969	+ 4,130	– 341	+ 1,765	– 1,475	– 249	– 1,226	+ 3,240	–	– 14	June
+ 6,880	+ 7,968	+ 1,799	+ 6,169	– 1,088	+ 12	+ 657	+ 1,473	+ 169	+ 1,304	– 816	–	– 9	July
+ 3,120	+ 5,074	+ 746	+ 4,328	– 1,954	+ 53	+ 4,835	+ 206	+ 284	– 78	+ 4,629	–	– 1	Aug.

I Banks (MFIs) in Germany

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

€ million

	Lending to domestic non-banks						Short-term lending						Medium	
Period		of which					Total	to enterprises and households				to government		Total
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Memo item Fiduciary loans		Total	Total	of which		Total	of which Loans	
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	
2023 May	1,124,249	1,039,525	68	1,236	83,420	2,997	162,448	154,064	153,923	68	8,384	7,221	961,801	
	1,129,167	1,036,465	62	1,973	90,667	2,934	162,382	153,210	153,089	62	9,172	7,258	966,785	
July Aug.	1,129,117	1,038,511	60	1,866	88,680	2,925	160,784	150,903	150,777	60	9,881	8,081	968,333	
	1,122,538	1,033,603	50	1,425	87,460	2,918	153,956	145,337	145,251	50	8,619	7,230	968,582	
													Changes *	
2022	+ 76,493	+ 72,321	- 84	+ 1,763	+ 2,493	- 72	+ 30,963	+ 30,221	+ 30,306	- 84	+ 742	- 1,022	+ 45,530	
2023 May	- 171	+ 3,256	- 10	- 1,423	- 1,994	- 10	- 3,157	- 2,679	- 2,707	- 10	- 478	+ 983	+ 2,986	
	+ 6,137	- 1,841	- 6	+ 737	+ 7,247	- 63	+ 1,153	+ 365	+ 385	- 6	+ 788	+ 37	+ 4,984	
July Aug.	- 50	+ 2,046	- 2	- 107	- 1,987	- 9	- 1,598	- 2,307	- 2,312	- 2	+ 709	+ 823	+ 1,548	
	- 6,579	- 4,908	- 10	- 441	- 1,220	- 7	- 6,828	- 5,566	- 5,526	- 10	- 1,262	- 851	+ 249	
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	
2023 May	536,804	478,382	48	1,053	57,321	2,587	70,095	65,823	65,755	48	4,272	3,239	466,709	
	539,349	475,895	41	579	62,834	2,522	70,454	66,771	66,720	41	3,683	3,114	468,895	
July Aug.	538,726	476,205	39	690	61,792	2,513	69,809	65,311	65,262	39	4,498	3,818	468,917	
	536,301	472,887	29	740	62,645	2,506	66,425	62,331	62,322	29	4,094	3,334	469,876	
													Changes *	
2022	+ 30,999	+ 19,800	- 2	+ 546	+ 10,655	+ 123	+ 9,761	+ 9,356	+ 9,358	- 2	+ 405	- 141	+ 21,238	
2023 May	- 1,255	+ 406	- 8	- 69	- 1,584	- 8	+ 31	- 858	- 870	- 8	+ 889	+ 978	- 1,286	
	+ 2,545	- 2,487	- 7	- 474	+ 5,513	- 65	+ 359	+ 948	+ 965	- 7	- 589	- 125	+ 2,186	
July Aug.	- 623	+ 310	- 2	+ 111	- 1,042	- 9	- 645	- 1,460	- 1,458	- 2	+ 815	+ 704	+ 22	
	- 2,425	- 3,318	- 10	+ 50	+ 853	- 7	- 3,384	- 2,980	- 2,940	- 10	- 404	- 484	+ 959	
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	
2023 May	479,225	455,964	20	183	23,058	406	58,952	55,266	55,193	20	3,686	3,556	420,273	
	474,446	449,697	21	1,390	23,338	408	54,616	49,604	49,538	21	5,012	3,667	419,830	
July Aug.	475,865	452,312	21	1,171	22,361	408	54,505	49,514	49,442	21	4,991	3,871	421,360	
	472,692	451,697	21	680	20,294	408	53,041	48,896	48,824	21	4,145	3,516	419,651	
													Changes *	
2022	+ 24,911	+ 31,537	- 10	+ 1,217	- 7,833	- 194	+ 11,915	+ 11,563	+ 11,574	- 10	+ 352	- 866	+ 12,996	
2023 May	+ 1,134	+ 2,893	- 2	- 1,354	- 403	- 2	- 764	+ 623	+ 607	- 2	- 1,387	- 15	+ 1,898	
	+ 3,333	+ 318	+ 1	+ 1,216	+ 1,798	+ 2	- 247	- 1,573	- 1,575	+ 1	+ 1,326	+ 111	+ 3,580	
July Aug.	+ 1,419	+ 2,615	-	- 219	- 977	-	- 111	- 90	- 96	-	- 21	+ 204	+ 1,530	
	- 3,173	- 615	-	- 491	- 2,067	-	- 1,464	- 618	- 618	-	- 846	- 355	- 1,709	
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	
2023 May	108,220	105,179	-	-	3,041	4	33,401	32,975	32,975	-	426	426	74,819	
	115,372	110,873	-	4	4,495	4	37,312	36,835	36,831	-	477	477	78,060	
July Aug.	114,526	109,994	-	5	4,527	4	36,470	36,078	36,073	-	392	392	78,056	
	113,545	109,019	-	5	4,521	4	34,490	34,110	34,105	-	380	380	79,055	
													Changes *	
2022	+ 20,583	+ 20,984	- 72	-	- 329	- 1	+ 9,287	+ 9,302	+ 9,374	- 72	- 15	- 15	+ 11,296	
2023 May	- 50	- 43	-	-	- 7	-	- 2,424	- 2,444	- 2,444	-	+ 20	+ 20	+ 2,374	
	+ 259	+ 328	-	-	5	-	+ 1,041	+ 990	+ 995	-	+ 51	+ 51	- 782	
July Aug.	- 846	- 879	-	+ 1	+ 32	-	- 842	- 757	- 758	-	- 85	- 85	- 4	
	- 981	- 975	-	-	- 6	-	- 1,980	- 1,968	- 1,968	-	- 12	- 12	+ 999	

* 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													Period
to enterprises and households						to government							
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities	Equalisa- tion claims	Memo item Fiduciary loans	
	Total	Medium- term	Long-term				Total	Medium- term	Long-term				
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
911,043	849,769	168,908	680,861	61,274	2,981	50,758	28,612	2,098	26,514	22,146	–	16	2023 May
912,596	847,553	168,437	679,116	65,043	2,918	54,189	28,565	2,140	26,425	25,624	–	16	June
915,124	850,773	170,160	680,613	64,351	2,909	53,209	28,880	2,148	26,732	24,329	–	16	July
913,918	851,960	170,673	681,287	61,958	2,902	54,664	29,162	2,266	26,896	25,502	–	16	Aug.
Changes *													
+ 55,993	+ 42,133	+ 10,046	+ 32,087	+ 13,860	– 67	– 10,463	+ 904	+ 146	+ 758	– 11,367	–	– 5	2022
+ 4,813	+ 5,107	+ 3,427	+ 1,680	– 294	– 10	– 1,827	– 127	– 38	– 89	– 1,700	–	–	2023 May
+ 1,553	– 2,216	– 471	– 1,745	+ 3,769	– 63	+ 3,431	– 47	+ 42	– 89	+ 3,478	–	–	June
+ 2,528	+ 3,220	+ 1,723	+ 1,497	– 692	– 9	– 980	+ 315	+ 8	+ 307	– 1,295	–	–	July
– 1,206	+ 1,187	+ 513	+ 674	– 2,393	– 7	+ 1,455	+ 282	+ 118	+ 164	+ 1,173	–	–	Aug.
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
447,035	394,847	27,516	367,331	52,188	2,571	19,674	14,541	938	13,603	5,133	–	16	2023 May
447,477	391,547	26,603	364,944	55,930	2,506	21,418	14,514	998	13,516	6,904	–	16	June
448,091	392,288	26,994	365,294	55,803	2,497	20,826	14,837	1,012	13,825	5,989	–	16	July
448,729	392,325	27,586	364,739	56,404	2,490	21,147	14,906	1,031	13,875	6,241	–	16	Aug.
Changes *													
+ 26,573	+ 10,373	– 712	+ 11,085	+ 16,200	+ 128	– 5,335	+ 210	– 249	+ 459	– 5,545	–	– 5	2022
+ 307	+ 395	+ 491	– 96	– 88	– 8	– 1,593	– 97	– 10	– 87	– 1,496	–	–	2023 May
+ 442	– 3,300	– 913	– 2,387	+ 3,742	– 65	+ 1,744	– 27	+ 60	– 87	+ 1,771	–	–	June
+ 614	+ 741	+ 391	+ 350	– 127	– 9	– 592	+ 323	+ 14	+ 309	– 915	–	–	July
+ 638	+ 37	+ 592	– 555	+ 601	– 7	+ 321	+ 69	+ 19	+ 50	+ 252	–	–	Aug.
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
392,328	383,389	105,081	278,308	8,939	406	27,945	13,826	948	12,878	14,119	–	–	2023 May
391,333	382,753	105,068	277,685	8,580	408	28,497	13,739	932	12,807	14,758	–	–	June
393,255	385,269	106,265	279,004	7,986	408	28,105	13,730	924	12,806	14,375	–	–	July
390,417	385,414	105,137	280,277	5,003	408	29,234	13,943	1,022	12,921	15,291	–	–	Aug.
Changes *													
+ 18,115	+ 20,327	+ 3,399	+ 16,928	– 2,212	– 194	– 5,119	+ 502	+ 203	+ 299	– 5,621	–	–	2022
+ 2,125	+ 2,331	+ 1,155	+ 1,176	– 206	– 2	– 227	– 30	– 28	– 2	– 197	–	–	2023 May
+ 1,841	+ 1,800	+ 1,146	+ 654	+ 41	+ 2	+ 1,739	– 18	– 16	– 2	+ 1,757	–	–	June
+ 1,922	+ 2,516	+ 1,197	+ 1,319	– 594	–	– 392	– 9	– 8	– 1	– 383	–	–	July
– 2,838	+ 145	– 1,128	+ 1,273	– 2,983	–	+ 1,129	+ 213	+ 98	+ 115	+ 916	–	–	Aug.
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
71,680	71,533	36,311	35,222	147	4	3,139	245	212	33	2,894	–	–	2023 May
73,786	73,253	36,766	36,487	533	4	4,274	312	210	102	3,962	–	–	June
73,778	73,216	36,901	36,315	562	4	4,278	313	212	101	3,965	–	–	July
74,772	74,221	37,950	36,271	551	4	4,283	313	213	100	3,970	–	–	Aug.
Changes *													
+ 11,305	+ 11,433	+ 7,359	+ 4,074	– 128	– 1	– 9	+ 192	+ 192	± 0	– 201	–	–	2022
+ 2,381	+ 2,381	+ 1,781	+ 600	–	–	– 7	–	–	–	– 7	–	–	2023 May
– 730	– 716	– 704	– 12	– 14	–	– 52	– 2	– 2	–	– 50	–	–	June
– 8	– 37	+ 135	– 172	+ 29	–	+ 4	+ 1	+ 2	– 1	+ 3	–	–	July
+ 994	+ 1,005	+ 1,049	– 44	– 11	–	+ 5	–	+ 1	– 1	+ 5	–	–	Aug.

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	
	Total	of which					Total	to enterprises and households				to government		Total
		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Memo item Fiduciary loans		Total	of which		Total	of which Loans		
									Loans	Bills				
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	
2023 May	278,859	266,048	10	797	12,004	7,196	31,170	27,311	26,606	10	3,859	3,757	247,689	
	278,304	264,923	10	802	12,569	7,197	31,293	27,049	26,287	10	4,244	4,194	247,011	
July Aug.	279,561	266,152	10	912	12,487	7,245	31,179	26,485	25,722	10	4,694	4,535	248,382	
	280,318	264,095	9	858	15,356	7,308	29,692	26,003	25,358	9	3,689	3,467	250,626	
													Changes *	
2022	+ 827	+ 5,826	- 2	- 740	- 4,257	+ 307	+ 1,034	+ 1,952	+ 1,916	- 2	- 918	- 140	- 207	
2023 May	+ 876	+ 649	- 1	+ 311	- 83	+ 37	- 426	+ 141	- 77	- 1	- 567	- 659	+ 1,302	
	- 555	- 1,125	-	+ 5	+ 565	+ 1	+ 123	- 262	- 319	-	+ 385	+ 437	- 678	
July Aug.	+ 1,257	+ 1,229	-	+ 110	- 82	+ 48	- 114	- 564	- 565	-	+ 450	+ 341	+ 1,371	
	+ 757	- 2,057	- 1	- 54	+ 2,869	+ 63	- 1,487	- 482	- 364	- 1	- 1,005	- 1,068	+ 2,244	
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	
2023 May	1,167,490	1,028,770	-	158	138,562	3,862	53,028	48,809	48,766	-	4,219	4,104	1,114,462	
	1,168,207	1,029,095	-	158	138,954	3,740	53,397	48,774	48,731	-	4,623	4,508	1,114,810	
July Aug.	1,170,590	1,031,343	-	150	139,097	3,723	53,923	48,653	48,619	-	5,270	5,154	1,116,667	
	1,172,076	1,032,598	-	140	139,338	3,692	53,339	48,838	48,814	-	4,501	4,385	1,118,737	
													Changes *	
2022	+ 50,966	+ 54,683	-	- 519	- 3,198	- 14	+ 4,321	+ 4,417	+ 4,422	-	- 96	+ 418	+ 46,645	
2023 May	+ 1,843	+ 1,807	-	- 13	+ 49	- 10	- 408	+ 409	+ 410	-	- 817	- 805	+ 2,251	
	+ 717	+ 325	-	-	+ 392	- 122	+ 369	- 35	- 35	-	+ 404	+ 404	+ 348	
July Aug.	+ 2,383	+ 2,248	-	- 8	+ 143	- 17	+ 526	- 121	- 112	-	+ 647	+ 646	+ 1,857	
	+ 1,486	+ 1,255	-	- 10	+ 241	- 31	- 584	+ 185	+ 195	-	- 769	- 769	+ 2,070	
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	
2023 May	839,275	751,274	15	17	87,969	3,207	33,667	33,409	33,394	15	258	241	805,608	
	840,386	752,639	10	7	87,730	3,133	34,299	34,029	34,019	10	270	263	806,087	
July Aug.	841,602	754,015	9	-	87,578	3,119	33,627	33,305	33,296	9	322	322	807,975	
	843,393	755,870	10	-	87,513	3,097	33,449	33,214	33,204	10	235	235	809,944	
													Changes *	
2022	+ 49,414	+ 44,770	+ 5	- 188	+ 4,827	- 178	+ 3,157	+ 3,325	+ 3,325	+ 5	- 168	+ 15	+ 46,257	
2023 May	+ 2,381	+ 2,610	- 3	-	- 226	- 16	+ 140	+ 182	+ 185	- 3	- 42	- 42	+ 2,241	
	+ 1,226	+ 1,365	- 5	- 10	- 124	- 74	+ 577	+ 565	+ 570	- 5	+ 12	+ 22	+ 649	
July Aug.	+ 1,216	+ 1,376	- 1	- 7	- 152	- 14	- 672	- 724	- 723	- 1	+ 52	+ 59	+ 1,888	
	+ 1,791	+ 1,855	+ 1	-	- 65	- 22	- 178	- 91	- 92	+ 1	- 87	- 87	+ 1,969	
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	
2023 May	134,953	128,142	-	-	6,811	96	2,200	2,196	2,196	-	4	4	132,753	
	134,500	127,760	-	-	6,740	7	2,114	2,108	2,108	-	6	6	132,386	
July Aug.	134,441	127,648	-	-	6,793	7	2,128	2,122	2,122	-	6	6	132,313	
	134,745	127,495	-	-	7,250	6	2,179	2,171	2,171	-	8	8	132,566	
													Changes *	
2022	+ 2,730	+ 3,254	-	- 75	- 449	+ 80	+ 304	+ 428	+ 403	-	- 124	- 24	+ 2,426	
2023 May	+ 632	+ 435	-	-	+ 197	+ 1	- 49	- 47	- 47	-	- 2	- 2	+ 681	
	- 453	- 382	-	-	- 71	- 89	- 86	- 88	- 88	-	+ 2	+ 2	- 367	
July Aug.	- 34	- 87	-	-	+ 53	-	- 26	- 26	- 26	-	-	-	- 8	
	+ 304	- 153	-	-	+ 457	- 1	+ 51	+ 49	+ 49	-	+ 2	+ 2	+ 253	

* 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													Period
to enterprises and households						to government							
	Loans			Securities	Memo item Fiduciary loans		Loans			Securities	Equalisa- tion claims	Memo item Fiduciary loans	
	Total	Medium- term	Long-term				Total	Medium- term	Long-term				
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
174,818	172,218	42,485	129,733	2,600	6,809	72,871	63,467	1,165	62,302	9,404	–	387	2023 May
174,406	171,676	42,681	128,995	2,730	6,809	72,605	62,766	1,071	61,695	9,839	–	388	June
175,221	172,552	43,415	129,137	2,669	6,871	73,161	63,343	1,152	62,191	9,818	–	374	July
175,192	172,208	43,524	128,684	2,984	6,934	75,434	63,062	1,094	61,968	12,372	–	374	Aug.
Changes *													
+ 4,324	+ 5,851	+ 4,373	+ 1,478	– 1,527	+ 354	– 4,531	– 1,801	– 378	– 1,423	– 2,730	–	– 47	2022
+ 1,810	+ 1,391	+ 505	+ 886	+ 419	+ 40	– 508	– 6	– 215	+ 209	– 502	–	– 3	2023 May
– 412	– 542	+ 196	– 738	+ 130	–	– 266	– 701	– 94	– 607	+ 435	–	+ 1	June
+ 815	+ 876	+ 734	+ 142	– 61	+ 62	+ 556	+ 577	+ 81	+ 496	– 21	–	– 14	July
– 29	– 344	+ 109	– 453	+ 315	+ 63	+ 2,273	– 281	– 58	– 223	+ 2,554	–	–	Aug.
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
1,050,171	946,603	61,071	885,532	103,568	3,813	64,291	29,297	2,409	26,888	34,994	–	49	2023 May
1,050,751	946,810	61,202	885,608	103,941	3,691	64,059	29,046	2,397	26,649	35,013	–	49	June
1,052,225	948,338	61,062	887,276	103,887	3,674	64,442	29,232	2,377	26,855	35,210	–	49	July
1,054,206	950,112	61,340	888,772	104,094	3,644	64,531	29,287	2,449	26,838	35,244	–	48	Aug.
Changes *													
+ 47,446	+ 48,368	+ 3,374	+ 44,994	– 922	– 10	– 801	+ 1,475	+ 37	+ 1,438	– 2,276	–	– 4	2022
+ 2,433	+ 2,274	+ 568	+ 1,706	+ 159	– 10	– 182	– 72	– 132	+ 60	– 110	–	–	2023 May
+ 580	+ 207	+ 131	+ 76	+ 373	– 122	– 232	– 251	– 12	– 239	+ 19	–	–	June
+ 1,474	+ 1,528	– 140	+ 1,668	– 54	– 17	+ 383	+ 186	– 20	+ 206	+ 197	–	–	July
+ 1,981	+ 1,774	+ 278	+ 1,496	+ 207	– 30	+ 89	+ 55	+ 72	– 17	+ 34	–	– 1	Aug.
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
789,768	714,598	43,914	670,684	75,170	3,206	15,840	3,041	215	2,826	12,799	–	1	2023 May
790,233	715,359	44,310	671,049	74,874	3,132	15,854	2,998	213	2,785	12,856	–	1	June
792,026	717,379	44,280	673,099	74,647	3,118	15,949	3,018	219	2,799	12,931	–	1	July
793,981	719,385	44,283	675,102	74,596	3,096	15,963	3,046	234	2,812	12,917	–	1	Aug.
Changes *													
+ 46,264	+ 41,348	+ 3,521	+ 37,827	+ 4,916	– 178	– 7	+ 82	+ 58	+ 24	– 89	–	–	2022
+ 2,286	+ 2,453	+ 163	+ 2,290	– 167	– 16	– 45	+ 14	+ 5	+ 9	– 59	–	–	2023 May
+ 635	+ 816	– 79	+ 895	– 181	– 74	+ 14	– 43	– 2	– 41	+ 57	–	–	June
+ 1,793	+ 2,020	– 30	+ 2,050	– 227	– 14	+ 95	+ 20	+ 6	+ 14	+ 75	–	–	July
+ 1,955	+ 2,006	+ 3	+ 2,003	– 51	– 22	+ 14	+ 28	+ 15	+ 13	– 14	–	–	Aug.
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
114,142	113,968	14,247	99,721	174	96	18,611	11,974	331	11,643	6,637	–	–	2023 May
114,113	113,939	14,768	99,171	174	7	18,273	11,707	327	11,380	6,566	–	–	June
113,979	113,805	15,229	98,576	174	7	18,334	11,715	331	11,384	6,619	–	–	July
113,785	113,612	15,173	98,439	173	6	18,781	11,704	330	11,374	7,077	–	–	Aug.
Changes *													
+ 3,533	+ 3,544	+ 722	+ 2,822	– 11	+ 80	– 1,107	– 669	+ 2	– 671	– 438	–	–	2022
+ 520	+ 504	+ 361	+ 143	+ 16	+ 1	+ 161	– 20	+ 7	– 27	+ 181	–	–	2023 May
– 29	– 29	+ 521	– 550	–	– 89	– 338	– 267	– 4	– 263	– 71	–	–	June
– 69	– 69	+ 161	– 230	–	–	+ 61	+ 8	+ 4	+ 4	+ 53	–	–	July
– 194	– 193	– 56	– 137	– 1	– 1	+ 447	– 11	– 1	+ 10	+ 458	–	–	Aug.

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	
	Total	of which					Total	to enterprises and households				to government		Total
		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Memo item Fiduciary loans		Total	Total	of which		Total	of which Loans	
										Loans	Bills			
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	
2023 May	201,665	186,810	.	–	14,855	7	1,263	1,260	1,260	.	3	3	200,402	
	202,260	187,547	.	–	14,713	7	1,354	1,351	1,351	.	3	3	200,906	
July	202,493	187,841	.	–	14,652	7	1,251	1,249	1,249	.	2	2	201,242	
	203,006	188,406	.	–	14,600	7	1,224	1,223	1,223	.	1	1	201,782	
													Changes *	
2022	+ 7,410	+ 9,381	.	–	– 1,971	– 457	+ 333	+ 333	+ 333	.	± 0	± 0	+ 7,077	
2023 May	+ 353	+ 528	.	–	– 175	–	+ 3	+ 1	+ 1	.	+ 2	+ 2	+ 350	
	+ 595	+ 737	.	–	– 142	–	+ 91	+ 91	+ 91	.	–	–	+ 504	
July	+ 233	+ 294	.	–	– 61	–	– 103	– 102	– 102	.	– 1	– 1	+ 336	
	+ 513	+ 565	.	–	– 52	–	– 27	– 26	– 26	.	– 1	– 1	+ 540	
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	
2023 May	292,529	249,956	17	– 24	42,580	7,345	15,922	13,945	13,898	17	1,977	2,031	276,607	
	289,280	247,191	17	– 11	42,083	7,337	15,444	13,958	13,911	17	1,486	1,527	273,836	
July	290,855	248,357	–	233	42,265	7,332	16,474	14,724	14,694	–	1,750	1,547	274,381	
	290,638	247,814	14	100	42,710	7,382	15,627	14,044	14,000	14	1,583	1,513	275,011	
													Changes *	
2022	+ 28,897	+ 29,880	– 23	– 172	– 788	+ 210	+ 7,536	+ 7,828	+ 7,881	– 23	– 292	– 150	+ 21,361	
2023 May	+ 631	+ 86	+ 17	+ 156	+ 372	+ 46	– 507	– 350	– 367	+ 17	– 157	– 313	+ 1,138	
	– 3,249	– 2,765	–	+ 13	– 497	– 8	– 478	+ 13	+ 13	–	– 491	– 504	– 2,771	
July	+ 1,575	+ 1,166	– 17	+ 244	+ 182	– 5	+ 1,030	+ 766	+ 783	– 17	+ 264	+ 20	+ 545	
	– 217	– 543	+ 14	– 133	+ 445	+ 50	– 847	– 680	– 694	+ 14	– 167	– 34	+ 630	
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	
2023 May	440,412	410,343	.	.	30,028	417	73,187	69,900	69,866	15	3,287	3,280	367,225	
	442,487	409,745	.	.	31,480	406	74,071	69,203	69,188	10	4,868	3,621	368,416	
July	443,047	411,077	.	.	30,774	405	73,287	68,413	68,399	8	4,874	3,692	369,760	
	439,186	409,630	.	.	28,791	405	70,153	66,041	66,028	8	4,112	3,360	369,033	
													Changes *	
2022	+ 38,954	+ 44,705	.	.	– 6,619	+ 11	+ 17,293	+ 16,332	+ 16,413	– 69	+ 961	+ 12	+ 21,661	
2023 May	+ 413	+ 2,402	.	.	– 605	– 1	– 3,142	– 1,540	– 1,551	– 2	– 1,602	– 207	+ 3,555	
	+ 3,294	+ 621	.	.	+ 1,452	– 11	+ 2,103	+ 522	+ 541	– 5	+ 1,581	+ 341	+ 1,191	
July	+ 560	+ 1,332	.	.	– 706	– 1	– 784	– 790	– 789	– 2	+ 6	+ 71	+ 1,344	
	– 3,861	– 1,447	.	.	– 1,983	–	– 3,134	– 2,372	– 2,371	–	– 762	– 332	– 727	

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks,

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I Banks (MFIs) in Germany

and long-term lending													Period	
to enterprises and households						to government								
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities	Equalisa- tion claims	Memo item Fiduciary loans		
	Total	Medium- term	Long-term				Total	Medium- term	Long-term					
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	
191,707	181,033	3,841	177,192	10,674	7	8,695	4,514	5	4,509	4,181	–	–	2023 May	
192,451	181,779	3,845	177,934	10,672	7	8,455	4,414	5	4,409	4,041	–	–	June	
192,829	182,218	3,797	178,421	10,611	7	8,413	4,372	–	4,372	4,041	–	–	July	
193,420	182,810	3,778	179,032	10,610	7	8,362	4,372	–	4,372	3,990	–	–	Aug.	
Changes *														
+ 8,212	+ 9,224	– 642	+ 9,866	– 1,012	– 457	– 1,135	– 176	–	– 176	– 959	–	–	2022	
+ 535	+ 535	– 18	+ 553	–	–	– 185	– 10	+	5	– 15	– 175	–	2023 May	
+ 744	+ 746	+	+	742	– 2	– 240	– 100	–	– 100	– 140	–	–	June	
+ 378	+ 439	– 48	+ 487	– 61	–	– 42	– 42	– 5	– 37	–	–	–	July	
+ 591	+ 592	– 19	+ 611	– 1	–	– 51	–	–	–	– 51	–	–	Aug.	
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	
156,308	142,524	26,286	116,238	13,784	6,777	120,299	91,503	7,386	84,117	28,796	–	568	2023 May	
154,141	140,316	24,727	115,589	13,825	6,784	119,695	91,437	7,207	84,230	28,258	–	553	June	
154,102	140,270	24,126	116,144	13,832	6,774	120,279	91,846	7,302	84,544	28,433	–	558	July	
154,124	140,322	24,044	116,278	13,802	6,824	120,887	91,979	7,440	84,539	28,908	–	558	Aug.	
Changes *														
+ 19,019	+ 19,427	+ 12,076	+ 7,351	– 408	+ 200	+ 2,342	+ 2,722	– 599	+ 3,321	– 380	–	+ 10	2022	
+ 1,219	+ 929	+ 161	+ 768	+ 290	+ 50	– 81	– 163	+	30	– 193	+	– 4	2023 May	
– 2,167	– 2,208	– 1,559	– 649	+ 41	+ 7	– 604	– 66	– 179	+ 113	– 538	–	– 15	June	
– 39	– 46	– 601	+ 555	+ 7	– 10	+ 584	+ 409	+	95	+ 314	+	5	July	
+ 22	+ 52	– 82	+ 134	– 30	+ 50	+ 608	+ 133	+	138	– 5	+	–	Aug.	
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	
350,058	331,821	81,937	249,884	18,237	417	17,167	5,376	522	4,854	11,791	–	–	2023 May	
349,630	331,556	81,345	250,211	18,074	406	18,786	5,380	537	4,843	13,406	–	–	June	
350,770	333,399	82,649	250,750	17,371	405	18,990	5,587	537	5,050	13,403	–	–	July	
349,544	334,658	83,373	251,285	14,886	405	19,489	5,584	545	5,039	13,905	–	–	Aug.	
Changes *														
+ 29,933	+ 28,342	+ 10,637	+ 17,705	+ 1,591	+	– 8,272	– 62	+	188	– 250	– 8,210	–	2022	
+ 3,855	+ 4,164	+ 2,560	+ 1,604	– 309	– 1	– 300	– 4	–	– 4	– 296	–	–	2023 May	
– 428	– 265	– 592	+ 327	– 163	– 11	+ 1,619	+	4	+	15	+	1,615	June	
+ 1,140	+ 1,843	+ 1,304	+ 539	– 703	– 1	+	204	+	207	– 3	–	–	July	
– 1,226	+ 1,259	+ 724	+ 535	– 2,485	–	+	499	– 3	+	8	– 11	+	502	Aug.

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)												
Total	of which			Lending to enterprises and self-employed persons								
	Housing loans			Total	of which Housing loans	Enterprises				Self-employed persons		
	Total	Mortgage loans secured by residential real estate	Other 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
End of quarter *												
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
3,365,303	1,773,856	1,448,019	325,837	1,852,238	509,137	1,350,577	228,508	245,701	876,368	501,661	20,427	30,123
3,385,937	1,778,989	1,457,278	321,711	1,872,406	512,871	1,368,986	232,628	253,175	883,183	503,420	20,989	30,291
3,397,023	1,787,637	1,471,355	316,282	1,879,407	517,741	1,375,151	227,906	258,438	888,807	504,256	20,993	30,935
Changes during quarter *												
+ 18,454	+ 5,543	+ 5,373	+ 170	+ 14,092	+ 2,933	+ 13,025	+ 11,246	+ 469	+ 1,310	+ 1,067	+ 193	+ 72
+ 17,448	+ 12,899	+ 8,862	+ 4,037	+ 5,701	+ 3,399	+ 3,573	+ 527	+ 1,264	+ 1,782	+ 2,128	+ 201	+ 404
+ 24,484	+ 16,019	+ 10,876	+ 5,143	+ 10,193	+ 4,196	+ 8,450	+ 2,167	+ 2,350	+ 8,267	+ 1,743	+ 776	+ 47
+ 14,357	+ 12,391	+ 8,385	+ 4,006	+ 6,029	+ 3,834	+ 5,868	+ 5,788	+ 2,405	+ 9,251	+ 1,161	+ 834	+ 120
+ 21,670	+ 6,592	+ 5,844	+ 748	+ 16,764	+ 2,563	+ 14,416	+ 6,289	+ 575	+ 7,552	+ 2,348	+ 671	+ 143
+ 23,268	+ 13,787	+ 11,177	+ 2,610	+ 11,096	+ 4,064	+ 7,714	+ 2,345	+ 1,791	+ 3,578	+ 3,382	+ 71	+ 95
+ 29,500	+ 17,807	+ 12,577	+ 5,230	+ 14,496	+ 5,735	+ 12,316	+ 1,110	+ 1,376	+ 9,830	+ 2,180	+ 861	+ 87
+ 18,711	+ 12,705	+ 7,836	+ 4,869	+ 8,892	+ 4,079	+ 8,108	+ 2,254	+ 3,111	+ 7,251	+ 784	+ 395	+ 296
+ 33,637	+ 11,104	+ 8,096	+ 3,008	+ 25,973	+ 4,810	+ 22,398	+ 14,016	+ 1,138	+ 7,244	+ 3,575	+ 430	+ 101
+ 37,019	+ 17,750	+ 11,762	+ 5,988	+ 23,079	+ 6,585	+ 19,292	+ 4,204	+ 6,897	+ 8,191	+ 3,787	+ 187	+ 437
+ 35,178	+ 19,442	+ 11,127	+ 8,315	+ 19,342	+ 6,032	+ 15,625	+ 2,197	+ 3,361	+ 10,067	+ 3,717	+ 115	+ 200
+ 18,540	+ 15,161	+ 8,940	+ 6,221	+ 6,753	+ 4,835	+ 4,651	+ 6,120	+ 3,530	+ 7,241	+ 2,102	+ 116	+ 156
+ 38,692	+ 13,527	+ 11,433	+ 2,094	+ 29,793	+ 5,478	+ 26,091	+ 13,848	+ 3,079	+ 9,164	+ 3,702	+ 407	+ 136
+ 43,758	+ 20,111	+ 13,453	+ 6,658	+ 26,787	+ 6,919	+ 22,457	+ 7,500	+ 5,927	+ 9,030	+ 4,330	+ 231	+ 444
+ 29,810	+ 22,417	+ 15,405	+ 7,012	+ 11,959	+ 6,113	+ 8,388	+ 3,546	+ 3,209	+ 8,725	+ 3,571	+ 235	+ 121
+ 25,329	+ 20,010	+ 13,863	+ 6,147	+ 9,200	+ 4,571	+ 6,435	+ 6,958	+ 4,195	+ 9,198	+ 2,765	+ 498	+ 108
+ 50,955	+ 17,776	+ 12,399	+ 5,377	+ 38,163	+ 5,408	+ 35,135	+ 24,254	+ 3,402	+ 7,479	+ 3,028	+ 72	+ 144
+ 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
+ 19,697	+ 26,470	+ 18,778	+ 7,692	+ 1,855	+ 6,375	+ 7,279	+ 16,665	+ 2,097	+ 7,289	+ 5,424	+ 3	+ 17
+ 23,948	+ 27,744	+ 19,321	+ 8,423	+ 6,143	+ 8,372	+ 1,751	+ 8,492	+ 1,756	+ 11,999	+ 4,392	+ 760	+ 203
+ 44,843	+ 22,219	+ 17,298	+ 4,921	+ 33,004	+ 7,581	+ 29,844	+ 15,741	+ 6,476	+ 7,627	+ 3,160	+ 391	+ 529
+ 17,940	+ 30,722	+ 21,042	+ 9,680	+ 3,153	+ 9,595	+ 8,935	+ 12,034	+ 3,382	+ 6,481	+ 5,782	+ 453	+ 164
+ 37,075	+ 29,096	+ 19,702	+ 9,394	+ 12,728	+ 6,289	+ 8,497	+ 841	+ 81	+ 9,257	+ 4,231	+ 468	+ 187
+ 54,123	+ 28,615	+ 18,878	+ 9,737	+ 34,906	+ 8,961	+ 29,704	+ 11,155	+ 8,377	+ 10,172	+ 5,202	+ 632	+ 369
+ 57,864	+ 21,959	+ 16,618	+ 5,341	+ 41,972	+ 6,991	+ 36,943	+ 22,093	+ 2,828	+ 12,022	+ 5,029	+ 633	+ 83
+ 65,002	+ 29,943	+ 20,539	+ 9,404	+ 42,710	+ 9,140	+ 36,913	+ 15,017	+ 7,382	+ 14,514	+ 5,797	+ 415	+ 51
+ 78,980	+ 26,941	+ 20,542	+ 6,399	+ 58,457	+ 8,590	+ 54,113	+ 19,881	+ 16,021	+ 18,211	+ 4,344	+ 95	+ 97
+ 16,536	+ 15,434	+ 14,835	+ 599	+ 8,851	+ 5,871	+ 6,759	+ 10,669	+ 9,855	+ 7,573	+ 2,092	+ 140	+ 106
+ 20,434	+ 4,803	+ 8,569	+ 3,766	+ 19,898	+ 3,464	+ 18,399	+ 4,220	+ 7,474	+ 6,705	+ 1,499	+ 452	+ 168
+ 12,342	+ 8,648	+ 14,077	+ 5,429	+ 8,210	+ 4,870	+ 7,423	+ 3,492	+ 5,287	+ 5,628	+ 787	+ 65	+ 274

* for the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks,

see the explanatory notes of the Statistical Series Banking Statistics. 1 Excluding mortgage loans and housing loans, even in the form of instalment credit.

I Banks (MFIs) in Germany

	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	Period	
End of quarter *														
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 Q1	
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	Q2	
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	Q3	
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	Q4	
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 Q1	
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	Q2	
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	Q3	
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	Q4	
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 Q1	
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	Q2	
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	Q3	
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	Q4	
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 Q1	
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	Q2	
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	Q3	
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	Q4	
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 Q1	
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	Q2	
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	Q3	
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	Q4	
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 Q1	
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	Q2	
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	Q3	
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	Q4	
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 Q1	
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	Q2	
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	Q3	
451,111	1,495,779	1,260,102	185,935	7,062	29,912	72,347	1,393,520	17,286	4,617	575	574	16,137	Q4	
452,140	1,496,150	1,261,435	185,523	7,340	30,223	70,791	1,395,136	17,381	4,683	575	543	16,263	2023 Q1	
452,328	1,500,124	1,265,205	186,045	7,306	30,098	70,112	1,399,914	17,492	4,691	595	553	16,344	Q2	
Changes during quarter *														
+ 802	+ 4,378	+ 2,639	+ 1,854	+ 157	- 839	+ 823	+ 4,394	- 16	- 29	- 34	+ 14	+ 4	2016 Q1	
+ 1,925	+ 11,783	+ 9,472	+ 2,865	- 487	- 693	+ 1,051	+ 11,425	- 36	+ 28	- 16	- 5	- 15	Q2	
+ 2,472	+ 14,117	+ 11,768	+ 2,433	+ 47	- 30	+ 849	+ 13,298	+ 174	+ 55	+ 66	- 77	+ 185	Q3	
+ 1,115	+ 8,152	+ 8,519	+ 1,089	- 604	- 1,070	+ 168	+ 9,054	+ 176	+ 38	+ 49	- 10	+ 137	Q4	
+ 1,820	+ 4,853	+ 4,063	+ 2,280	- 16	- 735	- 197	+ 5,785	+ 53	- 34	+ 50	+ 12	- 9	2017 Q1	
+ 3,287	+ 12,236	+ 9,669	+ 2,799	- 288	- 103	+ 1,070	+ 11,269	- 64	+ 54	+ 104	+ 4	+ 36	Q2	
+ 2,954	+ 14,861	+ 12,094	+ 2,529	- 15	- 299	+ 886	+ 14,274	+ 143	- 22	- 22	+ 7	+ 158	Q3	
+ 1,475	+ 9,753	+ 8,639	+ 1,056	- 343	- 156	+ 1,020	+ 8,889	+ 66	- 13	+ 13	+ 41	+ 12	Q4	
+ 3,044	+ 7,502	+ 6,291	+ 1,796	- 172	- 265	+ 776	+ 6,991	+ 162	+ 3	+ 105	- 24	+ 81	2018 Q1	
+ 3,537	+ 13,969	+ 11,122	+ 3,184	- 27	+ 146	+ 1,554	+ 12,269	- 29	+ 43	- 154	- 23	+ 148	Q2	
+ 3,402	+ 15,741	+ 13,440	+ 2,273	+ 51	+ 501	+ 1,006	+ 14,234	+ 95	- 30	+ 17	- 10	+ 88	Q3	
+ 2,374	+ 11,716	+ 10,279	+ 959	- 170	+ 758	+ 526	+ 10,432	+ 71	+ 47	+ 14	+ 2	+ 55	Q4	
+ 3,159	+ 8,825	+ 8,004	+ 2,608	- 220	- 1,383	+ 546	+ 9,662	+ 74	+ 45	+ 29	- 16	+ 61	2019 Q1	
+ 3,655	+ 16,903	+ 13,178	+ 2,893	- 4	+ 1,553	+ 1,106	+ 14,244	+ 68	+ 14	+ 1	- 49	+ 116	Q2	
+ 3,927	+ 17,908	+ 16,324	+ 1,236	+ 450	+ 148	+ 383	+ 17,377	- 57	- 20	+ 2	- 2	- 57	Q3	
+ 3,371	+ 15,870	+ 15,455	+ 50	- 580	+ 328	+ 92	+ 15,450	+ 259	- 16	+ 125	+ 44	+ 90	Q4	
+ 3,244	+ 12,573	+ 12,327	+ 1,805	+ 31	- 1,560	- 156	+ 14,289	+ 219	+ 41	+ 74	+ 29	+ 116	2020 Q1	
+ 5,668	+ 13,380	+ 15,810	- 1,007	- 606	- 1,031	- 1,264	+ 15,675	+ 145	+ 4	+ 5	+ 32	+ 108	Q2	
+ 5,410	+ 21,672	+ 20,049	+ 1,710	+ 138	+ 327	+ 255	+ 21,090	- 120	+ 46	- 119	- 92	+ 91	Q3	
+ 4,949	+ 17,649	+ 19,284	- 693	- 805	- 703	- 645	+ 18,997	+ 156	+ 88	- 72	+ 41	+ 187	Q4	
+ 4,080	+ 11,613	+ 14,555	- 1,976	- 49	- 515	- 2,152	+ 14,280	+ 226	+ 83	+ 103	+ 39	+ 84	2021 Q1	
+ 5,493	+ 21,309	+ 21,089	- 392	- 54	+ 637	- 928	+ 21,600	- 216	+ 38	- 139	- 74	- 3	Q2	
+ 4,886	+ 24,254	+ 22,664	+ 1,087	+ 480	+ 1,020	- 406	+ 23,640	+ 93	+ 143	- 47	+ 83	+ 57	Q3	
+ 6,203	+ 18,831	+ 19,567	- 115	- 160	- 263	- 1,278	+ 20,372	+ 386	+ 87	+ 52	+ 42	+ 292	Q4	
+ 4,479	+ 15,818	+ 14,925	+ 482	+ 189	+ 606	- 972	+ 16,184	+ 74	+ 43	+ 135	- 97	+ 36	2022 Q1	
+ 5,433	+ 22,191	+ 20,759	+ 446	+ 256	+ 1,099	- 944	+ 22,036	+ 101	+ 44	+ 29	+ 21	+ 51	Q2	
+ 4,342	+ 20,351	+ 18,245	+ 1,450	+ 140	+ 489	- 88	+ 19,950	+ 172	+ 106	- 53	+ 28	+ 197	Q3	
+ 2,126	+ 7,517	+ 9,530	- 1,309	- 412	- 898	- 658	+ 9,073	+ 168	+ 33	- 62	+ 25	+ 205	Q4	
+ 879	+ 436	+ 1,273	- 772	+ 278	+ 61	- 1,556	+ 1,931	+ 100	+ 66	-	- 31	+ 131	2023 Q1	
+ 578	+ 4,021	+ 3,770	+ 521	- 34	- 78	- 679	+ 4,778	+ 111	+ 8	+ 20	+ 10	+ 81	Q2	

I Banks (MFIs) in Germany

7 Lending to domestic enterprises and households, housing loans * (b) By category of banks

€ million

Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
Total	of which			Lending to enterprises and self-employed persons								
	Housing loans			Total	of which Housing loans	Enterprises				Self-employed persons		
	Total	Mortgage loans secured by residential real estate	Other 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
Commercial banks ³												
											End of quarter *	
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
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
987,823	426,929	368,434	58,495	506,527	93,606	420,023	127,334	98,715	193,974	86,504	7,057	15,199
1,000,295	427,064	369,962	57,102	518,219	93,273	431,476	131,672	101,139	198,665	86,743	7,221	15,432
1,000,704	427,590	371,107	56,483	518,478	93,625	431,485	128,277	104,646	198,562	86,993	7,138	15,807
											Changes during quarter *	
+ 17,415	+ 4,972	+ 4,656	+ 316	+ 12,085	+ 485	+ 11,780	+ 7,553	+ 2,885	+ 1,342	+ 305	+ 167	- 173
+ 18,686	+ 5,030	+ 4,898	+ 132	+ 12,482	+ 982	+ 11,789	+ 5,901	+ 1,697	+ 4,191	+ 693	+ 163	+ 79
+ 13,978	+ 3,434	+ 3,245	+ 189	+ 11,651	+ 850	+ 11,525	+ 4,851	+ 5,173	+ 1,501	+ 126	- 115	+ 193
+ 12,112	+ 425	+ 1,528	- 1,103	+ 11,582	- 43	+ 11,453	+ 4,778	+ 2,424	+ 4,251	+ 129	+ 54	+ 233
+ 1,650	+ 526	+ 1,145	- 619	+ 1,453	+ 352	+ 1,252	- 2,165	+ 3,516	- 99	+ 201	- 132	+ 375
Big banks												
											End of quarter *	
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
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
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
460,913	268,213	229,079	39,134	215,091	50,287	167,528	59,721	22,033	85,774	47,563	3,056	1,172
458,308	267,700	229,135	38,565	213,312	50,206	166,181	59,722	21,920	84,539	47,131	2,864	1,133
											Changes during quarter *	
+ 7,628	+ 2,114	+ 2,151	- 37	+ 5,402	+ 139	+ 5,294	+ 5,092	- 414	+ 616	+ 108	+ 125	- 87
+ 7,055	+ 2,235	+ 2,576	- 341	+ 5,402	+ 598	+ 5,166	+ 2,681	+ 899	+ 1,586	+ 236	+ 102	- 62
- 2,321	+ 1,242	+ 1,571	- 329	- 2,751	+ 195	- 2,435	- 2,297	- 494	+ 356	- 316	- 207	- 29
+ 4,459	- 72	+ 334	- 406	+ 4,806	- 81	+ 4,927	+ 3,643	- 72	+ 1,356	- 121	+ 21	- 21
- 2,605	- 513	+ 56	- 569	- 1,779	- 81	- 1,347	+ 1	- 113	- 1,235	- 432	- 192	- 39
Regional banks and other commercial banks												
											End of quarter *	
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
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
429,128	154,851	137,314	17,537	215,937	42,506	182,254	41,018	51,220	90,016	33,683	3,043	11,920
436,026	155,318	138,505	16,813	221,200	42,551	187,038	43,346	52,591	91,101	34,162	3,216	12,174
432,312	156,366	139,640	16,726	217,313	42,992	182,763	38,578	54,105	90,080	34,550	3,020	12,572
											Changes during quarter *	
+ 4,911	+ 3,074	+ 2,764	+ 310	+ 1,525	+ 619	+ 1,266	- 72	+ 1,248	+ 90	+ 259	+ 34	- 70
+ 6,434	+ 2,754	+ 2,334	+ 420	+ 2,534	+ 384	+ 2,065	+ 1,731	- 369	+ 703	+ 469	+ 31	+ 162
+ 11,291	+ 2,120	+ 1,682	+ 438	+ 9,796	+ 637	+ 9,440	+ 6,261	+ 2,263	+ 916	+ 356	- 15	+ 186
+ 6,538	+ 467	+ 1,191	- 724	+ 5,153	+ 45	+ 4,784	+ 2,328	+ 1,371	+ 1,085	+ 369	+ 63	+ 254
+ 4,259	+ 1,050	+ 1,137	- 87	+ 3,306	+ 441	+ 2,728	- 379	+ 2,778	+ 329	+ 578	+ 8	+ 400
Branches of foreign banks												
											End of quarter *	
91,962	3,680	2,695	985	72,043	714	67,338	27,470	21,376	18,492	4,705	925	1,782
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
102,241	3,793	2,375	1,418	80,305	732	75,168	30,238	25,390	19,540	5,137	979	2,086
103,356	3,533	2,378	1,155	81,928	435	76,910	28,605	26,515	21,790	5,018	949	2,086
110,084	3,524	2,332	1,192	87,853	427	82,541	29,977	28,621	23,943	5,312	1,254	2,102
											Changes during quarter *	
+ 4,876	- 216	- 259	+ 43	+ 5,158	- 273	+ 5,220	+ 2,533	+ 2,051	+ 636	- 62	+ 8	- 16
+ 5,197	+ 41	- 12	+ 53	+ 4,546	-	+ 4,558	+ 1,489	+ 1,167	+ 1,902	- 12	+ 30	- 21
+ 5,008	+ 72	- 8	+ 80	+ 4,606	+ 18	+ 4,520	+ 887	+ 3,404	+ 229	+ 86	+ 107	+ 36
+ 1,115	+ 30	+ 3	+ 27	+ 1,623	- 7	+ 1,742	- 1,193	+ 1,125	+ 1,810	- 119	- 30	-
- 4	- 11	- 48	+ 37	- 74	- 8	- 129	- 1,787	+ 851	+ 807	+ 55	+ 68	+ 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 Including sole proprietors
2 Excluding mortgage loans and housing loans, even in the form of instalment credit.

I Banks (MFIs) in Germany

Lending to employees and other individuals								Lending to non-profits institutions						
	Total	of which			Short-term lending	Medium-term lending	Long-term lending	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending		
		Housing loans	Instalment credit ¹	Debit balances on wage, salary and pension accounts										
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	Period	
End of quarter *								Commercial banks ³						
63,577	469,721	326,252	119,880	2,857	17,686	48,702	403,333	1,793	439	294	159	1,340	2022 Q2	
64,250	477,245	330,289	122,924	2,990	17,992	49,405	409,848	1,757	450	247	152	1,358	Q3	
64,248	479,512	332,863	122,859	2,774	17,517	49,330	412,665	1,784	460	243	149	1,392	Q4	
64,090	480,228	333,303	123,342	2,877	17,794	48,584	413,850	1,848	488	259	143	1,446	2023 Q1	
64,048	480,351	333,470	123,846	2,841	17,483	47,842	415,026	1,875	495	253	142	1,480	Q2	
Changes during quarter *														
+ 311	+ 5,272	+ 4,479	+ 349	+ 75	+ 465	- 930	+ 5,737	+ 58	+ 8	+ 32	+ 4	+ 22	2022 Q2	
+ 451	+ 6,240	+ 4,037	+ 1,786	+ 133	+ 295	+ 51	+ 5,894	- 36	+ 11	- 47	- 7	+ 18	Q3	
+ 48	+ 2,300	+ 2,574	- 32	- 216	- 475	- 50	+ 2,825	+ 27	+ 10	- 4	- 3	+ 34	Q4	
- 158	+ 466	+ 440	+ 73	+ 103	+ 27	- 746	+ 1,185	+ 64	+ 28	+ 16	- 6	+ 54	2023 Q1	
- 42	+ 170	+ 167	+ 503	- 36	- 264	- 742	+ 1,176	+ 27	+ 7	- 6	- 1	+ 34	Q2	
End of quarter *								Big banks						
43,340	243,423	215,099	19,176	1,524	4,428	4,066	234,929	663	134	132	33	498	2022 Q2	
43,536	245,090	216,739	19,157	1,648	4,467	4,059	236,564	649	131	126	34	489	Q3	
43,456	245,540	217,782	18,746	1,570	4,261	3,953	237,326	629	135	118	31	480	Q4	
43,335	245,191	217,779	18,665	1,628	4,178	3,676	237,337	631	147	122	29	480	2023 Q1	
43,134	244,341	217,340	18,722	1,609	4,056	3,523	236,762	655	154	119	27	509	Q2	
Changes during quarter *														
+ 70	+ 2,225	+ 1,980	+ 88	- 6	+ 184	- 58	+ 2,099	+ 1	- 5	+ 12	- 2	- 9	2022 Q2	
+ 196	+ 1,667	+ 1,640	- 19	+ 124	+ 39	- 7	+ 1,635	- 14	- 3	- 6	+ 1	- 9	Q3	
- 80	+ 450	+ 1,043	- 411	- 78	- 206	- 106	+ 762	- 20	+ 4	- 8	- 3	- 9	Q4	
- 121	- 349	- 3	- 81	+ 58	- 83	- 277	+ 11	+ 2	+ 12	+ 4	- 2	-	2023 Q1	
- 201	- 850	- 439	+ 57	- 19	- 122	- 153	- 575	+ 24	+ 7	- 3	- 2	+ 29	Q2	
End of quarter *								Regional banks and other commercial banks						
18,239	206,541	108,192	89,191	1,318	8,734	39,649	158,158	968	300	76	98	794	2022 Q2	
18,535	210,767	110,547	90,883	1,326	8,860	39,481	162,426	962	315	51	89	822	Q3	
18,720	212,177	112,024	91,119	1,189	8,481	39,250	164,446	1,014	321	62	87	865	Q4	
18,772	213,762	112,430	92,297	1,235	8,838	38,908	166,016	1,064	337	64	83	917	2023 Q1	
18,958	213,951	113,037	92,801	1,217	7,910	38,309	167,732	1,048	337	51	82	915	Q2	
Changes during quarter *														
+ 295	+ 3,332	+ 2,442	+ 830	+ 81	+ 94	- 813	+ 4,051	+ 54	+ 13	+ 15	+ 6	+ 33	2022 Q2	
+ 276	+ 3,906	+ 2,355	+ 1,397	+ 8	+ 116	- 63	+ 3,853	- 6	+ 15	- 25	- 9	+ 28	Q3	
+ 185	+ 1,443	+ 1,477	+ 269	- 137	- 379	- 206	+ 2,028	+ 52	+ 6	+ 11	- 2	+ 43	Q4	
+ 52	+ 1,335	+ 406	+ 843	+ 46	+ 107	- 342	+ 1,570	+ 50	+ 16	+ 2	- 4	+ 52	2023 Q1	
+ 186	+ 955	+ 609	+ 504	- 18	- 175	- 588	+ 1,718	- 2	-	- 2	- 1	+ 1	Q2	
End of quarter *								Branches of foreign banks						
1,998	19,757	2,961	11,513	15	4,524	4,987	10,246	162	5	86	28	48	2022 Q2	
2,179	21,388	3,003	12,884	16	4,665	5,865	10,858	146	4	70	29	47	Q3	
2,072	21,795	3,057	12,994	15	4,775	6,127	10,893	141	4	63	31	47	Q4	
1,983	21,275	3,094	12,380	14	4,778	6,000	10,497	153	4	73	31	49	2023 Q1	
1,956	22,059	3,093	12,323	15	5,517	6,010	10,532	172	4	83	33	56	Q2	
Changes during quarter *														
- 54	- 285	+ 57	- 569	-	+ 187	- 59	- 413	+ 3	-	+ 5	-	- 2	2022 Q2	
- 21	+ 667	+ 42	+ 408	+ 1	+ 140	+ 121	+ 406	- 16	- 1	- 16	+ 1	- 1	Q3	
- 57	+ 407	+ 54	+ 110	- 1	+ 110	+ 262	+ 35	- 5	-	- 7	+ 2	-	Q4	
- 89	- 520	+ 37	- 689	- 1	+ 3	- 127	- 396	+ 12	-	+ 10	-	+ 2	2023 Q1	
- 27	+ 65	- 3	- 58	+ 1	+ 33	- 1	+ 33	+ 5	-	- 1	+ 2	+ 4	Q2	

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

cont'd: 7 Lending to domestic enterprises and households, housing loans * (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			Lending to enterprises and self-employed persons								
	Housing loans					Enterprises				Self-employed persons		
		Mortgage loans secured by residential real estate	Other housing loans		of which Housing loans		Sort-term lending	Medium-term lending	Long-term lending		Short-term lending	Medium-term lending
Total	Total			Total		Total				Total		
1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken											End of quarter *	
193,736	33,595	25,027	8,568	177,838	20,033	171,236	29,083	35,321	106,832	6,602	338	625
196,353	33,673	25,007	8,666	180,442	20,122	173,844	28,721	37,309	107,814	6,598	322	629
194,672	33,617	25,060	8,557	178,972	20,232	172,383	25,450	38,640	108,293	6,589	361	611
197,799	33,033	25,005	8,028	182,359	19,874	175,900	26,995	40,664	108,241	6,459	303	642
197,971	32,958	25,236	7,722	182,698	19,937	176,275	25,462	41,236	109,577	6,423	307	647
											Changes during quarter *	
+ 6,306	- 148	- 497	+ 349	+ 6,237	- 179	+ 6,187	+ 4,867	+ 730	+ 590	+ 50	+ 41	+ 12
+ 2,617	+ 78	- 20	+ 98	+ 2,604	+ 89	+ 2,608	- 362	+ 1,988	+ 982	- 4	- 16	+ 4
- 1,626	- 56	+ 53	- 109	- 1,440	+ 110	- 1,406	- 3,271	+ 1,331	+ 534	- 34	+ 39	- 18
+ 3,627	- 239	- 5	- 234	+ 3,742	- 153	+ 3,847	+ 1,545	+ 2,024	+ 278	- 105	- 58	+ 31
+ 187	- 75	+ 231	- 306	+ 354	+ 63	+ 390	- 1,533	+ 587	+ 1,336	- 36	+ 4	+ 5
Saving banks											End of quarter *	
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
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
987,846	580,207	379,413	200,794	549,374	188,921	347,475	33,753	45,581	268,141	201,899	6,328	6,429
991,436	581,172	382,687	198,485	554,339	190,842	351,680	35,530	45,893	270,257	202,659	6,525	6,368
995,545	583,104	389,650	193,454	557,898	192,282	355,192	35,608	46,952	272,632	202,706	6,449	6,305
											Changes during quarter *	
+ 16,634	+ 11,892	+ 4,035	+ 7,857	+ 8,901	+ 4,517	+ 6,159	+ 1,001	+ 642	+ 4,516	+ 2,742	+ 1	+ 72
+ 15,228	+ 10,197	+ 4,515	+ 5,682	+ 8,923	+ 3,952	+ 7,072	+ 1,038	+ 1,241	+ 4,793	+ 1,851	- 24	- 14
+ 6,094	+ 4,524	+ 3,713	+ 811	+ 4,571	+ 2,373	+ 3,574	- 1,354	+ 1,284	+ 3,644	+ 997	- 63	- 3
+ 3,590	+ 1,060	+ 3,389	- 2,329	+ 4,790	+ 1,866	+ 4,205	+ 1,777	+ 312	+ 2,116	+ 585	+ 197	- 61
+ 4,109	+ 1,932	+ 6,963	- 5,031	+ 3,559	+ 1,440	+ 3,512	+ 78	+ 1,059	+ 2,375	+ 47	- 76	- 63
Credit cooperatives											End of quarter *	
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
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
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
743,618	447,149	419,180	27,969	379,647	125,809	205,730	22,458	26,359	156,913	173,917	6,736	7,347
749,388	450,474	422,910	27,564	383,487	127,210	209,101	22,824	26,974	159,303	174,386	6,877	7,666
											Changes during quarter *	
+ 14,466	+ 9,992	+ 9,560	+ 432	+ 8,128	+ 3,919	+ 5,658	+ 794	+ 1,114	+ 3,750	+ 2,470	+ 202	+ 57
+ 11,955	+ 8,561	+ 8,549	+ 12	+ 6,616	+ 3,220	+ 5,008	+ 539	+ 1,104	+ 3,365	+ 1,608	- 231	+ 21
+ 7,756	+ 5,288	+ 5,785	- 497	+ 5,512	+ 2,267	+ 4,645	+ 627	+ 749	+ 3,269	+ 867	- 15	- 70
+ 4,672	+ 2,036	+ 2,663	- 627	+ 4,440	+ 1,586	+ 3,666	+ 668	+ 561	+ 2,437	+ 774	+ 249	- 36
+ 5,770	+ 3,325	+ 3,730	- 405	+ 3,840	+ 1,401	+ 3,371	+ 366	+ 615	+ 2,390	+ 469	+ 121	- 51
Mortgage banks											End of quarter *	
111,744	65,246	62,407	2,839	79,685	33,429	70,654	1,858	12,005	56,791	9,031	1	176
112,864	65,660	62,717	2,943	80,284	33,327	71,207	1,838	12,637	56,732	9,077	3	182
114,239	65,891	62,792	3,099	81,255	33,154	72,133	1,970	13,126	57,037	9,122	4	209
114,516	66,139	62,774	3,365	81,299	33,161	72,157	2,088	13,478	56,591	9,142	3	214
116,043	67,456	63,769	3,687	82,647	34,314	73,482	2,092	14,444	56,946	9,165	13	231
											Changes during quarter *	
- 78	+ 564	+ 448	+ 116	- 660	- 27	- 641	- 82	- 406	- 153	- 19	- 7	+ 7
+ 1,120	+ 414	+ 310	+ 104	+ 599	- 102	+ 553	- 20	+ 632	- 59	+ 46	+ 2	+ 6
+ 1,375	+ 231	+ 75	+ 156	+ 971	- 173	+ 926	+ 132	+ 489	+ 305	+ 45	+ 1	+ 27
- 3	+ 248	- 18	+ 266	- 236	+ 7	- 256	- 162	+ 352	- 446	+ 20	- 1	+ 5
+ 1,527	+ 1,317	+ 995	+ 322	+ 1,348	+ 1,153	+ 1,325	+ 4	+ 966	+ 355	+ 23	+ 10	+ 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 sole proprietors
2 Excluding mortgage loans and housing loans, even in the form of instalment credit.

I Banks (MFIs) in Germany

														Period
	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		
End of quarter *														Landesbanken
5,639	15,060	13,252	381	135	509	611	13,940	838	310	113	11	714	2022 Q2	
5,647	15,025	13,209	385	130	525	626	13,874	886	342	136	47	703	2022 Q3	
5,617	14,835	13,064	384	175	527	637	13,671	865	321	10	151	704	2022 Q4	
5,514	14,578	12,836	362	191	523	652	13,403	862	323	13	150	699	2023 Q1	
5,469	14,401	12,698	363	171	514	650	13,237	872	323	13	148	711	2023 Q2	
Changes during quarter *														
- 3	+ 75	+ 36	+ 20	+ 4	+ 26	+ 20	+ 29	- 6	- 5	+ 4	- 1	- 9	2022 Q2	
+ 8	- 35	- 43	+ 4	- 5	+ 16	+ 15	- 66	+ 48	+ 32	+ 23	+ 36	- 11	2022 Q3	
- 55	- 165	- 145	- 1	+ 45	+ 2	+ 11	- 178	- 21	- 21	- 126	+ 104	+ 1	2022 Q4	
- 78	- 117	- 88	- 22	+ 16	- 4	+ 15	- 128	+ 2	+ 2	+ 3	- 1	-	2023 Q1	
- 45	- 177	- 138	+ 1	- 20	- 9	- 2	- 166	+ 10	-	-	- 2	+ 12	2023 Q2	
End of quarter *														Saving banks
186,070	424,224	381,314	29,515	2,758	6,233	7,943	410,048	6,570	1,531	163	185	6,222	2022 Q2	
187,929	430,453	387,511	29,457	2,796	6,465	8,057	415,931	6,646	1,579	155	186	6,305	2022 Q3	
189,142	431,732	389,707	28,995	2,671	6,315	7,940	417,477	6,740	1,579	183	158	6,399	2022 Q4	
189,766	430,352	388,739	28,626	2,758	6,501	7,759	416,092	6,745	1,591	170	145	6,430	2023 Q1	
189,952	430,841	389,210	28,602	2,771	6,494	7,786	416,561	6,806	1,612	180	159	6,467	2023 Q2	
Changes during quarter *														
+ 2,669	+ 7,723	+ 7,356	+ 159	+ 134	+ 208	+ 195	+ 7,320	+ 10	+ 19	- 7	+ 4	+ 13	2022 Q2	
+ 1,889	+ 6,229	+ 6,197	- 58	+ 38	+ 227	+ 114	+ 5,888	+ 76	+ 48	- 8	+ 1	+ 83	2022 Q3	
+ 1,063	+ 1,429	+ 2,151	- 452	- 125	- 150	- 117	+ 1,696	+ 94	-	+ 28	- 28	+ 94	2022 Q4	
+ 449	- 1,205	- 818	- 354	+ 87	+ 186	- 181	- 1,210	+ 5	+ 12	- 13	- 13	+ 31	2023 Q1	
+ 186	+ 489	+ 471	- 24	+ 13	- 7	+ 27	+ 469	+ 61	+ 21	+ 10	+ 14	+ 37	2023 Q2	
End of quarter *														Credit cooperatives
156,378	350,513	311,644	28,325	1,584	4,584	10,576	335,353	5,768	624	111	120	5,537	2022 Q2	
158,196	355,765	316,976	28,162	1,558	4,486	10,539	340,740	5,855	633	96	118	5,641	2022 Q3	
159,273	357,832	319,894	27,507	1,442	4,192	10,263	343,377	5,907	646	106	107	5,694	2022 Q4	
159,834	358,033	320,673	27,120	1,514	4,120	9,792	344,121	5,938	667	98	101	5,739	2023 Q1	
159,843	359,926	322,596	26,984	1,523	4,215	9,572	346,139	5,975	668	113	98	5,764	2023 Q2	
Changes during quarter *														
+ 2,211	+ 6,298	+ 6,059	+ 30	+ 43	+ 182	+ 20	+ 6,096	+ 40	+ 14	+ 7	+ 14	+ 19	2022 Q2	
+ 1,818	+ 5,252	+ 5,332	- 163	- 26	- 98	- 37	+ 5,387	+ 87	+ 9	- 15	- 2	+ 104	2022 Q3	
+ 952	+ 2,192	+ 3,008	- 620	- 116	- 294	- 276	+ 2,762	+ 52	+ 13	+ 10	- 11	+ 53	2022 Q4	
+ 561	+ 201	+ 429	- 352	+ 72	- 72	- 471	+ 744	+ 31	+ 21	- 8	- 6	+ 45	2023 Q1	
+ 399	+ 1,893	+ 1,923	- 136	+ 9	+ 95	- 220	+ 2,018	+ 37	+ 1	+ 15	- 3	+ 25	2023 Q2	
End of quarter *														Mortgage banks
8,854	31,950	31,753	24	-	1	46	31,903	109	64	-	-	109	2022 Q2	
8,892	32,472	32,272	24	-	4	44	32,424	108	61	-	-	108	2022 Q3	
8,909	32,877	32,677	23	-	1	71	32,805	107	60	-	-	107	2022 Q4	
8,925	33,108	32,919	22	-	1	71	33,036	109	59	-	-	109	2023 Q1	
8,921	33,289	33,083	21	-	1	93	33,195	107	59	-	-	.	2023 Q2	
Changes during quarter *														
- 19	+ 584	+ 593	-	-	1	+ 1	+ 584	- 2	- 2	-	-	- 2	2022 Q2	
+ 38	+ 522	+ 519	-	-	3	- 2	+ 521	- 1	- 3	-	-	- 1	2022 Q3	
+ 17	+ 405	+ 405	- 1	-	3	+ 27	+ 381	- 1	- 1	-	-	- 1	2022 Q4	
+ 16	+ 231	+ 242	- 1	-	-	-	+ 231	+ 2	- 1	-	-	+ 2	2023 Q1	
- 4	+ 181	+ 164	- 1	-	-	+ 22	+ 159	- 2	-	-	-	.	2023 Q2	

I Banks (MFIs) in Germany

cont'd: 7 Lending to domestic enterprises and households, housing loans * (b) By category of banks

€ million

Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
Total	of which			Lending to enterprises and self-employed persons								
	Housing loans			Total	of which Housing loans	Enterprises				Self-employed persons		
	Total	Mortgage loans secured by residential real estate	Other 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
Building and loan associations												
												End of quarter *
175,894	172,648	149,996	22,652	20,318	17,989	2,797	37	39	2,721	17,521	123	268
178,549	175,148	152,177	22,971	20,654	18,236	2,917	127	36	2,754	17,737	131	261
180,361	176,987	153,978	23,009	20,898	18,442	2,924	113	38	2,773	17,974	142	245
181,517	178,202	154,948	23,254	20,861	18,487	2,705	51	32	2,622	18,156	151	244
183,131	179,671	155,922	23,749	21,129	18,686	2,795	67	33	2,695	18,334	155	239
												Changes during quarter *
+ 2,688	+ 2,587	+ 2,393	+ 194	+ 270	+ 244	+ 8	+ 9	+ 1	+ 2	+ 262	+ 12	+ 11
+ 2,655	+ 2,500	+ 2,181	+ 319	+ 336	+ 247	+ 120	+ 90	+ 3	+ 33	+ 216	+ 8	+ 7
+ 1,812	+ 1,839	+ 1,801	+ 38	+ 244	+ 206	+ 7	+ 14	+ 2	+ 19	+ 237	+ 11	+ 16
+ 1,156	+ 1,215	+ 970	+ 245	+ 37	+ 45	+ 219	+ 62	+ 6	+ 151	+ 182	+ 9	+ 1
+ 1,614	+ 1,469	+ 974	+ 495	+ 268	+ 199	+ 90	+ 16	+ 1	+ 73	+ 178	+ 4	+ 5
Banks with special, development and other central support tasks												
												End of quarter *
148,666	45,837	42,408	3,429	126,882	30,829	120,240	17,043	13,588	89,609	6,642	43	46
175,424	45,998	42,517	3,481	153,818	31,031	147,242	29,738	22,976	94,528	6,576	46	54
161,416	46,172	42,680	3,492	140,005	31,269	133,575	18,098	23,803	91,674	6,430	48	47
156,756	46,230	42,722	3,508	135,682	31,425	129,338	13,834	25,610	89,894	6,344	50	44
154,241	46,384	42,761	3,623	133,070	31,687	126,821	13,576	24,153	89,092	6,249	54	40
												Changes during quarter *
+ 7,571	+ 84	+ 56	+ 140	+ 7,749	+ 181	+ 7,762	+ 875	+ 2,416	+ 4,471	+ 13	+ 1	+ 15
+ 26,719	+ 161	+ 109	+ 52	+ 26,897	+ 202	+ 26,963	+ 12,695	+ 9,362	+ 4,906	+ 66	+ 3	+ 8
+ 12,853	+ 174	+ 163	+ 11	+ 12,658	+ 238	+ 12,512	+ 11,640	+ 827	+ 1,699	+ 146	+ 2	+ 7
+ 4,720	+ 58	+ 42	+ 16	+ 4,383	+ 156	+ 4,297	+ 4,324	+ 1,807	+ 1,780	+ 86	+ 2	+ 3
+ 2,515	+ 154	+ 39	+ 115	+ 2,612	+ 262	+ 2,517	+ 258	+ 1,457	+ 802	+ 95	+ 4	+ 4
Memo item: Foreign banks												
												End of quarter *
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
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
392,849	135,929	126,944	8,985	201,338	25,050	171,547	57,714	53,047	60,786	29,791	2,726	5,316
398,869	136,141	127,566	8,575	206,151	24,785	176,245	57,364	54,545	64,336	29,906	2,787	5,410
400,754	136,759	128,173	8,586	206,296	24,847	176,079	54,999	56,205	64,875	30,217	2,897	5,531
												Changes during quarter *
+ 10,627	+ 1,694	+ 1,636	+ 58	+ 7,992	+ 177	+ 7,647	+ 4,171	+ 2,617	+ 859	+ 345	+ 131	+ 9
+ 13,911	+ 1,894	+ 2,018	+ 124	+ 10,686	+ 404	+ 10,274	+ 4,991	+ 2,166	+ 3,117	+ 412	+ 217	+ 23
+ 6,085	+ 1,113	+ 1,069	+ 44	+ 4,703	+ 132	+ 4,364	+ 1,141	+ 4,394	+ 1,111	+ 339	+ 120	+ 132
+ 5,660	+ 502	+ 622	+ 120	+ 4,703	+ 25	+ 4,698	+ 90	+ 1,498	+ 3,110	+ 5	+ 49	+ 94
+ 3,169	+ 618	+ 607	+ 11	+ 1,355	+ 62	+ 1,093	+ 1,106	+ 1,660	+ 539	+ 262	+ 61	+ 121

* 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.

