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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	Data unknown, not to be published or not meaningful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	1	2	3	4	5	6	7	8	9	10	11
	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
	End of year or month *										
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
2023	1,334	10,397,776	18,701	52,540	2,833	187	2,963,847	4,277,127	974,678	14,186	960,492
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	10,797,587	17,458	47,395	5,752	209	3,099,156	4,280,688	981,433	17,851	963,582
Sep.	1,353	10,799,935	18,044	50,168	6,674	220	3,022,564	4,286,431	973,463	17,396	956,067
Oct.	1,346	10,860,574	17,544	62,625	4,809	198	3,078,626	4,292,283	970,262	17,171	953,091
Nov.	1,334	10,674,434	16,914	46,014	5,142	173	3,076,792	4,306,568	979,635	17,485	962,150
Dec.	1,334	10,397,776	18,701	52,540	2,833	187	2,963,847	4,277,127	974,678	14,186	960,492
2024 Jan.	1,335	10,534,652	16,299	73,608	5,839	164	3,042,738	4,298,722	989,644	13,780	975,864
Feb.	1,334	10,669,614	16,347	47,956	4,469	228	3,122,526	4,314,625	998,542	14,053	984,489
Mar.	1,333	10,597,178	17,638	47,428	3,282	246	3,074,425	4,309,797	1,016,105	15,840	1,000,265
Apr.	1,330	10,690,109	16,570	46,532	6,669	234	3,068,394	4,326,445	1,008,405	14,561	993,844
May	1,330	10,674,307	16,731	43,918	3,642	237	3,089,238	4,333,270	1,014,503	16,959	997,544
June	1,326	10,588,436	16,721	47,197	3,935	224	3,058,206	4,336,006	1,027,738	16,780	1,010,958
July	1,324	10,408,201	16,307	50,388	4,360	216	2,997,482	4,345,512	1,028,775	15,742	1,013,033
Aug.	1,315	10,379,035	16,951	46,439	5,102	203	3,003,494	4,350,776	1,036,235	15,708	1,020,527
	Changes *										
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
2023	.	– 172,920	– 1,273	– 15,505	– 1,490	– 83	– 46,360	+ 53,859	+ 33,653	– 1,760	+ 35,413
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	– 521	+ 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.	.	– 19,722	+ 279	– 23,046	– 275	+ 6	+ 22,662	– 12,291	+ 778	– 937	+ 1,715
Sep.	.	– 18,671	+ 586	+ 2,776	+ 882	+ 11	– 83,588	+ 2,491	– 8,902	– 477	– 8,425
Oct.	.	+ 69,728	– 500	+ 12,474	– 1,859	– 22	+ 57,439	+ 6,837	– 2,996	– 220	– 2,776
Nov.	.	– 164,036	– 630	– 16,619	+ 366	– 25	+ 5,575	+ 17,610	+ 10,386	+ 343	+ 10,043
Dec.	.	– 282,325	+ 1,787	+ 6,508	– 2,365	+ 14	– 110,927	– 27,454	– 4,659	– 3,293	– 1,366
2024 Jan.	.	+ 120,977	– 2,402	+ 21,072	+ 2,968	– 23	+ 71,805	+ 18,505	+ 14,138	– 418	+ 14,556
Feb.	.	+ 135,762	+ 48	– 25,648	– 1,365	+ 64	+ 80,056	+ 15,971	+ 8,927	+ 275	+ 8,652
Mar.	.	– 72,667	+ 1,291	– 523	– 1,188	+ 18	– 48,171	– 4,643	+ 17,537	+ 1,788	+ 15,749
Apr.	.	+ 86,724	– 1,068	– 896	+ 3,373	– 12	– 8,323	+ 15,653	– 7,865	– 1,288	– 6,577
May	.	– 5,046	+ 161	– 2,613	– 2,994	+ 3	+ 24,389	+ 8,405	+ 6,599	+ 2,419	+ 4,180
June	.	– 98,960	– 10	+ 3,276	+ 262	– 13	– 34,978	+ 219	+ 11,942	– 203	+ 12,145
July	.	– 172,603	– 414	+ 3,189	+ 429	– 8	– 55,183	+ 11,996	+ 1,406	– 1,025	+ 2,431
Aug.	.	– 14,833	+ 644	– 3,699	+ 769	– 13	+ 13,072	+ 9,541	+ 8,462	– 6	+ 8,468

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

I Banks (MFIs) in Germany

Shares and other variable yield securities	Participating interests	Shares in affiliated enterprises	Fiduciary assets			Tangible assets	Other assets [1]				Period
			Total	of which			Total	of which: trading portfolio derivatives [3]			
				Fiduciary loans	Securities held on a fiduciary basis			Total	of which with group-affiliated [4] foreign banks	*Memo item Rediscount credit (col 8 and Table I.2, col 23)* [5]	
12	13	14	15	16	17	18	19	20	21	22	
End of year or month *											
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
233,491	37,170	60,093	80,180	64,744	978	37,936	1,658,993	1,293,484	580,432	187	2023
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	36,855	59,700	65,813	51,740	978	37,388	1,942,351	1,570,229	752,828	209	Aug.
225,817	36,923	59,761	65,765	51,553	967	37,527	2,016,578	1,623,122	724,118	220	Sep.
226,535	36,930	60,112	65,793	51,647	910	37,598	2,007,259	1,628,826	753,267	198	Oct.
227,077	37,018	60,139	66,855	51,822	946	37,956	1,814,151	1,450,160	662,943	173	Nov.
233,491	37,170	60,093	80,180	64,744	978	37,936	1,658,993	1,293,484	580,432	187	Dec.
234,175	37,134	59,690	84,112	68,612	991	37,453	1,655,074	1,295,707	589,913	164	2024 Jan.
238,458	37,124	59,059	88,901	72,921	1,022	37,284	1,704,095	1,325,534	605,498	228	Feb.
245,441	37,190	59,264	91,761	75,562	1,026	37,476	1,657,125	1,292,293	594,747	246	Mar.
243,409	37,358	59,649	95,746	79,623	923	37,699	1,742,999	1,374,717	631,290	234	Apr.
247,151	37,309	59,893	99,926	83,225	893	37,614	1,690,875	1,320,122	606,038	237	May
243,154	37,338	60,019	101,642	85,421	526	38,012	1,618,244	1,244,563	566,872	224	June
243,339	37,328	63,411	103,261	86,590	468	38,295	1,479,527	1,075,211	540,770	216	July
240,342	37,415	63,635	107,448	91,197	308	38,641	1,432,354	1,044,125	505,367	203	Aug.
Changes *											
+ 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
+ 9,872	+ 1,195	+ 452	+ 2,129	+ 1,480	+ 78	+ 3,637	− 213,006	− 208,374	− 44,860	− 83	2023
− 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	+ 41	− 845	+ 25	+ 161	− 1	+ 2,554	− 8,849	+ 297	+ 13,159	+ 5	Aug.
+ 2,324	+ 63	+ 33	− 48	− 187	− 11	+ 139	+ 64,562	+ 45,928	− 34,878	+ 11	Sep.
+ 726	+ 7	+ 353	+ 28	+ 94	− 57	+ 71	− 2,830	+ 7,676	+ 30,309	− 22	Oct.
+ 633	+ 93	+ 60	+ 1,062	+ 175	+ 36	+ 358	− 182,905	− 158,072	− 82,719	− 25	Nov.
+ 6,426	+ 153	− 38	+ 1,077	+ 674	+ 32	− 21	− 152,826	− 153,348	− 80,552	+ 14	Dec.
+ 638	− 39	− 424	+ 3,932	+ 3,868	+ 13	− 483	− 8,710	− 3,678	+ 5,177	− 23	2024 Jan.
+ 4,307	− 10	− 629	+ 4,789	+ 4,309	+ 31	− 169	+ 49,421	+ 29,973	+ 15,626	+ 64	Feb.
+ 7,015	+ 66	+ 207	+ 2,860	+ 2,641	+ 4	+ 192	− 47,328	− 33,576	− 11,067	+ 18	Mar.
− 2,039	+ 167	+ 374	+ 3,985	+ 4,061	− 103	+ 223	+ 83,152	+ 80,063	+ 34,519	− 12	Apr.
+ 3,764	− 47	+ 258	+ 4,180	+ 3,602	− 30	− 85	− 47,066	− 50,350	− 22,081	+ 3	May
− 4,010	+ 27	+ 53	+ 1,716	+ 2,196	− 367	+ 398	− 77,842	− 80,544	− 42,718	− 13	June
+ 189	− 9	+ 3,404	+ 1,619	+ 1,169	− 58	+ 283	− 139,504	− 166,559	− 23,599	− 8	July
− 2,966	+ 90	+ 250	+ 4,187	+ 4,607	− 160	+ 350	− 45,520	− 30,236	− 30,967	− 13	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: Debt securities in issue	of which: Money market paper in issue	Total	of which: Fiduciary loans	of which: Securities issued on a fiduciary basis		
	1	2	3	4	5	6	7	8	9	10	11	12	13
	End of year or month *												
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
2023	2,012,804	4,570,495	3,982,098	450,481	137,916	1,327,956	1,204,597	122,925	80,180	64,685	194	4,941	72,900
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
Sep.	2,109,509	4,554,371	3,995,200	466,499	92,672	1,314,771	1,200,342	113,987	65,765	51,500	197	4,870	72,488
Oct.	2,144,629	4,582,417	4,015,072	460,075	107,270	1,314,235	1,209,717	104,092	65,793	51,630	197	4,915	72,834
Nov.	2,129,873	4,590,196	4,011,115	452,946	126,135	1,322,752	1,208,084	114,233	66,855	51,808	197	4,835	71,830
Dec.	2,012,804	4,570,495	3,982,098	450,481	137,916	1,327,956	1,204,597	122,925	80,180	64,685	194	4,941	72,900
2024 Jan.	2,094,264	4,586,718	3,995,639	443,968	147,111	1,341,842	1,231,462	109,935	84,112	68,565	194	4,934	74,457
Feb.	2,149,503	4,600,359	4,008,426	438,973	152,960	1,349,143	1,244,002	104,676	88,901	72,905	194	4,919	75,092
Mar.	2,113,428	4,608,634	4,017,488	434,854	156,292	1,362,875	1,248,421	113,988	91,761	75,571	194	5,351	74,908
Apr.	2,113,010	4,619,889	4,029,208	430,249	160,432	1,355,846	1,262,384	92,999	95,746	79,675	194	5,509	75,668
May	2,111,462	4,644,845	4,055,372	426,693	162,780	1,357,470	1,265,871	91,131	99,926	83,604	194	5,523	74,946
June	2,089,525	4,639,867	4,051,848	422,501	165,518	1,369,764	1,262,030	107,268	101,642	85,730	194	5,486	74,043
July	2,031,854	4,631,527	4,046,128	418,428	166,971	1,351,955	1,255,235	96,264	103,261	86,971	194	5,228	73,863
Aug.	1,989,365	4,691,835	4,108,288	415,542	168,005	1,353,251	1,253,554	99,244	107,448	91,559	194	5,185	72,998
	Changes *												
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
2023	− 208,549	+ 83,887	+ 62,117	− 82,981	+ 104,751	+ 96,953	+ 72,451	+ 24,510	+ 2,129	+ 1,415	− 3	− 2,106	+ 3,958
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
Sep.	− 71,113	− 4,965	− 5,618	− 5,716	+ 6,369	+ 5,853	+ 13,306	− 7,451	− 48	− 230		− 81	+ 335
Oct.	+ 36,886	+ 28,400	+ 20,226	− 6,424	+ 14,598	− 1,006	+ 8,905	− 9,895	+ 28	+ 130		+ 55	+ 353
Nov.	− 9,560	+ 9,873	− 1,863	− 7,129	+ 18,865	+ 8,517	− 1,633	+ 10,141	+ 1,062	+ 178		− 80	− 1,004
Dec.	− 125,257	− 8,454	− 17,770	− 2,465	+ 11,781	+ 5,204	− 3,487	+ 8,692	+ 1,077	+ 629	− 3	+ 106	+ 1,050
2024 Jan.	+ 77,203	+ 15,034	+ 12,402	− 6,563	+ 9,195	+ 13,886	+ 26,865	− 12,990	+ 3,932	+ 3,880		− 7	+ 1,557
Feb.	+ 55,421	+ 13,696	+ 12,842	− 4,995	+ 5,849	+ 7,301	+ 12,540	− 5,259	+ 4,789	+ 4,340		− 15	+ 635
Mar.	− 36,166	+ 8,272	+ 9,059	− 4,119	+ 3,332	+ 13,732	+ 4,419	+ 9,312	+ 2,860	+ 2,666		+ 42	− 184
Apr.	− 2,098	+ 10,619	+ 11,084	− 4,605	+ 4,140	− 7,029	+ 13,963	− 20,989	+ 3,985	+ 4,104		+ 158	+ 745
May	+ 1,799	+ 25,955	+ 27,163	− 3,556	+ 2,348	+ 1,624	+ 4,012	− 2,393	+ 4,180	+ 3,929		+ 14	− 722
June	− 23,591	− 7,996	− 6,542	− 4,192	+ 2,738	+ 12,294	− 3,841	+ 16,137	+ 1,716	+ 2,126		− 37	− 903
July	− 48,724	− 7,599	− 4,979	− 4,073	+ 1,453	− 17,809	− 6,795	− 11,004	+ 1,619	+ 1,241		− 258	− 180
Aug.	− 4,840	+ 30,649	+ 32,501	− 2,886	+ 1,034	+ 236	− 2,741	+ 2,980	+ 4,187	+ 4,588		− 43	− 794

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

I Banks (MFIs) in Germany

Sub-ordinated liabilities	Partici-pation rights capital	Fund for general banking risks	Capital [6]			Other liabilities [7]			Total liabilities [7]	Volume of business [7, 10]	*Memo item Sureties*	
							of which: trading portfolio derivates [8]					
			Total	Subscribed capital	Reserves [6]	Total	Total	of which with group-affiliated [9] foreign banks				
14	15	16	17	18	19	20	21	22	23	24	25	Period
End of year or month *												
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
87,606	12,142	143,127	456,559	111,918	344,641	1,629,066	1,258,804	562,854	10,397,776	10,397,776	267,268	2023
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	455,578	111,232	344,346	1,916,671	1,548,603	752,820	10,797,587	10,797,587	259,043	Aug.
85,305	12,269	143,108	456,227	111,417	344,810	1,981,252	1,599,064	724,989	10,799,935	10,799,935	261,707	Sep.
85,862	12,254	143,152	456,400	111,546	344,854	1,978,083	1,598,755	746,278	10,860,574	10,860,574	263,219	Oct.
87,559	12,140	143,081	455,920	111,858	344,062	1,789,393	1,415,035	645,231	10,674,434	10,674,434	262,707	Nov.
87,606	12,142	143,127	456,559	111,918	344,641	1,629,066	1,258,804	562,854	10,397,776	10,397,776	267,268	Dec.
88,052	12,177	143,248	455,608	112,102	343,506	1,649,240	1,259,900	575,617	10,534,652	10,534,652	266,655	2024 Jan.
87,891	12,184	142,670	456,029	112,200	343,829	1,702,923	1,286,722	589,522	10,669,614	10,669,614	265,940	Feb.
87,923	12,199	144,667	458,582	112,307	346,275	1,636,850	1,254,246	580,024	10,597,178	10,597,178	266,488	Mar.
88,268	12,223	145,842	460,937	112,439	348,498	1,717,171	1,333,490	615,780	10,690,109	10,690,109	265,488	Apr.
88,679	12,169	148,075	465,782	112,302	353,480	1,665,430	1,281,264	588,808	10,674,307	10,674,307	267,662	May
89,188	14,930	154,740	469,187	111,866	357,321	1,580,064	1,208,439	554,021	10,588,436	10,588,436	268,546	June
89,141	14,890	156,058	473,393	112,007	361,386	1,477,031	1,038,690	529,517	10,408,201	10,408,201	270,089	July
88,404	14,812	156,500	472,300	110,264	362,036	1,426,937	1,005,944	489,328	10,379,035	10,379,035	268,742	Aug.
Changes *												
− 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
+ 6,554	− 40	+ 4,485	+ 15,962	+ 1,572	+ 14,390	− 176,153	− 235,995	− 54,283	− 172,920	− 172,920	+ 3,236	2023
− 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	+ 34	+ 257	− 223	− 5,210	− 3,142	+ 23,122	− 19,722	− 19,723	− 681	Aug.
− 74	+ 92	+ 87	+ 649	+ 185	+ 464	+ 50,594	+ 43,487	− 34,114	− 18,671	− 18,671	+ 2,664	Sep.
+ 557	− 15	+ 44	+ 190	+ 141	+ 49	+ 4,236	+ 1,794	+ 22,632	+ 69,728	+ 69,728	+ 1,512	Oct.
+ 1,777	− 114	− 71	− 480	+ 312	− 792	− 173,956	− 173,993	− 93,268	− 164,036	− 164,036	− 512	Nov.
+ 47	+ 2	+ 46	+ 139	+ 60	+ 79	− 156,285	− 152,815	− 80,379	− 282,325	− 282,325	+ 4,611	Dec.
+ 446	+ 35	+ 121	− 951	+ 184	− 1,135	+ 9,721	− 5,122	+ 8,279	+ 120,977	+ 120,977	− 613	2024 Jan.
− 161	+ 7	− 578	+ 421	+ 98	+ 323	+ 54,246	+ 26,989	+ 14,009	+ 135,762	+ 135,762	− 715	Feb.
+ 32	+ 15	+ 1,997	+ 2,553	+ 107	+ 2,446	− 65,820	− 32,764	− 9,798	− 72,667	− 72,667	+ 548	Mar.
+ 345	+ 24	+ 1,175	+ 2,355	+ 132	+ 2,223	+ 76,445	+ 77,245	+ 33,901	+ 86,724	+ 86,724	− 1,000	Apr.
+ 411	− 54	+ 2,233	+ 4,845	− 137	+ 4,982	− 45,331	− 48,309	− 23,834	− 5,046	− 5,046	+ 2,174	May
+ 314	+ 2,761	+ 6,665	+ 3,405	− 436	+ 3,841	− 93,588	− 77,565	− 38,248	− 98,960	− 98,960	+ 884	June
− 47	− 40	+ 1,318	+ 4,206	+ 141	+ 4,065	− 105,089	− 167,514	− 22,051	− 172,603	− 172,603	+ 1,543	July
+ 84	− 78	+ 503	− 120	− 1,644	+ 1,524	− 44,617	− 32,296	− 35,788	− 14,833	− 14,833	− 1,347	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	Unsecuritised lending to banks (MFIs) (including postal giro account balances)	Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
	1	2	3	4	5	6	7	8	9	10	11	12
Commercial banks 6												**End of year or month** *
2023	240	4,743,239	3,554	21,591	2,725	159	1,524,265	1,348,767	320,305	34,839	30,889	31,703
2024 May	239	4,957,427	3,181	18,748	3,554	210	1,626,523	1,392,059	334,192	44,990	30,454	51,330
June	239	4,864,219	3,196	20,667	3,622	197	1,587,264	1,391,816	345,527	42,129	30,451	53,441
July	240	4,738,660	3,074	19,911	4,228	208	1,573,963	1,398,570	346,875	42,939	33,757	55,501
Aug.	236	4,684,285	3,273	21,346	4,983	175	1,558,106	1,401,238	352,232	39,887	33,932	56,335
												Changes *
2023	.	− 94,209	− 426	− 8,752	− 1,537	− 77	+ 1,335	+ 20,184	+ 36,936	+ 15,624	+ 411	+ 2,253
2024 May	.	− 21,938	+ 60	− 698	− 3,064	− 16	+ 9,526	+ 4,839	+ 1,718	+ 3,530	+ 178	+ 4,195
June	.	− 104,230	+ 15	+ 1,916	+ 37	− 13	− 43,184	− 1,696	+ 10,934	− 2,927	− 13	+ 2,111
July	.	− 119,118	− 122	− 758	+ 610	+ 11	− 10,941	+ 7,632	+ 1,628	+ 812	+ 3,312	+ 2,060
Aug.	.	− 42,249	+ 199	+ 1,685	+ 782	− 33	− 9,741	+ 6,031	+ 6,099	− 3,024	+ 189	+ 834
Big banks												**End of year or month** *
2023	3	2,385,638	2,507	9,061	614	17	640,709	602,896	171,750	12,021	25,319	6,090
2024 May	3	2,466,045	2,333	7,471	828	15	675,967	614,191	179,363	15,455	24,750	6,929
June	3	2,407,452	2,322	8,468	817	8	656,479	619,177	183,552	15,213	24,748	6,883
July	3	2,280,080	2,164	8,097	1,411	10	674,485	620,286	183,869	15,023	24,756	6,930
Aug.	3	2,244,747	2,350	8,813	922	11	662,768	621,222	187,993	14,598	24,958	6,949
												Changes *
2023	.	− 92,802	− 488	+ 76	− 976	− 34	+ 25,865	+ 10,709	+ 27,710	+ 3,188	− 571	+ 342
2024 May	.	− 32,128	+ 53	− 7	− 753	−	+ 2,990	+ 2,264	− 324	+ 920	+ 203	+ 122
June	.	− 66,795	− 11	+ 997	− 12	− 7	− 22,212	+ 4,221	+ 3,930	− 263	− 3	− 46
July	.	− 122,492	− 158	− 371	+ 595	+ 2	+ 19,821	+ 1,627	+ 488	− 181	+ 9	+ 47
Aug.	.	− 24,799	+ 186	+ 716	− 487	+ 1	− 7,749	+ 2,021	+ 4,503	− 411	+ 204	+ 19
Regional banks and other commercial banks												**End of year or month** *
2023	130	1,850,057	1,030	8,650	2,075	142	549,321	606,318	135,596	21,944	4,646	25,302
2024 May	127	2,005,935	828	8,087	2,690	195	649,256	631,609	141,930	28,062	4,834	44,068
June	127	1,949,842	855	8,945	2,759	189	610,173	624,631	149,083	25,526	4,833	46,222
July	127	1,991,073	890	8,111	2,771	198	617,648	632,501	149,728	26,615	8,131	48,237
Aug.	125	1,974,495	900	9,227	4,016	164	612,132	636,208	151,372	24,115	8,104	49,055
												Changes *
2023	.	+ 15,433	+ 69	− 7,723	− 597	+ 3	− 10,006	+ 11,949	+ 9,437	+ 12,176	+ 419	+ 2,051
2024 May	.	+ 21,585	+ 7	− 372	− 2,310	− 16	+ 16,158	+ 3,946	+ 2,115	+ 2,548	− 25	+ 4,069
June	.	− 58,590	+ 27	+ 855	+ 39	− 6	− 40,084	− 7,574	+ 7,034	− 2,578	− 10	+ 2,154
July	.	+ 42,636	+ 35	− 836	+ 15	+ 9	+ 7,909	+ 8,202	+ 738	+ 1,078	+ 3,303	+ 2,015
Aug.	.	− 16,070	+ 10	+ 1,361	+ 1,270	− 34	− 4,116	+ 5,852	+ 1,972	− 2,491	− 15	+ 818
Branches of foreign banks												**End of year or month** *
2023	107	507,544	17	3,880	36	−	334,235	139,553	12,959	874	924	311
2024 May	109	485,447	20	3,190	36	−	301,300	146,259	12,899	1,473	870	333
June	109	506,925	19	3,254	46	−	320,612	148,008	12,892	1,390	870	336
July	110	467,507	20	3,703	46	−	281,830	145,783	13,278	1,301	870	334
Aug.	108	465,043	23	3,306	45	−	283,206	143,808	12,867	1,174	870	331
												Changes *
2023	.	− 16,840	− 7	− 1,105	+ 36	− 46	− 14,524	− 2,474	− 211	+ 260	+ 563	− 140
2024 May	.	− 11,395	−	− 319	− 1	−	− 9,622	− 1,371	− 73	+ 62	−	+ 4
June	.	+ 21,155	− 1	+ 64	+ 10	−	+ 19,112	+ 1,657	− 30	− 86	−	+ 3
July	.	− 39,262	+ 1	+ 449	−	−	− 38,671	− 2,197	+ 402	− 85	−	− 2
Aug.	.	− 1,380	+ 3	− 392	− 1	−	+ 2,124	− 1,842	− 376	− 122	−	− 3

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

I Banks (MFIs) in Germany

Tangible assets and others [1]										Other liabilities [1]			
Total	of which Derivative financial instruments in the trading portfolio [4]	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts [5]	Fiduciary liabilities	Value adjustments [2]	Provisions for liabilities and charges	Subordinated liabilities [5]	Capital [3]	Total	of which Derivative financial instruments in the trading portfolio [4]	*Memo item Sureties*	
13	14	15	16	17	18	19	20	21	22	23	24	25	Period
End of year or month *												**Commercial banks** [6]	
1,424,442	1,160,375	1,047,080	1,843,959	188,247	31,703	2,859	24,230	54,980	212,878	1,337,303	1,126,863	143,476	2023
1,452,186	1,181,355	1,139,921	1,900,780	199,409	51,330	2,870	25,469	55,990	219,152	1,362,506	1,145,067	143,924	2024 May
1,385,909	1,111,631	1,128,959	1,881,836	199,577	53,441	2,874	25,323	56,478	223,545	1,292,186	1,077,933	144,735	June
1,259,634	949,930	1,087,498	1,889,325	203,932	55,501	3,019	25,456	56,371	227,274	1,190,284	916,042	146,558	July
1,212,778	920,520	1,042,359	1,929,330	202,920	56,335	2,982	24,860	55,196	226,279	1,144,024	885,402	145,093	Aug.
Changes *													
− 160,160	− 176,640	− 99,838	+ 90,814	+ 17,666	+ 2,253	− 1,082	+ 2,073	+ 5,260	+ 10,841	− 122,196	− 192,848	+ 5,112	2023
− 42,206	− 49,062	+ 7,039	+ 6,004	+ 666	+ 4,195	+ 31	+ 32	− 111	+ 4,210	− 44,004	− 48,063	+ 1,852	2024 May
− 71,410	− 74,631	− 12,136	− 21,789	+ 168	+ 2,111	+ 4	− 146	+ 293	+ 4,393	− 77,128	− 71,799	+ 811	June
− 123,362	− 158,943	− 39,482	+ 8,160	+ 4,355	+ 2,060	+ 145	+ 133	− 107	+ 3,729	− 98,111	− 159,692	+ 1,823	July
− 45,270	− 28,631	− 8,143	+ 10,179	− 1,012	+ 834	− 37	− 525	− 354	+ 39	− 43,230	− 30,261	− 1,465	Aug.
End of year or month *												**Big banks**	
914,654	734,690	410,654	866,118	136,905	6,090	1,152	13,804	17,070	79,575	854,270	713,961	78,733	2023
938,743	751,090	439,486	880,562	147,466	6,929	1,162	15,228	17,717	83,645	873,850	730,572	78,969	2024 May
889,785	701,035	426,641	878,387	148,831	6,883	1,127	15,160	17,787	87,204	825,432	681,343	79,553	June
743,049	518,133	418,886	881,709	152,114	6,930	1,243	15,197	17,742	87,164	699,095	497,582	78,847	July
714,163	507,205	396,489	896,857	151,581	6,949	1,216	14,497	17,641	87,084	672,433	486,515	77,851	Aug.
Changes *													
− 158,623	− 184,116	− 9,597	+ 21,477	+ 11,010	+ 342	− 185	+ 1,592	− 1,753	+ 5,985	− 121,673	− 187,020	+ 479	2023
− 37,596	− 42,452	+ 5,280	+ 1,300	+ 106	+ 122	+ 39	+ 159	− 45	+ 3,562	− 42,651	− 42,434	+ 1,154	2024 May
− 53,389	− 54,264	− 12,804	− 4,447	+ 1,365	− 46	− 35	− 68	+ 70	+ 3,559	− 54,389	− 53,188	+ 584	June
− 144,371	− 180,722	− 6,699	+ 3,608	+ 3,283	+ 47	+ 116	+ 37	− 45	− 40	− 122,799	− 181,946	− 706	July
− 23,802	− 6,222	− 1,444	− 2,527	− 533	+ 19	− 27	− 700	− 101	− 80	− 19,406	− 6,617	− 996	Aug.
End of year or month *												**Regional banks and other commercial banks**	
495,033	.	385,576	760,035	50,320	25,302	1,219	7,799	36,659	116,286	466,861	.	18,772	2023
494,376	.	476,213	800,681	50,707	44,068	1,171	7,426	37,026	118,085	470,558	.	18,998	2024 May
476,626	.	450,250	789,224	49,503	46,222	1,187	7,303	37,094	119,114	449,945	.	19,267	June
496,243	.	461,459	788,418	50,555	48,237	1,220	7,384	37,039	122,874	473,887	.	20,230	July
479,202	.	447,286	807,217	49,656	49,055	1,217	7,463	36,115	121,949	454,537	.	19,517	Aug.
Changes *													
− 2,345	.	− 58,971	+ 57,303	+ 6,648	+ 2,051	− 800	+ 30	+ 7,237	+ 5,206	− 3,271	.	+ 827	2023
− 4,535	.	+ 12,682	+ 6,885	+ 472	+ 4,069	− 2	− 58	− 65	+ 603	− 3,001	.	+ 373	2024 May
− 18,447	.	− 27,166	− 11,968	− 1,204	+ 2,154	+ 16	− 123	+ 68	+ 1,029	− 21,396	.	+ 269	June
+ 20,168	.	+ 12,026	− 448	+ 1,052	+ 2,015	+ 33	+ 81	− 55	+ 3,760	+ 24,172	.	+ 963	July
− 20,697	.	− 2,357	+ 9,919	− 899	+ 818	− 3	+ 143	− 103	+ 115	− 23,703	.	− 713	Aug.
End of year or month *												**Branches of foreign banks**	
14,755	.	250,850	217,806	1,022	311	488	2,627	1,251	17,017	16,172	.	45,971	2023
19,067	.	224,222	219,537	1,236	333	537	2,815	1,247	17,422	18,098	.	45,957	2024 May
19,498	.	252,068	214,225	1,243	336	560	2,860	1,597	17,227	16,809	.	45,915	June
20,342	.	207,153	219,198	1,263	334	556	2,875	1,590	17,236	17,302	.	47,481	July
19,413	.	198,584	225,256	1,683	331	549	2,900	1,440	17,246	17,054	.	47,725	Aug.
Changes *													
+ 808	.	− 31,270	+ 12,034	+ 8	− 140	− 97	+ 451	− 224	− 350	+ 2,748	.	+ 3,806	2023
− 75	.	− 10,923	− 2,181	+ 88	+ 4	− 6	− 69	− 1	+ 45	+ 1,648	.	+ 325	2024 May
+ 426	.	+ 27,834	− 5,374	+ 7	+ 3	+ 23	+ 45	+ 155	− 195	− 1,343	.	− 42	June
+ 841	.	− 44,809	+ 5,000	+ 20	− 2	− 4	+ 15	− 7	+ 9	+ 516	.	+ 1,566	July
− 771	.	− 4,342	+ 2,787	+ 420	− 3	− 7	+ 32	− 150	+ 4	− 121	.	+ 244	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	Unsecuritised lending to banks (MFIs) (including postal giro account balances)	Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
	1	2	3	4	5	6	7	8	9	10	11	12
Landesbanken												**End of year or month ***
2023	6	858,039	236	4,101	33	4	251,612	386,680	89,189	1,337	9,605	10,577
2024 May	6	900,732	229	2,252	95	4	284,805	391,622	97,026	2,735	9,592	10,640
June	6	900,245	236	1,936	146	4	288,171	390,651	97,736	2,660	9,573	10,604
July	6	881,486	216	1,686	32	4	280,140	389,955	96,767	2,082	9,516	10,554
Aug.	6	885,544	215	1,964	108	4	281,738	387,742	98,554	2,049	9,542	13,792
												Changes *
2023	.	− 29,148	− 20	+ 2,173	− 51	− 7	− 16,561	+ 1,828	+ 3,322	− 1,600	+ 183	+ 322
2024 May	.	+ 6,707	+ 11	+ 301	+ 8	−	+ 6,083	+ 541	+ 2,002	+ 561	− 24	+ 52
June	.	− 1,426	+ 7	− 316	+ 51	−	+ 3,669	− 1,429	− 47	− 76	− 20	− 36
July	.	− 18,142	− 20	− 250	− 114	−	− 7,722	− 438	− 925	− 577	− 56	− 50
Aug.	.	+ 5,173	− 1	+ 278	+ 76	−	+ 2,194	− 1,848	+ 1,924	− 32	+ 28	+ 3,238
Savings banks												**End of year or month ***
2023	354	1,556,986	8,839	15,412	65	−	159,382	1,050,854	180,471	100,928	16,566	3,400
2024 May	352	1,555,457	7,837	11,488	−	−	153,042	1,052,156	185,342	102,910	16,677	3,190
June	352	1,555,421	7,860	12,607	−	−	152,760	1,052,539	184,832	103,010	16,685	3,064
July	350	1,553,924	7,624	14,995	−	−	146,109	1,055,460	184,866	103,012	16,711	3,044
Aug.	349	1,563,353	7,997	11,901	−	−	156,273	1,056,220	184,889	102,902	16,725	3,026
												Changes *
2023	.	− 14,050	− 308	− 1,274	+ 21	−	− 13,332	+ 10,896	− 7,866	− 3,616	+ 883	− 628
2024 May	.	+ 3,233	+ 57	− 1,143	−	−	+ 4,559	− 26	− 454	+ 40	− 6	− 14
June	.	− 47	+ 23	+ 1,119	−	−	− 288	+ 381	− 513	+ 100	+ 8	− 126
July	.	− 1,492	− 236	+ 2,388	−	−	− 6,649	+ 2,921	+ 37	+ 2	+ 26	− 20
Aug.	.	+ 9,441	+ 373	− 3,094	−	−	+ 10,170	+ 761	+ 28	− 110	+ 14	− 18
Credit cooperatives												**End of year or month ***
2023	694	1,171,756	5,888	9,246	−	4	105,609	774,492	149,748	74,859	20,330	2,917
2024 May	694	1,182,801	5,330	6,226	−	4	109,580	780,219	154,025	75,172	20,503	2,766
June	690	1,179,106	5,286	7,189	−	4	105,075	781,548	152,541	74,980	20,645	2,686
July	689	1,183,036	5,207	8,326	−	4	105,523	784,184	152,593	74,869	20,664	2,672
Aug.	685	1,190,485	5,306	6,624	10	4	111,218	786,432	152,695	75,103	20,696	2,657
												Changes *
2023	.	− 3,273	− 556	− 3,986	− 17	− 19	− 7,180	+ 19,600	− 12,306	− 357	+ 702	− 439
2024 May	.	+ 6,474	+ 49	− 1,258	−	−	+ 5,165	+ 2,317	+ 120	+ 19	+ 50	− 19
June	.	− 3,705	− 44	+ 963	−	−	− 4,514	+ 1,328	− 1,484	− 137	+ 87	− 80
July	.	+ 3,935	− 79	+ 1,137	−	−	+ 453	+ 2,636	+ 52	− 111	+ 19	− 14
Aug.	.	+ 7,459	+ 99	− 1,702	+ 10	−	+ 5,705	+ 2,248	+ 102	+ 234	+ 32	− 15
Mortgage banks												**End of year or month ***
2023	7	224,211	−	140	−	−	11,316	186,328	20,781	149	114	6
2024 May	7	222,125	−	120	−	−	11,318	184,123	20,765	149	148	6
June	7	220,311	−	159	−	−	9,766	184,302	20,582	149	148	6
July	7	220,071	−	106	−	−	9,936	183,793	20,589	149	148	6
Aug.	7	221,824	−	114	−	−	11,047	184,322	20,584	149	147	6
												Changes *
2023	.	+ 596	−	− 76	−	−	− 1,614	+ 2,397	− 134	+ 2	− 22	− 82
2024 May	.	− 1,210	−	− 3	−	−	− 713	− 732	+ 163	−	−	−
June	.	− 2,026	−	+ 39	−	−	− 1,553	− 25	− 190	−	−	−
July	.	− 218	−	− 53	−	−	+ 170	− 492	+ 12	−	−	−
Aug.	.	+ 1,768	−	+ 8	−	−	+ 1,111	+ 537	+ 2	−	− 1	−

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I Banks (MFIs) in Germany

Tangible assets and others [1]										Other liabilities [1]			
Total	of which Derivative financial instruments in the trading portfolio [4]	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts [5]	Fiduciary liabilities	Value adjustments [2]	Provisions for liabilities and charges	Subordinated liabilities [5]	Capital [3]	Total	of which Derivative financial instruments in the trading portfolio [4]	*Memo item Sureties*	
13	14	15	16	17	18	19	20	21	22	23	24	25	Period
End of year or month *												**Landesbanken**	
104,665	67,236	206,190	276,952	202,023	10,577	440	6,041	13,467	43,178	99,171	68,358	41,271	2023
101,732	69,101	208,276	298,330	219,105	10,640	906	5,402	13,463	44,169	100,441	69,241	41,020	2024 May
98,528	66,546	208,679	300,817	218,646	10,604	906	5,244	13,453	44,169	97,727	66,615	41,102	June
90,534	62,854	200,138	293,934	217,625	10,554	485	5,214	13,382	44,169	95,985	62,360	41,043	July
89,836	62,591	198,986	297,672	219,367	13,792	485	5,135	13,884	43,749	92,474	61,398	40,957	Aug.
Changes *													
− 18,737	− 22,413	− 42,369	+ 16,366	+ 23,640	+ 322	− 35	+ 667	− 612	+ 161	− 27,288	− 23,752	− 1,489	2023
− 2,828	− 848	− 80	+ 8,480	+ 268	+ 52	− 10	− 188	+ 484	+ 1	− 2,300	+ 364	+ 342	2024 May
− 3,229	− 2,580	+ 133	+ 2,352	− 459	− 36	−	− 158	− 10	−	− 3,248	− 2,651	+ 82	June
− 7,990	− 3,688	− 8,320	− 6,852	− 1,021	− 50	− 421	− 30	− 71	−	− 1,377	− 4,246	− 59	July
− 684	− 249	− 756	+ 3,883	+ 1,742	+ 3,238	−	− 79	+ 502	− 420	− 2,937	− 944	− 86	Aug.
End of year or month *												**Savings banks**	
21,069	8	159,999	1,172,593	21,060	3,400	424	16,457	4,192	141,067	37,794	7	32,988	2023
22,815	6	153,088	1,168,598	22,922	3,190	418	17,809	4,377	143,274	41,781	9	32,373	2024 May
22,064	5	150,517	1,170,140	23,327	3,064	414	17,409	4,385	148,005	38,160	7	32,216	June
22,103	4	148,557	1,169,570	23,499	3,044	411	17,203	4,402	149,435	37,803	8	32,231	July
23,420	5	148,348	1,178,034	23,399	3,026	409	17,086	4,420	149,919	38,712	8	32,368	Aug.
Changes *													
+ 1,174	− 1	− 16,890	− 9,632	+ 4,810	− 628	− 276	+ 359	+ 250	+ 3,705	+ 4,252	± 0	+ 2,112	2023
+ 220	−	− 3,357	+ 5,662	− 445	− 14	+ 11	− 378	+ 8	+ 1,327	+ 419	+ 1	− 27	2024 May
− 751	− 1	− 2,571	+ 1,538	+ 405	− 126	− 4	− 400	+ 8	+ 4,731	− 3,628	− 2	− 157	June
+ 39	− 1	− 1,960	− 573	+ 172	− 20	− 3	− 206	+ 17	+ 1,430	− 349	+ 1	+ 15	July
+ 1,317	+ 1	− 207	+ 8,470	− 100	− 18	− 2	− 117	+ 18	+ 484	+ 913	−	+ 137	Aug.
End of year or month *												**Credit cooperatives**	
28,663	.	158,530	856,304	8,954	2,917	11	8,832	3,624	105,530	27,054	.	18,321	2023
28,976	.	156,473	863,726	8,918	2,766	14	9,541	3,713	107,721	29,929	.	17,910	2024 May
29,152	.	154,310	862,966	8,922	2,686	12	9,440	3,731	111,187	25,852	.	17,839	June
28,994	.	154,264	865,803	8,966	2,672	12	9,341	3,787	111,516	26,675	.	17,673	July
29,740	.	154,881	871,788	8,937	2,657	12	9,311	3,795	111,724	27,380	.	17,825	Aug.
Changes *													
+ 1,285	.	− 6,426	− 1,832	+ 482	− 439	− 476	+ 683	+ 347	+ 3,862	+ 526	.	− 1,369	2023
+ 31	.	+ 355	+ 5,380	− 36	− 19	−	− 110	+ 34	+ 1,454	− 584	.	− 175	2024 May
+ 176	.	− 2,169	− 762	+ 4	− 80	− 2	− 101	+ 18	+ 3,466	− 4,079	.	− 71	June
− 158	.	− 47	+ 2,838	+ 44	− 14	−	− 99	+ 56	+ 329	+ 828	.	− 166	July
+ 746	.	+ 617	+ 5,988	− 29	− 15	−	− 30	+ 8	+ 208	+ 712	.	+ 152	Aug.
End of year or month *												**Mortgage banks**	
5,377	.	43,692	53,735	108,402	6	348	889	1,764	8,930	6,445	.	582	2023
5,496	.	41,842	54,425	107,576	6	325	926	1,643	9,203	6,179	.	537	2024 May
5,199	.	40,772	54,461	106,801	6	320	943	1,651	9,212	6,145	.	578	June
5,344	.	40,350	54,008	107,209	6	308	917	1,702	9,215	6,356	.	581	July
5,455	.	40,440	54,541	108,411	6	307	907	1,708	9,216	6,288	.	592	Aug.
Changes *													
+ 125	.	− 7,485	+ 953	+ 6,043	− 82	+ 69	− 21	+ 866	− 568	+ 821	.	− 163	2023
+ 75	.	− 592	− 128	− 542	−	− 8	− 21	− 1	−	+ 82	.	+ 21	2024 May
− 297	.	− 1,071	+ 36	− 775	−	− 5	+ 17	+ 8	+ 9	− 245	.	+ 41	June
+ 145	.	− 422	− 453	+ 408	−	− 12	− 26	+ 51	+ 3	+ 233	.	+ 3	July
+ 111	.	+ 90	+ 533	+ 1,202	−	− 1	− 10	+ 6	+ 1	− 53	.	+ 11	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 ***
2023	15	259,518	–	143	–	.	25,600	192,073	27,355	10,397	259	6
2024 May	14	258,580	–	144	–	.	24,466	193,628	26,115	10,287	227	4
June	14	258,642	–	151	–	.	23,873	194,142	25,915	10,287	227	4
July	14	259,589	–	144	–	.	24,056	194,524	26,142	10,287	227	4
Aug.	14	260,319	–	215	–	.	24,399	194,985	25,885	10,287	229	4
												Changes *
2023	.	– 77	–	– 221	–	.	– 4,596	+ 5,427	– 511	– 62	+ 7	– 2
2024 May	.	+ 433	–	– 6	–	.	+ 246	+ 423	– 22	– 260	+ 1	–
June	.	+ 62	–	+ 7	–	.	– 593	+ 514	– 200	–	–	–
July	.	+ 947	–	– 7	–	.	+ 183	+ 582	+ 227	–	–	–
Aug.	.	+ 730	–	+ 71	–	.	+ 343	+ 461	– 257	–	+ 2	–
Banks with special, development and other central support tasks												**End of year or month ***
2023	18	1,584,027	184	1,907	10	20	886,063	337,933	186,829	10,982	19,500	31,571
2024 May	18	1,597,185	154	4,940	– 7	19	879,504	339,463	197,038	10,908	19,601	31,990
June	18	1,610,492	143	4,488	167	19	891,297	341,008	200,605	9,939	19,628	31,837
July	18	1,571,435	186	5,220	100	–	857,755	339,026	200,943	10,001	19,716	31,480
Aug.	18	1,573,225	160	4,275	1	20	860,713	339,837	201,396	9,965	19,779	31,628
												Changes *
2023	.	– 32,759	+ 37	– 3,369	+ 94	+ 20	– 4,412	– 6,473	+ 14,212	– 119	– 517	+ 705
2024 May	.	+ 1,255	– 16	+ 194	+ 62	+ 19	– 477	+ 1,043	+ 3,072	– 126	+ 12	– 34
June	.	+ 12,412	– 11	– 452	+ 174	–	+ 11,485	+ 1,146	+ 3,442	– 970	+ 18	– 153
July	.	– 38,515	+ 43	+ 732	– 67	– 19	– 30,677	– 845	+ 375	+ 63	+ 94	– 357
Aug.	.	+ 2,845	– 26	– 945	– 99	+ 20	+ 3,290	+ 1,351	+ 564	– 34	+ 76	+ 148
Memo item: Foreign banks												**End of year or month ***
2023	138	2,310,476	893	9,107	1,929	134	769,610	560,130	134,823	29,242	2,795	4,570
2024 May	140	2,420,588	939	8,496	2,492	186	822,913	595,743	148,366	37,494	2,751	5,048
June	140	2,359,324	937	9,333	2,583	175	804,734	594,661	152,615	34,738	2,750	4,967
July	141	2,243,726	1,015	9,203	2,572	186	778,659	586,922	152,218	35,428	2,751	5,461
Aug.	138	2,210,586	995	8,765	3,712	151	773,359	588,947	154,825	32,205	2,749	5,009
												Changes *
2023	.	– 86,695	– 241	– 5,910	– 205	– 33	– 71,615	– 131	+ 13,355	+ 14,746	– 321	– 1,187
2024 May	.	– 16,207	– 8	– 605	– 2,190	– 17	– 2,641	+ 1,266	+ 3,257	+ 2,000	+ 11	+ 326
June	.	– 64,036	– 2	+ 835	+ 61	– 11	– 19,255	– 1,638	+ 4,102	– 2,818	– 2	– 81
July	.	– 114,086	+ 78	– 131	– 8	+ 11	– 25,585	– 7,461	– 317	+ 688	+ 2	+ 494
Aug.	.	– 31,707	– 20	– 190	+ 1,165	– 35	– 3,332	+ 4,211	+ 2,969	– 3,196	–	– 452

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

I Banks (MFIs) in Germany

Tangible assets and others [1]										Other liabilities [1]			
Total	of which Derivative financial instruments in the trading portfolio [4]	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts [5]	Fiduciary liabilities	Value adjustments [2]	Provisions for liabilities and charges	Subordinated liabilities [5]	Capital [3]	Total	of which Derivative financial instruments in the trading portfolio [4]	*Memo item Sureties*	
13	14	15	16	17	18	19	20	21	22	23	24	25	Period
End of year or month *										**Building and loan associations**			
3,685	.	37,898	193,646	6,483	6	112	5,775	371	12,998	2,229	.	1	2023
3,709	.	37,467	192,230	7,468	4	111	5,445	365	13,112	2,378	.	1	2024 May
4,043	.	37,585	191,933	7,568	4	111	5,398	365	13,223	2,455	.	1	June
4,205	.	38,731	191,750	7,553	4	112	5,346	366	13,221	2,506	.	1	July
4,315	.	38,011	193,017	7,553	4	106	5,325	366	13,222	2,715	.	1	Aug.
Changes *													
− 119	.	− 636	− 702	+ 1,450	− 2	− 42	− 533	− 63	+ 761	− 310	.	−	2023
+ 51	.	+ 232	+ 35	+ 30	−	+ 1	+ 22	+ 1	−	+ 112	.	−	2024 May
+ 334	.	+ 118	− 297	+ 100	−	−	− 47	−	+ 111	+ 77	.	−	June
− 38	.	+ 1,146	− 183	− 15	−	+ 1	− 52	+ 1	− 2	+ 51	.	−	July
+ 110	.	− 720	+ 1,267	−	−	− 6	− 21	−	+ 1	+ 209	.	−	Aug.
End of year or month *										**Banks with special, development and other central support tasks**			
109,028	.	359,415	173,306	792,787	31,571	747	10,676	9,208	87,247	119,070	.	30,629	2023
113,575	.	374,395	166,756	792,072	31,990	879	10,354	9,128	89,395	122,216	.	31,897	2024 May
111,361	.	368,703	177,714	804,923	31,837	849	10,286	9,125	89,516	117,539	.	32,075	June
107,008	.	362,316	167,137	783,171	31,480	881	10,386	9,131	89,511	117,422	.	32,002	July
105,451	.	366,340	167,453	782,664	31,628	884	10,374	9,035	89,503	115,344	.	31,906	Aug.
Changes *													
− 32,937	.	− 34,905	− 12,080	+ 42,862	+ 705	− 264	+ 730	+ 506	+ 1,645	− 31,958	.	− 967	2023
− 2,494	.	− 1,798	+ 522	+ 1,683	− 34	− 11	− 79	− 4	+ 32	+ 944	.	+ 161	2024 May
− 2,267	.	− 5,895	+ 10,926	+ 12,851	− 153	− 30	− 68	− 3	+ 121	− 5,337	.	+ 178	June
− 7,857	.	+ 361	− 10,536	− 21,752	− 357	+ 32	+ 100	+ 6	− 5	− 6,364	.	− 73	July
− 1,500	.	+ 4,279	+ 329	− 1,567	+ 148	+ 3	− 12	− 96	− 8	− 231	.	− 96	Aug.
End of year or month *										**Memo item: Foreign banks**			
797,243	666,668	600,379	736,730	50,205	4,570	812	10,745	31,162	100,637	775,236	654,538	84,956	2023
796,160	656,657	675,259	772,333	49,887	5,048	836	10,987	31,420	103,498	771,320	640,870	84,241	2024 May
751,831	610,240	678,564	751,535	50,197	4,967	862	11,068	31,839	104,645	725,647	596,431	84,627	June
669,311	477,056	640,926	752,183	50,144	5,461	857	11,165	31,777	104,882	646,331	463,487	86,269	July
639,869	458,441	614,335	780,613	49,729	5,009	849	11,208	30,704	103,890	614,249	443,950	84,966	Aug.
Changes *													
− 35,153	− 61,593	− 96,799	+ 29,886	+ 6,495	− 1,187	− 1,212	+ 2,552	+ 4,771	+ 5,716	− 36,917	− 76,277	+ 4,661	2023
− 17,606	− 20,571	+ 918	− 1,375	− 435	+ 326	− 5	− 144	− 62	+ 659	− 16,089	− 19,583	+ 251	2024 May
− 45,227	− 47,314	+ 2,052	− 21,281	+ 310	− 81	+ 26	+ 81	+ 224	+ 1,147	− 46,514	− 45,327	+ 386	June
− 81,857	− 132,521	− 36,675	+ 953	− 53	+ 494	− 5	+ 97	− 62	+ 237	− 79,072	− 132,553	+ 1,642	July
− 32,827	− 22,411	− 10,501	+ 16,116	− 415	− 452	− 8	+ 109	− 252	+ 8	− 36,312	− 23,483	− 1,303	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							
							Balances and loans						
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*	Total	Total	Short-term	Medium-term	Long-term	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*
	1	2	3	4	5	6	7	8	9	10	11	12	13
	End of year or month *												
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
2023	3,447,641	2,963,847	71	483,723	30,286	2,280,698	2,029,265	1,228,575	110,606	690,084	–	251,433	24,196
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
Sep.	3,508,247	3,022,564	71	485,612	17,158	2,304,984	2,056,147	1,263,205	104,265	688,677	–	248,837	12,916
Oct.	3,563,946	3,078,626	67	485,253	17,296	2,351,673	2,102,818	1,309,044	104,877	688,897	–	248,855	13,125
Nov.	3,566,199	3,076,792	47	489,360	17,458	2,375,898	2,122,296	1,322,261	107,757	692,278	–	253,602	13,273
Dec.	3,447,641	2,963,847	71	483,723	30,286	2,280,698	2,029,265	1,228,575	110,606	690,084	–	251,433	24,196
2024 Jan.	3,537,504	3,042,738	77	494,689	34,173	2,330,721	2,070,910	1,270,516	110,995	689,399	–	259,811	28,123
Feb.	3,622,710	3,122,526	124	500,060	38,476	2,376,905	2,111,998	1,309,830	111,097	691,071	–	264,907	31,558
Mar.	3,580,361	3,074,425	132	505,804	41,325	2,325,374	2,058,189	1,261,646	109,363	687,180	–	267,185	34,333
Apr.	3,575,155	3,068,394	134	506,627	45,424	2,319,379	2,050,561	1,255,673	108,322	686,566	–	268,818	37,994
May	3,599,914	3,089,238	123	510,553	48,990	2,317,692	2,048,164	1,251,178	108,243	688,743	–	269,528	41,524
June	3,567,281	3,058,206	116	508,959	51,606	2,313,891	2,045,567	1,254,189	107,565	683,813	–	268,324	44,384
July	3,511,199	2,997,482	134	513,583	52,970	2,259,471	1,989,806	1,205,734	104,124	679,948	–	269,665	45,976
Aug.	3,519,811	3,003,494	105	516,212	54,245	2,263,700	1,992,918	1,207,065	103,581	682,272	–	270,782	47,332
	Changes *												
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
2023	– 32,956	– 46,360	+ 32	+ 13,372	+ 2,415	– 65,512	– 71,192	– 92,379	+ 17,008	+ 4,179	–	+ 5,680	+ 1,882
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
Sep.	– 87,975	– 83,588	+ 6	– 4,393	+ 35	– 87,009	– 83,555	– 78,340	– 1,735	– 3,480	–	– 3,454	+ 52
Oct.	+ 57,133	+ 57,439	– 4	– 302	+ 138	+ 46,816	+ 46,798	+ 45,846	+ 732	+ 220	–	+ 18	+ 209
Nov.	+ 9,793	+ 5,575	– 20	+ 4,238	+ 162	+ 24,225	+ 19,478	+ 13,217	+ 2,880	+ 3,381	–	+ 4,747	+ 148
Dec.	– 116,525	– 110,927	+ 24	– 5,622	+ 580	– 95,484	– 93,315	– 93,970	+ 2,849	– 2,194	–	– 2,169	+ 565
2024 Jan.	+ 82,639	+ 71,805	+ 6	+ 10,828	+ 3,887	+ 48,633	+ 40,255	+ 40,556	+ 269	– 570	–	+ 8,378	+ 3,927
Feb.	+ 85,503	+ 80,056	+ 47	+ 5,400	+ 4,303	+ 46,259	+ 41,163	+ 39,314	+ 167	+ 1,682	–	+ 5,096	+ 3,435
Mar.	– 42,423	– 48,171	+ 8	+ 5,740	+ 2,849	– 51,520	– 53,798	– 48,173	– 1,734	– 3,891	–	+ 2,278	+ 2,775
Apr.	– 7,405	– 8,323	+ 2	+ 916	+ 4,099	– 5,915	– 7,548	– 5,893	– 1,041	– 614	–	+ 1,633	+ 3,661
May	+ 28,365	+ 24,389	– 11	+ 3,987	+ 3,566	– 1,687	– 2,397	– 4,495	– 79	+ 2,177	–	+ 710	+ 3,530
June	– 37,403	– 34,978	– 7	– 2,418	+ 2,616	– 3,801	– 1,897	+ 3,011	– 678	– 4,230	–	– 1,904	+ 2,860
July	– 50,503	– 55,183	+ 18	+ 4,662	+ 1,364	– 53,020	– 54,361	– 47,055	– 3,441	– 3,865	–	+ 1,341	+ 1,592
Aug.	+ 15,766	+ 13,072	– 29	+ 2,723	+ 1,275	+ 4,657	+ 3,540	+ 1,759	– 543	+ 2,324	–	+ 1,117	+ 1,356

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
							Balances and loans						
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*	Total	Total	Short-term	Medium-term	Long-term	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks [1]													**End of year or month** *
2023	1,608,909	1,524,265	71	84,573	22,704	739,562	706,855	668,055	19,297	19,503	–	32,707	17,357
2024 May	1,724,201	1,626,523	123	97,555	42,064	755,271	717,946	676,185	20,694	21,067	–	37,325	35,199
June	1,684,478	1,587,264	116	97,098	44,798	742,962	706,238	664,460	20,791	20,987	–	36,724	38,175
July	1,676,351	1,573,963	134	102,254	46,455	735,072	697,481	662,250	17,751	17,480	–	37,591	40,061
Aug.	1,661,922	1,558,106	105	103,711	47,819	715,958	678,143	643,184	17,520	17,439	–	37,815	41,502
													Changes *
2023	+ 7,876	+ 1,335	+ 32	+ 6,509	+ 3,554	– 32,572	– 33,652	– 39,421	+ 3,019	+ 2,750	–	+ 1,080	+ 3,021
2024 May	+ 12,277	+ 9,526	– 11	+ 2,762	+ 3,931	– 13,475	– 12,937	– 13,668	+ 448	+ 283	–	– 538	+ 3,559
June	– 43,709	– 43,184	– 7	– 518	+ 2,734	– 12,309	– 11,708	– 11,725	+ 97	– 80	–	– 601	+ 2,976
July	– 5,735	– 10,941	+ 18	+ 5,188	+ 1,657	– 7,890	– 8,757	– 2,210	– 3,040	– 3,507	–	+ 867	+ 1,886
Aug.	– 8,241	– 9,741	– 29	+ 1,529	+ 1,364	– 18,686	– 18,910	– 18,638	– 231	– 41	–	+ 224	+ 1,441
Big banks													**End of year or month** *
2023	674,080	640,709	–	33,371	3,174	207,483	194,992	176,157	4,491	14,344	–	12,491	3,174
2024 May	716,387	675,967	–	40,420	4,133	216,379	200,714	178,837	5,921	15,956	–	15,665	4,133
June	697,488	656,479	–	41,009	4,235	200,777	185,146	163,313	5,949	15,884	–	15,631	4,235
July	717,594	674,485	–	43,109	4,295	217,232	200,702	185,700	2,634	12,368	–	16,530	4,295
Aug.	708,276	662,768	–	45,508	4,321	203,465	186,895	172,230	2,334	12,331	–	16,570	4,321
													Changes *
2023	+ 30,737	+ 25,865	–	+ 4,872	+ 750	– 10,296	– 11,645	– 16,420	+ 3,232	+ 1,543	–	+ 1,349	+ 750
2024 May	+ 3,975	+ 2,990	–	+ 985	+ 132	– 7,833	– 7,591	– 8,254	+ 390	+ 273	–	– 242	+ 132
June	– 21,667	– 22,212	–	+ 545	+ 102	– 15,602	– 15,568	– 15,524	+ 28	– 72	–	– 34	+ 102
July	+ 21,945	+ 19,821	–	+ 2,124	+ 60	+ 16,455	+ 15,556	+ 22,387	– 3,315	– 3,516	–	+ 899	+ 60
Aug.	– 5,300	– 7,749	–	+ 2,449	+ 26	– 13,767	– 13,807	– 13,470	– 300	– 37	–	+ 40	+ 26
Regional banks and other commercial banks													**End of year or month** *
2023	597,076	549,321	71	47,684	19,530	309,042	291,248	278,610	7,804	4,834	–	17,794	14,183
2024 May	702,849	649,256	123	53,470	37,931	351,516	332,416	319,717	7,901	4,798	–	19,100	31,066
June	662,639	610,173	116	52,350	40,563	336,963	318,365	305,695	7,881	4,789	–	18,598	33,940
July	673,150	617,648	134	55,368	42,160	350,084	331,490	318,837	7,854	4,799	–	18,594	35,766
Aug.	666,640	612,132	105	54,403	43,498	342,620	323,794	311,166	7,828	4,800	–	18,826	37,181
													Changes *
2023	– 8,212	– 10,006	+ 32	+ 1,762	+ 2,804	– 3,941	– 3,672	– 3,594	– 1,214	+ 1,136	–	– 269	+ 2,271
2024 May	+ 17,879	+ 16,158	– 11	+ 1,732	+ 3,799	+ 784	+ 1,111	+ 1,181	– 83	+ 13	–	– 327	+ 3,427
June	– 41,225	– 40,084	– 7	– 1,134	+ 2,632	– 14,553	– 14,051	– 14,022	– 20	– 9	–	– 502	+ 2,874
July	+ 10,951	+ 7,909	+ 18	+ 3,024	+ 1,597	+ 13,121	+ 13,125	+ 13,142	– 27	+ 10	–	– 4	+ 1,826
Aug.	– 5,094	– 4,116	– 29	– 949	+ 1,338	– 7,111	– 7,343	– 7,318	– 26	+ 1	–	+ 232	+ 1,415
Branches of foreign banks													**End of year or month** *
2023	337,753	334,235	–	3,518	–	223,037	220,615	213,288	7,002	325	–	2,422	–
2024 May	304,965	301,300	–	3,665	–	187,376	184,816	177,631	6,872	313	–	2,560	–
June	324,351	320,612	–	3,739	–	205,222	202,727	195,452	6,961	314	–	2,495	–
July	285,607	281,830	–	3,777	–	167,756	165,289	157,713	7,263	313	–	2,467	–
Aug.	287,006	283,206	–	3,800	–	169,873	167,454	159,788	7,358	308	–	2,419	–
													Changes *
2023	– 14,649	– 14,524	–	– 125	–	– 18,335	– 18,335	– 19,407	+ 1,001	+ 71	–	± 0	–
2024 May	– 9,577	– 9,622	–	+ 45	–	– 6,426	– 6,457	– 6,595	+ 141	– 3	–	+ 31	–
June	+ 19,183	+ 19,112	–	+ 71	–	+ 17,846	+ 17,911	+ 17,821	+ 89	+ 1	–	– 65	–
July	– 38,631	– 38,671	–	+ 40	–	– 37,466	– 37,438	– 37,739	+ 302	– 1	–	– 28	–
Aug.	+ 2,153	+ 2,124	–	+ 29	–	+ 2,192	+ 2,240	+ 2,150	+ 95	– 5	–	– 48	–

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
							Balances and loans						
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*	Total	Total	Short-term	Medium-term	Long-term	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of year or month ***
2023	305,975	251,612	–	54,363	2,735	210,327	196,954	108,613	15,434	72,907	–	13,373	2,735
2024 May	341,949	284,805	–	57,144	2,613	237,464	221,459	133,611	15,212	72,636	–	16,005	2,613
June	345,727	288,171	–	57,556	2,544	243,565	227,042	140,021	15,430	71,591	–	16,523	2,544
July	336,951	280,140	–	56,811	2,525	233,299	216,761	129,840	15,337	71,584	–	16,538	2,525
Aug.	339,539	281,738	–	57,801	2,524	235,248	217,854	131,184	14,761	71,909	–	17,394	2,524
													Changes *
2023	– 11,833	– 16,561	–	+ 4,728	– 21	– 7,510	– 10,931	– 17,916	+ 4,858	+ 2,127	–	+ 3,421	– 16
2024 May	+ 6,125	+ 6,083	–	+ 42	– 4	+ 1,636	+ 1,397	+ 1,459	– 222	+ 160	–	+ 239	– 4
June	+ 3,367	+ 3,669	–	– 302	– 69	+ 6,101	+ 6,283	+ 6,410	+ 218	– 345	–	– 182	– 69
July	– 8,455	– 7,722	–	– 733	– 19	– 10,266	– 10,281	– 10,181	– 93	– 7	–	+ 15	– 19
Aug.	+ 3,207	+ 2,194	–	+ 1,013	– 1	+ 1,949	+ 1,093	+ 1,344	– 576	+ 325	–	+ 856	– 1
Savings banks													**End of year or month ***
2023	276,332	159,382	–	116,950	–	247,234	158,160	130,017	6,050	22,093	–	89,074	–
2024 May	273,393	153,042	–	120,351	–	243,772	151,195	124,628	4,844	21,723	–	92,577	–
June	272,490	152,760	–	119,730	–	242,656	150,565	124,457	4,507	21,601	–	92,091	–
July	265,853	146,109	–	119,744	–	236,446	144,177	118,278	4,502	21,397	–	92,269	–
Aug.	275,739	156,273	–	119,466	–	246,246	154,251	128,626	4,307	21,318	–	91,995	–
													Changes *
2023	– 14,729	– 13,332	–	– 1,397	–	– 13,514	– 13,002	– 10,558	– 259	– 2,185	–	– 512	–
2024 May	+ 4,137	+ 4,559	–	– 422	–	+ 4,187	+ 4,503	+ 4,580	– 103	+ 26	–	– 316	–
June	– 909	– 288	–	– 621	–	– 1,116	– 630	– 171	– 337	– 122	–	– 486	–
July	– 6,635	– 6,649	–	+ 14	–	– 6,210	– 6,388	– 6,179	– 5	– 204	–	+ 178	–
Aug.	+ 9,892	+ 10,170	–	– 278	–	+ 9,800	+ 10,074	+ 10,348	– 195	– 79	–	– 274	–
Credit cooperatives													**End of year or month ***
2023	212,604	105,609	–	106,995	–	171,855	103,159	77,621	7,878	17,660	–	68,696	–
2024 May	220,931	109,580	–	111,351	–	180,529	106,907	83,534	6,601	16,772	–	73,622	–
June	215,398	105,075	–	110,323	–	175,242	102,408	79,489	6,237	16,682	–	72,834	–
July	215,789	105,523	–	110,266	–	175,715	102,863	80,215	6,094	16,554	–	72,852	–
Aug.	221,567	111,218	–	110,349	–	181,416	108,543	86,012	5,992	16,539	–	72,873	–
													Changes *
2023	– 12,585	– 7,180	–	– 5,405	–	– 9,564	– 6,960	– 5,404	– 28	– 1,528	–	– 2,604	–
2024 May	+ 5,321	+ 5,165	–	+ 156	–	+ 5,864	+ 5,258	+ 5,660	– 396	– 6	–	+ 606	–
June	– 5,542	– 4,514	–	– 1,028	–	– 5,287	– 4,499	– 4,045	– 364	– 90	–	– 788	–
July	+ 396	+ 453	–	– 57	–	+ 473	+ 455	+ 726	– 143	– 128	–	+ 18	–
Aug.	+ 5,788	+ 5,705	–	+ 83	–	+ 5,701	+ 5,680	+ 5,797	– 102	– 15	–	+ 21	–
Mortgage banks													**End of year or month ***
2023	17,936	11,316	–	6,620	–	11,715	7,953	6,358	285	1,310	–	3,762	–
2024 May	18,697	11,318	–	7,379	–	12,847	8,694	6,923	381	1,390	–	4,153	–
June	17,189	9,766	–	7,423	–	11,366	7,165	5,387	382	1,396	–	4,201	–
July	17,405	9,936	–	7,469	–	11,685	7,425	5,631	377	1,417	–	4,260	–
Aug.	18,416	11,047	–	7,369	–	12,723	8,564	6,746	376	1,442	–	4,159	–
													Changes *
2023	– 1,502	– 1,614	–	+ 112	–	+ 891	+ 700	– 175	– 15	+ 890	–	+ 191	–
2024 May	– 596	– 713	–	+ 117	–	– 809	– 891	– 958	+ 49	+ 18	–	+ 82	–
June	– 1,510	– 1,553	–	+ 43	–	– 1,481	– 1,529	– 1,536	+ 1	+ 6	–	+ 48	–
July	+ 216	+ 170	–	+ 46	–	+ 319	+ 260	+ 244	– 5	+ 21	–	+ 59	–
Aug.	+ 1,011	+ 1,111	–	– 100	–	+ 1,038	+ 1,139	+ 1,115	– 1	+ 25	–	– 101	–

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
							Balances and loans						
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*	Total	Total	Short-term	Medium-term	Long-term	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													**End of year or month ***
2023	41,506	25,600	.	15,906	–	31,631	22,447	5,182	930	16,335	.	9,184	–
2024 May	40,145	24,466	.	15,679	–	30,188	21,371	4,981	1,061	15,329	.	8,817	–
June	39,543	23,873	.	15,670	–	29,538	20,752	4,417	1,046	15,289	.	8,786	–
July	39,726	24,056	.	15,670	–	29,667	20,922	4,663	1,036	15,223	.	8,745	–
Aug.	40,000	24,399	.	15,601	–	29,947	21,259	5,059	1,026	15,174	.	8,688	–
													Changes *
2023	– 4,040	– 4,596	.	+ 556	–	– 4,471	– 4,576	– 2,248	+ 176	– 2,504	.	+ 105	–
2024 May	+ 343	+ 246	.	+ 97	–	+ 310	+ 231	+ 350	–	– 119	.	+ 79	–
June	– 602	– 593	.	– 9	–	– 650	– 619	– 564	– 15	– 40	.	– 31	–
July	+ 183	+ 183	.	–	–	+ 129	+ 170	+ 246	– 10	– 66	.	– 41	–
Aug.	+ 274	+ 343	.	– 69	–	+ 280	+ 337	+ 396	– 10	– 49	.	– 57	–
Banks with special, development and other central support tasks													**End of year or month ***
2023	984,379	886,063	–	98,316	4,847	868,374	833,737	232,729	60,732	540,276	–	34,637	4,104
2024 May	980,598	879,504	–	101,094	4,313	857,621	820,592	221,316	59,450	539,826	–	37,029	3,712
June	992,456	891,297	–	101,159	4,264	868,562	831,397	235,958	59,172	536,267	–	37,165	3,665
July	959,124	857,755	–	101,369	3,990	837,587	800,177	204,857	59,027	536,293	–	37,410	3,390
Aug.	962,628	860,713	–	101,915	3,902	842,162	804,304	206,254	59,599	538,451	–	37,858	3,306
													Changes *
2023	+ 3,857	– 4,412	–	+ 8,269	– 1,118	+ 1,228	– 2,771	– 16,657	+ 9,257	+ 4,629	–	+ 3,999	– 1,123
2024 May	+ 758	– 477	–	+ 1,235	– 361	+ 600	+ 42	– 1,918	+ 145	+ 1,815	–	+ 558	– 25
June	+ 11,502	+ 11,485	–	+ 17	– 49	+ 10,941	+ 10,805	+ 14,642	– 278	– 3,559	–	+ 136	– 47
July	– 30,473	– 30,677	–	+ 204	– 274	– 29,575	– 29,820	– 29,701	– 145	+ 26	–	+ 245	– 275
Aug.	+ 3,835	+ 3,290	–	+ 545	– 88	+ 4,575	+ 4,127	+ 1,397	+ 572	+ 2,158	–	+ 448	– 84
Memo item: Foreign banks													**End of year or month ***
2023	804,276	769,610	71	34,595	119	433,525	419,664	406,694	12,340	630	–	13,861	–
2024 May	865,256	822,913	122	42,221	204	429,666	413,326	400,072	12,639	615	–	16,340	–
June	845,919	804,734	116	41,069	204	434,829	419,295	406,006	12,673	616	–	15,534	–
July	822,996	778,659	134	44,203	200	413,564	397,970	384,431	12,925	614	–	15,594	–
Aug.	817,279	773,359	105	43,815	162	409,926	393,795	380,214	12,983	598	–	16,131	2
													Changes *
2023	– 68,818	– 71,615	+ 34	+ 2,763	+ 116	– 50,881	– 53,578	– 54,717	+ 1,037	+ 102	–	+ 2,697	–
2024 May	– 999	– 2,641	– 12	+ 1,654	+ 53	– 14,706	– 14,523	– 14,820	+ 301	– 4	–	– 183	–
June	– 20,435	– 19,255	– 6	– 1,174	–	+ 5,163	+ 5,969	+ 5,934	+ 34	+ 1	–	– 806	–
July	– 22,420	– 25,585	+ 18	+ 3,147	– 4	– 21,265	– 21,325	– 21,575	+ 252	– 2	–	+ 60	–
Aug.	– 3,715	– 3,332	– 29	– 354	– 38	– 3,213	– 3,750	– 3,792	+ 58	– 16	–	+ 537	+ 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.

I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks								Short-term lending	
	Total		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Equalisation claims [1]	*Memo item Fiduciary loans*	Total	
	including Treasury bills credits, securities portfolios, equalisation claims	l excluding							including Treasury bills credits	l excluding
	1	2	3	4	5	6	7	8	9	10
	End of year or month *									
2016	4,030,487	3,275,763	3,275,089	674	5,346	749,378	–	32,141	343,701	338,355
2017	4,056,490	3,336,574	3,335,961	613	4,954	714,962	–	31,139	339,149	334,195
2018	4,156,432	3,480,005	3,479,427	578	4,485	671,942	–	29,791	353,652	349,167
2019	4,316,857	3,632,630	3,632,155	475	10,950	673,277	–	28,762	379,116	368,166
2020	4,469,806	3,768,294	3,767,960	334	15,311	686,201	–	34,791	379,952	364,641
2021	4,669,251	3,964,904	3,964,520	384	10,609	693,738	–	36,854	409,183	398,574
2022	4,929,295	4,229,490	4,229,259	231	17,589	682,216	–	36,018	484,295	466,706
2023	5,004,522	4,277,243	4,277,127	116	13,161	714,118	–	34,458	466,241	453,080
2023 Jan.	4,957,220	4,256,132	4,255,963	169	24,446	676,642	–	36,015	514,183	489,737
Feb.	4,976,616	4,264,945	4,264,791	154	18,665	693,006	–	36,011	504,168	485,503
Mar.	4,983,480	4,265,564	4,265,397	167	16,767	701,149	–	35,080	505,253	488,486
Apr.	4,991,793	4,274,880	4,274,707	173	17,084	699,829	–	35,101	509,722	492,638
May	5,004,148	4,288,756	4,288,583	173	16,771	698,621	–	35,154	507,657	490,886
June	5,003,873	4,274,139	4,273,981	158	18,706	711,028	–	34,556	497,432	478,726
July	5,011,346	4,291,360	4,291,220	140	19,574	700,412	–	34,557	506,214	486,640
Aug.	5,001,512	4,280,832	4,280,688	144	18,686	701,994	–	34,617	486,944	468,258
Sep.	5,006,922	4,286,580	4,286,431	149	19,532	700,810	–	34,395	497,078	477,546
Oct.	5,008,767	4,292,414	4,292,283	131	17,581	698,772	–	34,351	496,870	479,289
Nov.	5,029,188	4,306,694	4,306,568	126	18,360	704,134	–	34,364	500,815	482,455
Dec.	5,004,522	4,277,243	4,277,127	116	13,161	714,118	–	34,458	466,241	453,080
2024 Jan.	5,033,778	4,298,809	4,298,722	87	15,972	718,997	–	34,439	492,467	476,495
Feb.	5,056,138	4,314,729	4,314,625	104	14,782	726,627	–	34,445	500,105	485,323
Mar.	5,068,935	4,309,911	4,309,797	114	15,766	743,258	–	34,237	496,368	480,602
Apr.	5,078,401	4,326,545	4,326,445	100	18,260	733,596	–	34,199	512,123	493,863
May	5,088,127	4,333,384	4,333,270	114	17,272	737,471	–	34,235	512,389	495,117
June	5,101,982	4,336,114	4,336,006	108	17,628	748,240	–	33,815	518,049	500,421
July	5,108,485	4,345,594	4,345,512	82	16,829	746,062	–	33,620	514,974	498,145
Aug.	5,116,341	4,350,874	4,350,776	98	17,383	748,084	–	36,952	512,437	495,054
	Changes *									
2017	+ 52,306	+ 83,193	+ 83,243	– 50	+ 1,028	– 31,915	–	– 1,002	+ 2,778	+ 1,750
2018	+ 89,792	+ 133,628	+ 133,667	– 39	– 928	– 42,908	–	– 1,153	+ 9,350	+ 10,278
2019	+ 153,476	+ 149,079	+ 149,186	– 107	+ 6,086	– 1,689	–	– 1,029	+ 27,372	+ 21,286
2020	+ 157,649	+ 138,274	+ 138,414	– 140	+ 4,373	+ 15,002	–	+ 5,519	– 6,903	– 11,276
2021	+ 190,065	+ 187,479	+ 187,432	+ 47	– 5,385	+ 7,971	–	+ 2,128	+ 35,397	+ 40,782
2022	+ 253,698	+ 256,996	+ 257,155	– 159	+ 6,733	– 10,031	–	– 836	+ 71,067	+ 64,334
2023	+ 82,407	+ 53,744	+ 53,859	– 115	– 4,438	+ 33,101	–	– 935	– 12,743	– 8,305
2023 Jan.	+ 30,564	+ 28,707	+ 28,769	– 62	+ 6,876	– 5,019	–	– 3	+ 30,563	+ 23,687
Feb.	+ 14,915	+ 5,071	+ 5,086	– 15	– 5,829	+ 15,673	–	– 4	– 11,696	– 5,867
Mar.	+ 12,088	+ 4,894	+ 4,881	+ 13	– 1,829	+ 9,023	–	– 306	+ 2,846	+ 4,675
Apr.	+ 10,360	+ 10,821	+ 10,815	+ 6	+ 331	– 792	–	+ 21	+ 5,076	+ 4,745
May	+ 8,059	+ 10,808	+ 10,808	± 0	– 345	– 2,404	–	+ 53	– 2,489	– 2,144
June	+ 2,505	– 12,440	– 12,425	– 15	+ 1,950	+ 12,995	–	– 598	– 8,176	– 10,126
July	+ 9,531	+ 18,714	+ 18,732	– 18	+ 890	– 10,073	–	+ 1	+ 9,277	+ 8,387
Aug.	– 12,112	– 12,287	– 12,291	+ 4	– 914	+ 1,089	–	+ 60	– 19,995	– 19,081
Sep.	+ 1,193	+ 2,496	+ 2,491	+ 5	+ 793	– 2,096	–	– 222	+ 8,935	+ 8,142
Oct.	+ 2,992	+ 6,819	+ 6,837	– 18	– 1,941	– 1,886	–	– 44	+ 87	+ 2,028
Nov.	+ 24,752	+ 17,605	+ 17,610	– 5	+ 831	+ 6,316	–	+ 13	+ 6,009	+ 5,178
Dec.	– 22,440	– 27,464	– 27,454	– 10	– 5,251	+ 10,275	–	+ 94	– 33,180	– 27,929
2024 Jan.	+ 25,392	+ 18,476	+ 18,505	– 29	+ 2,761	+ 4,155	–	– 19	+ 25,155	+ 22,394
Feb.	+ 22,457	+ 15,988	+ 15,971	+ 17	– 1,183	+ 7,652	–	+ 6	+ 7,566	+ 8,749
Mar.	+ 12,991	– 4,633	– 4,643	+ 10	+ 984	+ 16,640	–	– 208	– 4,868	– 5,852
Apr.	+ 8,192	+ 15,639	+ 15,653	– 14	+ 2,473	– 9,920	–	– 38	+ 15,296	+ 12,823
May	+ 11,801	+ 8,419	+ 8,405	+ 14	– 938	+ 4,320	–	+ 36	+ 1,003	+ 1,941
June	+ 10,825	+ 213	+ 219	– 6	+ 306	+ 10,306	–	– 420	+ 4,691	+ 4,385
July	+ 9,332	+ 11,970	+ 11,996	– 26	– 784	– 1,854	–	– 195	– 1,637	– 853
Aug.	+ 13,099	+ 9,557	+ 9,541	+ 16	+ 605	+ 2,937	–	+ 3,332	– 608	– 1,213

***** 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							
			Total		Unsecuritised lending					
Loans	Bills	Treasury bills and negotiable money market paper	including Securities portfolios, equalisation claims	I excluding	Total	Medium-term	Long-term	Securities	Equalisation claims [1]	
11	12	13	14	15	16	17	18	19	20	Period
End of year or month *										
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
452,964	116	13,161	4,538,281	3,824,163	3,824,163	534,740	3,289,423	714,118	–	2023
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.
477,397	149	19,532	4,509,844	3,809,034	3,809,034	526,128	3,282,906	700,810	–	Sep.
479,158	131	17,581	4,511,897	3,813,125	3,813,125	527,476	3,285,649	698,772	–	Oct.
482,329	126	18,360	4,528,373	3,824,239	3,824,239	531,425	3,292,814	704,134	–	Nov.
452,964	116	13,161	4,538,281	3,824,163	3,824,163	534,740	3,289,423	714,118	–	Dec.
476,408	87	15,972	4,541,311	3,822,314	3,822,314	532,328	3,289,986	718,997	–	2024 Jan.
485,219	104	14,782	4,556,033	3,829,406	3,829,406	532,917	3,296,489	726,627	–	Feb.
480,488	114	15,766	4,572,567	3,829,309	3,829,309	533,010	3,296,299	743,258	–	Mar.
493,763	100	18,260	4,566,278	3,832,682	3,832,682	531,162	3,301,520	733,596	–	Apr.
495,003	114	17,272	4,575,738	3,838,267	3,838,267	532,082	3,306,185	737,471	–	May
500,313	108	17,628	4,583,933	3,835,693	3,835,693	531,106	3,304,587	748,240	–	June
498,063	82	16,829	4,593,511	3,847,449	3,847,449	536,816	3,310,633	746,062	–	July
494,956	98	17,383	4,603,904	3,855,820	3,855,820	538,731	3,317,089	748,084	–	Aug.
Changes *										
+ 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
– 8,190	– 115	– 4,438	+ 95,150	+ 62,049	+ 62,049	+ 25,184	+ 36,865	+ 33,101	–	2023
+ 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
– 19,085	+ 4	– 914	+ 7,883	+ 6,794	+ 6,794	+ 2,763	+ 4,031	+ 1,089	–	Aug.
+ 8,137	+ 5	+ 793	– 7,742	– 5,646	– 5,646	– 3,436	– 2,210	– 2,096	–	Sep.
+ 2,046	– 18	– 1,941	+ 2,905	+ 4,791	+ 4,791	+ 1,540	+ 3,251	– 1,886	–	Oct.
+ 5,183	– 5	+ 831	+ 18,743	+ 12,427	+ 12,427	+ 3,773	+ 8,654	+ 6,316	–	Nov.
– 27,919	– 10	– 5,251	+ 10,740	+ 465	+ 465	+ 3,574	– 3,109	+ 10,275	–	Dec.
+ 22,423	– 29	+ 2,761	+ 237	– 3,918	– 3,918	– 3,117	– 801	+ 4,155	–	2024 Jan.
+ 8,732	+ 17	– 1,183	+ 14,891	+ 7,239	+ 7,239	+ 604	+ 6,635	+ 7,652	–	Feb.
– 5,862	+ 10	+ 984	+ 17,859	+ 1,219	+ 1,219	+ 58	+ 1,161	+ 16,640	–	Mar.
+ 12,837	– 14	+ 2,473	– 7,104	+ 2,816	+ 2,816	– 2,030	+ 4,846	– 9,920	–	Apr.
+ 1,927	+ 14	– 938	+ 10,798	+ 6,478	+ 6,478	+ 1,236	+ 5,242	+ 4,320	–	May
+ 4,391	– 6	+ 306	+ 6,134	– 4,172	– 4,172	– 1,693	– 2,479	+ 10,306	–	June
– 827	– 26	– 784	+ 10,969	+ 12,823	+ 12,823	+ 6,017	+ 6,806	– 1,854	–	July
– 1,229	+ 16	+ 605	+ 13,707	+ 10,770	+ 10,770	+ 2,922	+ 7,848	+ 2,937	–	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		
		of which						*of which*			of which Loans	
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks [1]	*Memo item Fiduciary loans*	Total	Loans	Bills	Total	Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
	Commercial banks [2]											**End of year or month ***
2023	1,622,151	1,348,767	88	6,280	267,016	2,781	305,179	298,811	88	1,316,972	254,924	795,032
2024 Feb.	1,662,868	1,382,167	76	8,462	272,163	2,690	335,341	326,803	76	1,327,527	256,570	798,794
Mar.	1,666,605	1,373,950	86	8,108	284,461	2,654	325,427	317,233	86	1,341,178	257,021	799,696
Apr.	1,674,450	1,388,217	92	11,287	274,854	2,601	343,351	331,972	92	1,331,099	255,705	800,540
May	1,677,327	1,392,059	87	8,535	276,646	2,589	342,758	334,136	87	1,334,569	256,416	801,507
June	1,686,077	1,391,816	81	8,802	285,378	2,527	342,687	333,804	81	1,343,390	257,229	800,783
July	1,690,432	1,398,570	74	8,442	283,346	2,462	344,887	336,371	74	1,345,545	261,985	800,214
Aug.	1,694,699	1,401,238	70	8,979	284,412	2,452	344,943	335,894	70	1,349,756	262,594	802,750
												Changes *
2023	+ 64,589	+ 20,184	− 109	− 2,959	+ 47,473	− 415	− 7,783	− 4,715	− 109	+ 72,372	+ 17,394	+ 7,505
2024 Feb.	+ 17,649	+ 12,950	− 3	− 612	+ 5,314	− 9	+ 8,464	+ 9,079	− 3	+ 9,185	+ 600	+ 3,271
Mar.	+ 3,857	− 8,115	+ 10	− 354	+ 12,316	− 35	− 11,053	− 10,709	+ 10	+ 14,910	+ 328	+ 2,266
Apr.	+ 7,030	+ 13,666	+ 6	+ 3,159	− 9,801	− 53	+ 17,540	+ 14,375	+ 6	− 10,510	− 1,419	+ 710
May	+ 4,256	+ 4,839	− 5	− 2,704	+ 2,126	− 12	+ 36	+ 2,745	− 5	+ 4,220	+ 905	+ 1,189
June	+ 6,860	− 1,696	− 6	+ 220	+ 8,342	− 62	− 902	− 1,116	− 6	+ 7,762	+ 386	− 966
July	+ 5,487	+ 7,632	− 7	− 346	− 1,792	− 65	+ 2,712	+ 3,065	− 7	+ 2,775	+ 4,938	− 371
Aug.	+ 8,355	+ 6,031	− 4	+ 586	+ 1,742	− 10	+ 1,808	+ 1,226	− 4	+ 6,547	+ 1,428	+ 3,377
	Big banks											**End of year or month ***
2023	753,927	602,896	17	2,707	148,307	2,342	155,114	152,390	17	598,813	46,765	403,741
2024 Feb.	764,121	614,444	7	2,820	146,850	2,326	167,420	164,593	7	596,701	46,947	402,904
Mar.	773,901	611,616	9	3,241	159,035	2,296	164,415	161,165	9	609,486	47,532	402,919
Apr.	769,068	612,461	15	4,593	151,999	2,244	168,405	163,797	15	600,663	46,353	402,311
May	769,432	614,191	15	4,491	150,735	2,233	169,340	164,834	15	600,092	47,703	401,654
June	777,758	619,177	8	4,174	154,399	2,175	174,400	170,218	8	603,358	47,934	401,025
July	777,490	620,286	10	4,075	153,119	2,114	176,182	172,097	10	601,308	48,677	399,512
Aug.	779,238	621,222	11	3,455	154,550	2,104	174,626	171,160	11	604,612	49,886	400,176
												Changes *
2023	+ 35,725	+ 10,709	− 34	− 2,043	+ 27,093	− 328	+ 12,229	+ 14,306	− 34	+ 23,496	+ 1,723	− 5,320
2024 Feb.	+ 3,673	+ 719	− 4	+ 79	+ 2,879	− 10	+ 1,813	+ 1,738	− 4	+ 1,860	− 636	− 383
Mar.	+ 9,741	− 2,852	+ 2	+ 421	+ 12,170	− 30	− 3,039	− 3,462	+ 2	+ 12,780	+ 584	+ 26
Apr.	− 5,321	+ 483	+ 6	+ 1,347	− 7,157	− 52	+ 3,726	+ 2,373	+ 6	− 9,047	− 1,225	− 665
May	+ 1,122	+ 2,264	−	− 91	− 1,051	− 11	+ 1,332	+ 1,423	−	− 210	+ 1,413	− 572
June	+ 7,324	+ 4,221	− 7	− 330	+ 3,440	− 58	+ 4,504	+ 4,841	− 7	+ 2,820	+ 138	− 758
July	+ 407	+ 1,627	+ 2	− 88	− 1,134	− 61	+ 2,166	+ 2,252	+ 2	− 1,759	+ 814	− 1,439
Aug.	+ 3,178	+ 2,021	+ 1	− 600	+ 1,756	− 10	− 742	− 143	+ 1	+ 3,920	+ 1,350	+ 814
	Regional banks and other commercial banks											**End of year or month ***
2023	718,320	606,318	71	2,595	109,336	436	103,359	100,693	71	614,961	156,679	348,946
2024 Feb.	746,568	625,710	69	5,015	115,774	361	120,854	115,770	69	625,714	157,337	352,603
Mar.	738,246	618,661	77	4,005	115,503	356	111,879	107,797	77	626,367	157,123	353,741
Apr.	746,894	628,088	77	5,822	112,907	355	126,067	120,168	77	620,827	152,896	355,024
May	750,893	631,609	72	3,433	115,779	354	126,059	122,554	72	624,834	152,494	356,561
June	749,722	624,631	73	3,890	121,128	350	119,499	115,536	73	630,223	152,423	356,672
July	756,311	632,501	64	3,556	120,190	346	121,748	118,128	64	634,563	156,061	358,312
Aug.	761,367	636,208	59	4,876	120,224	346	124,856	119,921	59	636,511	156,147	360,140
												Changes *
2023	+ 31,174	+ 11,949	− 29	− 1,002	+ 20,256	− 86	− 13,471	− 12,440	− 29	+ 44,645	+ 10,749	+ 13,640
2024 Feb.	+ 11,299	+ 9,378	+ 1	− 681	+ 2,601	+ 1	+ 5,407	+ 6,087	+ 1	+ 5,892	+ 535	+ 2,756
Mar.	− 8,202	− 6,964	+ 8	− 1,010	− 236	− 4	− 10,095	− 9,093	+ 8	+ 1,893	+ 147	+ 1,982
Apr.	+ 12,496	+ 13,349	−	+ 1,804	− 2,657	− 1	+ 14,486	+ 12,682	−	− 1,990	− 626	+ 1,293
May	+ 4,562	+ 3,946	− 5	− 2,355	+ 2,976	− 1	+ 202	+ 2,562	− 5	+ 4,360	− 284	+ 1,668
June	− 1,944	− 7,574	+ 1	+ 425	+ 5,204	− 4	− 6,784	− 7,210	+ 1	+ 4,840	− 261	− 103
July	+ 7,000	+ 8,202	− 9	− 333	− 860	− 4	+ 2,350	+ 2,692	− 9	+ 4,650	+ 3,747	+ 1,763
Aug.	+ 7,547	+ 5,852	− 5	+ 1,345	+ 355	−	+ 3,950	+ 2,610	− 5	+ 3,597	+ 736	+ 2,506

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
		of which						of which			of which Loans	
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks 1	*Memo item Fiduciary loans*	Total	Loans	Bills	Total	Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
	Branches of foreign banks											**End of year or month ***
2023	149,904	139,553	–	978	9,373	3	46,706	45,728	–	103,198	51,480	42,345
2024 Feb.	152,179	142,013	–	627	9,539	3	47,067	46,440	–	105,112	52,286	43,287
Mar.	154,458	143,673	–	862	9,923	2	49,133	48,271	–	105,325	52,366	43,036
Apr.	158,488	147,668	–	872	9,948	2	48,879	48,007	–	109,609	56,456	43,205
May	157,002	146,259	–	611	10,132	2	47,359	46,748	–	109,643	56,219	43,292
June	158,597	148,008	–	738	9,851	2	48,788	48,050	–	109,809	56,872	43,086
July	156,631	145,783	–	811	10,037	2	46,957	46,146	–	109,674	57,247	42,390
Aug.	154,094	143,808	–	648	9,638	2	45,461	44,813	–	108,633	56,561	42,434
												Changes *
2023	– 2,310	– 2,474	– 46	+ 86	+ 124	– 1	– 6,541	– 6,581	– 46	+ 4,231	+ 4,922	– 815
2024 Feb.	+ 2,677	+ 2,853	–	– 10	– 166	–	+ 1,244	+ 1,254	–	+ 1,433	+ 701	+ 898
Mar.	+ 2,318	+ 1,701	–	+ 235	+ 382	– 1	+ 2,081	+ 1,846	–	+ 237	– 403	+ 258
Apr.	– 145	– 166	–	+ 8	+ 13	–	– 672	– 680	–	+ 527	+ 432	+ 82
May	– 1,428	– 1,371	–	– 258	+ 201	–	– 1,498	– 1,240	–	+ 70	– 224	+ 93
June	+ 1,480	+ 1,657	–	+ 125	– 302	–	+ 1,378	+ 1,253	–	+ 102	+ 509	– 105
July	– 1,920	– 2,197	–	+ 75	+ 202	–	– 1,804	– 1,879	–	– 116	+ 377	– 695
Aug.	– 2,370	– 1,842	–	– 159	– 369	–	– 1,400	– 1,241	–	– 970	– 658	+ 57
	Landesbanken											**End of year or month ***
2023	422,880	386,680	4	2,515	33,681	7,582	43,436	40,917	4	379,444	85,058	260,705
2024 Feb.	428,159	389,362	4	2,617	36,176	7,658	47,823	45,202	4	380,336	83,968	260,192
Mar.	432,289	390,901	4	3,839	37,545	7,707	50,771	46,928	4	381,518	84,410	259,563
Apr.	431,542	391,318	4	2,738	37,482	7,704	49,852	47,110	4	381,690	84,804	259,404
May	434,338	391,622	4	4,212	38,500	7,763	50,864	46,648	4	383,474	85,551	259,423
June	433,641	390,651	4	3,888	39,098	7,793	52,360	48,468	4	381,281	84,565	257,618
July	432,029	389,955	4	3,464	38,606	7,760	50,227	46,759	4	381,802	85,563	257,633
Aug.	430,656	387,742	4	3,637	39,273	10,999	49,745	46,104	4	380,911	85,944	255,694
												Changes *
2023	– 1,236	+ 1,828	– 7	– 2,043	– 1,014	+ 335	– 1,594	+ 456	– 7	+ 358	+ 4,284	– 2,912
2024 Feb.	+ 809	+ 576	–	– 377	+ 610	+ 28	– 16	+ 361	–	+ 825	+ 558	– 343
Mar.	+ 4,132	+ 1,544	–	+ 1,222	+ 1,366	+ 49	+ 2,949	+ 1,727	–	+ 1,183	+ 443	– 626
Apr.	– 945	+ 245	–	– 1,102	– 88	– 3	– 978	+ 124	–	+ 33	+ 349	– 228
May	+ 3,070	+ 541	–	+ 1,476	+ 1,053	+ 59	+ 1,103	– 373	–	+ 1,967	+ 805	+ 109
June	– 1,199	– 1,429	–	– 327	+ 557	+ 30	+ 1,386	+ 1,713	–	– 2,585	– 1,125	– 2,017
July	– 1,321	– 438	–	– 423	– 460	– 33	– 2,055	– 1,632	–	+ 734	+ 1,070	+ 124
Aug.	– 893	– 1,848	–	+ 175	+ 780	+ 3,239	– 327	– 502	–	– 566	+ 487	– 1,833
	Savings banks											**End of year or month ***
2023	1,215,368	1,050,854	–	256	164,258	3,395	52,484	52,228	–	1,162,884	66,976	931,650
2024 Feb.	1,217,960	1,051,155	–	143	166,662	3,359	53,425	53,282	–	1,164,535	65,711	932,162
Mar.	1,219,291	1,051,309	–	137	167,845	3,223	54,075	53,938	–	1,165,216	65,628	931,743
Apr.	1,220,078	1,052,182	–	99	167,797	3,199	54,465	54,366	–	1,165,613	64,965	932,851
May	1,220,057	1,052,156	–	94	167,807	3,185	54,237	54,143	–	1,165,820	64,769	933,244
June	1,220,651	1,052,539	–	104	168,008	3,059	54,382	54,278	–	1,166,269	64,896	933,365
July	1,223,594	1,055,460	–	104	168,030	3,039	55,192	55,088	–	1,168,402	64,828	935,544
Aug.	1,224,545	1,056,220	–	177	168,148	3,021	53,894	53,717	–	1,170,651	64,957	937,546
												Changes *
2023	+ 832	+ 10,896	–	– 7	– 10,057	– 628	+ 708	+ 715	–	+ 124	+ 450	+ 9,731
2024 Feb.	+ 1,020	+ 778	–	– 160	+ 402	– 21	– 829	– 669	–	+ 1,849	+ 211	+ 1,236
Mar.	+ 1,332	+ 155	–	– 6	+ 1,183	– 136	+ 650	+ 656	–	+ 682	– 83	– 418
Apr.	+ 785	+ 873	–	– 38	– 50	– 24	+ 390	+ 428	–	+ 395	– 663	+ 1,108
May	– 18	– 26	–	– 5	+ 13	– 14	– 228	– 223	–	+ 210	– 196	+ 393
June	+ 589	+ 381	–	+ 10	+ 198	– 126	+ 144	+ 134	–	+ 445	+ 127	+ 120
July	+ 2,946	+ 2,921	–	–	+ 25	– 20	+ 810	+ 810	–	+ 2,136	– 68	+ 2,179
Aug.	+ 957	+ 761	–	+ 73	+ 123	– 18	– 1,297	– 1,370	–	+ 2,254	+ 129	+ 2,002

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I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
		of which						of which			of which Loans	
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks 1	*Memo item Fiduciary loans*	Total	Loans	Bills	Total	Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
	Credit cooperatives											**End of year or month ***
2023	892,108	774,492	4	–	117,612	2,912	35,397	35,393	4	856,711	45,186	693,913
2024 Feb.	893,195	775,088	4	–	118,103	2,874	34,610	34,606	4	858,585	44,919	695,563
Mar.	894,412	776,348	4	–	118,060	2,794	35,678	35,674	4	858,734	44,656	696,018
Apr.	895,769	777,902	4	–	117,863	2,779	34,986	34,982	4	860,783	44,518	698,402
May	898,069	780,219	4	–	117,846	2,760	34,923	34,919	4	863,146	44,730	700,570
June	898,750	781,548	4	–	117,198	2,681	35,823	35,819	4	862,927	44,237	701,492
July	901,384	784,184	4	–	117,196	2,667	35,161	35,157	4	866,223	44,202	704,825
Aug.	903,895	786,432	4	10	117,449	2,652	34,996	34,982	4	868,899	43,972	707,478
												Changes *
2023	+ 12,306	+ 19,600	– 19	– 29	– 7,246	– 438	+ 2,112	+ 2,160	– 19	+ 10,194	– 112	+ 17,552
2024 Feb.	+ 944	+ 1,222	–	–	– 278	– 20	– 58	– 58	–	+ 1,002	– 71	+ 1,351
Mar.	+ 1,159	+ 1,202	–	–	– 43	– 81	+ 1,067	+ 1,067	–	+ 92	– 266	+ 401
Apr.	+ 1,357	+ 1,554	–	–	– 197	– 15	– 692	– 692	–	+ 2,049	– 138	+ 2,384
May	+ 2,300	+ 2,317	–	–	– 17	– 19	– 63	– 63	–	+ 2,363	+ 212	+ 2,168
June	+ 735	+ 1,328	–	–	– 593	– 79	+ 900	+ 900	–	– 165	– 493	+ 921
July	+ 2,634	+ 2,636	–	–	– 2	– 14	– 662	– 662	–	+ 3,296	– 35	+ 3,333
Aug.	+ 2,511	+ 2,248	–	+ 10	+ 253	– 15	– 165	– 175	–	+ 2,676	– 230	+ 2,653
	Mortgage banks											**End of year or month ***
2023	200,638	186,328	–	.	14,310	6	3,228	3,228	–	197,410	41,102	141,998
2024 Feb.	200,134	186,274	–	.	13,860	6	3,253	3,253	–	196,881	41,912	141,109
Mar.	199,377	185,634	–	.	13,743	6	3,269	3,269	–	196,108	41,963	140,402
Apr.	198,396	184,902	–	.	13,494	6	2,884	2,884	–	195,512	41,937	140,081
May	197,658	184,123	–	.	13,535	6	2,745	2,745	–	194,913	41,569	139,809
June	197,610	184,302	–	.	13,308	6	2,900	2,900	–	194,710	41,713	139,689
July	197,062	183,793	–	.	13,269	6	2,818	2,818	–	194,244	41,992	138,983
Aug.	197,686	184,322	–	.	13,364	6	2,812	2,812	–	194,874	42,281	139,229
												Changes *
2023	+ 2,153	+ 2,397	–	.	– 219	– 82	– 146	– 121	–	+ 2,299	+ 4,167	– 1,649
2024 Feb.	+ 270	+ 513	–	.	– 243	–	+ 56	+ 56	–	+ 214	+ 273	+ 184
Mar.	– 604	– 487	–	.	– 117	–	+ 15	+ 15	–	– 619	+ 124	– 626
Apr.	– 1,000	– 749	–	.	– 251	–	– 389	– 389	–	– 611	– 32	– 328
May	– 686	– 732	–	.	+ 46	–	– 136	– 136	–	– 550	– 347	– 249
June	– 258	– 25	–	.	– 233	–	+ 152	+ 152	–	– 410	+ 51	– 228
July	– 526	– 492	–	.	– 34	–	– 80	– 80	–	– 446	+ 287	– 699
Aug.	+ 639	+ 537	–	.	+ 102	–	– 6	– 6	–	+ 645	+ 294	+ 249
	Building and loan associations											**End of year or month ***
2023	213,919	192,073	.	.	21,846	6	1,175	1,175	.	212,744	3,432	187,466
2024 Feb.	213,902	192,491	.	.	21,411	5	1,210	1,210	.	212,692	3,299	187,982
Mar.	213,939	192,848	.	.	21,091	5	1,169	1,169	.	212,770	3,240	188,439
Apr.	214,307	193,205	.	.	21,102	4	1,226	1,226	.	213,081	3,188	188,791
May	214,351	193,628	.	.	20,723	4	1,237	1,237	.	213,114	3,159	189,232
June	214,674	194,142	.	.	20,532	4	1,256	1,256	.	213,418	3,164	189,722
July	215,283	194,524	.	.	20,759	4	1,314	1,314	.	213,969	3,066	190,144
Aug.	215,556	194,985	.	.	20,571	4	1,288	1,288	.	214,268	3,030	190,667
												Changes *
2023	+ 4,298	+ 5,427	.	.	– 1,129	– 2	– 231	– 231	.	+ 4,529	– 394	+ 6,052
2024 Feb.	+ 119	+ 271	.	.	– 152	–	+ 41	+ 41	.	+ 78	– 56	+ 286
Mar.	+ 37	+ 357	.	.	– 320	–	– 36	– 36	.	+ 73	– 39	+ 432
Apr.	+ 368	+ 357	.	.	+ 11	– 1	+ 57	+ 57	.	+ 311	– 52	+ 352
May	+ 44	+ 423	.	.	– 379	–	+ 11	+ 11	.	+ 33	– 29	+ 441
June	+ 323	+ 514	.	.	– 191	–	+ 19	+ 19	.	+ 304	+ 5	+ 490
July	+ 809	+ 582	.	.	+ 227	–	+ 58	+ 58	.	+ 751	– 98	+ 622
Aug.	+ 273	+ 461	.	.	– 188	–	– 26	– 26	.	+ 299	– 36	+ 523

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I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
		of which						of which			of which Loans	
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks 1	*Memo item Fiduciary loans*	Total	Loans	Bills	Total	Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
Banks with special, development and other central support tasks												**End of year or month ***
2023	437,458	337,933	20	4,110	95,395	17,776	25,342	21,212	20	412,116	38,062	278,659
2024 Feb.	439,920	338,088	20	3,560	98,252	17,853	24,443	20,863	20	415,477	36,538	280,687
Mar.	443,022	338,807	20	3,682	100,513	17,848	25,979	22,277	20	417,043	36,092	280,438
Apr.	443,859	338,719	–	4,136	101,004	17,906	25,359	21,223	–	418,500	36,045	281,451
May	446,327	339,463	19	4,431	102,414	17,928	25,625	21,175	19	420,702	35,888	282,400
June	450,579	341,008	19	4,834	104,718	17,745	28,641	23,788	19	421,938	35,302	281,918
July	448,701	339,026	–	4,819	104,856	17,682	25,375	20,556	–	423,326	35,180	283,290
Aug.	449,304	339,837	20	4,580	104,867	17,818	24,759	20,159	20	424,545	35,953	283,725
												Changes *
2023	– 535	– 6,473	+ 20	+ 625	+ 5,293	+ 295	– 5,809	– 6,454	+ 20	+ 5,274	– 605	+ 586
2024 Feb.	+ 1,646	– 339	+ 20	– 34	+ 1,999	+ 28	– 92	– 78	+ 20	+ 1,738	– 911	+ 650
Mar.	+ 3,078	+ 701	–	+ 122	+ 2,255	– 5	+ 1,540	+ 1,418	–	+ 1,538	– 449	– 268
Apr.	+ 597	– 293	– 20	+ 454	+ 456	+ 58	– 632	– 1,066	– 20	+ 1,229	– 75	+ 848
May	+ 2,835	+ 1,043	+ 19	+ 295	+ 1,478	+ 22	+ 280	– 34	+ 19	+ 2,555	– 114	+ 1,191
June	+ 3,775	+ 1,146	–	+ 403	+ 2,226	– 183	+ 2,992	+ 2,589	–	+ 783	– 644	– 799
July	– 697	– 845	– 19	– 15	+ 182	– 63	– 2,420	– 2,386	– 19	+ 1,723	– 77	+ 1,618
Aug.	+ 1,257	+ 1,351	+ 20	– 239	+ 125	+ 136	– 595	– 376	+ 20	+ 1,852	+ 850	+ 877
Memo item: Foreign banks												**End of year or month ***
2023	691,592	560,130	63	5,390	126,009	377	141,351	135,898	63	550,241	127,613	296,619
2024 Feb.	723,077	580,626	54	7,192	135,205	376	158,942	151,696	54	564,135	129,163	299,767
Mar.	723,477	578,410	65	6,979	138,023	361	154,151	147,107	65	569,326	130,022	301,281
Apr.	739,869	594,905	69	8,703	136,192	361	168,143	159,371	69	571,726	133,102	302,432
May	741,938	595,743	64	6,723	139,408	353	165,967	159,180	64	575,971	133,983	302,580
June	743,587	594,661	59	7,073	141,794	315	166,536	159,404	59	577,051	132,784	302,473
July	732,989	586,922	52	6,137	139,878	311	158,209	152,020	52	574,780	132,516	302,386
Aug.	735,920	588,947	46	6,963	139,964	308	161,808	154,799	46	574,112	131,207	302,941
												Changes *
2023	+ 24,935	– 131	– 67	– 1,637	+ 26,770	– 55	– 19,938	– 18,234	– 67	+ 44,873	+ 11,984	+ 6,119
2024 Feb.	+ 12,158	+ 8,382	– 4	– 629	+ 4,409	– 1	+ 4,191	+ 4,824	– 4	+ 7,967	+ 374	+ 3,184
Mar.	+ 471	– 2,167	+ 11	– 214	+ 2,841	– 15	– 4,758	– 4,555	+ 11	+ 5,229	+ 371	+ 2,017
Apr.	+ 11,941	+ 12,123	+ 4	+ 1,705	– 1,891	–	+ 13,447	+ 11,738	+ 4	– 1,506	– 624	+ 1,009
May	+ 2,674	+ 1,266	– 5	– 1,940	+ 3,353	– 8	– 1,907	+ 38	– 5	+ 4,581	+ 975	+ 253
June	+ 876	– 1,638	– 5	+ 312	+ 2,207	– 38	+ 240	– 67	– 5	+ 636	– 1,445	– 126
July	– 10,252	– 7,461	– 7	– 927	– 1,857	– 4	– 8,166	– 7,232	– 7	– 2,086	– 211	– 18
Aug.	+ 5,497	+ 4,211	– 6	+ 863	+ 429	– 3	+ 4,586	+ 3,729	– 6	+ 911	– 703	+ 1,185

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I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium
		of which						to enterprises and households			to government		
									of which				
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks [1]	*Memo item Fiduciary loans*	Total	Total	Loans	Bills	Total	of which Loans	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13
	End of year or month *												
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
2023	4,044,144	3,649,858	65	873	393,348	23,796	279,045	264,205	263,889	65	14,840	14,218	3,765,099
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
Sep.	4,048,141	3,653,529	89	3,388	391,135	24,203	297,159	275,462	274,727	89	21,697	18,955	3,750,982
Oct.	4,051,949	3,656,622	75	3,024	392,228	24,117	293,628	270,904	270,249	75	22,724	20,280	3,758,321
Nov.	4,057,926	3,661,199	76	3,098	393,553	23,980	291,052	272,035	271,309	76	19,017	16,569	3,766,874
Dec.	4,044,144	3,649,858	65	873	393,348	23,796	279,045	264,205	263,889	65	14,840	14,218	3,765,099
2024 Jan.	4,048,254	3,649,453	37	1,387	397,377	23,731	280,956	263,283	262,691	37	17,673	16,841	3,767,298
Feb.	4,055,742	3,653,967	53	534	401,188	23,729	281,477	267,324	266,766	53	14,153	14,124	3,774,265
Mar.	4,061,031	3,658,406	54	470	402,101	23,503	289,191	273,302	272,573	54	15,889	16,094	3,771,840
Apr.	4,062,115	3,661,721	41	1,739	398,614	23,442	289,330	270,425	269,548	41	18,905	18,002	3,772,785
May	4,069,505	3,665,992	60	1,212	402,241	23,485	288,413	271,388	270,452	60	17,025	16,689	3,781,092
June	4,076,883	3,670,890	54	1,148	404,791	23,241	294,296	273,786	272,995	54	20,510	20,099	3,782,587
July	4,083,345	3,676,427	36	1,061	405,821	23,130	290,523	270,846	270,112	36	19,677	19,314	3,792,822
Aug.	4,088,593	3,677,651	59	1,416	409,467	26,360	285,037	266,896	266,118	59	18,141	17,444	3,803,556
	Changes *												
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
2023	+ 30,897	+ 39,034	− 94	− 1,821	− 6,222	− 1,177	− 15,294	− 14,493	− 14,289	− 94	− 801	+ 910	+ 46,191
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	− 9,915	− 6,626	− 6,473	+ 4	− 3,289	− 2,808	+ 7,970
Sep.	+ 1,327	+ 3,673	+ 6	+ 865	− 3,217	− 207	+ 7,693	+ 4,632	+ 4,706	+ 6	+ 3,061	+ 2,116	− 6,366
Oct.	+ 3,717	+ 3,002	− 14	− 364	+ 1,093	− 86	− 3,531	− 4,558	− 4,478	− 14	+ 1,027	+ 1,325	+ 7,248
Nov.	+ 6,082	+ 4,682	+ 1	+ 74	+ 1,325	− 137	− 2,336	+ 1,371	+ 1,300	+ 1	− 3,707	− 3,711	+ 8,418
Dec.	− 12,740	− 10,279	− 11	− 2,225	− 225	− 184	− 11,002	− 7,840	− 7,430	− 11	− 3,162	− 1,336	− 1,738
2024 Jan.	+ 4,000	− 515	− 28	+ 514	+ 4,029	− 65	+ 1,911	− 922	− 1,198	− 28	+ 2,833	+ 2,623	+ 2,089
Feb.	+ 6,673	+ 3,699	+ 16	− 853	+ 3,811	− 2	+ 421	+ 3,941	+ 3,975	+ 16	− 3,520	− 2,717	+ 6,252
Mar.	+ 5,289	+ 4,439	+ 1	− 64	+ 913	− 226	+ 6,579	+ 4,843	+ 4,672	+ 1	+ 1,736	+ 1,970	− 1,290
Apr.	+ 1,094	+ 3,325	− 13	+ 1,269	− 3,487	− 61	+ 139	− 2,837	− 2,985	− 13	+ 2,976	+ 1,868	+ 955
May	+ 7,390	+ 4,271	+ 19	− 527	+ 3,627	+ 43	− 917	+ 963	+ 904	+ 19	− 1,880	− 1,313	+ 8,307
June	+ 7,433	+ 4,898	− 6	− 64	+ 2,605	− 244	+ 5,883	+ 2,398	+ 2,543	− 6	+ 3,485	+ 3,410	+ 1,550
July	+ 7,072	+ 6,147	− 18	− 87	+ 1,030	− 111	− 3,363	− 2,530	− 2,473	− 18	− 833	− 785	+ 10,435
Aug.	+ 5,323	+ 1,292	+ 23	+ 355	+ 3,653	+ 3,230	− 5,476	− 3,940	− 3,984	+ 23	− 1,536	− 1,870	+ 10,799

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

I Banks (MFIs) in Germany

and long-term lending

to enterprises and households						to government							
	Loans						Loans						
Total	Total	Medium-term	Long-term	Securities	*Memo item Fiduciary loans*	Total	Total	Medium-term	Long-term	Securities [1]	Equalisation claims [2]	*Memo item Fiduciary loans*	
14	15	16	17	18	19	20	21	22	23	24	25	26	Period
End of year or month *													
2,529,955	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
3,401,068	3,131,707	360,960	2,770,747	269,361	22,798	364,031	240,044	14,141	225,903	123,987	–	998	2023
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.
3,395,844	3,126,822	359,498	2,767,324	269,022	23,208	355,138	233,025	13,651	219,374	122,113	–	995	Sep.
3,401,046	3,131,246	360,738	2,770,508	269,800	23,123	357,275	234,847	13,827	221,020	122,428	–	994	Oct.
3,404,205	3,135,497	361,352	2,774,145	268,708	22,980	362,669	237,824	14,052	223,772	124,845	–	1,000	Nov.
3,401,068	3,131,707	360,960	2,770,747	269,361	22,798	364,031	240,044	14,141	225,903	123,987	–	998	Dec.
3,401,503	3,130,499	359,518	2,770,981	271,004	22,724	365,795	239,422	13,818	225,604	126,373	–	1,007	2024 Jan.
3,404,661	3,132,370	356,995	2,775,375	272,291	22,724	369,604	240,707	14,083	226,624	128,897	–	1,005	Feb.
3,403,186	3,128,609	354,137	2,774,472	274,577	22,480	368,654	241,130	14,330	226,800	127,524	–	1,023	Mar.
3,406,529	3,132,319	353,366	2,778,953	274,210	22,416	366,256	241,852	14,333	227,519	124,404	–	1,026	Apr.
3,410,699	3,135,940	353,301	2,782,639	274,759	22,442	370,393	242,911	14,470	228,441	127,482	–	1,043	May
3,408,588	3,135,318	352,268	2,783,050	273,270	22,237	373,999	242,478	14,629	227,849	131,521	–	1,004	June
3,416,259	3,143,185	355,536	2,787,649	273,074	22,135	376,563	243,816	14,950	228,866	132,747	–	995	July
3,422,394	3,149,635	355,844	2,793,791	272,759	24,471	381,162	244,454	15,224	229,230	136,708	–	1,889	Aug.
Changes *													
+ 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
+ 42,270	+ 46,947	+ 11,021	+ 35,926	– 4,677	– 1,149	+ 3,921	+ 5,466	± 0	+ 5,466	– 1,545	–	– 28	2023
+ 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
+ 3,135	+ 5,089	+ 761	+ 4,328	– 1,954	+ 53	+ 4,835	+ 206	+ 284	– 78	+ 4,629	–	– 1	Aug.
– 2,882	– 3,562	– 3,317	– 245	+ 680	– 205	– 3,484	+ 413	– 162	+ 575	– 3,897	–	– 2	Sep.
+ 5,171	+ 4,393	+ 1,145	+ 3,248	+ 778	– 85	+ 2,077	+ 1,762	+ 176	+ 1,586	+ 315	–	– 1	Oct.
+ 3,754	+ 4,846	+ 219	+ 4,627	– 1,092	– 143	+ 4,664	+ 2,247	+ 225	+ 2,022	+ 2,417	–	+ 6	Nov.
– 2,865	– 3,518	– 362	– 3,156	+ 653	– 182	+ 1,127	+ 2,005	+ 64	+ 1,941	– 878	–	– 2	Dec.
+ 325	– 1,318	– 1,442	+ 124	+ 1,643	– 74	+ 1,764	– 622	– 323	– 299	+ 2,386	–	+ 9	2024 Jan.
+ 2,723	+ 1,436	– 2,523	+ 3,959	+ 1,287	–	+ 3,529	+ 1,005	+ 265	+ 740	+ 2,524	–	– 2	Feb.
– 320	– 2,606	– 2,483	– 123	+ 2,286	– 244	– 970	+ 403	+ 247	+ 156	– 1,373	–	+ 18	Mar.
+ 3,353	+ 3,720	– 761	+ 4,481	– 367	– 64	– 2,398	+ 722	+ 3	+ 719	– 3,120	–	+ 3	Apr.
+ 4,320	+ 3,771	– 65	+ 3,836	+ 549	+ 26	+ 3,987	+ 909	+ 137	+ 772	+ 3,078	–	+ 17	May
– 2,056	– 622	– 1,148	+ 526	– 1,434	– 205	+ 3,606	– 433	+ 159	– 592	+ 4,039	–	– 39	June
+ 7,566	+ 7,797	+ 3,268	+ 4,529	– 231	– 102	+ 2,869	+ 1,608	+ 321	+ 1,287	+ 1,261	–	– 9	July
+ 6,193	+ 6,508	+ 338	+ 6,170	– 315	+ 2,336	+ 4,606	+ 638	+ 274	+ 364	+ 3,968	–	+ 894	Aug.

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium
		of which						to enterprises and households			to government		
									of which				
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	*Memo item Fiduciary loans*	Total	Total	Loans	Bills	Total	of which Loans	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks [1]													**End of year or month** *
2023	1,119,893	1,029,326	37	398	90,132	2,743	146,847	141,138	141,058	37	5,709	5,354	973,046
2024 May	1,129,586	1,037,799	33	330	91,424	2,551	152,927	146,340	146,211	33	6,587	6,353	976,659
June	1,131,613	1,038,282	27	163	93,141	2,489	153,151	145,668	145,581	27	7,483	7,380	978,462
July	1,134,129	1,040,032	28	235	93,834	2,425	152,446	145,156	145,073	28	7,290	7,110	981,683
Aug.	1,136,572	1,039,302	31	593	96,646	2,415	149,679	142,336	142,240	31	7,343	6,815	986,893
													Changes *
2023	+ 11,139	+ 10,258	− 89	− 1,909	+ 2,879	− 417	− 10,339	− 9,415	− 9,335	− 89	− 924	+ 994	+ 21,478
2024 May	+ 1,675	+ 137	−	− 593	+ 2,131	− 10	− 1,212	+ 89	+ 53	−	− 1,301	− 672	+ 2,887
June	+ 2,027	+ 483	− 6	− 167	+ 1,717	− 62	+ 224	− 672	− 630	− 6	+ 896	+ 1,027	+ 1,803
July	+ 2,516	+ 1,750	+ 1	+ 72	+ 693	− 64	− 705	− 512	− 508	+ 1	− 193	− 270	+ 3,221
Aug.	+ 2,518	− 662	+ 3	+ 358	+ 2,819	− 10	− 2,757	− 2,810	− 2,823	+ 3	+ 53	− 295	+ 5,275
Big banks													**End of year or month** *
2023	534,706	466,992	17	280	67,417	2,342	63,518	61,731	61,714	17	1,787	1,507	471,188
2024 May	534,188	467,162	15	465	66,546	2,233	65,231	63,064	63,034	15	2,167	1,717	468,957
June	537,078	469,147	8	262	67,661	2,175	67,452	64,489	64,476	8	2,963	2,706	469,626
July	534,198	465,371	10	614	68,203	2,114	65,345	62,881	62,866	10	2,464	1,855	468,853
Aug.	535,974	465,453	11	771	69,739	2,104	64,977	62,467	62,441	11	2,510	1,754	470,997
													Changes *
2023	+ 2,244	− 4,056	− 34	− 435	+ 6,769	− 328	− 1,799	− 1,761	− 1,727	− 34	− 38	+ 397	+ 4,043
2024 May	− 1,635	− 1,027	−	− 227	− 381	− 11	− 468	− 118	− 133	−	− 350	− 108	− 1,167
June	+ 2,890	+ 1,985	− 7	− 203	+ 1,115	− 58	+ 2,221	+ 1,425	+ 1,442	− 7	+ 796	+ 989	+ 669
July	− 2,880	− 3,776	+ 2	+ 352	+ 542	− 61	− 2,107	− 1,608	− 1,610	+ 2	− 499	− 851	− 773
Aug.	+ 1,776	+ 82	+ 1	+ 157	+ 1,536	− 10	− 368	− 414	− 425	+ 1	+ 46	− 101	+ 2,144
Regional banks and other commercial banks													**End of year or month** *
2023	473,103	454,944	20	118	18,021	398	49,297	45,702	45,639	20	3,595	3,520	423,806
2024 May	478,640	459,020	18	− 135	19,737	316	53,363	49,264	49,165	18	4,099	4,315	425,277
June	475,828	455,314	19	− 99	20,594	312	49,560	45,371	45,297	19	4,189	4,343	426,268
July	483,368	463,119	18	− 379	20,610	309	52,724	48,223	48,155	18	4,501	4,930	430,644
Aug.	485,217	463,299	20	− 178	22,076	309	51,149	46,642	46,572	20	4,507	4,735	434,068
													Changes *
2023	+ 10,776	+ 16,046	− 9	− 1,465	− 3,796	− 88	− 2,909	− 2,087	− 2,096	− 9	− 822	+ 661	+ 13,685
2024 May	+ 4,152	+ 2,137	−	− 366	+ 2,381	+ 1	+ 373	+ 1,327	+ 1,306	−	− 954	− 567	+ 3,779
June	− 2,812	− 3,706	+ 1	+ 36	+ 857	− 4	− 3,803	− 3,893	− 3,868	+ 1	+ 90	+ 28	+ 991
July	+ 7,540	+ 7,805	− 1	− 280	+ 16	− 3	+ 3,164	+ 2,852	+ 2,858	− 1	+ 312	+ 587	+ 4,376
Aug.	+ 1,918	+ 242	+ 2	+ 201	+ 1,473	−	− 1,571	− 1,577	− 1,579	+ 2	+ 6	− 195	+ 3,489
Branches of foreign banks													**End of year or month** *
2023	112,084	107,390	−	−	4,694	3	34,032	33,705	33,705	−	327	327	78,052
2024 May	116,758	111,617	−	−	5,141	2	34,333	34,012	34,012	−	321	321	82,425
June	118,707	113,821	−	−	4,886	2	36,139	35,808	35,808	−	331	331	82,568
July	116,563	111,542	−	−	5,021	2	34,377	34,052	34,052	−	325	325	82,186
Aug.	115,381	110,550	−	−	4,831	2	33,553	33,227	33,227	−	326	326	81,828
													Changes *
2023	− 1,881	− 1,732	− 46	− 9	− 94	− 1	− 5,631	− 5,567	− 5,512	− 46	− 64	− 64	+ 3,750
2024 May	− 842	− 973	−	−	+ 131	−	− 1,117	− 1,120	− 1,120	−	+ 3	+ 3	+ 275
June	+ 1,949	+ 2,204	−	−	− 255	−	+ 1,806	+ 1,796	+ 1,796	−	+ 10	+ 10	+ 143
July	− 2,144	− 2,279	−	−	+ 135	−	− 1,762	− 1,756	− 1,756	−	− 6	− 6	− 382
Aug.	− 1,176	− 986	−	−	− 190	−	− 818	− 819	− 819	−	+ 1	+ 1	− 358

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

I Banks (MFIs) in Germany

and long-term lending

to enterprises and households						to government							
	Loans						Loans						
Total	Total	Medium-term	Long-term	Securities	*Memo item Fiduciary loans*	Total	Total	Medium-term	Long-term	Securities	Equalisation claims	*Memo item Fiduciary loans*	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of year or month *													**Commercial banks [1]**
914,581	851,638	172,095	679,543	62,943	2,731	58,465	31,276	2,850	28,426	27,189	–	12	2023
916,811	852,268	169,542	682,726	64,543	2,539	59,848	32,967	3,348	29,619	26,881	–	12	2024 May
916,194	852,055	169,744	682,311	64,139	2,477	62,268	33,266	3,504	29,762	29,002	–	12	June
918,799	854,197	172,872	681,325	64,602	2,413	62,884	33,652	3,480	30,172	29,232	–	12	July
920,460	856,070	172,859	683,211	64,390	2,403	66,433	34,177	3,494	30,683	32,256	–	12	Aug.
Changes *													
+ 15,606	+ 15,311	+ 8,096	+ 7,215	+ 295	– 413	+ 5,872	+ 3,288	+ 737	+ 2,551	+ 2,584	–	– 4	2023
+ 993	+ 537	– 196	+ 733	+ 456	– 10	+ 1,894	+ 219	+ 63	+ 156	+ 1,675	–	–	2024 May
– 617	– 213	+ 87	– 300	– 404	– 62	+ 2,420	+ 299	+ 156	+ 143	+ 2,121	–	–	June
+ 2,635	+ 2,172	+ 3,128	– 956	+ 463	– 64	+ 586	+ 356	– 24	+ 380	+ 230	–	–	July
+ 1,719	+ 1,931	+ 17	+ 1,914	– 212	– 10	+ 3,556	+ 525	+ 14	+ 511	+ 3,031	–	–	Aug.
End of year or month *													**Big banks**
444,878	387,704	26,599	361,105	57,174	2,330	26,310	16,067	1,410	14,657	10,243	–	12	2023
443,079	385,195	26,018	359,177	57,884	2,221	25,878	17,216	1,545	15,671	8,662	–	12	2024 May
442,139	384,273	25,797	358,476	57,866	2,163	27,487	17,692	1,582	16,110	9,795	–	12	June
440,903	382,540	25,795	356,745	58,363	2,102	27,950	18,110	1,648	16,462	9,840	–	12	July
440,524	382,653	25,798	356,855	57,871	2,092	30,473	18,605	1,663	16,942	11,868	–	12	Aug.
Changes *													
– 363	– 5,258	– 683	– 4,575	+ 4,895	– 324	+ 4,406	+ 2,532	+ 516	+ 2,016	+ 1,874	–	– 4	2023
– 767	– 935	– 296	– 639	+ 168	– 11	– 400	+ 149	+ 6	+ 143	– 549	–	–	2024 May
– 940	– 922	– 221	– 701	– 18	– 58	+ 1,609	+ 476	+ 37	+ 439	+ 1,133	–	–	June
– 1,236	– 1,733	– 2	– 1,731	+ 497	– 61	+ 463	+ 418	+ 66	+ 352	+ 45	–	–	July
– 379	+ 113	+ 3	+ 110	– 492	– 10	+ 2,523	+ 495	+ 15	+ 480	+ 2,028	–	–	Aug.
End of year or month *													**Regional banks and other commercial banks**
396,075	391,026	108,068	282,958	5,049	398	27,731	14,759	1,096	13,663	12,972	–	–	2023
395,749	390,235	102,643	287,592	5,514	316	29,528	15,305	1,460	13,845	14,223	–	–	2024 May
395,874	390,579	102,615	287,964	5,295	312	30,394	15,095	1,541	13,554	15,299	–	–	June
400,205	394,937	105,677	289,260	5,268	309	30,439	15,097	1,488	13,609	15,342	–	–	July
402,458	396,852	105,835	291,017	5,606	309	31,610	15,140	1,499	13,641	16,470	–	–	Aug.
Changes *													
+ 12,166	+ 16,859	+ 6,211	+ 10,648	– 4,693	– 88	+ 1,519	+ 622	+ 90	+ 532	+ 897	–	–	2023
+ 1,552	+ 1,325	– 36	+ 1,361	+ 227	+ 1	+ 2,227	+ 73	+ 59	+ 14	+ 2,154	–	–	2024 May
+ 125	+ 344	– 28	+ 372	– 219	– 4	+ 866	– 210	+ 81	– 291	+ 1,076	–	–	June
+ 4,361	+ 4,388	+ 3,062	+ 1,326	– 27	– 3	+ 15	– 28	– 53	+ 25	+ 43	–	–	July
+ 2,311	+ 1,973	+ 188	+ 1,785	+ 338	–	+ 1,178	+ 43	+ 11	+ 32	+ 1,135	–	–	Aug.
End of year or month *													**Branches of foreign banks**
73,628	72,908	37,428	35,480	720	3	4,424	450	344	106	3,974	–	–	2023
77,983	76,838	40,881	35,957	1,145	2	4,442	446	343	103	3,996	–	–	2024 May
78,181	77,203	41,332	35,871	978	2	4,387	479	381	98	3,908	–	–	June
77,691	76,720	41,400	35,320	971	2	4,495	445	344	101	4,050	–	–	July
77,478	76,565	41,226	35,339	913	2	4,350	432	332	100	3,918	–	–	Aug.
Changes *													
+ 3,803	+ 3,710	+ 2,568	+ 1,142	+ 93	– 1	– 53	+ 134	+ 131	+ 3	– 187	–	–	2023
+ 208	+ 147	+ 136	+ 11	+ 61	–	+ 67	– 3	– 2	– 1	+ 70	–	–	2024 May
+ 198	+ 365	+ 336	+ 29	– 167	–	– 55	+ 33	+ 38	– 5	– 88	–	–	June
– 490	– 483	+ 68	– 551	– 7	–	+ 108	– 34	– 37	+ 3	+ 142	–	–	July
– 213	– 155	– 174	+ 19	– 58	–	– 145	– 13	– 12	– 1	– 132	–	–	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
		of which						to enterprises and households			to government		
									of which				
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	*Memo item Fiduciary loans*	Total	Total	Loans	Bills	Total	of which Loans	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of year or month ***
2023	273,390	261,214	4	306	11,866	7,423	28,069	25,016	24,878	4	3,053	2,881	245,321
2024 May	276,667	260,740	4	825	15,098	7,618	29,070	25,595	24,870	4	3,475	3,371	247,597
June	277,299	260,882	4	640	15,773	7,650	30,545	26,799	26,281	4	3,746	3,620	246,754
July	277,562	261,102	4	528	15,928	7,621	30,154	26,154	25,690	4	4,000	3,932	247,408
Aug.	276,632	259,219	4	614	16,795	10,860	29,445	26,171	25,696	4	3,274	3,131	247,187
													Changes *
2023	− 1,023	− 362	− 6	− 4	− 651	+ 311	− 1,670	− 1,589	− 1,460	− 6	− 81	− 200	+ 647
2024 May	+ 1,268	+ 562	−	+ 34	+ 672	+ 59	+ 348	+ 743	+ 704	−	− 395	− 390	+ 920
June	+ 632	+ 142	−	− 185	+ 675	+ 32	+ 1,475	+ 1,204	+ 1,411	−	+ 271	+ 249	− 843
July	+ 263	+ 220	−	− 112	+ 155	− 29	− 391	− 645	− 591	−	+ 254	+ 312	+ 654
Aug.	− 930	− 1,883	−	+ 86	+ 867	+ 3,239	− 709	+ 17	+ 6	−	− 726	− 801	− 221
Savings banks													**End of year or month ***
2023	1,168,200	1,031,355	−	109	136,736	3,389	51,502	47,285	47,261	−	4,217	4,132	1,116,698
2024 May	1,172,281	1,032,843	−	64	139,374	3,179	53,379	48,413	48,354	−	4,966	4,961	1,118,902
June	1,172,495	1,033,215	−	79	139,201	3,053	53,512	48,385	48,321	−	5,127	5,112	1,118,983
July	1,175,400	1,036,019	−	79	139,302	3,034	54,303	48,450	48,386	−	5,853	5,838	1,121,097
Aug.	1,176,002	1,036,762	−	79	139,161	3,016	52,911	47,882	47,818	−	5,029	5,014	1,123,091
													Changes *
2023	+ 3,197	+ 10,532	−	± 0	− 7,335	− 627	+ 739	+ 671	+ 682	−	+ 68	+ 57	+ 2,458
2024 May	+ 110	+ 121	−	+ 5	− 16	− 14	− 216	+ 429	+ 429	−	− 645	− 650	+ 326
June	+ 214	+ 372	−	+ 15	− 173	− 126	+ 133	− 28	− 33	−	+ 161	+ 151	+ 81
July	+ 2,905	+ 2,804	−	−	+ 101	− 19	+ 791	+ 65	+ 65	−	+ 726	+ 726	+ 2,114
Aug.	+ 602	+ 743	−	−	− 141	− 18	− 1,392	− 568	− 568	−	− 824	− 824	+ 1,994
Credit cooperatives													**End of year or month ***
2023	849,199	760,573	4	−	88,622	2,909	34,386	34,149	34,145	4	237	237	814,813
2024 May	856,028	766,587	4	−	89,437	2,757	34,504	34,250	34,246	4	254	254	821,524
June	856,825	767,904	4	−	88,917	2,678	35,406	35,087	35,083	4	319	319	821,419
July	859,321	770,421	4	−	88,896	2,664	34,682	34,291	34,287	4	391	391	824,639
Aug.	861,732	772,705	4	10	89,013	2,649	34,620	34,315	34,311	4	305	295	827,112
													Changes *
2023	+ 16,941	+ 18,448	− 19	− 27	− 1,461	− 439	+ 1,507	+ 1,509	+ 1,538	− 19	− 2	+ 15	+ 15,434
2024 May	+ 2,347	+ 2,236	−	−	+ 111	− 19	− 44	+ 21	+ 21	−	− 65	− 65	+ 2,391
June	+ 852	+ 1,317	−	−	− 465	− 79	+ 902	+ 837	+ 837	−	+ 65	+ 65	− 50
July	+ 2,496	+ 2,517	−	−	− 21	− 14	− 724	− 796	− 796	−	+ 72	+ 72	+ 3,220
Aug.	+ 2,411	+ 2,284	−	+ 10	+ 117	− 15	− 62	+ 24	+ 24	−	− 86	− 96	+ 2,473
Mortgage banks													**End of year or month ***
2023	135,054	127,738	−	−	7,316	6	2,199	2,185	2,185	−	14	14	132,855
2024 May	134,687	127,642	−	−	7,045	6	2,097	2,060	2,060	−	37	37	132,590
June	134,604	127,744	−	−	6,860	6	2,266	2,229	2,229	−	37	37	132,338
July	134,344	127,304	−	−	7,040	6	2,248	2,211	2,211	−	37	37	132,096
Aug.	135,035	127,807	−	−	7,228	6	2,283	2,249	2,249	−	34	34	132,752
													Changes *
2023	+ 2,290	+ 1,150	−	− 25	+ 1,165	− 82	− 135	− 135	− 110	−	± 0	± 0	+ 2,425
2024 May	+ 364	+ 208	−	−	+ 156	−	+ 54	+ 50	+ 50	−	+ 4	+ 4	+ 310
June	− 83	+ 102	−	−	− 185	−	+ 169	+ 169	+ 169	−	−	−	− 252
July	− 260	− 440	−	−	+ 180	−	− 18	− 18	− 18	−	−	−	− 242
Aug.	+ 691	+ 503	−	−	+ 188	−	+ 35	+ 38	+ 38	−	− 3	− 3	+ 656

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

I Banks (MFIs) in Germany

and long-term lending

to enterprises and households						to government							
	Loans						Loans						
Total	Total	Medium-term	Long-term	Securities	*Memo item Fiduciary loans*	Total	Total	Medium-term	Long-term	Securities	Equalisation claims	*Memo item Fiduciary loans*	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of year or month *												**Landesbanken**	
171,972	170,013	41,928	128,085	1,959	7,055	73,349	63,442	1,316	62,126	9,907	–	368	2023
172,760	169,500	41,467	128,033	3,260	7,217	74,837	62,999	1,276	61,723	11,838	–	401	2024 May
171,547	168,205	40,891	127,314	3,342	7,268	75,207	62,776	1,396	61,380	12,431	–	382	June
171,737	168,793	41,315	127,478	2,944	7,252	75,671	62,687	1,436	61,251	12,984	–	369	July
170,820	167,995	41,479	126,516	2,825	9,604	76,367	62,397	1,346	61,051	13,970	–	1,256	Aug.
Changes *													
+ 1,973	+ 2,524	+ 1,904	+ 620	– 551	+ 350	– 1,326	– 1,226	– 126	– 1,100	– 100	–	– 39	2023
+ 601	+ 246	+ 309	– 63	+ 355	+ 44	+ 319	+ 2	– 37	+ 39	+ 317	–	+ 15	2024 May
– 1,213	– 1,295	– 576	– 719	+ 82	+ 51	+ 370	– 223	+ 120	– 343	+ 593	–	– 19	June
+ 90	+ 488	+ 424	+ 64	– 398	– 16	+ 564	+ 11	+ 40	– 29	+ 553	–	– 13	July
– 917	– 798	+ 164	– 962	– 119	+ 2,352	+ 696	– 290	– 90	– 200	+ 986	–	+ 887	Aug.
End of year or month *												**Savings banks**	
1,052,796	949,802	60,805	888,997	102,994	3,343	63,902	30,160	2,121	28,039	33,742	–	46	2023
1,053,305	948,197	58,784	889,413	105,108	3,133	65,597	31,331	2,145	29,186	34,266	–	46	2024 May
1,053,665	948,494	58,908	889,586	105,171	3,008	65,318	31,288	2,159	29,129	34,030	–	45	June
1,055,387	950,247	58,725	891,522	105,140	2,989	65,710	31,548	2,272	29,276	34,162	–	45	July
1,056,981	951,970	58,801	893,169	105,011	2,972	66,110	31,960	2,327	29,633	34,150	–	44	Aug.
Changes *													
+ 4,528	+ 8,785	+ 627	+ 8,158	– 4,257	– 622	– 2,070	+ 1,008	– 447	+ 1,455	– 3,078	–	– 5	2023
+ 407	+ 299	– 65	+ 364	+ 108	– 14	– 81	+ 43	– 24	+ 67	– 124	–	–	2024 May
+ 360	+ 297	+ 124	+ 173	+ 63	– 125	– 279	– 43	+ 14	– 57	– 236	–	– 1	June
+ 1,722	+ 1,753	– 183	+ 1,936	– 31	– 19	+ 392	+ 260	+ 113	+ 147	+ 132	–	–	July
+ 1,594	+ 1,723	+ 76	+ 1,647	– 129	– 17	+ 400	+ 412	+ 55	+ 357	– 12	–	– 1	Aug.
End of year or month *												**Credit cooperatives**	
799,406	723,086	43,880	679,206	76,320	2,908	15,407	3,105	242	2,863	12,302	–	1	2023
805,740	728,812	43,379	685,433	76,928	2,756	15,784	3,275	278	2,997	12,509	–	1	2024 May
805,916	729,218	42,915	686,303	76,698	2,677	15,503	3,284	280	3,004	12,219	–	1	June
808,952	732,435	42,843	689,592	76,517	2,663	15,687	3,308	272	3,036	12,379	–	1	July
811,473	734,687	42,545	692,142	76,786	2,648	15,639	3,412	280	3,132	12,227	–	1	Aug.
Changes *													
+ 16,070	+ 16,770	– 146	+ 16,916	– 700	– 439	– 636	+ 125	+ 46	+ 79	– 761	–	–	2023
+ 2,324	+ 2,237	+ 165	+ 2,072	+ 87	– 19	+ 67	+ 43	+ 9	+ 34	+ 24	–	–	2024 May
+ 231	+ 406	– 464	+ 870	– 175	– 79	– 281	+ 9	+ 2	+ 7	– 290	–	–	June
+ 3,036	+ 3,217	– 72	+ 3,289	– 181	– 14	+ 184	+ 24	– 8	+ 32	+ 160	–	–	July
+ 2,521	+ 2,252	– 298	+ 2,550	+ 269	– 15	– 48	+ 104	+ 8	+ 96	– 152	–	–	Aug.
End of year or month *												**Mortgage banks**	
114,247	114,073	15,951	98,122	174	6	18,608	11,466	320	11,146	7,142	–	–	2023
114,486	114,312	17,142	97,170	174	6	18,104	11,233	321	10,912	6,871	–	–	2024 May
114,748	114,574	17,080	97,494	174	6	17,590	10,904	324	10,580	6,686	–	–	June
114,266	114,092	17,285	96,807	174	6	17,830	10,964	324	10,640	6,866	–	–	July
114,677	114,503	17,456	97,047	174	6	18,075	11,021	350	10,671	7,054	–	–	Aug.
Changes *													
+ 1,869	+ 1,871	+ 2,245	– 374	– 2	– 82	+ 556	– 611	+ 25	– 636	+ 1,167	–	–	2023
+ 185	+ 185	+ 328	– 143	–	–	+ 125	– 31	– 1	– 30	+ 156	–	–	2024 May
+ 262	+ 262	– 62	+ 324	–	–	– 514	– 329	+ 3	– 332	– 185	–	–	June
– 482	– 482	+ 205	– 687	–	–	+ 240	+ 60	–	+ 60	+ 180	–	–	July
+ 411	+ 411	+ 171	+ 240	–	–	+ 245	+ 57	+ 26	+ 31	+ 188	–	–	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
		of which						to enterprises and households			to government		
									of which				
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	*Memo item Fiduciary loans*	Total	Total	Loans	Bills	Total	of which Loans	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													End of year or month *
2023	205,053	190,594	.	–	14,459	6	1,173	1,173	1,173	.	–	–	203,880
2024 May	205,955	192,116	.	–	13,839	4	1,233	1,231	1,231	.	2	2	204,722
June	206,343	192,638	.	–	13,705	4	1,251	1,249	1,249	.	2	2	205,092
July	206,713	193,022	.	–	13,691	4	1,309	1,307	1,307	.	2	2	205,404
Aug.	207,023	193,482	.	–	13,541	4	1,284	1,283	1,283	.	1	1	205,739
													Changes *
2023	+ 4,606	+ 5,380	.	–	– 774	– 2	– 220	– 220	– 220	.	± 0	± 0	+ 4,826
2024 May	+ 143	+ 423	.	–	– 280	–	+ 15	+ 15	+ 15	.	–	–	+ 128
June	+ 388	+ 522	.	–	– 134	–	+ 18	+ 18	+ 18	.	–	–	+ 370
July	+ 570	+ 584	.	–	– 14	–	+ 58	+ 58	+ 58	.	–	–	+ 512
Aug.	+ 310	+ 460	.	–	– 150	–	– 25	– 24	– 24	.	– 1	– 1	+ 335
Banks with special, development and other central support tasks													End of year or month *
2023	293,355	249,058	20	60	44,217	7,320	14,869	13,259	13,189	20	1,610	1,600	278,486
2024 May	294,301	248,265	19	– 7	46,024	7,370	15,203	13,499	13,480	19	1,704	1,711	279,098
June	297,704	250,225	19	266	47,194	7,361	18,165	14,369	14,251	19	3,796	3,629	279,539
July	295,876	248,527	–	219	47,130	7,376	15,381	13,277	13,158	–	2,104	2,004	280,495
Aug.	295,597	248,374	20	120	47,083	7,410	14,815	12,660	12,521	20	2,155	2,154	280,782
													Changes *
2023	– 6,253	– 6,372	+ 20	+ 144	– 45	+ 79	– 5,176	– 5,314	– 5,384	+ 20	+ 138	+ 44	– 1,077
2024 May	+ 1,483	+ 584	+ 19	+ 27	+ 853	+ 27	+ 138	– 384	– 368	+ 19	+ 522	+ 460	+ 1,345
June	+ 3,403	+ 1,960	–	+ 273	+ 1,170	– 9	+ 2,962	+ 870	+ 771	–	+ 2,092	+ 1,918	+ 441
July	– 1,418	– 1,288	– 19	– 47	– 64	+ 15	– 2,374	– 682	– 683	– 19	– 1,692	– 1,625	+ 956
Aug.	– 279	– 153	+ 20	– 99	– 47	+ 34	– 566	– 617	– 637	+ 20	+ 51	+ 150	+ 287
Memo item: Foreign banks													End of year or month *
2023	436,055	408,010	.	.	27,767	377	66,919	63,412	63,400	12	3,507	3,241	369,136
2024 May	448,066	417,633	.	.	30,555	353	68,119	64,364	64,353	10	3,755	3,888	379,947
June	451,883	421,309	.	.	30,635	315	71,252	66,279	66,274	5	4,973	5,039	380,631
July	448,176	418,765	.	.	29,758	311	67,788	63,571	63,565	6	4,217	4,570	380,388
Aug.	449,529	418,543	.	.	31,134	308	67,156	63,072	63,065	7	4,084	4,239	382,373
													Changes *
2023	+ 4,719	+ 9,555	.	.	– 3,804	– 55	– 6,463	– 6,086	– 6,029	– 48	– 377	+ 598	+ 11,182
2024 May	+ 1,074	– 1,176	.	.	+ 2,661	– 8	– 2,283	– 1,132	– 1,133		–	– 1,151	– 739	+ 3,357
June	+ 3,817	+ 3,676	.	.	+ 80	– 38	+ 3,133	+ 1,915	+ 1,921	– 5	+ 1,218	+ 1,151	+ 684
July	– 3,707	– 2,544	.	.	– 877	– 4	– 3,464	– 2,708	– 2,709	+ 1	– 756	– 469	– 243
Aug.	+ 1,417	– 158	.	.	+ 1,376	– 3	– 626	– 493	– 494	+ 1	– 133	– 331	+ 2,043

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

I Banks (MFIs) in Germany

and long-term lending

to enterprises and households						to government							
	Loans						Loans						
Total	Total	Medium-term	Long-term	Securities	*Memo item Fiduciary loans*	Total	Total	Medium-term	Long-term	Securities	Equalisation claims	*Memo item Fiduciary loans*	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of year or month *											**Building and loan associations**		
195,681	185,069	3,411	181,658	10,612	6	8,199	4,352	–	4,352	3,847	–	–	2023
197,171	186,675	3,137	183,538	10,496	4	7,551	4,208	–	4,208	3,343	–	–	2024 May
197,657	187,161	3,153	184,008	10,496	4	7,435	4,226	–	4,226	3,209	–	–	June
198,137	187,641	3,056	184,585	10,496	4	7,267	4,072	–	4,072	3,195	–	–	July
198,595	188,099	3,020	185,079	10,496	4	7,144	4,099	–	4,099	3,045	–	–	Aug.
Changes *													
+ 6,035	+ 6,107	– 397	+ 6,504	– 72	– 2	– 1,209	– 507	± 0	– 507	– 702	–	–	2023
+ 195	+ 455	– 32	+ 487	– 260	–	– 67	– 47	–	– 47	– 20	–	–	2024 May
+ 486	+ 486	+ 16	+ 470	–	–	– 116	+ 18	–	+ 18	– 134	–	–	June
+ 480	+ 480	– 97	+ 577	–	–	+ 32	+ 46	–	+ 46	– 14	–	–	July
+ 458	+ 458	– 36	+ 494	–	–	– 123	+ 27	–	+ 27	– 150	–	–	Aug.
End of year or month *											**Banks with special, development and other central support tasks**		
152,385	138,026	22,890	115,136	14,359	6,749	126,101	96,243	7,292	88,951	29,858	–	571	2023
150,426	136,176	19,850	116,326	14,250	6,787	128,672	96,898	7,102	89,796	31,774	–	583	2024 May
148,861	135,611	19,577	116,034	13,250	6,797	130,678	96,734	6,966	89,768	33,944	–	564	June
148,981	135,780	19,440	116,340	13,201	6,808	131,514	97,585	7,166	90,419	33,929	–	568	July
149,388	136,311	19,684	116,627	13,077	6,834	131,394	97,388	7,427	89,961	34,006	–	576	Aug.
Changes *													
– 3,811	– 4,421	– 1,308	– 3,113	+ 610	+ 59	+ 2,734	+ 3,389	– 235	+ 3,624	– 655	–	+ 20	2023
– 385	– 188	– 574	+ 386	– 197	+ 25	+ 1,730	+ 680	+ 127	+ 553	+ 1,050	–	+ 2	2024 May
– 1,565	– 565	– 273	– 292	– 1,000	+ 10	+ 2,006	– 164	– 136	– 28	+ 2,170	–	– 19	June
+ 85	+ 169	– 137	+ 306	– 84	+ 11	+ 871	+ 851	+ 200	+ 651	+ 20	–	+ 4	July
+ 407	+ 531	+ 244	+ 287	– 124	+ 26	– 120	– 197	+ 261	– 458	+ 77	–	+ 8	Aug.
End of year or month *											**Memo item: Foreign banks**		
351,215	335,291	84,286	251,005	15,924	377	17,921	6,078	760	5,318	11,843	–	–	2023
358,207	342,051	88,036	254,015	16,156	353	21,740	7,341	1,159	6,182	14,399	–	–	2024 May
357,646	342,090	88,177	253,913	15,556	315	22,985	7,906	1,322	6,584	15,079	–	–	June
357,863	342,671	88,641	254,030	15,192	311	22,525	7,959	1,251	6,708	14,566	–	–	July
358,182	343,170	88,338	254,832	15,012	308	24,191	8,069	1,238	6,831	16,122	–	–	Aug.
Changes *													
+ 9,629	+ 13,364	+ 6,415	+ 6,949	– 3,735	– 55	+ 1,553	+ 1,622	+ 332	+ 1,290	– 69	–	–	2023
+ 667	+ 589	+ 179	+ 410	+ 78	– 8	+ 2,690	+ 107	+ 85	+ 22	+ 2,583	–	–	2024 May
– 561	+ 39	+ 26	+ 13	– 600	– 38	+ 1,245	+ 565	+ 163	+ 402	+ 680	–	–	June
+ 217	+ 581	+ 464	+ 117	– 364	– 4	– 460	+ 53	– 71	+ 124	– 513	–	–	July
+ 377	+ 557	– 273	+ 830	– 180	– 3	+ 1,666	+ 110	– 13	+ 123	+ 1,556	–	–	Aug.

I Banks (MFIs) in Germany

7 Lending to domestic enterprises and households, housing loans *
(a) Total

€ million

Period	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		
	Total	Total	Mortgage loans secured by residential real estate	Other housing loans	Total	of which Housing loans	Total	Short-term lending	Medium-term lending	Long-term lending	Total	Short-term lending	Medium-term lending
	1	2	3	4	5	6	7	8	9	10	11	12	13
	End of quarter *												
2017 Q1	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
Q2	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
Q3	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
Q4	2,610,127	1,326,573	1,052,952	273,621	1,403,094	368,520	991,900	157,555	160,409	673,936	411,194	23,266	32,660
2018 Q1	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
Q2	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
Q3	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
Q4	2,727,031	1,391,210	1,116,392	274,818	1,483,581	392,702	1,050,976	171,922	171,025	708,029	432,605	23,953	31,482
2019 Q1	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
Q2	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
Q3	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
Q4	2,864,845	1,470,358	1,212,956	257,402	1,560,544	416,097	1,113,081	182,298	187,544	743,239	447,463	23,854	31,908
2020 Q1	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
Q2	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
Q3	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
Q4	2,993,027	1,565,603	1,285,081	280,522	1,623,407	443,308	1,159,379	171,185	198,312	789,882	464,028	20,910	32,046
2021 Q1	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
Q2	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
Q3	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
Q4	3,147,522	1,678,184	1,373,030	305,154	1,701,525	477,185	1,217,699	183,021	209,420	825,258	483,826	19,702	30,045
2022 Q1	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
Q2	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
Q3	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
Q4	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
2023 Q1	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
Q2	3,397,019	1,787,637	1,471,355	316,282	1,879,403	517,741	1,375,147	227,906	258,371	888,870	504,256	20,993	30,935
Q3	3,401,637	1,797,123	1,505,662	291,461	1,878,221	522,291	1,373,205	223,793	258,039	891,373	505,016	20,571	31,111
Q4	3,395,656	1,801,674	1,511,992	289,682	1,872,766	525,695	1,367,950	213,228	259,938	894,784	504,816	20,642	31,212
2024 Q1	3,401,229	1,802,834	1,524,369	278,465	1,879,157	527,167	1,373,747	222,437	254,085	897,225	505,410	20,939	31,007
Q2	3,408,351	1,808,419	1,531,500	276,919	1,883,961	529,574	1,377,539	223,637	253,068	900,834	506,422	20,747	30,989
	Changes during quarter *												
2017 Q1	+ 21,670	+ 6,592	+ 5,844	+ 748	+ 16,764	+ 2,563	+ 14,416	+ 6,289	+ 575	+ 7,552	+ 2,348	+ 671	− 143
Q2	+ 23,268	+ 13,787	+ 11,177	+ 2,610	+ 11,096	+ 4,064	+ 7,714	+ 2,345	+ 1,791	+ 3,578	+ 3,382	± 0	+ 95
Q3	+ 29,500	+ 17,807	+ 12,577	+ 5,230	+ 14,496	+ 5,735	+ 12,316	+ 1,110	+ 1,376	+ 9,830	+ 2,180	− 861	+ 87
Q4	+ 18,711	+ 12,705	+ 7,836	+ 4,869	+ 8,892	+ 4,079	+ 8,108	− 2,254	+ 3,111	+ 7,251	+ 784	− 395	− 296
2018 Q1	+ 33,637	+ 11,104	+ 8,096	+ 3,008	+ 25,973	+ 4,810	+ 22,398	+ 14,016	+ 1,138	+ 7,244	+ 3,575	+ 430	+ 101
Q2	+ 37,019	+ 17,750	+ 11,762	+ 5,988	+ 23,079	+ 6,585	+ 19,292	+ 4,204	+ 6,897	+ 8,191	+ 3,787	− 187	+ 437
Q3	+ 35,178	+ 19,442	+ 11,127	+ 8,315	+ 19,342	+ 6,032	+ 15,625	+ 2,197	+ 3,361	+ 10,067	+ 3,717	+ 115	+ 200
Q4	+ 18,540	+ 15,161	+ 8,940	+ 6,221	+ 6,753	+ 4,835	+ 4,651	− 6,120	+ 3,530	+ 7,241	+ 2,102	− 116	− 156
2019 Q1	+ 38,692	+ 13,527	+ 11,433	+ 2,094	+ 29,793	+ 5,478	+ 26,091	+ 13,848	+ 3,079	+ 9,164	+ 3,702	+ 407	+ 136
Q2	+ 43,758	+ 20,111	+ 13,453	+ 6,658	+ 26,787	+ 6,919	+ 22,457	+ 7,500	+ 5,927	+ 9,030	+ 4,330	+ 231	+ 444
Q3	+ 29,810	+ 22,417	+ 15,405	+ 7,012	+ 11,959	+ 6,113	+ 8,388	− 3,546	+ 3,209	+ 8,725	+ 3,571	− 235	− 121
Q4	+ 25,329	+ 20,010	+ 13,863	+ 6,147	+ 9,200	+ 4,571	+ 6,435	− 6,958	+ 4,195	+ 9,198	+ 2,765	− 498	− 108
2020 Q1	+ 50,955	+ 17,776	+ 12,399	+ 5,377	+ 38,163	+ 5,408	+ 35,135	+ 24,254	+ 3,402	+ 7,479	+ 3,028	− 72	− 144
Q2	+ 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
Q3	+ 19,697	+ 26,470	+ 18,778	+ 7,692	− 1,855	+ 6,375	− 7,279	− 16,665	+ 2,097	+ 7,289	+ 5,424	− 3	+ 17
Q4	+ 23,948	+ 27,744	+ 19,321	+ 8,423	+ 6,143	+ 8,372	+ 1,751	− 8,492	− 1,756	+ 11,999	+ 4,392	− 760	+ 203
2021 Q1	+ 44,843	+ 22,219	+ 17,298	+ 4,921	+ 33,004	+ 7,581	+ 29,844	+ 15,741	+ 6,476	+ 7,627	+ 3,160	− 391	− 529
Q2	+ 17,940	+ 30,722	+ 21,042	+ 9,680	− 3,153	+ 9,595	− 8,935	− 12,034	− 3,382	+ 6,481	+ 5,782	+ 453	− 164
Q3	+ 37,075	+ 29,096	+ 19,702	+ 9,394	+ 12,728	+ 6,289	+ 8,497	− 841	+ 81	+ 9,257	+ 4,231	− 468	− 187
Q4	+ 54,123	+ 28,615	+ 18,878	+ 9,737	+ 34,906	+ 8,961	+ 29,704	+ 11,155	+ 8,377	+ 10,172	+ 5,202	− 632	− 369
2022 Q1	+ 57,864	+ 21,959	+ 16,618	+ 5,341	+ 41,972	+ 6,991	+ 36,943	+ 22,093	+ 2,828	+ 12,022	+ 5,029	+ 633	− 83
Q2	+ 65,002	+ 29,943	+ 20,539	+ 9,404	+ 42,710	+ 9,140	+ 36,913	+ 15,017	+ 7,382	+ 14,514	+ 5,797	+ 415	− 51
Q3	+ 78,980	+ 26,941	+ 20,542	+ 6,399	+ 58,457	+ 8,590	+ 54,113	+ 19,881	+ 16,021	+ 18,211	+ 4,344	− 95	+ 97
Q4	+ 16,536	+ 15,434	+ 14,835	+ 599	+ 8,851	+ 5,871	+ 6,759	− 10,669	+ 9,855	+ 7,573	+ 2,092	− 140	+ 106
2023 Q1	+ 20,434	+ 4,803	+ 8,569	− 3,766	+ 19,898	+ 3,464	+ 18,399	+ 4,220	+ 7,474	+ 6,705	+ 1,499	+ 452	+ 168
Q2	+ 12,378	+ 9,073	+ 11,487	− 2,414	+ 8,176	+ 5,295	+ 7,459	− 3,512	+ 5,155	+ 5,816	+ 717	− 135	+ 254
Q3	+ 4,668	+ 9,186	+ 11,187	− 2,001	− 1,392	+ 4,160	− 1,892	− 4,153	− 607	+ 2,868	+ 500	− 582	+ 151
Q4	− 4,919	+ 4,750	+ 6,999	− 2,249	− 4,623	+ 3,434	− 4,203	− 10,220	+ 1,619	+ 4,398	− 420	+ 61	+ 36
2024 Q1	+ 4,948	+ 1,895	+ 7,667	− 5,772	+ 5,801	+ 2,172	+ 5,297	+ 8,074	− 5,503	+ 2,726	+ 504	+ 297	− 200
Q2	+ 7,312	+ 5,575	+ 7,126	− 1,551	+ 4,454	+ 2,177	+ 3,632	+ 1,225	− 1,282	+ 3,689	+ 822	− 192	− 18

***** for the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding 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 *													
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
453,334	1,505,885	1,270,143	186,883	7,329	29,888	69,739	1,406,258	17,531	4,689	563	611	16,357	Q3
452,962	1,505,683	1,271,292	185,617	7,062	29,532	69,366	1,406,785	17,207	4,687	553	442	16,212	Q4
453,464	1,505,113	1,271,041	186,148	7,005	28,771	68,600	1,407,742	16,959	4,626	479	442	16,038	2024 Q1
454,686	1,507,458	1,274,180	186,399	6,954	28,149	67,732	1,411,577	16,932	4,665	507	445	15,980	Q2
Changes during quarter *													
+ 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
+ 598	+ 4,091	+ 3,770	+ 516	− 34	− 23	− 699	+ 4,813	+ 111	+ 8	+ 20	+ 10	+ 81	Q2
+ 931	+ 6,021	+ 5,028	+ 753	+ 63	− 65	− 358	+ 6,444	+ 39	− 2	− 32	+ 58	+ 13	Q3
− 517	− 22	+ 1,318	− 1,260	− 272	− 461	− 488	+ 927	− 274	− 2	− 10	− 169	− 95	Q4
+ 407	− 625	− 216	+ 821	− 62	− 856	− 751	+ 982	− 228	− 61	− 74		−	− 154	2024 Q1
+ 1,032	+ 2,905	+ 3,369	+ 581	− 51	− 607	− 718	+ 4,230	− 47	+ 29	+ 28	+ 3	− 78	Q2

I Banks (MFIs) in Germany

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

€ million

Period	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		
	Total	Total	Mortgage loans secured by residential real estate	Other housing loans	Total	of which Housing loans	Total	Short-term lending	Medium-term lending	Long-term lending	Total	Short-term lending	Medium-term lending
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks [3]													**End of quarter** *
2023 Q2	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
Q3	1,000,610	429,451	396,657	32,794	515,819	94,328	428,805	124,510	106,376	197,919	87,014	6,830	16,076
Q4	992,731	430,049	397,114	32,935	508,747	95,611	422,165	116,842	107,444	197,879	86,582	6,759	16,250
2024 Q1	998,319	429,366	399,750	29,616	513,788	94,987	427,408	123,294	105,152	198,962	86,380	6,708	16,245
Q2	997,663	428,958	400,251	28,707	513,186	94,774	427,359	122,311	105,642	199,406	85,827	6,507	16,304
													Changes during quarter *
2023 Q2	+ 1,650	+ 526	+ 1,145	− 619	+ 1,383	+ 352	+ 1,252	− 2,165	+ 3,516	− 99	+ 131	− 202	+ 375
Q3	− 94	+ 1,571	+ 2,390	− 819	− 2,819	+ 413	− 2,680	− 3,767	+ 1,730	− 643	− 139	− 468	+ 269
Q4	− 7,782	+ 723	+ 1,162	− 439	− 7,010	+ 1,313	− 6,503	− 7,323	+ 858	− 38	− 507	− 71	+ 134
2024 Q1	+ 5,172	+ 18	+ 862	− 844	+ 4,711	+ 66	+ 4,892	+ 5,327	− 1,937	+ 1,502	− 181	− 66	− 5
Q2	− 656	− 408	+ 501	− 909	− 917	− 213	− 364	− 998	+ 225	+ 409	− 553	− 201	+ 59
Big banks													**End of quarter** *
2023 Q2	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
Q3	455,541	268,154	253,422	14,732	210,161	50,263	163,566	57,051	22,283	84,232	46,595	2,393	1,095
Q4	449,435	268,024	252,963	15,061	205,633	51,218	159,624	55,161	22,204	82,259	46,009	2,408	1,063
2024 Q1	451,541	266,323	254,666	11,657	209,231	50,395	163,364	57,961	22,232	83,171	45,867	2,393	1,036
Q2	448,757	264,613	254,105	10,508	208,458	50,135	163,056	58,745	21,806	82,505	45,402	2,327	1,018
													Changes during quarter *
2023 Q2	− 2,605	− 513	+ 56	− 569	− 1,779	− 81	− 1,347	+ 1	− 113	− 1,235	− 432	− 192	− 39
Q3	− 2,767	+ 454	+ 1,237	− 783	− 3,111	+ 57	− 2,615	− 2,671	+ 363	− 307	− 496	− 431	− 38
Q4	− 6,106	− 130	+ 341	− 471	− 4,528	+ 955	− 3,942	− 1,890	− 79	− 1,973	− 586	+ 15	− 32
2024 Q1	+ 1,736	− 601	+ 88	− 689	+ 3,228	+ 277	+ 3,370	+ 2,800	+ 28	+ 542	− 142	− 15	− 27
Q2	− 2,784	− 1,710	− 561	− 1,149	− 773	− 260	− 308	+ 784	− 426	− 666	− 465	− 66	− 18
Regional banks and other commercial banks													**End of quarter** *
2023 Q2	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
Q3	436,193	157,887	140,978	16,909	218,849	43,667	183,899	38,695	54,559	90,645	34,950	3,066	12,827
Q4	436,684	158,709	141,727	16,982	218,937	44,010	183,867	34,965	56,502	92,400	35,070	2,959	12,999
2024 Q1	439,528	159,357	142,551	16,806	219,694	43,788	184,641	37,372	54,967	92,302	35,053	2,938	13,025
Q2	435,895	160,763	143,675	17,088	214,154	43,880	179,182	34,787	51,472	92,923	34,972	2,849	13,043
													Changes during quarter *
2023 Q2	+ 4,259	+ 1,050	+ 1,137	− 87	+ 3,306	+ 441	+ 2,728	− 379	+ 2,778	+ 329	+ 578	− 8	+ 400
Q3	+ 3,881	+ 1,231	+ 1,228	+ 3	+ 1,536	+ 385	+ 1,136	+ 117	+ 454	+ 565	+ 400	+ 46	+ 255
Q4	+ 78	+ 817	+ 784	+ 33	− 360	+ 303	− 405	− 3,855	+ 1,698	+ 1,752	+ 45	− 107	+ 132
2024 Q1	+ 2,798	+ 674	+ 850	− 176	+ 797	− 207	+ 793	+ 1,282	− 1,180	+ 691	+ 4	− 36	+ 26
Q2	+ 514	+ 1,406	+ 1,124	+ 282	− 1,961	+ 92	− 1,917	− 2,195	− 355	+ 633	− 44	− 89	+ 52
Branches of foreign banks													**End of quarter** *
2023 Q2	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
Q3	108,876	3,410	2,257	1,153	86,809	398	81,340	28,764	29,534	23,042	5,469	1,371	2,154
Q4	106,612	3,316	2,424	892	84,177	383	78,674	26,716	28,738	23,220	5,503	1,392	2,188
2024 Q1	107,250	3,686	2,533	1,153	84,863	804	79,403	27,961	27,953	23,489	5,460	1,377	2,184
Q2	113,011	3,582	2,471	1,111	90,574	759	85,121	28,779	32,364	23,978	5,453	1,331	2,243
													Changes during quarter *
2023 Q2	− 4	− 11	− 48	+ 37	− 144	− 8	− 129	− 1,787	+ 851	+ 807	− 15	− 2	+ 14
Q3	− 1,208	− 114	− 75	− 39	− 1,244	− 29	− 1,201	− 1,213	+ 913	− 901	− 43	− 83	+ 52
Q4	− 1,754	+ 36	+ 37	− 1	− 2,122	+ 55	− 2,156	− 1,578	− 761	+ 183	+ 34	+ 21	+ 34
2024 Q1	+ 638	− 55	− 76	+ 21	+ 686	− 4	+ 729	+ 1,245	− 785	+ 269	− 43	− 15	− 4
Q2	+ 1,614	− 104	− 62	− 42	+ 1,817	− 45	+ 1,861	+ 413	+ 1,006	+ 442	− 44	− 46	+ 25

***** 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											
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]**	
64,048	480,351	333,470	123,846	2,841	17,483	47,842	415,026	1,875	495	253	142	1,480	2023 Q2
64,108	482,908	334,623	125,136	2,725	17,484	47,805	417,619	1,883	500	245	145	1,493	Q3
63,573	482,123	333,952	124,696	2,611	17,284	48,242	416,597	1,861	486	210	157	1,494	Q4
63,427	482,650	333,871	125,764	2,600	17,038	47,974	417,638	1,881	508	166	164	1,551	2024 Q1
63,016	482,604	333,675	126,515	2,548	16,605	47,630	418,369	1,873	509	184	167	1,522	Q2
Changes during quarter *													
− 42	+ 240	+ 167	+ 503	− 36	− 194	− 742	+ 1,176	+ 27	+ 7	− 6	− 1	+ 34	2023 Q2
+ 60	+ 2,717	+ 1,153	+ 1,195	− 76	+ 146	− 22	+ 2,593	+ 8	+ 5	− 8	+ 3	+ 13	Q3
− 570	− 750	− 576	− 495	− 119	− 205	+ 57	− 602	− 22	− 14	− 35	+ 12	+ 1	Q4
− 110	+ 441	− 70	+ 1,091	− 16	− 346	− 268	+ 1,055	+ 20	+ 22	− 44	+ 7	+ 57	2024 Q1
− 411	+ 269	− 196	+ 1,066	− 52	− 418	− 194	+ 881	− 8	+ 1	+ 18	+ 3	− 29	Q2
End of quarter *												**Big banks**	
43,134	244,341	217,340	18,722	1,609	4,056	3,523	236,762	655	154	119	27	509	2023 Q2
43,107	244,729	217,725	18,638	1,475	4,051	3,456	237,222	651	166	114	25	512	Q3
42,538	243,182	216,642	17,785	1,374	4,087	3,294	235,801	620	164	75	38	507	Q4
42,438	241,721	215,764	18,180	1,367	3,610	3,144	234,967	589	164	42	43	504	2024 Q1
42,057	239,731	214,317	18,138	1,303	3,351	2,933	233,447	568	161	61	40	467	Q2
Changes during quarter *													
− 201	− 850	− 439	+ 57	− 19	− 122	− 153	− 575	+ 24	+ 7	− 3	− 2	+ 29	2023 Q2
− 27	+ 348	+ 385	− 84	− 94	− 45	− 67	+ 460	− 4	+ 12	− 5	− 2	+ 3	Q3
− 569	− 1,547	− 1,083	− 853	− 101	+ 36	− 162	− 1,421	− 31	− 2	− 39	+ 13	− 5	Q4
− 100	− 1,461	− 878	+ 395	− 7	− 477	− 150	− 834	− 31	−	− 33	+ 5	− 3	2024 Q1
− 381	− 1,990	− 1,447	− 42	− 64	− 259	− 211	− 1,520	− 21	− 3	+ 19	− 3	− 37	Q2
End of quarter *												**Regional banks and other commercial banks**	
18,958	213,951	113,037	92,801	1,217	7,910	38,309	167,732	1,048	337	51	82	915	2023 Q2
19,057	216,277	113,887	94,235	1,235	8,027	38,295	169,955	1,067	333	62	86	919	Q3
19,112	216,686	114,378	94,436	1,217	7,682	38,481	170,523	1,061	321	53	85	923	Q4
19,090	218,724	115,227	95,273	1,215	7,870	38,325	172,529	1,110	342	43	86	981	2024 Q1
19,080	220,623	116,537	96,085	1,227	7,642	38,007	174,974	1,118	346	38	92	988	Q2
Changes during quarter *													
+ 186	+ 955	+ 609	+ 504	− 18	− 175	− 588	+ 1,718	− 2	−	− 2	− 1	+ 1	2023 Q2
+ 99	+ 2,326	+ 850	+ 1,339	+ 18	+ 102	+ 1	+ 2,223	+ 19	− 4	+ 11	+ 4	+ 4	Q3
+ 20	+ 444	+ 526	+ 201	− 18	− 345	− 199	+ 988	− 6	− 12	− 9	− 1	+ 4	Q4
+ 14	+ 1,952	+ 860	+ 840	− 2	+ 88	− 156	+ 2,020	+ 49	+ 21	− 10	+ 1	+ 58	2024 Q1
− 7	+ 2,467	+ 1,310	+ 1,380	+ 12	− 228	+ 177	+ 2,518	+ 8	+ 4	− 5	+ 6	+ 7	Q2
End of quarter *												**Branches of foreign banks**	
1,956	22,059	3,093	12,323	15	5,517	6,010	10,532	172	4	83	33	56	2023 Q2
1,944	21,902	3,011	12,263	15	5,406	6,054	10,442	165	1	69	34	62	Q3
1,923	22,255	2,932	12,475	20	5,515	6,467	10,273	180	1	82	34	64	Q4
1,899	22,205	2,880	12,311	18	5,558	6,505	10,142	182	2	81	35	66	2024 Q1
1,879	22,250	2,821	12,292	18	5,612	6,690	9,948	187	2	85	35	67	Q2
Changes during quarter *													
− 27	+ 135	− 3	− 58	+ 1	+ 103	− 1	+ 33	+ 5	−	− 1	+ 2	+ 4	2023 Q2
− 12	+ 43	− 82	− 60	−	+ 89	+ 44	− 90	− 7	− 3	− 14	+ 1	+ 6	Q3
− 21	+ 353	− 19	+ 157	−	+ 104	+ 418	− 169	+ 15	−	+ 13	−	+ 2	Q4
− 24	− 50	− 52	− 144	− 7	+ 43	+ 38	− 131	+ 2	+ 1	− 1	+ 1	+ 2	2024 Q1
− 23	− 208	− 59	− 272	−	+ 69	− 160	− 117	+ 5	−	+ 4	−	+ 1	Q2

3 Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "banches 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

Period	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		
	Total	Total	Mortgage loans secured by residential real estate	Other housing loans	Total	of which Housing loans	Total	Sort-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
Landesbanken													
													End of quarter *
2023 Q2	197,971	32,958	25,236	7,722	182,698	19,937	176,275	25,462	41,236	109,577	6,423	307	647
Q3	196,913	32,721	25,357	7,364	181,739	19,816	175,313	25,107	41,340	108,866	6,426	303	674
Q4	194,894	32,069	25,095	6,974	179,974	19,220	173,529	23,961	40,540	109,028	6,445	361	699
2024 Q1	193,591	32,104	25,227	6,877	178,919	19,458	172,401	23,563	39,710	109,128	6,518	354	754
Q2	194,490	31,355	24,669	6,686	180,099	18,919	173,444	25,400	39,426	108,618	6,655	351	846
													Changes during quarter *
2023 Q2	+ 227	− 75	+ 231	− 306	+ 394	+ 63	+ 430	− 1,533	+ 587	+ 1,376	− 36	+ 4	+ 5
Q3	− 1,058	− 237	+ 121	− 358	− 959	− 121	− 962	− 355	+ 104	− 711	+ 3	− 4	+ 27
Q4	− 1,739	− 652	− 262	− 390	− 1,485	− 596	− 1,504	− 1,146	− 800	+ 442	+ 19	+ 58	+ 25
2024 Q1	− 1,303	+ 35	+ 132	− 97	− 1,055	+ 238	− 1,128	− 398	− 830	+ 100	+ 73	− 7	+ 55
Q2	+ 899	− 749	− 558	− 191	+ 1,115	− 604	+ 1,043	+ 1,837	− 284	− 510	+ 72	− 3	+ 92
Saving banks													
													End of quarter *
2023 Q2	995,541	583,104	389,650	193,454	557,894	192,282	355,188	35,608	46,952	272,628	202,706	6,449	6,305
Q3	998,180	585,615	393,208	192,407	560,251	194,324	357,142	35,800	46,784	274,558	203,109	6,400	6,286
Q4	997,063	586,374	395,223	191,151	560,512	195,479	357,520	34,667	46,896	275,957	202,992	6,429	6,160
2024 Q1	996,047	586,048	398,162	187,886	561,246	196,250	358,060	35,877	46,014	276,169	203,186	6,455	6,018
Q2	996,815	587,881	400,431	187,450	562,233	197,728	358,466	36,176	45,618	276,672	203,767	6,436	5,913
													Changes during quarter *
2023 Q2	+ 4,105	+ 2,382	+ 4,363	− 1,981	+ 3,555	+ 1,890	+ 3,508	+ 78	+ 1,059	+ 2,371	+ 47	− 76	− 63
Q3	+ 2,664	+ 2,501	+ 3,593	− 1,092	+ 2,282	+ 1,942	+ 1,979	+ 192	− 168	+ 1,955	+ 303	− 49	− 19
Q4	− 892	+ 809	+ 1,955	− 1,146	+ 371	+ 1,155	+ 553	− 1,133	+ 42	+ 1,644	− 182	+ 29	− 126
2024 Q1	− 771	− 281	+ 2,984	− 3,265	+ 869	+ 736	+ 765	+ 1,200	− 882	+ 447	+ 104	+ 41	− 142
Q2	+ 958	+ 1,908	+ 2,349	− 441	+ 997	+ 1,388	+ 541	+ 339	− 396	+ 598	+ 456	− 19	− 105
Credit cooperatives													
													End of quarter *
2023 Q2	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
Q3	753,500	453,600	426,448	27,152	385,901	128,622	211,359	22,864	27,031	161,464	174,542	6,826	7,531
Q4	757,235	455,843	429,187	26,656	388,561	129,722	213,798	22,674	27,015	164,109	174,763	6,890	7,548
2024 Q1	759,316	456,590	430,615	25,975	390,941	130,265	215,639	23,435	26,951	165,253	175,302	7,203	7,460
Q2	764,305	460,147	434,647	25,500	393,946	131,732	217,821	23,529	26,746	167,546	176,125	7,241	7,410
													Changes during quarter *
2023 Q2	+ 5,770	+ 3,300	+ 3,740	− 440	+ 3,840	+ 1,376	+ 3,371	+ 346	+ 550	+ 2,475	+ 469	+ 121	− 71
Q3	+ 4,112	+ 3,126	+ 3,538	− 412	+ 2,414	+ 1,412	+ 2,258	+ 40	+ 57	+ 2,161	+ 156	− 51	− 135
Q4	+ 3,735	+ 2,243	+ 2,739	− 496	+ 2,660	+ 1,100	+ 2,439	− 190	− 16	+ 2,645	+ 221	+ 64	+ 17
2024 Q1	+ 2,027	+ 721	+ 1,402	− 681	+ 2,340	+ 528	+ 1,822	+ 761	− 64	+ 1,125	+ 518	+ 313	− 88
Q2	+ 4,989	+ 3,472	+ 3,947	− 475	+ 3,025	+ 1,392	+ 2,202	+ 94	− 205	+ 2,313	+ 823	+ 38	− 50
Mortgage banks													
													End of quarter *
2023 Q2	116,043	67,456	63,769	3,687	82,647	34,314	73,482	2,092	14,444	56,946	9,165	13	231
Q3	116,169	67,709	63,871	3,838	82,446	34,240	73,252	2,235	14,933	56,084	9,194	12	264
Q4	116,257	67,578	63,570	4,008	82,684	34,173	73,454	2,176	15,616	55,662	9,230	8	312
2024 Q1	116,498	67,967	63,799	4,168	82,807	34,433	73,611	2,114	16,335	55,162	9,196	8	306
Q2	116,803	67,932	63,735	4,197	83,024	34,307	73,871	2,226	16,757	54,888	9,153	2	298
													Changes during quarter *
2023 Q2	+ 1,527	+ 1,317	+ 995	+ 322	+ 1,348	+ 1,153	+ 1,325	+ 4	+ 966	+ 355	+ 23	+ 10	+ 17
Q3	+ 151	+ 253	+ 107	+ 146	− 176	− 74	− 205	+ 103	+ 214	− 522	+ 29	− 1	+ 8
Q4	+ 88	− 131	− 301	+ 170	+ 158	− 67	+ 202	− 59	+ 683	− 422	− 44	− 4	+ 3
2024 Q1	− 104	+ 44	− 116	+ 160	− 222	− 85	− 188	− 62	+ 719	− 845	− 34	−	− 6
Q2	+ 305	− 35	− 64	+ 29	+ 217	− 126	+ 260	+ 112	+ 422	− 274	− 43	− 6	− 8

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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 *												**Landesbanken**	
5,469	14,401	12,698	363	171	514	650	13,237	872	323	13	148	711	2023 Q2
5,449	14,300	12,581	368	197	536	652	13,112	874	324	12	180	682	Q3
5,385	14,198	12,519	365	197	552	675	12,971	722	330	8	14	700	Q4
5,410	13,972	12,314	358	199	529	624	12,819	700	332	6	17	677	2024 Q1
5,458	13,694	12,106	365	182	520	602	12,572	697	330	14	17	666	Q2
Changes during quarter *													
− 45	− 177	− 138	+ 1	− 20	− 9	− 2	− 166	+ 10	.	−	− 2	+ 12	2023 Q2
− 20	− 101	− 117	+ 5	+ 26	+ 22	+ 2	− 125	+ 2	+ 1	− 1	+ 32	− 29	Q3
− 64	− 102	− 62	− 3	−	+ 16	+ 23	− 141	− 152	+ 6	− 4	− 166	+ 18	Q4
+ 25	− 226	− 205	− 7	+ 2	− 23	− 51	− 152	− 22	+ 2	− 2	+ 3	− 23	2024 Q1
− 17	− 213	− 143	+ 7	− 17	− 9	− 22	− 182	− 3	− 2	+ 8	−	− 11	Q2
End of quarter *												**Saving banks**	
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
190,423	431,185	389,694	28,524	2,849	6,443	7,766	416,976	6,744	1,597	170	160	6,414	Q3
190,403	429,967	389,296	28,263	2,784	5,968	7,603	416,396	6,584	1,599	197	146	6,241	Q4
190,713	428,364	388,239	28,006	2,692	5,787	7,392	415,185	6,437	1,559	175	133	6,129	2024 Q1
191,418	428,197	388,587	27,871	2,708	5,530	7,250	415,417	6,385	1,566	173	127	6,085	Q2
Changes during quarter *													
+ 186	+ 489	+ 471	− 24	+ 13	− 7	+ 27	+ 469	+ 61	+ 21	+ 10	+ 14	+ 37	2023 Q2
+ 371	+ 444	+ 574	− 68	+ 78	− 51	− 20	+ 515	− 62	− 15	− 10	+ 1	− 53	Q3
− 85	− 1,153	− 348	− 256	− 65	− 475	− 163	− 515	− 110	+ 2	+ 27	− 14	− 123	Q4
+ 205	− 1,513	− 977	− 247	− 92	− 181	− 211	− 1,121	− 127	− 40	− 22	− 13	− 92	2024 Q1
+ 580	+ 13	+ 513	− 120	+ 16	− 257	− 142	+ 412	− 52	+ 7	− 2	− 6	− 44	Q2
End of quarter *												**Credit cooperatives**	
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
160,185	361,534	324,315	26,794	1,558	4,238	9,443	347,853	6,065	663	103	119	5,843	Q3
160,325	362,573	325,432	26,547	1,470	4,479	9,197	348,897	6,101	689	106	120	5,875	Q4
160,639	362,330	325,645	26,359	1,514	4,203	8,847	349,280	6,045	680	100	122	5,823	2024 Q1
161,474	364,288	327,720	26,248	1,516	4,213	8,631	351,444	6,071	695	104	128	5,839	Q2
Changes during quarter *													
+ 419	+ 1,893	+ 1,923	− 141	+ 9	+ 80	− 240	+ 2,053	+ 37	+ 1	+ 15	− 3	+ 25	2023 Q2
+ 342	+ 1,608	+ 1,719	− 190	+ 35	+ 23	− 129	+ 1,714	+ 90	− 5	− 10	+ 21	+ 79	Q3
+ 140	+ 1,039	+ 1,117	− 247	− 88	+ 241	− 246	+ 1,044	+ 36	+ 26	+ 3	+ 1	+ 32	Q4
+ 293	− 257	+ 202	− 151	+ 44	− 276	− 350	+ 369	− 56	− 9	− 6	+ 2	− 52	2024 Q1
+ 835	+ 1,958	+ 2,075	− 111	+ 2	+ 10	− 216	+ 2,164	+ 6	+ 5	+ 4	+ 6	− 4	Q2
End of quarter *												**Mortgage banks**	
8,921	33,289	33,083	21	−	1	93	33,195	107	59	.	−	105	2023 Q2
8,918	33,614	33,411	21	−	1	72	33,541	109	58	−	−	109	Q3
8,910	33,463	33,347	20	−	1	23	33,439	110	58	−	−	110	Q4
8,882	33,585	33,477	20	−	1	23	33,561	106	57	−	−	106	2024 Q1
8,853	33,669	33,564	19	−	1	25	33,643	110	61	−	−	110	Q2
Changes during quarter *													
− 4	+ 181	+ 164	− 1	−	−	+ 22	+ 159	− 2	−	.	−	− 4	2023 Q2
+ 22	+ 325	+ 328	−	−	−	− 21	+ 346	+ 2	− 1	.	−	+ 4	Q3
− 43	− 71	− 64	− 1	−	−	− 4	− 67	+ 1	−	−	−	+ 1	Q4
− 28	+ 122	+ 130	−	−	−	−	+ 122	− 4	− 1	−	−	− 4	2024 Q1
− 29	+ 84	+ 87	− 1	−	−	+ 2	+ 82	+ 4	+ 4	−	−	+ 4	Q2

I Banks (MFIs) in Germany

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

€ million

Period	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		
	Total	Total	Mortgage loans secured by residential real estate	Other housing loans	Total	of which Housing loans	Total	Short-term lending	Medium-term lending	Long-term lending	Total	Short-term lending	Medium-term lending
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													**End of quarter ***
2023 Q2	183,131	179,671	155,922	23,749	21,129	18,686	2,795	67	33	2,695	18,334	155	239
Q3	184,733	181,333	157,132	24,201	21,458	18,937	2,900	84	35	2,781	18,558	147	236
Q4	186,243	182,840	158,574	24,266	21,681	19,117	2,946	83	21	2,842	18,735	144	212
2024 Q1	187,085	183,729	163,480	20,249	21,754	19,223	2,881	75	19	2,787	18,873	153	195
Q2	188,412	185,001	164,231	20,770	22,003	19,428	2,945	106	18	2,821	19,058	158	194
													Changes during quarter *
2023 Q2	+ 1,614	+ 1,469	+ 974	+ 495	+ 268	+ 199	+ 90	+ 16	+ 1	+ 73	+ 178	+ 4	− 5
Q3	+ 1,602	+ 1,662	+ 1,210	+ 452	+ 329	+ 251	+ 105	+ 17	+ 2	+ 86	+ 224	− 8	− 3
Q4	+ 1,510	+ 1,531	+ 1,466	+ 65	+ 223	+ 180	+ 46	− 1	− 14	+ 61	+ 177	− 13	− 4
2024 Q1	+ 892	+ 1,294	+ 2,341	− 1,047	+ 123	+ 511	− 15	− 8	− 7	−	+ 138	+ 9	− 12
Q2	+ 1,327	+ 1,272	+ 751	+ 521	+ 249	+ 205	+ 64	+ 31	− 1	+ 34	+ 185	+ 5	− 1
Banks with special, development and other central support tasks													**End of quarter ***
2023 Q2	154,241	46,384	42,761	3,623	133,070	31,687	126,821	13,576	24,086	89,159	6,249	54	40
Q3	151,532	46,694	42,989	3,705	130,607	32,024	124,434	13,193	21,540	89,701	6,173	53	44
Q4	151,233	46,921	43,229	3,692	130,607	32,373	124,538	12,825	22,406	89,307	6,069	51	31
2024 Q1	150,373	47,030	43,336	3,694	129,702	32,551	123,747	14,079	19,904	89,764	5,955	58	29
Q2	149,863	47,145	43,536	3,609	129,470	32,686	123,633	13,889	18,861	90,883	5,837	52	24
													Changes during quarter *
2023 Q2	− 2,515	+ 154	+ 39	+ 115	− 2,612	+ 262	− 2,517	− 258	− 1,524	− 735	− 95	+ 4	− 4
Q3	− 2,709	+ 310	+ 228	+ 82	− 2,463	+ 337	− 2,387	− 383	− 2,546	+ 542	− 76	− 1	+ 4
Q4	+ 161	+ 227	+ 240	− 13	+ 460	+ 349	+ 564	− 368	+ 866	+ 66	− 104	− 2	− 13
2024 Q1	− 965	+ 64	+ 62	+ 2	− 965	+ 178	− 851	+ 1,254	− 2,502	+ 397	− 114	+ 7	− 2
Q2	− 510	+ 115	+ 200	− 85	− 232	+ 135	− 114	− 190	− 1,043	+ 1,119	− 118	− 6	− 5
Memo item: Foreign banks													**End of quarter ***
2023 Q2	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
Q3	400,957	137,265	129,069	8,196	205,015	25,053	174,521	53,508	57,256	63,757	30,494	2,941	5,633
Q4	398,702	137,083	129,624	7,459	202,195	25,020	171,823	49,324	58,060	64,439	30,372	2,977	5,688
2024 Q1	401,107	137,773	130,410	7,363	203,434	25,497	173,257	50,915	57,290	65,052	30,177	2,910	5,639
Q2	408,369	138,253	131,118	7,135	208,941	25,430	178,810	52,228	61,160	65,422	30,131	2,875	5,698
													Changes during quarter *
2023 Q2	+ 3,239	+ 618	+ 607	+ 11	+ 1,355	+ 62	+ 1,093	− 1,106	+ 1,660	+ 539	+ 262	+ 61	+ 121
Q3	+ 203	+ 506	+ 896	− 390	− 1,481	+ 206	− 1,558	− 1,491	+ 1,051	− 1,118	+ 77	− 156	+ 102
Q4	− 1,745	− 52	+ 425	− 477	− 2,310	+ 37	− 2,188	− 3,714	+ 839	+ 687	− 122	+ 36	+ 55
2024 Q1	+ 2,305	+ 265	+ 601	− 336	+ 1,239	+ 52	+ 1,434	+ 1,591	− 770	+ 613	− 195	− 67	− 49
Q2	+ 3,115	+ 480	+ 708	− 228	+ 1,613	− 67	+ 1,696	+ 908	+ 465	+ 323	− 83	− 35	+ 25

***** 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											
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 *								**Building and loan associations**					
17,940	161,816	160,800	346	–	1,128	3,575	157,113	186	185	–	–	186	2023 Q2
18,175	163,080	162,203	333	–	945	3,482	158,653	195	193	–	–	195	Q3
18,379	164,358	163,521	239	–	947	3,179	160,232	204	202	–	–	204	Q4
18,525	165,124	164,301	13	–	934	3,006	161,184	207	205	–	–	207	2024 Q1
18,706	166,189	165,355	14	–	983	2,940	162,266	220	218	–	–	220	Q2
Changes during quarter *													
+ 179	+ 1,340	+ 1,264	– 9	–	+ 80	– 64	+ 1,324	+ 6	+ 6	–	–	+ 6	2023 Q2
+ 235	+ 1,264	+ 1,403	– 13	–	– 183	– 93	+ 1,540	+ 9	+ 8	–	–	+ 9	Q3
+ 194	+ 1,278	+ 1,342	– 38	–	– 98	– 83	+ 1,459	+ 9	+ 9	–	–	+ 9	Q4
+ 141	+ 766	+ 780	– 6	–	– 8	– 158	+ 932	+ 3	+ 3	–	–	+ 3	2024 Q1
+ 181	+ 1,065	+ 1,054	+ 1	–	+ 49	– 66	+ 1,082	+ 13	+ 13	–	–	+ 13	Q2
End of quarter *								**Banks with special, development and other central support tasks**					
6,155	19,500	13,348	5,883	–	263	594	18,643	1,671	1,349	34	6	1,631	2023 Q2
6,076	19,264	13,316	5,707	–	241	519	18,504	1,661	1,354	33	7	1,621	Q3
5,987	19,001	13,225	5,487	–	301	447	18,253	1,625	1,323	32	5	1,588	Q4
5,868	19,088	13,194	5,628	–	279	734	18,075	1,583	1,285	32	6	1,545	2024 Q1
5,761	18,817	13,173	5,367	–	297	654	17,866	1,576	1,286	32	6	1,538	Q2
Changes during quarter *													
– 95	+ 125	– 81	+ 187	–	+ 27	+ 300	– 202	– 28	– 27	– 1	+ 2	– 29	2023 Q2
– 79	– 236	– 32	– 176	–	– 22	– 75	– 139	– 10	+ 5	– 1	+ 1	– 10	Q3
– 89	– 263	– 91	– 220	–	+ 60	– 72	– 251	– 36	– 31	– 1	– 2	– 33	Q4
– 119	+ 42	– 76	+ 141	–	– 22	+ 287	– 223	– 42	– 38	–	+ 1	– 43	2024 Q1
– 107	– 271	– 21	– 261	–	+ 18	– 80	– 209	– 7	+ 1	–	–	– 7	Q2
End of quarter *								**Memo item: Foreign banks**					
21,789	194,058	111,868	70,082	1,227	11,193	19,551	163,314	400	44	109	58	233	2023 Q2
21,920	195,541	112,169	71,257	1,220	11,085	19,816	164,640	401	43	101	62	238	Q3
21,707	196,090	112,021	71,878	1,178	10,994	20,476	164,620	417	42	117	61	239	Q4
21,628	197,260	112,231	72,584	1,179	11,010	20,764	165,486	413	45	109	64	240	2024 Q1
21,558	199,009	112,778	73,649	1,179	11,060	21,255	166,694	419	45	115	64	240	Q2
Changes during quarter *													
+ 80	+ 1,881	+ 557	+ 1,042	+ 8	+ 216	+ 157	+ 1,508	+ 3	– 1	–	+ 2	+ 1	2023 Q2
+ 131	+ 1,683	+ 301	+ 1,175	– 7	+ 92	+ 265	+ 1,326	+ 1	– 1	– 8	+ 4	+ 5	Q3
– 213	+ 549	– 88	+ 566	– 47	– 96	+ 665	– 20	+ 16	– 1	+ 16	– 1	+ 1	Q4
– 79	+ 1,070	+ 210	+ 726	– 4	– 84	+ 288	+ 866	– 4	+ 3	– 8	+ 3	+ 1	2024 Q1
– 73	+ 1,496	+ 547	+ 812	–	+ 65	+ 146	+ 1,285	+ 6	–	+ 6	–	–	Q2

I Banks (MFIs) in Germany

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

€ million

Period	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 textile leather products	Manufacture of food products, beverages and tobacco		
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Lending to domestic enterprises and self-employed persons (excluding holdings of negotiable money market paper and excluding securities portfolios)												
	Total lending												**End of quarter** *
2023 Q2	1,879,403	162,632	17,485	7,459	5,127	24,773	48,009	17,200	19,452	3,417	19,710	137,704	112,530
Q3	1,878,221	160,044	16,767	7,199	4,915	24,598	47,491	16,683	19,701	3,296	19,394	134,692	113,314
Q4	1,872,766	154,565	15,121	7,067	4,817	23,647	46,484	16,288	19,068	3,206	18,867	136,147	113,250
2024 Q1	1,879,157	155,297	15,524	6,828	4,987	24,054	45,815	16,565	19,109	3,259	19,156	138,257	113,547
Q2	1,883,961	155,692	15,501	6,875	5,021	24,127	45,967	17,137	18,792	3,162	19,110	143,774	114,089
	Short-term lending												
2023 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	22,642
Q3	244,364	40,368	3,943	1,756	877	6,066	14,673	4,586	3,741	978	3,748	5,623	22,639
Q4	233,870	37,230	3,083	1,853	765	5,349	13,834	4,532	3,316	894	3,604	5,058	22,220
2024 Q1	243,376	39,663	3,205	1,698	993	6,039	14,360	4,810	3,478	1,016	4,064	6,163	23,099
Q2	244,384	40,401	3,243	1,807	898	6,411	14,262	5,306	3,514	981	3,979	6,175	23,328
	Medium-term lending												
2023 Q2	289,306	34,011	5,403	1,158	1,069	3,794	12,949	3,552	2,697	563	2,826	7,958	22,797
Q3	289,150	34,678	5,899	1,131	1,003	3,674	12,883	3,660	2,985	535	2,908	5,809	22,992
Q4	291,150	33,973	5,428	1,085	1,028	3,581	13,001	3,473	2,984	582	2,811	6,002	23,061
2024 Q1	285,092	32,867	5,535	1,074	923	3,583	11,886	3,652	2,867	550	2,797	5,787	22,484
Q2	284,057	33,246	5,304	1,118	1,068	3,575	11,848	3,845	3,032	527	2,929	10,932	22,107
	Long-term lending												
2023 Q2	1,341,198	86,323	6,954	4,426	3,022	15,035	20,762	8,463	13,055	1,818	12,788	122,077	67,091
Q3	1,344,707	84,998	6,925	4,312	3,035	14,858	19,935	8,437	12,975	1,783	12,738	123,260	67,683
Q4	1,347,746	83,362	6,610	4,129	3,024	14,717	19,649	8,283	12,768	1,730	12,452	125,087	67,969
2024 Q1	1,350,689	82,767	6,784	4,056	3,071	14,432	19,569	8,103	12,764	1,693	12,295	126,307	67,964
Q2	1,355,520	82,045	6,954	3,950	3,055	14,141	19,857	7,986	12,246	1,654	12,202	126,667	68,654
	Total lending												**Changes during quarter** *
2023 Q2	+ 8,176	− 101	− 424	− 236	− 144	+ 214	+ 748	+ 220	+ 74	− 68	− 485	− 418	+ 1,641
Q3	− 1,392	− 2,548	− 758	− 260	− 212	− 175	− 518	− 477	+ 289	− 121	− 316	− 2,882	+ 779
Q4	− 4,623	− 5,479	− 1,646	− 132	− 98	− 951	− 1,007	− 395	− 633	− 90	− 527	+ 1,345	+ 91
2024 Q1	+ 5,801	+ 732	+ 403	− 239	+ 170	+ 407	− 669	+ 277	+ 41	+ 53	+ 289	+ 1,875	+ 307
Q2	+ 4,454	+ 505	− 23	+ 47	+ 34	+ 73	+ 152	+ 682	− 317	− 92	− 51	+ 302	+ 582
	Short-term lending												
2023 Q2	− 3,647	− 1,104	− 1,055	− 171	+ 15	+ 148	+ 510	+ 1	+ 89	− 69	− 572	− 484	+ 775
Q3	− 4,735	− 1,890	− 1,185	− 119	− 159	+ 122	+ 375	− 559	+ 41	− 58	− 348	− 2,061	− 3
Q4	− 10,159	− 3,138	− 860	+ 97	− 112	− 717	− 839	− 54	− 425	− 84	− 144	− 670	− 419
2024 Q1	+ 8,371	+ 2,433	+ 122	− 155	+ 228	+ 690	+ 526	+ 278	+ 162	+ 122	+ 460	+ 1,105	+ 879
Q2	+ 1,033	+ 738	+ 38	+ 109	− 95	+ 372	− 98	+ 496	+ 36	− 35	− 85	+ 12	+ 269
	Medium-term lending												
2023 Q2	+ 5,409	+ 1,556	+ 498	+ 14	− 137	+ 238	+ 355	+ 234	+ 33	+ 71	+ 250	− 1,252	+ 362
Q3	− 456	+ 667	+ 456	− 27	− 66	− 120	− 66	+ 108	+ 328	− 28	+ 82	− 2,149	+ 195
Q4	+ 1,655	− 705	− 471	− 46	+ 25	− 93	+ 118	− 187	− 1	+ 47	− 97	+ 193	+ 34
2024 Q1	− 5,703	− 1,106	+ 107	− 11	− 105	+ 2	− 1,115	+ 179	− 117	− 32	− 14	− 215	− 577
Q2	− 1,300	+ 389	− 231	+ 44	+ 145	− 8	− 38	+ 203	+ 165	− 18	+ 127	− 55	− 377
	Long-term lending												
2023 Q2	+ 6,414	− 553	+ 133	− 79	− 22	− 172	− 117	− 15	− 48	− 70	− 163	+ 1,318	+ 504
Q3	+ 3,799	− 1,325	− 29	− 114	+ 13	− 177	− 827	− 26	− 80	− 35	− 50	+ 1,328	+ 587
Q4	+ 3,881	− 1,636	− 315	− 183	− 11	− 141	− 286	− 154	− 207	− 53	− 286	+ 1,822	+ 476
2024 Q1	+ 3,133	− 595	+ 174	− 73	+ 47	− 285	− 80	− 180	− 4	− 37	− 157	+ 985	+ 5
Q2	+ 4,721	− 622	+ 170	− 106	− 16	− 291	+ 288	− 17	− 518	− 39	− 93	+ 345	+ 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 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 commu-nication	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 develop-ment [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 *												**Total lending**	
159,172	56,316	61,890	221,464	967,695	340,380	78,077	220,794	29,599	154,384	91,752	11,015	41,694	2023 Q2
159,489	56,433	61,257	222,952	970,040	343,991	76,297	222,463	29,475	153,719	91,688	11,388	41,019	Q3
160,172	55,971	61,515	218,118	973,028	346,803	75,769	223,651	29,394	153,847	91,798	11,263	40,503	Q4
159,357	56,313	58,734	219,448	978,204	348,394	78,159	222,599	29,635	155,146	91,973	11,630	40,668	2024 Q1
159,008	56,449	52,048	219,200	983,701	351,727	77,111	222,493	29,538	157,830	91,677	12,363	40,962	Q2
												Short-term lending	
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	2023 Q2
47,216	3,762	3,789	51,311	69,656	16,235	13,226	11,553	1,052	17,768	4,437	2,130	3,255	Q3
46,793	3,529	4,469	47,176	67,395	15,988	12,632	11,307	1,131	17,113	4,449	1,700	3,075	Q4
47,991	4,024	4,553	48,213	69,670	15,109	14,478	11,434	1,297	17,799	4,416	1,899	3,238	2024 Q1
48,022	4,148	4,418	46,950	70,942	15,308	14,128	11,329	1,252	18,626	4,432	2,493	3,374	Q2
												Medium-term lending	
26,864	4,065	19,125	61,349	113,137	25,925	22,027	29,464	2,056	19,627	5,321	3,622	5,095	2023 Q2
26,924	4,123	18,245	62,495	113,884	26,506	20,819	30,885	2,034	19,577	5,278	3,795	4,990	Q3
28,186	4,153	18,578	61,276	115,921	26,004	21,376	32,233	2,063	20,255	5,238	4,072	4,680	Q4
27,284	4,147	15,642	61,561	115,320	25,942	21,122	31,697	2,084	20,424	5,051	4,268	4,732	2024 Q1
27,452	4,190	9,403	61,436	115,291	25,447	21,093	31,934	2,089	20,688	4,941	4,289	4,810	Q2
												Long-term lending	
85,522	48,496	39,175	109,703	782,811	297,963	41,861	180,304	26,406	115,810	82,028	5,456	32,983	2023 Q2
85,349	48,548	39,223	109,146	786,500	301,250	42,252	180,025	26,389	116,374	81,973	5,463	32,774	Q3
85,193	48,289	38,468	109,666	789,712	304,811	41,761	180,111	26,200	116,479	82,111	5,491	32,748	Q4
84,082	48,142	38,539	109,674	793,214	307,343	42,559	179,468	26,254	116,923	82,506	5,463	32,698	2024 Q1
83,534	48,111	38,227	110,814	797,468	310,972	41,890	179,230	26,197	118,516	82,304	5,581	32,778	Q2
Changes during quarter *												**Total lending**	
+ 1,714	+ 209	− 881	− 216	+ 6,228	+ 4,087	− 644	+ 402	− 200	+ 1,255	+ 516	+ 576	+ 236	2023 Q2
+ 317	+ 122	− 633	+ 1,343	+ 2,110	+ 3,526	− 1,790	+ 1,749	− 124	− 885	− 64	+ 373	− 675	Q3
+ 708	− 472	+ 708	− 4,880	+ 3,356	+ 2,702	− 393	+ 1,268	− 81	+ 416	+ 120	− 125	− 551	Q4
− 1,040	+ 342	− 2,696	+ 1,255	+ 5,026	+ 1,311	+ 2,390	− 777	+ 241	+ 1,314	+ 175	+ 207	+ 165	2024 Q1
− 664	+ 136	− 1,556	− 358	+ 5,507	+ 3,103	− 1,058	+ 1,694	− 97	+ 1,184	− 276	+ 733	+ 224	Q2
												Short-term lending	
+ 243	+ 311	− 40	− 2,385	− 963	+ 24	− 768	− 567	− 69	− 25	+ 170	+ 254	+ 18	2023 Q2
+ 430	+ 7	+ 199	+ 889	− 2,306	− 257	− 963	+ 497	− 85	− 1,364	+ 34	+ 193	− 361	Q3
− 243	− 243	+ 680	− 4,138	− 1,988	− 247	− 609	− 246	+ 79	− 367	+ 12	− 430	− 180	Q4
+ 58	+ 495	+ 84	+ 1,027	+ 2,290	− 879	+ 1,846	+ 127	+ 166	+ 701	− 33	+ 199	+ 163	2024 Q1
+ 16	+ 124	− 135	− 1,263	+ 1,272	+ 199	− 350	− 105	− 45	+ 827	+ 16	+ 594	+ 136	Q2
												Medium-term lending	
+ 2,000	− 13	− 1,628	+ 2,102	+ 2,282	+ 670	+ 619	+ 382	− 113	+ 249	+ 100	+ 303	+ 72	2023 Q2
+ 60	+ 58	− 880	+ 1,101	+ 492	+ 581	− 1,208	+ 1,166	− 22	− 50	− 43	+ 173	− 105	Q3
+ 1,032	+ 30	+ 353	− 1,314	+ 2,032	− 502	+ 557	+ 1,343	+ 29	+ 678	− 40	+ 277	− 310	Q4
− 807	− 6	− 2,936	+ 445	− 501	− 62	− 254	− 276	+ 21	+ 169	− 187	+ 36	+ 52	2024 Q1
+ 18	+ 43	− 1,039	− 250	− 29	− 495	− 29	+ 237	+ 5	+ 264	− 110	+ 21	+ 78	Q2
												Long-term lending	
− 529	− 89	+ 787	+ 67	+ 4,909	+ 3,393	− 495	+ 587	− 18	+ 1,031	+ 246	+ 19	+ 146	2023 Q2
− 173	+ 57	+ 48	− 647	+ 3,924	+ 3,202	+ 381	+ 86	− 17	+ 529	− 55	+ 7	− 209	Q3
− 81	− 259	− 325	+ 572	+ 3,312	+ 3,451	− 341	+ 171	− 189	+ 105	+ 148	+ 28	− 61	Q4
− 291	− 147	+ 156	− 217	+ 3,237	+ 2,252	+ 798	− 628	+ 54	+ 444	+ 395	− 28	− 50	2024 Q1
− 698	− 31	− 382	+ 1,155	+ 4,264	+ 3,399	− 679	+ 1,562	− 57	+ 93	− 182	+ 118	+ 10	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	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 textile leather products	Manufacture of food products, beverages and tobacco			
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks [2]													**End of quarter** *	
2023 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	15,888
Q3	515,819	67,623	9,464	2,223	1,788	8,234	24,028	8,444	5,895	1,339	6,208	44,085	16,050
Q4	508,747	63,740	7,843	2,054	1,694	7,791	23,139	8,305	5,698	1,210	6,006	44,269	15,839
2024 Q1	513,788	64,342	8,156	2,062	1,727	8,229	22,700	8,436	5,654	1,315	6,063	45,011	15,707
Q2	513,186	64,158	7,930	2,206	1,765	8,361	22,748	8,298	5,471	1,223	6,156	45,549	15,841
													Changes during quarter *	
2023 Q3	− 2,819	− 1,046	− 498	− 135	− 54	− 31	− 121	− 337	+ 297	− 28	− 139	− 292	+ 162
Q4	− 7,010	− 3,883	− 1,621	− 169	− 94	− 443	− 889	− 139	− 197	− 129	− 202	+ 44	− 251
2024 Q1	+ 4,711	+ 602	+ 313	+ 8	+ 33	+ 438	− 439	+ 131	− 44	+ 105	+ 57	+ 587	− 132
Q2	− 917	− 74	− 226	+ 144	+ 38	+ 132	+ 48	− 28	− 183	− 87	+ 88	+ 538	+ 134
Big banks													**End of quarter** *	
2023 Q2	213,312	35,650	3,793	1,445	989	4,582	11,670	5,700	2,935	864	3,672	12,606	5,025
Q3	210,161	33,956	3,416	1,353	921	4,580	11,229	5,122	2,968	859	3,508	12,463	4,931
Q4	205,633	32,826	3,419	1,234	850	4,354	10,711	5,248	2,785	750	3,475	11,650	4,680
2024 Q1	209,231	33,549	3,677	1,236	869	4,548	10,624	5,407	2,860	835	3,493	12,059	4,784
Q2	208,458	33,371	3,603	1,320	833	4,572	10,750	5,339	2,799	751	3,404	12,102	4,874
													Changes during quarter *	
2023 Q3	− 3,111	− 1,654	− 377	− 92	− 68	− 2	− 441	− 538	+ 33	− 5	− 164	− 143	− 94
Q4	− 4,528	− 1,130	+ 3	− 119	− 71	− 226	− 518	+ 126	− 183	− 109	− 33	− 813	− 251
2024 Q1	+ 3,228	+ 723	+ 258	+ 2	+ 19	+ 194	− 87	+ 159	+ 75	+ 85	+ 18	+ 254	+ 104
Q2	− 773	− 178	− 74	+ 84	− 36	+ 24	+ 126	− 68	− 61	− 84	− 89	+ 43	+ 90
Regional banks and other commercial banks													**End of quarter** *	
2023 Q2	217,313	13,526	1,517	489	372	2,153	3,658	1,772	1,753	195	1,617	28,183	8,955
Q3	218,849	13,768	1,470	497	381	2,115	3,684	1,829	1,988	176	1,628	28,559	8,975
Q4	218,937	13,375	1,531	477	391	2,110	3,612	1,633	1,925	152	1,544	29,667	9,015
2024 Q1	219,694	13,531	1,559	471	374	2,249	3,673	1,520	1,955	144	1,586	29,874	8,990
Q2	214,154	13,634	1,643	472	392	2,274	3,686	1,472	1,834	138	1,723	29,985	8,909
													Changes during quarter *	
2023 Q3	+ 1,536	+ 242	− 87	+ 8	+ 9	− 38	+ 26	+ 57	+ 275	− 19	+ 11	+ 376	+ 20
Q4	− 360	− 393	+ 61	− 20	+ 10	− 5	− 72	− 196	− 63	− 24	− 84	+ 968	−
2024 Q1	+ 797	+ 156	+ 28	− 6	− 17	+ 139	+ 61	− 113	+ 30	− 8	+ 42	+ 207	− 25
Q2	− 1,961	+ 133	+ 84	+ 1	+ 18	+ 25	+ 13	− 33	− 111	− 1	+ 137	+ 125	+ 19
Branches of foreign banks													**End of quarter** *	
2023 Q2	87,853	19,533	4,612	424	481	1,530	8,821	1,349	950	308	1,058	3,573	1,908
Q3	86,809	19,899	4,578	373	486	1,539	9,115	1,493	939	304	1,072	3,063	2,144
Q4	84,177	17,539	2,893	343	453	1,327	8,816	1,424	988	308	987	2,952	2,144
2024 Q1	84,863	17,262	2,920	355	484	1,432	8,403	1,509	839	336	984	3,078	1,933
Q2	90,574	17,153	2,684	414	540	1,515	8,312	1,487	838	334	1,029	3,462	2,058
													Changes during quarter *	
2023 Q3	− 1,244	+ 366	− 34	− 51	+ 5	+ 9	+ 294	+ 144	− 11	− 4	+ 14	− 525	+ 236
Q4	− 2,122	− 2,360	− 1,685	− 30	− 33	− 212	− 299	− 69	+ 49	+ 4	− 85	− 111	−
2024 Q1	+ 686	− 277	+ 27	+ 12	+ 31	+ 105	− 413	+ 85	− 149	+ 28	− 3	+ 126	− 211
Q2	+ 1,817	− 29	− 236	+ 59	+ 56	+ 83	− 91	+ 73	− 11	− 2	+ 40	+ 370	+ 25