I Banks (MFIs) in Germany

Lending to employees and other individuals								Lending to non-profits institutions							
		of which													
				Debit balances on wage, salary and pension accounts											
Long- term lending	Total	Housing loans	Instalment credit ¹		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	Period		
End of quarter *								Building and loan associations							
17,130	155,442	154,527	366	–	998	4,100	150,344	134	132	–	–	134	2022 Q2		
17,345	157,744	156,763	362	–	1,078	3,954	152,712	151	149	–	–	151	Q3		
17,587	159,291	158,376	339	–	1,028	3,768	154,495	172	169	–	–	172	Q4		
17,761	160,476	159,536	355	–	1,048	3,639	155,789	180	179	–	–	180	2023 Q1		
17,940	161,816	160,800	346	–	1,128	3,575	157,113	186	185	–	–	186	Q2		
Changes during quarter *															
+ 261	+ 2,409	+ 2,334	+ 26	–	+ 116	– 132	+ 2,425	+ 9	+ 9	–	–	+ 9	2022 Q2		
+ 215	+ 2,302	+ 2,236	– 19	–	+ 80	– 146	+ 2,368	+ 17	+ 17	–	–	+ 17	Q3		
+ 242	+ 1,547	+ 1,613	– 23	–	– 50	– 186	+ 1,783	+ 21	+ 20	–	–	+ 21	Q4		
+ 174	+ 1,185	+ 1,160	+ 16	–	+ 20	– 129	+ 1,294	+ 8	+ 10	–	–	+ 8	2023 Q1		
+ 179	+ 1,340	+ 1,264	– 9	–	+ 80	– 64	+ 1,324	+ 6	+ 6	–	–	+ 6	Q2		
End of quarter *								Banks with special, development and other central support tasks							
6,553	20,050	13,630	6,108	–	294	488	19,268	1,734	1,378	.	.	1,679	2022 Q2		
6,476	19,891	13,597	6,008	–	260	405	19,226	1,715	1,370	.	.	1,666	Q3		
6,335	19,700	13,521	5,828	–	332	338	19,030	1,711	1,382	.	.	1,669	Q4		
6,250	19,375	13,429	5,696	–	236	294	18,845	1,699	1,376	35	4	1,660	2023 Q1		
6,155	19,500	13,348	5,883	–	263	594	18,643	1,671	1,349	34	6	1,631	Q2		
Changes during quarter *															
+ 3	– 170	– 98	– 138	–	+ 103	– 118	– 155	– 8	+ 1	.	.	– 1	2022 Q2		
– 77	– 159	– 33	– 100	–	– 34	– 83	– 42	– 19	– 8	.	.	– 13	Q3		
– 141	– 191	– 76	– 180	–	– 72	– 67	– 196	– 4	+ 12	.	.	+ 3	Q4		
– 85	– 325	– 92	– 132	–	– 96	– 44	– 185	– 12	– 6	+ 2	– 5	– 9	2023 Q1		
– 95	+ 125	– 81	+ 187	–	+ 27	+ 300	– 202	– 28	– 27	– 1	+ 2	– 29	Q2		
End of quarter *								Memo item: Foreign banks							
21,356	187,110	108,362	66,951	1,276	10,996	19,863	156,251	427	46	121	55	251	2022 Q2		
21,730	191,321	109,854	69,332	1,291	11,148	20,643	159,530	405	44	104	55	246	Q3		
21,749	191,115	110,832	68,331	1,200	10,774	19,494	160,847	396	47	103	54	239	Q4		
21,709	192,321	111,311	69,039	1,219	11,121	19,394	161,806	397	45	109	56	232	2023 Q1		
21,789	194,058	111,868	70,082	1,227	11,193	19,551	163,314	400	44	109	58	233	Q2		
Changes during quarter *															
+ 205	+ 2,633	+ 1,873	+ 359	+ 73	+ 430	– 342	+ 2,545	+ 2	– 2	– 3	+ 1	+ 4	2022 Q2		
+ 172	+ 3,247	+ 1,492	+ 1,418	+ 15	+ 151	+ 23	+ 3,073	– 22	– 2	– 17	–	– 5	Q3		
+ 87	+ 1,391	+ 978	+ 596	– 91	– 374	+ 422	+ 1,343	– 9	+ 3	– 1	– 1	– 7	Q4		
– 40	+ 956	+ 479	+ 298	+ 19	+ 97	– 100	+ 959	+ 1	– 2	+ 6	+ 2	– 7	2023 Q1		
+ 80	+ 1,811	+ 557	+ 1,042	+ 8	+ 146	+ 157	+ 1,508	+ 3	– 1	–	+ 2	+ 1	Q2		

I Banks (MFIs) in Germany

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

(a) Total

€ million

Lending to domestic enterprises and self-employed persons (excluding holdings of negotiable money market paper and excluding securities portfolios)												
Period	Manufacturing										Electricity, gas and water supply; mining and quarrying	Construction
	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 textile leather products	Manufacture of food products, beverages and tobacco		
	1	2	3	4	5	6	7	8	9	10	11	12
Total lending												
2022 Q2	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
Q3	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
Q4	1,852,238	159,979	16,521	7,899	5,107	24,550	46,982	16,470	19,056	3,581	19,813	137,651
2023 Q1	1,872,406	162,773	17,909	7,695	5,271	24,579	47,261	16,980	19,378	3,485	20,215	138,087
Q2	1,879,407	162,632	17,485	7,459	5,127	24,773	48,009	17,200	19,452	3,417	19,710	137,707
Short-term lending												
2022 Q2	239,506	44,666	7,969	2,595	1,421	6,175	12,492	5,427	3,276	1,009	4,302	11,605
Q3	260,722	46,223	7,217	2,747	867	6,295	14,052	5,505	3,666	1,162	4,712	24,390
Q4	248,935	41,569	6,249	2,223	930	5,731	13,111	4,578	3,267	1,080	4,400	12,082
2023 Q1	253,617	43,402	6,183	2,046	1,021	5,796	13,788	5,184	3,611	1,105	4,668	8,103
Q2	248,899	42,298	5,128	1,875	1,036	5,944	14,298	5,185	3,700	1,036	4,096	7,669
Medium-term lending												
2022 Q2	249,246	29,064	3,133	1,103	1,210	3,580	11,544	3,113	2,608	511	2,262	5,790
Q3	265,941	30,521	3,815	1,122	1,191	3,421	12,367	3,239	2,607	479	2,280	6,019
Q4	275,824	31,238	3,600	1,148	1,125	3,452	12,998	3,388	2,611	539	2,377	6,533
2023 Q1	283,466	32,455	4,905	1,144	1,206	3,556	12,594	3,318	2,664	492	2,576	9,225
Q2	289,373	34,011	5,403	1,158	1,069	3,794	12,949	3,552	2,697	563	2,826	7,957
Long-term lending												
2022 Q2	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
Q3	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
Q4	1,327,479	87,172	6,672	4,528	3,052	15,367	20,873	8,504	13,178	1,962	13,036	119,036
2023 Q1	1,335,323	86,916	6,821	4,505	3,044	15,227	20,879	8,478	13,103	1,888	12,971	120,759
Q2	1,341,135	86,323	6,954	4,426	3,022	15,035	20,762	8,463	13,055	1,818	12,788	122,081
Total lending												
Changes during quarter *												
2022 Q2	+ 42,710	+ 9,350	+ 4,074	+ 291	+ 591	+ 572	+ 1,741	+ 1,027	+ 538	+ 164	+ 352	- 1,699
Q3	+ 58,457	+ 2,495	- 4	+ 208	- 576	+ 73	+ 1,925	+ 245	+ 187	+ 120	+ 317	+ 14,917
Q4	+ 8,851	- 3,204	- 1,248	- 562	- 27	- 591	+ 375	- 620	- 251	- 76	- 204	- 9,908
2023 Q1	+ 19,898	+ 2,794	+ 1,388	- 204	+ 164	+ 29	+ 279	+ 510	+ 322	- 96	+ 402	+ 436
Q2	+ 8,210	- 141	- 424	- 236	- 144	+ 194	+ 748	+ 220	+ 74	- 68	- 505	- 415
Short-term lending												
2022 Q2	+ 15,432	+ 8,186	+ 3,783	+ 219	+ 543	+ 497	+ 1,721	+ 684	+ 357	+ 199	+ 183	- 2,367
Q3	+ 19,786	+ 722	- 802	+ 142	- 569	-	+ 1,150	- 37	+ 320	+ 143	+ 375	+ 12,785
Q4	- 10,809	- 4,264	- 968	- 524	+ 63	- 534	- 721	- 837	- 359	- 82	- 302	- 12,308
2023 Q1	+ 4,672	+ 1,833	- 66	- 177	+ 91	+ 65	+ 677	+ 606	+ 344	+ 25	+ 268	- 3,979
Q2	- 3,557	- 1,104	- 1,055	- 171	+ 15	+ 148	+ 510	+ 1	+ 89	- 69	- 572	- 484
Medium-term lending												
2022 Q2	+ 7,331	+ 192	- 14	- 23	+ 30	+ 35	+ 74	+ 80	+ 73	- 18	- 45	+ 229
Q3	+ 16,118	+ 1,450	+ 682	+ 16	- 19	- 159	+ 819	+ 126	- 1	- 32	+ 18	+ 229
Q4	+ 9,961	+ 717	- 215	+ 26	- 66	+ 31	+ 631	+ 149	+ 4	+ 60	+ 97	+ 514
2023 Q1	+ 7,642	+ 1,217	+ 1,305	- 4	+ 81	+ 104	- 404	- 70	+ 53	- 47	+ 199	+ 2,692
Q2	+ 5,561	+ 1,556	+ 498	+ 14	- 137	+ 238	+ 355	+ 234	+ 33	+ 71	+ 250	- 1,253
Long-term lending												
2022 Q2	+ 19,947	+ 972	+ 305	+ 95	+ 18	+ 40	- 54	+ 263	+ 108	- 17	+ 214	+ 439
Q3	+ 22,553	+ 323	+ 116	+ 50	+ 12	+ 232	- 44	+ 156	- 132	+ 9	- 76	+ 1,903
Q4	+ 9,699	+ 343	- 65	- 64	- 24	- 88	+ 465	+ 68	+ 104	- 54	+ 1	+ 1,886
2023 Q1	+ 7,584	- 256	+ 149	- 23	- 8	- 140	+ 6	- 26	- 75	- 74	- 65	+ 1,723
Q2	+ 6,206	- 593	+ 133	- 79	- 22	- 192	- 117	- 15	- 48	- 70	- 183	+ 1,322

* 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).

I Banks (MFIs) in Germany

Wholesale and retail trade; repair of motorcycles and personal and household goods	Agriculture, hunting and forestry, fishing and fish farming	Transport, storage and communication	Financial institutions (excluding MFIs) and insurance	Services sector (including the professions)								Letting of movables	Other services
				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)			
14	15	16	17	18	19	20	21	22	23	24	25	26	Period
End of quarter *													Total lending
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	2022 Q2
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	Q3
155,089	56,270	65,203	211,869	957,407	333,998	79,851	218,223	29,818	151,690	91,598	10,426	41,803	Q4
157,471	56,107	63,066	222,795	961,218	336,293	78,626	220,367	29,794	152,859	91,376	10,439	41,464	2023 Q1
159,172	56,316	61,890	221,464	967,696	340,380	78,010	220,862	29,599	154,384	91,752	11,015	41,694	Q2
													Short-term lending
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	2022 Q2
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	Q3
44,663	3,267	3,839	49,757	72,966	16,051	15,572	10,837	1,190	19,489	4,273	1,964	3,590	Q4
46,543	3,444	3,725	53,997	72,536	16,453	14,862	11,583	1,201	18,933	4,223	1,683	3,598	2023 Q1
46,786	3,755	3,590	50,412	71,747	16,492	14,189	11,026	1,137	18,947	4,403	1,937	3,616	Q2
													Medium-term lending
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	2022 Q2
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	Q3
24,293	4,147	22,962	56,232	108,206	25,367	20,108	28,362	2,141	19,026	4,932	3,046	5,224	Q4
24,787	4,078	20,953	59,252	110,281	25,255	21,408	29,037	2,169	19,147	4,921	3,319	5,025	2023 Q1
26,864	4,065	19,125	61,349	113,205	25,925	22,027	29,532	2,056	19,627	5,321	3,622	5,095	Q2
													Long-term lending
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	2022 Q2
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	Q3
86,133	48,856	38,402	105,880	776,235	292,580	44,171	179,024	26,487	113,175	82,393	5,416	32,989	Q4
86,141	48,585	38,388	109,546	778,401	294,585	42,356	179,747	26,424	114,779	82,232	5,437	32,841	2023 Q1
85,522	48,496	39,175	109,703	782,744	297,963	41,794	180,304	26,406	115,810	82,028	5,456	32,983	Q2
Changes during quarter *													Total lending
+ 8,160	+ 707	+ 1,490	+ 7,141	+ 14,409	+ 7,446	+ 1,615	+ 1,835	- 11	+ 2,752	+ 690	- 23	+ 105	2022 Q2
+ 9,594	- 54	+ 8,493	+ 1,990	+ 18,312	+ 6,241	+ 3,122	+ 3,938	+ 6	+ 2,707	+ 528	+ 536	+ 1,234	Q3
- 2,725	- 554	+ 267	+ 10,201	+ 13,328	+ 4,920	+ 3,154	+ 2,395	+ 205	+ 2,127	+ 1,211	- 149	- 895	Q4
+ 2,142	- 163	- 2,137	+ 10,586	+ 4,121	+ 2,495	- 1,370	+ 2,174	- 24	+ 1,249	- 22	+ 13	- 394	2023 Q1
+ 1,804	+ 209	- 881	- 201	+ 6,194	+ 4,087	- 711	+ 450	- 195	+ 1,285	+ 466	+ 576	+ 236	Q2
													Short-term lending
+ 2,934	+ 293	+ 222	+ 4,153	+ 1,396	+ 630	- 260	+ 586	- 156	+ 335	+ 175	+ 158	- 72	2022 Q2
+ 2,751	- 302	- 183	+ 52	+ 3,098	- 10	+ 1,268	+ 114	- 29	+ 433	- 53	+ 350	+ 1,025	Q3
- 528	- 305	- 322	+ 7,806	- 582	+ 221	+ 695	- 344	+ 210	+ 46	- 265	+ 30	- 1,175	Q4
+ 1,870	+ 177	- 114	+ 3,900	- 90	+ 402	- 710	+ 746	+ 11	- 216	- 50	- 281	+ 8	2023 Q1
+ 243	+ 311	- 40	- 2,365	- 893	+ 39	- 768	- 557	- 64	+ 5	+ 180	+ 254	+ 18	Q2
													Medium-term lending
+ 338	+ 69	+ 1,582	+ 887	+ 3,036	+ 1,277	+ 1,610	- 562	- 38	+ 708	+ 89	+ 76	- 124	2022 Q2
+ 1,125	- 46	+ 8,890	+ 761	+ 3,186	+ 1,014	+ 628	+ 898	-	+ 443	+ 47	+ 121	+ 35	Q3
+ 889	- 102	+ 792	+ 1,903	+ 4,592	+ 119	+ 2,362	+ 822	+ 12	+ 748	+ 262	+ 19	+ 248	Q4
+ 494	- 69	- 2,009	+ 3,020	+ 2,075	- 112	+ 1,300	+ 675	+ 28	+ 121	- 11	+ 273	- 199	2023 Q1
+ 2,090	- 13	- 1,628	+ 2,097	+ 2,350	+ 670	+ 619	+ 450	- 113	+ 249	+ 100	+ 303	+ 72	Q2
													Long-term lending
+ 4,888	+ 345	- 314	+ 2,101	+ 9,977	+ 5,539	+ 265	+ 1,811	+ 183	+ 1,709	+ 426	- 257	+ 301	2022 Q2
+ 5,718	+ 294	- 214	+ 1,177	+ 12,028	+ 5,237	+ 1,226	+ 2,926	+ 35	+ 1,831	+ 534	+ 65	+ 174	Q3
- 3,086	- 147	- 203	+ 492	+ 9,318	+ 4,580	+ 457	+ 1,917	- 17	+ 1,333	+ 1,214	- 198	+ 32	Q4
- 222	- 271	- 14	+ 3,666	+ 2,136	+ 2,205	- 1,960	+ 753	- 63	+ 1,344	+ 39	+ 21	- 203	2023 Q1
- 529	- 89	+ 787	+ 67	+ 4,737	+ 3,378	- 562	+ 557	- 18	+ 1,031	+ 186	+ 19	+ 146	Q2

I Banks (MFIs) in Germany

8 Lending to domestic enterprises and resident self-employed persons, by sector of economic activity * (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)												
Period	Manufacturing										Electricity, gas and water supply; mining and quarrying	Construction
	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 textile products	Manufacture of food products, beverages and tobacco		
	1	2	3	4	5	6	7	8	9	10	11	12
Commercial banks ²												
											End of quarter *	
2022 Q2	481,410	66,554	10,267	3,122	2,314	8,071	21,442	8,231	5,485	1,406	6,216	42,304
Q3	495,883	68,614	10,250	3,270	1,791	8,378	22,968	8,305	5,708	1,454	6,490	43,355
Q4	506,527	66,651	9,370	2,476	1,806	8,157	23,271	8,330	5,537	1,431	6,273	42,680
2023 Q1	518,219	69,128	10,529	2,550	1,853	8,116	23,782	8,695	5,578	1,420	6,605	44,349
Q2	518,478	68,709	9,922	2,358	1,842	8,265	24,149	8,821	5,638	1,367	6,347	44,362
											Changes during quarter *	
2022 Q3	+ 12,482	+ 1,218	- 67	+ 135	- 538	+ 187	+ 1,112	- 41	+ 153	+ 38	+ 239	+ 1,101
Q4	+ 11,651	- 1,573	- 880	- 794	+ 15	- 191	+ 523	+ 115	- 131	- 23	- 207	- 760
2023 Q1	+ 11,582	+ 2,477	+ 1,159	+ 74	+ 47	- 41	+ 511	+ 365	+ 41	- 11	+ 332	+ 1,669
Q2	+ 1,453	- 419	- 607	- 192	- 11	+ 149	+ 367	+ 126	+ 60	- 53	- 258	- 37
											Big banks	
											End of quarter *	
2022 Q2	207,789	35,133	4,266	1,572	1,019	4,505	10,756	5,397	2,912	971	3,735	11,639
Q3	213,191	35,844	3,919	1,585	948	4,590	11,315	5,371	3,155	1,018	3,943	11,592
Q4	210,285	34,624	3,922	1,511	963	4,481	10,713	5,358	2,954	928	3,794	11,242
2023 Q1	215,091	35,975	4,387	1,504	989	4,471	11,213	5,627	2,972	965	3,847	12,389
Q2	213,312	35,650	3,793	1,445	989	4,582	11,670	5,700	2,935	864	3,672	12,606
											Changes during quarter *	
2022 Q3	+ 5,402	+ 711	- 347	+ 13	- 71	+ 85	+ 559	- 26	+ 243	+ 47	+ 208	- 47
Q4	- 2,751	- 1,220	+ 3	- 74	+ 15	- 109	- 602	- 13	- 201	- 90	- 149	- 350
2023 Q1	+ 4,806	+ 1,351	+ 465	- 7	+ 26	- 10	+ 500	+ 269	+ 18	+ 37	+ 53	+ 1,147
Q2	- 1,779	- 325	- 594	- 59	-	+ 111	+ 457	+ 73	- 37	- 101	- 175	+ 217
											Regional banks and other commercial banks	
											End of quarter *	
2022 Q2	201,578	14,180	1,860	567	385	2,229	3,661	1,793	1,899	231	1,555	26,888
Q3	203,603	14,061	1,842	536	355	2,262	3,815	1,729	1,782	224	1,516	27,113
Q4	215,937	14,380	1,858	561	395	2,295	3,950	1,827	1,730	220	1,544	27,366
2023 Q1	221,200	14,889	1,884	569	384	2,290	4,034	2,008	1,798	217	1,705	28,157
Q2	217,313	13,526	1,517	489	372	2,153	3,658	1,772	1,753	195	1,617	28,183
											Changes during quarter *	
2022 Q3	+ 2,534	- 119	- 18	- 31	- 30	+ 33	+ 154	- 64	- 117	- 7	- 39	+ 250
Q4	+ 9,796	- 162	- 129	- 5	+ 30	- 17	- 25	+ 48	- 52	- 4	- 8	+ 93
2023 Q1	+ 5,153	+ 509	+ 26	+ 8	- 11	- 5	+ 84	+ 181	+ 68	- 3	+ 161	+ 791
Q2	+ 3,306	+ 255	+ 112	- 80	- 12	+ 83	+ 168	+ 4	+ 90	- 22	- 88	+ 106
											Branches of foreign banks	
											End of quarter *	
2022 Q2	72,043	17,241	4,141	983	910	1,337	7,025	1,041	674	204	926	3,777
Q3	79,089	18,709	4,489	1,149	488	1,526	7,838	1,205	771	212	1,031	4,650
Q4	80,305	17,647	3,590	404	448	1,381	8,608	1,145	853	283	935	4,072
2023 Q1	81,928	18,264	4,258	477	480	1,355	8,535	1,060	808	238	1,053	3,803
Q2	87,853	19,533	4,612	424	481	1,530	8,821	1,349	950	308	1,058	3,573
											Changes during quarter *	
2022 Q3	+ 4,546	+ 626	+ 298	+ 153	- 437	+ 69	+ 399	+ 49	+ 27	- 2	+ 70	+ 898
Q4	+ 4,606	- 191	- 754	- 715	- 30	- 65	+ 1,150	+ 80	+ 122	+ 71	+ 50	- 503
2023 Q1	+ 1,623	+ 617	+ 668	+ 73	+ 32	- 26	- 73	- 85	- 45	- 45	+ 118	- 269
Q2	- 74	- 349	- 125	- 53	+ 1	- 45	- 258	+ 49	+ 7	+ 70	+ 5	- 360

* 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). 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

													Period
Wholesale and retail trade; repair of motorcycles and personal and household goods	Agriculture, hunting and forestry, fishing and fish farming	Transport, storage and communication	Financial institutions (excluding MFIs) and insurance	Services sector (including the professions)									
				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	
End of quarter *													Commercial banks ²
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	2022 Q2
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	Q3
57,390	10,576	15,871	81,676	216,074	56,597	33,374	40,267	5,640	47,998	16,056	4,160	11,982	Q4
58,897	10,464	15,835	85,969	217,941	57,160	34,050	41,000	5,489	48,082	16,061	4,103	11,996	2023 Q1
60,554	10,553	15,706	83,228	219,478	57,168	34,252	40,825	5,391	49,065	16,080	4,506	12,191	Q2
Changes during quarter *													
+ 2,425	+ 15	+ 226	+ 1,027	+ 6,327	+ 539	+ 2,668	+ 1,058	+ 58	+ 1,003	+ 206	+ 421	+ 374	2022 Q3
+ 1,337	- 25	- 403	+ 9,051	+ 3,974	+ 240	+ 3,216	- 550	+ 173	+ 791	+ 25	+ 12	+ 67	Q4
+ 1,497	- 112	- 36	+ 4,293	+ 1,767	+ 563	+ 571	+ 733	- 151	+ 89	+ 5	- 57	+ 14	2023 Q1
+ 1,670	+ 89	+ 166	- 1,521	+ 1,253	+ 8	+ 107	- 175	- 98	+ 788	+ 19	+ 403	+ 201	Q2
End of quarter *													Big banks
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	2022 Q2
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	Q3
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	Q4
22,015	1,295	6,440	30,270	101,771	17,893	13,359	28,828	2,453	24,842	8,399	1,488	4,509	2023 Q1
21,104	1,252	6,478	29,877	101,320	17,769	13,079	28,799	2,335	24,764	8,353	1,605	4,616	Q2
Changes during quarter *													
+ 1,494	+ 8	+ 375	- 629	+ 3,283	+ 398	+ 1,278	+ 871	+ 12	+ 451	+ 3	+ 42	+ 228	2022 Q3
- 1,653	- 10	- 166	+ 1,085	- 346	- 89	- 124	- 228	+ 108	- 192	+ 2	+ 53	+ 124	Q4
- 603	- 24	- 253	+ 2,659	+ 474	+ 186	+ 258	+ 717	- 172	- 421	+ 29	- 5	- 118	2023 Q1
- 911	- 43	+ 133	- 393	- 546	- 124	- 375	- 29	- 118	- 78	- 46	+ 117	+ 107	Q2
End of quarter *													Regional banks and other commercial banks
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	2022 Q2
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	Q3
25,123	5,446	7,183	38,583	88,994	33,977	9,337	10,761	2,614	18,372	6,953	1,678	5,302	Q4
26,470	5,395	7,325	40,435	89,648	33,966	9,923	10,703	2,659	18,352	6,885	1,605	5,555	2023 Q1
28,917	5,449	7,245	36,828	88,210	34,046	9,416	10,484	2,652	17,730	6,882	1,641	5,359	Q2
Changes during quarter *													
+ 714	- 98	- 4	+ 801	+ 1,102	+ 77	+ 368	- 146	+ 52	+ 357	+ 111	+ 214	+ 69	2022 Q3
+ 1,308	- 95	- 150	+ 7,688	+ 848	+ 380	+ 134	- 211	+ 57	+ 635	+ 45	- 229	+ 37	Q4
+ 1,337	- 51	+ 142	+ 1,852	+ 554	- 11	+ 586	- 58	+ 45	- 120	- 68	- 73	+ 253	2023 Q1
+ 2,920	+ 54	+ 115	- 1,588	+ 1,370	+ 160	+ 1,057	- 107	- 2	+ 399	+ 7	+ 36	- 180	Q2
End of quarter *													Branches of foreign banks
7,295	3,651	2,192	14,539	21,520	4,945	7,752	1,343	354	3,805	713	531	2,077	2022 Q2
8,327	3,766	2,152	15,429	23,975	5,029	8,774	1,706	393	4,115	835	811	2,312	Q3
9,649	3,811	1,995	15,482	25,783	4,913	10,936	1,395	401	4,363	733	989	2,053	Q4
10,412	3,774	2,070	15,264	26,522	5,301	10,768	1,469	377	4,888	777	1,010	1,932	2023 Q1
10,533	3,852	1,983	16,523	29,948	5,353	11,757	1,542	404	6,571	845	1,260	2,216	Q2
Changes during quarter *													
+ 217	+ 105	- 145	+ 855	+ 1,942	+ 64	+ 1,022	+ 333	- 6	+ 195	+ 92	+ 165	+ 77	2022 Q3
+ 1,682	+ 80	- 87	+ 278	+ 3,472	- 51	+ 3,206	- 111	+ 8	+ 348	- 22	+ 188	- 94	Q4
+ 763	- 37	+ 75	- 218	+ 739	+ 388	- 273	+ 74	- 24	+ 630	+ 44	+ 21	- 121	2023 Q1
- 339	+ 78	- 82	+ 460	+ 429	- 28	- 575	- 39	+ 22	+ 467	+ 58	+ 250	+ 274	Q2

I Banks (MFIs) in Germany

cont'd: 8 Lending to domestic enterprises and resident self-employed persons, by sector of economic activity *
(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											
		Chemical industry, manu- facture of coke, refined petroleum products and nuclear fuel	Manu- facture of rubber and plastic products	Manu- facture of other non-metallic mineral products	Manu- facture of basic metals and of fabricated metal products	Manu- facture of machinery and equip- ment; manu- facture of vehicles	Manu- facture of electrical and optical equipment	Manu- facture of wood, paper, wood and paper, products; printing and publishing; Manu- facture of furniture, etc.; recycling	Manu- facture of textiles, and textile products leather and textile leather products	Manu- facture of food products, beverages and tobacco	Electricity, gas and water supply; mining and quarrying	Construc- tion
Total	Total											
1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken												
											End of quarter *	
177,838	19,003	2,112	899	817	1,924	6,218	1,910	1,859	245	3,019	23,196	3,062
180,442	19,521	2,190	883	776	1,875	6,594	1,950	1,898	284	3,071	23,876	3,331
178,972	18,412	1,830	1,190	814	1,809	6,253	1,492	1,874	246	2,904	24,043	3,222
182,359	18,019	2,140	879	780	1,779	5,997	1,445	1,913	222	2,864	24,228	3,538
182,698	18,143	2,322	848	641	1,676	5,951	1,512	1,983	202	3,008	24,516	3,578
											Changes during quarter *	
+ 2,604	+ 518	+ 78	- 16	- 41	- 49	+ 376	+ 40	+ 39	+ 39	+ 52	+ 680	+ 269
- 1,440	- 1,109	- 360	+ 307	+ 38	- 66	- 341	- 458	- 24	- 38	- 167	+ 197	- 109
+ 3,742	- 393	+ 310	- 311	- 34	- 30	- 256	- 47	+ 39	- 24	- 40	+ 185	+ 316
+ 354	+ 124	+ 182	- 31	- 139	- 103	- 46	+ 67	+ 70	- 20	+ 144	+ 303	+ 40
Saving banks												
											End of quarter *	
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
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
549,374	39,961	2,696	2,502	1,316	8,026	8,739	3,792	6,402	986	5,502	28,600	39,171
554,339	40,100	2,658	2,488	1,346	8,110	8,653	3,828	6,532	971	5,514	29,427	39,950
557,898	40,053	2,594	2,488	1,344	8,039	8,719	3,912	6,611	950	5,396	29,512	40,332
											Changes during quarter *	
+ 8,923	+ 447	+ 128	+ 54	- 26	- 39	+ 140	+ 94	+ 40	+ 11	+ 45	+ 198	+ 865
+ 4,571	- 15	- 64	- 14	- 21	- 163	+ 141	+ 14	+ 2	- 4	+ 94	+ 452	+ 361
+ 4,790	+ 139	- 38	- 14	+ 30	+ 84	- 86	+ 36	+ 130	- 15	+ 12	+ 827	+ 779
+ 3,559	- 47	- 64	-	- 2	- 71	+ 66	+ 84	+ 79	- 21	- 118	+ 85	+ 382
Credit cooperatives												
											End of quarter *	
362,954	22,309	910	1,304	867	5,088	4,006	1,750	4,099	675	3,610	16,442	37,826
369,570	22,662	952	1,321	890	5,110	4,068	1,795	4,140	697	3,689	16,495	39,074
375,207	22,536	932	1,309	870	5,095	4,082	1,820	4,044	680	3,704	16,717	39,935
379,647	22,645	914	1,329	907	5,093	4,110	1,837	4,078	674	3,703	16,860	40,845
383,487	22,538	889	1,315	904	5,075	4,135	1,804	4,069	709	3,638	16,958	41,595
											Changes during quarter *	
+ 6,616	+ 353	+ 42	+ 17	+ 23	+ 22	+ 62	+ 45	+ 41	+ 22	+ 79	+ 53	+ 1,248
+ 5,512	- 126	- 20	- 12	- 20	- 15	+ 14	+ 25	- 96	- 17	+ 15	+ 222	+ 861
+ 4,440	+ 109	- 18	+ 20	+ 37	- 2	+ 28	+ 17	+ 34	- 6	- 1	+ 143	+ 910
+ 3,840	- 107	- 25	- 14	- 3	- 18	+ 25	- 33	- 9	+ 35	- 65	+ 98	+ 750
Mortgage banks												
											End of quarter *	
79,685	281	3	5	12	42	53	24	75	18	49	1,783	1,389
80,284	279	3	5	13	41	52	24	75	17	49	1,753	1,479
81,255	277	3	6	12	41	52	24	74	17	48	1,802	1,728
81,299	274	3	5	13	41	52	23	73	17	47	1,789	1,755
82,647	272	3	5	13	40	52	23	74	16	46	1,760	1,876
											Changes during quarter *	
+ 599	- 2	-	-	+ 1	- 1	- 1	-	-	- 1	-	- 30	+ 90
+ 971	- 2	-	+ 1	- 1	-	-	-	- 1	-	- 1	+ 49	+ 249
- 236	- 3	-	- 1	+ 1	-	-	- 1	- 1	-	- 1	- 13	+ 27
+ 1,348	- 2	-	-	- 1	- 1	-	-	+ 1	- 1	- 1	- 29	+ 121

* 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).

I Banks (MFIs) in Germany

														Period
Wholesale and retail trade; repair of motorcycles and personal and household goods	Agriculture, hunting and forestry, fishing and fish farming	Transport, storage and communication	Financial institutions (excluding MFIs) and insurance	Services sector (including the professions)										
				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		
End of quarter *														
Landesbanken														
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	2022 Q2	
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	Q3	
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	Q4	
8,504	1,994	9,199	35,035	81,842	23,319	9,719	28,847	395	13,111	3,645	1,092	1,714	2023 Q1	
8,715	1,993	9,141	34,953	81,659	23,066	9,629	28,939	366	12,993	3,774	1,153	1,739	Q2	
Changes during quarter *														
+ 470	+ 14	- 282	- 1,210	+ 2,145	+ 291	- 149	+ 610	- 2	+ 380	+ 35	- 9	+ 989	2022 Q3	
- 291	- 28	+ 351	- 66	- 385	+ 250	+ 473	+ 475	- 2	- 222	- 137	- 216	- 1,006	Q4	
+ 77	- 51	- 79	+ 2,505	+ 1,182	- 309	+ 1,089	+ 469	- 13	+ 156	- 30	- 114	- 66	2023 Q1	
+ 301	- 1	- 58	- 172	- 183	- 253	- 90	+ 92	- 29	- 118	+ 129	+ 61	+ 25	Q2	
End of quarter *														
Saving banks														
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	2022 Q2	
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	Q3	
41,294	12,127	13,006	48,381	326,834	111,584	20,072	86,716	12,996	52,494	26,429	3,026	13,517	Q4	
41,357	12,072	13,096	48,695	329,642	112,232	20,675	87,455	13,122	52,988	26,526	3,139	13,505	2023 Q1	
41,268	12,057	13,098	49,589	331,989	113,415	20,737	87,920	13,098	53,268	26,760	3,203	13,588	Q2	
Changes during quarter *														
+ 929	- 3	- 90	+ 1,622	+ 4,955	+ 2,374	- 43	+ 1,470	- 26	+ 863	+ 268	+ 36	+ 13	2022 Q3	
- 289	- 165	- 183	+ 1,033	+ 3,377	+ 1,625	- 6	+ 962	+ 64	+ 612	+ 153	+ 70	- 103	Q4	
+ 63	- 55	+ 90	+ 314	+ 2,633	+ 618	+ 563	+ 699	+ 126	+ 484	+ 97	+ 113	- 67	2023 Q1	
- 89	- 15	+ 2	+ 894	+ 2,347	+ 1,183	+ 62	+ 465	- 24	+ 280	+ 234	+ 64	+ 83	Q2	
End of quarter *														
Credit cooperatives														
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	2022 Q2	
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	Q3	
30,126	28,463	6,237	16,095	215,098	86,201	4,322	29,472	9,323	30,640	40,672	1,679	12,789	Q4	
30,564	28,470	6,286	16,580	217,397	87,959	4,433	29,667	9,381	31,054	40,569	1,702	12,632	2023 Q1	
30,372	28,657	6,343	16,723	220,301	90,084	4,598	29,825	9,342	31,504	40,527	1,757	12,664	Q2	
Changes during quarter *														
+ 788	- 113	- 67	+ 654	+ 3,700	+ 2,719	+ 79	+ 349	-	+ 438	+ 40	+ 48	+ 27	2022 Q3	
+ 174	- 356	- 25	+ 536	+ 4,226	+ 2,500	+ 9	+ 455	+ 24	+ 887	+ 233	+ 19	+ 99	Q4	
+ 208	+ 7	+ 49	+ 485	+ 2,529	+ 1,758	+ 111	+ 195	+ 58	+ 499	+ 42	+ 23	- 157	2023 Q1	
- 192	+ 187	+ 57	+ 143	+ 2,904	+ 2,125	+ 165	+ 113	- 39	+ 405	+ 48	+ 55	+ 32	Q2	
End of quarter *														
Mortgage banks														
403	439	126	14,553	60,711	27,678	495	28,467	303	2,617	647	11	493	2022 Q2	
404	432	113	14,417	61,407	27,843	498	28,925	307	2,672	643	11	508	Q3	
404	424	111	14,171	62,338	27,553	505	30,216	283	2,601	639	13	528	Q4	
403	426	112	14,453	62,087	27,200	511	30,232	282	2,691	633	13	525	2023 Q1	
396	417	110	15,063	62,753	28,051	501	30,052	317	2,693	616	13	510	Q2	
Changes during quarter *														
+ 1	- 7	- 13	- 136	+ 696	+ 165	+ 3	+ 458	+ 4	+ 55	- 4	-	+ 15	2022 Q3	
-	- 8	- 2	- 246	+ 931	- 110	+ 7	+ 1,111	- 24	- 71	- 4	+ 2	+ 20	Q4	
- 1	+ 2	+ 1	+ 2	- 251	- 353	+ 6	+ 16	- 1	+ 90	- 6	-	- 3	2023 Q1	
- 7	- 9	- 2	+ 610	+ 666	+ 851	- 10	- 180	+ 35	+ 2	- 17	-	- 15	Q2	

I Banks (MFIs) in Germany

cont'd: 8 Lending to domestic enterprises and resident self-employed persons, by sector of economic activity *
(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)												
Period	Manufacturing										Electricity, gas and water supply; mining and quarrying	Construc- tion
	Total	Chemical industry, manu- facture of coke, refined petroleum products and nuclear fuel	Manu- facture of rubber and plastic products	Manu- facture of other non-metallic mineral products	Manu- facture of basic metals and of fabricated metal products	Manu- facture of machinery and equip- ment; manu- facture of vehicles	Manu- facture of electrical and optical equipment	Manu- facture of wood, paper, wood and paper, products; printing and publishing; Manu- facture of furniture, etc.; recycling	Manu- facture of textiles, and textile products leather and textile leather products	Manu- facture of food products, beverages and tobacco		
	1	2	3	4	5	6	7	8	9	10	11	12
Building and loan associations												
												End of quarter *
2022 Q2	20,318	-	-	-	-	-	-	-	-	-	-	6,853
Q3	20,654	-	-	-	-	-	-	-	-	-	-	6,946
Q4	20,898	-	-	-	-	-	-	-	-	-	-	7,042
2023 Q1	20,861	-	-	-	-	-	-	-	-	-	-	7,112
Q2	21,129	-	-	-	-	-	-	-	-	-	-	7,199
												Changes during quarter *
2022 Q3	+ 336	-	-	-	-	-	-	-	-	-	-	+ 93
Q4	+ 244	-	-	-	-	-	-	-	-	-	-	+ 96
2023 Q1	- 37	-	-	-	-	-	-	-	-	-	-	+ 70
Q2	+ 268	-	-	-	-	-	-	-	-	-	-	+ 87
Banks with special, development and other central support tasks												
												End of quarter *
2022 Q2	126,882	12,560	1,799	448	322	1,625	4,311	1,221	1,212	204	1,418	20,949
Q3	153,818	12,521	1,614	466	327	1,578	4,547	1,328	1,126	215	1,320	33,877
Q4	140,005	12,142	1,690	416	289	1,422	4,585	1,012	1,125	221	1,382	23,809
2023 Q1	135,682	12,607	1,665	444	372	1,440	4,667	1,152	1,204	181	1,482	21,434
Q2	133,070	12,917	1,755	445	383	1,678	5,003	1,128	1,077	173	1,275	20,599
												Changes during quarter *
2022 Q3	+ 26,897	- 39	- 185	+ 18	+ 5	- 47	+ 236	+ 107	- 86	+ 11	- 98	+ 12,915
Q4	- 12,658	- 379	+ 76	- 50	- 38	- 156	+ 38	- 316	- 1	+ 6	+ 62	- 10,068
2023 Q1	- 4,383	+ 465	- 25	+ 28	+ 83	+ 18	+ 82	+ 140	+ 79	- 40	+ 100	- 2,375
Q2	- 2,612	+ 310	+ 90	+ 1	+ 11	+ 238	+ 336	- 24	- 127	- 8	- 207	- 835
Memo item: Foreign banks												
												End of quarter *
2022 Q2	186,661	31,289	6,140	1,692	1,217	3,001	11,532	2,955	2,248	529	1,975	8,490
Q3	199,697	33,466	6,612	1,922	759	3,283	12,744	3,099	2,359	556	2,132	9,299
Q4	201,338	32,699	5,834	1,227	793	3,129	13,491	3,178	2,382	569	2,096	8,920
2023 Q1	206,151	33,600	6,531	1,321	799	3,115	13,215	3,265	2,380	592	2,382	8,830
Q2	206,296	33,816	6,270	1,135	769	3,291	13,604	3,432	2,432	593	2,290	8,570
												Changes during quarter *
2022 Q3	+ 10,686	+ 1,335	+ 422	+ 217	- 473	+ 162	+ 798	+ 29	+ 41	+ 17	+ 122	+ 859
Q4	+ 4,703	- 377	- 778	- 695	+ 34	- 124	+ 967	+ 169	+ 63	+ 13	- 26	- 454
2023 Q1	+ 4,703	+ 901	+ 697	+ 94	+ 6	- 14	- 276	+ 87	- 2	+ 23	+ 286	- 90
Q2	+ 1,355	+ 216	- 261	- 186	- 30	+ 116	+ 289	+ 277	+ 2	+ 101	- 92	- 310

* 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).

I Banks (MFIs) in Germany

Wholesale and retail trade; repair of motorcycles and personal and household goods	Agriculture, hunting and forestry, fishing and fish farming	Transport, storage and communication	Financial institutions (excluding MFIs) and insurance	Services sector (including the professions)									Period
				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	
End of quarter ä*													Building and loan associations
10,776	1,961	-	728	-	-	-	-	-	-	-	-	-	2022 Q2
10,912	1,984	-	812	-	-	-	-	-	-	-	-	-	2022 Q3
11,068	2,010	-	778	-	-	-	-	-	-	-	-	-	2022 Q4
11,179	2,033	-	537	-	-	-	-	-	-	-	-	-	2023 Q1
11,320	2,057	-	553	-	-	-	-	-	-	-	-	-	2023 Q2
Changes during quarter *													
+ 136	+ 23	-	+ 84	-	-	-	-	-	-	-	-	-	2022 Q3
+ 156	+ 26	-	- 34	-	-	-	-	-	-	-	-	-	2022 Q4
+ 111	+ 23	-	- 241	-	-	-	-	-	-	-	-	-	2023 Q1
+ 141	+ 24	-	+ 16	-	-	-	-	-	-	-	-	-	2023 Q2
End of quarter *													Banks with special, development and other central support tasks
10,721	606	11,452	18,432	50,039	27,637	7,364	3,169	1,226	4,904	3,148	338	2,253	2022 Q2
15,592	623	20,171	18,381	50,528	27,790	7,928	3,162	1,198	4,872	3,131	378	2,069	2022 Q3
6,380	625	20,700	18,238	56,048	28,205	12,948	3,104	1,168	5,002	4,072	342	1,207	2022 Q4
6,567	648	18,538	21,526	52,309	28,423	9,238	3,166	1,125	4,933	3,942	390	1,092	2023 Q1
6,547	582	17,492	21,355	51,516	28,596	8,293	3,301	1,085	4,861	3,995	383	1,002	2023 Q2
Changes during quarter *													
+ 4,845	+ 17	+ 8,719	- 51	+ 489	+ 153	+ 564	- 7	- 28	- 32	- 17	+ 40	- 184	2022 Q3
- 3,812	+ 2	+ 529	- 73	+ 1,205	+ 415	- 185	- 58	- 30	+ 130	+ 941	- 36	+ 28	2022 Q4
+ 187	+ 23	- 2,162	+ 3,228	- 3,739	+ 218	- 3,710	+ 62	- 43	- 69	- 130	+ 48	- 115	2023 Q1
- 20	- 66	- 1,046	- 171	- 793	+ 173	- 945	+ 135	- 40	- 72	+ 53	+ 7	- 90	2023 Q2
End of quarter *													Memo item: Foreign banks
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	2022 Q2
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	2022 Q3
24,784	5,067	6,559	31,225	88,209	16,819	23,263	15,897	1,268	20,168	4,755	1,919	4,120	2022 Q4
26,138	5,004	6,662	32,068	90,015	17,429	24,007	16,145	1,102	20,615	4,804	1,971	3,942	2023 Q1
26,448	5,059	6,706	30,608	90,922	17,155	24,012	16,173	1,092	21,190	4,886	2,245	4,169	2023 Q2
Changes during quarter *													
+ 1,907	+ 162	+ 258	+ 1,675	+ 4,337	+ 392	+ 1,524	+ 976	+ 13	+ 767	+ 196	+ 221	+ 248	2022 Q3
- 251	+ 32	- 247	+ 251	+ 4,174	- 185	+ 3,340	- 134	+ 157	+ 728	+ 32	+ 272	- 36	2022 Q4
+ 1,344	- 63	+ 103	+ 843	+ 1,706	+ 610	+ 639	+ 248	- 166	+ 452	+ 49	+ 52	- 178	2023 Q1
+ 323	+ 55	+ 244	- 240	+ 734	- 274	+ 5	+ 28	- 10	+ 400	+ 82	+ 274	+ 229	2023 Q2

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)							
	Total	of which Treasury bills, securities portfolios and equalisation claims	Domestic government, total				Federal Government and its special funds 2				State go-
			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
2023 Jan.	373,596	123,285	250,311	16,957	13,813	219,541	15,791	635	4,149	11,007	81,928
Feb.	379,132	130,893	248,239	15,769	13,678	218,792	15,714	361	4,286	11,067	81,538
Mar.	376,112	127,235	248,877	16,269	13,641	218,967	15,528	380	4,307	10,841	81,513
Apr.	374,742	123,808	250,934	18,197	13,932	218,805	15,768	494	4,425	10,849	81,393
May	370,069	120,300	249,769	17,361	13,609	218,799	16,720	1,277	4,558	10,885	81,093
June	372,934	124,242	248,692	17,759	13,360	217,573	16,647	1,278	4,374	10,995	79,390
July	375,712	123,659	252,053	19,647	13,529	218,877	17,050	1,733	4,497	10,820	79,676
Aug.	377,258	127,807	249,451	16,839	13,813	218,799	16,936	1,414	4,640	10,882	79,764
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
2023 Jan.	- 2,325	- 4,660	+ 2,335	+ 2,634	- 288	- 11	+ 497	+ 318	- 226	+ 405	- 749
Feb.	+ 5,536	+ 7,608	- 2,072	- 1,188	- 135	- 749	- 77	- 274	+ 137	+ 60	- 390
Mar.	- 2,885	- 3,658	+ 773	+ 500	- 37	+ 310	- 186	+ 19	+ 21	- 226	- 25
Apr.	- 1,270	- 3,327	+ 2,057	+ 1,928	+ 291	- 162	+ 245	+ 114	+ 118	+ 13	- 185
May	- 4,728	- 3,508	- 1,220	- 836	- 338	- 46	+ 1,037	+ 868	+ 133	+ 36	- 425
June	+ 2,865	+ 3,942	- 1,077	+ 398	- 249	- 1,226	- 73	+ 1	- 184	+ 110	- 1,703
July	+ 2,778	- 583	+ 3,361	+ 1,888	+ 169	+ 1,304	+ 403	+ 455	+ 123	- 175	+ 286
Aug.	+ 1,546	+ 4,148	- 2,602	- 2,808	+ 284	- 78	- 114	- 319	+ 143	+ 62	+ 88

Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) (cont'd)											
Government			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
2023 Jan.	2,474	1,696	77,758	151,838	13,676	7,446	130,716	754	172	522	60
Feb.	2,878	1,632	77,028	150,299	12,382	7,280	130,637	688	148	480	60
Mar.	2,918	1,567	77,028	151,177	12,849	7,285	131,043	659	122	482	55
Apr.	3,507	1,590	76,296	153,075	14,044	7,426	131,605	698	152	491	55
May	3,693	1,429	75,971	151,284	12,291	7,398	131,595	672	100	224	348
June	2,922	1,319	75,149	151,969	13,436	7,448	131,085	686	123	219	344
July	2,969	1,380	75,327	154,620	14,814	7,432	132,374	707	131	220	356
Aug.	3,121	1,515	75,128	152,060	12,184	7,432	132,444	691	120	226	345
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
2023 Jan.	+ 129	- 30	- 848	+ 2,538	+ 2,152	- 64	+ 450	+ 49	+ 35	+ 32	- 18
Feb.	+ 404	- 64	- 730	- 1,539	- 1,294	- 166	- 79	- 66	- 24	- 42	-
Mar.	+ 40	- 65	-	+ 1,013	+ 467	+ 5	+ 541	- 29	- 26	+ 2	- 5
Apr.	+ 589	+ 23	- 797	+ 1,958	+ 1,195	+ 141	+ 622	+ 39	+ 30	+ 9	-
May	+ 101	- 161	- 365	- 1,806	- 1,753	- 43	- 10	- 26	- 52	- 267	+ 293
June	- 771	- 110	- 822	+ 685	+ 1,145	+ 50	+ 510	+ 14	+ 23	- 5	- 4
July	+ 47	+ 61	+ 178	+ 2,651	+ 1,378	- 16	+ 1,289	+ 21	+ 8	+ 1	+ 12
Aug.	+ 152	+ 135	- 199	- 2,560	- 2,630	-	+ 70	- 16	- 11	+ 6	- 11

* 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

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 *
33,363	5,375	2,113	25,875	584	247	12	325	8,937	7,441	23,512	18,097	330	
35,833	7,221	2,098	26,514	1,478	1,166	14	298	9,996	7,807	24,051	18,395	308	
35,823	7,258	2,140	26,425	1,464	1,155	12	297	9,640	7,686	24,374	18,428	345	
36,961	8,081	2,148	26,732	1,964	1,678	13	273	9,923	7,811	24,722	18,633	352	
36,392	7,230	2,266	26,896	1,581	1,292	16	273	10,097	7,812	24,363	18,796	351	
Changes *													
- 118	- 1,022	+ 146	+ 758	+ 252	+ 78	+ 1	+ 173	- 471	- 720	- 97	+ 1,332	+ 198	
+ 856	+ 983	- 38	- 89	+ 1,019	+ 1,018	+ 1	-	+ 102	- 117	- 223	+ 28	- 42	
- 10	+ 37	+ 42	- 89	- 14	- 11	- 2	- 1	- 356	- 121	+ 323	+ 33	+ 37	
+ 1,138	+ 823	+ 8	+ 307	+ 500	+ 523	+ 1	- 24	+ 283	+ 125	+ 348	+ 205	+ 7	
- 569	- 851	+ 118	+ 164	- 383	- 386	+ 3	-	+ 174	+ 1	- 359	+ 163	- 1	
Big banks													End of year or month *
15,660	2,125	894	12,641	329	59	-	270	5,377	4,792	9,942	7,569	12	
17,780	3,239	938	13,603	1,326	1,074	-	252	6,426	5,341	10,014	7,998	14	
17,628	3,114	998	13,516	1,355	1,104	-	251	6,048	5,226	10,202	8,027	23	
18,655	3,818	1,012	13,825	1,880	1,630	-	250	6,409	5,350	10,322	8,213	44	
18,240	3,334	1,031	13,875	1,523	1,273	-	250	6,528	5,352	10,168	8,261	21	
Changes *													
+ 69	- 141	- 249	+ 459	+ 92	- 54	-	+ 146	- 562	- 609	+ 567	+ 951	- 28	
+ 881	+ 978	- 10	- 87	+ 1,017	+ 1,017	-	-	+ 72	- 100	- 205	+ 13	- 3	
- 152	- 125	+ 60	- 87	+ 29	+ 30	-	- 1	- 378	- 115	+ 188	+ 29	+ 9	
+ 1,027	+ 704	+ 14	+ 309	+ 525	+ 526	-	- 1	+ 361	+ 124	+ 120	+ 186	+ 21	
- 415	- 484	+ 19	+ 50	- 357	- 357	-	-	+ 119	+ 2	- 154	+ 48	- 23	
Regional banks and other commercial banks													End of year or month *
17,065	2,859	1,006	13,200	225	161	9	55	3,228	2,648	13,495	10,495	117	
17,382	3,556	948	12,878	130	73	11	46	3,251	2,466	13,908	10,364	93	
17,406	3,667	932	12,807	105	50	9	46	3,124	2,391	14,055	10,368	122	
17,601	3,871	924	12,806	79	47	9	23	3,121	2,393	14,293	10,387	108	
17,459	3,516	1,022	12,921	52	17	12	23	3,179	2,392	14,099	10,503	129	
Changes *													
- 364	- 866	+ 203	+ 299	+ 177	+ 149	+ 1	+ 27	+ 95	- 107	- 669	+ 377	+ 33	
- 45	- 15	- 28	- 2	+ 5	+ 3	+ 2	-	+ 31	- 16	- 42	+ 14	- 39	
+ 93	+ 111	- 16	- 2	- 25	- 23	- 2	-	- 58	- 6	+ 147	+ 4	+ 29	
+ 195	+ 204	- 8	- 1	- 26	- 3	-	- 23	- 3	+ 2	+ 238	+ 19	- 14	
- 142	- 355	+ 98	+ 115	- 27	- 30	+ 3	-	+ 58	- 1	- 194	+ 116	+ 21	
Branches of foreign banks													End of year or month *
638	391	213	34	30	27	3	-	332	1	75	33	201	
671	426	212	33	22	19	3	-	319	-	129	33	201	
789	477	210	102	4	1	3	-	468	69	117	33	200	
705	392	212	101	5	1	4	-	393	68	107	33	200	
693	380	213	100	6	2	4	-	390	68	96	32	201	
Changes *													
+ 177	- 15	+ 192	± 0	- 17	- 17	± 0	-	- 4	- 4	+ 5	+ 4	+ 193	
+ 20	+ 20	-	-	- 3	- 2	- 1	-	- 1	- 1	+ 24	+ 1	-	
+ 49	+ 51	- 2	-	- 18	- 18	-	-	+ 80	-	- 12	-	- 1	
- 84	- 85	+ 2	- 1	+ 1	-	+ 1	-	- 75	- 1	- 10	-	-	
- 12	- 12	+ 1	- 1	+ 1	+ 1	-	-	- 3	-	- 11	- 1	+ 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. 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: 9 Lending to domestic government, by debtor group *
(b) By category of banks

€ million

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													
Landesbanken													End of year or month *												
67,604	3,081	1,427	63,096	312	–	7	305	26,729	26,046	40,207	36,687	356													
67,224	3,757	1,165	62,302	248	4	7	237	25,547	24,712	41,100	37,026	329													
66,960	4,194	1,071	61,695	259	23	6	230	24,999	24,339	41,384	36,810	318													
67,878	4,535	1,152	62,191	245	11	7	227	24,880	24,373	42,423	37,264	330													
66,529	3,467	1,094	61,968	241	2	7	232	24,825	24,259	41,145	37,161	318													
Changes *																									
– 1,941	– 140	– 378	– 1,423	– 114	– 21	+	7	– 100	– 2,971	– 2,524	+	939	+	1,212	+	205									
– 665	– 659	– 215	– 209	– 10	–	–	–	10	– 95	– 110	– 556	+	36	–	4										
– 264	– 437	– 94	– 607	– 11	– 19	–	–	7	– 548	– 373	– 284	–	216	–	11										
+	918	+	341	+	81	+	496	– 14	– 12	+	1	– 3	– 119	+	34	+	1,039	+	454	+	12				
– 1,349	– 1,068	– 58	– 223	– 4	– 9	–	–	+	5	– 55	– 114	– 1,278	– 103	–	12										
Savings banks													End of year or month *												
32,907	4,075	2,543	26,289	139	2	–	137	5,131	4,193	27,618	21,951	19													
33,401	4,104	2,409	26,888	159	3	18	138	4,911	4,129	28,311	22,614	20													
33,554	4,508	2,397	26,649	157	1	18	138	4,914	4,123	28,460	22,374	23													
34,386	5,154	2,377	26,855	146	14	18	114	4,862	4,080	29,353	22,647	25													
33,672	4,385	2,449	26,838	147	15	18	114	4,864	4,034	28,640	22,676	21													
Changes *																									
+	1,893	+	418	+	37	+	1,438	– 125	– 89	– 4	– 32	– 283	– 306	+	2,304	+	1,777	–	3						
– 877	– 805	– 132	– 60	–	–	–	–	–	222	– 46	– 660	+	106	+	5										
+	153	+	404	– 12	– 239	– 2	– 2	–	–	3	– 6	+	149	–	240	+	3								
– 832	– 646	– 20	– 206	– 11	– 13	–	–	24	– 52	– 43	– 893	+	273	+	2										
– 714	– 769	– 72	– 17	– 1	– 1	–	–	–	2	– 46	– 713	+	29	–	4										
Credit cooperatives													End of year or month *												
3,202	222	196	2,784	112	11	20	81	325	317	2,765	2,386	–													
3,282	241	215	2,826	134	12	16	106	302	296	2,831	2,424	15													
3,261	263	213	2,785	151	14	16	121	282	276	2,828	2,388	–													
3,340	322	219	2,799	153	11	13	129	282	276	2,905	2,394	–													
3,281	235	234	2,812	162	13	20	129	282	276	2,836	2,407	1													
Changes *																									
+	97	+	15	+	58	+	24	+	32	+	6	+	13	+	13	+	6	±	0	+	59	+	11	±	0
– 28	– 42	– 5	– 9	– 4	–	–	–	–	4	– 10	– 10	– 37	+	15	+	15									
– 21	– 22	– 2	– 41	– 17	– 2	–	–	–	15	– 20	– 20	– 3	– 36	–	15										
– 79	– 59	– 6	– 14	– 2	– 3	–	–	–	8	–	–	– 77	+	6	–	–									
– 59	– 87	– 15	– 13	– 9	– 2	–	–	–	–	–	–	– 69	+	13	–	1									
Mortgage banks													End of year or month *												
12,091	14	295	11,782	232	–	5	227	4,462	4,460	7,397	7,095	–													
11,978	4	331	11,643	223	–	5	218	4,418	4,416	7,337	7,009	–													
11,713	6	327	11,380	222	–	4	218	4,284	4,282	7,207	6,880	–													
11,721	6	331	11,384	223	–	4	219	4,283	4,281	7,215	6,884	–													
11,712	8	330	11,374	224	–	4	220	4,282	4,280	7,206	6,874	–													
Changes *																									
– 693	– 24	– 2	– 671	– 13	–	–	–	–	13	– 361	– 363	– 319	– 295	–	–										
– 22	– 2	– 7	– 27	– 6	–	–	–	–	6	–	–	– 16	– 21	–	–										
– 265	– 2	– 4	– 263	– 1	–	–	–	–	134	– 134	– 130	– 129	–	–											
– 8	–	– 4	– 4	– 1	–	–	–	–	1	– 1	– 8	– 4	–	–											
– 9	– 2	– 1	– 10	– 1	–	–	–	–	1	– 1	– 9	– 10	–	–											

* 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

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

€ million

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		
Period	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	–
2023 May	4,517	3	5	4,509	25	–	–	25	3,821	3,814	671	670	–
June	4,417	3	5	4,409	25	–	–	25	3,721	3,714	671	670	–
July	4,374	2	–	4,372	25	–	–	25	3,671	3,671	678	676	–
Aug.	4,373	1	–	4,372	25	–	–	25	3,671	3,671	677	676	–
													Changes *
2022	– 176	± 0	–	– 176	–	–	–	–	– 180	– 180	+ 4	+ 4	–
2023 May	– 8	+ 2	+ 5	– 15	–	–	–	–	+ 7	–	– 15	– 15	–
June	– 100	–	–	– 100	–	–	–	–	– 100	– 100	–	–	–
July	– 43	– 1	– 5	– 37	–	–	–	–	– 50	– 43	+ 7	+ 6	–
Aug.	– 1	– 1	–	–	–	–	–	–	–	–	+ 1	–	–
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	–
2023 May	93,534	2,031	7,386	84,117	14,453	92	4,498	9,863	32,098	30,797	46,983	43,457	–
June	92,964	1,527	7,207	84,230	14,369	85	4,318	9,966	31,550	30,729	47,045	43,535	–
July	93,393	1,547	7,302	84,544	14,294	19	4,442	9,833	31,775	30,835	47,324	43,876	–
Aug.	93,492	1,513	7,440	84,539	14,556	92	4,575	9,889	31,743	30,796	47,193	43,854	–
													Changes *
2022	+ 2,572	– 150	– 599	+ 3,321	+ 636	+ 7	+ 40	+ 589	– 1,239	– 488	+ 3,175	+ 3,220	± 0
2023 May	– 476	– 313	+ 30	– 193	+ 30	– 150	+ 132	+ 48	– 207	– 82	– 299	– 159	–
June	– 570	– 504	– 179	+ 113	– 84	– 7	– 180	+ 103	– 548	– 68	+ 62	+ 78	–
July	+ 429	+ 20	+ 95	+ 314	– 75	– 66	+ 124	– 133	+ 225	+ 106	+ 279	+ 341	–
Aug.	+ 99	– 34	+ 138	– 5	+ 262	+ 73	+ 133	+ 56	– 32	– 39	– 131	– 22	–
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
2023 May	8,656	3,280	522	4,854	116	70	4	42	3,629	2,687	4,705	2,122	206
June	9,001	3,621	537	4,843	109	63	4	42	3,600	2,691	5,087	2,107	205
July	9,279	3,692	537	5,050	114	67	5	42	3,758	2,844	5,201	2,161	206
Aug.	8,944	3,360	545	5,039	54	6	6	42	3,772	2,849	4,907	2,145	211
													Changes *
2022	– 50	+ 12	+ 188	– 250	+ 151	+ 123	± 0	+ 28	+ 231	+ 233	– 644	– 512	+ 212
2023 May	– 211	– 207	–	– 4	– 4	– 3	– 1	–	+ 68	+ 1	– 275	– 5	–
June	+ 345	+ 341	+ 15	– 11	– 7	– 7	–	–	– 29	+ 4	+ 382	– 15	– 1
July	+ 278	+ 71	–	+ 207	+ 5	+ 4	+ 1	–	+ 158	+ 153	+ 114	+ 54	+ 1
Aug.	– 335	– 332	+ 8	– 11	– 60	– 61	+ 1	–	+ 14	+ 5	– 294	– 16	+ 5

* 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					Shares, mutual fund shares and other securities	Bank debt securities 7				Public debt securities 9		Corporate debt securities (non-MFIs) 11
	Total	Total	of which				Total	Total	with an maturity of		Total	of which issued by the Federal Government and its special funds 9,10	
			Floating rate notes 3	Zero coupon bonds 4	Foreign currency bonds 5,6				up to and including 2 years 8	more than 2 years			
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
2023 Apr.	1,185,125	954,851	136,413	61,107	138,362	230,274	639,374	250,975	6,220	244,755	121,240	2,843	71,177
May	1,186,069	958,143	134,716	60,898	138,287	227,926	638,575	252,073	6,367	245,706	118,957	1,707	71,464
June	1,196,660	971,998	135,689	60,126	142,409	224,662	644,488	250,860	6,529	244,331	122,197	4,969	75,231
July	1,185,453	961,417	137,249	59,370	143,465	224,036	641,854	250,190	6,211	243,979	121,381	4,098	74,753
Aug.	1,186,971	963,582	134,602	59,969	138,087	223,389	645,318	250,920	6,206	244,714	126,010	8,509	71,755
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
2023 Apr.	+ 1,069	- 1,919	+ 273	+ 2,230	+ 864	+ 2,988	- 2,647	+ 481	- 227	+ 708	- 2,253	+ 105	- 727
May	- 484	+ 2,062	- 1,697	- 209	- 177	- 2,546	- 799	+ 1,098	+ 147	+ 951	- 2,283	- 1,136	+ 287
June	+ 11,305	+ 14,542	+ 973	- 772	+ 4,092	- 3,237	+ 6,028	- 1,213	+ 162	- 1,375	+ 3,240	+ 3,262	+ 3,767
July	- 10,696	- 10,123	+ 1,560	- 756	+ 1,097	- 573	- 2,709	- 745	- 318	- 427	- 816	- 871	- 478
Aug.	+ 954	+ 1,715	- 2,647	+ 599	- 5,418	- 761	+ 3,464	+ 730	- 5	+ 735	+ 4,629	+ 4,411	- 2,998

Period	Domestic securities (cont'd)				Foreign securities				Participating interests				
	Shares (including participating certificates)		Mutual fund shares, other securities		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
	Total	of which issued by banks (MFIs)	Total	of which issued by banks (MFIs)									
	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
2023 Apr.	13,673	290	182,309	48	545,751	231,145	280,314	34,292	96,930	17,037	63,831	8,930	6,950
May	13,827	272	182,254	29	547,494	232,595	283,054	31,845	97,350	17,131	63,961	9,015	7,061
June	13,877	166	182,323	6	552,172	232,929	290,781	28,462	97,406	15,923	65,261	9,021	7,019
July	13,427	105	182,103	7	543,599	232,777	282,316	28,506	97,340	15,920	65,123	9,029	7,085
Aug.	14,299	153	182,334	18	541,653	232,352	282,545	26,756	96,556	15,883	64,370	9,030	7,090
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
2023 Apr.	+ 233	+ 35	- 381	+ 42	+ 3,716	+ 460	+ 120	+ 3,136	+ 1,059	+ 965	+ 92	- 9	+ 13
May	+ 154	- 18	- 55	- 19	+ 315	+ 1,229	+ 1,731	- 2,645	+ 381	+ 94	+ 130	+ 84	+ 73
June	+ 50	- 106	+ 184	- 23	+ 5,277	+ 460	+ 8,288	- 3,471	+ 80	- 17	+ 109	+ 7	- 19
July	- 450	- 61	- 220	+ 1	- 7,987	- 110	- 7,974	+ 97	+ 31	- 3	- 58	+ 7	+ 84
Aug.	+ 872	+ 48	+ 231	+ 11	- 2,510	- 444	- 202	- 1,864	- 803	- 37	- 753	+ 1	- 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** Excluding money market paper. **2** Including securities sold to the Bundesbank in open market transactions under repurchase agreements. **3** Including foreign-currency-denominated floating rate notes. **4** Including foreign-currency-denominated zero coupon bonds. **5** Including foreign-currency-denominated floating rate notes and foreign-currency-denominated zero coupon bonds. **6** Bonds denominated in non-euro currencies.

7 Excluding own issues. **8** Bank debt securities with maturities of up to 1 year are classified as money market paper, which is not included here. **9** Including earlier issues by the Federal Railways and the east German Railways; excluding debt securities arising from the exchange of equalisation claims. **10** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund. **11** Including issues by Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, the Federal Post Office and the Treuhand agency.

I Banks (MFIs) in Germany

11 Securities portfolios, by category of banks *

€ million

Period	Securities portfolios, total ¹	Domestic securities ²							Foreign securities				
		Total	Bank debt securities ³	Public sector bonds ⁴	Corporate bonds (non-MFIs) ⁵	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks ⁶													
													End of year or month *
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
2023 May	335,558	117,591	33,945	22,146	57,255	1,960	2,063	222	217,967	51,450	141,524	24,075	918
June	348,626	126,307	35,521	25,624	61,041	1,875	2,006	240	222,319	51,948	149,024	20,320	1,027
July	340,642	123,196	34,453	24,329	60,640	1,529	2,010	235	217,446	53,014	142,918	20,372	1,142
Aug.	338,576	122,307	34,740	25,502	57,503	2,332	1,985	245	216,269	53,125	143,416	18,743	985
													Changes *
2022	+ 4,346	+ 1,836	- 767	- 11,367	+ 14,355	- 301	- 123	+ 39	+ 2,510	- 1,833	+ 9,018	- 4,460	- 215
2023 May	- 2,698	- 1,907	+ 75	- 1,700	- 58	- 230	- 18	+ 24	- 791	+ 365	+ 1,375	- 2,669	+ 138
June	+ 13,577	+ 8,716	+ 1,576	+ 3,478	+ 3,786	- 85	- 57	+ 18	+ 4,861	+ 545	+ 7,937	- 3,673	+ 52
July	- 7,624	- 3,186	- 1,143	- 1,295	- 401	- 346	+ 4	- 5	- 4,438	+ 1,091	- 5,747	+ 102	+ 116
Aug.	- 2,485	- 889	+ 287	+ 1,173	- 3,137	+ 803	- 25	+ 10	- 1,596	+ 118	+ 184	- 1,739	- 159
													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
2023 May	150,844	69,684	12,278	5,133	50,589	1,321	335	28	81,160	19,867	55,076	5,881	336
June	164,671	75,509	12,622	6,904	54,560	1,074	322	27	89,162	20,507	62,057	6,256	342
July	160,199	73,959	12,125	5,989	54,525	966	326	28	86,240	21,385	57,998	6,514	343
Aug.	163,876	75,481	12,780	6,241	54,483	1,640	299	38	88,395	21,108	60,475	6,467	345
													Changes *
2022	+ 21,514	+ 8,818	- 1,867	- 5,545	+ 16,458	- 41	- 178	- 9	+ 12,696	+ 95	+ 15,295	- 2,694	± 0
2023 May	- 7,022	- 2,235	- 665	- 1,496	+ 47	- 124	+ 3	-	- 4,787	- 284	- 3,780	- 713	- 10
June	+ 14,168	+ 5,825	+ 344	+ 1,771	+ 3,971	- 247	- 13	- 1	+ 8,343	+ 673	+ 7,267	+ 394	+ 9
July	- 4,212	- 1,550	- 497	- 915	- 35	- 108	+ 4	+ 1	- 2,662	+ 891	- 3,823	+ 268	+ 2
Aug.	+ 3,435	+ 1,522	+ 655	+ 252	- 42	+ 674	- 27	+ 10	+ 1,913	- 308	+ 2,283	- 62	-
													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
2023 May	176,873	43,698	20,499	14,119	6,545	639	1,702	194	133,175	31,241	83,160	18,192	582
June	171,629	43,838	20,459	14,758	6,341	481	1,587	212	127,791	30,551	82,729	13,826	685
July	168,195	42,258	19,898	14,375	5,970	222	1,587	206	125,937	30,758	80,785	13,595	799
Aug.	162,417	39,841	19,517	15,291	2,879	359	1,589	206	122,576	31,084	78,797	12,055	640
													Changes *
2022	- 16,426	- 6,606	+ 1,147	- 5,621	- 1,986	- 260	+ 66	+ 48	- 9,820	- 1,772	- 6,067	- 1,766	- 215
2023 May	+ 4,354	+ 333	+ 738	- 197	- 104	- 106	- 22	+ 24	+ 4,021	+ 684	+ 5,145	- 1,956	+ 148
June	- 560	+ 2,915	+ 1,192	+ 1,757	- 170	+ 161	- 44	+ 19	- 3,475	- 124	+ 713	- 4,107	+ 43
July	- 3,358	- 1,655	- 636	- 383	- 371	- 259	-	- 6	- 1,703	+ 216	- 1,840	- 193	+ 114
Aug.	- 5,932	- 2,417	- 381	+ 916	- 3,091	+ 137	+ 2	-	- 3,515	+ 366	- 2,089	- 1,633	- 159
													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	-
2023 May	7,841	4,209	1,168	2,894	121	-	26	-	3,632	342	3,288	2	-
June	12,326	6,960	2,440	3,962	140	320	97	1	5,366	890	4,238	238	-
July	12,248	6,979	2,430	3,965	145	341	97	1	5,269	871	4,135	263	-
Aug.	12,283	6,985	2,443	3,970	141	333	97	1	5,298	933	4,144	221	-
													Changes *
2022	- 742	- 376	- 47	- 201	- 117	-	- 11	-	- 366	- 156	- 210	± 0	± 0
2023 May	- 30	- 5	+ 2	- 7	- 1	-	+ 1	-	- 25	- 35	+ 10	-	-
June	- 31	- 24	+ 40	- 50	- 15	+ 1	-	-	- 7	- 4	+ 43	+ 40	-
July	- 54	+ 19	- 10	+ 3	+ 5	+ 21	-	-	- 73	- 16	- 84	+ 27	-
Aug.	+ 12	+ 6	+ 13	+ 5	- 4	- 8	-	-	+ 6	+ 60	- 10	- 44	-

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. ¹ Excluding money market paper. ² Including securities sold to the Bundesbank in open market transactions under repurchase agreements. ³ Excluding own issues. ⁴ Including earlier

issues by the Federal Railways and the east German Railways; excluding debt securities arising from the exchange of equalisation claims. ⁵ Including issues by Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, the Federal Post Office and the Treuhand agency. ⁶ Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

I Banks (MFIs) in Germany

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

€ million

Period	Securities portfolios, total 1	Domestic securities 2							Foreign securities				
		Total	Bank debt securities 3	Public sector bonds 4	Corporate bonds (non-MFIs) 5	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													
													End of year or month *
2022	84,287	22,469	9,912	10,007	584	996	805	165	61,818	39,495	21,349	971	3
2023 May	88,145	23,973	11,923	9,404	796	908	749	193	64,172	41,370	22,005	797	–
June	89,536	24,507	11,915	9,839	822	1,028	730	173	65,029	41,419	22,679	931	–
July	88,530	24,890	12,384	9,818	834	919	764	171	63,640	40,783	22,011	846	–
Aug.	90,668	27,480	12,094	12,372	1,029	1,027	794	164	63,188	40,438	21,916	834	–
													Changes *
2022	– 3,130	– 5,208	– 901	– 2,730	– 13	– 932	– 635	+ 3	+ 2,078	+ 3,930	– 734	– 1,119	+ 1
2023 May	+ 400	+ 459	+ 590	– 502	+ 127	+ 292	– 28	– 20	– 59	+ 20	+ 21	– 100	–
June	+ 1,470	+ 534	– 8	+ 435	+ 26	+ 120	– 19	– 20	+ 936	+ 67	+ 734	+ 135	–
July	– 941	+ 383	+ 469	– 21	+ 12	– 109	+ 34	– 2	– 1,324	– 621	– 619	– 84	–
Aug.	+ 2,078	+ 2,590	– 290	+ 2,554	+ 195	+ 108	+ 30	– 7	– 512	– 359	– 140	– 13	–
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
2023 May	287,293	229,502	90,940	34,994	5,688	288	80,021	17,571	57,791	28,720	25,964	2,965	142
June	286,304	228,935	89,981	35,013	5,688	282	80,353	17,618	57,369	28,576	25,649	3,003	141
July	285,651	228,831	89,734	35,210	5,673	263	80,310	17,641	56,820	28,418	25,293	2,969	140
Aug.	285,247	228,585	89,247	35,244	5,671	254	80,526	17,643	56,662	28,313	25,209	2,985	155
													Changes *
2022	+ 47	+ 687	+ 3,887	– 2,276	– 803	– 68	+ 378	– 431	– 640	– 6	– 631	+ 3	– 6
2023 May	+ 172	+ 219	+ 170	– 110	+ 80	– 30	– 15	+ 124	– 47	+ 52	– 87	– 23	+ 11
June	– 985	– 567	– 959	+ 19	–	– 6	+ 332	+ 47	– 418	– 144	– 311	+ 38	– 1
July	– 649	– 104	– 247	+ 197	– 15	– 19	– 43	+ 23	– 545	– 158	– 352	– 34	– 1
Aug.	– 407	– 246	– 487	+ 34	– 2	– 9	+ 216	+ 2	– 161	– 105	– 87	+ 16	+ 15
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
2023 May	230,920	158,765	70,790	12,799	4,569	88	63,030	7,489	72,155	40,051	29,324	2,743	37
June	228,725	157,077	69,341	12,856	4,522	70	62,764	7,524	71,648	39,784	28,984	2,843	37
July	227,945	156,981	69,397	12,931	4,463	71	62,561	7,558	70,964	39,545	28,559	2,823	37
Aug.	227,821	157,058	69,539	12,917	4,412	67	62,600	7,523	70,763	39,508	28,380	2,838	37
													Changes *
2022	+ 555	+ 4,316	– 507	– 89	– 551	+ 8	+ 6,003	– 548	– 3,761	– 895	– 1,476	– 1,384	– 6
2023 May	– 648	– 146	+ 80	– 59	– 37	– 8	– 30	– 92	– 502	– 27	– 469	– 4	– 2
June	– 2,195	– 1,573	– 1,449	+ 57	– 47	– 18	– 151	+ 35	– 622	– 267	– 340	– 15	–
July	– 780	– 96	+ 56	+ 75	– 59	+ 1	– 203	+ 34	– 684	– 239	– 425	– 20	–
Aug.	– 124	+ 77	+ 142	– 14	– 51	– 4	+ 39	– 35	– 201	– 37	– 179	+ 15	–
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	–
2023 May	21,056	10,577	3,766	6,637	27	–	147	–	10,479	2,918	7,559	2	–
June	21,073	10,639	3,899	6,566	27	–	147	–	10,434	2,943	7,489	2	–
July	21,040	10,709	3,916	6,619	27	–	147	–	10,331	2,963	7,366	2	–
Aug.	21,291	11,077	3,827	7,077	26	–	147	–	10,214	2,945	7,267	2	–
													Changes *
2022	– 3,538	– 454	– 5	– 438	– 9	–	2	–	– 3,084	– 842	– 2,242	–	–
2023 May	+ 282	+ 315	+ 118	+ 181	+ 16	–	–	–	– 33	+ 46	– 79	–	–
June	+ 37	+ 62	+ 133	– 71	–	–	–	–	– 25	+ 25	– 50	–	–
July	– 22	+ 70	+ 17	+ 53	–	–	–	–	– 92	+ 20	– 112	–	–
Aug.	+ 244	+ 368	– 89	+ 458	– 1	–	–	–	– 124	– 18	– 106	–	–

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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

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	–	–
2023 May	38,229	24,081	9,226	4,181	214	–	10,460	–	14,148	6,498	7,650	–	–
June	38,166	23,884	9,171	4,041	214	–	10,458	–	14,282	6,599	7,683	–	–
July	38,094	23,762	9,110	4,041	215	–	10,396	–	14,332	6,691	7,641	–	–
Aug.	38,035	23,680	9,080	3,990	214	–	10,396	–	14,355	6,725	7,630	–	–
													Changes *
2022	– 3,866	– 1,531	+ 440	– 959	– 9	–	– 1,003	–	– 2,335	– 695	– 1,640	–	–
2023 May	– 128	– 157	+ 18	– 175	–	–	–	–	+ 29	+ 107	– 78	–	–
June	– 63	– 197	– 55	– 140	–	–	– 2	–	+ 134	+ 156	– 22	–	–
July	– 72	– 122	– 61	–	+ 1	–	– 62	–	+ 50	+ 92	– 42	–	–
Aug.	– 59	– 82	– 30	– 51	– 1	–	–	–	+ 23	+ 34	– 11	–	–
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
2023 May	184,868	74,086	31,483	28,796	2,915	10,583	281	28	110,782	61,588	49,028	165	1
June	184,230	73,139	31,032	28,258	2,917	10,622	282	28	111,091	61,660	49,273	157	1
July	183,551	73,485	31,196	28,433	2,901	10,645	282	28	110,066	61,363	48,528	174	1
Aug.	185,333	75,131	32,393	28,908	2,900	10,619	283	28	110,202	61,298	48,727	176	1
													Changes *
2022	– 4,821	– 3,317	– 2,523	– 380	– 199	– 226	+ 11	–	– 1,504	+ 625	– 2,050	– 80	+ 1
2023 May	+ 2,136	+ 418	+ 47	+ 82	+ 159	+ 130	–	–	+ 1,718	+ 666	+ 1,048	+ 4	–
June	– 536	– 947	– 451	– 538	+ 2	+ 39	+ 1	–	+ 411	+ 78	+ 340	– 7	–
July	– 608	+ 346	+ 164	+ 175	– 16	+ 23	–	–	– 954	– 295	– 677	+ 18	–
Aug.	+ 1,707	+ 1,646	+ 1,197	+ 475	– 1	– 26	+ 1	–	+ 61	– 77	+ 137	+ 1	–
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
2023 May	165,461	43,669	13,521	11,791	16,194	1,710	424	29	121,792	20,809	78,433	21,971	579
June	165,054	46,843	15,252	13,406	16,013	1,729	413	30	118,211	20,920	78,404	18,265	622
July	161,985	45,697	14,861	13,403	15,623	1,372	409	29	116,288	21,051	76,144	18,356	737
Aug.	157,987	43,083	14,209	13,905	13,042	1,512	386	29	114,904	21,340	76,386	16,599	579
													Changes *
2022	– 11,216	– 7,173	– 576	– 8,210	+ 1,863	+ 29	– 267	– 12	– 4,043	– 3,358	+ 1,985	– 2,464	– 206
2023 May	+ 3,723	+ 281	+ 873	– 296	– 71	– 216	– 9	–	+ 3,442	– 273	+ 6,101	– 2,534	+ 148
June	– 184	+ 3,174	+ 1,731	+ 1,615	– 181	+ 19	– 11	+ 1	+ 3,358	+ 134	+ 152	– 3,687	+ 43
July	– 2,876	– 1,146	– 391	– 3	– 390	– 357	– 4	– 1	– 1,730	+ 151	– 2,136	+ 140	+ 115
Aug.	– 4,188	– 2,614	– 652	+ 502	– 2,581	+ 140	– 23	–	– 1,574	+ 270	+ 128	– 1,814	– 158

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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			
	Total	Sight deposits 2	Time deposits 2	Bills redis-counted 3	Total	Sight deposits	Time deposits		Bills redis-counted 3	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
							Short-term	Medium and long-term				
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
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.	2,320,699	743,737	1,576,926	36	998,317	136,071	85,248	776,993	5	232,902	271,608	15,605
Feb.	2,312,882	740,819	1,572,027	36	1,006,642	136,624	88,272	781,741	5	219,364	269,349	15,558
Mar.	2,270,410	712,962	1,557,412	36	998,822	130,387	87,916	780,514	5	211,575	264,000	15,179
Apr.	2,270,305	681,374	1,588,896	35	1,013,074	133,289	93,040	786,741	4	214,615	261,308	15,153
May	2,288,854	733,932	1,554,889	33	1,017,851	130,556	96,571	790,722	2	211,916	256,708	15,099
June	2,175,433	699,013	1,476,386	34	1,000,433	126,196	87,394	786,840	3	149,185	251,007	14,600
July	2,212,291	717,141	1,495,116	34	1,012,019	128,301	91,400	792,315	3	147,812	268,736	14,565
Aug.	2,184,014	704,965	1,479,014	35	1,015,080	130,200	87,375	797,501	4	147,065	259,390	14,506
	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
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.	+ 93,556	+ 128,058	– 34,505	+ 3	+ 9,341	+ 1,968	+ 2,800	+ 4,570	+ 3	– 9,630	+ 39,058	– 95
Feb.	– 12,166	– 5,341	– 6,825	–	+ 8,325	+ 553	+ 3,024	+ 4,748	–	– 13,538	– 2,815	– 47
Mar.	– 36,940	– 25,170	– 11,770	–	– 7,400	– 6,237	– 356	– 807	–	– 7,789	– 4,684	– 379
Apr.	+ 2,008	– 30,503	+ 32,512	– 1	+ 14,252	+ 2,902	+ 5,124	+ 6,227	– 1	+ 3,040	– 2,449	– 26
May	+ 12,149	+ 49,593	– 37,442	– 2	+ 4,777	– 2,733	+ 3,531	+ 3,981	– 2	– 2,699	– 5,521	– 54
June	– 106,085	– 29,732	– 76,354	+ 1	– 16,949	– 4,235	– 9,174	– 3,541	+ 1	– 62,731	– 5,326	– 499
July	+ 37,575	+ 18,070	+ 19,505	–	+ 11,606	+ 2,110	+ 4,021	+ 5,475	–	– 1,373	+ 18,024	– 35
Aug.	– 29,529	– 12,581	– 16,949	+ 1	+ 3,811	+ 2,129	+ 4,025	+ 5,706	+ 1	– 747	– 9,653	– 59

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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		
	Total	Sight deposits ²	Time deposits ²	Bills redis-counted ³	Total	Sight deposits	Time deposits		Bills redis-counted ³	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
							Short-term	Medium and long-term				
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
2023 May	1,194,889	561,976	632,880	33	166,860	30,630	21,551	114,677	2	89,191	221,291	2,683
	1,144,215	540,642	603,539	34	163,321	30,811	17,833	114,674	3	64,839	219,146	2,611
July Aug.	1,170,945	555,360	615,551	34	168,092	30,548	21,387	116,154	3	63,170	235,253	2,605
	1,146,728	543,394	603,299	35	171,656	31,039	22,839	117,774	4	64,308	225,416	2,597
												Changes *
2022	+ 9,195	+ 45,044	- 35,843	- 6	+ 13,032	+ 8,192	+ 3,788	+ 1,056	- 4	- 79,684	+ 27,784	+ 140
2023 May	+ 6,699	+ 35,853	- 29,152	- 2	+ 1,047	- 2,974	+ 2,382	+ 1,641	- 2	- 1,035	- 11,462	- 3
	- 43,881	- 16,342	- 27,540	+ 1	- 3,070	+ 306	- 3,715	+ 338	+ 1	- 24,352	- 1,785	- 72
July Aug.	+ 27,050	+ 14,533	+ 12,517	-	+ 4,791	- 258	+ 3,569	+ 1,480	-	- 1,669	+ 16,394	- 6
	- 25,075	- 11,749	- 13,327	+ 1	+ 4,264	+ 1,191	+ 1,452	+ 1,620	+ 1	+ 1,138	- 10,138	- 8
	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
2023 May	433,836	180,228	253,608	-	83,586	20,800	8,992	53,794	-	47,703	98,815	2,463
	406,374	172,330	234,044	-	81,714	20,546	7,127	54,041	-	29,979	95,506	2,398
July Aug.	427,063	186,221	240,842	-	85,043	19,450	10,470	55,123	-	28,769	102,363	2,392
	419,985	179,840	240,145	-	88,481	22,543	9,827	56,111	-	28,986	99,672	2,386
												Changes *
2022	- 47,378	- 2,970	- 44,408	-	+ 9,588	+ 5,663	+ 4,790	- 865	-	- 48,655	+ 13,156	+ 165
2023 May	- 1,397	+ 2,317	- 3,714	-	- 210	- 2,421	+ 1,616	+ 595	-	+ 92	- 801	- 5
	- 22,734	- 3,871	- 18,863	-	- 1,872	- 254	- 1,865	+ 247	-	- 17,724	- 3,208	- 65
July Aug.	+ 21,881	+ 14,429	+ 7,452	-	+ 3,349	- 1,091	+ 3,358	+ 1,082	-	- 1,210	+ 6,972	- 6
	- 8,401	- 7,054	- 1,347	-	+ 3,438	+ 3,093	- 643	+ 988	-	+ 217	- 2,820	- 6
	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
2023 May	492,547	228,602	263,912	33	70,689	7,151	11,394	52,142	2	36,998	122,476	216
	455,790	208,546	247,241	3	67,947	7,419	9,200	51,325	3	31,380	123,552	209
July Aug.	473,468	222,891	250,574	3	67,854	8,049	8,174	51,628	3	30,921	131,252	209
	450,803	211,082	239,717	4	69,112	6,126	10,646	52,336	4	30,842	124,106	207
												Changes *
2022	+ 32,551	+ 52,253	- 19,696	- 6	+ 2,756	+ 2,599	- 1,640	+ 1,801	- 4	- 32,958	+ 14,628	- 24
2023 May	+ 3,162	+ 25,371	- 22,207	- 2	+ 2,526	+ 691	+ 875	+ 962	- 2	- 1,127	- 10,581	+ 2
	- 29,890	- 17,411	- 12,480	+ 1	+ 187	+ 443	- 641	+ 384	+ 1	- 5,618	+ 2,885	- 7
July Aug.	+ 16,620	+ 13,584	+ 3,036	-	- 93	+ 630	- 1,026	+ 303	-	- 459	+ 7,872	-
	- 23,407	- 12,285	- 11,123	+ 1	+ 1,258	- 1,923	+ 2,472	+ 708	+ 1	- 79	- 7,318	- 2
	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
2023 May	268,506	153,146	115,360	-	12,585	2,679	1,165	8,741	-	4,490	-	4
	282,051	159,766	122,254	31	13,660	2,846	1,506	9,308	-	3,480	88	4
July Aug.	270,414	146,248	124,135	31	15,195	3,049	2,743	9,403	-	3,480	1,638	4
	275,940	152,472	123,437	31	14,063	2,370	2,366	9,327	-	4,480	1,638	4
												Changes *
2022	+ 24,022	- 4,239	+ 28,261	-	+ 688	- 70	+ 638	+ 120	-	+ 1,929	-	- 1
2023 May	+ 4,934	+ 8,165	- 3,231	-	- 1,269	- 1,244	- 109	+ 84	-	-	- 80	-
	+ 8,743	+ 4,940	+ 3,803	-	- 1,385	+ 117	- 1,209	- 293	-	- 1,010	- 1,462	-
July Aug.	- 11,451	- 13,480	+ 2,029	-	+ 1,535	+ 203	+ 1,237	+ 95	-	-	+ 1,550	-
	+ 6,733	+ 7,590	- 857	-	- 432	+ 21	- 377	- 76	-	+ 1,000	-	-

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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			
	Total	Sight deposits ²	Time deposits ²	Bills redis-counted ³	Total	Sight deposits	Time deposits		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
2023 May	276,431	54,931	221,500	–	179,547	22,876	22,489	134,182	–	42,894	18,265	2,323
June	245,295	47,200	198,095	–	172,020	20,566	19,109	132,345	–	28,434	13,816	2,254
July	252,558	50,215	202,343	–	174,792	22,667	18,626	133,499	–	25,511	14,761	2,308
Aug.	250,447	50,456	199,991	–	174,051	22,513	17,599	133,939	–	23,486	16,148	2,303
												Changes *
2022	– 6,194	– 12,835	+ 6,641	–	+ 13,110	+ 684	+ 8,551	+ 3,875	–	– 12,482	– 1,548	– 51
2023 May	+ 4,772	+ 14,923	– 10,151	–	+ 4,566	+ 655	+ 3,616	+ 295	–	– 162	+ 4,753	– 7
June	– 30,841	– 7,617	– 23,224	–	– 7,527	– 2,310	– 3,380	– 1,837	–	– 14,460	– 4,434	– 69
July	+ 7,490	+ 3,116	+ 4,374	–	+ 2,772	+ 2,101	– 483	+ 1,154	–	– 2,923	+ 954	+ 54
Aug.	– 2,389	– 397	– 1,992	–	– 741	– 674	– 1,027	+ 960	–	– 2,025	+ 1,381	– 5
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
2023 May	183,612	3,927	179,685	–	148,176	3,504	14,567	130,105	–	35,189	1,352	3,781
June	173,368	3,726	169,642	–	148,185	3,659	14,507	130,019	–	24,899	1,220	3,662
July	175,712	4,534	171,178	–	150,288	3,970	15,199	131,119	–	25,204	1,675	3,646
Aug.	176,226	4,838	171,388	–	150,512	3,759	14,890	131,863	–	25,546	1,560	3,616
												Changes *
2022	– 22,444	+ 399	– 22,843	–	+ 12,414	+ 460	+ 5,554	+ 6,400	–	– 34,837	+ 22	– 12
2023 May	+ 1,051	+ 294	+ 757	–	+ 1,343	+ 494	– 181	+ 1,030	–	– 247	+ 922	– 10
June	– 10,243	– 200	– 10,043	–	+ 9	+ 155	– 60	+ 86	–	– 10,290	– 132	– 119
July	+ 2,344	+ 808	+ 1,536	–	+ 2,103	+ 311	+ 692	+ 1,100	–	+ 305	+ 455	– 16
Aug.	+ 513	+ 303	+ 210	–	+ 224	– 211	– 309	+ 744	–	+ 342	– 115	– 30
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
2023 May	169,046	3,450	165,596	–	148,786	3,367	5,496	139,923	–	19,774	270	2,998
June	163,298	3,694	159,604	–	150,064	3,524	6,104	140,436	–	12,771	273	2,926
July	163,714	3,664	160,050	–	150,933	3,527	5,892	141,514	–	12,332	322	2,913
Aug.	164,161	3,602	160,559	–	151,564	3,490	5,397	142,677	–	12,129	346	2,891
												Changes *
2022	– 3,081	+ 2,279	– 5,360	–	+ 15,040	+ 2,300	+ 2,029	+ 10,711	–	– 18,114	– 76	– 175
2023 May	+ 1,162	+ 22	+ 1,140	–	+ 1,229	– 7	– 33	+ 1,269	–	– 56	+ 62	– 15
June	– 5,743	+ 244	– 5,987	–	+ 1,278	+ 157	+ 608	+ 513	–	– 7,003	+ 3	– 72
July	+ 414	– 30	+ 444	–	+ 869	+ 3	– 212	+ 1,078	–	– 439	+ 48	– 13
Aug.	+ 495	– 12	+ 507	–	+ 681	+ 13	– 495	+ 1,163	–	– 203	+ 24	– 22
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
2023 May	48,993	3,618	45,375	–	39,786	3,233	7,258	29,295	–	6,043	4,936	96
June	44,369	3,537	40,832	–	38,852	3,147	6,692	29,013	–	1,900	4,978	7
July	42,812	3,530	39,282	–	38,612	3,165	6,558	28,889	–	1,900	4,041	7
Aug.	41,753	3,512	38,241	–	37,601	3,147	5,478	28,976	–	1,900	3,371	6
												Changes *
2022	– 11,500	– 62	– 11,438	–	+ 4,144	– 101	+ 3,585	+ 660	–	– 16,750	+ 4,295	+ 80
2023 May	– 276	+ 28	– 304	–	– 897	+ 35	– 724	– 208	–	–	– 266	+ 1
June	– 4,624	– 81	– 4,543	–	– 934	– 86	– 566	– 282	–	– 4,143	+ 42	– 89
July	– 1,557	– 7	– 1,550	–	– 240	+ 18	– 134	– 124	–	–	– 937	–
Aug.	– 1,059	– 18	– 1,041	–	– 1,011	– 18	– 1,080	+ 87	–	–	– 670	– 1

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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			
	Total	Sight deposits ²	Time deposits ²	Bills redis-counted ³	Total	Sight deposits	Time deposits		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	–
2023 May	37,266	3,604	33,662	.	36,774	3,603	4,372	28,799	.	400	553	–
June	36,823	2,951	33,872	.	36,368	2,951	4,304	29,113	.	400	551	–
July	37,536	3,640	33,896	.	36,977	3,639	4,694	28,644	.	500	651	–
Aug.	37,528	3,828	33,700	.	36,971	3,826	4,775	28,370	.	500	747	–
												Changes *
2022	+ 5,546	+ 952	+ 4,594	.	+ 4,636	+ 954	+ 946	+ 2,736	.	+ 880	– 2,916	– 454
2023 May	– 310	+ 313	– 623	.	– 277	+ 313	– 472	– 118	.	–	– 12	–
June	– 443	– 653	+ 210	.	– 406	– 652	– 68	+ 314	.	–	– 2	–
July	+ 713	+ 689	+ 24	.	+ 609	+ 688	+ 390	– 469	.	+ 100	+ 100	–
Aug.	– 8	+ 188	– 196	.	– 6	+ 187	+ 81	– 274	.	–	+ 96	–
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
2023 May	378,617	102,426	276,191	–	297,922	63,343	20,838	213,741	–	18,425	10,041	3,218
June	368,065	97,263	270,802	–	291,623	61,538	18,845	211,240	–	15,942	11,023	3,140
July	369,014	96,198	272,816	–	292,325	60,785	19,044	212,496	–	19,195	12,033	3,086
Aug.	367,171	95,335	271,836	–	292,725	62,426	16,397	213,902	–	19,196	11,802	3,093
												Changes *
2022	+ 9,700	+ 2,221	+ 7,479	–	+ 14,451	– 6,282	+ 20,132	+ 601	–	– 20,417	– 737	– 180
2023 May	– 949	– 1,840	+ 891	–	– 2,234	– 1,249	– 1,057	+ 72	–	– 1,199	+ 482	– 20
June	– 10,310	– 5,083	– 5,227	–	– 6,299	– 1,805	– 1,993	– 2,501	–	– 2,483	+ 982	– 78
July	+ 1,121	– 1,039	+ 2,160	–	+ 702	– 753	+ 199	+ 1,256	–	+ 3,253	+ 1,010	– 54
Aug.	– 2,006	– 896	– 1,110	–	+ 400	+ 1,641	– 2,647	+ 1,406	–	+ 1	– 231	+ 7
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
2023 May	729,224	382,514	346,679	31	52,683	10,775	5,538	36,370	–	32,201	122,618	416
June	696,093	368,513	327,549	31	49,829	9,669	4,573	35,587	–	15,440	124,754	405
July	701,812	368,860	332,921	31	51,193	9,953	5,489	35,751	–	15,440	130,988	405
Aug.	680,484	364,717	315,736	31	52,507	10,859	5,860	35,788	–	16,476	122,878	404
												Changes *
2022	+ 88,826	+ 42,389	+ 46,439	– 2	+ 3,501	+ 3,245	– 885	+ 1,141	–	– 14,565	+ 13,046	+ 11
2023 May	+ 7,300	+ 33,626	– 26,326	–	– 228	– 395	– 51	+ 218	–	– 1,000	– 10,831	– 1
June	– 31,042	– 13,048	– 17,994	–	– 2,385	– 981	– 962	– 442	–	– 16,761	+ 2,414	– 11
July	+ 4,814	– 450	+ 5,264	–	+ 1,364	+ 284	+ 916	+ 164	–	–	+ 6,421	–
Aug.	– 20,880	– 3,249	– 17,631	–	+ 2,014	+ 1,606	+ 371	+ 37	–	+ 1,036	– 8,297	– 1

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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												
Total	Sight deposits	Time deposits 2					Savings deposits 3	Bank savings bonds 4	Memo item			
		Total	for up to and including 1 year	for more than 1 year					Total	Included in time deposits		
				Total	for up to and including 2 years	for 2 years and more 2				Liabilities arising from Repos		Loans and advances to financial vehicle corporations
										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 *												
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
4,604,729	2,936,322	1,099,629	448,367	651,262	58,535	592,727	527,857	40,921	37,039	71,725	5,771	97,830
4,615,542	2,906,127	1,142,533	486,691	655,842	60,894	594,948	521,075	45,807	37,453	78,519	5,684	97,155
4,579,847	2,856,566	1,158,968	496,562	662,406	62,509	599,897	512,253	52,060	36,767	76,816	7,007	103,802
4,590,600	2,840,706	1,187,660	520,774	666,886	66,140	600,746	503,545	58,689	36,808	82,439	7,075	103,900
4,608,866	2,843,216	1,204,315	531,491	672,824	66,917	605,907	495,463	65,872	36,868	86,588	7,376	104,774
4,587,789	2,806,494	1,220,605	548,193	672,412	68,157	604,255	488,091	72,599	36,842	73,779	8,502	103,990
4,591,203	2,786,205	1,244,582	571,965	672,617	69,223	603,394	480,715	79,701	36,996	81,214	8,464	104,124
4,596,151	2,766,935	1,265,611	597,808	667,803	71,004	596,799	472,215	91,390	37,224	78,930	7,750	98,984
Changes *												
+ 108,286	+ 121,426	+ 686	- 2,504	+ 3,190	+ 11,584	- 8,394	- 8,833	- 4,993	- 505	+ 13,107	+ 8,958	+ 4,852
+ 134,859	+ 153,862	- 5,629	- 8,713	+ 3,084	+ 10,009	- 6,925	- 6,206	- 7,168	+ 27	+ 5,441	- 294	+ 7,191
+ 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
+ 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
+ 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
+ 117,963	+ 150,775	- 27,870	- 26,980	- 890	+ 1,232	- 2,122	+ 284	- 5,226	- 238	- 1,984	- 812	+ 11,006
+ 259,948	+ 114,818	+ 163,059	- 466,885	- 3,826	+ 4,004	- 7,830	- 28,136	+ 10,207	+ 1,733	+ 16,021	- 718	- 1,266
+ 100,411	+ 71,193	+ 30,073	+ 28,068	+ 2,005	- 145	+ 2,150	- 466	- 389	- 273	+ 17,898	+ 3,664	- 442
+ 33,102	+ 30,602	+ 2,701	+ 4,670	- 1,969	- 625	- 1,344	+ 29	- 230	- 158	+ 10,182	- 898	- 620
- 4,273	- 3,712	+ 1,287	+ 2,693	- 1,406	+ 558	- 1,964	- 1,867	+ 19	- 2	- 9,521	- 1,741	- 387
+ 32,186	+ 8,949	+ 24,038	+ 25,543	- 1,505	+ 796	- 2,301	- 662	- 139	+ 5	+ 11,224	+ 383	+ 226
+ 9,032	+ 35,128	- 24,741	- 23,367	- 1,374	+ 1,258	- 2,632	- 1,385	+ 30	- 74	+ 361	+ 662	- 435
- 1,465	- 5,159	+ 5,543	+ 7,951	- 2,408	+ 166	- 2,574	- 1,835	- 14	- 122	- 260	- 968	- 848
+ 33,557	+ 12,127	+ 23,009	+ 22,573	+ 436	+ 2,142	- 1,706	- 1,854	+ 275	- 473	+ 2,410	- 556	- 2,314
+ 57,032	+ 46,883	+ 11,724	+ 12,467	- 743	- 359	- 384	- 2,460	+ 885	+ 1	+ 4,240	+ 483	+ 73
+ 22,442	- 12,016	+ 38,907	+ 44,606	- 5,699	- 4,772	- 927	- 5,404	+ 955	+ 200	- 6,606	- 718	+ 508
+ 11,491	- 18,844	+ 31,248	+ 31,235	+ 13	+ 156	- 143	- 3,128	+ 2,215	+ 334	+ 514	+ 1,606	+ 1,331
+ 50,555	+ 34,006	+ 18,499	+ 11,367	+ 7,132	+ 944	+ 6,188	- 5,355	+ 3,405	+ 1,218	+ 4,884	+ 149	+ 2,638
- 84,122	- 84,339	+ 771	- 921	+ 1,692	+ 3,885	- 2,193	- 3,749	+ 3,195	+ 1,077	- 19,305	- 2,784	- 996
+ 73,472	+ 15,142	+ 57,901	+ 54,374	+ 3,527	+ 1,692	+ 1,835	- 5,605	+ 6,034	+ 992	+ 23,233	+ 3,546	- 135
+ 9,129	+ 30,930	+ 41,955	+ 37,555	+ 4,400	+ 2,284	+ 2,116	- 6,782	+ 4,886	+ 414	+ 6,452	- 95	- 679
- 33,496	- 48,102	+ 17,175	+ 10,302	+ 6,873	+ 1,706	+ 5,167	- 8,822	+ 6,253	+ 39	- 1,267	+ 1,327	+ 6,651
+ 11,563	- 15,527	+ 29,169	+ 24,540	+ 4,629	+ 3,667	+ 962	- 8,708	+ 6,629	+ 41	+ 5,793	+ 72	+ 98
+ 14,843	+ 1,597	+ 14,145	+ 9,382	+ 4,763	+ 674	+ 4,089	- 8,082	+ 7,183	+ 60	+ 3,559	+ 257	- 40
- 20,719	- 36,149	+ 16,075	+ 16,701	- 626	+ 923	- 1,549	- 7,372	+ 6,727	- 26	- 12,473	+ 1,111	- 784
+ 4,213	- 19,992	+ 24,479	+ 24,265	+ 214	+ 1,117	- 903	- 7,376	+ 7,102	+ 154	+ 7,651	- 40	+ 134
+ 3,855	- 19,092	+ 22,863	+ 24,895	- 2,032	+ 2,114	- 4,146	- 8,500	+ 8,584	+ 228	- 2,572	- 714	- 5,139

* 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

I Banks (MFIs) in Germany

Deposits and borrowing from domestic non-banks 1											
Total	Sight deposits	Time deposits 2				Savings deposits 3	Bank savings bonds 4	Memo item		Period	
		Total	for up to and including 1 year	for more than 1 year				Fiduciary loans	Liabilities arising from repos		
				Total	for up to and including 2 years						for 2 years and more 2
14	15	16	17	18	19	20	21	22	23	24	
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
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.
4,199,650	2,722,784	913,533	351,210	562,323	52,112	510,211	522,692	40,641	36,878	2,122	2023 Jan.
4,197,138	2,687,737	947,949	381,504	566,445	54,186	512,259	515,964	45,488	37,232	2,921	Feb.
4,167,378	2,639,815	968,642	402,353	566,289	55,687	510,602	507,217	51,704	36,448	3,257	Mar.
4,167,288	2,631,950	978,451	408,742	569,709	59,389	510,320	498,601	58,286	36,492	3,043	Apr.
4,172,888	2,623,917	992,973	419,341	573,632	61,701	511,931	490,584	65,414	36,578	4,111	May
4,176,317	2,600,938	1,020,022	445,383	574,639	64,410	510,229	483,279	72,078	36,490	2,797	June
4,180,214	2,582,224	1,042,933	468,503	574,430	65,800	508,630	475,942	79,115	36,662	3,478	July
4,188,416	2,568,439	1,061,747	490,167	571,580	67,320	504,260	467,487	90,743	36,897	4,657	Aug.
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
+ 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.
+ 37,566	- 2,930	+ 39,991	+ 36,350	+ 3,641	+ 1,626	+ 2,015	- 5,487	+ 5,992	+ 954	- 1,765	2023 Jan.
- 2,512	- 35,047	+ 34,416	+ 30,294	+ 4,122	+ 2,074	+ 2,048	- 6,728	+ 4,847	+ 354	+ 799	Feb.
- 29,625	- 47,292	+ 20,198	+ 20,269	- 71	+ 1,501	- 1,572	- 8,747	+ 6,216	- 59	+ 336	Mar.
- 90	- 7,865	+ 9,809	+ 6,389	+ 3,420	+ 3,702	- 282	- 8,616	+ 6,582	+ 44	- 214	Apr.
+ 5,616	- 7,949	+ 14,454	+ 10,526	+ 3,928	+ 2,312	+ 1,616	- 8,017	+ 7,128	+ 86	+ 1,068	May
+ 2,335	- 23,031	+ 26,007	+ 25,353	+ 654	+ 2,356	- 1,702	- 7,305	+ 6,664	- 88	- 1,314	June
+ 3,837	- 18,669	+ 22,806	+ 23,100	- 294	+ 1,425	- 1,719	- 7,337	+ 7,037	+ 172	+ 681	July
+ 8,202	- 13,160	+ 21,294	+ 21,274	+ 20	+ 1,865	- 1,845	- 8,455	+ 8,523	+ 235	+ 1,179	Aug.

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									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
2023 Feb.	1,817,405	1,212,613	502,486	266,905	195,664	87,664	14,642	8,518	1,490,179	1,053,470	336,477	100,232	8,345
Mar.	1,803,272	1,196,235	504,595	263,340	200,804	86,529	15,913	8,626	1,480,462	1,038,506	341,563	100,393	8,360
Apr.	1,824,271	1,205,251	516,624	273,277	201,913	85,036	17,360	8,620	1,495,460	1,050,719	344,368	100,373	8,357
May	1,847,474	1,211,437	532,613	284,810	206,689	84,526	18,898	8,620	1,505,302	1,050,921	352,974	101,407	8,383
June	1,833,744	1,194,250	535,116	288,785	205,492	84,428	19,950	8,803	1,512,356	1,044,841	365,140	102,375	8,504
July	1,847,302	1,192,610	548,736	302,767	205,491	84,676	21,280	8,893	1,519,376	1,042,169	373,285	103,922	8,612
Aug.	1,851,399	1,186,108	554,925	315,674	198,364	84,526	25,840	9,234	1,527,291	1,040,244	378,727	108,320	8,956
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
2023 Feb.	- 219	- 16,392	+ 15,875	+ 15,692	- 623	- 931	+ 1,229	+ 371	- 12,903	- 24,270	+ 11,068	+ 299	+ 311
Mar.	- 12,457	- 15,096	+ 2,503	- 3,372	+ 5,250	- 1,135	+ 1,271	+ 108	- 9,717	- 14,384	+ 4,506	+ 161	+ 15
Apr.	+ 21,701	+ 9,320	+ 12,427	+ 10,198	+ 1,210	- 1,493	+ 1,447	- 6	+ 14,998	+ 12,213	+ 2,805	- 20	- 3
May	+ 20,386	+ 5,389	+ 13,969	+ 10,662	+ 3,730	- 510	+ 1,538	-	+ 9,858	+ 286	+ 8,538	+ 1,034	+ 26
June	- 13,684	- 16,780	+ 2,142	+ 3,849	- 1,115	- 98	+ 1,052	+ 183	+ 5,960	- 6,242	+ 11,234	+ 968	+ 121
July	+ 14,200	- 1,400	+ 14,022	+ 14,389	- 57	+ 248	+ 1,330	+ 90	+ 6,960	- 2,677	+ 8,090	+ 1,547	+ 108
Aug.	+ 3,207	- 6,263	+ 8,165	+ 12,088	- 4,665	- 150	+ 1,455	+ 341	+ 7,915	- 1,300	+ 7,922	+ 1,293	+ 344
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
2023 Feb.	864,643	553,344	235,538	159,902	61,249	74,689	1,072	2,846	754,230	499,600	180,740	73,890	2,797
Mar.	847,334	538,672	233,515	157,656	61,030	74,075	1,072	2,848	747,002	487,275	186,426	73,301	2,799
Apr.	854,540	539,604	240,812	163,750	61,500	73,052	1,072	2,858	745,450	485,647	187,498	72,305	2,809
May	855,067	536,745	244,140	166,956	61,503	73,110	1,072	2,845	747,245	481,789	193,084	72,372	2,797
June	852,321	528,498	249,250	172,832	60,771	73,501	1,072	2,882	751,112	479,574	198,763	72,775	2,834
July	861,095	529,571	256,292	180,101	61,033	74,161	1,071	2,897	756,303	478,978	203,908	73,417	2,849
Aug.	858,582	522,537	257,440	184,535	58,220	74,414	4,191	2,933	756,038	473,970	205,288	76,780	2,885
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
2023 Feb.	- 2,136	- 16,853	+ 15,194	+ 15,465	- 771	- 477	-	+ 87	- 4,219	- 13,811	+ 10,065	- 473	+ 86
Mar.	- 16,577	- 14,405	- 1,558	- 1,790	- 212	- 614	-	+ 2	- 7,228	- 12,325	+ 5,686	- 589	+ 2
Apr.	+ 7,471	+ 1,029	+ 7,465	+ 6,252	+ 479	- 1,023	-	+ 10	- 1,552	- 1,628	+ 1,072	- 996	+ 10
May	- 344	- 3,203	+ 2,801	+ 2,703	- 19	+ 58	-	- 13	+ 1,795	- 3,858	+ 5,586	+ 67	- 12
June	- 2,270	- 8,050	+ 5,389	+ 6,146	- 724	+ 391	-	+ 37	+ 3,867	- 2,215	+ 5,679	+ 403	+ 37
July	+ 9,068	+ 1,169	+ 7,240	+ 7,464	+ 264	+ 660	- 1	+ 15	+ 5,171	- 601	+ 5,130	+ 642	+ 15
Aug.	- 2,905	- 7,169	+ 3,996	+ 4,345	- 290	+ 253	+ 15	+ 36	- 265	- 5,008	+ 4,485	+ 258	+ 36
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
2023 Feb.	777,385	536,395	214,801	78,220	117,755	12,687	13,502	5,672	587,788	441,893	119,896	25,999	5,548
Mar.	781,141	534,926	219,276	75,995	124,425	12,164	14,775	5,778	585,135	439,610	118,774	26,751	5,561
Apr.	788,693	541,131	219,631	75,730	124,873	11,711	16,220	5,762	596,393	451,907	116,746	27,740	5,548
May	812,016	548,596	234,515	84,839	129,610	11,148	17,757	5,775	604,852	454,710	121,431	28,711	5,586
June	774,567	521,253	223,846	74,628	128,895	10,659	18,809	5,921	582,827	433,158	120,392	29,277	5,670
July	780,208	519,389	230,432	81,134	128,684	10,245	20,142	5,996	586,056	432,619	123,253	30,184	5,763
Aug.	786,729	522,490	232,809	87,053	124,361	9,846	21,584	6,301	592,997	437,155	124,617	31,225	6,071
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
2023 Feb.	+ 5,499	+ 2,987	+ 1,732	+ 1,562	- 97	- 451	+ 1,231	+ 284	- 5,612	- 8,095	+ 1,705	+ 778	+ 225
Mar.	+ 4,534	- 918	+ 4,702	- 2,123	+ 6,773	- 523	+ 1,273	+ 106	- 2,653	- 2,138	- 1,267	+ 752	+ 13
Apr.	+ 14,495	+ 11,051	+ 2,452	+ 1,580	+ 632	- 453	+ 1,445	- 16	+ 17,582	+ 16,737	- 144	+ 989	- 13
May	+ 21,349	+ 6,846	+ 13,529	+ 8,803	+ 3,713	- 563	+ 1,537	+ 13	+ 8,295	+ 2,707	+ 4,617	+ 971	+ 38
June	- 10,316	- 4,361	- 6,520	- 6,569	- 237	- 487	+ 1,052	+ 146	+ 2,791	- 236	+ 2,460	+ 567	+ 84
July	+ 5,931	- 1,732	+ 6,744	+ 6,676	- 269	- 414	+ 1,333	+ 75	+ 3,189	- 539	+ 2,821	+ 907	+ 93
Aug.	+ 6,089	+ 3,493	+ 1,553	+ 5,237	- 4,384	- 399	+ 1,442	+ 305	+ 6,941	+ 5,161	+ 739	+ 1,041	+ 308

* 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		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									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	–
2023 Feb.	175,377	122,874	52,147	28,783	16,660	288	68	–	148,161	111,977	35,841	343	–
Mar.	174,797	122,637	51,804	29,689	15,349	290	66	–	148,325	111,621	36,363	341	–
Apr.	181,038	124,516	56,181	33,797	15,540	273	68	–	153,617	113,165	40,124	328	–
May	180,391	126,096	53,958	33,015	15,576	268	69	–	153,205	114,422	38,459	324	–
June	206,856	144,499	62,020	41,325	15,826	268	69	–	178,417	132,109	45,985	323	–
July	205,999	143,650	62,012	41,532	15,774	270	67	–	177,017	130,572	46,124	321	–
Aug.	206,088	141,081	64,676	44,086	15,783	266	65	–	178,256	129,119	48,822	315	–
													Changes *
2022	+ 2,405	+ 2,535	– 4	+ 626	– 1,244	– 105	– 21	–	+ 3,379	+ 7,104	– 3,605	– 120	–
2023 Feb.	– 3,582	– 2,526	– 1,051	– 1,335	+ 245	– 3	– 2	–	– 3,072	– 2,364	– 702	– 6	–
Mar.	– 414	+ 227	– 641	+ 541	– 1,311	+ 2	– 2	–	+ 164	+ 79	+ 87	– 2	–
Apr.	– 265	– 2,760	+ 2,510	+ 2,366	+ 99	– 17	+ 2	–	– 1,032	– 2,896	+ 1,877	– 13	–
May	– 619	+ 1,746	– 2,361	– 844	+ 36	– 5	+ 1	–	– 232	+ 1,437	– 1,665	– 4	–
June	– 1,098	– 4,369	+ 3,273	+ 4,272	– 154	– 2	–	–	– 698	– 3,791	+ 3,095	– 2	–
July	– 799	– 837	+ 38	+ 249	– 52	+ 2	– 2	–	– 1,400	– 1,537	+ 139	– 2	–
Aug.	+ 23	– 2,587	+ 2,616	+ 2,506	+ 9	– 4	– 2	–	+ 1,239	– 1,453	+ 2,698	– 6	–
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
2023 Feb.	321,891	161,082	155,189	84,193	64,702	5,153	467	8,453	283,604	137,739	140,315	5,550	8,453
Mar.	313,287	153,993	153,685	82,850	64,606	5,091	518	7,687	278,065	131,166	141,365	5,534	7,687
Apr.	306,305	141,005	159,783	87,497	64,598	4,986	531	7,717	267,986	123,150	139,387	5,449	7,717
May	300,266	146,853	147,985	76,268	64,271	4,887	541	7,733	261,658	124,903	131,392	5,363	7,733
June	294,564	145,168	144,031	72,342	64,028	4,819	546	7,777	262,700	124,845	132,554	5,301	7,777
July	295,512	144,562	145,651	74,554	63,620	4,732	567	7,832	263,220	123,633	134,351	5,236	7,832
Aug.	294,155	144,686	144,229	73,090	63,711	4,648	592	7,881	261,500	124,103	132,218	5,179	7,881
													Changes *
2022	+ 25,137	– 2,176	+ 27,577	+ 28,548	– 2,828	– 534	+ 270	+ 488	+ 19,105	– 5,424	+ 24,784	– 255	+ 488
2023 Feb.	+ 7,936	+ 1,698	+ 6,211	+ 5,322	+ 156	– 56	+ 83	+ 27	+ 9,302	+ 3,379	+ 5,895	+ 28	+ 27
Mar.	– 8,266	– 6,955	– 1,300	– 1,244	+ 9	– 62	+ 51	– 41	– 5,404	– 6,523	+ 1,135	– 16	– 41
Apr.	– 6,925	– 12,957	+ 6,124	+ 4,665	–	– 105	+ 13	+ 30	– 10,079	– 8,016	– 1,978	– 85	+ 30
May	– 6,381	+ 5,797	– 12,089	– 11,497	– 350	– 99	+ 10	+ 16	– 6,328	+ 1,753	– 7,995	– 86	+ 16
June	– 5,566	– 1,644	– 3,859	– 3,845	– 229	– 68	+ 5	+ 44	+ 1,042	– 58	+ 1,162	– 62	+ 44
July	+ 1,017	– 583	+ 1,666	+ 2,246	– 396	– 87	+ 21	+ 55	+ 520	– 1,212	+ 1,797	– 65	+ 55
Aug.	– 1,456	+ 79	– 1,476	– 1,506	+ 79	– 84	+ 25	+ 49	– 1,720	+ 470	– 2,133	– 57	+ 49
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
2023 Feb.	1,169,732	840,737	47,355	33,014	12,540	259,194	22,446	88	1,157,835	832,151	46,039	279,645	88
Mar.	1,165,322	828,154	56,117	41,520	12,648	254,810	26,241	86	1,152,496	819,548	53,891	279,057	86
Apr.	1,166,911	823,894	62,126	47,249	12,735	250,821	30,070	86	1,154,701	815,409	60,396	278,896	86
May	1,168,269	819,688	67,490	52,438	12,834	246,641	34,450	86	1,157,114	811,274	66,572	279,088	86
June	1,163,005	806,025	75,573	60,455	12,754	242,549	38,858	84	1,150,625	797,667	73,582	279,376	84
July	1,161,293	799,683	80,148	64,730	12,776	238,304	43,158	83	1,149,350	791,487	78,435	279,428	83
Aug.	1,163,881	794,444	87,273	71,605	12,837	233,657	48,507	82	1,152,000	786,258	85,623	280,119	82
													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
2023 Feb.	– 4,299	– 8,288	+ 4,556	+ 4,573	– 42	– 3,247	+ 2,680	– 1	– 3,824	– 8,206	+ 4,947	– 565	– 1
Mar.	– 4,403	– 12,579	+ 8,765	+ 8,509	+ 108	– 4,384	+ 3,795	– 2	– 5,339	– 12,603	+ 7,852	– 588	– 2
Apr.	+ 1,594	– 4,259	+ 6,013	+ 5,730	+ 90	– 3,989	+ 3,829	–	+ 2,205	– 4,139	+ 6,505	– 161	–
May	+ 1,349	– 4,211	+ 5,360	+ 5,185	+ 99	– 4,180	+ 4,380	–	+ 2,413	– 4,135	+ 6,356	+ 192	–
June	– 5,253	– 13,660	+ 8,091	+ 8,020	– 75	– 4,092	+ 4,408	– 2	– 6,489	– 13,607	+ 6,830	+ 288	– 2
July	– 1,709	– 6,341	+ 4,577	+ 4,277	+ 22	– 4,245	+ 4,300	– 1	– 1,275	– 6,180	+ 4,853	+ 52	– 1
Aug.	+ 2,585	– 5,241	+ 7,124	+ 6,873	+ 62	– 4,647	+ 5,349	– 1	+ 2,650	– 5,229	+ 7,188	+ 691	– 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	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
2023 Feb.	851,136	607,118	67,630	46,169	13,372	168,607	7,781	211	843,918	601,603	67,216	175,099	175
Mar.	846,430	595,685	76,465	53,996	13,594	165,371	8,909	206	839,271	590,252	76,011	173,008	171
Apr.	846,704	591,078	83,127	59,631	13,869	162,253	10,246	207	839,510	585,659	82,611	171,240	172
May	847,493	584,556	92,474	67,330	14,342	158,966	11,497	206	840,310	579,193	91,904	169,213	171
June	846,099	576,758	100,725	74,397	14,615	155,859	12,757	203	838,940	571,488	100,069	167,383	168
July	846,262	570,212	109,266	81,393	14,998	152,570	14,214	202	839,118	564,980	108,580	165,558	167
Aug.	847,152	563,384	118,841	89,312	15,427	148,958	15,969	203	839,903	558,114	118,084	163,705	168
													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
2023 Feb.	- 4,098	- 7,991	+ 5,614	+ 4,914	+ 178	- 2,546	+ 825	- 4	- 4,035	- 7,903	+ 5,578	- 1,710	- 4
Mar.	- 4,701	- 11,428	+ 8,835	+ 7,827	+ 222	- 3,236	+ 1,128	- 5	- 4,647	- 11,351	+ 8,795	- 2,091	- 4
Apr.	+ 275	- 4,606	+ 6,662	+ 5,635	+ 275	- 3,118	+ 1,337	+ 1	+ 239	- 4,593	+ 6,600	- 1,768	+ 1
May	+ 784	- 6,527	+ 9,347	+ 7,699	+ 473	- 3,287	+ 1,251	- 1	+ 800	- 6,466	+ 9,293	- 2,027	- 1
June	- 1,391	- 7,795	+ 8,251	+ 7,067	+ 273	- 3,107	+ 1,260	- 3	- 1,370	- 7,705	+ 8,165	- 1,830	- 3
July	+ 165	- 6,494	+ 8,491	+ 6,946	+ 383	- 3,289	+ 1,457	- 1	+ 178	- 6,458	+ 8,461	- 1,825	- 1
Aug.	+ 888	- 6,830	+ 9,575	+ 7,919	+ 429	- 3,612	+ 1,755	+ 1	+ 785	- 6,866	+ 9,504	- 1,853	+ 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	-	-
2023 Feb.	55,207	3,428	51,779	5,386	44,183	-	.	-	54,626	3,206	51,420	-	-
Mar.	56,420	3,374	53,045	6,644	44,124	-	.	-	55,377	3,176	52,200	1	-
Apr.	56,214	3,362	52,852	6,386	44,066	-	-	-	55,177	3,169	52,008	-	-
May	56,687	3,275	53,411	6,831	44,009	-	.	-	56,001	3,082	52,918	1	-
June	56,299	2,930	53,369	6,923	43,690	-	-	-	55,393	2,686	52,707	-	-
July	55,700	2,843	52,857	6,642	43,565	-	.	-	55,116	2,651	52,465	-	-
Aug.	56,335	2,777	53,558	7,090	43,846	-	.	-	55,365	2,589	52,776	-	-
													Changes *
2022	+ 91	+ 454	- 363	+ 1,220	- 1,974	-	.	-	+ 128	+ 427	- 299	-	-
2023 Feb.	+ 1,440	+ 1,246	+ 194	+ 79	+ 76	-	.	-	+ 1,431	+ 1,247	+ 184	-	-
Mar.	+ 1,213	- 54	+ 1,266	+ 1,258	- 59	-	-	-	+ 751	+ 30	+ 780	+ 1	-
Apr.	- 206	- 12	- 193	- 258	- 58	-	.	-	- 200	- 7	- 192	- 1	-
May	+ 473	- 87	+ 559	+ 445	- 57	-	.	-	+ 824	- 87	+ 910	+ 1	-
June	- 388	- 345	- 42	+ 92	- 319	-	-	-	- 608	- 396	- 211	- 1	-
July	- 599	- 87	- 512	- 281	- 125	-	.	-	- 277	- 35	- 242	-	-
Aug.	+ 635	- 66	+ 701	+ 448	+ 281	-	.	-	+ 249	- 62	+ 311	-	-
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
2023 Feb.	195,330	3,844	190,884	1,711	188,628	457	145	7	193,591	3,826	189,165	600	7
Mar.	195,513	4,000	190,909	1,897	188,416	452	152	7	193,781	3,982	189,197	602	7
Apr.	195,216	4,015	190,596	2,027	187,937	449	156	7	193,503	3,997	188,903	603	7
May	195,242	4,098	190,542	2,034	187,924	443	159	7	193,534	4,080	188,854	600	7
June	194,776	3,932	190,246	2,093	187,541	436	162	7	193,088	3,914	188,578	596	7
July	194,199	3,790	189,813	2,021	186,969	433	163	7	192,541	3,773	188,174	594	7
Aug.	193,713	3,590	189,535	2,043	186,639	426	162	7	192,066	3,573	187,906	587	7
													Changes *
2022	+ 1,033	+ 122	+ 901	- 118	+ 964	- 3	+ 13	- 4	+ 1,033	+ 122	+ 900	+ 11	- 4
2023 Feb.	+ 149	+ 24	+ 58	+ 71	- 35	- 2	+ 69	-	+ 144	+ 26	+ 51	+ 67	-
Mar.	+ 183	+ 156	+ 25	+ 186	- 212	- 5	+ 7	-	+ 190	+ 156	+ 32	+ 2	-
Apr.	- 297	+ 15	- 313	+ 130	- 479	- 3	+ 4	-	- 278	+ 15	- 294	+ 1	-
May	+ 26	+ 83	- 54	+ 7	- 13	- 6	+ 3	-	+ 31	+ 83	- 49	- 3	-
June	- 466	- 56	- 406	- 51	- 383	- 7	+ 3	-	- 446	- 56	- 386	- 4	-
July	- 577	- 142	- 433	- 72	- 572	- 3	+ 1	-	- 547	- 141	- 404	- 2	-
Aug.	- 486	- 200	- 278	+ 22	- 330	- 7	- 1	-	- 475	- 200	- 268	- 7	-

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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									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
2023	Feb.	204,841	77,305	127,210	49,313	75,859	–	.	20,176	173,385	55,742	117,317	326	20,164
	Mar.	199,603	75,125	124,152	46,315	75,705	–	.	20,155	167,926	53,185	114,415	326	20,137
	Apr.	194,979	72,101	122,552	44,707	75,628	–	.	20,171	160,951	49,847	110,778	326	20,153
	May	193,435	73,309	119,800	41,780	75,838	–	.	20,216	158,969	50,464	108,179	326	20,198
	June	199,302	77,431	121,545	43,198	76,135	–	.	19,968	163,215	55,497	107,392	326	19,950
	July	190,935	72,505	118,111	39,858	75,975	–	.	19,979	161,493	53,531	107,643	319	19,961
	Aug.	189,516	71,946	117,250	38,994	75,975	–	.	19,817	160,291	53,558	106,413	320	19,803
Changes *														
2022		+ 54,066	+ 23,015	+ 30,891	+ 32,152	+ 5,434	–	.	+ 1,126	+ 43,196	+ 12,105	+ 30,931	+ 160	+ 1,125
2023	Feb.	+ 8,220	– 1,227	+ 9,447	+ 6,904	+ 2,406	–	.	+ 21	+ 7,373	+ 680	+ 6,693	–	+ 21
	Mar.	– 5,065	– 2,146	– 2,919	– 2,862	– 151	–	.	– 21	– 5,459	– 2,557	– 2,902	–	– 27
	Apr.	– 4,579	– 3,028	– 1,551	– 1,560	– 76	–	.	+ 16	– 6,975	– 3,338	– 3,637	–	+ 16
	May	– 1,794	+ 1,153	– 2,947	– 3,119	+ 207	–	.	+ 45	– 1,982	+ 617	– 2,599	–	+ 45
	June	+ 6,029	+ 4,131	+ 1,898	+ 1,569	+ 299	–	.	– 248	+ 4,246	+ 5,033	– 787	–	– 248
	July	– 8,284	– 4,945	– 3,332	– 3,240	– 158	–	.	+ 11	– 1,722	– 1,966	+ 251	– 7	+ 11
	Aug.	– 1,518	– 571	– 948	– 949	– 2	–	.	– 162	– 1,202	+ 27	– 1,230	+ 1	– 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
2023	Feb.	742,182	513,154	207,752	111,532	82,392	14,484	6,792	100	582,279	427,409	133,874	20,996	7
	Mar.	746,625	511,774	213,519	112,283	86,893	13,714	7,618	193	581,267	426,184	134,031	21,052	7
	Apr.	759,800	524,433	214,520	113,609	86,433	12,434	8,413	192	596,205	442,101	133,523	20,581	7
	May	776,131	528,224	227,036	123,506	90,320	11,891	8,980	167	600,465	443,234	136,621	20,610	7
	June	764,653	519,880	223,772	121,381	89,526	11,453	9,548	228	601,685	437,562	143,375	20,748	7
	July	761,651	511,645	228,493	126,336	89,008	11,015	10,498	212	595,571	429,014	145,299	21,258	7
	Aug.	759,082	501,128	235,994	134,481	87,910	10,664	11,296	209	593,733	421,844	150,180	21,709	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
2023	Feb.	– 4,668	– 11,240	+ 6,458	+ 6,060	– 16	– 632	+ 746	+ 58	– 9,274	– 16,228	+ 6,841	+ 113	–
	Mar.	+ 5,271	– 410	+ 5,625	+ 443	+ 4,582	– 770	+ 826	+ 93	– 1,012	– 645	– 423	+ 56	–
	Apr.	+ 13,517	+ 12,848	+ 1,154	+ 1,412	– 427	– 1,280	+ 795	– 1	+ 14,938	+ 15,917	– 508	– 471	–
	May	+ 15,583	+ 3,485	+ 12,074	+ 9,644	+ 3,795	– 543	+ 567	– 25	+ 4,440	+ 1,313	+ 3,098	+ 29	–
	June	– 11,999	– 8,180	– 3,949	– 2,546	– 737	– 438	+ 568	+ 61	+ 126	– 5,834	+ 5,822	+ 138	–
	July	– 2,615	– 8,044	+ 4,917	+ 5,089	– 470	– 438	+ 950	– 16	– 6,114	– 8,548	+ 1,924	+ 510	–
	Aug.	– 2,993	– 10,739	+ 7,299	+ 8,000	– 1,145	– 351	+ 798	– 3	– 1,838	– 7,170	+ 4,881	+ 451	–

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

non-negotiable bearer debt securities; including subordinated liabilities. **2** For building and loan associations: including deposits under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts, see also footnote 2. **4** Including liabilities arising from non-negotiable bearer debt securities.

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing 1									Memo item Fiduciary loans
	Total	Sight deposits	Time deposits 2				Savings deposits 3	Bank savings bonds 4		
			Total	for up to and including 1 year	for more than 1 year					
					Total	for up to and including 2 years			for more than 2 years 2	
1	2	3	4	5	6	7	8	9	10	
Domestic enterprises and households										
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 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.	3,900,202	2,628,291	714,198	236,787	477,411	29,046	448,365	520,898	36,815	9,426
Feb.	3,879,312	2,586,354	736,974	258,156	478,818	30,323	448,495	514,265	41,719	9,745
Mar.	3,858,455	2,547,261	757,647	278,437	479,210	32,264	446,946	505,661	47,886	9,693
Apr.	3,872,218	2,546,517	774,091	292,473	481,618	34,702	446,916	497,147	54,463	9,715
May	3,872,752	2,531,759	790,236	304,338	485,898	37,413	448,485	489,239	61,518	9,755
June	3,868,208	2,505,001	813,066	326,146	486,920	40,208	446,712	482,041	68,100	9,871
July	3,881,922	2,496,494	835,439	347,439	488,000	42,752	445,248	474,863	75,126	9,994
Aug.	3,882,647	2,473,365	856,229	370,883	485,346	44,547	440,799	466,458	86,595	10,328
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 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.	+ 17,903	- 14,872	+ 32,295	+ 28,713	+ 3,582	+ 1,691	+ 1,891	- 5,346	+ 5,826	+ 802
Feb.	- 20,840	- 41,887	+ 22,776	+ 21,369	+ 1,407	+ 1,277	+ 130	- 6,633	+ 4,904	+ 319
Mar.	- 20,687	- 38,518	+ 20,268	+ 19,706	+ 562	+ 1,971	- 1,409	- 8,604	+ 6,167	- 52
Apr.	+ 14,038	- 744	+ 16,669	+ 14,261	+ 2,408	+ 2,438	- 30	- 8,514	+ 6,627	+ 22
May	+ 630	- 14,594	+ 16,077	+ 11,792	+ 4,285	+ 2,711	+ 1,574	- 7,908	+ 7,055	+ 40
June	- 5,638	- 26,810	+ 21,788	+ 21,119	+ 669	+ 2,442	- 1,773	- 7,198	+ 6,582	+ 116
July	+ 13,654	- 8,472	+ 22,278	+ 21,283	+ 995	+ 2,579	- 1,584	- 7,178	+ 7,026	+ 123
Aug.	+ 725	- 22,504	+ 23,270	+ 23,054	+ 216	+ 2,140	- 1,924	- 8,405	+ 8,364	+ 334
Domestic government										
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 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
Feb.	317,826	101,383	210,975	123,348	87,627	23,863	63,764	1,699	3,769	27,487
Mar.	308,923	92,554	210,995	123,916	87,079	23,423	63,656	1,556	3,818	26,755
Apr.	295,070	85,433	204,360	116,269	88,091	24,687	63,404	1,454	3,823	26,777
May	300,136	92,158	202,737	115,003	87,734	24,288	63,446	1,345	3,896	26,823
June	308,109	95,937	206,956	119,237	87,719	24,202	63,517	1,238	3,978	26,619
July	298,292	85,730	207,494	121,064	86,430	23,048	63,382	1,079	3,989	26,668
Aug.	305,769	95,074	205,518	119,284	86,234	22,773	63,461	1,029	4,148	26,569
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 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
Feb.	+ 18,328	+ 6,840	+ 11,640	+ 8,925	+ 2,715	+ 797	+ 1,918	- 95	+ 57	+ 35
Mar.	- 8,938	- 8,774	- 70	+ 563	- 633	- 470	- 163	- 143	+ 49	- 7
Apr.	- 14,128	- 7,121	- 6,860	- 7,872	+ 1,012	+ 1,264	- 252	- 102	- 45	+ 22
May	+ 4,986	+ 6,645	- 1,623	- 1,266	- 357	- 399	+ 42	- 109	+ 73	+ 46
June	+ 7,973	+ 3,779	+ 4,219	+ 4,234	- 15	- 86	+ 71	- 107	+ 82	- 204
July	- 9,817	- 10,197	+ 528	+ 1,817	- 1,289	- 1,154	- 135	- 159	+ 11	+ 49
Aug.	+ 7,477	+ 9,344	- 1,976	- 1,780	- 196	- 275	+ 79	- 50	+ 159	- 99

* 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 cate-

gories 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

Deposits and borrowing from domestic enterprises and households 1														Deposits and borrowing from domestic government 1														Memo item Fiduciary loans by domestic non-banks, total
Period	Total	of which					Total	Memo item Fiduciary loans	Time deposits 2					Savings deposits and bank savings bonds 3, 4														
		Sight deposits	Time deposits 2						Sight deposits	of which																		
			Total	for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4				for up to and including 1 year	for more than 2 years 2																	
1	2	3	4	5	6	7	8	9	10	11	12	13																
Commercial banks 5														End of year or month *														
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															
2023 May	1,440,128	1,035,822	304,001	166,993	111,596	100,305	65,174	15,099	48,973	32,091	6,273	1,102	8,383															
June	1,446,415	1,029,982	315,097	177,727	110,334	101,336	65,941	14,859	50,043	33,659	6,220	1,039	8,504															
July	1,453,481	1,027,698	322,802	185,122	109,633	102,981	65,895	14,471	50,483	35,192	6,119	941	8,612															
Aug.	1,461,403	1,024,714	329,224	195,872	104,842	107,465	65,888	15,530	49,503	34,605	6,023	855	8,956															
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															
2023 May	+ 8,001	- 171	+ 7,019	+ 4,382	+ 1,146	+ 1,153	+ 1,857	+ 457	+ 1,519	+ 1,868	- 87	- 119	+ 26															
June	+ 5,193	- 6,002	+ 10,164	+ 10,155	- 1,262	+ 1,031	+ 767	- 240	+ 1,070	+ 1,568	- 53	- 63	+ 121															
July	+ 7,006	- 2,289	+ 7,650	+ 7,425	- 821	+ 1,645	- 46	- 388	+ 440	+ 1,533	- 101	- 98	+ 108															
Aug.	+ 7,922	- 2,359	+ 8,902	+ 10,360	- 2,266	+ 1,379	- 7	+ 1,059	- 980	- 587	- 96	- 86	+ 344															
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															
2023 May	705,723	471,151	162,289	95,128	57,092	72,283	41,522	10,638	30,795	22,383	2,987	89	2,797															
June	708,299	469,014	166,595	99,794	56,377	72,690	42,813	10,560	32,168	24,153	2,982	85	2,834															
July	713,217	468,760	171,112	104,143	56,337	73,345	43,086	10,218	32,796	25,520	2,952	72	2,849															
Aug.	712,629	463,038	172,886	108,783	53,915	76,705	43,409	10,932	32,402	25,273	2,879	75	2,885															
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															
2023 May	+ 440	- 4,176	+ 4,536	+ 4,259	- 3	+ 80	+ 1,355	+ 318	+ 1,050	+ 1,230	- 8	- 13	- 12															
June	+ 2,576	- 2,137	+ 4,306	+ 4,666	- 715	+ 407	+ 1,291	- 78	+ 1,373	+ 1,770	- 5	- 4	+ 37															
July	+ 4,898	- 259	+ 4,502	+ 4,334	- 40	+ 655	+ 273	- 342	+ 628	+ 1,367	- 30	- 13	+ 15															
Aug.	- 588	- 5,722	+ 4,879	+ 4,805	+ 103	+ 255	+ 323	+ 714	- 394	- 247	- 73	+ 3	+ 36															
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															
2023 May	583,392	450,858	104,836	47,081	46,037	27,698	21,460	3,852	16,595	9,204	2,455	1,013	5,586															
June	561,899	429,429	104,147	46,333	45,190	28,323	20,928	3,729	16,245	8,960	2,394	954	5,670															
July	565,821	428,975	107,531	49,712	44,505	29,315	20,235	3,644	15,722	8,765	2,342	869	5,763															
Aug.	572,944	433,203	109,296	53,032	42,106	30,445	20,053	3,952	15,321	8,598	2,333	780	6,071															
Changes *																												
2022	+ 11,295	+ 3,934	+ 7,023	+ 11,685	- 4,566	+ 338	+ 4,155	+ 506	+ 4,038	+ 4,517	- 1,895	- 389	- 537															
2023 May	+ 7,971	+ 2,845	+ 4,049	+ 1,801	+ 1,157	+ 1,077	+ 324	- 138	+ 568	+ 732	- 84	- 106	+ 38															
June	+ 2,769	- 300	+ 2,443	+ 1,985	- 461	+ 626	+ 22	+ 64	+ 17	+ 105	- 43	- 59	+ 84															
July	+ 3,882	- 454	+ 3,344	+ 3,424	- 805	+ 992	- 693	- 85	- 523	- 195	- 52	- 85	+ 93															
Aug.	+ 7,123	+ 4,853	+ 1,140	+ 2,765	- 2,399	+ 1,130	- 182	+ 308	- 401	- 167	- 9	- 89	+ 308															
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	-	-															
2023 May	151,013	113,813	36,876	24,784	8,467	324	2,192	609	1,583	504	831	-	-															
June	176,217	131,539	44,355	31,600	8,767	323	2,200	570	1,630	546	844	-	-															
July	174,443	129,963	44,159	31,267	8,791	321	2,574	609	1,965	907	825	-	-															
Aug.	175,830	128,473	47,042	34,057	8,821	315	2,426	646	1,780	734	811	-	-															
Changes *																												
2022	+ 4,014	+ 7,173	- 3,042	- 495	- 631	- 117	- 635	- 69	- 563	+ 49	- 285	- 3	-															
2023 May	+ 151,013	+ 113,813	+ 36,876	+ 24,784	+ 8,467	+ 324	+ 2,192	+ 609	+ 1,583	+ 504	+ 831	-	-															
June	+ 176,217	+ 131,539	+ 44,355	+ 31,600	+ 8,767	+ 323	+ 2,200	+ 570	+ 1,630	+ 546	+ 844	-	-															
July	+ 174,443	+ 129,963	+ 44,159	+ 31,267	+ 8,791	+ 321	+ 2,574	+ 609	+ 1,965	+ 907	+ 825	-	-															
Aug.	+ 175,830	+ 128,473	+ 47,042	+ 34,057	+ 8,821	+ 315	+ 2,426	+ 646	+ 1,780	+ 734	+ 811	-	-															