***** 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

Wholesale and retail trade; repair of motorcycles and personal and household goods	Agriculture, hunting and forestry, fishing and fish farming	Transport, storage and commu-nication	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 develop-ment [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]**	
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	2023 Q2
59,973	10,644	16,042	83,318	218,084	57,916	32,374	41,130	5,361	48,740	16,089	4,804	11,670	Q3
61,304	10,589	16,901	80,276	215,829	57,866	32,137	40,632	5,324	48,205	15,734	4,674	11,257	Q4
61,192	10,915	16,946	82,551	217,124	56,976	33,482	40,136	5,424	48,759	15,999	4,820	11,528	2024 Q1
61,437	10,898	16,679	80,446	218,178	56,836	33,168	39,349	5,431	50,596	15,775	5,429	11,594	Q2
Changes during quarter *													
− 581	+ 91	+ 336	+ 90	− 1,579	+ 698	− 1,878	+ 355	− 30	− 510	+ 9	+ 298	− 521	2023 Q3
+ 1,266	− 55	+ 859	− 3,048	− 1,942	− 50	− 252	− 458	− 37	− 247	− 355	− 130	− 413	Q4
− 372	+ 326	− 115	+ 2,160	+ 1,655	− 885	+ 1,345	− 166	+ 100	+ 569	+ 270	+ 146	+ 276	2024 Q1
− 70	− 17	− 267	− 2,215	+ 1,054	− 140	− 314	+ 713	+ 7	+ 337	− 224	+ 609	+ 66	Q2
End of quarter *												**Big banks**	
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	2023 Q2
21,255	1,306	6,570	28,794	100,886	17,888	12,388	29,291	2,265	24,619	8,318	1,586	4,531	Q3
20,612	1,227	6,820	29,503	98,315	17,978	11,587	28,959	2,230	23,752	7,957	1,476	4,376	Q4
21,094	1,236	6,857	30,091	99,561	17,577	12,959	28,448	2,252	24,050	8,163	1,575	4,537	2024 Q1
20,901	1,209	6,520	29,943	99,538	17,445	12,881	27,632	2,213	24,855	8,005	1,869	4,638	Q2
Changes during quarter *													
+ 151	+ 54	+ 92	− 1,083	− 434	+ 119	− 691	+ 492	− 70	− 145	− 35	− 19	− 85	2023 Q3
− 643	− 79	+ 250	+ 709	− 2,571	+ 90	− 801	− 332	− 35	− 867	− 361	− 110	− 155	Q4
+ 482	+ 9	− 123	+ 588	+ 1,191	− 401	+ 1,372	− 566	+ 22	+ 298	+ 206	+ 99	+ 161	2024 Q1
− 193	− 27	− 337	− 148	− 23	− 132	− 78	+ 684	− 39	− 695	− 158	+ 294	+ 101	Q2
End of quarter *												**Regional banks and other commercial banks**	
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	2023 Q2
28,928	5,413	7,430	37,536	88,240	34,381	8,846	10,391	2,677	18,038	6,922	1,873	5,112	Q3
31,656	5,363	7,404	34,159	88,298	34,308	9,004	10,252	2,680	18,430	6,939	1,827	4,858	Q4
31,102	5,375	7,431	35,451	87,940	33,674	8,979	10,311	2,736	18,449	6,979	1,843	4,969	2024 Q1
27,259	5,400	7,518	33,242	88,207	33,786	8,773	10,384	2,770	18,892	6,911	1,854	4,837	Q2
Changes during quarter *													
+ 11	− 36	+ 185	+ 708	+ 30	+ 285	− 570	− 43	+ 25	+ 308	+ 40	+ 232	− 247	2023 Q3
+ 2,443	− 50	− 26	− 3,383	+ 81	− 73	+ 143	− 99	+ 3	+ 390	+ 17	− 46	− 254	Q4
− 814	+ 12	+ 27	+ 1,292	− 58	− 629	− 25	+ 329	+ 56	+ 34	+ 45	+ 16	+ 116	2024 Q1
− 648	+ 25	+ 107	− 2,209	+ 487	+ 112	− 206	+ 73	+ 44	+ 478	− 53	+ 36	+ 3	Q2
End of quarter *												**Branches of foreign banks**	
10,533	3,852	1,983	16,523	29,948	5,353	11,757	1,542	404	6,571	845	1,260	2,216	2023 Q2
9,790	3,925	2,042	16,988	28,958	5,647	11,140	1,448	419	6,083	849	1,345	2,027	Q3
9,036	3,999	2,677	16,614	29,216	5,580	11,546	1,421	414	6,023	838	1,371	2,023	Q4
8,996	4,304	2,658	17,009	29,623	5,725	11,544	1,377	436	6,260	857	1,402	2,022	2024 Q1
13,277	4,289	2,641	17,261	30,433	5,605	11,514	1,333	448	6,849	859	1,706	2,119	Q2
Changes during quarter *													
− 743	+ 73	+ 59	+ 465	− 1,175	+ 294	− 617	− 94	+ 15	− 673	+ 4	+ 85	− 189	2023 Q3
− 534	+ 74	+ 635	− 374	+ 548	− 67	+ 406	− 27	− 5	+ 230	− 11	+ 26	− 4	Q4
− 40	+ 305	− 19	+ 280	+ 522	+ 145	− 2	+ 71	+ 22	+ 237	+ 19	+ 31	− 1	2024 Q1
+ 771	− 15	− 37	+ 142	+ 590	− 120	− 30	− 44	+ 2	+ 554	− 13	+ 279	− 38	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

Period	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 textile leather products	Manufacture of food products, beverages and tobacco		
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of quarter ***
2023 Q2	182,698	18,143	2,322	848	641	1,676	5,951	1,512	1,983	202	3,008	24,516	3,578
Q3	181,739	17,757	2,185	854	535	1,670	5,969	1,453	2,046	172	2,873	23,991	3,250
Q4	179,974	18,021	2,381	1,086	533	1,587	5,993	1,443	2,034	192	2,772	23,904	3,231
2024 Q1	178,919	17,858	2,354	784	569	1,585	5,816	1,545	2,042	186	2,977	23,977	3,232
Q2	180,099	18,574	2,293	815	600	1,665	5,827	2,019	2,122	192	3,041	23,407	3,195
													Changes during quarter *
2023 Q3	− 959	− 386	− 137	+ 6	− 106	− 6	+ 18	− 59	+ 63	− 30	− 135	− 525	− 328
Q4	− 1,485	+ 264	+ 196	+ 232	− 2	− 83	+ 24	− 10	− 12	+ 20	− 101	− 87	− 19
2024 Q1	− 1,055	− 163	− 27	− 302	+ 36	− 2	− 177	+ 102	+ 8	− 6	+ 205	+ 73	+ 1
Q2	+ 1,115	+ 716	− 61	+ 31	+ 31	+ 80	+ 11	+ 474	+ 80	+ 6	+ 64	− 570	− 37
Saving banks													**End of quarter ***
2023 Q2	557,894	40,053	2,594	2,488	1,344	8,039	8,719	3,912	6,611	950	5,396	29,508	40,332
Q3	560,251	39,542	2,585	2,413	1,302	8,002	8,484	3,919	6,552	884	5,401	29,604	40,643
Q4	560,512	38,659	2,523	2,303	1,327	7,786	8,432	3,744	6,316	909	5,319	30,036	40,765
2024 Q1	561,246	38,782	2,624	2,307	1,401	7,772	8,385	3,727	6,405	892	5,269	30,595	40,803
Q2	562,233	38,410	2,677	2,249	1,384	7,683	8,346	3,699	6,269	899	5,204	30,460	41,246
													Changes during quarter *
2023 Q3	+ 2,282	− 511	− 9	− 75	− 42	− 37	− 235	+ 7	− 59	− 66	+ 5	+ 96	+ 306
Q4	+ 371	− 883	− 62	− 110	+ 25	− 216	− 52	− 175	− 236	+ 25	− 82	+ 497	+ 127
2024 Q1	+ 869	+ 123	+ 101	+ 4	+ 74	− 14	− 47	− 17	+ 89	− 17	− 50	+ 539	+ 33
Q2	+ 997	− 372	+ 53	− 58	− 17	− 89	− 39	− 28	− 136	+ 7	− 65	− 150	+ 483
Credit cooperatives													**End of quarter ***
2023 Q2	383,487	22,538	889	1,315	904	5,075	4,135	1,804	4,069	709	3,638	16,958	41,595
Q3	385,901	22,267	871	1,305	891	5,036	4,059	1,764	4,024	702	3,615	17,022	42,097
Q4	388,561	21,910	841	1,249	900	4,960	3,966	1,732	3,956	707	3,599	17,485	42,082
2024 Q1	390,941	22,069	906	1,271	932	4,965	3,969	1,745	3,977	693	3,611	17,599	42,527
Q2	393,946	21,794	945	1,221	924	4,886	3,924	1,708	3,929	684	3,573	17,914	42,543
													Changes during quarter *
2023 Q3	+ 2,414	− 271	− 18	− 10	− 13	− 39	− 76	− 40	− 45	− 7	− 23	+ 64	+ 502
Q4	+ 2,660	− 357	− 30	− 56	+ 9	− 76	− 93	− 32	− 68	+ 5	− 16	+ 463	+ 175
2024 Q1	+ 2,340	+ 159	+ 65	+ 22	+ 32	+ 5	+ 3	+ 13	+ 21	− 14	+ 12	+ 114	+ 445
Q2	+ 3,025	− 275	+ 39	− 50	− 8	− 79	− 45	− 37	− 48	− 9	− 38	+ 315	+ 16
Mortgage banks													**End of quarter ***
2023 Q2	82,647	272	3	5	13	40	52	23	74	16	46	1,760	1,876
Q3	82,446	271	4	5	13	40	51	22	74	16	46	1,713	1,900
Q4	82,684	270	5	6	13	39	50	22	72	16	47	1,688	1,882
2024 Q1	82,807	265	4	6	13	38	49	21	71	16	47	1,656	1,857
Q2	83,024	263	4	6	13	39	49	21	70	16	45	1,618	1,865
													Changes during quarter *
2023 Q3	− 176	− 1	+ 1	−	−	−	− 1	− 1	−	−	−	− 47	+ 24
Q4	+ 158	− 1	+ 1	+ 1	−	− 1	− 1	−	− 2	−	+ 1	− 60	− 18
2024 Q1	− 222	− 5	− 1	−	−	− 1	− 1	− 1	− 1	−	−	− 32	− 25
Q2	+ 217	− 2	−	−	−	+ 1	−	−	− 1	−	− 2	− 38	+ 8

***** 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 commu-nication	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 develop-ment [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**	
8,715	1,993	9,141	34,953	81,659	23,066	9,629	28,939	366	12,993	3,774	1,153	1,739	2023 Q2
9,245	1,993	8,932	35,873	80,698	23,161	9,194	28,898	370	12,396	3,879	1,162	1,638	Q3
9,138	1,986	9,348	33,236	81,110	23,659	9,057	28,577	355	12,797	3,886	1,127	1,652	Q4
8,706	1,997	9,254	32,273	81,622	23,884	9,156	28,127	355	13,623	3,764	1,161	1,552	2024 Q1
8,719	1,990	8,773	33,404	82,037	23,781	9,299	28,139	357	13,848	3,733	1,212	1,668	Q2
Changes during quarter *													
+ 530	–	– 209	+ 920	– 961	+ 95	– 435	– 41	+ 4	– 597	+ 105	+ 9	– 101	2023 Q3
– 107	– 7	+ 476	– 2,582	+ 577	+ 498	– 137	– 156	– 15	+ 401	+ 7	– 35	+ 14	Q4
– 432	+ 11	– 94	– 963	+ 512	+ 225	+ 99	– 450	–	+ 826	– 122	+ 34	– 100	2024 Q1
+ 13	– 7	– 481	+ 1,131	+ 350	– 143	+ 133	– 3	+ 2	+ 225	– 31	+ 51	+ 116	Q2
End of quarter *												**Saving banks**	
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	2023 Q2
41,105	12,058	13,095	49,914	334,290	114,474	20,864	88,536	13,060	53,503	26,944	3,205	13,704	Q3
40,596	11,875	12,464	49,931	336,186	115,119	20,688	89,896	13,050	53,303	27,232	3,217	13,681	Q4
40,245	11,831	12,180	49,701	337,109	115,611	20,856	89,965	13,132	53,356	27,356	3,214	13,619	2024 Q1
39,948	11,795	11,741	50,093	338,540	116,339	20,741	90,550	13,092	53,435	27,414	3,220	13,749	Q2
Changes during quarter *													
– 163	+ 6	– 3	+ 325	+ 2,226	+ 1,024	+ 117	+ 621	– 38	+ 200	+ 184	+ 2	+ 116	2023 Q3
– 509	– 183	– 441	– 78	+ 1,841	+ 650	– 206	+ 1,355	– 10	– 200	+ 298	+ 12	– 58	Q4
– 351	– 44	– 39	– 240	+ 848	+ 447	+ 168	+ 24	+ 82	+ 68	+ 124	– 3	– 62	2024 Q1
– 297	– 36	– 289	+ 392	+ 1,266	+ 708	– 115	+ 510	– 40	+ 79	+ 58	+ 6	+ 60	Q2
End of quarter *												**Credit cooperatives**	
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	2023 Q2
30,414	28,653	6,440	16,880	222,128	91,648	4,684	30,133	9,308	31,775	40,250	1,769	12,561	Q3
30,450	28,441	6,436	17,124	224,633	93,296	4,784	30,563	9,340	31,931	40,409	1,778	12,532	Q4
30,520	28,471	6,454	17,617	225,684	94,523	4,893	30,398	9,427	31,671	40,328	1,833	12,611	2024 Q1
30,183	28,664	6,551	17,737	228,560	96,750	4,976	30,692	9,398	32,002	40,198	1,888	12,656	Q2
Changes during quarter *													
+ 42	– 4	+ 97	+ 157	+ 1,827	+ 1,564	+ 86	+ 308	– 34	+ 271	– 277	+ 12	– 103	2023 Q3
+ 36	– 212	– 4	+ 244	+ 2,315	+ 1,533	+ 100	+ 355	+ 32	+ 156	+ 159	+ 9	– 29	Q4
+ 70	+ 30	+ 18	+ 383	+ 1,121	+ 1,332	+ 109	– 175	+ 87	– 275	– 86	+ 55	+ 74	2024 Q1
– 337	+ 193	+ 97	+ 120	+ 2,896	+ 2,227	+ 83	+ 294	– 29	+ 331	– 110	+ 55	+ 45	Q2
End of quarter *												**Mortgage banks**	
396	417	110	15,063	62,753	28,051	501	30,052	317	2,693	616	13	510	2023 Q2
399	417	109	14,930	62,707	27,863	553	30,248	318	2,599	619	14	493	Q3
395	415	110	15,141	62,783	27,725	553	30,442	317	2,644	612	13	477	Q4
393	412	108	15,010	63,106	27,961	558	30,535	313	2,670	608	14	447	2024 Q1
388	405	109	15,194	63,182	28,015	528	30,570	315	2,699	601	13	441	Q2
Changes during quarter *													
+ 3	–	– 1	– 133	– 21	– 188	+ 52	+ 221	+ 1	– 94	+ 3	+ 1	– 17	2023 Q3
– 4	– 2	+ 1	+ 211	+ 31	– 138	–	+ 149	– 1	+ 45	– 7	– 1	– 16	Q4
– 2	– 3	– 2	– 131	– 22	– 109	+ 5	+ 93	– 4	+ 26	– 4	+ 1	– 30	2024 Q1
– 5	– 7	+ 1	+ 184	+ 76	– 116	– 30	+ 205	+ 2	+ 29	– 7	– 1	– 6	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	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 textile leather products	Manufacture of food products, beverages and tobacco		
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													**End of quarter ***
2023 Q2	21,129	–	–	–	–	–	–	–	–	–	–	–	7,199
Q3	21,458	–	–	–	–	–	–	–	–	–	–	–	7,310
Q4	21,681	–	–	–	–	–	–	–	–	–	–	–	7,389
2024 Q1	21,754	–	–	–	–	–	–	–	–	–	–	–	7,431
Q2	22,003	–	–	–	–	–	–	–	–	–	–	–	7,510
													Changes during quarter *
2023 Q3	+ 329	–	–	–	–	–	–	–	–	–	–	–	+ 111
Q4	+ 223	–	–	–	–	–	–	–	–	–	–	–	+ 79
2024 Q1	+ 123	–	–	–	–	–	–	–	–	–	–	–	+ 57
Q2	+ 249	–	–	–	–	–	–	–	–	–	–	–	+ 79
Banks with special, development and other central support tasks													**End of quarter ***
2023 Q2	133,070	12,917	1,755	445	383	1,678	5,003	1,128	1,077	173	1,275	20,600	2,062
Q3	130,607	12,584	1,658	399	386	1,616	4,900	1,081	1,110	183	1,251	18,277	2,064
Q4	130,607	11,965	1,528	369	350	1,484	4,904	1,042	992	172	1,124	18,765	2,062
2024 Q1	129,702	11,981	1,480	398	345	1,465	4,896	1,091	960	157	1,189	19,419	1,990
Q2	129,470	12,493	1,652	378	335	1,493	5,073	1,392	931	148	1,091	24,826	1,889
													Changes during quarter *
2023 Q3	– 2,463	– 333	– 97	– 46	+ 3	– 62	– 103	– 47	+ 33	+ 10	– 24	– 2,178	+ 2
Q4	+ 460	– 619	– 130	– 30	– 36	– 132	+ 4	– 39	– 118	– 11	– 127	+ 488	– 2
2024 Q1	– 965	+ 16	– 48	+ 29	– 5	– 19	– 8	+ 49	– 32	– 15	+ 65	+ 594	– 72
Q2	– 232	+ 512	+ 172	– 20	– 10	+ 28	+ 177	+ 301	– 29	– 9	– 98	+ 207	– 101
Memo item: Foreign banks													**End of quarter ***
2023 Q2	206,296	33,816	6,270	1,135	769	3,291	13,604	3,432	2,432	593	2,290	8,570	4,167
Q3	205,015	33,830	6,095	1,023	775	3,206	13,607	3,623	2,630	582	2,289	8,002	4,384
Q4	202,195	30,825	4,407	919	775	2,893	13,097	3,533	2,536	502	2,163	8,113	4,175
2024 Q1	203,434	31,031	4,612	917	800	3,107	12,664	3,742	2,416	570	2,203	8,191	3,960
Q2	208,941	31,301	4,453	999	879	3,184	12,779	3,768	2,281	549	2,409	8,401	4,070
													Changes during quarter *
2023 Q3	– 1,481	+ 14	– 175	– 112	+ 6	– 85	+ 3	+ 191	+ 198	– 11	– 1	– 583	+ 217
Q4	– 2,310	– 3,005	– 1,688	– 104	–	– 313	– 510	– 90	– 94	– 80	– 126	+ 111	– 209
2024 Q1	+ 1,239	+ 206	+ 205	– 2	+ 25	+ 214	– 433	+ 209	– 120	+ 68	+ 40	+ 78	– 215
Q2	+ 1,613	+ 350	– 159	+ 82	+ 79	+ 77	+ 115	+ 121	– 145	– 21	+ 201	+ 196	+ 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** 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 commu-nication	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 develop-ment [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 *												**Building and loan associations**	
11,320	2,057	–	553	–	–	–	–	–	–	–	–	–	2023 Q2
11,490	2,088	–	570	–	–	–	–	–	–	–	–	–	Q3
11,608	2,110	–	574	–	–	–	–	–	–	–	–	–	Q4
11,680	2,123	–	520	–	–	–	–	–	–	–	–	–	2024 Q1
11,799	2,142	–	552	–	–	–	–	–	–	–	–	–	Q2
Changes during quarter *													
+ 170	+ 31	–	+ 17	–	–	–	–	–	–	–	–	–	2023 Q3
+ 128	+ 12	–	+ 4	–	–	–	–	–	–	–	–	–	Q4
+ 107	+ 13	–	– 54	–	–	–	–	–	–	–	–	–	2024 Q1
+ 119	+ 19	–	+ 32	–	–	–	–	–	–	–	–	–	Q2
End of quarter *												**Banks with special, development and other central support tasks**	
6,547	582	17,492	21,355	51,515	28,596	8,360	3,233	1,085	4,861	3,995	383	1,002	2023 Q2
6,863	580	16,639	21,467	52,133	28,929	8,628	3,518	1,058	4,706	3,907	434	953	Q3
6,681	555	16,256	21,836	52,487	29,138	8,550	3,541	1,008	4,967	3,925	454	904	Q4
6,621	564	13,792	21,776	53,559	29,439	9,214	3,438	984	5,067	3,918	588	911	2024 Q1
6,534	555	8,195	21,774	53,204	30,006	8,399	3,193	945	5,250	3,956	601	854	Q2
Changes during quarter *													
+ 316	– 2	– 853	– 33	+ 618	+ 333	+ 268	+ 285	– 27	– 155	– 88	+ 51	– 49	2023 Q3
– 102	– 25	– 183	+ 369	+ 534	+ 209	+ 102	+ 23	– 50	+ 261	+ 18	+ 20	– 49	Q4
– 60	+ 9	– 2,464	+ 100	+ 912	+ 301	+ 664	– 103	– 24	+ 100	– 7	– 26	+ 7	2024 Q1
– 87	– 9	– 617	– 2	– 135	+ 567	– 815	– 25	– 39	+ 183	+ 38	+ 13	– 57	Q2
End of quarter *												**Memo item: Foreign banks**	
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
25,607	5,106	6,873	31,252	89,961	17,728	23,163	16,046	1,110	20,720	4,805	2,428	3,961	Q3
25,125	5,144	7,940	30,503	90,370	17,791	23,480	16,129	1,099	20,604	4,745	2,496	4,026	Q4
24,825	5,418	7,745	31,194	91,070	17,598	24,223	16,021	1,118	20,752	4,731	2,568	4,059	2024 Q1
28,608	5,402	7,611	31,618	91,930	17,504	23,774	16,204	1,123	21,466	4,676	3,052	4,131	Q2
Changes during quarter *													
– 841	+ 47	+ 167	+ 644	– 1,146	+ 573	– 849	– 127	+ 18	– 655	– 81	+ 183	– 208	2023 Q3
– 262	+ 38	+ 1,067	– 749	+ 699	+ 63	+ 317	+ 83	– 11	+ 174	– 60	+ 68	+ 65	Q4
– 300	+ 274	– 195	+ 576	+ 815	– 193	+ 743	+ 7	+ 19	+ 148	– 14	+ 72	+ 33	2024 Q1
+ 273	– 16	– 154	+ 314	+ 640	– 94	– 449	+ 183	– 5	+ 679	– 70	+ 459	– 63	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)								
			Domestic government, total				Federal Government and its special funds 2				State go-
	Total	of which Treasury bills, securities portfolios and equalisation claims	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total
	1	2	3	4	5	6	7	8	9	10	11
	End of year or month *										
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	378,871	124,609	254,262	14,218	14,141	225,903	16,906	448	4,317	12,141	79,956
2024 Jan.	383,468	127,205	256,263	16,841	13,818	225,604	17,089	322	4,020	12,747	78,318
Feb.	383,757	128,926	254,831	14,124	14,083	226,624	17,673	344	4,165	13,164	77,681
Mar.	384,543	127,319	257,224	16,094	14,330	226,800	18,097	732	4,190	13,175	77,367
Apr.	385,161	125,307	259,854	18,002	14,333	227,519	18,030	542	4,286	13,202	77,069
May	387,418	127,818	259,600	16,689	14,470	228,441	18,090	462	4,405	13,223	78,087
June	394,509	131,932	262,577	20,099	14,629	227,849	20,000	2,414	4,246	13,340	79,147
July	396,240	133,110	263,130	19,314	14,950	228,866	18,443	728	4,356	13,359	78,592
Aug.	399,303	137,405	261,898	17,444	15,224	229,230	18,962	1,008	4,591	13,363	78,816
	Changes *										
2022	− 16,558	− 18,192	+ 1,634	− 903	− 734	+ 3,271	+ 668	− 19	+ 57	+ 630	− 5,499
2023	+ 3,120	− 3,256	+ 6,376	+ 910	± 0	+ 5,466	+ 2,717	+ 1,231	− 58	+ 1,544	− 3,221
2024 Jan.	+ 4,597	+ 2,596	+ 2,001	+ 2,623	− 323	− 299	+ 183	− 126	− 297	+ 606	− 1,638
Feb.	+ 9	+ 1,721	− 1,712	− 2,717	+ 265	+ 740	+ 584	+ 22	+ 145	+ 417	− 1,127
Mar.	+ 766	− 1,607	+ 2,373	+ 1,970	+ 247	+ 156	+ 424	+ 388	+ 25	+ 11	− 314
Apr.	+ 578	− 2,012	+ 2,590	+ 1,868	+ 3	+ 719	− 67	− 190	+ 96	+ 27	− 298
May	+ 2,107	+ 2,511	− 404	− 1,313	+ 137	+ 772	+ 60	− 80	+ 119	+ 21	+ 868
June	+ 7,091	+ 4,114	+ 2,977	+ 3,410	+ 159	− 592	+ 1,910	+ 1,952	− 159	+ 117	+ 1,060
July	+ 2,036	+ 1,213	+ 823	− 785	+ 321	+ 1,287	− 1,557	− 1,686	+ 110	+ 19	− 535
Aug.	+ 3,070	+ 4,302	− 1,232	− 1,870	+ 274	+ 364	+ 559	+ 280	+ 235	+ 44	+ 224

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) (cont'd)										
	vernment			Local government and local government association 3				Social security funds			
	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term
	12	13	14	15	16	17	18	19	20	21	22
	End of year or month *										
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	2,772	1,495	75,689	156,413	10,816	7,968	137,629	987	182	361	444
2024 Jan.	2,792	1,415	74,111	159,855	13,525	8,029	138,301	1,001	202	354	445
Feb.	2,720	1,525	73,436	158,556	10,904	8,040	139,612	921	156	353	412
Mar.	2,704	1,533	73,130	160,847	12,509	8,252	140,086	913	149	355	409
Apr.	2,539	1,573	72,957	163,805	14,729	8,114	140,962	950	192	360	398
May	3,039	1,525	73,523	162,495	13,019	8,176	141,300	928	169	364	395
June	3,695	1,880	73,572	162,178	13,612	8,100	140,466	1,252	378	403	471
July	2,710	1,948	73,934	165,160	15,707	8,281	141,172	935	169	365	401
Aug.	2,666	1,866	74,284	163,265	13,635	8,415	141,215	855	135	352	368
	Changes *										
2022	− 238	− 680	− 4,581	+ 6,065	− 700	− 496	+ 7,261	+ 400	+ 54	+ 385	− 39
2023	+ 342	− 231	− 3,332	+ 6,598	− 708	+ 418	+ 6,888	+ 282	+ 45	− 129	+ 366
2024 Jan.	+ 20	− 80	− 1,578	+ 3,442	+ 2,709	+ 61	+ 672	+ 14	+ 20	− 7	+ 1
Feb.	− 72	+ 110	− 1,165	− 1,089	− 2,621	+ 11	+ 1,521	− 80	− 46	− 1	− 33
Mar.	− 16	+ 8	− 306	+ 2,271	+ 1,605	+ 212	+ 454	− 8	− 7	+ 2	− 3
Apr.	− 165	+ 40	− 173	+ 2,918	+ 2,180	− 138	+ 876	+ 37	+ 43	+ 5	− 11
May	+ 500	− 48	+ 416	− 1,310	− 1,710	+ 62	+ 338	− 22	− 23	+ 4	− 3
June	+ 656	+ 355	+ 49	− 317	+ 593	− 76	− 834	+ 324	+ 209	+ 39	+ 76
July	− 985	+ 68	+ 382	+ 3,232	+ 2,095	+ 181	+ 956	− 317	− 209	− 38	− 70
Aug.	− 44	− 82	+ 350	− 1,935	− 2,072	+ 134	+ 3	− 80	− 34	− 13	− 33

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) [1]												
	Domestic government total				Federal Government and its special funds [2]				State government		Local government and local government association [3]		Social security funds
	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks [4]													**End of year or month ***
2023	36,630	5,354	2,850	28,426	380	97	17	266	9,701	7,918	26,012	20,228	537
2024 May	39,320	6,353	3,348	29,619	477	173	13	291	10,203	8,038	28,131	21,287	509
June	40,646	7,380	3,504	29,762	581	285	15	281	11,107	8,100	28,270	21,328	688
July	40,762	7,110	3,480	30,172	503	211	12	280	10,400	8,305	29,404	21,584	455
Aug.	40,992	6,815	3,494	30,683	671	359	22	290	10,372	8,421	29,485	21,970	464
													Changes *
2023	+ 4,282	+ 994	+ 737	+ 2,551	+ 896	+ 950	+ 5	− 59	+ 674	+ 472	+ 2,505	+ 2,136	+ 207
2024 May	− 453	− 672	+ 63	+ 156	− 129	− 127	− 1	− 1	− 73	− 27	− 231	+ 184	− 20
June	+ 1,326	+ 1,027	+ 156	+ 143	+ 104	+ 112	+ 2	− 10	+ 904	+ 62	+ 139	+ 41	+ 179
July	+ 86	− 270	− 24	+ 380	− 78	− 74	− 3	− 1	− 737	+ 175	+ 1,134	+ 256	− 233
Aug.	+ 230	− 295	+ 14	+ 511	+ 168	+ 148	+ 10	+ 10	− 28	+ 116	+ 81	+ 386	+ 9
Big banks													**End of year or month ***
2023	17,574	1,507	1,410	14,657	324	79	−	245	5,957	5,346	11,258	9,055	35
2024 May	18,933	1,717	1,545	15,671	393	122	−	271	6,475	5,634	12,056	9,766	9
June	20,398	2,706	1,582	16,110	362	121	−	241	7,428	5,799	12,420	10,020	188
July	19,965	1,855	1,648	16,462	386	146	−	240	6,712	5,969	12,864	10,253	3
Aug.	20,359	1,754	1,663	16,942	471	232	−	239	6,737	6,074	13,147	10,629	4
													Changes *
2023	+ 2,929	+ 397	+ 516	+ 2,016	+ 1,010	+ 1,035	−	− 25	+ 580	+ 554	+ 1,316	+ 1,486	+ 23
2024 May	+ 41	− 108	+ 6	+ 143	−	+ 1	−	− 1	− 24	− 23	+ 61	+ 167	+ 4
June	+ 1,465	+ 989	+ 37	+ 439	− 31	− 1	−	− 30	+ 953	+ 165	+ 364	+ 254	+ 179
July	− 433	− 851	+ 66	+ 352	+ 24	+ 25	−	− 1	− 716	+ 170	+ 444	+ 233	− 185
Aug.	+ 394	− 101	+ 15	+ 480	+ 85	+ 86	−	− 1	+ 25	+ 105	+ 283	+ 376	+ 1
Regional banks and other commercial banks													**End of year or month ***
2023	18,279	3,520	1,096	13,663	51	17	13	21	3,334	2,493	14,716	11,146	178
2024 May	19,620	4,315	1,460	13,845	78	48	10	20	3,331	2,330	16,029	11,492	182
June	19,438	4,343	1,541	13,554	205	153	12	40	3,285	2,232	15,804	11,279	144
July	20,027	4,930	1,488	13,609	111	61	10	40	3,290	2,264	16,494	11,302	132
Aug.	19,875	4,735	1,499	13,641	194	123	20	51	3,237	2,275	16,293	11,313	151
													Changes *
2023	+ 1,283	+ 661	+ 90	+ 532	− 89	− 59	+ 4	− 34	+ 90	− 86	+ 1,221	+ 651	+ 61
2024 May	− 494	− 567	+ 59	+ 14	− 129	− 129	−	−	− 50	− 3	− 291	+ 17	− 24
June	− 182	+ 28	+ 81	− 291	+ 127	+ 105	+ 2	+ 20	− 46	− 98	− 225	− 213	− 38
July	+ 559	+ 587	− 53	+ 25	− 94	− 92	− 2	−	− 25	+ 2	+ 690	+ 23	− 12
Aug.	− 152	− 195	+ 11	+ 32	+ 83	+ 62	+ 10	+ 11	− 53	+ 11	− 201	+ 11	+ 19
Branches of foreign banks													**End of year or month ***
2023	777	327	344	106	5	1	4	−	410	79	38	27	324
2024 May	767	321	343	103	6	3	3	−	397	74	46	29	318
June	810	331	381	98	14	11	3	−	394	69	46	29	356
July	770	325	344	101	6	4	2	−	398	72	46	29	320
Aug.	758	326	332	100	6	4	2	−	398	72	45	28	309
													Changes *
2023	+ 70	− 64	+ 131	+ 3	− 25	− 26	+ 1	−	+ 4	+ 4	− 32	− 1	+ 123
2024 May	−	+ 3	− 2	− 1	−	+ 1	− 1	−	+ 1	− 1	− 1	−	−
June	+ 43	+ 10	+ 38	− 5	+ 8	+ 8	−	−	− 3	− 5	−	−	+ 38
July	− 40	− 6	− 37	+ 3	− 8	− 7	− 1	−	+ 4	+ 3	−	−	− 36
Aug.	− 12	+ 1	− 12	− 1	−	−	−	−	−	−	− 1	− 1	− 11

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I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) 1												
	Domestic government total				Federal Government and its special funds 2				State government		Local government and local government association 3		Social security funds
	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of year or month ***
2023	66,323	2,881	1,316	62,126	221	1	8	212	24,664	23,897	41,019	37,603	419
2024 May	66,370	3,371	1,276	61,723	250	1	29	220	23,494	22,814	42,240	38,310	386
June	66,396	3,620	1,396	61,380	250	2	29	219	22,967	22,443	42,651	38,313	528
July	66,619	3,932	1,436	61,251	249	1	29	219	22,832	22,335	43,089	38,312	449
Aug.	65,528	3,131	1,346	61,051	246	1	29	216	22,752	22,282	42,171	38,200	359
													Changes *
2023	− 1,426	− 200	− 126	− 1,100	− 91	+ 1	+ 1	− 93	− 2,105	− 2,189	+ 707	+ 826	+ 63
2024 May	− 388	− 390	− 37	+ 39	+ 5	−	−	+ 5	+ 135	− 22	− 526	+ 59	− 2
June	+ 26	+ 249	+ 120	− 343	−	+ 1	−	− 1	− 527	− 371	+ 411	+ 3	+ 142
July	+ 323	+ 312	+ 40	− 29	− 1	− 1	−	−	− 285	− 258	+ 688	+ 249	− 79
Aug.	− 1,091	− 801	− 90	− 200	− 3	−	−	− 3	− 80	− 53	− 918	− 112	− 90
Savings banks													**End of year or month ***
2023	34,292	4,132	2,121	28,039	124	7	9	108	4,521	3,785	29,616	24,130	31
2024 May	36,292	4,961	2,145	29,186	162	47	9	106	4,329	3,673	31,768	25,394	33
June	36,400	5,112	2,159	29,129	149	35	9	105	4,469	3,763	31,746	25,248	36
July	37,386	5,838	2,272	29,276	150	36	9	105	4,400	3,690	32,805	25,468	31
Aug.	36,974	5,014	2,327	29,633	153	39	9	105	4,504	3,783	32,285	25,732	32
													Changes *
2023	+ 1,065	+ 57	− 447	+ 1,455	− 15	+ 5	+ 9	− 29	− 610	− 408	+ 1,678	+ 1,884	+ 12
2024 May	− 607	− 650	− 24	+ 67	− 53	− 53	−	−	− 107	− 20	− 447	+ 87	−
June	+ 108	+ 151	+ 14	− 57	− 13	− 12	−	− 1	+ 140	+ 90	− 22	− 146	+ 3
July	+ 986	+ 726	+ 113	+ 147	+ 1	+ 1	−	−	− 69	− 73	+ 1,059	+ 220	− 5
Aug.	− 412	− 824	+ 55	+ 357	+ 3	+ 3	−	−	+ 104	+ 93	− 520	+ 264	+ 1
Credit cooperatives													**End of year or month ***
2023	3,342	237	242	2,863	162	20	19	123	263	251	2,917	2,489	−
2024 May	3,529	254	278	2,997	158	12	20	126	233	223	3,138	2,648	−
June	3,603	319	280	3,004	162	13	20	129	233	224	3,208	2,651	−
July	3,699	391	272	3,036	154	17	22	115	241	231	3,304	2,690	−
Aug.	3,707	295	280	3,132	129	16	21	92	330	320	3,248	2,720	−
													Changes *
2023	+ 140	+ 15	+ 46	+ 79	+ 55	+ 9	− 1	+ 47	− 62	− 66	+ 147	+ 98	± 0
2024 May	− 22	− 65	+ 9	+ 34	− 5	−	−	− 5	−	−	− 17	+ 39	−
June	+ 74	+ 65	+ 2	+ 7	+ 4	+ 1	−	+ 3	−	+ 1	+ 70	+ 3	−
July	+ 96	+ 72	− 8	+ 32	− 8	+ 4	+ 2	− 14	+ 8	+ 7	+ 96	+ 39	−
Aug.	+ 8	− 96	+ 8	+ 96	− 25	− 1	− 1	− 23	+ 89	+ 89	− 56	+ 30	−
Mortgage banks													**End of year or month ***
2023	11,480	14	320	11,146	206	−	3	203	4,254	4,252	7,020	6,691	−
2024 May	11,270	37	321	10,912	199	−	3	196	4,049	4,047	7,022	6,669	−
June	10,941	37	324	10,580	200	−	3	197	3,821	3,819	6,920	6,564	−
July	11,001	37	324	10,640	200	−	3	197	3,820	3,818	6,981	6,625	−
Aug.	11,055	34	350	10,671	205	−	3	202	3,815	3,813	7,035	6,656	−
													Changes *
2023	− 611	± 0	+ 25	− 636	− 26	−	− 2	− 24	− 208	− 208	− 377	− 404	−
2024 May	− 27	+ 4	− 1	− 30	− 9	−	−	− 9	− 100	− 100	+ 82	+ 79	−
June	− 329	−	+ 3	− 332	+ 1	−	−	+ 1	− 228	− 228	− 102	− 105	−
July	+ 60	−	−	+ 60	−	−	−	−	− 1	− 1	+ 61	+ 61	−
Aug.	+ 54	− 3	+ 26	+ 31	+ 5	−	−	+ 5	− 5	− 5	+ 54	+ 31	−

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I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) [1]												
	Domestic government total				Federal Government and its special funds [2]				State government		Local government and local government association [3]		
	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	Social security funds
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building an loan associations													**End of year or month ***
2023	4,352	–	–	4,352	25	–	–	25	3,588	3,588	739	739	–
2024 May	4,210	2	–	4,208	28	–	–	28	3,326	3,326	856	854	–
June	4,228	2	–	4,226	28	–	–	28	3,326	3,326	874	872	–
July	4,074	2	–	4,072	28	–	–	28	3,156	3,156	890	888	–
Aug.	4,100	1	–	4,099	28	–	–	28	3,156	3,156	916	915	–
													Changes *
2023	– 507	± 0	± 0	– 507	–	–	–	–	– 533	– 533	+ 26	+ 26	–
2024 May	– 47	–	–	– 47	–	–	–	–	– 52	– 52	+ 5	+ 5	–
June	+ 18	–	–	+ 18	–	–	–	–	–	–	+ 18	+ 18	–
July	+ 46	–	–	+ 46	–	–	–	–	+ 30	+ 30	+ 16	+ 16	–
Aug.	+ 26	– 1	–	+ 27	–	–	–	–	–	–	+ 26	+ 27	–
Banks with special, development and other central support tasks													**End of year or month ***
2023	97,843	1,600	7,292	88,951	15,788	323	4,261	11,204	32,965	31,998	49,090	45,749	–
2024 May	98,609	1,711	7,102	89,796	16,816	229	4,331	12,256	32,453	31,402	49,340	46,138	–
June	100,363	3,629	6,966	89,768	18,630	2,079	4,170	12,381	33,224	31,897	48,509	45,490	–
July	99,589	2,004	7,166	90,419	17,159	463	4,281	12,415	33,743	32,399	48,687	45,605	–
Aug.	99,542	2,154	7,427	89,961	17,530	593	4,507	12,430	33,887	32,509	48,125	45,022	–
													Changes *
2023	+ 3,433	+ 44	– 235	+ 3,624	+ 1,898	+ 266	– 70	+ 1,702	– 377	– 400	+ 1,912	+ 2,322	–
2024 May	+ 1,140	+ 460	+ 127	+ 553	+ 251	+ 100	+ 120	+ 31	+ 1,065	+ 637	– 176	– 115	–
June	+ 1,754	+ 1,918	– 136	– 28	+ 1,814	+ 1,850	– 161	+ 125	+ 771	+ 495	– 831	– 648	–
July	– 774	– 1,625	+ 200	+ 651	– 1,471	– 1,616	+ 111	+ 34	+ 519	+ 502	+ 178	+ 115	–
Aug.	– 47	+ 150	+ 261	– 458	+ 411	+ 130	+ 226	+ 55	+ 144	+ 110	– 602	– 623	–
Memo item: Foreign banks													**End of year or month ***
2023	9,319	3,241	760	5,318	82	33	8	41	3,642	2,965	5,207	2,310	388
2024 May	11,229	3,888	1,159	6,182	59	12	6	41	4,358	3,462	6,481	2,678	331
June	12,945	5,039	1,322	6,584	199	150	6	43	5,349	3,626	6,848	2,864	549
July	12,529	4,570	1,251	6,708	99	51	5	43	4,633	3,781	7,467	2,883	330
Aug.	12,308	4,239	1,238	6,831	160	112	4	44	4,653	3,888	7,176	2,898	319
													Changes *
2023	+ 2,220	+ 598	+ 332	+ 1,290	– 79	– 53	+ 4	– 30	+ 1,035	+ 1,130	+ 1,102	+ 189	+ 162
2024 May	– 632	– 739	+ 85	+ 22	– 156	– 155	– 1	–	– 48	+ 4	– 432	+ 18	+ 4
June	+ 1,716	+ 1,151	+ 163	+ 402	+ 140	+ 138	–	+ 2	+ 991	+ 164	+ 367	+ 186	+ 218
July	– 416	– 469	– 71	+ 124	– 100	– 99	– 1	–	– 716	+ 155	+ 619	+ 19	– 219
Aug.	– 221	– 331	– 13	+ 123	+ 61	+ 61	– 1	+ 1	+ 20	+ 107	– 291	+ 15	– 11

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I Banks (MFIs) in Germany

10 Securities portfolios and participating interests *

€ million

Period	Securities Portfolios 1						Domestic securities						
		Bonds and debt securities 2						Bank debt securiries 7			Public debt securities 9		
			of which						with an maturity of				
	Total	Total	Floating rate notes 3	Zero coupon bonds 4	Foreign currency bonds 5,6	Shares, mutual fund shares and other securities	Total	Total	up to and including 2 years 8	more than 2 years	Total	of which issued by the Federal Government and its special funds 9,10	Corporate debt securities (non-MFIs) 11
	1	2	3	4	5	6	7	8	9	10	11	12	13
	End of year or month *												
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	1,193,983	960,492	132,354	56,107	139,877	233,491	643,973	250,436	4,390	246,046	123,987	7,467	71,445
2024 Apr.	1,237,253	993,844	139,741	62,904	135,075	243,409	666,708	267,772	5,426	262,346	124,404	1,419	71,369
May	1,244,695	997,544	138,966	59,412	136,862	247,151	670,971	268,437	5,423	263,014	127,482	1,442	71,265
June	1,254,112	1,010,958	140,031	62,061	138,198	243,154	672,321	267,269	5,208	262,061	131,521	5,410	71,187
July	1,256,372	1,013,033	140,823	61,247	136,928	243,339	674,827	268,706	5,320	263,386	132,747	6,141	70,918
Aug.	1,260,869	1,020,527	140,844	61,126	136,217	240,342	679,407	269,611	5,138	264,473	136,708	9,055	70,720
	Changes *												
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	+ 45,285	+ 35,413	+ 1,435	− 3,031	+ 8,229	+ 9,872	− 363	+ 5,868	− 1,492	+ 7,360	− 1,545	+ 4,033	− 1,890
2024 Apr.	− 8,616	− 6,577	+ 3,665	+ 4,372	− 1,222	− 2,039	− 1,876	+ 1,560	+ 208	+ 1,352	− 3,120	− 1,860	+ 81
May	+ 7,944	+ 4,180	− 775	− 3,492	+ 1,817	+ 3,764	+ 4,263	+ 665	− 3	+ 668	+ 3,078	+ 23	− 104
June	+ 8,135	+ 12,145	+ 1,065	+ 2,649	+ 1,290	− 4,010	+ 705	− 1,868	− 215	− 1,653	+ 4,039	+ 3,968	− 78
July	+ 2,620	+ 2,431	+ 792	− 814	− 1,240	+ 189	+ 2,506	+ 1,437	+ 112	+ 1,325	+ 1,261	+ 731	− 304
Aug.	+ 5,502	+ 8,468	+ 67	− 78	− 513	− 2,966	+ 4,587	+ 905	− 182	+ 1,087	+ 3,968	+ 2,921	− 198

Period	Domestic securities (cont'd)				Foreign securities				Participating interests				
	Shares (including participating certificates)		Mutual fund shares, other securities										
	Total	of which issued by banks (MFIs)	Total	of which issued by banks (MFIs)	Total	Bank debt securities	Bonds and debt securities issued by foreign non-banks	Shares, mutual fund shares and other securities	Total	in domestic banks (MFIs)	in domestic enterprises (non-MFIs)	in foreign banks	in foreign enterprises
	14	15	16	17	18	19	20	21	22	23	24	25	26
	End of year or month *												
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	14,757	159	183,348	30	550,010	226,686	287,938	35,386	97,263	15,950	64,390	9,172	7,566
2024 Apr.	17,392	282	185,771	40	570,545	230,961	299,338	40,246	97,007	16,138	64,621	8,587	7,474
May	17,931	249	185,856	44	573,724	233,683	296,677	43,364	97,202	16,136	64,865	8,587	7,428
June	16,489	221	185,855	40	581,791	234,515	306,466	40,810	97,357	16,142	64,989	8,587	7,451
July	16,577	265	185,879	35	581,545	236,888	303,774	40,883	100,739	16,140	68,390	8,659	7,363
Aug.	16,230	275	186,138	54	581,462	238,670	304,818	37,974	101,050	16,143	68,745	8,659	7,316
	Changes *												
2022	− 1,519	+ 48	+ 3,692	± 0	− 6,736	+ 284	+ 245	− 7,265	+ 678	+ 399	+ 1,283	− 697	− 307
2023	+ 849	− 31	− 3,645	+ 22	+ 45,648	+ 5,234	+ 27,746	+ 12,668	+ 1,647	+ 443	+ 149	+ 248	+ 812
2024 Apr.	− 567	+ 60	+ 170	− 9	− 6,740	− 462	− 4,636	− 1,642	+ 541	+ 192	+ 225	+ 161	− 38
May	+ 539	− 33	+ 85	+ 4	+ 3,681	+ 2,779	− 2,238	+ 3,140	+ 211	− 2	+ 244	−	− 30
June	− 1,442	− 28	+ 54	− 4	+ 7,430	+ 714	+ 9,338	− 2,622	+ 80	+ 6	+ 69	− 1	+ 4
July	+ 88	+ 44	+ 24	− 5	+ 114	+ 2,409	− 2,372	+ 77	+ 3,395	− 2	+ 3,401	+ 71	− 74
Aug.	− 347	+ 10	+ 259	+ 19	+ 915	+ 1,873	+ 1,920	− 2,878	+ 340	+ 3	+ 355	− 1	− 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** 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 ***
2023	351,270	122,830	32,554	27,189	57,304	3,510	1,983	290	228,440	49,021	150,363	27,881	1,175
2024 May	373,718	128,750	37,079	26,881	56,521	5,676	2,269	324	244,968	54,970	153,277	35,320	1,401
June	382,096	129,865	36,513	29,002	56,326	5,300	2,422	302	252,231	56,224	161,902	32,926	1,179
July	384,885	131,327	37,253	29,232	56,266	5,748	2,533	295	253,558	59,685	159,510	33,240	1,123
Aug.	387,379	134,315	37,413	32,256	56,145	5,556	2,658	287	253,064	61,156	160,522	30,193	1,193
													Changes *
2023	+ 54,267	+ 4,296	+ 1,396	+ 2,584	− 1,315	+ 1,658	− 121	+ 94	+ 49,971	+ 4,273	+ 31,705	+ 13,623	+ 370
2024 May	+ 4,838	+ 1,692	− 426	+ 1,675	− 156	+ 321	+ 270	+ 8	+ 3,146	+ 2,955	− 2,740	+ 2,813	+ 118
June	+ 7,929	+ 1,115	− 566	+ 2,121	− 195	− 376	+ 153	− 22	+ 6,814	+ 1,196	+ 8,300	− 2,457	− 225
July	+ 3,061	+ 1,462	+ 740	+ 230	− 60	+ 448	+ 111	− 7	+ 1,599	+ 3,493	− 2,154	+ 315	− 55
Aug.	+ 3,242	+ 2,995	+ 160	+ 3,031	− 121	− 192	+ 125	− 8	+ 247	+ 1,544	+ 1,652	− 3,021	+ 72
Big banks													**End of year or month ***
2023	181,678	79,908	12,417	10,243	54,291	2,609	322	26	101,770	20,429	72,277	8,714	350
2024 May	191,155	82,211	15,501	8,662	53,557	4,150	313	28	108,944	23,980	74,000	10,612	352
June	195,408	83,292	15,469	9,795	53,505	4,172	325	26	112,116	24,672	76,754	10,338	352
July	196,228	84,733	16,361	9,840	53,465	4,710	329	28	111,495	26,008	75,531	9,599	357
Aug.	200,058	86,309	16,394	11,868	53,421	4,339	259	28	113,749	28,146	75,631	9,618	354
													Changes *
2023	+ 31,965	+ 8,118	+ 1,303	+ 1,874	+ 3,612	+ 1,354	− 21	− 4	+ 23,847	+ 3,481	+ 18,507	+ 1,846	+ 13
2024 May	− 66	− 623	− 261	− 549	− 187	+ 368	+ 6	−	+ 557	+ 1,330	− 1,319	+ 544	+ 2
June	+ 3,985	+ 1,081	− 32	+ 1,133	− 52	+ 22	+ 12	− 2	+ 2,904	+ 648	+ 2,551	− 292	− 3
July	+ 990	+ 1,441	+ 892	+ 45	− 40	+ 538	+ 4	+ 2	− 451	+ 1,360	− 1,086	− 731	+ 6
Aug.	+ 4,205	+ 1,576	+ 33	+ 2,028	− 44	− 371	− 70	−	+ 2,629	+ 2,189	+ 410	+ 31	− 1
Regional banks and other commercial banks													**End of year or month ***
2023	156,891	35,806	17,769	12,972	2,895	405	1,563	202	121,085	27,692	73,619	18,972	802
2024 May	168,979	38,838	19,086	14,223	2,809	647	1,870	203	130,141	30,102	74,697	24,336	1,006
June	173,466	39,192	18,602	15,299	2,666	417	2,010	198	134,274	30,679	80,694	22,119	782
July	175,211	39,106	18,482	15,342	2,645	322	2,117	198	136,105	32,741	79,386	23,254	724
Aug.	174,239	40,756	18,650	16,470	2,569	559	2,312	196	133,483	31,992	80,443	20,252	796
													Changes *
2023	+ 22,280	− 3,739	+ 111	+ 897	− 4,809	+ 127	− 102	+ 37	+ 26,019	+ 908	+ 12,997	+ 11,780	+ 334
2024 May	+ 4,654	+ 2,153	− 201	+ 2,154	− 13	− 51	+ 264	−	+ 2,501	+ 1,608	− 1,442	+ 2,225	+ 110
June	+ 4,330	+ 354	− 484	+ 1,076	− 143	− 230	+ 140	− 5	+ 3,976	+ 566	+ 5,893	− 2,259	− 224
July	+ 1,829	− 86	− 120	+ 43	− 21	− 95	+ 107	−	+ 1,915	+ 2,068	− 1,219	+ 1,124	− 58
Aug.	− 635	+ 1,657	+ 168	+ 1,135	− 76	+ 237	+ 195	− 2	− 2,292	− 733	+ 1,362	− 2,993	+ 72
Branches of foreign banks													**End of year or month ***
2023	12,701	7,116	2,368	3,974	118	496	98	62	5,585	900	4,467	195	23
2024 May	13,584	7,701	2,492	3,996	155	879	86	93	5,883	888	4,580	372	43
June	13,222	7,381	2,442	3,908	155	711	87	78	5,841	873	4,454	469	45
July	13,446	7,488	2,410	4,050	156	716	87	69	5,958	936	4,593	387	42
Aug.	13,082	7,250	2,369	3,918	155	658	87	63	5,832	1,018	4,448	323	43
													Changes *
2023	+ 22	− 83	− 18	− 187	− 118	+ 177	+ 2	+ 61	+ 105	− 116	+ 201	− 3	+ 23
2024 May	+ 250	+ 162	+ 36	+ 70	+ 44	+ 4	−	+ 8	+ 88	+ 17	+ 21	+ 44	+ 6
June	− 386	− 320	− 50	− 88	−	− 168	+ 1	− 15	− 66	− 18	− 144	+ 94	+ 2
July	+ 242	+ 107	− 32	+ 142	+ 1	+ 5	−	− 9	+ 135	+ 65	+ 151	− 78	− 3
Aug.	− 328	− 238	− 41	− 132	− 1	− 58	−	− 6	− 90	+ 88	− 120	− 59	+ 1

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

I Banks (MFIs) in Germany

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

€ million

Period	Securities portfolios, total 1	Domestic securities 2							Foreign securities				
		Total	Bank debt securities 3	Public sector bonds 4	Corporate bonds (non-MFIs) 5	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of year or month ***
2023	87,121	24,857	12,974	9,907	1,040	461	303	172	62,264	40,439	21,424	401	–
2024 May	95,345	30,814	15,695	11,838	1,185	1,619	306	171	64,531	41,104	22,788	639	–
June	96,355	32,007	16,207	12,431	1,335	1,545	317	172	64,348	40,977	22,745	626	–
July	95,253	32,360	16,405	12,984	1,331	1,148	320	172	62,893	40,171	22,280	442	–
Aug.	96,913	34,073	17,229	13,970	1,333	1,038	329	174	62,840	40,344	21,988	508	–
													Changes *
2023	+ 2,992	+ 2,388	+ 3,062	– 100	+ 456	– 535	– 502	+ 7	+ 604	+ 981	+ 193	– 567	– 3
2024 May	+ 1,165	+ 936	+ 281	+ 317	– 12	+ 370	– 18	– 2	+ 229	– 167	+ 185	+ 211	–
June	+ 255	+ 493	– 188	+ 593	+ 150	– 74	+ 11	+ 1	– 238	– 141	– 83	– 14	–
July	– 1,058	+ 353	+ 198	+ 553	– 4	– 397	+ 3		– 1,411	– 794	– 434	– 183	–
Aug.	+ 1,796	+ 1,713	+ 824	+ 986	+ 2	– 110	+ 9	+ 2	+ 83	+ 196	– 180	+ 67	–
Savings banks													**End of year or month ***
2023	281,190	225,792	89,056	33,742	5,244	247	80,323	17,180	55,398	27,876	24,344	3,033	145
2024 May	288,143	231,936	92,562	34,266	5,485	254	82,351	17,018	56,207	27,772	25,148	3,147	140
June	287,722	231,276	92,075	34,030	5,494	254	82,415	17,008	56,446	27,637	25,476	3,194	139
July	287,759	231,556	92,254	34,162	5,432	254	82,442	17,012	56,203	27,473	25,426	3,165	139
Aug.	287,603	231,145	91,984	34,150	5,425	258	82,486	16,842	56,458	27,469	25,673	3,177	139
													Changes *
2023	– 11,335	– 7,728	– 393	– 3,078	– 731	– 77	– 2,979	– 470	– 3,607	– 885	– 2,632	– 99	+ 9
2024 May	– 408	– 331	– 315	– 124	+ 82	+ 2	+ 58	– 34	– 77	– 106	+ 15	+ 14	–
June	– 424	– 660	– 487	– 236	+ 9	–	+ 64	– 10	+ 236	– 135	+ 325	+ 47	– 1
July	+ 40	+ 280	+ 179	+ 132	– 62	–	+ 27	+ 4	– 240	– 164	– 47	– 29	–
Aug.	– 151	– 411	– 270	– 12	– 7	+ 4	+ 44	– 170	+ 260	– 4	+ 252	+ 12	–
Credit cooperatives													**End of year or month ***
2023	224,491	157,202	68,579	12,302	4,022	59	64,960	7,280	67,289	38,299	26,430	2,525	35
2024 May	228,866	162,927	73,488	12,509	4,203	55	65,735	6,937	65,939	37,529	25,965	2,431	14
June	227,198	161,627	72,708	12,219	4,171	56	65,611	6,862	65,571	37,289	25,831	2,437	14
July	227,137	161,623	72,726	12,379	4,104	55	65,572	6,787	65,514	37,213	25,846	2,441	14
Aug.	227,465	161,754	72,740	12,227	4,117	55	65,917	6,698	65,711	37,274	26,004	2,419	14
													Changes *
2023	– 12,210	– 3,796	– 2,330	– 761	– 991	– 96	+ 934	– 552	– 8,414	– 2,629	– 5,142	– 621	– 22
2024 May	+ 136	+ 715	+ 604	+ 24	+ 27	– 3	+ 229	– 166	– 579	– 451	– 87	– 22	– 19
June	– 1,613	– 1,245	– 780	– 290	– 32	+ 1	– 124	– 20	– 368	– 240	– 134	+ 6	–
July	– 61	– 4	+ 18	+ 160	– 67	– 1	– 39	– 75	– 57	– 76	+ 15	+ 4	–
Aug.	+ 328	+ 131	+ 14	– 152	+ 13	–	+ 345	– 89	+ 197	+ 61	+ 158	– 22	–
Mortgage banks													**End of year or month ***
2023	20,930	11,078	3,762	7,142	27	–	147	–	9,852	2,858	6,992	2	–
2024 May	20,914	11,198	4,153	6,871	27	–	147	–	9,716	3,226	6,488	2	–
June	20,731	11,061	4,201	6,686	27	–	147	–	9,670	3,222	6,446	2	–
July	20,738	11,300	4,260	6,866	27	–	147	–	9,438	3,209	6,227	2	–
Aug.	20,733	11,387	4,159	7,054	27	–	147	–	9,346	3,210	6,134	2	–
													Changes *
2023	+ 16	+ 1,356	+ 191	+ 1,167	– 4	–	+ 2	–	– 1,340	+ 44	– 1,384	–	–
2024 May	+ 163	+ 238	+ 82	+ 156	–	–	–	–	– 75	+ 35	– 110	–	–
June	– 190	– 137	+ 48	– 185	–	–	–	–	– 53	– 5	– 48	–	–
July	+ 12	+ 239	+ 59	+ 180	–	–	–	–	– 227	– 13	– 214	–	–
Aug.	+ 2	+ 87	– 101	+ 188	–	–	–	–	– 85	+ 1	– 86	–	–

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I Banks (MFIs) in Germany

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

€ million

Period	Securities portfolios, total 1	Domestic securities 2							Foreign securities				
		Total	Bank debt securities 3	Public sector bonds 4	Corporate bonds (non-MFIs) 5	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													**End of year or month ***
2023	37,752	23,643	9,184	3,847	215	–	10,397	–	14,109	6,722	7,387	–	–
2024 May	36,402	22,656	8,817	3,343	209	–	10,287	–	13,746	6,862	6,884	–	–
June	36,202	22,491	8,786	3,209	209	–	10,287	–	13,711	6,884	6,827	–	–
July	36,429	22,436	8,745	3,195	209	–	10,287	–	13,993	6,925	7,068	–	–
Aug.	36,172	22,229	8,688	3,045	209	–	10,287	–	13,943	6,913	7,030	–	–
													Changes *
2023	– 573	– 669	+ 105	– 702	– 10	–	– 62	–	+ 96	+ 451	– 355	–	–
2024 May	– 282	– 201	+ 79	– 20	–	–	– 260	–	– 81	+ 18	– 99	–	–
June	– 200	– 165	– 31	– 134	–	–	–	–	– 35	+ 22	– 57	–	–
July	+ 227	– 55	– 41	– 14	–	–	–	–	+ 282	+ 41	+ 241	–	–
Aug.	– 257	– 207	– 57	– 150	–	–	–	–	– 50	– 12	– 38	–	–
Banks with special, development and other central support tasks													**End of year or month ***
2023	191,229	78,571	34,327	29,858	3,593	10,480	285	28	112,658	61,471	50,998	188	1
2024 May	201,307	82,690	36,643	31,774	3,635	10,327	283	28	118,617	62,220	56,127	269	1
June	203,808	83,994	36,779	33,944	3,625	9,334	284	28	119,814	62,282	57,239	292	1
July	204,171	84,225	37,063	33,929	3,549	9,372	284	28	119,946	62,212	57,417	316	1
Aug.	204,604	84,504	37,398	34,006	3,464	9,323	285	28	120,100	62,304	57,467	328	1
													Changes *
2023	+ 12,128	+ 3,790	+ 3,837	– 655	+ 705	– 101	+ 4	± 0	+ 8,338	+ 2,999	+ 5,361	– 22	–
2024 May	+ 2,332	+ 1,214	+ 360	+ 1,050	– 45	– 151	–	–	+ 1,118	+ 495	+ 598	+ 25	–
June	+ 2,378	+ 1,304	+ 136	+ 2,170	– 10	– 993	+ 1	–	+ 1,074	+ 17	+ 1,035	+ 22	–
July	+ 399	+ 231	+ 284	+ 20	– 111	+ 38	–	–	+ 168	– 78	+ 221	+ 25	–
Aug.	+ 542	+ 279	+ 335	+ 77	– 85	– 49	+ 1	–	+ 263	+ 87	+ 162	+ 14	–
Memo item: Foreign banks													**End of year or month ***
2023	160,294	41,628	13,730	11,843	12,976	2,582	409	88	118,666	17,951	74,552	25,403	760
2024 May	181,146	46,896	16,095	14,399	11,812	4,078	391	121	134,250	20,794	80,552	31,919	985
June	182,483	46,169	15,337	15,079	11,652	3,568	429	104	136,314	21,531	84,146	29,876	761
July	183,366	45,254	15,268	14,566	11,626	3,289	408	97	138,112	23,582	82,896	30,930	704
Aug.	183,036	47,120	15,743	16,122	11,510	3,317	337	91	135,916	23,101	84,355	27,686	774
													Changes *
2023	+ 29,715	– 853	+ 2,853	– 69	– 4,574	+ 917	– 39	+ 59	+ 30,568	– 1,106	+ 17,865	+ 13,454	+ 355
2024 May	+ 4,957	+ 2,577	– 81	+ 2,583	– 131	+ 192	+ 6	+ 8	+ 2,380	+ 1,566	– 980	+ 1,678	+ 116
June	+ 1,138	– 727	– 758	+ 680	– 160	– 510	+ 38	– 17	+ 1,865	+ 719	+ 3,475	– 2,105	– 224
July	+ 955	– 915	– 69	– 513	– 26	– 279	– 21	– 7	+ 1,870	+ 2,064	– 1,189	+ 1,052	– 57
Aug.	+ 47	+ 1,866	+ 475	+ 1,556	– 116	+ 28	– 71	– 6	– 1,819	– 448	+ 1,776	– 3,217	+ 70

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) [1]				Deposits and borrowing from domestic banks (excluding the Bundesbank) [1]					*Memo item*		
							Time deposits					
	Total	Sight deposits [2]	Time deposits [2]	Bills rediscounted [3]	Total	Sight deposits	Short-term	Medium and long-term	Bills rediscounted [3]	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12
	End of year or month *											
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
2023	2,023,762	607,463	1,416,268	31	1,021,215	132,918	84,918	803,377	2	78,679	225,592	13,450
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
Sep.	2,118,762	674,257	1,444,473	32	1,008,376	130,500	84,879	792,994	3	104,355	253,643	14,084
Oct.	2,153,852	695,576	1,458,246	30	1,025,172	129,112	100,377	795,682	1	106,895	285,663	13,992
Nov.	2,140,314	677,944	1,462,338	32	1,031,590	132,968	96,110	802,509	3	105,035	281,542	13,963
Dec.	2,023,762	607,463	1,416,268	31	1,021,215	132,918	84,918	803,377	2	78,679	225,592	13,450
2024 Jan.	2,105,411	675,370	1,430,008	33	1,042,767	148,541	88,409	805,813	4	83,079	267,543	13,382
Feb.	2,160,609	695,915	1,464,662	32	1,049,543	154,778	86,014	808,748	3	85,247	293,829	13,319
Mar.	2,124,431	661,541	1,462,858	32	1,045,741	154,427	86,198	805,113	3	37,634	279,275	12,835
Apr.	2,123,987	685,427	1,438,528	32	1,057,896	155,241	97,290	805,362	3	36,447	306,043	12,747
May	2,122,431	712,193	1,410,206	32	1,052,127	154,618	91,211	806,295	3	36,319	296,497	12,673
June	2,100,770	708,088	1,392,656	26	1,039,483	152,099	87,965	799,416	3	28,035	277,907	12,286
July	2,043,101	664,651	1,378,422	28	1,027,025	152,519	92,285	782,216	5	28,286	286,700	12,132
Aug.	1,999,511	602,577	1,396,905	29	994,911	128,920	81,478	784,507	6	30,063	288,814	12,022
	Changes *											
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
2023	− 205,947	− 13,538	− 192,407	− 2	+ 23,961	− 11,247	+ 2,348	+ 32,860	± 0	− 163,853	− 6,698	− 2,250
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
Sep.	− 70,369	− 33,398	− 36,968	− 3	− 6,704	+ 300	− 2,496	− 4,507	− 1	− 42,710	− 6,297	− 422
Oct.	+ 36,856	+ 22,063	+ 14,795	− 2	+ 17,341	− 1,388	+ 15,498	+ 3,233	− 2	+ 2,540	+ 32,209	− 92
Nov.	− 8,262	− 15,119	+ 6,855	+ 2	+ 6,498	+ 3,856	− 4,267	+ 6,907	+ 2	− 1,860	− 3,598	− 29
Dec.	− 124,740	− 79,478	− 45,261	− 1	− 20,937	− 10,472	− 11,332	+ 868	− 1	− 26,356	− 55,646	− 513
2024 Jan.	+ 77,392	+ 66,044	+ 11,346	+ 2	+ 21,552	+ 15,623	+ 3,491	+ 2,436	+ 2	+ 4,400	+ 41,358	− 68
Feb.	+ 55,380	+ 20,552	+ 34,829	− 1	+ 6,776	+ 6,237	− 2,395	+ 2,935	− 1	+ 2,168	+ 26,376	− 63
Mar.	− 36,269	− 34,359	− 1,910	−	− 3,791	− 340	+ 184	− 3,635	−	− 47,613	− 14,597	− 484
Apr.	− 2,124	+ 23,345	− 25,469	−	+ 12,185	+ 844	+ 11,092	+ 249	−	− 1,187	+ 26,558	− 88
May	+ 1,791	+ 27,950	− 26,159	−	− 5,159	− 623	− 6,079	+ 1,543	−	− 128	− 8,626	− 74
June	− 23,460	− 5,822	− 17,632	− 6	− 10,594	− 2,519	− 3,246	− 4,829	−	− 8,284	− 19,094	− 387
July	− 48,722	− 35,799	− 12,925	+ 2	− 8,368	+ 4,510	+ 4,320	− 17,200	+ 2	+ 251	+ 9,063	− 154
Aug.	− 5,120	− 27,309	+ 22,188	+ 1	− 54	+ 8,461	− 10,807	+ 2,291	+ 1	+ 1,777	+ 2,696	− 110

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) [1]				Deposits and borrowing from domestic banks (excluding the Bundesbank) [1]					*Memo item*		
							Time deposits					
	Total	Sight deposits [2]	Time deposits [2]	Bills redis-counted [3]	Total	Sight deposits	Short-term	Medium and long-term	Bills redis-counted [3]	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12
Commercial banks [4]												**End of year or month ***
2023	1,055,009	463,595	591,383	31	174,966	31,987	22,010	120,967	2	39,314	198,972	2,432
2024 May	1,147,936	551,981	595,923	32	209,794	52,607	30,409	126,775	3	17,093	259,598	2,321
June	1,137,276	543,134	594,116	26	201,193	47,477	29,956	123,757	3	13,698	243,521	2,220
July	1,095,807	518,753	577,026	28	196,271	55,420	33,219	107,627	5	13,931	248,318	2,201
Aug.	1,049,697	459,004	590,664	29	162,147	29,629	24,823	107,689	6	14,396	250,947	2,192
												Changes *
2023	− 97,657	− 1,639	− 96,016	− 2	+ 13,846	− 1,616	+ 3,786	+ 11,676	± 0	− 63,150	− 15,707	− 336
2024 May	+ 7,031	+ 27,361	− 20,330	−	+ 368	− 224	+ 151	+ 441	−	+ 547	− 4,868	− 9
June	− 11,979	− 10,430	− 1,543	− 6	− 6,551	− 5,130	− 453	− 968	−	− 3,395	− 16,572	− 101
July	− 39,490	− 23,474	− 16,018	+ 2	− 4,922	+ 7,943	+ 3,263	− 16,130	+ 2	+ 233	+ 5,059	− 19
Aug.	− 8,293	− 25,147	+ 16,853	+ 1	− 2,064	+ 6,269	− 8,396	+ 62	+ 1	+ 465	+ 3,195	− 9
Big banks												**End of year or month ***
2023	410,931	149,458	261,473	−	88,080	18,185	12,465	57,430	−	21,391	100,483	2,233
2024 May	439,763	192,785	246,978	−	108,015	28,852	16,951	62,212	−	1,757	135,887	2,129
June	426,869	181,805	245,064	−	104,430	25,479	19,232	59,719	−	2,374	122,126	2,028
July	419,114	192,388	226,726	−	98,010	32,381	22,461	43,168	−	2,204	125,796	2,015
Aug.	396,717	170,040	226,677	−	78,296	21,212	14,066	43,018	−	3,111	125,749	2,008
												Changes *
2023	− 9,558	− 6,039	− 3,519	−	+ 6,850	− 2,088	+ 3,323	+ 5,615	−	− 34,105	+ 24,551	− 310
2024 May	+ 5,280	− 3,804	+ 9,084	−	− 1,602	− 2,662	+ 1,091	− 31	−	− 919	+ 4,428	− 10
June	− 12,803	− 11,913	− 890	−	− 1,730	− 3,373	+ 2,281	− 638	−	+ 617	− 14,024	− 101
July	− 6,699	+ 11,078	− 17,777	−	− 6,420	+ 6,902	+ 3,229	− 16,551	−	− 170	+ 3,770	− 13
Aug.	− 1,444	− 2,536	+ 1,092	−	− 1,364	+ 7,181	− 8,395	− 150	−	+ 907	+ 235	− 7
Regional banks and other commercial banks												**End of year or month ***
2023	392,429	177,870	214,557	2	72,498	9,438	8,388	54,670	2	14,866	98,401	196
2024 May	483,151	246,693	236,455	3	80,163	17,282	9,443	53,435	3	11,635	122,073	190
June	457,195	226,450	230,742	3	75,496	15,768	6,694	53,031	3	8,983	119,797	190
July	468,402	234,685	233,712	5	78,927	16,848	8,938	53,136	5	8,875	122,424	184
Aug.	453,408	206,193	247,209	6	69,172	6,454	9,461	53,251	6	9,378	125,099	182
												Changes *
2023	− 56,623	+ 16,792	− 73,415	± 0	+ 8,830	− 412	+ 2,609	+ 6,633	± 0	− 27,128	− 38,796	− 25
2024 May	+ 12,675	+ 30,404	− 17,729	−	+ 1,014	+ 1,566	− 1,126	+ 574	−	+ 106	− 9,439	+ 1
June	− 27,159	− 20,872	− 6,287	−	− 4,667	− 1,514	− 2,749	− 404	−	− 2,652	− 2,508	−
July	+ 12,024	+ 8,635	+ 3,387	+ 2	+ 3,431	+ 1,080	+ 2,244	+ 105	+ 2	− 108	+ 2,789	− 6
Aug.	− 2,357	− 17,705	+ 15,347	+ 1	+ 50	− 589	+ 523	+ 115	+ 1	+ 503	+ 2,959	− 2
Branches of foreign banks												**End of year or month ***
2023	251,649	136,267	115,353	29	14,388	4,364	1,157	8,867	−	3,057	88	3
2024 May	225,022	112,503	112,490	29	21,616	6,473	4,015	11,128	−	3,701	1,638	2
June	253,212	134,879	118,310	23	21,267	6,230	4,030	11,007	−	2,341	1,598	2
July	208,291	91,680	116,588	23	19,334	6,191	1,820	11,323	−	2,852	98	2
Aug.	199,572	82,771	116,778	23	14,679	1,963	1,296	11,420	−	1,907	99	2
												Changes *
2023	− 31,476	− 12,392	− 19,082	− 2	− 1,834	+ 884	− 2,146	− 572	−	− 1,917	− 1,462	− 1
2024 May	− 10,924	+ 761	− 11,685	−	+ 956	+ 872	+ 186	− 102	−	+ 1,360	+ 143	−
June	+ 27,983	+ 22,355	+ 5,634	− 6	− 154	− 243	+ 15	+ 74	−	− 1,360	− 40	−
July	− 44,815	− 43,187	− 1,628	−	− 1,933	− 39	− 2,210	+ 316	−	+ 511	− 1,500	−
Aug.	− 4,492	− 4,906	+ 414	−	− 750	− 323	− 524	+ 97	−	− 945	+ 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*		
							Time deposits					
	Total	Sight deposits 2	Time deposits 2	Bills redis-counted 3	Total	Sight deposits	Short-term	Medium and long-term	Bills redis-counted 3	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12
Landesbanken												**End of year or month ***
2023	207,129	33,134	173,995	–	164,953	21,256	12,172	131,525	–	14,486	5,765	2,151
2024 May	209,201	37,794	171,407	–	162,849	20,050	12,899	129,900	–	1,947	11,840	2,029
June	209,571	44,668	164,903	–	160,769	22,059	9,745	128,965	–	3,947	8,489	1,976
July	201,030	33,393	167,637	–	159,802	20,688	10,777	128,337	–	3,455	9,818	1,960
Aug.	199,855	31,909	167,946	–	158,221	20,612	8,933	128,676	–	3,514	9,827	1,955
												Changes *
2023	– 42,518	+ 2,819	– 45,337	–	– 7,524	– 908	– 4,806	– 1,810	–	– 27,699	– 2,458	– 245
2024 May	– 80	+ 6,117	– 6,197	–	– 2,068	+ 222	– 2,582	+ 292	–	+ 1	– 150	– 7
June	+ 100	+ 6,769	– 6,669	–	– 2,080	+ 2,009	– 3,154	– 935	–	+ 2,000	– 3,360	– 53
July	– 8,320	– 11,188	+ 2,868	–	– 967	– 1,371	+ 1,032	– 628	–	– 492	+ 1,337	– 16
Aug.	– 779	– 1,349	+ 570	–	– 1,581	– 76	– 1,844	+ 339	–	+ 59	+ 25	– 5
Savings banks												**End of year or month ***
2023	160,452	3,588	156,864	–	148,021	3,542	12,065	132,414	–	12,319	1	3,312
2024 May	153,540	3,162	150,378	–	146,248	3,100	9,684	133,464	–	7,169	850	3,108
June	150,969	4,423	146,546	–	146,142	4,093	9,799	132,250	–	4,606	1,500	2,985
July	149,008	4,026	144,982	–	144,430	3,947	7,494	132,989	–	4,476	950	2,966
Aug.	148,799	3,781	145,018	–	144,218	3,699	6,963	133,556	–	4,474	500	2,948
												Changes *
2023	– 16,842	+ 438	– 17,280	–	+ 7,618	+ 419	+ 855	+ 6,344	–	– 24,431	– 27	– 623
2024 May	– 3,357	– 1,876	– 1,481	–	– 2,127	– 904	– 1,546	+ 323	–	– 1,213	– 700	– 13
June	– 2,571	+ 1,261	– 3,832	–	– 106	+ 993	+ 115	– 1,214	–	– 2,563	+ 650	– 123
July	– 1,961	– 397	– 1,564	–	– 1,712	– 146	– 2,305	+ 739	–	– 130	– 550	– 19
Aug.	– 207	– 244	+ 37	–	– 212	– 248	– 531	+ 567	–	– 2	– 450	– 18
Credit cooperatives												**End of year or month ***
2023	158,790	2,229	156,561	–	151,592	2,092	4,244	145,256	–	6,666	943	2,713
2024 May	156,683	2,592	154,091	–	152,959	2,535	2,881	147,543	–	3,320	1,238	2,566
June	154,522	2,732	151,790	–	151,994	2,679	2,746	146,569	–	2,134	1,267	2,492
July	154,474	2,184	152,290	–	151,989	2,034	2,866	147,089	–	1,978	1,327	2,477
Aug.	155,091	1,762	153,329	–	152,191	1,706	2,753	147,732	–	2,491	1,329	2,463
												Changes *
2023	– 6,427	– 1,005	– 5,422	–	+ 10,957	– 1,089	– 376	+ 12,422	–	– 17,389	+ 759	– 419
2024 May	+ 355	– 146	+ 501	–	+ 277	– 137	– 298	+ 712	–	+ 92	+ 31	– 19
June	– 2,167	+ 139	– 2,306	–	– 965	+ 144	– 135	– 974	–	– 1,186	+ 29	– 74
July	– 49	– 548	+ 499	–	– 5	– 645	+ 120	+ 520	–	– 156	+ 60	– 15
Aug.	+ 617	– 422	+ 1,039	–	+ 202	– 328	– 113	+ 643	–	+ 513	+ 2	– 14
Mortgage banks												**End of year or month ***
2023	44,285	3,053	41,232	–	40,317	2,733	7,672	29,912	–	900	5,836	6
2024 May	42,425	3,319	39,106	–	38,334	2,954	6,012	29,368	–	900	4,707	6
June	41,360	3,289	38,071	–	38,229	2,924	6,288	29,017	–	–	4,640	6
July	40,951	3,088	37,863	–	37,947	2,763	6,390	28,794	–	–	4,735	6
Aug.	41,034	3,092	37,942	–	38,002	2,772	6,472	28,758	–	–	5,224	6
												Changes *
2023	– 6,918	– 716	– 6,202	–	– 440	– 596	– 501	+ 657	–	– 6,542	– 358	– 82
2024 May	– 592	– 57	– 535	–	– 643	+ 12	– 483	– 172	–	–	– 299	–
June	– 1,066	– 30	– 1,036	–	– 105	– 30	+ 276	– 351	–	– 900	– 67	–
July	– 409	– 201	– 208	–	– 282	– 161	+ 102	– 223	–	–	+ 95	–
Aug.	+ 83	+ 4	+ 79	–	+ 55	+ 9	+ 82	– 36	–	–	+ 489	–

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) [1]				Deposits and borrowing from domestic banks (excluding the Bundesbank) [1]					*Memo item*		
							Time deposits					
	Total	Sight deposits [2]	Time deposits [2]	Bills redis-counted [3]	Total	Sight deposits	Short-term	Medium and long-term	Bills redis-counted [3]	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12
Building and loan associations												**End of year or month ***
2023	37,938	2,703	35,235	.	37,318	2,703	6,582	28,033	.	550	860	–
2024 May	37,507	2,800	34,707	.	36,730	2,797	6,046	27,887	.	749	633	–
June	37,625	2,959	34,666	.	37,046	2,956	6,320	27,770	.	535	743	–
July	38,771	3,004	35,767	.	38,173	3,001	7,912	27,260	.	550	899	–
Aug.	38,051	3,097	34,954	.	37,638	3,094	7,607	26,937	.	360	340	–
												Changes *
2023	– 636	+ 31	– 667	.	– 26	+ 33	+ 1,593	– 1,652	.	– 560	+ 381	–
2024 May	+ 232	+ 264	– 32	.	+ 89	+ 265	– 347	+ 171	.	+ 144	+ 48	–
June	+ 118	+ 159	– 41	.	+ 316	+ 159	+ 274	– 117	.	– 214	+ 110	–
July	+ 1,146	+ 45	+ 1,101	.	+ 1,127	+ 45	+ 1,592	– 510	.	+ 15	+ 156	–
Aug.	– 720	+ 93	– 813	.	– 535	+ 93	– 305	– 323	.	– 190	– 559	–
Banks with special, development and other support tasks												**End of year or month ***
2023	360,159	99,161	260,998	–	304,048	68,605	20,173	215,270	–	4,444	13,215	2,836
2024 May	375,139	110,545	264,594	–	305,213	70,575	23,280	211,358	–	5,141	17,631	2,643
June	369,447	106,883	262,564	–	304,110	69,911	23,111	211,088	–	3,115	17,747	2,607
July	363,060	100,203	262,857	–	298,413	64,666	23,627	210,120	–	3,896	20,653	2,522
Aug.	366,984	99,932	267,052	–	302,494	67,408	23,927	211,159	–	4,828	20,647	2,458
												Changes *
2023	– 34,949	– 13,466	– 21,483	–	– 470	– 7,490	+ 1,797	+ 5,223	–	– 24,082	+ 10,712	– 545
2024 May	– 1,798	– 3,713	+ 1,915	–	– 1,055	+ 143	– 974	– 224	–	+ 301	– 2,688	– 26
June	– 5,895	– 3,690	– 2,205	–	– 1,103	– 664	– 169	– 270	–	– 2,026	+ 116	– 36
July	+ 361	– 36	+ 397	–	– 1,607	– 1,155	+ 516	– 968	–	+ 781	+ 2,906	– 85
Aug.	+ 4,179	– 244	+ 4,423	–	+ 4,081	+ 2,742	+ 300	+ 1,039	–	+ 932	– 6	– 64
Memo item: Foreign banks												**End of year or month ***
2023	604,833	314,179	290,625	29	53,035	15,141	4,218	33,676	–	9,583	97,152	377
2024 May	679,899	363,150	316,720	29	71,438	23,970	11,704	35,764	–	5,327	131,457	354
June	683,556	364,885	318,648	23	70,445	22,819	12,455	35,171	–	3,959	128,621	315
July	645,907	328,495	317,389	23	69,259	23,381	10,477	35,401	–	4,480	126,751	311
Aug.	618,345	289,610	328,712	23	53,175	8,922	8,741	35,512	–	3,795	126,773	308
												Changes *
2023	– 96,919	+ 4,838	–101,755	– 2	– 5,160	+ 19	– 3,024	– 2,155	–	– 25,123	– 42,334	– 55
2024 May	+ 910	+ 26,234	– 25,324	–	+ 859	+ 7	+ 955	– 103	–	+ 1,370	– 8,483	– 7
June	+ 2,209	+ 1,093	+ 1,122	– 6	– 798	– 1,151	+ 751	– 398	–	– 1,368	– 3,093	– 39
July	– 36,686	– 35,973	– 713	–	– 1,186	+ 562	– 1,978	+ 230	–	+ 521	– 1,687	– 4
Aug.	– 10,651	– 24,117	+ 13,466	–	– 2,374	– 749	– 1,736	+ 111	–	– 685	+ 352	– 3

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1												
			Time deposits 2							*Memo item*			
					for more than 1 year						Included in time deposits		
											Liabilities arising from Repos		Loans and advances to financial vehicle corpo-rations
	Total	Sight deposits	Total	for up to and including 1 year	Total	for up to and including 2 years	for 2 years and more 2	Savings deposits 3	Bank savings bonds 4	Fiduciary loans	Total	of which with central counter-parties 5	
	1	2	3	4	5	6	7	8	9	10	11	12	13
	End of year or month *												
2016	3,532,947	1,898,442	978,830	280,532	698,298	52,021	646,277	596,537	59,138	29,546	41,908	22,901	76,808
2017	3,662,085	2,050,361	969,423	269,118	700,305	62,000	638,305	590,331	51,970	30,303	46,002	22,557	84,234
2018	3,769,144	2,190,314	952,013	260,834	691,179	60,181	630,998	585,612	41,205	34,009	38,772	15,299	77,809
2019	3,890,732	2,348,686	924,422	257,212	667,210	55,823	611,387	581,761	35,863	32,593	29,209	6,320	79,717
2020	4,143,718	2,646,351	900,355	248,720	651,635	51,370	600,265	566,844	30,168	34,552	32,632	3,603	85,409
2021	4,264,457	2,796,506	876,133	224,257	651,876	52,630	599,246	567,123	24,695	34,314	32,004	3,125	97,350
2022	4,532,227	2,916,580	1,042,278	394,367	647,911	56,938	590,973	538,482	34,887	36,047	48,605	2,211	99,057
2023	4,609,660	2,717,077	1,298,899	615,271	683,628	85,099	598,529	450,481	143,203	51,235	66,016	4,814	99,191
2023 Jan.	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
Feb.	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
Mar.	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
Apr.	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
May	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
June	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
July	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
Aug.	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
Sep.	4,593,236	2,764,281	1,264,687	593,572	671,115	75,491	595,624	466,499	97,769	37,416	80,752	7,891	98,367
Oct.	4,621,238	2,751,564	1,297,179	623,975	673,204	79,147	594,057	460,075	112,420	37,638	88,202	7,337	98,774
Nov.	4,629,833	2,759,202	1,286,336	609,671	676,665	81,150	595,515	452,946	131,349	37,845	84,747	7,339	99,773
Dec.	4,609,660	2,717,077	1,298,899	615,271	683,628	85,099	598,529	450,481	143,203	51,235	66,016	4,814	99,191
2024 Jan.	4,625,945	2,697,115	1,332,398	647,042	685,356	88,577	596,779	443,968	152,464	55,183	88,054	6,773	97,966
Feb.	4,639,525	2,690,210	1,351,957	668,539	683,418	89,626	593,792	438,973	158,385	59,586	97,310	6,855	94,980
Mar.	4,647,707	2,672,049	1,379,043	692,511	686,532	91,980	594,552	434,854	161,761	62,736	79,052	7,813	95,136
Apr.	4,659,064	2,682,592	1,380,259	695,262	684,997	89,287	595,710	430,249	165,964	66,928	90,883	7,890	95,487
May	4,684,015	2,708,984	1,379,988	692,550	687,438	89,372	598,066	426,693	168,350	70,931	87,407	7,354	96,844
June	4,679,166	2,698,594	1,386,961	697,941	689,020	90,942	598,078	422,501	171,110	73,444	86,473	7,991	96,077
July	4,670,794	2,688,533	1,391,209	702,856	688,353	91,217	597,136	418,428	172,624	74,839	86,454	8,151	95,845
Aug.	4,731,563	2,744,841	1,397,501	710,077	687,424	91,492	595,932	415,542	173,679	79,537	93,818	8,362	95,173
	Changes *												
2017	+ 134,859	+153,862	− 5,629	− 8,713	+ 3,084	+10,009	− 6,925	− 6,206	− 7,168	+ 27	+ 5,441	− 294	+ 7,191
2018	+ 105,727	+139,083	− 19,497	− 8,860	−10,637	− 1,466	− 9,171	− 4,719	− 9,140	+ 3,731	− 7,915	− 7,235	− 6,426
2019	+ 121,753	+157,879	− 27,008	− 2,382	−24,626	− 4,407	−20,219	− 3,851	− 5,267	− 1,416	− 5,416	− 4,209	+ 1,527
2020	+ 245,146	+287,478	− 21,790	− 7,686	−14,104	− 4,236	− 9,868	−14,847	− 5,695	+ 1,959	+ 519	− 2,346	+ 5,675
2021	+ 117,963	+150,775	− 27,870	−26,980	− 890	+ 1,232	− 2,122	+ 284	− 5,226	− 238	− 1,984	− 812	+ 11,006
2022	+ 259,948	+114,818	+163,059	+166,885	− 3,826	+ 4,004	− 7,830	−28,136	+10,207	+ 1,733	+ 16,021	− 718	− 1,266
2023	+ 88,149	−190,318	+256,237	+219,847	+36,390	+28,385	+ 8,005	−82,981	+105,211	+ 3,665	+ 17,937	+ 2,577	+ 313
2023 Jan.	+ 73,472	+ 15,142	+ 57,901	+54,374	+ 3,527	+ 1,692	+ 1,835	− 5,605	+ 6,034	+ 992	+ 23,233	+ 3,546	− 135
Feb.	+ 9,129	− 30,930	+ 41,955	+37,555	+ 4,400	+ 2,284	+ 2,116	− 6,782	+ 4,886	+ 414	+ 6,452	− 95	− 679
Mar.	− 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
Apr.	+ 11,563	− 15,527	+ 29,169	+24,540	+ 4,629	+ 3,667	+ 962	− 8,708	+ 6,629	+ 41	+ 5,793	+ 72	+ 98
May	+ 14,843	+ 1,597	+ 14,145	+ 9,382	+ 4,763	+ 674	+ 4,089	− 8,082	+ 7,183	+ 60	+ 3,559	+ 257	− 40
June	− 20,719	− 36,149	+ 16,075	+16,701	− 626	+ 923	− 1,549	− 7,372	+ 6,727	− 26	− 12,473	+ 1,111	− 784
July	+ 4,213	− 19,992	+ 24,479	+24,265	+ 214	+ 1,117	− 903	− 7,376	+ 7,102	+ 154	+ 7,651	− 40	+ 134
Aug.	+ 3,855	− 19,092	+ 22,863	+24,895	− 2,032	+ 2,114	− 4,146	− 8,500	+ 8,584	+ 228	− 2,572	− 714	− 5,139
Sep.	− 4,830	− 3,410	− 2,083	− 4,758	+ 2,675	+ 4,213	− 1,538	− 5,716	+ 6,379	+ 192	+ 1,399	+ 167	− 618
Oct.	+ 28,356	− 12,536	+ 32,665	+30,529	+ 2,136	+ 3,658	− 1,522	− 6,424	+14,651	+ 222	+ 7,531	− 521	+ 407
Nov.	+ 10,689	+ 9,127	− 10,238	−13,867	+ 3,629	+ 2,215	+ 1,414	− 7,129	+18,929	+ 207	− 2,881	− 27	+ 1,000
Dec.	− 8,926	− 30,446	+ 12,131	+ 5,929	+ 6,202	+ 4,122	+ 2,080	− 2,465	+11,854	+ 1,142	− 18,488	− 2,506	− 582
2024 Jan.	+ 15,096	− 20,541	+ 32,939	+31,354	+ 1,585	+ 3,450	− 1,865	− 6,563	+ 9,261	+ 3,948	+ 21,654	+ 1,922	− 1,225
Feb.	+ 13,635	− 6,923	+ 19,632	+21,520	− 1,888	+ 1,048	− 2,936	− 4,995	+ 5,921	+ 4,403	+ 9,244	+ 87	− 2,985
Mar.	+ 8,179	− 18,154	+ 27,076	+23,969	+ 3,107	+ 2,353	+ 754	− 4,119	+ 3,376	+ 3,150	− 18,302	+ 954	+ 156
Apr.	+ 10,721	+ 10,309	+ 814	+ 2,044	− 1,230	− 2,501	+ 1,271	− 4,605	+ 4,203	+ 4,192	+ 11,624	+ 76	+ 350
May	+ 25,950	+ 26,998	+ 122	− 2,396	+ 2,518	+ 96	+ 2,422	− 3,556	+ 2,386	+ 4,003	− 3,130	− 540	+ 1,358
June	− 7,917	− 10,977	+ 4,492	+ 4,852	− 360	+ 1,557	− 1,917	− 4,192	+ 2,760	+ 2,513	− 1,350	+ 616	− 768
July	− 7,631	− 9,735	+ 4,663	+ 5,276	− 613	+ 87	− 700	− 4,073	+ 1,514	+ 1,395	+ 257	+ 151	− 231
Aug.	+ 31,110	+ 25,664	+ 7,277	+ 8,061	− 784	+ 306	− 1,090	− 2,886	+ 1,055	+ 4,698	+ 8,003	+ 201	− 669

***** 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 Statstical 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]											
		Time deposits [2]							*Memo item*		
				for more than 1 year							
Total	Sight deposits	Total	for up to and including 1 year	Total	for up to and including 2 years	for 2 years and more [2]	Savings deposits [3]	Bank savings bonds [4]	Fiduciary loans	Liabilities arising from repos	
14	15	16	17	18	19	20	21	22	23	24	Period
End of year or month *											
3,326,746	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
4,229,023	2,540,840	1,100,071	514,654	585,417	80,490	504,927	445,895	142,217	50,141	2,925	2023
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.
4,189,303	2,557,961	1,072,493	497,733	574,760	71,482	503,278	461,810	97,039	37,056	6,462	Sep.
4,198,022	2,544,541	1,086,457	510,894	575,563	74,560	501,003	455,419	111,605	37,328	6,262	Oct.
4,217,295	2,552,943	1,085,551	506,931	578,620	76,686	501,934	448,349	130,452	37,578	6,438	Nov.
4,229,023	2,540,840	1,100,071	514,654	585,417	80,490	504,927	445,895	142,217	50,141	2,925	Dec.
4,216,338	2,496,768	1,128,729	540,683	588,046	84,251	503,795	439,419	151,422	54,516	4,922	2024 Jan.
4,213,579	2,478,320	1,143,522	555,386	588,136	85,098	503,038	434,430	157,307	57,542	4,987	Feb.
4,239,032	2,479,234	1,168,772	578,572	590,200	87,339	502,861	430,342	160,684	60,182	4,473	Mar.
4,239,625	2,475,403	1,173,621	584,869	588,752	84,903	503,849	425,759	164,842	63,689	4,416	Apr.
4,263,306	2,496,967	1,176,898	587,436	589,462	85,133	504,329	422,237	167,204	66,902	4,838	May
4,264,746	2,494,225	1,182,488	590,994	591,494	86,683	504,811	418,078	169,955	68,902	4,517	June
4,267,849	2,497,115	1,185,249	594,616	590,633	86,375	504,258	414,035	171,450	70,000	5,120	July
4,323,256	2,548,515	1,191,080	601,387	589,693	86,056	503,637	411,166	172,495	74,454	6,545	Aug.
Changes *											
+ 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
+ 76,553	− 172,040	+ 226,414	+ 198,402	+ 28,012	+ 29,941	− 1,929	− 82,284	+ 104,463	+ 3,547	− 962	2023
+ 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.
+ 887	− 10,478	+ 10,746	+ 8,041	+ 2,705	+ 3,912	− 1,207	− 5,677	+ 6,296	+ 159	+ 1,805	Sep.
+ 8,739	− 13,420	+ 13,984	+ 13,161	+ 823	+ 3,078	− 2,255	− 6,391	+ 14,566	+ 272	− 200	Oct.
+ 19,273	+ 8,502	− 1,006	− 4,063	+ 3,057	+ 2,126	+ 931	− 7,070	+ 18,847	+ 250	+ 176	Nov.
+ 22,325	− 701	+ 13,715	+ 7,708	+ 6,007	+ 3,964	+ 2,043	− 2,454	+ 11,765	+ 1,168	− 3,513	Dec.
− 12,715	− 44,102	+ 28,708	+ 26,079	+ 2,629	+ 3,761	− 1,132	− 6,526	+ 9,205	+ 4,375	+ 1,997	2024 Jan.
− 2,759	− 18,448	+ 14,793	+ 14,703	+ 90	+ 847	− 757	− 4,989	+ 5,885	+ 3,026	+ 65	Feb.
+ 25,453	+ 914	+ 25,250	+ 23,186	+ 2,064	+ 2,241	− 177	− 4,088	+ 3,377	+ 2,640	− 514	Mar.
+ 593	− 3,831	+ 4,849	+ 6,297	− 1,448	− 2,436	+ 988	− 4,583	+ 4,158	+ 3,507	− 57	Apr.
+ 23,681	+ 21,744	+ 3,097	+ 2,387	+ 710	+ 230	+ 480	− 3,522	+ 2,362	+ 3,213	+ 422	May
− 415	− 2,742	+ 3,735	+ 3,558	+ 177	+ 1,550	− 1,373	− 4,159	+ 2,751	+ 2,000	− 321	June
+ 3,103	+ 2,890	+ 2,761	+ 3,622	− 861	− 308	− 553	− 4,043	+ 1,495	+ 1,098	+ 603	July
+ 23,485	+ 19,478	+ 5,831	+ 6,771	− 940	− 319	− 621	− 2,869	+ 1,045	+ 4,454	+ 1,425	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	of which: for more than 2 years 2								
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks 5													**End of year or month ***
2023	1,872,040	1,173,928	563,379	318,477	200,229	86,218	48,515	23,054	1,564,567	1,042,456	389,514	132,597	22,009
2024 Feb.	1,915,990	1,175,731	600,919	356,083	196,983	86,729	52,611	31,357	1,565,057	1,013,622	414,271	137,164	29,362
Mar.	1,901,326	1,160,953	600,919	354,171	198,429	86,911	52,543	34,224	1,577,162	1,018,363	421,523	137,276	31,727
Apr.	1,923,692	1,176,835	608,171	361,666	199,005	86,481	52,205	38,404	1,581,736	1,016,605	428,628	136,503	35,222
May	1,928,771	1,181,946	609,030	360,873	201,077	86,096	51,699	42,334	1,586,055	1,020,579	429,853	135,623	38,361
June	1,909,946	1,169,344	603,886	353,879	202,517	85,059	51,657	45,059	1,578,195	1,015,390	428,254	134,551	40,572
July	1,917,382	1,167,546	614,655	365,665	201,591	84,440	50,741	46,717	1,587,505	1,022,756	431,732	133,017	41,939
Aug.	1,957,268	1,206,063	616,655	369,022	200,193	84,072	50,478	48,083	1,623,944	1,057,182	434,369	132,393	43,062
													Changes *
2023	+ 95,735	− 33,792	+ 97,912	+ 87,185	+ 4,505	− 2,053	+33,668	+ 3,476	+ 77,950	− 24,403	+ 70,717	+ 31,636	+3,359
2024 Feb.	+ 12,744	− 631	+ 11,998	+ 13,793	− 2,830	+ 417	+ 960	+ 4,218	− 499	− 8,902	+ 7,046	+ 1,357	+2,840
Mar.	− 14,621	− 14,714	− 21	− 1,925	+ 1,439	+ 182	− 68	+ 2,867	+ 12,179	+ 4,811	+ 7,256	+ 112	+2,365
Apr.	+ 21,819	+ 15,654	+ 6,933	+ 6,870	+ 690	− 430	− 338	+ 4,180	+ 4,574	− 1,758	+ 7,105	− 773	+3,495
May	+ 5,949	+ 5,689	+ 1,151	− 571	+ 2,131	− 385	− 506	+ 3,930	+ 4,319	+ 4,154	+ 1,045	− 880	+3,139
June	− 21,720	− 13,098	− 7,543	− 7,457	− 484	− 1,037	− 42	+ 2,725	− 9,715	− 5,189	− 3,454	− 1,072	+2,211
July	+ 8,107	− 1,467	+ 11,109	+ 12,071	− 683	− 619	− 916	+ 1,658	+ 9,310	+ 7,366	+ 3,478	− 1,534	+1,367
Aug.	+ 10,060	+ 7,827	+ 2,864	+ 4,086	− 1,293	− 368	− 263	+ 1,366	+ 4,517	+ 2,504	+ 2,637	− 624	+1,123
Big banks													**End of year or month ***
2023	866,631	527,000	258,484	185,779	57,626	77,162	3,985	3,285	770,213	485,178	205,754	79,281	3,232
2024 Feb.	875,383	516,915	276,120	204,564	56,753	78,330	4,018	3,762	756,431	463,206	212,765	80,460	3,699
Mar.	876,611	523,066	270,873	199,417	56,756	78,684	3,988	3,907	773,121	477,856	214,486	80,779	3,842
Apr.	880,023	524,072	273,671	202,784	56,767	78,403	3,877	4,108	769,573	473,927	215,261	80,385	4,040
May	880,940	527,965	270,965	200,055	56,705	78,136	3,874	4,240	775,391	481,386	213,882	80,123	4,169
June	878,817	527,916	269,925	196,288	58,754	77,198	3,778	4,337	771,014	478,087	213,830	79,097	4,264
July	882,140	525,922	275,782	202,661	58,643	76,698	3,738	4,397	774,372	480,164	215,660	78,548	4,324
Aug.	897,268	542,985	274,144	201,763	58,303	76,406	3,733	4,422	793,585	499,278	216,053	78,254	4,349
													Changes *
2023	+ 21,412	− 36,298	+ 55,085	+ 55,483	− 2,171	+ 2,823	− 198	+ 734	+ 16,657	− 27,524	+ 41,463	+ 2,718	+ 729
2024 Feb.	− 6,348	− 12,122	+ 5,151	+ 5,524	+ 155	+ 659	− 36	+ 285	− 12,632	− 13,132	− 107	+ 607	+ 279
Mar.	+ 1,192	+ 6,138	− 5,270	− 5,169	+ 2	+ 354	− 30	+ 145	+ 16,690	+ 14,650	+ 1,721	+ 319	+ 143
Apr.	+ 3,183	+ 936	+ 2,639	+ 2,858	+ 163	− 281	− 111	+ 201	− 3,548	− 3,929	+ 775	− 394	+ 198
May	+ 1,298	+ 4,019	− 2,451	− 2,481	− 58	− 267	− 3	+ 132	+ 5,818	+ 7,459	− 1,379	− 262	+ 129
June	− 4,445	− 213	− 3,198	− 4,059	+ 186	− 938	− 96	+ 97	− 6,232	− 3,299	− 1,907	− 1,026	+ 95
July	+ 3,609	− 1,902	+ 6,051	+ 6,572	− 119	− 500	− 40	+ 60	+ 3,358	+ 2,077	+ 1,830	− 549	+ 60
Aug.	− 2,547	− 1,086	− 1,164	− 431	− 339	− 292	− 5	+ 25	+ 863	+ 764	+ 393	− 294	+ 25
Regional banks and other commercial banks													**End of year or month ***
2023	787,557	500,526	233,746	84,340	125,340	8,818	44,467	19,769	604,290	423,241	128,021	53,028	18,777
2024 Feb.	820,529	511,741	252,095	101,678	123,733	8,170	48,523	27,595	617,345	416,805	144,123	56,417	25,663
Mar.	806,706	495,284	254,934	102,641	125,073	8,001	48,487	30,317	616,526	412,347	147,964	56,215	27,885
Apr.	821,841	508,254	257,471	105,324	125,455	7,854	48,262	34,296	619,421	411,455	152,126	55,840	31,182
May	828,253	509,417	263,338	109,677	127,567	7,739	47,759	38,094	618,698	407,972	155,501	55,225	34,192
June	816,863	499,067	262,343	109,672	126,919	7,641	47,812	40,722	620,813	408,625	157,009	55,179	36,308
July	816,004	493,976	267,584	115,765	126,226	7,523	46,921	42,320	622,332	408,680	159,472	54,180	37,615
Aug.	834,704	512,507	268,106	117,502	125,153	7,447	46,644	43,661	632,401	419,380	159,188	53,833	38,713
													Changes *
2023	+ 62,309	+ 3,096	+ 30,155	+ 17,115	+ 7,019	− 4,820	+33,878	+ 2,742	+ 47,857	+ 3,335	+ 15,537	+ 28,985	+2,630
2024 Feb.	+ 18,762	+ 9,699	+ 8,307	+ 8,959	− 1,947	− 237	+ 993	+ 3,933	+ 11,802	+ 2,730	+ 8,321	+ 751	+2,561
Mar.	− 13,754	− 16,380	+ 2,831	+ 962	+ 1,334	− 169	− 36	+ 2,722	− 745	− 4,388	+ 3,845	− 202	+2,222
Apr.	+ 17,205	+ 13,909	+ 3,668	+ 3,369	+ 657	− 147	− 225	+ 3,979	+ 5,026	+ 182	+ 5,219	− 375	+3,297
May	+ 6,832	+ 1,592	+ 5,858	+ 4,282	+ 2,167	− 115	− 503	+ 3,798	− 723	− 3,303	+ 3,195	− 615	+3,010
June	− 11,901	− 10,655	− 1,201	− 142	− 709	− 98	+ 53	+ 2,628	+ 2,115	+ 653	+ 1,508	− 46	+2,116
July	− 501	− 4,864	+ 5,372	+ 6,165	− 442	− 118	− 891	+ 1,598	+ 1,519	+ 55	+ 2,463	− 999	+1,307
Aug.	+ 9,820	+ 9,314	+ 859	+ 1,953	− 969	− 76	− 277	+ 1,341	+ 265	+ 896	− 284	− 347	+1,098