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						Memo item Fiduciary loans by domestic non-banks, total
	Total	of which					Total	Memo item Fiduciary loans	Time deposits 2			Savings deposits and bank savings bonds 3, 4	
		Sight deposits	Time deposits 2						Sight deposits	of which			
			Total	for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4				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	
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
2023 May	202,555	108,783	88,443	33,322	54,001	5,329	59,103	16,120	42,949	28,258	8,413	34	7,733
June	198,536	105,348	87,921	32,979	53,881	5,267	64,164	19,497	44,633	29,745	8,321	34	7,777
July	201,065	105,564	90,299	35,653	53,526	5,202	62,155	18,069	44,052	29,484	8,286	34	7,832
Aug.	199,793	104,193	90,455	35,783	53,567	5,145	61,707	19,910	41,763	27,190	8,329	34	7,881
Changes *													
2022	+ 4,788	- 2,983	+ 8,028	+ 11,336	- 3,582	- 257	+ 14,317	- 2,441	+ 16,756	+ 14,001	+ 752	+ 2	+ 488
2023 May	- 4,904	+ 89	- 4,908	- 4,742	- 209	- 85	- 1,424	+ 1,664	- 3,087	- 2,851	+ 57	- 1	+ 16
June	- 4,019	- 3,435	- 522	- 343	- 120	- 62	+ 5,061	+ 3,377	+ 1,684	+ 1,487	- 92	-	+ 44
July	+ 2,529	+ 216	+ 2,378	+ 2,674	- 355	- 65	- 2,009	- 1,428	- 581	- 261	- 35	-	+ 55
Aug.	- 1,272	- 1,371	+ 156	+ 130	+ 41	- 57	- 448	+ 1,841	- 2,289	- 2,294	+ 43	-	+ 49
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
2023 May	1,102,856	774,730	52,351	40,423	10,918	275,775	54,258	36,544	14,401	11,452	1,748	3,313	86
June	1,098,524	765,143	57,372	45,402	10,872	276,009	52,101	32,524	16,210	13,235	1,719	3,367	84
July	1,101,114	762,018	62,986	50,830	10,906	276,110	48,236	29,469	15,449	12,364	1,708	3,318	83
Aug.	1,097,409	752,136	68,691	56,374	10,958	276,582	54,591	34,122	16,932	13,760	1,716	3,537	82
Changes *													
2022	+ 26,738	+ 21,277	+ 10,947	+ 10,903	- 119	- 5,486	+ 4,468	+ 137	+ 3,930	+ 3,069	+ 458	+ 401	- 2
2023 May	- 1,774	- 7,198	+ 5,319	+ 5,191	+ 54	+ 105	+ 4,187	+ 3,063	+ 1,037	+ 991	+ 44	+ 87	-
June	- 4,332	- 9,587	+ 5,021	+ 4,979	- 46	+ 234	- 2,157	- 4,020	+ 1,809	+ 1,783	- 29	+ 54	- 2
July	+ 2,590	- 3,125	+ 5,614	+ 5,428	+ 34	+ 101	- 3,865	- 3,055	- 761	- 871	- 11	- 49	- 1
Aug.	- 3,705	- 9,882	+ 5,705	+ 5,544	+ 52	+ 472	+ 6,355	+ 4,653	+ 1,483	+ 1,396	+ 8	+ 219	- 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
2023 May	809,713	569,565	71,715	52,793	11,492	168,433	30,597	9,628	20,189	14,039	2,813	780	171
June	807,266	561,836	78,811	58,754	11,737	166,619	31,674	9,652	21,258	15,075	2,837	764	168
July	808,401	556,597	87,009	65,545	12,024	164,795	30,717	8,383	21,571	15,261	2,930	763	167
Aug.	807,142	548,337	95,834	72,907	12,325	162,971	32,761	9,777	22,250	15,756	3,057	734	168
Changes *													
2022	+ 24,565	+ 19,876	+ 10,014	+ 7,635	+ 1,047	- 5,325	+ 2,811	- 237	+ 3,116	+ 2,036	+ 278	- 68	- 4
2023 May	- 1,747	- 7,900	+ 8,177	+ 6,690	+ 463	- 2,024	+ 2,547	+ 1,434	+ 1,116	+ 964	+ 7	- 3	- 1
June	- 2,447	- 7,729	+ 7,096	+ 5,961	+ 245	- 1,814	+ 1,077	+ 24	+ 1,069	+ 1,036	+ 24	- 16	- 3
July	+ 1,135	- 5,199	+ 8,158	+ 6,751	+ 287	- 1,824	- 957	- 1,259	+ 303	+ 176	+ 93	- 1	- 1
Aug.	- 1,259	- 8,260	+ 8,825	+ 7,362	+ 301	- 1,824	+ 2,044	+ 1,394	+ 679	+ 495	+ 127	- 29	+ 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	-	-
2023 May	48,476	2,100	46,375	2,934	41,862	1	7,525	982	6,543	3,722	1,830	-	-
June	48,398	2,359	46,039	2,820	41,537	-	6,995	327	6,668	3,758	1,846	-	-
July	48,009	2,235	45,774	2,696	41,430	-	7,107	416	6,691	3,871	1,828	-	-
Aug.	47,730	2,030	45,700	2,493	41,528	-	7,635	559	7,076	4,133	2,011	-	-
Changes *													
2022	- 675	+ 433	- 1,108	+ 787	- 1,899	-	+ 803	- 6	+ 809	+ 496	- 73	-	-
2023 May	+ 395	- 93	+ 487	+ 453	- 38	+ 1	+ 429	- 6	+ 423	+ 342	- 18	-	-
June	- 78	+ 259	- 336	- 114	- 325	- 1	- 530	- 655	+ 125	+ 36	+ 16	-	-
July	- 389	- 124	- 265	- 124	- 107	-	+ 112	+ 89	+ 23	+ 113	- 18	-	-
Aug.	- 279	- 205	- 74	- 203	+ 98	-	+ 528	+ 143	+ 385	+ 262	+ 183	-	-

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

Deposits and borrowing from domestic enterprises and households 1														Deposits and borrowing from domestic government 1														Memo item Fiduciary loans by domestic non-banks, total
Period	of which					Total	Memo item Fiduciary loans	Time deposits 2					Savings deposits and bank savings bonds 3, 4															
	Total	Sight deposits	Time deposits 2					Total	Memo item Fiduciary loans	Sight deposits	of which																	
			Total	for up to and including 1 year	for more than 2 years 2						Savings deposits and bank savings bonds 3, 4																	
												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															
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															
2023 May	191,960	4,077	187,283	1,806	185,020	600	1,574	3	1,571	157	1,288	–	7															
June	191,561	3,913	187,052	1,905	184,662	596	1,527	1	1,526	117	1,283	–	7															
July	191,050	3,773	186,683	1,849	184,119	594	1,491	–	1,491	121	1,264	–	7															
Aug.	190,617	3,573	186,457	1,894	183,808	587	1,449	–	1,449	103	1,250	–	7															
Changes *																												
2022	+ 1,160	+ 119	+ 1,026	+ 96	+ 909	+ 15	– 127	+ 3	– 126	– 229	+ 70	– 4	– 4															
2023 May	+ 26	+ 83	– 54	– 1	– 9	– 3	+ 5	–	+ 5	+ 8	+ 1	–	–															
June	– 399	– 54	– 341	– 11	– 358	– 4	– 47	– 2	– 45	– 40	– 5	–	–															
July	– 511	– 140	– 369	– 56	– 543	– 2	– 36	– 1	– 35	+ 4	– 19	–	–															
Aug.	– 433	– 200	– 226	+ 45	– 311	– 7	– 42	–	– 42	– 18	– 14	–	–															
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															
2023 May	77,064	36,682	40,068	6,067	33,596	314	81,905	13,782	68,111	25,284	41,081	12	20,198															
June	77,508	36,420	40,774	6,559	33,689	314	85,707	19,077	66,618	23,648	41,291	12	19,950															
July	78,802	38,609	39,886	5,744	33,610	307	82,691	14,922	67,757	24,771	41,247	12	19,961															
Aug.	78,553	38,382	39,868	5,560	33,771	303	81,738	15,176	66,545	23,737	41,075	17	19,803															
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															
2023 May	+ 3,175	+ 1,126	+ 2,013	+ 332	+ 1,297	+ 36	+ 1,265	+ 187	+ 1,085	+ 1,191	– 11	– 7	–															
June	+ 1,210	– 5,824	+ 6,893	+ 6,809	– 597	+ 141	– 1,084	– 10	– 1,071	– 837	– 42	– 3	–															
July	– 5,611	– 8,178	+ 2,044	+ 1,613	– 302	+ 523	– 503	– 370	– 120	+ 99	– 43	– 13	–															
Aug.	– 1,969	– 7,133	+ 4,712	+ 6,018	– 1,832	+ 452	+ 131	– 37	+ 169	+ 319	– 17	– 1	–															
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	–															
2023 May	575,524	436,283	118,709	71,344	39,701	20,532	24,941	6,951	17,912	12,366	2,572	78	1															
June	577,828	430,621	126,534	78,732	39,104	20,673	23,857	6,941	16,841	11,529	2,530	75	1															
July	572,217	422,443	128,578	80,345	38,802	21,196	23,354	6,571	16,721	11,628	2,487	62	1															
Aug.	570,248	415,310	133,290	86,363	36,970	21,648	23,485	6,534	16,890	11,947	2,470	61	1															
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	–															
2023 May	+ 3,175	+ 1,126	+ 2,013	+ 332	+ 1,297	+ 36	+ 1,265	+ 187	+ 1,085	+ 1,191	– 11	– 7	–															
June	+ 1,210	– 5,824	+ 6,893	+ 6,809	– 597	+ 141	– 1,084	– 10	– 1,071	– 837	– 42	– 3	–															
July	– 5,611	– 8,178	+ 2,044	+ 1,613	– 302	+ 523	– 503	– 370	– 120	+ 99	– 43	– 13	–															
Aug.	– 1,969	– 7,133	+ 4,712	+ 6,018	– 1,832	+ 452	+ 131	– 37	+ 169	+ 319	– 17	– 1	–															

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									Memo item Fiduciary loans										
	Total	Sight deposits	Time deposits 2				Savings deposits 3	Bank savings bonds 4												
			Total	for up to and including 1 year	for more than 1 year															
					Total	for up to and including 2 years			for more than 2 years 2											
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 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.	1,220,202	792,492	414,683	156,755	257,928	17,095	240,833	4,319	8,708	1,981										
Feb.	1,199,183	761,480	424,354	166,796	257,558	16,998	240,560	4,276	9,073	1,968										
Mar.	1,192,427	749,307	429,693	174,147	255,546	16,759	238,787	4,131	9,296	1,931										
Apr.	1,190,591	743,066	433,918	177,987	255,931	17,376	238,555	4,017	9,590	1,969										
May	1,189,269	742,498	433,192	175,665	257,527	17,886	239,641	3,906	9,673	2,019										
June	1,181,836	726,718	441,383	185,144	256,239	18,321	237,918	3,816	9,919	2,038										
July	1,189,076	727,292	447,913	192,651	255,262	18,611	236,651	3,722	10,149	2,087										
Aug.	1,188,995	719,870	451,857	202,145	249,712	17,951	231,761	3,664	13,604	2,161										
											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 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.	+	26,483	+	9,001	+	17,442	+	15,914	+	1,528	+	270	+	1,258	-	79	+	119	+	113
Feb.	-	20,969	-	30,962	+	9,671	+	10,041	-	370	-	97	-	273	-	43	+	365	-	13
Mar.	-	6,586	-	11,768	+	5,104	+	6,946	-	1,842	-	209	-	1,633	-	145	+	223	-	37
Apr.	-	1,561	-	6,241	+	4,450	+	4,065	+	385	+	617	-	232	-	114	+	344	+	38
May	-	1,226	-	450	-	748	-	2,349	+	1,601	+	510	+	1,091	-	111	+	83	+	50
June	-	8,527	-	15,942	+	7,259	+	8,900	-	1,641	+	82	-	1,723	-	90	+	246	+	19
July	+	7,180	+	589	+	6,455	+	7,517	-	1,062	+	325	-	1,387	-	94	+	230	+	49
Aug.	-	81	-	6,797	+	6,424	+	9,104	-	2,680	-	315	-	2,365	-	58	+	350	+	74
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 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										
Feb.	340,662	300,019	38,143	23,621	14,522	1,242	13,280	.	2,500	225										
Mar.	335,167	289,998	42,242	27,407	14,835	1,534	13,301	.	2,927	225										
Apr.	340,367	291,716	45,229	30,128	15,101	1,743	13,358	.	3,422	223										
May	342,748	289,958	48,716	33,334	15,382	1,987	13,395	.	4,074	219										
June	339,138	282,384	52,094	36,511	15,583	2,207	13,376	.	4,660	222										
July	347,135	285,816	56,060	40,183	15,877	2,484	13,393	.	5,259	227										
Aug.	348,984	283,538	59,507	43,321	16,186	2,738	13,448	.	5,939	229										
											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 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	
Feb.	-	1,355	-	5,284	+	3,594	+	3,379	+	215	+	166	+	49	.	+	335	+	2	
Mar.	-	5,940	-	10,366	+	3,999	+	3,686	+	313	+	292	+	21	.	+	427	-	-	
Apr.	+	5,110	+	1,628	+	2,987	+	2,721	+	266	+	209	+	57	.	+	495	-	2	
May	+	2,383	-	1,756	+	3,487	+	3,206	+	281	+	244	+	37	.	+	652	-	4	
June	-	3,660	-	7,574	+	3,328	+	3,127	+	201	+	220	-	19	.	+	586	+	3	
July	+	7,947	+	3,392	+	3,956	+	3,662	+	294	+	277	+	17	.	+	599	+	5	
Aug.	+	1,849	-	2,278	+	3,447	+	3,138	+	309	+	254	+	55	.	+	680	+	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 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

Deposits and borrowing 1											
Period	Total	Sight deposits	Time deposits 2				Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans		
			Total	for up to and including 1 year	for more than 1 year						
					Total	for up to and including 2 years				for more than 2 years 2	
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	
2023 Feb.	2,074,483	1,325,268	218,055	50,821	167,234	8,855	158,379	505,206	25,954	2,755	
Mar.	2,066,073	1,310,944	227,244	58,294	168,950	10,415	158,535	496,903	30,982	2,785	
Apr.	2,075,381	1,315,050	235,500	65,177	170,323	11,687	158,636	488,588	36,243	2,835	
May	2,074,500	1,304,905	246,598	74,154	172,444	13,357	159,087	480,979	42,018	2,864	
June	2,080,630	1,302,580	256,768	82,508	174,260	15,187	159,073	474,008	47,274	2,931	
July	2,080,478	1,293,229	267,209	91,360	175,849	16,901	158,948	467,114	52,926	2,978	
Aug.	2,079,681	1,282,282	278,843	100,714	178,129	18,874	159,255	458,898	59,658	3,092	
Changes *											
2022	+ 53,738	+ 54,059	+ 17,200	+ 17,247	- 47	+ 140	- 187	- 24,979	+ 7,458	+ 669	
2023 Feb.	+ 1,204	- 4,110	+ 7,973	+ 6,626	+ 1,347	+ 1,049	+ 298	- 6,500	+ 3,841	+ 137	
Mar.	- 8,590	- 14,424	+ 9,109	+ 7,393	+ 1,716	+ 1,560	+ 156	- 8,303	+ 5,028	+ 30	
Apr.	+ 9,218	+ 4,106	+ 8,166	+ 6,793	+ 1,373	+ 1,272	+ 101	- 8,315	+ 5,261	+ 50	
May	- 1,103	- 10,321	+ 11,052	+ 8,931	+ 2,121	+ 1,670	+ 451	- 7,609	+ 5,775	+ 29	
June	+ 6,130	- 2,215	+ 10,060	+ 8,244	+ 1,816	+ 1,830	- 14	- 6,971	+ 5,256	+ 67	
July	- 112	- 9,301	+ 10,431	+ 8,842	+ 1,589	+ 1,714	- 125	- 6,894	+ 5,652	+ 47	
Aug.	- 852	- 11,002	+ 11,634	+ 9,354	+ 2,280	+ 1,973	+ 307	- 8,216	+ 6,732	+ 114	
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	
2023 Feb.	197,101	155,603	39,216	7,449	31,767	1,644	30,123	.	2,282	4,797	
Mar.	196,372	153,488	40,203	8,180	32,023	1,866	30,157	.	2,681	4,752	
Apr.	198,295	154,268	40,887	8,587	32,300	2,140	30,160	.	3,140	4,688	
May	197,168	151,691	41,850	9,324	32,526	2,352	30,174	.	3,627	4,653	
June	198,171	151,062	43,073	10,247	32,826	2,651	30,175	.	4,036	4,680	
July	197,544	149,125	43,925	10,928	32,997	2,881	30,116	.	4,494	4,702	
Aug.	197,047	146,913	45,113	11,822	33,291	3,113	30,178	.	5,021	4,846	
Changes *											
2022	- 2,852	- 4,739	+ 1,243	+ 2,097	- 854	- 116	- 738	.	+ 644	+ 23	
2023 Feb.	- 282	- 1,514	+ 931	+ 725	+ 206	+ 122	+ 84	.	+ 301	+ 193	
Mar.	- 104	- 1,500	+ 997	+ 741	+ 256	+ 222	+ 34	.	+ 399	- 45	
Apr.	+ 2,103	+ 870	+ 774	+ 497	+ 277	+ 274	+ 3	.	+ 459	- 64	
May	- 909	- 2,359	+ 963	+ 737	+ 226	+ 212	+ 14	.	+ 487	- 35	
June	+ 1,053	- 629	+ 1,273	+ 973	+ 300	+ 299	+ 1	.	+ 409	+ 27	
July	- 617	- 1,927	+ 852	+ 681	+ 171	+ 230	- 59	.	+ 458	+ 22	
Aug.	- 442	- 2,157	+ 1,188	+ 894	+ 294	+ 232	+ 62	.	+ 527	+ 144	
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	-	
2023 Feb.	67,883	43,984	17,206	9,469	7,737	1,584	6,153	4,783	1,910	-	
Mar.	68,416	43,524	18,265	10,409	7,856	1,690	6,166	4,627	2,000	-	
Apr.	67,584	42,417	18,557	10,594	7,963	1,756	6,207	4,542	2,068	-	
May	69,067	42,707	19,880	11,861	8,019	1,831	6,188	4,354	2,126	-	
June	68,433	42,257	19,748	11,736	8,012	1,842	6,170	4,217	2,211	-	
July	67,689	41,032	20,332	12,317	8,015	1,875	6,140	4,027	2,298	-	
Aug.	67,940	40,762	20,909	12,881	8,028	1,871	6,157	3,896	2,373	-	
Changes *											
2022	+ 3,205	+ 127	+ 4,029	+ 3,945	+ 84	+ 163	- 79	- 1,071	+ 120	-	
2023 Feb.	+ 562	- 17	+ 607	+ 598	+ 9	+ 37	- 28	- 90	+ 62	-	
Mar.	+ 533	- 460	+ 1,059	+ 940	+ 119	+ 106	+ 13	- 156	+ 90	-	
Apr.	- 832	- 1,107	+ 292	+ 185	+ 107	+ 66	+ 41	- 85	+ 68	-	
May	+ 1,485	+ 292	+ 1,323	+ 1,267	+ 56	+ 75	- 19	- 188	+ 58	-	
June	- 634	- 450	- 132	- 125	- 7	+ 11	- 18	- 137	+ 85	-	
July	- 744	- 1,225	+ 584	+ 581	+ 3	+ 33	- 30	- 190	+ 87	-	
Aug.	+ 251	- 270	+ 577	+ 564	+ 13	- 4	+ 17	- 131	+ 75	-	

* 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

Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2													
Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4					Domestic employees		
Total	Sight deposits	Time deposits 2			Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2			Total	Sight deposits	
			of which						of which				
			for up to and including 1 year	for more than 2 years 2					for up to and including 1 year	for more than 2 years 2			
1	2	3	4	5	6	7	8	9	10	11	12	13	
Commercial banks 5													End of month *
560,376	344,499	215,877	107,241	94,635	577	122,428	101,590	20,838	18,499	960	574,777	513,748	
559,669	341,014	218,655	110,571	93,892	623	125,730	103,198	22,532	20,059	967	577,896	514,013	
555,586	335,824	219,762	117,403	88,897	701	127,053	103,273	23,780	21,144	996	584,162	516,615	
Big banks													
312,803	188,096	124,707	62,344	55,066	2	64,376	51,470	12,906	12,294	42	223,583	201,707	
314,529	187,039	127,490	65,217	55,010	2	66,674	52,823	13,851	13,167	44	223,743	200,999	
312,010	184,615	127,395	68,302	52,555	2	66,488	51,689	14,799	14,075	45	222,785	199,179	
Regional banks and other commercial banks													
145,311	82,774	62,537	21,868	35,032	575	45,737	40,652	5,085	3,949	592	299,013	270,186	
143,677	80,457	63,220	23,083	34,305	621	46,910	41,184	5,726	4,549	598	302,584	272,061	
140,813	78,672	62,141	24,522	31,729	699	48,500	42,543	5,957	4,679	624	309,583	276,716	
Branches of foreign banks													
102,262	73,629	28,633	23,029	4,537	–	12,315	9,468	2,847	2,256	326	52,181	41,855	
101,463	73,518	27,945	22,271	4,577	–	12,146	9,191	2,955	2,343	325	51,569	40,953	
102,763	72,537	30,226	24,579	4,613	–	12,065	9,041	3,024	2,390	327	51,794	40,720	
Landesbanken													
161,162	80,600	80,562	27,501	52,124	230	6,635	4,435	2,200	2,181	4	17,538	15,493	
163,468	81,768	81,700	28,955	51,784	235	7,051	4,675	2,376	2,336	4	17,911	15,076	
162,238	80,751	81,487	28,725	51,820	225	7,025	4,465	2,560	2,515	4	17,889	15,037	
Savings banks													
183,976	152,200	31,776	20,829	10,510	80	99,268	90,938	8,330	8,118	58	468,461	454,381	
187,427	153,332	34,095	23,079	10,534	79	100,827	91,465	9,362	9,130	65	466,407	450,311	
188,762	152,749	36,013	24,947	10,573	78	100,532	90,200	10,332	10,087	72	461,524	443,071	
Commercial banks 5													Changes *
– 2,092	– 6,628	+ 4,536	+ 5,892	– 1,248	+ 25	– 249	– 1,463	+ 1,214	+ 1,082	+ 1	+ 5,994	+ 2,218	
– 767	– 3,490	+ 2,723	+ 3,360	– 863	+ 46	+ 3,302	+ 1,608	+ 1,694	+ 1,560	+ 7	+ 3,119	+ 265	
– 978	– 4,565	+ 3,587	+ 6,442	– 2,470	+ 78	+ 1,323	+ 75	+ 1,248	+ 1,085	+ 29	+ 6,266	+ 2,602	
Big banks													
+ 1	– 2	+ 2	+ 3	– 1	–	– 0	– 1	+ 1	+ 1	– 0	+ 2	+ 0	
+ 2	– 1	+ 3	+ 3	– 0	–	+ 2	+ 1	+ 1	+ 1	+ 0	+ 0	– 1	
+ 1	– 2	+ 3	+ 3	+ 0	–	– 0	– 1	+ 1	+ 1	+ 0	– 1	– 2	
Regional banks and other commercial banks													
– 1,491	– 622	– 869	– 338	– 476	+ 25	+ 5	– 444	+ 449	+ 379	+ 3	+ 3,641	+ 1,274	
– 1,674	– 2,317	+ 643	+ 1,260	– 847	+ 46	+ 1,173	+ 532	+ 641	+ 600	+ 6	+ 3,571	+ 1,875	
– 2,864	– 1,160	– 1,704	+ 884	– 2,576	+ 78	+ 1,590	+ 1,359	+ 231	+ 130	+ 26	+ 6,999	+ 4,655	
Branches of foreign banks													
– 1,153	– 4,074	+ 2,921	+ 3,063	– 73	–	+ 76	– 103	+ 179	+ 165	+ 1	+ 765	+ 512	
– 799	– 111	– 688	– 758	+ 40	–	– 169	– 277	+ 108	+ 87	– 1	– 612	– 902	
+ 1,300	– 981	+ 2,281	+ 2,308	+ 36	–	– 81	– 150	+ 69	+ 47	+ 2	+ 225	– 233	
Landesbanken													
– 4	– 3	– 1	– 1	– 0	+ 0	+ 0	– 0	+ 0	+ 0	–	+ 0	– 0	
+ 2	+ 1	+ 1	+ 1	– 0	+ 0	+ 0	+ 0	+ 0	+ 0	–	+ 0	– 0	
– 1	– 1	– 0	– 0	+ 0	– 0	– 0	– 0	+ 0	+ 0	–	– 0	– 0	
Savings banks													
– 2,467	– 4,247	+ 1,780	+ 1,843	– 75	– 2	– 1,780	– 2,638	+ 858	+ 871	– 16	– 130	– 2,120	
+ 3,451	+ 1,132	+ 2,319	+ 2,250	+ 24	– 1	+ 1,509	+ 477	+ 1,032	+ 1,012	+ 7	– 2,014	– 4,030	
+ 1,335	– 583	+ 1,918	+ 1,868	+ 39	– 1	– 295	– 1,265	+ 970	+ 957	+ 7	– 4,883	– 7,240	

* 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

													Period
			Other domestic households					Domestic non-profit institutions					
Time deposits ²			Total	Sight deposits	Time deposits ²			Total	Sight deposits				
Total	of which				Total	of which				Total	of which		
	for up to and including 1 year	for more than 2 years ²				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	
End of month *													
Commercial banks ⁵													
61,029	40,877	10,848	71,493	61,217	10,276	5,818	2,710	16,005	8,928	7,077	5,292	1,181	2023 June
63,883	43,125	10,857	71,537	60,902	10,635	6,027	2,750	15,668	8,571	7,097	5,340	1,167	July
67,547	45,753	10,946	71,494	60,452	11,042	6,227	2,830	15,643	8,550	7,093	5,345	1,173	Aug.
Big banks													
21,876	19,288	558	23,683	21,755	1,928	1,737	40	11,164	5,986	5,178	4,131	671	2023 June
22,744	19,974	582	24,046	22,111	1,935	1,730	40	10,880	5,788	5,092	4,055	661	July
23,606	20,579	606	23,797	21,787	2,010	1,788	43	10,844	5,768	5,076	4,039	666	Aug.
Regional banks and other commercial banks													
28,827	16,828	7,004	40,396	33,804	6,592	3,118	2,238	3,119	2,013	1,106	570	324	2023 June
30,523	18,142	7,005	40,180	33,267	6,913	3,305	2,276	3,155	2,006	1,149	633	321	July
32,867	19,804	7,077	40,417	33,227	7,190	3,392	2,354	3,186	2,045	1,141	635	322	Aug.
Branches of foreign banks													
10,326	4,761	3,286	7,414	5,658	1,756	963	432	1,722	929	793	591	186	2023 June
10,616	5,009	3,270	7,311	5,524	1,787	992	434	1,633	777	856	652	185	July
11,074	5,370	3,263	7,280	5,438	1,842	1,047	433	1,613	737	876	671	185	Aug.
Landesbanken													
2,045	1,970	2	2,951	2,706	245	242	–	4,983	2,114	2,869	1,085	1,751	2023 June
2,835	2,747	2	2,643	2,361	282	278	–	4,790	1,684	3,106	1,337	1,736	July
2,852	2,763	1	2,574	2,256	318	308	6	4,922	1,684	3,238	1,472	1,736	Aug.
Savings banks													
14,080	13,547	132	52,339	51,005	1,334	1,283	22	18,471	16,619	1,852	1,625	150	2023 June
16,096	15,468	146	51,803	50,359	1,444	1,394	15	18,540	16,551	1,989	1,759	146	July
18,453	17,732	153	51,171	49,469	1,702	1,650	13	18,838	16,647	2,191	1,958	147	Aug.
Changes *													
Commercial banks ⁵													
+ 3,776	+ 2,763	– 48	+ 530	– 114	+ 644	+ 397	+ 51	– 21	– 15	– 6	+ 21	– 18	2023 June
+ 2,854	+ 2,248	+ 9	+ 44	– 315	+ 359	+ 209	+ 40	– 337	– 357	+ 20	+ 48	– 14	July
+ 3,664	+ 2,628	+ 89	– 43	– 450	+ 407	+ 200	+ 80	– 25	– 21	– 4	+ 5	+ 6	Aug.
Big banks													
+ 1,156	+ 900	+ 4	+ 405	+ 355	+ 50	+ 23	+ 1	– 46	– 76	+ 30	+ 38	– 18	2023 June
+ 868	+ 686	+ 24	+ 363	+ 356	+ 7	– 7	–	– 284	– 198	– 86	– 76	– 10	July
+ 862	+ 605	+ 24	– 249	– 324	+ 75	+ 58	+ 3	– 36	– 20	– 16	– 16	+ 5	Aug.
Regional banks and other commercial banks													
+ 2,367	+ 1,650	– 38	+ 88	– 463	+ 551	+ 330	+ 50	– 100	– 45	– 55	– 36	–	2023 June
+ 1,696	+ 1,314	+ 1	– 216	– 537	+ 321	+ 187	+ 38	+ 36	– 7	+ 43	+ 63	– 3	July
+ 2,344	+ 1,662	+ 72	+ 237	– 40	+ 277	+ 87	+ 78	+ 31	+ 39	+ 8	+ 2	+ 1	Aug.
Branches of foreign banks													
+ 253	+ 213	– 14	+ 37	– 6	+ 43	+ 44	–	+ 125	+ 106	+ 19	+ 19	–	2023 June
+ 290	+ 248	– 16	– 103	– 134	+ 31	+ 29	+ 2	– 89	– 152	+ 63	+ 61	– 1	July
+ 458	+ 361	– 7	– 31	– 86	+ 55	+ 55	– 1	– 20	– 40	+ 20	+ 19	–	Aug.
Landesbanken													
+ 379	+ 373	–	– 249	– 273	+ 24	+ 24	–	+ 37	+ 312	– 275	– 294	+ 19	2023 June
+ 790	+ 777	–	– 308	– 345	+ 37	+ 36	–	– 193	– 430	+ 237	+ 252	– 15	July
+ 17	+ 16	– 1	– 69	– 105	+ 36	+ 30	+ 6	+ 132	–	+ 132	+ 135	–	Aug.
Savings banks													
+ 1,990	+ 1,898	+ 29	+ 171	– 121	+ 292	+ 270	+ 14	– 360	– 461	+ 101	+ 97	+ 2	2023 June
+ 2,016	+ 1,921	+ 14	– 526	– 636	+ 110	+ 111	– 7	+ 69	– 68	+ 137	+ 134	– 4	July
+ 2,357	+ 2,264	+ 7	– 632	– 890	+ 258	+ 256	– 2	+ 298	+ 96	+ 202	+ 199	+ 1	Aug.

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

Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2												
Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4					Domestic employees	
Total	Sight deposits	Time deposits 2			Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2			Total	Sight deposits
			of which						of which			
			for up to and including 1 year	for more than 2 years 2					for up to and including 1 year	for more than 2 years 2		
1	2	3	4	5	6	7	8	9	10	11	12	13
Credit cooperatives												End of month *
140,467	111,231	29,236	21,315	5,935	35	93,617	85,083	8,534	7,535	363	347,377	315,474
141,581	110,918	30,663	22,623	5,967	34	95,800	86,195	9,605	8,485	384	347,420	310,455
142,971	110,741	32,230	24,162	5,912	34	96,009	85,346	10,663	9,411	409	346,772	304,299
Mortgage banks												
41,703	1,289	40,414	1,623	38,425	–	100	67	33	.	.	4,827	956
41,351	1,276	40,075	1,497	38,275	–	40	12	28	.	.	4,834	897
40,834	1,118	39,716	1,212	38,211	–	38	9	29	.	.	4,984	861
Building and loan associations												
4,261	755	3,506	266	3,132	7	12,412	254	12,158	172	11,970	146,312	2,472
4,256	675	3,581	360	3,113	7	12,411	255	12,156	170	11,952	145,916	2,423
4,159	591	3,568	358	3,102	7	12,374	232	12,142	160	11,946	145,742	2,347
Banks with special, development and other central support tasks												
76,156	36,144	40,012	6,369	33,157	1,109	18	17	1	1	–	56	56
77,453	38,309	39,144	5,566	33,086	1,109	17	16	1	1	–	54	54
77,177	38,096	39,081	5,338	33,246	1,116	14	13	1	1	–	52	52
Memo item: Foreign banks												
227,101	148,470	78,631	45,762	30,666	–	46,134	36,073	10,061	8,860	583	245,320	215,403
222,760	144,666	78,094	45,241	30,452	–	46,226	35,632	10,594	9,349	574	244,133	212,594
221,712	141,700	80,012	49,220	28,537	–	45,902	34,812	11,090	9,766	589	243,574	210,089
Credit cooperatives												Changes *
– 621	– 2,108	+ 1,487	+ 1,433	+ 14	– 2	– 2,368	– 3,289	+ 921	+ 826	+ 10	+ 2,253	– 1,927
+ 1,114	– 293	+ 1,407	+ 1,288	+ 32	– 1	+ 2,183	+ 1,122	+ 1,061	+ 940	+ 21	+ 43	– 5,009
+ 1,390	– 177	+ 1,567	+ 1,539	– 55	–	+ 209	– 849	+ 1,058	+ 926	+ 25	– 703	– 6,211
Mortgage banks												
– 112	+ 236	– 348	– 67	– 362	–	+ 55	+ 55	–	.	.	+ 3	– 31
– 352	– 13	– 339	– 126	– 150	–	– 60	– 55	– 5	.	.	+ 7	– 59
– 517	– 158	– 359	– 285	– 64	–	– 2	– 3	+ 1	.	.	+ 150	– 36
Building and loan associations												
– 31	– 16	– 15	– 2	– 14	–	+ 46	– 9	+ 55	+ 69	– 15	– 317	– 18
– 5	– 80	+ 75	+ 94	– 19	–	– 1	+ 1	– 2	– 2	– 18	– 396	– 49
– 97	– 84	– 13	– 2	– 11	–	– 37	– 23	– 14	– 10	– 6	– 174	– 76
Banks with special, development and other central support tasks												
+ 484	– 265	+ 749	+ 527	+ 101	– 8	– 2	– 2	–	–	–	– 5	– 5
+ 1,297	+ 2,165	– 868	– 803	– 71	–	– 1	– 1	–	–	–	– 2	– 2
– 276	– 213	– 63	– 228	+ 160	+ 7	– 3	– 3	–	–	–	– 2	– 2
Memo item: Foreign banks												
– 176	– 4,077	+ 3,901	+ 4,568	– 471	–	– 240	– 776	+ 536	+ 496	– 12	+ 1,476	– 436
– 4,341	– 3,804	– 537	– 521	– 214	–	+ 92	– 441	+ 533	+ 489	– 9	– 1,187	– 2,809
– 1,048	– 2,966	+ 1,918	+ 3,979	– 1,915	–	– 324	– 820	+ 496	+ 417	+ 15	– 559	– 2,505

* 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

													Period
			Other domestic households					Domestic non-profit institutions					
Time deposits 2				Sight deposits	Time deposits 2				Sight deposits				
	of which					of which					of which		
	for up to and including 1 year	for more than 2 years 2				for up to and including 1 year	for more than 2 years 2				for up to and including 1 year	for more than 2 years 2	
Total			Total		Total			Total		Total			
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of month *													Credit Cooperatives
31,903	24,194	3,499	38,719	35,637	3,082	2,170	487	20,467	14,411	6,056	3,540	1,453	2023 June
36,965	28,239	3,704	38,532	35,010	3,522	2,508	509	20,273	14,019	6,254	3,690	1,460	July
42,473	32,586	3,994	38,283	34,271	4,012	2,877	541	20,136	13,680	6,456	3,871	1,469	Aug.
Mortgage banks													
3,871	975	1,860	970	47	923	215	456	798	–	798	2	775	2023 June
3,937	976	1,898	976	50	926	209	461	808	–	808	12	775	July
4,123	1,021	2,003	1,067	42	1,025	245	519	807	–	807	12	774	Aug.
Building and loan associations													
143,840	945	142,732	27,640	431	27,209	515	26,500	340	1	339	7	328	2023 June
143,493	805	142,341	27,531	419	27,112	508	26,381	342	1	341	6	332	July
143,395	859	142,158	27,412	402	27,010	511	26,269	343	1	342	6	333	Aug.
Banks with special, development and other central support tasks													
–	–	–	23	19	4	4	–	941	184	757	185	532	2023 June
–	–	–	28	24	4	4	–	943	206	737	173	524	July
–	–	–	25	21	4	4	–	982	200	782	217	525	Aug.
Memo item: Foreign banks													
29,917	19,058	6,035	34,600	28,715	5,885	3,627	1,283	4,000	1,960	2,040	1,425	537	2023 June
31,539	20,358	5,966	33,937	27,771	6,166	3,826	1,275	3,965	1,780	2,185	1,571	535	July
33,485	21,772	6,001	33,472	26,990	6,482	4,005	1,302	3,940	1,719	2,221	1,600	541	Aug.
Changes *													Credit Cooperatives
+ 4,180	+ 3,315	+ 204	+ 285	– 104	+ 389	+ 299	+ 22	– 182	– 301	+ 119	+ 88	– 5	2023 June
+ 5,052	+ 4,035	+ 205	– 187	– 627	+ 440	+ 338	+ 22	– 194	– 392	+ 198	+ 150	+ 7	July
+ 5,508	+ 4,347	+ 290	– 194	– 684	+ 490	+ 369	+ 32	– 137	– 339	+ 202	+ 181	+ 9	Aug.
Mortgage banks													
+ 34	– 27	+ 31	+ 6	– 1	+ 7	– 18	+ 14	– 29	–	– 29	– 1	– 9	2023 June
+ 66	+ 1	+ 38	+ 6	+ 3	+ 3	– 6	+ 5	+ 10	–	+ 10	+ 10	–	July
+ 186	+ 45	+ 105	+ 91	– 8	+ 99	+ 36	+ 58	– 1	–	– 1	–	– 1	Aug.
Building and loan associations													
– 299	– 78	– 230	– 94	– 11	– 83	+ 1	– 100	+ 1	–	+ 1	– 1	+ 1	2023 June
– 347	– 140	– 391	– 109	– 12	– 97	+ 7	– 119	+ 2	–	+ 2	– 1	+ 4	July
– 98	+ 54	– 183	– 119	– 17	– 102	+ 3	– 112	+ 1	–	+ 1	–	+ 1	Aug.
Banks with special, development and other central support tasks													
–	–	–	– 5	– 5	–	–	–	– 28	+ 15	– 43	– 35	– 8	2023 June
–	–	–	+ 5	+ 5	–	–	–	+ 2	+ 22	– 20	– 12	– 8	July
–	–	–	– 3	– 3	–	–	–	+ 39	– 6	+ 45	+ 44	+ 1	Aug.
Memo item: Foreign banks													
+ 1,912	+ 1,350	– 112	– 32	– 530	+ 498	+ 338	+ 12	+ 41	– 5	+ 46	+ 57	– 14	2023 June
+ 1,622	+ 1,300	– 69	– 663	– 944	+ 281	+ 199	– 8	– 35	– 180	+ 145	+ 146	– 2	July
+ 1,946	+ 1,414	+ 35	– 465	– 781	+ 316	+ 179	+ 27	– 25	– 61	+ 36	+ 29	+ 6	Aug.

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

Deposits and borrowing from domestic government 1												
Total	Federal Government and its special funds 2						State governments					
	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans
			for up to and including 1 year	for more than 1 year					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
All categories of banks												End of month *
308,109	64,042	13,780	13,766	36,455	41	11,136	69,973	23,895	34,914	10,708	456	15,480
298,292	61,535	11,632	13,525	36,337	41	11,145	68,530	21,552	35,889	10,652	437	15,520
305,769	61,505	11,807	13,473	36,181	44	11,180	65,190	22,102	32,086	10,556	446	15,386
Commercial banks 6												
65,941	2,245	1,612	462	158	13	42	12,176	3,570	7,461	1,079	66	86
65,895	2,246	1,628	453	152	13	43	11,993	3,245	7,652	1,046	50	84
65,888	4,056	2,501	1,391	151	13	63	9,762	3,052	5,669	992	49	63
Big banks												
42,813	1,559	1,329	197	20	13	42	9,573	2,218	6,805	540	10	86
43,086	1,583	1,347	203	20	13	43	9,363	2,102	6,724	527	10	84
43,409	3,054	1,903	1,118	20	13	63	7,565	2,093	4,949	514	9	63
Regional banks and other commercial banks												
20,928	554	170	264	120	–	–	2,465	1,277	622	510	56	–
20,235	515	152	249	114	–	–	2,223	1,114	579	490	40	–
20,053	851	466	272	113	–	–	1,985	934	556	455	40	–
Branches of foreign banks												
2,200	132	113	1	18	–	–	138	75	34	29	–	–
2,574	148	129	1	18	–	–	407	29	349	29	–	–
2,426	151	132	1	18	–	–	212	25	164	23	–	–
Landesbanken												
64,164	1,160	448	509	203	–	–	23,536	8,890	11,348	3,273	25	7,547
62,155	1,387	767	411	209	–	–	24,306	9,262	11,771	3,248	25	7,597
61,707	1,561	961	396	204	–	–	20,844	8,327	9,244	3,248	25	7,656
All categories of banks												Changes *
+ 7,973	+ 1,610	+ 4,066	– 2,669	+ 213	–	– 232	+ 10,518	+ 5,274	+ 5,344	– 79	– 21	+ 28
– 9,817	– 2,507	– 2,148	– 241	– 118	–	+ 9	– 1,443	– 2,343	+ 975	– 56	– 19	+ 40
+ 7,477	– 30	+ 175	– 52	– 156	+ 3	+ 35	– 3,340	+ 550	– 3,803	– 96	+ 9	– 134
Commercial banks 6												
+ 767	– 1,233	– 202	– 1,028	– 3	–	–	+ 757	+ 127	+ 660	– 30	–	– 1
– 46	+ 1	+ 16	– 9	– 6	–	+ 1	– 183	– 325	+ 191	– 33	– 16	– 2
– 7	+ 1,810	+ 873	+ 938	– 1	–	+ 20	– 2,231	– 193	– 1,983	– 54	– 1	– 21
Big banks												
+ 1,291	– 1,136	– 137	– 1,000	+ 1	–	–	+ 1,034	+ 17	+ 1,027	– 10	–	– 1
+ 273	+ 24	+ 18	+ 6	–	–	+ 1	– 210	– 116	– 81	– 13	–	– 2
+ 323	+ 1,471	+ 556	+ 915	–	–	+ 20	– 1,798	– 9	– 1,775	– 13	– 1	– 21
Regional banks and other commercial banks												
+ 22	– 90	– 58	– 28	– 4	–	–	+ 237	+ 300	– 43	– 20	–	–
– 693	– 39	– 18	– 15	– 6	–	–	– 242	– 163	– 43	– 20	– 16	–
– 182	+ 336	+ 314	+ 23	– 1	–	–	– 238	– 180	– 23	– 35	–	–
Branches of foreign banks												
– 546	– 7	– 7	–	–	–	–	– 514	– 190	– 324	–	–	–
+ 374	+ 16	+ 16	–	–	–	–	+ 269	– 46	+ 315	–	–	–
– 148	+ 3	+ 3	–	–	–	–	– 195	– 4	– 185	– 6	–	–
Landesbanken												
+ 5,061	– 428	– 333	– 90	– 5	–	–	+ 6,706	+ 3,168	+ 3,538	–	–	+ 38
– 2,009	+ 227	+ 319	– 98	+ 6	–	–	+ 770	+ 372	+ 423	– 25	–	+ 50
– 448	+ 174	+ 194	– 15	– 5	–	–	– 3,462	– 935	– 2,527	–	–	+ 59

* 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

												Period
Local government and local government associations (including municipal special purpose associations)						Social security funds						
Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3, 5	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	
		for up to and including 1 year	for more than 1 year 4					for up to and including 1 year	for more than 1 year			
14	15	16	17	18	19	20	21	22	23	24	25	
End of month *												All categories of banks
75,082	38,341	18,639	14,125	3,977	3	99,012	19,921	51,918	26,431	742	–	2023 June
70,797	34,297	18,464	14,183	3,853	3	97,430	18,249	53,186	25,258	737	–	July
78,909	40,783	20,072	14,217	3,837	3	100,165	20,382	53,653	25,280	850	–	Aug.
												Commercial banks 6
9,929	3,372	2,511	3,293	753	–	41,591	6,305	23,225	11,854	207	–	2023 June
10,000	3,463	2,608	3,257	672	–	41,656	6,135	24,479	10,836	206	–	July
10,323	3,629	2,883	3,219	592	–	41,747	6,348	24,662	10,536	201	–	Aug.
												Big banks
4,460	1,288	1,817	1,299	56	–	27,221	5,725	15,334	6,156	6	–	2023 June
4,487	1,263	1,889	1,291	44	–	27,653	5,506	16,704	5,438	5	–	July
4,751	1,299	2,121	1,282	49	–	28,039	5,637	17,085	5,313	4	–	Aug.
												Regional banks and other commercial banks
4,744	2,046	543	1,458	697	–	13,165	236	7,531	5,197	201	–	2023 June
4,762	2,114	575	1,445	628	–	12,735	264	7,362	4,908	201	–	July
4,861	2,298	598	1,422	543	–	12,356	254	7,172	4,733	197	–	Aug.
												Branches of foreign banks
725	38	151	536	–	–	1,205	344	360	501	–	–	2023 June
751	86	144	521	–	–	1,268	365	413	490	–	–	July
711	32	164	515	–	–	1,352	457	405	490	–	–	Aug.
												Landesbanken
9,708	2,991	3,024	3,684	9	.	29,760	7,168	14,864	7,728	–	–	2023 June
8,889	2,463	2,770	3,647	9	.	27,573	5,577	14,532	7,464	–	–	July
9,516	3,253	2,689	3,565	9	.	29,786	7,369	14,861	7,556	–	–	Aug.
Changes *												All categories of banks
– 5,074	– 5,382	+ 447	– 145	+ 6	–	+ 919	– 179	+ 1,112	– 4	– 10	–	2023 June
– 4,285	– 4,034	– 185	+ 58	– 124	–	– 1,582	– 1,672	+ 1,268	– 1,173	– 5	–	July
+ 8,112	+ 6,486	+ 1,608	+ 34	– 16	–	+ 2,735	+ 2,133	+ 467	+ 22	+ 113	–	Aug.
												Commercial banks 6
– 720	– 314	– 153	– 210	– 43	–	+ 1,963	+ 149	+ 2,089	– 255	– 20	–	2023 June
+ 71	+ 91	+ 97	– 36	– 81	–	+ 65	– 170	+ 1,254	– 1,018	– 1	–	July
+ 323	+ 166	+ 275	– 38	– 80	–	+ 91	+ 213	+ 183	– 300	– 5	–	Aug.
												Big banks
– 583	– 188	– 161	– 230	– 4	–	+ 1,976	+ 230	+ 1,904	– 158	–	–	2023 June
+ 27	– 25	+ 72	– 8	– 12	–	+ 432	– 219	+ 1,370	– 718	– 1	–	July
+ 264	+ 36	+ 232	– 9	+ 5	–	+ 386	+ 131	+ 381	– 125	– 1	–	Aug.
												Regional banks and other commercial banks
– 0	– 0	–	+ 0	– 0	–	+ 0	– 0	+ 0	– 0	– 0	–	2023 June
+ 0	+ 0	+ 0	– 0	– 0	–	– 0	+ 0	– 0	– 0	–	–	July
+ 0	+ 0	+ 0	– 0	– 0	–	– 0	– 0	– 0	– 0	– 0	–	Aug.
												Branches of foreign banks
– 5	– 8	+ 8	– 5	–	–	– 20	– 21	+ 9	– 8	–	–	2023 June
+ 26	+ 48	– 7	– 15	–	–	+ 63	+ 21	+ 53	– 11	–	–	July
– 40	– 54	+ 20	– 6	–	–	+ 84	+ 92	– 8	–	–	–	Aug.
												Landesbanken
+ 79	+ 188	– 99	– 10	–	.	– 1,296	+ 354	– 1,862	+ 212	–	–	2023 June
– 819	– 528	– 254	– 37	–	.	– 2,187	– 1,591	– 332	– 264	–	–	July
+ 627	+ 790	– 81	– 82	–	.	+ 2,213	+ 1,792	+ 329	+ 92	–	–	Aug.

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

Deposits and borrowing from domestic government 1												
Total	Federal Government and its special funds 2						State governments					
	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans
			for up to and including 1 year	for more than 1 year					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
Savings banks												End of month *
52,101	288	221	.	–	.	4	7,355	2,876	3,515	633	331	–
48,236	288	205	.	–	.	4	6,320	2,633	2,665	694	328	–
54,591	573	224	.	–	.	4	6,981	3,174	2,759	711	337	–
Credit cooperatives												
31,674	1,694	484	864	318	28	126	7,196	1,407	4,601	1,154	34	–
30,717	1,689	394	956	311	28	126	7,130	1,566	4,421	1,109	34	–
32,761	1,719	379	980	329	31	127	7,101	1,610	4,402	1,054	35	–
Mortgage banks												
6,995	175	–	17	158	–	–	1,313	152	990	171	–	–
7,107	164	–	17	147	–	–	1,296	150	975	171	–	–
7,635	153	–	7	146	–	–	1,560	151	1,220	189	–	–
Building and loan associations												
1,527	.	–	–	18	.	–	206	.	95	.	–	–
1,491	.	–	–	18	.	–	206	.	95	.	–	–
1,449	.	–	–	18	.	–	186	.	75	.	–	–
Banks with special, development and other central support tasks												
85,707	58,462	11,015	11,847	35,600	–	10,964	18,191	7,000	6,904	4,287	–	7,847
82,691	55,743	8,638	11,605	35,500	–	10,972	17,279	4,696	8,310	4,273	–	7,839
81,738	53,425	7,742	10,350	35,333	–	10,986	18,756	5,788	8,717	4,251	–	7,667
Savings banks												Changes *
– 2,157	+ 14	+ 13	.	–	.	–	+ 1,099	+ 81	+ 977	+ 47	– 6	–
– 3,865	–	– 16	.	–	.	–	– 1,035	– 243	– 850	+ 61	– 3	–
+ 6,355	+ 285	+ 19	.	–	.	–	+ 661	+ 541	+ 94	+ 17	+ 9	–
Credit cooperatives												
+ 1,077	+ 129	+ 115	+ 8	+ 6	–	– 1	+ 481	+ 179	+ 364	– 47	– 15	–
– 957	– 5	– 90	+ 92	– 7	–	–	– 66	+ 159	– 180	– 45	–	–
+ 2,044	+ 30	– 15	+ 24	+ 18	+ 3	+ 1	– 29	+ 44	– 19	– 55	+ 1	–
Mortgage banks												
– 530	– 30	–	– 3	– 27	–	–	– 139	– 99	– 30	– 10	–	–
+ 112	– 11	–	–	11	–	–	– 17	– 2	– 15	–	–	–
+ 528	– 11	–	10	– 1	–	–	+ 264	+ 1	+ 245	+ 18	–	–
Building and loan associations												
– 47	.	–	–	–	.	–	– 40	.	– 40	.	–	–
– 36	.	–	–	–	.	–	–	.	–	.	–	–
– 42	.	–	–	–	.	–	– 20	.	– 20	.	–	–
Banks with special, development and other central support tasks												
+ 3,802	+ 3,158	+ 4,473	– 1,557	+ 242	–	– 231	+ 1,654	+ 1,818	– 125	– 39	–	9
– 3,016	– 2,719	– 2,377	– 242	– 100	–	+ 8	– 912	– 2,304	+ 1,406	– 14	–	8
– 953	– 2,318	– 896	– 1,255	– 167	–	+ 14	+ 1,477	+ 1,092	+ 407	– 22	–	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 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

												Period
Local government and local government associations (including municipal special purpose associations)						Social security funds						
Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3, 5	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	
		for up to and including 1 year	for more than 1 year 4					for up to and including 1 year	for more than 1 year			
14	15	16	17	18	19	20	21	22	23	24	25	
End of month *												Savings banks
36,709	25,642	7,100	1,427	2,540	–	7,749	3,785	2,553	915	496	–	2023 June
33,786	22,777	7,032	1,479	2,498	–	7,842	3,854	2,584	912	492	–	July
38,874	26,955	7,840	1,489	2,590	–	8,163	3,769	2,812	972	610	–	Aug.
												Credit cooperatives
14,152	5,844	5,164	2,476	668	–	8,632	1,917	4,446	2,235	34	–	2023 June
13,550	5,099	5,225	2,559	667	–	8,348	1,324	4,659	2,331	34	–	July
15,230	6,173	5,711	2,712	634	–	8,711	1,615	4,663	2,399	34	–	Aug.
												Mortgage banks
1,870	175	693	1,002	–	–	3,637	–	2,058	1,579	–	–	2023 June
1,953	251	668	1,034	–	–	3,694	15	2,211	1,468	–	–	July
2,172	347	766	1,059	–	–	3,750	61	2,140	1,549	–	–	Aug.
												Building and loan associations
1,253	1	22	1,230	–	–	50	–	–	50	–	–	2023 June
1,217	–	26	1,191	–	–	50	–	–	50	–	–	July
1,195	–	28	1,167	–	–	50	–	–	50	–	–	Aug.
												Banks with special, development and other central support tasks
1,461	316	125	1,013	7	3	7,593	746	4,772	2,070	5	–	2023 June
1,402	244	135	1,016	7	3	8,267	1,344	4,721	2,197	5	–	July
1,599	426	155	1,006	12	3	7,958	1,220	4,515	2,218	5	–	Aug.
Changes *												Savings banks
– 3,492	– 4,253	+ 723	– 12	+ 50	–	+ 222	+ 139	+ 82	– 9	+ 10	–	2023 June
– 2,923	– 2,865	– 68	+ 52	– 42	–	+ 93	+ 69	+ 31	– 3	– 4	–	July
+ 5,088	+ 4,178	+ 808	+ 10	+ 92	–	+ 321	– 85	+ 228	+ 60	+ 118	–	Aug.
												Credit cooperatives
– 871	– 821	– 53	+ 4	– 1	–	+ 1,338	+ 551	+ 717	+ 70	–	–	2023 June
– 602	– 735	+ 51	+ 83	– 1	–	– 284	– 593	+ 213	+ 96	–	–	July
+ 1,680	+ 1,074	+ 486	+ 153	– 33	–	+ 363	+ 291	+ 4	+ 68	–	–	Aug.
												Mortgage banks
+ 106	+ 4	+ 29	+ 73	–	–	– 467	– 560	+ 40	+ 53	–	–	2023 June
+ 83	+ 76	– 25	+ 32	–	–	+ 57	+ 15	+ 153	– 111	–	–	July
+ 219	+ 96	+ 98	+ 25	–	–	+ 56	+ 46	– 71	+ 81	–	–	Aug.
												Building and loan associations
– 7	– 2	–	– 5	–	–	–	–	–	–	–	–	2023 June
– 36	– 1	+ 4	– 39	–	–	–	–	–	–	–	–	July
– 22	–	+ 2	– 24	–	–	–	–	–	–	–	–	Aug.
												Banks with special, development and other central support tasks
– 169	– 184	–	+ 15	–	–	– 841	– 812	+ 46	– 75	–	–	2023 June
– 59	– 72	+ 10	+ 3	–	–	+ 674	+ 598	– 51	+ 127	–	–	July
+ 197	+ 182	+ 20	– 10	+ 5	–	– 309	– 124	– 206	+ 21	–	–	Aug.

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

Savings deposits 1												
Period	By maturity			By group of savers and maturity								
	Total	At 3 months notice	At a period of notice of more than 3 months	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	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
2023 Feb.	521,075	495,485	25,590	505,206	480,968	24,238	4,783	4,274	4,276	4,050	1,699	1,573
Mar.	512,253	485,078	27,175	496,903	471,094	25,809	4,627	4,125	4,131	3,913	1,556	1,421
Apr.	503,545	474,857	28,688	488,588	461,270	27,318	4,542	4,030	4,017	3,809	1,454	1,315
May	495,463	464,524	30,939	480,979	451,418	29,561	4,354	3,855	3,906	3,702	1,345	1,209
June	488,091	454,478	33,613	474,008	441,807	32,201	4,217	3,716	3,816	3,613	1,238	1,103
July	480,715	444,080	36,635	467,114	431,935	35,179	4,027	3,528	3,722	3,518	1,079	946
Aug.	472,215	432,823	39,392	458,898	420,992	37,906	3,896	3,403	3,664	3,466	1,029	896
											Changes *	
2022	- 28,136	- 26,939	- 1,197	- 24,979	- 24,138	- 841	- 1,071	- 860	- 920	- 837	- 567	- 523
2023 Feb.	- 6,782	- 8,017	+ 1,235	- 6,500	- 7,731	+ 1,231	- 90	- 80	- 43	- 45	- 95	- 88
Mar.	- 8,822	- 10,407	+ 1,585	- 8,303	- 9,874	+ 1,571	- 156	- 149	- 145	- 137	- 143	- 152
Apr.	- 8,708	- 10,221	+ 1,513	- 8,315	- 9,824	+ 1,509	- 85	- 95	- 114	- 104	- 102	- 106
May	- 8,082	- 10,333	+ 2,251	- 7,609	- 9,852	+ 2,243	- 188	- 175	- 111	- 107	- 109	- 106
June	- 7,372	- 10,046	+ 2,674	- 6,971	- 9,611	+ 2,640	- 137	- 139	- 90	- 89	- 107	- 106
July	- 7,376	- 10,398	+ 3,022	- 6,894	- 9,872	+ 2,978	- 190	- 188	- 94	- 95	- 159	- 157
Aug.	- 8,500	- 11,257	+ 2,757	- 8,216	- 10,943	+ 2,727	- 131	- 125	- 58	- 52	- 50	- 50
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
2023 Feb.	74,689	70,614	4,075	72,191	68,459	3,732	281	241	170	170	176	176
Mar.	74,075	69,111	4,964	71,695	67,090	4,605	273	234	138	138	123	123
Apr.	73,052	67,322	5,730	70,732	65,370	5,362	266	228	133	133	102	102
May	73,110	65,788	7,322	70,842	63,911	6,931	243	207	126	126	89	89
June	73,501	64,132	9,369	71,260	62,314	8,946	236	201	122	122	85	85
July	74,161	62,385	11,776	71,977	60,669	11,308	211	177	86	86	72	72
Aug.	74,414	60,528	13,886	72,228	58,846	13,382	205	172	86	86	70	70
											Changes *	
2022	- 6,834	- 6,641	- 193	- 6,192	- 6,013	- 179	- 103	- 91	- 113	- 113	- 162	- 160
2023 Feb.	- 477	- 1,211	+ 734	- 438	- 1,156	+ 718	- 13	- 10	- 2	- 2	- 20	- 20
Mar.	- 614	- 1,503	+ 889	- 496	- 1,369	+ 873	- 8	- 7	- 32	- 32	- 53	- 53
Apr.	- 1,023	- 1,789	+ 766	- 963	- 1,720	+ 757	- 7	- 6	- 5	- 5	- 21	- 21
May	+ 58	- 1,534	+ 1,592	+ 110	- 1,459	+ 1,569	- 23	- 21	- 7	- 7	- 13	- 13
June	+ 391	- 1,656	+ 2,047	+ 418	- 1,597	+ 2,015	- 7	- 6	- 4	- 4	- 4	- 4
July	+ 660	- 1,747	+ 2,407	+ 717	- 1,645	+ 2,362	- 25	- 24	- 36	- 36	- 13	- 13
Aug.	+ 253	- 1,857	+ 2,110	+ 251	- 1,823	+ 2,074	- 6	- 5	-	-	- 2	- 2
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
2023 Feb.	12,687	12,050	637	12,331	11,699	632	55	54	126	126	47	47
Mar.	12,164	11,494	670	11,822	11,158	664	49	48	125	124	47	47
Apr.	11,711	11,005	706	11,378	10,678	700	46	45	124	123	46	46
May	11,148	10,401	747	10,836	10,095	741	38	37	117	116	45	45
June	10,659	9,880	779	10,384	9,611	773	34	33	109	108	27	27
July	10,245	9,446	799	9,974	9,180	794	33	32	105	104	27	27
Aug.	9,846	9,021	825	9,580	8,761	819	35	34	101	100	27	27
											Changes *	
2022	- 1,480	- 1,460	- 20	- 1,286	- 1,267	- 19	- 18	- 18	- 132	- 131	- 21	- 21
2023 Feb.	- 451	- 463	+ 12	- 448	- 460	+ 12	- 1	- 1	+ 1	+ 1	-	-
Mar.	- 523	- 556	+ 33	- 509	- 541	+ 32	- 6	- 6	- 1	- 2	-	-
Apr.	- 453	- 489	+ 36	- 444	- 480	+ 36	- 3	- 3	- 1	- 1	- 1	- 1
May	- 563	- 604	+ 41	- 542	- 583	+ 41	- 8	- 8	- 7	- 7	- 1	- 1
June	- 487	- 519	+ 32	- 452	- 484	+ 32	- 4	- 4	- 7	- 7	- 18	- 18
July	- 414	- 434	+ 20	- 410	- 431	+ 21	- 1	- 1	- 4	- 4	-	-
Aug.	- 399	- 425	+ 26	- 394	- 419	+ 25	+ 2	+ 2	- 4	- 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 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

				Bank savings bonds 5								
		Memo item Special savings facilities of domestic non-banks 4			Sold to							
Non-residents						domestic non-banks (non-MFIs)						
			of which with maturities of more than 2 years			Households (including non-profit institu- tions 2)						
Total	of which At 3 months notice	Total								of which At 3 months notice	Total	
13	14	15	16	17	18	19	20	21	22	23	24	Period
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
5,111	4,620	250,136	233,415	59,863	13,894	45,488	22,088	32,646	9,073	3,769	481	2023 Feb.
5,036	4,525	247,836	229,399	66,510	14,338	51,704	22,877	38,590	9,296	3,818	468	Mar.
4,944	4,433	234,354	214,293	73,392	14,591	58,286	23,689	44,873	9,590	3,823	515	Apr.
4,879	4,340	232,348	210,047	80,715	14,731	65,414	24,540	51,845	9,673	3,896	570	May
4,812	4,239	231,140	206,027	87,709	14,998	72,078	25,364	58,181	9,919	3,978	633	June
4,773	4,153	230,882	202,711	95,139	15,326	79,115	26,132	64,977	10,149	3,989	698	July
4,728	4,066	229,181	198,239	106,978	15,476	90,743	29,638	72,991	13,604	4,148	759	Aug.
Changes *												
- 599	- 581	- 15,158	- 14,606	+ 13,433	+ 3,183	+ 10,126	+ 1,288	+ 9,152	+ 630	+ 344	+ 124	2022
- 54	- 73	- 2,560	- 3,829	+ 5,034	+ 148	+ 4,847	+ 626	+ 4,539	+ 365	- 57	+ 39	2023 Feb.
- 75	- 95	- 2,225	- 3,941	+ 6,647	+ 444	+ 6,216	+ 789	+ 5,944	+ 223	+ 49	- 13	Mar.
- 92	- 92	- 3,102	- 4,726	+ 6,882	+ 253	+ 6,582	+ 812	+ 6,283	+ 344	- 45	+ 47	Apr.
- 65	- 93	- 2,006	- 4,246	+ 7,323	+ 140	+ 7,128	+ 851	+ 6,972	+ 83	+ 73	+ 55	May
- 67	- 101	- 1,208	- 4,020	+ 7,338	+ 611	+ 6,664	+ 824	+ 6,336	+ 246	+ 82	+ 63	June
- 39	- 86	- 258	- 3,316	+ 7,430	+ 328	+ 7,037	+ 768	+ 6,796	+ 230	+ 11	+ 65	July
- 45	- 87	- 1,701	- 4,472	+ 8,734	+ 150	+ 8,523	+ 981	+ 8,014	+ 350	+ 159	+ 61	Aug.
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
1,871	1,568	31,941	28,183	1,072	-	1,072	1,072	5	1,067	-	-	2023 Feb.
1,846	1,526	31,916	27,286	1,072	-	1,072	1,072	5	1,067	-	-	Mar.
1,819	1,489	21,225	15,838	1,072	-	1,072	1,072	5	1,067	-	-	Apr.
1,810	1,455	22,274	15,320	1,073	1	1,072	1,072	5	1,067	-	-	May
1,798	1,410	23,817	14,849	1,073	1	1,072	1,072	5	1,067	-	-	June
1,815	1,381	25,670	14,340	1,071	-	1,071	1,071	4	1,067	-	-	July
1,825	1,354	27,235	13,831	4,191	-	4,191	3,608	4	4,182	5	-	Aug.
Changes *												
- 264	- 264	- 56	+ 135	- 108	-	- 108	- 108	- 4	- 104	-	-	2022
- 4	- 23	- 91	- 805	-	-	-	-	-	-	-	-	2023 Feb.
- 25	- 42	- 25	- 897	-	-	-	-	-	-	-	-	Mar.
- 27	- 37	- 311	- 1,068	-	-	-	-	-	-	-	-	Apr.
- 9	- 34	+ 1,049	- 518	+ 1	+ 1	-	-	-	-	-	-	May
- 12	- 45	+ 1,543	- 471	-	-	-	-	-	-	-	-	June
+ 17	- 29	+ 1,853	- 509	- 2	- 1	- 1	- 1	- 1	-	-	-	July
+ 10	- 27	+ 1,565	- 509	+ 15	-	+ 15	+ 12	-	+ 10	+ 5	-	Aug.
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
128	124	4,265	4,019	13,893	331	13,440	5,327	10,983	1,239	1,218	122	2023 Feb.
121	117	4,116	3,841	15,186	351	14,708	5,443	12,426	1,193	1,089	127	Mar.
117	113	3,996	3,691	16,629	349	16,146	5,532	13,973	1,100	1,073	134	Apr.
112	108	3,852	3,512	18,161	344	17,675	5,664	15,668	1,039	968	142	May
105	101	3,702	3,337	18,869	-	18,723	5,764	16,818	978	927	146	June
106	103	3,576	3,194	20,202	-	20,045	5,820	18,312	891	842	157	July
103	99	3,458	3,059	21,644	-	21,482	5,927	19,901	828	753	162	Aug.
Changes *												
- 23	- 23	- 376	- 372	+ 875	- 539	+ 1,406	- 285	+ 2,088	- 314	- 368	+ 8	2022
- 3	- 3	- 122	- 130	+ 1,232	+ 1	+ 1,226	+ 97	+ 1,243	- 1	- 16	+ 5	2023 Feb.
- 7	- 7	- 149	- 178	+ 1,293	+ 20	+ 1,268	+ 116	+ 1,443	- 46	- 129	+ 5	Mar.
- 4	- 4	- 120	- 150	+ 1,443	- 2	+ 1,438	+ 89	+ 1,547	- 43	- 66	+ 7	Apr.
- 5	- 5	- 144	- 179	+ 1,532	- 5	+ 1,529	+ 132	+ 1,695	- 61	- 105	+ 8	May
- 6	- 6	- 150	- 175	+ 1,052	-	+ 1,048	+ 100	+ 1,150	- 61	- 41	+ 4	June
+ 1	+ 2	- 126	- 143	+ 1,333	-	+ 1,322	+ 56	+ 1,494	- 87	- 85	+ 11	July
- 3	- 4	- 118	- 135	+ 1,442	-	+ 1,437	+ 107	+ 1,589	- 63	- 89	+ 5	Aug.