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1				
	Total	Sight deposits	Time deposits 2	of which		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bonds 3,4	Memo item Fiduciary loans
			Total	for up to and including 1 year	for more than 2 years 2								
	1	2	3	4	5	6	7	8	9	10	11	12	13
Branches of foreign banks													**End of year or month ***
2023	217,852	146,402	71,149	48,358	17,263	238	63	–	190,064	134,037	55,739	288	–
2024 Feb.	220,078	147,075	72,704	49,841	16,497	229	70	–	191,281	133,611	57,383	287	–
Mar.	218,009	142,603	75,112	52,113	16,600	226	68	–	187,515	128,160	59,073	282	–
Apr.	221,828	144,509	77,029	53,558	16,783	224	66	–	192,742	131,223	61,241	278	–
May	219,578	144,564	74,727	51,141	16,805	221	66	–	191,966	131,221	60,470	275	–
June	214,266	142,361	71,618	47,919	16,844	220	67	–	186,368	128,678	57,415	275	–
July	219,238	147,648	71,289	47,239	16,722	219	82	–	190,801	133,912	56,600	289	–
Aug.	225,296	150,571	74,405	49,757	16,737	219	101	–	197,958	138,524	59,128	306	–
													Changes *
2023	+ 12,014	– 590	+ 12,672	+ 14,587	– 343	– 56	– 12	–	+ 13,436	– 214	+ 13,717	– 67	–
2024 Feb.	+ 330	+ 1,792	– 1,460	– 690	– 1,038	– 5	+ 3	–	+ 331	+ 1,500	– 1,168	– 1	–
Mar.	– 2,059	– 4,472	+ 2,418	+ 2,282	+ 103	– 3	– 2	–	– 3,766	– 5,451	+ 1,690	– 5	–
Apr.	+ 1,431	+ 809	+ 626	+ 643	– 130	– 2	– 2	–	+ 3,096	+ 1,989	+ 1,111	– 4	–
May	– 2,181	+ 78	– 2,256	– 2,372	+ 22	– 3	–	–	– 776	– 2	– 771	– 3	–
June	– 5,374	– 2,230	– 3,144	– 3,256	+ 39	– 1	+ 1	–	– 5,598	– 2,543	– 3,055	–	–
July	+ 4,999	+ 5,299	– 314	– 666	– 122	– 1	+ 15	–	+ 4,433	+ 5,234	– 815	+ 14	–
Aug.	+ 2,787	– 401	+ 3,169	+ 2,564	+ 15	–	+ 19	–	+ 3,389	+ 844	+ 2,528	+ 17	–
Landesbanken													**End of year or month ***
2023	279,712	136,165	137,241	65,550	62,112	4,459	1,847	8,253	252,788	122,909	123,644	6,235	8,253
2024 Feb.	292,654	147,286	139,028	69,535	60,536	4,394	1,946	8,339	260,807	127,267	127,271	6,269	8,339
Mar.	297,101	140,897	149,854	79,778	60,486	4,348	2,002	8,395	265,628	124,446	134,903	6,279	8,395
Apr.	292,659	140,328	145,921	77,623	61,141	4,322	2,088	8,375	259,876	124,060	129,477	6,339	8,375
May	301,038	153,943	140,665	72,427	61,118	4,300	2,130	8,437	267,869	133,964	127,546	6,359	8,437
June	303,525	155,288	141,759	73,584	60,758	4,280	2,198	8,451	274,404	137,178	130,819	6,407	8,451
July	296,589	149,542	140,538	72,276	60,898	4,247	2,262	8,421	267,215	132,162	128,615	6,438	8,421
Aug.	300,875	151,164	143,168	74,746	61,160	4,236	2,307	11,664	269,972	133,569	129,932	6,471	11,664
													Changes *
2023	+ 16,010	– 998	+ 16,261	+ 14,199	– 2,232	– 819	+ 1,566	+ 568	+ 17,245	+ 3,137	+ 13,367	+ 741	+ 568
2024 Feb.	+ 233	+ 615	– 411	+ 434	– 227	– 29	+ 58	+ 32	– 2,542	– 2,166	– 405	+ 29	+ 32
Mar.	+ 4,451	– 6,391	+ 10,832	+ 10,249	– 50	– 46	+ 56	+ 56	+ 4,821	– 2,821	+ 7,632	+ 10	+ 56
Apr.	– 4,505	– 579	– 3,986	– 2,205	+ 652	– 26	+ 86	– 20	– 5,752	– 386	– 5,426	+ 60	– 20
May	+ 8,489	+ 13,634	– 5,165	– 5,109	– 19	– 22	+ 42	+ 62	+ 7,993	+ 9,904	– 1,931	+ 20	+ 62
June	+ 2,352	+ 1,282	+ 1,022	+ 1,090	– 364	– 20	+ 68	+ 14	+ 6,535	+ 3,214	+ 3,273	+ 48	+ 14
July	– 6,905	– 5,735	– 1,201	– 1,291	+ 143	– 33	+ 64	– 30	– 7,189	– 5,016	– 2,204	+ 31	– 30
Aug.	+ 4,431	+ 1,667	+ 2,730	+ 2,563	+ 269	– 11	+ 45	+ 3,243	+ 2,757	+ 1,407	+ 1,317	+ 33	+ 3,243
Savings banks													**End of year or month ***
2023	1,175,834	783,020	103,024	84,960	13,726	218,650	71,140	83	1,164,753	775,206	101,924	287,623	83
2024 Feb.	1,160,049	758,795	110,022	91,201	14,082	211,319	79,913	82	1,148,961	751,057	108,867	289,037	82
Mar.	1,162,847	756,271	115,393	95,943	14,264	208,574	82,609	78	1,150,128	748,435	112,676	289,017	78
Apr.	1,166,345	758,406	115,805	96,049	14,411	205,734	86,400	78	1,155,238	750,684	114,606	289,948	78
May	1,172,008	762,083	117,600	97,439	14,635	203,620	88,705	77	1,160,907	754,396	116,379	290,132	77
June	1,173,557	762,211	118,849	98,358	14,759	201,532	90,965	74	1,161,638	754,373	116,946	290,319	74
July	1,173,005	760,463	120,283	99,339	14,819	199,240	93,019	73	1,161,872	752,765	119,021	290,086	73
Aug.	1,181,487	768,491	121,219	100,114	14,839	197,478	94,299	73	1,170,330	760,810	119,916	289,604	73
													Changes *
2023	– 9,445	– 82,732	+ 65,771	+ 61,865	+ 1,351	– 47,064	+ 54,580	– 5	– 9,413	– 81,844	+ 65,085	+ 7,346	– 5
2024 Feb.	+ 2,106	– 2,307	+ 3,890	+ 3,363	+ 281	– 3,339	+ 3,862	–	+ 2,090	– 2,288	+ 3,863	+ 515	–
Mar.	+ 2,799	– 2,524	+ 5,372	+ 4,742	+ 183	– 2,745	+ 2,696	– 4	+ 1,167	– 2,622	+ 3,809	– 20	– 4
Apr.	+ 3,499	+ 2,134	+ 414	+ 105	+ 150	– 2,840	+ 3,791	–	+ 5,110	+ 2,249	+ 1,930	+ 931	–
May	+ 5,668	+ 3,679	+ 1,798	+ 1,392	+ 225	– 2,114	+ 2,305	– 1	+ 5,669	+ 3,712	+ 1,773	+ 184	– 1
June	+ 1,545	+ 125	+ 1,248	+ 917	+ 125	– 2,088	+ 2,260	– 3	+ 731	– 23	+ 567	+ 187	– 3
July	– 555	– 1,747	+ 1,430	+ 982	+ 55	– 2,292	+ 2,054	– 1	+ 234	– 1,608	+ 2,075	– 233	– 1
Aug.	+ 8,488	+ 8,031	+ 939	+ 778	+ 19	– 1,762	+ 1,280	–	+ 8,458	+ 8,045	+ 895	– 482	–

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1				
	Total	Sight deposits	Time deposits 2	of which		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans
			Total	for up to and including 1 year	for more than 2 years 2								
	1	2	3	4	5	6	7	8	9	10	11	12	13
Credit cooperatives													**End of year or month ***
2023	859,555	548,136	149,415	111,505	17,598	140,742	21,262	194	852,267	543,147	148,313	160,807	160
2024 Feb.	856,036	532,513	163,930	122,959	18,219	136,126	23,467	194	848,706	527,622	162,669	158,415	160
Mar.	857,365	529,476	169,113	127,017	18,467	134,618	24,158	190	850,071	524,642	167,826	157,603	156
Apr.	861,706	531,092	172,478	129,743	18,795	133,314	24,822	190	854,471	526,334	171,172	156,965	156
May	867,118	534,014	175,456	132,036	19,071	132,281	25,367	190	859,826	529,175	174,168	156,483	156
June	866,373	531,363	177,933	133,663	19,236	131,237	25,840	184	859,089	526,541	176,634	155,914	151
July	869,270	533,557	179,445	134,943	19,482	130,113	26,155	185	861,959	528,714	178,135	155,110	152
Aug.	875,263	538,322	181,423	136,440	19,759	129,369	26,149	184	867,844	533,413	180,070	154,361	151
													Changes *
2023	− 1,467	− 77,167	+ 93,340	+ 74,935	+ 4,895	− 32,997	+15,357	− 20	− 1,553	− 76,584	+ 92,568	− 17,537	− 18
2024 Feb.	+ 1,679	− 4,234	+ 6,916	+ 5,360	+ 263	− 2,040	+ 1,037	−	+ 1,722	− 4,117	+ 6,844	− 1,005	−
Mar.	+ 1,254	− 3,108	+ 5,179	+ 4,054	+ 248	− 1,508	+ 691	− 4	+ 1,291	− 3,050	+ 5,153	− 812	− 4
Apr.	+ 4,340	+ 1,615	+ 3,365	+ 2,726	+ 328	− 1,304	+ 664	−	+ 4,400	+ 1,692	+ 3,346	− 638	−
May	+ 5,414	+ 2,924	+ 2,978	+ 2,293	+ 276	− 1,033	+ 545	−	+ 5,355	+ 2,841	+ 2,996	− 482	−
June	− 747	− 2,653	+ 2,477	+ 1,627	+ 165	− 1,044	+ 473	− 6	− 737	− 2,634	+ 2,466	− 569	− 5
July	+ 2,898	+ 2,195	+ 1,512	+ 1,280	+ 246	− 1,124	+ 315	+ 1	+ 2,870	+ 2,173	+ 1,501	− 804	+ 1
Aug.	+ 5,996	+ 4,768	+ 1,978	+ 1,497	+ 277	− 744	− 6	− 1	+ 5,885	+ 4,699	+ 1,935	− 749	− 1
Mortgage banks													**End of year or month ***
2023	54,000	1,903	52,097	5,805	43,662	−	.	−	53,164	1,675	51,489	−	−
2024 Feb.	53,608	2,220	51,388	5,279	43,520	−	.	−	52,811	1,991	50,820	−	−
Mar.	54,090	2,339	51,751	5,853	43,424	−	.	−	53,132	2,019	51,113	−	−
Apr.	54,715	2,071	52,644	6,057	43,911	−	.	−	53,894	1,849	52,045	−	−
May	54,587	2,341	52,246	5,772	43,981	−	.	−	53,883	2,140	51,743	−	−
June	54,623	2,501	52,122	6,020	43,703	−	.	−	53,565	2,241	51,324	−	−
July	54,165	2,228	51,937	5,658	43,727	−	.	−	53,425	2,016	51,409	−	−
Aug.	54,705	2,513	52,192	5,881	43,796	−	.	−	53,907	2,298	51,609	−	−
													Changes *
2023	+ 919	− 383	+ 1,302	+ 844	− 207	−	.	−	+ 634	− 409	+ 1,043	± 0	−
2024 Feb.	− 1,098	− 457	− 641	− 471	− 75	−	.	−	− 1,051	− 453	− 598	−	−
Mar.	+ 482	+ 119	+ 363	+ 574	− 96	−	.	−	+ 321	+ 28	+ 293	−	−
Apr.	+ 625	− 268	+ 893	+ 204	+ 487	−	.	−	+ 762	− 170	+ 932	−	−
May	− 128	+ 270	− 398	− 285	+ 70	−	.	−	− 11	+ 291	− 302	−	−
June	+ 36	+ 160	− 124	+ 248	− 278	−	.	−	− 318	+ 101	− 419	−	−
July	− 458	− 273	− 185	− 362	+ 24	−	.	−	− 140	− 225	+ 85	−	−
Aug.	+ 540	+ 285	+ 255	+ 223	+ 69	−	.	−	+ 482	+ 282	+ 200	−	−
Building and loan associations													**End of year or month ***
2023	193,910	3,618	189,777	2,385	186,253	412	103	6	192,280	3,602	188,164	514	6
2024 Feb.	193,687	3,867	189,303	2,619	185,440	405	112	5	192,074	3,852	187,706	516	5
Mar.	193,274	4,082	188,676	2,708	184,754	403	113	5	191,670	4,067	187,088	515	5
Apr.	192,462	3,961	187,990	2,817	183,944	398	113	4	190,865	3,946	186,409	510	4
May	192,498	4,072	187,917	2,908	183,752	396	113	4	190,906	4,057	186,341	508	4
June	192,201	4,078	187,616	3,036	183,294	393	114	4	190,606	4,063	186,037	506	4
July	192,019	4,370	187,150	3,214	182,687	388	111	4	190,435	4,355	185,582	498	4
Aug.	193,286	5,982	186,807	3,194	182,356	387	110	4	191,712	5,967	185,249	496	4
													Changes *
2023	− 706	− 96	− 590	+ 783	− 2,058	− 48	+ 28	− 2	− 629	− 92	− 518	− 19	− 2
2024 Feb.	− 247	+ 156	− 403	+ 78	− 503	− 4	+ 4	−	− 236	+ 157	− 393	−	−
Mar.	− 413	+ 215	− 627	+ 89	− 686	− 2	+ 1	−	− 404	+ 215	− 618	− 1	−
Apr.	− 812	− 121	− 686	+ 109	− 810	− 5	−	− 1	− 805	− 121	− 679	− 5	− 1
May	+ 36	+ 111	− 73	+ 91	− 192	− 2	−	−	+ 41	+ 111	− 68	− 2	−
June	− 297	+ 6	− 301	+ 128	− 458	− 3	+ 1	−	− 300	+ 6	− 304	− 2	−
July	− 182	+ 292	− 466	+ 178	− 607	− 5	− 3	−	− 171	+ 292	− 455	− 8	−
Aug.	+ 1,267	+ 1,612	− 343	− 20	− 331	− 1	− 1	−	+ 1,277	+ 1,612	− 333	− 2	−

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1				
	Total	Sight deposits	Time deposits 2	of which		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bonds 3,4	Memo item Fiduciary loans
			Total	for up to and including 1 year	for more than 2 years 2								
	1	2	3	4	5	6	7	8	9	10	11	12	13
Banks with special, development and other central support tasks													**End of year or month ***
2023	174,609	70,307	103,966	26,589	74,949	–	.	19,645	149,204	51,845	97,023	336	19,630
2024 Feb.	167,501	69,798	97,367	20,863	75,012	–	.	19,609	145,163	52,909	91,918	336	19,594
Mar.	181,704	78,031	103,337	27,041	74,728	–	.	19,844	151,241	57,262	93,643	336	19,821
Apr.	167,485	69,899	97,250	21,307	74,503	–	.	19,877	143,545	51,925	91,284	336	19,854
May	167,995	70,585	97,074	21,095	74,432	–	.	19,889	143,860	52,656	90,868	336	19,867
June	178,941	73,809	104,796	29,401	73,811	–	.	19,672	147,249	54,439	92,474	336	19,650
July	168,364	70,827	97,201	21,761	73,932	–	.	19,439	145,438	54,347	90,755	336	19,411
Aug.	168,679	72,306	96,037	20,680	73,829	–	.	19,529	145,547	55,276	89,935	336	19,500
													Changes *
2023	– 12,897	+ 4,850	– 17,759	– 19,964	+ 1,751	–	.	– 352	– 7,681	+ 8,155	– 15,848	+ 12	– 355
2024 Feb.	– 1,782	– 65	– 1,717	– 1,037	+ 155	–	.	+ 153	– 2,243	– 679	– 1,564	–	+ 154
Mar.	+ 14,227	+ 8,249	+ 5,978	+ 6,186	– 284	–	.	+ 235	+ 6,078	+ 4,353	+ 1,725	–	+ 227
Apr.	– 14,245	– 8,126	– 6,119	– 5,765	– 226	–	.	+ 33	– 7,696	– 5,337	– 2,359	–	+ 33
May	+ 522	+ 691	– 169	– 207	– 69	–	.	+ 12	+ 315	+ 731	– 416	–	+ 13
June	+ 10,914	+ 3,201	+ 7,713	+ 8,299	– 623	–	.	– 217	+ 3,389	+ 1,783	+ 1,606	–	– 217
July	– 10,536	– 3,000	– 7,536	– 7,582	+ 122	–	.	– 233	– 1,811	– 92	– 1,719	–	– 239
Aug.	+ 328	+ 1,474	– 1,146	– 1,066	– 100	–	.	+ 90	+ 109	+ 929	– 820	–	+ 89
Memo item: Foreign banks													**End of year or month ***
2023	762,165	487,550	240,315	133,074	90,982	9,221	25,079	119	609,215	412,492	162,685	34,038	6
2024 Feb.	788,518	498,111	255,023	148,236	89,553	8,553	26,831	91	610,958	405,734	170,104	35,120	5
Mar.	782,258	488,210	258,906	152,191	89,473	8,174	26,968	87	616,882	407,344	174,658	34,880	5
Apr.	799,680	499,891	264,783	157,870	89,658	7,960	27,046	151	624,209	406,558	182,904	34,747	4
May	797,840	501,392	261,429	153,444	90,764	7,774	27,245	203	617,822	403,668	179,390	34,764	4
June	777,103	488,937	253,470	145,844	90,505	7,150	27,546	204	607,488	399,616	173,426	34,446	4
July	777,700	488,923	254,666	146,914	90,580	6,973	27,138	200	612,008	406,371	171,773	33,864	4
Aug.	806,028	511,173	260,657	153,449	89,796	6,870	27,328	162	629,028	420,464	174,614	33,950	4
													Changes *
2023	+ 34,775	– 24,157	+ 45,089	+ 34,529	+ 7,757	– 6,598	+20,441	+ 116	+ 28,030	– 21,296	+ 35,466	+13,860	– 2
2024 Feb.	+ 12,963	+ 9,407	+ 3,480	+ 3,890	– 707	– 260	+ 336	– 6	+ 4,332	+ 3,074	+ 1,178	+ 80	–
Mar.	– 6,245	– 9,892	+ 3,889	+ 3,967	– 85	– 379	+ 137	– 4	+ 5,924	+ 1,610	+ 4,554	– 240	–
Apr.	+ 14,823	+ 10,475	+ 4,484	+ 4,809	– 157	– 214	+ 78	+ 64	+ 5,196	– 1,860	+ 7,189	– 133	– 1
May	– 1,429	+ 1,741	– 3,183	– 4,304	+ 1,148	– 186	+ 199	+ 52	– 6,387	– 2,890	– 3,514	+ 17	–
June	– 21,220	– 12,747	– 8,150	– 7,738	– 305	– 624	+ 301	+ 1	– 10,334	– 4,052	– 5,964	– 318	–
July	+ 902	+ 189	+ 1,298	+ 1,127	+ 114	– 177	– 408	– 4	+ 4,520	+ 6,755	– 1,653	– 582	–
Aug.	+ 16,014	+ 9,641	+ 6,286	+ 6,732	– 705	– 103	+ 190	– 38	+ 3,447	+ 520	+ 2,841	+ 86	–

***** 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]									
			Time deposits [2]							
					for more than 1 year					
	Total	Sight deposits	Total	for up to and including 1 year	Total	for up to and including 2 years	for more than 2 years [2]	Savings deposits [3]	Bank savings bonds [4]	Memo item Fiduciary loans
	1	2	3	4	5	6	7	8	9	10
Domestic enterprises and households										**End of year or month ***
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
2023	3,942,100	2,449,622	909,579	409,056	500,523	57,186	443,337	445,036	137,863	23,505
2023 Nov.	3,932,059	2,460,477	898,007	403,196	494,811	54,542	440,269	447,482	126,093	11,618
Dec.	3,942,100	2,449,622	909,579	409,056	500,523	57,186	443,337	445,036	137,863	23,505
2024 Jan.	3,943,847	2,411,891	946,230	442,299	503,931	60,839	443,092	438,621	147,105	28,045
Feb.	3,936,980	2,390,563	959,797	454,020	505,777	64,073	441,704	433,644	152,976	30,890
Mar.	3,955,840	2,390,274	979,648	472,466	507,182	65,372	441,810	429,563	156,355	33,249
Apr.	3,973,445	2,393,769	994,202	484,999	509,203	66,182	443,021	425,009	160,465	36,761
May	3,988,479	2,404,841	999,412	489,049	510,363	66,706	443,657	421,492	162,734	39,901
June	3,980,255	2,398,908	998,384	486,127	512,257	67,273	444,984	417,403	165,560	42,082
July	4,003,742	2,416,123	1,007,005	495,446	511,559	66,932	444,627	413,406	167,208	43,447
Aug.	4,051,628	2,457,821	1,014,911	504,149	510,762	66,820	443,942	410,536	168,360	44,675
										Changes *
2022	+ 122,658	+ 65,640	+ 74,206	+ 87,847	− 13,641	+ 1,429	− 15,070	− 26,970	+ 9,782	+ 240
2023	+ 70,015	− 180,722	+ 228,131	+ 200,055	+ 28,076	+ 29,793	− 1,717	− 81,208	+ 103,814	+ 3,486
2023 Nov.	+ 25,122	+ 8,280	+ 5,183	+ 376	+ 4,807	+ 3,514	+ 1,293	− 7,047	+ 18,706	+ 453
Dec.	+ 20,658	+ 567	+ 10,767	+ 5,850	+ 4,917	+ 2,799	+ 2,118	− 2,446	+ 11,770	+ 492
2024 Jan.	+ 1,717	− 37,761	+ 36,701	+ 33,293	+ 3,408	+ 3,653	− 245	− 6,465	+ 9,242	+ 4,540
Feb.	− 6,837	− 21,328	+ 13,597	+ 11,721	+ 1,876	+ 3,264	− 1,388	− 4,977	+ 5,871	+ 2,845
Mar.	+ 18,860	− 289	+ 19,851	+ 18,446	+ 1,405	+ 1,299	+ 106	− 4,081	+ 3,379	+ 2,359
Apr.	+ 17,605	+ 3,495	+ 14,554	+ 12,533	+ 2,021	+ 810	+ 1,211	− 4,554	+ 4,110	+ 3,512
May	+ 15,049	+ 11,267	+ 5,030	+ 3,870	+ 1,160	+ 524	+ 636	− 3,517	+ 2,269	+ 3,140
June	− 10,004	− 5,933	− 2,808	− 2,922	+ 114	+ 567	− 453	− 4,089	+ 2,826	+ 2,181
July	+ 23,487	+ 17,215	+ 8,621	+ 9,319	− 698	− 341	− 357	− 3,997	+ 1,648	+ 1,365
Aug.	+ 15,964	+ 9,776	+ 7,906	+ 8,703	− 797	− 112	− 685	− 2,870	+ 1,152	+ 1,228
Domestic government										**End of year or month ***
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
2023	286,923	91,218	190,492	105,598	84,894	23,304	61,590	859	4,354	26,636
2023 Nov.	285,236	92,466	187,544	103,735	83,809	22,144	61,665	867	4,359	25,960
Dec.	286,923	91,218	190,492	105,598	84,894	23,304	61,590	859	4,354	26,636
2024 Jan.	272,491	84,877	182,499	98,384	84,115	23,412	60,703	798	4,317	26,471
Feb.	276,599	87,757	183,725	101,366	82,359	21,025	61,334	786	4,331	26,652
Mar.	283,192	88,960	189,124	106,106	83,018	21,967	61,051	779	4,329	26,933
Apr.	266,180	81,634	179,419	99,870	79,549	18,721	60,828	750	4,377	26,928
May	274,827	92,126	177,486	98,387	79,099	18,427	60,672	745	4,470	27,001
June	284,491	95,317	184,104	104,867	79,237	19,410	59,827	675	4,395	26,820
July	264,107	80,992	178,244	99,170	79,074	19,443	59,631	629	4,242	26,553
Aug.	271,628	90,694	176,169	97,238	78,931	19,236	59,695	630	4,135	29,779
										Changes *
2022	+ 69,126	+ 196	+ 69,153	+ 64,651	+ 4,502	− 851	+ 5,353	− 567	+ 344	+ 1,484
2023	+ 6,538	+ 8,682	− 1,717	− 1,653	− 64	+ 148	− 212	− 1,076	+ 649	+ 61
2023 Nov.	− 5,849	+ 222	− 6,189	− 4,439	− 1,750	− 1,388	− 362	− 23	+ 141	− 203
Dec.	+ 1,667	− 1,268	+ 2,948	+ 1,858	+ 1,090	+ 1,165	− 75	− 8	− 5	+ 676
2024 Jan.	− 14,432	− 6,341	− 7,993	− 7,214	− 779	+ 108	− 887	− 61	− 37	− 165
Feb.	+ 4,078	+ 2,880	+ 1,196	+ 2,982	− 1,786	− 2,417	+ 631	− 12	+ 14	+ 181
Mar.	+ 6,593	+ 1,203	+ 5,399	+ 4,740	+ 659	+ 942	− 283	− 7	− 2	+ 281
Apr.	− 17,012	− 7,326	− 9,705	− 6,236	− 3,469	− 3,246	− 223	− 29	+ 48	− 5
May	+ 8,632	+ 10,477	− 1,933	− 1,483	− 450	− 294	− 156	− 5	+ 93	+ 73
June	+ 9,589	+ 3,191	+ 6,543	+ 6,480	+ 63	+ 983	− 920	− 70	− 75	− 181
July	− 20,384	− 14,325	− 5,860	− 5,697	− 163	+ 33	− 196	− 46	− 153	− 267
Aug.	+ 7,521	+ 9,702	− 2,075	− 1,932	− 143	− 207	+ 64	+ 1	− 107	+ 3,226

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic enterprises and households 1						Deposits and borrowing from domestic government 1						
	Total	of which: Sight deposits	of which: Time deposits 2	of which: Time deposits 2: for up to and including 1 year	of which: Time deposits 2: for more than 2 years 2	of which: Savings deposits and bank savings bonds 3, 4	Total	Memo item Fiduciary loans	of which: Time deposits 2: Sight deposits	of which: Time deposits 2: of which: for up to and including 1 year	of which: Time deposits 2: of which: for more than 2 years 2	of which: Savings deposits and bank savings bonds 3, 4	Memo item Fiduciary loans by domestic non-banks, total
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks 5													End of year or month *
2023	1,505,762	1,026,489	347,467	207,586	105,991	131,806	58,805	15,967	42,047	29,817	5,744	791	22,009
2024 May	1,532,491	1,004,572	392,987	248,589	106,072	134,932	53,564	16,007	36,866	26,198	5,812	691	38,361
June	1,524,868	999,539	391,420	245,099	107,976	133,909	53,327	15,851	36,834	25,760	5,796	642	40,572
July	1,534,840	1,007,251	395,039	249,831	107,575	132,550	52,665	15,505	36,693	25,687	5,738	467	41,939
Aug.	1,571,680	1,041,581	398,158	254,164	106,837	131,941	52,264	15,601	36,211	25,416	5,595	452	43,062
													Changes *
2023	+ 87,634	− 26,919	+ 82,132	+ 73,873	− 4,806	+ 32,421	− 9,684	+ 2,516	− 11,415	− 5,399	− 980	− 785	+3,359
2024 May	+ 4,477	+ 2,858	+ 2,490	+ 2,281	+ 299	− 871	− 158	+ 1,296	− 1,445	− 1,171	− 92	− 9	+3,139
June	− 9,403	− 5,033	− 3,347	− 3,490	+ 124	− 1,023	− 312	− 156	− 107	− 438	− 91	− 49	+2,211
July	+ 9,972	+ 7,712	+ 3,619	+ 4,732	− 401	− 1,359	− 662	− 346	− 141	− 73	− 58	− 175	+1,367
Aug.	+ 4,918	+ 2,408	+ 3,119	+ 4,333	− 738	− 609	− 401	+ 96	− 482	− 271	− 143	− 15	+1,123
Big banks													End of year or month *
2023	731,264	474,863	177,191	112,754	53,352	79,210	38,949	10,315	28,563	22,043	2,909	71	3,232
2024 May	739,747	470,933	188,759	126,125	52,124	80,055	35,644	10,453	25,123	18,577	3,249	68	4,169
June	735,254	467,668	188,552	123,982	54,123	79,034	35,760	10,419	25,278	17,969	3,307	63	4,264
July	738,289	469,878	189,911	125,940	53,883	78,500	36,083	10,286	25,749	18,429	3,354	48	4,324
Aug.	758,249	489,807	190,229	126,765	53,650	78,213	35,336	9,471	25,824	18,695	3,243	41	4,349
													Changes *
2023	+ 21,451	− 28,338	+ 46,920	+ 44,558	− 1,566	+ 2,869	− 4,794	+ 814	− 5,457	− 2,910	− 234	− 151	+ 729
2024 May	+ 6,143	+ 6,511	− 116	− 43	− 12	− 252	− 325	+ 948	− 1,263	− 1,363	− 43	− 10	+ 129
June	− 6,273	− 3,265	− 1,987	− 2,143	+ 219	− 1,021	+ 41	− 34	+ 80	− 608	− 17	− 5	+ 95
July	+ 3,035	+ 2,210	+ 1,359	+ 1,958	− 240	− 534	+ 323	− 133	+ 471	+ 460	+ 47	− 15	+ 60
Aug.	+ 1,610	+ 1,579	+ 318	+ 825	− 233	− 287	− 747	− 815	+ 75	+ 266	− 111	− 7	+ 25
Regional banks and other commercial banks													End of year or month *
2023	587,674	419,282	116,084	56,129	42,257	52,308	16,616	3,959	11,937	6,996	2,107	720	18,777
2024 May	603,845	404,093	145,150	79,403	44,244	54,602	14,853	3,879	10,351	6,968	1,847	623	34,192
June	606,440	404,704	147,136	81,414	44,167	54,600	14,373	3,921	9,873	6,846	1,768	579	36,308
July	608,634	405,020	149,853	84,716	44,126	53,761	13,698	3,660	9,619	6,625	1,737	419	37,615
Aug.	618,306	414,777	150,107	85,705	43,628	53,422	14,095	4,603	9,081	6,103	1,709	411	38,713
													Changes *
2023	+ 53,580	+ 2,794	+ 21,167	+ 16,787	− 3,309	+ 29,619	− 5,723	+ 541	− 5,630	− 2,591	− 614	− 634	+2,630
2024 May	− 796	− 3,609	+ 3,429	+ 3,158	+ 402	− 616	+ 73	+ 306	− 234	+ 151	− 66	+ 1	+3,010
June	+ 2,595	+ 611	+ 1,986	+ 2,011	− 77	− 2	− 480	+ 42	− 478	− 122	− 79	− 44	+2,116
July	+ 2,194	+ 316	+ 2,717	+ 3,302	− 41	− 839	− 675	− 261	− 254	− 221	− 31	− 160	+1,307
Aug.	− 132	− 47	+ 254	+ 989	− 498	− 339	+ 397	+ 943	− 538	− 522	− 28	− 8	+1,098
Branches of foreign banks													End of year or month *
2023	186,824	132,344	54,192	38,703	10,382	288	3,240	1,693	1,547	778	728	–	–
2024 May	188,899	129,546	59,078	43,061	9,704	275	3,067	1,675	1,392	653	716	–	–
June	183,174	127,167	55,732	39,703	9,686	275	3,194	1,511	1,683	945	721	–	–
July	187,917	132,353	55,275	39,175	9,566	289	2,884	1,559	1,325	633	647	–	–
Aug.	195,125	136,997	57,822	41,694	9,559	306	2,833	1,527	1,306	618	643	–	–
													Changes *
2023	+ 12,603	− 1,375	+ 14,045	+ 12,528	+ 69	− 67	+ 833	+ 1,161	− 328	+ 102	− 132	–	–
2024 May	+ 188,899	+129,546	+ 59,078	+ 43,061	+ 9,704	+ 275	+ 3,067	+ 1,675	+ 1,392	+ 653	+ 716	–	–
June	+ 183,174	+127,167	+ 55,732	+ 39,703	+ 9,686	+ 275	+ 3,194	+ 1,511	+ 1,683	+ 945	+ 721	–	–
July	+ 187,917	+132,353	+ 55,275	+ 39,175	+ 9,566	+ 289	+ 2,884	+ 1,559	+ 1,325	+ 633	+ 647	–	–
Aug.	+ 195,125	+136,997	+ 57,822	+ 41,694	+ 9,559	+ 306	+ 2,833	+ 1,527	+ 1,306	+ 618	+ 643	–	–

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic enterprises and households 1						Deposits and borrowing from domestic government 1						
		of which							Time deposits 2				
			Time deposits 2							of which			
	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4	Total	Memo item Fiduciary loans	Sight deposits	for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4	Memo item Fiduciary loans by domestic non-banks, total
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													End of year or month *
2023	195,775	106,307	83,266	29,364	52,549	6,202	57,013	16,602	40,378	24,431	7,841	33	8,253
2024 May	207,848	112,976	88,535	34,318	52,891	6,337	60,021	20,988	39,011	26,265	7,063	22	8,437
June	206,642	113,317	86,940	32,949	52,702	6,385	67,762	23,861	43,879	30,983	6,901	22	8,451
July	207,678	113,701	87,563	33,567	52,839	6,414	59,537	18,461	41,052	28,037	6,908	24	8,421
Aug.	208,757	112,713	89,597	35,603	52,853	6,447	61,215	20,856	40,335	27,146	7,166	24	11,664
													Changes *
2023	+ 80	− 5,105	+ 4,457	+ 5,353	− 1,397	+ 728	+ 17,165	+ 8,242	+ 8,910	+ 5,743	− 523	+ 13	+ 568
2024 May	+ 3,587	+ 5,405	− 1,852	− 1,777	− 113	+ 34	+ 4,406	+ 4,499	− 79	− 114	+ 109	− 14	+ 62
June	− 1,206	+ 341	− 1,595	− 1,369	− 189	+ 48	+ 7,741	+ 2,873	+ 4,868	+ 4,718	− 162	−	+ 14
July	+ 1,036	+ 384	+ 623	+ 618	+ 137	+ 29	− 8,225	− 5,400	− 2,827	− 2,946	+ 7	+ 2	− 30
Aug.	+ 1,079	− 988	+ 2,034	+ 2,036	+ 14	+ 33	+ 1,678	+ 2,395	− 717	− 891	+ 258	−	+ 3,243
Savings banks													End of year or month *
2023	1,106,721	739,489	83,254	69,151	11,684	283,978	58,032	35,717	18,670	14,916	1,875	3,645	83
2024 May	1,106,585	722,188	98,034	82,249	12,430	286,363	54,322	32,208	18,345	14,181	2,043	3,769	77
June	1,108,389	723,053	98,689	82,589	12,562	286,647	53,249	31,320	18,257	14,108	2,038	3,672	74
July	1,114,899	727,317	101,139	84,701	12,635	286,443	46,973	25,448	17,882	13,610	2,019	3,643	73
Aug.	1,118,564	730,189	102,300	85,582	12,663	286,075	51,766	30,621	17,616	13,463	2,011	3,529	73
													Changes *
2023	− 15,929	− 78,519	+ 55,689	+ 52,593	+ 1,161	+ 6,901	+ 6,516	− 3,325	+ 9,396	+ 8,629	+ 186	+ 445	− 5
2024 May	+ 2,477	+ 865	+ 1,535	+ 1,151	+ 195	+ 77	+ 3,192	+ 2,847	+ 238	+ 218	+ 30	+ 107	− 1
June	+ 1,804	+ 865	+ 655	+ 340	+ 132	+ 284	− 1,073	− 888	− 88	− 73	− 5	− 97	− 3
July	+ 6,510	+ 4,264	+ 2,450	+ 2,112	+ 73	− 204	− 6,276	− 5,872	− 375	− 498	− 19	− 29	− 1
Aug.	+ 3,665	+ 2,872	+ 1,161	+ 881	+ 28	− 368	+ 4,793	+ 5,173	− 266	− 147	− 8	− 114	−
Credit cooperatives													End of year or month *
2023	817,754	533,090	124,579	94,027	14,375	160,085	34,513	10,057	23,734	16,539	3,167	722	160
2024 May	825,243	519,353	150,117	114,222	15,939	155,773	34,583	9,822	24,051	16,727	3,064	710	156
June	825,081	517,554	152,324	115,846	16,125	155,203	34,008	8,987	24,310	16,720	3,042	711	151
July	829,956	520,797	154,763	117,788	16,369	154,396	32,003	7,917	23,372	16,052	3,041	714	152
Aug.	834,211	524,228	156,359	118,953	16,667	153,624	33,633	9,185	23,711	16,344	3,019	737	151
													Changes *
2023	− 8,446	− 77,576	+ 86,557	+ 69,758	+ 4,258	− 17,427	+ 6,893	+ 992	+ 6,011	+ 4,528	+ 610	− 110	− 18
2024 May	+ 3,692	+ 1,584	+ 2,594	+ 1,935	+ 283	− 486	+ 1,663	+ 1,257	+ 402	+ 380	− 9	+ 4	−
June	− 162	− 1,799	+ 2,207	+ 1,624	+ 186	− 570	− 575	− 835	+ 259	− 7	− 22	+ 1	− 5
July	+ 4,875	+ 3,243	+ 2,439	+ 1,942	+ 244	− 807	− 2,005	− 1,070	− 938	− 668	− 1	+ 3	+ 1
Aug.	+ 4,255	+ 3,431	+ 1,596	+ 1,165	+ 298	− 772	+ 1,630	+ 1,268	+ 339	+ 292	− 22	+ 23	− 1
Mortgage banks													End of year or month *
2023	47,197	1,673	45,524	2,219	41,528	−	5,967	2	5,965	3,297	1,825	−	−
2024 May	48,306	1,699	46,607	2,522	41,957	−	5,577	441	5,136	3,066	1,716	−	−
June	48,067	1,784	46,283	2,521	41,665	−	5,498	457	5,041	3,015	1,731	−	−
July	47,963	1,656	46,307	2,509	41,711	−	5,462	360	5,102	2,935	1,709	−	−
Aug.	48,003	1,756	46,247	2,444	41,749	−	5,904	542	5,362	3,167	1,740	−	−
													Changes *
2023	+ 398	− 410	+ 808	+ 4	− 75	± 0	+ 236	+ 1	+ 235	+ 590	− 132	−	−
2024 May	+ 205	+ 126	+ 79	+ 16	+ 105	−	− 216	+ 165	− 381	− 209	− 31	−	−
June	− 239	+ 85	− 324	− 1	− 292	−	− 79	+ 16	− 95	− 51	+ 15	−	−
July	− 104	− 128	+ 24	− 12	+ 46	−	− 36	− 97	+ 61	− 80	− 22	−	−
Aug.	+ 40	+ 100	− 60	− 65	+ 38	−	+ 442	+ 182	+ 260	+ 232	+ 31	−	−

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic enterprises and households [1]						Deposits and borrowing from domestic government [1]						Memo item Fiduciary loans by domestic non-banks, total
	Total	of which: Sight deposits	of which: Time deposits [2]	of which: Time deposits [2]: for up to and including 1 year	of which: Time deposits [2]: for more than 2 years [2]	of which: Savings deposits and bank savings bonds [3, 4]	Total	Memo item Fiduciary loans	of which: Time deposits [2]: Sight deposits	of which: Time deposits [2]: of which: for up to and including 1 year	of which: Time deposits [2]: of which: for more than 2 years [2]	of which: Savings deposits and bank savings bonds [3, 4]	
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													End of year or month *
2023	190,830	3,602	186,714	2,206	183,468	514	1,450	–	1,450	130	1,223	–	6
2024 May	189,417	4,057	184,852	2,625	181,082	508	1,489	–	1,489	235	1,145	–	4
June	189,099	4,063	184,530	2,728	180,628	506	1,507	–	1,507	260	1,138	–	4
July	189,026	4,355	184,173	2,908	180,071	498	1,409	–	1,409	258	1,098	–	4
Aug.	190,288	5,967	183,825	2,873	179,750	496	1,424	–	1,424	278	1,093	–	4
													Changes *
2023	– 498	– 85	– 394	+ 812	– 1,910	– 19	– 131	– 7	– 124	– 47	– 57	–	– 2
2024 May	+ 53	+ 111	– 56	+ 70	– 154	– 2	– 12	–	– 12	+ 20	– 32	–	–
June	– 318	+ 6	– 322	+ 103	– 454	– 2	+ 18	–	+ 18	+ 25	– 7	–	–
July	– 73	+ 292	– 357	+ 180	– 557	– 8	– 98	–	– 98	– 2	– 40	–	–
Aug.	+ 1,262	+ 1,612	– 348	– 35	– 321	– 2	+ 15	–	+ 15	+ 20	– 5	–	–
Banks with special, development and other central support tasks													End of year or month *
2023	78,061	38,972	38,775	4,503	33,742	314	71,143	12,873	58,248	16,468	39,915	22	19,630
2024 May	78,589	39,996	38,280	4,524	33,286	313	65,271	12,660	52,588	11,715	39,829	23	19,867
June	78,109	39,598	38,198	4,395	33,326	313	69,140	14,841	54,276	14,021	39,181	23	19,650
July	79,380	41,046	38,021	4,142	33,427	313	66,058	13,301	52,734	12,591	39,118	23	19,411
Aug.	80,125	41,387	38,425	4,530	33,423	313	65,422	13,889	51,510	11,424	39,071	23	19,500
													Changes *
2023	+ 6,776	+ 7,892	– 1,118	– 2,338	+ 1,052	+ 2	– 14,457	+ 263	– 14,730	– 15,697	+ 684	+ 10	– 355
2024 May	– 4,497	– 3,497	– 1,027	– 892	– 139	+ 27	– 1,890	+ 607	– 2,487	– 2,439	– 15	– 10	–
June	– 9,111	– 3,984	– 4,813	– 4,408	– 22	– 314	– 1,223	– 68	– 1,151	– 1,262	– 116	– 4	+ 1
July	+ 4,738	+ 6,823	– 1,518	– 920	– 379	– 567	– 218	– 68	– 135	– 151	– 11	– 15	–
Aug.	+ 3,242	+ 600	+ 2,554	+ 3,229	– 438	+ 88	+ 205	– 80	+ 287	+ 309	– 21	– 2	+ 2
Memo item: Foreign banks													End of year or month *
2023	586,054	404,405	147,666	94,716	40,173	33,983	23,161	8,087	15,019	10,775	2,347	55	1
2024 May	597,921	396,481	166,722	112,548	39,005	34,718	19,901	7,187	12,668	9,006	2,742	46	–
June	588,810	392,497	161,909	108,140	38,983	34,404	18,678	7,119	11,517	7,744	2,626	42	1
July	593,548	399,320	160,391	107,220	38,604	33,837	18,460	7,051	11,382	7,593	2,615	27	1
Aug.	610,363	413,493	162,945	110,449	38,166	33,925	18,665	6,971	11,669	7,902	2,594	25	3
													Changes *
2023	+ 30,355	– 23,484	+ 39,825	+ 33,845	– 535	+ 14,014	– 2,325	+ 2,188	– 4,359	– 2,565	– 373	– 154	+ 1
2024 May	– 4,497	– 3,497	– 1,027	– 892	– 139	+ 27	– 1,890	+ 607	– 2,487	– 2,439	– 15	– 10	–
June	– 9,111	– 3,984	– 4,813	– 4,408	– 22	– 314	– 1,223	– 68	– 1,151	– 1,262	– 116	– 4	+ 1
July	+ 4,738	+ 6,823	– 1,518	– 920	– 379	– 567	– 218	– 68	– 135	– 151	– 11	– 15	–
Aug.	+ 3,242	+ 600	+ 2,554	+ 3,229	– 438	+ 88	+ 205	– 80	+ 287	+ 309	– 21	– 2	+ 2

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing [1]									
			Time deposits [2]							
					for more than 1 year					
	Total	Sight deposits	Total	for up to and including 1 year	Total	for up to and including 2 years	for more than 2 years [2]	Savings deposits [3]	Bank savings bonds [4]	Memo item Fiduciary loans
	1	2	3	4	5	6	7	8	9	10
	Domestic enterprises (non-MFIs) [5]									**End of year or month ***
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
2023	1,194,589	723,044	453,913	204,349	249,564	18,958	230,606	3,273	14,359	2,491
2023 Oct.	1,209,616	727,638	464,494	215,830	248,664	19,194	229,470	3,505	13,979	2,304
Nov.	1,213,891	738,855	457,422	208,549	248,873	19,031	229,842	3,450	14,164	2,341
Dec.	1,194,589	723,044	453,913	204,349	249,564	18,958	230,606	3,273	14,359	2,491
2024 Jan.	1,203,784	714,592	471,406	223,420	247,986	19,101	228,885	3,281	14,505	2,525
Feb.	1,183,113	697,086	468,107	221,600	246,507	19,081	227,426	3,249	14,671	2,691
Mar.	1,190,956	696,991	476,049	229,707	246,342	19,317	227,025	3,219	14,697	2,759
Apr.	1,197,679	699,955	479,692	232,547	247,145	19,075	228,070	3,205	14,827	2,928
May	1,203,128	709,042	475,850	228,198	247,652	19,390	228,262	3,202	15,034	3,021
June	1,183,391	697,217	467,839	218,483	249,356	19,492	229,864	3,189	15,146	3,041
July	1,207,318	719,542	469,355	220,488	248,867	19,224	229,643	3,179	15,242	3,111
Aug.	1,216,521	724,370	473,664	225,803	247,861	19,087	228,774	3,187	15,300	3,252
										Changes *
2022	+ 56,195	+ 17,684	+ 38,801	+ 52,143	− 13,342	+ 953	− 14,295	− 920	+ 630	− 461
2023	+ 11,069	− 48,014	+ 57,513	+ 63,032	− 5,519	+ 2,040	− 7,559	− 1,140	+ 2,710	+ 623
2023 Oct.	+ 21,843	+ 8,496	+ 13,023	+ 14,910	− 1,887	+ 517	− 2,404	− 53	+ 377	+ 93
Nov.	+ 4,380	+ 11,217	− 6,952	− 7,161	+ 209	− 163	+ 372	− 70	+ 185	+ 37
Dec.	− 8,685	− 4,429	− 4,274	− 4,160	− 114	+ 27	− 141	− 177	+ 195	+ 150
2024 Jan.	+ 9,195	− 8,452	+ 17,543	+ 19,121	− 1,578	+ 143	− 1,721	− 42	+ 146	+ 34
Feb.	− 20,671	− 17,506	− 3,299	− 1,820	− 1,479	− 20	− 1,459	− 32	+ 166	+ 166
Mar.	+ 7,843	− 95	+ 7,942	+ 8,107	− 165	+ 236	− 401	− 30	+ 26	+ 68
Apr.	+ 6,723	+ 2,964	+ 3,643	+ 2,840	+ 803	− 242	+ 1,045	− 14	+ 130	+ 169
May	+ 5,519	+ 9,247	− 3,932	− 4,439	+ 507	+ 315	+ 192	− 3	+ 207	+ 93
June	− 21,517	− 11,825	− 9,791	− 9,715	− 76	+ 102	− 178	− 13	+ 112	+ 20
July	+ 23,947	+ 22,325	+ 1,536	+ 2,025	− 489	− 268	− 221	− 10	+ 96	+ 70
Aug.	+ 9,341	+ 4,966	+ 4,309	+ 5,315	− 1,006	− 137	− 869	+ 8	+ 58	+ 141
	Domestic self-employed persons [6]									**End of year or month ***
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
2023	348,988	270,859	67,555	49,750	17,805	3,934	13,871	.	10,574	261
2023 Oct.	347,689	276,409	63,510	46,717	16,793	3,248	13,545	.	7,770	235
Nov.	347,725	273,342	64,908	47,565	17,343	3,679	13,664	.	9,475	244
Dec.	348,988	270,859	67,555	49,750	17,805	3,934	13,871	.	10,574	261
2024 Jan.	350,465	267,972	71,152	52,862	18,290	4,252	14,038	.	11,341	.
Feb.	351,639	265,935	73,971	55,297	18,674	4,598	14,076	.	11,733	.
Mar.	348,561	261,121	75,453	56,652	18,801	4,614	14,187	.	11,987	.
Apr.	354,144	265,472	76,366	57,467	18,899	4,635	14,264	.	12,306	.
May	355,934	265,981	77,548	58,610	18,938	4,611	14,327	.	12,405	.
June	353,163	262,246	78,343	59,348	18,995	4,635	14,360	.	12,574	.
July	359,720	267,580	79,442	60,464	18,978	4,609	14,369	.	12,698	.
Aug.	367,506	274,596	80,107	61,119	18,988	4,585	14,403	.	12,803	.
										Changes *
2022	+ 12,372	− 1,491	+ 12,933	+ 12,415	+ 518	+ 289	+ 229	.	+ 930	+ 9
2023	+ 8,265	− 36,740	+ 36,147	+ 32,457	+ 3,690	+ 3,018	+ 672	.	+ 8,858	+ 55
2023 Oct.	+ 4,122	+ 558	+ 2,292	+ 1,951	+ 341	+ 274	+ 67	.	+ 1,272	+ 2
Nov.	+ 131	− 2,972	+ 1,398	+ 848	+ 550	+ 431	+ 119	.	+ 1,705	+ 9
Dec.	+ 1,263	− 2,443	+ 2,607	+ 2,185	+ 422	+ 255	+ 167	.	+ 1,099	+ 17
2024 Jan.	+ 1,447	− 2,917	+ 3,597	+ 3,112	+ 485	+ 318	+ 167	.	+ 767	.
Feb.	+ 1,174	− 2,037	+ 2,819	+ 2,435	+ 384	+ 346	+ 38	.	+ 392	.
Mar.	− 3,078	− 4,814	+ 1,482	+ 1,355	+ 127	+ 16	+ 111	.	+ 254	.
Apr.	+ 5,468	+ 4,336	+ 813	+ 785	+ 28	+ 1	+ 27	.	+ 319	.
May	+ 1,790	+ 549	+ 1,142	+ 1,103	+ 39	− 24	+ 63	.	+ 99	.
June	− 2,836	− 3,775	+ 770	+ 713	+ 57	+ 24	+ 33	.	+ 169	.
July	+ 6,557	+ 5,334	+ 1,099	+ 1,116	− 17	− 26	+ 9	.	+ 124	.
Aug.	+ 2,341	+ 1,571	+ 665	+ 655	+ 10	− 24	+ 34	.	+ 105	.

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing [1]							Savings deposits [3]	Bank savings bonds [4]	Memo item Fiduciary loans
	Total	Sight deposits	Time deposits [2]							
			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 ***
2023	2,128,741	1,271,015	317,291	127,380	189,911	27,877	162,034	438,353	102,082	3,678
2024 Feb.	2,132,981	1,247,212	343,977	147,499	196,478	33,062	163,416	427,168	114,624	.
Mar.	2,146,220	1,252,713	352,769	155,044	197,725	33,928	163,797	423,174	117,564	.
Apr.	2,152,452	1,251,106	361,731	162,831	198,900	34,782	164,118	418,693	120,922	.
May	2,158,279	1,251,758	368,555	168,995	199,560	34,996	164,564	415,220	122,746	.
June	2,172,772	1,262,032	374,455	174,587	199,868	35,475	164,393	411,194	125,091	.
July	2,167,343	1,253,614	380,049	180,311	199,738	35,438	164,300	407,261	126,419	.
Aug.	2,194,944	1,279,001	384,169	183,320	200,849	36,043	164,806	404,419	127,355	.
										Changes *
2023	+ 46,109	− 76,817	+ 116,511	+ 90,830	+ 25,681	+ 21,196	+ 4,485	− 78,399	+ 84,814	+ 1,318
2024 Feb.	+ 11,997	− 744	+ 12,700	+ 10,030	+ 2,670	+ 2,508	+ 162	− 4,858	+ 4,899	.
Mar.	+ 13,239	+ 5,501	+ 8,792	+ 7,545	+ 1,247	+ 866	+ 381	− 3,994	+ 2,940	.
Apr.	+ 5,827	− 1,662	+ 8,612	+ 7,712	+ 900	+ 789	+ 111	− 4,481	+ 3,358	.
May	+ 5,827	+ 702	+ 6,774	+ 6,114	+ 660	+ 214	+ 446	− 3,473	+ 1,824	.
June	+ 14,558	+ 10,314	+ 5,925	+ 5,617	+ 308	+ 479	− 171	− 4,026	+ 2,345	.
July	− 5,429	− 8,418	+ 5,594	+ 5,724	− 130	− 37	− 93	− 3,933	+ 1,328	.
Aug.	+ 3,246	+ 2,532	+ 2,620	+ 2,509	+ 111	+ 5	+ 106	− 2,842	+ 936	.
Other domestic individuals										**End of year or month ***
2023	200,654	143,373	49,171	13,876	35,295	4,550	30,745	.	8,110	17,075
2024 Feb.	200,003	138,974	51,962	15,773	36,189	5,510	30,679	.	9,067	.
Mar.	200,478	138,145	53,179	16,805	36,374	5,685	30,689	.	9,154	.
Apr.	199,629	136,108	54,132	17,824	36,308	5,903	30,405	.	9,389	.
May	200,069	135,889	54,683	18,378	36,305	5,961	30,344	.	9,497	.
June	200,679	136,053	54,968	18,793	36,175	5,949	30,226	.	9,658	.
July	199,580	134,401	55,491	19,362	36,129	6,003	30,126	.	9,688	.
Aug.	201,764	137,969	54,085	18,907	35,178	5,450	29,728	.	9,710	.
										Changes *
2023	+ 3,045	− 15,686	+ 12,245	+ 8,236	+ 4,009	+ 3,211	+ 798	.	+ 6,486	+ 1,490
2024 Feb.	+ 225	− 1,393	+ 1,255	+ 928	+ 327	+ 459	− 132	.	+ 363	.
Mar.	+ 475	− 829	+ 1,217	+ 1,032	+ 185	+ 175	+ 10	.	+ 87	.
Apr.	− 329	− 1,967	+ 1,403	+ 1,124	+ 279	+ 303	− 24	.	+ 235	.
May	+ 440	− 219	+ 551	+ 554	− 3	+ 58	− 61	.	+ 108	.
June	+ 610	+ 164	+ 285	+ 415	− 130	− 12	− 118	.	+ 161	.
July	− 1,119	− 1,652	+ 503	+ 549	− 46	+ 54	− 100	.	+ 30	.
Aug.	− 76	− 192	+ 94	+ 45	+ 49	+ 47	+ 2	.	+ 22	.
Domestic non-profit institutions										**End of year or month ***
2023	69,128	41,331	21,649	13,701	7,948	1,867	6,081	3,410	2,738	−
2024 Feb.	69,244	41,356	21,780	13,851	7,929	1,822	6,107	3,227	2,881	−
Mar.	69,625	41,304	22,198	14,258	7,940	1,828	6,112	3,170	2,953	−
Apr.	69,541	41,128	22,281	14,330	7,951	1,787	6,164	3,111	3,021	−
May	71,069	42,171	22,776	14,868	7,908	1,748	6,160	3,070	3,052	−
June	70,250	41,360	22,779	14,916	7,863	1,722	6,141	3,020	3,091	−
July	69,781	40,986	22,668	14,821	7,847	1,658	6,189	2,966	3,161	−
Aug.	70,893	41,885	22,886	15,000	7,886	1,655	6,231	2,930	3,192	−
										Changes *
2023	+ 1,527	− 3,465	+ 5,715	+ 5,500	+ 215	+ 328	− 113	− 1,669	+ 946	−
2024 Feb.	+ 438	+ 352	+ 122	+ 148	− 26	− 29	+ 3	− 87	+ 51	−
Mar.	+ 381	− 52	+ 418	+ 407	+ 11	+ 6	+ 5	− 57	+ 72	−
Apr.	− 84	− 176	+ 83	+ 72	+ 11	− 41	+ 52	− 59	+ 68	−
May	+ 1,473	+ 988	+ 495	+ 538	− 43	− 39	− 4	− 41	+ 31	−
June	− 819	− 811	+ 3	+ 48	− 45	− 26	− 19	− 50	+ 39	−
July	− 469	− 374	− 111	− 95	− 16	− 64	+ 48	− 54	+ 70	−
Aug.	+ 1,112	+ 899	+ 218	+ 179	+ 39	− 3	+ 42	− 36	+ 31	−

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2												
	Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4					Domestic employees	
			Time deposits 2						Time deposits 2				
				of which						of which			
	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	Memo item Fiduciary loans	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	Total	Sight deposits
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Commercial banks 5												**End of month ***
2024 June	546,088	316,978	229,110	125,702	89,001	1,453	130,291	99,556	30,735	26,904	1,491	627,453	519,886
July	559,368	329,849	229,519	126,700	88,534	1,523	130,966	99,795	31,171	27,379	1,486	625,643	515,416
Aug.	565,304	333,937	231,367	129,545	87,657	1,569	136,668	105,146	31,522	27,776	1,486	649,109	536,545
	Big banks												
2024 June	309,712	175,889	133,823	74,879	52,778	1	68,243	51,052	17,191	16,483	73	241,902	212,376
July	314,126	180,200	133,926	75,401	52,535	1	68,766	51,223	17,543	16,865	71	240,970	210,602
Aug.	316,300	182,297	134,003	75,789	52,305	1	72,059	54,159	17,900	17,263	59	253,250	223,026
	Regional banks and other commercial banks												
2024 June	136,106	72,969	63,137	24,661	31,488	1,452	49,602	39,578	10,024	7,769	1,004	324,987	263,447
July	139,848	75,826	64,022	25,762	31,374	1,522	49,661	39,601	10,060	7,822	1,001	324,487	261,284
Aug.	140,566	77,179	63,387	25,796	30,743	1,568	51,328	41,205	10,123	7,892	1,012	332,816	267,272
	Branches of foreign banks												
2024 June	100,270	68,120	32,150	26,162	4,735	–	12,446	8,926	3,520	2,652	414	60,564	44,063
July	105,394	73,823	31,571	25,537	4,625	–	12,539	8,971	3,568	2,692	414	60,186	43,530
Aug.	108,438	74,461	33,977	27,960	4,609	–	13,281	9,782	3,499	2,621	415	63,043	46,247
	Landesbanken												
2024 June	167,018	89,635	77,383	25,452	50,873	251	7,550	4,379	3,171	3,067	5	18,273	15,190
July	168,267	90,326	77,941	25,954	51,021	253	7,628	4,410	3,218	3,135	4	18,142	14,977
Aug.	169,154	89,456	79,698	27,715	51,023	253	7,733	4,431	3,302	3,224	4	18,154	14,865
	Savings banks												
2024 June	187,633	144,819	42,814	30,805	11,435	70	96,613	82,184	14,429	13,998	124	468,020	432,674
July	193,205	149,765	43,440	31,444	11,447	69	99,224	84,451	14,773	14,318	128	466,866	430,217
Aug.	193,446	149,907	43,539	31,598	11,424	69	100,030	85,220	14,810	14,311	139	469,671	432,105
	Commercial banks 5												**Changes ***
2024 June	– 13,717	– 6,443	– 7,274	– 7,613	+ 191	+ 47	– 532	– 911	+ 379	+ 394	+ 16	+ 6,344	+ 3,006
July	+ 13,300	+ 12,871	+ 429	+ 1,018	– 467	+ 70	+ 675	+ 239	+ 436	+ 475	– 5	– 1,810	– 4,470
Aug.	+ 6,074	+ 4,226	+ 1,848	+ 2,845	– 877	+ 46	+ 257	– 94	+ 351	+ 397	–	– 889	– 1,726
	Big banks												
2024 June	– 8	– 6	– 3	– 3	+ 0	– 0	– 0	– 0	– 0	– 0	+ 0	+ 4	+ 3
July	+ 4	+ 4	+ 0	+ 1	– 0	–	+ 1	+ 0	+ 0	+ 0	– 0	– 1	– 2
Aug.	+ 2	+ 2	+ 0	+ 0	– 0	–	+ 0	– 0	+ 0	+ 0	– 0	– 1	– 1
	Regional banks and other commercial banks												
2024 June	+ 27	+ 681	– 654	– 855	+ 15	+ 49	– 24	– 414	+ 390	+ 401	+ 11	+ 2,885	+ 693
July	+ 3,742	+ 2,857	+ 885	+ 1,101	– 114	+ 70	+ 59	+ 23	+ 36	+ 53	– 3	– 500	– 2,163
Aug.	+ 719	+ 1,354	– 635	+ 34	– 631	+ 46	– 3	– 66	+ 63	+ 70	+ 11	– 226	– 1,067
	Branches of foreign banks												
2024 June	– 5,628	– 1,585	– 4,043	– 3,942	– 19	–	– 140	– 312	+ 172	+ 157	+ 1	– 132	– 463
July	+ 5,144	+ 5,703	– 559	– 605	– 110	–	+ 93	+ 45	+ 48	+ 40	–	– 378	– 533
Aug.	+ 3,181	+ 775	+ 2,406	+ 2,423	– 16	–	+ 87	+ 156	– 69	– 71	+ 1	+ 57	– 83
	Landesbanken												
2024 June	– 1	+ 0	– 2	– 1	– 0	– 0	– 0	– 0	+ 0	+ 0	+ 0	+ 0	+ 0
July	+ 1	+ 1	+ 1	+ 1	+ 0	+ 0	+ 0	+ 0	+ 0	+ 0	– 0	– 0	– 0
Aug.	+ 1	– 1	+ 2	+ 2	+ 0	–	+ 0	+ 0	+ 0	+ 0	–	+ 0	– 0
	Savings banks												
2024 June	– 3,363	– 2,881	– 482	– 538	+ 84	– 3	– 736	– 821	+ 85	+ 56	+ 3	+ 5,381	+ 4,486
July	+ 5,572	+ 4,946	+ 626	+ 639	+ 12	– 1	+ 2,611	+ 2,267	+ 344	+ 320	+ 4	– 1,154	– 2,457
Aug.	+ 241	+ 142	+ 99	+ 154	– 23	–	+ 806	+ 769	+ 37	– 7	+ 11	+ 2,805	+ 1,888

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

I Banks (MFIs) in Germany

	Other domestic households							Domestic non-profit institutions					
	Time deposits [2]				Time deposits [2]								
		of which				*of which*					*of which*		
	Total	for up to and including 1year	for more than 2 years [2]	Total	Sight deposits	Total	for up to and including 1year	for more than 2 years [2]	Total	Sight deposits	Total	for up to and including 1year	for more than 2 years [2]	
	14	15	16	17	18	19	20	21	22	23	24	25	26	Period
End of month *														**Commercial banks** [5]
	107,567	76,821	13,020	70,370	53,968	16,402	9,532	3,432	16,757	9,151	7,606	6,140	1,032	2024 June
	110,227	79,924	13,075	69,771	53,087	16,684	9,846	3,452	16,542	9,104	7,438	5,982	1,028	July
	112,564	81,491	13,548	71,911	56,686	15,225	9,340	3,108	16,747	9,267	7,480	6,012	1,038	Aug.
														Big banks
	29,526	25,803	639	24,408	21,978	2,430	2,153	48	11,955	6,373	5,582	4,664	585	2024 June
	30,368	26,784	644	23,994	21,502	2,492	2,224	48	11,933	6,351	5,582	4,666	585	July
	30,224	26,802	644	26,358	23,853	2,505	2,242	49	12,069	6,472	5,597	4,669	593	Aug.
														Regional banks and other commercial banks
	61,540	42,322	8,526	38,035	26,810	11,225	5,821	2,858	3,110	1,900	1,210	841	291	2024 June
	63,203	44,294	8,587	37,788	26,402	11,386	6,018	2,877	3,089	1,907	1,182	820	287	July
	65,544	45,730	9,054	37,025	27,148	9,877	5,474	2,530	3,149	1,973	1,176	813	289	Aug.
														Branches of foreign banks
	16,501	8,696	3,855	7,927	5,180	2,747	1,558	526	1,692	878	814	635	156	2024 June
	16,656	8,846	3,844	7,989	5,183	2,806	1,604	527	1,520	846	674	496	156	July
	16,796	8,959	3,850	8,528	5,685	2,843	1,624	529	1,529	822	707	530	156	Aug.
														Landesbanken
	3,083	3,008	2	2,040	1,773	267	263	–	5,376	2,340	3,036	1,159	1,822	2024 June
	3,165	3,107	2	2,037	1,757	280	276	–	5,190	2,231	2,959	1,095	1,812	July
	3,289	3,235	2	2,025	1,736	289	284	1	5,244	2,225	3,019	1,145	1,823	Aug.
														Savings banks
	35,346	32,235	749	50,281	47,395	2,886	2,620	77	19,195	15,981	3,214	2,931	177	2024 June
	36,649	33,238	798	49,823	46,848	2,975	2,692	81	19,338	16,036	3,302	3,009	181	July
	37,566	33,886	834	49,679	46,655	3,024	2,723	82	19,663	16,302	3,361	3,064	184	Aug.
Changes *														**Commercial banks** [5]
	+ 3,338	+ 3,439	– 83	– 196	– 459	+ 263	+ 306	+ 12	– 279	– 226	– 53	– 16	– 12	2024 June
	+ 2,660	+ 3,103	+ 55	– 619	– 881	+ 262	+ 294	+ 20	– 215	– 47	– 168	– 158	– 4	July
	+ 837	+ 1,067	+ 73	– 120	– 161	+ 41	– 6	+ 56	+ 205	+ 163	+ 42	+ 30	+ 10	Aug.
														Big banks
	+ 815	+ 867	+ 15	– 7	– 69	+ 62	+ 71	+ 2	– 352	– 248	– 104	– 101	+ 3	2024 June
	+ 842	+ 981	+ 5	– 414	– 476	+ 62	+ 71	–	– 22	– 22	–	+ 2	–	July
	– 144	+ 18	–	+ 134	+ 121	+ 13	+ 18	+ 1	+ 136	+ 121	+ 15	+ 3	+ 8	Aug.
														Regional banks and other commercial banks
	+ 2,192	+ 2,320	– 97	– 242	– 306	+ 64	+ 124	+ 3	– 49	– 43	– 6	+ 21	– 9	2024 June
	+ 1,663	+ 1,972	+ 61	– 247	– 408	+ 161	+ 197	+ 19	– 21	+ 7	– 28	– 21	– 4	July
	+ 841	+ 936	+ 67	– 343	– 334	– 9	– 44	+ 53	+ 60	+ 66	– 6	– 7	+ 2	Aug.
														Branches of foreign banks
	+ 331	+ 252	– 1	+ 53	– 84	+ 137	+ 111	+ 7	+ 122	+ 65	+ 57	+ 64	– 6	2024 June
	+ 155	+ 150	– 11	+ 42	+ 3	+ 39	+ 26	+ 1	– 172	– 32	– 140	– 139	–	July
	+ 140	+ 113	+ 6	+ 89	+ 52	+ 37	+ 20	+ 2	+ 9	– 24	+ 33	+ 34	–	Aug.
														Landesbanken
	+ 12	+ 22	–	+ 5	+ 6	– 1	– 1	–	– 124	– 31	– 93	– 108	+ 8	2024 June
	+ 82	+ 99	–	– 3	– 16	+ 13	+ 13	–	– 186	– 109	– 77	– 64	– 10	July
	+ 124	+ 128	–	– 12	– 21	+ 9	+ 8	+ 1	+ 54	– 6	+ 60	+ 50	+ 11	Aug.
														Savings banks
	+ 895	+ 692	+ 41	+ 442	+ 408	+ 34	+ 21	+ 2	– 204	– 327	+ 123	+ 109	+ 2	2024 June
	+ 1,303	+ 1,003	+ 49	– 458	– 547	+ 89	+ 72	+ 4	+ 143	+ 55	+ 88	+ 78	+ 4	July
	+ 917	+ 648	+ 36	– 144	– 193	+ 49	+ 31	+ 1	+ 325	+ 266	+ 59	+ 55	+ 3	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

Period	Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2												
	Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4					Domestic employees	
			Time deposits 2						Time deposits 2				
				of which						of which			
	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	Memo item Fiduciary loans	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	Total	Sight deposits
	1	2	3	4	5	6	7	8	9	10	11	12	13
Credit cooperatives													**End of month ***
2024 June	144,608	104,779	39,829	30,948	6,174	28	93,622	75,813	17,809	15,185	811	370,752	290,831
July	147,083	107,098	39,985	31,077	6,159	28	96,673	78,608	18,065	15,411	834	371,258	289,449
Aug.	148,646	108,415	40,231	31,291	6,188	27	97,626	79,356	18,270	15,589	866	373,255	290,404
Mortgage banks													
2024 June	38,479	1,016	37,463	793	36,461	–	75	36	39	.	.	6,481	695
July	38,375	933	37,442	799	36,479	–	48	9	39	.	.	6,338	680
Aug.	38,506	1,024	37,482	819	36,500	–	50	10	40	.	.	6,243	688
Building and loan associations													
2024 June	4,442	729	3,713	490	3,135	4	12,419	259	12,160	187	11,904	145,461	2,709
July	4,524	846	3,678	474	3,117	4	12,466	290	12,176	214	11,892	145,378	2,837
Aug.	4,319	704	3,615	424	3,105	4	12,579	416	12,163	212	11,882	146,709	4,365
Banks with special, development and other central support tasks													
2024 June	76,788	39,261	37,527	4,293	32,785	1,235	19	19	–	–	–	47	47
July	78,075	40,725	37,350	4,040	32,886	1,234	17	17	–	–	–	38	38
Aug.	78,659	40,927	37,732	4,411	32,877	1,330	17	17	–	–	–	29	29
Memo item: Foreign banks													
2024 June	211,986	127,365	84,621	53,872	28,625	–	46,221	32,788	13,433	11,514	830	260,090	208,436
July	217,474	135,213	82,261	51,801	28,227	–	46,577	32,854	13,723	11,816	830	259,955	207,731
Aug.	220,482	136,028	84,454	54,517	27,716	–	49,037	35,328	13,709	11,817	842	271,455	217,359
Credit cooperatives													**Changes ***
2024 June	– 2,540	– 2,486	– 54	– 107	+ 28	– 2	– 1,659	– 1,943	+ 284	+ 236	+ 21	+ 4,413	+ 2,606
July	+ 2,475	+ 2,319	+ 156	+ 129	– 15	–	+ 3,051	+ 2,795	+ 256	+ 226	+ 23	+ 506	– 1,382
Aug.	+ 1,563	+ 1,317	+ 246	+ 214	+ 29	– 1	+ 953	+ 748	+ 205	+ 178	+ 32	+ 1,997	+ 955
Mortgage banks													
2024 June	– 253	+ 101	– 354	– 67	– 275	–	+ 27	+ 26	+ 1	.	.	– 12	– 41
July	– 104	– 83	– 21	+ 6	+ 18	–	– 27	– 27	–	.	.	– 143	– 15
Aug.	+ 131	+ 91	+ 40	+ 20	+ 21	–	+ 2	+ 1	+ 1	.	.	– 95	+ 8
Building and loan associations													
2024 June	– 38	– 8	– 30	+ 23	– 53	–	– 3	– 2	– 1	+ 5	– 8	– 139	+ 17
July	+ 82	+ 117	– 35	– 16	– 18	–	+ 47	+ 31	+ 16	+ 27	– 12	– 83	+ 128
Aug.	– 205	– 142	– 63	– 50	– 12	–	+ 113	+ 126	– 13	– 2	– 10	+ 1,331	+ 1,528
Banks with special, development and other central support tasks													
2024 June	– 414	– 352	– 62	– 110	+ 45	– 19	+ 2	+ 2	–	–	–	– 8	– 8
July	+ 1,287	+ 1,464	– 177	– 253	+ 101	– 1	– 2	– 2	–	–	–	– 9	– 9
Aug.	+ 584	+ 202	+ 382	+ 371	– 9	+ 96	–	–	–	–	–	– 9	– 9
Memo item: Foreign banks													
2024 June	– 9,506	– 3,259	– 6,247	– 6,032	– 59	–	– 573	– 607	+ 34	+ 37	+ 6	+ 1,471	+ 204
July	+ 5,508	+ 7,848	– 2,340	– 2,051	– 398	–	+ 356	+ 66	+ 290	+ 302	–	– 135	– 705
Aug.	+ 3,145	+ 952	+ 2,193	+ 2,716	– 511	–	+ 135	+ 149	– 14	+ 1	+ 12	+ 145	– 227

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I Banks (MFIs) in Germany

Other domestic households								Domestic non-profit institutions					
Time deposits [2]					Time deposits [2]								
	of which					*of which*					*of which*		
Total	for up to and including 1year	for more than 2 years [2]	Total	Sight deposits	Total	for up to and including 1year	for more than 2 years [2]	Total	Sight deposits	Total	for up to and including 1year	for more than 2 years [2]	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of month *													**Credit Cooperatives**
79,921	59,856	6,721	40,065	32,497	7,568	5,274	889	20,831	13,634	7,197	4,583	1,530	2024 June
81,809	61,310	6,922	39,981	32,276	7,705	5,358	910	20,565	13,366	7,199	4,632	1,544	July
82,851	62,025	7,123	40,138	32,362	7,776	5,390	935	20,922	13,691	7,231	4,658	1,555	Aug.
													Mortgage banks
5,786	1,187	3,272	2,312	34	2,278	534	1,200	720	3	717	–	707	2024 June
5,658	1,104	3,251	2,440	34	2,406	599	1,204	762	–	762	–	752	July
5,555	1,047	3,244	2,442	34	2,408	571	1,227	762	–	762	–	752	Aug.
													Building and loan associations
142,752	1,480	140,629	25,930	365	25,565	568	24,628	341	1	340	3	332	2024 June
142,541	1,628	140,252	25,820	381	25,439	589	24,479	340	1	339	3	331	July
142,344	1,636	140,055	25,842	481	25,361	597	24,375	343	1	342	4	333	Aug.
													Banks with special, development and other central support tasks
–	–	–	23	21	2	2	–	919	250	669	100	541	2024 June
–	–	–	20	18	2	2	–	917	248	669	100	541	July
–	–	–	17	15	2	2	–	1,090	399	691	117	546	Aug.
													Memo item: Foreign banks
51,654	35,076	7,377	31,912	21,953	9,959	5,978	1,691	4,197	1,955	2,242	1,700	460	2024 June
52,224	35,917	7,376	31,690	21,593	10,097	6,144	1,713	4,015	1,929	2,086	1,542	458	July
54,096	36,945	7,794	31,464	22,869	8,595	5,614	1,359	4,000	1,909	2,091	1,556	455	Aug.
Changes *													**Credit Cooperatives**
+ 1,807	+ 1,347	+ 127	+ 326	+ 212	+ 114	+ 65	+ 14	– 132	– 188	+ 56	+ 83	– 4	2024 June
+ 1,888	+ 1,454	+ 201	– 84	– 221	+ 137	+ 84	+ 21	– 266	– 268	+ 2	+ 49	+ 14	July
+ 1,042	+ 715	+ 201	+ 157	+ 86	+ 71	+ 32	+ 25	+ 357	+ 325	+ 32	+ 26	+ 11	Aug.
													Mortgage banks
+ 29	+ 51	– 12	+ 3	– 1	+ 4	+ 14	– 2	– 4	–	– 4	–	– 3	2024 June
– 128	– 83	– 21	+ 128	–	+ 128	+ 65	+ 4	+ 42	– 3	+ 45	–	+ 45	July
– 103	– 57	– 7	+ 2	–	+ 2	– 28	+ 23	–	–	–	–	–	Aug.
													Building and loan associations
– 156	+ 66	– 244	– 130	– 1	– 129	+ 10	– 144	– 6	–	– 6	– 1	– 5	2024 June
– 211	+ 148	– 377	– 110	+ 16	– 126	+ 21	– 149	– 1	–	– 1	–	– 1	July
– 197	+ 8	– 197	+ 22	+ 100	– 78	+ 8	– 104	+ 3	–	+ 3	+ 1	+ 2	Aug.
													Banks with special, development and other central support tasks
–	–	–	– 1	– 1	–	–	–	– 59	– 39	– 20	– 19	– 5	2024 June
–	–	–	– 3	– 3	–	–	–	– 2	– 2	–	–	–	July
–	–	–	– 3	– 3	–	–	–	+ 173	+ 151	+ 22	+ 17	+ 5	Aug.
													Memo item: Foreign banks
+ 1,267	+ 1,364	+ 49	– 320	– 417	+ 97	+ 170	– 11	+ 131	+ 95	+ 36	+ 53	– 7	2024 June
+ 570	+ 841	– 1	– 242	– 360	+ 118	+ 146	+ 22	– 182	– 26	– 156	– 158	– 2	July
+ 372	+ 528	+ 18	– 256	– 254	– 2	– 30	+ 46	– 15	– 20	+ 5	+ 14	– 3	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

Period	Deposits and borrowing from domestic government [1]												
		Federal Government and its special funds [2]						State governments					
				Time deposits						Time deposits			
	Total	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds [3]	Memo item Fiduciary loans	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds [3]	Memo item Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12	13
	All categories of banks												**End of month** *
2024 June	284,491	49,507	11,463	3,436	34,563	45	11,729	66,706	25,343	33,156	7,840	367	15,088
July	264,107	49,104	10,631	3,941	34,497	35	11,684	58,522	20,773	29,672	7,705	372	14,866
Aug.	271,628	49,066	10,546	4,068	34,412	40	11,666	60,396	22,418	29,645	7,966	367	18,110
	Commercial banks [6]												
2024 June	53,327	3,802	2,800	709	278	15	51	8,455	2,956	4,979	482	38	57
July	52,665	4,009	2,669	1,047	290	3	51	8,416	3,089	4,857	432	38	57
Aug.	52,264	4,657	2,325	2,038	291	3	51	8,548	3,296	4,784	430	38	56
	Big banks												
2024 June	35,760	1,930	1,336	473	108	13	51	6,025	1,784	4,059	175	7	57
July	36,083	2,250	1,319	810	120	1	51	6,270	1,786	4,276	201	7	57
Aug.	35,336	2,839	922	1,796	120	1	51	6,202	1,788	4,203	204	7	56
	Regional banks and other commercial banks												
2024 June	14,373	881	495	235	149	2	–	1,935	1,119	617	168	31	–
July	13,698	679	292	236	149	2	–	1,981	1,217	573	160	31	–
Aug.	14,095	755	363	241	149	2	–	2,198	1,439	573	155	31	–
	Branches of foreign banks												
2024 June	3,194	991	969	1	21	–	–	495	53	303	139	–	–
July	2,884	1,080	1,058	1	21	–	–	165	86	8	71	–	–
Aug.	2,833	1,063	1,040	1	22	–	–	148	69	8	71	–	–
	Landesbanken												
2024 June	67,762	1,489	1,128	219	142	–	–	27,660	12,744	13,000	1,906	10	8,200
July	59,537	1,728	1,061	525	142	–	–	21,851	8,757	11,160	1,924	10	8,168
Aug.	61,215	1,678	1,018	505	155	–	–	24,472	11,067	11,187	2,208	10	11,411
	All categories of banks												**Changes** *
2024 June	+ 9,589	– 57	+ 965	– 380	– 639	– 3	– 187	+ 12,367	+ 4,090	+ 8,666	– 362	– 27	+ 6
July	– 20,384	– 403	– 832	+ 505	– 66	– 10	– 45	– 8,184	– 4,570	– 3,484	– 135	+ 5	– 222
Aug.	+ 7,521	– 38	– 85	+ 127	– 85	+ 5	– 18	+ 1,874	+ 1,645	– 27	+ 261	– 5	+ 3,244
	Commercial banks [6]												
2024 June	– 312	+ 429	+ 680	– 258	+ 8	– 1	– 1	+ 601	– 259	+ 998	– 138	–	– 1
July	– 662	+ 207	– 131	+ 338	+ 12	– 12	–	– 39	+ 133	– 122	– 50	–	–
Aug.	– 401	+ 648	– 344	+ 991	+ 1	–	–	+ 132	+ 207	– 73	– 2	–	– 1
	Big banks												
2024 June	+ 41	+ 153	+ 398	– 248	+ 4	– 1	– 1	+ 584	– 42	+ 710	– 84	–	– 1
July	+ 323	+ 320	– 17	+ 337	+ 12	– 12	–	+ 245	+ 2	+ 217	+ 26	–	–
Aug.	– 747	+ 589	– 397	+ 986	–	–	–	– 68	+ 2	– 73	+ 3	–	– 1
	Regional banks and other commercial banks												
2024 June	– 480	+ 251	+ 257	– 10	+ 4	–	–	– 125	– 63	– 7	– 55	–	–
July	– 675	– 202	– 203	+ 1	–	–	–	+ 46	+ 98	– 44	– 8	–	–
Aug.	+ 397	+ 76	+ 71	+ 5	–	–	–	+ 217	+ 222	–	– 5	–	–
	Branches of foreign banks												
2024 June	+ 127	+ 25	+ 25	–	–	–	–	+ 142	– 154	+ 295	+ 1	–	–
July	– 310	+ 89	+ 89	–	–	–	–	– 330	+ 33	– 295	– 68	–	–
Aug.	– 51	– 17	– 18	–	+ 1	–	–	– 17	– 17	–	–	–	–
	Landesbanken												
2024 June	+ 7,741	– 51	+ 244	– 295	–	–	–	+ 7,327	+ 2,232	+ 5,268	– 173	–	+ 17
July	– 8,225	+ 239	– 67	+ 306	–	–	–	– 5,809	– 3,987	– 1,840	+ 18	–	– 32
Aug.	+ 1,678	– 50	– 43	– 20	+ 13	–	–	+ 2,621	+ 2,310	+ 27	+ 284	–	+ 3,243

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

I Banks (MFIs) in Germany

Local government and local government associations (including municipal special purpose associations)						Social security funds						
		Time deposits						Time deposits				
Total	Sight deposits	for up to and including 1 year	for more than 1 year [4]	Savings deposits and bank savings bonds [3, 5]	Memo item Fiduciary loans	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds [3]	Memo item Fiduciary loans	Period
14	15	16	17	18	19	20	21	22	23	24	25	
End of month *												**All categories of banks**
72,828	36,205	19,305	13,667	3,651	3	95,450	22,306	48,970	23,167	1,007	–	2024 June
67,857	31,866	18,751	13,626	3,614	3	88,624	17,722	46,806	23,246	850	–	July
76,383	39,346	19,833	13,613	3,591	3	85,783	18,384	43,692	22,940	767	–	Aug.
												Commercial banks [6]
9,208	3,279	3,037	2,472	420	–	31,862	6,816	17,035	7,842	169	–	2024 June
8,821	3,000	2,953	2,464	404	–	31,419	6,747	16,830	7,820	22	–	July
9,519	3,448	3,245	2,433	393	–	29,540	6,532	15,349	7,641	18	–	Aug.
												Big banks
4,308	1,216	2,061	992	39	–	23,497	6,083	11,376	6,034	4	–	2024 June
4,117	1,099	2,006	976	36	–	23,446	6,082	11,337	6,023	4	–	July
4,332	1,217	2,142	942	31	–	21,963	5,544	10,554	5,863	2	–	Aug.
												Regional banks and other commercial banks
4,198	1,951	796	1,070	381	–	7,359	356	5,198	1,640	165	–	2024 June
4,029	1,809	772	1,080	368	–	7,009	342	5,044	1,605	18	–	July
4,508	2,132	931	1,083	362	–	6,634	669	4,358	1,591	16	–	Aug.
												Branches of foreign banks
702	112	180	410	–	–	1,006	377	461	168	–	–	2024 June
675	92	175	408	–	–	964	323	449	192	–	–	July
679	99	172	408	–	–	943	319	437	187	–	–	Aug.
												Landesbanken
8,754	3,794	1,850	3,098	12	.	29,859	6,195	15,914	7,750	–	–	2024 June
8,291	3,454	1,726	3,097	14	.	27,667	5,189	14,626	7,852	–	–	July
8,826	3,829	1,900	3,083	14	.	26,239	4,942	13,554	7,743	–	–	Aug.
Changes *												**All categories of banks**
– 4,999	– 4,438	– 483	– 40	– 38	–	+ 2,278	+ 2,574	– 1,323	+ 1,104	– 77	–	2024 June
– 4,971	– 4,339	– 554	– 41	– 37	–	– 6,826	– 4,584	– 2,164	+ 79	– 157	–	July
+ 8,526	+ 7,480	+ 1,082	– 13	– 23	–	– 2,841	+ 662	– 3,114	– 306	– 83	–	Aug.
												Commercial banks [6]
– 864	– 283	– 451	– 103	– 27	–	– 478	– 294	– 727	+ 564	– 21	–	2024 June
– 387	– 279	– 84	– 8	– 16	–	– 443	– 69	– 205	– 22	– 147	–	July
+ 698	+ 448	+ 292	– 31	– 11	–	– 1,879	– 215	– 1,481	– 179	– 4	–	Aug.
												Big banks
– 545	– 118	– 401	– 22	– 4	–	– 151	– 272	– 669	+ 790	–	–	2024 June
– 191	– 117	– 55	– 16	– 3	–	– 51	– 1	– 39	– 11	–	–	July
+ 215	+ 118	+ 136	– 34	– 5	–	– 1,483	– 538	– 783	– 160	– 2	–	Aug.
												Regional banks and other commercial banks
– 0	– 0	– 0	– 0	– 0	–	– 0	+ 0	– 0	– 0	– 0	–	2024 June
– 0	– 0	– 0	+ 0	– 0	–	– 0	– 0	– 0	– 0	– 0	–	July
+ 0	+ 0	+ 0	+ 0	– 0	–	– 0	+ 0	– 1	– 0	– 0	–	Aug.
												Branches of foreign banks
+ 10	+ 24	– 20	+ 6	–	–	– 50	– 59	+ 17	– 8	–	–	2024 June
– 27	– 20	– 5	– 2	–	–	– 42	– 54	– 12	+ 24	–	–	July
+ 4	+ 7	– 3	–	–	–	– 21	– 4	– 12	– 5	–	–	Aug.
												Landesbanken
+ 25	– 184	+ 228	– 19	–	.	+ 440	+ 581	– 483	+ 342	–	–	2024 June
– 463	– 340	– 124	– 1	+ 2	.	– 2,192	– 1,006	– 1,288	+ 102	–	–	July
+ 535	+ 375	+ 174	– 14	–	.	– 1,428	– 247	– 1,072	– 109	–	–	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

Period	Deposits and borrowing from domestic government 1												
		Federal Government and its special funds 2						State governments					
				Time deposits						Time deposits			
	Total	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds 3	Memo item Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Savings banks												**End of month** *
2024 June	53,249	362	295	.	4	.	4	7,802	3,996	2,765	734	307	–
July	46,973	355	258	.	4	.	4	5,855	2,437	2,466	639	313	–
Aug.	51,766	342	250	.	4	.	4	5,788	2,662	2,208	610	308	–
	Credit cooperatives												
2024 June	34,008	1,922	534	1,052	306	30	116	6,480	785	4,738	946	11	–
July	32,003	1,755	356	1,060	307	32	117	5,996	778	4,225	983	10	–
Aug.	33,633	1,747	398	1,029	283	37	117	6,417	837	4,544	1,026	10	–
	Mortgage banks												
2024 June	5,498	148	–	3	145	–	–	873	1	751	121	–	–
July	5,462	150	–	2	148	–	–	823	21	671	131	–	–
Aug.	5,904	145	–	2	143	–	–	887	71	685	131	–	–
	Building and loan associations												
2024 June	1,507	.	–	–	18	.	–	346	.	223	.	–	–
July	1,409	.	–	–	18	.	–	290	.	223	.	–	–
Aug.	1,424	.	–	–	18	.	–	310	.	243	.	–	–
	Banks with special, development and other central support tasks												
2024 June	69,140	41,766	6,706	1,390	33,670	–	11,558	15,090	4,861	6,700	3,528	1	6,831
July	66,058	41,089	6,287	1,214	33,588	–	11,512	15,291	5,691	6,070	3,529	1	6,641
Aug.	65,422	40,479	6,555	406	33,518	–	11,494	13,974	4,485	5,994	3,494	1	6,643
	Savings banks												**Changes** *
2024 June	– 1,073	+ 28	+ 32	.	–	.	–	+ 1,374	+ 1,310	+ 167	– 76	– 27	–
July	– 6,276	– 7	– 37	.	–	.	–	– 1,947	– 1,559	– 299	– 95	+ 6	–
Aug.	+ 4,793	– 13	– 8	.	–	.	–	– 67	+ 225	– 258	– 29	– 5	–
	Credit cooperatives												
2024 June	– 575	– 27	+ 87	– 92	– 20	– 2	– 3	+ 601	+ 101	+ 453	+ 47	–	–
July	– 2,005	– 167	– 178	+ 8	+ 1	+ 2	+ 1	– 484	– 7	– 513	+ 37	– 1	–
Aug.	+ 1,630	– 8	+ 42	– 31	– 24	+ 5	–	+ 421	+ 59	+ 319	+ 43	–	–
	Mortgage banks												
2024 June	– 79	–	–	–	–	–	–	+ 84	–	+ 84	–	–	–
July	– 36	+ 2	–	– 1	+ 3	–	–	– 50	+ 20	– 80	+ 10	–	–
Aug.	+ 442	– 5	–	–	– 5	–	–	+ 64	+ 50	+ 14	–	–	–
	Building and loan associations												
2024 June	+ 18	.	–	–	–	.	–	+ 3	.	+ 3	.	–	–
July	– 98	.	–	–	–	.	–	– 56	.	–	.	–	–
Aug.	+ 15	.	–	–	–	.	–	+ 20	.	+ 20	.	–	–
	Banks with special, development and other central support tasks												
2024 June	+ 3,869	– 436	– 78	+ 269	– 627	–	– 183	+ 2,377	+ 706	+ 1,693	– 22	–	– 10
July	– 3,082	– 677	– 419	– 176	– 82	–	– 46	+ 201	+ 830	– 630	+ 1	–	– 190
Aug.	– 636	– 610	+ 268	– 808	– 70	–	– 18	– 1,317	– 1,206	– 76	– 35	–	+ 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 and non-negotiable bearer debt securities; including subordinated liabilities. Excluding deposits and borrowing of the Treuhand agency and its successor organisations, of the Federal Railways, East German Railways and Federal Post Office and, from 1995, of the Deutsche Bahn AG, Deutsche Post AG and Deutsche Telekom AG. **2** Federal Railways

I Banks (MFIs) in Germany

Local government and local government associations (including municipal special purpose associations)						Social security funds						
		Time deposits						Time deposits				
Total	Sight deposits	for up to and including 1 year	for more than 1 year [4]	Savings deposits and bank savings bonds [3, 5]	Memo item Fiduciary loans	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds [3]	Memo item Fiduciary loans	
14	15	16	17	18	19	20	21	22	23	24	25	Period
End of month *												**Savings banks**
35,311	22,798	8,108	1,825	2,580	–	9,774	4,231	3,172	1,586	785	–	2024 June
32,116	19,827	7,914	1,825	2,550	–	8,647	2,926	3,137	1,804	780	–	July
37,325	24,853	8,142	1,805	2,525	–	8,311	2,856	3,025	1,734	696	–	Aug.
												Credit cooperatives
14,742	5,484	5,619	3,017	622	–	10,864	2,184	5,311	3,321	48	–	2024 June
13,963	4,861	5,514	2,959	629	–	10,289	1,922	5,253	3,071	43	–	July
15,465	6,121	5,765	2,937	642	–	10,004	1,829	5,006	3,121	48	–	Aug.
												Mortgage banks
1,827	258	621	948	–	–	2,650	198	1,640	812	–	–	2024 June
1,794	262	576	956	–	–	2,695	77	1,686	932	–	–	July
2,065	372	723	970	–	–	2,807	99	1,757	951	–	–	Aug.
												Building and loan associations
1,123	–	37	1,086	–	–	20	–	–	20	–	–	2024 June
1,081	–	35	1,046	–	–	20	–	–	20	–	–	July
1,076	–	35	1,041	–	–	20	–	–	20	–	–	Aug.
												Banks with special, development and other central support tasks
1,863	592	33	1,221	17	3	10,421	2,682	5,898	1,836	5	–	2024 June
1,791	462	33	1,279	17	3	7,887	861	5,274	1,747	5	–	July
2,107	723	23	1,344	17	3	8,862	2,126	5,001	1,730	5	–	Aug.
Changes *												**Savings banks**
– 2,671	– 2,716	+ 48	+ 11	– 14	–	+ 196	+ 486	– 284	+ 50	– 56	–	2024 June
– 3,195	– 2,971	– 194	–	– 30	–	– 1,127	– 1,305	– 35	+ 218	– 5	–	July
+ 5,209	+ 5,026	+ 228	– 20	– 25	–	– 336	– 70	– 112	– 70	– 84	–	Aug.
												Credit cooperatives
– 1,127	– 906	– 296	+ 72	+ 3	–	– 22	– 117	– 72	+ 167	–	–	2024 June
– 779	– 623	– 105	– 58	+ 7	–	– 575	– 262	– 58	– 250	– 5	–	July
+ 1,502	+ 1,260	+ 251	– 22	+ 13	–	– 285	– 93	– 247	+ 50	+ 5	–	Aug.
												Mortgage banks
– 120	– 75	– 47	+ 2	–	–	– 43	+ 91	– 88	– 46	–	–	2024 June
– 33	+ 4	– 45	+ 8	–	–	+ 45	– 121	+ 46	+ 120	–	–	July
+ 271	+ 110	+ 147	+ 14	–	–	+ 112	+ 22	+ 71	+ 19	–	–	Aug.
												Building and loan associations
+ 15	–	+ 22	– 7	–	–	–	–	–	–	–	–	2024 June
– 42	–	– 2	– 40	–	–	–	–	–	–	–	–	July
– 5	–	–	– 5	–	–	–	–	–	–	–	–	Aug.
												Banks with special, development and other central support tasks
– 257	– 274	+ 13	+ 4	–	–	+ 2,185	+ 1,827	+ 331	+ 27	–	–	2024 June
– 72	– 130	–	+ 58	–	–	– 2,534	– 1,821	– 624	– 89	–	–	July
+ 316	+ 261	– 10	+ 65	–	–	+ 975	+ 1,265	– 273	– 17	–	–	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

Period	Savings deposits [1]											
		By maturity		By group of savers and maturity								
				Domestic households [2]			Domestic non-profit institutions		Domestic enterprises (non-MFIs) [3]		Domestic government	
	Total	At 3 months notice	At a period of notice of more than 3 months	Total	At 3 months notice	At a period of notice of more than 3 months	Total	of which At 3 months notice	Total	of which At 3 months notice	Total	of which At 3 months notice
	1	2	3	4	5	6	7	8	9	10	11	12
All categories of banks												**End of year or month ***
2023	450,481	399,082	51,399	438,353	388,570	49,783	3,410	2,939	3,273	3,083	859	722
2024 Feb.	438,973	382,608	56,365	427,168	372,451	54,717	3,227	2,785	3,249	3,063	786	658
Mar.	434,854	376,813	58,041	423,174	366,793	56,381	3,170	2,738	3,219	3,033	779	649
Apr.	430,249	371,276	58,973	418,693	361,393	57,300	3,111	2,678	3,205	3,022	750	626
May	426,693	367,183	59,510	415,220	357,385	57,835	3,070	2,642	3,202	3,029	745	620
June	422,501	362,628	59,873	411,194	352,990	58,204	3,020	2,605	3,189	3,020	675	554
July	418,428	358,418	60,010	407,261	348,929	58,332	2,966	2,560	3,179	3,014	629	510
Aug.	415,542	355,447	60,095	404,419	345,999	58,420	2,930	2,527	3,187	3,026	630	517
												Changes *
2023	− 82,981	− 111,004	+ 28,023	− 78,399	− 106,143	+ 27,744	− 1,669	− 1,616	− 1,140	− 1,109	− 1,076	− 1,083
2024 Feb.	− 4,995	− 7,393	+ 2,398	− 4,858	− 7,226	+ 2,368	− 87	− 63	− 32	− 34	− 12	− 25
Mar.	− 4,119	− 5,795	+ 1,676	− 3,994	− 5,658	+ 1,664	− 57	− 47	− 30	− 30	− 7	− 9
Apr.	− 4,605	− 5,537	+ 932	− 4,481	− 5,400	+ 919	− 59	− 60	− 14	− 11	− 29	− 23
May	− 3,556	− 4,093	+ 537	− 3,473	− 4,008	+ 535	− 41	− 36	− 3	+ 7	− 5	− 6
June	− 4,192	− 4,555	+ 363	− 4,026	− 4,395	+ 369	− 50	− 37	− 13	− 9	− 70	− 66
July	− 4,073	− 4,210	+ 137	− 3,933	− 4,061	+ 128	− 54	− 45	− 10	− 6	− 46	− 44
Aug.	− 2,886	− 2,971	+ 85	− 2,842	− 2,930	+ 88	− 36	− 33	+ 8	+ 12	+ 1	+ 7
Big banks												**End of year or month ***
2023	77,162	54,464	22,698	75,002	52,953	22,049	169	139	59	59	66	65
2024 Feb.	78,330	51,645	26,685	76,164	50,193	25,971	158	131	55	55	65	64
Mar.	78,684	50,568	28,116	76,514	49,131	27,383	156	130	55	55	66	65
Apr.	78,403	49,607	28,796	76,247	48,201	28,046	150	125	48	48	63	62
May	78,136	48,794	29,342	76,004	47,427	28,577	147	121	45	45	53	52
June	77,198	47,505	29,693	75,083	46,169	28,914	143	117	45	45	48	47
July	76,698	46,652	30,046	74,595	45,352	29,243	138	114	44	44	33	32
Aug.	76,406	45,949	30,457	74,312	44,668	29,644	135	110	43	43	31	30
												Changes *
2023	+ 2,823	− 17,053	+ 19,876	+ 3,428	− 16,118	+ 19,546	− 238	− 223	− 118	− 118	− 156	− 157
2024 Feb.	+ 659	− 1,271	+ 1,930	+ 646	− 1,250	+ 1,896	− 3	− 2	− 1	− 1	+ 1	−
Mar.	+ 354	− 1,077	+ 1,431	+ 350	− 1,062	+ 1,412	− 2	− 1	−	−	+ 1	+ 1
Apr.	− 281	− 961	+ 680	− 267	− 930	+ 663	− 6	− 5	− 7	− 7	− 3	− 3
May	− 267	− 813	+ 546	− 243	− 774	+ 531	− 3	− 4	− 3	− 3	− 10	− 10
June	− 938	− 1,289	+ 351	− 921	− 1,258	+ 337	− 4	− 4	−	−	− 5	− 5
July	− 500	− 853	+ 353	− 488	− 817	+ 329	− 5	− 3	− 1	− 1	− 15	− 15
Aug.	− 292	− 703	+ 411	− 283	− 684	+ 401	− 3	− 4	− 1	− 1	− 2	− 2
Regional banks and other commercial banks												**End of year or month ***
2023	8,818	7,890	928	8,609	7,688	921	31	30	68	67	18	18
2024 Feb.	8,170	7,326	844	7,976	7,140	836	29	27	61	60	18	18
Mar.	8,001	7,176	825	7,813	6,995	818	28	26	61	60	18	18
Apr.	7,854	7,034	820	7,667	6,855	812	29	27	60	59	17	17
May	7,739	6,933	806	7,552	6,755	797	30	28	59	58	17	17
June	7,641	6,844	797	7,454	6,666	788	28	26	59	58	17	17
July	7,523	6,727	796	7,340	6,553	787	28	26	60	59	17	17
Aug.	7,447	6,654	793	7,265	6,481	784	29	26	59	58	17	17
												Changes *
2023	− 4,820	− 5,069	+ 249	− 4,661	− 4,908	+ 247	− 25	− 25	− 62	− 63	− 29	− 29
2024 Feb.	− 237	− 239	+ 2	− 229	− 231	+ 2	− 2	− 2	− 6	− 6	+ 1	+ 1
Mar.	− 169	− 150	− 19	− 163	− 145	− 18	− 1	− 1	−	−	−	−
Apr.	− 147	− 142	− 5	− 146	− 140	− 6	+ 1	+ 1	− 1	− 1	− 1	− 1
May	− 115	− 101	− 14	− 115	− 100	− 15	+ 1	+ 1	− 1	− 1	−	−
June	− 98	− 89	− 9	− 98	− 89	− 9	− 2	− 2	−	−	−	−
July	− 118	− 117	− 1	− 114	− 113	− 1	−	−	+ 1	+ 1	−	−
Aug.	− 76	− 73	− 3	− 75	− 72	− 3	+ 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

Non-residents		Memo item Special savings facilities of domestic non-banks [4]		Bank savings bonds [5]								
					Sold to							
						domestic non-banks (non-MFIs)						
Total	of which At 3 months notice	Total	of which At 3 months notice	Total	domestic banks (MFIs)	Total	of which with maturities of more than 2 years	Households (including non-profit institutions [2])	Enterprises [3]	Goverrnment	Non-residents	Period
13	14	15	16	17	18	19	20	21	22	23	24	
End of year or month *												**All categories of banks**
4,586	3,768	230,183	187,144	158,874	15,561	142,217	35,539	123,504	14,359	4,354	1,096	2023
4,543	3,651	229,120	180,862	174,077	15,582	157,307	37,867	138,305	14,671	4,331	1,188	2024 Feb.
4,512	3,600	228,455	178,478	177,615	15,744	160,684	38,757	141,658	14,697	4,329	1,187	Mar.
4,490	3,557	227,292	176,330	181,889	15,803	164,842	39,454	145,638	14,827	4,377	1,244	Apr.
4,456	3,507	226,150	174,665	184,296	15,836	167,204	39,950	147,700	15,034	4,470	1,256	May
4,423	3,459	224,489	172,615	187,176	15,956	169,955	40,551	150,414	15,146	4,395	1,265	June
4,393	3,405	223,027	170,973	188,684	15,950	171,450	41,090	151,966	15,242	4,242	1,284	July
4,376	3,378	222,241	170,123	189,794	15,999	172,495	41,594	153,060	15,300	4,135	1,300	Aug.
Changes *												
− 697	− 1,053	− 23,431	− 52,251	+ 108,202	+ 3,043	+ 104,463	+ 12,239	+ 101,104	+ 2,710	+ 649	+ 696	2023
− 6	− 45	− 586	− 3,033	+ 5,921	−	+ 5,885	+ 1,114	+ 5,705	+ 166	+ 14	+ 36	2024 Feb.
− 31	− 51	− 665	− 2,384	+ 3,538	+ 162	+ 3,377	+ 890	+ 3,353	+ 26	− 2	− 1	Mar.
− 22	− 43	− 1,163	− 2,148	+ 4,274	+ 59	+ 4,158	+ 697	+ 3,980	+ 130	+ 48	+ 57	Apr.
− 34	− 50	− 1,142	− 1,665	+ 2,407	+ 33	+ 2,362	+ 496	+ 2,062	+ 207	+ 93	+ 12	May
− 33	− 48	− 1,661	− 2,050	+ 2,880	+ 120	+ 2,751	+ 601	+ 2,714	+ 112	− 75	+ 9	June
− 30	− 54	− 1,462	− 1,642	+ 1,508	− 6	+ 1,495	+ 539	+ 1,552	+ 96	− 153	+ 19	July
− 17	− 27	− 786	− 850	+ 1,110	+ 49	+ 1,045	+ 504	+ 1,094	+ 58	− 107	+ 16	Aug.
End of year or month *												**Big banks**
1,866	1,248	33,862	11,793	3,985	−	3,985	3,590	3	3,977	5	−	2023
1,888	1,202	37,024	11,036	4,026	8	4,018	3,679	2	4,001	15	−	2024 Feb.
1,893	1,187	38,035	10,634	3,988	−	3,988	3,988	2	3,971	15	−	Mar.
1,895	1,171	38,413	10,349	3,889	−	3,877	3,877	2	3,860	15	12	Apr.
1,887	1,149	38,715	10,120	3,874	−	3,874	3,874	2	3,857	15	−	May
1,879	1,127	38,350	9,418	3,778	−	3,778	3,778	1	3,762	15	−	June
1,888	1,110	38,459	9,197	3,738	−	3,738	3,738	1	3,722	15	−	July
1,885	1,098	38,712	9,049	3,739	−	3,733	3,733	1	3,722	10	6	Aug.
Changes *												
− 93	− 437	+ 2,889	− 16,648	− 198	± 0	− 198	− 13	− 3	− 200	+ 5	−	2023
+ 16	− 18	+ 1,552	− 342	− 28	+ 8	− 36	− 1	− 1	− 35	−	−	2024 Feb.
+ 5	− 15	+ 1,011	− 402	− 38	− 8	− 30	+ 309	−	− 30	−	−	Mar.
+ 2	− 16	+ 378	− 285	− 99	−	− 111	− 111	−	− 111	−	+ 12	Apr.
− 8	− 22	+ 302	− 229	− 15	−	− 3	− 3	−	− 3	−	− 12	May
− 8	− 22	− 365	− 702	− 96	−	− 96	− 96	− 1	− 95	−	−	June
+ 9	− 17	+ 109	− 221	− 40	−	− 40	− 40	−	− 40	−	−	July
− 3	− 12	+ 253	− 148	+ 1	−	− 5	− 5	−	−	− 5	+ 6	Aug.
End of year or month *												**Regional banks and other commercial banks**
92	87	3,285	2,815	44,538	11	44,302	6,777	42,863	737	702	225	2023
86	81	3,059	2,590	48,594	11	48,333	7,049	46,970	725	638	250	2024 Feb.
81	77	3,004	2,557	48,558	11	48,295	6,854	46,941	716	638	252	Mar.
81	76	2,956	2,523	48,333	11	48,067	6,701	46,759	703	605	255	Apr.
81	75	2,917	2,503	47,834	15	47,567	6,494	46,269	692	606	252	May
83	77	2,892	2,492	47,999	127	47,621	6,437	46,367	692	562	251	June
78	72	2,855	2,463	47,107	126	46,735	6,219	45,682	651	402	246	July
77	72	2,828	2,444	46,827	123	46,463	6,153	45,459	610	394	241	Aug.
Changes *												
− 43	− 44	− 1,218	− 1,473	+ 33,968	+ 90	+ 33,762	+ 1,759	+ 34,918	− 551	− 605	+ 116	2023
− 1	− 1	− 71	− 69	+ 993	−	+ 987	+ 188	+ 1,023	− 11	− 25	+ 6	2024 Feb.
− 5	− 4	− 54	− 32	− 36	−	− 38	− 195	− 29	− 9	−	+ 2	Mar.
−	− 1	− 48	− 34	− 225	−	− 228	− 153	− 182	− 13	− 33	+ 3	Apr.
−	− 1	− 39	− 20	− 499	+ 4	− 500	− 207	− 490	− 11	+ 1	− 3	May
+ 2	+ 2	− 25	− 11	+ 165	+ 112	+ 54	− 57	+ 98	−	− 44	− 1	June
− 5	− 5	− 37	− 29	− 892	− 1	− 886	− 218	− 685	− 41	− 160	− 5	July
− 1	−	− 27	− 19	− 280	− 3	− 272	− 66	− 223	− 41	− 8	− 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

Period	Savings deposits [1]											
		By maturity		By group of savers and maturity								
				Domestic households [2]			Domestic non-profit institutions		Domestic enterprises (non-MFIs) [3]		Domestic government	
	Total	At 3 months notice	At a period of notice of more than 3 months	Total	At 3 months notice	At a period of notice of more than 3 months	Total	of which At 3 months notice	Total	of which At 3 months notice	Total	of which At 3 months notice
	1	2	3	4	5	6	7	8	9	10	11	12
Savings banks												**End of year or month ***
2023	218,650	200,121	18,529	214,356	196,258	18,098	1,461	1,312	699	654	616	516
2024 Feb.	211,319	192,543	18,776	207,241	188,893	18,348	1,391	1,252	652	604	551	447
Mar.	208,574	189,773	18,801	204,565	186,183	18,382	1,367	1,232	637	593	543	438
Apr.	205,734	186,926	18,808	201,788	183,401	18,387	1,350	1,209	629	582	522	423
May	203,620	184,865	18,755	199,711	181,367	18,344	1,336	1,198	623	579	523	427
June	201,532	182,821	18,711	197,742	179,426	18,316	1,315	1,183	610	570	457	366
July	199,240	180,649	18,591	195,530	177,336	18,194	1,303	1,166	594	555	431	341
Aug.	197,478	178,916	18,562	193,799	175,635	18,164	1,288	1,153	589	550	431	340
												Changes *
2023	– 47,064	– 49,890	+ 2,826	– 44,945	– 47,828	+ 2,883	– 694	– 655	– 391	– 377	– 680	– 683
2024 Feb.	– 3,339	– 3,447	+ 108	– 3,259	– 3,352	+ 93	– 38	– 30	– 25	– 29	– 5	– 22
Mar.	– 2,745	– 2,770	+ 25	– 2,676	– 2,710	+ 34	– 24	– 20	– 15	– 11	– 8	– 9
Apr.	– 2,840	– 2,847	+ 7	– 2,777	– 2,782	+ 5	– 17	– 23	– 8	– 11	– 21	– 15
May	– 2,114	– 2,061	– 53	– 2,077	– 2,034	– 43	– 14	– 11	– 6	– 3	+ 1	+ 4
June	– 2,088	– 2,044	– 44	– 1,969	– 1,941	– 28	– 21	– 15	– 13	– 9	– 66	– 61
July	– 2,292	– 2,172	– 120	– 2,212	– 2,090	– 122	– 12	– 17	– 16	– 15	– 26	– 25
Aug.	– 1,762	– 1,733	– 29	– 1,731	– 1,701	– 30	– 15	– 13	– 5	– 5	–	– 1
Credit cooperatives												**End of year or month ***
2023	140,742	131,529	9,213	135,429	126,743	8,686	1,701	1,412	2,420	2,276	145	109
2024 Feb.	136,126	126,096	10,030	130,908	121,374	9,534	1,602	1,330	2,455	2,318	138	115
Mar.	134,618	124,347	10,271	129,451	119,679	9,772	1,573	1,306	2,441	2,300	138	114
Apr.	133,314	122,792	10,522	128,193	118,163	10,030	1,536	1,273	2,443	2,308	134	110
May	132,281	121,701	10,580	127,181	117,089	10,092	1,511	1,251	2,450	2,322	138	110
June	131,237	120,591	10,646	126,165	116,004	10,161	1,490	1,236	2,450	2,322	139	110
July	130,113	119,561	10,552	125,080	114,996	10,084	1,456	1,214	2,457	2,332	134	106
Aug.	129,369	119,111	10,258	124,340	114,536	9,804	1,437	1,198	2,472	2,351	137	116
												Changes *
2023	– 32,997	– 38,095	+ 5,098	– 31,354	– 36,444	+ 5,090	– 696	– 697	– 545	– 531	– 209	– 212
2024 Feb.	– 2,040	– 2,399	+ 359	– 1,979	– 2,357	+ 378	– 44	– 29	–	+ 2	– 9	– 4
Mar.	– 1,508	– 1,749	+ 241	– 1,457	– 1,695	+ 238	– 29	– 24	– 14	– 18	–	– 1
Apr.	– 1,304	– 1,555	+ 251	– 1,258	– 1,516	+ 258	– 37	– 33	+ 2	+ 8	– 4	– 4
May	– 1,033	– 1,091	+ 58	– 1,012	– 1,074	+ 62	– 25	– 22	+ 7	+ 14	+ 4	–
June	– 1,044	– 1,110	+ 66	– 1,016	– 1,085	+ 69	– 21	– 15	–	–	+ 1	–
July	– 1,124	– 1,030	– 94	– 1,085	– 1,008	– 77	– 34	– 22	+ 7	+ 10	– 5	– 4
Aug.	– 744	– 450	– 294	– 740	– 460	– 280	– 19	– 16	+ 15	+ 19	+ 3	+ 10
All remaining banks [6]												**End of year or month ***
2023	5,109	5,078	31	4,957	4,928	29	48	46	27	27	14	14
2024 Feb.	5,028	4,998	30	4,879	4,851	28	47	45	26	26	14	14
Mar.	4,977	4,949	28	4,831	4,805	26	46	44	25	25	14	14
Apr.	4,944	4,917	27	4,798	4,773	25	46	44	25	25	14	14
May	4,917	4,890	27	4,772	4,747	25	46	44	25	25	14	14
June	4,893	4,867	26	4,750	4,725	25	44	43	25	25	14	14
July	4,854	4,829	25	4,716	4,692	24	41	40	24	24	14	14
Aug.	4,842	4,817	25	4,703	4,679	24	41	40	24	24	14	14
												Changes *
2023	– 923	– 897	– 26	– 867	– 845	– 22	– 16	– 16	– 24	– 20	– 2	– 2
2024 Feb.	– 38	– 37	– 1	– 37	– 36	– 1	–	–	–	–	–	–
Mar.	– 51	– 49	– 2	– 48	– 46	– 2	– 1	– 1	– 1	– 1	–	–
Apr.	– 33	– 32	– 1	– 33	– 32	– 1	–	–	–	–	–	–
May	– 27	– 27	–	– 26	– 26	–	–	–	–	–	–	–
June	– 24	– 23	– 1	– 22	– 22	–	– 2	– 1	–	–	–	–
July	– 39	– 38	– 1	– 34	– 33	– 1	– 3	– 3	– 1	– 1	–	–
Aug.	– 12	– 12	–	– 13	– 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** For "All categories of banks" and "Building and loan associations", excluding deposits under savings and loan contracts, which are classified under time deposits. **2** Including sole proprietors; see also footnote 3. **3** Excluding sole proprietors; see also footnote 2.

I Banks (MFIs) in Germany

Non-residents		Memo item Special savings facilities of domestic non-banks [4]		Bank savings bonds [5]								
					Sold to							
						domestic non-banks (non-MFIs)						
Total	of which At 3 months notice	Total	of which At 3 months notice	Total	domestic banks (MFIs)	Total	of which with maturities of more than 2 years	Households (including non-profit institutions [2])	Enterprises [3]	Goverrnment	Non-residents	Period
13	14	15	16	17	18	19	20	21	22	23	24	
End of year or month *											**Savings banks**	
1,518	1,381	117,095	104,131	84,507	13,367	70,491	17,711	60,378	7,084	3,029	649	2023
1,484	1,347	114,713	101,342	93,291	13,378	79,202	19,177	68,844	7,295	3,063	711	2024 Feb.
1,462	1,327	113,482	100,041	96,047	13,438	81,905	19,777	71,502	7,341	3,062	704	Mar.
1,445	1,311	112,233	98,741	99,908	13,508	85,659	20,539	74,974	7,545	3,140	741	Apr.
1,427	1,294	111,147	97,734	102,174	13,469	87,939	21,079	76,964	7,729	3,246	766	May
1,408	1,276	110,201	96,795	104,375	13,410	90,195	21,680	79,078	7,902	3,215	770	June
1,382	1,251	108,941	95,616	106,424	13,405	92,228	22,258	80,998	8,018	3,212	791	July
1,371	1,238	108,044	94,758	107,761	13,462	93,497	22,687	82,306	8,093	3,098	802	Aug.
Changes *												
− 354	− 347	− 14,003	− 17,412	+ 57,322	+ 2,744	+ 54,056	+ 7,820	+ 50,325	+ 2,606	+ 1,125	+ 522	2023
− 12	− 14	− 1,410	− 1,565	+ 3,857	− 5	+ 3,842	+ 718	+ 3,639	+ 166	+ 37	+ 20	2024 Feb.
− 22	− 20	− 1,231	− 1,301	+ 2,756	+ 60	+ 2,703	+ 600	+ 2,658	+ 46	− 1	− 7	Mar.
− 17	− 16	− 1,249	− 1,300	+ 3,861	+ 70	+ 3,754	+ 762	+ 3,472	+ 204	+ 78	+ 37	Apr.
− 18	− 17	− 1,086	− 1,007	+ 2,266	− 39	+ 2,280	+ 540	+ 1,990	+ 184	+ 106	+ 25	May
− 19	− 18	− 946	− 939	+ 2,201	− 59	+ 2,256	+ 601	+ 2,114	+ 173	− 31	+ 4	June
− 26	− 25	− 1,260	− 1,179	+ 2,049	− 5	+ 2,033	+ 578	+ 1,920	+ 116	− 3	+ 21	July
− 11	− 13	− 897	− 858	+ 1,337	+ 57	+ 1,269	+ 429	+ 1,308	+ 75	− 114	+ 11	Aug.
End of year or month *											**Credit cooperatives**	
1,047	989	73,041	65,506	23,404	2,092	21,112	6,876	18,417	2,118	577	200	2023
1,023	959	71,429	63,001	25,611	2,094	23,312	7,322	20,533	2,206	573	205	2024 Feb.
1,015	948	71,043	62,356	26,412	2,204	24,000	7,475	21,204	2,227	569	208	Mar.
1,008	938	70,806	61,834	27,075	2,203	24,659	7,648	21,825	2,262	572	213	Apr.
1,001	929	70,488	61,426	27,683	2,266	25,203	7,787	22,335	2,296	572	214	May
993	919	70,167	61,032	28,223	2,333	25,670	7,899	22,775	2,323	572	220	June
986	913	69,900	60,826	28,554	2,349	25,983	8,081	23,020	2,383	580	222	July
983	910	69,785	61,001	28,533	2,334	25,975	8,183	22,971	2,404	600	224	Aug.
Changes *												
− 193	− 211	− 11,048	− 16,670	+ 15,569	+ 212	+ 15,267	+ 2,574	+ 14,420	+ 748	+ 99	+ 90	2023
− 8	− 11	− 655	− 1,054	+ 1,034	− 3	+ 1,027	+ 181	+ 983	+ 43	+ 1	+ 10	2024 Feb.
− 8	− 11	− 387	− 646	+ 801	+ 110	+ 688	+ 153	+ 671	+ 21	− 4	+ 3	Mar.
− 7	− 10	− 237	− 522	+ 663	− 1	+ 659	+ 173	+ 621	+ 35	+ 3	+ 5	Apr.
− 7	− 9	− 318	− 408	+ 608	+ 63	+ 544	+ 139	+ 510	+ 34	−	+ 1	May
− 8	− 10	− 321	− 394	+ 540	+ 67	+ 467	+ 112	+ 440	+ 27	−	+ 6	June
− 7	− 6	− 267	− 206	+ 331	+ 16	+ 313	+ 182	+ 245	+ 60	+ 8	+ 2	July
− 3	− 3	− 115	+ 175	− 21	− 15	− 8	+ 102	− 49	+ 21	+ 20	+ 2	Aug.
End of year or month *											**All remaining banks [6]**	
63	63	2,900	2,899	2,440	91	2,327	585	1,843	443	41	22	2023
62	62	2,895	2,893	2,555	91	2,442	640	1,956	444	42	22	2024 Feb.
61	61	2,891	2,890	2,610	91	2,496	663	2,009	442	45	23	Mar.
61	61	2,884	2,883	2,684	81	2,580	689	2,078	457	45	23	Apr.
60	60	2,883	2,882	2,731	86	2,621	716	2,130	460	31	24	May
60	60	2,879	2,878	2,801	86	2,691	757	2,193	467	31	24	June
59	59	2,872	2,871	2,861	70	2,766	794	2,265	468	33	25	July
60	60	2,872	2,871	2,934	80	2,827	838	2,323	471	33	27	Aug.
Changes *												
− 14	− 14	− 51	− 48	+ 1,541	− 3	+ 1,576	+ 99	+ 1,444	+ 107	+ 25	− 32	2023
− 1	− 1	− 2	− 3	+ 65	−	+ 65	+ 28	+ 61	+ 3	+ 1	−	2024 Feb.
− 1	− 1	− 4	− 3	+ 55	−	+ 54	+ 23	+ 53	− 2	+ 3	+ 1	Mar.
−	−	− 7	− 7	+ 74	− 10	+ 84	+ 26	+ 69	+ 15	−	−	Apr.
− 1	− 1	− 1	− 1	+ 47	+ 5	+ 41	+ 27	+ 52	+ 3	− 14	+ 1	May
−	−	− 4	− 4	+ 70	−	+ 70	+ 41	+ 63	+ 7	−	−	June
− 1	− 1	− 7	− 7	+ 60	− 16	+ 75	+ 37	+ 72	+ 1	+ 2	+ 1	July
+ 1	+ 1	−	−	+ 73	+ 10	+ 61	+ 44	+ 58	+ 3	−	+ 2	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]			
						More than 1 year		
	Total	Floating rate Notes [2]	Zero coupon bonds [2, 3]	Foreign currency bonds [4]	Up to and including 1 year	Total	Up to and including 2 years	More than 2 years
	1	2	3	4	5	6	7	8
	All categories of banks [6]							**End of year or month ***
2023	1,365,036	85,765	15,651	312,646	122,925	1,242,111	43,688	1,198,423
2024 May	1,395,574	96,781	16,347	303,169	91,131	1,304,443	53,092	1,251,351
June	1,407,968	95,890	15,854	320,891	107,268	1,300,700	53,156	1,247,544
July	1,390,154	97,428	16,078	303,631	96,264	1,293,890	53,354	1,240,536
Aug.	1,391,357	98,243	14,660	300,960	99,244	1,292,113	49,544	1,242,569
								Changes *
2023	+ 96,649	− 6,342	+ 1,417	+ 4,354	+ 24,510	+ 72,139	+ 17,695	+ 54,444
2024 May	+ 2,043	+ 1,656	− 331	− 1,549	− 2,393	+ 4,436	+ 639	+ 3,797
June	+ 12,394	− 891	− 493	+ 17,722	+ 16,137	− 3,743	+ 64	− 3,807
July	− 17,814	+ 1,588	+ 224	− 17,260	− 11,004	− 6,810	+ 198	− 7,008
Aug.	+ 143	+ 815	− 448	− 3,731	+ 2,980	− 2,837	− 3,810	+ 973
	Commercial banks [7]							**End of year or month ***
2023	206,821	19,169	6,569	25,448	6,923	199,898	6,683	193,215
2024 May	218,964	24,189	6,410	30,171	7,827	211,137	6,928	204,209
June	219,195	24,227	6,702	31,241	8,546	210,649	6,940	203,709
July	223,516	25,725	6,843	32,075	9,612	213,904	7,271	206,633
Aug.	222,423	25,741	5,697	32,330	8,473	213,950	7,129	206,821
								Changes *
2023	+ 15,832	− 2,715	− 56	+ 4,603	+ 1,826	+ 14,006	+ 3,464	+ 10,542
2024 May	+ 613	+ 466	− 181	− 115	− 182	+ 795	− 33	+ 828
June	+ 231	+ 38	+ 292	+ 1,070	+ 719	− 488	+ 12	− 500
July	+ 4,321	+ 1,548	+ 141	+ 834	+ 1,066	+ 3,255	+ 331	+ 2,924
Aug.	− 1,093	+ 16	− 481	+ 255	− 1,139	+ 46	− 142	+ 188
	Landesbanken							**End of year or month ***
2023	211,791	21,448	5,783	5,239	13,883	197,908	14,427	183,481
2024 May	228,935	24,411	6,941	9,050	20,378	208,557	17,356	191,201
June	228,499	24,451	6,191	9,372	19,492	209,007	16,903	192,104
July	227,460	24,365	6,311	8,886	18,887	208,573	16,741	191,832
Aug.	229,179	24,329	4,949	10,083	21,303	207,876	16,310	191,566
								Changes *
2023	+ 23,533	− 3,650	+ 1,171	+ 411	+ 8,454	+ 15,079	+ 5,495	+ 9,584
2024 May	+ 743	− 54	− 198	+ 265	+ 575	+ 168	− 131	+ 299
June	− 436	+ 40	− 750	+ 322	− 886	+ 450	− 453	+ 903
July	− 1,039	− 86	+ 120	− 486	− 605	− 434	− 162	− 272
Aug.	+ 1,719	− 36	+ 3	+ 1,197	+ 2,416	− 697	− 431	− 266
	Savings banks							**End of year or month ***
2023	21,558	3,003	53	−	138	21,420	2,033	19,387
2024 May	23,437	2,858	50	−	165	23,272	2,086	21,186
June	23,843	2,855	49	−	179	23,664	1,960	21,704
July	24,015	2,856	49	−	170	23,845	1,998	21,847
Aug.	23,915	2,855	46	−	172	23,743	1,870	21,873
								Changes *
2023	+ 4,827	− 265	− 8	−	+ 23	+ 4,804	+ 1,549	+ 3,255
2024 May	− 443	+ 104	−	−	+ 3	− 446	+ 48	− 494
June	+ 406	− 3	− 1	−	+ 14	+ 392	− 126	+ 518
July	+ 172	+ 1	−	−	− 9	+ 181	+ 38	+ 143
Aug.	− 100	− 1	− 3	−	+ 2	− 102	− 128	+ 26

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

I Banks (MFIs) in Germany

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

€ million

Period	Bearer debt securities outstanding issued by banks (MFIs) [1]							
		of which			Maturity of the bearer debt securities [5]			
						More than 1 year		
	Total	Floating rate Notes [2]	Zero coupon bonds [2, 3]	Foreign currency bonds [4]	Up to and including 1 year	Total	Up to and including 2 years	More than 2 years
	1	2	3	4	5	6	7	8
	Credit cooperatives							**End of year or month ***
2023	9,060	2,832	–	–	102	8,958	135	8,823
2024 May	9,022	2,729	–	–	118	8,904	194	8,710
June	9,027	2,726	–	–	125	8,902	208	8,694
July	9,069	2,753	–	–	118	8,951	216	8,735
Aug.	9,040	2,741	–	–	104	8,936	218	8,718
								Changes *
2023	+ 461	+ 1,021	–	–	+ 96	+ 365	+ 121	+ 244
2024 May	– 36	– 43	–	–	– 9	– 27	+ 4	– 31
June	+ 5	– 3	–	–	+ 7	– 2	+ 14	– 16
July	+ 42	+ 27	–	–	– 7	+ 49	+ 8	+ 41
Aug.	– 29	– 12	–	–	– 14	– 15	+ 2	– 17
	Mortgage banks							**End of year or month ***
2023	109,308	3,774	904	11,977	2,229	107,079	2,311	104,768
2024 May	108,474	4,859	536	10,311	1,121	107,353	3,019	104,334
June	107,702	4,859	483	10,476	1,099	106,603	3,026	103,577
July	108,153	5,068	423	10,820	474	107,679	2,978	104,701
Aug.	109,361	5,422	484	10,802	626	108,735	2,968	105,767
								Changes *
2023	+ 6,376	– 382	– 116	+ 283	+ 1,239	+ 5,137	+ 946	+ 4,191
2024 May	– 543	+ 279	+ 67	+ 58	+ 52	– 595	– 170	– 425
June	– 772	–	– 53	+ 165	– 22	– 750	+ 7	– 757
July	+ 451	+ 209	– 60	+ 344	– 625	+ 1,076	– 48	+ 1,124
Aug.	+ 1,208	+ 354	+ 61	– 18	+ 152	+ 1,056	– 10	+ 1,066
	Banks with special, development and other central support tasks							**End of year or month ***
2023	799,948	35,519	2,342	269,982	99,650	700,298	18,099	682,199
2024 May	799,217	37,715	2,410	253,637	61,522	737,695	23,509	714,186
June	812,077	36,752	2,429	269,802	77,827	734,250	24,119	710,131
July	790,331	36,641	2,452	251,850	67,003	723,328	24,150	699,178
Aug.	789,829	37,135	3,484	247,745	68,566	721,263	21,049	700,214
								Changes *
2023	+ 44,229	– 330	+ 426	– 943	+ 12,872	+ 31,357	+ 6,120	+ 25,237
2024 May	+ 1,679	+ 904	– 19	– 1,757	– 2,832	+ 4,511	+ 921	+ 3,590
June	+ 12,860	– 963	+ 19	+ 16,165	+ 16,305	– 3,445	+ 610	– 4,055
July	– 21,746	– 111	+ 23	– 17,952	– 10,824	– 10,922	+ 31	– 10,953
Aug.	– 1,562	+ 494	– 28	– 5,165	+ 1,563	– 3,125	– 3,101	– 24

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												
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	65,785	41,244	2,167	5,915	11,144	5,315	100,574	71,795	2,399	5,873	8,394	12,113
2024 Apr.	70,323	46,014	1,870	5,570	11,043	5,826	102,431	73,789	2,617	5,846	8,405	11,774
May	71,327	45,527	2,311	5,958	11,742	5,789	103,737	73,904	2,712	6,230	9,076	11,815
June	69,397	44,630	1,893	5,802	11,630	5,442	102,326	73,219	2,730	5,781	8,691	11,905
July	84,419	51,714	2,618	6,607	14,792	8,688	103,195	75,062	2,703	5,510	8,562	11,358
Aug.	81,883	47,889	2,749	7,659	14,978	8,608	103,690	74,904	2,227	5,802	8,753	12,004
of which: vis-à-vis domestic non-banks (non-MFIs)												
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	27,607	17,282	1,405	3,612	3,329	1,979	78,107	54,867	2,104	3,972	6,661	10,503
2024 Apr.	29,555	20,032	1,157	3,388	3,107	1,871	78,721	55,786	2,318	3,940	6,459	10,218
May	30,040	19,849	1,609	3,583	3,193	1,806	79,518	55,557	2,399	4,293	7,023	10,246
June	27,388	17,649	1,167	3,573	3,195	1,804	78,169	55,280	2,370	3,684	6,667	10,168
July	28,646	19,570	1,169	3,407	2,985	1,515	79,828	57,228	2,593	3,754	6,527	9,726
Aug.	27,220	17,489	1,251	3,647	3,050	1,783	79,871	56,935	2,109	3,741	6,725	10,361
Big banks												
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	11,534	6,306	198	726	2,440	1,864	29,964	21,523	905	1,245	1,926	4,365
2024 Apr.	12,719	7,156	189	922	2,535	1,917	30,134	22,095	594	1,436	1,883	4,126
May	13,276	7,074	489	1,211	2,573	1,929	30,200	21,581	647	1,837	2,187	3,948
June	13,729	7,857	272	1,035	2,694	1,871	30,584	22,314	626	1,536	2,187	3,921
July	26,140	12,333	901	2,010	5,920	4,976	30,442	22,722	549	1,244	2,155	3,772
Aug.	25,272	10,638	1,036	2,702	5,865	5,031	31,951	23,183	437	1,889	2,213	4,229
Regional banks and other commercial banks												
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	9,402	8,124	42	305	495	436	16,638	11,500	212	873	2,050	2,003
2024 Apr.	11,373	9,915	43	389	420	606	18,084	12,782	235	839	2,267	1,961
May	12,489	9,931	235	512	954	857	18,568	12,895	262	864	2,429	2,118
June	9,585	7,781	39	440	636	689	17,865	12,471	239	800	2,210	2,145
July	11,708	10,205	39	439	500	525	16,705	11,425	233	831	2,151	2,065
Aug.	10,358	8,635	43	578	646	456	16,906	11,703	174	727	2,211	2,091
Landesbanken												
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	8,429	3,975	802	1,555	1,672	425	12,780	8,652	365	765	1,051	1,947
2024 Apr.	9,351	5,250	624	1,446	1,570	461	14,013	8,983	384	991	1,290	2,365
May	9,249	5,139	611	1,408	1,692	399	14,692	9,742	400	941	1,341	2,268
June	9,659	5,487	592	1,474	1,637	469	13,916	8,826	443	963	1,327	2,357
July	9,749	5,321	646	1,342	1,618	822	14,986	10,021	468	1,021	1,310	2,166
Aug.	9,203	5,050	639	1,479	1,653	382	14,340	9,599	431	965	1,304	2,041
All other categories of banks [1]												
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	36,420	22,839	1,125	3,329	6,537	2,590	41,192	30,120	917	2,990	3,367	3,798
2024 Apr.	36,880	23,693	1,014	2,813	6,518	2,842	40,200	29,929	1,404	2,580	2,965	3,322
May	36,313	23,383	976	2,827	6,523	2,604	40,277	29,686	1,403	2,588	3,119	3,481
June	36,424	23,505	990	2,853	6,663	2,413	39,961	29,608	1,422	2,482	2,967	3,482
July	36,822	23,855	1,032	2,816	6,754	2,365	41,062	30,894	1,453	2,414	2,946	3,355
Aug.	37,050	23,566	1,031	2,900	6,814	2,739	40,493	30,419	1,185	2,221	3,025	3,643

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

I Banks (MFIs) in Germany

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

€ million

End of year or month	All categories of banks	Commercial banks				Landesbanken	Savings banks	Credit cooperatives	Mortgage banks	Building and loan associations	Banks with special, development and other central support tasks	*Memo item Foreign banks*
		Total	Big banks [1]	Regional banks and other commercial banks [2]	Branches of foreign banks							
	1	2	3	4	5	6	7	8	9	10	11	12
Interest rate swaps												
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
2023	67,289,275	58,971,777	33,922,488	24,982,941	66,348	4,784,743	325,362	127,924	364,576	69,271	2,645,622	29,931,701
2023 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
Sep.	67,172,391	58,882,619	32,798,097	26,022,451	62,071	4,800,420	325,026	126,887	365,504	70,304	2,601,631	30,856,143
Oct.	66,186,732	57,785,750	33,867,056	23,856,718	61,976	4,883,004	328,567	127,649	365,944	71,479	2,624,339	28,611,014
Nov.	68,399,296	60,064,993	34,553,905	25,446,400	64,688	4,808,145	340,389	128,115	365,639	68,471	2,623,544	30,335,596
Dec.	67,289,275	58,971,777	33,922,488	24,982,941	66,348	4,784,743	325,362	127,924	364,576	69,271	2,645,622	29,931,701
2024 Jan.	71,812,349	63,516,401	37,364,147	26,082,893	69,361	4,711,339	329,368	128,496	366,703	72,861	2,687,181	31,216,402
Feb.	72,660,733	64,225,046	37,521,437	26,634,978	68,631	4,854,830	332,884	128,043	367,412	72,396	2,680,122	31,759,741
Mar.	70,766,851	62,186,874	37,140,657	24,981,510	64,707	4,969,242	335,870	128,485	366,862	71,692	2,707,826	30,154,202
Apr.	73,730,254	65,095,247	37,668,870	27,366,376	60,001	4,997,535	337,029	127,140	365,127	71,225	2,736,951	32,309,505
May	73,062,516	64,359,230	37,158,736	27,145,396	55,098	5,046,645	337,559	126,590	364,150	70,258	2,758,084	31,853,588
June	70,666,827	61,842,793	36,703,122	25,085,868	53,803	5,122,702	340,546	126,274	366,022	71,693	2,796,797	29,401,421
July	68,797,245	60,058,581	34,593,785	25,411,437	53,359	5,021,735	335,583	126,227	367,624	74,297	2,813,198	26,142,165
Aug.	67,523,475	58,631,485	34,731,434	23,845,143	54,908	5,098,797	338,127	127,935	371,786	70,927	2,884,418	24,595,994
Currency swaps												
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
2023	2,084,941	1,983,544	.	765,550	.	58,562	701	–	4,729	–	37,405	763,769
2023 Aug.	1,928,851	1,822,247	.	483,543	.	63,190	732	–	4,411	–	38,271	481,744
Sep.	1,942,502	1,834,720	.	619,389	.	63,627	663	–	4,351	–	39,141	617,593
Oct.	2,099,720	1,993,586	.	692,262	.	62,307	670	–	4,309	–	38,848	690,524
Nov.	2,142,733	2,039,150	.	743,857	.	60,404	668	–	4,314	–	38,197	742,251
Dec.	2,084,941	1,983,544	.	765,550	.	58,562	701	–	4,729	–	37,405	763,769
2024 Jan.	2,217,951	2,116,265	.	762,545	.	58,832	741	–	4,890	–	37,223	760,018
Feb.	2,224,914	2,123,399	.	764,545	.	58,527	726	–	4,550	–	37,712	761,555
Mar.	2,126,395	2,026,185	.	762,322	.	57,274	744	–	4,800	–	37,392	760,005
Apr.	2,192,784	2,092,273	.	772,390	.	57,055	822	–	5,087	–	37,547	769,920
May	2,072,115	1,972,570	.	758,687	.	56,009	940	–	5,168	–	37,428	756,229
June	2,060,275	1,961,231	.	786,980	.	55,490	836	–	5,074	–	37,644	784,633
July	2,003,330	1,906,519	.	763,021	.	54,707	695	–	5,072	–	36,337	760,161
Aug.	2,050,136	1,955,263	.	784,840	.	53,216	690	–	4,994	–	35,973	781,679
Interest rate/Currency swaps (combined)												
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
2023	3,307,034	3,075,878	.	1,422,180	.	30,866	306	207	4,278	–	195,499	1,609,386
2023 Aug.	3,315,212	3,080,974	.	1,435,934	.	31,072	333	199	4,467	–	198,167	1,628,655
Sep.	3,445,219	3,205,432	.	1,520,005	.	31,301	344	199	4,358	–	203,585	1,714,961
Oct.	3,395,437	3,153,494	.	1,470,064	.	30,823	341	199	4,426	–	206,154	1,665,313
Nov.	3,342,307	3,103,425	.	1,458,666	.	31,148	337	207	4,533	–	202,657	1,652,653
Dec.	3,307,034	3,075,878	.	1,422,180	.	30,866	306	207	4,278	–	195,499	1,609,386
2024 Jan.	3,361,519	3,120,956	.	1,426,465	.	30,790	301	207	4,276	–	204,989	1,611,716
Feb.	3,338,087	3,099,505	.	1,386,053	.	30,383	272	206	4,215	–	203,506	1,569,327
Mar.	3,393,736	3,156,818	.	1,442,580	.	29,504	266	206	4,128	–	202,814	1,627,125
Apr.	3,416,580	3,176,415	.	1,445,318	.	29,846	265	206	4,203	–	205,645	1,630,680
May	3,392,719	3,153,188	.	1,422,428	.	29,607	262	206	4,198	–	205,258	1,603,991
June	3,466,415	3,224,717	.	1,466,044	.	29,472	263	197	4,202	–	207,564	1,654,055
July	3,578,766	3,346,821	.	1,438,132	.	28,754	252	197	4,263	–	198,479	1,762,812
Aug.	3,583,510	3,354,806	.	1,425,863	.	28,508	250	177	4,233	–	195,536	1,751,800

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

I Banks (MFIs) in Germany

21 Changes in savings deposits, by category of banks *

€ million

Period	Changes in savings deposits 1					
	Total savings deposits at the beginning of year or month 2	Credits	Debits	Balances of credits and debits	Interest credited	Total savings deposits at the end of year or month 2
	1	2	3	4	5	6
All categories of banks						
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
2023	538,482	141,146	231,752	– 90,606	2,605	450,481
2023 Dec.	452,946	12,873	16,881	– 4,008	1,543	450,481
2024 Jan.	450,495	13,378	20,029	– 6,651	124	443,968
Feb.	443,968	12,248	17,376	– 5,128	133	438,973
Mar.	438,973	11,285	15,540	– 4,255	136	434,854
Apr.	434,854	11,189	15,928	– 4,739	134	430,249
May	430,249	10,235	13,940	– 3,705	149	426,693
June	426,693	9,546	13,900	– 4,354	162	422,501
July	422,501	10,514	14,775	– 4,261	188	418,428
Aug.	418,428	10,343	13,406	– 3,063	177	415,542
Commercial banks 3						
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
2023	93,291	42,366	49,779	– 7,413	340	86,218
2023 Dec.	85,849	3,622	3,526	+ 96	273	86,218
2024 Jan.	86,218	4,174	4,100	+ 74	20	86,312
Feb.	86,312	3,869	3,478	+ 391	26	86,729
Mar.	86,729	3,499	3,344	+ 155	27	86,911
Apr.	86,911	2,804	3,269	– 465	35	86,481
May	86,481	2,695	3,130	– 435	50	86,096
June	86,096	2,465	3,565	– 1,100	63	85,059
July	85,059	2,798	3,500	– 702	83	84,440
Aug.	84,440	3,027	3,467	– 440	72	84,072
of which: Big banks						
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
2023	79,359	38,978	41,467	– 2,489	292	77,162
2023 Dec.	76,672	3,287	3,025	+ 262	228	77,162
2024 Jan.	77,162	3,927	3,436	+ 491	18	77,671
Feb.	77,671	3,662	3,028	+ 634	25	78,330
Mar.	78,330	3,307	2,980	+ 327	27	78,684
Apr.	78,684	2,589	2,905	– 316	35	78,403
May	78,403	2,500	2,817	– 317	50	78,136
June	78,136	2,275	3,276	– 1,001	63	77,198
July	77,198	2,601	3,184	– 583	83	76,698
Aug.	76,698	2,839	3,203	– 364	72	76,406
Regional banks and other commercial banks						
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
2023	13,640	3,228	8,095	– 4,867	48	8,818
2023 Dec.	8,938	323	488	– 165	45	8,818
2024 Jan.	8,818	244	657	– 413	2	8,407
Feb.	8,407	204	442	– 238	1	8,170
Mar.	8,170	191	360	– 169	–	8,001
Apr.	8,001	213	360	– 147	–	7,854
May	7,854	194	309	– 115	–	7,739
June	7,739	189	287	– 98	–	7,641
July	7,641	196	314	– 118	–	7,523
Aug.	7,523	188	264	– 76	–	7,447

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

I Banks (MFIs) in Germany

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

€ million

Period	Changes in savings deposits [1]					
	Total savings deposits at the beginning of year or month [2]	Credits	Debits	Balances of credits and debits	Interest credited	Total savings deposits at the end of year or month [2]
	1	2	3	4	5	6
	Savings banks					
2020	287,401	53,441	64,613	– 11,172	1,182	277,342
2021	277,342	57,036	57,897	– 861	891	277,372
2022	277,372	48,697	61,223	– 12,526	868	265,714
2023	265,714	47,791	96,324	– 48,533	1,469	218,650
2023 Dec.	220,933	4,150	6,994	– 2,844	561	218,650
2024 Jan.	218,650	4,295	8,381	– 4,086	94	214,658
Feb.	214,658	3,970	7,407	– 3,437	98	211,319
Mar.	211,319	3,715	6,557	– 2,842	97	208,574
Apr.	208,574	3,876	6,804	– 2,928	88	205,734
May	205,734	3,635	5,836	– 2,201	87	203,620
June	203,620	3,441	5,615	– 2,174	86	201,532
July	201,532	3,651	6,033	– 2,382	90	199,240
Aug.	199,240	3,480	5,333	– 1,853	91	197,478
	Credit cooperatives					
2020	187,396	50,541	54,316	– 3,775	513	184,134
2021	184,137	48,891	52,266	– 3,375	499	181,261
2022	181,261	44,224	52,173	– 7,949	427	173,739
2023	173,739	49,736	83,478	– 33,742	745	140,742
2023 Dec.	141,294	5,001	6,211	– 1,210	658	140,742
2024 Jan.	140,756	4,800	7,400	– 2,600	10	138,166
Feb.	138,166	4,284	6,333	– 2,049	9	136,126
Mar.	136,126	3,980	5,500	– 1,520	12	134,618
Apr.	134,618	4,412	5,727	– 1,315	11	133,314
May	133,314	3,817	4,862	– 1,045	12	132,281
June	132,281	3,556	4,613	– 1,057	13	131,237
July	131,237	3,980	5,119	– 1,139	15	130,113
Aug.	130,113	3,749	4,507	– 758	14	129,369
	All remaining bank groups [4]					
2020	6,941	1,212	1,545	– 333	–	6,608
2021	6,608	1,311	1,644	– 333	–	6,275
2022	6,275	1,079	1,616	– 537	–	5,738
2023	5,738	1,253	2,171	– 918	51	4,871
2023 Dec.	4,870	100	150	– 50	51	4,871
2024 Jan.	4,871	109	148	– 39	–	4,832
Feb.	4,832	125	158	– 33	–	4,799
Mar.	4,799	91	139	– 48	–	4,751
Apr.	4,751	97	128	– 31	–	4,720
May	4,720	88	112	– 24	–	4,696
June	4,696	84	107	– 23	–	4,673
July	4,673	85	123	– 38	–	4,635
Aug.	4,635	87	99	– 12	–	4,623

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 *
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
2023	47	200	1,544,220	457,549	437,704	304,401	133,303	19,845	507,889	421,018	5,392	415,626	86,871	578,782	417,049
2023 Sep.	48	201	1,680,821	488,518	468,938	315,866	153,072	19,580	496,617	420,891	6,433	414,458	75,726	695,685	513,560
Oct.	48	201	1,693,001	476,990	457,236	306,922	150,314	19,754	499,732	420,485	6,013	414,472	79,247	716,278	529,887
Nov.	47	200	1,622,188	468,525	448,278	304,673	143,605	20,247	507,862	422,854	5,678	417,176	85,008	645,801	462,208
Dec.	47	200	1,544,220	457,549	437,704	304,401	133,303	19,845	507,889	421,018	5,392	415,626	86,871	578,782	417,049
2024 Jan.	47	200	1,580,165	471,092	450,123	310,033	140,090	20,969	518,577	425,004	5,091	419,913	93,573	590,496	402,894
Feb.	47	200	1,620,139	485,964	464,671	322,510	142,161	21,293	517,495	424,835	4,955	419,880	92,660	616,679	425,664
Mar.	47	199	1,634,658	506,581	483,773	327,192	156,581	22,808	523,933	431,366	5,110	426,256	92,567	604,144	428,760
Apr.	47	199	1,667,953	499,372	474,939	325,689	149,250	24,433	520,346	432,352	4,821	427,531	87,994	648,233	477,134
May	47	199	1,647,357	504,472	482,044	330,906	151,138	22,428	527,982	440,321	4,870	435,451	87,661	614,899	439,187
June	47	198	1,612,373	498,622	478,750	329,844	148,906	19,872	538,458	449,144	4,948	444,196	89,314	575,293	421,025
															Changes *
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
2023	± 0	− 2	− 83,691	− 2,670	− 8,092	−12,090	+ 3,998	+ 5,422	− 1,426	−20,215	− 4,368	− 15,847	+18,789	− 68,081	− 94,377
2023 Oct.	± 0	−	+ 12,342	− 11,048	− 11,223	− 8,944	− 2,279	+ 175	+ 4,379	+ 748	− 420	+ 1,168	+ 3,631	+ 20,755	+ 16,627
Nov.	− 1	− 1	− 69,334	− 6,285	− 6,796	− 2,249	− 4,547	+ 511	+14,612	+ 8,189	− 335	+ 8,524	+ 6,423	− 68,998	− 66,286
Dec.	± 0	−	− 77,473	− 10,037	− 9,641	+ 287	− 9,928	− 396	+ 2,639	+ 492	− 286	+ 778	+ 2,147	− 67,542	− 44,689
2024 Jan.	± 0	−	+ 35,296	+ 12,376	+ 11,264	+ 5,632	+ 5,632	+ 1,112	+ 5,681	− 419	− 301	− 118	+ 6,100	+ 11,065	− 15,093
Feb.	± 0	−	+ 39,942	+ 15,091	+ 14,767	+12,477	+ 2,290	+ 324	− 958	− 48	− 136	+ 88	− 910	+ 26,151	+ 22,779
Mar.	± 0	− 1	+ 14,447	+ 20,628	+ 19,114	+ 4,682	+14,432	+ 1,514	+ 6,194	+ 6,318	+ 155	+ 6,163	− 124	− 12,608	+ 3,046
Apr.	± 0	−	+ 32,871	− 7,545	− 9,165	− 1,503	− 7,662	+ 1,620	− 5,429	− 606	− 289	− 317	− 4,823	+ 43,665	+ 48,052
May	± 0	−	− 19,910	+ 6,170	+ 8,169	+ 5,217	+ 2,952	− 1,999	+10,786	+10,781	+ 49	+ 10,732	+ 5	− 32,648	− 37,457
June	± 0	− 1	− 35,724	− 7,098	− 4,535	− 1,100	− 3,435	− 2,563	+ 6,641	+ 5,421	+ 78	+ 5,343	+ 1,220	− 40,346	− 18,752
Foreign branches in EU countries [7]															End of year or month *
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
2023	44	133	330,653	171,870	165,140	142,210	22,930	6,730	116,161	113,370	2,483	110,887	2,791	42,622	20,262
2023 Sep.	45	134	324,917	168,518	161,344	137,401	23,943	7,174	114,339	111,698	2,657	109,041	2,641	42,060	23,659
Oct.	45	134	327,098	170,236	162,810	140,458	22,352	7,426	113,134	110,383	2,459	107,924	2,751	43,728	22,788
Nov.	44	133	331,990	176,722	169,420	144,324	25,096	7,302	113,937	111,133	2,464	108,669	2,804	41,331	21,312
Dec.	44	133	330,653	171,870	165,140	142,210	22,930	6,730	116,161	113,370	2,483	110,887	2,791	42,622	20,262
2024 Jan.	44	133	329,028	172,591	165,473	145,448	20,025	7,118	116,543	113,754	2,605	111,149	2,789	39,894	19,541
Feb.	44	133	330,687	172,716	165,015	144,232	20,783	7,701	118,239	115,512	2,518	112,994	2,727	39,732	19,633
Mar.	44	133	334,519	175,884	167,636	146,501	21,135	8,248	119,490	116,848	2,575	114,273	2,642	39,145	19,195
Apr.	44	133	326,167	178,481	170,494	148,836	21,658	7,987	118,461	115,693	2,427	113,266	2,768	29,224	8,899
May	44	133	333,043	181,175	173,237	152,727	20,510	7,938	120,808	117,986	2,320	115,666	2,822	31,059	8,437
June	44	132	330,620	177,602	170,114	150,795	19,319	7,488	123,750	120,937	2,179	118,758	2,813	29,268	8,582
															Changes *
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
2023	± 0	± 0	+ 12,718	+ 8,015	+ 4,739	+ 2,549	+ 2,190	+ 3,276	+ 7,528	+ 5,805	− 2,608	+ 8,413	+ 1,723	− 2,204	− 7,009
2023 Oct.	± 0	−	+ 2,181	+ 1,737	+ 1,485	+ 3,057	− 1,572	+ 252	− 1,093	− 1,206	− 198	− 1,008	+ 113	+ 1,668	− 868
Nov.	− 1	− 1	+ 4,892	+ 6,608	+ 6,732	+ 3,866	+ 2,866	− 124	+ 1,377	+ 1,303	+ 5	+ 1,298	+ 74	− 2,397	− 1,457
Dec.	± 0	−	− 1,338	− 4,483	− 3,911	− 1,647	− 2,264	− 572	+ 2,687	+ 2,692	+ 19	+ 2,673	− 5	+ 525	− 1,046
2024 Jan.	± 0	−	− 1,625	+ 659	+ 271	+ 3,238	− 2,967	+ 388	− 121	− 103	+ 122	− 225	− 18	− 2,728	− 729
Feb.	± 0	−	+ 1,659	+ 222	− 361	− 1,216	+ 855	+ 583	+ 1,694	+ 1,756	− 87	+ 1,843	− 62	− 162	+ 92
Mar.	± 0	−	+ 3,832	+ 3,231	+ 2,684	+ 2,269	+ 415	+ 547	+ 1,242	+ 1,328	+ 57	+ 1,271	− 86	− 587	− 438
Apr.	± 0	−	− 8,352	+ 2,612	+ 2,873	+ 2,335	+ 538	− 261	− 1,222	− 1,342	− 148	− 1,194	+ 120	− 9,921	− 10,299
May	± 0	−	+ 6,876	+ 2,753	+ 2,802	+ 3,891	− 1,089	− 49	+ 2,604	+ 2,540	− 107	+ 2,647	+ 64	+ 1,835	− 456
June	± 0	− 1	− 2,423	− 3,761	− 3,311	− 1,970	− 1,341	− 450	+ 2,578	+ 2,600	− 141	+ 2,741	− 22	− 1,791	+ 140

***** 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]											Other liabilities		
	from banks (MFIs)			from non-banks (non-MFIs)									
					German non-banks				Money market paper and debt securities outstanding [5]	Working capital			
Total	Total	German banks	Foreign banks	Total	Total	Short- term	Medium and long- term	Foreign non-banks			Total	of which: trading portfolio derivatives	
16	17	18	18	20	21	22	23	24	25	26	27	28	Period
End of year or month *											**All foreign branches**		
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
943,524	554,483	422,615	131,868	389,041	10,631	9,463	1,168	378,410	64,137	66,087	470,472	418,342	2023
963,920	571,625	418,719	152,906	392,295	10,999	9,622	1,377	381,296	84,374	65,997	566,530	513,876	2023 Sep.
958,062	572,807	421,199	151,608	385,255	10,961	9,522	1,439	374,294	82,942	66,042	585,955	530,456	Oct.
958,485	561,440	414,604	146,836	397,045	11,505	10,349	1,156	385,540	81,232	65,855	516,616	463,348	Nov.
943,524	554,483	422,615	131,868	389,041	10,631	9,463	1,168	378,410	64,137	66,087	470,472	418,342	Dec.
967,416	572,974	432,973	140,001	394,442	11,020	9,828	1,192	383,422	88,244	69,116	455,388	404,801	2024 Jan.
984,489	586,528	443,429	143,099	397,961	10,704	9,658	1,046	387,257	88,543	69,223	477,884	427,553	Feb.
997,169	587,299	442,380	144,919	409,870	11,270	10,288	982	398,600	86,272	69,367	481,849	431,556	Mar.
978,946	576,408	435,799	140,609	402,538	11,100	10,136	964	391,438	87,964	69,216	531,827	479,268	Apr.
998,156	591,859	449,727	142,132	406,297	14,823	13,869	954	391,474	85,789	69,025	494,387	443,384	May
986,353	578,309	450,488	127,821	408,044	14,199	13,236	963	393,845	81,748	69,549	474,723	423,058	June
Changes *													
+ 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
+ 1,154	− 16,977	− 13,839	− 3,138	+ 18,131	+ 1,208	+ 1,523	− 315	+ 16,923	+ 3,949	+ 3,015	− 87,996	− 94,546	2023
− 5,201	+ 1,702	+ 2,480	− 778	− 6,903	− 38	− 100	+ 62	− 6,865	− 1,269	+ 45	+ 19,425	+ 16,580	2023 Oct.
+ 3,091	− 8,928	− 6,595	− 2,333	+ 12,019	+ 544	+ 827	− 283	+ 11,475	− 229	− 187	− 69,339	− 67,108	Nov.
− 13,740	− 5,852	+ 8,439	− 14,291	− 7,888	− 874	− 886	+ 12	− 7,014	− 16,598	+ 232	− 46,726	− 45,006	Dec.
+ 22,307	+ 17,151	+ 10,358	+ 6,793	+ 5,156	+ 389	+ 365	+ 24	+ 4,767	+ 23,455	+ 3,029	− 15,084	− 13,541	2024 Jan.
+ 17,218	+ 13,689	+ 10,456	+ 3,233	+ 3,529	− 316	− 170	− 146	+ 3,845	+ 267	+ 107	+ 22,496	+ 22,752	Feb.
+ 12,667	+ 728	− 1,049	+ 1,777	+ 11,939	+ 566	+ 630	− 64	+ 11,373	− 2,343	+ 144	+ 3,965	+ 4,003	Mar.
− 18,806	− 11,380	− 6,581	− 4,799	− 7,426	− 170	− 152	− 18	− 7,256	+ 1,267	− 151	+ 49,978	+ 47,712	Apr.
+ 20,502	+ 16,630	+ 13,928	+ 2,702	+ 3,872	+ 3,723	+ 3,733	− 10	+ 149	− 1,488	− 191	− 37,440	− 35,884	May
− 13,200	− 14,741	+ 723	− 15,464	+ 1,541	− 624	− 633	+ 9	+ 2,165	− 4,782	+ 524	− 19,664	− 20,326	June
End of year or month *											**Foreign branches in EU countries** [7]		
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
273,140	91,750	80,213	11,537	181,390	7,020	6,995	25	174,370	389	20,343	36,781	22,104	2023
264,718	91,142	77,206	13,936	173,576	6,352	6,327	25	167,224	386	19,747	40,066	25,425	2023 Sep.
265,333	94,775	77,839	16,936	170,558	6,817	6,792	25	163,741	358	19,777	41,630	24,964	Oct.
272,522	91,376	78,686	12,690	181,146	7,837	7,813	24	173,309	380	19,701	39,387	23,597	Nov.
273,140	91,750	80,213	11,537	181,390	7,020	6,995	25	174,370	389	20,343	36,781	22,104	Dec.
271,519	93,364	79,841	13,523	178,155	7,546	7,521	25	170,609	360	20,787	36,362	21,934	2024 Jan.
272,620	93,246	78,790	14,456	179,374	7,537	7,512	25	171,837	368	20,833	36,866	22,269	Feb.
276,141	92,473	76,917	15,556	183,668	8,112	8,085	27	175,556	374	20,828	37,176	22,433	Mar.
278,239	98,268	80,794	17,474	179,971	7,953	7,926	27	172,018	359	20,667	26,902	11,967	Apr.
283,234	97,619	81,811	15,808	185,615	11,751	11,724	27	173,864	368	20,762	28,679	13,448	May
283,156	96,173	79,589	16,584	186,983	10,995	10,969	26	175,988	331	20,788	26,345	11,289	June
Changes *													
+ 11,745	+ 8,825	+ 8,126	+ 699	+ 2,920	− 164	− 144	− 20	+ 3,084	+ 77	+ 425	− 6,714	− 7,253	2021
+ 56,527	− 13,730	− 16,008	+ 2,278	+ 70,257	+ 2,142	+ 2,142	± 0	+ 68,115	− 28	+ 11,186	+ 10,244	+ 8,743	2022
+ 11,284	− 3,736	− 5,961	+ 2,225	+ 15,020	+ 2,949	+ 2,948	+ 1	+ 12,071	+ 61	+ 3,312	− 1,887	− 5,356	2023
+ 684	+ 3,678	+ 633	+ 3,045	− 2,994	+ 465	+ 465	−	− 3,459	− 28	+ 30	+ 1,564	− 461	2023 Oct.
+ 7,235	− 3,338	+ 847	− 4,185	+ 10,573	+ 1,020	+ 1,021	− 1	+ 9,553	+ 22	− 76	− 2,243	− 1,367	Nov.
+ 1,095	+ 841	+ 1,887	− 1,046	+ 254	− 817	− 818	+ 1	+ 1,071	+ 9	+ 642	− 3,068	− 1,493	Dec.
− 1,717	+ 1,516	− 372	+ 1,888	− 3,233	+ 526	+ 526	−	− 3,759	− 29	+ 444	− 419	− 170	2024 Jan.
+ 1,112	− 103	− 1,051	+ 948	+ 1,215	− 9	− 9	−	+ 1,224	+ 8	+ 46	+ 504	+ 335	Feb.
+ 3,559	− 758	− 1,873	+ 1,115	+ 4,317	+ 575	+ 573	+ 2	+ 3,742	+ 6	− 5	+ 310	+ 164	Mar.
+ 2,056	+ 5,739	+ 3,877	+ 1,862	− 3,683	− 159	− 159	−	− 3,524	− 15	− 161	− 10,274	− 10,466	Apr.
+ 5,059	− 564	+ 1,017	− 1,581	+ 5,623	+ 3,798	+ 3,798	−	+ 1,825	+ 9	+ 95	+ 1,777	+ 1,481	May
− 194	− 1,552	− 2,260	+ 708	+ 1,358	− 756	− 755	− 1	+ 2,114	− 37	+ 26	− 2,334	− 2,159	June

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

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

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

€ million

Period	Number of German banks (MFIs) with foreign branches	Number of foreign branches [1]	Total assets [6]	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets [6]	
				Total	Balances and loans			Money market paper, securities [2] [3]	Total	Loans			Money market paper, securities [2]	Total	of which: trading portfolio derivatives
					Total	German banks	Foreign banks			Total	to German non-banks	to foreign non-banks			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
of which: in Luxembourg															End of year or month *
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	13	13	139,751	96,253	94,345	79,103	15,242	1,908	35,357	32,997	2,044	30,953	2,360	8,141	1,085
2024 Feb.	13	13	146,295	101,093	99,246	84,337	14,909	1,847	37,296	34,985	2,047	32,938	2,311	7,906	657
Mar.	13	13	145,822	100,424	98,601	85,059	13,542	1,823	37,614	35,352	2,079	33,273	2,262	7,784	690
Apr.	13	13	145,998	102,225	100,353	85,215	15,138	1,872	35,545	33,147	1,976	31,171	2,398	8,228	916
May	13	13	149,782	104,465	102,704	88,271	14,433	1,761	37,350	34,904	1,903	33,001	2,446	7,967	743
June	13	13	149,490	103,427	101,660	88,260	13,400	1,767	38,571	36,123	1,758	34,365	2,448	7,492	660
															Changes *
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	− 2	− 2	+ 9,249	+ 5,533	+ 3,642	− 248	+ 3,890	+ 1,891	+ 249	− 1,845	− 2,632	+ 787	+ 2,094	+ 3,798	+ 576
2024 Mar.	± 0	−	− 473	− 607	− 583	+ 722	− 1,305	− 24	+ 301	+ 351	+ 32	+ 319	− 50	− 122	+ 33
Apr.	± 0	−	+ 176	+ 1,821	+ 1,772	+ 156	+ 1,616	+ 49	− 2,215	− 2,345	− 103	− 2,242	+ 130	+ 444	+ 224
May	± 0	−	+ 3,784	+ 2,280	+ 2,391	+ 3,056	− 665	− 111	+ 1,987	+ 1,930	− 73	+ 2,003	+ 57	− 261	− 169
June	± 0	−	− 292	− 1,201	− 1,207	− 11	− 1,196	+ 6	+ 970	+ 980	− 145	+ 1,125	− 10	− 475	− 86
of which: in France															End of year or month *
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	21	21	37,679	.	.	.	.	.	.	13,543	27	13,516	.	5,780	3
2024 Feb.	21	21	37,201	.	.	.	.	.	.	13,387	27	13,360	.	5,978	1
Mar.	21	21	37,490	.	.	.	.	.	.	13,648	19	13,629	.	6,015	4
Apr.	21	21	37,621	.	.	.	.	.	.	13,789	8	13,781	.	6,139	6
May	21	21	38,549	.	.	.	.	.	.	14,082	22	14,060	.	6,365	5
June	21	21	38,953	.	.	.	.	.	.	14,242	29	14,213	.	6,456	5
															Changes *
2022	− 1	− 1	+ 12,118	.	.	.	.	.	.	+ 44	− 57	+ 101	.	+ 374	−
2023	+ 1	+ 1	+ 5,983	.	.	.	.	.	.	+ 2,220	− 20	+ 2,240	.	+ 854	+ 3
2024 Mar.	± 0	−	+ 289	.	.	.	.	.	.	+ 261	− 8	+ 269	.	+ 37	+ 3
Apr.	± 0	−	+ 131	.	.	.	.	.	.	+ 138	− 11	+ 149	.	+ 124	+ 2
May	± 0	−	+ 928	.	.	.	.	.	.	+ 295	+ 14	+ 281	.	+ 226	− 1
June	± 0	−	+ 404	.	.	.	.	.	.	+ 155	+ 7	+ 148	.	+ 91	−
Foreign branches in non-EU countries [8]															End of year or month *
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	18	67	1,213,567	285,679	272,564	162,191	110,373	13,115	391,728	307,648	2,909	304,739	84,080	536,160	396,787
2024 Feb.	18	67	1,289,452	313,248	299,656	178,278	121,378	13,592	399,256	309,323	2,437	306,886	89,933	576,947	406,031
Mar.	18	66	1,300,139	330,697	316,137	180,691	135,446	14,560	404,443	314,518	2,535	311,983	89,925	564,999	409,565
Apr.	18	66	1,341,786	320,891	304,445	176,853	127,592	16,446	401,885	316,659	2,394	314,265	85,226	619,009	468,235
May	18	66	1,314,314	323,297	308,807	178,179	130,628	14,490	407,174	322,335	2,550	319,785	84,839	583,840	430,750
June	18	66	1,281,753	321,020	308,636	179,049	129,587	12,384	414,708	328,207	2,769	325,438	86,501	546,025	412,443
															Changes *
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	− 1	− 2	− 96,409	− 10,685	− 12,831	−14,639	+ 1,808	+ 2,146	− 8,954	−26,020	− 1,760	− 24,260	+17,066	− 65,877	− 87,368
2024 Mar.	± 0	− 1	+ 10,615	+ 17,397	+ 16,430	+ 2,413	+14,017	+ 967	+ 4,952	+ 4,990	+ 98	+ 4,892	− 38	− 12,021	+ 3,484
Apr.	± 0	−	+ 41,223	− 10,157	− 12,038	− 3,838	− 8,200	+ 1,881	− 4,207	+ 736	− 141	+ 877	− 4,943	+ 53,586	+ 58,351
May	± 0	−	− 26,786	+ 3,417	+ 5,367	+ 1,326	+ 4,041	− 1,950	+ 8,182	+ 8,241	+ 156	+ 8,085	− 59	− 34,483	− 37,001
June	± 0	−	− 33,301	− 3,337	− 1,224	+ 870	− 2,094	− 2,113	+ 4,063	+ 2,821	+ 219	+ 2,602	+ 1,242	− 38,555	− 18,892

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

Deposits and borrowing [4]									Money market paper and debt securities outstanding [5]	Working capital	Other liabilities		
	from banks (MFIs)			from non-banks (non-MFIs)									
					German non-banks								
Total	Total	German banks	Foreign banks	Total	Total	Short- term	Medium and long- term	Foreign non-banks			Total	of which: trading portfolio derivatives	
16	17	18	19	20	21	22	23	24	25	26	27	28	Period
End of year or month *												**of which: in Luxembourg**	
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
131,555	17,548	8,800	8,748	114,007	6,633	6,608	25	107,374	–	1,702	6,494	998	2023
138,149	22,459	12,114	10,345	115,690	7,082	7,057	25	108,608	–	2,050	6,096	468	2024 Feb.
137,580	20,492	9,832	10,660	117,088	7,644	7,620	24	109,444	–	2,051	6,191	501	Mar.
137,347	24,124	11,559	12,565	113,223	7,479	7,455	24	105,744	–	1,902	6,749	668	Apr.
141,255	24,400	12,504	11,896	116,855	11,304	11,280	24	105,551	–	1,900	6,627	596	May
141,718	24,262	12,048	12,214	117,456	10,356	10,332	24	107,100	–	1,902	5,870	471	June
Changes *													
+ 45,470	– 11,955	– 14,833	+ 2,878	+ 57,425	+ 1,990	+ 1,990	± 0	+ 55,435	–	+ 467	+ 1,129	+ 509	2022
+ 5,329	– 5,988	– 7,695	+ 1,707	+ 11,317	+ 3,037	+ 3,036	+ 1	+ 8,280	–	+ 585	+ 3,417	+ 480	2023
– 555	– 1,952	– 2,282	+ 330	+ 1,397	+ 562	+ 563	– 1	+ 835	–	+ 1	+ 95	+ 33	2024 Mar.
– 291	+ 3,577	+ 1,727	+ 1,850	– 3,868	– 165	– 165	–	– 3,703	–	– 149	+ 558	+ 167	Apr.
+ 3,990	+ 354	+ 945	– 591	+ 3,636	+ 3,825	+ 3,825	–	– 189	–	– 2	– 122	– 72	May
+ 354	– 242	– 456	+ 214	+ 596	– 948	– 948	–	+ 1,544	–	+ 2	– 757	– 125	June
End of year or month *												**of which: in France**	
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
20,063	12,776	11,829	947	7,287	33	.	.	7,254	.	14,430	3,186	3	2023
19,336	12,605	11,656	949	6,731	32	.	.	6,699	.	14,467	3,398	1	2024 Feb.
19,613	13,094	12,088	1,006	6,519	33	.	.	6,486	.	14,451	3,426	4	Mar.
20,142	13,339	12,239	1,100	6,803	39	.	.	6,764	.	14,447	3,032	5	Apr.
20,835	13,527	12,456	1,071	7,308	39	.	.	7,269	.	14,504	3,210	5	May
20,919	14,061	12,911	1,150	6,858	39	.	.	6,819	.	14,518	3,516	5	June
Changes *													
+ 645	+ 256	+ 183	+ 73	+ 389	± 0	.	.	+ 389	.	+ 10,994	+ 481	–	2022
+ 3,505	+ 795	+ 384	+ 411	+ 2,710	– 40	.	.	+ 2,750	.	+ 2,311	+ 166	+ 3	2023
+ 277	+ 489	+ 432	+ 57	– 212	+ 1	.	.	– 213	.	– 16	+ 28	+ 3	2024 Mar.
+ 529	+ 245	+ 151	+ 94	+ 284	+ 6	.	.	+ 278	.	– 4	– 394	+ 1	Apr.
+ 693	+ 188	+ 217	– 29	+ 505	–	.	.	+ 505	.	+ 57	+ 178	–	May
+ 83	+ 533	+ 455	+ 78	– 450	–	.	.	– 450	.	+ 14	+ 306	–	June
End of year or month *												**Foreign branches in non-EU countries** [8]	
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
670,384	462,733	342,402	120,331	207,651	3,611	2,468	1,143	204,040	63,748	45,744	433,691	396,238	2023
711,869	493,282	364,639	128,643	218,587	3,167	2,146	1,021	215,420	88,175	48,390	441,018	405,284	2024 Feb.
721,028	494,826	365,463	129,363	226,202	3,158	2,203	955	223,044	85,898	48,539	444,673	409,123	Mar.
700,707	478,140	355,005	123,135	222,567	3,147	2,210	937	219,420	87,605	48,549	504,925	467,301	Apr.
714,922	494,240	367,916	126,324	220,682	3,072	2,145	927	217,610	85,421	48,263	465,708	429,936	May
703,197	482,136	370,899	111,237	221,061	3,204	2,267	937	217,857	81,417	48,761	448,378	411,769	June
Changes *													
– 62,750	– 50,457	– 6,207	– 44,250	– 12,293	+ 115	+ 417	– 302	– 12,408	– 6,297	+ 630	+ 108,726	+ 100,776	2022
– 10,130	– 13,241	– 7,878	– 5,363	+ 3,111	– 1,741	– 1,425	– 316	+ 4,852	+ 3,888	– 297	– 86,109	– 89,190	2023
+ 9,108	+ 1,486	+ 824	+ 662	+ 7,622	– 9	+ 57	– 66	+ 7,631	– 2,349	+ 149	+ 3,655	+ 3,839	2024 Mar.
– 20,862	– 17,119	– 10,458	– 6,661	– 3,743	– 11	+ 7	– 18	– 3,732	+ 1,282	+ 10	+ 60,252	+ 58,178	Apr.
+ 15,443	+ 17,194	+ 12,911	+ 4,283	– 1,751	– 75	– 65	– 10	– 1,676	– 1,497	– 286	– 39,217	– 37,365	May
– 13,006	– 13,189	+ 2,983	– 16,172	+ 183	+ 132	+ 122	+ 10	+ 51	– 4,745	+ 498	– 17,330	– 18,167	June

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 ***
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	18	18	678,508	148,130	142,319	106,205	36,114	5,811	185,158	136,019	1,841	134,178	49,139	345,220	326,135
2024 Feb.	18	18	694,298	158,451	152,441	115,426	37,015	6,010	189,539	138,487	1,395	137,092	51,052	346,308	328,639
Mar.	17	17	692,934	155,360	149,465	115,239	34,226	5,895	189,784	139,703	1,534	138,169	50,081	347,790	328,541
Apr.	17	17	745,561	154,817	148,889	110,994	37,895	5,928	188,668	141,362	1,336	140,026	47,306	402,076	383,870
May	17	17	720,313	157,221	151,415	111,847	39,568	5,806	192,201	143,929	1,569	142,360	48,272	370,891	352,965
June	17	17	704,752	156,211	150,464	112,523	37,941	5,747	191,938	143,804	1,777	142,027	48,134	356,603	338,865
															Changes *
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	+ 1	+ 1	− 93,700	− 11,418	− 11,831	− 7,191	− 4,640	+ 413	− 6,009	−13,141	− 1,700	− 11,441	+ 7,132	− 73,020	− 73,254
2024 Mar.	− 1	− 1	− 1,364	− 3,110	− 2,995	− 187	− 2,808	− 115	+ 168	+ 1,156	+ 139	+ 1,017	− 988	+ 1,482	− 121
Apr.	± 0	−	+ 52,632	− 627	− 660	− 4,245	+ 3,585	+ 33	− 1,538	+ 1,382	− 198	+ 1,580	− 2,920	+ 54,286	+ 55,164
May	± 0	−	− 25,194	+ 2,555	+ 2,677	+ 853	+ 1,824	− 122	+ 4,571	+ 3,418	+ 233	+ 3,185	+ 1,153	− 31,131	− 30,584
June	± 0	−	− 15,623	− 1,279	− 1,220	+ 676	− 1,896	− 59	− 1,594	− 1,192	+ 208	− 1,400	− 402	− 14,350	− 14,515
of which: in the United States															**End of year or month ***
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	8	8	310,186	56,539	54,710	17,234	37,476	1,829	124,098	115,238	298	114,940	8,860	129,549	46,776
2024 Feb.	8	8	360,360	65,408	63,541	19,595	43,946	1,867	124,390	114,705	264	114,441	9,685	170,562	52,577
Mar.	8	8	366,076	76,380	74,463	28,869	45,594	1,917	130,295	119,146	217	118,929	11,149	159,401	60,420
Apr.	8	8	357,499	70,767	68,968	21,085	47,883	1,799	131,013	119,890	150	119,740	11,123	155,719	59,309
May	8	8	360,800	72,485	70,623	20,879	49,744	1,862	135,173	124,223	100	124,123	10,950	153,142	55,148
June	8	8	342,054	74,369	72,204	20,700	51,504	2,165	137,261	126,212	68	126,144	11,049	130,424	52,158
															Changes *
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	± 0	−	+ 582	+ 958	+ 841	− 1,604	+ 2,445	+ 117	− 3,256	− 3,603	− 62	− 3,541	+ 347	+ 8,210	− 9,868
2024 Mar.	± 0	−	+ 5,646	+ 10,911	+ 10,862	+ 9,274	+ 1,588	+ 49	+ 5,736	+ 4,285	− 47	+ 4,332	+ 1,451	− 11,231	+ 7,818
Apr.	± 0	−	− 8,990	− 5,999	− 5,878	− 7,784	+ 1,906	− 121	− 342	− 221	− 67	− 154	− 121	− 4,095	− 1,261
May	± 0	−	+ 3,910	+ 2,300	+ 2,234	− 206	+ 2,440	+ 66	+ 5,696	+ 5,734	− 50	+ 5,784	− 38	− 1,968	− 4,023
June	± 0	−	− 19,397	+ 1,214	+ 914	− 179	+ 1,093	+ 300	+ 302	+ 352	− 32	+ 384	− 50	− 23,369	− 3,137
of which: in countries of the offshore banking centres															**End of year or month ***
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	7	12	143,344	60,740	57,029	32,101	24,928	3,711	52,080	35,509	680	34,829	16,571	30,524	12,964
2024 Feb.	7	12	152,298	67,290	63,216	37,039	26,177	4,074	53,243	35,020	771	34,249	18,223	31,765	13,782
Mar.	7	12	149,304	68,958	63,885	31,140	32,745	5,073	51,997	34,207	731	33,476	17,790	28,349	10,390
Apr.	7	12	152,103	71,760	64,574	38,182	26,392	7,186	50,287	34,031	853	33,178	16,256	30,056	11,801
May	7	12	147,930	69,811	64,529	39,460	25,069	5,282	48,765	33,328	826	32,502	15,437	29,354	11,262
June	7	12	148,050	68,509	65,438	40,593	24,845	3,071	49,960	33,969	866	33,103	15,991	29,581	11,026
															Changes *
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	± 0	− 1	− 824	− 4,622	− 5,820	− 7,607	+ 1,787	+ 1,198	+ 2,343	− 4,871	− 76	− 4,795	+ 7,214	+ 3,075	− 94,377
2024 Mar.	± 0	−	− 2,996	+ 1,670	+ 671	− 5,899	+ 6,570	+ 999	− 1,259	− 826	− 40	− 786	− 433	− 3,418	+ 3,046
Apr.	± 0	−	+ 2,783	+ 2,788	+ 677	+ 7,042	− 6,365	+ 2,111	− 1,900	− 362	+ 122	− 484	− 1,538	+ 1,691	+ 48,052
May	± 0	−	− 4,150	− 1,763	+ 138	+ 1,278	− 1,140	− 1,901	− 1,227	− 412	− 27	− 385	− 815	− 679	− 37,457
June	± 0	−	+ 93	− 1,429	+ 786	+ 1,133	− 347	− 2,215	+ 869	+ 321	+ 40	+ 281	+ 548	+ 200	− 18,752

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

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

Deposits and borrowing [4]									Money market paper and debt securities outstanding [5]	Working capital	Other liabilities		
	from banks (MFIs)			from non-banks (non-MFIs)									
					German non-banks								
Total	Total	German banks	Foreign banks	Total	Total	Short- term	Medium and long- term	Foreign non-banks			Total	of which: trading portfolio derivatives	
16	17	18	18	20	21	22	23	24	25	26	27	28	Period
End of year or month *											**of which: in the United Kingdom**		
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
302,067	194,999	158,095	36,904	107,068	2,786	1,697	1,089	104,282	12,557	22,097	341,787	326,223	2023
315,853	209,500	171,412	38,088	106,353	2,399	1,433	966	103,954	12,450	22,369	343,626	328,743	2024 Feb.
314,610	209,547	174,405	35,142	105,063	2,304	1,411	893	102,759	12,116	22,504	343,704	328,672	Mar.
311,396	206,335	167,782	38,553	105,061	2,314	1,443	871	102,747	12,167	22,275	399,723	383,978	Apr.
317,853	213,003	173,881	39,122	104,850	2,201	1,341	860	102,649	11,766	22,284	368,410	353,032	May
315,517	209,568	172,429	37,139	105,949	2,382	1,508	874	103,567	12,530	22,289	354,416	338,959	June
Changes *													
− 63,045	− 44,789	− 18,185	− 26,604	− 18,256	− 84	+ 74	− 158	− 18,172	− 1,923	− 800	+ 147,836	+ 141,006	2022
− 19,084	− 23,071	− 7,899	− 15,172	+ 3,987	− 878	− 887	+ 9	+ 4,865	+ 480	− 135	− 74,085	− 74,231	2023
− 1,261	+ 31	+ 2,993	− 2,962	− 1,292	− 95	− 22	− 73	− 1,197	− 334	+ 135	+ 78	− 71	2024 Mar.
− 3,309	− 3,294	− 6,623	+ 3,329	− 15	+ 10	+ 32	− 22	− 25	+ 55	− 229	+ 56,019	+ 55,306	Apr.
+ 6,730	+ 6,924	+ 6,099	+ 825	− 194	− 113	− 102	− 11	− 81	− 346	+ 9	− 31,313	− 30,946	May
− 2,663	− 3,734	− 1,452	− 2,282	+ 1,071	+ 181	+ 167	+ 14	+ 890	+ 701	+ 5	− 13,994	− 14,073	June
End of year or month *											**of which: in the United States**		
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
188,098	156,125	106,298	49,827	31,973	150	.	.	31,823	48,097	15,767	58,224	46,241	2023
205,992	167,854	110,524	57,330	38,138	118	.	.	38,020	72,528	17,881	63,959	52,154	2024 Feb.
205,704	160,066	104,824	55,242	45,638	184	.	.	45,454	70,584	17,890	71,898	60,091	Mar.
196,178	153,006	100,619	52,387	43,172	198	.	.	42,974	72,154	18,066	71,101	58,936	Apr.
206,601	164,679	109,833	54,846	41,922	174	.	.	41,748	70,143	17,853	66,203	54,860	May
195,380	156,683	112,827	43,856	38,697	151	.	.	38,546	65,059	18,033	63,582	51,848	June
Changes *													
+ 2,240	+ 4,522	+ 14,834	− 10,312	− 2,282	+ 41	.	.	− 2,323	− 4,085	+ 1,028	− 50,503	− 53,565	2022
+ 9,301	+ 9,566	+ 987	+ 8,579	− 265	− 551	.	.	+ 286	+ 3,333	− 367	− 10,183	− 10,987	2023
− 362	− 7,856	− 5,700	− 2,156	+ 7,494	+ 66	.	.	+ 7,428	− 2,014	+ 9	+ 7,939	+ 7,937	2024 Mar.
− 9,972	− 7,462	− 4,205	− 3,257	− 2,510	+ 14	.	.	− 2,524	+ 1,157	+ 176	− 797	− 1,155	Apr.
+ 11,086	+ 12,266	+ 9,214	+ 3,052	− 1,180	− 24	.	.	− 1,156	− 1,402	− 213	− 4,898	− 4,076	May
− 11,986	− 8,690	+ 2,994	− 11,684	− 3,296	− 23	.	.	− 3,273	− 5,735	+ 180	− 2,621	− 3,012	June
End of year or month *											**of which: in countries of the offshore banking centres**		
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
118,204	73,808	56,387	17,421	44,396	205	.	.	44,191	2,730	3,675	18,735	12,674	2023
126,356	78,306	60,153	18,153	48,050	194	.	.	47,856	2,802	3,720	19,420	13,120	2024 Feb.
127,232	79,252	62,042	17,210	47,980	158	.	.	47,822	2,786	3,737	15,549	9,928	Mar.
127,491	78,998	62,817	16,181	48,493	176	.	.	48,317	2,968	3,786	17,858	11,111	Apr.
124,049	77,134	59,935	17,199	46,915	263	.	.	46,652	3,234	3,752	16,895	10,533	May
124,468	75,628	59,423	16,205	48,840	195	.	.	48,645	3,520	3,789	16,273	10,389	June
Changes *													
− 5,753	− 11,807	− 6,379	− 5,428	+ 6,054	+ 99	.	.	+ 5,955	− 253	+ 276	+ 7,442	+ 5,610	2022
− 2,927	− 4,213	− 106	− 4,107	+ 1,286	+ 19	.	.	+ 1,267	+ 84	+ 11	+ 2,521	+ 564	2023
+ 855	+ 935	+ 1,889	− 954	− 80	− 36	.	.	− 44	− 18	+ 17	− 3,871	− 3,192	2024 Mar.
+ 128	− 321	+ 775	− 1,096	+ 449	+ 18	.	.	+ 431	+ 166	+ 49	+ 2,309	+ 1,183	Apr.
− 3,247	− 1,765	− 2,882	+ 1,117	− 1,482	+ 87	.	.	− 1,569	+ 289	− 34	− 963	− 578	May
+ 201	− 1,625	− 512	− 1,113	+ 1,826	− 68	.	.	+ 1,894	+ 259	+ 37	− 622	− 144	June

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

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

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

€ million

Period	Number of German banks (MFIs) with foreign subsidiaries	Number of foreign subsidiaries	Volume of business	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)						Other assets
					Balances and loans [1]					Loans [1]					
								Money market paper, securities [3] [4]			to German non-banks		to foreign non-banks	Money market paper, securities [3]	
				Total	Total	German banks [2]	Foreign banks		Total	Total	Total				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
All foreign subsidiaries [8]															**End of year or month ***
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
2023	12	31	264,010	74,485	63,884	25,721	38,163	10,601	146,388	125,245	11,892	11,853	113,353	21,143	43,137
2023 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
Aug.	12	31	252,827	62,783	52,215	21,935	30,280	10,568	145,994	125,633	12,688	12,648	112,945	20,361	44,050
Sep.	12	31	256,152	66,442	55,976	24,951	31,025	10,466	146,710	125,842	12,299	12,259	113,543	20,868	43,000
Oct.	12	31	257,395	65,833	56,036	24,517	31,519	9,797	146,775	126,201	12,008	11,968	114,193	20,574	44,787
Nov.	12	31	259,890	66,932	57,675	23,599	34,076	9,257	147,776	126,891	12,090	12,051	114,801	20,885	45,182
Dec.	12	31	264,010	74,485	63,884	25,721	38,163	10,601	146,388	125,245	11,892	11,853	113,353	21,143	43,137
															Changes *
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
2023	+ 1	− 1	+ 8,662	+ 13,473	+ 12,247	+ 5,173	+ 7,074	+ 1,226	+ 1,483	+ 1,666	− 1,389	− 1,381	+ 3,055	− 183	− 6,294
2023 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	+ 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
Aug.	−	−	− 1,236	− 1,047	− 195	− 1,025	+ 830	− 852	− 1,844	− 1,736	− 188	− 186	− 1,548	− 108	+ 1,655
Sep.	−	−	+ 2,170	+ 3,244	+ 3,468	+ 3,016	+ 452	− 224	− 25	− 531	− 389	− 389	− 142	+ 506	− 1,049
Oct.	−	−	+ 1,414	− 555	+ 103	− 434	+ 537	− 658	+ 182	+ 476	− 291	− 291	+ 767	− 294	+ 1,787
Nov.	−	−	+ 3,790	+ 1,548	+ 1,950	− 918	+ 2,868	− 402	+ 1,847	+ 1,535	+ 82	+ 83	+ 1,453	+ 312	+ 395
Dec.	−	−	+ 4,521	+ 7,653	+ 6,275	+ 2,122	+ 4,153	+ 1,378	− 1,085	− 1,343	− 198	− 198	− 1,145	+ 258	− 2,047
Foreign subsidiaries in EU countries [8]															**End of year or month ***
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
2023	7	12	193,545	61,828	51,749	22,812	28,937	10,079	106,191	88,735	11,567	11,528	77,168	17,456	25,526
2023 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
Aug.	7	12	182,242	50,365	40,357	19,395	20,962	10,008	106,560	89,821	12,360	12,320	77,461	16,739	25,317
Sep.	7	12	184,506	53,565	43,677	22,252	21,425	9,888	106,284	89,222	11,985	11,945	77,237	17,062	24,657
Oct.	7	12	186,103	53,280	44,048	22,000	22,048	9,232	106,314	89,504	11,705	11,665	77,799	16,810	26,509
Nov.	7	12	189,224	54,180	45,458	20,767	24,691	8,722	107,401	90,037	11,648	11,609	78,389	17,364	27,643
Dec.	7	12	193,545	61,828	51,749	22,812	28,937	10,079	106,191	88,735	11,567	11,528	77,168	17,456	25,526
															Changes *
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
2023	−	+ 1	+ 13,478	+ 14,677	+ 13,392	+ 5,429	+ 7,963	+ 1,285	− 73	− 341	− 1,330	− 1,322	+ 989	+ 268	− 1,126
2023 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
Aug.	−	−	− 1,596	− 799	+ 80	− 1,156	+ 1,236	− 879	− 1,489	− 1,586	− 188	− 186	− 1,398	+ 97	+ 692
Sep.	−	−	+ 2,016	+ 3,029	+ 3,263	+ 2,857	+ 406	− 234	− 353	− 675	− 375	− 375	− 300	+ 322	− 660
Oct.	−	−	+ 1,659	− 257	+ 387	− 252	+ 639	− 644	+ 64	+ 316	− 280	− 280	+ 596	− 252	+ 1,852
Nov.	−	−	+ 3,397	+ 1,087	+ 1,470	− 1,233	+ 2,703	− 383	+ 1,176	+ 621	− 57	− 56	+ 678	+ 555	+ 1,134
Dec.	−	−	+ 4,391	+ 7,704	+ 6,307	+ 2,045	+ 4,262	+ 1,397	− 1,196	− 1,288	− 81	− 81	− 1,207	+ 92	− 2,117

***** 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. **2** Including trans-

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

Deposits and borrowing											Money market paper and debt securities out-standing [6]	Equity capital	Other liabilities [7]	
	from banks (MFIs)			from non-banks (non-MFIs)										
					German non-banks (non-MFIs) [5]									
						Short-term		Medium and long-term						
Total	Total	German banks [2]	Foreign banks	Total	Total	Total	of which: Enterprises and households	Total	of which: Enterprises and households	Foreign non-banks				
16	17	18	19	20	21	22	23	24	25	26	27	28	29	Period
End of year or month *											**All foreign subsidiaries** [8]			
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
195,854	76,001	51,224	24,777	119,853	6,442	4,037	4,035	2,405	2,077	113,411	12,061	20,812	35,283	2023
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	2023 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
185,461	70,642	45,974	24,668	114,819	6,640	4,219	4,166	2,421	2,088	108,179	10,313	20,622	36,431	Aug.
188,249	74,136	49,084	25,052	114,113	6,702	4,283	4,180	2,419	2,086	107,411	11,346	20,534	36,023	Sep.
189,294	73,089	48,289	24,800	116,205	6,541	4,128	4,125	2,413	2,085	109,664	11,562	20,788	35,751	Oct.
192,084	73,730	48,427	25,303	118,354	6,509	4,098	4,095	2,411	2,083	111,845	11,639	20,805	35,362	Nov.
195,854	76,001	51,224	24,777	119,853	6,442	4,037	4,035	2,405	2,077	113,411	12,061	20,812	35,283	Dec.
Changes *														
+ 7,699	+ 1,381	+ 5,630	− 4,249	+ 6,318	− 408	− 296	− 509	− 112	− 4	+ 6,726	− 2,905	− 203	+ 2,164	2022
+ 7,583	+ 8,862	+ 12,625	− 3,763	− 1,279	− 435	− 537	− 323	+ 102	+ 19	− 844	− 1,390	+ 693	+ 1,776	2023
− 2,678	− 77	+ 1,847	− 1,924	− 2,601	+ 109	+ 156	+ 157	− 47	+ 3	− 2,710	− 95	− 124	+ 215	2023 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
− 2,927	− 1,855	− 1,041	− 814	− 1,072	− 184	− 178	− 229	− 6	− 6	− 888	− 223	+ 92	+ 1,822	Aug.
+ 1,925	+ 3,221	+ 3,110	+ 111	− 1,296	+ 62	+ 64	+ 14	− 2	− 2	− 1,358	+ 1,033	− 88	− 700	Sep.
+ 1,176	− 998	− 795	− 203	+ 2,174	− 161	− 155	− 55	− 6	− 1	+ 2,335	+ 216	+ 254	− 232	Oct.
+ 3,739	+ 931	+ 138	+ 793	+ 2,808	− 32	− 30	− 30	− 2	− 2	+ 2,840	+ 77	+ 17	− 43	Nov.
+ 4,065	+ 2,351	+ 2,797	− 446	+ 1,714	− 67	− 61	− 60	− 6	− 6	+ 1,781	+ 422	+ 7	+ 27	Dec.
End of year or month *											**Foreign subsidiaries in EU countries** [8]			
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
149,181	56,728	42,944	13,784	92,453	4,749	2,347	2,345	2,402	2,074	87,704	11,765	14,324	18,275	2023
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	2023 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
139,210	51,383	38,224	13,159	87,827	4,695	2,276	2,225	2,419	2,086	83,132	9,981	14,195	18,856	Aug.
140,971	54,658	40,906	13,752	86,313	4,842	2,425	2,324	2,417	2,084	81,471	11,006	14,003	18,526	Sep.
142,559	54,296	40,200	14,096	88,263	4,749	2,338	2,337	2,411	2,083	83,514	11,264	14,175	18,105	Oct.
145,209	54,492	40,206	14,286	90,717	4,653	2,245	2,243	2,408	2,080	86,064	11,345	14,286	18,384	Nov.
149,181	56,728	42,944	13,784	92,453	4,749	2,347	2,345	2,402	2,074	87,704	11,765	14,324	18,275	Dec.
Changes *														
+ 13,586	+ 7,274	+ 6,289	+ 985	+ 6,312	− 41	+ 72	− 142	− 113	− 5	+ 6,353	− 2,565	− 534	− 631	2022
+ 14,220	+ 11,818	+ 11,462	+ 356	+ 2,402	+ 37	− 63	+ 150	+ 100	+ 17	+ 2,365	− 1,527	+ 752	+ 33	2023
+ 1,193	+ 1,948	+ 1,849	+ 99	− 755	+ 56	+ 103	+ 103	− 47	+ 3	− 811	− 81	+ 14	+ 214	2023 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
− 2,375	− 1,248	− 766	− 482	− 1,127	− 42	− 36	− 86	− 6	− 6	− 1,085	− 173	+ 33	+ 919	Aug.
+ 1,529	+ 3,174	+ 2,682	+ 492	− 1,645	+ 147	+ 149	+ 99	− 2	− 2	− 1,792	+ 1,025	− 192	− 346	Sep.
+ 1,635	− 348	− 706	+ 358	+ 1,983	− 93	− 87	+ 13	− 6	− 1	+ 2,076	+ 258	+ 172	− 406	Oct.
+ 2,912	+ 318	+ 6	+ 312	+ 2,594	− 96	− 93	− 94	− 3	− 3	+ 2,690	+ 81	+ 111	+ 293	Nov.
+ 4,004	+ 2,240	+ 2,738	− 498	+ 1,764	+ 96	+ 102	+ 102	− 6	− 6	+ 1,668	+ 420	+ 38	− 71	Dec.

actions 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. **8** The collection of data regarding foreign subsidiaries matured in 12/2023.

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

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

€ million

Period	Number of German banks (MFIs) with foreign subsidiaries	Number of foreign subsidiaries	Volume of business	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)						
					Balances and loans [1]					Loans [1]					
											to German non-banks				
				Total	Total	German banks [2]	Foreign banks	Money market paper, securities [3] [4]	Total	Total	Total	to foreign non-banks	Money market paper, securities [3]	Other assets	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	of which: Luxembourg [8]														End of year or month *
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
2023	5	5	78,039	31,472	27,710	10,084	17,626	3,762	32,411	25,783	11,426	11,387	14,357	6,628	14,156
2023 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
Aug.	5	5	75,074	27,927	24,083	9,099	14,984	3,844	32,919	26,050	12,142	12,102	13,908	6,869	14,228
Sep.	5	5	77,108	29,237	25,382	11,024	14,358	3,855	33,007	26,066	11,774	11,734	14,292	6,941	14,864
Oct.	5	5	77,417	29,734	25,917	10,015	15,902	3,817	32,786	25,862	11,489	11,449	14,373	6,924	14,897
Nov.	5	5	77,514	29,617	25,835	8,705	17,130	3,782	32,797	26,065	11,454	11,415	14,611	6,732	15,100
Dec.	5	5	78,039	31,472	27,710	10,084	17,626	3,762	32,411	25,783	11,426	11,387	14,357	6,628	14,156
															Changes *
2022	–	–	+ 5,197	+ 6,619	+ 5,945	+ 1,194	+ 4,751	.	+ 1,669	+ 1,970	+ 615	+ 619	+ 1,355	– 301	– 3,091
2023	+ 1	+ 1	+ 1,490	+ 2,591	+ 2,521	+ 393	+ 2,128	.	– 1,230	– 436	– 1,282	– 1,274	+ 846	– 794	+ 129
2023 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	+ 1	+ 3,449	+ 4,488	+ 4,204	+ 1,913	+ 2,291	+ 284	– 225	– 111	– 30	– 29	– 81	– 114	– 814
July	–	–	– 422	– 775	– 722	+ 189	– 911	– 53	+ 442	+ 606	+ 142	+ 142	+ 464	– 164	– 89
Aug.	–	–	– 1,331	– 994	– 623	– 1,220	+ 597	– 371	– 400	– 423	– 197	– 195	– 226	+ 23	+ 63
Sep.	–	–	+ 1,814	+ 1,148	+ 1,250	+ 1,925	– 675	– 102	+ 30	– 42	– 368	– 368	+ 326	+ 72	+ 636
Oct.	–	–	+ 371	+ 525	+ 551	– 1,009	+ 1,560	– 26	– 187	– 170	– 285	– 285	+ 115	– 17	+ 33
Nov.	–	–	+ 344	+ 66	– 24	– 1,310	+ 1,286	+ 90	+ 75	+ 267	– 35	– 34	+ 302	– 192	+ 203
Dec.	–	–	+ 622	+ 1,909	+ 1,890	+ 1,379	+ 511	+ 19	– 343	– 239	– 28	– 28	– 211	– 104	– 944
	Foreign subsidiaries in non-EU countries [8]														End of year or month *
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
2023	8	19	70,465	12,657	12,135	2,909	9,226	.	40,197	36,510	325	325	36,185	3,687	17,611
2023 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
Aug.	8	19	70,585	12,418	11,858	2,540	9,318	.	39,434	35,812	328	328	35,484	3,622	18,733
Sep.	8	19	71,646	12,877	12,299	2,699	9,600	.	40,426	36,620	314	314	36,306	3,806	18,343
Oct.	8	19	71,292	12,553	11,988	2,517	9,471	.	40,461	36,697	303	303	36,394	3,764	18,278
Nov.	8	19	70,666	12,752	12,217	2,832	9,385	.	40,375	36,854	442	442	36,412	3,521	17,539
Dec.	8	19	70,465	12,657	12,135	2,909	9,226	.	40,197	36,510	325	325	36,185	3,687	17,611
															Changes *
2022	– 1	– 1	– 3,101	– 3,320	– 3,421	– 1,781	– 1,640	.	+ 3,672	+ 4,192	+ 38	+ 38	+ 4,154	– 520	– 3,453
2023	–	– 2	– 4,816	– 1,204	– 1,145	– 256	– 889	.	+ 1,556	+ 2,007	– 59	– 59	+ 2,066	– 451	– 5,168
2023 Apr.	–	– 1	– 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	– 1,034	– 746	– 718	– 303	– 415	.	– 339	– 311	– 10	– 10	– 301	– 28	+ 51
Aug.	–	–	+ 360	– 248	– 275	+ 131	– 406	.	– 355	– 150	–	–	– 150	– 205	+ 963
Sep.	–	–	+ 154	+ 215	+ 205	+ 159	+ 46	.	+ 328	+ 144	– 14	– 14	+ 158	+ 184	– 389
Oct.	–	–	– 245	– 298	– 284	– 182	– 102	.	+ 118	+ 160	– 11	– 11	+ 171	– 42	– 65
Nov.	–	–	+ 393	+ 461	+ 480	+ 315	+ 165	.	+ 671	+ 914	+ 139	+ 139	+ 775	– 243	– 739
Dec.	–	–	+ 130	– 51	– 32	+ 77	– 109	.	+ 111	– 55	– 117	– 117	+ 62	+ 166	+ 70

***** 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. **2** Including trans-

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

Deposits and borrowing											Money market paper and debt securities out-standing [6]	Equity capital	Other liabilities [7]	
	from banks (MFIs)			from non-banks (non-MFIs)										
					German non-banks (non-MFIs) [5]									
						Short-term		Medium and long-term						
Total	Total	German banks [2]	Foreign banks	Total	Total	Total	of which: Enterprises and households	Total	of which: Enterprises and households	Foreign non-banks				
16	17	18	19	20	21	22	23	24	25	26	27	28	29	Period
End of year or month *											**of which: Luxembourg** [8]			
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
53,613	35,363	26,126	9,237	18,250	3,739	1,337	1,337	2,402	2,074	14,511	6,497	6,518	11,411	2023
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	2023 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
50,001	34,531	25,853	8,678	15,470	3,851	1,433	1,383	2,418	2,085	11,619	5,651	6,534	12,888	Aug.
52,076	36,819	27,471	9,348	15,257	3,980	1,564	1,464	2,416	2,083	11,277	5,976	6,533	12,523	Sep.
52,590	36,385	26,751	9,634	16,205	3,858	1,448	1,448	2,410	2,082	12,347	6,219	6,536	12,072	Oct.
53,194	36,001	26,359	9,642	17,193	3,757	1,350	1,350	2,407	2,079	13,436	6,088	6,536	11,696	Nov.
53,613	35,363	26,126	9,237	18,250	3,739	1,337	1,337	2,402	2,074	14,511	6,497	6,518	11,411	Dec.
Changes *														
+ 9,421	+ 7,113	+ 6,023	+ 1,090	+ 2,308	− 134	− 20	− 234	− 114	− 6	+ 2,442	− 2,735	− 43	− 1,446	2022
+ 2,271	+ 3,860	+ 999	+ 2,861	− 1,589	− 111	− 213	+ 1	+ 102	+ 19	− 1,478	− 399	+ 104	− 486	2023
+ 815	+ 1,692	+ 1,509	+ 183	− 877	+ 8	+ 55	+ 55	− 47	+ 3	− 885	− 58	+ 12	+ 198	2023 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
− 2,263	− 1,364	− 1,172	− 192	− 899	+ 39	+ 45	− 5	− 6	− 6	− 938	− 84	−	+ 1,016	Aug.
+ 1,911	+ 2,184	+ 1,618	+ 566	− 273	+ 129	+ 131	+ 81	− 2	− 2	− 402	+ 325	− 1	− 421	Sep.
+ 554	− 417	− 720	+ 303	+ 971	− 122	− 116	− 16	− 6	− 1	+ 1,093	+ 243	+ 3	− 429	Oct.
+ 793	− 261	− 392	+ 131	+ 1,054	− 101	− 98	− 98	− 3	− 3	+ 1,155	− 131	−	− 318	Nov.
+ 444	− 620	− 233	− 387	+ 1,064	− 18	− 13	− 13	− 5	− 5	+ 1,082	+ 409	− 18	− 213	Dec.
End of year or month *											**Foreign subsidiaries in non-EU countries** [8]			
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
46,673	19,273	8,280	10,993	27,400	1,693	1,690	1,690	.	.	25,707	.	6,488	17,008	2023
51,079	22,134	7,631	14,503	28,945	2,030	2,028	2,027	.	.	26,915	133	6,529	15,433	2023 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
46,251	19,259	7,750	11,509	26,992	1,945	1,943	1,941	.	.	25,047	.	6,427	17,575	Aug.
47,278	19,478	8,178	11,300	27,800	1,860	1,858	1,856	.	.	25,940	.	6,531	17,497	Sep.
46,735	18,793	8,089	10,704	27,942	1,792	1,790	1,788	.	.	26,150	.	6,613	17,646	Oct.
46,875	19,238	8,221	11,017	27,637	1,856	1,853	1,852	.	.	25,781	.	6,519	16,978	Nov.
46,673	19,273	8,280	10,993	27,400	1,693	1,690	1,690	.	.	25,707	.	6,488	17,008	Dec.
Changes *														
− 5,887	− 5,893	− 659	− 5,234	+ 6	− 367	− 368	− 367	.	.	+ 373	− 340	+ 331	+ 2,795	2022
− 6,637	− 2,956	+ 1,163	− 4,119	− 3,681	− 472	− 474	− 473	.	.	− 3,209	.	− 59	+ 1,743	2023
− 3,871	− 2,025	− 2	− 2,023	− 1,846	+ 53	+ 53	+ 54	.	.	− 1,899	.	− 138	+ 1	2023 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
− 552	− 607	− 275	− 332	+ 55	− 142	− 142	− 143	.	.	+ 197	.	+ 59	+ 903	Aug.
+ 396	+ 47	+ 428	− 381	+ 349	− 85	− 85	− 85	.	.	+ 434	.	+ 104	− 354	Sep.
− 459	− 650	− 89	− 561	+ 191	− 68	− 68	− 68	.	.	+ 259	.	+ 82	+ 174	Oct.
+ 827	+ 613	+ 132	+ 481	+ 214	+ 64	+ 63	+ 64	.	.	+ 150	.	− 94	− 336	Nov.
+ 61	+ 111	+ 59	+ 52	− 50	− 163	− 163	− 162	.	.	+ 113	.	− 31	+ 98	Dec.

action 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. **8** The collection of data regarding foreign subsidiaries matured in 12/2023.