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

Savings deposits 1											
Total	By maturity		By group of savers and maturity								
	At 3 months notice	At a period of notice of more than 3 months	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	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 *
265,714	250,011	15,703	259,301	244,086	15,215	2,170	1,982	1,075	1,016	1,296	1,199
259,194	243,160	16,034	253,127	237,555	15,572	2,059	1,885	1,022	968	1,167	1,073
254,810	238,586	16,224	248,972	233,209	15,763	1,985	1,820	973	919	1,089	985
250,821	234,476	16,345	245,155	229,279	15,876	1,955	1,779	931	881	1,021	914
246,641	230,107	16,534	241,185	225,114	16,071	1,870	1,700	915	864	944	839
242,549	225,806	16,743	237,250	220,971	16,279	1,834	1,663	881	829	883	779
238,304	221,393	16,911	233,270	216,820	16,450	1,764	1,595	851	799	760	657
233,657	216,523	17,134	228,806	212,122	16,684	1,709	1,545	802	757	712	609
											Changes *
- 11,658	- 11,021	- 637	- 10,681	- 10,176	- 505	- 270	- 213	- 201	- 180	- 306	- 268
- 3,247	- 3,440	+ 193	- 3,094	- 3,307	+ 213	- 44	- 33	- 22	- 20	- 57	- 50
- 4,384	- 4,574	+ 190	- 4,155	- 4,346	+ 191	- 74	- 65	- 49	- 49	- 78	- 88
- 3,989	- 4,110	+ 121	- 3,817	- 3,930	+ 113	- 30	- 41	- 42	- 38	- 68	- 71
- 4,180	- 4,369	+ 189	- 3,970	- 4,165	+ 195	- 85	- 79	- 16	- 17	- 77	- 75
- 4,092	- 4,301	+ 209	- 3,935	- 4,143	+ 208	- 36	- 37	- 34	- 35	- 61	- 60
- 4,245	- 4,413	+ 168	- 3,980	- 4,151	+ 171	- 70	- 68	- 30	- 30	- 123	- 122
- 4,647	- 4,870	+ 223	- 4,464	- 4,698	+ 234	- 55	- 50	- 49	- 42	- 48	- 48
Credit cooperatives											
											End of year or month *
173,739	169,624	4,115	166,783	163,187	3,596	2,397	2,109	2,965	2,807	354	321
168,607	163,817	4,790	161,867	157,611	4,256	2,323	2,031	2,908	2,741	293	261
165,371	160,114	5,257	158,794	154,064	4,730	2,255	1,960	2,845	2,687	282	251
162,253	156,383	5,870	155,804	150,459	5,345	2,210	1,915	2,794	2,637	270	238
158,966	152,666	6,300	152,700	146,916	5,784	2,140	1,850	2,714	2,562	253	222
155,859	149,173	6,686	149,772	143,603	6,169	2,052	1,760	2,669	2,519	229	198
152,570	145,456	7,114	146,633	140,039	6,594	1,963	1,670	2,647	2,496	206	176
148,958	141,445	7,513	143,114	136,125	6,989	1,892	1,599	2,643	2,491	206	176
											Changes *
- 7,522	- 7,172	- 350	- 6,266	- 6,128	- 138	- 640	- 498	- 451	- 386	- 69	- 65
- 2,546	- 2,845	+ 299	- 2,458	- 2,750	+ 292	- 33	- 37	- 20	- 23	- 18	- 18
- 3,236	- 3,703	+ 467	- 3,073	- 3,547	+ 474	- 68	- 71	- 63	- 54	- 11	- 10
- 3,118	- 3,731	+ 613	- 2,990	- 3,605	+ 615	- 45	- 45	- 51	- 50	- 12	- 13
- 3,287	- 3,717	+ 430	- 3,104	- 3,543	+ 439	- 70	- 65	- 80	- 75	- 17	- 16
- 3,107	- 3,493	+ 386	- 2,928	- 3,313	+ 385	- 88	- 90	- 45	- 43	- 24	- 24
- 3,289	- 3,717	+ 428	- 3,139	- 3,564	+ 425	- 89	- 90	- 22	- 23	- 23	- 22
- 3,612	- 4,011	+ 399	- 3,519	- 3,914	+ 395	- 71	- 71	- 4	- 5	-	-
All remaining banks 6											
											End of year or month *
6,030	5,973	57	5,824	5,773	51	64	62	50	46	16	16
5,898	5,844	54	5,690	5,644	46	65	63	50	45	16	16
5,833	5,773	60	5,620	5,573	47	65	63	50	45	15	15
5,708	5,671	37	5,519	5,484	35	65	63	35	35	15	15
5,598	5,562	36	5,416	5,382	34	63	61	34	34	14	14
5,523	5,487	36	5,342	5,308	34	61	59	35	35	14	14
5,435	5,400	35	5,260	5,227	33	56	54	33	33	14	14
5,340	5,306	34	5,170	5,138	32	55	53	32	32	14	14
											Changes *
- 642	- 645	+ 3	- 554	- 554	± 0	- 40	- 40	- 23	- 27	- 9	- 9
- 61	- 58	- 3	- 62	- 58	- 4	+ 1	+ 1	-	- 1	-	-
- 65	- 71	+ 6	- 70	- 71	+ 1	-	-	-	-	- 1	- 1
- 125	- 102	- 23	- 101	- 89	- 12	-	-	- 15	- 10	-	-
- 110	- 109	- 1	- 103	- 102	- 1	- 2	- 2	- 1	- 1	- 1	- 1
- 77	- 77	-	- 74	- 74	-	- 2	- 2	-	-	-	-
- 88	- 87	- 1	- 82	- 81	- 1	- 5	- 5	- 2	- 2	-	-
- 95	- 94	- 1	- 90	- 89	- 1	- 1	- 1	- 1	- 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

				Bank savings bonds 5								
		Memo item Special savings facilities of domestic non-banks 4			Sold to							
Non-residents						domestic non-banks (non-MFIs)						
						domestic banks (MFIs)	Total	of which with maturities of more than 2 years	Households (including non-profit institu- tions 2)		Enterprises 3	
Total	of which At 3 months notice	Total	of which At 3 months notice	Total		Total						
13	14	15	16	17	18	19	20	21	22	23	24	Period
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
1,819	1,679	128,752	118,752	33,503	11,055	22,270	10,564	15,328	4,931	2,011	178	2023 Feb.
1,791	1,653	127,897	117,627	37,699	11,456	26,038	11,063	18,721	5,134	2,183	205	Mar.
1,759	1,623	126,348	115,909	41,788	11,716	29,834	11,550	22,164	5,465	2,205	238	Apr.
1,727	1,590	124,733	114,137	46,362	11,910	34,174	12,061	26,274	5,531	2,369	278	May
1,701	1,564	123,280	112,341	51,404	12,544	38,528	12,617	30,247	5,797	2,484	332	June
1,659	1,522	122,657	111,490	56,011	12,851	42,783	13,155	34,171	6,054	2,558	377	July
1,628	1,490	120,871	109,448	61,486	12,977	48,090	13,790	38,904	6,361	2,825	419	Aug.
Changes *												
- 200	- 184	- 9,697	- 9,302	+ 8,564	+ 2,133	+ 6,373	+ 841	+ 4,987	+ 679	+ 707	+ 58	2022
- 30	- 30	- 1,372	- 1,572	+ 2,797	+ 117	+ 2,652	+ 329	+ 2,459	+ 242	- 49	+ 28	2023 Feb.
- 28	- 26	- 855	- 1,125	+ 4,196	+ 401	+ 3,768	+ 499	+ 3,393	+ 203	+ 172	+ 27	Mar.
- 32	- 30	- 1,549	- 1,718	+ 4,089	+ 260	+ 3,796	+ 487	+ 3,443	+ 331	+ 22	+ 33	Apr.
- 32	- 33	- 1,615	- 1,772	+ 4,574	+ 194	+ 4,340	+ 511	+ 4,110	+ 66	+ 164	+ 40	May
- 26	- 26	- 1,453	- 1,796	+ 5,042	+ 634	+ 4,354	+ 556	+ 3,973	+ 266	+ 115	+ 54	June
- 42	- 42	- 623	- 851	+ 4,607	+ 307	+ 4,255	+ 538	+ 3,924	+ 257	+ 74	+ 45	July
- 31	- 32	- 1,786	- 2,042	+ 5,475	+ 126	+ 5,307	+ 635	+ 4,733	+ 307	+ 267	+ 42	Aug.
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
1,216	1,173	82,236	79,519	9,771	1,940	7,708	4,564	5,769	1,430	509	123	2023 Feb.
1,195	1,152	80,959	77,697	10,922	1,963	8,832	4,735	6,823	1,494	515	127	Mar.
1,175	1,134	79,854	75,924	12,260	1,964	10,162	4,966	8,099	1,550	513	134	Apr.
1,159	1,116	78,567	74,156	13,456	1,909	11,406	5,170	9,254	1,625	527	141	May
1,137	1,093	77,426	72,585	14,703	1,896	12,661	5,336	10,461	1,665	535	146	June
1,121	1,075	76,080	70,788	16,186	1,922	14,109	5,512	11,820	1,732	557	155	July
1,103	1,054	74,731	69,015	17,971	1,952	15,850	5,732	13,491	1,831	528	169	Aug.
Changes *												
- 96	- 95	- 4,795	- 4,836	+ 3,260	+ 1,166	+ 2,033	+ 658	+ 1,855	+ 177	+ 1	+ 61	2022
- 17	- 17	- 972	- 1,323	+ 830	+ 5	+ 819	+ 128	+ 753	+ 58	+ 8	+ 6	2023 Feb.
- 21	- 21	- 1,202	- 1,747	+ 1,151	+ 23	+ 1,124	+ 171	+ 1,054	+ 64	+ 6	+ 4	Mar.
- 20	- 18	- 1,105	- 1,773	+ 1,338	+ 1	+ 1,330	+ 231	+ 1,276	+ 56	- 2	+ 7	Apr.
- 16	- 18	- 1,287	- 1,768	+ 1,196	- 55	+ 1,244	+ 204	+ 1,155	+ 75	+ 14	+ 7	May
- 22	- 23	- 1,141	- 1,571	+ 1,247	- 13	+ 1,255	+ 166	+ 1,207	+ 40	+ 8	+ 5	June
- 16	- 18	- 1,346	- 1,797	+ 1,483	+ 26	+ 1,448	+ 176	+ 1,359	+ 67	+ 22	+ 9	July
- 18	- 21	- 1,349	- 1,773	+ 1,785	+ 30	+ 1,741	+ 220	+ 1,671	+ 99	- 29	+ 14	Aug.
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
77	76	2,942	2,942	1,624	568	998	561	561	406	31	58	2023 Feb.
83	77	2,948	2,948	1,631	568	1,054	564	615	408	31	9	Mar.
74	74	2,931	2,931	1,643	562	1,072	569	632	408	32	9	Apr.
71	71	2,922	2,922	1,663	567	1,087	573	644	411	32	9	May
71	71	2,915	2,915	1,660	557	1,094	575	650	412	32	9	June
72	72	2,899	2,899	1,669	553	1,107	574	670	405	32	9	July
69	69	2,886	2,886	1,686	547	1,130	581	691	402	37	9	Aug.
Changes *												
- 16	- 15	- 234	- 231	+ 842	+ 423	+ 422	+ 182	+ 226	+ 192	+ 4	- 3	2022
-	-	- 3	+ 1	+ 175	+ 25	+ 150	+ 72	+ 84	+ 66	-	-	2023 Feb.
+ 6	+ 1	+ 6	+ 6	+ 7	-	+ 56	+ 3	+ 54	+ 2	-	- 49	Mar.
- 9	- 3	- 17	- 17	+ 12	- 6	+ 18	+ 5	+ 17	-	+ 1	-	Apr.
- 3	- 3	- 9	- 9	+ 20	+ 5	+ 15	+ 4	+ 12	+ 3	-	-	May
- 1	- 1	- 7	- 7	- 3	- 10	+ 7	+ 2	+ 6	+ 1	-	-	June
+ 1	+ 1	- 16	- 16	+ 9	- 4	+ 13	- 1	+ 20	- 7	-	-	July
- 3	- 3	- 13	- 13	+ 17	- 6	+ 23	+ 7	+ 21	- 3	+ 5	-	Aug.

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			
	Total	Floating rate Notes 2	Zero coupon bonds 2, 3	Foreign currency bonds 4	Up to and including 1 year	More than 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
2023 May	1,342,082	85,941	13,402	299,834	121,365	1,220,717	35,770	1,184,947
June	1,332,122	84,022	14,653	299,612	118,074	1,214,048	35,909	1,178,139
July	1,335,147	83,984	15,857	298,588	112,768	1,222,379	36,728	1,185,651
Aug.	1,346,649	82,578	15,409	298,317	121,438	1,225,211	37,380	1,187,831
								Changes *
2022	+ 62,618	- 12,745	+ 1,098	- 23,636	- 8,280	+ 70,898	+ 8,507	+ 62,391
2023 May	+ 33,819	+ 88	- 198	+ 16,993	+ 14,287	+ 19,532	+ 2,635	+ 16,897
June	- 8,509	- 1,219	+ 1,251	- 209	- 3,150	- 5,359	+ 729	- 6,088
July	+ 3,025	- 38	+ 1,204	- 1,024	- 5,306	+ 8,331	+ 819	+ 7,512
Aug.	+ 11,502	- 1,406	- 448	- 271	+ 8,670	+ 2,832	+ 652	+ 2,180
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
2023 May	201,732	16,550	5,418	22,827	5,739	195,993	5,431	190,562
June	202,941	17,098	5,424	23,035	5,525	197,416	4,834	192,582
July	205,135	17,574	6,083	23,154	6,490	198,645	5,267	193,378
Aug.	205,189	17,587	5,938	23,408	6,603	198,586	5,296	193,290
								Changes *
2022	+ 23,002	- 3,583	+ 1,508	+ 2,994	+ 1,389	+ 21,613	+ 836	+ 20,777
2023 May	+ 1,329	+ 6	- 460	+ 706	- 677	+ 2,006	+ 297	+ 1,709
June	+ 1,960	+ 548	+ 6	+ 221	- 73	+ 2,033	- 7	+ 2,040
July	+ 2,194	+ 476	+ 659	+ 119	+ 965	+ 1,229	+ 433	+ 796
Aug.	+ 54	+ 13	- 145	+ 254	+ 113	- 59	+ 29	- 88
Landesbanken								
								End of year or month *
2022	188,958	25,798	4,612	4,828	5,429	183,529	8,932	174,597
2023 May	205,420	24,954	4,926	7,098	12,482	192,938	13,044	179,894
June	206,539	24,101	6,198	7,117	15,698	190,841	13,273	177,568
July	207,699	23,386	6,473	7,108	16,498	191,201	12,977	178,224
Aug.	208,803	22,839	6,154	5,944	16,425	192,378	13,276	179,102
								Changes *
2022	+ 8,502	- 981	+ 817	- 984	- 79	+ 8,581	+ 3,859	+ 4,722
2023 May	+ 3,491	+ 567	+ 117	+ 1,773	+ 1,335	+ 2,156	+ 448	+ 1,708
June	+ 1,819	- 153	+ 1,272	+ 19	+ 3,216	- 1,397	+ 229	- 1,626
July	+ 1,160	- 715	+ 275	- 9	+ 800	+ 360	- 296	+ 656
Aug.	+ 1,104	- 547	- 319	- 1,164	- 73	+ 1,177	+ 299	+ 878
Savings banks								
								End of year or month *
2022	16,731	3,268	61	-	115	16,616	484	16,132
2023 May	19,714	3,371	57	-	225	19,489	1,317	18,172
June	19,449	3,371	57	-	258	19,191	1,452	17,739
July	19,794	3,365	56	-	261	19,533	1,580	17,953
Aug.	20,087	3,364	55	-	184	19,903	1,700	18,203
								Changes *
2022	+ 551	- 177	- 21	-	- 68	+ 619	+ 478	+ 141
2023 May	+ 1,373	+ 100	- 1	-	+ 28	+ 1,345	+ 126	+ 1,219
June	- 265	-	-	-	+ 33	- 298	+ 135	- 433
July	+ 345	- 6	- 1	-	+ 3	+ 342	+ 128	+ 214
Aug.	+ 293	- 1	- 1	-	- 77	+ 370	+ 120	+ 250

* 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

Bearer debt securities outstanding issued by banks (MFIs) 1									
Period	of which				Maturity of the bearer debt securities 5				
	Total	Floating rate Notes 2	Zero coupon bonds 2, 3	Foreign currency bonds 4	Up to and including 1 year	More than 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	
2023 May	8,066	1,761	–	–	23	8,043	52	7,991	
June	8,088	1,753	–	–	29	8,059	56	8,003	
July	8,071	1,749	–	–	38	8,033	68	7,965	
Aug.	8,019	1,739	–	–	49	7,970	109	7,861	
									Changes *
2022	– 997	– 361	–	–	– 2	– 995	+ 14	– 1,009	
2023 May	– 43	– 35	–	–	+ 8	– 51	+ 2	– 53	
June	+ 22	– 8	–	–	+ 6	+ 16	+ 4	+ 12	
July	– 17	– 4	–	–	+ 9	– 26	+ 12	– 38	
Aug.	– 52	– 10	–	–	+ 11	– 63	+ 41	– 104	
Mortgage banks									
									End of year or month *
2022	102,932	4,156	1,020	11,694	990	101,942	1,365	100,577	
2023 May	106,789	3,904	1,031	11,658	1,016	105,773	1,417	104,356	
June	105,746	4,124	1,006	11,540	991	104,755	1,383	103,372	
July	107,048	3,898	985	11,542	1,486	105,562	1,783	103,779	
Aug.	107,720	3,915	989	11,611	1,549	106,171	1,776	104,395	
									Changes *
2022	+ 5,355	– 638	– 1,211	– 179	– 1,219	+ 6,574	+ 508	+ 6,066	
2023 May	+ 1,069	– 14	+ 75	+ 131	+ 90	+ 979	+ 262	+ 717	
June	– 1,043	+ 220	– 25	– 118	– 25	– 1,018	– 34	– 984	
July	+ 1,302	– 226	– 21	+ 2	+ 495	+ 807	+ 400	+ 407	
Aug.	+ 672	+ 17	+ 4	+ 69	+ 63	+ 609	– 7	+ 616	
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	
2023 May	794,247	35,361	1,970	258,251	101,880	692,367	14,509	677,858	
June	783,245	33,535	1,968	257,920	95,573	687,672	14,911	672,761	
July	781,291	33,972	2,260	256,784	87,995	693,296	15,053	678,243	
Aug.	790,751	33,094	2,273	257,354	96,628	694,123	15,223	678,900	
									Changes *
2022	+ 25,288	– 7,026	+ 5	– 25,467	– 8,301	+ 33,589	+ 2,812	+ 30,777	
2023 May	+ 26,600	– 536	+ 71	+ 14,383	+ 13,503	+ 13,097	+ 1,500	+ 11,597	
June	– 11,002	– 1,826	– 2	– 331	– 6,307	– 4,695	+ 402	– 5,097	
July	– 1,954	+ 437	+ 292	– 1,136	– 7,578	+ 5,624	+ 142	+ 5,482	
Aug.	+ 9,460	– 878	+ 13	+ 570	+ 8,633	+ 827	+ 170	+ 657	

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												
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	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 Apr.	85,415	48,975	3,090	7,764	12,532	13,054	109,673	79,028	2,675	6,323	8,825	12,822
May	87,212	50,630	2,655	7,856	12,421	13,650	110,363	79,499	2,933	6,397	8,937	12,597
June	84,492	49,527	2,537	7,476	11,323	13,629	106,338	76,554	2,557	6,115	8,550	12,562
July	84,764	48,765	2,629	7,486	11,392	14,492	106,707	77,302	2,598	6,009	8,348	12,450
Aug.	63,405	38,826	2,439	6,300	10,838	5,002	105,287	75,738	2,514	6,509	8,216	12,310
of which: vis-à-vis domestic non-banks (non-MFIs)												
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	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 Apr.	26,601	14,834	1,847	3,626	4,284	2,010	85,645	61,230	2,533	4,096	6,735	11,051
May	25,684	15,275	1,436	3,789	3,334	1,850	85,256	61,055	2,498	3,760	6,905	11,038
June	24,007	14,358	1,387	3,552	3,040	1,670	82,222	58,652	2,290	3,837	6,509	10,934
July	23,666	13,923	1,385	3,478	3,136	1,744	83,785	60,032	2,338	4,062	6,387	10,966
Aug.	24,317	14,074	1,699	3,581	3,066	1,897	81,803	58,114	2,258	4,297	6,299	10,835
Big banks												
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	8,837	5,441	65	792	1,716	823	35,288	24,995	513	1,270	4,397	4,113
2023 Apr.	11,772	5,786	452	951	3,297	1,286	34,001	25,290	752	1,554	2,131	4,274
May	11,389	6,286	99	1,267	2,478	1,259	33,983	24,782	1,131	1,710	2,000	4,360
June	10,507	5,764	79	961	2,514	1,189	32,883	24,253	634	1,596	2,001	4,399
July	11,970	5,961	154	1,111	2,508	2,236	32,337	23,836	639	1,276	1,994	4,592
Aug.	12,312	6,543	487	1,201	2,563	1,518	32,236	23,327	568	1,845	1,906	4,590
Regional banks and other commercial banks												
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	6,342	4,848	52	308	636	498	28,318	20,608	489	1,234	3,184	2,803
2023 Apr.	7,318	5,528	44	341	839	566	23,075	15,927	321	1,038	2,713	3,076
May	8,246	5,856	90	417	1,080	803	23,782	16,734	352	1,078	2,846	2,772
June	6,947	5,301	92	437	335	782	17,498	12,143	311	846	2,109	2,089
July	6,094	4,931	88	292	296	487	18,314	13,045	243	898	2,113	2,015
Aug.	6,149	4,801	67	398	299	584	17,725	12,408	231	952	2,127	2,007
Landesbanken												
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	8,526	3,922	899	1,674	1,606	425	14,849	10,308	368	909	1,265	1,999
2023 Apr.	8,885	4,512	851	1,594	1,462	466	15,388	10,383	463	1,101	1,196	2,245
May	9,330	4,639	848	1,622	1,798	423	14,778	9,947	432	1,008	1,143	2,248
June	8,683	4,406	814	1,562	1,470	431	14,572	9,824	473	1,098	1,165	2,012
July	8,746	4,445	809	1,574	1,466	452	14,740	10,091	456	1,021	1,069	2,103
Aug.	8,694	4,414	799	1,571	1,487	423	14,389	9,761	541	1,032	1,041	2,014
All other categories of banks ¹												
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	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 Apr.	57,440	33,149	1,743	4,878	6,934	10,736	37,209	27,428	1,139	2,630	2,785	3,227
May	58,247	33,849	1,618	4,550	7,065	11,165	37,820	28,036	1,018	2,601	2,948	3,217
June	58,355	34,056	1,552	4,516	7,004	11,227	41,385	30,334	1,139	2,575	3,275	4,062
July	57,954	33,428	1,578	4,509	7,122	11,317	41,316	30,330	1,260	2,814	3,172	3,740
Aug.	36,250	23,068	1,086	3,130	6,489	2,477	40,937	30,242	1,174	2,680	3,142	3,699

* 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 co-operatives	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 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
Feb.	57,738,802	49,843,015	33,019,973	16,762,188	60,854	4,554,577	307,333	116,964	363,250	77,745	2,475,918	21,521,221
Mar.	57,449,370	49,449,782	32,414,140	16,973,476	62,166	4,624,953	311,294	119,135	363,667	73,070	2,507,469	21,747,036
Apr.	59,110,907	51,019,932	33,176,516	17,783,030	60,386	4,695,590	311,803	119,864	366,756	73,275	2,523,687	22,585,203
May	62,192,165	54,028,136	34,968,286	19,003,080	56,770	4,657,226	318,817	120,139	371,079	73,189	2,623,579	23,893,864
June	60,903,876	52,641,449	33,767,913	18,809,732	63,804	4,795,729	316,713	122,417	367,381	76,068	2,584,119	23,687,705
July	62,279,347	54,110,001	34,108,576	19,938,444	62,981	4,707,469	323,145	123,960	366,539	76,066	2,572,167	24,779,897
Aug.	66,873,065	58,623,588	33,949,611	24,614,231	59,746	4,764,043	324,172	125,498	370,629	77,396	2,587,739	29,419,166
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 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
Feb.	1,708,704	1,592,211	.	317,744	.	68,284	623	–	4,494	–	43,092	314,588
Mar.	1,668,203	1,554,349	.	336,019	.	66,947	599	–	4,480	–	41,828	333,117
Apr.	1,718,158	1,607,158	.	324,797	.	65,638	625	–	4,371	–	40,366	321,793
May	1,880,149	1,768,128	.	342,129	.	66,918	656	–	4,444	–	40,003	339,071
June	1,869,507	1,760,695	.	368,413	.	64,695	790	–	4,346	–	38,981	366,055
July	1,861,014	1,753,882	.	416,366	.	63,562	690	–	4,442	–	38,438	414,217
Aug.	1,928,851	1,822,247	.	483,543	.	63,190	732	–	4,411	–	38,271	481,744
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 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
Feb.	3,011,954	2,782,762	.	1,200,744	.	32,021	346	195	4,968	–	191,662	1,402,921
Mar.	2,985,845	2,759,702	.	1,191,832	.	31,763	343	195	4,638	–	189,204	1,388,954
Apr.	2,997,478	2,779,990	.	1,217,214	.	31,413	338	195	4,397	–	181,145	1,411,544
May	3,179,993	2,953,632	.	1,265,012	.	31,606	344	195	4,547	–	189,669	1,459,216
June	3,101,086	2,874,490	.	1,204,356	.	31,119	335	208	4,464	–	190,470	1,396,088
July	3,091,210	2,860,607	.	1,254,577	.	31,150	332	199	4,526	–	194,396	1,446,351
Aug.	3,315,212	3,080,974	.	1,435,934	.	31,072	333	199	4,467	–	198,167	1,628,665

* 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

Changes in savings deposits ¹							
Period	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 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
Feb.	527,857	10,347	17,207	–	6,860	78	521,075
Mar.	521,075	11,455	20,356	–	8,901	79	512,253
Apr.	512,253	10,420	19,207	–	8,787	79	503,545
May	503,545	11,676	19,846	–	8,170	88	495,463
June	495,463	11,811	19,269	–	7,458	86	488,091
July	488,091	12,169	19,645	–	7,476	100	480,715
Aug.	480,715	11,854	20,455	–	8,601	101	472,215
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 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
Feb.	88,595	2,486	3,421	–	935	4	87,664
Mar.	87,664	2,841	3,980	–	1,139	4	86,529
Apr.	86,529	2,873	4,370	–	1,497	4	85,036
May	85,036	3,574	4,088	–	514	4	84,526
June	84,526	3,925	4,028	–	103	5	84,428
July	84,428	4,310	4,067	+	243	5	84,676
Aug.	84,676	3,927	4,084	–	157	7	84,526
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 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
Feb.	75,166	2,225	2,706	–	481	4	74,689
Mar.	74,689	2,553	3,171	–	618	4	74,075
Apr.	74,075	2,598	3,625	–	1,027	4	73,052
May	73,052	3,278	3,223	+	55	3	73,110
June	73,110	3,647	3,261	+	386	5	73,501
July	73,501	4,041	3,386	+	655	5	74,161
Aug.	74,161	3,658	3,412	+	246	7	74,414
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 Dec.	14,013	283	689	–	406	33	13,640
2023 Jan.	13,640	273	776	–	503	1	13,138
Feb.	13,138	242	693	–	451	–	12,687
Mar.	12,687	270	793	–	523	–	12,164
Apr.	12,164	263	716	–	453	–	11,711
May	11,711	278	842	–	564	1	11,148
June	11,145	268	754	–	486	–	10,659
July	10,659	255	669	–	414	–	10,245
Aug.	10,245	259	658	–	399	–	9,846

* 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

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							
292,508	53,644	60,017	–	6,373	1,266	287,401	
287,401	53,441	64,613	–	11,172	1,182	277,342	
277,342	57,036	57,897	–	861	891	277,372	
277,372	48,697	61,223	–	12,526	868	265,714	
267,492	4,268	6,276	–	2,008	230	265,714	
265,714	4,478	7,823	–	3,345	72	262,441	
262,441	3,997	7,313	–	3,316	69	259,194	
259,194	4,203	8,657	–	4,454	70	254,810	
254,810	3,671	7,731	–	4,060	71	250,821	
250,821	3,911	8,171	–	4,260	80	246,641	
246,641	3,839	8,007	–	4,168	76	242,549	
242,549	3,842	8,176	–	4,334	89	238,304	
238,304	3,874	8,609	–	4,735	88	233,657	
Credit cooperatives							
186,139	52,566	51,901	+	665	592	187,396	
187,396	50,541	54,316	–	3,775	513	184,134	
184,137	48,891	52,266	–	3,375	499	181,261	
181,261	44,224	52,173	–	7,949	427	173,739	
174,188	4,607	5,425	–	818	369	173,739	
173,739	4,496	7,106	–	2,610	24	171,153	
171,153	3,764	6,315	–	2,551	5	168,607	
168,607	4,301	7,542	–	3,241	5	165,371	
165,371	3,800	6,922	–	3,122	4	162,253	
162,253	4,089	7,380	–	3,291	4	158,966	
158,966	3,952	7,064	–	3,112	5	155,859	
155,859	3,921	7,216	–	3,295	6	152,570	
152,570	3,961	7,579	–	3,618	6	148,958	
All remaining bank groups ⁴							
7,901	1,464	2,425	–	961	1	6,941	
6,941	1,212	1,545	–	333	–	6,608	
6,608	1,311	1,644	–	333	–	6,275	
6,275	1,079	1,616	–	537	–	5,738	
5,814	101	177	–	76	–	5,738	
5,738	106	176	–	70	–	5,668	
5,668	100	158	–	58	–	5,610	
5,610	110	177	–	67	–	5,543	
5,543	76	184	–	108	–	5,435	
5,435	102	207	–	105	–	5,330	
5,330	95	170	–	75	–	5,255	
5,255	96	186	–	90	–	5,165	
5,165	92	183	–	91	–	5,074	

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 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
	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
2023 Jan.	47	201	1,638,416	503,283	488,345	346,131	142,214	14,938	510,130	439,389	9,470	429,919	70,741	625,002	462,252
	Feb.	47	200	1,663,891	493,068	477,420	337,815	139,605	15,648	509,238	440,038	9,566	430,472	69,200	661,585
	Mar.	47	199	1,565,201	471,156	454,189	313,851	140,338	16,967	500,364	432,456	9,282	423,174	67,908	593,680
Apr.	47	196	1,566,084	470,561	453,144	312,175	140,969	17,417	499,194	432,096	8,606	423,490	67,098	596,329	440,763
	May	47	201	1,616,338	478,859	459,361	310,286	149,075	19,498	506,795	434,673	6,329	428,344	72,122	630,682
	June	47	200	1,623,225	466,583	447,716	298,020	149,696	18,867	496,555	426,456	6,056	420,400	70,099	660,086
July	48	202	1,649,448	491,269	471,190	318,988	152,202	20,079	496,591	423,301	5,876	417,425	73,290	661,590	491,391
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 Nov.	± 0	-	-113,535	- 17,893	- 17,485	-12,442	- 5,043	- 408	- 361	- 830	- 788	- 42	+ 469	- 78,312	- 97,029
	- 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
2023 Jan.	± 0	- 1	+ 13,322	+ 42,482	+ 41,974	+30,507	+11,467	+ 508	- 2,718	- 4,843	- 274	+ 4,569	+ 2,125	- 21,577	- 50,363
	± 0	- 1	+ 24,480	- 11,694	- 12,396	- 8,316	- 4,080	+ 702	- 5,710	- 3,681	+ 96	- 3,777	- 2,029	+ 35,588	+ 46,159
	± 0	- 1	- 97,399	- 20,000	- 21,329	-23,964	+ 2,635	+ 1,329	- 2,947	- 2,285	- 284	- 2,001	- 662	- 66,614	- 70,397
Apr.	± 0	- 3	+ 1,322	+ 406	- 48	- 1,676	+ 1,628	+ 454	+ 1,557	+ 2,086	- 676	+ 2,762	- 529	+ 3,088	+ 3,548
	± 0	+ 5	+ 48,855	+ 5,835	+ 3,772	- 1,889	+ 5,661	+ 2,063	+ 598	- 3,656	- 2,277	+ 1,379	+ 4,254	+ 32,954	+ 20,094
	± 0	- 1	+ 7,784	- 10,494	- 9,875	-12,266	+ 2,391	- 619	- 6,098	- 4,514	- 273	- 4,241	- 1,584	+ 30,301	+ 31,233
July	+ 1	+ 2	+ 22,895	+ 24,060	+ 22,837	+19,542	+ 3,295	+ 1,223	+ 1,343	- 2,171	- 196	- 1,975	+ 3,514	+ 1,727	- 677
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 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
	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
2023 Jan.	44	132	323,365	172,063	168,014	146,217	21,797	4,049	110,931	110,049	4,793	105,256	882	40,371	25,898
	Feb.	44	131	314,035	159,789	154,916	138,875	16,041	4,873	111,663	110,785	4,840	105,945	878	42,584
	Mar.	44	130	315,593	163,270	157,621	137,854	19,767	5,649	112,260	111,391	4,811	106,580	869	40,063
Apr.	44	129	312,136	160,971	155,143	136,570	18,573	5,828	110,988	110,082	4,346	105,736	906	40,177	25,201
	May	44	133	320,979	163,363	155,779	133,484	22,295	7,584	111,678	108,763	2,511	106,252	2,915	45,937
	June	44	132	317,843	160,486	152,652	130,748	21,904	7,834	113,366	110,547	2,584	107,963	2,819	43,991
July	45	134	325,351	168,847	161,009	136,724	24,285	7,838	112,481	109,738	2,501	107,237	2,743	44,023	25,433
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 Nov.	± 0	-	+ 4,143	+ 8,135	+ 8,150	+ 7,525	+ 625	- 15	- 59	- 120	- 855	+ 735	+ 61	- 2,405	- 2,605
	- 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
2023 Jan.	± 0	- 1	+ 9,296	+ 9,537	+ 8,942	+ 7,515	+ 1,427	+ 595	+ 3,573	+ 3,782	- 282	+ 4,064	- 209	- 3,375	- 1,391
	± 0	- 1	- 9,330	- 12,417	- 13,241	- 7,342	- 5,899	+ 824	+ 252	+ 260	+ 47	+ 213	- 8	+ 2,213	+ 1,838
	± 0	- 1	+ 1,558	+ 3,646	+ 2,870	- 1,021	+ 3,891	+ 776	+ 1,146	+ 1,150	- 29	+ 1,179	- 4	- 2,521	- 2,172
Apr.	± 0	- 1	- 3,457	- 2,210	- 2,389	- 1,284	- 1,105	+ 179	- 1,048	- 1,088	- 465	- 623	+ 40	+ 114	- 356
	± 0	+ 4	+ 8,843	+ 2,164	+ 408	- 3,086	+ 3,494	+ 1,756	+ 77	- 1,925	- 1,835	- 90	+ 2,002	+ 5,760	+ 212
	± 0	- 1	- 3,136	- 2,746	- 2,996	- 2,736	- 260	+ 250	+ 2,053	+ 2,137	+ 73	+ 2,064	- 84	- 1,946	+ 251
July	+ 1	+ 2	+ 3,643	+ 6,683	+ 6,679	+ 4,550	+ 2,129	+ 4	- 2,474	- 2,408	- 99	- 2,309	- 66	- 282	- 227

* 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		Period
Total	from banks (MFIs)			from non-banks (non-MFIs)							Total	of which: trading portfolio derivatives	
	Total	German banks	Foreign banks	Total	German non-banks			Foreign non-banks					
					Total	Short- term	Medium and long- term						
16	17	18	18	20	21	22	23	24	25	26	27	28	
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	
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
1,054,195	645,119	466,645	178,474	409,076	10,695	8,898	1,797	398,381	85,662	66,243	667,396	622,679	2022 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.
985,160	595,453	432,839	162,614	389,707	9,529	8,285	1,244	380,178	85,219	63,192	504,845	462,571	2023 Jan.
960,932	578,225	420,688	157,537	382,707	9,048	7,803	1,245	373,659	87,331	63,548	552,080	509,862	Feb.
950,371	574,040	425,912	148,128	376,331	7,775	6,567	1,208	368,556	71,744	63,354	479,732	439,396	Mar.
940,706	561,442	407,227	154,215	379,264	7,495	6,303	1,192	371,769	79,896	62,863	482,619	442,084	Apr.
958,919	576,019	416,663	159,356	382,900	7,765	6,521	1,244	375,135	81,409	63,359	512,651	462,860	May
946,796	571,322	412,748	158,574	375,474	7,820	6,592	1,228	367,654	68,646	65,214	542,569	493,909	June
966,594	577,837	416,292	161,545	388,757	7,731	6,518	1,213	381,026	76,062	65,106	541,686	492,778	July
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
- 7,899	- 516	- 8,831	+ 8,315	- 7,383	- 505	- 318	- 187	- 6,878	- 885	- 756	- 98,811	- 98,887	2022 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.
+ 43,267	+ 23,150	+ 2,328	+ 25,478	+ 20,117	- 822	- 583	- 239	+ 20,939	+ 23,982	+ 120	- 52,526	- 50,317	2023 Jan.
- 26,484	- 19,273	- 12,151	- 7,122	- 7,211	- 481	- 482	+ 1	+ 6,730	+ 1,114	+ 356	+ 47,235	+ 47,291	Feb.
- 7,827	- 1,779	+ 5,224	- 7,003	- 6,048	- 211	- 174	- 37	- 5,837	- 14,292	- 194	- 72,348	- 70,466	Mar.
- 8,326	- 11,403	- 18,685	+ 7,282	+ 3,077	- 280	- 264	- 16	+ 3,357	+ 8,593	- 491	+ 2,887	+ 2,688	Apr.
+ 15,105	+ 11,709	+ 9,436	+ 2,273	+ 3,396	+ 270	+ 218	+ 52	+ 3,126	+ 108	+ 496	+ 30,032	+ 20,776	May
- 9,756	- 2,482	- 3,915	+ 1,433	- 7,274	+ 55	+ 71	- 16	- 7,329	- 11,864	+ 1,855	+ 29,918	+ 31,049	June
+ 17,825	+ 5,949	+ 1,695	+ 4,254	+ 11,876	- 89	- 74	- 15	+ 11,965	+ 7,955	- 108	- 1,398	- 1,131	July
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
268,494	92,914	83,019	9,895	175,580	3,521	3,497	24	172,059	368	17,863	37,032	25,289	2022 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.
268,938	95,584	85,011	10,573	173,354	3,594	3,570	24	169,760	364	17,381	36,682	26,656	2023 Jan.
257,037	89,907	79,241	10,666	167,130	3,279	3,255	24	163,851	367	17,396	39,235	29,059	Feb.
260,347	91,304	81,218	10,086	169,043	3,280	3,255	25	165,763	384	17,415	37,447	27,704	Mar.
256,815	88,654	78,341	10,313	168,161	3,251	3,227	24	164,910	367	17,442	37,512	27,585	Apr.
260,328	91,057	77,471	13,586	169,271	3,447	3,423	24	165,824	375	17,576	42,700	27,010	May
256,164	88,872	75,098	13,774	167,292	3,369	3,344	25	163,923	375	19,628	41,676	28,058	June
263,362	93,693	79,648	14,045	169,669	3,470	3,445	25	166,199	389	19,668	41,932	27,902	July
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
+ 6,853	+ 5,360	+ 682	+ 4,678	+ 1,493	- 63	- 63	-	+ 1,556	- 24	- 26	- 2,470	- 2,203	2022 Nov.
- 15,962	- 3,724	+ 1,118	- 4,842	- 12,238	+ 479	+ 479	-	- 12,717	- 16	- 805	+ 3,129	+ 4,374	Dec.
+ 9,985	+ 1,395	+ 192	+ 1,203	+ 8,590	- 343	- 343	-	+ 8,933	+ 36	+ 350	- 1,009	- 804	2023 Jan.
- 12,006	- 5,753	- 5,770	+ 17	+ 6,253	- 315	- 315	-	- 5,938	+ 3	+ 15	+ 2,553	+ 2,403	Feb.
+ 3,432	+ 1,492	+ 1,977	- 485	+ 1,940	+ 1	-	+ 1	+ 1,939	+ 17	+ 19	- 1,788	- 1,355	Mar.
- 3,495	- 2,622	- 2,877	+ 255	- 873	- 29	- 28	- 1	- 844	- 17	+ 27	+ 65	- 119	Apr.
+ 3,400	+ 2,287	- 870	+ 3,157	+ 1,113	+ 196	+ 196	-	+ 917	+ 8	+ 134	+ 5,188	- 575	May
- 4,057	- 2,098	- 2,373	+ 275	- 1,959	- 78	- 79	+ 1	- 1,881	-	+ 2,052	- 1,024	+ 1,048	June
+ 3,906	+ 3,025	+ 2,701	+ 324	+ 881	+ 101	+ 101	-	+ 780	+ 14	+ 40	- 259	- 156	July

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		Total assets ⁶	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets ⁶		
	Number of foreign branches ¹	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	
2023 Mar.	15	15	133,849	92,170	92,152	80,115	12,037	18	37,373	37,020	4,365	32,655	353	4,306	342	
Apr.	14	14	130,835	92,530	92,512	81,131	11,381	18	34,038	33,682	3,940	29,742	356	4,267	361	
May	15	15	141,093	95,949	94,005	79,011	14,994	1,944	34,713	32,341	2,087	30,254	2,372	10,431	714	
June	14	14	133,443	91,432	89,498	75,209	14,289	1,934	33,852	31,518	2,140	29,378	2,334	8,159	757	
July	14	14	138,854	96,918	94,985	78,713	16,272	1,933	33,953	31,692	2,068	29,624	2,261	7,983	892	
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	
2023 Apr.	– 1	– 1	– 3,014	+ 429	+ 429	+ 1,016	– 587	–	– 3,184	– 3,189	– 425	– 2,764	+ 5	– 39	+ 20	
May	+ 1	+	+ 10,258	+ 3,247	+ 1,321	– 2,120	+ 3,441	+ 1,926	+ 251	– 1,760	– 1,853	+ 93	+ 2,011	+ 6,164	+ 350	
June	– 1	–	– 7,650	– 4,411	– 4,401	– 3,802	– 599	– 10	– 617	– 590	+ 53	– 643	– 27	– 2,272	+ 46	
July	± 0	–	+ 5,411	+ 5,466	+ 5,467	+ 3,504	+ 1,963	– 1	+ 299	+ 363	– 72	+ 435	– 64	– 176	+ 137	
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	–	
2023 Mar.	20	20	28,261	.	.	.	.	.	.	9,440	42	9,398	.	4,374	–	
Apr.	20	20	28,306	.	.	.	.	.	.	9,520	39	9,481	.	4,497	–	
May	21	21	28,911	.	.	.	.	.	.	9,891	39	9,852	.	4,602	4	
June	21	21	31,438	.	.	.	.	.	.	10,185	37	10,148	.	4,651	2	
July	21	21	35,210	.	.	.	.	.	.	12,237	50	12,187	.	5,027	3	
Changes *																
2021	+ 2	+ 2	– 1,013	.	.	.	.	.	.	– 1,206	– 62	– 1,144	.	+ 552	–	
2022	– 1	– 1	+ 12,118	.	.	.	.	.	.	+ 44	– 57	+ 101	.	+ 374	–	
2023 Apr.	± 0	–	+ 45	.	.	.	.	.	.	+ 82	– 3	+ 85	.	+ 123	–	
May	+ 1	+	+ 605	.	.	.	.	.	.	+ 366	–	+ 366	.	+ 105	4	
June	± 0	–	+ 2,527	.	.	.	.	.	.	+ 297	– 2	+ 299	.	+ 49	– 2	
July	± 0	–	– 93	.	.	.	.	.	.	+ 175	– 3	+ 178	.	+ 62	+ 1	
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	
2023 Mar.	19	69	1,249,608	307,886	296,568	175,997	120,571	11,318	388,104	321,065	4,471	316,594	67,039	553,617	412,170	
Apr.	19	67	1,253,948	309,590	298,001	175,605	122,396	11,589	388,206	322,014	4,260	317,754	66,192	556,152	415,562	
May	19	68	1,295,359	315,496	303,582	176,802	126,780	11,914	395,117	325,910	3,818	322,092	69,207	584,745	436,887	
June	19	68	1,305,382	306,097	295,064	167,272	127,792	11,033	383,189	315,909	3,472	312,437	67,280	616,095	467,017	
July	19	68	1,324,097	322,422	310,181	182,264	127,917	12,241	384,110	313,563	3,375	310,188	70,547	617,567	465,958	
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	
2023 Apr.	± 0	– 2	+ 4,779	+ 2,616	+ 2,341	– 392	+ 2,733	+ 275	+ 2,605	+ 3,174	– 211	+ 3,385	– 569	+ 2,974	+ 3,904	
May	± 0	+	+ 40,012	+ 3,671	+ 3,364	+ 1,197	+ 2,167	+ 307	+ 521	– 1,731	– 442	– 1,289	+ 2,252	+ 27,194	+ 19,882	
June	± 0	–	+ 10,920	– 7,748	– 6,879	– 9,530	+ 2,651	– 869	– 8,151	– 6,651	– 346	– 6,305	– 1,500	+ 32,247	+ 30,982	
July	± 0	–	+ 19,252	+ 17,377	+ 16,158	+14,992	+ 1,166	+ 1,219	+ 3,817	+ 237	– 97	+ 334	+ 3,580	+ 2,009	– 450	

* 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		Period
Total	from banks (MFIs)			from non-banks (non-MFIs)				Total			of which: trading portfolio derivatives		
	Total	German banks	Foreign banks	Total	German non-banks							Foreign non-banks	
					Total	Short- term	Medium and long- term						
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
129,618	23,341	16,750	6,591	106,277	2,791	2,766	25	103,486	–	1,331	2,900	342	2023 Mar.
126,246	22,050	14,477	7,573	104,196	2,758	2,734	24	101,438	–	1,328	3,261	361	Apr.
131,368	24,167	13,658	10,509	107,201	2,949	2,925	24	104,252	–	1,398	8,327	307	May
125,630	20,507	9,852	10,655	105,123	2,852	2,827	25	102,271	–	1,398	6,415	527	June
130,792	21,394	10,336	11,058	109,398	3,019	2,994	25	106,379	–	1,399	6,663	692	July
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
– 3,341	– 1,264	– 2,273	+ 1,009	– 2,077	– 33	– 32	– 1	– 2,044	–	– 3	+ 361	– 19	2023 Apr.
+ 4,997	+ 2,006	– 819	+ 2,825	+ 2,991	+ 191	+ 191	–	+ 2,800	–	+ 70	+ 5,066	– 54	May
– 5,649	– 3,578	– 3,806	+ 228	– 2,071	– 97	– 98	+ 1	– 1,974	–	–	– 1,912	+ 220	June
+ 5,229	+ 948	+ 484	+ 464	+ 4,281	+ 167	+ 167	–	+ 4,114	–	+ 1	+ 248	+ 165	July
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
13,686	10,612	10,007	605	3,074	35	.	.	3,039	.	12,180	2,395	–	2023 Mar.
13,767	10,614	9,989	625	3,153	33	.	.	3,120	.	12,199	2,340	–	Apr.
14,127	10,909	10,211	698	3,218	33	.	.	3,185	.	12,243	2,541	–	May
14,495	11,047	10,332	715	3,448	35	.	.	3,413	.	14,250	2,693	2	June
17,937	12,946	12,215	731	4,991	32	.	.	4,959	.	14,262	3,011	3	July
Changes *													
– 1,384	– 638	– 547	– 91	– 746	– 45	.	.	– 701	.	– 4	+ 374	–	2021
+ 645	+ 256	+ 183	+ 73	+ 389	± 0	.	.	+ 389	.	+ 10,994	+ 481	–	2022
+ 81	+ 2	– 18	+ 20	+ 79	– 2	.	.	+ 81	.	+ 19	– 55	–	2023 Apr.
+ 358	+ 294	+ 222	+ 72	+ 64	–	.	.	+ 64	.	+ 44	+ 201	–	May
+ 368	+ 138	+ 121	+ 17	+ 230	+ 2	.	.	+ 228	.	+ 2,007	+ 152	+ 2	June
+ 91	+ 36	+ 34	+ 2	+ 55	– 3	.	.	+ 58	.	+ 12	– 197	+ 1	July
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
690,024	482,736	344,694	138,042	207,288	4,495	3,312	1,183	202,793	71,360	45,939	442,285	411,692	2023 Mar.
683,891	472,788	328,886	143,902	211,103	4,244	3,076	1,168	206,859	79,529	45,421	445,107	414,499	Apr.
698,591	484,962	339,192	145,770	213,629	4,318	3,098	1,220	209,311	81,034	45,783	469,951	435,850	May
690,632	482,450	337,650	144,800	208,182	4,451	3,248	1,203	203,731	68,271	45,586	500,893	465,851	June
703,232	484,144	336,644	147,500	219,088	4,261	3,073	1,188	214,827	75,673	45,438	499,754	464,876	July
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
– 4,831	– 8,781	– 15,808	+ 7,027	+ 3,950	– 251	– 236	– 15	+ 4,201	+ 8,610	– 518	+ 2,822	+ 2,807	2023 Apr.
+ 11,705	+ 9,422	+ 10,306	– 884	+ 2,283	+ 74	+ 22	+ 52	+ 2,209	+ 100	+ 362	+ 24,844	+ 21,351	May
– 5,699	– 384	– 1,542	+ 1,158	– 5,315	+ 133	+ 150	– 17	– 5,448	– 11,864	– 197	+ 30,942	+ 30,001	June
+ 13,919	+ 2,924	– 1,006	+ 3,930	+ 10,995	– 190	– 175	– 15	+ 11,185	+ 7,941	– 148	– 1,139	– 975	July

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	
2023 Mar.	17	17	699,561	165,538	160,773	118,730	42,043	4,765	179,926	137,459	3,201	134,258	42,467	354,097	338,243	
Apr.	17	17	697,168	157,202	152,345	111,748	40,597	4,857	181,404	140,649	3,125	137,524	40,755	358,562	342,241	
May	18	18	720,277	158,854	153,942	110,781	43,161	4,912	184,901	142,893	2,718	140,175	42,008	376,522	358,975	
June	18	18	734,938	152,200	147,155	107,552	39,603	5,045	176,510	135,224	2,348	132,876	41,286	406,228	387,857	
July	18	18	740,382	157,052	152,025	110,871	41,154	5,027	177,010	133,187	2,257	130,930	43,823	406,320	389,026	
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	
2023 Apr.	± 0	-	- 2,303	- 8,105	- 8,197	- 6,982	- 1,215	+ 92	+ 2,368	+ 3,899	- 76	+ 3,975	- 1,531	+ 4,555	+ 4,273	
May	+ 1	+	+ 22,957	+ 1,023	+ 968	- 967	+ 1,935	+ 55	+ 1,391	+ 636	- 407	+ 1,043	+ 755	+ 17,808	+ 15,907	
June	± 0	-	+ 14,785	- 6,476	- 6,476	- 3,229	- 3,247	+ 133	- 7,237	- 6,761	- 370	- 6,391	- 476	+ 29,830	+ 29,337	
July	± 0	-	+ 5,482	+ 5,032	+ 5,050	+ 3,319	+ 1,731	- 18	+ 1,314	- 1,401	- 91	- 1,310	+ 2,715	+ 130	+ 1,483	
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	
2023 Mar.	8	8	332,576	59,575	57,912	16,462	41,450	1,663	129,936	120,934	399	120,535	9,002	143,065	50,206	
Apr.	8	8	334,466	65,454	63,759	22,768	40,991	1,695	128,278	119,327	286	119,041	8,951	140,734	49,789	
May	8	8	346,758	67,704	65,951	23,251	42,700	1,753	130,242	120,827	318	120,509	9,415	148,812	52,274	
June	8	8	346,542	69,721	67,952	17,682	50,270	1,769	126,256	117,396	315	117,081	8,860	150,565	52,046	
July	8	8	359,344	77,995	76,238	25,560	50,678	1,757	126,748	117,597	274	117,323	9,151	154,601	51,467	
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	
2023 Apr.	± 0	-	+ 2,222	+ 6,281	+ 6,246	+ 6,306	- 60	+ 35	- 444	- 478	- 113	- 365	+ 34	- 1,999	- 219	
May	± 0	-	+ 11,097	+ 1,107	+ 1,063	+ 483	+ 580	+ 44	- 1,493	- 1,708	+ 32	- 1,740	+ 215	+ 6,883	+ 1,920	
June	± 0	-	+ 524	+ 2,730	+ 2,704	+ 5,569	+ 8,273	+ 26	- 1,976	- 1,578	- 3	- 1,575	- 398	+ 2,493	+ 100	
July	± 0	-	+ 13,274	+ 8,987	+ 8,990	+ 7,878	+ 1,112	- 3	+ 2,195	+ 1,778	- 41	+ 1,819	+ 417	+ 4,508	- 309	
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	
2023 Mar.	7	13	138,121	65,290	61,837	35,804	26,033	3,453	46,024	39,046	865	38,181	6,978	26,807	10,979	
Apr.	7	12	141,550	68,812	65,307	35,484	29,823	3,505	46,215	38,992	843	38,149	7,223	26,523	10,721	
May	7	12	145,787	69,690	66,032	35,458	30,574	3,658	47,499	39,608	777	38,831	7,891	28,598	12,462	
June	7	12	142,380	64,092	61,445	35,740	25,705	2,647	48,605	39,891	804	39,087	8,714	29,683	13,461	
July	7	12	145,308	68,732	64,887	39,921	24,966	3,845	48,363	39,109	842	38,267	9,254	28,213	12,665	
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	
2023 Apr.	± 0	-	+ 3,446	+ 3,701	+ 3,648	- 320	+ 3,968	+ 53	+ 463	+ 211	- 22	+ 233	+ 252	- 267	+ 3,548	
May	± 0	-	+ 4,185	+ 459	+ 310	- 26	+ 336	+ 149	+ 524	- 133	- 66	- 67	+ 657	+ 2,023	+ 20,094	
June	± 0	-	- 3,374	- 5,147	- 4,138	+ 282	- 4,420	- 1,009	+ 1,591	+ 754	+ 27	+ 727	+ 837	+ 1,118	+ 31,233	
July	± 0	-	+ 2,955	+ 4,795	+ 3,595	+ 4,181	- 586	+ 1,200	+ 147	- 399	+ 38	- 437	+ 546	- 1,443	- 677	

* 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		Period	
Total	from banks (MFIs)			from non-banks (non-MFIs)				Total			of which: trading portfolio derivatives			
	Total	German banks	Foreign banks	Total	German non-banks							Foreign non-banks		
					Total	Short- term	Medium and long- term							
16	17	18	18	20	21	22	23	24	25	26	27	28		
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	
313,452	209,449	158,693	50,756	104,003	3,279	2,149	1,130	100,724	11,634	22,334	352,141	338,435	2023 Mar.	
306,119	198,049	147,851	50,198	108,070	3,135	2,018	1,117	104,935	12,070	21,972	357,007	342,372	Apr.	
311,375	201,181	151,879	49,302	110,194	3,445	2,280	1,165	106,749	12,024	21,820	375,058	359,017	May	
298,125	191,271	145,910	45,361	106,854	3,182	2,029	1,153	103,672	11,035	21,857	403,921	387,948	June	
303,374	195,448	149,712	45,736	107,926	3,243	2,105	1,138	104,683	10,029	21,864	405,115	389,107	July	
Changes *													of which: in the United States	
+ 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	
- 6,969	- 11,060	- 10,842	- 218	+ 4,091	- 144	- 131	- 13	+ 4,235	+ 528	- 362	+ 4,866	+ 3,937	2023 Apr.	
+ 4,352	+ 2,295	+ 4,028	- 1,733	+ 2,057	+ 310	+ 262	+ 48	+ 1,747	- 204	- 152	+ 18,051	+ 16,645	May	
- 12,712	- 9,404	- 5,969	- 3,435	- 3,308	- 263	- 251	- 12	- 3,045	- 863	+ 37	+ 28,863	+ 28,931	June	
+ 5,554	+ 4,449	+ 3,802	+ 647	+ 1,105	+ 61	+ 76	- 15	+ 1,044	- 966	+ 7	+ 1,194	+ 1,159	July	
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	
199,742	161,182	109,769	51,413	38,560	374	.	.	38,186	56,770	16,021	60,043	50,074	2023 Mar.	
195,510	155,982	101,321	54,661	39,528	332	.	.	39,196	64,492	15,884	58,580	49,192	Apr.	
202,885	162,555	106,427	56,128	40,330	327	.	.	40,003	66,044	16,186	61,643	51,716	May	
214,236	175,533	113,520	62,013	38,703	484	.	.	38,219	54,450	15,892	61,964	51,478	June	
219,286	174,289	110,734	63,555	44,997	498	.	.	44,499	62,566	15,773	61,719	50,915	July	
Changes *													of which: in countries of the offshore banking centres	
+ 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	
- 3,734	- 4,738	- 8,448	+ 3,710	+ 1,004	- 42	.	.	+ 1,046	+ 8,054	- 137	- 1,463	- 882	2023 Apr.	
+ 5,876	+ 5,183	+ 5,106	+ 77	+ 693	- 5	.	.	+ 698	+ 357	+ 302	+ 3,063	+ 2,524	May	
+ 12,283	+ 13,833	+ 7,093	+ 6,740	- 1,550	+ 157	.	.	- 1,707	- 10,854	- 294	+ 321	- 238	June	
+ 5,888	- 476	- 2,786	+ 2,310	+ 6,364	+ 14	.	.	+ 6,350	+ 8,588	- 119	- 245	- 563	July	
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	
116,619	75,836	55,169	20,667	40,783	202	.	.	40,581	2,764	3,631	15,107	10,502	2023 Mar.	
120,861	81,268	58,605	22,663	39,593	158	.	.	39,435	2,734	3,619	14,336	10,084	Apr.	
122,455	83,712	61,378	22,334	38,743	145	.	.	38,598	2,771	3,755	16,806	11,743	May	
117,992	78,989	59,926	19,063	39,003	179	.	.	38,824	2,732	3,695	17,961	12,752	June	
121,826	78,500	58,088	20,412	43,326	106	.	.	43,220	2,782	3,676	17,024	11,979	July	
Changes *													of which: in countries of the offshore banking centres	
+ 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	
+ 4,417	+ 5,578	+ 3,436	+ 2,142	- 1,161	- 44	.	.	- 1,117	- 13	- 12	- 771	- 418	2023 Apr.	
+ 1,070	+ 2,004	+ 2,773	- 769	- 934	- 13	.	.	- 921	- 15	+ 136	+ 2,470	+ 1,659	May	
- 4,132	- 4,447	- 1,452	- 2,995	+ 315	+ 34	.	.	+ 281	- 6	- 60	+ 1,155	+ 1,009	June	
+ 4,048	- 319	- 1,838	+ 1,519	+ 4,367	- 73	.	.	+ 4,440	+ 77	- 19	- 937	- 773	July	

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	Billion			Lending to banks (MFIs)					Lending to non-banks (non-MFIs)						Other assets		
	Number of German banks (MFIs) with foreign subsidiaries	Number of foreign subsidiaries	Volume of business	Total	Balances and loans ¹			Money market paper, securities ^{3 4}	Total	Loans ¹			Money market paper, securities ³				
					Total	German banks ²	Foreign banks			Total	Total	to German non-banks					
												Total	Total	to foreign non-banks			
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 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.	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.	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		
2023 Jan.	11	32	253,046	59,974	49,896	19,988	29,908	10,078	145,255	124,530	13,262	13,217	111,268	20,725	47,817		
	Feb.	11	32	254,776	60,723	50,627	22,415	28,212	10,096	146,105	125,381	13,442	13,396	111,939	20,724	47,948	
	Mar.	11	32	253,904	62,226	51,695	20,674	31,021	10,531	146,472	126,236	13,324	13,280	112,912	20,236	45,206	
Apr.	11	31	250,884	64,378	53,288	22,361	30,927	11,090	145,349	125,587	13,003	12,960	112,584	19,762	41,157		
	May	11	31	250,905	59,269	48,751	21,515	27,236	10,518	146,153	126,284	12,776	12,733	113,508	19,869	45,483	
	June	12	32	253,317	64,246	52,776	22,405	30,371	11,470	146,555	126,665	12,739	12,697	113,926	19,890	42,516	
July	12	31	253,364	63,573	52,223	22,960	29,263	11,350	147,396	126,928	12,876	12,834	114,052	20,468	42,395		
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 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
2023 Jan.	-	-	-	-	2,703	- 1,046	- 1,717	- 560	- 1,157	+ 671	- 48	+ 552	- 19	- 17	+ 571	- 600	- 1,609
	Feb.	-	-	+	616	+ 287	+ 377	+ 2,427	- 2,050	- 90	+ 199	+ 200	+ 180	+ 179	+ 20	- 1	+ 130
	Mar.	-	-	+	402	+ 2,029	+ 1,469	- 1,741	+ 3,210	+ 560	+ 1,115	+ 1,603	- 118	- 116	+ 1,721	- 488	- 2,742
Apr.	-	-	1	-	2,682	+ 2,216	+ 1,622	+ 1,687	- 65	+ 594	- 848	- 374	- 321	- 320	- 53	- 474	- 4,050
	May	-	-	-	1,476	- 5,653	- 4,924	- 846	- 4,078	- 729	- 148	- 255	- 227	- 227	- 28	+ 107	+ 4,325
	June	+	1	+	3,219	+ 5,282	+ 4,236	+ 890	+ 3,346	+ 1,046	+ 904	+ 883	- 37	- 36	+ 920	+ 21	- 2,967
July	-	-	1	+	627	- 485	- 417	+ 555	- 972	- 68	+ 1,234	+ 656	+ 137	+ 137	+ 519	+ 578	- 122
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 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	
2023 Jan.	7	11	177,957	45,847	36,316	16,831	19,485	9,531	105,718	89,019	12,877	12,832	76,142	16,699	26,392		
	Feb.	7	11	179,282	47,179	37,628	19,540	18,088	9,551	106,043	89,156	13,057	13,011	76,099	16,887	26,060	
	Mar.	7	11	180,730	48,690	38,710	17,813	20,897	9,980	106,595	90,209	12,977	12,933	77,232	16,386	25,445	
Apr.	7	11	182,088	51,611	41,085	19,474	21,611	10,526	106,128	90,270	12,657	12,614	77,613	15,858	24,349		
	May	7	11	179,983	46,294	36,346	18,513	17,833	9,948	106,341	90,504	12,431	12,388	78,073	15,837	27,348	
	June	7	12	182,107	50,871	39,955	19,693	20,262	10,916	106,438	90,403	12,401	12,359	78,002	16,035	24,798	
July	7	12	183,664	51,055	40,231	20,551	19,680	10,824	107,984	91,343	12,548	12,506	78,795	16,641	24,625		
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 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
2023 Jan.	-	-	-	-	1,989	- 1,256	- 1,942	- 552	- 1,390	+ 686	- 473	+ 15	- 20	- 18	+ 35	- 488	- 260
	Feb.	-	-	+	1,064	+ 1,188	+ 1,264	+ 2,709	- 1,445	- 76	+ 208	+ 20	+ 180	+ 179	- 160	+ 188	- 332
	Mar.	-	-	+	1,732	+ 1,678	+ 1,135	- 1,727	+ 2,862	+ 543	+ 669	+ 1,170	- 80	- 78	+ 1,250	- 501	- 615
Apr.	-	-	+	+	1,340	+ 2,881	+ 2,300	+ 1,661	+ 639	+ 581	- 445	+ 83	- 320	- 319	+ 403	- 528	- 1,096
	May	-	-	-	2,506	- 5,532	- 4,814	- 961	- 3,853	- 718	+ 27	+ 48	- 226	- 226	+ 274	- 21	+ 2,999
	June	-	+	1	+ 2,309	+ 4,693	+ 3,641	+ 1,180	+ 2,461	+ 1,052	+ 166	- 32	- 30	- 29	- 2	+ 198	- 2,550
July	-	-	+	+	1,661	+ 261	+ 301	+ 858	- 557	- 40	+ 1,573	+ 967	+ 147	+ 147	+ 820	+ 606	- 173

* 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	Period				
Total	from banks (MFIs)			from non-banks (non-MFIs)														
	Total	German banks ²	Foreign banks	Total	Total	German non-banks (non-MFIs) ⁵				Foreign non-banks								
						Total	Short-term		Medium and long-term									
							Total	of which: Enterprises and households	Total						of which: Enterprises and households			
16	17	18	19	20	21	22	23	24	25	26	27	28	29					
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				
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	2022 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.				
186,240	66,663	38,483	28,180	119,577	6,979	4,498	4,381	2,481	2,061	112,598	12,756	20,147	33,903	2023 Jan.				
187,176	69,319	40,258	29,061	117,857	6,928	4,417	4,300	2,511	2,066	110,929	12,655	20,246	34,699	Feb.				
186,581	71,229	42,161	29,068	115,352	6,831	4,315	4,198	2,516	2,072	108,521	12,261	20,294	34,768	Mar.				
183,535	71,023	44,008	27,015	112,512	6,940	4,471	4,355	2,469	2,075	105,572	12,166	20,170	35,013	Apr.				
183,942	71,157	43,579	27,578	112,785	6,920	4,449	4,348	2,471	2,086	105,865	12,118	20,552	34,293	May				
185,641	71,920	45,395	26,525	113,721	6,622	4,198	4,197	2,424	2,090	107,099	10,553	20,497	36,626	June				
187,901	72,324	47,015	25,309	115,577	6,824	4,397	4,395	2,427	2,094	108,753	10,536	20,530	34,397	July				
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				
+ 2,669	+ 603	+ 1,188	- 585	+ 2,066	- 315	- 302	- 303	- 13	- 2	+ 2,381	- 667	+ 92	- 392	2022 Nov.				
+ 396	- 867	- 101	- 766	+ 1,263	- 220	- 223	- 120	+ 3	+ 4	+ 1,483	+ 326	- 239	- 291	Dec.				
- 2,574	- 585	- 116	- 469	- 1,989	+ 102	- 76	+ 23	+ 178	+ 3	- 2,091	- 695	+ 28	+ 538	2023 Jan.				
+ 142	+ 2,377	+ 1,775	+ 602	- 2,235	- 51	- 81	- 81	+ 30	+ 5	- 2,184	- 101	+ 99	+ 476	Feb.				
+ 341	+ 2,249	+ 1,903	+ 346	- 1,908	- 97	- 102	- 102	+ 5	+ 6	- 1,811	- 394	+ 48	+ 407	Mar.				
- 2,678	- 77	+ 1,847	- 1,924	- 2,601	+ 109	+ 156	+ 157	- 47	+ 3	- 2,710	- 95	- 124	+ 215	Apr.				
- 644	- 265	- 429	+ 164	- 379	- 20	- 22	- 7	+ 2	+ 11	- 359	- 48	+ 382	- 1,166	May				
+ 2,300	+ 963	+ 1,816	- 853	+ 1,337	- 298	- 251	- 151	- 47	+ 4	+ 1,635	- 1,565	- 55	+ 2,539	June				
+ 2,718	+ 550	+ 1,620	- 1,070	+ 2,168	+ 202	+ 199	+ 198	+ 3	+ 4	+ 1,966	- 17	+ 33	- 2,107	July				
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				
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	2022 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.				
133,698	45,183	31,455	13,728	88,515	4,893	2,413	2,297	2,480	2,060	83,622	12,593	13,583	18,083	2023 Jan.				
134,735	46,919	32,765	14,154	87,816	4,825	2,316	2,200	2,509	2,064	82,991	12,497	13,615	18,435	Feb.				
135,502	49,095	34,530	14,565	86,407	4,801	2,287	2,171	2,514	2,070	81,606	12,128	13,765	19,335	Mar.				
136,604	51,005	36,379	14,626	85,599	4,857	2,390	2,274	2,467	2,073	80,742	12,047	13,779	19,658	Apr.				
136,549	51,422	36,176	15,246	85,127	4,823	2,354	2,253	2,469	2,084	80,304	12,000	13,946	17,488	May				
138,592	51,864	37,810	14,054	86,728	4,606	2,184	2,183	2,422	2,088	82,122	10,159	14,059	19,297	June				
141,455	52,564	38,990	13,574	88,891	4,737	2,312	2,311	2,425	2,092	84,154	10,154	14,162	17,893	July				
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				
+ 3,236	+ 787	+ 581	+ 206	+ 2,449	- 21	- 8	- 9	- 13	- 2	+ 2,470	- 661	+ 268	- 380	2022 Nov.				
+ 1,960	+ 187	+ 626	- 439	+ 1,773	- 89	- 92	+ 10	+ 3	+ 4	+ 1,862	+ 358	- 15	- 294	Dec.				
- 1,340	+ 272	- 27	+ 299	- 1,612	+ 181	+ 3	+ 102	+ 178	+ 3	- 1,793	- 699	+ 11	+ 39	2023 Jan.				
+ 842	+ 1,646	+ 1,310	+ 336	- 804	- 68	- 97	- 97	+ 29	+ 4	- 736	- 96	+ 32	+ 286	Feb.				
+ 1,001	+ 2,284	+ 1,765	+ 519	- 1,283	- 24	- 29	- 29	+ 5	+ 6	- 1,259	- 369	+ 150	+ 950	Mar.				
+ 1,193	+ 1,948	+ 1,849	+ 99	- 755	+ 56	+ 103	+ 103	- 47	+ 3	- 811	- 81	+ 14	+ 214	Apr.				
- 370	+ 261	- 203	+ 464	- 631	- 34	- 36	- 21	+ 2	+ 11	- 597	- 47	+ 167	- 2,256	May				
+ 2,218	+ 525	+ 1,634	- 1,109	+ 1,693	- 217	- 170	- 70	- 47	+ 4	+ 1,910	- 1,841	+ 113	+ 1,819	June				
+ 2,971	+ 746	+ 1,180	- 434	+ 2,225	+ 131	+ 128	+ 128	+ 3	+ 4	+ 2,094	- 5	+ 103	- 1,408	July				

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	Lending to banks (MFIs)			Lending to non-banks (non-MFIs)											Other assets	
	Number of German banks (MFIs) with foreign subsidiaries	Number of foreign subsidiaries	Volume of business	Total	Balances and loans 1			Money market paper, securities 3 4	Total	Loans 1			to foreign non-banks	Money market paper, securities 3		
					Total	German banks 2	Foreign banks			Total	Total	to German non-banks				
												Total				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
of which: Luxembourg																
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 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	
2023 Jan.	4	4	74,427	26,317	22,733	8,698	14,035	.	33,546	26,324	12,684	12,639	13,640	7,222	14,564	
Feb.	4	4	74,348	26,447	22,793	9,935	12,858	.	33,360	26,114	12,859	12,813	13,255	7,246	14,541	
Mar.	4	4	75,644	27,796	23,598	8,287	15,311	.	33,396	26,308	12,775	12,731	13,533	7,088	14,452	
Apr.	4	4	76,621	29,438	25,221	9,532	15,689	.	33,225	26,206	12,453	12,410	13,753	7,019	13,958	
May	4	4	73,490	25,289	21,233	8,217	13,016	.	33,133	26,009	12,227	12,184	13,782	7,124	15,068	
June	5	5	76,787	29,664	25,407	10,130	15,277	4,257	32,869	25,859	12,197	12,155	13,662	7,010	14,254	
July	5	5	76,252	28,814	24,661	10,319	14,342	4,153	33,273	26,427	12,339	12,297	14,088	6,846	14,165	
Changes *																
2021	-	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 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
2023 Jan.	-	-	-	- 2,094	- 2,518	- 2,362	- 993	- 1,369	.	- 113	+ 87	- 24	- 22	+ 111	- 200	+ 537
Feb.	-	-	-	- 299	- 10	+ 15	+ 1,237	- 1,222	.	- 266	- 290	+ 175	+ 174	- 465	+ 24	- 23
Mar.	-	-	-	+ 1,545	+ 1,511	+ 855	- 1,648	+ 2,503	.	+ 123	+ 281	- 84	- 82	+ 365	- 158	- 89
Apr.	-	-	-	+ 967	+ 1,600	+ 1,547	+ 1,245	+ 302	.	- 139	- 70	- 322	- 321	+ 252	- 69	- 494
May	-	-	-	- 3,476	- 4,359	- 4,060	- 1,315	- 2,745	.	- 227	- 332	- 226	- 226	- 106	+ 105	+ 1,110
June	+	1	+	+ 3,449	+ 4,488	+ 4,204	+ 1,913	+ 2,291	+	- 225	- 111	- 30	- 29	- 81	- 114	- 814
July	±	0	-	- 422	- 775	- 722	+ 189	- 911	-	53	+ 442	+ 606	+ 142	+ 142	+ 464	- 89
Foreign subsidiaries in non-EU countries																
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 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	
2023 Jan.	8	21	75,089	14,127	13,580	3,157	10,423	.	39,537	35,511	385	385	35,126	4,026	21,425	
Feb.	8	21	75,494	13,544	12,999	2,875	10,124	.	40,062	36,225	385	385	35,840	3,837	21,888	
Mar.	8	21	73,174	13,536	12,985	2,861	10,124	.	39,877	36,027	347	347	35,680	3,850	19,761	
Apr.	8	20	68,796	12,767	12,203	2,887	9,316	.	39,221	35,317	346	346	34,971	3,904	16,808	
May	8	20	70,922	12,975	12,405	3,002	9,403	.	39,812	35,780	345	345	35,435	4,032	18,135	
June	8	20	71,210	13,375	12,821	2,712	10,109	.	40,117	36,262	338	338	35,924	3,855	17,718	
July	8	19	69,700	12,518	11,992	2,409	9,583	.	39,412	35,585	328	328	35,257	3,827	17,770	
Changes *																
2021	+	1	±	+ 860	- 274	- 335	+ 1,032	- 1,367	.	- 1,731	- 2,494	+ 52	+ 52	- 2,546	+ 763	+ 2,865
2022	-	1	-	- 3,101	- 3,320	- 3,421	- 1,781	- 1,640	.	+ 3,672	+ 4,192	+ 38	+ 38	+ 4,154	- 520	- 3,453
2022 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
2023 Jan.	-	-	-	- 714	+ 210	+ 225	- 8	+ 233	.	+ 425	+ 537	+ 1	+ 1	+ 536	- 112	- 1,349
Feb.	-	-	-	- 448	- 901	- 887	- 282	- 605	.	- 9	+ 180	-	-	+ 180	- 189	+ 462
Mar.	-	-	-	- 1,330	+ 351	+ 334	- 14	+ 348	.	+ 446	+ 433	- 38	- 38	+ 471	+ 13	- 2,127
Apr.	-	-	-	- 4,022	- 665	- 678	+ 26	- 704	.	- 403	- 457	- 1	- 1	- 456	+ 54	- 2,954
May	-	-	-	+ 1,030	- 121	- 110	+ 115	- 225	.	- 175	- 303	- 1	- 1	- 302	+ 128	+ 1,326
June	-	-	-	+ 910	+ 589	+ 595	- 290	+ 885	.	+ 738	+ 915	- 7	- 7	+ 922	- 177	- 417
July	-	-	-	- 1,034	- 746	- 718	- 303	- 415	.	- 339	- 311	- 10	- 10	- 301	- 28	+ 51

* 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	Period				
Total	from banks (MFIs)			from non-banks (non-MFIs)														
	Total	German banks ²	Foreign banks	Total	German non-banks (non-MFIs) ⁵					Foreign non-banks								
					Total	Short-term		Medium and long-term										
						Total	of which: Enterprises and households	Total	of which: Enterprises and households									
16	17	18	19	20	21	22	23	24	25	26	27	28	29					
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				
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	2022 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.				
49,450	31,270	24,695	6,575	18,180	3,936	1,458	1,343	2,478	2,058	14,244	6,706	6,371	11,900	2023 Jan.				
49,335	32,659	25,647	7,012	16,676	3,907	1,399	1,284	2,508	2,063	12,769	6,570	6,371	12,072	Feb.				
49,551	32,193	23,970	8,223	17,358	3,957	1,444	1,329	2,513	2,069	13,401	6,381	6,367	13,345	Mar.				
50,298	33,842	25,479	8,363	16,456	3,965	1,499	1,384	2,466	2,072	12,491	6,323	6,379	13,621	Apr.				
49,395	33,818	24,920	8,898	15,577	3,939	1,471	1,371	2,468	2,083	11,638	6,251	6,378	11,466	May				
51,306	35,153	26,084	9,069	16,153	3,785	1,364	1,364	2,421	2,087	12,368	5,769	6,559	13,153	June				
52,176	35,830	27,025	8,805	16,346	3,812	1,388	1,388	2,424	2,091	12,534	5,735	6,534	11,807	July				
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				
+ 2,703	+ 691	+ 613	+ 78	+ 2,012	- 25	- 13	- 13	- 12	- 1	+ 2,037	- 715	+ 10	- 46	2022 Nov.				
+ 775	+ 415	+ 526	- 111	+ 360	- 131	- 132	- 31	+ 1	+ 2	+ 491	- 88	- 10	- 146	Dec.				
- 1,975	- 269	- 432	+ 163	- 1,706	+ 86	- 92	+ 7	+ 178	+ 3	- 1,792	- 190	- 43	+ 114	2023 Jan.				
- 244	+ 1,304	+ 952	+ 352	- 1,548	- 29	- 59	- 59	+ 30	+ 5	+ 1,519	- 136	-	+ 81	Feb.				
+ 378	- 360	- 1,677	+ 1,317	+ 738	+ 50	+ 45	+ 45	+ 5	+ 6	+ 688	- 189	- 4	+ 1,360	Mar.				
+ 815	+ 1,692	+ 1,509	+ 183	- 877	+ 8	+ 55	+ 55	- 47	+ 3	- 885	- 58	+ 12	+ 198	Apr.				
- 1,126	- 174	- 559	+ 385	- 952	- 26	- 28	- 13	+ 2	+ 11	- 926	- 72	- 1	- 2,277	May				
+ 2,033	+ 1,415	+ 1,164	+ 251	+ 618	- 154	- 107	- 7	- 47	+ 4	+ 772	- 482	+ 181	+ 1,717	June				
+ 951	+ 730	+ 941	- 211	+ 221	+ 27	+ 24	+ 24	+ 3	+ 4	+ 194	- 34	- 25	- 1,314	July				
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				
58,006	23,781	7,237	16,544	34,225	2,590	2,589	2,587	.	.	31,635	197	6,947	16,387	2022 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.				
52,542	21,480	7,028	14,452	31,062	2,086	2,085	2,084	.	.	28,976	163	6,564	15,820	2023 Jan.				
52,441	22,400	7,493	14,907	30,041	2,103	2,101	2,100	.	.	27,938	158	6,631	16,264	Feb.				
51,079	22,134	7,631	14,503	28,945	2,030	2,028	2,027	.	.	26,915	133	6,529	15,433	Mar.				
46,931	20,018	7,629	12,389	26,913	2,083	2,081	2,081	.	.	24,830	.	6,391	15,355	Apr.				
47,393	19,735	7,403	12,332	27,658	2,097	2,095	2,095	.	.	25,561	.	6,606	16,805	May				
47,049	20,056	7,585	12,471	26,993	2,016	2,014	2,014	2	2	24,977	.	6,438	17,329	June				
46,446	19,760	8,025	11,735	26,686	2,087	2,085	2,084	.	.	24,599	.	6,368	16,504	July				
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				
- 567	- 184	+ 607	- 791	- 383	- 294	- 294	- 294	.	.	- 89	- 6	- 176	- 12	2022 Nov.				
- 1,564	- 1,054	- 727	- 327	- 510	- 131	- 131	- 130	.	.	- 379	- 32	- 224	+ 3	Dec.				
- 1,234	- 857	- 89	- 768	- 377	- 79	- 79	- 79	.	.	- 298	+ 4	+ 17	+ 499	2023 Jan.				
- 700	+ 731	+ 465	+ 266	- 1,431	+ 17	+ 16	+ 16	.	.	- 1,448	- 5	+ 67	+ 190	Feb.				
- 660	- 35	+ 138	- 173	- 625	- 73	- 73	- 73	.	.	- 552	- 25	- 102	- 543	Mar.				
- 3,871	- 2,025	- 2	- 2,023	- 1,846	+ 53	+ 53	+ 54	.	.	- 1,899	-	- 138	+ 1	Apr.				
- 274	- 526	- 226	- 300	+ 252	+ 14	+ 14	+ 14	.	.	+ 238	-	+ 215	+ 1,090	May				
+ 82	+ 438	+ 182	+ 256	- 356	- 81	- 81	- 81	-	-	- 275	-	- 168	+ 720	June				
- 253	- 196	+ 440	- 636	- 57	+ 71	+ 71	+ 70	.	.	- 128	-	- 70	- 699	July				

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	Unsecured-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	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 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
	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	177,676	18,016	159,660	11,296	10,148	132,533	3,543	128,596	33,847	7,670	1,434	38,115
	31,379	178,015	18,046	159,969	11,510	10,331	132,520	3,497	128,646	33,985	7,338	1,432	38,246
	30,651	178,812	18,156	160,656	11,824	10,602	132,791	3,486	128,914	34,197	7,253	1,433	38,240
Apr.	30,138	179,018	18,193	160,825	12,203	10,930	132,498	3,437	128,676	34,317	7,264	1,441	38,357
	29,245	179,538	18,242	161,296	12,531	11,208	132,512	3,418	128,717	34,495	7,272	1,437	38,229
	28,208	180,335	18,334	162,001	12,919	11,535	132,696	3,418	128,902	34,720	7,212	1,439	38,166
July	27,898	180,665	18,406	162,259	13,388	11,936	132,542	3,378	128,778	34,735	7,176	1,457	38,094
	26,739	181,214	18,490	162,724	13,794	12,283	132,532	3,363	128,801	34,888	7,192	1,464	38,035
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 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
	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	142,768	13,744	129,024	8,117	7,332	103,905	3,037	100,499	30,746	4,172	555	16,835
	16,794	142,973	13,756	129,217	8,245	7,445	103,867	2,995	100,520	30,861	3,872	553	16,975
	16,155	143,553	13,835	129,718	8,419	7,594	104,093	2,987	100,741	31,041	3,790	557	17,026
Apr.	15,722	143,613	13,838	129,775	8,658	7,805	103,807	2,946	100,503	31,148	3,794	558	17,207
	15,007	143,949	13,857	130,092	8,854	7,973	103,787	2,936	100,501	31,308	3,811	555	17,274
	13,983	144,507	13,899	130,608	9,058	8,146	103,940	2,939	100,653	31,509	3,730	554	17,345
July	13,668	144,601	13,922	130,679	9,352	8,404	103,731	2,903	100,470	31,518	3,674	560	17,475
	12,397	144,931	13,948	130,983	9,592	8,613	103,682	2,891	100,451	31,657	3,685	562	17,513
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 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
	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
	14,585	35,042	4,290	30,752	3,265	2,886	28,653	502	28,126	3,124	3,466	879	21,271
	14,496	35,259	4,321	30,938	3,405	3,008	28,698	499	28,173	3,156	3,463	876	21,214
Apr.	14,416	35,405	4,355	31,050	3,545	3,125	28,691	491	28,173	3,169	3,470	883	21,150
	14,238	35,589	4,385	31,204	3,677	3,235	28,725	482	28,216	3,187	3,461	882	20,955
	14,225	35,828	4,435	31,393	3,861	3,389	28,756	479	28,249	3,211	3,482	885	20,821
July	14,230	36,064	4,484	31,580	4,036	3,532	28,811	475	28,308	3,217	3,502	897	20,619
	14,342	36,283	4,542	31,741	4,202	3,670	28,850	472	28,350	3,231	3,507	902	20,522

* 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 unsecured 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				
	Total	of which		Deposits under savings and loan contracts					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
		Time deposits of more than 2 years	Deposits under savings and loan contracts	Total	Domestic house-holds	Other domestic non-banks							
	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 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	9,450	1,734	5,647	18	259,969	22,541	927,698
Feb.	37,970	26,345	2,261	184,035	181,090	2,945	9,556	1,739	6,134	18	260,698	22,474	930,765
Mar.	37,506	26,237	2,035	183,779	180,816	2,963	10,002	1,732	6,134	18	260,558	22,407	934,069
Apr.	37,576	26,210	1,916	183,305	180,346	2,959	10,198	1,713	6,114	18	260,425	22,342	936,738
May	37,266	26,176	1,795	183,281	180,309	2,972	10,253	1,708	6,114	18	260,159	22,280	939,899
June	36,823	26,304	1,678	182,935	179,962	2,973	10,153	1,688	6,114	18	259,492	22,215	942,435
July	37,536	26,095	1,515	182,380	179,442	2,938	10,161	1,658	6,109	18	259,542	22,146	944,789
Aug.	37,528	25,903	1,435	182,068	179,143	2,925	9,998	1,647	6,080	18	259,096	22,082	947,152
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 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	9,109	1,374	5,647	10	183,338	14,458	612,807
Feb.	34,327	25,646	1,228	118,661	117,450	1,211	9,211	1,379	6,134	10	183,955	14,407	614,795
Mar.	33,906	25,556	1,073	118,389	117,155	1,234	9,674	1,368	6,134	10	183,818	14,356	616,946
Apr.	33,989	25,550	982	117,907	116,680	1,227	9,873	1,350	6,114	10	183,651	14,310	618,598
May	33,865	25,544	904	117,943	116,712	1,231	9,944	1,345	6,114	10	183,627	14,279	621,031
June	33,281	25,667	849	117,745	116,522	1,223	9,814	1,326	6,114	10	182,851	14,243	623,068
July	33,843	25,444	737	117,278	116,071	1,207	9,821	1,296	6,109	10	182,829	14,196	624,481
Aug.	33,439	25,092	677	116,996	115,806	1,190	9,670	1,285	6,080	10	181,979	14,153	625,956
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 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
Feb.	3,643	699	1,033	65,374	63,640	1,734	345	360	–	8	76,743	8,067	315,970
Mar.	3,600	681	962	65,390	63,661	1,729	328	364	–	8	76,740	8,051	317,123
Apr.	3,587	660	934	65,398	63,666	1,732	325	363	–	8	76,774	8,032	318,140
May	3,401	632	891	65,338	63,597	1,741	309	363	–	8	76,532	8,001	318,868
June	3,542	637	829	65,190	63,440	1,750	339	362	–	8	76,641	7,972	319,367
July	3,693	651	778	65,102	63,371	1,731	340	362	–	8	76,713	7,950	320,308
Aug.	4,089	811	758	65,072	63,337	1,735	328	362	–	8	77,117	7,929	321,196

* 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 Sta-

tistical 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 *

Credit institutions in Germany										
End of year	Commercial banks				Landesbanken 5	Savings banks	Regional institutions of credit cooperatives 6	Credit cooperatives 7	Mortgage banks	
	Total	Total	Big banks	Regional banks and other commercial banks 3						Branches of foreign banks 4
Local branches in Germany - total										
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
2022	21,904	5,072	3,722	1,096	254	150	7,688	14	7,616	39
Credit institutions *										
2020	1,679	270	3	151	116	6	377	1	818	10
2021	1,519	261	3	151	107	6	371	1	771	9
2022	1,458	247	3	142	102	6	362	1	735	8
Branches in Germany										
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
2022	20,446	4,825	3,719	954	152	144	7,326	13	6,881	31
for information only: Foreign branches of German banks 1										
2020	273	230	92	138	–	21	–	4	6	8
2021	255	216	92	124	–	21	–	4	4	6
2022	251	211	88	123	–	22	–	4	4	6
for information only: Foreign subsidiaries of German banks 2										
2020	83	72	63	9	–	3	–	8	–	–
2021	79	70	62	8	–	3	–	4	–	–
2022	77	68	60	8	–	3	–	4	–	–

Credit institutions in Germany									for information only: Banks majority-owned by foreign banks ¹⁰	
End of year	Banks with special, development and other central support tasks	Building and loan associations			Categories of banks not included in the monthly balance sheet statistics				foreign banks	foreign non-banks
		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		
Local branches in Germany - total										
2020	24	1,277	802	475	200	62	16	121	1,008	78
2021	25	1,257	790	467	78	62	15	1	976	80
2022	26	1,223	772	451	76	61	15	–	936	119
Credit institutions [*]										
2020	19	18	10	8	160	47	16	96	40	39
2021	19	18	10	8	63	47	15	1	38	30
2022	19	18	10	8	62	47	15	–	35	28
Branches in Germany										
2020	5	1,259	792	467	40	15	–	25	968	39
2021	6	1,239	780	459	15	15	–	–	938	50
2022	7	1,205	762	443	14	14	–	–	901	91
for information only: Foreign branches of German banks ¹										
2020	1	3	3	–	–	–	–	–	.	.
2021	1	3	3	–	–	–	–	–	.	.
2022	1	3	3	–	–	–	–	–	.	.
for information only: Foreign subsidiaries of German banks ²										
2020	–	–	–	–	–	–	–	–	.	.
2021	1	1	1	–	–	–	–	–	.	.
2022	1	1	1	–	–	–	–	–	.	.

* 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													
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	773	9	18	18	1,446	208	35
2022	241	3	133	105	6	362	733	8	18	18	1,388	214	32
Business volume of less than €50 million ²													
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
2022	24	–	5	19	–	–	4	–	–	–	28	72	4
Business volume of €50 million or more but less than €100 million 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
2022	9	–	5	4	–	–	29	–	–	–	38	10	1
Business volume of €1 billion or more but less than €5 billion ²													
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	140	–	–	1	169	17	3
2022	26	–	15	11	–	1	124	–	–	1	152	14	3
Business volume of €250 million or more but less than €500 million ²													
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	145	2	–	0	177	19	1
2022	18	–	14	4	–	11	141	1	–	–	171	18	–
Business volume of €500 million or more but less than €1 billion ²													
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	144	–	–	1	208	22	4
2022	32	–	18	14	–	26	135	1	–	1	195	18	3
Business volume of €5 billion or more but less than €10 billion ²													
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	260	3	4	5	577	38	10
2022	66	–	38	28	–	231	253	2	4	5	561	46	10
5 Mrd € bis unter 10 Mrd € Geschäftsvolumen ²													
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	29	–	3	5	130	14	2
2022	28	–	18	10	–	64	31	–	2	5	130	13	4
Business volume of more than €10 billion ²													
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	6	104	24	8
2022	38	3	20	15	6	29	16	4	12	6	113	23	7

* For the corpus of reporting credit institutions and the categories of banks, see the explanatory notes of the Statistical Series Banking Statistics. Unlike Table IV. 1, including credit institutions in liquidation. Differences from the totals owing to a reduction in the

number of categories of banks. ¹ Several branches in one country of domicile count as one branch office. ² See Table I.1, footnote 1.

IV. Structural figures, multi-office banks

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

€ million

End of year or month	Number of reporting credit institutions	Total assets ¹	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecuritised lending to banks (MFIs) (including postal giro account balances)	Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
	1	2	3	4	5	6	7	8	9	10	11	12
All categories of banks												
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
2023 July	1,367	11,154,224	17,196	188,862	8,438	2,342	2,783,392	4,691,153	1,064,408	226,626	105,954	69,002
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
2023 July	238	5,356,863	3,275	118,730	6,994	2,259	1,320,478	1,723,329	388,961	27,878	40,376	21,124
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
2023 July	3	2,794,714	2,398	104,341	2,995	2,077	417,090	892,230	219,204	10,197	34,772	5,985
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
2023 July	128	2,051,452	859	11,031	3,963	182	566,908	689,795	157,224	16,979	4,047	14,804
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
2023 July	107	510,697	18	3,358	36	–	336,480	141,304	12,533	702	1,557	335
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
2023 July	362	2,538,373	8,183	50,390	1,017	74	433,711	1,477,455	289,590	104,023	25,887	14,049
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
2023 July	724	1,158,179	5,567	6,585	–	9	99,351	768,542	155,384	73,050	19,951	3,125
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
2023 July	7	221,938	–	116	–	–	8,045	186,925	20,891	149	118	7
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
2023 July	18	260,676	–	163	–	–	26,098	192,359	27,698	10,396	256	7
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
2023 July	18	1,618,195	171	12,878	427	–	895,709	342,543	181,884	11,130	19,366	30,690

* 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		Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts ⁵	Fiduciary liabilities	Value adjustments ²	Provisions for liabilities and charges	Sub-ordinated liabilities ⁵	Capital ³	Other liabilities ¹			End of year or month
Total	of which: trading portfolio derivatives ⁴									Total	of which: trading portfolio derivatives ⁴	Memo items: Sureties	
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
1,996,851	1,606,205	2,024,965	4,922,078	1,375,883	69,002	6,038	77,774	90,385	608,728	1,979,371	1,588,976	348,432	2023 July
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
1,703,459	1,444,533	1,001,584	2,157,654	221,063	21,124	3,635	29,034	57,954	210,583	1,654,232	1,427,618	218,750	2023 July
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
1,103,425	920,536	367,363	1,065,583	172,734	5,985	1,663	17,742	24,215	79,563	1,059,866	903,577	134,231	2023 July
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
585,660	.	364,808	886,126	47,984	14,804	1,480	8,853	32,280	113,954	581,163	.	41,054	2023 July
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
14,374	.	269,413	205,945	345	335	492	2,439	1,459	17,066	13,203	.	43,465	2023 July
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
133,994	82,345	419,208	1,472,763	249,420	14,049	946	22,572	18,072	184,002	157,341	85,331	78,621	2023 July
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
26,615	–	163,451	843,273	7,948	3,125	176	8,766	3,492	104,942	23,006	2	19,416	2023 July
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
5,687	.	42,682	55,415	106,346	7	332	950	1,030	8,920	6,256	.	658	2023 July
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
3,699	.	37,493	194,985	6,013	7	132	5,958	407	12,980	2,701	.	1	2023 July
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
123,397	.	360,547	197,988	785,093	30,690	817	10,494	9,430	87,301	135,835	.	30,986	2023 July

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".

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															
	Total	Short-term assets						Long-term assets								
		Total	Loans and advances to				Treasury bills and other money market instruments		Total	Loans and advances to				Bonds and notes		Shares and other securities
			foreign banks 2	foreign non-banks			Total	of which: enterprises and house-holds		foreign banks	foreign non-banks		Total	of which: enterprises and house-holds		
				Total	of which: enterprises and house-holds	of which: of foreign banks					Total	of which: enterprises and house-holds				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14		
Assets and liabilities, total 4																
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	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 Q3	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		
Q4	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 Q1	2,235,817	908,725	705,640	187,766	180,778	15,319	2,859	1,327,092	264,026	442,913	392,392	511,269	230,723	31,200		
Q2	2,219,913	883,759	683,039	181,376	173,343	19,344	3,566	1,336,154	257,440	447,009	396,076	523,685	232,922	28,458		
2023 Apr.	2,222,147	892,414	683,217	191,666	182,968	17,531	3,598	1,329,733	264,839	441,905	391,121	511,430	231,144	34,295		
May	2,255,268	918,520	707,187	193,348	185,009	17,985	3,400	1,336,748	266,789	444,718	393,733	515,615	232,582	31,841		
June	2,219,913	883,759	683,039	181,376	173,343	19,344	3,566	1,336,154	257,440	447,009	396,076	523,685	232,922	28,458		
July	2,236,759	906,247	695,327	190,436	182,708	20,484	4,078	1,330,512	260,511	446,936	396,059	515,062	232,762	28,502		
Aug.	2,232,315	895,623	694,452	181,295	173,334	19,876	3,717	1,336,692	265,725	449,503	398,535	514,883	232,349	26,747		
of which: denominated in euro 4																
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	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 Q3	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		
Q4	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 Q1	1,588,023	615,437	481,990	120,557	113,671	12,890	2,322	972,586	136,608	299,836	256,060	460,799	220,143	18,187		
Q2	1,570,022	580,811	449,656	115,012	107,561	16,143	3,036	989,211	137,034	304,808	260,871	472,039	222,363	16,463		
2023 Apr.	1,577,779	599,604	462,477	122,098	113,701	15,029	2,759	978,175	138,654	301,773	257,903	460,010	220,410	20,800		
May	1,589,237	608,521	471,671	121,129	113,228	15,721	2,833	980,716	139,695	302,523	258,549	464,564	221,731	17,108		
June	1,570,022	580,811	449,656	115,012	107,561	16,143	3,036	989,211	137,034	304,808	260,871	472,039	222,363	16,463		
July	1,591,417	604,189	468,289	119,092	111,941	16,808	3,330	987,228	139,223	305,525	261,514	465,413	221,882	18,090		
Aug.	1,586,050	601,636	471,268	114,347	106,946	16,021	3,132	984,414	137,116	306,760	262,489	464,254	221,584	17,243		
denominated in US dollar 4																
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	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 Q3	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		
Q4	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 Q1	456,028	203,153	152,678	48,522	48,474	1,953	482	252,875	109,146	87,065	84,494	36,962	4,454	4,131		
Q2	458,376	211,781	163,642	46,034	45,648	2,105	455	246,595	102,319	85,115	82,357	39,690	4,797	3,884		
2023 Apr.	454,951	205,274	152,739	50,807	50,547	1,728	696	249,677	108,232	84,477	81,735	37,810	4,668	3,724		
May	473,871	221,723	167,888	52,285	51,991	1,550	516	252,148	108,798	85,473	82,690	37,969	4,877	3,963		
June	458,376	211,781	163,642	46,034	45,648	2,105	455	246,595	102,319	85,115	82,357	39,690	4,797	3,884		
July	458,454	215,808	161,042	52,532	52,152	2,234	327	242,646	103,212	83,591	80,886	36,468	5,072	3,951		
Aug.	460,022	207,965	156,332	48,971	48,610	2,662	369	252,057	110,514	84,998	82,229	37,356	5,019	3,523		
Assets and liabilities vis-à-vis industrial countries 5,6																
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	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 Q3	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		
Q4	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 Q1	2,006,432	834,159	653,610	165,847	160,216	14,702	2,813	1,172,273	217,092	374,081	342,803	484,111	227,973	28,128		
Q2	1,981,071	806,532	630,385	157,746	151,849	18,401	3,576	1,174,539	208,651	378,862	347,603	491,970	230,173	24,574		
2023 Apr.	1,985,560	812,388	629,410	166,045	158,922	16,933	3,570	1,173,172	216,859	374,115	342,882	482,682	228,352	31,101		
May	2,011,188	836,060	650,955	167,464	160,682	17,641	3,400	1,175,128	217,067	376,084	344,841	484,897	229,822	28,322		
June	1,981,071	806,532	630,385	157,746	151,849	18,401	3,576	1,174,539	208,651	378,862	347,603	491,970	230,173	24,574		
July	1,995,028	824,797	640,803	164,162	158,645	19,832	4,066	1,170,231	212,590	378,992	347,891	483,712	230,200	24,481		
Aug.	1,995,574	819,244	644,207	155,528	149,536	19,509	3,620	1,176,330	218,176	379,900	349,033	484,559	229,704	22,959		

* 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											End of reporting period	
Participating interest			Memo item: Loans and advances to foreign monetary authorities	Short-term liabilities						Long-term liabilities					
				Total	to foreign banks	to foreign non-banks		Total	to foreign banks	to foreign non-banks		Working capital of branches of foreign banks	Memo item: Liabilities to foreign monetary authorities		
						Total	of which: enterprises and households			Total	of which: enterprises and households				
15	16	17	18	19	20	21	22	23	24	25	26	27	28		
Assets and liabilities, total 4															
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	
66,808	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	2021	
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 Q3	
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	Q4	
77,684	61,806	25,304	1,484,849	1,220,946	905,167	315,779	305,988	263,903	154,646	96,275	95,728	12,982	55,001	2023 Q1	
79,562	63,525	17,202	1,450,911	1,180,562	867,502	313,060	301,537	270,349	158,137	97,981	97,416	14,231	63,728	Q2	
77,264	61,393	18,773	1,478,349	1,209,840	884,304	325,536	316,466	268,509	158,142	97,357	96,843	13,010	59,175	2023 Apr.	
77,785	61,716	17,493	1,507,351	1,232,064	895,888	336,176	319,721	275,287	162,979	99,379	98,853	12,929	62,857	May	
79,562	63,525	17,202	1,450,911	1,180,562	867,502	313,060	301,537	270,349	158,137	97,981	97,416	14,231	63,728	June	
79,501	63,390	20,680	1,477,028	1,205,431	893,334	312,097	300,132	271,597	158,947	98,413	97,827	14,237	66,453	July	
79,834	63,717	22,208	1,443,096	1,171,416	860,637	310,779	296,341	271,680	161,014	96,472	95,896	14,194	69,398	Aug.	
of which: denominated in euro 4															
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	
46,770	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	2021	
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 Q3	
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	Q4	
57,156	42,864	16,683	1,113,107	896,144	670,371	225,773	218,170	216,963	118,179	85,829	85,317	12,955	10,002	2023 Q1	
58,867	44,412	9,211	1,087,546	857,973	637,856	220,117	210,490	229,573	125,216	90,151	89,651	14,206	17,083	Q2	
56,938	42,638	11,058	1,093,424	874,860	645,564	229,296	221,928	218,564	118,508	87,072	86,593	12,984	13,429	2023 Apr.	
56,826	42,365	10,606	1,103,651	880,425	647,715	232,710	218,326	223,226	119,836	90,487	90,004	12,903	15,848	May	
58,867	44,412	9,211	1,087,546	857,973	637,856	220,117	210,490	229,573	125,216	90,151	89,651	14,206	17,083	June	
58,977	44,432	14,481	1,094,830	863,944	647,341	216,603	206,412	230,886	126,115	90,559	90,059	14,212	20,702	July	
59,041	44,505	15,458	1,064,114	834,596	617,636	216,960	204,215	229,518	126,526	88,823	88,311	14,169	21,916	Aug.	
denominated in US dollar 4															
14,706	.	1,576	155,117	136,132	103,160	32,972	32,366	18,985	14,459	.	4,466	.	27,350	2020	
15,295	.	2,345	231,830	193,972	144,422	49,550	48,216	37,858	34,917	.	2,885	.	32,441	2021	
17,231	.	1,615	327,028	286,594	204,914	81,680	80,244	40,434	30,347	.	10,041	.	43,782	2022 Q3	
15,837	.	1,257	247,585	213,323	155,428	57,895	56,648	34,262	24,938	.	9,288	.	37,597	Q4	
15,571	.	1,742	265,560	228,520	163,199	65,321	63,753	37,040	27,813	.	9,192	.	41,385	2023 Q1	
15,587	.	2,959	262,096	230,846	163,675	67,171	65,721	31,250	24,538	.	6,647	.	44,278	Q2	
15,434	.	1,743	283,664	243,087	169,787	73,300	72,143	40,577	31,447	.	9,095	.	42,023	2023 Apr.	
15,945	.	1,930	298,301	255,833	177,189	78,644	77,105	42,468	34,736	.	7,689	.	44,142	May	
15,587	.	2,959	262,096	230,846	163,675	67,171	65,721	31,250	24,538	.	6,647	.	44,278	June	
15,424	.	2,608	280,182	249,269	176,805	72,464	71,078	30,913	24,528	.	6,322	.	43,369	July	
15,666	.	3,244	279,199	246,538	175,759	70,779	69,451	32,661	26,151	.	6,469	.	44,940	Aug.	
Assets and liabilities vis-à-vis industrial countries 5,6															
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	
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	2021	
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 Q3	
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	Q4	
68,861	54,700	21,907	1,298,360	1,049,335	775,623	273,712	266,952	249,025	143,411	94,363	94,087	11,251	12,034	2023 Q1	
70,482	56,159	15,356	1,261,694	1,007,422	736,838	270,584	261,601	254,272	145,530	96,284	95,993	12,458	16,283	Q2	
68,415	54,261	15,980	1,288,898	1,035,568	755,748	279,820	273,531	253,330	146,560	95,530	95,252	11,240	15,392	2023 Apr.	
68,758	54,408	14,520	1,313,489	1,054,142	763,149	290,993	277,319	259,347	150,542	97,652	97,376	11,153	16,371	May	
70,482	56,159	15,356	1,261,694	1,007,422	736,838	270,584	261,601	254,272	145,530	96,284	95,993	12,458	16,283	June	
70,456	56,066	16,790	1,287,192	1,031,597	758,833	272,764	262,766	255,595	146,367	96,752	96,445	12,476	19,964	July	
70,736	56,339	18,611	1,254,122	998,538	727,697	270,841	258,283	255,584	148,409	94,755	94,451	12,420	21,234	Aug.	

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															
	Total	Short-term assets						Long-term assets								
		Total	Loans and advances to				Treasury bills and other money market instruments		Total	Loans and advances to				Bonds and notes		Shares and other securities
			foreign banks 2	foreign non-banks		Total	of which: enterprises and house-holds	Total		of foreign banks	foreign non-banks		Total	of foreign banks		
				Total	of which: enterprises and house-holds						Total	of which: enterprises and house-holds				
1	2	3	4	5	6	7	8	9	10	11	12	13	14			
of which: vis-à-vis EU Member States 6,7																
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	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 Q3	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		
Q4	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 Q1	1,171,124	406,056	314,489	81,954	76,536	9,613	1,863	765,068	99,575	258,361	232,280	361,378	161,055	17,353		
Q2	1,173,231	388,129	295,235	80,287	74,876	12,607	2,463	785,102	98,197	265,553	239,476	373,529	166,613	17,187		
2023 Apr.	1,173,806	403,755	305,455	86,022	79,189	12,278	2,572	770,051	100,806	260,251	234,211	361,057	162,828	19,508		
May	1,179,136	403,579	301,544	89,186	82,757	12,849	2,374	775,557	102,142	261,169	235,119	365,786	165,113	17,861		
June	1,173,231	388,129	295,235	80,287	74,876	12,607	2,463	785,102	98,197	265,553	239,476	373,529	166,613	17,187		
July	1,185,014	402,181	306,425	82,472	77,352	13,284	2,754	782,833	100,790	265,746	239,758	368,170	166,773	17,440		
Aug.	1,177,286	395,492	300,898	81,401	75,806	13,193	2,570	781,794	99,772	266,023	240,068	368,482	166,382	16,756		
of which: vis-à-vis the euro area 6																
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	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 Q3	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		
Q4	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 Q1	1,063,931	379,125	297,136	72,617	67,566	9,372	1,636	684,806	94,017	233,981	208,114	313,869	123,019	17,126		
Q2	1,065,592	362,223	278,826	71,135	65,971	12,262	2,130	703,369	92,631	239,484	213,629	326,240	128,783	16,970		
2023 Apr.	1,068,599	378,505	289,352	77,275	70,782	11,878	2,345	690,094	95,135	235,878	210,056	313,988	125,174	19,257		
May	1,073,742	379,350	286,715	80,027	73,928	12,608	2,145	694,392	96,665	236,498	210,670	317,555	126,571	17,670		
June	1,065,592	362,223	278,826	71,135	65,971	12,262	2,130	703,369	92,631	239,484	213,629	326,240	128,783	16,970		
July	1,076,866	376,578	289,986	73,902	68,995	12,690	2,167	700,288	94,750	239,523	213,762	320,748	128,609	17,178		
Aug.	1,071,300	370,530	283,720	74,137	68,744	12,673	2,057	700,770	94,095	239,852	214,124	322,129	129,325	16,542		
Assets and liabilities vis-à-vis emerging market economies and developing countries 6,8																
2020	200,506	70,152	53,874	.	15,618	.	.	130,354	47,697	63,404	49,107	6,943	2,149	3,056		
2021	204,424	76,191	58,344	.	16,828	.	—	128,233	43,956	65,122	49,365	7,585	2,569	2,799		
2022 Q3	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		
Q4	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 Q1	205,830	74,032	52,029	21,798	20,443	205	.	131,798	45,642	67,160	48,074	7,180	2,521	3,072		
Q2	210,952	76,223	52,585	23,498	21,373	140	.	134,729	47,644	66,530	47,011	7,670	2,537	3,884		
2023 Apr.	211,658	79,567	53,807	25,581	24,015	179	.	132,091	46,829	66,126	46,733	7,172	2,547	3,194		
May	217,922	82,218	56,204	25,853	24,298	161	—	135,704	48,532	66,963	47,376	7,742	2,525	3,519		
June	210,952	76,223	52,585	23,498	21,373	140	.	134,729	47,644	66,530	47,011	7,670	2,537	3,884		
July	214,244	80,924	54,524	26,233	24,024	167	.	133,320	46,741	66,223	46,601	7,369	2,394	4,021		
Aug.	210,677	76,230	50,245	25,735	23,768	250	.	134,447	46,285	67,849	47,923	7,506	2,511	3,788		
Memo item: assets and liabilities vis-à-vis offshore banking centres																
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	122,270	56,384	41,190	.	15,193	.	—	65,886	33,577	24,047	23,997	3,855	1,642	343		
2022 Q3	126,843	56,231	38,321	.	17,909	.	.	70,612	36,838	24,469	24,379	4,551	1,612	335		
Q4	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 Q1	121,484	53,780	32,331	19,117	19,117	2,332	.	67,704	35,672	23,460	23,385	3,672	1,554	740		
Q2	125,553	57,101	35,122	20,095	20,095	1,884	.	68,452	37,034	22,863	22,794	3,941	1,534	393		
2023 Apr.	126,579	58,795	34,299	22,337	22,337	2,159	.	67,784	36,673	22,624	22,550	3,568	1,518	771		
May	129,730	59,750	35,924	21,806	21,806	2,020	—	69,980	37,975	22,989	22,913	4,039	1,519	691		
June	125,553	57,101	35,122	20,095	20,095	1,884	.	68,452	37,034	22,863	22,794	3,941	1,534	393		
July	126,306	58,620	34,007	22,534	22,534	2,079	.	67,686	36,566	22,587	22,519	3,923	1,523	408		
Aug.	124,375	56,672	32,460	22,127	22,127	2,085	.	67,703	35,980	23,160	23,091	3,974	1,513	355		

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			
	of which: working capital at foreign branches	Memo item: Loans and advances to foreign monetary authorities					of which: enterprises and households				of which: enterprises and households	Working capital of branches of foreign banks	Memo item: Liabilities to foreign monetary authorities	
Total			Total	Total	to foreign banks	Total		Total	to foreign banks	Total				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														
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
17,203	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	2021
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 Q3
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	Q4
28,401	16,298	15,500	672,863	520,470	376,817	143,653	138,537	152,393	73,885	71,115	70,933	7,393	7,321	2023 Q1
30,636	18,372	10,111	658,814	502,407	358,855	143,552	136,061	156,407	74,441	73,410	73,218	8,556	12,087	Q2
28,429	16,323	10,671	670,311	517,215	371,589	145,626	140,536	153,096	73,335	72,422	72,244	7,339	10,767	2023 Apr.
28,599	16,323	9,746	669,459	513,384	359,144	154,240	142,137	156,075	75,252	73,571	73,395	7,252	11,699	May
30,636	18,372	10,111	658,814	502,407	358,855	143,552	136,061	156,407	74,441	73,410	73,218	8,556	12,087	June
30,687	18,392	11,750	675,324	517,586	372,085	145,501	136,897	157,738	75,316	73,848	73,663	8,574	15,187	July
30,761	18,475	13,928	664,187	508,357	364,154	144,203	132,937	155,830	75,316	71,997	71,813	8,517	16,223	Aug.
of which: vis-à-vis the euro area 6														
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
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	2021
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 Q3
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	Q4
25,813	16,104	10,571	616,589	478,295	345,508	132,787	127,714	138,294	60,120	70,816	70,646	7,358	3,855	2023 Q1
28,044	18,167	6,324	592,354	449,989	318,347	131,642	124,193	142,365	60,752	73,092	72,911	8,521	5,373	Q2
25,836	16,124	6,180	616,881	478,011	343,744	134,267	129,225	138,870	59,447	72,119	71,953	7,304	6,458	2023 Apr.
26,004	16,122	7,068	613,934	472,100	329,664	142,436	130,381	141,834	61,352	73,265	73,101	7,217	6,309	May
28,044	18,167	6,324	592,354	449,989	318,347	131,642	124,193	142,365	60,752	73,092	72,911	8,521	5,373	June
28,089	18,181	7,854	616,888	473,340	339,781	133,559	125,043	143,548	61,475	73,534	73,358	8,539	6,394	July
28,152	18,253	9,498	597,946	456,056	323,360	132,696	121,530	141,890	61,730	71,678	71,503	8,482	5,651	Aug.
Assets and liabilities vis-à-vis emerging market economies and developing countries 6,8														
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
8,771	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	2021
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 Q3
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	Q4
8,744	7,106	3,397	177,999	163,986	129,385	34,601	33,857	14,013	11,197	1,085	1,023	1,731	42,967	2023 Q1
9,001	7,366	1,846	181,394	166,108	130,340	35,768	35,170	15,286	12,572	941	841	1,773	47,445	Q2
8,770	7,132	2,793	182,916	168,555	128,524	40,031	39,315	14,361	11,546	1,045	983	1,770	43,783	2023 Apr.
8,948	7,308	2,973	186,079	170,962	132,536	38,426	37,794	15,117	12,403	938	868	1,776	46,486	May
9,001	7,366	1,846	181,394	166,108	130,340	35,768	35,170	15,286	12,572	941	841	1,773	47,445	June
8,966	7,324	3,890	184,082	168,824	134,179	34,645	34,031	15,258	12,546	951	852	1,761	46,489	July
9,019	7,378	3,597	183,743	168,409	132,612	35,797	35,170	15,334	12,572	988	913	1,774	48,164	Aug.
Memo item: assets and liabilities vis-à-vis offshore banking centres														
4,714	3,537	–	41,802	38,914	27,356	11,558	11,550	2,888	993	1,895	1,895	–	10	2020
4,064	3,384	–	58,437	55,650	40,779	14,871	14,866	2,787	1,607	1,180	1,180	–	266	2021
4,419	3,875	–	74,507	71,150	54,282	16,868	16,863	3,357	2,498	859	859	–	545	2022 Q3
4,194	3,660	–	66,735	62,222	43,006	19,216	19,212	4,513	3,651	862	862	–	100	Q4
4,160	3,627	–	64,369	58,729	38,595	20,134	20,133	5,640	4,783	857	857	–	215	2023 Q1
4,221	3,691	–	66,405	60,559	38,209	22,350	22,349	5,846	5,241	605	605	–	305	Q2
4,148	3,615	–	70,671	65,028	39,862	25,166	25,164	5,643	4,824	819	819	–	305	2023 Apr.
4,286	3,751	–	68,719	62,946	38,585	24,361	24,358	5,773	5,127	646	646	–	210	May
4,221	3,691	–	66,405	60,559	38,209	22,350	22,349	5,846	5,241	605	605	–	305	June
4,202	3,673	–	70,179	64,313	42,855	21,458	21,457	5,866	5,269	597	597	–	303	July
4,234	3,703	–	68,989	63,086	41,131	21,955	21,954	5,903	5,269	634	634	–	275	Aug.

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,

dom, United States of America. **6** The historical statistics for the groups of countries are calculated on the basis of the respective (historical) status of membership of the group. **7** Including EU institutions. **8** All countries not recorded under "industrial countries".

V. External position of banks

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

End of reporting period; € million

Country/group of countries	Claims on non-residents 1											
	December 2021	December 2022	July 2023	Claims total	August 2023							
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
					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	2,039,029	2,143,253	2,236,759	2,232,315	1,586,050	460,022	895,623	1,336,692	1,276,077	956,238	1,590,975	641,340
Countries in Europe	1,541,873	1,602,146	1,670,960	1,665,166	1,384,520	130,140	691,416	973,750	945,328	719,838	1,167,825	497,341
EU Member States 5	1,045,979	1,111,456	1,185,014	1,177,286	1,066,864	66,783	395,492	781,794	600,383	576,903	748,094	429,192
Euro area 5	940,699	1,002,797	1,076,866	1,071,300	983,806	63,114	370,530	700,770	537,349	533,951	691,804	379,496
Austria	59,832	64,001	70,312	71,111	69,215	1,036	14,022	57,089	34,139	36,972	41,281	29,830
Belgium	31,700	32,216	33,363	34,075	30,653	3,078	7,614	26,461	12,535	21,540	16,527	17,548
Croatia	739	1,789	1,625	2,978	2,839	139	2,297	681	2,274	704	2,529	449
Cyprus	2,043	937	1,053	859	679	180	38	821	6	853	648	211
Estonia	349	389	438	488	475	1	94	394	.	.	250	238
Finland	20,224	21,396	23,024	23,706	23,067	404	3,443	20,263	14,459	9,247	7,830	15,876
France	254,846	293,140	320,541	318,829	301,427	14,232	145,659	173,170	231,251	87,578	224,077	94,752
Greece	18,894	19,805	20,983	20,038	19,573	454	5,472	14,566	4,409	15,629	18,156	1,882
Ireland	41,388	47,897	47,860	49,261	38,411	9,022	20,504	28,757	11,351	37,910	30,363	18,898
Italy	73,890	84,770	98,946	97,559	90,017	5,554	40,622	56,937	53,084	44,475	65,909	31,650
Latvia	1,286	1,095	1,416	1,358	1,028	.	575	783	536	822	743	615
Lithuania	1,159	1,262	1,558	1,540	1,540	.	42	1,498	.	.	548	992
Luxembourg 6	190,845	189,870	197,466	194,782	168,697	15,139	47,476	147,306	57,230	137,552	124,236	70,546
Malta	2,210	1,855	1,737	1,726	1,082	632	766	960	762	964	1,464	262
Netherlands	147,852	143,417	149,987	147,528	137,276	6,803	51,029	96,499	68,030	79,498	102,695	44,833
Portugal	6,627	7,322	7,742	8,158	7,997	108	4,254	3,904	5,738	2,420	6,136	2,022
Slovakia	4,032	5,295	6,199	6,166	4,209	1,751	2,404	3,762	3,466	2,700	3,011	3,155
Slovenia	1,672	1,755	2,020	2,031	2,030	1	284	1,747	189	1,842	581	1,450
Spain	67,216	71,196	72,654	71,281	65,836	4,199	21,148	50,133	35,730	35,551	42,267	29,014
Other EU Member States 5	105,280	108,659	108,148	105,986	83,058	3,669	24,962	81,024	63,034	42,952	56,290	49,696
Bulgaria	979	730	639	591	543	3	.	.	.	.	200	391
Czechia	11,863	12,129	9,334	9,230	6,944	67	4,815	4,415	5,877	3,353	7,899	1,331
Denmark	13,041	13,861	15,769	14,629	11,663	682	4,932	9,697	7,918	6,711	8,148	6,481
Hungary	3,271	6,102	6,250	6,781	4,768	570	3,536	3,245	3,205	3,576	5,509	1,272
Poland	24,559	25,553	24,730	24,299	20,600	259	4,673	19,626	8,685	15,614	17,449	6,850
Romania	1,978	1,752	1,753	1,796	1,610	12	394	1,402	196	1,600	713	1,083
Sweden	33,400	33,086	35,034	34,893	27,469	1,282	6,518	28,375	23,342	11,551	15,722	19,171
EU institutions	15,450	13,657	14,639	13,767	9,461	794	.	.	.	.	650	13,117
Other European countries 5	495,894	490,690	485,946	487,880	317,656	63,357	295,924	191,956	344,945	142,935	419,731	68,149
Guernsey	1,806	2,050	1,088	1,059	336	239	104	955	21	1,038	1,028	31
Iceland	440	411	497	571	512	.	14	557	.	.	330	241
Isle of Man	1,431	1,275	1,318	1,315	845	208	123	1,192	.	.	1,308	7
Jersey	7,125	9,926	10,144	10,100	4,377	473	3,971	6,129	4	10,096	7,449	2,651
Liechtenstein	617	790	925	851	606	222	276	575	106	745	636	215
Norway	27,245	25,917	26,700	27,219	23,027	2,098	6,507	20,712	22,923	4,296	9,448	17,771
Russian Federation	6,028	4,937	3,941	3,847	2,797	953	251	3,596	486	3,361	3,714	133
Switzerland	56,782	53,888	49,239	47,292	20,013	4,977	21,867	25,425	19,833	27,459	43,634	3,658
Turkey	15,399	15,815	15,977	15,964	12,081	3,313	4,103	11,861	4,020	11,944	15,508	456
Ukraine	553	719	695	696	696	.	16	680	14	682	690	6
United Kingdom	376,946	373,649	374,026	377,538	250,958	50,817	258,454	119,084	296,842	80,696	334,622	42,916
Remaining European countries	1,522	1,313	1,396	1,428	1,408	4	238	1,190	460	968	1,364	64
Countries in Africa	18,059	18,230	19,803	20,109	11,388	7,643	.	.	.	.	19,482	627
Algeria	53	47	51	38	23	.	38	0	38	0	38	-
Cameroon	138	162	152	156	113	.	40	116	40	116	156	-
Cote d'Ivoire	925	1,044	1,143	1,173	1,171	.	736	437	90	1,083	.	-
Egypt	4,459	3,801	4,320	4,211	3,163	894	601	3,610	685	3,526	3,721	490
Ghana	684	866	719	669	583	86	324	345	5	664	.	-
Kenya	245	198	431	432	184	248	247	185	247	185	432	-
Liberia	3,929	3,623	3,550	4,016	74	3,942	3	4,013	-	4,016	4,016	0
Libya	18	17	13	26	6	.	.	.	.	.	26	-
Morocco	1,671	1,921	1,874	1,857	1,819	37	70	1,787	46	1,811	1,849	8
Nigeria	833	1,031	910	815	278	535	392	423	631	184	814	1
South Africa	1,733	1,624	1,689	1,755	619	475	369	1,386	769	986	1,643	112
Tunisia	712	928	908	919	909	7	20	899	20	899	919	-
Zimbabwe	87	90	92	92	81	.	91	1	.	.	92	-
Remaining countries in Africa	2,572	2,878	3,951	3,950	2,365	1,328	1,354	2,596	351	3,599	3,936	14

* 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											Country/group of countries
December 2021	December 2022	July 2023	August 2023								
			Liabilities total	of which:		broken down by maturity		broken down by sector		Memo item: saving deposits	
				Euro	US dollar	short-term	long-term ⁴	foreign banks ⁴	foreign non-banks		
13	14	15	16	17	18	19	20	21	22	23	
1,213,565	1,381,064	1,477,028	1,443,096	1,064,114	279,199	1,171,416	271,680	1,035,845	407,251	4,692	All countries
953,566	1,113,838	1,178,212	1,145,007	939,963	123,469	921,945	223,062	835,307	309,700	3,365	Countries in Europe
517,835	624,749	675,324	664,187	558,856	69,630	508,357	155,830	447,987	216,200	2,317	EU Member States ⁵
451,559	575,487	616,888	597,946	502,895	64,825	456,056	141,890	393,572	204,374	2,030	Euro area ⁵
16,584	18,911	20,034	20,364	18,186	1,594	16,773	3,591	8,046	12,318	241	Austria
28,748	32,756	31,353	33,557	26,806	3,147	24,419	9,138	25,034	8,523	132	Belgium
750	2,031	1,040	1,041	889	145	1,038	3	723	318	48	Croatia
1,770	2,659	3,452	3,336	1,406	1,841	3,255	81	306	3,030	21	Cyprus
107	181	385	367	351	13	367	0	34	333	1	Estonia
1,557	5,038	7,274	6,817	6,762	49	6,807	10	4,042	2,775	10	Finland
91,986	135,170	159,245	150,242	141,789	7,122	121,686	28,556	125,879	24,363	335	France
7,070	5,340	5,167	4,246	3,829	352	4,151	95	1,232	3,014	555	Greece
50,463	73,817	68,630	68,644	63,102	2,160	64,299	4,345	54,264	14,380	29	Ireland
35,239	37,036	38,852	38,379	34,576	3,377	30,572	7,807	31,702	6,677	168	Italy
129	221	195	188	170	17	186	2	33	155	3	Latvia
153	289	278	352	330	10	352	0	59	293	4	Lithuania
128,120	163,917	175,056	164,866	116,012	31,786	109,739	55,127	88,763	76,103	83	Luxembourg ⁶
1,148	1,553	1,577	1,548	1,202	264	1,546	2	126	1,422	2	Malta
65,043	68,291	67,643	67,646	55,126	10,135	44,039	23,607	24,890	42,756	180	Netherlands
2,154	2,306	1,896	2,094	1,763	272	2,085	9	1,316	778	38	Portugal
193	1,227	2,023	2,102	2,057	28	2,048	54	18	2,084	6	Slovakia
464	914	720	828	732	49	806	22	78	750	9	Slovenia
20,615	25,816	29,552	29,498	26,157	2,283	20,057	9,441	25,199	4,299	165	Spain
66,276	49,262	58,436	66,241	55,961	4,805	52,301	13,940	54,415	11,826	287	Other EU Member States ⁵
487	533	1,997	2,024	1,961	36	2,020	4	1,709	315	14	Bulgaria
1,935	2,282	4,411	4,509	3,903	46	4,160	349	2,893	1,616	66	Czechia
33,865	13,048	11,652	17,240	15,431	1,525	17,077	163	13,777	3,463	41	Denmark
1,659	2,150	3,153	3,962	3,169	511	3,809	153	2,572	1,390	33	Hungary
4,926	6,948	8,943	8,093	5,228	662	8,069	24	5,614	2,479	50	Poland
824	816	758	672	490	111	669	3	.	.	12	Romania
12,994	12,131	17,651	20,208	17,070	1,096	14,991	5,217	17,885	2,323	71	Sweden
8,836	9,323	9,871	9,533	8,709	818	1,506	8,027	.	.	–	EU institutions
435,731	489,089	502,888	480,820	381,107	53,839	413,588	67,232	387,320	93,500	1,048	Other European countries ⁵
261	2,262	1,673	1,675	43	1,622	.	.	80	1,595	0	Guernsey
67	137	202	267	198	69	267	0	247	20	3	Iceland
94	256	339	287	58	213	.	.	150	137	0	Isle of Man
259	260	208	189	90	13	.	.	6	183	0	Jersey
907	1,034	1,408	1,376	787	442	1,328	48	763	613	3	Liechtenstein
1,231	4,713	4,472	4,192	2,778	1,114	4,166	26	2,324	1,868	16	Norway
4,478	5,750	4,994	4,923	3,767	850	4,089	834	2,111	2,812	48	Russian Federation
40,028	45,212	43,096	42,540	27,069	10,666	37,254	5,286	21,059	21,481	669	Switzerland
3,011	4,068	6,004	6,108	4,424	1,317	5,236	872	2,868	3,240	32	Turkey
1,282	2,245	2,804	2,642	1,533	1,074	2,634	8	2,483	159	11	Ukraine
381,782	421,398	435,102	413,918	338,116	36,165	353,807	60,111	352,840	61,078	212	United Kingdom
2,331	1,754	2,586	2,703	2,244	294	2,677	26	2,389	314	54	Remaining European countries
11,084	12,257	15,590	15,665	3,558	11,060	15,588	77	12,178	3,487	175	Countries in Africa
281	220	219	225	115	110	225	0	152	73	5	Algeria
31	36	31	26	26	.	.	.	11	15	1	Cameroon
44	47	63	28	27	.	28	0	26	2	0	Cote d'Ivoire
1,348	1,278	1,512	1,359	430	876	1,313	46	688	671	27	Egypt
150	124	147	164	95	64	164	0	144	20	0	Ghana
398	246	998	959	180	653	956	3	934	25	2	Kenya
531	659	597	967	100	860	.	.	12	955	0	Liberia
1,912	3,093	3,939	4,278	134	3,788	4,278	0	3,559	719	2	Libya
245	288	505	331	294	35	330	1	293	38	2	Morocco
462	520	785	645	204	374	642	3	596	49	3	Nigeria
3,030	2,739	2,929	2,567	620	1,905	2,558	9	2,114	453	93	South Africa
249	186	346	432	329	98	424	8	343	89	9	Tunisia
63	35	64	47	15	32	47	0	42	5	1	Zimbabwe
2,340	2,786	3,455	3,637	989	2,264	3,631	6	3,264	373	30	Remaining countries in Africa

countries are calculated on the basis of the respective (historical) status membership of the group. ⁶ Up to June 2020 including European Financial Stability Facility (EFSF). ⁷ Up

to December 2010 Netherlands Antilles. ⁸ Excluding Hong Kong. ⁹ Excluding EU institutions.

V. External position of banks

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

End of reporting period; € million

Country/group of countries	Claims on non-residents ¹											
	December 2021	December 2022	July 2023	Claims total	August 2023							
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
					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	317,106	360,304	376,656	378,935	90,160	279,507	150,477	228,458	238,941	139,994	289,050	89,885
Argentina	609	580	510	513	22	490	51	462	30	483	508	5
Bahamas	1,286	1,971	644	1,436	171	1,254	1,330	106	1,299	137	.	.
Bermuda	3,566	3,584	3,391	3,370	353	2,646	418	2,952	–	3,370	3,317	53
Bolivia, Plurinational State of	30	20	9	11	1	10	9	2	.	.	11	–
Brazil	2,390	2,893	2,919	2,869	1,173	1,649	946	1,923	1,393	1,476	2,595	274
British Virgin Islands	1,376	1,178	1,322	1,375	294	609	279	1,096	.	.	954	421
Canada	31,823	36,261	38,019	37,851	29,958	3,153	2,543	35,308	26,364	11,487	6,933	30,918
Cayman Islands	47,797	52,263	60,936	59,651	13,126	45,805	27,843	31,808	38,694	20,957	56,856	2,795
Chile	1,964	2,026	2,115	2,128	474	1,653	198	1,930	492	1,636	1,772	356
Columbia	1,619	2,190	2,252	2,233	1,290	942	501	1,732	464	1,769	2,229	4
Cuba	58	55	51	51	51	–	7	44	29	22	.	.
Curacao ⁷	225	91	89	89	77	12	2	87	.	.	9	80
Ecuador	457	182	218	265	11	254	250	15	.	.	265	–
Guatemala	215	343	232	261	11	248	146	115	.	.	261	–
Mexico	2,890	2,597	2,123	2,221	466	1,684	287	1,934	846	1,375	2,011	210
Panama	1,189	1,202	959	1,128	392	730	171	957	138	990	1,127	1
Paraguay	94	270	183	178	21	155	60	118	.	.	178	–
Peru	1,008	1,338	1,437	1,558	494	1,053	261	1,297	487	1,071	1,532	26
United States of America	217,269	249,856	257,856	260,341	41,552	216,031	114,695	145,646	167,749	92,592	205,725	54,616
Uruguay	425	408	402	437	45	392	3	434	.	.	.	.
Venezuela, Bolivarian Republic	22	88	62	37	30	7	8	29	–	37	15	22
Remaining countries in America	794	908	927	932	148	730	469	463	384	548	890	42
Countries in Asia	122,275	115,120	116,988	115,826	60,047	34,502	46,840	68,986	70,183	45,643	97,267	18,559
Bahrain	1,174	1,172	1,132	1,176	114	1,059	468	708	640	536	1,176	–
China, People's Republic of ⁸	13,672	12,007	15,404	13,378	8,083	1,391	6,897	6,481	8,535	4,843	11,080	2,298
Hong Kong	20,132	12,684	8,073	7,667	2,602	2,997	2,945	4,722	5,642	2,025	6,608	1,059
India	9,051	9,039	9,495	9,679	4,502	2,145	958	8,721	4,669	5,010	7,288	2,391
Indonesia	4,077	4,428	4,647	4,651	3,606	654	408	4,243	451	4,200	4,522	129
Iran	557	489	452	432	410	.	244	188	269	163	.	.
Iraq	414	479	673	692	612	.	7	685	–	692	692	–
Israel	887	959	1,244	1,295	773	482	554	741	220	1,075	1,088	207
Japan	14,914	18,020	12,205	15,610	9,647	1,945	8,620	6,990	10,751	4,859	12,476	3,134
Jordan	689	696	666	658	596	61	20	638	10	648	658	–
Kazakhstan	132	235	203	194	144	.	21	173	3	191	190	4
Korea, Republic of	3,902	4,694	5,232	4,899	1,448	2,434	729	4,170	2,451	2,448	2,629	2,270
Kuwait	1,158	1,198	1,355	1,258	125	1,120	245	1,013	390	868	1,258	–
Lebanon	7	.	5	6	6	.	.	.	2	4	6	–
Malaysia	367	384	403	434	217	204	138	296	263	171	240	194
Myanmar	24	.	23	23	23	–	.	.	–	23	23	–
Pakistan	117	116	98	110	58	41	41	69	65	45	.	.
Philippines	369	708	793	855	22	731	345	510	223	632	812	43
Qatar	2,665	2,196	2,259	2,215	377	1,766	633	1,582	1,433	782	2,020	195
Saudi Arabia	1,920	1,695	2,043	2,146	504	1,548	817	1,329	625	1,521	2,018	128
Singapore	31,019	28,993	33,443	31,777	20,629	7,945	19,000	12,777	27,732	4,045	28,232	3,545
Sri Lanka	114	71	70	74	6	.	15	59	68	6	.	.
Syria	0	0	0	1	1	–	0	1	.	.	1	–
Taiwan	3,162	1,885	3,237	2,753	137	184	322	2,431	198	2,555	374	2,379
Thailand	745	748	754	704	175	17	647	57	637	67	687	17
Turkmenistan	242	192	245	238	162	.	–	238	.	.	238	–
United Arab Emirates	3,465	3,828	3,947	3,884	801	2,842	823	3,061	1,295	2,589	3,646	238
Uzbekistan	1,357	1,607	1,965	2,002	1,689	313	737	1,265	1,489	513	.	.
Vietnam	1,523	1,449	1,497	1,486	500	985	168	1,318	447	1,039	.	.
Remaining countries in Asia	4,420	5,116	5,425	5,529	2,078	3,416	1,036	4,493	1,653	3,876	5,486	43
Countries in Oceania	22,732	25,153	24,865	26,215	17,791	4,584	2,430	23,785	17,198	9,017	14,301	11,914
Australia	17,553	19,482	19,001	19,555	15,090	791	2,356	17,199	15,891	3,664	10,172	9,383
Marshall Islands	3,099	3,336	3,051	3,824	116	3,708	7	3,817	–	3,824	.	.
New Zealand	2,079	2,297	2,758	2,776	2,585	.	65	2,711	1,307	1,469	.	.
Papua New Guinea	0	0	0	0	0	–	0	0	0	0	0	0
Remaining countries in Oceania	1	38	55	60	0	.	2	58	–	60	60	–
Countries not identifiable	1	0	1	1	1	–	.	.	.	.	1	–
International organisations ⁹	16,983	22,300	27,486	26,063	22,143	3,646	149	25,914	1,477	24,586	3,049	23,014

For footnotes see p. 112 and 113

V. External position of banks

Liabilities to non-residents ¹											Country/group of countries
December 2021	December 2022	July 2023	August 2023								
			Liabilities total	of which:		broken down by maturity		broken down by sector		Memo item: saving deposits	
				Euro	US dollar	short-term	long-term ⁴	foreign banks ⁴	foreign non-banks		
13	14	15	16	17	18	19	20	21	22	23	
140,631	127,072	146,020	143,933	73,289	67,972	111,751	32,182	68,072	75,861	808	Countries in America
381	360	628	341	196	141	328	13	35	306	26	Argentina
302	322	266	190	124	65	189	1	129	61	0	Bahamas
176	387	371	449	219	178	449	0	.	.	0	Bermuda
89	86	89	91	54	35	89	2	26	65	5	Bolivia, Plurinational State of
750	1,002	1,850	950	868	49	837	113	610	340	47	Brazil
1,150	1,125	993	943	96	802	.	.	.	.	.	British Virgin Islands
1,235	1,681	2,325	2,304	1,107	633	2,138	166	1,570	734	85	Canada
30,476	31,060	30,243	28,585	17,708	10,827	28,539	46	12,731	15,854	0	Cayman Islands
389	271	333	402	277	124	399	3	213	189	17	Chile
104	151	154	120	98	20	116	4	44	76	6	Columbia
115	103	71	94	90	—	.	.	89	5	0	Cuba
137	296	56	30	17	9	30	—	14	16	0	Curacao ⁷
797	68	68	66	33	32	59	7	29	37	3	Ecuador
60	126	94	109	36	73	108	1	61	48	.	Guatemala
663	804	1,466	1,988	468	259	1,981	7	1,475	513	26	Mexico
761	527	484	721	157	561	678	43	79	642	0	Panama
62	115	198	250	141	109	244	6	177	73	5	Paraguay
157	173	158	199	169	30	192	7	125	74	5	Peru
102,098	87,589	105,260	105,172	51,002	53,536	73,885	31,287	50,209	54,963	564	United States of America
259	338	367	375	142	228	373	2	119	256	2	Uruguay
92	76	75	76	59	17	76	0	17	59	7	Venezuela, Bolivarian Republic
378	412	471	478	228	244	465	13	311	167	8	Remaining countries in America
95,988	113,963	125,179	126,003	42,669	71,272	110,503	15,500	116,894	9,109	282	Countries in Asia
216	420	773	563	280	279	515	48	548	15	0	Bahrain
17,058	19,147	16,824	18,319	13,293	1,271	12,585	5,734	16,908	1,411	47	China, People's Republic of ⁸
11,018	13,588	13,047	12,592	3,106	7,504	10,991	1,601	11,985	607	11	Hong Kong
1,302	1,184	1,413	1,528	1,338	167	1,057	471	1,260	268	8	India
310	358	204	200	189	11	200	0	128	72	3	Indonesia
2,408	2,479	2,179	2,072	2,065	6	1,766	306	1,901	171	17	Iran
764	4,447	4,353	3,738	2,882	853	3,738	0	3,676	62	0	Iraq
562	893	1,109	776	420	328	748	28	349	427	41	Israel
5,492	5,106	7,125	7,098	2,812	949	5,245	1,853	5,212	1,886	40	Japan
804	586	627	387	205	141	387	0	333	54	1	Jordan
270	469	783	739	446	276	738	1	557	182	5	Kazakhstan
1,016	2,484	2,832	2,484	1,849	554	1,945	539	2,286	198	8	Korea, Republic of
247	573	427	852	420	432	839	13	731	121	3	Kuwait
829	715	1,002	913	196	637	913	0	763	150	3	Lebanon
261	203	481	272	223	22	271	1	188	84	6	Malaysia
3	3	6	5	5	—	.	.	.	.	0	Myanmar
183	270	251	245	109	135	.	.	75	170	2	Pakistan
381	394	354	337	263	68	336	1	240	97	5	Philippines
294	470	392	555	181	310	555	0	504	51	1	Qatar
598	1,457	1,420	853	725	42	847	6	720	133	8	Saudi Arabia
12,159	14,808	20,044	20,802	5,014	15,024	17,124	3,678	19,845	957	14	Singapore
36	87	247	282	71	171	282	0	269	13	2	Sri Lanka
65	63	77	78	78	0	78	0	36	42	3	Syria
2,704	1,764	1,435	1,620	824	420	1,539	81	1,501	119	8	Taiwan
545	549	452	371	353	12	321	50	119	252	22	Thailand
27,696	33,698	35,970	36,555	2,000	34,506	36,555	—	.	.	1	Turkmenistan
3,695	2,891	5,988	6,301	1,470	4,424	5,821	480	5,006	1,295	14	United Arab Emirates
1,062	1,002	557	572	186	348	572	0	553	19	0	Uzbekistan
830	1,039	788	755	388	367	582	173	702	53	2	Vietnam
3,180	2,816	4,019	4,139	1,278	2,015	3,713	426	3,947	192	7	Remaining countries in Asia
6,921	8,239	6,273	7,257	1,922	3,262	7,160	97	3,033	4,224	.	Countries in Oceania
5,421	6,370	4,225	4,426	1,693	681	4,343	83	2,994	1,432	52	Australia
1,366	1,713	1,913	2,692	116	2,570	.	.	—	2,692	—	Marshall Islands
123	147	125	128	103	10	127	1	36	92	9	New Zealand
0	0	1	1	1	.	.	.	.	.	0	Papua New Guinea
11	9	9	10	9	.	10	0	.	.	.	Remaining countries in Oceania
47	74	74	76	68	7	43	33	74	2	0	Countries not identifiable
5,328	5,621	5,680	5,155	2,645	2,157	4,426	729	287	4,868	.	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					
	Total	Short-term loans and advances		Long-term loans and advances		Money market instruments, bonds and notes	Shares and participating interests	Total	Short-term liabilities		Long-term liabilities	
		to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks				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											
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	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 Q3	847,175	254,225	278,068	26,780	201,428	76,687	9,987	584,831	156,726	378,325	25,072	24,708
Q4	736,302	195,885	243,706	23,631	195,239	67,190	10,651	501,965	113,798	338,450	24,623	25,094
2023 Q1	753,527	226,869	232,380	25,237	191,853	66,629	10,559	520,892	125,184	346,870	22,913	25,925
Q2	766,133	248,396	231,396	16,165	190,140	69,115	10,921	531,147	144,002	344,768	14,510	27,867
2023 Feb.	755,716	222,992	236,799	23,182	194,721	67,258	10,764	535,426	134,644	351,381	22,838	26,563
Mar.	753,527	226,869	232,380	25,237	191,853	66,629	10,559	520,892	125,184	346,870	22,913	25,925
Apr.	751,684	230,079	234,300	20,455	190,285	65,640	10,925	530,548	136,199	350,177	17,954	26,218
May	775,503	241,705	235,993	20,785	193,554	72,128	11,338	539,268	142,038	352,783	17,257	27,190
June	766,133	248,396	231,396	16,165	190,140	69,115	10,921	531,147	144,002	344,768	14,510	27,867
July	771,377	254,239	227,113	15,653	191,438	71,702	11,232	547,648	147,703	357,241	13,773	28,931
	of which: denominated in euro ²											
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	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 Q3	172,093	26,454	62,896	2,662	68,045	10,535	1,501	151,762	27,461	113,647	1,444	9,210
Q4	163,613	22,309	56,811	2,747	70,645	9,618	1,483	145,383	21,170	112,975	1,626	9,612
2023 Q1	172,258	23,915	62,932	2,666	71,010	10,404	1,331	144,517	20,468	112,472	1,540	10,037
Q2	170,577	21,722	61,056	2,580	71,641	12,542	1,036	148,976	23,657	113,338	1,317	10,664
2023 Feb.	164,828	21,056	59,373	2,842	70,849	9,530	1,178	143,262	20,660	111,330	1,484	9,788
Mar.	172,258	23,915	62,932	2,666	71,010	10,404	1,331	144,517	20,468	112,472	1,540	10,037
Apr.	183,976	21,406	77,218	2,483	71,295	10,370	1,204	149,502	22,159	115,359	1,604	10,380
May	184,329	23,482	72,842	2,506	71,788	12,455	1,256	147,529	24,018	111,707	1,332	10,472
June	170,577	21,722	61,056	2,580	71,641	12,542	1,036	148,976	23,657	113,338	1,317	10,664
July	165,493	22,209	53,656	2,676	73,512	12,497	943	149,446	25,043	111,874	1,219	11,310
	denominated in US dollar ²											
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	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 Q3	492,292	167,576	157,459	21,070	104,434	33,824	7,929	308,073	92,495	182,703	21,808	11,067
Q4	400,112	114,882	130,756	17,983	97,366	30,491	8,634	252,865	66,091	154,268	21,142	11,364
2023 Q1	416,592	151,807	117,004	16,049	93,614	29,321	8,797	268,434	76,365	162,307	18,166	11,596
Q2	420,802	166,574	116,583	9,862	91,871	26,496	9,416	265,762	85,960	157,659	9,453	12,690
2023 Feb.	420,780	147,189	121,266	17,440	96,280	29,532	9,073	279,560	82,447	165,361	19,109	12,643
Mar.	416,592	151,807	117,004	16,049	93,614	29,321	8,797	268,434	76,365	162,307	18,166	11,596
Apr.	401,527	155,094	104,854	12,558	92,365	27,410	9,246	268,500	81,815	162,015	12,940	11,730
May	418,781	161,332	111,879	11,768	94,722	29,472	9,608	274,068	84,412	165,141	12,177	12,338
June	420,802	166,574	116,583	9,862	91,871	26,496	9,416	265,762	85,960	157,659	9,453	12,690
July	428,597	173,816	116,959	9,291	91,365	27,357	9,809	280,513	89,018	169,796	8,859	12,840
	Assets and liabilities vis-à-vis industrial countries ^{3,4}											
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	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 Q3	698,483	227,641	213,111	18,520	176,910	52,442	9,859	441,735	106,602	293,240	22,478	19,415
Q4	605,653	171,600	187,438	16,314	173,417	46,506	10,378	390,116	79,667	268,953	21,984	19,512
2023 Q1	624,256	204,160	176,195	18,271	171,859	43,449	10,322	406,517	83,394	281,651	20,860	20,612
Q2	637,262	226,134	174,593	11,287	171,037	43,664	10,547	417,312	100,680	281,793	12,040	22,799
2023 Feb.	628,426	199,714	183,155	15,474	173,750	45,758	10,575	408,018	89,855	276,888	20,853	20,422
Mar.	624,256	204,160	176,195	18,271	171,859	43,449	10,322	406,517	83,394	281,651	20,860	20,612
Apr.	625,601	205,142	183,386	13,710	171,078	41,659	10,626	412,835	91,467	284,542	15,696	21,130
May	645,217	218,891	181,826	14,388	173,681	45,414	11,017	422,123	94,889	290,120	14,915	22,199
June	637,262	226,134	174,593	11,287	171,037	43,664	10,547	417,312	100,680	281,793	12,040	22,799
July	650,835	233,378	178,156	10,877	172,919	44,628	10,877	432,400	103,861	293,291	11,377	23,871

* 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				
	Total	Short-term loans and advances		Long-term loans and advances		Money market instruments, bonds and notes	Shares and participating interests	Total	Short-term liabilities		Long-term liabilities	
		to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks				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											
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	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 Q3	147,492	16,577	54,926	2,273	63,346	9,373	997	171,480	12,767	145,620	1,172	11,921
Q4	141,126	18,707	46,406	2,085	63,350	8,528	2,050	163,774	9,948	140,388	1,133	12,305
2023 Q1	143,242	14,169	53,009	2,316	63,385	8,828	1,535	167,351	10,163	143,122	1,360	12,706
Q2	144,583	14,442	52,006	2,167	62,910	11,396	1,662	162,447	9,774	138,248	1,079	13,346
2023 Feb.	147,837	13,153	58,099	2,379	63,791	8,813	1,602	165,165	10,277	141,020	1,323	12,545
Mar.	143,242	14,169	53,009	2,316	63,385	8,828	1,535	167,351	10,163	143,122	1,360	12,706
Apr.	160,075	13,728	70,237	2,311	63,146	9,009	1,644	166,135	10,201	141,762	1,507	12,665
May	150,851	14,871	57,640	2,180	63,252	11,267	1,641	169,057	11,333	143,282	1,514	12,928
June	144,583	14,442	52,006	2,167	62,910	11,396	1,662	162,447	9,774	138,248	1,079	13,346
July	145,702	15,014	49,927	2,411	64,686	11,884	1,780	166,359	9,999	141,154	1,004	14,202
	of which: vis-à-vis the euro area 4											
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	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 Q3	138,299	13,631	52,616	2,273	61,374	7,397	1,008	159,500	12,106	135,118	1,045	11,231
Q4	127,048	10,677	44,429	1,737	61,352	6,803	2,050	152,107	9,326	130,054	999	11,728
2023 Q1	134,986	11,860	51,064	1,867	61,312	7,348	1,535	153,436	9,520	130,486	1,219	12,211
Q2	135,420	11,719	50,184	1,570	60,784	9,501	1,662	150,314	9,326	127,222	935	12,831
2023 Feb.	139,361	10,601	55,986	2,006	61,778	7,388	1,602	151,884	9,550	129,246	1,182	11,906
Mar.	134,986	11,860	51,064	1,867	61,312	7,348	1,535	153,436	9,520	130,486	1,219	12,211
Apr.	151,851	11,173	68,404	1,856	61,145	7,629	1,644	152,863	9,569	129,716	1,364	12,214
May	142,114	12,164	55,813	1,712	61,273	9,511	1,641	155,850	10,576	131,440	1,370	12,464
June	135,420	11,719	50,184	1,570	60,784	9,501	1,662	150,314	9,326	127,222	935	12,831
July	135,657	11,723	47,941	1,789	62,451	9,973	1,780	153,641	9,540	129,463	866	13,772
	Assets and liabilities vis-à-vis emerging market economies and developing countries 4.6											
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	126,389	28,005	46,726	8,535	21,880	21,628	- 385	108,159	46,877	55,934	2,076	3,272
2022 Q3	146,969	26,436	64,957	8,260	24,468	22,720	128	141,454	50,124	83,443	2,594	5,293
Q4	129,217	24,285	56,268	7,317	21,772	19,302	273	111,247	34,131	68,895	2,639	5,582
2023 Q1	127,348	22,585	56,185	6,916	19,944	21,481	237	114,170	41,790	65,014	2,053	5,313
Q2	126,822	22,138	56,803	4,810	19,053	23,644	374	113,322	43,322	62,462	2,470	5,068
2023 Feb.	125,573	23,278	53,644	7,708	20,921	19,833	189	126,777	44,789	73,862	1,985	6,141
Mar.	127,348	22,585	56,185	6,916	19,944	21,481	237	114,170	41,790	65,014	2,053	5,313
Apr.	124,138	24,815	50,914	6,695	19,157	22,258	299	117,204	44,732	65,126	2,258	5,088
May	128,331	22,687	54,167	6,347	19,823	24,986	321	116,673	47,149	62,191	2,342	4,991
June	126,822	22,138	56,803	4,810	19,053	23,644	374	113,322	43,322	62,462	2,470	5,068
July	118,446	20,739	48,957	4,708	18,469	25,218	355	114,677	43,838	63,383	2,396	5,060
	Memo item: assets and liabilities vis-à-vis offshore banking centres											
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	72,690	15,097	34,560	6,290	11,421	5,936	- 614	72,439	28,013	40,737	1,601	2,088
2022 Q3	88,016	13,739	50,094	6,128	12,499	5,516	40	96,522	28,107	63,481	1,525	3,409
Q4	79,442	12,778	44,197	5,671	12,224	.	.	77,022	19,860	52,398	1,046	3,718
2023 Q1	76,021	11,556	43,869	4,952	10,786	4,663	195	79,070	25,375	49,393	514	3,788
Q2	76,068	11,353	45,465	3,591	10,566	4,759	334	75,561	26,783	44,836	427	3,515
2023 Feb.	69,307	11,343	37,096	6,138	10,680	.	.	86,432	26,455	55,096	418	4,463
Mar.	76,021	11,556	43,869	4,952	10,786	4,663	195	79,070	25,375	49,393	514	3,788
Apr.	69,588	13,179	35,749	5,255	10,356	4,791	258	80,127	28,883	47,096	571	3,577
May	75,168	11,914	41,430	5,017	10,971	5,554	282	81,063	31,018	46,054	562	3,429
June	76,068	11,353	45,465	3,591	10,566	4,759	334	75,561	26,783	44,836	427	3,515
July	64,932	10,947	33,845	3,481	10,214	6,127	318	78,372	27,192	47,264	463	3,453