III Building and loan associations (MFIs) in Germany

1 Loans, building loans *

€ million

End of year or month	Unsecuritised lending to banks (MFIs), bank balances (including building loans to banks) 1	Building loans to domestic households 2									Building loans to domestic enterprises and public authorities	Building loans to foreign non-banks (non-MFIs)	Securities
		Total	by debtor group		by type and maturity								
			Self-employed individuals	Employees and other individuals	Loans under savings and loan contracts		Interim and bridging loans			Other loans			
					Total	of which To employees and other individuals	Total	of which Medium-term	of which Long-term				
	1	2	3	4	5	6	7	8	9	10	11	12	13
All building and loan associations													
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
2023	25,600	183,297	18,735	164,562	15,344	13,586	132,623	3,018	129,205	35,330	7,297	1,479	37,752
2023 Nov.	25,385	182,727	18,709	164,018	15,002	13,302	132,448	3,044	128,990	35,277	7,270	1,482	37,576
Dec.	25,600	183,297	18,735	164,562	15,344	13,586	132,623	3,018	129,205	35,330	7,297	1,479	37,752
2024 Jan.	25,940	183,486	18,800	164,686	15,777	13,955	132,344	2,951	128,990	35,365	7,243	1,491	37,362
Feb.	25,492	183,754	18,817	164,937	16,118	14,253	132,200	2,902	128,922	35,436	7,232	1,505	37,074
Mar.	25,315	184,204	18,873	165,331	16,513	14,586	132,125	2,851	128,893	35,566	7,128	1,516	36,689
Apr.	24,220	184,539	18,943	165,596	17,041	15,040	131,811	2,803	128,579	35,687	7,154	1,512	36,684
May	24,466	184,984	18,998	165,986	17,436	15,371	131,693	2,775	128,504	35,855	7,132	1,512	36,402
June	23,873	185,467	19,058	166,409	17,811	15,689	131,673	2,793	128,473	35,983	7,171	1,504	36,202
July	24,056	185,949	19,122	166,827	18,342	16,153	131,483	2,704	128,329	36,124	7,073	1,502	36,429
Aug.	24,399	186,345	19,183	167,162	18,765	16,517	131,335	2,670	128,241	36,245	7,137	1,503	36,172
Private building and loan associations													
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
2023	11,561	146,354	14,050	132,304	10,472	9,359	103,818	2,578	100,864	32,064	3,689	568	17,713
2023 Nov.	11,248	145,892	14,049	131,843	10,273	9,192	103,613	2,596	100,628	32,006	3,666	565	17,498
Dec.	11,561	146,354	14,050	132,304	10,472	9,359	103,818	2,578	100,864	32,064	3,689	568	17,713
2024 Jan.	11,965	146,394	14,066	132,328	10,745	9,594	103,563	2,528	100,653	32,086	3,618	586	17,696
Feb.	11,732	146,565	14,066	132,499	10,941	9,763	103,457	2,499	100,603	32,167	3,601	595	17,498
Mar.	11,681	146,836	14,083	132,753	11,169	9,958	103,390	2,471	100,554	32,277	3,499	603	17,370
Apr.	10,644	146,978	14,116	132,862	11,515	10,257	103,092	2,426	100,254	32,371	3,510	603	17,577
May	10,675	147,242	14,136	133,106	11,752	10,458	102,984	2,405	100,184	32,506	3,464	604	17,680
June	10,514	147,505	14,166	133,339	11,954	10,628	102,942	2,429	100,125	32,609	3,479	595	17,871
July	10,953	147,735	14,182	133,553	12,297	10,936	102,712	2,344	99,936	32,726	3,490	595	18,206
Aug.	11,380	147,932	14,215	133,717	12,529	11,136	102,571	2,321	99,842	32,832	3,511	597	18,211
Public building and loan associations													
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
2023	14,039	36,943	4,685	32,258	4,872	4,227	28,805	440	28,341	3,266	3,608	911	20,039
2023 Nov.	14,137	36,835	4,660	32,175	4,729	4,110	28,835	448	28,362	3,271	3,604	917	20,078
Dec.	14,039	36,943	4,685	32,258	4,872	4,227	28,805	440	28,341	3,266	3,608	911	20,039
2024 Jan.	13,975	37,092	4,734	32,358	5,032	4,361	28,781	423	28,337	3,279	3,625	905	19,666
Feb.	13,760	37,189	4,751	32,438	5,177	4,490	28,743	403	28,319	3,269	3,631	910	19,576
Mar.	13,634	37,368	4,790	32,578	5,344	4,628	28,735	380	28,339	3,289	3,629	913	19,319
Apr.	13,576	37,561	4,827	32,734	5,526	4,783	28,719	377	28,325	3,316	3,644	909	19,107
May	13,791	37,742	4,862	32,880	5,684	4,913	28,709	370	28,320	3,349	3,668	908	18,722
June	13,359	37,962	4,892	33,070	5,857	5,061	28,731	364	28,348	3,374	3,692	909	18,331
July	13,103	38,214	4,940	33,274	6,045	5,217	28,771	360	28,393	3,398	3,583	907	18,223
Aug.	13,019	38,413	4,968	33,445	6,236	5,381	28,764	349	28,399	3,413	3,626	906	17,961

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

III Building and loan associations (MFIs) in Germany

2 Deposits and borrowing, by size of business *

€ million

End of year or month	Deposits and borrowing from banks (MFIs) [1]			Deposits and borrowing from domestic non-banks (non-MFIs)				Deposits (including deposits under savings and loan contracts and borrowing) of foreign non-banks (non-MFIs)	Bearer debt securities out-standing	*Memo items*			
		of which		Deposits under savings and loan contracts									
	Total	Time deposits of more than 2 years	Deposits under savings and loan contracts	Total	Domestic house-holds	Other domestic non-banks	Other [2]			Number of institutions	Balance sheet total [3]	Number of savings and loan contracts for bulding purposes, in thousands	Total amount covered by such contracts
	1	2	3	4	5	6	7	8	9	10	11	12	13
All building and loan associations													
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
2023	37,938	25,523	1,179	181,718	178,799	2,919	10,562	1,630	6,550	15	259,518	21,839	955,952
2023 Sep.	37,102	25,625	1,384	181,718	178,777	2,941	10,236	1,637	6,080	17	258,848	22,022	949,337
Oct.	37,301	25,542	1,267	181,341	178,412	2,929	10,198	1,629	6,080	16	258,424	21,960	951,265
Nov.	37,424	25,605	1,231	180,894	177,975	2,919	10,416	1,628	6,560	15	258,803	21,895	953,456
Dec.	37,938	25,523	1,179	181,718	178,799	2,919	10,562	1,630	6,550	15	259,518	21,839	955,952
2024 Jan.	37,600	25,219	1,085	181,427	178,498	2,929	10,883	1,624	7,027	15	259,546	21,767	957,577
Feb.	37,603	25,217	1,059	180,924	178,038	2,886	11,150	1,613	6,997	14	259,113	21,672	958,183
Mar.	37,659	25,143	998	180,233	177,331	2,902	11,437	1,604	6,997	14	258,963	21,580	958,806
Apr.	37,275	25,109	955	179,448	176,549	2,899	11,417	1,597	7,495	14	258,147	21,481	959,165
May	37,507	25,098	937	179,255	176,332	2,923	11,651	1,592	7,525	14	258,580	21,405	960,204
June	37,625	25,009	909	178,864	175,929	2,935	11,742	1,595	7,625	14	258,642	21,332	961,144
July	38,771	24,964	884	178,323	175,402	2,921	12,112	1,584	7,610	14	259,589	21,249	961,791
Aug.	38,051	24,676	849	178,015	175,094	2,921	13,697	1,574	7,610	14	260,319	21,179	962,917
Private building and loan associations													
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
2023	33,945	24,697	447	116,567	115,403	1,164	10,293	1,267	6,550	9	182,626	14,001	631,784
2023 Sep.	32,953	24,822	620	116,744	115,549	1,195	9,915	1,273	6,080	10	181,736	14,117	627,454
Oct.	33,131	24,717	522	116,422	115,233	1,189	9,899	1,267	6,080	9	181,369	14,076	628,625
Nov.	33,360	24,761	491	116,092	114,915	1,177	10,137	1,265	6,560	9	181,876	14,035	630,126
Dec.	33,945	24,697	447	116,567	115,403	1,164	10,293	1,267	6,550	9	182,626	14,001	631,784
2024 Jan.	33,871	24,398	394	116,328	115,161	1,167	10,579	1,261	7,027	9	182,970	13,955	632,854
Feb.	33,879	24,401	369	115,991	114,830	1,161	10,687	1,250	6,997	9	182,708	13,892	633,168
Mar.	34,082	24,316	328	115,437	114,279	1,158	10,974	1,242	6,997	9	182,823	13,834	633,464
Apr.	33,528	24,292	297	114,850	113,699	1,151	10,969	1,236	7,495	9	182,048	13,771	633,533
May	33,719	24,278	283	114,710	113,544	1,166	11,183	1,231	7,525	9	182,453	13,729	634,181
June	34,289	24,201	265	114,481	113,309	1,172	11,282	1,230	7,625	9	183,100	13,688	634,756
July	35,142	24,154	253	114,105	112,939	1,166	11,793	1,223	7,610	9	184,077	13,636	634,980
Aug.	34,462	23,871	243	113,910	112,755	1,155	13,381	1,210	7,610	9	184,906	13,592	635,571
Public building and loan associations													
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
2023	3,993	826	732	65,151	63,396	1,755	269	363	–	6	76,892	7,838	324,168
2023 Sep.	4,149	803	764	64,974	63,228	1,746	321	364	–	7	77,112	7,905	321,883
Oct.	4,170	825	745	64,919	63,179	1,740	299	362	–	7	77,055	7,884	322,640
Nov.	4,064	844	740	64,802	63,060	1,742	279	363	–	6	76,927	7,860	323,330
Dec.	3,993	826	732	65,151	63,396	1,755	269	363	–	6	76,892	7,838	324,168
2024 Jan.	3,729	821	691	65,099	63,337	1,762	304	363	–	6	76,576	7,812	324,723
Feb.	3,724	816	690	64,933	63,208	1,725	463	363	–	5	76,405	7,780	325,015
Mar.	3,577	827	670	64,796	63,052	1,744	463	362	–	5	76,140	7,746	325,342
Apr.	3,747	817	658	64,598	62,850	1,748	448	361	–	5	76,099	7,710	325,632
May	3,788	820	654	64,545	62,788	1,757	468	361	–	5	76,127	7,676	326,023
June	3,336	808	644	64,383	62,620	1,763	460	365	–	5	75,542	7,644	326,388
July	3,629	810	631	64,218	62,463	1,755	319	361	–	5	75,512	7,613	326,811
Aug.	3,589	805	606	64,105	62,339	1,766	316	364	–	5	75,413	7,587	327,346

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

IV. Structural figures, multi-office banks

1. Number of credit institutions and their branches *

End of year	Credit institutions in Germany									
	Total	Commercial banks				Landesbanken 5	Savings banks	Regional institutions of credit cooperatives 6	Credit cooperatives 7	Mortgage banks
		Total	Big banks	Regional banks and other commercial banks 3	Branches of foreign banks 4					
Local branches in Germany - total										
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
2023	20,904	4,814	3,474	1,078	262	145	7,319	14	7,271	38
Credit institutions *										
2021	1,519	261	3	151	107	6	371	1	771	9
2022	1,458	247	3	142	102	6	362	1	735	8
2023	1,403	242	3	137	102	6	354	1	696	7
Branches in Germany										
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
2023	19,501	4,572	3,471	941	160	139	6,965	13	6,575	31
for information only: Foreign branches of German banks 1										
2021	255	216	92	124	0	21	0	4	4	6
2022	251	211	88	123	–	22	–	4	4	6
2023	257	214	85	129	–	24	–	4	4	6
for information only: Foreign subsidiaries of German banks 2										
2021	79	70	62	8	0	3	0	4	0	0
2022	77	68	60	8	–	3	–	4	–	–
2023	76	67	58	9	–	3	–	4	–	–

End of year	Credit institutions in Germany								for information only: Banks majority-owned by foreign banks 10	
	Banks with special, development and other central support tasks	Building and loan associations			Categories of banks not included in the monthly balance sheet statistics					
		Total	Private Building and loan associations	Public Building and loan associations 8	Total	of which: Housing enterprises with savings facilities	of which: Guarantee banks and other credit institutions	of which: Securities trading banks 9	foreign banks	foreign non-banks
Local branches in Germany - total										
2021	25	1,257	790	467	78	62	15	1	0	0
2022	26	1,223	772	451	76	61	15	–	936	119
2023	27	1,200	752	448	76	60	15	1	937	117
Credit institutions *										
2021	19	18	10	8	63	47	15	1	0	0
2022	19	18	10	8	62	47	15	–	35	28
2023	20	14	9	5	63	47	15	1	36	26
Branches in Germany										
2021	6	1,239	780	459	15	15	0	0	0	0
2022	7	1,205	762	443	14	14	–	–	901	91
2023	7	1,186	743	443	13	13	–	–	901	91
for information only: Foreign branches of German banks 1										
2021	1	3	3	0	0	0	0	0	.	.
2022	1	3	3	–	–	–	–	–	.	.
2023	2	3	3	–	–	–	–	–	–	–
for information only: Foreign subsidiaries of German banks 2										
2021	1	1	1	0	0	0	0	0	.	.
2022	1	1	1	–	–	–	–	–	.	.
2023	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				Landes-banken	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
	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
	Total number											
2019	259	4	147	108	6	380	842	10	18	19	1,534	199
2020	257	3	143	111	6	377	815	10	18	18	1,501	206
2021	251	3	139	109	6	371	773	9	18	18	1,446	208
2022	241	3	133	105	6	362	733	8	18	18	1,388	214
2023	241	3	133	105	6	360	733	8	18	18	1,384	213
	Business volume of less than €50 million 2											
2019	28	–	5	23	–	–	12	–	–	–	40	55
2020	33	–	6	27	–	–	9	–	–	–	42	67
2021	31	–	6	25	–	–	7	–	–	–	38	66
2022	24	–	5	19	–	–	4	–	–	–	28	72
2023	25	–	5	20	–	–	4	–	–	–	29	75
	Business volume of €50 million or more but less than €100 million 2											
2019	13	–	6	7	–	–	53	–	–	–	66	9
2020	9	–	3	6	–	–	42	–	–	–	51	6
2021	8	–	4	4	–	–	35	–	–	–	43	8
2022	9	–	5	4	–	–	29	–	–	–	38	10
2023	10	–	5	5	–	–	29	–	–	–	39	7
	Business volume of €1 billion or more but less than €5 billion 2											
2019	31	–	21	10	–	5	175	–	–	–	211	11
2020	31	–	21	10	–	1	162	–	–	–	194	17
2021	27	–	18	9	–	1	140	–	–	1	169	17
2022	26	–	15	11	–	1	124	–	–	1	152	14
2023	22	–	13	9	–	1	126	–	–	1	150	15
	Business volume of €250 million or more but less than €500 million 2											
2019	18	–	16	2	–	16	173	2	–	1	210	20
2020	20	–	18	2	–	12	158	2	–	1	193	14
2021	19	–	16	3	–	11	145	2	–	0	177	19
2022	18	–	14	4	–	11	141	1	–	–	171	18
2023	20	–	15	5	–	11	139	1	–	–	171	15
	Business volume of €500 million or more but less than €1 billion 2											
2019	34	–	19	15	–	45	149	–	–	1	229	18
2020	32	–	17	15	–	41	151	–	–	1	225	20
2021	30	–	16	14	–	33	144	–	–	1	208	22
2022	32	–	18	14	–	26	135	1	–	1	195	18
2023	34	–	21	13	–	27	134	1	–	1	197	21
	Business volume of €5 billion or more but less than €10 billion 2											
2019	74	–	51	23	–	248	251	3	4	6	586	47
2020	68	–	43	25	–	242	259	3	4	5	581	46
2021	68	–	40	28	–	237	260	3	4	5	577	38
2022	66	–	38	28	–	231	253	2	4	5	561	46
2023	63	–	35	28	–	229	255	2	4	5	558	43
	5 Mrd € bis unter 10 Mrd € Geschäftsvolumen 2											
2019	30	–	11	19	–	47	21	–	3	5	106	15
2020	29	–	17	12	–	58	26	–	3	5	121	14
2021	31	–	19	12	–	62	29	–	3	5	130	14
2022	28	–	18	10	–	64	31	–	2	5	130	13
2023	29	–	18	11	–	63	32	–	2	5	131	12
	Business volume of more than €10 billion 2											
2019	31	4	18	9	6	19	8	5	11	6	86	24
2020	35	3	18	14	6	23	8	5	11	6	94	22
2021	37	3	20	14	6	27	13	4	11	6	104	24
2022	38	3	20	15	6	29	16	4	12	6	113	23
2023	38	3	21	14	6	29	14	4	12	6	109	25

* 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												
2021	1,446	9,233,348	49,690	905,741	6,302	420	2,041,155	3,964,520	941,802	228,448	95,949	64,094
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	1,330	10,715,327	18,717	160,727	5,304	2,079	2,653,897	4,671,427	1,073,477	235,528	106,044	83,148
2024 June	1,323	10,911,044	16,734	146,352	7,609	1,981	2,736,246	4,765,449	1,126,940	245,838	106,688	103,928
Commercial banks [6]												
2021	251	3,807,121	22,093	481,784	2,762	360	990,737	1,231,387	273,815	24,030	32,714	15,879
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	236	5,026,257	3,568	118,852	4,306	2,035	1,241,589	1,704,141	404,274	36,876	39,670	34,671
2024 June	236	5,134,470	3,208	106,557	6,180	1,941	1,284,638	1,776,837	428,816	44,813	39,771	55,727
Big banks												
2021	3	2,016,812	16,511	128,020	1,369	53	482,608	576,573	116,983	11,713	26,853	5,136
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	3	2,637,640	2,520	104,266	2,118	1,873	405,371	880,124	251,509	13,449	34,058	6,130
2024 June	3	2,636,488	2,333	92,226	3,307	1,746	406,510	911,639	262,595	17,154	34,013	6,883
Regional banks and other commercial banks												
2021	139	1,332,489	5,549	218,658	1,393	189	313,906	545,769	148,119	12,279	5,167	10,431
2022	132	1,911,399	963	18,202	2,706	177	542,295	691,288	131,729	10,692	4,509	11,321
2023	126	1,881,073	1,031	10,706	2,152	162	501,983	684,464	139,806	22,553	4,688	28,230
2024 June	124	1,991,057	856	11,077	2,827	195	557,516	717,190	153,329	26,269	4,888	48,508
Branches of foreign banks												
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	107	507,544	17	3,880	36	–	334,235	139,553	12,959	874	924	311
2024 June	109	506,925	19	3,254	46	–	320,612	148,008	12,892	1,390	870	336
Landesbanken and savings banks												
2021	377	2,355,290	18,216	247,605	139	16	212,088	1,358,771	271,901	110,273	23,924	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	360	2,443,101	9,075	30,402	784	20	390,004	1,465,701	282,070	102,265	26,171	13,977
2024 June	358	2,493,156	8,096	27,779	994	17	421,241	1,476,371	295,579	105,670	26,269	13,668
Credit cooperatives												
2021	773	1,140,379	9,281	61,205	200	18	79,508	708,878	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	694	1,172,420	5,890	9,259	–	4	104,084	776,192	149,748	74,859	20,330	2,917
2024 June	690	1,179,772	5,287	7,200	–	4	103,459	783,313	152,541	74,980	20,645	2,686
Mortgage banks												
2021	9	228,891	–	10,731	–	–	9,428	177,693	24,735	149	147	26
2022	8	223,334	–	216	–	–	11,547	184,978	20,951	147	136	88
2023	7	224,145	–	140	–	–	9,942	187,608	20,781	149	114	6
2024 June	7	220,245	–	159	–	–	8,506	185,477	20,582	149	148	6
Building and loan associations												
2021	18	253,225	–	2,910	–	–	27,096	177,310	30,729	11,462	268	466
2022	18	260,882	–	382	–	–	28,504	189,659	27,866	10,459	252	8
2023	15	260,639	–	144	–	–	23,737	195,192	27,355	10,397	259	6
2024 June	14	259,765	–	151	–	–	21,915	197,352	25,915	10,287	227	4
Banks with special, development and other central support tasks												
2021	18	1,448,442	100	101,506	48	26	722,298	310,481	175,520	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	18	1,588,765	184	1,930	214	20	884,541	342,593	189,249	10,982	19,500	31,571
2024 June	18	1,623,636	143	4,506	435	19	896,487	346,099	203,507	9,939	19,628	31,837

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

IV. Structural figures, multi-office banks

Tangible assets and other assets [1]										Other liabilities [1]			
Total	of which: trading portfolio derivatives [4]	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts [5]	Fiduciary liabilities	Value adjust-ments [2]	Provisions for liabilities and charges	Sub-ordinated liabilities [5]	Capital [3]	Total	of which: trading portfolio derivatives [4]	Memo items: Sureties	End of year or month
13	14	15	16	17	18	19	20	21	22	23	24	25	
All categories of banks													
938,380	593,844	2,245,400	4,236,799	1,173,942	64,094	8,412	64,364	69,867	564,910	805,560	574,482	246,305	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
1,704,979	1,331,963	1,824,918	4,938,780	1,388,119	83,148	5,631	78,538	92,756	610,141	1,693,296	1,298,479	353,878	2023
1,653,279	1,270,410	1,877,788	5,030,205	1,448,359	103,928	6,303	78,955	94,534	639,053	1,631,919	1,237,445	363,341	2024 June
Commercial banks [6]													
731,560	509,705	1,142,129	1,644,954	150,714	15,879	3,763	19,086	41,266	188,756	600,574	496,033	123,451	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
1,436,275	1,198,525	868,205	2,195,529	224,429	34,671	3,471	29,600	60,130	211,098	1,399,124	1,166,417	222,572	2023
1,385,982	1,137,002	928,121	2,253,066	237,610	55,727	3,592	29,963	61,824	223,657	1,340,910	1,106,837	230,886	2024 June
Big banks													
650,993	488,578	478,599	783,357	109,441	5,136	1,711	10,052	16,596	73,627	538,293	474,093	76,755	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
936,222	772,336	348,233	1,074,659	173,087	6,130	1,548	17,853	23,433	79,575	913,122	753,005	137,625	2023
898,082	728,265	342,118	1,096,920	186,864	6,883	1,581	18,207	24,359	87,204	872,352	710,958	140,598	2024 June
Regional banks and other commercial banks													
71,029	.	405,853	686,143	40,239	10,431	1,571	7,424	24,006	101,203	55,619	.	16,910	2021
497,517	.	338,265	882,409	44,484	11,321	2,368	9,672	29,482	112,689	480,709	.	42,837	2022
485,298	.	269,122	903,064	50,320	28,230	1,435	9,120	35,446	114,506	469,830	.	38,976	2023
468,402	.	333,935	941,921	49,503	48,508	1,451	8,896	35,868	119,226	451,749	.	44,373	2024 June
Branches of foreign banks													
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
14,755	.	250,850	217,806	1,022	311	488	2,627	1,251	17,017	16,172	.	45,971	2023
19,498	.	252,068	214,225	1,243	336	560	2,860	1,597	17,227	16,809	.	45,915	2024 June
Landesbanken and savings banks													
97,767	49,271	453,571	1,387,210	188,129	14,590	2,688	20,543	16,960	175,302	96,297	43,228	71,829	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
122,632	67,363	366,111	1,460,695	238,608	13,977	911	22,630	17,659	184,259	138,251	68,432	80,811	2023
117,472	66,801	357,746	1,484,844	265,720	13,668	1,380	22,819	17,838	192,187	136,954	66,672	80,921	2024 June
Credit cooperatives													
22,636	–	168,253	830,907	9,469	3,536	446	7,729	2,718	94,716	22,605	2	19,482	2021
25,105	–	164,996	858,263	8,472	3,356	489	8,149	3,277	101,668	24,216	1	19,740	2022
29,137	–	158,530	856,415	8,954	2,917	11	8,836	3,624	105,530	27,603	1	18,322	2023
29,657	–	154,310	863,078	8,922	2,686	12	9,444	3,731	111,187	26,402	–	17,840	2024 June
Mortgage banks													
5,982	.	60,933	52,668	96,974	26	269	1,514	1,264	10,019	5,224	.	936	2021
5,271	.	51,059	52,782	102,360	88	279	915	898	9,498	5,455	.	745	2022
5,405	.	43,607	53,735	108,402	6	348	895	1,764	8,930	6,458	.	582	2023
5,218	.	40,682	54,462	106,801	6	320	950	1,651	9,212	6,161	.	578	2024 June
Building and loan associations													
2,984	.	33,060	193,348	4,116	466	255	6,380	424	12,404	2,772	.	1	2021
3,752	.	38,610	195,441	5,033	8	177	6,358	434	12,255	2,566	.	1	2022
3,549	.	37,884	194,704	6,483	6	131	5,812	371	12,999	2,249	.	1	2023
3,914	.	37,570	192,978	7,568	4	130	5,431	365	13,216	2,503	.	1	2024 June
Banks with special, development and other central support tasks													
77,451	.	387,454	127,712	724,540	29,597	991	9,112	7,235	83,713	78,088	.	30,606	2021
138,550	.	388,223	190,225	754,606	30,866	1,031	10,039	8,702	85,681	150,217	.	32,321	2022
107,981	.	350,581	177,702	801,243	31,571	759	10,765	9,208	87,325	119,611	.	31,590	2023
111,036	.	359,359	181,777	821,738	31,837	869	10,348	9,125	89,594	118,989	.	33,115	2024 June

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

V External position of banks

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

€ million

End of reporting period	Claims on non-residents [1]													
		Short-term assets						Long-term assets						
			Loans and advances to			Treasury bills and other money market instruments			Loans and advances to			Bonds and notes		
				foreign non-banks						foreign non-banks				
	Total	Total	foreign banks [2]	Total	of which: enterprises and households	Total	of which: of foreign banks	Total	foreign banks	Total	of which: enterprises and households	Total	of which: of foreign banks	Shares and other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Assets and liabilities, total [4]														
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	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
Q3	2,242,990	891,901	688,486	183,773	174,536	19,642	3,499	1,351,089	278,593	449,145	398,812	514,029	231,391	28,894
Q4	2,208,819	842,814	652,573	174,906	167,309	15,335	3,051	1,366,005	282,661	452,386	404,686	514,626	226,691	35,372
2024 Apr.	2,355,383	955,073	729,978	206,331	197,807	18,764	2,244	1,400,310	288,455	458,476	410,587	530,280	230,962	40,232
May	2,383,911	982,102	755,551	207,960	200,418	18,591	2,532	1,401,809	286,161	459,391	411,661	530,336	233,678	43,357
June	2,362,173	950,466	724,385	207,306	199,327	18,775	2,293	1,411,707	288,982	457,855	409,985	540,954	234,515	40,797
July	2,360,134	947,078	719,953	208,743	201,064	18,382	2,613	1,413,056	288,246	460,396	412,556	540,656	236,885	40,870
Aug.	2,366,924	950,683	720,673	211,462	203,830	18,548	2,581	1,416,241	290,493	461,668	413,506	543,472	238,672	37,963
of which: denominated in euro [4]														
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	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
Q3	1,590,652	598,882	467,959	114,905	106,496	16,018	3,042	991,770	144,858	306,534	262,486	462,955	221,125	18,394
Q4	1,569,520	557,490	435,730	110,004	103,513	11,756	2,739	1,012,030	148,464	314,587	271,776	464,711	216,771	23,884
2024 Apr.	1,674,489	638,653	499,972	125,893	118,135	12,788	1,655	1,035,836	152,808	318,184	274,733	477,729	219,670	27,406
May	1,689,816	647,755	507,870	126,577	119,789	13,308	1,686	1,042,061	153,164	319,666	276,291	480,107	221,582	29,405
June	1,674,557	632,145	491,936	125,611	118,397	14,598	1,645	1,042,412	151,874	317,556	274,076	486,651	221,401	26,575
July	1,683,847	634,056	496,646	123,334	116,465	14,076	1,979	1,049,791	154,583	320,827	277,200	488,301	223,468	26,340
Aug.	1,690,376	638,360	495,218	130,153	123,503	12,989	1,921	1,052,016	153,816	322,672	278,596	490,983	226,065	24,673
denominated in US dollar [4]														
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	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
Q3	466,228	205,749	152,844	50,198	49,827	2,707	275	260,479	115,900	85,711	82,925	38,617	4,798	4,205
Q4	462,036	212,492	160,657	49,206	48,494	2,629	.	249,544	115,112	80,086	77,814	35,549	4,594	3,434
2024 Apr.	497,366	239,970	174,924	61,249	60,526	3,797	317	257,396	116,145	82,822	80,634	38,226	4,958	2,490
May	501,883	250,649	188,247	59,414	58,703	2,988	270	251,234	113,273	81,489	79,358	36,428	4,746	2,592
June	488,013	230,380	167,591	61,024	60,341	1,765	163	257,633	116,812	82,281	80,154	38,420	5,063	2,441
July	485,181	233,486	166,422	64,487	63,779	2,577	162	251,695	113,583	81,923	79,829	36,125	5,082	2,564
Aug.	481,420	228,556	164,882	59,960	59,306	3,714	159	252,864	116,183	81,240	79,237	35,854	5,378	2,474
Assets and liabilities vis-à-vis industrial countries [5,6]														
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	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
Q3	2,001,403	814,318	637,342	157,918	150,637	19,058	3,474	1,187,085	229,929	379,454	349,024	482,401	228,773	24,208
Q4	1,964,623	759,342	598,112	146,283	141,039	14,947	2,860	1,205,281	237,952	383,998	356,003	482,116	224,132	29,332
2024 Apr.	2,084,751	859,435	669,982	171,865	165,797	17,588	2,020	1,225,316	239,137	387,830	361,119	491,788	227,366	33,138
May	2,113,795	886,635	697,356	172,032	166,973	17,247	2,311	1,227,160	238,378	389,379	362,776	490,584	228,777	35,610
June	2,087,414	854,389	666,542	170,442	164,935	17,405	1,908	1,233,025	240,010	387,880	361,279	499,240	228,565	32,441
July	2,081,837	849,097	665,665	166,191	161,112	17,241	2,236	1,232,740	239,298	390,373	364,165	497,459	230,622	32,325
Aug.	2,089,258	851,927	666,997	167,400	162,314	17,530	2,218	1,237,331	242,387	391,781	365,434	499,810	233,413	30,257

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

V External position of banks

Participating interest			Liabilities to non-residents [3]											
				Short-term liabilities				Long-term liabilities						
						to foreign non-banks				to foreign non-banks				
Total	of which: working capital at foreign branches	Memo item: Loans and advances to foreign monetary authorities	Total	Total	to foreign banks	Total	of which: enterprises and households	Total	to foreign banks	Total	of which: enterprises and households	Working capital of branches of foreign banks	Memo item: Liabilities to foreign monetary authorities	End of reporting period
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
Assets and liabilities, total [4]														
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
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	2022
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
80,428	64,324	20,901	1,423,515	1,137,541	830,672	306,869	298,844	285,974	175,146	96,619	96,052	14,209	66,819	Q3
80,960	64,229	20,296	1,318,103	1,039,086	757,483	281,603	272,173	279,017	166,187	98,593	97,996	14,237	54,379	Q4
82,867	66,807	19,344	1,462,957	1,176,793	854,508	322,285	309,352	286,164	174,910	96,677	96,141	14,577	68,392	2024 Apr.
82,564	66,552	19,410	1,468,664	1,191,750	869,904	321,846	307,661	276,914	163,885	98,424	97,829	14,605	73,459	May
83,119	67,085	18,198	1,461,452	1,180,753	864,729	316,024	301,251	280,699	168,285	97,983	97,344	14,431	74,912	June
82,888	66,872	18,489	1,404,571	1,121,067	816,730	304,337	291,706	283,504	170,859	98,206	97,505	14,439	69,881	July
82,645	66,676	14,853	1,396,637	1,109,436	799,799	309,637	295,359	287,201	174,531	98,230	97,536	14,440	72,500	Aug.
of which: denominated in euro [4]														
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
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	2022
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
59,029	44,533	14,551	1,038,252	797,467	577,417	220,050	213,627	240,785	137,845	88,757	88,255	14,183	18,221	Q3
60,384	45,198	14,419	975,741	742,861	540,334	202,527	194,170	232,880	128,087	90,581	90,046	14,212	10,467	Q4
59,709	45,194	15,781	1,043,444	809,045	585,706	223,339	211,797	234,399	130,295	89,553	89,068	14,551	19,805	2024 Apr.
59,719	45,230	16,167	1,048,165	822,590	595,361	227,229	214,094	225,575	119,628	91,367	90,822	14,580	25,829	May
59,756	45,264	14,724	1,043,294	816,942	593,633	223,309	210,050	226,352	121,342	90,605	90,044	14,405	26,399	June
59,740	45,251	14,581	984,505	756,589	545,539	211,050	200,273	227,916	122,811	90,692	90,049	14,413	20,830	July
59,872	45,401	11,886	986,095	747,518	529,450	218,068	206,278	238,577	133,180	90,982	90,343	14,415	23,403	Aug.
denominated in US dollar [4]														
15,295	.	2,345	231,830	193,972	144,422	49,550	48,216	37,858	34,917	.	2,885	.	32,441	2021
15,837	.	1,257	247,585	213,323	155,428	57,895	56,648	34,262	24,938	.	9,288	.	37,597	2022
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
16,046	.	2,836	282,462	246,287	181,862	64,425	63,193	36,175	29,438	.	6,695	.	45,584	Q3
15,363	.	3,914	251,959	214,178	153,237	60,941	60,133	37,781	30,905	.	6,837	.	42,486	Q4
17,713	.	1,898	315,883	272,491	195,840	76,651	75,461	43,392	37,317	6,075	6,047	–	47,047	2024 Apr.
17,452	.	1,854	313,276	270,596	199,352	71,244	70,442	42,680	36,666	6,014	5,987	–	46,418	May
17,679	.	1,772	313,957	268,272	197,323	70,949	69,950	45,685	39,384	6,301	6,273	–	46,338	June
17,500	.	2,177	317,988	272,311	199,719	72,592	71,495	45,677	39,234	6,443	6,415	–	46,585	July
17,113	.	1,455	306,390	267,558	195,352	72,206	70,361	38,832	32,660	6,172	6,152	–	46,806	Aug.
Assets and liabilities vis-à-vis industrial countries [5,6]														
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
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	2022
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
71,093	56,693	18,897	1,231,321	961,472	695,160	266,312	260,708	269,849	162,451	94,959	94,658	12,439	18,067	Q3
71,883	56,822	17,574	1,140,598	878,594	637,086	241,508	233,900	262,004	152,775	96,761	96,462	12,468	9,538	Q4
73,423	59,076	15,139	1,264,425	995,331	713,660	281,671	271,939	269,094	161,050	95,238	94,932	12,806	18,355	2024 Apr.
73,209	58,910	16,706	1,267,078	1,007,199	727,372	279,827	268,534	259,879	150,116	96,949	96,630	12,814	23,928	May
73,454	59,133	17,110	1,259,460	995,390	719,758	275,632	263,583	264,070	155,084	96,364	96,008	12,622	24,921	June
73,285	58,989	17,308	1,203,092	936,554	672,437	264,117	253,528	266,538	157,411	96,502	96,166	12,625	20,281	July
73,096	58,833	14,039	1,203,343	932,137	660,105	272,032	259,751	271,206	162,092	96,487	96,150	12,627	23,173	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]													
		Short-term assets						Long-term assets						
			Loans and advances to			Treasury bills and other money market instruments			Loans and advances to			Bonds and notes		
				foreign non-banks						foreign non-banks				
	Total	Total	foreign banks [2]	Total	of which: enterprises and households	Total	of which: of foreign banks	Total	foreign banks	Total	of which: enterprises and households	Total	of which: of foreign banks	Shares and other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
of which: vis-à-vis EU Member States [6,7]														
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	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
Q3	1,183,073	399,036	304,535	81,573	74,939	12,928	2,385	784,037	102,252	266,463	240,512	366,939	166,983	17,557
Q4	1,180,998	380,719	292,052	77,468	72,813	11,199	2,195	800,279	106,145	270,868	246,440	368,868	164,038	23,078
2024 Apr.	1,242,622	419,090	320,618	86,021	80,195	12,451	1,246	823,532	112,594	273,728	250,170	379,507	168,902	26,990
May	1,243,802	416,394	315,430	87,812	82,995	13,152	1,551	827,408	112,327	274,964	251,408	380,100	169,980	29,250
June	1,230,305	402,943	303,036	85,492	80,270	14,415	1,245	827,362	111,129	272,155	248,615	387,574	170,488	25,694
July	1,234,418	403,853	304,212	86,066	81,259	13,575	1,582	830,565	113,109	273,607	250,374	387,273	171,027	25,789
Aug.	1,234,230	404,992	301,530	90,720	86,106	12,742	1,575	829,238	111,750	274,461	251,051	387,926	172,833	24,178
of which: vis-à-vis the euro area [6]														
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	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
Q3	1,076,306	373,114	286,396	74,237	67,937	12,481	1,943	703,192	96,379	240,262	214,584	320,991	130,204	17,356
Q4	1,071,395	353,682	274,105	68,989	64,760	10,588	1,764	717,713	100,421	242,888	218,726	323,237	127,346	22,442
2024 Apr.	1,133,132	394,576	304,913	77,531	72,002	12,132	970	738,556	107,574	245,366	222,064	330,960	129,786	26,384
May	1,132,516	390,672	299,315	78,853	74,377	12,504	1,131	741,844	107,507	245,525	222,225	331,616	130,777	28,876
June	1,121,510	378,015	286,785	77,351	72,638	13,879	850	743,495	106,615	243,783	220,501	339,291	131,589	25,445
July	1,126,905	379,916	288,953	77,984	73,438	12,979	992	746,989	108,588	245,360	222,381	339,396	132,125	25,378
Aug.	1,127,210	381,614	287,178	82,096	77,724	12,340	1,180	745,596	107,343	246,479	223,323	339,530	133,461	23,859
Assets and liabilities vis-à-vis emerging market economies and developing countries [6,8]														
2021	204,424	76,191	58,344	.	16,828	.	–	128,233	43,956	65,122	49,365	7,585	2,569	2,799
2022	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
Q3	214,112	77,138	51,144	25,810	23,868	184	.	136,974	47,363	68,081	48,343	7,588	2,477	4,686
Q4	215,627	83,355	54,460	28,499	26,147	396	.	132,272	43,410	66,720	47,177	7,104	2,431	6,040
2024 Apr.	237,567	95,239	59,976	34,354	31,901	909	224	142,328	47,963	68,856	47,836	9,050	3,169	7,094
May	236,492	94,870	58,175	35,812	33,331	883	.	141,622	46,450	68,245	47,273	9,904	4,466	7,747
June	240,040	95,571	57,822	36,690	34,284	1,059	385	144,469	47,674	68,276	47,162	10,577	5,444	8,356
July	242,752	97,773	54,287	42,442	39,943	1,044	377	144,979	47,664	68,273	46,795	10,973	5,713	8,545
Aug.	241,182	98,632	53,674	43,944	41,504	1,014	363	142,550	46,846	68,157	46,496	10,371	4,788	7,706
Memo item: assets and liabilities vis-à-vis offshore banking centres														
2021	122,270	56,384	41,190	.	15,193	.	–	65,886	33,577	24,047	23,997	3,855	1,642	343
2022	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
Q3	125,431	57,168	33,253	21,875	21,875	2,040	.	68,263	36,678	22,922	22,851	4,002	1,466	365
Q4	122,944	58,707	35,010	.	23,695	.	.	64,237	33,215	22,824	22,762	3,769	1,393	267
2024 Apr.	134,420	66,358	37,520	28,836	28,835	2	.	68,062	37,158	22,518	22,454	3,529	1,251	582
May	132,303	66,327	36,496	29,831	29,831	0	–	65,976	35,754	22,045	21,982	3,639	1,420	298
June	133,495	66,921	36,024	30,897	30,894	0	–	66,574	36,329	21,943	21,879	3,758	1,684	266
July	135,921	69,873	33,586	36,287	36,284	0	–	66,048	36,134	21,559	21,501	3,810	1,699	288
Aug.	136,752	71,704	33,963	37,741	37,738	0	–	65,048	35,606	21,135	21,079	3,864	1,768	241

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

V External position of banks

Liabilities to non-residents [3]														
				Short-term liabilities				Long-term liabilities						
Participating interest						to foreign non-banks				to foreign non-banks				
Total	of which: working capital at foreign branches	Memo item: Loans and advances to foreign monetary authorities	Total	Total	to foreign banks	Total	of which: enterprises and households	Total	to foreign banks	Total	of which: enterprises and households	Working capital of branches of foreign banks	Memo item: Liabilities to foreign monetary authorities	End of reporting period
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
of wich: vis-à-vis EU Member States [6,7]														
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
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	2022
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
30,826	18,510	15,766	645,874	489,178	350,085	139,093	134,512	156,696	76,092	72,067	71,886	8,537	12,772	Q3
31,320	18,667	14,003	640,229	481,216	348,656	132,560	125,781	159,013	76,595	73,859	73,675	8,559	6,285	Q4
30,713	18,713	11,026	688,469	524,314	380,254	144,060	135,286	164,155	82,372	72,950	72,768	8,833	13,163	2024 Apr.
30,767	18,748	12,327	685,751	521,313	372,929	148,384	137,760	164,438	81,255	74,342	74,157	8,841	14,204	May
30,810	18,784	13,133	693,024	529,743	377,576	152,167	141,249	163,281	81,010	73,632	73,428	8,639	18,343	June
30,787	18,778	12,060	671,569	507,626	364,853	142,773	133,892	163,943	81,738	73,562	73,358	8,643	14,978	July
30,923	18,921	10,129	674,799	511,502	362,381	149,121	139,037	163,297	80,809	73,840	73,632	8,648	16,779	Aug.
of which: vis-à-vis the euro area [6]														
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
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	2022
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
28,204	18,275	10,280	592,556	449,869	322,879	126,990	122,558	142,687	62,449	71,736	71,564	8,502	2,058	Q3
28,725	18,459	11,168	589,870	444,048	323,682	120,366	113,783	145,822	63,794	73,512	73,339	8,516	1,741	Q4
28,272	18,501	9,646	635,813	484,703	353,826	130,877	122,470	151,110	69,722	72,603	72,427	8,785	2,560	2024 Apr.
28,320	18,530	10,144	630,547	478,752	343,826	134,926	124,375	151,795	69,006	73,996	73,815	8,793	3,085	May
28,361	18,564	10,508	630,819	479,464	340,107	139,357	128,479	151,355	69,248	73,516	73,316	8,591	3,465	June
28,267	18,557	9,823	618,791	466,876	336,831	130,045	121,414	151,915	69,879	73,441	73,243	8,595	2,780	July
28,385	18,682	8,526	618,526	467,190	329,828	137,362	127,370	151,336	69,019	73,717	73,517	8,600	2,273	Aug.
Assets and liabilites vis-à-vis emerging market economies and developing countries [6,8]														
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
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	2022
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
9,256	7,631	2,004	185,871	170,508	134,988	35,520	34,867	15,363	12,663	930	858	1,770	48,752	Q3
8,998	7,407	2,722	172,085	155,996	119,852	36,144	35,546	16,089	13,383	937	862	1,769	44,841	Q4
9,365	7,731	4,205	190,635	174,511	140,571	33,940	33,375	16,124	13,829	524	485	1,771	50,037	2024 Apr.
9,276	7,642	2,704	194,429	178,389	142,060	36,329	35,773	16,040	13,734	515	478	1,791	49,531	May
9,586	7,952	1,088	194,291	178,629	144,720	33,909	33,369	15,662	13,201	652	614	1,809	49,991	June
9,524	7,883	1,181	194,148	178,232	143,906	34,326	34,081	15,916	13,448	654	619	1,814	49,600	July
9,470	7,843	814	186,437	171,437	139,403	32,034	31,729	15,000	12,439	748	718	1,813	49,327	Aug.
Memo item: assets and liabilities vis-à-vis offshore banking centres														
4,064	3,384	–	58,437	55,650	40,779	14,871	14,866	2,787	1,607	1,180	1,180	–	266	2021
4,194	3,660	–	66,735	62,222	43,006	19,216	19,212	4,513	3,651	862	862	–	100	2022
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
4,296	3,770	–	67,172	61,279	39,948	21,331	21,330	5,893	5,325	568	568	–	282	Q3
4,162	3,672	.	62,941	56,042	33,540	22,502	22,501	6,899	6,335	564	564	–	137	Q4
4,275	3,783	–	66,275	59,472	38,417	21,055	21,054	6,803	6,628	175	175	–	205	2024 Apr.
4,240	3,748	.	68,247	61,750	40,820	20,930	20,929	6,497	6,324	173	173	–	285	May
4,278	3,785	.	67,664	61,358	41,853	19,505	19,504	6,306	6,019	287	287	–	280	June
4,257	3,764	–	68,086	61,753	41,560	20,193	20,192	6,333	6,047	286	286	–	139	July
4,202	3,720	–	63,975	57,841	39,631	18,210	18,209	6,134	5,922	212	212	–	270	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, United States of America. **6** The historical statistics for the groups of countries are calculated on the basis of the respective (historical) status of membership of the group. **7** Including EU institutions. **8** All countries not recorded under "industrial countries".

V. External position of banks

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

End of reporting period; € million

	Claims on non-residents [1]											
				August 2024								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
Country/group of countries	December 2022	December 2023	July 2024	Claims total	Euro	US dollar	short-term [2]	long-term	foreign banks [2]	foreign non-banks	loans and advances [2]	foreign securities, participating interest, working capital
	1	2	3	4	5	6	7	8	9	10	11	12
All countries	2,143,253	2,208,819	2,360,134	2,366,924	1,690,376	481,420	950,683	1,416,241	1,335,064	1,031,860	1,684,296	682,628
Countries in Europe	1,602,146	1,645,399	1,763,038	1,771,678	1,471,902	150,790	739,842	1,031,836	1,014,679	756,999	1,249,323	522,355
EU Member States [5]	1,111,456	1,180,998	1,234,418	1,234,230	1,123,826	66,543	404,992	829,238	618,611	615,619	778,461	455,769
Euro area [5]	1,002,797	1,071,395	1,126,905	1,127,210	1,039,640	62,777	381,614	745,596	557,547	569,663	723,096	404,114
Austria	64,001	69,377	68,261	68,599	66,826	802	11,272	57,327	32,676	35,923	37,987	30,612
Belgium	32,216	35,045	38,815	38,797	35,346	2,817	11,080	27,717	14,707	24,090	20,379	18,418
Croatia	1,789	4,831	5,862	5,630	5,484	146	4,825	805	4,737	893	5,027	603
Cyprus	937	931	1,046	1,245	955	256	290	955	174	1,071	1,048	197
Estonia	389	731	967	690	686	1	260	430	.	.	424	266
Finland	21,396	23,638	26,785	27,065	26,513	358	2,857	24,208	15,580	11,485	8,172	18,893
France	293,140	316,591	338,962	347,229	328,269	15,489	150,928	196,301	241,465	105,764	238,473	108,756
Greece	19,805	16,549	16,146	16,276	16,176	98	3,462	12,814	3,292	12,984	15,231	1,045
Ireland	47,897	50,541	50,348	49,878	39,694	7,773	22,519	27,359	11,198	38,680	29,948	19,930
Italy	84,770	101,165	116,563	110,249	103,365	5,165	39,797	70,452	57,165	53,084	72,014	38,235
Latvia	1,095	1,172	1,261	1,159	833	.	461	698	442	717	533	626
Lithuania	1,262	1,615	1,716	1,722	1,722	–	90	1,632	.	.	597	1,125
Luxembourg [6]	189,870	193,221	191,844	189,800	163,568	15,811	45,661	144,139	54,089	135,711	121,781	68,019
Malta	1,855	1,637	1,544	1,478	913	549	430	1,048	313	1,165	1,206	272
Netherlands	143,417	147,579	158,509	158,869	147,123	8,291	57,338	101,531	73,600	85,269	114,137	44,732
Portugal	7,322	7,499	7,234	7,217	7,157	31	3,584	3,633	4,404	2,813	4,870	2,347
Slovakia	5,295	6,341	6,692	6,526	5,131	918	2,485	4,041	3,565	2,961	3,065	3,461
Slovenia	1,755	2,014	1,871	1,969	1,947	.	151	1,818	195	1,774	546	1,423
Spain	71,196	75,535	75,893	76,676	71,806	3,936	22,849	53,827	39,183	37,493	46,629	30,047
Other EU Member States [5]	108,659	109,603	107,513	107,020	84,186	3,766	23,378	83,642	61,064	45,956	55,365	51,655
Bulgaria	730	617	659	675	571	30	.	.	.	.	244	431
Czechia	12,129	12,921	8,840	8,685	6,682	38	4,575	4,110	4,476	4,209	7,691	994
Denmark	13,861	13,563	13,400	13,484	10,355	552	4,592	8,892	7,904	5,580	7,833	5,651
Hungary	6,102	4,896	4,494	4,324	3,441	353	1,401	2,923	704	3,620	3,105	1,219
Poland	25,553	25,520	25,810	25,030	21,165	408	4,042	20,988	7,597	17,433	18,047	6,983
Romania	1,752	1,869	1,843	1,765	1,555	8	410	1,355	249	1,516	709	1,056
Sweden	33,086	36,640	35,602	35,739	27,577	1,319	8,201	27,538	22,710	13,029	17,474	18,265
EU institutions	13,657	13,577	16,865	17,318	12,840	1,058	.	.	.	.	262	17,056
Other European countries [5]	490,690	464,401	528,620	537,448	348,076	84,247	334,850	202,598	396,068	141,380	470,862	66,586
Guernsey	2,050	1,103	1,187	1,165	281	586	327	838	24	1,141	1,136	29
Iceland	411	557	631	622	547	72	16	606	159	463	375	247
Isle of Man	1,275	1,222	1,090	1,079	660	82	42	1,037	–	1,079	1,082	– 3
Jersey	9,926	7,447	7,744	7,620	1,747	458	1,636	5,984	3	7,617	7,088	532
Liechtenstein	790	818	827	908	692	187	368	540	228	680	733	175
Norway	25,917	25,559	28,049	27,807	23,766	1,950	6,414	21,393	22,809	4,998	9,547	18,260
Russian Federation	4,937	3,259	3,089	2,914	2,214	378	449	2,465	594	2,320	2,787	127
Switzerland	53,888	46,144	48,224	47,867	20,705	5,211	21,926	25,941	20,136	27,731	43,467	4,400
Turkey	15,815	14,953	15,347	15,125	11,541	2,820	3,052	12,073	4,676	10,449	14,961	164
Ukraine	719	164	180	189	170	19	55	134	44	145	183	6
United Kingdom	373,649	361,815	420,281	430,145	283,910	72,423	300,180	129,965	346,851	83,294	387,523	42,622
Remaining European countries	1,313	1,360	1,971	2,007	1,843	61	385	1,622	544	1,463	1,980	27
Countries in Africa	18,230	20,607	21,002	20,856	12,789	7,120	.	.	.	.	20,612	244
Algeria	47	36	68	108	44	64	108	0	107	1	108	–
Cameroon	162	140	124	125	89	.	23	102	23	102	125	–
Cote d'Ivoire	1,044	1,120	1,275	1,268	1,268	–	847	421	101	1,167	.	.
Egypt	3,801	4,108	3,993	3,934	2,847	971	1,122	2,812	785	3,149	3,817	117
Ghana	866	691	665	648	570	78	347	301	5	643	648	–
Kenya	198	463	270	229	162	67	66	163	65	164	.	.
Liberia	3,623	3,844	3,638	3,550	3	3,547	20	3,530	–	3,550	3,549	1
Libya	17	15	30	21	14	.	.	.	.	.	21	–
Morocco	1,921	1,979	2,216	2,395	2,394	1	47	2,348	20	2,375	.	.
Nigeria	1,031	867	667	725	154	571	386	339	435	290	728	– 3
South Africa	1,624	1,772	2,034	1,919	990	414	231	1,688	612	1,307	1,806	113
Tunisia	928	954	933	933	916	13	35	898	26	907	933	–
Zimbabwe	90	90	100	100	89	.	99	1	–	100	100	–
Remaining countries in Africa	2,878	4,528	4,989	4,901	3,249	1,340	1,629	3,272	444	4,457	4,890	11

* 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]											
			August 2024								
				of which:		broken down by maturity		broken down by sector			
December 2022	December 2023	July 2024	Liabilities total	Euro	US dollar	short-term	long-term [4]	foreign banks [4]	foreign non-banks	Memo item: saving deposits	
13	14	15	16	17	18	19	20	21	22	23	Country/group of countries
1,381,064	1,318,103	1,404,571	1,396,637	986,095	306,390	1,109,436	287,201	988,770	407,867	4,330	All countries
1,113,838	1,042,439	1,078,533	1,086,541	869,065	132,190	854,844	231,697	774,785	311,756	3,148	Countries in Europe
624,749	640,229	671,569	674,799	564,850	76,775	511,502	163,297	451,838	222,961	2,186	EU Member States [5]
575,487	589,870	618,791	618,526	518,648	70,482	467,190	151,336	407,447	211,079	1,896	Euro area [5]
18,911	19,739	21,188	20,963	19,106	1,547	17,274	3,689	8,808	12,155	218	Austria
32,756	36,292	38,927	35,508	29,481	2,507	26,179	9,329	26,900	8,608	123	Belgium
2,031	744	1,056	1,050	796	179	1,044	6	747	303	45	Croatia
2,659	2,811	2,948	2,950	1,447	1,420	2,879	71	277	2,673	22	Cyprus
181	136	204	161	136	14	160	1	24	137	1	Estonia
5,038	3,882	3,498	3,580	3,466	98	3,568	12	933	2,647	11	Finland
135,170	135,262	138,055	140,915	132,944	6,295	110,539	30,376	119,480	21,435	305	France
5,340	4,288	4,959	5,082	4,657	362	4,958	124	2,055	3,027	505	Greece
73,817	73,593	66,633	66,029	59,681	3,920	61,546	4,483	48,601	17,428	29	Ireland
37,036	41,922	40,318	39,165	36,705	2,083	31,151	8,014	32,091	7,074	151	Italy
221	220	373	368	347	19	363	5	9	359	0	Latvia
289	301	612	567	546	7	559	8	23	544	3	Lithuania
163,917	169,211	185,607	188,033	131,496	39,744	131,890	56,143	108,633	79,400	91	Luxembourg [6]
1,553	1,595	1,876	2,075	1,234	676	2,070	5	308	1,767	2	Malta
68,291	64,084	68,114	68,453	56,574	9,586	43,294	25,159	24,035	44,418	187	Netherlands
2,306	1,866	1,969	1,958	1,781	150	1,939	19	1,131	827	37	Portugal
1,227	1,581	2,111	2,026	1,988	9	2,022	4	17	2,009	7	Slovakia
914	1,129	1,224	993	940	37	979	14	86	907	10	Slovenia
25,816	30,807	37,379	37,234	33,948	1,788	23,360	13,874	31,916	5,318	149	Spain
49,262	50,359	52,778	56,273	46,202	6,293	44,312	11,961	44,391	11,882	290	Other EU Member States [5]
533	548	1,631	2,664	2,576	46	2,658	6	2,192	472	12	Bulgaria
2,282	4,147	4,331	4,626	4,144	268	4,600	26	3,158	1,468	60	Czechia
13,048	14,995	13,775	14,319	11,075	2,787	14,255	64	9,638	4,681	42	Denmark
2,150	2,649	4,505	5,050	3,878	968	4,897	153	3,921	1,129	36	Hungary
6,948	4,737	6,655	6,128	5,054	451	6,088	40	4,035	2,093	57	Poland
816	954	821	675	606	17	660	15	.	.	12	Romania
12,131	13,413	14,101	16,119	12,919	1,021	10,798	5,321	14,296	1,823	71	Sweden
9,323	8,916	6,959	6,692	5,950	735	356	6,336	.	.	–	EU institutions
489,089	402,210	406,964	411,742	304,215	55,415	343,342	68,400	322,947	88,795	962	Other European countries [5]
2,262	1,270	95	82	20	50	76	6	27	55	0	Guernsey
137	102	55	64	49	10	64	0	44	20	3	Iceland
256	150	140	117	49	67	.	.	.	.	0	Isle of Man
260	185	274	271	95	74	.	.	.	.	0	Jersey
1,034	1,478	1,507	1,568	878	527	1,513	55	888	680	3	Liechtenstein
4,713	4,644	4,842	4,329	3,104	1,002	4,306	23	2,787	1,542	13	Norway
5,750	4,305	3,789	2,792	2,286	250	2,784	8	421	2,371	36	Russian Federation
45,212	36,961	36,363	36,835	25,351	8,056	31,370	5,465	19,081	17,754	638	Switzerland
4,068	5,092	7,285	7,714	5,933	1,637	6,958	756	4,070	3,644	31	Turkey
2,245	2,679	2,605	2,568	1,427	1,121	2,562	6	2,411	157	12	Ukraine
421,398	342,649	346,539	351,836	262,267	42,223	289,857	61,979	290,017	61,819	184	United Kingdom
1,754	2,695	3,470	3,566	2,756	398	3,480	86	3,189	377	42	Remaining European countries
12,257	13,200	18,890	17,229	4,798	11,808	17,094	135	13,946	3,283	150	Countries in Africa
220	218	306	310	157	153	310	0	233	77	5	Algeria
36	28	57	36	36	.	36	0	21	15	1	Cameroon
47	58	58	83	72	11	.	.	81	2	0	Cote d'Ivoire
1,278	996	3,364	2,572	724	1,804	2,536	36	2,149	423	28	Egypt
124	164	257	259	124	129	259	0	236	23	0	Ghana
246	459	705	693	294	398	691	2	646	47	1	Kenya
659	863	892	990	95	886	.	.	9	981	0	Liberia
3,093	3,645	4,497	4,320	134	3,822	4,288	32	3,596	724	3	Libya
288	335	844	691	620	67	689	2	647	44	2	Morocco
520	735	825	1,409	348	996	1,409	0	1,366	43	2	Nigeria
2,739	2,124	3,567	2,248	721	1,504	2,233	15	1,824	424	79	South Africa
186	341	319	346	337	.	320	26	264	82	7	Tunisia
35	34	34	27	12	15	27	0	21	6	0	Zimbabwe
2,786	3,200	3,165	3,245	1,124	2,020	3,233	12	2,853	392	22	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]											
				August 2024								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
	December 2022	December 2023	July 2024	Claims total	Euro	US dollar	short-term [2]	long-term	foreign banks [2]	foreign non-banks	loans and advances [2]	foreign securities, participating interest, working capital
	1	2	3	4	5	6	7	8	9	10	11	12
Countries in America	360,304	365,748	376,960	375,412	85,597	278,557	143,830	231,582	215,149	160,263	286,852	88,560
Argentina	580	525	514	518	26	483	52	466	47	471	510	8
Bahamas	1,971	1,714	1,939	1,839	154	1,680	1,779	60	1,759	80	.	.
Bermuda	3,584	3,245	2,857	2,730	274	2,076	179	2,551	–	2,730	2,712	18
Bolivia, Plurinational State of	20	8	9	8	1	7	8	0	.	.	8	–
Brazil	2,893	2,820	3,639	3,498	1,437	1,820	937	2,561	1,621	1,877	3,003	495
British Virgin Islands	1,178	1,277	1,277	1,269	218	486	72	1,197	.	.	891	378
Canada	36,261	35,868	36,389	37,624	29,222	4,089	2,584	35,040	24,839	12,785	6,596	31,028
Cayman Islands	52,263	56,991	70,753	71,968	24,077	46,955	41,097	30,871	35,386	36,582	69,440	2,528
Chile	2,026	2,144	1,911	1,899	434	1,463	168	1,731	337	1,562	1,557	342
Columbia	2,190	2,358	2,746	2,788	1,685	1,103	685	2,103	372	2,416	2,782	6
Cuba	55	49	48	46	46	–	7	39	23	23	.	.
Curacao [7]	91	88	89	89	79	10	2	87	.	.	9	80
Ecuador	182	295	348	220	15	205	205	15	.	.	220	–
Guatemala	343	266	383	308	9	297	188	120	.	.	308	–
Mexico	2,597	2,257	3,779	4,045	943	2,528	1,340	2,705	1,167	2,878	3,398	647
Panama	1,202	1,130	1,230	1,287	576	670	365	922	289	998	1,286	1
Paraguay	270	218	210	207	27	178	48	159	.	.	207	–
Peru	1,338	1,749	1,832	1,807	456	1,340	461	1,346	553	1,254	1,798	9
United States of America	249,856	251,481	245,670	241,687	25,702	211,829	93,182	148,505	147,741	93,946	188,771	52,916
Uruguay	408	358	349	611	38	573	8	603	.	.	.	.
Venezuela, Bolivarian Republic	88	16	64	73	67	6	7	66	–	73	14	59
Remaining countries in America	908	891	924	891	111	759	456	435	419	472	.	.
Countries in Asia	115,120	123,737	136,914	135,349	69,321	36,654	58,028	77,321	82,555	52,794	108,551	26,798
Bahrain	1,172	741	703	712	55	654	165	547	296	416	712	–
China, People's Republic of [8]	12,007	15,337	19,741	16,979	5,638	2,796	5,014	11,965	8,717	8,262	8,549	8,430
Hong Kong	12,684	7,537	9,025	8,799	3,748	2,864	4,956	3,843	7,255	1,544	7,782	1,017
India	9,039	9,632	11,033	11,676	5,363	2,795	1,692	9,984	6,113	5,563	8,982	2,694
Indonesia	4,428	4,762	4,679	4,695	3,460	628	567	4,128	639	4,056	4,573	122
Iran	489	426	443	469	449	.	207	262	248	221	.	.
Iraq	479	810	867	849	740	.	26	823	.	.	849	–
Israel	959	1,293	1,143	1,071	727	320	437	634	67	1,004	944	127
Japan	18,020	15,297	18,916	19,782	13,956	2,001	13,337	6,445	13,739	6,043	16,536	3,246
Jordan	696	806	815	810	742	67	43	767	32	778	810	–
Kazakhstan	235	142	57	39	38	0	1	38	3	36	35	4
Korea, Republic of	4,694	5,574	6,190	6,686	1,725	3,429	1,294	5,392	3,496	3,190	3,643	3,043
Kuwait	1,198	1,310	1,439	1,433	288	1,124	443	990	640	793	1,433	–
Lebanon	.	6	24	5	5	.	3	2	.	.	5	–
Malaysia	384	333	388	319	159	143	48	271	155	164	135	184
Myanmar	.	7	3	3	3	–	0	3	–	3	3	–
Pakistan	116	109	142	199	61	127	135	64	162	37	.	.
Philippines	708	992	1,150	1,121	23	991	464	657	295	826	1,050	71
Qatar	2,196	2,240	3,161	3,098	1,395	1,636	1,288	1,810	1,575	1,523	2,959	139
Saudi Arabia	1,695	2,475	2,944	3,103	919	2,119	1,051	2,052	873	2,230	2,677	426
Singapore	28,993	36,398	34,141	34,414	22,277	7,354	21,056	13,358	30,496	3,918	30,688	3,726
Sri Lanka	71	66	93	92	7	.	31	61	85	7	.	.
Syria	0	1	0	0	0	–	0	0	–	0	0	–
Taiwan	1,885	3,785	4,664	4,056	763	178	910	3,146	774	3,282	1,005	3,051
Thailand	748	707	679	674	148	16	616	58	621	53	658	16
Turkmenistan	192	203	162	153	116	.	0	153	.	.	153	–
United Arab Emirates	3,828	4,083	4,886	4,730	1,355	3,100	1,272	3,458	1,655	3,075	4,516	214
Uzbekistan	1,607	2,246	2,818	2,816	2,242	574	1,212	1,604	2,036	780	2,816	–
Vietnam	1,449	1,391	1,285	1,263	353	909	95	1,168	357	906	.	.
Remaining countries in Asia	5,116	5,028	5,323	5,303	2,566	2,667	1,665	3,638	2,196	3,107	5,297	6
Countries in Oceania	25,153	24,759	26,675	27,145	18,760	4,445	3,878	23,267	18,225	8,920	15,848	11,297
Australia	19,482	18,595	20,401	20,859	16,341	786	3,797	17,062	17,090	3,769	11,809	9,050
Marshall Islands	3,336	3,632	3,754	3,684	99	3,585	22	3,662	–	3,684	3,681	3
New Zealand	2,297	2,466	2,445	2,528	2,320	.	57	2,471	1,135	1,393	284	2,244
Papua New Guinea	0	0	0	0	–	–	–	0	–	0	–	0
Remaining countries in Oceania	38	66	75	74	0	.	2	72	–	74	74	–
Countries not identifiable	0	1	0	1	1	–	.	.	.	.	1	–
International organisations [9]	22,300	28,568	35,545	36,483	32,006	3,854	123	36,360	1,811	34,672	3,109	33,374

For footnotes see p. 112 and 113

V. External position of banks

Liabilities to non-residents [1]											
			August 2024								
				of which:		broken down by maturity		broken down by sector			
December 2022	December 2023	July 2024	Liabilities total	Euro	US dollar	short-term	long-term [4]	foreign banks [4]	foreign non-banks	Memo item: saving deposits	
13	14	15	16	17	18	19	20	21	22	23	Country/group of countries
127,072	131,513	159,726	148,371	63,191	82,748	111,126	37,245	74,364	74,007	708	Countries in America
360	335	344	343	205	134	328	15	47	296	24	Argentina
322	231	185	248	182	66	.	.	180	68	0	Bahamas
387	268	455	463	62	339	.	.	175	288	0	Bermuda
86	121	98	86	52	34	77	9	31	55	4	Bolivia, Plurinational State of
1,002	857	1,283	867	723	87	751	116	512	355	39	Brazil
1,125	1,087	483	386	230	128	.	.	.	.	.	British Virgin Islands
1,681	1,724	1,631	1,844	1,161	577	1,622	222	1,136	708	77	Canada
31,060	28,499	29,809	27,638	15,457	12,082	.	.	13,651	13,987	0	Cayman Islands
271	350	467	501	237	161	496	5	343	158	16	Chile
151	128	132	135	118	14	135	0	64	71	4	Columbia
103	99	69	63	63	–	63	0	60	3	0	Cuba
296	41	37	32	17	11	32	–	.	.	0	Curacao [7]
68	67	72	94	36	57	93	1	58	36	.	Ecuador
126	79	98	101	35	66	99	2	30	71	2	Guatemala
804	716	1,206	1,445	535	192	1,436	9	1,003	442	24	Mexico
527	739	705	897	318	571	757	140	219	678	0	Panama
115	129	130	160	71	82	156	4	80	80	5	Paraguay
173	107	228	232	204	28	230	2	160	72	5	Peru
87,589	95,076	121,438	111,994	43,062	67,709	75,295	36,699	56,263	55,731	489	United States of America
338	327	361	371	123	241	368	3	103	268	2	Uruguay
76	100	87	81	61	20	81	0	20	61	7	Venezuela, Bolivarian Republic
412	433	408	390	239	149	382	8	214	176	8	Remaining countries in America
113,963	120,139	134,898	132,273	43,660	74,514	115,248	17,025	123,928	8,345	269	Countries in Asia
420	594	538	666	325	334	636	30	646	20	0	Bahrain
19,147	19,669	20,386	18,206	13,488	1,466	12,283	5,923	17,121	1,085	50	China, People's Republic of [8]
13,588	12,487	15,019	12,839	3,461	8,050	10,512	2,327	12,244	595	11	Hong Kong
1,184	1,405	2,667	2,785	1,555	395	2,163	622	2,429	356	7	India
358	329	262	395	387	8	395	0	329	66	4	Indonesia
2,479	2,033	1,892	1,836	1,828	.	1,534	302	1,670	166	12	Iran
4,447	4,221	4,987	5,129	3,122	2,004	5,129	0	5,039	90	0	Iraq
893	945	994	1,171	947	190	1,140	31	655	516	46	Israel
5,106	8,005	8,698	9,147	3,474	780	6,611	2,536	6,995	2,152	33	Japan
586	615	642	607	209	286	607	0	564	43	2	Jordan
469	731	871	878	528	122	666	212	800	78	5	Kazakhstan
2,484	1,756	1,413	2,193	1,525	540	1,585	608	1,950	243	6	Korea, Republic of
573	728	810	808	247	561	808	0	614	194	3	Kuwait
715	886	931	906	134	700	906	0	768	138	2	Lebanon
203	353	232	305	223	81	303	2	223	82	7	Malaysia
3	16	5	5	5	.	5	–	.	.	0	Myanmar
270	117	127	132	115	15	121	11	86	46	2	Pakistan
394	292	258	260	237	19	259	1	183	77	5	Philippines
470	531	707	1,118	434	98	1,118	0	1,070	48	3	Qatar
1,457	1,223	647	924	579	240	922	2	767	157	5	Saudi Arabia
14,808	15,587	18,466	18,405	4,108	13,373	14,812	3,593	17,600	805	14	Singapore
87	142	115	108	63	36	108	0	93	15	1	Sri Lanka
63	88	99	98	98	0	98	0	38	60	2	Syria
1,764	1,945	1,570	2,022	1,428	289	1,841	181	1,903	119	8	Taiwan
549	487	459	428	392	33	407	21	160	268	20	Thailand
33,698	36,754	39,655	39,189	1,810	37,320	39,189	–	.	.	0	Turkmenistan
2,891	3,701	5,550	5,172	1,013	3,871	5,144	28	4,539	633	13	United Arab Emirates
1,002	408	1,106	1,174	202	936	1,174	0	1,160	14	0	Uzbekistan
1,039	1,010	994	779	409	367	626	153	734	45	1	Vietnam
2,816	3,081	4,798	4,588	1,314	2,395	4,146	442	4,360	228	7	Remaining countries in Asia
8,239	5,392	5,193	5,366	1,181	2,842	5,262	104	1,456	3,910	.	Countries in Oceania
6,370	2,699	2,209	2,349	992	69	2,261	88	1,408	941	45	Australia
1,713	2,566	2,840	2,873	68	2,770	.	.	–	2,873	–	Marshall Islands
147	119	131	129	107	2	126	3	41	88	9	New Zealand
0	1	1	1	1	.	.	.	.	.	0	Papua New Guinea
9	7	12	14	13	.	14	0	.	.	.	Remaining countries in Oceania
74	69	14	15	8	.	15	0	14	1	0	Countries not identifiable
5,621	5,351	7,317	6,842	4,192	.	5,847	995	277	6,565	.	International organisations [9]

V External position of banks

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

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents [1]				
		Short-term loans and advances		Long-term loans and advances					Short-term liabilities		Long-term liabilities	
	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks	Money market instruments, bonds and notes	Shares and participating interests	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
	1	2	3	4	5	6	7	8	9	10	11	12
Assets and liabilities, total [2]												
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	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 Q3	782,184	264,857	224,127	15,337	191,535	74,965	11,363	539,219	138,761	356,745	14,084	29,629
Q4	755,157	228,084	224,859	12,547	192,006	86,866	10,795	515,509	118,412	351,667	13,403	32,027
2024 Q1	808,727	263,728	233,035	12,682	194,705	93,335	11,242	548,907	131,446	372,864	13,421	31,176
Q2	791,035	234,397	241,652	12,576	203,847	86,613	11,950	527,064	115,296	367,226	12,486	32,056
2024 Feb.	801,513	264,828	226,614	12,349	194,340	92,455	10,927	535,732	129,851	360,769	13,182	31,930
Mar.	808,727	263,728	233,035	12,682	194,705	93,335	11,242	548,907	131,446	372,864	13,421	31,176
Apr.	794,256	251,346	230,757	12,116	198,149	90,475	11,413	537,459	127,758	365,039	12,780	31,882
May	805,102	255,753	236,580	13,152	200,173	87,963	11,481	538,928	128,954	366,368	13,094	30,512
June	791,035	234,397	241,652	12,576	203,847	86,613	11,950	527,064	115,296	367,226	12,486	32,056
July	813,693	255,947	245,305	12,010	201,373	87,237	11,821	539,947	120,374	375,382	12,604	31,587
of which: denominated in euro [2]												
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	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 Q3	164,326	22,511	51,577	2,491	73,507	13,340	900	145,143	20,836	111,504	1,336	11,467
Q4	166,665	22,101	53,037	1,617	74,014	15,079	817	148,652	17,963	118,124	1,187	11,378
2024 Q1	173,512	24,467	54,788	1,749	75,645	15,868	995	148,654	19,117	117,534	1,390	10,613
Q2	181,671	26,724	57,236	2,441	78,140	16,266	864	151,498	18,908	119,416	1,314	11,860
2024 Feb.	176,609	28,117	54,814	1,869	75,193	15,701	915	144,555	18,333	114,318	1,107	10,797
Mar.	173,512	24,467	54,788	1,749	75,645	15,868	995	148,654	19,117	117,534	1,390	10,613
Apr.	177,418	28,680	54,010	1,804	76,782	15,350	792	148,165	19,615	116,873	1,405	10,272
May	177,838	26,226	55,407	2,512	77,003	15,930	760	150,878	19,562	119,549	1,479	10,288
June	181,671	26,724	57,236	2,441	78,140	16,266	864	151,498	18,908	119,416	1,314	11,860
July	184,840	29,321	57,920	2,443	78,083	16,413	660	152,089	20,475	118,460	1,461	11,693
denominated in US dollar [2]												
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	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 Q3	437,248	176,911	122,522	8,870	91,340	27,646	9,959	272,733	83,195	167,759	8,762	13,017
Q4	396,525	136,849	121,395	6,907	92,073	29,710	9,591	248,776	70,452	155,272	7,836	15,216
2024 Q1	443,946	174,095	126,786	6,900	93,495	32,752	9,918	280,988	83,221	174,553	7,716	15,498
Q2	420,874	143,889	131,800	5,793	98,215	30,544	10,633	255,909	64,818	168,509	7,030	15,552
2024 Feb.	442,426	178,080	123,088	6,521	93,016	31,943	9,778	272,446	81,159	167,998	7,683	15,606
Mar.	443,946	174,095	126,786	6,900	93,495	32,752	9,918	280,988	83,221	174,553	7,716	15,498
Apr.	430,701	161,181	126,383	6,417	95,892	30,603	10,225	268,257	75,047	169,207	7,678	16,325
May	439,418	165,098	130,691	6,177	96,495	30,685	10,272	269,581	77,832	168,869	7,554	15,326
June	420,874	143,889	131,800	5,793	98,215	30,544	10,633	255,909	64,818	168,509	7,030	15,552
July	436,258	160,411	131,407	5,266	96,961	31,493	10,720	267,955	68,655	176,820	7,054	15,426
Assets and liabilities vis-à-vis industrial countries [3,4]												
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	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 Q3	656,697	241,579	174,437	10,618	172,643	46,400	11,020	427,532	99,869	291,946	11,611	24,106
Q4	623,374	206,130	173,399	8,191	175,282	49,883	10,489	404,838	82,997	287,790	10,661	23,390
2024 Q1	669,715	237,967	181,509	8,646	177,530	53,015	11,048	420,467	86,331	301,378	10,451	22,307
Q2	654,071	207,822	187,918	9,170	186,798	50,421	11,942	409,249	79,018	296,706	10,251	23,274
2024 Feb.	665,247	240,562	176,890	8,064	176,920	52,160	10,651	417,473	91,576	292,170	10,413	23,314
Mar.	669,715	237,967	181,509	8,646	177,530	53,015	11,048	420,467	86,331	301,378	10,451	22,307
Apr.	656,726	225,867	180,184	8,616	180,724	50,056	11,279	418,748	88,403	298,083	10,127	22,135
May	671,323	231,054	185,671	9,860	182,568	50,746	11,424	422,288	90,352	299,954	10,497	21,485
June	654,071	207,822	187,918	9,170	186,798	50,421	11,942	409,249	79,018	296,706	10,251	23,274
July	672,889	228,070	189,697	8,594	184,091	50,720	11,717	418,006	79,595	305,062	10,307	23,042

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

V External position of banks

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

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents 1				
		Short-term loans and advances		Long-term loans and advances					Short-term liabilities		Long-term liabilities	
	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks	Money market instruments, bonds and notes	Shares and participating interests	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
	1	2	3	4	5	6	7	8	9	10	11	12
of which: vis-à-vis EU Member States 4,5												
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	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 Q3	145,294	13,616	49,751	2,516	64,597	13,046	1,768	166,371	8,845	142,076	1,153	14,297
Q4	152,670	17,403	50,456	1,827	65,864	15,448	1,672	170,333	8,213	146,460	1,430	14,230
2024 Q1	152,025	15,007	50,641	2,000	67,465	14,918	1,994	173,553	11,103	147,649	1,601	13,200
Q2	154,759	12,137	52,103	2,614	70,568	15,048	2,289	175,978	10,988	148,867	1,514	14,609
2024 Feb.	155,432	18,629	50,818	2,083	67,154	15,047	1,701	170,392	9,884	145,440	1,590	13,478
Mar.	152,025	15,007	50,641	2,000	67,465	14,918	1,994	173,553	11,103	147,649	1,601	13,200
Apr.	153,405	16,929	49,653	1,992	68,645	14,110	2,076	174,384	11,730	148,292	1,567	12,795
May	152,074	13,034	50,403	2,699	69,098	14,651	2,189	174,294	11,190	148,646	1,526	12,932
June	154,759	12,137	52,103	2,614	70,568	15,048	2,289	175,978	10,988	148,867	1,514	14,609
July	157,189	14,386	52,071	2,560	70,444	15,451	2,277	181,387	12,506	153,080	1,468	14,333
of which: vis-à-vis the euro area 4												
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	127,048	10,677	44,429	1,737	61,352	6,803	2,050	152,107	9,326	130,054	999	11,728
2023 Q3	136,419	11,079	47,940	1,881	62,474	11,277	1,768	153,357	8,325	130,190	1,015	13,827
Q4	139,295	10,322	48,035	1,827	64,068	13,371	1,672	156,094	7,658	133,355	1,290	13,791
2024 Q1	143,606	12,467	48,277	2,000	65,756	13,112	1,994	160,697	10,668	135,810	1,465	12,754
Q2	146,517	10,410	49,779	1,937	68,670	13,432	2,289	161,932	10,537	135,850	1,378	14,167
2024 Feb.	146,601	15,741	48,516	2,083	65,335	13,225	1,701	157,192	9,543	133,167	1,454	13,028
Mar.	143,606	12,467	48,277	2,000	65,756	13,112	1,994	160,697	10,668	135,810	1,465	12,754
Apr.	144,920	14,159	47,445	1,992	66,810	12,438	2,076	161,623	11,356	136,352	1,430	12,485
May	143,377	10,875	48,225	2,023	67,197	12,868	2,189	160,884	10,877	136,052	1,389	12,566
June	146,517	10,410	49,779	1,937	68,670	13,432	2,289	161,932	10,537	135,850	1,378	14,167
July	148,957	12,640	49,986	1,883	68,511	13,660	2,277	167,984	12,147	140,612	1,332	13,893
Assets and liabilities vis-à-vis emerging market economies and developing countries 4,6												
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	129,217	24,285	56,268	7,317	21,772	19,302	273	111,247	34,131	68,895	2,639	5,582
2023 Q3	123,364	23,150	49,690	4,669	18,842	26,670	343	111,240	38,892	64,352	2,473	5,523
Q4	129,236	21,832	51,455	4,306	16,674	34,663	306	110,349	35,415	63,555	2,742	8,637
2024 Q1	136,470	25,599	51,526	3,986	17,125	38,040	194	127,458	45,115	70,504	2,970	8,869
Q2	134,258	26,412	53,734	3,337	16,999	33,768	8	116,814	36,278	69,519	2,235	8,782
2024 Feb.	133,642	24,104	49,723	4,230	17,370	37,939	276	117,721	38,275	68,061	2,769	8,616
Mar.	136,470	25,599	51,526	3,986	17,125	38,040	194	127,458	45,115	70,504	2,970	8,869
Apr.	134,992	25,315	50,573	3,450	17,375	38,145	134	117,611	39,355	65,856	2,653	9,747
May	131,252	24,538	50,909	3,242	17,555	34,951	57	115,636	38,602	65,410	2,597	9,027
June	134,258	26,412	53,734	3,337	16,999	33,768	8	116,814	36,278	69,519	2,235	8,782
July	138,032	27,715	55,608	3,366	17,232	34,007	104	120,975	40,773	69,360	2,297	8,545
Memo item: assets and liabilities vis-à-vis offshore banking centres												
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	79,442	12,778	44,197	5,671	12,224	.	.	77,022	19,860	52,398	1,046	3,718
2023 Q3	69,584	11,435	37,791	3,405	10,340	6,308	305	76,709	25,399	46,995	457	3,858
Q4	71,095	10,826	40,899	3,067	8,873	7,155	275	77,011	24,261	45,302	760	6,688
2024 Q1	73,857	12,354	41,464	2,868	8,964	8,046	161	85,441	29,932	47,809	1,022	6,678
Q2	73,861	12,658	42,652	2,466	9,758	6,347	– 20	78,660	22,457	48,827	698	6,678
2024 Feb.	72,616	12,472	40,342	3,015	9,455	7,091	241	80,447	25,180	47,986	797	6,484
Mar.	73,857	12,354	41,464	2,868	8,964	8,046	161	85,441	29,932	47,809	1,022	6,678
Apr.	76,296	12,536	40,838	2,447	9,562	10,830	83	78,106	24,508	45,530	696	7,372
May	73,546	12,106	41,415	2,337	9,319	8,301	68	75,047	22,807	44,769	731	6,740
June	73,861	12,658	42,652	2,466	9,758	6,347	– 20	78,660	22,457	48,827	698	6,678
July	78,663	13,787	45,726	2,535	9,965	6,582	68	79,635	24,054	48,442	619	6,520

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

V External position of banks

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

€ million

End of reporting period	Claims on non-residents													
		of which:				Short-term loans and advances				Long-term loans and advances				
						to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
	Total	Euro	US dollar	Japanese yen	Pound sterling	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	Money market instruments, bond and notes
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
	All foreign branches													
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	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 Q3	782,184	164,326	437,248	34,546	53,775	185,032	79,825	87,247	136,880	6,182	9,155	151,996	39,539	74,965
Q4	755,157	166,665	396,525	35,545	54,073	155,713	72,371	91,227	133,632	5,175	7,372	154,332	37,674	86,866
2024 Q1	808,727	173,512	443,946	28,701	56,378	179,744	83,984	97,672	135,363	5,778	6,904	156,176	38,529	93,335
Q2	791,035	181,671	420,874	31,015	56,726	164,256	70,141	102,618	139,034	5,580	6,996	162,881	40,966	86,613
2024 Apr.	794,256	177,418	430,701	30,394	53,957	178,258	73,088	94,596	136,161	5,478	6,638	158,196	39,953	90,475
May	805,102	177,838	439,418	29,955	56,885	181,032	74,721	97,533	139,047	5,541	7,611	159,705	40,468	87,963
June	791,035	181,671	420,874	31,015	56,726	164,256	70,141	102,618	139,034	5,580	6,996	162,881	40,966	86,613
July	813,693	184,840	436,258	34,531	58,195	179,869	76,078	102,716	142,589	5,035	6,975	161,504	39,869	87,237
	Foreign branches in the euro area [2]													
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	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 Q3	134,041	88,409	30,273	905	4,399	3,752	18,999	23,140	20,692	906	52	55,254	6,975	3,505
Q4	133,878	89,084	30,193	683	4,556	3,970	16,824	23,142	20,700	818	49	56,736	7,139	3,705
2024 Q1	137,046	92,314	28,830	1,038	4,610	5,903	14,832	23,746	21,761	922	47	57,881	7,737	3,353
Q2	139,761	94,359	29,005	574	4,492	4,317	14,696	23,152	23,524	918	43	60,409	8,322	3,478
2024 Apr.	136,451	94,625	27,417	1,145	4,546	7,309	13,796	21,909	21,436	926	47	58,676	8,010	3,477
May	138,001	92,963	28,783	452	4,674	4,129	16,150	22,308	22,806	911	47	59,201	8,038	3,541
June	139,761	94,359	29,005	574	4,492	4,317	14,696	23,152	23,524	918	43	60,409	8,322	3,478
July	141,999	96,337	29,666	667	4,680	6,493	15,659	23,271	22,616	887	45	60,780	7,748	3,591
	of which: in Luxembourg													
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	43,730	18,146	19,984	407	2,429	1,941	9,643	5,367	16,829	.	358	2,382	5,991	.
2023 Q3	52,646	18,032	21,356	687	3,518	2,207	15,694	8,100	16,766	.	.	2,594	3,366	2,923
Q4	51,018	16,949	21,303	578	3,666	2,285	13,668	7,871	17,050	.	.	2,623	3,393	3,090
2024 Q1	51,432	17,537	19,996	866	3,672	2,622	11,519	8,278	18,152	.	.	2,619	4,217	2,800
Q2	52,669	18,887	19,335	406	3,556	2,529	11,515	7,509	19,380	.	.	2,823	4,642	2,965
2024 Apr.	51,138	20,649	18,396	571	3,611	5,593	10,191	6,733	17,276	.	.	2,703	4,435	2,931
May	52,273	18,552	19,428	310	3,741	2,331	12,721	7,104	18,691	.	.	2,711	4,475	2,975
June	52,669	18,887	19,335	406	3,556	2,529	11,515	7,509	19,380	.	.	2,823	4,642	2,965
July	52,471	18,440	20,196	499	3,633	3,277	11,917	7,529	18,514	.	.	2,747	4,140	3,068
	Foreign branches in the United Kingdom													
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	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 Q3	213,526	55,861	86,635	11,402	46,301	16,346	22,512	21,077	81,071	.	5,770	16,838	10,295	35,897
Q4	218,462	58,020	87,798	13,104	46,456	16,973	18,891	27,339	81,330	.	5,132	16,992	8,506	40,900
2024 Q1	220,960	59,207	90,287	9,211	48,824	17,447	16,834	27,496	84,492	.	4,566	17,234	8,931	41,456
Q2	224,355	65,394	89,301	8,838	49,249	18,891	18,342	25,350	88,817	.	4,029	17,403	10,449	38,471
2024 Apr.	221,708	61,170	92,293	9,403	46,436	16,814	19,223	26,574	87,427	.	4,371	16,721	9,291	38,716
May	226,722	62,850	93,364	9,364	49,133	18,335	19,920	25,755	89,420	.	.	16,960	10,210	39,358
June	224,355	65,394	89,301	8,838	49,249	18,891	18,342	25,350	88,817	.	4,029	17,403	10,449	38,471
July	234,829	67,435	95,484	10,215	50,520	20,106	22,013	25,109	93,759	.	3,948	17,558	10,489	39,185
	Foreign branches in the United States of America													
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	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 Q3	277,540	4,441	266,508	302	2,235	136,756	11,713	25,001	15,314	.	1,503	67,085	7,595	11,171
Q4	241,471	4,478	229,816	281	2,237	102,284	11,255	23,581	15,161	.	1,094	68,700	7,496	10,671
2024 Q1	271,756	4,620	260,144	338	2,094	126,555	11,182	28,068	13,586	.	683	69,086	8,186	13,044
Q2	264,423	5,037	252,311	649	2,104	111,407	11,635	34,055	12,347	.	673	71,103	8,636	12,992
2024 Apr.	271,915	4,724	260,253	483	2,092	125,488	11,802	28,953	12,051	.	561	70,102	8,632	12,853
May	280,150	4,617	268,090	566	2,171	129,436	11,674	31,992	12,723	.	811	70,686	8,723	12,705
June	264,423	5,037	252,311	649	2,104	111,407	11,635	34,055	12,347	.	673	71,103	8,636	12,992
July	272,653	5,084	260,733	691	1,985	123,758	11,153	32,646	11,888	.	708	69,838	8,512	12,937

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

V External position of banks

Liabilities to non-residents [1]														
		of which:				Short-term liabilitites				Long-term liabilitites				
						to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
Shares and participating interests	Total	Euro	US dollar	Japanese yen	Pound sterling	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	End of reporting period
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
All foreign branches														
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
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	2022
11,363	539,219	145,143	272,733	25,192	37,656	58,362	80,399	163,470	193,275	5,227	8,857	17,363	12,266	2023 Q3
10,795	515,509	148,652	248,776	25,130	35,031	45,587	72,825	159,380	192,287	5,037	8,366	18,874	13,153	Q4
11,242	548,907	148,654	280,988	21,547	37,601	44,269	87,177	181,589	191,275	4,927	8,494	17,916	13,260	2024 Q1
11,950	527,064	151,498	255,909	23,022	36,871	41,523	73,773	180,649	186,577	4,463	8,023	19,008	13,048	Q2
11,413	537,459	148,165	268,257	23,201	37,613	49,133	78,625	179,420	185,619	4,324	8,456	18,311	13,571	2024 Apr.
11,481	538,928	150,878	269,581	22,563	37,099	51,217	77,737	180,732	185,636	4,281	8,813	17,155	13,357	May
11,950	527,064	151,498	255,909	23,022	36,871	41,523	73,773	180,649	186,577	4,463	8,023	19,008	13,048	June
11,821	539,947	152,089	267,955	22,376	37,621	40,877	79,497	188,901	186,481	4,595	8,009	18,798	12,789	July
Foreign branches in the Euro area [2]														
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
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	2022
766	178,187	95,372	54,259	2,485	12,499	1,587	11,049	80,382	72,780	361	657	6,644	4,727	2023 Q3
795	182,684	102,562	53,591	1,668	9,834	1,124	8,916	84,852	75,144	439	849	6,310	5,050	Q4
864	187,287	102,746	57,898	2,090	10,741	4,279	9,420	83,381	78,125	581	1,006	5,553	4,942	2024 Q1
902	188,744	106,620	57,056	1,656	9,279	4,110	10,362	85,355	75,382	589	1,188	6,680	5,078	Q2
865	186,024	103,966	56,407	1,601	10,125	4,465	10,976	85,883	72,840	583	1,137	5,244	4,896	2024 Apr.
870	186,040	105,438	56,227	1,245	9,925	3,997	9,839	85,807	74,492	592	1,128	5,128	5,057	May
902	188,744	106,620	57,056	1,656	9,279	4,110	10,362	85,355	75,382	589	1,188	6,680	5,078	June
909	192,599	108,683	59,150	1,390	9,745	4,365	10,827	87,486	76,581	556	1,205	6,490	5,089	July
of which: in Luxembourg														
.	47,855	21,959	18,811	672	2,950	1,432	1,993	28,697	11,746	.	378	2,967	.	2021
485	106,219	43,399	44,535	1,319	6,916	2,108	4,460	38,809	58,971	.	.	873	414	2022
605	116,015	45,211	47,866	2,302	8,693	1,003	7,071	38,680	67,117	.	.	874	945	2023 Q3
619	116,079	46,426	46,743	1,510	8,409	515	7,677	36,630	68,974	.	.	885	853	Q4
664	120,070	45,309	51,580	1,904	9,320	1,748	8,085	37,668	70,199	.	.	885	668	2024 Q1
754	119,244	47,656	50,094	1,494	7,556	2,383	8,816	37,399	68,056	.	786	895	.	Q2
711	118,265	46,877	49,565	1,027	8,700	2,449	9,154	38,924	65,277	.	715	888	.	2024 Apr.
718	117,416	47,309	49,003	1,109	8,432	2,453	8,491	36,836	67,100	.	726	895	.	May
754	119,244	47,656	50,094	1,494	7,556	2,383	8,816	37,399	68,056	.	786	895	.	June
760	120,096	47,865	51,226	1,241	7,988	2,569	7,950	38,100	68,969	.	803	893	.	July
Foreign branches in the United Kingdom														
4,049	195,566	50,749	101,041	.	29,408	36,402	38,907	22,121	93,905	.	.	628	1,051	2021
.	152,408	41,683	76,865	.	23,259	18,652	25,944	10,913	85,991	.	.	.	2,202	2022
.	145,535	38,145	71,515	9,096	21,437	17,541	23,063	15,858	83,436	.	.	1,482	2,149	2023 Q3
.	141,152	33,896	71,967	9,169	21,658	14,766	20,608	16,592	84,713	.	.	1,430	1,522	Q4
.	137,868	33,813	68,025	7,660	23,214	13,932	19,713	21,169	79,583	.	.	993	989	2024 Q1
.	140,671	33,743	69,792	7,791	24,391	15,191	20,496	24,595	77,237	.	1,029	.	1,028	Q2
.	141,270	33,083	69,819	8,707	24,265	14,862	22,149	22,662	78,279	.	1,151	.	1,023	2024 Apr.
.	141,741	33,185	71,225	8,178	23,841	15,787	21,815	24,105	76,744	427	1,085	699	1,079	May
.	140,671	33,743	69,792	7,791	24,391	15,191	20,496	24,595	77,237	.	1,029	.	1,028	June
.	137,071	31,993	69,120	6,734	24,648	14,567	19,909	24,733	74,866	.	1,061	.	999	July
Foreign branches in the United States of America														
.	86,503	2,707	79,670	.	2,338	13,175	33,858	25,734	5,396	.	1,194	3,968	.	2021
.	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	2022
.	107,059	3,779	99,349	836	2,478	29,605	27,240	32,621	6,509	2,743	1,458	6,183	700	2023 Q3
.	87,099	2,941	79,986	803	2,371	21,945	24,146	25,316	5,202	.	1,378	5,827	.	Q4
.	106,294	2,276	99,664	750	2,442	18,955	31,876	38,149	5,920	.	2,020	6,049	.	2024 Q1
.	88,036	2,522	81,990	712	2,062	16,973	22,917	30,738	6,243	.	1,811	6,204	.	Q2
.	101,002	2,356	95,297	728	1,959	22,348	26,039	34,875	6,179	.	1,842	6,497	.	2024 Apr.
.	102,151	2,470	96,155	717	2,062	24,792	25,729	34,059	6,305	.	2,171	5,991	.	May
.	88,036	2,522	81,990	712	2,062	16,973	22,917	30,738	6,243	.	1,811	6,204	.	June
.	97,428	2,358	91,439	754	2,160	15,239	26,706	37,506	6,505	.	1,748	6,401	.	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														
		of which:				Short-term loans and advances				Long-term loans and advances					
						to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks			
	Total	Euro	US dollar	Japanese yen	Pound sterling	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	Money market instruments, bond and notes	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Foreign branches in the Cayman Islands															
2021	22,153	1,643	20,276	80	136	5	8,419	1,460	2,197	665	457	–	3,371	9	
2022	24,733	1,734	22,856	57	41	55	8,522	1,614	2,834	1,558	411	–	2,045	3	
2023 Q3	26,058	1,849	24,021	60	82	55	8,817	1,645	3,116	1,673	311	–	2,114	2	
Q4	24,927	1,515	23,247	77	44	55	8,013	1,698	2,770	1,651	143	–	2,225	2	
2024 Q1	24,286	1,244	22,885	73	40	142	7,147	1,651	2,295	1,641	546	–	2,113	2	
Q2	22,279	869	21,244	81	40	70	5,871	1,303	1,605	1,498	359	–	2,564	2	
2024 Apr.	23,796	1,100	22,539	74	40	99	7,099	1,444	1,990	1,290	598	–	2,394	2	
May	23,611	962	22,521	64	25	60	7,206	1,362	1,689	1,374	733	–	2,355	2	
June	22,279	869	21,244	81	40	70	5,871	1,303	1,605	1,498	359	–	2,564	2	
July	22,061	846	21,049	86	41	153	5,861	1,237	1,766	1,425	209	–	2,397	2	
Foreign branches in Japan															
2021	14,588	499	1,349	12,705	4	8,457	1,953	2,314	265	2	27	1,188	252	51	
2022	14,750	389	1,168	13,149	4	9,138	1,707	2,375	268	2	16	910	227	25	
2023 Q3	18,105	1,200	1,203	15,652	3	11,004	3,229	1,969	415	0	15	1,143	217	38	
Q4	18,413	2,057	1,074	15,187	3	12,265	2,798	908	34	0	71	1,601	646	21	
2024 Q1	24,297	4,162	8,544	11,566	2	11,745	9,495	699	44	82	65	1,543	528	21	
Q2	20,356	4,860	1,177	14,286	2	12,548	3,060	999	0	–	59	3,120	483	20	
2024 Apr.	18,575	4,170	1,395	12,970	2	11,813	3,436	721	42	–	63	1,896	511	21	
May	19,208	4,565	1,350	13,258	2	12,998	3,089	557	42	–	61	1,881	493	20	
June	20,356	4,860	1,177	14,286	2	12,548	3,060	999	0	–	59	3,120	483	20	
July	19,708	3,525	994	15,155	2	12,631	2,209	2,338	0	–	60	1,937	482	21	
Foreign branches in Hong Kong															
2021	21,487	3,153	8,849	5,598	42	366	7,383	386	4,390	.	191	252	2,457	6,009	
2022	14,326	2,066	5,092	2,696	49	1,014	3,784	.	.	.	.	.	.	3,824	
2023 Q3	9,814	1,202	3,218	.	.	909	1,760	.	.	.	.	.	.	.	
Q4	9,783	1,025	.	.	.	727	1,922	.	.	.	.	.	.	.	
2024 Q1	10,392	1,273	.	.	.	431	2,700	.	.	.	.	.	.	.	
Q2	11,148	1,278	.	.	.	337	2,841	.	.	.	.	.	.	.	
2024 Apr.	10,031	1,326	.	.	.	575	2,327	.	.	.	.	.	.	.	
May	9,966	1,380	.	.	.	620	2,132	.	.	.	.	.	.	.	
June	11,148	1,278	.	.	.	337	2,841	.	.	.	.	.	.	.	
July	10,192	1,220	.	.	.	254	2,641	.	.	.	.	.	.	.	
Foreign branches in Singapore															
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	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 Q3	55,230	7,184	22,663	5,650	640	5,372	10,132	3,446	12,952	.	1,010	1,934	9,557	10,805	
Q4	57,737	6,809	18,906	5,680	668	5,438	10,268	3,104	10,629	.	.	1,685	8,862	17,264	
2024 Q1	67,760	6,860	25,323	5,730	672	5,797	17,857	3,266	10,430	.	.	1,855	8,496	19,501	
Q2	57,267	6,035	19,807	5,688	683	6,230	10,636	3,577	10,141	.	.	2,183	8,183	15,048	
2024 Apr.	62,398	6,627	19,601	5,759	725	5,651	12,152	2,916	10,369	.	.	1,977	8,584	20,189	
May	57,800	6,162	18,578	5,714	750	5,749	9,831	3,442	9,802	.	.	1,960	8,344	17,439	
June	57,267	6,035	19,807	5,688	683	6,230	10,636	3,577	10,141	.	.	2,183	8,183	15,048	
July	58,842	6,016	19,901	6,755	868	6,026	12,282	3,586	9,923	.	1,314	2,323	7,978	15,404	
Foreign branches in emerging market economies and developing countries (other than offshore banking centres) [2]															
2021	29,103	2,416	2,758	209	104	3,440	3,866	8,540	658	3	.	3,470	124	8,997	
2022	28,262	1,882	1,884	57	38	3,871	1,751	10,282	646	.	22	3,459	152	8,070	
2023 Q3	28,877	2,107	1,726	120	35	4,219	1,582	7,967	496	19	33	4,195	257	10,102	
Q4	28,022	1,837	1,597	129	26	3,674	1,445	8,273	401	.	34	3,453	235	10,478	
2024 Q1	32,233	1,989	3,645	299	39	4,216	2,835	8,692	509	24	35	3,795	243	11,877	
Q2	31,835	2,233	2,507	382	33	3,834	2,313	9,593	433	.	33	3,306	235	12,058	
2024 Apr.	30,619	2,012	3,022	204	33	3,991	2,397	8,148	539	18	34	3,846	236	11,400	
May	30,546	2,558	2,716	194	30	3,699	3,102	8,058	382	18	34	3,912	236	11,096	
June	31,835	2,233	2,507	382	33	3,834	2,313	9,593	433	.	33	3,306	235	12,058	
July	33,041	2,792	2,980	635	20	3,745	3,470	9,592	396	.	65	3,343	261	12,142	

For footnotes see p. 118 and 119.

V External position of banks

Shares and participating interests	Liabilities to non-residents [1] Total	of which: Euro	US dollar	Japanese yen	Pound sterling	Short-term liabilitites: to foreign banks: in the country of domicile of the branch	Short-term liabilitites: to foreign banks: in other foreign countries	Short-term liabilitites: to foreign non-banks: in the country of domicile of the branch	Short-term liabilitites: to foreign non-banks: in other foreign countries	Long-term liabilitites: to foreign banks: in the country of domicile of the branch	Long-term liabilitites: to foreign banks: in other foreign countries	Long-term liabilitites: to foreign non-banks: in the country of domicile of the branch	Long-term liabilitites: to foreign non-banks: in other foreign countries	End of reporting period
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
Foreign branches in the Cayman Islands														
5,570	17,298	2,005	15,065	86	118	23	1,137	123	5,864	–	10,151	–	–	2021
7,691	12,929	2,705	10,106	92	8	2	406	149	3,428	–	8,944	–	–	2022
8,325	8,652	3,164	5,357	62	52	0	937	268	3,698	–	3,749	–	–	2023 Q3
8,370	9,081	3,532	5,254	79	36	0	1,205	129	4,466	–	3,281	–	–	Q4
8,749	8,101	3,366	4,589	75	34	–	1,177	126	4,163	–	2,635	–	–	2024 Q1
9,007	6,407	2,844	3,306	83	154	–	1,132	174	2,565	–	2,536	–	–	Q2
8,880	8,188	3,215	4,780	76	87	–	1,029	185	4,313	–	2,661	–	–	2024 Apr.
8,830	8,741	3,622	4,895	66	134	–	1,365	188	4,437	–	2,751	–	–	May
9,007	6,407	2,844	3,306	83	154	–	1,132	174	2,565	–	2,536	–	–	June
9,011	6,553	2,918	3,442	88	90	56	1,269	207	2,612	–	2,409	–	–	July
Foreign branches in Japan														
79	8,667	434	489	7,715	3	1,745	2,726	3,596	229	38	295	38	0	2021
82	4,819	38	729	4,017	3	1,179	1,504	1,807	123	–	123	83	0	2022
75	12,054	142	570	11,302	2	1,447	7,023	3,180	155	159	58	32	0	2023 Q3
69	13,118	782	407	11,922	2	1,403	8,496	2,570	276	161	56	156	0	Q4
75	17,631	443	7,730	9,452	2	1,113	13,185	3,022	73	154	53	31	0	2024 Q1
67	11,652	185	189	11,261	2	8	6,809	4,534	76	147	49	29	0	Q2
72	10,887	66	186	10,613	2	1,318	6,569	2,665	85	150	52	48	0	2024 Apr.
67	11,828	630	223	10,951	2	1,076	7,115	3,280	110	148	52	47	0	May
67	11,652	185	189	11,261	2	8	6,809	4,534	76	147	49	29	0	June
30	12,166	146	157	11,847	2	222	7,324	4,283	101	155	50	31	0	July
Foreign branches in Hong Kong														
.	10,258	328	5,998	19	.	1,119	1,639	3,260	3,213	–	.	.	.	2021
.	12,864	318	8,501	.	.	320	1,977	5,367	3,377	–	.	.	.	2022
.	11,756	159	6,779	.	.	.	1,893	.	.	–	.	.	.	2023 Q3
.	11,278	264	7,424	.	.	.	1,401	.	.	–	.	.	.	Q4
.	13,068	292	8,574	.	.	.	2,605	.	.	–	.	.	.	2024 Q1
.	12,481	266	8,522	.	.	.	2,194	.	.	–	.	.	.	Q2
.	12,650	272	8,355	.	.	.	2,145	.	.	–	.	.	.	2024 Apr.
.	11,605	361	7,633	.	.	.	1,597	.	.	–	.	.	.	May
.	12,481	266	8,522	.	.	.	2,194	.	.	–	.	.	.	June
.	12,479	278	8,420	.	.	.	2,018	.	.	–	.	.	.	July
Foreign branches in Singapore														
.	35,167	1,737	25,538	228	489	2,081	8,752	5,998	17,038	.	.	.	.	2021
.	39,137	1,380	26,554	303	703	3,142	6,014	9,525	17,975	–	.	.	.	2022
.	44,722	1,367	31,091	1,213	1,101	2,876	6,830	11,423	19,547	.	906	.	.	2023 Q3
–	41,210	1,571	26,344	1,222	1,028	2,368	6,388	9,222	16,581	.	876	.	.	Q4
–	43,827	1,477	29,511	1,082	1,078	2,256	6,430	11,459	16,580	.	.	.	.	2024 Q1
–	45,929	1,869	29,815	1,164	884	1,857	6,918	13,143	17,428	.	.	.	.	Q2
–	43,607	1,704	27,454	1,015	1,116	1,572	7,050	11,182	16,495	–	.	.	.	2024 Apr.
–	43,466	1,558	27,931	1,069	1,064	2,074	7,842	11,256	15,792	–	.	.	.	May
–	45,929	1,869	29,815	1,164	884	1,857	6,918	13,143	17,428	.	.	.	.	June
.	47,012	1,896	30,516	1,217	847	2,420	8,489	12,009	17,620	.	.	.	.	July
Foreign branches in emerging market economies and developing countries (other than offshore banking centres) [2]														
.	21,965	2,542	3,110	23	17	5,466	3,362	9,357	2,088	133	292	1,029	238	2021
.	21,922	1,959	4,493	8	47	3,984	2,936	10,400	2,573	.	.	1,135	245	2022
7	21,129	1,877	2,837	5	12	3,451	1,580	11,499	2,226	.	.	1,056	228	2023 Q3
.	19,509	1,661	2,864	6	14	2,450	1,075	11,472	2,134	.	.	1,109	226	Q4
7	23,404	2,196	4,149	10	10	2,730	2,063	13,145	3,108	.	.	1,240	236	2024 Q1
.	22,052	1,775	4,445	8	10	2,431	2,348	11,998	3,207	.	.	1,196	234	Q2
10	22,948	1,954	5,146	8	9	3,388	2,040	11,835	3,305	.	.	1,258	234	2024 Apr.
9	21,926	1,731	4,340	11	12	2,665	1,608	11,995	3,402	.	.	1,227	232	May
.	22,052	1,775	4,445	8	10	2,431	2,348	11,998	3,207	.	.	1,196	234	June
.	23,091	2,071	4,635	200	10	2,857	2,428	12,128	3,593	.	.	1,190	265	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

	Claims on non-residents											
				July 2024								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
Country/group of countries	December 2022	December 2023	June 2024	Claims total	Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks	loans and advances	foreign securities, participating interest, working capital
	1	2	3	4	5	6	7	8	9	10	11	12
All countries	736,302	755,157	791,035	813,693	184,840	436,258	509,869	303,824	289,322	524,371	714,635	99,058
Countries in Europe	263,154	268,553	273,055	276,969	150,638	57,059	161,417	115,552	73,741	203,228	259,575	17,394
EU Member States [1]	141,126	152,670	154,759	157,189	121,386	23,937	66,919	90,270	20,709	136,480	139,461	17,728
Euro area [1]	127,048	139,295	146,517	148,957	118,334	23,303	62,546	86,411	17,384	131,573	133,020	15,937
Austria	2,945	3,488	3,640	3,627	3,423	179	505	3,122	377	3,250	2,507	1,120
Belgium	2,987	3,427	3,885	4,226	3,365	563	1,769	2,457	1,306	2,920	2,325	1,901
Croatia	22	14	23	24	24	–	0	24	–	24	.	.
Cyprus	221	277	740	783	387	238	748	35	.	.	.	.
Estonia	3	5	5	21	14	.	13	8	.	.	.	.
Finland	569	1,002	841	953	769	136	390	563	154	799	473	480
France	15,402	21,116	22,771	23,211	20,757	2,247	9,219	13,992	1,968	21,243	18,328	4,883
Greece	1,148	773	720	652	630	10	392	260	228	424	.	.
Ireland	10,503	11,057	10,925	10,405	4,928	4,742	5,627	4,778	453	9,952	8,300	2,105
Italy	23,902	23,989	25,051	26,123	25,150	495	8,226	17,897	4,147	21,976	25,201	922
Latvia	29	23	22	21	16	.	.	.	.	.	.	.
Lithuania	2	0	0	– 2	– 2	–	.	.	.	.	.	.
Luxembourg [2]	22,480	28,421	28,818	29,491	14,262	11,107	21,586	7,905	7,481	22,010	25,917	3,574
Malta	191	311	188	194	145	30	73	121	–	194	.	.
Netherlands	31,308	30,766	34,046	34,289	30,455	3,075	10,953	23,336	541	33,748	33,284	1,005
Portugal	1,895	1,904	1,987	2,021	1,802	61	800	1,221	267	1,754	.	.
Slovakia	201	199	108	74	29	.	40	34	.	.	.	.
Slovenia	13	212	224	220	134	86	146	74	0	220	146	74
Spain	13,249	12,302	12,514	12,615	12,046	289	2,059	10,556	461	12,154	12,833	– 218
Other EU Member States [1]	14,078	13,375	8,242	8,232	3,052	634	4,373	3,859	3,325	4,907	6,441	1,791
Czechia	7,595	6,334	1,852	1,875	638	10	1,194	681	906	969	.	.
Denmark	902	824	628	612	387	140	397	215	159	453	423	189
Hungary	337	402	370	425	48	– 2	361	64	253	172	.	.
Poland	1,923	2,857	2,796	2,835	811	137	1,491	1,344	1,091	1,744	2,763	72
Sweden	2,018	1,620	1,444	1,220	319	177	449	771	233	987	1,083	137
Remaining EU countries [3, 4]	1,303	1,338	1,152	1,265	849	172	481	784	683	582	80	1,185
Other European countries [1]	122,028	115,883	118,296	119,780	29,252	33,122	94,498	25,282	53,032	66,748	120,114	– 334
Guernsey	5,262	5,087	5,866	6,795	2,717	3,303	6,559	236	.	.	.	.
Jersey	3,509	3,061	3,663	4,206	983	1,161	2,567	1,639	.	.	.	.
Norway	1,853	1,429	1,514	1,486	289	348	545	941	540	946	1,226	260
Russian Federation	632	508	639	612	189	18	423	189	418	194	.	.
Switzerland	11,002	14,732	15,030	15,404	936	2,047	14,192	1,212	11,073	4,331	14,586	818
Turkey	3,493	2,547	2,860	2,955	1,917	1,023	2,227	728	2,065	890	.	.
United Kingdom	94,307	86,594	86,788	86,436	21,618	24,791	67,118	19,318	38,821	47,615	88,069	– 1,633
Remaining European countries [5]	1,970	1,925	1,936	1,886	603	431	867	1,019	57	1,829	.	.
Countries in Africa	5,766	4,379	5,452	5,708	.	3,709	.	.	2,194	3,514	.	.
South Africa	1,311	997	1,576	1,586	.	175	.	.	497	1,089	.	.
Remaining countries in Africa	4,455	3,382	3,876	4,122	440	3,534	2,790	1,332	1,697	2,425	.	.
Countries in America	346,048	344,374	371,302	386,290	15,886	344,484	252,790	133,500	159,807	226,483	343,117	43,173
Bahamas	503	542	.	661	366	256	.	.	38	623	.	.
Bermuda	1,545	861	1,218	1,387	.	1,297	906	481	.	.	.	.
Brazil	1,627	2,838	3,398	2,998	60	852	2,403	595	1,078	1,920	.	.
British Virgin Islands	6,577	5,594	4,972	4,994	346	3,362	3,962	1,032	.	.	.	.
Canada	14,145	10,439	12,352	12,114	2,384	3,399	4,594	7,520	3,148	8,966	8,303	3,811
Cayman Islands	27,896	22,405	22,875	23,834	1,230	21,139	20,235	3,599	2,510	21,324	23,679	155
Curacao [6]	9	9	.	9	.	9	.	.	–	9	.	.
Mexico	2,221	2,191	1,997	2,088	65	1,583	1,623	465	648	1,440	.	.
United States of America	289,151	296,915	321,262	335,508	11,282	310,142	217,255	118,253	151,927	183,581	298,980	36,528
Remaining countries in America	2,374	2,580	2,670	2,697	122	2,445	1,243	1,454	453	2,244	1,823	874
Countries in Asia	105,326	121,973	123,735	127,413	16,268	25,984	84,634	42,779	49,438	77,975	94,637	32,776
China, People's Republic of [7]	4,022	10,289	11,557	11,130	1,433	1,030	4,692	6,438	2,020	9,110	.	.
Hong Kong	12,528	11,920	12,786	13,589	2,943	4,266	9,756	3,833	3,214	10,375	10,870	2,719
Japan	26,032	35,279	33,881	35,209	4,728	2,638	30,841	4,368	22,084	13,125	33,037	2,172
Korea, Republic of	9,284	11,396	11,793	12,493	1,330	1,677	4,782	7,711	2,996	9,497	4,059	8,434
Singapore	19,493	18,981	19,360	20,548	1,728	7,404	16,560	3,988	12,041	8,507	17,205	3,343
Taiwan	971	788	789	1,120	232	110	811	309	413	707	.	.
Remaining countries in Asia	32,996	33,320	33,569	33,324	3,874	8,859	17,192	16,132	6,670	26,654	23,696	9,628
Countries in Oceania	14,576	13,331	14,785	14,541	1,250	2,818	6,694	7,847	3,929	10,612	11,810	2,731
Australia	13,574	12,519	14,029	13,600	890	2,651	6,230	7,370	3,533	10,067	11,094	2,506
New Zealand	668	575	514	506	149	123	65	441	.	.	.	.
Remaining countries in Oceania	334	237	242	435	211	44	399	36	.	.	.	.
Countries not identifiable	–	–	–	–	–	–	–	–	–	–	–	–
International organisations [8]	1,432	2,547	2,706	2,772	.	2,204	.	.	213	2,559	.	.

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

	Liabilities to non-residents [1]									
				July 2024						
					of which:		broken down by maturity		broken down by sector	
Country/group of countries	December 2022	December 2023	June 2024	Liabilities total	Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks
	1	2	3	4	5	6	7	8	9	10
All countries	501,965	515,509	527,064	539,947	152,089	267,955	495,756	44,191	132,978	406,969
Countries in Europe	244,523	255,183	267,529	276,778	134,041	86,049	256,870	19,908	55,467	221,311
EU Member States [2]	163,774	170,333	175,978	181,387	114,048	41,458	165,586	15,801	13,974	167,413
Euro area [2]	152,107	156,094	161,932	167,984	110,068	37,847	152,759	15,225	13,479	154,505
Austria	1,973	1,878	1,666	2,934	2,688	202	2,930	4	1,449	1,485
Belgium	12,043	13,133	13,934	14,067	11,649	1,863	13,111	956	1,037	13,030
Croatia	8	8	16	19	12	.	19	0	.	.
Cyprus	1,713	1,758	1,707	1,836	424	1,346	.	.	–	1,836
Estonia	35	25	84	92	80	10	.	.	–	92
Finland	1,718	1,759	1,709	1,596	1,183	229	.	.	23	1,573
France	9,321	12,885	11,822	12,339	8,246	2,765	11,293	1,046	2,608	9,731
Greece	892	930	901	905	565	318	877	28	362	543
Ireland	15,178	16,373	15,411	17,168	7,561	4,555	16,803	365	354	16,814
Italy	18,875	20,390	22,761	23,950	21,465	1,614	20,846	3,104	2,380	21,570
Latvia	22	31	31	28	25	.	28	–	–	28
Lithuania	15	142	250	210	92	106	.	.	–	210
Luxembourg [3]	46,774	42,973	45,993	46,669	21,716	18,156	45,570	1,099	4,086	42,583
Malta	905	973	1,309	1,179	701	373	.	.	.	.
Netherlands	35,042	34,205	34,226	34,525	24,155	5,482	27,073	7,452	382	34,143
Portugal	1,226	1,073	1,110	1,313	1,001	298	1,304	9	201	1,112
Slovakia	160	143	501	496	476	16	.	.	.	.
Slovenia	25	8	7	6	6	0	6	–	3	3
Spain	6,190	7,407	8,494	8,652	8,023	509	7,540	1,112	587	8,065
Other EU Member States [2]	11,667	14,239	14,046	13,403	3,980	3,611	12,827	576	495	12,908
Czechia	1,168	1,340	1,315	1,213	490	94	1,207	6	168	1,045
Denmark	6,126	5,394	5,360	5,104	1,597	1,729	4,671	433	34	5,070
Hungary	477	458	1,239	1,256	100	835	1,120	136	157	1,099
Poland	588	749	1,071	1,059	173	51	1,059	0	73	986
Sweden	3,180	6,179	4,963	4,678	1,554	888	4,677	1	52	4,626
Remaining EU countries [4, 5]	128	119	98	93	66	14	93	0	11	82
Other European countries [2]	80,749	84,850	91,551	95,391	19,993	44,591	91,284	4,107	41,493	53,898
Guernsey	3,715	2,475	2,010	2,039	731	778	.	.	152	1,887
Jersey	1,333	1,043	1,186	1,110	84	626	.	.	103	1,007
Norway	2,260	2,012	1,573	1,404	332	406	1,404	0	261	1,143
Russian Federation	320	389	197	246	80	135	.	.	106	140
Switzerland	12,613	15,551	15,991	16,752	3,299	8,810	15,616	1,136	7,040	9,712
Turkey	412	316	337	313	92	209	281	32	210	103
United Kingdom	59,195	61,754	69,046	72,162	14,973	32,935	69,286	2,876	33,086	39,076
Remaining European countries [6]	901	1,310	1,211	1,365	402	692	1,365	0	535	830
Countries in Africa	3,313	2,646	3,306	3,762	331	2,119	3,559	203	800	2,962
South Africa	1,196	907	1,341	1,572	65	556	.	.	627	945
Remaining countries in Africa	2,117	1,739	1,965	2,190	266	1,563	.	.	173	2,017
Countries in America	167,950	166,613	158,827	161,189	11,042	135,992	146,022	15,167	42,504	118,685
Bahamas	774	336	236	273	11	240	.	.	14	259
Bermuda	1,738	1,958	1,854	1,919	76	1,170	.	.	.	.
Brazil	312	294	467	1,036	29	719	.	.	748	288
British Virgin Islands	8,093	7,334	9,456	9,399	360	7,399	8,562	837	1	9,398
Canada	4,189	2,788	2,589	2,511	57	1,506	2,300	211	1,372	1,139
Cayman Islands	19,691	18,345	15,052	15,589	719	14,379	14,598	991	8,339	7,250
Curacao [7]	50	55	27	27	22	4	27	–	.	.
Mexico	522	608	2,096	2,241	15	2,062	2,231	10	1,913	328
United States of America	130,477	133,622	125,574	126,714	9,719	107,096	113,746	12,968	29,198	97,516
Remaining countries in America	2,104	1,273	1,476	1,480	34	1,417	1,337	143	919	561
Countries in Asia	81,240	87,298	92,966	94,035	5,725	42,871	85,152	8,883	32,863	61,172
China, People's Republic of [8]	3,994	3,435	4,782	5,201	199	2,469	4,561	640	2,896	2,305
Hong Kong	17,739	15,295	14,731	14,517	1,319	9,040	12,513	2,004	2,715	11,802
Japan	7,437	10,913	11,069	9,801	542	285	9,560	241	3,106	6,695
Korea, Republic of	5,299	3,399	3,295	3,403	322	1,684	.	.	864	2,539
Singapore	22,570	28,684	32,484	33,050	1,409	17,181	29,877	3,173	12,764	20,286
Taiwan	3,435	2,146	3,254	4,791	349	3,242	.	.	2,770	2,021
Remaining countries in Asia	20,766	23,426	23,351	23,272	1,585	8,970	20,767	2,505	7,748	15,524
Countries in Oceania	4,337	3,447	3,435	3,217	.	.	3,187	30	.	.
Australia	3,915	2,966	3,018	2,755	315	452	2,731	24	1,229	1,526
New Zealand	120	159	91	169	.	.	169	–	.	.
Remaining countries in Oceania	302	322	326	293	13	269	287	6	–	293
Countries not identifiable	–	–	–	–	–	–	–	–	–	–
International organisations [9]	602	322	1,001	966	.	.	966	–	.	.

* See footnote * to Table V 1a. **1** Excluding bearer bonds and money market instruments outstanding. **2** The historical statistics for the groups of countries are calculated on the basis of the respective (historical) status of membership of the group. **3** Up to June 2020 including European Financial Stability Facility (EFSF). **4** Including EU institutions. **5** Up to December 2007 including Malta and Cyprus. Up to December 2008 including Slovakia. Up to Dezember 2010 including Estonia. Since July 2013 including Croatia. Up to December 2013 including Latvia. Up to December 2014 including Lithuania. 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]				
		Short-term loans and advances		Long-term loans and advances					Short-term liabilities		Long-term liabilities	
	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks	Money market instruments, bonds and notes	Shares and participating interests	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
	1	2	3	4	5	6	7	8	9	10	11	12
Assets and liabilities, total [2]												
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	196,436	50,747	24,858	4,581	86,317	29,036	897	145,302	19,980	112,367	9,802	3,153
2023 Q3	192,775	45,479	27,023	3,366	86,496	29,481	930	133,940	18,898	104,374	7,092	3,576
Q4	202,667	53,747	26,402	3,118	88,381	30,026	993	139,796	18,755	110,347	6,923	3,771
2024 Q1	197,341	48,627	26,611	2,983	87,830	30,269	1,021	135,031	21,028	107,787	3,713	2,503
Q2	200,418	48,789	25,871	3,076	90,457	31,196	1,029	138,540	23,113	109,416	3,219	2,792
2024 Feb.	197,665	49,399	26,515	3,029	88,760	28,957	1,005	138,449	19,426	108,139	7,061	3,823
Mar.	197,341	48,627	26,611	2,983	87,830	30,269	1,021	135,031	21,028	107,787	3,713	2,503
Apr.	194,494	46,594	25,759	2,852	90,273	27,991	1,025	134,389	19,917	108,331	3,506	2,635
May	197,852	47,836	25,960	2,790	90,180	30,068	1,018	135,998	20,827	109,157	3,346	2,668
June	200,418	48,789	25,871	3,076	90,457	31,196	1,029	138,540	23,113	109,416	3,219	2,792
July	201,455	49,767	25,911	3,193	90,468	31,072	1,044	140,318	23,154	111,308	3,126	2,730
of which: denominated in euro [2]												
2021	70,271	20,804	5,316	136	39,637	4,045	333	52,865	1,753	42,192	7,094	1,826
2022	73,884	20,841	5,974	192	42,095	4,516	266	55,695	2,114	45,479	7,116	986
2023 Q3	79,200	24,371	6,646	.	42,510	5,188	.	48,371	3,590	39,185	4,459	1,137
Q4	86,191	31,028	6,306	.	43,350	5,025	.	52,488	3,533	43,372	4,443	1,140
2024 Q1	83,762	28,452	5,933	.	43,708	5,190	.	48,080	4,830	40,904	1,154	1,192
Q2	84,141	28,487	5,510	.	43,580	6,062	.	47,953	5,049	40,729	963	1,212
2024 Feb.	85,520	30,256	5,794	.	43,753	5,237	.	51,373	3,955	41,801	4,444	1,173
Mar.	83,762	28,452	5,933	.	43,708	5,190	.	48,080	4,830	40,904	1,154	1,192
Apr.	84,159	28,895	5,651	.	44,068	5,065	.	48,608	4,975	41,367	1,059	1,207
May	84,223	28,900	5,674	.	44,054	5,092	.	48,331	4,950	41,208	992	1,181
June	84,141	28,487	5,510	.	43,580	6,062	.	47,953	5,049	40,729	963	1,212
July	85,554	30,032	5,509	.	43,556	5,925	.	48,533	5,426	40,973	948	1,186
denominated in US dollar [2]												
2021	51,942	18,854	5,499	3,370	18,317	5,870	32	37,322	15,529	21,294	425	74
2022	53,704	14,990	10,228	2,671	20,216	5,577	22	39,716	13,679	25,464	503	70
2023 Q3	48,827	10,295	11,214	.	20,327	5,052	.	34,901	10,446	23,201	967	287
Q4	47,815	9,747	11,254	.	20,585	4,643	.	34,223	10,237	22,995	695	296
2024 Q1	47,724	9,646	11,291	.	20,795	4,677	.	34,507	10,813	22,729	724	241
Q2	48,572	10,255	10,675	.	21,769	4,822	.	36,496	12,599	23,002	658	237
2024 Feb.	47,118	9,265	11,256	.	20,414	4,788	.	33,698	10,558	22,152	744	244
Mar.	47,724	9,646	11,291	.	20,795	4,677	.	34,507	10,813	22,729	724	241
Apr.	46,561	8,145	11,235	.	21,262	4,698	.	33,469	10,071	22,471	689	238
May	46,856	9,517	10,669	.	20,901	4,642	.	33,921	10,731	22,299	661	230
June	48,572	10,255	10,675	.	21,769	4,822	.	36,496	12,599	23,002	658	237
July	48,670	10,751	10,781	.	21,403	4,691	.	36,981	12,358	23,783	607	233
Assets and liabilities vis-à-vis industrial countries [3,4]												
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	174,508	43,465	19,869	4,049	80,727	25,566	832	126,682	11,416	103,128	9,392	2,746
2023 Q3	172,909	39,524	23,055	2,877	80,789	25,794	870	117,997	12,878	95,473	6,639	3,007
Q4	182,966	47,402	22,647	2,629	82,959	26,395	934	123,571	12,800	101,431	6,296	3,044
2024 Q1	177,539	42,735	22,433	2,472	82,097	26,839	963	118,588	14,902	98,989	3,127	1,570
Q2	179,076	42,741	20,961	2,197	84,951	27,256	970	122,181	16,744	100,841	2,920	1,676
2024 Feb.	178,291	43,957	22,447	2,522	83,033	25,385	947	121,459	12,920	99,224	6,373	2,942
Mar.	177,539	42,735	22,433	2,472	82,097	26,839	963	118,588	14,902	98,989	3,127	1,570
Apr.	174,982	41,104	21,264	2,335	84,561	24,750	968	118,512	14,528	99,300	3,002	1,682
May	178,023	42,471	21,202	2,278	84,627	26,484	961	119,824	15,072	100,165	2,945	1,642
June	179,076	42,741	20,961	2,197	84,951	27,256	970	122,181	16,744	100,841	2,920	1,676
July	180,366	44,227	21,094	2,274	84,935	26,852	984	123,576	16,512	102,600	2,839	1,625

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

V External position of banks

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

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents 1				
		Short-term loans and advances		Long-term loans and advances					Short-term liabilities		Long-term liabilities	
	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks	Money market instruments, bonds and notes	Shares and participating interests	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
	1	2	3	4	5	6	7	8	9	10	11	12
of which: vis-à-vis EU Member States 4,5												
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	113,587	23,275	10,868	1,726	58,787	18,403	528	95,154	2,215	82,900	7,333	2,706
2023 Q3	118,137	26,403	11,683	.	58,651	19,549	.	87,113	2,124	77,648	4,553	2,788
Q4	128,525	34,256	11,210	.	60,335	20,707	.	93,518	1,979	84,090	4,641	2,808
2024 Q1	123,199	29,006	11,363	.	59,494	21,148	.	86,963	2,496	81,482	1,579	1,406
Q2	124,132	29,141	9,946	.	61,460	21,389	.	87,971	2,440	82,441	1,567	1,523
2024 Feb.	124,688	30,860	11,283	.	60,703	19,706	.	92,225	2,307	82,364	4,777	2,777
Mar.	123,199	29,006	11,363	.	59,494	21,148	.	86,963	2,496	81,482	1,579	1,406
Apr.	122,650	29,527	10,256	.	61,576	19,132	.	87,521	2,276	82,151	1,576	1,518
May	124,339	29,443	10,153	.	61,811	20,749	.	87,962	2,250	82,670	1,560	1,482
June	124,132	29,141	9,946	.	61,460	21,389	.	87,971	2,440	82,441	1,567	1,523
July	125,999	30,711	9,866	.	61,923	21,288	.	89,918	2,977	83,902	1,537	1,502
of which: vis-à-vis the euro area 4												
2021	63,746	20,050	4,764	523	35,666	2,587	156	52,873	2,216	41,418	7,278	1,961
2022	66,522	20,276	5,805	.	37,079	2,997	.	53,461	1,958	43,476	6,912	1,115
2023 Q3	70,824	24,015	6,212	.	37,134	3,309	.	43,846	1,891	36,605	4,088	1,262
Q4	77,240	29,891	6,077	.	37,942	3,204	.	47,104	1,724	39,969	4,150	1,261
2024 Q1	74,473	27,144	5,849	.	38,193	3,165	.	42,034	2,207	37,414	1,107	1,306
Q2	74,234	27,264	5,320	.	37,905	3,599	.	42,064	2,266	37,354	1,087	1,357
2024 Feb.	76,319	29,072	5,705	.	38,210	3,209	.	45,796	2,059	38,183	4,278	1,276
Mar.	74,473	27,144	5,849	.	38,193	3,165	.	42,034	2,207	37,414	1,107	1,306
Apr.	75,134	27,679	5,836	.	38,387	3,108	.	42,516	2,016	38,045	1,104	1,351
May	74,592	27,553	5,544	.	38,218	3,130	.	41,635	2,084	37,144	1,091	1,316
June	74,234	27,264	5,320	.	37,905	3,599	.	42,064	2,266	37,354	1,087	1,357
July	75,872	28,816	5,369	.	38,053	3,486	.	42,967	2,813	37,765	1,052	1,337
Assets and liabilities vis-à-vis emerging market economies and developing countries 4,6												
2021	21,869	6,035	5,612	838	5,591	3,737	56	22,110	9,586	11,699	457	368
2022	21,581	7,282	4,989	532	5,590	3,123	65	18,273	8,564	8,907	410	392
2023 Q3	19,418	5,955	3,968	489	5,707	3,239	60	15,605	6,020	8,578	453	554
Q4	19,267	6,345	3,755	489	5,422	3,197	59	15,950	5,955	8,656	627	712
2024 Q1	19,298	5,892	4,178	.	5,733	2,926	.	16,112	6,126	8,467	586	933
Q2	20,379	6,048	4,910	.	5,506	2,977	.	16,032	6,369	8,248	299	1,116
2024 Feb.	18,872	5,442	4,068	.	5,727	3,070	.	16,690	6,506	8,630	688	866
Mar.	19,298	5,892	4,178	.	5,733	2,926	.	16,112	6,126	8,467	586	933
Apr.	19,036	5,490	4,495	.	5,712	2,765	.	15,546	5,389	8,700	504	953
May	19,357	5,365	4,758	.	5,553	3,112	.	15,847	5,755	8,665	401	1,026
June	20,379	6,048	4,910	.	5,506	2,977	.	16,032	6,369	8,248	299	1,116
July	20,125	5,540	4,817	.	5,533	3,256	.	16,421	6,642	8,387	287	1,105
Memo item: assets and liabilities vis-à-vis offshore banking centres												
2021	5,042	466	1,369	.	2,389	.	.	4,695	2,457	2,235	.	.
2022	5,726	1,650	1,178	.	2,304	.	.	4,219	2,697	1,518	.	.
2023 Q3	4,810	920	1,324	.	2,047	.	–	4,355	1,859	2,481	4	11
Q4	4,876	1,197	1,434	.	1,707	.	–	4,049	1,717	2,312	10	10
2024 Q1	4,748	945	1,406	.	1,812	75	.	3,503	1,558	1,923	.	.
Q2	5,180	773	1,595	.	1,848	85	.	3,664	1,787	1,855	.	.
2024 Feb.	4,718	958	1,421	.	1,758	75	.	3,544	1,688	1,834	.	.
Mar.	4,748	945	1,406	.	1,812	75	.	3,503	1,558	1,923	.	.
Apr.	4,849	840	1,493	.	1,924	75	.	3,534	1,423	2,089	.	.
May	5,073	1,071	1,556	.	1,859	75	.	3,650	1,517	2,112	.	.
June	5,180	773	1,595	.	1,848	85	.	3,664	1,787	1,855	.	.
July	4,987	752	1,545	.	1,686	85	.	3,942	1,917	2,003	.	.

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

V External position of banks

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

€ million

End of reporting period	Claims on non-residents														
		of which:				Short-term loans and advances				Long-term loans and advances					
						to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks			
	Total	Euro	US dollar	Japanese yen	Pound sterling	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	Money market instruments, bond and notes	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
All foreign subsidiaries															
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	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 Q3	192,775	79,200	48,827	620	6,474	36,176	9,303	19,337	7,686	2,723	643	73,232	13,264	29,481	
Q4	202,667	86,191	47,815	344	6,396	42,385	11,362	19,098	7,304	2,480	638	75,324	13,057	30,026	
2024 Q1	197,341	83,762	47,724	330	6,410	36,856	11,771	18,939	7,672	2,325	658	75,366	12,464	30,269	
Q2	200,418	84,141	48,572	364	6,377	38,467	10,322	18,396	7,475	2,416	660	78,086	12,371	31,196	
2024 Feb.	197,665	85,520	47,118	373	6,488	37,934	11,465	19,197	7,318	2,374	655	76,064	12,696	28,957	
Mar.	197,341	83,762	47,724	330	6,410	36,856	11,771	18,939	7,672	2,325	658	75,366	12,464	30,269	
Apr.	194,494	84,159	46,561	368	6,105	34,831	11,763	18,147	7,612	2,192	660	77,711	12,562	27,991	
May	197,852	84,223	46,856	352	6,213	36,245	11,591	18,233	7,727	2,139	651	77,470	12,710	30,068	
June	200,418	84,141	48,572	364	6,377	38,467	10,322	18,396	7,475	2,416	660	78,086	12,371	31,196	
July	201,455	85,554	48,670	369	6,486	38,682	11,085	18,344	7,567	2,459	734	77,984	12,484	31,072	
Foreign subsidiaries in the euro area [2]															
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	83,756	65,221	10,713	116	2,749	18,263	5,600	3,199	4,298	.	.	33,459	8,173	9,569	
2023 Q3	83,837	68,496	10,701	595	3,076	20,688	2,904	3,334	4,446	.	.	33,319	8,914	9,228	
Q4	89,789	74,560	10,773	327	3,133	25,309	3,867	3,539	4,235	.	.	34,022	8,991	8,830	
2024 Q1	86,960	71,659	10,648	311	2,969	22,686	4,072	3,376	4,236	.	.	34,347	8,417	8,813	
Q2	87,140	72,020	10,684	344	2,882	23,772	3,916	3,270	4,033	.	.	34,278	8,158	8,674	
2024 Feb.	88,747	73,596	10,445	357	3,200	24,673	3,937	3,401	4,036	.	.	34,185	8,702	8,803	
Mar.	86,960	71,659	10,648	311	2,969	22,686	4,072	3,376	4,236	.	.	34,347	8,417	8,813	
Apr.	87,341	72,269	10,774	348	2,837	23,298	3,965	3,415	3,990	.	.	34,484	8,516	8,656	
May	87,354	72,211	10,742	334	2,814	23,203	4,015	3,360	4,103	.	.	34,251	8,648	8,742	
June	87,140	72,020	10,684	344	2,882	23,772	3,916	3,270	4,033	.	.	34,278	8,158	8,674	
July	87,944	72,988	10,619	354	2,901	24,736	3,960	3,233	4,121	.	.	34,300	8,140	8,339	
of which: in Luxembourg															
2021	39,753	26,609	9,313	76	3,056	15,709	1,968	.	3,085	523	496	.	6,584	8,775	
2022	43,965	26,482	9,800	80	2,726	14,221	5,486	.	4,071	.	.	.	7,098	9,569	
2023 Q3	44,921	30,676	9,769	568	3,066	17,640	2,821	1,642	4,111	.	.	.	7,655	9,228	
Q4	47,362	33,279	9,769	303	3,097	20,090	3,153	1,697	3,903	.	.	1,039	7,718	8,830	
2024 Q1	45,399	31,272	9,639	286	2,913	18,527	3,435	1,511	3,823	.	.	1,215	7,126	8,813	
Q2	45,830	31,782	9,717	316	2,868	19,527	3,365	1,440	3,634	.	.	1,358	6,859	8,674	
2024 Feb.	46,857	32,735	9,543	334	3,176	19,887	3,330	1,566	3,712	.	.	1,189	7,424	8,803	
Mar.	45,399	31,272	9,639	286	2,913	18,527	3,435	1,511	3,823	.	.	1,215	7,126	8,813	
Apr.	45,692	31,786	9,791	319	2,766	19,116	3,327	1,471	3,664	.	.	1,269	7,236	8,656	
May	46,066	31,968	9,832	308	2,788	19,045	3,400	1,509	3,752	.	.	1,299	7,352	8,742	
June	45,830	31,782	9,717	316	2,868	19,527	3,365	1,440	3,634	.	.	1,358	6,859	8,674	
July	46,907	32,980	9,691	327	2,887	20,743	3,401	1,408	3,740	.	.	1,396	6,833	8,339	
Foreign subsidiaries outside the euro area [2]															
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	112,680	8,663	42,991	20	3,658	21,507	5,377	14,069	3,292	.	.	40,192	4,493	19,467	
2023 Q3	108,938	10,704	38,126	25	3,398	15,488	6,399	16,003	3,240	.	.	39,913	4,350	20,253	
Q4	112,878	11,631	37,042	17	3,263	17,076	7,495	15,559	3,069	.	.	41,302	4,066	21,196	
2024 Q1	110,381	12,103	37,076	19	3,441	14,170	7,699	15,563	3,436	.	.	41,019	4,047	21,456	
Q2	113,278	12,121	37,888	20	3,495	14,695	6,406	15,126	3,442	.	.	43,808	4,213	22,522	
2024 Feb.	108,918	11,924	36,673	16	3,288	13,261	7,528	15,796	3,282	.	.	41,879	3,994	20,154	
Mar.	110,381	12,103	37,076	19	3,441	14,170	7,699	15,563	3,436	.	.	41,019	4,047	21,456	
Apr.	107,153	11,890	35,787	20	3,268	11,533	7,798	14,732	3,622	.	.	43,227	4,046	19,335	
May	110,498	12,012	36,114	18	3,399	13,042	7,576	14,873	3,624	.	.	43,219	4,062	21,326	
June	113,278	12,121	37,888	20	3,495	14,695	6,406	15,126	3,442	.	.	43,808	4,213	22,522	
July	113,511	12,566	38,051	15	3,585	13,946	7,125	15,111	3,446	.	.	43,684	4,344	22,733	

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

V External position of banks

Liabilities to non-residents [1]														
		of which:				Short-term liabilitites				Long-term liabilitites				
						to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
Shares and participating interests	Total	Euro	US dollar	Japanese yen	Pound sterling	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	End of reporting period
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
All foreign subsidiaries														
1,033	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
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	2022
930	133,940	48,371	34,901	704	3,590	4,927	13,971	92,282	12,092	5,655	1,437	3,293	283	2023 Q3
993	139,796	52,488	34,223	342	3,262	4,263	14,492	98,264	12,083	5,410	1,513	3,331	440	Q4
1,021	135,031	48,080	34,507	379	3,637	4,640	16,388	95,662	12,125	2,200	1,513	2,139	364	2024 Q1
1,029	138,540	47,953	36,496	403	3,570	5,364	17,749	97,070	12,346	1,917	1,302	2,434	358	Q2
1,005	138,449	51,373	33,698	385	3,405	4,286	15,140	96,643	11,496	5,487	1,574	3,440	383	2024 Feb.
1,021	135,031	48,080	34,507	379	3,637	4,640	16,388	95,662	12,125	2,200	1,513	2,139	364	Mar.
1,025	134,389	48,608	33,469	445	3,209	4,131	15,786	95,659	12,672	2,103	1,403	2,246	389	Apr.
1,018	135,998	48,331	33,921	382	3,489	4,564	16,263	96,463	12,694	2,016	1,330	2,303	365	May
1,029	138,540	47,953	36,496	403	3,570	5,364	17,749	97,070	12,346	1,917	1,302	2,434	358	June
1,044	140,318	48,533	36,981	447	3,577	5,986	17,168	98,944	12,364	1,865	1,261	2,418	312	July
Foreign subsidiaries in the euro area [2]														
333	53,472	45,828	5,409	88	942	839	3,380	37,514	2,169	7,213	497	1,681	179	2021
266	57,134	47,731	6,820	150	1,026	1,167	4,873	39,736	2,788	6,853	728	889	100	2022
284	51,742	40,267	7,665	641	1,196	1,090	7,722	33,078	3,573	.	926	1,094	.	2023 Q3
288	55,006	43,638	7,951	296	982	817	7,892	36,274	3,595	.	953	1,049	.	Q4
288	51,771	39,324	8,599	331	1,169	1,311	9,434	33,856	3,860	978	895	1,144	293	2024 Q1
290	53,339	39,589	9,541	348	1,313	1,473	10,896	33,728	4,176	.	668	1,184	.	Q2
288	54,464	42,499	8,419	326	1,129	1,251	8,341	34,645	3,640	.	980	1,110	.	2024 Feb.
288	51,771	39,324	8,599	331	1,169	1,311	9,434	33,856	3,860	978	895	1,144	293	Mar.
288	52,705	39,978	8,860	392	1,160	1,270	9,893	34,114	4,222	.	784	1,164	.	Apr.
289	52,372	39,505	8,810	322	1,289	1,288	10,384	33,501	4,136	.	702	1,142	.	May
290	53,339	39,589	9,541	348	1,313	1,473	10,896	33,728	4,176	.	668	1,184	.	June
292	54,346	39,968	10,086	375	1,268	2,104	10,801	34,313	4,194	.	622	1,179	.	July
of which: in Luxembourg														
.	19,712	13,101	4,499	78	883	727	3,342	11,161	1,627	987	138	.	.	2021
.	23,020	14,950	5,626	136	963	1,045	4,866	13,470	2,231	.	106	.	99	2022
.	21,101	10,854	6,550	631	1,128	969	7,714	7,662	2,960	.	315	.	194	2023 Q3
.	24,225	14,206	6,753	290	875	693	7,830	10,784	2,965	.	389	.	346	Q4
.	24,205	13,107	7,408	324	1,063	1,180	8,781	8,901	3,217	.	404	.	.	2024 Q1
.	25,157	12,676	8,407	338	1,223	1,342	10,238	7,986	3,532	.	345	.	.	Q2
.	24,397	13,740	7,259	319	1,019	1,118	8,286	9,877	3,001	.	408	.	312	2024 Feb.
.	24,205	13,107	7,408	324	1,063	1,180	8,781	8,901	3,217	.	404	.	.	Mar.
.	24,994	13,577	7,701	384	1,055	1,137	9,233	8,926	3,583	.	381	.	.	Apr.
.	24,741	13,111	7,707	314	1,197	1,158	9,721	8,331	3,499	.	356	.	.	May
.	25,157	12,676	8,407	338	1,223	1,342	10,238	7,986	3,532	.	345	.	.	June
.	26,305	13,153	8,990	370	1,176	1,971	10,146	8,704	3,545	.	312	.	.	July
Foreign subsidiaries outside the euro area [2]														
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
631	88,168	7,964	32,896	64	2,556	5,798	8,142	61,082	8,761	1,253	968	2,015	149	2022
646	82,198	8,104	27,236	63	2,394	3,837	6,249	59,204	8,519	.	511	2,199	.	2023 Q3
705	84,790	8,850	26,272	46	2,280	3,446	6,600	61,990	8,488	.	560	2,282	.	Q4
733	83,260	8,756	25,908	48	2,468	3,329	6,954	61,806	8,265	1,222	618	995	71	2024 Q1
739	85,201	8,364	26,955	55	2,257	3,891	6,853	63,342	8,170	.	634	1,250	.	Q2
717	83,985	8,874	25,279	59	2,276	3,035	6,799	61,998	7,856	.	594	2,330	.	2024 Feb.
733	83,260	8,756	25,908	48	2,468	3,329	6,954	61,806	8,265	1,222	618	995	71	Mar.
737	81,684	8,630	24,609	53	2,049	2,861	5,893	61,545	8,450	.	619	1,082	.	Apr.
729	83,626	8,826	25,111	60	2,200	3,276	5,879	62,962	8,558	.	628	1,161	.	May
739	85,201	8,364	26,955	55	2,257	3,891	6,853	63,342	8,170	.	634	1,250	.	June
752	85,972	8,565	26,895	72	2,309	3,882	6,367	64,631	8,170	.	639	1,239	.	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

	Claims on non-residents											
				July 2024								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
Country/group of countries	December 2022	December 2023	June 2024	Claims total	Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks	loans and advances	foreign securities, participating interest, working capital
	1	2	3	4	5	6	7	8	9	10	11	12
All countries	196,436	202,667	200,418	201,455	85,554	48,670	82,124	119,331	63,437	138,018	169,339	32,116
Countries in Europe	133,966	145,663	141,486	143,184	82,748	5,551	56,951	86,233	50,166	93,018	119,905	23,279
EU Member States [1]	113,587	128,525	124,132	125,999	79,066	1,971	45,444	80,555	40,980	85,019	104,054	21,945
Euro area [1]	66,522	77,240	74,234	75,872	73,372	1,467	34,672	41,200	30,144	45,728	72,330	3,542
Austria	442	465	627	643	588	12	242	401	267	376	273	370
Belgium	556	623	336	367	297	58	218	149	149	218	238	129
Croatia	0	6	5	6	5	–	6	–	.	.	6	–
Cyprus	328	333	289	234	46	.	.	.	–	234	234	–
Estonia	0	0	0	0	0	–	0	0	–	0	0	–
Finland	221	301	299	299	277	.	2	297	288	11	11	288
France	2,246	2,497	2,912	2,900	2,676	163	1,620	1,280	887	2,013	2,147	753
Greece	19	55	56	56	55	–	.	.	.	.	56	–
Ireland	583	2,063	1,783	1,714	1,646	66	86	1,628	63	1,651	.	.
Italy	23,372	22,291	22,185	22,124	21,932	159	1,802	20,322	1,341	20,783	21,429	695
Latvia	0	0	0	0	0	0	0	0	–	0	0	–
Lithuania	4	.	.	.	.	–	.	1	.	2	2	.
Luxembourg [2]	17,600	23,452	22,823	24,077	22,951	469	22,208	1,869	20,970	3,107	23,907	170
Malta	17	18	8	89	88	.	.	.	–	89	89	–
Netherlands	1,300	1,337	1,549	1,694	1,225	329	383	1,311	350	1,344	1,337	357
Portugal	244	224	219	220	211	.	11	209	1	219	.	.
Slovakia	2,328	.	.	.	.	–	.	.	.	.	.	–
Slovenia	0	0	0	0	0	–	0	0	–	0	0	–
Spain	17,130	18,338	17,587	17,386	17,320	25	4,550	12,836	2,652	14,734	17,020	366
Other EU Member States [1]	47,065	51,285	49,898	50,127	5,694	504	10,772	39,355	10,836	39,291	31,724	18,403
Czechia	3,190	2,927	2,695	2,894	62	.	1,545	1,349	1,485	1,409	.	.
Denmark	151	103	112	108	99	1	5	103	78	30	.	.
Hungary	1,742	1,827	141	141	2	.	140	1	0	141	141	–
Poland	40,368	44,623	45,125	45,177	4,970	280	9,059	36,118	7,747	37,430	28,380	16,797
Sweden	676	621	549	546	456	37	22	524	271	275	279	267
Remaining EU countries [3, 4]	938	1,184	1,276	1,261	105	.	1	1,260	1,255	6	6	1,255
Other European countries [1]	20,379	17,138	17,354	17,185	3,682	3,580	11,507	5,678	9,186	7,999	15,851	1,334
Guernsey	220	.	.	.	.	.	.	.	–	.	.	–
Jersey	1,067	1,004	945	860	405	47	272	588	0	860	860	–
Norway	406	.	.	.	315	73	.	.	283	.	.	300
Russian Federation	2,626	1,850	1,825	1,765	27	.	1,329	436	1,248	517	.	.
Switzerland	8,874	5,481	5,809	5,697	592	2,301	4,454	1,243	4,187	1,510	4,960	737
Turkey	871	644	733	698	497	201	614	84	240	458	.	.
United Kingdom	5,828	6,810	6,575	6,749	1,759	439	3,897	2,852	3,106	3,643	6,508	241
Remaining European countries [5]	487	466	506	490	.	144	422	68	122	368	.	.
Countries in Africa	484	595	643	646	466	147	216	430	0	646	646	–
South Africa	6	1	0	0	0	0	0	0	0	0	0	–
Remaining countries in Africa	478	594	643	646	466	147	216	430	0	646	646	–
Countries in America	48,087	43,448	44,298	43,383	616	40,447	17,608	25,775	9,731	33,652	38,788	4,595
Bahamas	.	.	.	.	.	.	.	.	.	57	57	.
Bermuda	–	–	–	–	–	–	–	–	–	–	–	–
Brazil	2,301	2,258	2,175	1,815	2	291	1,380	435	1,100	715	.	.
British Virgin Islands	1,013	709	705	770	48	.	277	493	.	.	770	–
Canada	729	703	620	594	205	361	15	579	272	322	18	576
Cayman Islands	1,042	1,262	1,526	1,348	57	1,237	453	895	709	639	1,348	–
Curacao [6]	.	.	.	.	.	.	.	.	–	.	.	–
Mexico	150	79	119	159	45	110	102	57	.	.	159	–
United States of America	41,928	37,644	38,163	37,712	114	37,476	14,821	22,891	7,184	30,528	34,062	3,650
Remaining countries in America	853	736	882	912	134	763	518	394	.	.	912	–
Countries in Asia	13,089	12,004	12,663	12,908	920	2,147	6,705	6,203	3,313	9,595	9,843	3,065
China, People's Republic of [7]	6,162	6,395	7,107	6,981	1	.	.	.	1,044	5,937	.	.
Hong Kong	78	36	35	37	11	6	28	9	20	17	37	–
Japan	157	413	435	420	123	43	249	171	259	161	249	171
Korea, Republic of	108	129	118	118	90	12	1	117	95	23	2	116
Singapore	1,897	1,098	1,061	1,124	177	488	623	501	952	172	1,039	85
Taiwan	5	7	8	7	0	.	.	.	3	4	7	–
Remaining countries in Asia	4,682	3,926	3,899	4,221	518	1,594	2,226	1,995	940	3,281	.	.
Countries in Oceania	.	523	365	370	187	.	.	.	227	143	157	213
Australia	424	467	296	302	121	31	155	147	163	139	.	.
New Zealand	34	56	69	68	66	.	.	.	64	4	.	.
Remaining countries in Oceania	.	0	–	–	–	–	–	–	–	–	–	–
Countries not identifiable	–	–	–	–	–	–	–	–	–	–	–	–
International organisations [8]	.	434	963	964	617	.	.	.	–	964	–	964

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

	Liabilities to non-residents [1]									
				July 2024						
					of which:		broken down by maturity		broken down by sector	
Country/group of countries	December 2022	December 2023	June 2024	Liabilities total	Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks
	1	2	3	4	5	6	7	8	9	10
All countries	145,302	139,796	138,540	140,318	48,533	36,981	134,462	5,856	26,280	114,038
Countries in Europe	108,812	108,413	105,727	107,511	47,414	13,260	103,311	4,200	18,293	89,218
EU Member States [2]	95,154	93,518	87,971	89,918	41,890	6,970	86,879	3,039	4,514	85,404
Euro area [2]	53,461	47,104	42,064	42,967	36,118	5,057	40,578	2,389	3,865	39,102
Austria	372	612	616	608	482	85	552	56	31	577
Belgium	164	170	255	221	137	56	221	0	20	201
Croatia	68	26	37	28	23	1	28	–	.	.
Cyprus	200	149	139	142	99	30	.	.	.	.
Estonia	16	10	17	13	6	5	13	–	.	.
Finland	19	10	9	11	7	1	11	–	5	6
France	772	705	390	382	232	114	380	2	125	257
Greece	69	170	161	129	18	111	.	.	.	.
Ireland	254	478	242	243	97	83	213	30	56	187
Italy	22,555	18,127	14,707	14,366	13,977	341	13,844	522	537	13,829
Latvia	8	5	32	28	3	25	28	–	.	.
Lithuania	9	7	5	5	4	0	5	–	.	.
Luxembourg [3]	15,990	12,967	11,090	12,373	8,179	3,147	10,963	1,410	2,418	9,955
Malta	144	65	38	49	17	19	.	.	.	.
Netherlands	830	698	775	733	158	204	535	198	198	535
Portugal	70	31	102	97	60	27	96	1	.	.
Slovakia	1,056	1,017	1,022	1,024	1,021	1	.	.	.	.
Slovenia	9	25	24	30	1	11	30	–	27	3
Spain	10,924	11,832	12,403	12,485	11,597	796	12,322	163	328	12,157
Other EU Member States [2]	41,693	46,414	45,907	46,951	5,772	1,913	46,301	650	649	46,302
Czechia	2,610	2,681	2,872	2,886	12	1	.	.	1	2,885
Denmark	16	13	14	14	8	2	.	.	.	.
Hungary	1,503	1,524	10	8	2	4	8	–	.	.
Poland	36,984	41,653	42,473	43,505	5,708	1,883	43,295	210	181	43,324
Sweden	64	82	74	71	35	3	71	–	4	67
Remaining EU countries [4, 5]	516	461	464	467	7	20	.	.	460	7
Other European countries [2]	13,658	14,895	17,756	17,593	5,524	6,290	16,432	1,161	13,779	3,814
Guernsey	112	65	51	75	.	29	.	.	.	.
Jersey	149	101	85	81	14	55	81	–	.	.
Norway	11	9	14	10	.	0	.	.	0	10
Russian Federation	1,889	1,086	720	633	86	48	.	.	156	477
Switzerland	5,306	8,471	11,224	11,167	3,594	4,893	10,855	312	9,988	1,179
Turkey	145	137	156	173	134	37	173	–	33	140
United Kingdom	4,951	4,271	4,549	4,416	1,498	588	3,699	717	2,825	1,591
Remaining European countries [6]	1,095	755	957	1,038	182	640	.	.	725	313
Countries in Africa	1,064	761	756	733	11	699	733	–	.	.
South Africa	57	46	44	43	1	42	43	–	.	.
Remaining countries in Africa	1,007	715	712	690	10	657	690	–	.	.
Countries in America	22,836	19,417	20,012	19,828	476	18,340	19,427	401	2,348	17,480
Bahamas	21	5	30	24	.	18	24	–	.	.
Bermuda	12	35	21	14	.	13	14	–	.	.
Brazil	709	878	684	655	3	82	655	–	.	.
British Virgin Islands	300	156	133	139	23	60	139	–	–	139
Canada	156	150	182	109	4	104	109	–	.	.
Cayman Islands	993	1,501	1,186	1,355	26	1,032	.	.	349	1,006
Curacao [7]	0	–	0	0	–	–	0	–	–	0
Mexico	81	43	164	65	7	58	65	–	.	.
United States of America	19,823	16,090	17,004	16,763	362	16,325	16,375	388	1,226	15,537
Remaining countries in America	741	559	608	704	49	648	.	.	.	.
Countries in Asia	12,081	10,816	11,560	11,744	383	4,514	10,536	1,208	5,037	6,707
China, People's Republic of [8]	5,835	5,424	6,179	6,172	12	308	.	.	1,477	4,695
Hong Kong	178	201	241	170	34	121	.	.	117	53
Japan	206	223	350	290	5	280	290	–	242	48
Korea, Republic of	202	190	232	211	.	.	211	–	210	1
Singapore	2,121	1,849	1,778	1,918	128	1,563	1,918	–	1,330	588
Taiwan	92	59	43	59	.	.	.	.	59	0
Remaining countries in Asia	3,447	2,870	2,737	2,924	196	1,980	2,875	49	1,602	1,322
Countries in Oceania	.	.	.	.	.	168	.	.	.	179
Australia	.	.	6	6	4	1	.	.	.	.
New Zealand	7	6	.	.	.	5	5	.	.	.
Remaining countries in Oceania	150	104	145	170	1	162	.	.	–	170
Countries not identifiable	0	0	–	–	–	–	–	–	–	–
International organisations [9]	.	.	.	.	.	–	.	.	–	.

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

	Claims on non-residents [1]									
							July 2024			
								of which:		
	December 2019	December 2020	December 2021	December 2022	December 2023	June 2024	Claims, total	Euro	US dollar	Currency of debtor country [2]
Country/group of countries	1	2	3	4	5	6	7	8	9	10
All countries	1,827,368	1,801,114	1,812,734	1,825,680	1,903,777	1,990,154	2,009,525	1,080,414	618,149	245,293
Countries in Europe	1,145,097	1,162,304	1,127,567	1,101,036	1,155,048	1,188,803	1,190,351	913,107	79,777	153,831
EU Member States [5]	1,004,617	829,922	811,137	834,710	901,198	920,628	919,248	782,616	45,596	52,374
Euro area [5]	671,124	700,199	682,610	700,296	761,500	786,722	785,348	710,331	42,945	.
Austria	45,301	47,968	48,555	52,048	58,019	57,395	57,231	56,917	16	.
Belgium	20,750	23,535	22,966	23,320	28,361	28,576	29,702	28,164	1,349	.
Croatia	1,090	689	658	701	3,771	4,246	4,273	4,215	57	.
Cyprus	2,037	1,708	1,461	1,068	1,160	1,216	1,082	618	431	.
Estonia	146	284	335	324	564	607	632	632	0	.
Finland	19,711	21,687	17,803	18,186	21,013	23,412	23,427	23,170	190	.
France	155,879	158,082	146,438	158,230	176,549	189,988	191,818	181,059	9,351	.
Greece	20,369	19,601	18,344	18,907	14,663	14,639	14,361	14,285	76	.
Ireland	33,288	32,254	32,673	34,434	35,025	35,063	35,557	24,941	8,545	.
Italy	73,783	73,733	70,779	73,106	82,603	86,435	85,306	82,379	2,644	.
Latvia	737	842	796	794	798	803	734	730	5	.
Lithuania	735	993	1,117	1,188	1,275	1,343	1,362	1,361	0	.
Luxembourg [6]	119,360	120,509	132,899	131,625	143,013	143,648	143,767	119,824	13,290	.
Malta	1,070	1,181	1,550	1,253	1,233	1,249	1,423	917	501	.
Netherlands	99,377	104,850	99,043	91,211	93,368	97,127	95,371	90,617	3,144	.
Portugal	7,576	7,922	6,800	6,316	6,266	7,590	6,802	6,569	65	.
Slovakia	4,204	3,687	3,757	5,985	9,791	8,531	9,039	8,341	654	.
Slovenia	1,590	2,254	1,641	1,657	1,771	1,955	1,989	1,903	86	.
Spain	60,880	65,045	62,368	66,578	68,270	68,685	67,632	63,689	2,541	.
Other EU Member States [5]	333,493	129,723	128,527	134,414	139,698	133,906	133,900	72,285	2,651	52,374
Bulgaria	505	528	675	488	537	543	562	490	0	72
Czechia	8,583	10,391	12,442	13,379	12,384	7,535	8,046	3,693	37	4,304
Denmark	12,445	13,193	11,416	11,857	11,419	10,816	10,929	8,988	526	1,300
Hungary	4,549	4,514	4,790	4,194	4,476	2,676	2,770	1,873	160	733
Poland	47,656	51,873	52,977	56,928	63,477	64,412	64,249	21,363	494	40,973
Romania	1,091	1,525	1,438	1,503	2,019	1,781	1,734	1,667	– 46	47
Sweden	28,838	29,510	28,297	30,226	31,093	30,200	29,527	23,458	887	4,945
EU institutions	22,149	17,500	15,834	15,138	14,293	15,943	16,083	10,753	593	.
Other European countries [5]	140,480	332,382	316,430	266,326	253,850	268,175	271,103	130,491	34,181	101,457
Guernsey	10,385	5,911	5,659	5,917	5,842	6,649	7,454	2,954	3,582	910
Iceland	750	691	542	524	556	667	570	488	74	8
Isle of Man	1,665	1,889	2,316	2,186	2,074	2,049	2,025	675	277	1,074
Jersey	10,149	9,146	9,187	12,535	9,749	10,178	10,604	2,460	1,139	6,940
Liechtenstein	706	635	555	733	779	681	696	473	169	51
Norway	28,218	25,969	25,925	24,961	24,186	25,412	25,681	21,580	1,881	1,975
Russian Federation	7,140	7,305	6,483	5,378	3,863	3,630	3,517	1,449	85	1,972
Switzerland	66,941	55,649	67,421	55,717	41,756	42,134	43,611	16,474	4,334	20,187
Turkey	11,444	11,884	11,872	12,658	10,653	11,534	11,442	8,788	2,368	288
Ukraine	1,038	1,071	969	1,078	576	632	645	394	101	147
United Kingdom	206,587	210,297	183,656	142,900	152,356	162,913	163,105	73,220	20,184	67,905
Remaining European countries	2,044	1,935	1,845	1,739	1,460	1,696	1,753	1,536	– 13	0
Countries in Africa	19,654	18,892	19,697	20,941	22,125	23,091	23,440	11,767	9,698	1,534
Algeria	18	44	37	42	33	66	63	36	25	0
Cameroon	118	140	208	205	193	176	177	118	58	0
Cote d'Ivoire	541	790	923	950	1,124	1,280	1,249	1,261	– 13	0
Egypt	4,345	4,346	4,256	3,537	3,908	4,342	4,452	2,085	2,133	205
Ghana	909	954	1,271	1,287	983	900	917	754	163	1
Kenya	277	227	216	175	447	326	258	114	130	1
Liberia	3,721	3,084	3,293	3,177	3,532	3,271	3,255	4	3,252	0
Libya	0	0	0	0	0	0	0	0	0	0
Morocco	1,404	1,674	1,780	2,013	2,061	2,190	2,288	2,204	82	2
Nigeria	969	1,254	1,330	1,589	1,216	1,292	1,453	204	1,231	2
South Africa	2,936	2,836	2,110	2,526	2,265	2,958	2,973	1,068	551	1,317
Tunisia	494	645	765	962	1,006	987	980	964	– 5	5
Zimbabwe	79	83	86	89	89	99	99	88	11	0
Remaining countries in Africa	3,843	2,815	3,422	4,389	5,268	5,204	5,276	2,867	2,080	1

* 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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Loans and advances					Foreign securities [3]					
							issued by foreign enterprises and households			
Total	of which: with a residual maturity of one year or less	to foreign banks	to foreign enterprises and households	to foreign general government	Total	issued by foreign banks	Total	of which: foreign shares [4]	issued by foreign general government	
11	12	13	14	15	16	17	18	19	20	Country/group of countries
1,440,502	896,956	442,457	940,439	57,606	569,023	234,349	127,290	11,822	207,384	All countries
798,212	439,903	234,013	532,068	32,131	392,139	192,859	79,500	11,001	119,780	Countries in Europe
562,246	271,278	148,620	385,444	28,182	357,002	165,704	75,882	8,906	115,416	EU Member States [5]
490,795	242,399	135,110	327,944	27,741	294,553	122,537	72,914	8,804	99,102	Euro area [5]
29,731	7,079	5,283	18,385	6,063	27,500	19,112	973	47	7,415	Austria
12,346	6,940	2,903	8,293	1,150	17,356	5,726	1,726	929	9,904	Belgium
3,689	3,594	3,477	212	0	584	9	2	–	573	Croatia
953	531	3	950	–	129	–	3	0	126	Cyprus
375	278	–	375	–	257	61	8	0	188	Estonia
6,337	3,004	922	5,320	95	17,090	13,327	930	95	2,833	Finland
109,163	59,589	49,646	55,010	4,507	82,655	49,090	10,582	246	22,983	France
14,218	2,491	2,006	854	11,358	143	1	0	0	142	Greece
21,804	13,244	2,085	19,713	6	13,753	390	11,508	90	1,855	Ireland
59,602	17,523	13,818	41,963	3,821	25,704	1,906	2,898	– 494	20,900	Italy
108	42	2	38	68	626	6	0	0	620	Latvia
288	96	–	288	–	1,074	–	8	0	1,066	Lithuania
108,247	64,818	28,821	79,401	25	35,520	5,966	28,296	6,878	1,258	Luxembourg [6]
1,186	558	279	907	–	237	–	45	18	192	Malta
61,770	25,590	5,105	56,655	10	33,601	17,750	14,101	944	1,750	Netherlands
4,038	2,453	1,521	2,415	102	2,764	371	211	1	2,182	Portugal
5,951	5,014	4,453	1,496	2	3,088	1,307	120	–	1,661	Slovakia
488	242	131	357	0	1,501	40	0	0	1,461	Slovenia
49,443	28,294	13,636	35,312	495	18,189	7,475	1,191	50	9,523	Spain
71,451	28,879	13,510	57,500	441	62,449	43,167	2,968	102	16,314	Other EU Member States [5]
142	69	10	132	–	420	4	11	0	405	Bulgaria
7,285	3,747	2,426	4,858	1	761	330	217	0	214	Czechia
5,755	3,143	2,375	3,380	–	5,174	4,662	386	0	126	Denmark
1,547	1,004	443	944	160	1,223	55	53	48	1,115	Hungary
43,653	14,500	3,482	39,922	249	20,596	6,670	534	46	13,392	Poland
307	175	34	273	0	1,427	– 9	463	0	973	Romania
12,497	6,197	4,475	7,991	31	17,030	15,637	1,304	8	89	Sweden
265	44	265	–	–	15,818	15,818	–	–	–	EU institutions
235,966	168,625	85,393	146,624	3,949	35,137	27,155	3,618	2,095	4,364	Other European countries [5]
7,452	6,588	58	7,394	–	2	–	2	1	–	Guernsey
395	20	116	279	–	175	24	13	1	138	Iceland
2,025	927	–	2,025	–	0	–	0	0	–	Isle of Man
10,118	4,784	0	10,118	–	486	–	486	0	–	Jersey
530	233	63	467	–	166	–	166	167	–	Liechtenstein
8,761	6,291	5,602	3,156	3	16,920	15,871	1,035	10	14	Norway
3,462	1,920	1,448	2,001	13	55	–	– 18	– 18	73	Russian Federation
40,045	22,851	17,326	21,711	1,008	3,566	1,810	1,222	233	534	Switzerland
11,644	6,015	4,184	6,619	841	– 202	9	58	1	– 269	Turkey
507	428	148	131	228	138	–	25	–	113	Ukraine
149,339	118,012	56,218	91,893	1,228	13,766	9,441	630	1,700	3,695	United Kingdom
1,688	556	230	830	628	65	–	– 1	0	66	Remaining European countries
22,839	9,918	3,766	9,907	9,166	601	2	470	0	129	Countries in Africa
63	63	63	0	–	–	–	–	–	–	Algeria
177	74	0	9	168	–	–	–	–	–	Cameroon
1,257	855	3	417	837	– 8	2	2	–	– 12	Cote d'Ivoire
4,248	2,285	1,872	1,451	925	204	–	180	0	24	Egypt
916	585	1	186	729	1	–	1	–	–	Ghana
258	172	114	56	88	0	–	–	–	0	Kenya
3,254	523	0	3,254	–	1	–	1	0	–	Liberia
0	0	–	0	–	–	–	–	–	–	Libya
2,276	246	28	855	1,393	12	–	– 1	0	13	Morocco
1,456	1,012	709	650	97	– 3	–	0	0	– 3	Nigeria
2,596	1,226	639	1,116	841	377	–	255	0	122	South Africa
966	189	25	162	779	14	0	14	–	–	Tunisia
99	99	–	56	43	–	–	–	–	–	Zimbabwe
5,273	2,589	312	1,695	3,266	3	–	18	0	– 15	Remaining countries in Africa

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

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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

	Claims on non-residents [1]									
							July 2024			
								of which:		
	December 2019	December 2020	December 2021	December 2022	December 2023	June 2024	Claims, total	Euro	US dollar	Currency of debtor country [2]
Country/group of countries	1	2	3	4	5	6	7	8	9	10
Countries in America	445,558	424,095	474,912	503,550	504,552	545,482	561,118	54,613	483,411	12,002
Argentina	1,084	784	771	744	783	757	722	135	576	0
Bahamas	1,826	1,098	1,368	2,371	2,105	2,202	2,402	534	1,846	0
Bermuda	5,865	5,010	4,854	4,651	3,756	3,842	3,933	160	3,338	0
Bolivia, Plurinational State of	30	84	41	32	112	118	115	1	114	0
Brazil	5,125	5,234	4,836	6,237	7,066	7,480	7,286	1,059	2,686	3,514
British Virgin Islands	10,737	9,738	10,338	6,849	5,428	4,925	4,981	290	2,799	.
Canada	33,761	36,126	36,990	46,492	42,231	44,727	43,828	26,856	6,880	7,519
Cayman Islands	39,729	23,193	29,858	41,530	47,316	54,145	60,181	17,081	41,784	0
Chile	2,180	2,155	2,428	2,406	2,360	2,189	2,230	415	1,816	3
Columbia	1,225	1,756	1,933	2,668	2,833	3,255	3,272	1,739	1,523	10
Cuba	86	68	59	55	48	51	50	50	0	0
Curacao [7]	128	78	78	103	102	103	102	77	25	0
Ecuador	328	287	632	366	415	369	460	16	445	.
Guatemala	254	241	247	511	394	557	519	8	511	0
Mexico	4,600	4,382	4,342	4,431	4,147	5,412	5,602	744	3,907	902
Panama	1,612	1,595	1,279	1,155	1,158	1,476	1,409	412	991	0
Paraguay	128	80	89	255	217	256	228	23	203	0
Peru	1,072	1,219	1,333	1,790	2,172	2,226	2,214	456	1,723	35
United States of America	333,556	329,179	371,747	379,054	379,889	409,324	419,596	4,358	410,488	.
Uruguay	548	442	429	394	362	362	359	42	318	1
Venezuela, Bolivarian Republic	75	50	– 37	21	27	57	31	7	16	0
Remaining countries in America	1,609	1,296	1,297	1,435	1,631	1,649	1,598	150	1,422	18
Countries in Asia	172,952	152,314	146,255	149,280	165,700	168,564	170,459	55,788	35,248	70,303
Bahrain	1,492	1,411	1,358	1,473	1,008	835	877	26	830	13
China, People's Republic of [8]	19,584	18,953	16,659	15,640	22,874	22,856	22,125	5,263	1,472	14,083
Hong Kong	14,396	12,192	13,145	12,355	11,328	11,815	12,646	4,972	2,653	550
India	23,986	18,589	21,043	21,027	22,006	23,888	23,843	5,119	2,680	15,546
Indonesia	6,636	6,240	5,834	5,995	6,708	6,965	6,828	3,506	1,097	2,130
Iran	11	8	3	2	1	1	1	1	0	0
Iraq	427	392	465	531	842	875	862	756	105	0
Israel	1,157	1,288	2,090	2,262	2,593	1,643	1,585	651	342	586
Japan	38,790	32,524	22,720	26,805	30,706	31,083	32,020	14,840	2,776	14,355
Jordan	543	643	696	705	830	823	826	733	88	2
Kazakhstan	198	167	136	94	114	91	85	45	37	1
Korea, Republic of	11,026	8,599	11,237	11,107	13,952	13,669	14,381	2,575	3,251	8,426
Kuwait	865	1,076	1,015	937	1,144	1,200	1,106	219	861	16
Lebanon	149	120	116	94	45	26	48	3	44	0
Malaysia	2,134	2,294	1,821	1,774	2,199	2,062	2,430	93	882	1,388
Myanmar	42	40	28	30	11	7	7	3	4	0
Pakistan	742	979	348	473	317	357	348	49	71	215
Philippines	1,843	1,117	1,136	1,617	1,709	2,233	2,153	104	1,325	661
Qatar	3,529	3,293	2,623	3,119	3,930	4,072	3,815	1,790	2,010	7
Saudi Arabia	4,515	3,908	4,038	4,314	3,349	3,335	3,424	1,127	2,160	103
Singapore	19,388	19,506	21,073	20,172	21,562	21,840	21,578	7,329	3,073	9,160
Sri Lanka	895	733	520	277	261	315	382	13	131	233
Syria	0	1	0	0	1	0	0	0	0	0
Taiwan	3,708	1,872	1,696	1,060	934	845	1,254	594	43	607
Thailand	2,559	2,264	2,730	2,732	2,358	1,993	2,072	149	1	1,911
Turkmenistan	536	439	382	308	212	163	162	116	46	0
United Arab Emirates	5,888	5,893	5,004	5,161	5,654	6,296	6,400	1,408	4,465	263
Uzbekistan	667	795	1,177	1,643	2,269	2,871	2,864	2,295	561	0
Vietnam	2,163	2,185	2,415	2,440	2,122	1,800	1,680	367	1,264	47
Remaining countries in Asia	5,083	4,793	4,747	5,133	4,661	4,605	4,657	1,642	2,976	0
Countries in Oceania	33,813	28,926	28,384	30,314	29,915	31,513	30,978	18,457	4,301	7,623
Australia	27,653	23,523	23,151	25,003	24,101	25,533	24,752	15,822	1,309	7,243
Marshall Islands	3,692	2,823	2,458	2,273	2,671	2,870	2,893	99	2,793	.
New Zealand	2,368	2,508	2,506	2,750	2,894	2,848	2,870	2,330	123	380
Papua New Guinea	13	– 16	0	20	0	– 1	– 1	0	– 1	0
Remaining countries in Oceania	87	88	269	268	249	263	464	206	77	0
Countries not identifiable	34	1	0	0	1	0	0	0	0	.
International organisations [9]	10,260	14,582	15,919	20,559	26,436	32,701	33,179	26,682	5,714	.

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

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Loans and advances					Foreign securities [3]					
							issued by foreign enterprises and households			
Total	of which: with a residual maturity of one year or less	to foreign banks	to foreign enterprises and households	to foreign general government	Total	issued by foreign banks	Total	of which: foreign shares [4]	issued by foreign general government	
11	12	13	14	15	16	17	18	19	20	Country/group of countries
469,219	346,163	157,626	306,198	5,395	91,899	22,790	25,370	656	43,739	Countries in America
696	221	28	540	128	26	–	5	0	21	Argentina
2,407	2,359	1,868	178	361	– 5	–	0	0	– 5	Bahamas
3,995	1,576	5	3,990	–	– 62	–	– 62	– 106	–	Bermuda
115	115	107	8	–	0	–	0	–	–	Bolivia, Plurinational State of
5,199	3,415	3,588	1,238	373	2,087	27	291	0	1,769	Brazil
4,700	3,596	5	4,695	–	281	–	281	3	–	British Virgin Islands
13,167	7,980	2,458	10,647	62	30,661	21,324	2,253	13	7,084	Canada
59,576	53,101	5,896	53,680	–	605	– 59	708	44	– 44	Cayman Islands
1,748	739	393	1,334	21	482	–	131	0	351	Chile
2,911	1,017	393	593	1,925	361	–	92	0	269	Columbia
50	40	27	0	23	–	–	–	–	–	Cuba
18	4	–	18	–	84	–	84	9	–	Curacao [7]
460	396	333	30	97	0	–	–	–	0	Ecuador
519	408	506	7	6	–	–	–	–	–	Guatemala
4,820	2,758	1,767	2,698	355	782	–	595	0	187	Mexico
1,215	527	315	900	–	194	–	7	0	187	Panama
228	98	107	79	42	–	–	–	–	–	Paraguay
2,133	781	594	731	808	81	–	46	1	35	Peru
363,394	265,847	138,603	223,784	1,007	56,202	1,498	20,928	692	33,776	United States of America
352	55	0	352	–	7	–	–	–	7	Uruguay
15	11	0	14	1	16	–	11	–	5	Venezuela, Bolivarian Republic
1,501	1,119	633	682	186	97	–	–	–	97	Remaining countries in America
129,071	88,881	43,162	75,272	10,637	41,388	7,675	9,425	32	24,288	Countries in Asia
876	198	496	380	–	1	–	0	–	1	Bahrain
14,418	9,088	3,442	8,937	2,039	7,707	408	830	2	6,469	China, People's Republic of [8]
9,963	9,387	1,307	8,656	–	2,683	58	2,150	1	475	Hong Kong
17,118	7,463	2,907	12,254	1,957	6,725	2	869	5	5,854	India
5,346	1,450	214	1,789	3,343	1,482	4	315	8	1,163	Indonesia
1	1	–	1	0	–	–	–	–	–	Iran
862	163	0	286	576	0	–	–	–	0	Iraq
923	493	96	822	5	662	–	525	0	137	Israel
27,520	24,259	15,042	12,205	273	4,500	1,767	1,552	11	1,181	Japan
826	145	45	77	704	0	–	0	–	0	Jordan
75	21	54	21	–	10	–	2	0	8	Kazakhstan
4,223	4,448	1,286	2,937	0	10,158	1,562	1,689	2	6,907	Korea, Republic of
1,106	473	368	738	–	0	–	–	–	0	Kuwait
27	25	22	5	–	21	–	–	–	21	Lebanon
1,427	1,217	1,103	324	0	1,003	53	203	0	747	Malaysia
7	2	–	4	3	–	–	–	–	–	Myanmar
329	243	220	108	1	19	20	0	–	– 1	Pakistan
2,006	1,356	349	1,649	8	147	0	109	0	38	Philippines
3,729	2,044	1,689	1,945	95	86	–	0	–	86	Qatar
3,351	1,891	877	2,474	0	73	–	16	–	57	Saudi Arabia
16,749	15,334	7,174	9,575	–	4,829	3,172	833	1	824	Singapore
306	218	120	131	55	76	38	–	–	38	Sri Lanka
0	0	–	0	0	–	–	–	–	–	Syria
1,060	673	426	634	0	194	–	180	0	14	Taiwan
1,259	1,090	735	524	–	813	582	4	2	227	Thailand
162	81	6	0	156	–	–	–	–	–	Turkmenistan
6,284	3,587	1,539	4,745	–	116	7	64	0	45	United Arab Emirates
2,867	1,606	2,006	653	208	– 3	–	– 3	–	–	Uzbekistan
1,591	497	283	1,068	240	89	–	88	–	1	Vietnam
4,660	1,428	1,356	2,330	974	– 3	2	– 1	–	– 4	Remaining countries in Asia
17,868	11,527	2,402	15,344	122	13,110	10,476	2,080	133	554	Countries in Oceania
14,043	10,392	2,163	11,762	118	10,709	9,145	1,264	133	300	Australia
2,893	642	–	2,893	–	0	–	0	0	–	Marshall Islands
468	74	39	425	4	2,402	1,331	817	0	254	New Zealand
0	0	–	0	–	– 1	–	– 1	0	–	Papua New Guinea
464	419	200	264	–	–	–	–	–	–	Remaining countries in Oceania
0	0	0	0	–	–	–	–	–	–	Countries not identifiable
3,293	564	1,488	1,650	155	29,886	547	10,445	0	18,894	International organisations [9]

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

VII OTC derivatives statistics (BIS)

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

€ billion

End of half-year	Nominal values										
	Derivative contracts, total [1]	Foreign exchange contracts [2]				Interest-rate contracts [3]				Credit derivatives [4]	
		Total	with reporting banks [6]	with other banks and financial institutions [7]	with non-financial corporations	Total	with reporting banks [6]	with other banks and financial institutions [7]	with non-financial corporations	Total	with reporting banks [6]
	1	2	3	4	5	6	7	8	9	10	11
Contracts reported by 74 reporting banks world-wide [8]											
2010 H1	443,613	43,316	16,237	19,131	7,948	368,211	107,675	229,835	30,701	24,661	12,855
H2	420,230	43,255	16,432	19,186	7,637	348,196	100,646	219,645	27,905	22,375	11,300
2011 H1	456,920	44,765	18,107	19,964	6,694	382,786	110,165	245,930	26,691	22,424	12,003
H2	467,732	48,984	21,604	20,029	7,351	389,612	121,608	239,986	28,018	22,124	12,854
2012 H1	474,456	52,958	23,419	21,873	7,666	392,714	110,521	251,712	30,481	21,392	12,508
H2	450,109	51,053	21,854	21,852	7,347	373,356	88,591	258,593	26,172	19,001	10,724
2013 H1	513,320	55,903	23,463	24,279	8,161	431,707	79,596	325,305	26,806	18,616	10,495
H2	496,801	51,159	22,628	22,154	6,377	424,045	69,438	342,158	12,449	15,242	8,015
2014 H1	488,230	54,753	23,408	24,674	6,671	412,425	61,883	339,011	11,531	14,250	6,985
H2	498,905	61,810	26,270	27,939	7,601	416,310	57,569	347,095	11,646	13,507	6,356
2015 H1	475,398	65,786	27,426	29,428	8,932	388,334	54,484	321,545	12,305	13,043	5,812
H2	436,506	64,707	27,492	28,647	8,568	352,737	49,706	289,488	13,543	11,291	5,007
2016 H1	469,072	66,831	28,873	30,095	7,863	384,412	42,473	332,161	9,778	10,594	4,588
H2	430,705	65,077	28,780	28,308	7,989	349,171	38,709	300,453	10,009	9,351	3,548
2017 H1	447,387	67,454	29,352	29,904	8,198	364,264	34,688	319,558	10,018	8,451	2,584
H2	442,894	72,593	30,124	32,589	9,880	355,472	33,953	310,071	11,448	7,799	1,935
2018 H1	509,529	82,119	34,834	37,149	10,136	412,356	34,411	365,558	12,387	7,159	1,714
H2	474,707	79,127	32,931	36,287	9,909	381,202	34,070	335,171	11,961	7,111	1,580
2019 H1	561,605	86,570	34,705	41,363	10,502	460,123	34,222	413,649	12,252	6,862	1,380
H2	496,137	82,018	31,787	39,812	10,419	399,359	31,488	356,692	11,179	6,746	1,268
2020 H1	541,114	83,722	32,074	41,073	10,575	441,885	29,647	400,925	11,313	7,867	1,291
H2	473,632	79,464	30,225	39,043	10,196	379,911	25,527	343,994	10,390	6,813	1,028
2021 H1	512,464	86,191	31,001	44,265	10,925	410,477	25,333	374,435	10,709	7,416	936
H2	527,649	92,008	33,697	47,025	11,286	419,485	26,438	381,794	11,253	7,770	1,024
2022 H1	607,586	105,480	39,846	52,726	12,908	483,540	29,864	441,444	12,232	8,969	1,134
H2	578,448	100,840	36,616	51,165	13,059	459,790	27,091	420,462	12,237	9,121	1,096
2023 H1	655,077	109,002	40,503	55,206	13,293	527,656	29,343	484,938	13,375	9,111	1,044
H2	602,808	106,770	38,685	55,066	13,019	479,266	28,452	437,921	12,893	7,735	1,033
of which: contracts reported by German banks											
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	.
2023 H1	56,230	6,710	2,927	3,127	656	48,277	2,296	45,551	430	1,177	.
H2	56,676	6,528	2,590	3,307	631	49,025	2,214	46,369	442	1,037	.

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

VII OTC derivatives statistics (BIS)

				Market values						
with other banks and financial institutions [7]	with non-financial corporations	Index-related and stock-related contracts [5]	Commodity-contracts [5]	Derivative contracts, total [1]	Foreign exchange contracts [2]	Interest-rate contracts [3]	Credit derivatives [4]	Index-related and stock-related contracts [5]	Commodity-contracts [5]	End of half-year
12	13	14	15	16	17	18	19	20	21	
Contracts reported by 74 reporting banks world-wide [8]										
11,118	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	6,729	2,868	17,582	4,551	11,365	203	573	890	2022 H1
7,928	97	6,487	2,210	19,366	4,543	13,721	137	473	492	H2
7,981	86	7,212	2,096	18,168	3,967	13,240	155	525	281	2023 H1
6,628	74	7,043	1,994	16,326	3,798	11,569	160	527	272	H2
of which: contracts reported by German banks										
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
1,108	.	34	32	1,018	167	826	18	4	3	2023 H1
972	.	31	55	884	167	686	24	5	2	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 cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
Operating result before the valuation of assets 9														
1993	60,718	21,813	11,129	9,647	249	788	5,017	16,537	1,203	8,814	3,156	–	1,622	2,556
1994	66,353	19,126	7,975	10,327	160	664	5,867	20,590	2,159	10,071	3,592	–	2,134	2,814
1995	62,472	17,764	6,893	10,232	141	498	5,818	19,493	1,443	9,685	4,147	–	1,174	2,948
1996	66,647	19,641	7,603	11,341	133	564	7,084	19,493	1,461	9,830	4,628	–	1,054	3,456
1997	70,601	21,957	8,764	12,396	119	678	7,858	19,357	1,610	9,769	5,307	–	1,269	3,474
1998	72,967	22,761	7,782	13,928	181	870	10,116	17,754	1,721	8,841	6,303	–	1,380	4,091
1999	72,207	21,362	10,628	10,542	192	–	9,568	18,359	1,549	9,537	5,715	–	1,553	4,565
1999	36,919	10,922	5,434	5,390	98	–	4,892	9,387	792	4,876	2,922	–	794	2,334
2000	36,900	11,986	6,043	5,824	119	–	5,103	8,284	1,233	4,289	2,917	–	1,089	1,999
2001	33,408	9,513	4,753	4,638	122	–	5,441	8,058	788	3,824	2,800	–	964	2,020
2002	39,266	12,506	6,177	6,201	128	–	5,648	9,568	1,025	4,632	2,436	–	1,052	2,399
2003	40,107	12,129	5,400	6,573	156	–	6,094	9,806	644	5,638	2,308	–	1,081	2,407
2004	41,025	12,045	5,320	6,590	135	–	5,787	10,212	692	5,915	2,590	–	1,118	2,666
2005	51,511	23,710	15,578	8,008	124	–	4,905	9,880	834	5,725	2,679	–	1,027	2,751
2006	49,822	18,997	11,425	7,438	134	–	6,626	9,884	666	7,503	2,524	–	615	3,007
2007	45,057	19,806	11,887	7,704	215	–	4,624	8,499	122	5,475	2,809	–	997	2,725
2008	29,403	2,417	– 4,974	7,185	206	–	6,112	8,573	72	5,980	2,309	–	943	2,997
2009	45,078	13,828	7,676	5,901	251	–	6,831	9,596	1,368	6,201	2,481	–	988	3,785
2010	46,563	14,285	7,222	6,800	263	–	5,538	11,042	1,090	7,480	2,408	–	864	3,856
2011	46,177	17,476	9,124	8,080	272	–	4,483	11,152	745	7,548	507	–	946	3,320
2012	46,988	18,517	11,210	7,047	260	–	4,267	10,072	1,502	7,135	1,282	–	815	3,398
2013	37,767	14,110	6,876	6,971	263	–	4,077	9,491	1,036	7,604	432	–	674	343
2014	38,093	13,757	6,935	6,480	342	–	2,667	9,232	813	7,339	884	–	544	2,857
2015	37,853	13,205	5,576	7,440	189	–	3,077	9,277	771	7,269	1,094	–	500	2,660
2016	39,350	14,105	6,039	7,846	220	–	3,677	9,549	–	7,237	599	–	919	3,264
2017	34,532	10,505	3,239	7,020	246	–	2,545	9,792	–	7,497	380	–	963	2,850
2018	32,449	10,438	3,710	6,521	207	–	1,695	9,703	–	7,427	656	–	246	2,284
2019	28,493	7,383	– 256	7,401	238	–	1,570	8,491	–	7,262	885	–	104	2,798
2020	33,392	11,123	2,701	8,155	267	–	1,767	8,784	–	7,275	933	–	177	3,333
2021	34,190	10,767	216	10,214	337	–	2,427	8,533	–	7,877	780	–	137	3,669
2022	46,055	14,991	2,915	11,690	386	–	3,555	12,929	–	9,438	1,058	–	617	3,467
2023	66,971	27,810	11,514	15,776	520	–	4,383	17,602	–	11,005	1,278	–	853	4,040
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	29,767	10,407	2,208	7,927	272	–	2,005	8,176	–	5,398	757	–	488	2,536
2023	56,654	23,523	9,052	14,038	433	–	3,532	14,529	–	9,800	726	–	761	3,783

***** 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					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
	Partial operating result 11													
1968	4,202	882	288	406	47	141	548	1,428	131	314	493	181	–	225
1969	4,904	1,276	454	537	74	211	526	1,425	141	440	720	168	–	208
1970	4,621	1,074	413	435	58	168	273	1,337	93	666	788	175	–	215
1971	4,800	961	246	474	113	128	428	1,338	147	597	798	276	–	255
1972	6,295	1,228	260	645	155	168	679	2,009	205	728	783	374	–	289
1973	6,541	1,072	165	509	240	158	570	2,083	73	1,056	1,103	238	–	346
1974	8,744	2,384	931	985	269	199	700	2,609	203	1,141	1,063	304	–	340
1975	11,219	2,718	1,117	1,164	233	204	973	3,831	555	1,184	1,049	473	–	436
1976	10,369	2,367	906	1,184	146	131	938	3,597	406	1,045	1,060	513	–	443
1977	11,683	2,643	1,148	1,207	158	130	1,111	4,213	350	1,227	1,122	527	–	490
1978	13,195	2,908	1,189	1,360	163	196	1,382	4,810	411	1,409	1,193	541	–	541
1979	12,689	2,558	1,068	1,176	143	171	1,028	4,780	257	1,691	1,301	598	–	476
1980	13,111	2,476	1,043	1,025	165	243	738	4,978	213	2,389	1,355	499	–	463
1981	18,526	3,992	1,931	1,541	198	322	532	7,323	455	3,707	1,432	556	–	529
1982	25,328	6,330	2,838	2,812	249	431	1,610	9,154	980	4,101	1,813	702	–	638
1983	30,873	7,898	3,735	3,433	284	446	2,711	10,715	1,327	4,046	2,511	775	–	890
1984	29,052	7,307	3,583	3,093	313	318	2,705	10,354	1,167	3,324	2,691	540	–	964
1985 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	34,503	9,237	2,654	6,391	192	–	1,761	11,671	–	8,319	1,064	–	224	2,227
2023	47,205	13,028	3,203	9,397	428	–	2,408	16,861	–	9,911	1,175	–	656	3,166

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 cooperatives", 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					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
	Profit or loss (–) for the financial year before tax 13													
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	27,292	11,020	6,130	4,619	271	–	2,021	6,412	–	4,537	534	–	350	2,418
2023	48,713	17,349	8,482	8,434	433	–	3,152	14,255	–	9,259	748	–	506	3,444

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 cooperatives' 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					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
	Profit or loss (–) for the financial year after tax 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	21,807	10,876	8,255	2,435	186	–	1,153	3,816	–	3,417	335	–	207	2,003
2023	36,094	13,312	8,332	4,712	268	–	2,123	9,971	–	6,712	479	–	244	3,253

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 cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
	Total assets 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
2023	10,701,001	4,885,442	2,760,665	1,967,187	157,590	–	1,000,033	1,556,061	–	1,160,222	225,456	–	244,652	1,629,135

For footnotes * and **1-8,** see pp. 136 f. For footnote **12,** see p. 138. **15** On an annual average. Up to and including 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	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	– 1.8	19.3	– 3.9	15.5
2023	65.1	22.9	7.0	5.0	100.0	– 59.2	– 29.6	– 29.7	– 6.3	– 4.8	29.7	– 7.7	22.0
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	58.5	31.8	11.6	– 1.8	100.0	– 74.6	– 34.0	– 40.6	– 7.8	1.0	18.7	– 0.2	18.4
2023	54.0	25.4	14.1	6.6	100.0	– 61.1	– 27.0	– 34.1	– 6.0	– 8.6	24.3	– 5.6	18.6

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which: Staff costs	of which: Other administrative spending [2]			Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
	1	2	3	4	5	6	7	8	9	10	11	12	13
Big banks [4]													
1993	64.6	28.0	7.0	0.4	100.0	– 60.5	– 39.4	– 21.2	– 22.2	– 1.7	15.6	– 6.0	9.5
1994	72.4	28.2	– 0.2	– 0.4	100.0	– 69.0	– 43.9	– 25.1	– 15.1	2.7	18.7	– 6.5	12.1
1995	68.7	27.4	4.2	– 0.3	100.0	– 73.0	– 46.3	– 26.7	– 6.7	– 3.7	16.6	– 3.3	13.3
1996	67.6	28.8	4.2	– 0.5	100.0	– 72.6	– 44.8	– 27.9	– 6.1	– 1.5	19.7	– 6.7	13.0
1997	63.5	32.4	5.4	– 1.4	100.0	– 72.2	– 42.4	– 29.9	– 10.8	– 4.9	12.1	– 3.2	8.9
1998	63.9	34.1	4.4	– 2.4	100.0	– 76.7	– 44.1	– 32.6	– 7.5	51.3	67.0	– 34.4	32.6
1999	59.6	32.8	8.9	– 1.3	100.0	– 77.4	– 41.7	– 35.7	– 12.4	1.8	12.0	– 1.5	10.6
2000	49.2	35.4	16.5	– 1.1	100.0	– 79.0	– 42.3	– 36.7	– 8.2	– 1.8	11.0	1.5	12.6
2001	50.3	32.3	16.7	0.7	100.0	– 83.8	– 43.4	– 40.4	– 13.3	7.2	10.1	1.5	11.6
2002	63.0	30.3	7.4	– 0.8	100.0	– 77.9	– 39.7	– 38.1	– 21.9	– 7.1	– 6.9	– 0.3	– 7.3
2003	49.4	31.2	18.6	0.9	100.0	– 79.5	– 41.5	– 38.0	– 18.0	– 30.2	– 27.7	1.9	– 25.9
2004	62.6	31.9	2.2	3.3	100.0	– 80.8	– 41.4	– 39.4	– 10.6	– 16.0	– 7.5	0.8	– 6.7
2005	49.3	25.6	27.3	– 2.1	100.0	– 60.5	– 31.9	– 28.6	– 4.3	2.5	37.7	– 10.2	27.5
2006	60.0	29.5	8.1	2.5	100.0	– 69.0	– 37.8	– 31.2	– 5.6	– 5.0	20.4	– 2.5	17.9
2007	65.7	30.5	4.7	– 1.0	100.0	– 68.1	– 36.8	– 31.2	– 7.5	16.7	41.1	– 6.9	34.2
2008	123.9	56.2	– 87.2	7.2	100.0	– 128.2	– 62.0	– 66.3	– 40.0	– 33.0	– 101.2	6.2	– 95.0
2009	63.8	29.0	12.9	– 5.6	100.0	– 76.8	– 38.8	– 38.0	– 16.1	– 27.4	– 20.3	2.2	– 18.1
2010	61.2	31.9	14.7	– 7.9	100.0	– 77.4	– 37.1	– 40.3	– 5.4	– 10.8	6.4	– 1.5	4.9
2011	57.5	31.9	13.8	– 3.2	100.0	– 72.5	– 33.4	– 39.2	– 5.7	– 22.1	– 0.3	– 1.7	– 2.0
2012	61.1	28.3	14.5	– 3.9	100.0	– 68.8	– 32.9	– 35.9	– 8.5	– 8.5	14.3	– 8.0	6.3
2013	60.7	33.8	12.1	– 6.6	100.0	– 78.3	– 35.3	– 43.0	– 3.0	– 7.5	11.2	– 3.3	7.9
2014	64.8	35.9	8.3	– 9.0	100.0	– 78.1	– 33.1	– 45.0	– 8.6	– 1.8	11.6	– 3.1	8.4
2015	67.8	36.0	7.6	– 11.4	100.0	– 82.9	– 35.0	– 48.0	0.3	– 9.0	8.3	– 3.3	5.0
2016	62.1	33.4	3.3	1.2	100.0	– 81.4	– 34.3	– 47.0	– 12.4	3.5	9.7	– 2.7	7.0
2017	57.3	35.7	13.0	– 6.0	100.0	– 88.7	– 36.7	– 51.9	2.3	– 3.9	9.7	– 2.0	7.8
2018	64.4	34.5	7.2	– 6.1	100.0	– 87.9	– 34.8	– 53.1	– 1.2	– 7.1	3.7	0.3	4.1
2019	58.5	36.9	4.7	– 0.1	100.0	– 100.9	– 39.2	– 61.7	– 17.1	– 45.3	– 63.4	– 3.6	– 67.0
2020	54.3	33.6	7.2	4.8	100.0	– 90.3	– 38.0	– 52.2	– 19.0	– 12.3	– 21.6	– 3.5	– 25.1
2021	57.5	41.1	7.3	– 5.9	100.0	– 99.2	– 42.9	– 56.3	– 2.5	– 4.0	– 5.6	0.3	– 5.3
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
2023	49.1	28.5	17.6	4.8	100.0	– 69.0	– 30.0	– 39.0	– 6.6	– 1.5	22.9	– 0.4	22.5
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	53.9	28.2	9.2	8.7	100.0	– 60.5	– 27.9	– 32.6	– 12.7	– 11.2	15.6	– 7.4	8.2
2023	58.7	22.2	10.5	8.5	100.0	– 53.0	– 24.0	– 29.0	– 5.2	– 16.7	25.1	– 11.1	14.0

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which: Staff costs	of which: Other administrative spending [2]			Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
	1	2	3	4	5	6	7	8	9	10	11	12	13
Branches of foreign banks													
1993	76.2	19.6	4.8	– 0.5	100.0	– 57.3	– 28.5	– 28.8	– 8.1	–	34.6	– 13.6	21.1
1994	68.3	21.2	10.4	0.2	100.0	– 68.1	– 33.7	– 34.3	– 3.4	– 1.2	27.3	– 9.0	18.4
1995	69.3	22.8	5.2	2.6	100.0	– 73.6	– 34.1	– 39.5	4.7	– 1.5	29.6	– 9.9	19.7
1996	59.7	20.3	19.5	0.5	100.0	– 78.4	– 28.2	– 50.2	0.5	– 1.6	20.5	– 10.9	9.6
1997	44.3	20.0	14.6	21.1	100.0	– 79.8	– 30.7	– 49.1	– 5.4	– 3.7	11.0	– 8.7	2.4
1998	37.2	14.2	34.1	14.6	100.0	– 75.5	– 21.2	– 54.3	– 7.3	3.0	20.1	– 7.4	12.7
1999	42.7	13.3	37.3	6.8	100.0	– 72.3	– 23.4	– 48.9	0.3	–	28.0	– 11.0	16.9
2000	39.2	14.6	36.6	9.6	100.0	– 74.1	– 18.3	– 55.8	– 2.0	– 0.2	23.7	– 2.8	20.9
2001	58.3	25.9	10.4	5.4	100.0	– 56.1	– 24.5	– 31.7	– 12.6	1.4	32.7	– 15.8	16.9
2002	57.8	31.7	3.6	6.9	100.0	– 57.8	– 25.7	– 32.0	– 23.4	– 2.0	16.8	– 12.5	4.3
2003	49.1	42.3	3.3	5.4	100.0	– 53.6	– 22.9	– 30.7	– 8.3	– 0.6	37.5	– 11.3	26.2
2004	52.2	42.4	1.6	3.8	100.0	– 57.0	– 24.2	– 32.8	– 11.1	– 6.7	25.2	– 8.3	16.9
2005	39.3	54.6	5.4	0.7	100.0	– 58.0	– 26.4	– 31.5	1.4	– 1.7	41.7	– 17.6	24.1
2006	37.0	49.0	8.7	5.3	100.0	– 55.3	– 27.7	– 27.7	– 3.3	–	41.3	– 17.7	23.7
2007	40.0	50.8	5.4	3.8	100.0	– 44.9	– 22.3	– 22.6	– 4.9	0.8	51.0	– 20.0	31.0
2008	51.6	38.2	3.1	7.2	100.0	– 50.8	– 22.2	– 28.6	– 16.2	– 6.2	26.7	– 15.0	11.7
2009	43.2	31.0	3.9	22.0	100.0	– 51.6	– 18.5	– 33.1	– 9.4	– 1.3	37.6	– 12.5	25.0
2010	50.3	25.8	2.9	21.1	100.0	– 52.3	– 16.9	– 35.4	– 4.7	– 1.5	41.6	– 14.5	27.0
2011	59.2	25.5	3.8	11.5	100.0	– 46.1	– 21.2	– 25.0	1.8	–	55.6	– 17.2	38.4
2012	60.1	25.5	4.0	10.5	100.0	– 48.6	– 21.9	– 26.7	2.4	0.4	54.2	– 16.8	37.4
2013	57.0	25.1	3.9	14.0	100.0	– 48.8	– 21.8	– 27.0	– 0.4	–	50.8	– 16.7	34.0
2014	65.2	18.1	2.8	13.9	100.0	– 41.1	– 19.1	– 22.0	– 6.5	–	52.3	– 19.1	33.2
2015	61.4	21.8	3.7	13.1	100.0	– 61.2	– 24.8	– 36.3	– 0.2	–	38.6	– 17.5	21.1
2016	54.6	20.2	4.0	21.2	100.0	– 56.0	– 24.8	– 31.2	– 24.2	–	19.8	– 13.6	6.2
2017	53.3	20.9	4.4	21.4	100.0	– 53.3	– 25.2	– 28.1	8.7	– 0.9	54.5	– 13.1	41.4
2018	52.2	24.8	1.1	22.0	100.0	– 55.0	– 25.4	– 29.6	– 7.8	–	37.2	– 12.6	24.6
2019	53.8	26.1	1.1	19.0	100.0	– 54.4	– 24.5	– 29.9	– 4.4	– 0.2	41.0	– 14.2	26.8
2020	56.0	19.8	1.8	22.4	100.0	– 53.2	– 22.1	– 31.2	– 38.5	–	8.2	– 7.9	0.4
2021	66.6	14.1	1.9	17.4	100.0	– 46.2	– 18.4	– 27.8	– 3.5	0.5	50.8	– 15.8	35.0
2022	57.8	14.6	1.4	26.1	100.0	– 45.2	– 17.5	– 27.7	– 16.2	– 0.1	38.5	– 12.1	26.4
2023	77.5	11.6	1.7	9.2	100.0	– 38.4	– 14.6	– 23.8	– 10.3	–	51.3	– 19.5	31.8
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	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which: Staff costs	of which: Other administrative spending [2]			Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken [6]													
1993	74.2	11.7	9.7	4.4	100.0	– 52.4	– 32.3	– 20.1	– 21.4	– 1.6	24.7	– 12.6	12.1
1994	84.6	12.0	– 0.5	3.9	100.0	– 50.4	– 29.5	– 21.0	– 21.7	– 5.8	22.1	– 9.4	12.7
1995	79.5	11.5	6.3	2.7	100.0	– 53.1	– 31.4	– 21.7	– 17.0	– 3.2	26.8	– 12.4	14.4
1996	80.0	11.1	4.5	4.4	100.0	– 50.5	– 29.2	– 21.3	– 17.1	– 8.0	24.4	– 9.1	15.3
1997	78.1	12.5	6.6	2.8	100.0	– 50.6	– 27.9	– 22.8	– 17.5	– 2.1	29.8	– 13.7	16.1
1998	72.0	11.0	7.5	9.5	100.0	– 46.5	– 24.5	– 22.0	– 30.9	7.5	30.0	– 13.7	16.3
1999	77.6	13.3	3.5	5.6	100.0	– 54.8	– 27.9	– 26.8	– 13.9	– 1.3	30.0	– 13.3	16.7
2000	72.4	16.8	5.9	4.9	100.0	– 55.9	– 29.0	– 26.9	– 15.2	– 4.4	24.5	– 11.8	12.7
2001	75.0	13.7	4.5	6.8	100.0	– 57.1	– 28.5	– 28.7	– 25.1	– 3.3	14.5	– 2.3	12.1
2002	75.8	14.0	5.0	5.3	100.0	– 56.1	– 27.8	– 28.2	– 60.2	26.4	10.1	– 3.1	7.0
2003	79.0	13.5	2.7	4.9	100.0	– 53.1	– 26.0	– 27.1	– 28.9	– 35.2	– 17.2	– 3.7	– 20.9
2004	79.4	13.8	2.1	4.7	100.0	– 53.5	– 26.8	– 26.7	– 6.4	– 36.3	3.8	– 6.7	– 2.9
2005	83.2	16.0	2.0	– 1.2	100.0	– 59.3	– 29.9	– 29.3	– 6.5	– 9.1	25.2	– 3.4	21.7
2006	70.3	15.5	7.1	7.2	100.0	– 53.6	– 29.5	– 24.1	9.6	– 13.9	42.1	– 6.2	36.0
2007	91.6	18.9	– 14.5	4.0	100.0	– 61.1	– 31.6	– 29.5	– 18.2	– 14.1	6.6	– 2.4	4.3
2008	90.2	16.2	– 11.2	4.8	100.0	– 54.6	– 27.2	– 27.5	– 63.4	– 26.8	– 44.9	– 4.7	– 49.6
2009	81.4	8.5	6.5	3.6	100.0	– 51.0	– 26.0	– 25.0	– 43.7	– 47.7	– 42.4	– 1.6	– 44.0
2010	84.4	10.0	3.9	1.7	100.0	– 54.7	– 26.7	– 28.0	– 18.6	– 34.3	– 7.6	0.8	– 6.8
2011	94.5	10.0	– 4.8	0.4	100.0	– 59.8	– 28.7	– 31.2	– 6.1	– 33.4	0.6	– 6.2	– 5.6
2012	82.3	8.3	6.7	2.7	100.0	– 59.6	– 29.6	– 30.1	– 1.1	– 17.5	21.7	– 6.3	15.4
2013	78.5	6.9	12.5	2.1	100.0	– 61.8	– 30.0	– 31.9	– 31.1	– 11.6	– 4.5	– 4.4	– 8.9
2014	89.9	9.2	1.2	– 0.4	100.0	– 70.9	– 35.6	– 35.3	– 17.2	– 15.9	– 4.0	– 5.6	– 9.6
2015	82.5	10.0	5.4	2.1	100.0	– 69.1	– 35.0	– 34.2	– 11.2	– 1.6	18.1	– 7.7	10.4
2016	74.9	12.1	10.2	2.9	100.0	– 63.6	– 28.6	– 34.9	– 36.9	– 4.9	– 5.4	– 5.0	– 10.4
2017	73.9	13.4	11.5	1.2	100.0	– 72.5	– 33.4	– 39.1	– 24.4	7.1	10.2	– 4.8	5.4
2018	74.2	14.8	8.8	2.2	100.0	– 76.6	– 38.6	– 38.0	– 36.3	– 1.3	– 14.1	– 8.3	– 22.5
2019	73.0	16.8	6.4	3.8	100.0	– 78.5	– 38.4	– 40.1	– 4.6	– 5.6	11.3	– 2.7	8.6
2020	75.7	15.7	6.2	2.4	100.0	– 75.9	– 37.8	– 38.2	– 8.8	– 8.0	7.3	– 2.5	4.8
2021	70.7	16.1	10.7	2.5	100.0	– 70.6	– 34.3	– 36.2	– 0.6	– 8.1	20.8	– 9.1	11.7
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
2023	67.0	14.3	10.1	8.7	100.0	– 58.4	– 27.2	– 31.2	– 8.1	– 3.6	29.9	– 9.8	20.2
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	28.5	–	3.7	100.0	– 62.0	– 37.6	– 24.4	– 14.0	– 5.2	18.9	– 7.6	11.2
2023	73.1	25.0	–	1.8	100.0	– 56.1	– 33.4	– 22.8	– 7.7	– 0.7	35.5	– 10.7	24.9

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending [2]					
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Regional institutions of credit cooperatives [9]												
1993	69.1	20.1	11.3	– 0.5	100.0	– 54.8	– 28.9	– 25.9	– 24.6	– 4.2	16.4	– 9.8	6.6
1994	81.0	14.3	4.9	– 0.2	100.0	– 41.4	– 21.7	– 19.7	– 45.9	17.0	29.7	– 14.7	14.9
1995	71.7	18.0	9.7	0.6	100.0	– 53.1	– 27.5	– 25.6	– 10.9	– 2.3	33.7	– 16.9	16.8
1996	69.4	20.2	9.3	1.1	100.0	– 54.3	– 26.9	– 27.4	– 4.0	– 2.2	39.5	– 17.9	21.6
1997	67.9	21.5	9.7	0.9	100.0	– 54.5	– 27.1	– 27.5	– 9.5	– 4.9	31.0	– 17.0	14.0
1998	74.6	19.4	4.8	1.2	100.0	– 56.0	– 26.1	– 29.9	– 18.6	45.6	71.0	– 13.5	57.5
1999	65.5	19.6	12.7	2.2	100.0	– 60.7	– 27.9	– 32.8	– 18.1	– 3.9	17.3	– 5.3	12.0
2000	71.2	19.5	8.6	0.7	100.0	– 51.8	– 24.3	– 27.5	– 43.3	27.8	32.7	– 10.4	22.3
2001	70.3	16.8	6.3	6.6	100.0	– 62.5	– 29.2	– 33.4	– 36.7	13.6	14.4	– 5.5	8.9
2002	65.5	14.0	10.8	9.7	100.0	– 52.5	– 25.0	– 27.5	– 41.9	8.8	14.3	1.3	15.6
2003	53.6	19.6	21.2	5.6	100.0	– 63.1	– 29.9	– 33.2	– 29.4	– 4.6	2.8	7.0	9.8
2004	55.8	18.7	22.1	3.4	100.0	– 59.2	– 30.5	– 28.7	– 18.9	– 8.9	13.0	4.7	17.7
2005	57.4	19.9	22.4	0.4	100.0	– 53.9	– 30.0	– 23.8	– 10.0	– 13.7	22.5	– 0.6	21.9
2006	57.3	19.1	22.9	0.7	100.0	– 62.2	– 38.2	– 24.0	– 6.3	– 9.8	21.7	24.3	46.0
2007	112.7	26.6	– 43.0	3.7	100.0	– 89.1	– 49.2	– 39.9	– 40.6	– 3.7	– 33.4	57.8	24.4
2008	151.7	28.5	– 86.8	6.6	100.0	– 93.1	– 49.2	– 43.9	– 66.2	19.7	– 39.7	53.2	13.5
2009	48.2	15.3	36.2	0.3	100.0	– 43.9	– 24.5	– 19.3	1.1	– 28.7	28.6	1.5	30.1
2010	60.5	16.7	23.6	– 0.8	100.0	– 47.6	– 26.2	– 21.4	0.3	– 23.2	29.5	0.3	29.8
2011	70.4	20.0	10.2	– 0.6	100.0	– 57.7	– 30.1	– 27.7	63.8	– 37.4	68.6	– 5.2	63.5
2012	53.9	14.0	32.1	– 0.1	100.0	– 42.3	– 21.6	– 20.6	– 5.3	– 29.1	23.3	15.8	39.2
2013	68.1	16.9	16.0	– 1.0	100.0	– 52.3	– 27.1	– 25.1	– 15.2	– 7.9	24.6	– 5.7	19.0
2014	56.9	19.7	23.1	0.3	100.0	– 59.3	– 31.0	– 28.3	0.7	– 11.4	30.0	– 11.0	19.0
2015	71.4	19.1	15.5	– 5.9	100.0	– 63.1	– 29.7	– 33.3	5.9	– 30.2	12.6	– 20.6	– 8.0
	Credit cooperatives												
1993	80.9	14.8	1.2	3.1	100.0	– 68.5	– 41.4	– 27.1	– 8.2	– 0.3	23.0	– 14.3	8.7
1994	82.6	15.0	– 0.1	2.5	100.0	– 66.6	– 40.3	– 26.3	– 14.3	– 0.7	18.4	– 10.3	8.1
1995	82.6	14.4	0.9	2.1	100.0	– 68.7	– 41.4	– 27.4	– 9.6	0.4	22.1	– 13.7	8.4
1996	82.5	14.9	0.8	1.8	100.0	– 69.1	– 41.2	– 27.9	– 10.4	0.9	21.4	– 13.5	7.9
1997	81.0	15.8	0.6	2.5	100.0	– 69.8	– 41.3	– 28.5	– 12.0	0.9	19.2	– 11.7	7.5
1998	79.0	17.1	0.6	3.4	100.0	– 72.4	– 42.1	– 30.3	– 11.1	1.1	17.6	– 10.7	6.9
1999	77.1	19.2	0.3	3.5	100.0	– 71.2	– 41.7	– 29.6	– 12.1	– 1.9	14.8	– 8.3	6.6
2000	76.5	21.4	0.1	1.9	100.0	– 74.5	– 43.1	– 31.5	– 14.5	1.5	12.4	– 6.5	5.9
2001	78.3	18.9	– 0.2	3.0	100.0	– 76.7	– 44.8	– 31.9	– 16.3	4.5	11.5	– 4.7	6.8
2002	79.1	18.1	– 0.2	2.9	100.0	– 73.1	– 43.1	– 30.0	– 21.4	9.1	14.6	– 4.6	9.9
2003	75.4	18.3	0.7	5.5	100.0	– 69.6	– 41.1	– 28.5	– 16.7	2.0	15.8	– 8.0	7.8
2004	75.5	19.5	0.2	4.8	100.0	– 68.7	– 40.7	– 28.0	– 16.1	0.6	15.8	– 7.7	8.0
2005	74.7	20.4	0.3	4.7	100.0	– 70.0	– 42.0	– 27.9	– 15.7	7.5	21.8	– 7.6	14.2
2006	65.2	18.8	0.3	15.8	100.0	– 64.3	– 39.2	– 25.1	– 20.2	1.7	17.2	– 3.9	13.2
2007	71.3	22.3	0.3	6.1	100.0	– 70.5	– 42.1	– 28.3	– 14.6	0.6	15.5	– 5.7	9.9
2008	69.9	21.4	0.1	8.7	100.0	– 68.3	– 41.7	– 26.7	– 19.1	– 1.7	10.8	– 3.0	7.8
2009	76.9	19.9	0.3	2.9	100.0	– 68.3	– 42.3	– 26.0	– 11.5	– 2.8	17.4	– 7.6	9.8
2010	78.9	20.0	–	1.1	100.0	– 63.7	– 38.5	– 25.2	– 11.2	– 1.8	23.2	– 7.9	15.4
2011	78.0	19.5	0.1	2.4	100.0	– 63.9	– 38.1	– 25.8	– 1.5	– 1.2	33.4	– 9.2	24.2
2012	78.2	19.6	0.1	2.1	100.0	– 65.9	– 39.3	– 26.6	1.3	0.1	35.4	– 9.5	25.9
2013	78.6	19.5	–	1.9	100.0	– 64.6	– 38.6	– 26.0	1.5	– 1.3	35.6	– 9.1	26.5
2014	79.2	20.1	–	0.7	100.0	– 65.9	– 39.6	– 26.3	– 0.9	– 0.7	32.4	– 9.6	22.8
2015	78.4	21.0	–	0.6	100.0	– 66.6	– 40.2	– 26.4	– 2.1	– 0.6	30.7	– 9.7	21.0
2016	76.5	21.1	–	2.3	100.0	– 66.6	– 39.9	– 26.7	0.5	1.7	35.6	– 9.7	25.8
2017	75.3	22.7	–	2.0	100.0	– 65.7	– 39.2	– 26.5	– 0.9	– 0.2	33.3	– 10.1	23.2
2018	74.6	23.5	–	1.9	100.0	– 66.2	– 39.0	– 27.1	– 4.2	– 0.8	28.8	– 9.5	19.4
2019	73.5	24.7	–	1.8	100.0	– 67.2	– 38.5	– 28.7	1.9	– 0.8	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	– 16.0	– 3.4	18.0	– 4.4	13.6
2023	73.4	22.6	–	3.9	100.0	– 60.3	– 33.6	– 26.6	– 4.4	– 2.0	33.4	– 9.2	24.2