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

Claims on non-residents														
Total	of which:				Short-term loans and advances				Long-term loans and advances				Money market instruments, bond and notes	
	Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks			
					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		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	

All foreign branches

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	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 Q3	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
Q4	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
2023 Q1	753,527	172,258	416,592	27,774	53,965	147,997	78,872	86,447	145,933	9,037	16,200	148,168	43,685	66,629
Q2	766,133	170,577	420,802	29,023	55,315	173,171	75,225	91,644	139,752	6,758	9,407	150,685	39,455	69,115
2023 Apr.	751,684	183,976	401,527	28,453	52,650	152,175	77,904	83,281	151,019	8,027	12,428	148,348	41,937	65,640
May	775,503	184,329	418,781	29,707	53,368	159,329	82,376	87,994	147,999	9,093	11,692	151,282	42,272	72,128
June	766,133	170,577	420,802	29,023	55,315	173,171	75,225	91,644	139,752	6,758	9,407	150,685	39,455	69,115
July	771,377	165,493	428,597	29,768	57,064	175,702	78,537	91,609	135,504	6,326	9,327	152,749	38,689	71,702

Foreign branches in the euro area ²

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	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 Q3	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
Q4	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
2023 Q1	125,267	84,861	31,790	717	3,632	5,719	12,794	22,975	20,035	1,038	285	52,040	8,782	1,011
Q2	130,972	88,817	28,975	642	3,674	4,420	16,178	25,113	18,938	950	52	53,704	7,278	3,647
2023 Apr.	123,398	85,626	28,988	468	3,753	4,978	12,370	23,534	19,092	1,060	149	52,603	7,941	1,038
May	130,061	88,335	28,902	417	3,857	4,550	16,369	23,019	19,351	1,116	94	53,286	7,881	3,750
June	130,972	88,817	28,975	642	3,674	4,420	16,178	25,113	18,938	950	52	53,704	7,278	3,647
July	131,914	89,130	28,920	687	3,570	4,405	18,080	22,904	18,805	940	52	55,523	6,864	3,617

of which: in Luxembourg

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	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 Q3	52,214	18,071	27,108	567	3,234	2,437	11,030	9,803	17,488	.	467	2,298	6,917	.
Q4	43,730	18,146	19,984	407	2,429	1,941	9,643	5,367	16,829	.	358	2,382	5,991	.
2023 Q1	46,662	16,870	23,202	517	2,654	2,262	10,104	7,936	17,056	.	226	2,361	5,290	.
Q2	48,421	17,281	20,002	435	2,790	2,340	12,697	7,408	15,628	.	.	2,608	3,726	3,048
2023 Apr.	43,130	16,173	20,398	221	2,884	2,283	9,529	6,665	16,028	.	91	2,386	4,648	.
May	50,044	18,579	20,712	201	2,977	2,388	13,078	7,024	16,171	664	37	2,652	4,398	3,086
June	48,421	17,281	20,002	435	2,790	2,340	12,697	7,408	15,628	.	.	2,608	3,726	3,048
July	50,516	17,852	20,749	466	2,721	2,315	14,595	7,712	15,799	.	.	2,700	3,401	2,990

Foreign branches in the United Kingdom

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	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 Q3	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
Q4	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
2023 Q1	216,437	68,032	79,921	10,000	47,117	12,158	22,855	15,238	89,662	.	6,426	17,574	11,773	34,601
Q2	212,114	62,932	78,211	9,800	48,553	15,488	20,726	19,238	86,889	.	5,467	16,865	9,875	33,446
2023 Apr.	216,265	78,762	69,859	9,026	45,790	11,724	22,274	13,311	95,830	.	6,990	17,225	11,149	32,483
May	223,083	76,392	78,347	9,442	46,459	12,654	22,763	16,883	95,372	.	6,722	16,916	10,990	34,171
June	212,114	62,932	78,211	9,800	48,553	15,488	20,726	19,238	86,889	.	5,467	16,865	9,875	33,446
July	211,436	56,748	81,309	10,359	50,353	14,644	22,018	21,168	83,321	.	5,754	16,873	9,554	34,162

Foreign branches in the United States of America

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	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 Q3	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
Q4	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
2023 Q1	261,532	4,184	250,521	412	2,342	104,257	16,841	28,703	17,180	.	7,541	66,483	8,160	10,517
Q2	271,800	4,249	260,793	356	2,238	129,459	11,034	27,608	14,274	.	2,070	67,850	7,347	10,626
2023 Apr.	257,722	3,954	247,387	333	2,273	109,416	13,377	27,523	17,182	.	3,398	66,606	7,731	10,581
May	266,749	4,217	256,161	280	2,232	118,176	12,238	29,448	14,420	.	2,986	68,783	7,855	11,170
June	271,800	4,249	260,793	356	2,238	129,459	11,034	27,608	14,274	.	2,070	67,850	7,347	10,626
July	277,356	4,333	266,685	284	2,167	133,939	12,098	27,447	14,437	.	1,692	67,857	7,576	10,859

* 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													
Shares and participating interests	Total	of which:				Short-term liabilities				Long-term liabilities				End of reporting period
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						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	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
All foreign branches														
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
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	2021
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 Q3
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	Q4
10,559	520,892	144,517	268,434	17,297	36,018	46,291	78,893	154,720	192,150	5,148	17,765	14,905	11,020	2023 Q1
10,921	531,147	148,976	265,762	23,627	36,543	61,107	82,895	152,658	192,110	5,024	9,486	16,171	11,696	Q2
10,925	530,548	149,502	268,500	20,141	36,367	52,143	84,056	153,892	196,285	4,779	13,175	15,502	10,716	2023 Apr.
11,338	539,268	147,529	274,068	22,351	37,807	55,064	86,974	158,084	194,699	4,844	12,413	15,913	11,277	May
10,921	531,147	148,976	265,762	23,627	36,543	61,107	82,895	152,658	192,110	5,024	9,486	16,171	11,696	June
11,232	547,648	149,446	280,513	23,506	38,209	62,648	85,055	164,850	192,391	4,910	8,863	16,595	12,336	July
Foreign branches in the Euro area 2														
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
344	96,769	64,083	24,010	859	3,443	3,232	2,320	64,259	15,336	608	636	7,577	2,801	2021
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 Q3
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	Q4
588	172,791	94,431	55,214	1,473	9,890	3,453	5,017	82,714	70,699	613	690	5,866	3,739	2023 Q1
692	174,845	95,083	54,919	1,684	10,072	2,032	10,578	80,314	70,671	355	566	6,101	4,228	Q2
633	172,071	94,419	53,950	1,563	9,570	2,799	5,896	81,922	70,379	608	688	5,916	3,863	2023 Apr.
645	176,195	93,066	57,895	1,730	10,018	2,485	9,588	83,344	69,547	600	637	5,974	4,020	May
692	174,845	95,083	54,919	1,684	10,072	2,032	10,578	80,314	70,671	355	566	6,101	4,228	June
724	176,982	95,790	54,856	2,125	10,800	2,059	10,797	82,112	70,007	385	564	6,593	4,465	July
of which: in Luxembourg														
193	39,991	18,801	15,260	458	2,419	471	1,408	28,540	4,823	.	446	3,637	.	2020
.	47,855	21,959	18,811	672	2,950	1,432	1,993	28,697	11,746	.	378	2,967	.	2021
408	114,169	40,239	51,757	1,764	9,666	2,235	5,700	42,672	61,609	432	338	854	329	2022 Q3
485	106,219	43,399	44,535	1,319	6,916	2,108	4,460	38,809	58,971	.	.	873	414	Q4
484	110,039	43,452	47,314	1,284	8,034	1,436	4,580	37,929	64,020	.	.	876	631	2023 Q1
565	112,887	43,435	47,997	1,519	8,530	1,507	8,926	38,256	62,333	.	.	878	769	Q2
529	108,980	41,746	47,119	1,349	7,878	1,612	5,387	37,696	62,161	.	.	872	687	2023 Apr.
546	114,728	42,428	50,403	1,557	8,628	1,811	8,156	39,021	63,601	.	.	875	728	May
565	112,887	43,435	47,997	1,519	8,530	1,507	8,926	38,256	62,333	.	.	878	769	June
583	117,410	45,224	49,053	1,949	9,510	1,334	9,468	39,790	64,886	.	.	876	810	July
Foreign branches in the United Kingdom														
5,849	167,344	49,010	78,530	.	25,150	24,310	42,053	15,613	81,372	.	1,480	.	1,568	2020
4,049	195,566	50,749	101,041	.	29,408	36,402	38,907	22,121	93,905	.	.	628	1,051	2021
2,343	183,340	46,513	94,063	8,668	27,465	19,944	36,671	15,392	100,463	.	.	382	1,894	2022 Q3
.	152,408	41,683	76,865	.	23,259	18,652	25,944	10,913	85,991	.	.	.	2,202	Q4
.	151,459	39,392	78,514	5,432	22,708	17,093	25,758	11,688	85,378	.	.	1,221	2,418	2023 Q1
.	148,997	40,856	71,373	8,462	22,955	19,580	23,311	12,845	87,208	.	.	.	2,167	Q2
.	155,111	43,463	75,752	6,887	23,547	19,885	27,054	11,641	89,888	.	.	.	1,996	2023 Apr.
.	156,018	42,835	75,520	7,315	24,391	19,563	26,987	13,501	89,843	.	.	.	1,927	May
.	148,997	40,856	71,373	8,462	22,955	19,580	23,311	12,845	87,208	.	.	.	2,167	June
.	150,389	41,093	71,709	8,214	23,788	18,564	25,121	14,755	86,032	.	.	1,334	2,543	July
Foreign branches in the United States of America														
.	85,767	4,332	78,787	.	1,170	12,404	34,585	25,968	5,335	2,057	1,423	3,134	861	2020
.	86,503	2,707	79,670	.	2,338	13,175	33,858	25,734	5,396	.	1,194	3,968	.	2021
.	100,522	5,419	91,379	851	2,313	20,364	35,955	26,897	7,133	.	1,180	5,729	.	2022 Q3
.	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	Q4
.	93,978	2,996	86,806	850	2,594	16,713	30,415	28,669	8,173	2,798	1,483	4,801	926	2023 Q1
.	105,360	4,740	96,785	834	2,439	28,617	29,454	29,908	6,646	2,596	1,334	5,886	919	Q2
.	98,609	3,123	91,540	813	2,484	19,973	30,762	29,558	8,276	2,497	1,426	5,209	908	2023 Apr.
.	101,101	3,148	93,997	819	2,501	22,138	30,058	30,440	7,921	2,515	1,414	5,666	949	May
.	105,360	4,740	96,785	834	2,439	28,617	29,454	29,908	6,646	2,596	1,334	5,886	919	June
.	113,331	4,093	105,255	821	2,459	31,278	28,275	35,718	7,396	2,606	1,390	5,870	798	July

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													
	Total	of which:				Short-term loans and advances				Long-term loans and advances				Money market instruments, bond and notes
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						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	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Foreign branches in the Cayman Islands														
2020	25,685	1,906	23,415	16	247	14	8,079	2,630	2,174	329	503	–	5,092	5
2021	22,153	1,643	20,276	80	136	5	8,419	1,460	2,197	665	457	–	3,371	9
2022 Q3	22,108	1,164	20,851	10	39	55	7,649	1,566	2,238	1,381	448	–	2,160	4
Q4	24,733	1,734	22,856	57	41	55	8,522	1,614	2,834	1,558	411	–	2,045	3
2023 Q1	27,224	3,091	23,918	118	39	55	11,289	1,578	2,287	1,630	402	–	2,414	3
Q2	26,364	2,004	24,059	197	43	59	9,035	1,799	3,301	1,623	401	–	2,144	2
2023 Apr.	28,990	3,148	25,643	113	39	68	12,623	1,534	2,563	1,605	396	–	2,478	2
May	29,691	3,020	26,460	118	47	63	12,748	1,682	2,544	1,662	410	–	2,632	2
June	26,364	2,004	24,059	197	43	59	9,035	1,799	3,301	1,623	401	–	2,144	2
July	26,400	2,003	24,142	108	95	57	8,943	1,700	3,244	1,607	440	–	2,283	2
Foreign branches in Japan														
2020	24,584	881	1,387	22,273	12	17,558	2,425	2,637	252	–	25	1,295	252	36
2021	14,588	499	1,349	12,705	4	8,457	1,953	2,314	265	2	27	1,188	252	51
2022 Q3	15,068	398	1,290	13,336	17	6,671	4,894	1,870	226	1	16	1,005	263	25
Q4	14,750	389	1,168	13,149	4	9,138	1,707	2,375	268	2	16	910	227	25
2023 Q1	15,233	352	1,982	12,865	3	9,632	1,682	2,247	235	1	15	977	223	134
Q2	13,892	1,024	1,262	11,562	12	6,998	3,309	1,934	284	0	15	1,042	209	25
2023 Apr.	15,581	398	1,692	13,445	16	9,401	2,600	1,869	262	1	15	1,001	218	128
May	15,047	412	1,287	13,267	18	8,650	2,610	2,007	288	–	15	1,049	218	129
June	13,892	1,024	1,262	11,562	12	6,998	3,309	1,934	284	0	15	1,042	209	25
July	14,249	1,017	950	12,242	4	7,210	2,791	2,479	275	0	15	1,157	207	38
Foreign branches in Hong Kong														
2020	21,072	3,409	7,735	5,589	104	498	7,014	523	3,716	–	143	932	2,452	5,717
2021	21,487	3,153	8,849	5,598	42	366	7,383	386	4,390	–	191	252	2,457	6,009
2022 Q3	16,970	1,968	6,265	3,561	53	434	3,644	–	–	–	–	118	2,435	6,043
Q4	14,326	2,066	5,092	2,696	49	1,014	3,784	–	–	–	–	–	–	3,824
2023 Q1	9,070	1,088	4,053	126	44	350	2,969	–	–	–	–	–	–	–
Q2	9,005	976	3,536	111	–	306	2,238	–	–	–	–	–	–	–
2023 Apr.	10,072	1,109	3,966	127	31	1,222	2,963	–	–	–	–	–	–	–
May	9,314	1,077	3,667	134	35	615	2,524	–	–	–	–	–	–	–
June	9,005	976	3,536	111	–	306	2,238	–	–	–	–	–	–	–
July	8,851	1,045	3,383	–	–	200	2,075	–	–	–	–	–	–	–
Foreign branches in Singapore														
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	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 Q3	55,844	7,183	27,133	630	721	6,220	6,367	3,893	15,760	–	1,366	1,947	10,699	9,508
Q4	48,951	6,228	23,304	559	763	5,796	4,678	3,020	13,304	–	1,614	2,415	9,942	8,152
2023 Q1	50,580	6,345	21,286	2,952	721	5,725	6,775	2,965	12,928	–	1,083	1,954	9,699	9,424
Q2	52,872	6,381	21,039	5,919	661	5,098	9,632	3,101	12,685	–	980	2,128	9,833	9,391
2023 Apr.	51,871	6,883	20,991	4,323	695	5,537	8,417	3,067	12,717	–	1,046	1,962	9,685	9,414
May	54,041	6,800	21,443	5,497	676	5,108	10,030	2,923	12,967	–	1,029	2,110	9,936	9,913
June	52,872	6,381	21,039	5,919	661	5,098	9,632	3,101	12,685	–	980	2,128	9,833	9,391
July	52,623	7,157	20,086	5,423	679	4,569	9,115	2,943	12,389	–	971	2,141	9,399	11,073
Foreign branches in emerging market economies and developing countries (other than offshore banking centres) ²														
2020	27,446	2,857	1,856	29	24	4,250	2,855	7,943	480	121	16	3,238	103	8,390
2021	29,103	2,416	2,758	209	104	3,440	3,866	8,540	658	3	–	3,470	124	8,997
2022 Q3	32,414	1,944	2,661	75	35	4,438	2,561	11,430	643	–	20	3,981	120	9,211
Q4	28,262	1,882	1,884	57	38	3,871	1,751	10,282	646	–	22	3,459	152	8,070
2023 Q1	29,601	2,538	2,124	100	51	4,026	2,424	9,228	605	12	52	3,704	192	9,351
Q2	29,641	2,267	1,888	136	34	4,151	1,968	9,724	496	17	49	3,629	239	9,361
2023 Apr.	29,832	2,575	2,139	142	39	3,739	2,168	9,342	639	17	51	3,559	233	10,077
May	29,585	2,557	1,797	186	28	3,631	1,939	8,608	548	16	51	3,785	249	10,751
June	29,641	2,267	1,888	136	34	4,151	1,968	9,724	496	17	49	3,629	239	9,361
July	28,549	2,113	2,016	132	105	3,312	2,032	9,712	460	18	29	3,555	261	9,163

For footnotes see p. 118 and 119.

V External position of banks

	Liabilities to non-residents 1													End of reporting period
Shares and participating interests	Total	of which:				Short-term liabilities				Long-term liabilities				
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						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	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
Foreign branches in the Cayman Islands														
6,859	5,483	1,190	4,122	18	104	75	513	49	2,887	–	1,959	–	–	2020
5,570	17,298	2,005	15,065	86	118	23	1,137	123	5,864	–	10,151	–	–	2021
6,607	14,938	2,633	12,177	83	31	5	507	173	4,828	–	9,425	–	–	2022 Q3
7,691	12,929	2,705	10,106	92	8	2	406	149	3,428	–	8,944	–	–	Q4
7,566	11,181	2,686	8,395	83	6	1	312	138	3,893	–	6,837	–	–	2023 Q1
8,000	8,611	3,035	5,457	49	37	0	351	146	4,066	–	4,048	–	–	Q2
7,721	11,110	2,700	8,328	70	4	1	272	119	3,919	–	6,799	–	–	2023 Apr.
7,948	11,057	2,797	8,022	120	101	1	596	122	3,922	–	6,416	–	–	May
8,000	8,611	3,035	5,457	49	37	0	351	146	4,066	–	4,048	–	–	June
8,124	8,583	3,017	5,344	110	88	0	679	150	3,952	–	3,802	–	–	July
Foreign branches in Japan														
104	9,171	1,218	344	7,574	7	1,084	4,606	2,797	208	40	396	40	0	2020
79	8,667	434	489	7,715	3	1,745	2,726	3,596	229	38	295	38	0	2021
97	9,714	126	837	8,718	15	2,707	3,735	2,852	199	–	135	86	0	2022 Q3
82	4,819	38	729	4,017	3	1,179	1,504	1,807	123	–	123	83	0	Q4
87	9,848	44	789	8,989	2	843	5,258	3,181	204	174	153	35	0	2023 Q1
76	12,931	259	762	11,877	10	1,644	7,414	3,426	106	160	149	32	0	Q2
86	11,181	327	513	10,305	14	1,322	6,467	2,927	113	169	150	33	0	2023 Apr.
81	12,884	256	741	11,823	17	1,345	7,589	3,536	74	169	137	34	0	May
76	12,931	259	762	11,877	10	1,644	7,414	3,426	106	160	149	32	0	June
77	12,405	311	655	11,408	2	1,531	7,658	2,812	63	161	148	32	0	July
Foreign branches in Hong Kong														
–	9,798	473	6,258	362	–	499	2,686	3,168	2,942	–	–	–	–	2020
–	10,258	328	5,998	19	–	1,119	1,639	3,260	3,213	–	–	–	–	2021
–	16,135	330	11,060	–	–	1,995	1,597	7,458	3,427	–	–	–	–	2022 Q3
–	12,864	318	8,501	–	–	320	1,977	5,367	3,377	–	–	–	–	Q4
–	10,632	277	7,239	–	–	–	1,534	3,661	3,544	–	–	–	–	2023 Q1
–	9,963	333	5,417	–	–	–	1,833	2,575	3,366	–	–	–	–	Q2
–	10,614	307	6,114	–	–	–	2,236	2,928	3,437	–	–	–	–	2023 Apr.
–	10,004	454	5,639	–	–	–	1,770	3,105	3,394	–	–	–	–	May
–	9,963	333	5,417	–	–	–	1,833	2,575	3,366	–	–	–	–	June
–	11,786	321	8,068	–	–	–	1,414	3,407	4,962	–	–	–	–	July
Foreign branches in Singapore														
–	27,512	2,417	18,463	363	586	–	5,575	4,919	13,479	–	–	99	895	2020
–	35,167	1,737	25,538	228	489	2,081	8,752	5,998	17,038	–	–	–	–	2021
–	45,610	1,388	31,494	948	605	3,712	8,669	10,103	20,907	–	–	–	–	2022 Q3
–	39,137	1,380	26,554	303	703	3,142	6,014	9,525	17,975	–	–	–	–	Q4
–	39,402	1,321	26,918	389	717	3,756	6,673	8,691	17,297	–	–	–	–	2023 Q1
–	39,277	1,585	26,639	559	938	4,032	6,493	7,706	17,438	–	816	–	–	Q2
–	40,340	1,725	27,956	417	646	3,905	7,781	8,365	17,316	–	–	–	–	2023 Apr.
–	39,828	1,528	27,266	437	677	4,622	7,299	7,388	17,090	–	–	–	–	May
–	39,277	1,585	26,639	559	938	4,032	6,493	7,706	17,438	–	816	–	–	June
–	43,240	1,574	30,530	708	980	4,111	8,330	9,773	17,355	–	822	–	–	July
Foreign branches in emerging market economies and developing countries (other than offshore banking centres) 2														
50	19,402	1,840	2,293	5	17	5,459	2,670	7,821	1,620	409	178	996	249	2020
–	21,965	2,542	3,110	23	17	5,466	3,362	9,357	2,088	133	292	1,029	238	2021
–	25,162	2,155	4,859	9	50	6,450	2,473	11,338	2,535	–	–	1,350	280	2022 Q3
–	21,922	1,959	4,493	8	47	3,984	2,936	10,400	2,573	–	–	1,135	245	Q4
7	21,408	1,923	3,455	5	48	3,765	3,275	10,404	2,077	–	–	1,043	248	2023 Q1
7	21,252	1,927	3,549	4	20	3,704	2,560	10,992	1,753	–	–	1,022	262	Q2
7	21,494	2,043	3,299	4	20	3,570	2,877	11,016	1,945	–	–	1,029	251	2023 Apr.
7	22,145	2,005	4,092	4	22	4,197	2,589	11,213	1,921	–	–	1,058	261	May
7	21,252	1,927	3,549	4	20	3,704	2,560	10,992	1,753	–	–	1,022	262	June
7	20,538	1,940	2,969	3	18	3,494	2,192	11,017	1,631	–	–	1,000	258	July

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 2021	December 2022	June 2023	Claims total	July 2023							
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
					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	750,721	736,302	766,133	771,377	165,493	428,597	492,678	278,699	292,145	479,232	688,443	82,934
Countries in Europe	291,756	263,154	253,690	256,806	137,204	53,701	152,453	104,353	73,702	183,104	243,588	13,218
EU Member States ¹	147,757	141,126	144,583	145,702	109,186	23,390	65,229	80,473	20,426	125,276	132,038	13,664
Euro area ¹	134,679	127,048	135,420	135,657	105,785	22,347	59,669	75,988	15,632	120,025	123,904	11,753
Austria	3,736	2,945	3,275	3,939	3,743	173	1,541	2,398	439	3,500	3,284	655
Belgium	3,409	2,987	2,712	2,759	2,211	319	1,342	1,417	1,033	1,726	1,862	897
Croatia	22	22	40	14	14	0	1	13	.	.	.	.
Cyprus	343	221	323	394	214	154	298	96	.	394	.	.
Estonia	1	3	3	3	2	.	2	1	.	.	.	.
Finland	511	569	1,075	728	626	80	155	573	.	.	223	505
France	16,715	15,402	16,747	18,872	16,689	1,895	8,342	10,530	1,971	16,901	16,615	2,257
Greece	563	1,148	1,273	1,447	1,398	45	1,229	218	810	637	.	.
Ireland	11,146	10,503	9,927	10,471	5,922	3,886	5,719	4,752	504	9,967	7,435	3,036
Italy	26,132	23,902	28,666	25,422	24,174	519	8,706	16,716	3,503	21,919	24,477	945
Latvia	129	29	27	27	22	.	.	.	.	.	27	.
Lithuania	3	2	2	74	74	.	.	.	.	74	.	.
Luxembourg ²	23,767	22,480	25,320	26,635	10,958	11,256	19,768	6,867	6,149	20,486	23,877	2,758
Malta	139	191	220	242	152	44	108	134	.	.	.	.
Netherlands	32,004	31,308	31,372	30,277	25,885	3,508	9,001	21,276	703	29,574	29,327	950
Portugal	1,594	1,895	1,820	1,949	1,928	19	740	1,209	142	1,807	.	.
Slovakia	414	201	256	233	188	.	99	134	.	.	.	.
Slovenia	33	13	83	113	99	14	113	0	0	113	.	.
Spain	14,040	13,249	12,279	12,058	11,486	384	2,432	9,626	261	11,797	12,356	- 298
Other EU Member States ¹	13,078	14,078	9,163	10,045	3,401	1,043	5,560	4,485	4,794	5,251	8,134	1,911
Czechia	7,135	7,595	2,742	2,999	757	3	2,333	666	1,989	1,010	.	.
Denmark	1,008	902	948	939	634	183	643	296	204	735	676	263
Hungary	352	337	474	611	126	64	533	78	339	272	498	113
Poland	1,408	1,923	2,529	2,701	750	141	958	1,743	1,156	1,545	.	.
Sweden	2,212	2,018	1,446	1,502	426	293	697	805	367	1,135	1,351	151
Remaining EU countries ^{3, 4}	963	1,303	1,024	1,293	708	359	396	897	739	554	198	1,095
Other European countries ¹	143,999	122,028	109,107	111,104	28,018	30,311	87,224	23,880	53,276	57,828	111,550	- 446
Guernsey	4,465	5,262	5,091	1,973	698	975	1,858	115	.	.	.	.
Jersey	2,786	3,509	3,416	3,704	916	890	2,524	1,180	.	.	.	.
Norway	2,291	1,853	1,670	1,638	429	320	652	986	570	1,068	1,381	257
Russian Federation	1,918	632	545	553	272	82	310	243	209	344	.	.
Switzerland	19,021	11,002	13,356	16,036	2,215	2,853	15,027	1,009	11,093	4,943	15,332	704
Turkey	4,030	3,493	3,165	2,954	2,147	841	2,323	631	2,240	714	.	.
United Kingdom	107,725	94,307	79,844	82,200	20,588	23,973	63,471	18,729	38,886	43,314	83,586	- 1,386
Remaining European countries ⁵	1,763	1,970	2,020	2,046	753	377	1,059	987	166	1,880	.	.
Countries in Africa	5,031	5,766	5,186	5,202	.	3,295	2,970	2,232	1,357	3,845	4,871	331
South Africa	876	1,311	1,582	1,579	.	311	1,314	265	530	1,049	.	.
Remaining countries in Africa	4,155	4,455	3,604	3,623	408	2,984	1,656	1,967	827	2,796	.	.
Countries in America	326,437	346,048	386,708	387,632	15,574	345,867	258,388	129,244	173,257	214,375	347,955	39,677
Bahamas	.	503	579	579	276	.	.	.	15	564	.	.
Bermuda	1,619	1,545	1,390	1,339	88	1,075	783	556	.	.	.	.
Brazil	1,227	1,627	1,866	2,167	234	1,084	1,063	1,104	907	1,260	.	.
British Virgin Islands	8,344	6,577	6,113	5,544	481	3,573	4,845	699	.	.	.	.
Canada	7,746	14,145	16,372	11,377	2,800	4,212	3,847	7,530	3,284	8,093	7,816	3,561
Cayman Islands	17,490	27,896	27,414	20,980	1,441	18,311	15,486	5,494	3,363	17,617	20,632	348
Curacao ⁶	.	9	10	9	0	.	.	.	.	9	.	.
Mexico	1,853	2,221	1,848	2,110	200	1,520	1,607	503	684	1,426	.	.
United States of America	285,940	289,151	328,906	341,036	9,912	313,577	229,169	111,867	164,731	176,305	307,059	33,977
Remaining countries in America	2,082	2,374	2,210	2,491	142	2,247	1,115	1,376	252	2,239	1,880	611
Countries in Asia	112,414	105,326	105,294	105,828	10,535	22,731	72,288	33,540	40,222	65,606	80,838	24,990
China, People's Republic of ⁷	5,093	4,022	3,650	3,760	767	530	2,750	1,010	904	2,856	.	.
Hong Kong	13,135	12,528	12,022	9,426	1,194	2,768	5,884	3,542	2,497	6,929	7,553	1,873
Japan	26,857	26,032	26,232	28,984	2,121	2,842	24,704	4,280	16,383	12,601	27,011	1,973
Korea, Republic of	10,721	9,284	9,808	10,230	850	1,043	3,603	6,627	2,086	8,144	2,970	7,260
Singapore	22,929	19,493	17,804	19,024	1,496	6,541	15,649	3,375	11,595	7,429	14,940	4,084
Taiwan	1,419	971	992	966	240	137	647	319	272	694	.	.
Remaining countries in Asia	32,260	32,996	34,786	33,438	3,867	8,870	19,051	14,387	6,485	26,953	24,473	8,965
Countries in Oceania	13,709	14,576	13,206	13,813	1,526	1,638	6,420	7,393	3,417	10,396	10,951	2,862
Australia	12,468	13,574	12,475	12,931	1,365	1,484	5,895	7,036	3,086	9,845	10,228	2,703
New Zealand	631	668	498	640	142	96	.	.	331	309	.	.
Remaining countries in Oceania	610	334	233	242	19	58	.	.	.	242	.	.
Countries not identifiable	.	.	.	.	.	.	.	.	.	.	.	.
International organisations ⁸	1,374	1,432	2,049	2,096	.	1,365	159	1,937	190	1,906	240	1,856

* 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 December 2010 including Estonia. Since July 2013

including Croatia. Up to December 2013 including Latvia. Up to December 2014 including Lithuania. Up to December 2022 including Croatia. 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

Country/group of countries	Liabilities to non-residents 1									
	December 2021	December 2022	June 2023	Liabilities total	July 2023					
					of which:		broken down by maturity		broken down by sector	
					Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks
	1	2	3	4	5	6	7	8	9	10
All countries	483,405	501,965	531,147	547,648	149,446	280,513	504,944	42,704	161,476	386,172
Countries in Europe	215,188	244,523	251,345	258,517	123,614	79,589	238,980	19,537	58,158	200,359
EU Member States 2	120,156	163,774	162,447	166,359	102,803	36,014	151,153	15,206	11,003	155,356
Euro area 2	116,372	152,107	150,314	153,641	98,450	33,089	139,003	14,638	10,406	143,235
Austria	1,822	1,973	1,765	1,710	1,429	208	1,703	7	157	1,553
Belgium	10,367	12,043	12,562	12,772	10,905	1,303	12,004	768	754	12,018
Croatia	11	8	8	9	6	1	9	0	.	.
Cyprus	849	1,713	1,711	1,657	348	1,162	1,486	171	—	1,657
Estonia	0	35	49	36	8	25	.	.	.	36
Finland	638	1,718	1,441	1,484	884	272	1,483	1	111	1,373
France	9,648	9,321	8,756	10,648	6,299	2,117	9,807	841	2,614	8,034
Greece	1,507	892	816	763	601	149	.	.	381	382
Ireland	8,647	15,178	14,164	15,473	7,202	3,442	14,744	729	315	15,158
Italy	19,030	18,875	20,488	19,596	17,402	1,240	17,551	2,045	1,375	18,221
Latvia	3	22	26	24	19	.	24	—	—	24
Lithuania	3	15	87	80	29	49	.	.	—	80
Luxembourg 3	38,131	46,774	46,505	47,711	23,167	16,327	46,722	989	2,551	45,160
Malta	355	905	1,152	1,091	671	269	1,091	—	—	1,091
Netherlands	19,701	35,042	32,394	31,797	21,846	5,603	24,754	7,043	504	31,293
Portugal	437	1,226	898	1,029	743	238	1,028	1	225	804
Slovakia	339	160	174	199	195	0	.	.	—	199
Slovenia	567	25	8	7	7	.	7	.	—	.
Spain	4,328	6,190	7,310	7,555	6,689	679	5,554	2,001	1,410	6,145
Other EU Member States 2	3,784	11,667	12,133	12,718	4,353	2,925	12,150	568	597	12,121
Czechia	1,041	1,168	1,170	1,308	604	69	1,300	8	68	1,240
Denmark	1,093	6,126	5,530	5,209	1,419	1,924	4,833	376	77	5,132
Hungary	451	477	477	453	110	36	.	.	156	297
Poland	484	588	682	868	136	48	868	0	106	762
Sweden	657	3,180	4,145	4,744	2,007	835	4,704	40	116	4,628
Remaining EU countries 4, 5	58	128	129	136	77	13	.	.	74	62
Other European countries 2	95,032	80,749	88,898	92,158	20,811	43,575	87,827	4,331	47,155	45,003
Guernsey	3,336	3,715	3,565	3,282	1,906	1,003	3,246	36	97	3,185
Jersey	351	1,333	1,068	1,070	152	543	1,032	38	99	971
Norway	271	2,260	1,811	1,889	609	496	1,888	1	439	1,450
Russian Federation	981	320	236	177	52	116	177	—	68	109
Switzerland	6,342	12,613	14,652	15,659	3,947	7,876	15,429	230	8,255	7,404
Turkey	373	412	356	373	76	249	353	20	233	140
United Kingdom	82,745	59,195	65,928	68,557	13,674	32,803	64,551	4,006	37,610	30,947
Remaining European countries 6	633	901	1,282	1,151	395	489	1,151	0	354	797
Countries in Africa	2,695	3,313	.	2,863	330	1,447	2,826	37	.	.
South Africa	1,087	1,196	.	1,407	86	325	1,406	1	.	.
Remaining countries in Africa	1,608	2,117	1,667	1,456	244	1,122	1,420	36	228	1,228
Countries in America	181,472	167,950	184,663	192,470	16,244	160,410	175,758	16,712	63,908	128,562
Bahamas	83	774	580	373	10	314	366	7	4	369
Bermuda	1,185	1,738	1,738	1,734	81	743	1,730	4	15	1,719
Brazil	261	312	102	286	24	156	286	—	86	200
British Virgin Islands	8,094	8,093	7,300	7,100	372	5,305	6,570	530	15	7,085
Canada	2,952	4,189	3,898	3,523	661	1,618	3,295	228	1,414	2,109
Cayman Islands	19,998	19,691	18,841	19,704	1,748	17,323	18,977	727	10,496	9,208
Curacao 7	62	50	39	44	35	9	.	.	—	44
Mexico	2,673	522	2,870	2,429	9	2,154	.	.	2,218	211
United States of America	144,496	130,477	147,492	155,793	13,273	131,533	140,671	15,122	48,857	106,936
Remaining countries in America	1,668	2,104	1,803	1,484	31	1,255	1,399	85	803	681
Countries in Asia	79,182	81,240	87,999	88,563	8,922	37,525	82,195	6,368	36,342	52,221
China, People's Republic of 8	5,245	3,994	5,415	3,098	76	1,465	2,403	695	2,069	1,029
Hong Kong	20,337	17,739	13,685	14,382	3,435	7,076	13,175	1,207	4,341	10,041
Japan	8,945	7,437	11,693	10,729	116	1,146	10,418	311	4,894	5,835
Korea, Republic of	3,192	5,299	4,361	4,723	454	2,750	.	.	2,127	2,596
Singapore	17,647	22,570	26,694	28,886	2,270	14,958	27,606	1,280	12,081	16,805
Taiwan	2,932	3,435	2,470	2,463	89	1,664	.	.	1,034	1,429
Remaining countries in Asia	20,884	20,766	23,681	24,282	2,482	8,466	21,659	2,623	9,796	14,486
Countries in Oceania	4,057	4,337	3,878	4,664	.	.	4,614	50	2,246	2,418
Australia	3,948	3,915	3,337	4,094	171	992	.	.	2,216	1,878
New Zealand	39	120	166	185	.	.	.	.	30	155
Remaining countries in Oceania	70	302	375	385	5	362	385	—	—	385
Countries not identifiable	—	—	—	—	—	—	—	—	—	—
International organisations 9	811	602	.	571	.	.	571	—	.	.

* 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 December 2010 including Estonia. Since July 2013 including Croatia. Up to December 2013 including Latvia. Up to December 2014 including Lithuania. Up to December 2022 including Croatia. 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					
	Total	Short-term loans and advances		Long-term loans and advances		Money market instruments, bonds and notes	Shares and participating interests	Total	Short-term liabilities		Long-term liabilities	
		to foreign banks	to foreign non-banks	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												
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	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 Q3	195,467	49,789	24,343	5,250	88,551	26,656	878	147,829	21,654	112,542	10,364	3,269
Q4	196,436	50,747	24,858	4,581	86,317	29,036	897	145,302	19,980	112,367	9,802	3,153
2023 Q1	194,740	47,529	26,541	4,354	86,346	29,060	910	139,014	20,874	105,772	9,201	3,167
Q2	191,866	43,717	26,930	3,693	86,985	29,636	905	135,076	19,771	104,178	7,696	3,431
2023 Feb.	191,829	45,525	25,920	4,411	85,996	29,066	911	141,417	20,022	108,218	10,033	3,144
Mar.	194,740	47,529	26,541	4,354	86,346	29,060	910	139,014	20,874	105,772	9,201	3,167
Apr.	190,963	44,065	26,136	4,258	86,426	29,160	918	134,016	19,104	102,769	8,915	3,228
May	189,889	42,817	26,699	3,981	86,793	28,708	891	134,891	19,285	102,990	9,222	3,394
June	191,866	43,717	26,930	3,693	86,985	29,636	905	135,076	19,771	104,178	7,696	3,431
July	191,287	42,960	26,946	3,280	87,088	30,068	945	135,531	18,988	105,903	7,265	3,375
of which: denominated in euro ²												
2020	59,827	10,220	5,755	175	38,425	4,910	342	44,946	1,699	37,253	4,076	1,918
2021	70,271	20,804	5,316	136	39,637	4,045	333	52,865	1,753	42,192	7,094	1,826
2022 Q3	70,858	17,416	5,800	190	42,860	4,330	262	53,422	1,699	43,494	7,138	1,091
Q4	73,884	20,841	5,974	192	42,095	4,516	266	55,695	2,114	45,479	7,116	986
2023 Q1	71,855	17,701	6,535	191	42,495	4,673	260	51,124	2,655	41,038	6,486	945
Q2	78,318	23,774	6,484	191	42,680	4,934	255	49,229	2,988	40,008	5,167	1,066
2023 Feb.	71,519	18,554	5,747	191	42,091	4,669	267	52,354	2,116	42,095	7,199	944
Mar.	71,855	17,701	6,535	191	42,495	4,673	260	51,124	2,655	41,038	6,486	945
Apr.	78,639	24,026	6,459	191	42,851	4,857	255	50,324	2,565	40,335	6,428	996
May	77,626	23,010	6,512	191	42,727	4,931	255	49,941	2,795	39,729	6,412	1,005
June	78,318	23,774	6,484	191	42,680	4,934	255	49,229	2,988	40,008	5,167	1,066
July	72,768	18,019	6,519	.	42,705	5,071	.	50,334	3,177	41,311	4,825	1,021
denominated in US dollar ²												
2020	50,094	15,945	7,234	3,058	17,697	5,944	216	36,413	14,335	21,377	592	109
2021	51,942	18,854	5,499	3,370	18,317	5,870	32	37,322	15,529	21,294	425	74
2022 Q3	57,748	18,237	9,181	3,108	21,030	6,170	22	43,063	15,447	26,778	763	75
Q4	53,704	14,990	10,228	2,671	20,216	5,577	22	39,716	13,679	25,464	503	70
2023 Q1	50,832	12,261	10,704	.	19,938	5,323	.	38,334	13,236	24,338	687	73
Q2	48,033	9,551	11,028	.	19,936	5,193	.	35,306	11,142	23,062	915	187
2023 Feb.	52,586	13,733	10,708	.	19,997	5,464	.	39,020	13,349	24,899	701	71
Mar.	50,832	12,261	10,704	.	19,938	5,323	.	38,334	13,236	24,338	687	73
Apr.	47,035	9,216	10,835	.	19,246	5,275	.	34,557	11,294	22,346	838	79
May	48,560	9,952	11,151	.	19,556	5,381	.	35,710	11,210	23,223	1,105	172
June	48,033	9,551	11,028	.	19,936	5,193	.	35,306	11,142	23,062	915	187
July	47,304	9,585	10,809	.	19,901	5,020	.	34,590	11,075	22,434	885	196
Assets and liabilities vis-à-vis industrial countries ^{3,4}												
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	165,291	44,125	14,736	4,143	77,724	23,586	977	117,630	12,758	91,601	9,253	4,018
2022 Q3	172,150	42,823	18,902	4,345	82,214	23,057	809	126,263	12,559	101,026	9,826	2,852
Q4	174,508	43,465	19,869	4,049	80,727	25,566	832	126,682	11,416	103,128	9,392	2,746
2023 Q1	174,248	40,957	21,851	3,859	80,939	25,795	847	122,182	13,098	97,517	8,860	2,707
Q2	171,714	37,156	22,909	3,062	81,568	26,172	847	119,479	13,266	96,058	7,238	2,917
2023 Feb.	171,006	38,857	20,921	3,901	80,663	25,817	847	123,904	12,020	99,484	9,665	2,735
Mar.	174,248	40,957	21,851	3,859	80,939	25,795	847	122,182	13,098	97,517	8,860	2,707
Apr.	171,510	38,108	21,839	3,774	81,126	25,806	857	118,142	11,948	94,823	8,622	2,749
May	170,448	36,816	22,588	3,476	81,529	25,209	830	119,817	12,767	95,289	8,909	2,852
June	171,714	37,156	22,909	3,062	81,568	26,172	847	119,479	13,266	96,058	7,238	2,917
July	171,824	36,806	23,076	2,719	81,817	26,521	885	120,913	13,133	98,031	6,894	2,855

* 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					
	Total	Short-term loans and advances		Long-term loans and advances		Money market instruments, bonds and notes	Shares and participating interests	Total	Short-term liabilities		Long-term liabilities	
		to foreign banks	to foreign non-banks	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												
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	108,905	22,019	9,316	1,433	58,546	16,886	705	90,797	2,601	76,479	7,795	3,922
2022 Q3	108,401	19,630	10,931	1,776	59,640	15,919	505	94,531	2,898	80,926	7,899	2,808
Q4	113,587	23,275	10,868	1,726	58,787	18,403	528	95,154	2,215	82,900	7,333	2,706
2023 Q1	110,833	19,204	11,653	1,619	59,254	18,561	542	90,288	2,392	78,479	6,752	2,665
Q2	117,952	25,286	11,944	1,108	59,816	19,254	544	88,922	2,269	78,485	5,389	2,779
2023 Feb.	110,895	19,948	10,969	1,594	58,791	19,052	541	92,115	2,049	79,950	7,423	2,693
Mar.	110,833	19,204	11,653	1,619	59,254	18,561	542	90,288	2,392	78,479	6,752	2,665
Apr.	117,670	25,535	11,394	1,672	59,916	18,602	551	89,210	2,221	77,549	6,733	2,707
May	115,949	24,229	11,743	1,337	59,973	18,142	525	89,435	2,262	77,416	7,034	2,723
June	117,952	25,286	11,944	1,108	59,816	19,254	544	88,922	2,269	78,485	5,389	2,779
July	112,930	19,073	12,317	.	59,966	19,925	.	90,502	2,370	80,425	5,022	2,685
of which: vis-à-vis the euro area 4												
2020	51,524	9,189	4,687	.	33,858	3,062	.	44,936	2,746	35,919	4,210	2,061
2021	63,746	20,050	4,764	523	35,666	2,587	156	52,873	2,216	41,418	7,278	1,961
2022 Q3	63,133	16,733	5,282	.	37,831	2,772	.	53,249	2,606	42,026	7,371	1,246
Q4	66,522	20,276	5,805	.	37,079	2,997	.	53,461	1,958	43,476	6,912	1,115
2023 Q1	64,086	16,971	5,972	.	37,648	3,139	.	48,042	2,195	38,514	6,294	1,039
Q2	70,148	23,422	6,085	.	37,379	3,143	.	45,511	2,065	37,363	4,927	1,156
2023 Feb.	64,062	17,905	5,452	.	37,198	3,142	.	49,779	1,785	39,947	7,006	1,041
Mar.	64,086	16,971	5,972	.	37,648	3,139	.	48,042	2,195	38,514	6,294	1,039
Apr.	70,525	23,183	5,888	.	37,980	3,123	.	47,086	2,022	37,714	6,274	1,076
May	69,479	22,469	5,957	.	37,560	3,136	.	46,897	2,060	37,186	6,563	1,088
June	70,148	23,422	6,085	.	37,379	3,143	.	45,511	2,065	37,363	4,927	1,156
July	64,268	17,341	6,131	.	37,418	3,279	.	45,884	2,160	38,034	4,553	1,137
Assets and liabilities vis-à-vis emerging market economies and developing countries 4.6												
2020	21,303	6,405	5,424	.	5,948	3,049	.	19,387	7,979	10,860	.	.
2021	21,869	6,035	5,612	838	5,591	3,737	56	22,110	9,586	11,699	457	368
2022 Q3	22,941	6,966	5,441	905	6,337	3,223	69	21,199	9,095	11,149	538	417
Q4	21,581	7,282	4,989	532	5,590	3,123	65	18,273	8,564	8,907	410	392
2023 Q1	20,098	6,572	4,690	495	5,407	2,871	63	16,486	7,776	7,924	341	445
Q2	19,741	6,561	4,021	631	5,417	3,053	58	15,272	6,505	7,810	458	499
2023 Feb.	20,420	6,668	4,999	510	5,333	2,846	64	17,138	8,002	8,374	368	394
Mar.	20,098	6,572	4,690	495	5,407	2,871	63	16,486	7,776	7,924	341	445
Apr.	19,063	5,957	4,297	484	5,300	2,964	61	15,586	7,156	7,673	293	464
May	19,043	6,001	4,111	505	5,264	3,101	61	14,905	6,518	7,547	313	527
June	19,741	6,561	4,021	631	5,417	3,053	58	15,272	6,505	7,810	458	499
July	19,056	6,154	3,870	561	5,271	3,140	60	14,284	5,855	7,553	371	505
Memo item: assets and liabilities vis-à-vis offshore banking centres												
2020	5,400	952	1,558	.	2,297	172	.	4,177	1,960	2,213	–	4
2021	5,042	466	1,369	.	2,389	.	.	4,695	2,457	2,235	.	.
2022 Q3	5,784	893	1,296	.	2,633	.	.	4,538	2,642	1,893	.	.
Q4	5,726	1,650	1,178	.	2,304	.	.	4,219	2,697	1,518	.	.
2023 Q1	5,095	1,208	1,255	.	2,101	.	.	3,263	1,966	1,293	.	.
Q2	5,196	1,147	1,408	.	2,109	.	–	3,202	1,350	1,848	.	.
2023 Feb.	5,404	1,477	1,353	.	2,002	.	.	3,669	2,080	1,585	.	.
Mar.	5,095	1,208	1,255	.	2,101	.	.	3,263	1,966	1,293	.	.
Apr.	4,710	850	1,283	.	2,055	.	.	3,287	2,012	1,272	.	.
May	4,802	897	1,369	.	1,995	.	–	3,015	1,591	1,420	.	.
June	5,196	1,147	1,408	.	2,109	.	–	3,202	1,350	1,848	.	.
July	5,025	1,106	1,375	.	2,015	.	–	3,324	1,565	1,756	.	.

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													
	Total	of which:				Short-term loans and advances				Long-term loans and advances				Money market instruments, bond and notes
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						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	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	

All foreign subsidiaries

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	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 Q3	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
Q4	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
2023 Q1	194,740	71,855	50,832	116	6,454	32,420	15,109	18,908	7,633	3,731	623	73,208	13,138	29,060
Q2	191,866	78,318	48,033	328	6,389	35,218	8,499	19,480	7,450	2,909	784	73,820	13,165	29,636
2023 Feb.	191,829	71,519	52,586	122	6,448	34,811	10,714	18,046	7,874	3,779	632	73,073	12,923	29,066
Mar.	194,740	71,855	50,832	116	6,454	32,420	15,109	18,908	7,633	3,731	623	73,208	13,138	29,060
Apr.	190,963	78,639	47,035	128	6,496	35,547	8,518	18,458	7,678	3,636	622	73,172	13,254	29,160
May	189,889	77,626	48,560	129	6,612	34,836	7,981	19,082	7,617	3,334	647	73,612	13,181	28,708
June	191,866	78,318	48,033	328	6,389	35,218	8,499	19,480	7,450	2,909	784	73,820	13,165	29,636
July	191,287	72,768	47,304	331	6,425	29,365	13,595	19,652	7,294	2,552	728	73,855	13,233	30,068

Foreign subsidiaries in the euro area ²

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	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 Q3	81,918	63,452	11,986	100	2,952	16,334	4,714	2,881	4,398	.	.	34,116	8,880	9,219
Q4	83,756	65,221	10,713	116	2,749	18,263	5,600	3,199	4,298	.	.	33,459	8,173	9,569
2023 Q1	84,555	62,623	10,338	98	2,910	14,544	9,389	2,951	4,467	.	.	33,564	8,702	9,755
Q2	83,773	68,734	10,384	314	2,857	20,865	2,827	3,182	4,090	.	.	33,469	8,677	9,703
2023 Feb.	80,391	62,690	10,608	103	2,859	15,799	5,434	2,458	4,447	.	.	33,176	8,592	9,282
Mar.	84,555	62,623	10,338	98	2,910	14,544	9,389	2,951	4,467	.	.	33,564	8,702	9,755
Apr.	84,887	69,363	10,314	101	3,060	20,974	3,045	2,867	4,434	.	.	33,842	8,822	9,725
May	83,342	68,152	10,403	113	3,103	20,142	2,710	3,039	4,340	.	.	33,477	8,765	9,661
June	83,773	68,734	10,384	314	2,857	20,865	2,827	3,182	4,090	.	.	33,469	8,677	9,703
July	83,111	62,956	10,160	315	2,941	14,829	8,043	3,338	4,137	.	.	33,544	8,816	9,439

of which: in Luxembourg

2020	35,410	17,733	9,263	125	2,920	5,474	6,720	1,016	3,371	.	.	659	7,099	9,902
2021	39,753	26,609	9,313	76	3,056	15,709	1,968	.	3,085	523	496	.	6,584	8,775
2022 Q3	42,392	24,872	11,144	77	2,945	13,103	4,654	.	4,152	.	.	.	7,793	9,211
Q4	43,965	26,482	9,800	80	2,726	14,221	5,486	.	4,071	.	.	.	7,098	9,569
2023 Q1	44,719	23,734	9,502	72	2,902	10,988	9,332	.	4,146	.	.	.	7,603	9,755
Q2	45,088	30,987	9,551	293	2,854	18,038	2,788	1,562	3,802	.	.	.	7,578	9,703
2023 Feb.	41,509	24,717	9,791	78	2,852	12,488	5,355	.	4,190	.	.	.	7,503	9,282
Mar.	44,719	23,734	9,502	72	2,902	10,988	9,332	.	4,146	.	.	.	7,603	9,755
Apr.	45,054	30,477	9,474	73	3,055	17,474	2,988	.	4,106	.	.	.	7,731	9,725
May	43,418	29,174	9,572	83	3,097	16,177	2,655	.	3,999	.	.	.	7,713	9,661
June	45,088	30,987	9,551	293	2,854	18,038	2,788	1,562	3,802	.	.	.	7,578	9,703
July	44,293	25,115	9,331	290	2,935	11,893	7,970	1,717	3,867	.	.	.	7,707	9,439

Foreign subsidiaries outside the euro area ²

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	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 Q3	113,549	7,406	45,762	13	3,698	24,688	4,053	13,709	3,355	.	.	40,932	4,623	17,437
Q4	112,680	8,663	42,991	20	3,658	21,507	5,377	14,069	3,292	.	.	40,192	4,493	19,467
2023 Q1	110,185	9,232	40,494	18	3,544	17,876	5,720	15,957	3,166	.	.	39,644	4,436	19,305
Q2	108,093	9,584	37,649	14	3,532	14,353	5,672	16,298	3,360	.	.	40,351	4,488	19,933
2023 Feb.	111,438	8,829	41,978	19	3,589	19,012	5,280	15,588	3,427	.	.	39,897	4,331	19,784
Mar.	110,185	9,232	40,494	18	3,544	17,876	5,720	15,957	3,166	.	.	39,644	4,436	19,305
Apr.	106,076	9,276	36,721	27	3,436	14,573	5,473	15,591	3,244	.	.	39,330	4,432	19,435
May	106,547	9,474	38,157	16	3,509	14,694	5,271	16,043	3,277	.	.	40,135	4,416	19,047
June	108,093	9,584	37,649	14	3,532	14,353	5,672	16,298	3,360	.	.	40,351	4,488	19,933
July	108,176	9,812	37,144	16	3,484	14,536	5,552	16,314	3,157	.	.	40,311	4,417	20,629

* 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												End of reporting period
Shares and participating interests	Total	of which:				Short-term liabilities				Long-term liabilities				
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						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	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
All foreign subsidiaries														
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
1,033	140,085	52,865	37,322	185	3,499	10,047	12,297	90,804	12,841	8,426	1,284	4,040	346	2021
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	2022 Q3
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	Q4
910	139,014	51,124	38,334	222	3,493	6,723	14,151	94,615	11,157	7,663	1,538	2,998	169	2023 Q1
905	135,076	49,229	35,306	467	3,471	5,089	14,682	92,100	12,078	6,242	1,454	3,243	188	Q2
911	141,417	52,354	39,020	126	3,535	6,397	13,625	96,643	11,575	8,347	1,686	2,971	173	2023 Feb.
910	139,014	51,124	38,334	222	3,493	6,723	14,151	94,615	11,157	7,663	1,538	2,998	169	Mar.
918	134,016	50,324	34,557	227	3,320	5,426	13,678	91,729	11,040	7,663	1,252	3,067	161	Apr.
891	134,891	49,941	35,710	217	3,453	4,878	14,407	91,551	11,439	7,995	1,227	3,216	178	May
905	135,076	49,229	35,306	467	3,471	5,089	14,682	92,100	12,078	6,242	1,454	3,243	188	June
945	135,531	50,334	34,590	459	3,309	4,617	14,371	94,482	11,421	5,857	1,408	3,123	252	July
Foreign subsidiaries in the euro area ²														
371	45,330	38,709	4,961	65	842	1,845	2,360	32,612	2,201	4,164	167	.	.	2020
333	53,472	45,828	5,409	88	942	839	3,380	37,514	2,169	7,213	497	1,681	179	2021
262	55,819	45,219	8,053	170	1,024	1,502	4,431	38,349	2,584	7,290	569	932	162	2022 Q3
266	57,134	47,731	6,820	150	1,026	1,167	4,873	39,736	2,788	6,853	728	889	100	Q4
260	53,662	42,849	8,163	113	1,080	1,189	6,392	34,981	3,128	6,264	744	895	69	2023 Q1
255	52,556	40,760	8,390	345	1,069	1,201	7,210	33,489	3,817	.	821	1,009	.	Q2
267	54,461	44,328	7,683	75	1,102	993	5,458	36,267	3,092	6,962	736	892	61	2023 Feb.
260	53,662	42,849	8,163	113	1,080	1,189	6,392	34,981	3,128	6,264	744	895	69	Mar.
255	52,994	42,053	7,980	108	998	1,000	6,638	34,261	3,047	6,246	778	941	83	Apr.
255	52,708	41,483	8,184	105	1,074	1,170	6,802	33,258	3,175	6,534	729	942	98	May
255	52,556	40,760	8,390	345	1,069	1,201	7,210	33,489	3,817	.	821	1,009	.	June
283	52,835	41,884	7,722	388	855	1,291	6,935	34,475	3,663	.	837	957	.	July
of which: in Luxembourg														
210	16,885	11,300	4,026	43	802	1,779	2,196	8,202	1,591	1,270	71	.	.	2020
.	19,712	13,101	4,499	78	883	727	3,342	11,161	1,627	987	138	.	.	2021
.	21,538	12,166	6,928	162	966	1,383	4,424	11,740	2,048	.	102	.	.	2022 Q3
.	23,020	14,950	5,626	136	963	1,045	4,866	13,470	2,231	.	106	.	99	Q4
.	22,104	12,574	6,989	100	1,018	1,072	6,385	10,501	2,555	.	145	.	68	2023 Q1
.	21,915	11,291	7,334	331	1,001	1,086	7,193	8,651	3,226	.	.	.	107	Q2
.	20,272	11,419	6,517	65	1,042	878	5,451	9,938	2,506	.	136	.	60	2023 Feb.
.	22,104	12,574	6,989	100	1,018	1,072	6,385	10,501	2,555	.	145	.	68	Mar.
.	21,336	11,598	6,882	95	936	887	6,631	9,634	2,457	.	173	.	82	Apr.
.	21,015	10,984	7,099	91	1,013	1,056	6,711	8,630	2,596	.	202	.	97	May
.	21,915	11,291	7,334	331	1,001	1,086	7,193	8,651	3,226	.	.	.	107	June
.	21,819	12,075	6,625	379	787	1,173	6,891	9,008	3,049	.	228	.	148	July
Foreign subsidiaries outside the euro area ²														
821	79,128	6,237	31,452	60	1,919	8,880	7,063	50,156	8,608	1,075	866	.	.	2020
700	86,613	7,037	31,913	97	2,557	9,208	8,917	53,290	10,672	1,213	787	2,359	167	2021
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	2022 Q3
631	88,168	7,964	32,896	64	2,556	5,798	8,142	61,082	8,761	1,253	968	2,015	149	Q4
650	85,352	8,275	30,171	109	2,413	5,534	7,759	59,634	8,029	1,399	794	2,103	100	2023 Q1
650	82,520	8,469	26,916	122	2,402	3,888	7,472	58,611	8,261	.	633	2,234	.	Q2
644	86,956	8,026	31,337	51	2,433	5,404	8,167	60,376	8,483	1,385	950	2,079	112	2023 Feb.
650	85,352	8,275	30,171	109	2,413	5,534	7,759	59,634	8,029	1,399	794	2,103	100	Mar.
663	81,022	8,271	26,577	119	2,322	4,426	7,040	57,468	7,993	1,417	474	2,126	78	Apr.
636	82,183	8,458	27,526	112	2,379	3,708	7,605	58,293	8,264	1,461	498	2,274	80	May
650	82,520	8,469	26,916	122	2,402	3,888	7,472	58,611	8,261	.	633	2,234	.	June
662	82,696	8,450	26,868	71	2,454	3,326	7,436	60,007	7,758	.	571	2,166	.	July

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

Country/group of countries	Claims on non-residents											
	December 2021	December 2022	June 2023	Claims total	July 2023							
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
					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	187,520	196,436	191,866	191,287	72,768	47,304	76,419	114,868	57,319	133,968	160,274	31,013
Countries in Europe	124,284	133,966	134,634	134,727	70,639	4,402	52,492	82,235	42,990	91,737	112,422	22,305
EU Member States ¹	108,905	113,587	117,952	112,930	67,744	1,917	36,789	76,141	29,102	83,828	92,453	20,477
Euro area ¹	63,746	66,522	70,148	64,268	62,219	1,360	23,664	40,604	18,701	45,567	60,943	3,325
Austria	309	442	482	567	496	9	149	418	208	359	198	369
Belgium	216	556	630	752	718	20	636	116	197	555	656	96
Croatia	0	0	1	.	.	.	1	.	.	.	.	.
Cyprus	257	328	333	339	30	.	.	.	.	339	339	.
Estonia	.	0	0	0	0	.	0	0	.	0	0	.
Finland	354	221	303	304	272	.	0	304	293	11	11	293
France	2,032	2,246	3,052	2,997	2,874	59	1,554	1,443	815	2,182	2,581	416
Greece	19	19	56	55	55	.	55	.	.	.	55	.
Ireland	599	583	470	472	384	77	16	456	10	462	472	.
Italy	22,747	23,372	22,859	22,796	22,469	291	1,885	20,911	1,424	21,372	22,102	694
Latvia	0	0	0	0	0	0	0	0	.	0	0	.
Lithuania	.	4	.	4	4	.	.	.	.	4	4	.
Luxembourg ²	19,161	17,600	21,017	15,014	14,607	226	13,707	1,307	12,113	2,901	14,662	352
Malta	4	17	146	125	3	.	122	3	.	125	125	.
Netherlands	1,269	1,300	1,410	1,467	999	341	208	1,259	376	1,091	1,102	365
Portugal	378	244	260	261	254	3	45	216	0	261	.	.
Slovakia	650	2,328	.	.	.	.	.	.	.	.	.	.
Slovenia	0	0	0	0	0	.	0	0	.	0	0	.
Spain	15,613	17,130	16,603	16,615	16,562	18	3,284	13,331	1,587	15,028	16,240	375
Other EU Member States ¹	45,159	47,065	47,804	48,662	5,525	557	13,125	35,537	10,401	38,261	31,510	17,152
Czechia	2,768	3,190	2,970	3,022	95	.	1,456	1,566	1,408	1,614	.	.
Denmark	142	151	143	126	120	1	6	120	55	71	.	.
Hungary	2,603	1,742	1,901	1,851	4	.	248	1,603	88	1,763	.	.
Poland	38,343	40,368	41,155	41,711	4,573	277	11,084	30,627	7,239	34,472	26,345	15,366
Sweden	524	676	636	739	631	72	147	592	402	337	453	286
Remaining EU countries ^{3, 4}	779	938	999	1,213	102	.	184	1,029	1,209	4	5	1,208
Other European countries ¹	15,379	20,379	16,682	21,797	2,895	2,485	15,703	6,094	13,888	7,909	19,969	1,828
Guernsey	.	220	372	.	.	.	.	.	.	.	.	.
Jersey	591	1,067	1,074	1,032	264	.	291	741	0	1,032	1,032	.
Norway	439	406	385	466	308	66	193	273	317	149	199	267
Russian Federation	2,078	2,626	2,139	2,008	57	1	1,432	576	1,334	674	.	.
Switzerland	4,440	8,874	5,403	10,652	612	1,232	9,380	1,272	9,233	1,419	9,535	1,117
Turkey	629	871	740	710	514	196	506	204	194	516	.	.
United Kingdom	6,651	5,828	6,133	6,149	1,020	680	3,312	2,837	2,717	3,432	5,864	285
Remaining European countries ⁵	.	487	436	.	.	53	.	.	93	.	411	.
Countries in Africa	.	484	461	455	.	.	139	316	.	.	455	.
South Africa	.	6	0	0	0	0	0	0	0	0	0	.
Remaining countries in Africa	410	478	461	455	.	.	139	316	.	.	455	.
Countries in America	48,274	48,087	43,898	43,489	697	40,007	17,303	26,186	10,323	33,166	38,045	5,444
Bahamas	.	.	.	.	.	.	.	.	.	62	62	.
Bermuda	.	.	.	.	.	.	.	.	.	.	.	.
Brazil	1,801	2,301	2,600	2,520	.	457	1,666	854	1,286	1,234	.	.
British Virgin Islands	1,466	1,013	978	897	71	243	347	550	.	897	897	.
Canada	747	729	774	748	267	459	8	740	283	465	59	689
Cayman Islands	1,430	1,042	1,201	1,197	18	1,156	298	899	549	648	1,197	.
Curacao ⁶	.	.	.	.	.	.	.	.	.	.	.	.
Mexico	141	150	158	76	37	39	68	8	.	.	76	.
United States of America	41,901	41,928	37,378	37,364	175	37,117	14,565	22,799	7,968	29,396	33,327	4,037
Remaining countries in America	716	853	728	607	127	467	331	276	.	.	607	.
Countries in Asia	13,727	13,089	11,798	11,544	734	2,240	6,131	5,413	3,682	7,862	8,998	2,546
China, People's Republic of ⁷	8,117	6,162	5,663	5,422	3	.	.	.	1,198	4,224	.	.
Hong Kong	88	78	100	106	15	16	96	10	63	43	106	.
Japan	134	157	499	425	137	.	238	187	263	162	238	187
Korea, Republic of	33	108	137	143	94	12	22	121	95	48	23	120
Singapore	923	1,897	1,132	1,093	123	567	1,008	85	1,013	80	.	.
Taiwan	60	5	7	12	0	.	.	.	8	4	12	.
Remaining countries in Asia	4,372	4,682	4,260	4,343	362	1,579	2,023	2,320	1,042	3,301	.	.
Countries in Oceania	446	.	664	665	278	239	354	311	313	352	354	311
Australia	379	424	610	610	225	239	.	.	.	.	.	.
New Zealand	30	34	54	55	53	.	.	.	.	.	.	.
Remaining countries in Oceania	37	.	0	.	.	.	.	.	.	.	.	.
Countries not identifiable	.	.	.	.	.	.	.	.	.	.	.	.
International organisations ⁸	.	.	411	407	.	.	.	407	.	.	.	407

* 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 December 2010 including Estonia. Since July 2013

including Croatia. Up to December 2013 including Latvia. Up to December 2014 including Lithuania. Up to December 2022 including Croatia. 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

Country/group of countries	Liabilities to non-residents 1									
	December 2021	December 2022	June 2023	Liabilities total	July 2023					
					Euro	US dollar	broken down by maturity		broken down by sector	
							short-term	long-term	foreign banks	foreign non-banks
1	2	3	4	5	6	7	8	9	10	
All countries	140,085	145,302	135,076	135,531	50,334	34,590	124,891	10,640	26,253	109,278
Countries in Europe	102,436	108,812	103,767	104,744	49,205	11,413	95,539	9,205	17,703	87,041
EU Member States 2	90,797	95,154	88,922	90,502	45,464	6,197	82,795	7,707	7,392	83,110
Euro area 2	52,873	53,461	45,511	45,884	39,704	4,347	40,194	5,690	6,713	39,171
Austria	164	372	458	455	315	115	422	33	20	435
Belgium	143	164	502	410	334	55	.	.	28	382
Croatia	5	68	5	18	17	1	18	.	.	.
Cyprus	359	200	163	123	74	39	.	.	.	.
Estonia	9	16	6	6	3	2	6	.	.	.
Finland	19	19	9	9	6	1	9	.	.	.
France	1,128	772	803	682	338	297	.	.	368	314
Greece	145	69	102	179	18	161	.	.	.	.
Ireland	689	254	271	266	140	76	.	.	58	208
Italy	23,482	22,555	19,085	18,913	18,453	408	14,892	4,021	4,032	14,881
Latvia	32	8	48	32	4	28	32	.	.	.
Lithuania	3	9	12	5	4	1	5	.	.	.
Luxembourg 3	14,870	15,990	11,482	11,773	8,240	2,287	.	.	1,736	10,037
Malta	173	144	63	61	48	5	.	.	.	.
Netherlands	666	830	634	639	208	176	536	103	39	600
Portugal	109	70	54	23	15	7	.	.	.	.
Slovakia	1,049	1,056	1,044	1,034	1,034	0	.	.	.	.
Slovenia	24	9	21	21	0	3	21	.	19	2
Spain	9,809	10,924	10,749	11,235	10,453	685	.	.	236	10,999
Other EU Member States 2	37,924	41,693	43,411	44,618	5,760	1,850	42,601	2,017	679	43,939
Czechia	2,440	2,610	2,737	2,733	13	1	2,733	.	2	2,731
Denmark	31	16	17	15	9	2	15	.	.	.
Hungary	2,342	1,503	1,589	1,522	3	6	.	.	.	.
Poland	32,550	36,984	38,575	39,851	5,701	1,823	39,735	116	192	39,659
Sweden	98	64	49	51	25	1	51	.	4	47
Remaining EU countries 4, 5	463	516	444	446	9	17	.	.	436	10
Other European countries 2	11,639	13,658	14,845	14,242	3,741	5,216	12,744	1,498	10,311	3,931
Guernsey	89	112	52	50	.	20	.	.	.	.
Jersey	132	149	88	99	.	26	99	.	.	.
Norway	13	11	10	342	337	1	342	.	331	11
Russian Federation	2,305	1,889	1,514	1,249	160	92	.	.	218	1,031
Switzerland	3,752	5,306	7,333	6,878	1,765	3,537	6,644	234	6,156	722
Turkey	183	145	142	125	84	33	.	.	25	100
United Kingdom	3,995	4,951	4,807	4,642	1,181	995	3,571	1,071	2,918	1,724
Remaining European countries 6	1,170	1,095	899	857	177	512	.	.	633	224
Countries in Africa	1,107	1,064	826	720	11	684	720	.	582	138
South Africa	55	57	48	52	1	51	52	.	.	.
Remaining countries in Africa	1,052	1,007	778	668	10	633	668	.	.	.
Countries in America	21,741	22,836	20,147	19,839	473	18,496	19,101	738	3,312	16,527
Bahamas	46	21	4	7	.	4	7	.	.	.
Bermuda	19	12	16	6	.	5	6	.	.	.
Brazil	943	709	700	518	2	32	518	.	.	.
British Virgin Islands	543	300	295	218	22	106	218	.	.	218
Canada	329	156	146	77	3	74	77	.	.	.
Cayman Islands	1,787	993	1,210	1,019	47	750	.	.	268	751
Curacao 7	0	0	0	.	.	.	.	.	.	.
Mexico	62	81	58	55	7	48	55	.	.	.
United States of America	17,262	19,823	17,142	17,322	353	16,907	16,586	736	2,417	14,905
Remaining countries in America	750	741	576	617	38	570	.	.	.	.
Countries in Asia	14,243	12,081	9,827	9,709	391	3,826	9,027	682	4,653	5,056
China, People's Republic of 8	8,129	5,835	4,855	4,551	10	245	.	.	.	.
Hong Kong	140	178	151	149	23	86	.	.	99	50
Japan	494	206	215	243	6	235	243	.	199	44
Korea, Republic of	213	202	219	155	1	149	155	.	149	6
Singapore	1,589	2,121	1,159	1,602	156	1,232	.	.	1,072	530
Taiwan	173	92	54	70	7	63	70	.	.	.
Remaining countries in Asia	3,505	3,447	3,174	2,939	188	1,816	2,814	125	1,866	1,073
Countries in Oceania	.	.	.	.	.	171	.	.	.	.
Australia	15	.	5	.	4	.	.	.	.	4
New Zealand	.	7	.	7	.	.	7	.	.	.
Remaining countries in Oceania	191	150	174	174	1	164	174	.	.	174
Countries not identifiable	.	0	0	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 December 2010 including Estonia. Since July 2013 including Croatia. Up to December 2013 including Latvia. Up to December 2014 including Lithuania. Up to December 2022 including Croatia. 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

Country/group of countries	Claims on non-residents ¹									
	December 2018	December 2019	December 2020	December 2021	December 2022	June 2023	July 2023			
							Claims, total	of which:		
								Euro	US dollar	Currency of debtor country ²
	1	2	3	4	5	6	7	8	9	10
All countries	1,826,043	1,827,368	1,801,114	1,812,734	1,825,680	1,898,571	1,902,402	993,850	591,849	240,964
Countries in Europe	1,086,069	1,145,097	1,162,304	1,127,567	1,101,036	1,124,542	1,124,180	850,414	68,771	155,343
EU Member States ⁵	959,506	1,004,617	829,922	811,137	834,710	870,806	867,180	730,207	45,248	49,116
Euro area ⁵	624,840	671,124	700,199	682,610	700,296	738,668	733,535	656,300	41,982	.
Austria	42,867	45,301	47,968	48,555	52,048	58,072	59,284	58,280	390	.
Belgium	20,688	20,750	23,535	22,966	23,320	25,177	25,186	23,938	1,075	.
Croatia	1,153	1,090	689	658	701	705	1,226	1,161	65	.
Cyprus	2,995	2,037	1,708	1,461	1,068	1,130	1,172	692	462	.
Estonia	154	146	284	335	324	295	307	307	0	.
Finland	20,299	19,711	21,687	17,803	18,186	20,350	19,794	19,461	223	.
France	135,579	155,879	158,082	146,438	158,230	169,287	170,396	161,031	7,081	.
Greece	19,855	20,369	19,601	18,344	18,907	19,333	19,815	18,573	1,239	.
Ireland	32,497	33,288	32,254	32,673	34,434	34,780	35,509	24,247	9,197	.
Italy	72,330	73,783	73,733	70,779	73,106	76,198	77,286	71,994	4,713	.
Latvia	654	737	842	796	794	771	773	768	5	.
Lithuania	611	735	993	1,117	1,188	1,341	1,368	1,367	0	.
Luxembourg ⁶	112,318	119,360	120,509	132,899	131,625	137,658	132,183	110,608	11,427	.
Malta	1,256	1,070	1,181	1,550	1,253	1,278	1,354	850	385	.
Netherlands	89,094	99,377	104,850	99,043	91,211	92,411	91,226	85,801	3,271	.
Portugal	9,367	7,576	7,922	6,800	6,316	6,795	6,974	6,838	76	.
Slovakia	3,656	4,204	3,687	3,757	5,985	6,901	6,986	6,141	845	.
Slovenia	1,618	1,590	2,254	1,641	1,657	1,803	1,712	1,697	14	.
Spain	54,688	60,880	65,045	62,368	66,578	69,460	65,427	62,546	1,514	.
Other EU Member States ⁵	334,666	333,493	129,723	128,527	134,414	132,138	133,645	73,907	3,266	49,116
Bulgaria	404	505	528	675	488	491	544	491	0	54
Czechia	7,497	8,583	10,391	12,442	13,379	8,520	8,701	5,052	83	3,553
Denmark	12,420	12,445	13,193	11,416	11,857	12,371	12,687	10,729	547	1,298
Hungary	3,729	4,549	4,514	4,790	4,194	4,512	4,791	2,132	224	2,389
Poland	46,473	47,656	51,873	52,977	56,928	58,910	59,247	19,676	446	36,901
Romania	970	1,091	1,525	1,438	1,503	1,591	1,744	1,556	114	73
Sweden	29,124	28,838	29,510	28,297	30,226	30,923	30,890	24,822	989	4,848
EU institutions	23,073	22,149	17,500	15,834	15,138	14,820	15,041	9,449	863	.
Other European countries ⁵	126,563	140,480	332,382	316,430	266,326	253,736	257,000	120,207	23,523	106,227
Guernsey	5,121	10,385	5,911	5,659	5,917	5,797	2,687	874	1,149	653
Iceland	818	750	691	542	524	505	475	415	55	4
Isle of Man	1,211	1,665	1,889	2,316	2,186	2,189	2,172	850	294	1,026
Jersey	10,194	10,149	9,146	9,187	12,535	12,269	12,554	4,211	995	7,222
Liechtenstein	879	706	635	555	733	831	919	602	207	109
Norway	26,032	28,218	25,969	25,925	24,961	24,479	25,599	20,878	2,654	1,741
Russian Federation	5,226	7,140	7,305	6,483	5,378	4,446	4,342	1,923	366	2,035
Switzerland	61,629	66,941	55,649	67,421	55,717	44,803	50,050	14,952	3,868	28,454
Turkey	12,417	11,444	11,884	11,872	12,658	12,300	12,156	9,746	2,300	92
Ukraine	936	1,038	1,071	969	1,078	1,112	1,137	960	76	95
United Kingdom	209,823	206,587	210,297	183,656	142,900	143,480	143,420	63,549	11,556	64,796
Remaining European countries	2,100	2,044	1,935	1,845	1,739	1,525	1,489	1,247	3	0
Countries in Africa	17,796	19,654	18,892	19,697	20,941	21,876	21,891	10,547	9,413	1,545
Algeria	253	18	44	37	42	65	42	37	4	1
Cameroon	105	118	140	208	205	205	191	117	71	0
Cote d'Ivoire	79	541	790	923	950	1,021	1,024	1,026	- 4	0
Egypt	3,520	4,345	4,346	4,256	3,537	4,000	4,034	2,355	1,519	149
Ghana	862	909	954	1,271	1,287	1,111	1,131	831	301	0
Kenya	268	277	227	216	175	328	426	128	293	1
Liberia	3,690	3,721	3,084	3,293	3,177	3,122	3,103	7	3,097	0
Libya	0	0	0	0	0	0	0	0	0	0
Morocco	1,492	1,404	1,674	1,780	2,013	1,923	1,932	1,795	136	1
Nigeria	750	969	1,254	1,330	1,589	1,328	1,334	452	846	9
South Africa	3,250	2,936	2,836	2,110	2,526	2,657	2,663	555	685	1,375
Tunisia	305	494	645	765	962	951	964	944	3	3
Zimbabwe	74	79	83	86	89	89	91	80	11	0
Remaining countries in Africa	3,148	3,843	2,815	3,422	4,389	5,076	4,956	2,220	2,451	6

* 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

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										Country/group of countries
Loans and advances					Foreign securities ³					
Total	of which: with a re- sidual ma- turity of one year or less	to foreign banks	to foreign enterprises and households	to foreign general government	Total	issued by foreign banks	issued by foreign enterprises and households		issued by foreign general government	
							Total	of which: foreign shares ⁴		
11	12	13	14	15	16	17	18	19	20	
1,363,766	846,081	417,444	884,281	62,041	538,636	236,317	133,944	12,045	168,375	All countries
747,402	416,486	204,197	505,007	38,198	376,778	191,410	86,776	11,051	98,592	Countries in Europe
530,260	258,725	127,305	371,089	31,866	336,920	161,966	79,377	9,094	95,577	EU Member States ⁵
458,681	226,605	112,502	314,771	31,408	274,854	118,187	76,100	9,051	80,567	Euro area ⁵
32,983	10,154	6,626	19,590	6,767	26,301	18,631	1,012	42	6,658	Austria
10,028	4,600	1,781	7,068	1,179	15,158	4,745	1,851	857	8,562	Belgium
794	602	545	249	0	432	8	0	–	424	Croatia
1,027	545	–	1,027	–	145	–	3	0	142	Cyprus
135	94	0	135	–	172	37	8	0	127	Estonia
5,962	2,653	978	4,817	167	13,832	11,443	876	26	1,513	Finland
98,424	56,359	41,922	52,223	4,279	71,972	48,412	9,301	135	14,259	France
19,296	5,220	4,020	2,399	12,877	519	0	– 8	0	527	Greece
21,116	12,089	1,863	19,247	6	14,393	514	11,749	261	2,130	Ireland
57,591	20,570	12,532	40,918	4,141	19,695	2,444	2,359	60	14,892	Italy
135	40	0	36	99	638	6	0	0	632	Latvia
380	155	12	368	–	988	–	10	0	978	Lithuania
93,189	51,774	19,071	74,117	1	38,994	6,421	31,495	7,205	1,078	Luxembourg ⁶
1,114	627	369	745	–	240	–	45	18	195	Malta
57,698	24,496	5,089	52,385	224	33,528	16,684	14,702	604	2,142	Netherlands
4,242	2,335	1,593	2,413	236	2,732	228	270	1	2,234	Portugal
4,125	3,221	2,506	1,617	2	2,861	1,201	122	0	1,538	Slovakia
418	239	50	368	0	1,294	50	0	–	1,244	Slovenia
47,251	28,189	10,902	35,049	1,300	18,176	7,363	1,931	– 158	8,882	Spain
71,579	32,120	14,803	56,318	458	62,066	43,779	3,277	43	15,010	Other EU Member States ⁵
148	87	16	132	0	396	–	19	0	377	Bulgaria
7,939	4,452	3,435	4,503	1	762	436	191	0	135	Czechia
6,704	4,194	3,046	3,658	–	5,983	5,004	850	2	129	Denmark
3,473	1,559	843	2,413	217	1,318	54	14	0	1,250	Hungary
39,913	15,829	2,775	36,930	208	19,334	6,864	518	38	11,952	Poland
446	239	95	351	0	1,298	–	237	0	1,061	Romania
12,043	5,176	3,680	8,331	32	18,847	17,293	1,448	3	106	Sweden
913	584	913	–	–	14,128	14,128	–	–	–	EU institutions
217,142	157,761	76,892	133,918	6,332	39,858	29,444	7,399	1,957	3,015	Other European countries ⁵
2,682	1,940	112	2,570	–	5	3	2	2	–	Guernsey
317	18	59	258	–	158	31	34	–	93	Iceland
2,172	734	54	2,118	–	0	–	0	0	0	Isle of Man
10,034	4,519	0	10,034	–	2,520	–	2,520	– 7	–	Jersey
706	414	203	503	0	213	–	213	204	–	Liechtenstein
9,064	6,411	5,840	3,220	4	16,535	15,627	903	33	5	Norway
4,209	2,271	1,587	2,622	–	133	–	– 18	– 18	151	Russian Federation
45,915	28,556	21,564	23,193	1,158	4,135	2,203	1,475	211	457	Switzerland
12,181	6,788	4,166	7,193	822	– 25	9	50	0	– 84	Turkey
1,053	458	103	141	809	84	–	13	–	71	Ukraine
127,315	105,025	42,864	81,303	3,148	16,105	11,571	2,207	1,532	2,327	United Kingdom
1,494	627	340	763	391	– 5	–	0	0	– 5	Remaining European countries
21,105	8,515	3,284	10,505	7,316	786	2	335	0	449	Countries in Africa
42	43	42	0	–	–	–	–	–	–	Algeria
191	68	0	1	190	–	–	–	–	–	Cameroon
1,034	733	53	313	668	– 10	2	2	–	– 14	Cote d'Ivoire
3,518	789	1,113	1,762	643	516	–	148	0	368	Egypt
1,133	737	4	235	894	– 2	–	– 2	–	–	Ghana
426	334	255	80	91	0	–	–	–	0	Kenya
3,103	555	–	3,103	–	0	–	0	0	–	Liberia
0	0	–	0	–	–	–	–	–	–	Libya
1,926	261	37	918	971	6	–	0	0	6	Morocco
1,354	921	739	503	112	– 20	–	0	0	– 20	Nigeria
2,379	1,259	687	1,346	346	284	–	163	0	121	South Africa
959	148	20	160	779	5	0	5	–	–	Tunisia
91	90	2	53	36	–	–	–	–	–	Zimbabwe
4,949	2,577	332	2,031	2,586	7	–	19	0	– 12	Remaining countries in Africa

on an immediate counterparty basis" which are published regularly by the Bank for international Settlements (BIS) on its homepage. The data describe the gross exposure of German banks vis-à-vis the borrower countries, measures taken by the reporting insti-

tutions 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-

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

End of reporting period; € million

Country/group of countries	Claims on non-residents ¹									
	December 2018	December 2019	December 2020	December 2021	December 2022	June 2023	July 2023			
							Claims, total	of which:		
								Euro	US dollar	Currency of debtor country ²
	1	2	3	4	5	6	7	8	9	10
Countries in America	504,962	445,558	424,095	474,912	503,550	549,113	549,901	47,850	473,864	11,013
Argentina	1,444	1,084	784	771	744	716	783	120	661	0
Bahamas	1,674	1,826	1,098	1,368	2,371	1,095	1,074	447	611	0
Bermuda	6,083	5,865	5,010	4,854	4,651	4,327	4,234	224	3,354	0
Bolivia, Plurinational State of	35	30	84	41	32	21	22	0	21	0
Brazil	5,291	5,125	5,234	4,836	6,237	6,840	6,884	1,078	2,965	2,808
British Virgin Islands	10,815	10,737	9,738	10,338	6,849	6,228	5,742	429	3,194	.
Canada	33,403	33,761	36,126	36,990	46,492	50,059	45,371	29,289	7,316	7,861
Cayman Islands	47,352	39,729	23,193	29,858	41,530	46,986	44,010	8,637	34,419	0
Chile	1,751	2,180	2,155	2,428	2,406	2,389	2,372	460	1,905	3
Columbia	1,355	1,225	1,756	1,933	2,668	2,753	2,736	1,342	1,391	1
Cuba	87	86	68	59	55	51	51	51	0	0
Curacao ⁷	369	128	78	78	103	102	102	74	28	0
Ecuador	368	328	287	632	366	317	366	15	350	.
Guatemala	325	254	241	247	511	321	288	8	280	0
Mexico	4,077	4,600	4,382	4,342	4,431	3,771	3,812	679	2,853	260
Panama	2,130	1,612	1,595	1,279	1,155	908	979	366	607	0
Paraguay	231	128	80	89	255	182	167	15	149	0
Peru	989	1,072	1,219	1,333	1,790	1,919	2,014	469	1,515	30
United States of America	384,658	333,556	329,179	371,747	379,054	418,369	427,096	3,900	410,776	.
Uruguay	558	548	442	429	394	373	384	48	334	1
Venezuela, Bolivarian Republic	171	75	50	- 37	21	16	17	9	8	0
Remaining countries in America	1,796	1,609	1,296	1,297	1,435	1,370	1,397	190	1,127	49
Countries in Asia	171,961	172,952	152,314	146,255	149,280	147,539	150,338	47,111	32,030	63,991
Bahrain	748	1,492	1,411	1,358	1,473	1,451	1,410	118	1,271	14
China, People's Republic of ⁸	25,526	19,584	18,953	16,659	15,640	13,978	16,992	7,476	1,252	7,196
Hong Kong	12,054	14,396	12,192	13,145	12,355	11,584	8,992	2,969	1,436	932
India	22,386	23,986	18,589	21,043	21,027	23,015	22,295	4,450	2,303	15,348
Indonesia	6,671	6,636	6,240	5,834	5,995	7,298	6,705	3,709	978	1,947
Iran	18	11	8	3	2	2	2	2	0	0
Iraq	447	427	392	465	531	680	708	599	108	0
Israel	1,058	1,157	1,288	2,090	2,262	2,503	2,597	690	307	1,600
Japan	39,839	38,790	32,524	22,720	26,805	22,960	25,569	7,503	3,159	14,809
Jordan	343	543	643	696	705	682	678	605	72	2
Kazakhstan	177	198	167	136	94	101	107	34	50	- 1
Korea, Republic of	10,741	11,026	8,599	11,237	11,107	12,256	12,626	2,062	2,389	8,035
Kuwait	768	865	1,076	1,015	937	1,166	1,167	98	1,020	50
Lebanon	307	149	120	116	94	90	93	20	73	0
Malaysia	2,031	2,134	2,294	1,821	1,774	1,922	2,260	198	563	1,422
Myanmar	42	42	40	28	30	27	27	23	4	0
Pakistan	561	742	979	348	473	364	322	50	74	187
Philippines	1,144	1,843	1,117	1,136	1,617	1,649	1,597	78	741	715
Qatar	4,028	3,529	3,293	2,623	3,119	3,559	3,598	1,330	2,241	14
Saudi Arabia	3,810	4,515	3,908	4,038	4,314	3,293	3,222	838	2,253	110
Singapore	19,674	19,388	19,506	21,073	20,172	19,752	20,161	8,270	1,642	8,977
Sri Lanka	683	895	733	520	277	274	294	10	101	182
Syria	0	0	1	0	0	0	0	0	0	0
Taiwan	3,958	3,708	1,872	1,696	1,060	1,046	1,060	414	92	488
Thailand	2,406	2,559	2,264	2,730	2,732	2,005	2,152	136	164	1,794
Turkmenistan	553	536	439	382	308	266	265	162	102	0
United Arab Emirates	4,904	5,888	5,893	5,004	5,161	6,059	5,922	1,550	3,890	168
Uzbekistan	417	667	795	1,177	1,643	1,881	2,020	1,664	357	0
Vietnam	2,117	2,163	2,185	2,415	2,440	2,344	2,231	505	1,727	2
Remaining countries in Asia	4,550	5,083	4,793	4,747	5,133	5,332	5,266	1,548	3,661	0
Countries in Oceania	35,100	33,813	28,926	28,384	30,314	30,057	30,856	18,200	3,085	9,072
Australia	27,256	27,653	23,523	23,151	25,003	24,800	25,298	15,640	856	8,506
Marshall Islands	5,165	3,692	2,823	2,458	2,273	1,995	2,054	6	2,048	.
New Zealand	2,622	2,368	2,508	2,506	2,750	3,026	3,265	2,547	114	566
Papua New Guinea	- 6	13	- 16	0	20	0	0	0	0	0
Remaining countries in Oceania	63	87	88	269	268	236	239	7	67	0
Countries not identifiable	2	34	1	0	0	1	1	1	0	.
International organisations ⁹	10,153	10,260	14,582	15,919	20,559	25,443	25,235	19,727	4,686	.

ding Euro and US dollar. ³ Negative figures are possible since borrowed securities or securities purchased in a sale and repurchase agreement which are sold on to a third

party are to be deducted from own holdings. ⁴ As well as other variable-yield securities. ⁵ The historical statistics for the groups of countries are calculated on the basis of the

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										Country/group of countries
Loans and advances					Foreign securities ³					
Total	of which: with a re- sidual ma- turity of one year or less	to foreign banks	to foreign enterprises and households	to foreign general government	Total	issued by foreign banks	issued by foreign enterprises and households		issued by foreign general government	
							Total	of which: foreign shares ⁴		
11	12	13	14	15	16	17	18	19	20	
457,615	334,282	170,231	283,439	3,945	92,286	25,157	27,108	873	40,021	Countries in America
731	254	42	574	115	52	–	40	0	12	Argentina
1,070	933	510	289	271	4	–	1	–	3	Bahamas
4,169	1,631	3	4,166	–	65	–	65	2	–	Bermuda
22	21	16	6	–	–	–	–	–	–	Bolivia, Plurinational State of
5,233	3,566	3,366	1,493	374	1,651	39	411	0	1,201	Brazil
5,659	4,338	18	5,641	–	83	–	83	4	–	British Virgin Islands
14,003	8,060	3,092	10,850	61	31,368	23,599	2,520	25	5,249	Canada
43,340	34,062	7,562	35,778	–	670	0	680	51	– 10	Cayman Islands
1,894	841	569	1,290	35	478	–	131	0	347	Chile
2,497	932	619	278	1,600	239	–	59	0	180	Columbia
51	38	29	0	22	–	–	–	–	–	Cuba
20	5	–	20	–	82	–	82	9	–	Curacao ⁷
363	251	200	58	105	3	–	–	–	3	Ecuador
288	188	274	8	6	0	–	–	–	0	Guatemala
3,396	1,958	1,263	1,996	137	416	–	194	0	222	Mexico
940	367	156	784	–	39	–	7	0	32	Panama
167	67	63	80	24	–	–	–	–	–	Paraguay
1,894	658	522	607	765	120	–	50	5	70	Peru
370,170	275,188	151,478	218,340	352	56,926	1,519	22,749	777	32,658	United States of America
397	62	10	387	–	– 13	–	–	–	– 13	Uruguay
14	8	0	12	2	3	0	1	–	2	Venezuela, Bolivarian Republic
1,297	854	439	782	76	100	–	35	–	65	Remaining countries in America
117,900	76,246	36,213	69,574	12,113	32,438	8,044	9,294	63	15,100	Countries in Asia
1,410	699	811	599	–	0	–	0	–	0	Bahrain
15,495	10,049	6,442	6,878	2,175	1,497	87	644	3	766	China, People's Republic of ⁸
7,133	5,513	836	6,297	–	1,859	132	1,288	1	439	Hong Kong
16,848	7,920	2,606	12,467	1,775	5,447	1	1,308	3	4,138	India
5,561	1,759	441	1,535	3,585	1,144	4	83	9	1,057	Indonesia
2	1	–	2	0	–	–	–	–	–	Iran
708	208	–	132	576	–	–	–	–	–	Iraq
850	375	51	733	66	1,747	–	1,458	– 23	289	Israel
21,409	18,322	9,088	11,594	727	4,160	1,451	1,207	6	1,502	Japan
678	102	13	89	576	–	–	–	–	–	Jordan
75	8	47	28	–	32	–	35	0	– 3	Kazakhstan
3,801	3,273	1,093	2,708	0	8,825	1,473	1,500	2	5,852	Korea, Republic of
1,167	423	350	817	–	–	–	–	–	–	Kuwait
82	80	1	81	–	11	–	–	–	11	Lebanon
1,322	1,079	899	423	0	938	53	351	0	534	Malaysia
27	6	–	4	23	–	–	–	–	–	Myanmar
319	210	200	116	3	3	–	0	–	3	Pakistan
1,453	965	420	1,022	11	144	–	125	0	19	Philippines
3,564	2,400	1,517	1,885	162	34	–	0	0	34	Qatar
3,202	1,433	397	2,525	280	20	–	18	–	2	Saudi Arabia
14,884	12,917	5,287	9,597	–	5,277	4,179	964	61	134	Singapore
239	175	70	102	67	55	43	0	–	12	Sri Lanka
0	0	–	0	0	–	–	–	–	–	Syria
888	540	282	606	0	172	–	74	0	98	Taiwan
1,315	1,151	609	706	–	837	609	54	0	174	Thailand
265	122	26	–	239	–	–	–	–	–	Turkmenistan
5,839	3,394	1,572	4,267	0	83	7	38	1	38	United Arab Emirates
2,023	982	1,474	528	21	– 3	–	– 3	0	–	Uzbekistan
2,078	738	475	1,297	306	153	–	153	–	0	Vietnam
5,263	1,402	1,206	2,536	1,521	3	5	– 3	0	1	Remaining countries in Asia
16,603	10,027	2,158	14,132	313	14,253	11,535	2,277	58	441	Countries in Oceania
13,671	9,171	1,950	11,424	297	11,627	10,024	1,303	58	300	Australia
2,050	338	–	2,050	–	4	–	4	0	–	Marshall Islands
643	333	208	419	16	2,622	1,511	970	0	141	New Zealand
0	0	0	0	–	0	–	0	0	–	Papua New Guinea
239	185	–	239	–	–	–	–	–	–	Remaining countries in Oceania
1	1	0	1	–	–	–	–	–	–	Countries not identifiable
3,140	524	1,361	1,623	156	22,095	169	8,154	0	13,772	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

Nominal values										
Derivative contracts, total ¹	Foreign exchange contracts ²				Interest-rate contracts ³				Credit derivatives ⁴	
		with reporting banks ⁶	with other banks and financial institutions ⁷	with non-financial corporations		with reporting banks ⁶	with other banks and financial institutions ⁷	with non-financial corporations		with reporting banks ⁶
	Total				Total				Total	
1	2	3	4	5	6	7	8	9	10	11

Contracts reported by 74 reporting banks world-wide ⁸

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	19,964	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
H2	578,419	100,838	36,616	51,164	13,058	459,782	27,090	420,455	12,237	9,121	1,096

of which: contracts reported by German banks

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	.
H2	47,174	6,100	2,717	2,728	655	39,589	2,140	37,021	428	1,411	.

* 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										End of half-year
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	
12	13	14	15	16	17	18	19	20	21	
Contracts reported by 74 reporting banks world-wide ⁸										
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
7,928	97	6,487	2,191	19,362	4,543	13,721	137	473	488	H2
of which: contracts reported by German banks										
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
1,346	.	36	38	1,102	215	865	15	4	3	H2

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 co-operatives 6	Credit co-operatives	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
2022	46,077	15,008	2,915	11,705	388	–	3,555	12,931	–	9,441	1,058	–	617	3,467
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
2022	29,844	10,468	2,208	7,968	292	–	2,005	8,201	–	5,389	757	–	488	2,536

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1993, including East German credit institutions and in accordance with the new accounting rules. 1 From 1990 to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 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"; merger with Deutsche Bank AG in 2020. 2 Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the category "Mortgage 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					Landes-banken 3	Savings banks 3	Regional institutions of credit coo-pera-tives 6	Credit coo-pera-tives	Mortgage banks 2 4	Instalment sales finan-cing insti-tutions 7	Building and loan associa-tions	Banks with special, develop-ment and other central support tasks 1 3 6 8	
		Total	Big banks 1	Regional banks and other commer-cial 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 12	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	
2022	34,499	9,238	2,654	6,390	194	–	1,761	11,663	–	8,322	1,064	–	224	2,227	

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 to 2020, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". 4 In 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 co-operatives", according to their legal form. 8 Up to 2015, category "Special purpose banks". For footnotes 11 and 12, 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					Landes-banken 3	Savings banks 3	Regional institutions of credit co-operatives 6	Credit co-operatives	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 12	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	
2022	27,399	11,090	6,130	4,669	291	–	– 2,021	6,448	–	4,538	534	–	350	2,418	

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 Status after extension of credit co-operatives' reporting requirements; full survey as of 1985. 13 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					Landes-banken 3	Savings banks 3	Regional institutions of credit co-operatives 6	Credit co-operatives	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 14															
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 12	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	
2022	21,899	10,939	8,255	2,484	200	–	1,153	3,838	–	3,424	335	–	207	2,003	

For footnotes * and 1-8, see pp. 136 f. For footnote 12, see p. 138. 14 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 co-operatives 6	Credit co-operatives	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 15															
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 12	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	
2022	10,609,156	4,779,020	2,716,868	1,895,932	166,220	–	977,020	1,573,071	–	1,165,801	235,064	–	259,381	1,619,799	

For footnotes * and 1-8, see pp. 136 f. For footnote 12, see p. 138. 15 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).

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	As a percentage of operating income												
	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
2022	64.9	26.9	6.9	1.3	100.0	– 67.3	– 34.3	– 33.0	– 11.5	– 1.7	19.4	– 3.9	15.5
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
2022	58.4	31.8	11.6	– 1.8	100.0	– 74.6	– 34.0	– 40.6	– 7.7	1.1	18.8	– 0.3	18.5

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:				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	
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
2022	63.2	35.8	14.3	– 13.4	100.0	– 89.8	– 40.6	– 49.2	– 2.5	13.7	21.4	7.4	28.8
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
2022	53.8	28.3	9.2	8.7	100.0	– 60.5	– 27.9	– 32.6	– 12.6	– 11.1	15.7	– 7.4	8.4

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	As a percentage of operating income												
	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
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
2022	57.8	14.7	1.4	26.2	100.0	– 44.8	– 17.4	– 27.5	– 13.7	– 0.1	41.4	– 12.9	28.4
Private Bankers ⁸													
1993	57.6	29.8	9.9	2.7	100.0	– 67.4	– 39.1	– 28.2	– 16.7	0.5	16.4	– 2.3	14.1
1994	64.6	30.6	1.6	3.2	100.0	– 71.1	– 41.5	– 29.6	– 22.6	8.2	14.6	– 1.8	12.8
1995	62.9	30.7	4.1	2.4	100.0	– 74.4	– 42.9	– 31.6	– 19.6	5.6	11.6	– 1.8	9.8
1996	58.3	35.3	2.8	3.5	100.0	– 72.0	– 41.2	– 30.8	– 13.0	–	15.0	– 3.2	11.8
1997	53.8	39.7	4.3	2.3	100.0	– 68.1	– 38.7	– 29.4	– 8.7	1.1	24.3	– 3.5	20.8
1998	49.0	43.4	4.7	3.0	100.0	– 63.3	– 34.8	– 28.5	– 10.3	0.1	26.4	– 4.9	21.6

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. **1** Up to 2009, result from financial operations. **2** Including depreciation of and value adjustments to tangible and intangible assets. **3** Excluding property tax. In part, including taxes paid by legally dependent building and loan associations affiliated to Landesbanken. **4** Up to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 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"; merger with Deutsche Bank AG in 2020. **5** Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the

category "Mortgage banks". **6** From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012 to 2020, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". **7** In 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 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	As a percentage of operating income												
	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	Staff costs	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
2022	65.0	16.1	18.2	0.7	100.0	– 62.6	– 29.2	– 33.4	– 16.3	0.2	21.3	– 9.1	12.1
	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
2022	67.8	28.4	–	3.7	100.0	– 62.0	– 37.6	– 24.4	– 13.9	– 5.2	19.0	– 7.7	11.3

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	As a percentage of operating income												
	Net interest income	Net commission income	Result from the trading portfolio ¹	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (-) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings ³	Profit or loss (-) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending ²					
	1	2	3	4	5	6	7	8	9	10	11	12	13
Regional institutions of credit cooperatives ⁹													
1993	69.1	20.1	11.3	-0.5	100.0	-54.8	-28.9	-25.9	-24.6	-4.2	16.4	-9.8	6.6
1994	81.0	14.3	4.9	-0.2	100.0	-41.4	-21.7	-19.7	-45.9	17.0	29.7	-14.7	14.9
1995	71.7	18.0	9.7	0.6	100.0	-53.1	-27.5	-25.6	-10.9	-2.3	33.7	-16.9	16.8
1996	69.4	20.2	9.3	1.1	100.0	-54.3	-26.9	-27.4	-4.0	-2.2	39.5	-17.9	21.6
1997	67.9	21.5	9.7	0.9	100.0	-54.5	-27.1	-27.5	-9.5	-4.9	31.0	-17.0	14.0
1998	74.6	19.4	4.8	1.2	100.0	-56.0	-26.1	-29.9	-18.6	45.6	71.0	-13.5	57.5
1999	65.5	19.6	12.7	2.2	100.0	-60.7	-27.9	-32.8	-18.1	-3.9	17.3	-5.3	12.0
2000	71.2	19.5	8.6	0.7	100.0	-51.8	-24.3	-27.5	-43.3	27.8	32.7	-10.4	22.3
2001	70.3	16.8	6.3	6.6	100.0	-62.5	-29.2	-33.4	-36.7	13.6	14.4	-5.5	8.9
2002	65.5	14.0	10.8	9.7	100.0	-52.5	-25.0	-27.5	-41.9	8.8	14.3	1.3	15.6
2003	53.6	19.6	21.2	5.6	100.0	-63.1	-29.9	-33.2	-29.4	-4.6	2.8	7.0	9.8
2004	55.8	18.7	22.1	3.4	100.0	-59.2	-30.5	-28.7	-18.9	-8.9	13.0	4.7	17.7
2005	57.4	19.9	22.4	0.4	100.0	-53.9	-30.0	-23.8	-10.0	-13.7	22.5	-0.6	21.9
2006	57.3	19.1	22.9	0.7	100.0	-62.2	-38.2	-24.0	-6.3	-9.8	21.7	24.3	46.0
2007	112.7	26.6	-43.0	3.7	100.0	-89.1	-49.2	-39.9	-40.6	-3.7	-33.4	57.8	24.4
2008	151.7	28.5	-86.8	6.6	100.0	-93.1	-49.2	-43.9	-66.2	19.7	-39.7	53.2	13.5
2009	48.2	15.3	36.2	0.3	100.0	-43.9	-24.5	-19.3	1.1	-28.7	28.6	1.5	30.1
2010	60.5	16.7	23.6	-0.8	100.0	-47.6	-26.2	-21.4	0.3	-23.2	29.5	0.3	29.8
2011	70.4	20.0	10.2	-0.6	100.0	-57.7	-30.1	-27.7	63.8	-37.4	68.6	-5.2	63.5
2012	53.9	14.0	32.1	-0.1	100.0	-42.3	-21.6	-20.6	-5.3	-29.1	23.3	15.8	39.2
2013	68.1	16.9	16.0	-1.0	100.0	-52.3	-27.1	-25.1	-15.2	-7.9	24.6	-5.7	19.0
2014	56.9	19.7	23.1	0.3	100.0	-59.3	-31.0	-28.3	0.7	-11.4	30.0	-11.0	19.0
2015	71.4	19.1	15.5	-5.9	100.0	-63.1	-29.7	-33.3	5.9	-30.2	12.6	-20.6	-8.0
Credit cooperatives													
1993	80.9	14.8	1.2	3.1	100.0	-68.5	-41.4	-27.1	-8.2	-0.3	23.0	-14.3	8.7
1994	82.6	15.0	-0.1	2.5	100.0	-66.6	-40.3	-26.3	-14.3	-0.7	18.4	-10.3	8.1
1995	82.6	14.4	0.9	2.1	100.0	-68.7	-41.4	-27.4	-9.6	0.4	22.1	-13.7	8.4
1996	82.5	14.9	0.8	1.8	100.0	-69.1	-41.2	-27.9	-10.4	0.9	21.4	-13.5	7.9
1997	81.0	15.8	0.6	2.5	100.0	-69.8	-41.3	-28.5	-12.0	0.9	19.2	-11.7	7.5
1998	79.0	17.1	0.6	3.4	100.0	-72.4	-42.1	-30.3	-11.1	1.1	17.6	-10.7	6.9
1999	77.1	19.2	0.3	3.5	100.0	-71.2	-41.7	-29.6	-12.1	-1.9	14.8	-8.3	6.6
2000	76.5	21.4	0.1	1.9	100.0	-74.5	-43.1	-31.5	-14.5	1.5	12.4	-6.5	5.9
2001	78.3	18.9	-0.2	3.0	100.0	-76.7	-44.8	-31.9	-16.3	4.5	11.5	-4.7	6.8
2002	79.1	18.1	-0.2	2.9	100.0	-73.1	-43.1	-30.0	-21.4	9.1	14.6	-4.6	9.9
2003	75.4	18.3	0.7	5.5	100.0	-69.6	-41.1	-28.5	-16.7	2.0	15.8	-8.0	7.8
2004	75.5	19.5	0.2	4.8	100.0	-68.7	-40.7	-28.0	-16.1	0.6	15.8	-7.7	8.0
2005	74.7	20.4	0.3	4.7	100.0	-70.0	-42.0	-27.9	-15.7	7.5	21.8	-7.6	14.2
2006	65.2	18.8	0.3	15.8	100.0	-64.3	-39.2	-25.1	-20.2	1.7	17.2	-3.9	13.2
2007	71.3	22.3	0.3	6.1	100.0	-70.5	-42.1	-28.3	-14.6	0.6	15.5	-5.7	9.9
2008	69.9	21.4	0.1	8.7	100.0	-68.3	-41.7	-26.7	-19.1	-1.7	10.8	-3.0	7.8
2009	76.9	19.9	0.3	2.9	100.0	-68.3	-42.3	-26.0	-11.5	-2.8	17.4	-7.6	9.8
2010	78.9	20.0	-	1.1	100.0	-63.7	-38.5	-25.2	-11.2	-1.8	23.2	-7.9	15.4
2011	78.0	19.5	0.1	2.4	100.0	-63.9	-38.1	-25.8	-1.5	-1.2	33.4	-9.2	24.2
2012	78.2	19.6	0.1	2.1	100.0	-65.9	-39.3	-26.6	1.3	0.1	35.4	-9.5	25.9
2013	78.6	19.5	-	1.9	100.0	-64.6	-38.6	-26.0	1.5	-1.3	35.6	-9.1	26.5
2014	79.2	20.1	-	0.7	100.0	-65.9	-39.6	-26.3	-0.9	-0.7	32.4	-9.6	22.8
2015	78.4	21.0	-	0.6	100.0	-66.6	-40.2	-26.4	-2.1	-0.6	30.7	-9.7	21.0
2016	76.5	21.1	-	2.3	100.0	-66.6	-39.9	-26.7	0.5	1.7	35.6	-9.7	25.8
2017	75.3	22.7	-	2.0	100.0	-65.7	-39.2	-26.5	-0.9	-0.2	33.3	-10.1	23.2
2018	74.6	23.5	-	1.9	100.0	-66.2	-39.0	-27.1	-4.2	-0.8	28.8	-9.5	19.4
2019	73.5	24.7	-	1.8	100.0	-67.2	-38.5	-28.7	1.9	-0.8	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
2022	70.8	24.8	-	4.4	100.0	-62.5	-35.1	-27.5	-16.1	-3.4	18.0	-4.4	13.6

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	100 per centage of operating income												
	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
	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
2022	105.4	– 5.1	–	– 0.3	100.0	– 47.3	– 23.0	– 24.3	– 15.0	– 11.1	26.6	– 9.9	16.7
	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
2022	92.3	– 6.2	–	13.9	100.0	– 78.2	– 35.1	– 43.1	– 4.6	– 4.9	12.4	– 5.1	7.3

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	As a percentage of operating income												
	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
	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
2022	61.9	23.6	13.8	0.7	100.0	-59.4	-29.9	-29.4	-10.9	-1.4	28.3	-4.9	23.5
	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
2022	49.6	32.0	13.7	4.7	100.0	-62.6	-30.3	-32.3	-9.8	-9.4	18.2	-3.7	14.5

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 7	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
2022	167,001	156,462	144,727	11,735	8,141	3,948	1,203	2,990	2,398

For footnotes * and 1-7, see p. 149.

VIII. Items of banks' profit and loss accounts

3. Interest received by credit institutions *

As a percentage of average total assets for the year ⁸

Interest received, current income, profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement ¹									
Financial year	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
2022	1.57	1.47	1.36	0.11	0.08	0.04	0.01	0.03	0.02

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of financial year 1993, including East German credit institutions and in accordance with the new accounting rules. 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 Status after extension of credit cooperatives' reporting requirements; full survey as of 1985. ⁸ Up to 1998, as a percentage of average business volume for the year (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	As a percentage													
	All categories of banks	Commercial banks					Landes-banken 3	Savings banks 3	Regional institu-tions of credit coopera-tives 6	Credit coopera-tives	Mortgage banks 2 4	Instalment sales finan-cing insti-tutions 7	Building and loan associa-tions	Banks with special, develop-ment and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commer-cial 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 10	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
2022	73.4	82.7	90.7	73.7	61.9	–	77.1	64.4	–	65.4	47.2	–	90.8	69.5

For footnotes * and 1-10, 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					Landes-banken 3	Savings banks 3	Regional institu-tions of credit coopera-tives 6	Credit coopera-tives	Mortgage banks 2 4	Instalment sales finan-cing institu-tions 7	Building and loan associa-tions	Banks with special, develop-ment and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commer-cial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
General administrative spending in relation to operating income 11														
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	37.7	—	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
2022	67.3	74.6	89.8	60.5	44.8	—	62.6	62.0	—	62.5	47.3	—	78.2	59.4

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of financial year 1993, including East German credit institutions and in accordance with the new accounting rules. **1** From 1990 to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 to the category "Big banks". 2018 and 2019, DB Privat- und Firmenkundenbank AG (merger between Deutsche Postbank AG, belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks"; merger with Deutsche Bank AG in 2020. **2** Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the category "Mortgage banks". **3** From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012 to 2020, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank

(from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". **4** In 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 co-operatives", according to their legal form. **8** Up to 2015, category "Special purpose banks". **9** Sum of net interest income and net commission income. **10** Status after extension of credit co-operatives' reporting requirements; full survey as of 1985. **11** 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

Other and extraordinary result												
Financial year	total	Income					Charges					
		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
2022	- 2,445	6,155	5,182	-	33	940	8,600	3,394	568	-	981	3,657

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. ¹ 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 annual average equity ¹

Financial year	All categories of banks	Commercial banks					Landes- banken 4	Savings banks 4	Regional institutions of credit coope- ratives 7	Credit coope- ratives	Mortgage banks 3 5	Building and loan associations	Banks with special, develop- ment 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	
2022	4.85	6.09	9.12	4.32	4.24	–	4.77	4.77	–	4.59	5.99	2.79	2.85	
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	
2022	3.88	6.01	12.29	2.30	2.92	–	2.72	2.84	–	3.46	3.76	1.65	2.36	

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year.

¹ 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", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 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"; merger with Deutsche Bank AG in 2020. ³ Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the category "Mortgage banks". ⁴ From 2004, NRW.BANK allocated to the category

"Banks with special, development and other central support tasks". From 2012 to 2020, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". ⁵ In 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 co-operatives", 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 average total assets for the year ¹

Financial year	All categories of banks	Commercial banks					Landes-banken 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) 11															
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 10	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	
2022	1.57	1.26	1.38	1.17	0.42	–	2.94	1.67	–	1.68	2.39	–	1.74	1.36	

¹¹ 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 (other income up to 1992). 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 average total assets for the year ¹

Financial year	All categories of banks	Commercial banks					Landes-banken 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, develop- ment 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 12															
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 10	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	
2022	0.71	0.54	0.71	0.33	0.17	–	2.31	0.21	–	0.15	1.49	–	0.73	1.03	

For footnotes * and 1-10, see p. 163. ¹² 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 average total assets for the year ¹

Financial year	All categories of banks	Commercial banks					Landes-banken 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															
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 10	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	
2022	0.86	0.72	0.67	0.84	0.24	–	0.63	1.47	–	1.53	0.90	–	1.01	0.33	

For footnotes * and 1-10, 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 average total assets for the year ¹

Financial year	All categories of banks	Commercial banks					Landes-banken 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, develop-ment 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 10	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	
2022	0.36	0.39	0.38	0.44	0.06	–	0.16	0.61	–	0.54	–0.04	–	–0.07	0.12	

For footnotes * and 1-10, 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 average total assets for the year ¹

Financial year	All categories of banks	Commercial banks					Landes-banken 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 10	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	
2022	0.90	0.92	0.95	0.95	0.19	–	0.61	1.34	–	1.35	0.40	–	0.85	0.31	

For footnotes * and 1-10, 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 average total assets for the year ¹

Financial year	All categories of banks	Commercial banks					Landes-banken 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, develop-ment 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 10	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	
2022	0.33	0.19	0.10	0.34	0.12	–	0.18	0.74	–	0.71	0.45	–	0.09	0.14	

For footnotes * and ¹⁻¹⁰, see p. 163. ¹⁴ Sum of 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 average total assets for the year ¹

Financial year	All categories of banks	Commercial banks					Landes-banken 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	
2022	0.09	0.14	0.15	0.14	0.01	—	0.18	—	—	—	—	—	—	0.07	
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	
2022	0.43	0.31	0.11	0.62	0.23	—	0.36	0.82	—	0.81	0.45	—	0.24	0.21	

For footnotes * and 1-9, see p. 163. **15** Up to 2009, 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** Sum of partial operating result, result from the trading portfolio and 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 average total assets for the year ¹

Financial year	All categories of banks	Commercial banks					Landes-banken 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	- 0.08	- 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	
2022	- 0.15	- 0.09	- 0.03	- 0.20	- 0.06	-	- 0.16	- 0.30	-	- 0.35	- 0.13	-	- 0.05	- 0.06	

For footnotes * and 1-9, see p. 163. **17** 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.

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 average total assets for the year ¹

Financial year	All categories of banks	Commercial banks					Landes-banken 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	
2022	0.28	0.22	0.08	0.42	0.18	–	0.21	0.52	–	0.46	0.32	–	0.19	0.16	

For footnotes * and 1-9, see p. 163. ¹⁸ Sum of partial operating result, result from the trading portfolio, other operating result and result from the valuation of assets (other than tangible oder financial fixed 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 average total assets for the year ¹

As a percentage of average total assets for the year														
Financial year	All categories of banks	Commercial banks					Landes-banken 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
2022	- 0.02	0.01	0.14	- 0.17	-	-	-	- 0.11	-	- 0.07	- 0.09	-	- 0.05	- 0.01

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1993 including East German credit institutions and in accordance with the new accounting rules. ¹ Up to and including 1998, as a percentage of average business volume for the year (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). In the following periods excluding the total assets of the 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 from 2021; private bankers: 1988-1991; savings banks: from 1992; mortgage banks: 1996-1997, from 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", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 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"; merger with Deutsche Bank AG in 2020. ³ Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the category "Mortgage banks". ⁴ From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012 to 2020, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". ⁵ In 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". ¹⁰ Status after extension of credit cooperatives' reporting requirements; full survey as of 1985.

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 average total assets for the year ¹

Financial year	All categories of banks	Commercial banks					Landes-banken 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 associa-tions	Banks with special, develop-ment 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 10	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	
2022	0.26	0.23	0.23	0.25	0.18	–	0.21	0.41	–	0.39	0.23	–	0.13	0.15	

For footnotes * and 1-10, see p. 163. ¹⁹ From 1993, including withdrawals from or 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 average total assets for the year ¹

Financial year	All categories of banks	Commercial banks					Landes-banken 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, develop-ment 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 10	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	
2022	0.21	0.23	0.30	0.13	0.12	–	0.12	0.24	–	0.29	0.14	–	0.08	0.12	

For footnotes * and 1-10, 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
2022	1,301	10,609,156	91,564	167,001	75,437	37,934	54,613	16,679	9,767	1,811	141,076

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1993, including East German credit institutions and in accordance with the new accounting rules. 1 Up to and including 1998, as a percentage of average business volume for the year (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). In the following periods excluding the average total assets for the year/average business volume for the year of the 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			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)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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
94,999	48,427	46,572	46,077	- 16,233	29,844	2,445	27,399	5,500	21,899	- 9,678	12,221	2022

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, included in other income). Up to 1992, including guarantee commissions (from 1993, included in commissions received). 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, 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 (up to 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 average total assets for the year 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
2022	1,301	10,609.2	0.86	1.57	0.71	0.36	0.51	0.16	0.09	0.02	1.33

For footnotes * and 1-5, see p. 166 f. 6 Includes gross result on transactions in goods and subsidiary transactions, income from leasing business, depreciation of assets leased and other taxes including taxes on assets (up to 1992, included in other result). 7 Sum of net interest income, net commission income, result from the trading portfolio and other operating result. 8 Wages and salaries as well as social security costs and costs relating to pensions and other benefits. Up to 1992, including staff costs 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 assets leased (from 1993, included in other operating charges). 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 average total assets for the year 1

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 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)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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
0.90	0.46	0.44	0.43	- 0.15	0.28	- 0.02	0.26	0.05	0.21	- 0.09	0.12	2022

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 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, profit or loss for the financial year including withdrawals from or 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
2022	156	4,779,020	34,496	60,211	25,715	18,764	28,258	9,494	6,840	– 1,070	59,030

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			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)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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
44,022	20,043	23,979	15,008	- 4,540	10,468	622	11,090	151	10,939	- 2,008	8,931	2022

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
2022	3	2,716,868	18,137	37,394	19,257	10,278	13,743	3,465	4,101	– 3,840	28,676

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", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 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"; merger with Deutsche Bank AG in 2020.

VIII. Items of banks' profit and loss accounts

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

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

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 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)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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
25,761	11,651	14,110	2,915	- 707	2,208	3,922	6,130	-2,125	8,255	-3,276	4,979	2022

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
2022	129	1,895,932	15,953	22,127	6,174	8,383	14,366	5,983	2,729	2,586	29,651

For footnotes *, **1-12**, **14** and **15**, see pp. 166 f. For footnote **17**, see p. 172. **18** Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the category "Mortgage banks". **19** From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012 to 2020, Portigon AG (legal successor of

WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". **20** In 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			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)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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
17,946	8,270	9,676	11,705	-3,737	7,968	- 3,299	4,669	2,185	2,484	- 1,241	3,725	2022

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

	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			
Financial year	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
2022	24	166,220	406	690	284	103	149	46	10	184	703

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			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)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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
315	122	193	388	- 96	292	- 1	291	91	200	27	227	2022

VIII. Items of banks' profit and loss accounts

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

in DM million

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

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets on annual average ¹	Interest business			Commissions business			Result from the trading portfolio ⁵	Other operating result ⁶	Operating income ⁷ (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received ²	Interest paid ³	Net commission income ⁴ (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	14	92,052	870	4,680	3,810	92	107	15	–	–	962
1969	13	105,955	914	5,808	4,894	117	141	24	–	–	1,031
1970	12	114,540	785	7,306	6,521	126	146	20	–	–	911
1971	12	130,364	1,012	8,186	7,174	147	172	25	–	–	1,159
1972	12	166,313	1,339	9,907	8,568	191	223	32	–	–	1,530
1973	12	181,646	1,337	13,074	11,737	223	250	27	–	–	1,560
1974	12	205,622	1,611	15,993	14,382	231	267	36	–	–	1,842
1975	12	226,911	1,980	15,887	13,907	263	317	54	–	–	2,243
1976	12	250,935	2,174	16,774	14,600	301	346	45	–	–	2,475
1977	12	272,452	2,344	18,085	15,741	337	388	51	–	–	2,681
1978	12	303,083	2,688	19,151	16,463	378	435	57	–	–	3,066
1979	12	344,755	2,430	22,090	19,660	396	450	54	–	–	2,826
1980	12	378,961	2,234	27,493	25,259	449	513	64	–	–	2,683
1981	12	417,523	2,026	34,300	32,274	453	523	70	–	–	2,479
1982	12	449,750	3,220	37,094	33,874	477	548	71	–	–	3,697
1983	12	488,702	4,465	36,771	32,306	511	597	86	–	–	4,976
1984	12	503,875	4,619	38,271	33,652	513	607	94	–	–	5,132
1985	12	533,905	4,784	38,132	33,348	572	684	112	–	–	5,356
1986	12	573,933	4,830	37,898	33,068	613	766	153	–	–	5,443
1987	12	617,561	4,715	38,471	33,756	556	730	174	–	–	5,271
1988	11	655,600	4,742	40,388	35,646	560	723	163	–	–	5,302
1989	11	699,495	4,703	46,856	42,153	648	866	218	–	–	5,351
1990	11	774,961	4,739	56,817	52,078	723	973	250	–	–	5,462
1991	11	872,439	5,351	67,101	61,750	735	975	240	–	–	6,086
1992	12	1,021,846	6,638	76,780	70,142	1,080	1,430	350	–	–	7,718
1993	13	1,194,272	7,821	82,029	74,208	1,234	1,650	416	1,022	464	10,541
1994	13	1,321,304	10,019	85,756	75,737	1,424	1,823	399	– 64	458	11,837
1995	13	1,440,883	9,860	91,024	81,164	1,431	1,840	409	780	330	12,401
1996	13	1,662,667	11,448	98,124	86,676	1,590	2,089	499	640	633	14,311
1997	13	1,923,358	12,429	109,605	97,176	1,985	2,617	632	1,051	450	15,915
1998	13	2,180,454	13,615	120,670	107,055	2,076	2,872	796	1,427	1,794	18,912
1999	13	2,656,093	16,411	140,200	123,788	2,812	4,755	1,942	751	1,181	21,156
1999	13	1,358,039	8,391	71,683	63,292	1,438	2,431	993	384	604	10,817
2000	13	1,506,853	8,386	84,761	76,375	1,943	3,185	1,242	680	573	11,582
2001	13	1,599,330	9,519	87,500	77,981	1,745	2,831	1,086	573	859	12,696
2002	14	1,644,025	9,743	76,744	67,001	1,794	2,963	1,169	644	677	12,858
2003	13	1,636,545	10,260	69,740	59,480	1,748	3,016	1,268	345	639	12,992
2004	12	1,519,005	9,886	66,634	56,748	1,718	3,010	1,292	262	581	12,447
2005	12	1,581,453	10,019	74,094	64,075	1,933	3,455	1,522	241	– 148	12,045
2006	12	1,647,908	10,030	81,578	71,548	2,206	3,784	1,578	1,010	1,026	14,272
2007	12	1,668,143	10,877	94,386	83,509	2,247	3,987	1,740	– 1,726	474	11,872
2008	10	1,695,465	12,161	94,705	82,544	2,177	4,015	1,838	– 1,514	652	13,476
2009	10	1,587,259	11,353	60,664	49,311	1,181	3,614	2,433	907	501	13,942
2010	10	1,512,276	10,325	48,471	38,146	1,225	3,379	2,154	472	205	12,227
2011	10	1,504,774	10,548	81,148	70,600	1,113	3,037	1,924	– 541	44	11,164
2012	9	1,371,385	8,702	66,849	58,147	876	2,612	1,736	708	286	10,572
2013	9	1,229,051	8,383	42,870	34,487	732	2,582	1,850	1,340	227	10,682
2014	9	1,139,438	8,243	36,437	28,194	847	2,632	1,785	112	– 37	9,165
2015	9	1,087,623	8,230	33,092	24,862	995	2,816	1,821	535	210	9,970
2016	9	975,957	7,558	27,464	19,906	1,216	2,810	1,594	1,026	289	10,089
2017	8	940,293	6,833	25,797	18,964	1,238	2,867	1,629	1,059	114	9,244
2018	6	803,978	5,365	24,895	19,530	1,074	2,408	1,334	634	160	7,233
2019	6	862,346	5,327	27,818	22,491	1,226	2,617	1,391	466	280	7,299
2020	6	898,328	5,559	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
2022	6	977,020	6,178	28,753	22,575	1,526	3,152	1,626	1,729	65	9,498

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			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)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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
3,604	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
5,529	2,789	2,749	1,695	-2,625	- 930	- 91	-1,021	603	-1,624	- 128	-1,752	2018
5,738	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
5,943	2,772	3,171	3,555	-1,550	2,005	16	2,021	868	1,153	-1,187	- 34	2022

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
2022	362	1,573,071	23,058	26,317	3,259	9,668	10,740	1,072	9	1,259	33,994

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			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)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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
21,063	12,772	8,291	12,931	– 4,730	8,201	–1,753	6,448	2,610	3,838	– 2,660	1,178	2022

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			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)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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
2022	733	1,165,801	17,828	19,634	1,806	6,240	7,568	1,328	10	1,109	25,187

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			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)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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
15,746	8,832	6,914	9,441	-4,052	5,389	- 851	4,538	1,114	3,424	-2,295	1,129	2022

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

	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			
Financial year	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
2022	8	235,064	2,117	5,620	3,503	- 102	121	223	-	- 6	2,009

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			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)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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
951	462	489	1,058	- 301	757	- 223	534	199	335	- 124	211	2022

VIII. Items of banks' profit and loss accounts

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

in DM million

	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			
Financial year	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			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)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
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

	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			
Financial year	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
2022	18	259,381	2,607	4,508	1,901	– 174	1,834	2,008	–	393	2,826

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			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)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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
2,209	991	1,218	617	- 129	488	- 138	350	143	207	- 112	95	2022

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
2022	18	1,619,799	5,280	21,958	16,678	2,012	2,940	928	1,179	61	8,532

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 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)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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
5,065	2,555	2,510	3,467	- 931	2,536	- 118	2,418	415	2,003	-1,292	711	2022

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

	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			
Financial year	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
2022	31	1,872,399	10,869	15,104	4,235	7,018	10,163	3,145	2,994	1,037	21,918

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			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)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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
13,730	6,651	7,079	8,188	-2,140	6,048	-2,052	3,996	815	3,181	- 768	2,413	2022

VIII. Items of banks' profit and loss accounts

9. Credit institutions' charge items *

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

Financial year	Number of reporting institutions	Charges					General administrative spending					
		total	Interest paid 1	Commissions paid	Net loss from the trading portfolio 2	Gross loss on trans- actions in goods and subsidiary transactions 3	total 4	Staff costs			Other adminis- trative spending 6	
								total	Wages and salaries	Social security costs and costs relating to pensions and other benefits		
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	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
2022	1,301	247,761	75,437	16,679	17	—	90,536	48,427	36,555	11,872	5,987	42,109

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1993, including East German credit institutions and in accordance with the new accounting rules. **1** As of 1993, interest on participation rights capital is only shown here. Discount deductions may not be offset against the corresponding discount income. **2** Up to 1992, included in columns 15 and 16 as well as in table 10 ("Credit institutions' income items") column 15. Up to 2009, result from financial operations. **3** As of 1993, loss on

transactions in goods and subsidiary transactions is only shown in net terms with corresponding income. Up to 1992, loss 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 loss on transactions in goods and subsidiary transactions. **5** Up to 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	Extra-ordinary 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	Financial year
total	of which: Assets leased										
13	14	15	16	17	18	19	20	21	22	23	
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
9,435	4,972	22,938	18,348	3,394	568	–	981	5,500	271	3,657	2022

⁷ Up to 1992, excluding depreciation of and value adjustments to tangible and intangible assets and excluding depreciation of assets leased. ⁸ Up to 1992, including depreciation of assets leased as well as extraordinary charges. ⁹ As of 1993, excluding depreciation of 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 depreciation of and value adjustments on securities treated as fixed assets. ¹¹ Up to 1992, included in column 15. Extraordinary charges (and income) are

those incurred outside the credit institutions' normal business activities (§ 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 property tax. 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

Financial year	Income								
	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 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	
	1	2	3	4	5	6	7	8	9
1968	32,429	28,654	25,398	3,256	514	293	221	–	10
1969	40,435	36,333	32,196	4,137	595	335	260	–	16
1970	53,034	48,420	43,876	4,544	696	381	315	–	13
1971	58,275	52,908	48,043	4,865	747	424	323	–	65
1972	64,240	58,101	52,646	5,455	815	419	396	–	81
1973	89,621	81,232	75,411	5,821	883	433	450	–	73
1974	106,261	97,228	90,446	6,782	897	426	471	–	67
1975	102,144	93,313	84,427	8,886	939	430	509	–	86
1976	106,717	95,656	85,252	10,404	1,194	489	705	–	149
1977	114,935	103,977	92,209	11,768	1,319	547	772	–	163
1978	122,458	110,534	97,615	12,919	1,619	659	960	–	187
1979	144,992	131,879	118,538	13,341	1,689	674	1,015	–	183
1980	185,450	170,302	155,729	14,573	1,844	737	1,107	–	138
1981	229,477	212,667	195,514	17,153	1,949	744	1,205	–	144
1982	245,321	227,110	206,070	21,040	2,123	753	1,370	–	118
1983	231,882	213,029	188,714	24,315	2,199	751	1,448	–	186
1984	245,297	223,989	198,201	25,788	2,307	839	1,468	–	213
1985 ¹²	257,127	231,371	203,425	27,946	2,531	985	1,546	–	225
1986	255,413	227,498	198,873	28,625	3,796	826	2,970	–	667
1987	256,425	228,595	199,784	28,811	3,488	935	2,553	–	200
1988	270,490	239,285	209,242	30,043	3,735	1,204	2,531	–	241
1989	313,941	275,560	244,021	31,539	4,645	1,636	3,009	–	538
1990	377,702	333,673	295,836	37,837	6,006	2,118	3,888	–	325
1991	433,734	389,419	342,320	47,099	5,952	2,321	3,631	–	318
1992	486,509	437,600	384,487	53,113	7,154	2,889	4,265	–	342
1993	539,497	479,026	408,324	70,702	9,214	3,868	1,957	3,389	850
1994	541,768	477,745	400,591	77,154	13,048	4,634	3,402	5,012	1,274
1995	563,361	499,022	419,536	79,486	11,159	4,875	2,261	4,023	1,267
1996	589,633	515,654	434,739	80,915	13,444	6,473	2,161	4,810	2,000
1997	634,916	548,361	464,075	84,286	17,212	8,664	2,907	5,641	2,186
1998	719,192	591,916	500,085	91,831	23,077	11,124	3,634	8,319	1,641
1999	739,392	618,099	517,262	100,837	25,305	13,669	2,799	8,836	2,279
1999	378,045	316,029	264,472	51,557	12,938	6,989	1,431	4,518	1,165
2000	435,334	358,861	297,436	61,425	17,282	8,200	2,226	6,856	1,382
2001	450,820	370,795	304,891	65,904	17,707	10,148	2,177	5,382	1,898
2002	417,389	331,695	272,956	58,739	17,778	7,530	1,846	8,402	3,078
2003	371,790	302,113	250,744	51,369	11,391	6,894	1,237	3,260	3,525
2004	361,782	293,646	243,084	50,562	15,101	10,036	1,233	3,832	3,219
2005	406,730	314,559	259,581	54,978	17,446	12,793	1,261	3,392	5,339
2006	430,607	340,429	280,997	59,432	19,264	14,537	1,246	3,481	5,893
2007	497,370	397,819	325,674	72,145	24,341	18,348	1,947	4,046	4,931
2008	506,290	416,589	337,037	79,552	19,254	12,672	1,469	5,113	5,138
2009	381,179	302,995	247,738	55,257	11,659	7,217	919	3,523	3,100
2010	342,024	255,538	212,047	43,491	12,424	7,179	980	4,265	2,115
2011	391,981	288,773	246,086	42,687	11,247	6,733	1,233	3,281	3,025
2012	351,010	256,289	220,303	35,986	12,197	7,480	954	3,763	6,220
2013	300,364	213,559	184,892	28,667	10,006	6,039	994	2,973	4,628
2014	280,220	196,361	170,233	26,128	11,347	6,296	1,076	3,975	3,114
2015	274,733	183,052	160,104	22,948	15,036	6,704	1,815	6,517	2,773
2016	260,784	166,812	147,128	19,684	10,001	5,812	1,289	2,900	4,730
2017	244,121	150,969	134,423	16,546	11,030	6,874	1,131	3,025	3,388
2018	239,104	152,392	136,884	15,508	9,998	5,321	1,136	3,541	5,387
2019	239,836	152,206	137,470	14,736	7,603	4,823	1,102	1,678	2,996
2020	216,880	131,360	119,089	12,271	5,980	3,542	557	1,881	3,162
2021	221,236	121,816	111,799	10,017	7,115	4,046	1,320	1,749	2,716
2022	269,660	156,462	144,727	11,735	8,141	3,948	1,203	2,990	2,398

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. 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 As of 1993, excluding interest received from debt securities and Debt Register claims. ³ As of 1993, excluding income from shares in affiliated enterprises securitised in securities. ⁴ As of 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	Financial year
				total	of which: from leasing business ⁹				
11	12	13	14	15	16	17	18	19	
–	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
9,784	197	2,115	5,182	29,795	11,436	–	940	33	2022

⁵ Up to 1992, included in column 6 if the investment was held in shares. ⁶ As of 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, other

income including income in connection with transfers from loan-loss provisions and other provisions. ¹¹ Extraordinary income (and charges) are those incurred outside the credit institutions' normal business activities (§ 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 published¹ 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 subsidiaries

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 re-classifications 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 "Withdraw-

als 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	
	of which Derivative financial instruments in the trading portfolio ⁴										of which Derivative financial instruments in the trading portfolio ⁴
Total		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	
13	14	15	16	17	18	19	20	21	22	23	24
											Memo items Sureties

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							
Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans				Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans
						Total	Short-term	Medium-term	Long-term			
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	excluding	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	excluding
1	2	3	4	5	6	7	8	9	10
Medium and long-term lending									
Loans	Bills	Treasury bills and negotiable money market paper	Total including Securities portfolios, equalisation claims		Unsecuritised lendings			Securities	Equalisation claims
			including	excluding	Total	Medium-term	Long-term		
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		
Total	<i>of which</i>					Total	<i>of which</i>		Total	<i>of which</i> Loans	
	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks ¹	Memo item Fiduciary loans		Loans	Bills		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	
Total	<i>of which</i>					Total	to enterprises and households		to government		Total
	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks ¹	Memo item Fiduciary loans		Total	<i>of which</i>	Total	<i>of which</i> Loans	
1	2	3	4	5	6	7	8	9	10	11	12

and long-term lending

to enterprises and households						to government						
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities	Equalisa- tion claims	Memo item Fiduciary loans
	Total	Medium- term	Long- term				Total	Medium- term	Long- term			
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)												
Total	of which			Lending to enterprises and self-employed persons								
	Housing loans			Total	of which Housing Loans	Enterprises				Self-employed persons		
	Total	Mortgage loans secured by residential real estate	Other 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												
Long-term lending	of which			Total	Short-term lending	Medium-term lending	Long-term lending	Lending to non-profits institutions				
	Total	Housing loans	Debit balances on wage, salary and pension accounts					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

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)												
Total	of which			Lending to enterprises and self-employed persons								
	Housing loans			Total	of which Housing Loans	Enterprises				Self-employed persons ¹		
	Total	Mortgage loans secured by residential real estate	Other 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												
Long-term lending	of which			Total	Short-term lending	Medium-term lending	Long-term lending	Lending to non-profits institutions				
	Total	Housing loans	Debit balances on wage, salary and pension accounts					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

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)												
Total	Manufacturing										Electricity, gas and water supply; mining and quarrying	Construction
	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		
1	2	3	4	5	6	7	8	9	10	11	12	13
Wholesale and retail trade; repair of motor-cycles and personal and household goods	Services sector (including the professions)										Letting of movables	Other services
	Total	Agriculture, hunting and forestry, fishing and fish farming	Transport, storage and communication	Financial institutions (excluding MFIs) and insurance	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)		
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)								
	<i>of which Treasury bills, securities portfolios and equalisation claims</i>	Domestic government, total				Federal Government and its special funds ²				State government
		Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total
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	<i>of which Long-term</i>	Total	<i>of which Long-term</i>	
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".

10 Securities portfolios and participating interests *

Securities Portfolios ¹						Domestic securities						
Total		Bonds and debt securities ²			Shares, mutual fund shares and other securities	Total		Bank debt securities ⁷		Public debt securities ⁹		Corporate debt securities (non- MFIs) ¹¹
		Total	<i>of which</i>					Total	with an maturity of	Total	<i>of which</i> Issued by the Federal Government and its special funds ^{9, 10}	
			Floating rate notes ³	Zero coupon bonds ⁴								
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	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
Total	<i>of which</i> Issued by banks (MFIs)	Total	<i>of which</i> Issued by banks (MFIs)									
14	15	16	17	18	19	20	21	22	23	24	25	26

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.

11 Securities portfolios, by category of banks *

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

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".

(b) By category of banks

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

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												
Total	Sight deposits	Time deposits ²					Savings deposits ³	Bank savings bonds ⁴	Fiduciary loans	Memo item		
		Total	for up to and including 1 year	for more than 1 year						Total	Included in time deposits	
				Total	for up to and including 2 years	for 2 years and more ²					Liabilities arising from repos	Loans and advances to financial vehicle corporations
1	2	3	4	5	6	7	8	9	10	11	12	13

Deposits and borrowing from domestic non-banks ¹										
Total	Sight deposits	Time deposits ²					Savings deposits ³	Bank savings bonds ⁴	Memo item	
		Total	for up to and including 1 year	for more than 1 year					Fiduciary loans	Liabilities arising from repos
				Total	for up to and including 2 years	for 2 years and more ²				
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					
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 bonds ^{3, 4}	Memo item Fiduciary loans
		Total	of which									
			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

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										Memo item Fiduciary loans
Total	Sight deposits	Time deposits ²					Savings deposits ³	Bank savings bonds ⁴		
		Total	for up to and including 1 year	for more than 1 year						
				Total	for up to and including 2 years	for more than 2 years ²				
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						Memo item Fiduciary loans by domestic non-banks, total
Total	Sight deposits	of which				Total	Memo item Fiduciary loans	Time deposits ²			Savings deposits and bank savings bonds ^{3, 4}	
		Total	Time deposits ²		Sight deposits			of which				
			for up to and including 1 year	for more than 2 years ²				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

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

Zeit = Period

Stand am Jahres- oder Monatsende = End of year or month

Veränderungen = Changes

Inländische Unternehmen (Nicht-MFIs) = Domestic enterprises (non-MFIs)

Inländische wirtschaftlich selbstständige Privatpersonen = Domestic self-employed persons

Inländische wirtschaftlich unselbstständige 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

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	
Total	Sight deposits	Time deposits ²			Memo item Fiduciary loans	Total	Sight deposits	Time deposits ²			Total	Sight deposits
		Total	of which					Total	of which			
			for up to and including 1 year	for more than 2 years ²					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

Other domestic households						Domestic non-profit institutions							
Time deposits ²			Total	Sight deposits	Total	Time deposits ²			Total	Sight deposits	of which		
Total	of which					Total	of which				Total	of which	
	for up to and including 1 year	for more than 2 years ²					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												
Total	Federal Government and its special funds ²						State governments					
	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds ³	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds ³	Memo item Fiduciary loans
			for up to and including 1 year	for more than 1 year					for up to and including 1 year	for more than 1 year		
			1	2					3	4		

Local government and local government associations (including municipal special purpose associations)						Social security funds					
Total	Sight deposits	Time deposits ⁴		Savings deposits and bank savings bonds ^{3,5}	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds ³	Memo item Fiduciary loans
		for up to and including 1 year	for more than 1 year ⁴					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											
Total	By maturity		By group of savers and maturity								
	At 3 months' notice	At a period of notice of more than 3 months	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	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)						
	<i>of which</i> At 3 months' notice		<i>of which</i> At 3 months' notice			domestic banks (MFIs)		<i>of which</i> With maturities of more than 2 years	Households (including non-profit institutions) ²	Enterprises ³	
Total		Total		Total		Total					
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							
Total	of which			Maturity of the bearer debt securities ⁵			
	Floating rate notes ²	Zero coupon bonds ³	Foreign currency bonds ⁴	Up to and including 1 year	More than 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-à-vis residents, by category of banks *

€ million

Assets vis-à-vis residents						Liabilities vis-à-vis residents					
Total	of which					Total	of which				
	US dollars	Japanese yen	Swiss francs	Pound sterling	Other currencies		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 Bankengruppen gegenüber Inländern insgesamt = All categories of banks vis-à-vis residents, total

Darunter: gegenüber inländischen Nichtbanken (Nicht-MFIs) = of which: Vis-à-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				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

* 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

Unsecured 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	Long-term				
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 unsecured 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			
Total	of which		Deposits under savings and loan contracts			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
	Time deposits of more than 2 years	Deposits under savings and loan contracts	Total	Domestic households	Other domestic non-banks							
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.