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which: Staff costs	of which: Other administrative spending [2]			Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
	1	2	3	4	5	6	7	8	9	10	11	12	13
Mortgage banks [5] [7]													
1993	101.6	– 0.7	0.3	– 1.3	100.0	– 35.2	– 21.3	– 14.0	– 17.0	– 1.4	46.4	– 20.8	25.6
1994	102.9	– 0.8	– 0.3	– 1.8	100.0	– 33.5	– 20.2	– 13.3	– 27.6	2.1	41.0	– 16.4	24.6
1995	99.9	– 0.2	0.3	0.0	100.0	– 32.5	– 19.1	– 13.4	– 15.1	– 4.3	48.1	– 16.9	31.2
1996	103.5	– 1.8	0.2	– 1.9	100.0	– 31.6	– 18.5	– 13.1	– 12.5	– 5.0	50.9	– 19.6	31.3
1997	102.2	– 1.4	0.2	– 1.0	100.0	– 30.0	– 17.2	– 12.8	– 17.0	– 5.4	47.6	– 20.9	26.7
1998	100.4	– 1.7	0.2	1.1	100.0	– 29.7	– 17.1	– 12.6	– 13.0	– 7.2	50.1	– 20.8	29.3
1999	100.0	– 2.2	–	2.2	100.0	– 29.3	– 15.6	– 13.7	– 19.3	– 6.0	45.3	– 19.6	25.7
2000	93.9	– 1.1	–	7.2	100.0	– 31.4	– 16.2	– 15.2	– 39.5	– 10.9	18.2	– 10.9	7.3
2001	95.3	– 1.8	–	6.5	100.0	– 33.4	– 16.5	– 16.8	– 26.7	– 11.8	28.2	– 7.7	20.5
2002	97.7	– 1.5	0.1	3.6	100.0	– 35.6	– 17.6	– 18.1	– 48.7	18.3	34.0	– 6.5	27.4
2003	102.2	– 1.6	0.1	– 0.7	100.0	– 37.8	– 17.9	– 20.0	– 29.9	– 9.9	22.4	– 6.9	15.5
2004	96.5	– 0.8	–	4.2	100.0	– 35.0	– 16.6	– 18.4	– 40.8	– 10.0	14.2	– 8.2	6.0
2005	95.1	– 0.1	0.1	5.0	100.0	– 35.2	– 16.8	– 18.4	– 27.3	– 33.6	3.9	– 7.6	– 3.7
2006	91.4	6.9	0.1	1.6	100.0	– 38.9	– 19.6	– 19.3	– 25.8	– 21.5	13.8	– 4.7	9.0
2007	85.2	8.6	– 0.4	6.6	100.0	– 36.0	– 17.1	– 18.9	– 28.4	– 27.1	8.5	– 3.8	4.8
2008	86.8	11.3	– 0.1	2.0	100.0	– 37.6	– 16.4	– 21.3	– 107.4	– 33.6	– 78.7	– 2.5	– 81.2
2009	96.1	3.3	– 0.1	0.7	100.0	– 36.6	– 16.3	– 20.3	– 89.0	– 10.7	– 36.3	– 4.2	– 40.4
2010	92.7	5.2	– 0.2	2.3	100.0	– 36.3	– 14.1	– 22.2	– 64.1	– 1.9	– 2.3	0.4	– 1.8
2011	135.9	7.2	– 0.2	– 42.9	100.0	– 73.7	– 28.7	– 45.0	– 85.2	43.0	– 15.9	– 3.8	– 19.8
2012	91.0	3.7	–	5.4	100.0	– 51.7	– 21.1	– 30.6	– 24.3	– 20.4	3.7	– 0.8	2.9
2013	104.2	3.3	0.1	– 7.6	100.0	– 75.4	– 29.9	– 45.4	– 23.1	5.1	6.7	– 5.0	1.7
2014	94.4	0.7	– 0.2	5.1	100.0	– 58.4	– 24.9	– 33.5	– 13.1	– 36.3	– 7.8	– 4.8	– 12.7
2015	100.2	– 0.5	– 0.1	0.4	100.0	– 51.2	– 22.0	– 29.2	– 14.6	– 0.9	33.3	– 4.4	29.0
2016	101.9	– 2.8	–	0.9	100.0	– 61.0	– 26.7	– 34.3	– 7.4	2.5	34.2	– 8.3	25.9
2017	106.5	– 3.8	–	– 2.7	100.0	– 70.2	– 32.2	– 38.1	2.5	5.9	38.1	– 13.4	24.7
2018	106.2	– 4.9	0.4	– 1.7	100.0	– 59.8	– 27.5	– 32.3	– 20.9	– 5.8	13.5	– 7.8	5.6
2019	105.2	– 6.0	–	0.8	100.0	– 51.2	– 23.6	– 27.6	– 6.9	– 12.0	29.9	– 8.8	21.1
2020	110.7	– 6.7	–	– 3.9	100.0	– 49.0	– 22.1	– 26.8	– 19.5	14.8	46.3	– 38.3	8.0
2021	129.2	– 8.8	–	– 20.4	100.0	– 52.5	– 24.6	– 27.9	– 9.5	63.5	101.5	– 67.1	34.4
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
2023	98.5	– 3.2	–	4.7	100.0	– 42.0	– 19.7	– 22.3	– 25.1	1.0	34.0	– 12.2	21.7
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
2023	99.3	– 6.1	–	6.8	100.0	– 70.5	– 27.9	– 42.6	– 3.2	– 8.8	17.5	– 9.1	8.4

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which: Staff costs	of which: Other administrative spending [2]			Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
	1	2	3	4	5	6	7	8	9	10	11	12	13
Banks with special, development and other central support tasks [4 6 9 10]													
1993	79.7	18.4	1.2	0.6	100.0	– 66.2	– 27.4	– 38.8	– 12.5	– 0.3	21.0	– 6.3	14.6
1994	78.8	18.7	0.3	2.3	100.0	– 64.8	– 26.4	– 38.4	– 19.4	2.2	18.1	– 6.2	11.8
1995	78.5	17.7	0.6	3.2	100.0	– 65.0	– 31.7	– 33.3	– 12.9	– 0.5	21.6	– 5.2	16.3
1996	78.2	16.0	0.9	5.0	100.0	– 60.0	– 26.9	– 33.1	– 17.9	– 19.4	2.7	– 3.3	– 0.6
1997	78.6	15.4	1.4	4.7	100.0	– 61.2	– 30.7	– 30.5	– 11.8	– 10.2	16.7	– 3.1	13.7
1998	81.3	12.9	1.2	4.6	100.0	– 55.8	– 25.6	– 30.2	– 22.8	0.5	21.9	– 3.4	18.5
1999	89.5	6.7	0.6	3.2	100.0	– 27.3	– 16.7	– 10.6	– 34.0	– 3.1	35.6	– 3.6	31.9
2000	89.6	7.9	0.2	2.4	100.0	– 29.7	– 18.1	– 11.6	– 23.0	– 0.3	46.9	– 3.1	43.9
2001	87.3	8.5	–	4.2	100.0	– 30.4	– 18.2	– 12.3	– 25.0	– 12.2	32.4	– 3.0	29.5
2002	85.3	13.8	– 0.2	1.0	100.0	– 31.4	– 17.6	– 13.8	– 30.7	– 4.4	33.5	– 2.6	30.9
2003	80.8	13.7	0.4	5.1	100.0	– 32.8	– 18.2	– 14.6	– 19.2	– 14.9	33.1	– 2.6	30.5
2004	82.5	14.6	0.2	2.8	100.0	– 35.4	– 20.1	– 15.3	– 7.5	– 6.7	50.4	– 2.3	48.1
2005	82.0	14.9	–	3.2	100.0	– 35.2	– 20.1	– 15.1	– 1.5	– 1.7	61.6	– 2.3	59.2
2006	76.7	15.5	–	7.8	100.0	– 35.3	– 20.6	– 14.6	– 13.1	1.2	52.8	– 1.5	51.3
2007	78.4	17.7	– 0.1	4.0	100.0	– 38.2	– 21.7	– 16.5	– 176.3	– 13.0	– 127.5	– 1.7	– 129.3
2008	81.7	16.7	0.2	1.4	100.0	– 37.3	– 20.4	– 16.8	– 98.7	– 35.5	– 71.5	– 0.8	– 72.2
2009	84.0	15.5	–	0.5	100.0	– 33.0	– 17.8	– 15.2	– 38.9	– 1.4	26.7	0.1	26.8
2010	84.1	14.7	– 0.1	1.3	100.0	– 31.8	– 18.2	– 13.6	– 8.1	1.3	61.4	– 1.4	60.0
2011	81.7	14.8	– 0.2	3.8	100.0	– 36.0	– 19.9	– 16.1	13.7	– 8.8	68.9	– 1.0	68.0
2012	80.4	15.9	– 0.5	4.3	100.0	– 47.1	– 25.1	– 22.1	– 6.4	– 12.8	33.6	– 1.6	32.0
2013	63.0	36.6	0.2	0.1	100.0	– 89.0	– 46.5	– 42.5	– 26.2	– 23.9	– 39.0	– 2.2	– 41.3
2014	75.3	19.9	0.2	4.6	100.0	– 50.0	– 25.5	– 24.5	– 18.0	2.1	34.1	2.4	36.6
2015	79.2	17.7	0.2	2.8	100.0	– 52.5	– 26.6	– 25.9	– 10.1	7.8	45.2	– 1.6	43.6
2016	73.3	17.6	7.6	1.5	100.0	– 56.6	– 26.7	– 29.8	– 12.9	– 0.4	30.1	– 1.1	29.0
2017	75.6	18.3	6.1	–	100.0	– 59.2	– 28.1	– 31.1	– 12.8	– 7.1	21.0	2.6	23.5
2018	75.2	20.9	5.5	– 1.6	100.0	– 65.6	– 33.4	– 32.2	– 3.0	– 11.4	20.1	– 2.2	17.9
2019	73.8	23.1	6.2	– 3.1	100.0	– 59.7	– 29.3	– 30.4	– 9.9	– 0.9	29.5	– 6.2	23.3
2020	70.9	24.2	4.9	–	100.0	– 56.2	– 27.6	– 28.6	– 15.2	1.0	29.6	– 7.1	22.5
2021	68.4	24.4	6.2	1.1	100.0	– 55.5	– 27.1	– 28.3	– 9.7	3.7	38.5	– 12.8	25.7
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
2023	70.0	20.6	4.6	4.8	100.0	– 56.6	– 26.7	– 29.9	– 2.8	– 3.6	37.0	– 2.0	34.9
Memo item: Banks majority-owned by foreign banks [11]													
1993	66.1	21.5	9.4	2.9	100.0	– 68.4	– 36.2	– 32.3	– 18.5	– 2.6	10.4	– 2.4	8.0
1994	71.5	20.5	4.3	3.7	100.0	– 65.9	– 34.9	– 31.1	– 20.5	– 3.0	10.6	– 4.8	5.8
1995	70.9	21.0	3.4	4.7	100.0	– 68.5	– 35.7	– 32.8	– 11.6	– 2.1	17.8	– 6.8	11.0
1996	67.4	22.6	3.6	6.4	100.0	– 66.6	– 34.2	– 32.4	– 10.0	– 4.9	18.5	– 8.6	9.9
1997	69.3	25.0	0.3	5.4	100.0	– 62.9	– 31.7	– 31.2	– 10.4	– 6.8	19.9	– 6.2	13.7
1998	61.4	28.5	2.9	7.1	100.0	– 63.8	– 31.0	– 32.8	– 8.9	– 1.0	26.3	– 8.6	17.8
1999	62.6	30.7	– 0.3	7.0	100.0	– 65.7	– 31.6	– 34.1	– 11.7	– 10.3	12.3	– 7.6	4.7
2000	61.1	30.7	– 2.8	11.0	100.0	– 69.0	– 33.5	– 35.4	– 7.9	0.5	23.7	– 6.1	17.6
2001	65.2	30.8	– 3.1	7.1	100.0	– 69.5	– 31.8	– 37.6	– 9.1	– 5.7	15.7	– 7.5	8.1
2002	64.9	22.4	2.0	10.6	100.0	– 64.0	– 28.1	– 35.9	– 12.0	– 0.3	23.7	– 8.5	15.2
2003	63.7	25.8	5.2	5.3	100.0	– 60.2	– 26.1	– 34.1	– 14.5	– 15.1	10.2	– 5.0	5.2
2004	67.4	29.6	– 1.5	4.5	100.0	– 60.6	– 25.3	– 35.3	– 10.5	– 15.0	13.9	– 8.5	5.5
2005	67.8	28.0	2.8	1.4	100.0	– 60.2	– 28.2	– 32.0	– 16.2	– 6.5	17.2	– 6.0	11.2
2006	67.3	28.7	2.5	1.5	100.0	– 59.5	– 28.8	– 30.7	– 14.4	– 10.0	16.1	– 4.0	12.1
2007	72.2	28.6	– 3.8	3.0	100.0	– 57.5	– 27.8	– 29.7	– 15.6	41.9	68.8	– 5.5	63.3
2008	93.3	34.7	– 31.1	3.2	100.0	– 76.8	– 36.2	– 40.6	– 26.5	– 13.1	– 16.4	– 3.3	– 19.7
2009	66.5	22.4	8.6	2.5	100.0	– 59.6	– 30.2	– 29.3	– 20.0	– 12.3	8.2	– 3.4	4.8
2010	70.9	26.0	2.9	0.2	100.0	– 59.4	– 26.7	– 32.6	– 13.2	– 11.2	16.2	– 4.3	11.9
2011	73.8	24.2	– 1.3	3.3	100.0	– 59.4	– 26.5	– 32.9	– 15.6	– 11.8	13.2	– 2.0	11.1
2012	65.3	22.2	9.3	3.2	100.0	– 62.2	– 28.0	– 34.2	– 2.2	– 10.3	25.3	– 5.6	19.7
2013	67.2	21.4	9.0	2.4	100.0	– 66.9	– 30.7	– 36.2	– 3.9	– 12.0	17.2	– 4.2	13.1
2014	71.5	25.9	2.9	– 0.4	100.0	– 67.9	– 30.1	– 37.7	– 3.8	– 11.2	17.2	– 2.7	14.4
2015	68.8	23.9	3.6	3.7	100.0	– 69.7	– 32.7	– 37.0	– 3.9	– 14.1	12.2	– 3.5	8.7
2016	67.7	23.9	5.4	3.0	100.0	– 68.6	– 32.7	– 35.9	– 7.7	– 12.1	11.6	– 4.8	6.8
2017	62.4	25.5	5.8	6.3	100.0	– 62.6	– 28.9	– 33.7	– 4.2	– 12.9	20.3	– 5.7	14.6
2018	74.7	24.6	3.5	– 2.7	100.0	– 70.4	– 32.8	– 37.6	– 8.0	– 8.0	13.6	– 4.7	8.9
2019	64.8	23.6	3.7	7.9	100.0	– 64.4	– 30.9	– 33.5	– 1.1	– 13.1	21.5	– 8.0	13.5
2020	61.6	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	14.4
2023	50.7	27.3	18.1	3.9	100.0	– 53.7	– 25.2	– 28.6	– 3.3	– 12.7	30.2	– 11.4	18.9

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

VIII. Items of banks' profit and loss accounts

3. Interest received by credit institutions *

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

Financial year	Interest received, current income, profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement [1]								
		Interest received			Current income				Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement
	Total	Total	from lending and money market transactions [2]	from debt securities and Debt Register claims	Total [3]	from shares and other variable yield securities [4]	from participating interests [5]	from shares in affiliated enterprises [6]	
1968	29,168	28,654	25,398	3,256	514	293	221	–	10
1969	36,928	36,333	32,196	4,137	595	335	260	–	16
1970	49,116	48,420	43,876	4,544	696	381	315	–	13
1971	53,655	52,908	48,043	4,865	747	424	323	–	65
1972	58,916	58,101	52,646	5,455	815	419	396	–	81
1973	82,115	81,232	75,411	5,821	883	433	450	–	73
1974	98,125	97,228	90,446	6,782	897	426	471	–	67
1975	94,252	93,313	84,427	8,886	939	430	509	–	86
1976	96,850	95,656	85,252	10,404	1,194	489	705	–	149
1977	105,296	103,977	92,209	11,768	1,319	547	772	–	163
1978	112,153	110,534	97,615	12,919	1,619	659	960	–	187
1979	133,568	131,879	118,538	13,341	1,689	674	1,015	–	183
1980	172,146	170,302	155,729	14,573	1,844	737	1,107	–	138
1981	214,616	212,667	195,514	17,153	1,949	744	1,205	–	144
1982	229,233	227,110	206,070	21,040	2,123	753	1,370	–	118
1983	215,228	213,029	188,714	24,315	2,199	751	1,448	–	186
1984	226,296	223,989	198,201	25,788	2,307	839	1,468	–	213
1985 [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	167,014	156,470	144,734	11,736	8,148	3,948	1,204	2,996	2,396
2023	331,442	320,569	294,924	25,645	7,929	3,789	1,366	2,774	2,944

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**

Financial year	Interest received, current income, profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement **1**								
		Interest received			Current income				Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement
	Total	Total	from lending and money market transactions **2**	from debt securities and Debt Register claims	Total **3**	from shares and other variable yield securities **4**	from participating interests **5**	from shares in affiliated enterprises **6**	
1993	7.47	7.31	6.23	1.08	0.14	0.06	0.03	0.05	0.01
1994	6.74	6.55	5.49	1.06	0.18	0.06	0.05	0.07	0.02
1995	6.54	6.39	5.37	1.02	0.14	0.06	0.03	0.05	0.02
1996	6.05	5.87	4.95	0.92	0.15	0.07	0.02	0.05	0.02
1997	5.75	5.55	4.70	0.85	0.17	0.09	0.03	0.06	0.02
1998	5.58	5.36	4.53	0.83	0.21	0.10	0.03	0.08	0.01
1999	5.33	5.10	4.27	0.83	0.21	0.11	0.02	0.07	0.02
2000	5.50	5.22	4.33	0.89	0.25	0.12	0.03	0.10	0.02
2001	5.39	5.12	4.21	0.91	0.24	0.14	0.03	0.07	0.03
2002	4.84	4.55	3.74	0.81	0.24	0.10	0.03	0.12	0.04
2003	4.40	4.19	3.48	0.71	0.16	0.10	0.02	0.05	0.05
2004	4.24	3.99	3.30	0.69	0.21	0.14	0.02	0.05	0.04
2005	4.37	4.07	3.36	0.71	0.23	0.17	0.02	0.04	0.07
2006	4.62	4.30	3.55	0.75	0.24	0.18	0.02	0.04	0.07
2007	5.11	4.76	3.90	0.86	0.29	0.22	0.02	0.05	0.06
2008	5.18	4.89	3.96	0.93	0.23	0.15	0.02	0.06	0.06
2009	3.87	3.69	3.02	0.67	0.14	0.09	0.01	0.04	0.04
2010	3.25	3.07	2.55	0.52	0.15	0.09	0.01	0.05	0.03
2011	3.31	3.15	2.68	0.47	0.12	0.07	0.01	0.04	0.03
2012	2.88	2.69	2.31	0.38	0.13	0.08	0.01	0.04	0.07
2013	2.61	2.44	2.11	0.33	0.11	0.07	0.01	0.03	0.05
2014	2.49	2.32	2.01	0.31	0.13	0.07	0.01	0.05	0.04
2015	2.33	2.13	1.86	0.27	0.17	0.08	0.02	0.08	0.03
2016	2.17	2.00	1.76	0.24	0.12	0.07	0.02	0.03	0.06
2017	2.00	1.83	1.63	0.20	0.13	0.08	0.01	0.04	0.04
2018	2.07	1.88	1.69	0.19	0.12	0.07	0.01	0.04	0.07
2019	1.91	1.78	1.61	0.17	0.09	0.06	0.01	0.02	0.04
2020	1.53	1.42	1.29	0.13	0.06	0.04	0.01	0.02	0.03
2021	1.39	1.29	1.18	0.11	0.08	0.04	0.01	0.02	0.03
2022	1.57	1.47	1.36	0.11	0.08	0.04	0.01	0.03	0.02
2023	3.10	3.00	2.76	0.24	0.07	0.04	0.01	0.03	0.03

***** The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. 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	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
	General administrative spending in relation to gross earnings 9													
1968	65.4	77.0	85.1	70.6	54.8	66.0	43.0	65.9	50.9	77.8	–	55.6	–	38.4
1969	65.7	73.6	81.2	69.0	49.7	60.3	49.0	69.2	54.1	74.3	–	61.6	–	45.0
1970	70.9	79.5	84.5	76.8	65.5	68.2	70.0	74.3	67.3	70.4	–	64.7	–	47.9
1971	73.4	83.3	91.4	77.7	52.7	76.3	63.1	77.6	60.8	76.3	–	58.1	–	46.8
1972	70.4	81.5	91.8	74.6	50.6	73.1	55.6	72.1	57.1	75.5	–	54.4	–	45.5
1973	72.6	84.9	95.1	80.7	47.4	76.0	63.5	74.1	81.5	73.2	–	68.7	–	44.1
1974	69.8	74.8	80.5	70.9	51.7	73.0	62.0	72.4	63.9	75.1	–	66.6	–	48.3
1975	66.3	74.4	79.4	69.6	60.0	73.6	56.6	65.6	40.4	76.2	–	59.5	–	43.4
1976	70.4	78.3	83.7	71.1	72.5	82.0	62.1	69.7	52.3	80.4	–	59.1	–	44.8
1977	69.3	77.5	81.1	72.8	70.3	81.7	58.6	67.5	57.0	79.4	–	60.9	–	45.5
1978	68.3	77.2	81.9	72.1	69.5	75.1	54.9	65.8	56.5	78.4	–	62.1	–	44.0
1979	70.7	80.6	84.7	76.0	73.3	78.3	63.6	67.7	68.8	76.9	–	60.3	–	48.4
1980	71.9	82.4	85.9	80.3	73.1	72.4	72.5	68.7	74.0	72.7	–	66.5	–	50.5
1981	66.1	75.6	77.7	74.0	72.3	69.2	78.5	61.7	59.3	65.6	–	65.2	–	46.9
1982	60.6	67.6	71.6	62.6	70.4	62.5	56.5	58.0	41.3	65.8	–	61.9	–	45.1
1983	57.7	64.6	67.8	59.7	70.2	63.9	45.5	55.6	36.8	68.1	–	62.0	–	38.5
1984	60.7	67.6	69.8	63.7	69.9	72.3	47.3	57.6	40.6	73.9	–	71.6	–	38.1
1985 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	62.4	–	77.1	64.4	–	65.4	47.2	–	90.8	69.5
2023	67.3	77.0	88.9	65.4	43.1	–	71.9	57.2	–	62.8	44.0	–	75.7	62.5

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					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
	General administrative spending in relation to operating income 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	73.7	–	67.3	36.0
2012	64.3	67.2	68.8	65.0	48.6	–	59.6	65.7	42.3	65.9	51.7	–	70.5	47.1
2013	69.2	72.8	78.3	64.7	48.8	–	61.8	67.2	52.3	64.6	75.4	–	73.5	89.0
2014	69.2	73.4	78.1	66.9	41.1	–	70.9	68.3	59.3	65.9	58.4	–	77.7	50.0
2015	70.4	75.6	82.9	64.6	61.2	–	69.1	68.9	63.1	66.6	51.2	–	77.8	52.5
2016	69.3	74.3	81.4	64.2	56.0	–	63.6	67.8	–	66.6	61.0	–	66.2	56.6
2017	71.9	79.4	88.7	67.8	53.3	–	72.5	67.1	–	65.7	70.2	–	66.3	59.2
2018	73.1	79.3	87.9	66.1	55.0	–	76.6	68.3	–	66.2	59.8	–	88.6	65.6
2019	76.0	84.9	100.9	64.4	54.4	–	78.5	71.4	–	67.2	51.2	–	94.6	59.7
2020	72.3	77.7	90.3	62.4	53.2	–	75.9	70.1	–	67.2	49.0	–	91.4	56.2
2021	72.9	79.9	99.2	60.6	46.2	–	70.6	70.7	–	65.9	52.5	–	93.6	55.5
2022	67.3	74.6	89.8	60.5	45.2	–	62.6	62.0	–	62.5	47.3	–	78.2	59.4
2023	59.2	61.1	69.0	53.0	38.4	–	58.4	56.1	–	60.3	42.0	–	70.5	56.6

***** 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. 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 "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". **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 cooperatives", according to their legal form. **8** Up to 2015, category "Special purpose banks". **9** Sum of net interest income and net commission income. **10** Status after extension of credit cooperatives' 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

Financial year	Other and extraordinary result											
		Income					Charges					
	total	total	Value adjustments in respect of participating interests, shares in affiliated enterprises, and securities treated as fixed assets	from the release of special reserves [1]	from loss transfers	Extra-ordinary income	total	Write-offs and write downs in respect of participating interests, shares in affiliated enterprises, and securities treated as fixed assets	from loss transfers	Transfers to special reserves [1]	Extra-ordinary charges	Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement [2]
1993	– 1,539	1,922	818	342	55	707	3,461	326	744	651	1,003	737
1994	– 398	5,364	3,006	371	143	1,844	5,762	1,580	884	660	1,531	1,107
1995	– 2,475	1,852	857	413	117	465	4,327	521	987	173	1,235	1,411
1996	– 4,268	4,004	1,176	357	1,191	1,280	8,272	571	2,108	404	3,191	1,998
1997	– 3,810	4,431	2,284	829	311	1,007	8,241	596	910	609	4,271	1,855
1998	21,876	32,356	15,789	298	676	15,593	10,480	545	1,373	362	6,428	1,772
1999	– 6,392	9,329	6,100	331	213	2,685	15,721	1,119	1,017	8,584	3,260	1,741
1999	– 3,268	4,770	3,119	169	109	1,373	8,038	572	520	4,389	1,667	890
2000	101	6,075	2,347	1,860	145	1,723	5,974	1,756	756	61	2,289	1,112
2001	1,094	10,070	5,789	1,519	353	2,409	8,976	1,839	2,807	113	2,340	1,877
2002	3,933	17,387	12,087	904	795	3,601	13,454	3,418	4,572	64	2,131	3,269
2003	– 15,772	3,905	2,219	456	112	1,118	19,677	7,487	2,863	63	5,353	3,911
2004	– 12,550	3,327	1,076	49	485	1,717	15,877	1,403	1,429	37	8,900	4,108
2005	– 3,409	8,283	4,983	83	56	3,161	11,692	739	1,400	36	4,791	4,726
2006	– 7,624	3,655	2,311	27	369	948	11,279	2,671	796	49	2,822	4,941
2007	– 89	11,177	8,979	38	49	2,111	11,266	3,940	939	65	1,361	4,961
2008	– 16,920	7,227	1,793	121	1,705	3,608	24,147	15,290	3,318	30	1,938	3,571
2009	– 20,848	3,307	1,111	37	879	1,280	24,155	9,624	3,750	23	7,405	3,353
2010	– 12,718	8,904	1,638	–	1,181	6,085	21,622	4,045	3,941	–	10,433	3,203
2011	– 17,352	6,667	690	–	5,213	764	24,019	11,180	6,581	–	2,674	3,584
2012	– 11,852	2,557	1,405	–	458	694	14,409	7,095	628	–	2,406	4,280
2013	– 9,271	3,274	1,539	–	865	870	12,545	3,646	651	–	3,359	4,889
2014	– 6,510	2,905	1,735	–	374	796	9,415	3,464	609	–	1,478	3,864
2015	– 7,791	3,549	1,905	–	1,101	543	11,340	3,579	1,213	–	2,471	4,077
2016	– 2,812	8,347	3,446	–	39	4,862	11,159	3,720	914	–	1,800	4,725
2017	– 3,398	5,318	3,100	–	610	1,608	8,716	1,466	636	–	2,317	4,297
2018	– 6,831	2,779	876	–	730	1,173	9,610	1,723	497	–	1,700	5,690
2019	– 16,133	4,201	1,609	–	734	1,858	20,334	12,158	908	–	3,152	4,116
2020	– 5,822	4,247	1,350	–	590	2,307	10,069	2,839	328	–	3,972	2,930
2021	– 3,547	5,720	2,144	–	1,210	2,366	9,267	1,494	318	–	3,585	3,870
2022	– 2,475	6,155	5,175	–	33	947	8,630	3,424	566	–	983	3,657
2023	– 7,941	2,650	1,570	–	26	1,054	10,591	2,519	479	–	753	6,840

***** 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					Landesbanken **4**	Savings banks **4**	Regional institutions of credit cooperatives **7**	Credit cooperatives	Mortgage banks **3 5**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 8**
		Total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**							
	Profit for the financial year before tax												
1993 ts	14.87	10.02	10.44	9.82	6.64	10.37	7.15	21.87	5.12	20.23	13.15	17.77	5.77
1994 ts	13.26	10.93	12.48	10.08	5.90	9.25	7.84	19.21	15.16	17.38	13.42	21.52	5.42
1995 ts	14.00	10.31	10.18	10.68	7.13	7.73	8.87	22.58	12.98	19.48	16.52	10.88	8.25
1996 ts	13.27	10.77	11.79	10.15	5.54	10.10	8.66	21.38	14.80	17.72	16.38	12.88	1.04
1997 ts	12.76	9.68	7.38	11.52	4.24	17.26	10.90	19.37	12.00	14.94	15.92	13.08	6.45
1998 ts	19.16	27.36	39.51	16.75	11.56	18.03	11.69	17.82	28.57	12.84	17.81	14.12	8.38
1999	11.26	9.67	6.23	16.48	9.87	–	10.61	15.18	5.74	10.71	15.62	12.73	9.44
2000	9.84	8.20	6.34	11.58	10.26	–	8.14	13.39	12.95	8.59	5.89	25.75	10.59
2001	6.31	4.73	4.96	4.12	9.41	–	4.78	9.16	4.43	7.47	8.93	10.30	6.97
2002	4.63	0.97	– 3.14	9.04	4.87	–	2.59	8.16	4.56	9.68	10.81	10.48	8.13
2003	0.91	– 6.24	–12.85	4.52	11.67	–	– 4.30	10.94	0.66	10.65	5.34	7.73	7.22
2004	4.29	– 0.41	– 3.97	5.57	7.19	–	1.07	9.75	2.91	10.31	3.32	8.08	9.06
2005	12.87	21.82	31.72	8.63	10.99	–	6.44	10.45	5.25	13.79	0.91	8.40	11.00
2006	9.21	11.22	14.01	6.96	14.25	–	11.40	8.94	4.49	11.04	2.83	3.93	5.92
2007	6.55	19.13	25.97	8.51	20.33	–	1.46	7.24	– 4.03	8.14	1.89	5.98	–12.71
2008	– 7.40	–15.49	–25.30	3.81	7.99	–	–11.07	4.00	– 4.40	5.53	–15.49	6.07	– 7.56
2009	– 0.81	– 5.82	– 9.10	0.06	11.82	–	– 9.23	8.48	7.24	8.96	– 8.33	9.53	3.38
2010	5.27	3.01	2.88	2.78	13.20	–	– 1.47	11.42	5.77	12.12	– 0.50	9.19	7.91
2011	8.57	1.77	– 0.12	4.80	15.11	–	0.12	27.35	10.27	16.39	– 1.72	17.86	7.58
2012	7.80	6.55	6.65	6.08	13.09	–	3.91	12.96	4.94	15.71	0.58	7.65	3.96
2013	5.28	4.96	4.58	5.27	11.64	–	– 0.80	10.61	4.10	14.75	0.73	4.97	– 2.11
2014	5.72	4.80	4.33	5.22	12.41	–	– 0.63	9.94	4.18	12.22	– 1.03	8.43	3.37
2015	5.82	3.54	3.01	4.22	8.55	–	3.27	9.68	1.72	10.74	4.94	4.49	4.15
2016	5.97	4.51	3.45	6.30	3.98	–	– 1.01	10.42	–	11.54	5.54	8.87	2.89
2017	5.63	3.95	2.88	5.31	10.54	–	1.85	9.44	–	10.11	5.49	9.18	1.86
2018	3.73	2.07	1.14	3.30	6.50	–	– 2.45	7.19	–	8.19	2.09	2.21	1.67
2019	1.07	– 7.70	–16.63	4.44	7.48	–	2.03	6.86	–	9.17	5.31	3.83	2.52
2020	2.71	– 1.56	– 7.08	4.10	1.52	–	1.29	5.36	–	7.31	8.06	1.66	2.72
2021	5.03	2.65	– 2.26	6.00	6.85	–	4.02	6.27	–	8.37	16.91	1.41	3.80
2022	4.83	6.05	9.12	4.27	3.94	–	4.77	4.74	–	4.59	5.99	2.79	2.85
2023	8.39	9.22	12.12	7.58	6.19	–	7.45	10.22	–	8.92	8.89	4.14	3.99
	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	3.86	5.97	12.29	2.25	2.71	–	2.72	2.82	–	3.46	3.76	1.65	2.36
2023	6.21	7.07	11.91	4.24	3.83	–	5.01	7.15	–	6.47	5.69	1.99	3.77

***** 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 that were part of this category were regrouped and included in the bank category "Regional banks and other commercial banks". **7** From 2016, DZ Bank AG allocated to the 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					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Interest received (total) **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	0.41	–	2.94	1.67	–	1.68	2.39	–	1.74	1.36
2023	3.10	2.78	3.02	2.41	3.19	–	6.53	2.63	–	2.40	3.58	–	2.15	2.96

For footnotes * and 1 – 10 see p. 163. **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					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Interest paid [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	–	0.16	1.49	–	0.73	1.03
2023	2.10	1.99	2.36	1.41	2.78	–	5.83	0.75	–	0.65	2.62	–	0.98	2.56

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					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Net interest income													
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
2023	1.00	0.79	0.66	1.00	0.42	–	0.71	1.89	–	1.75	0.96	–	1.18	0.40

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					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Net commission income [13]													
1968	0.25	0.74	0.93	0.52	0.36	0.95	0.10	0.15	0.13	0.37	–	0.21	–	0.02
1969	0.26	0.72	0.90	0.51	0.40	0.96	0.11	0.15	0.14	0.36	–	0.14	–	0.07
1970	0.24	0.61	0.76	0.45	0.35	0.75	0.11	0.16	0.14	0.35	–	0.11	–	0.08
1971	0.26	0.63	0.78	0.48	0.41	0.73	0.11	0.18	0.14	0.35	–	0.15	–	0.08
1972	0.29	0.65	0.84	0.51	0.30	0.70	0.11	0.23	0.16	0.36	–	0.11	–	0.11
1973	0.30	0.65	0.81	0.52	0.33	0.85	0.12	0.26	0.17	0.36	–	0.27	–	0.13
1974	0.31	0.66	0.86	0.49	0.46	0.78	0.11	0.28	0.16	0.36	–	0.33	–	0.12
1975	0.31	0.70	0.93	0.51	0.34	0.83	0.12	0.28	0.18	0.35	–	0.34	–	0.12
1976	0.29	0.61	0.78	0.46	0.33	0.74	0.12	0.27	0.18	0.35	–	– 0.08	–	0.10
1977	0.28	0.58	0.72	0.42	0.44	0.70	0.12	0.27	0.18	0.34	–	– 0.06	–	0.12
1978	0.27	0.56	0.69	0.42	0.41	0.71	0.12	0.26	0.22	0.34	–	– 0.30	–	0.11
1979	0.27	0.53	0.64	0.41	0.50	0.64	0.11	0.28	0.23	0.36	–	– 0.06	–	0.10
1980	0.29	0.56	0.69	0.41	0.54	0.70	0.12	0.31	0.18	0.37	–	– 0.06	–	0.12
1981	0.30	0.60	0.76	0.46	0.41	0.73	0.11	0.35	0.21	0.37	–	– 0.30	–	0.14
1982	0.30	0.63	0.80	0.47	0.43	0.75	0.10	0.35	0.22	0.36	–	– 0.14	–	0.13
1983	0.31	0.67	0.89	0.49	0.41	0.85	0.10	0.35	0.21	0.37	–	– 0.09	–	0.11
1984	0.31	0.68	0.91	0.48	0.49	0.86	0.10	0.33	0.20	0.36	–	0.01	–	0.12
1985 **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
2023	0.35	0.37	0.38	0.38	0.06	–	0.15	0.65	–	0.54	– 0.03	–	– 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					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	General administrative spending													
1968	1.35	2.28	2.83	1.86	0.93	2.16	0.45	1.96	0.60	2.55	0.23	4.03	–	0.25
1969	1.41	2.27	2.85	1.88	0.85	2.06	0.47	2.01	0.64	2.57	0.24	4.25	–	0.29
1970	1.51	2.28	2.90	1.91	0.96	1.96	0.56	2.16	0.66	2.72	0.25	4.05	–	0.30
1971	1.58	2.28	2.96	1.89	0.90	1.97	0.56	2.32	0.72	2.80	0.27	4.10	–	0.31
1972	1.56	2.21	2.88	1.84	0.94	1.90	0.51	2.29	0.77	2.76	0.28	3.93	–	0.31
1973	1.60	2.12	2.73	1.77	0.95	2.02	0.55	2.40	0.84	2.84	0.28	3.92	–	0.32
1974	1.70	2.35	3.16	1.90	0.98	2.28	0.55	2.51	0.75	3.03	0.30	4.19	–	0.36
1975	1.69	2.48	3.30	1.99	1.14	2.41	0.56	2.42	0.67	3.00	0.27	4.57	–	0.35
1976	1.67	2.26	2.86	1.86	1.16	2.35	0.61	2.44	0.74	3.00	0.26	4.58	–	0.35
1977	1.61	2.15	2.64	1.79	1.15	2.25	0.57	2.36	0.69	2.90	0.25	4.43	–	0.37
1978	1.54	2.03	2.47	1.71	1.12	2.06	0.55	2.27	0.71	2.78	0.25	4.33	–	0.36
1979	1.49	1.96	2.40	1.62	1.07	2.03	0.52	2.21	0.68	2.66	0.24	3.83	–	0.34
1980	1.49	1.98	2.40	1.65	1.17	1.98	0.51	2.23	0.67	2.66	0.23	3.81	–	0.33
1981	1.47	1.97	2.46	1.59	1.13	2.14	0.47	2.23	0.68	2.66	0.23	3.72	–	0.30
1982	1.47	2.01	2.53	1.63	1.16	2.06	0.46	2.21	0.65	2.70	0.22	3.79	–	0.30
1983	1.49	2.10	2.72	1.70	1.17	2.14	0.46	2.21	0.66	2.74	0.22	3.91	–	0.29
1984	1.49	2.09	2.70	1.69	1.12	2.26	0.48	2.18	0.62	2.78	0.22	3.84	–	0.30
1985 **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
2023	0.91	0.89	0.93	0.90	0.21	–	0.62	1.45	–	1.44	0.41	–	0.83	0.32

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					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Partial operating result [14]													
1968	0.72	0.68	0.49	0.77	0.77	1.11	0.60	1.01	0.58	0.73	0.50	3.21	–	0.41
1969	0.73	0.81	0.66	0.84	0.87	1.36	0.50	0.90	0.54	0.89	0.68	2.64	–	0.35
1970	0.62	0.59	0.53	0.58	0.50	0.92	0.24	0.75	0.32	1.15	0.74	2.20	–	0.33
1971	0.57	0.46	0.28	0.54	0.80	0.61	0.33	0.67	0.47	0.87	0.68	2.96	–	0.36
1972	0.65	0.50	0.26	0.62	0.91	0.70	0.41	0.89	0.58	0.90	0.67	3.29	–	0.37
1973	0.60	0.38	0.14	0.42	1.06	0.63	0.31	0.84	0.19	1.04	0.83	1.78	–	0.41
1974	0.74	0.79	0.77	0.78	0.91	0.85	0.34	0.96	0.42	1.00	0.73	2.10	–	0.38
1975	0.86	0.86	0.86	0.87	0.76	0.87	0.43	1.27	0.98	0.93	0.62	3.11	–	0.46
1976	0.70	0.63	0.56	0.75	0.44	0.52	0.37	1.07	0.67	0.73	0.55	3.17	–	0.43
1977	0.71	0.62	0.61	0.67	0.49	0.50	0.41	1.14	0.53	0.76	0.51	2.85	–	0.44
1978	0.71	0.60	0.54	0.66	0.49	0.69	0.46	1.18	0.54	0.76	0.48	2.64	–	0.46
1979	0.61	0.47	0.43	0.51	0.39	0.56	0.29	1.06	0.31	0.80	0.47	2.52	–	0.36
1980	0.58	0.42	0.40	0.41	0.43	0.76	0.19	1.01	0.24	1.00	0.45	1.92	–	0.33
1981	0.75	0.63	0.71	0.56	0.43	0.95	0.13	1.38	0.47	1.39	0.42	1.98	–	0.33
1982	0.95	0.96	1.00	0.98	0.49	1.23	0.36	1.61	0.93	1.41	0.48	2.33	–	0.36
1983	1.09	1.16	1.29	1.14	0.50	1.21	0.56	1.77	1.12	1.29	0.63	2.39	–	0.47
1984	0.97	1.00	1.17	0.96	0.48	0.87	0.54	1.60	0.91	0.98	0.64	1.53	–	0.48
1985 **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
2023	0.44	0.27	0.12	0.48	0.27	–	0.24	1.08	–	0.85	0.52	–	0.27	0.19

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					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Result from the trading portfolio [15]													
1993	0.10	0.23	0.26	0.20	0.06	0.38	0.09	0.09	0.15	0.05	0.00	–	–	0.02
1994	0.01	0.01	– 0.01	0.02	0.12	0.05	0.00	0.01	0.08	0.00	0.00	–	–	0.00
1995	0.06	0.11	0.12	0.10	0.05	0.16	0.05	0.05	0.12	0.03	0.00	–	–	0.01
1996	0.05	0.09	0.10	0.07	0.22	0.12	0.04	0.05	0.10	0.03	0.00	–	–	0.01
1997	0.05	0.10	0.13	0.06	0.13	0.19	0.05	0.06	0.10	0.02	0.00	–	–	0.02
1998	0.06	0.13	0.09	0.18	0.37	0.22	0.07	0.05	0.05	0.02	0.00	–	–	0.01
1999	0.06	0.15	0.17	0.07	0.41	–	0.03	0.03	0.12	0.01	–	–	–	0.00
2000	0.09	0.24	0.32	0.07	0.49	–	0.05	0.02	0.09	0.00	0.00	–	–	0.00
2001	0.07	0.20	0.30	– 0.03	0.08	–	0.04	0.00	0.06	– 0.01	0.00	–	–	0.00
2002	0.04	0.09	0.13	0.01	0.03	–	0.04	0.00	0.11	– 0.01	0.00	–	–	0.00
2003	0.09	0.24	0.32	0.07	0.04	–	0.02	0.02	0.18	0.02	0.00	–	–	0.00
2004	0.02	0.02	0.04	– 0.04	0.02	–	0.02	0.02	0.19	0.01	0.00	–	–	0.00
2005	0.15	0.41	0.56	– 0.04	0.08	–	0.02	0.02	0.18	0.01	0.00	–	–	0.00
2006	0.06	0.11	0.15	– 0.04	0.13	–	0.06	0.02	0.17	0.01	0.00	–	–	0.00
2007	– 0.01	0.03	0.08	– 0.13	0.09	–	– 0.10	0.01	– 0.19	0.01	0.00	–	–	0.00
2008	– 0.22	– 0.55	– 0.69	– 0.14	0.04	–	– 0.09	–	– 0.33	0.00	0.00	–	–	0.00
2009	0.08	0.18	0.22	0.08	0.05	–	0.06	0.02	0.33	0.01	0.00	–	–	0.00
2010	0.07	0.17	0.23	0.00	0.05	–	0.03	0.00	0.19	0.00	0.00	–	–	0.00
2011	0.05	0.13	0.15	0.05	0.05	–	– 0.04	0.00	0.06	0.00	0.00	–	–	0.00
2012	0.07	0.14	0.16	0.04	0.03	–	0.05	0.00	0.28	0.00	–	–	–	0.00
2013	0.07	0.11	0.14	0.04	0.04	–	0.11	0.00	0.12	0.00	0.00	–	–	0.00
2014	0.04	0.09	0.10	0.04	0.03	–	0.01	0.00	0.16	0.00	0.00	–	–	0.00
2015	0.04	0.08	0.09	0.04	0.03	–	0.05	0.00	0.11	0.00	0.00	–	–	0.00
2016	0.04	0.04	0.04	0.04	0.03	–	0.11	0.00	–	0.00	–	–	–	0.04
2017	0.07	0.12	0.15	0.03	0.03	–	0.11	0.00	–	0.00	–	–	–	0.03
2018	0.04	0.07	0.09	0.03	0.01	–	0.08	–	–	–	–	–	–	0.03
2019	0.03	0.04	0.05	0.02	0.01	–	0.05	–	–	–	–	–	–	0.03
2020	0.04	0.07	0.07	0.06	0.01	–	0.05	–	–	–	–	–	–	0.03
2021	0.05	0.09	0.08	0.11	0.01	–	0.10	–	–	–	–	–	–	0.03
2022	0.09	0.14	0.15	0.14	0.01	–	0.18	–	–	–	–	–	–	0.07
2023	0.11	0.21	0.24	0.18	0.01	–	0.11	–	–	–	–	–	–	0.03
	Operating result before the valuation of assets [16]													
1993	0.93	1.25	1.45	1.12	0.57	1.25	0.42	1.32	0.60	1.23	0.45	–	0.82	0.46
1994	0.91	1.01	0.96	1.08	0.36	1.00	0.44	1.51	0.94	1.28	0.45	–	1.01	0.42
1995	0.80	0.87	0.76	1.00	0.28	1.00	0.40	1.36	0.58	1.15	0.46	–	0.53	0.42
1996	0.76	0.84	0.69	0.99	0.25	1.15	0.43	1.27	0.50	1.09	0.44	–	0.45	0.46
1997	0.71	0.80	0.65	0.97	0.18	1.38	0.41	1.18	0.48	1.03	0.43	–	0.51	0.42
1998	0.66	0.72	0.47	1.02	0.27	1.73	0.46	1.03	0.45	0.89	0.44	–	0.52	0.45
1999	0.60	0.61	0.44	1.03	0.31	–	0.36	1.05	0.36	0.93	0.37	–	0.56	0.50
2000	0.54	0.54	0.40	0.88	0.35	–	0.34	0.90	0.53	0.82	0.33	–	0.73	0.45
2001	0.46	0.40	0.29	0.69	0.33	–	0.34	0.85	0.33	0.72	0.30	–	0.62	0.42
2002	0.54	0.54	0.39	0.92	0.40	–	0.34	0.98	0.48	0.85	0.26	–	0.65	0.47
2003	0.56	0.54	0.35	0.95	0.55	–	0.37	1.00	0.32	1.01	0.26	–	0.64	0.45
2004	0.56	0.51	0.30	1.15	0.55	–	0.38	1.04	0.36	1.04	0.30	–	0.63	0.39
2005	0.67	0.93	0.80	1.33	0.59	–	0.31	0.99	0.38	0.99	0.30	–	0.54	0.39
2006	0.63	0.73	0.57	1.26	0.68	–	0.40	0.98	0.28	1.26	0.29	–	0.32	0.40
2007	0.54	0.67	0.53	1.15	0.94	–	0.28	0.83	0.05	0.89	0.33	–	0.52	0.34
2008	0.35	0.08	– 0.22	0.99	0.70	–	0.36	0.82	0.03	0.93	0.28	–	0.49	0.34
2009	0.55	0.51	0.40	0.77	0.66	–	0.43	0.90	0.52	0.92	0.31	–	0.52	0.42
2010	0.56	0.50	0.35	0.91	0.79	–	0.37	1.03	0.42	1.07	0.30	–	0.44	0.42
2011	0.50	0.46	0.30	1.04	0.74	–	0.30	1.03	0.27	1.06	0.08	–	0.47	0.36
2012	0.49	0.45	0.35	0.84	0.35	–	0.31	0.92	0.51	0.97	0.23	–	0.41	0.30
2013	0.43	0.38	0.25	0.85	0.54	–	0.33	0.86	0.37	1.01	0.09	–	0.33	0.03
2014	0.45	0.39	0.26	0.78	0.66	–	0.23	0.83	0.29	0.95	0.21	–	0.26	0.29
2015	0.44	0.36	0.20	0.84	0.33	–	0.28	0.82	0.26	0.91	0.29	–	0.23	0.26
2016	0.47	0.39	0.23	0.83	0.35	–	0.38	0.83	–	0.87	0.21	–	0.43	0.25
2017	0.42	0.30	0.13	0.67	0.29	–	0.27	0.83	–	0.86	0.16	–	0.42	0.23
2018	0.40	0.31	0.16	0.68	0.22	–	0.21	0.77	–	0.81	0.28	–	0.11	0.18
2019	0.33	0.21	– 0.01	0.73	0.23	–	0.18	0.65	–	0.76	0.38	–	0.04	0.21
2020	0.36	0.28	0.10	0.75	0.22	–	0.20	0.62	–	0.71	0.39	–	0.07	0.23
2021	0.36	0.27	0.01	0.74	0.22	–	0.27	0.56	–	0.71	0.34	–	0.05	0.25
2022	0.43	0.31	0.11	0.62	0.23	–	0.36	0.82	–	0.81	0.45	–	0.24	0.21
2023	0.63	0.57	0.42	0.80	0.33	–	0.44	1.13	–	0.95	0.57	–	0.35	0.25

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					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Result from the valuation of assets **17**													
1993	– 0.37	– 0.65	– 0.81	– 0.53	– 0.11	– 0.64	– 0.19	– 0.45	– 0.33	– 0.32	– 0.12	–	0.02	– 0.17
1994	– 0.43	– 0.49	– 0.47	– 0.51	– 0.04	– 0.78	– 0.19	– 0.73	– 0.73	– 0.55	– 0.19	–	– 0.07	– 0.23
1995	– 0.26	– 0.28	– 0.19	– 0.35	0.05	– 0.77	– 0.15	– 0.52	– 0.13	– 0.35	– 0.10	–	0.10	– 0.16
1996	– 0.25	– 0.28	– 0.15	– 0.41	0.01	– 0.53	– 0.15	– 0.47	– 0.04	– 0.37	– 0.08	–	0.14	– 0.21
1997	– 0.25	– 0.30	– 0.25	– 0.36	– 0.05	– 0.38	– 0.14	– 0.46	– 0.10	– 0.41	– 0.11	–	0.03	– 0.13
1998	– 0.25	– 0.25	– 0.15	– 0.37	– 0.08	– 0.49	– 0.27	– 0.34	– 0.19	– 0.36	– 0.08	–	– 0.03	– 0.23
1999	– 0.18	– 0.23	– 0.24	– 0.22	0.00	–	– 0.11	– 0.17	– 0.17	– 0.39	– 0.10	–	0.06	– 0.24
2000	– 0.23	– 0.18	– 0.16	– 0.25	– 0.03	–	– 0.12	– 0.46	– 0.47	– 0.47	– 0.19	–	– 0.04	– 0.15
2001	– 0.27	– 0.26	– 0.24	– 0.33	– 0.10	–	– 0.20	– 0.52	– 0.32	– 0.50	– 0.12	–	– 0.08	– 0.15
2002	– 0.43	– 0.39	– 0.38	– 0.42	– 0.22	–	– 0.47	– 0.71	– 0.42	– 0.67	– 0.20	–	– 0.20	– 0.21
2003	– 0.30	– 0.33	– 0.31	– 0.37	– 0.10	–	– 0.23	– 0.54	– 0.25	– 0.56	– 0.13	–	– 0.13	– 0.13
2004	– 0.24	– 0.22	– 0.17	– 0.40	– 0.14	–	– 0.05	– 0.60	– 0.17	– 0.54	– 0.19	–	– 0.14	– 0.05
2005	– 0.18	– 0.15	– 0.09	– 0.36	0.02	–	– 0.05	– 0.50	– 0.08	– 0.52	– 0.13	–	– 0.13	– 0.01
2006	– 0.18	– 0.16	– 0.10	– 0.34	– 0.05	–	0.08	– 0.52	– 0.05	– 0.71	– 0.12	–	– 0.16	– 0.08
2007	– 0.29	– 0.17	– 0.13	– 0.31	– 0.08	–	– 0.13	– 0.43	– 0.18	– 0.44	– 0.14	–	– 0.21	– 0.96
2008	– 0.44	– 0.34	– 0.32	– 0.42	– 0.23	–	– 0.50	– 0.47	– 0.25	– 0.56	– 0.48	–	– 0.24	– 0.53
2009	– 0.33	– 0.31	– 0.28	– 0.40	– 0.13	–	– 0.38	– 0.42	0.01	– 0.33	– 0.43	–	– 0.06	– 0.25
2010	– 0.19	– 0.16	– 0.08	– 0.36	– 0.08	–	– 0.15	– 0.33	0.00	– 0.33	– 0.31	–	0.00	– 0.05
2011	0.03	– 0.11	– 0.06	– 0.31	0.02	–	– 0.05	0.69	0.41	– 0.04	– 0.25	–	0.38	0.08
2012	– 0.05	– 0.10	– 0.09	– 0.11	0.02	–	– 0.01	0.06	– 0.05	0.04	– 0.11	–	0.01	– 0.04
2013	– 0.07	– 0.06	– 0.03	– 0.13	0.00	–	– 0.27	0.01	– 0.12	0.04	– 0.08	–	– 0.04	– 0.08
2014	– 0.08	– 0.11	– 0.10	– 0.12	– 0.07	–	– 0.14	0.00	0.00	– 0.03	– 0.07	–	0.14	– 0.10
2015	– 0.04	– 0.03	0.00	– 0.14	0.00	–	– 0.10	0.01	0.04	– 0.06	– 0.09	–	– 0.03	– 0.05
2016	– 0.10	– 0.14	– 0.16	– 0.10	– 0.19	–	– 0.38	0.09	–	0.01	– 0.04	–	0.01	– 0.07
2017	– 0.04	– 0.02	0.03	– 0.12	0.05	–	– 0.24	0.02	–	– 0.02	0.01	–	– 0.03	– 0.07
2018	– 0.08	– 0.06	– 0.02	– 0.16	– 0.04	–	– 0.33	– 0.06	–	– 0.10	– 0.15	–	0.01	– 0.02
2019	– 0.08	– 0.16	– 0.19	– 0.10	– 0.02	–	– 0.04	– 0.02	–	0.04	– 0.05	–	0.02	– 0.05
2020	– 0.14	– 0.21	– 0.19	– 0.26	– 0.18	–	– 0.07	– 0.14	–	– 0.07	– 0.15	–	– 0.03	– 0.08
2021	– 0.04	– 0.06	– 0.03	– 0.12	– 0.01	–	– 0.01	– 0.01	–	–	– 0.07	–	– 0.01	– 0.05
2022	– 0.15	– 0.10	– 0.03	– 0.20	– 0.07	–	– 0.16	– 0.30	–	– 0.35	– 0.13	–	– 0.05	– 0.06
2023	– 0.10	– 0.09	– 0.09	– 0.09	– 0.06	–	– 0.09	– 0.20	–	– 0.10	– 0.24	–	– 0.04	– 0.02

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of average total assets for the year **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Operating result [18]													
1993	0.56	0.60	0.63	0.58	0.47	0.61	0.23	0.87	0.27	0.91	0.33	–	0.84	0.29
1994	0.48	0.52	0.49	0.57	0.32	0.22	0.25	0.77	0.20	0.73	0.26	–	0.94	0.19
1995	0.54	0.60	0.57	0.65	0.32	0.23	0.26	0.84	0.45	0.80	0.36	–	0.63	0.27
1996	0.51	0.55	0.54	0.58	0.25	0.62	0.28	0.80	0.46	0.72	0.36	–	0.59	0.26
1997	0.46	0.50	0.40	0.61	0.13	1.00	0.26	0.72	0.38	0.62	0.33	–	0.53	0.29
1998	0.41	0.47	0.32	0.65	0.19	1.24	0.20	0.69	0.26	0.54	0.36	–	0.50	0.22
1999	0.41	0.38	0.20	0.81	0.31	–	0.25	0.87	0.19	0.54	0.27	–	0.62	0.27
2000	0.31	0.36	0.24	0.63	0.32	–	0.22	0.44	0.05	0.35	0.14	–	0.69	0.30
2001	0.19	0.14	0.05	0.36	0.24	–	0.14	0.32	0.01	0.22	0.18	–	0.54	0.27
2002	0.11	0.15	0.00	0.50	0.18	–	– 0.13	0.27	0.06	0.17	0.06	–	0.45	0.26
2003	0.25	0.21	0.04	0.58	0.45	–	0.14	0.46	0.06	0.46	0.14	–	0.51	0.32
2004	0.32	0.29	0.13	0.74	0.41	–	0.33	0.44	0.19	0.51	0.11	–	0.49	0.35
2005	0.48	0.77	0.71	0.96	0.61	–	0.26	0.50	0.30	0.47	0.18	–	0.41	0.38
2006	0.45	0.57	0.47	0.92	0.63	–	0.49	0.46	0.24	0.55	0.17	–	0.15	0.32
2007	0.25	0.51	0.41	0.84	0.86	–	0.15	0.40	– 0.13	0.45	0.18	–	0.30	– 0.62
2008	– 0.09	– 0.26	– 0.54	0.57	0.47	–	– 0.14	0.35	– 0.23	0.37	– 0.20	–	0.25	– 0.19
2009	0.22	0.20	0.12	0.37	0.53	–	0.05	0.48	0.53	0.58	– 0.12	–	0.46	0.18
2010	0.38	0.35	0.27	0.55	0.71	–	0.22	0.71	0.42	0.74	0.00	–	0.44	0.37
2011	0.54	0.34	0.24	0.73	0.76	–	0.25	1.73	0.68	1.02	– 0.18	–	0.85	0.43
2012	0.45	0.35	0.25	0.73	0.36	–	0.30	0.98	0.46	1.00	0.11	–	0.41	0.26
2013	0.36	0.33	0.21	0.72	0.54	–	0.06	0.88	0.25	1.06	0.01	–	0.29	– 0.05
2014	0.37	0.28	0.16	0.65	0.59	–	0.10	0.83	0.29	0.93	0.14	–	0.39	0.19
2015	0.40	0.33	0.21	0.70	0.33	–	0.18	0.83	0.31	0.85	0.20	–	0.20	0.20
2016	0.37	0.25	0.08	0.73	0.16	–	0.00	0.92	–	0.88	0.17	–	0.44	0.18
2017	0.37	0.28	0.16	0.55	0.35	–	0.03	0.85	–	0.84	0.17	–	0.40	0.15
2018	0.32	0.25	0.14	0.51	0.18	–	– 0.12	0.71	–	0.71	0.14	–	0.11	0.17
2019	0.26	0.05	– 0.20	0.63	0.21	–	0.14	0.62	–	0.80	0.32	–	0.06	0.16
2020	0.22	0.07	– 0.09	0.49	0.04	–	0.13	0.48	–	0.63	0.24	–	0.04	0.15
2021	0.32	0.21	– 0.02	0.62	0.21	–	0.26	0.55	–	0.71	0.27	–	0.05	0.20
2022	0.28	0.22	0.08	0.42	0.16	–	0.21	0.52	–	0.46	0.32	–	0.19	0.16
2023	0.53	0.48	0.33	0.71	0.27	–	0.35	0.93	–	0.84	0.32	–	0.31	0.23

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**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Other and extraordinary result													
1993	– 0.02	– 0.06	– 0.06	– 0.07	0.00	0.02	– 0.01	0.00	– 0.06	– 0.01	– 0.01	–	– 0.03	0.00
1994	– 0.01	0.02	0.09	– 0.05	– 0.01	0.28	– 0.05	– 0.06	0.27	– 0.03	0.01	–	0.04	0.03
1995	– 0.03	– 0.09	– 0.10	– 0.10	– 0.02	0.22	– 0.03	0.02	– 0.03	0.02	– 0.03	–	– 0.13	– 0.01
1996	– 0.05	– 0.07	– 0.04	– 0.10	– 0.02	–	– 0.07	0.01	– 0.02	0.03	– 0.03	–	0.01	– 0.22
1997	– 0.04	– 0.10	– 0.12	– 0.10	– 0.03	0.05	– 0.02	0.02	– 0.05	0.03	– 0.03	–	0.08	– 0.11
1998	0.20	0.58	1.03	0.09	0.03	0.00	0.06	0.01	0.46	0.03	– 0.04	–	0.16	0.01
1999	– 0.05	0.00	0.04	– 0.07	–	–	– 0.01	– 0.27	– 0.04	– 0.06	– 0.03	–	– 0.03	– 0.02
2000	0.00	– 0.07	– 0.03	– 0.16	0.00	–	– 0.03	0.11	0.30	0.05	– 0.05	–	0.47	0.00
2001	0.02	0.04	0.13	– 0.18	0.01	–	– 0.03	0.06	0.12	0.14	– 0.05	–	– 0.08	– 0.07
2002	0.05	– 0.11	– 0.12	– 0.08	– 0.02	–	0.21	0.08	0.09	0.29	0.07	–	0.01	– 0.03
2003	– 0.22	– 0.47	– 0.52	– 0.36	– 0.01	–	– 0.28	0.02	– 0.04	0.07	– 0.04	–	– 0.19	– 0.10
2004	– 0.17	– 0.30	– 0.25	– 0.46	– 0.09	–	– 0.30	0.01	– 0.08	0.02	– 0.05	–	– 0.17	– 0.04
2005	– 0.04	– 0.07	0.05	– 0.47	– 0.02	–	– 0.07	0.00	– 0.11	0.25	– 0.16	–	– 0.09	– 0.01
2006	– 0.10	– 0.18	– 0.09	– 0.50	–	–	– 0.12	– 0.02	– 0.07	0.06	– 0.10	–	– 0.01	0.01
2007	0.00	0.13	0.28	– 0.36	0.01	–	– 0.10	– 0.04	– 0.02	0.02	– 0.14	–	– 0.08	– 0.07
2008	– 0.20	– 0.29	– 0.26	– 0.39	– 0.09	–	– 0.21	– 0.14	0.08	– 0.05	– 0.15	–	– 0.03	– 0.19
2009	– 0.25	– 0.43	– 0.47	– 0.37	– 0.02	–	– 0.42	– 0.04	– 0.27	– 0.08	– 0.05	–	– 0.11	– 0.01
2010	– 0.15	– 0.23	– 0.17	– 0.40	– 0.02	–	– 0.28	– 0.09	– 0.18	– 0.05	– 0.01	–	– 0.10	0.01
2011	– 0.19	– 0.29	– 0.24	– 0.47	–	–	– 0.25	– 0.17	– 0.24	– 0.04	0.13	–	– 0.14	– 0.05
2012	– 0.12	– 0.16	– 0.09	– 0.40	0.00	–	– 0.14	– 0.12	– 0.26	–	– 0.10	–	– 0.09	– 0.07
2013	– 0.11	– 0.16	– 0.08	– 0.41	–	–	– 0.10	– 0.09	– 0.06	– 0.04	0.02	–	– 0.07	– 0.07
2014	– 0.08	– 0.10	– 0.02	– 0.34	–	–	– 0.13	– 0.05	– 0.08	– 0.02	– 0.18	–	– 0.03	0.01
2015	– 0.09	– 0.19	– 0.11	– 0.45	–	–	– 0.01	– 0.03	– 0.22	– 0.02	– 0.01	–	0.00	0.04
2016	– 0.03	– 0.06	0.04	– 0.36	–	–	– 0.05	– 0.03	–	0.04	0.01	–	– 0.02	0.00
2017	– 0.04	– 0.10	– 0.05	– 0.23	– 0.01	–	0.07	– 0.01	–	–	0.03	–	0.04	– 0.04
2018	– 0.08	– 0.14	– 0.09	– 0.28	–	–	– 0.01	– 0.06	–	– 0.02	– 0.04	–	– 0.01	– 0.06
2019	– 0.19	– 0.43	– 0.50	– 0.31	–	–	– 0.05	–	–	– 0.02	– 0.09	–	0.13	–
2020	– 0.06	– 0.14	– 0.12	– 0.18	–	–	– 0.07	– 0.01	–	– 0.02	0.11	–	0.04	0.01
2021	– 0.04	– 0.10	– 0.04	– 0.21	–	–	– 0.07	– 0.01	–	– 0.01	0.45	–	0.02	0.02
2022	– 0.02	0.01	0.14	– 0.17	–	–	–	– 0.11	–	– 0.07	– 0.09	–	– 0.05	– 0.01
2023	– 0.07	– 0.13	– 0.02	– 0.28	–	–	– 0.04	– 0.02	–	– 0.05	0.01	–	– 0.10	– 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 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					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Profit or loss (-) for the financial year before tax [19]													
1968	0.76	1.01	1.04	0.84	0.82	1.63	0.62	0.90	0.65	0.85	0.49	2.02	–	0.35
1969	0.62	0.86	0.88	0.74	0.66	1.42	0.51	0.64	0.41	0.80	0.46	1.60	–	0.29
1970	0.49	0.62	0.62	0.59	0.44	0.84	0.29	0.43	0.26	0.90	0.47	1.22	–	0.30
1971	0.56	0.68	0.64	0.57	0.77	1.21	0.36	0.57	0.45	0.90	0.49	1.50	–	0.30
1972	0.59	0.62	0.62	0.53	0.70	0.93	0.41	0.66	0.64	0.86	0.51	1.70	–	0.30
1973	0.45	0.45	0.45	0.30	1.04	0.61	0.21	0.50	0.22	0.86	0.47	0.87	–	0.26
1974	0.52	0.57	0.74	0.44	0.89	0.09	0.21	0.63	0.41	0.93	0.44	1.15	–	0.27
1975	0.72	0.72	0.94	0.45	0.58	1.14	0.34	1.07	0.93	1.04	0.46	0.96	–	0.32
1976	0.62	0.68	0.77	0.44	0.98	1.11	0.32	0.85	0.64	0.88	0.42	1.47	–	0.33
1977	0.68	0.69	0.81	0.51	0.58	1.12	0.41	0.98	0.60	0.90	0.46	1.46	–	0.34
1978	0.64	0.64	0.73	0.50	0.52	1.01	0.38	0.94	0.56	0.83	0.48	1.40	–	0.31
1979	0.50	0.45	0.56	0.33	0.24	0.74	0.29	0.72	0.18	0.74	0.43	1.33	–	0.28
1980	0.50	0.45	0.47	0.38	0.42	0.83	0.16	0.73	0.31	0.88	0.49	1.05	–	0.23
1981	0.52	0.43	0.44	0.37	0.47	0.90	0.12	0.86	0.39	0.98	0.40	0.90	–	0.23
1982	0.63	0.52	0.59	0.41	0.37	1.03	0.15	1.11	0.80	1.07	0.41	0.99	–	0.28
1983	0.69	0.59	0.84	0.49	0.47	– 0.41	0.22	1.22	0.82	1.05	0.42	1.00	–	0.31
1984	0.68	0.70	0.86	0.54	0.48	1.06	0.22	1.18	0.78	0.86	0.41	1.03	–	0.31
1985 **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	0.24	0.16	–	0.21	0.41	–	0.39	0.23	–	0.13	0.15
2023	0.46	0.36	0.31	0.43	0.27	–	0.32	0.92	–	0.80	0.33	–	0.21	0.21

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					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Profit or loss (-) for the financial year after tax [19]													
1968	0.44	0.62	0.60	0.48	0.48	1.38	0.26	0.52	0.37	0.45	0.35	1.01	–	0.23
1969	0.38	0.54	0.54	0.42	0.32	1.23	0.31	0.37	0.26	0.42	0.33	0.75	–	0.21
1970	0.29	0.38	0.36	0.33	0.22	0.69	0.16	0.23	0.16	0.47	0.33	0.63	–	0.20
1971	0.33	0.43	0.40	0.32	0.37	1.03	0.18	0.29	0.28	0.47	0.35	0.77	–	0.19
1972	0.33	0.37	0.37	0.29	0.36	0.74	0.20	0.33	0.45	0.46	0.34	0.86	–	0.20
1973	0.24	0.26	0.31	0.12	0.50	0.44	0.10	0.25	0.13	0.43	0.29	0.46	–	0.16
1974	0.27	0.31	0.43	0.24	0.49	– 0.10	0.11	0.29	0.23	0.46	0.27	0.60	–	0.17
1975	0.35	0.37	0.51	0.18	0.12	0.93	0.16	0.47	0.54	0.51	0.28	0.32	–	0.19
1976	0.31	0.39	0.45	0.24	0.35	0.92	0.13	0.38	0.30	0.40	0.25	0.80	–	0.24
1977	0.31	0.35	0.39	0.24	0.19	0.92	0.18	0.40	0.26	0.36	0.24	0.70	–	0.23
1978	0.30	0.32	0.35	0.23	0.23	0.84	0.18	0.40	0.27	0.34	0.25	0.68	–	0.22
1979	0.24	0.22	0.27	0.13	0.06	0.62	0.15	0.33	0.10	0.30	0.24	0.56	–	0.20
1980	0.24	0.23	0.21	0.20	0.14	0.69	0.08	0.32	0.17	0.34	0.27	0.47	–	0.15
1981	0.22	0.19	0.16	0.16	0.21	0.76	0.06	0.32	0.19	0.32	0.23	0.40	–	0.14
1982	0.24	0.22	0.20	0.17	0.13	0.87	0.06	0.35	0.36	0.35	0.23	0.44	–	0.20
1983	0.25	0.23	0.33	0.23	0.20	– 0.58	0.08	0.37	0.37	0.33	0.24	0.45	–	0.19
1984	0.27	0.32	0.35	0.26	0.19	0.86	0.07	0.36	0.36	0.28	0.24	0.49	–	0.19
1985 **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	0.11	–	0.12	0.24	–	0.29	0.14	–	0.08	0.12
2023	0.34	0.27	0.30	0.24	0.17	–	0.21	0.64	–	0.58	0.21	–	0.10	0.20

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	1,302	10,609,156	91,575	167,014	75,439	37,923	54,617	16,694	9,767	1,785	141,050
2023	1,240	10,701,001	106,887	331,442	224,555	37,620	52,714	15,094	11,560	8,206	164,273

***** 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												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings [13]	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
7,957	5,244	2,713	4,202	–	4,202	243	4,445	1,860	2,585	– 945	1,640	1968
9,396	6,206	3,190	4,904	–	4,904	– 744	4,160	1,594	2,566	– 828	1,738	1969
11,246	7,510	3,736	4,621	–	4,621	– 1,000	3,621	1,485	2,136	– 550	1,586	1970
13,237	8,885	4,352	4,800	–	4,800	– 86	4,714	1,970	2,744	– 837	1,907	1971
14,990	10,100	4,890	6,295	–	6,295	– 653	5,642	2,475	3,167	– 1,134	2,033	1972
17,327	11,887	5,440	6,541	–	6,541	– 1,697	4,844	2,262	2,582	– 792	1,790	1973
20,198	14,004	6,194	8,744	–	8,744	– 2,557	6,187	2,957	3,230	– 1,072	2,158	1974
22,114	15,157	6,957	11,219	–	11,219	– 1,877	9,342	4,752	4,590	– 1,816	2,774	1975
24,666	16,760	7,906	10,369	–	10,369	– 1,120	9,249	4,595	4,654	– 1,555	3,099	1976
26,376	17,870	8,506	11,683	–	11,683	– 533	11,150	6,059	5,091	– 1,929	3,162	1977
28,402	19,194	9,208	13,195	–	13,195	– 1,306	11,889	6,315	5,574	– 2,120	3,454	1978
30,687	20,656	10,031	12,689	–	12,689	– 2,380	10,309	5,340	4,969	– 1,783	3,186	1979
33,596	22,787	10,809	13,111	–	13,111	– 1,832	11,279	5,979	5,300	– 2,013	3,287	1980
36,128	24,298	11,830	18,526	–	18,526	– 5,747	12,779	7,468	5,311	– 1,950	3,361	1981
38,956	25,691	13,265	25,328	–	25,328	– 8,645	16,683	10,275	6,408	– 2,476	3,932	1982
42,181	27,613	14,568	30,873	–	30,873	– 11,484	19,389	12,301	7,088	– 3,052	4,036	1983
44,864	29,001	15,863	29,052	–	29,052	– 8,644	20,408	12,422	7,986	– 3,065	4,921	1984
49,524	31,675	17,849	29,182	–	29,182	– 8,257	20,925	12,833	8,092	– 2,969	5,123	1985 [16]
53,067	33,892	19,175	29,483	–	29,483	– 8,189	21,294	12,739	8,555	– 2,869	5,686	1986
55,796	35,803	19,993	26,500	–	26,500	– 7,050	19,450	11,550	7,900	– 2,446	5,454	1987
58,274	37,430	20,844	27,196	–	27,196	– 5,321	21,875	13,109	8,766	– 3,056	5,710	1988
60,788	38,680	22,108	27,379	–	27,379	– 8,240	19,139	10,497	8,642	– 2,552	6,090	1989
69,196	43,163	26,033	29,314	–	29,314	– 8,857	20,457	10,757	9,700	– 3,299	6,401	1990
76,363	47,428	28,935	34,834	–	34,834	– 7,554	27,280	15,131	12,149	– 5,057	7,092	1991
83,729	51,679	32,050	39,614	–	39,614	– 11,206	28,408	16,915	11,493	– 4,157	7,336	1992
98,995	59,443	39,552	60,718	– 23,948	36,770	– 1,539	35,231	18,489	16,742	– 6,167	10,575	1993
102,970	61,211	41,759	66,353	– 31,054	35,299	– 398	34,901	16,603	18,298	– 7,267	11,031	1994
109,631	65,133	44,498	62,472	– 20,317	42,155	– 2,475	39,680	19,573	20,107	– 8,012	12,095	1995
114,666	66,752	47,914	66,647	– 21,734	44,913	– 4,268	40,645	20,890	19,755	– 7,145	12,610	1996
121,566	69,424	52,142	70,601	– 25,025	45,576	– 3,810	41,766	20,271	21,495	– 7,485	14,010	1997
130,054	72,534	57,520	72,967	– 27,231	45,736	21,876	67,612	31,784	35,828	– 17,206	18,622	1998
142,140	77,666	64,474	72,207	– 22,355	49,852	– 6,392	43,460	18,436	25,025	– 8,164	16,859	1999
72,675	39,710	32,965	36,919	– 11,430	25,489	– 3,268	22,221	9,426	12,795	– 4,174	8,620	1999
80,201	43,248	36,953	36,900	– 15,944	20,956	101	21,057	7,367	13,690	– 3,839	9,854	2000
83,600	44,224	39,376	33,408	– 19,742	13,666	1,094	14,760	4,045	10,715	– 3,876	6,842	2001
80,867	42,767	38,100	39,266	– 31,536	7,730	3,933	11,663	4,271	7,392	– 2,327	5,067	2002
79,820	42,724	37,096	40,107	– 21,976	18,131	– 15,772	2,359	5,801	– 3,442	7,220	3,776	2003
78,211	42,352	35,859	41,025	– 17,529	23,496	– 12,550	10,946	5,904	5,042	– 844	4,197	2004
81,134	44,577	36,557	51,511	– 14,255	37,256	– 3,409	33,847	10,069	23,778	– 14,432	9,345	2005
83,673	47,069	36,604	49,822	– 14,319	35,503	– 7,624	27,879	5,605	22,274	– 11,739	10,534	2006
83,635	45,559	38,076	45,057	– 24,013	21,044	– 89	20,955	6,240	14,715	– 2,699	12,020	2007
80,790	43,005	37,785	29,403	– 37,067	– 7,664	– 16,920	– 24,584	1,601	– 26,185	21,574	– 4,610	2008
84,173	45,849	38,324	45,078	– 27,046	18,032	– 20,848	– 2,816	4,182	– 6,998	2,314	– 4,682	2009
82,167	43,073	39,094	46,563	– 15,396	31,167	– 12,718	18,449	5,501	12,948	– 13,625	– 677	2010
82,037	42,481	39,556	46,177	3,103	49,280	– 17,352	31,928	7,034	24,894	– 25,706	– 812	2011
84,774	44,607	40,167	46,988	– 4,334	42,654	– 11,852	30,802	8,762	22,040	– 22,237	– 197	2012
84,798	43,756	41,042	37,767	– 6,542	31,225	– 9,271	21,954	7,376	14,578	– 16,232	– 1,654	2013
85,756	43,979	41,777	38,093	– 6,583	31,510	– 6,510	25,000	7,596	17,404	– 15,454	1,950	2014
90,033	46,039	43,994	37,853	– 3,497	34,356	– 7,791	26,565	8,445	18,120	– 15,436	2,684	2015
88,653	44,615	44,038	39,350	– 8,754	30,596	– 2,812	27,784	7,875	19,909	– 15,395	4,514	2016
88,389	44,563	43,826	34,532	– 3,619	30,913	– 3,398	27,515	7,536	19,979	– 16,777	3,202	2017
88,135	44,282	43,853	32,449	– 6,763	25,686	– 6,831	18,855	6,692	12,163	– 13,116	– 953	2018
90,191	44,447	45,744	28,493	– 6,719	21,774	– 16,133	5,641	7,806	– 2,165	7,223	5,058	2019
87,023	44,210	42,813	33,392	– 13,282	20,110	– 5,822	14,288	8,388	5,900	– 1,312	4,588	2020
92,004	46,747	45,257	34,190	– 3,625	30,565	– 3,547	27,018	9,759	17,259	– 8,511	8,748	2021
94,995	48,429	46,566	46,055	– 16,288	29,767	– 2,475	27,292	5,485	21,807	– 9,666	12,141	2022
97,302	48,586	48,716	66,971	– 10,317	56,654	– 7,941	48,713	12,619	36,094	– 18,918	17,176	2023

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	1,302	10,609.2	0.86	1.57	0.71	0.36	0.51	0.16	0.09	0.02	1.33
2023	1,240	10,701.0	1.00	3.10	2.10	0.35	0.49	0.14	0.11	0.08	1.54

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 and value adjustments to 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												
total (col. 13 + 14)	Staff costs **8**	Other administrative spending **9**	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets **10** (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) **11**	Other and extraordinary result **12**	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings **13**	Profit or loss (-) for the financial year after tax **14** (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital **15**	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
1.35	0.89	0.46	0.72	–	0.72	0.04	0.76	0.32	0.44	– 0.16	0.28	1968
1.41	0.93	0.48	0.73	–	0.73	– 0.11	0.62	0.24	0.38	– 0.12	0.26	1969
1.51	1.01	0.50	0.62	–	0.62	– 0.13	0.49	0.20	0.29	– 0.08	0.21	1970
1.58	1.06	0.52	0.57	–	0.57	– 0.01	0.56	0.23	0.33	– 0.10	0.23	1971
1.56	1.05	0.51	0.65	–	0.65	– 0.06	0.59	0.26	0.33	– 0.12	0.21	1972
1.60	1.10	0.50	0.60	–	0.60	– 0.15	0.45	0.21	0.24	– 0.07	0.17	1973
1.70	1.18	0.52	0.74	–	0.74	– 0.22	0.52	0.25	0.27	– 0.09	0.18	1974
1.69	1.16	0.53	0.86	–	0.86	– 0.14	0.72	0.37	0.35	– 0.14	0.21	1975
1.67	1.13	0.54	0.70	–	0.70	– 0.08	0.62	0.31	0.31	– 0.10	0.21	1976
1.61	1.09	0.52	0.71	–	0.71	– 0.03	0.68	0.37	0.31	– 0.12	0.19	1977
1.54	1.04	0.50	0.71	–	0.71	– 0.07	0.64	0.34	0.30	– 0.12	0.18	1978
1.49	1.00	0.49	0.61	–	0.61	– 0.11	0.50	0.26	0.24	– 0.09	0.15	1979
1.49	1.01	0.48	0.58	–	0.58	– 0.08	0.50	0.26	0.24	– 0.09	0.15	1980
1.47	0.99	0.48	0.75	–	0.75	– 0.23	0.52	0.30	0.22	– 0.08	0.14	1981
1.47	0.97	0.50	0.95	–	0.95	– 0.32	0.63	0.39	0.24	– 0.09	0.15	1982
1.49	0.98	0.51	1.09	–	1.09	– 0.40	0.69	0.44	0.25	– 0.11	0.14	1983
1.49	0.96	0.53	0.97	–	0.97	– 0.29	0.68	0.41	0.27	– 0.11	0.16	1984
1.52	0.97	0.55	0.90	–	0.90	– 0.26	0.64	0.39	0.25	– 0.09	0.16	1985 **16**
1.52	0.97	0.55	0.85	–	0.85	– 0.24	0.61	0.37	0.24	– 0.08	0.16	1986
1.50	0.96	0.54	0.71	–	0.71	– 0.19	0.52	0.31	0.21	– 0.06	0.15	1987
1.47	0.94	0.53	0.69	–	0.69	– 0.14	0.55	0.33	0.22	– 0.08	0.14	1988
1.44	0.92	0.52	0.65	–	0.65	– 0.20	0.45	0.25	0.20	– 0.06	0.14	1989
1.48	0.92	0.56	0.63	–	0.63	– 0.19	0.44	0.23	0.21	– 0.07	0.14	1990
1.49	0.92	0.57	0.68	–	0.68	– 0.15	0.53	0.29	0.24	– 0.10	0.14	1991
1.50	0.93	0.57	0.71	–	0.71	– 0.20	0.51	0.30	0.21	– 0.08	0.13	1992
1.51	0.91	0.60	0.93	– 0.37	0.56	– 0.02	0.54	0.28	0.26	– 0.09	0.16	1993
1.41	0.84	0.57	0.91	– 0.43	0.48	– 0.01	0.48	0.23	0.25	– 0.10	0.15	1994
1.40	0.83	0.57	0.80	– 0.26	0.54	– 0.03	0.51	0.25	0.26	– 0.10	0.15	1995
1.31	0.76	0.55	0.76	– 0.25	0.51	– 0.05	0.46	0.24	0.22	– 0.08	0.14	1996
1.23	0.70	0.53	0.71	– 0.25	0.46	– 0.04	0.42	0.21	0.22	– 0.08	0.14	1997
1.18	0.66	0.52	0.66	– 0.25	0.41	0.20	0.61	0.29	0.32	– 0.16	0.17	1998
1.17	0.64	0.53	0.60	– 0.18	0.41	– 0.05	0.36	0.15	0.21	– 0.07	0.14	1999
1.17	0.63	0.54	0.54	– 0.23	0.31	0.00	0.31	0.11	0.20	– 0.06	0.14	2000
1.15	0.61	0.54	0.46	– 0.27	0.19	0.02	0.20	0.06	0.15	– 0.05	0.09	2001
1.11	0.59	0.52	0.54	– 0.43	0.11	0.05	0.16	0.06	0.10	– 0.03	0.07	2002
1.11	0.59	0.51	0.56	– 0.30	0.25	– 0.22	0.03	0.08	– 0.05	0.10	0.05	2003
1.06	0.58	0.49	0.56	– 0.24	0.32	– 0.17	0.15	0.08	0.07	– 0.01	0.06	2004
1.05	0.58	0.47	0.67	– 0.18	0.48	– 0.04	0.44	0.13	0.31	– 0.19	0.12	2005
1.06	0.59	0.46	0.63	– 0.18	0.45	– 0.10	0.35	0.07	0.28	– 0.15	0.13	2006
1.00	0.55	0.46	0.54	– 0.29	0.25	0.00	0.25	0.07	0.18	– 0.03	0.14	2007
0.95	0.50	0.44	0.35	– 0.44	– 0.09	– 0.20	– 0.29	0.02	– 0.31	0.25	– 0.05	2008
1.02	0.56	0.47	0.55	– 0.33	0.22	– 0.25	– 0.03	0.05	– 0.09	0.03	– 0.06	2009
0.99	0.52	0.47	0.56	– 0.19	0.38	– 0.15	0.22	0.07	0.16	– 0.16	– 0.01	2010
0.89	0.46	0.43	0.50	0.03	0.54	– 0.19	0.35	0.08	0.27	– 0.28	– 0.01	2011
0.89	0.47	0.42	0.49	– 0.05	0.45	– 0.12	0.32	0.09	0.23	– 0.23	–	2012
0.97	0.50	0.47	0.43	– 0.07	0.36	– 0.11	0.25	0.08	0.17	– 0.19	– 0.02	2013
1.01	0.52	0.49	0.45	– 0.08	0.37	– 0.08	0.30	0.09	0.21	– 0.18	0.02	2014
1.05	0.53	0.51	0.44	– 0.04	0.40	– 0.09	0.31	0.10	0.21	– 0.18	0.03	2015
1.06	0.53	0.53	0.47	– 0.10	0.37	– 0.03	0.33	0.09	0.24	– 0.18	0.05	2016
1.07	0.54	0.53	0.42	– 0.04	0.37	– 0.04	0.33	0.09	0.24	– 0.20	0.04	2017
1.09	0.55	0.54	0.40	– 0.08	0.32	– 0.08	0.23	0.08	0.15	– 0.16	– 0.01	2018
1.06	0.52	0.54	0.33	– 0.08	0.26	– 0.19	0.07	0.09	– 0.03	0.08	0.06	2019
0.95	0.48	0.47	0.36	– 0.14	0.22	– 0.06	0.16	0.09	0.06	– 0.01	0.05	2020
0.97	0.49	0.48	0.36	– 0.04	0.32	– 0.04	0.29	0.10	0.18	– 0.09	0.09	2021
0.90	0.46	0.44	0.43	– 0.15	0.28	– 0.02	0.26	0.05	0.21	– 0.09	0.11	2022
0.91	0.45	0.46	0.63	– 0.10	0.53	– 0.07	0.46	0.12	0.34	– 0.18	0.16	2023

10 Income from value readjustments to loans and advances and special securities and provisions for contingent liabilities and for commitments less depreciation of and value adjustments to loans and advances and special securities and provisions for contingent liabilities and for commitments. Up to 1992, included in other operating result. **11** From 1968 to 1992, partial operating result (col. 3 + 6 - 12). **12** Difference of other and extraordinary income and expenses. Up to 1992, other operating 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	157	4,779,020	34,499	60,211	25,712	18,746	28,255	9,509	6,840	– 1,086	58,999
2023	148	4,885,442	38,583	135,777	97,194	18,132	26,573	8,441	10,049	4,733	71,497

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
2,955	1,990	965	882	–	882	426	1,308	501	807	– 254	553	1968
3,550	2,396	1,154	1,276	–	1,276	81	1,357	499	858	– 183	675	1969
4,170	2,838	1,332	1,074	–	1,074	62	1,136	449	687	– 71	616	1970
4,810	3,245	1,565	961	–	961	467	1,428	524	904	– 174	730	1971
5,412	3,708	1,704	1,228	–	1,228	289	1,517	601	916	– 188	728	1972
6,018	4,230	1,788	1,072	–	1,072	209	1,281	555	726	– 151	575	1973
7,069	5,030	2,039	2,384	–	2,384	– 651	1,733	789	944	– 199	745	1974
7,882	5,522	2,360	2,718	–	2,718	– 443	2,275	1,110	1,165	– 200	965	1975
8,532	5,895	2,637	2,367	–	2,367	188	2,555	1,102	1,453	– 298	1,155	1976
9,115	6,340	2,775	2,643	–	2,643	277	2,920	1,442	1,478	– 417	1,061	1977
9,864	6,826	3,038	2,908	–	2,908	192	3,100	1,533	1,567	– 402	1,165	1978
10,653	7,325	3,328	2,558	–	2,558	– 88	2,470	1,287	1,183	– 226	957	1979
11,609	8,039	3,570	2,476	–	2,476	133	2,609	1,291	1,318	– 335	983	1980
12,337	8,519	3,818	3,992	–	3,992	– 1,270	2,722	1,498	1,224	– 151	1,073	1981
13,182	8,975	4,207	6,330	–	6,330	– 2,935	3,395	1,978	1,417	– 211	1,206	1982
14,406	9,739	4,667	7,898	–	7,898	– 3,873	4,025	2,475	1,550	– 586	964	1983
15,280	10,161	5,119	7,307	–	7,307	– 2,228	5,079	2,751	2,328	– 606	1,722	1984
16,569	10,852	5,717	7,954	–	7,954	– 1,672	6,282	3,459	2,823	– 910	1,913	1985
19,598	12,687	6,911	9,209	–	9,209	– 2,307	6,902	3,685	3,217	– 840	2,377	1986
20,651	13,327	7,324	6,959	–	6,959	– 1,347	5,612	2,944	2,668	– 425	2,243	1987
21,762	14,046	7,716	7,225	–	7,225	– 40	7,185	3,986	3,199	– 863	2,336	1988
22,905	14,585	8,320	7,701	–	7,701	– 282	7,419	4,090	3,329	– 810	2,519	1989
25,016	15,855	9,161	8,901	–	8,901	– 1,335	7,566	3,526	4,040	–1,093	2,947	1990
28,493	17,802	10,691	10,627	–	10,627	– 2,582	8,045	3,990	4,055	–1,130	2,925	1991
31,080	19,256	11,824	13,128	–	13,128	– 5,820	7,308	3,945	3,363	– 352	3,011	1992
33,360	20,618	12,742	21,813	–11,324	10,489	– 1,030	9,459	3,784	5,675	–1,331	4,344	1993
34,968	21,116	13,852	19,126	– 9,276	9,850	372	10,222	3,727	6,495	–1,833	4,662	1994
36,884	22,120	14,764	17,764	– 5,628	12,136	– 1,857	10,279	3,380	6,899	–1,726	5,173	1995
39,342	22,932	16,410	19,641	– 6,628	13,013	– 1,581	11,432	4,364	7,068	–1,585	5,483	1996
43,082	24,191	18,891	21,957	– 8,199	13,758	– 2,863	10,895	3,406	7,489	–1,598	5,891	1997
47,941	25,937	22,004	22,761	– 7,882	14,879	18,371	33,250	14,802	18,448	–8,742	9,706	1998
60,361	30,943	29,418	21,362	– 8,105	13,257	162	13,419	3,704	9,715	–2,345	7,368	1999
30,862	15,821	15,041	10,922	– 4,144	6,778	83	6,861	1,894	4,967	–1,199	3,767	1999
36,806	18,562	18,244	11,986	– 4,012	7,974	– 1,563	6,411	695	5,716	–1,147	4,569	2000
38,909	19,155	19,754	9,513	– 6,167	3,346	905	4,251	446	3,805	–2,040	1,766	2001
35,897	17,414	18,483	12,506	– 9,034	3,472	– 2,563	909	869	40	769	812	2002
34,451	17,024	17,427	12,129	– 7,345	4,784	–10,472	– 5,688	302	– 5,990	5,661	– 329	2003
33,377	16,600	16,777	12,045	– 5,301	6,744	– 7,086	– 342	826	– 1,168	611	– 557	2004
35,259	17,889	17,370	23,710	– 3,906	19,804	– 1,856	17,948	5,180	12,768	–8,594	4,176	2005
36,939	19,402	17,537	18,997	– 4,092	14,905	– 4,761	10,144	1,904	8,240	–2,865	5,374	2006
37,623	19,454	18,169	19,806	– 4,879	14,927	3,799	18,726	3,450	15,276	–5,779	9,496	2007
35,444	16,868	18,576	2,417	–10,161	– 7,744	– 8,676	–16,420	– 461	–15,959	16,697	739	2008
38,241	18,904	19,337	13,828	– 8,442	5,386	–11,860	– 6,474	– 162	– 6,312	8,568	2,256	2009
37,580	17,407	20,173	14,285	– 4,434	9,851	– 6,512	3,339	1,104	2,235	– 241	1,994	2010
36,987	16,814	20,173	17,476	– 4,311	13,165	–10,992	2,173	1,259	914	754	1,668	2011
37,987	17,711	20,276	18,517	– 3,962	14,555	– 6,430	8,125	3,563	4,562	–1,568	2,994	2012
37,800	16,903	20,897	14,110	– 2,036	12,074	– 5,769	6,305	1,812	4,493	–2,794	1,699	2013
37,990	16,216	21,774	13,757	– 3,797	9,960	– 3,367	6,593	1,776	4,817	–2,812	2,005	2014
40,961	17,530	23,431	13,205	– 1,183	12,022	– 6,890	5,132	1,969	3,163	–1,870	1,293	2015
40,723	17,379	23,344	14,105	– 5,130	8,975	– 2,248	6,727	1,954	4,773	148	4,921	2016
40,400	17,160	23,240	10,505	– 540	9,965	– 3,536	6,429	1,885	4,544	–4,064	480	2017
39,899	16,558	23,341	10,438	– 1,992	8,446	– 4,918	3,528	906	2,622	–4,264	–1,642	2018
41,481	16,933	24,548	7,383	– 5,743	1,640	–15,611	–13,971	2,356	–16,327	18,097	1,770	2019
38,867	16,909	21,958	11,123	– 8,336	2,787	– 5,412	– 2,625	2,334	– 4,959	6,467	1,508	2020
42,882	19,257	23,625	10,767	– 2,361	8,406	– 4,004	4,402	2,060	2,342	2,234	4,576	2021
44,008	20,046	23,962	14,991	– 4,584	10,407	613	11,020	144	10,876	–2,003	8,873	2022
43,687	19,281	24,406	27,810	– 4,287	23,523	– 6,174	17,349	4,037	13,312	–1,868	11,444	2023

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	18,138	37,395	19,257	10,278	13,743	3,465	4,101	– 3,840	28,677
2023	3	2,760,665	18,226	83,400	65,174	10,576	13,264	2,688	6,523	1,788	37,113

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												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
1,648	1,105	543	288	–	288	320	608	257	351	– 146	205	1968
1,959	1,342	617	454	–	454	153	607	236	371	– 92	279	1969
2,260	1,564	696	413	–	413	73	486	202	284	– 56	228	1970
2,620	1,791	829	246	–	246	321	567	214	353	– 81	272	1971
2,897	2,053	844	260	–	260	360	620	251	369	– 92	277	1972
3,177	2,317	860	165	–	165	359	524	169	355	– 39	316	1973
3,843	2,845	998	931	–	931	– 35	896	379	517	– 172	345	1974
4,295	3,107	1,188	1,117	–	1,117	109	1,226	555	671	– 231	440	1975
4,639	3,297	1,342	906	–	906	344	1,250	520	730	– 245	485	1976
4,931	3,545	1,386	1,148	–	1,148	372	1,520	778	742	– 266	476	1977
5,394	3,846	1,548	1,189	–	1,189	420	1,609	835	774	– 267	507	1978
5,908	4,158	1,750	1,068	–	1,068	326	1,394	730	664	– 144	520	1979
6,345	4,568	1,777	1,043	–	1,043	184	1,227	680	547	– 179	368	1980
6,720	4,812	1,908	1,931	–	1,931	– 738	1,193	764	429	– 68	361	1981
7,172	5,108	2,064	2,838	–	2,838	– 1,175	1,663	1,102	561	– 102	459	1982
7,858	5,509	2,349	3,735	–	3,735	– 1,302	2,433	1,470	963	– 357	606	1983
8,290	5,702	2,588	3,583	–	3,583	– 940	2,643	1,576	1,067	– 392	675	1984
9,063	6,104	2,959	3,696	–	3,696	– 177	3,519	2,017	1,502	– 640	862	1985
10,056	6,770	3,286	4,719	–	4,719	– 1,081	3,638	1,987	1,651	– 537	1,114	1986
10,442	7,012	3,430	3,228	–	3,228	– 810	2,418	1,201	1,217	– 214	1,003	1987
11,105	7,457	3,648	3,772	–	3,772	197	3,969	2,245	1,724	– 687	1,037	1988
11,571	7,702	3,869	4,639	–	4,639	– 92	4,547	2,493	2,054	– 750	1,304	1989
12,657	8,348	4,309	5,499	–	5,499	– 829	4,670	1,915	2,755	– 793	1,962	1990
14,795	9,671	5,124	6,267	–	6,267	– 1,480	4,787	2,320	2,467	– 924	1,543	1991
16,027	10,378	5,649	7,121	–	7,121	– 2,242	4,879	1,999	2,880	–1,294	1,586	1992
17,075	11,105	5,970	11,129	–6,259	4,870	– 471	4,399	1,706	2,693	–1,025	1,668	1993
17,780	11,314	6,466	7,975	–3,877	4,098	708	4,806	1,680	3,126	–1,150	1,976	1994
18,657	11,827	6,830	6,893	–1,705	5,188	– 945	4,243	835	3,408	–1,390	2,018	1995
20,187	12,437	7,750	7,603	–1,702	5,901	– 430	5,471	1,857	3,614	–1,450	2,164	1996
22,773	13,357	9,416	8,764	–3,400	5,364	– 1,560	3,804	998	2,806	– 400	2,406	1997
25,664	14,766	10,898	7,782	–2,523	5,259	17,163	22,422	11,504	10,918	–5,486	5,432	1998
36,480	19,654	16,826	10,628	–5,824	4,804	863	5,666	685	4,981	–1,177	3,804	1999
18,652	10,049	8,603	5,434	–2,978	2,456	441	2,897	350	2,547	– 602	1,945	1999
22,770	12,182	10,588	6,043	–2,352	3,691	– 510	3,181	– 443	3,624	–1,325	2,299	2000
24,505	12,688	11,817	4,753	–3,900	853	2,098	2,951	– 438	3,389	–1,154	2,235	2001
21,768	11,107	10,661	6,177	–6,119	58	– 1,989	– 1,931	96	– 2,027	2,889	862	2002
20,992	10,957	10,035	5,400	–4,751	649	– 7,964	– 7,315	– 490	– 6,825	7,698	873	2003
22,382	11,473	10,909	5,320	–2,947	2,373	– 4,440	– 2,067	– 218	– 1,849	3,337	1,488	2004
23,846	12,564	11,282	15,578	–1,713	13,865	1,002	14,867	4,030	10,837	–7,941	2,896	2005
25,438	13,936	11,502	11,425	–2,073	9,352	– 1,832	7,520	936	6,584	–2,807	3,777	2006
25,321	13,709	11,612	11,887	–2,806	9,081	6,209	15,290	2,549	12,741	–5,386	7,355	2007
22,594	10,917	11,677	–4,974	–7,041	–12,015	– 5,818	–17,833	–1,096	–16,737	16,810	73	2008
25,349	12,811	12,538	7,676	–5,326	2,350	– 9,041	– 6,691	– 724	– 5,967	8,392	2,426	2009
24,754	11,873	12,881	7,222	–1,714	5,508	– 3,469	2,039	488	1,551	837	2,388	2010
24,107	11,095	13,012	9,124	–1,887	7,237	– 7,331	– 94	563	– 657	2,645	1,988	2011
24,682	11,814	12,868	11,210	–3,034	8,176	– 3,038	5,138	2,885	2,253	1,001	3,254	2012
24,792	11,174	13,618	6,876	– 958	5,918	– 2,367	3,551	1,036	2,515	– 756	1,759	2013
24,683	10,450	14,233	6,935	–2,717	4,218	– 559	3,659	993	2,666	– 729	1,937	2014
27,101	11,422	15,679	5,576	85	5,661	– 2,953	2,708	1,082	1,626	– 216	1,410	2015
26,378	11,134	15,244	6,039	–4,021	2,018	1,127	3,145	864	2,281	1,918	4,199	2016
25,324	10,489	14,835	3,239	666	3,905	– 1,126	2,779	559	2,220	– 433	1,787	2017
26,944	10,660	16,284	3,710	– 382	3,328	– 2,179	1,149	– 97	1,246	22	1,268	2018
27,806	10,807	16,999	– 256	–4,723	– 4,979	–12,479	–17,458	988	–18,446	21,922	3,476	2019
25,003	10,532	14,471	2,701	–5,270	– 2,569	– 3,415	– 5,984	960	– 6,944	7,344	400	2020
26,866	11,614	15,252	216	– 665	– 449	– 1,080	– 1,529	– 84	– 1,445	2,659	1,214	2021
25,762	11,652	14,110	2,915	– 707	2,208	3,922	6,130	–2,125	8,255	–3,276	4,979	2022
25,599	11,119	14,480	11,514	–2,462	9,052	– 570	8,482	150	8,332	–2,549	5,783	2023

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	15,954	22,128	6,174	8,365	14,363	5,998	2,729	2,570	29,618
2023	121	1,967,187	19,703	47,349	27,646	7,458	13,148	5,690	3,512	2,867	33,540

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												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
976	676	300	406	–	406	37	443	191	252	– 90	162	1968
1,197	805	392	537	–	537	– 64	473	204	269	– 88	181	1969
1,440	977	463	435	–	435	10	445	194	251	– 18	233	1970
1,653	1,118	535	474	–	474	27	501	216	285	– 67	218	1971
1,899	1,271	628	645	–	645	– 91	554	247	307	– 65	242	1972
2,124	1,474	650	509	–	509	– 140	369	220	149	– 73	76	1973
2,400	1,679	721	985	–	985	– 432	553	247	306	– 54	252	1974
2,669	1,863	806	1,164	–	1,164	– 561	603	365	238	37	275	1975
2,913	2,018	895	1,184	–	1,184	– 485	699	325	374	– 43	331	1976
3,229	2,212	1,017	1,207	–	1,207	– 285	922	487	435	– 122	313	1977
3,508	2,394	1,114	1,360	–	1,360	– 329	1,031	551	480	– 108	372	1978
3,734	2,538	1,196	1,176	–	1,176	– 418	758	451	307	– 60	247	1979
4,180	2,791	1,389	1,025	–	1,025	– 71	954	457	497	– 130	367	1980
4,375	2,937	1,438	1,541	–	1,541	– 534	1,007	564	443	– 68	375	1981
4,698	3,087	1,611	2,812	–	2,812	– 1,631	1,181	697	484	– 88	396	1982
5,090	3,372	1,718	3,433	–	3,433	– 1,960	1,473	788	685	– 202	483	1983
5,434	3,541	1,893	3,093	–	3,093	– 1,355	1,738	914	824	– 171	653	1984
5,895	3,824	2,071	3,566	–	3,566	– 1,603	1,963	1,129	834	– 161	673	1985
7,798	4,901	2,897	3,729	–	3,729	– 1,307	2,422	1,391	1,031	– 233	798	1986
8,345	5,237	3,108	3,273	–	3,273	– 765	2,508	1,458	1,050	– 151	899	1987
8,814	5,508	3,306	3,045	–	3,045	– 369	2,676	1,509	1,167	– 166	1,001	1988
9,385	5,768	3,617	2,727	–	2,727	– 181	2,546	1,413	1,133	– 104	1,029	1989
10,441	6,386	4,055	3,044	–	3,044	– 417	2,627	1,451	1,176	– 290	886	1990
11,550	6,897	4,653	3,963	–	3,963	– 1,197	2,766	1,491	1,275	– 176	1,099	1991
12,937	7,694	5,243	5,363	–	5,363	– 3,456	1,907	1,746	161	1,003	1,164	1992
14,325	8,402	5,923	9,647	–4,614	5,033	– 570	4,463	1,944	2,519	– 273	2,246	1993
15,216	8,681	6,535	10,327	–4,864	5,463	– 519	4,944	1,960	2,984	– 550	2,434	1994
16,384	9,276	7,108	10,232	–3,566	6,666	– 1,013	5,653	2,457	3,196	– 277	2,919	1995
17,222	9,491	7,731	11,341	–4,667	6,674	– 1,141	5,533	2,375	3,158	– 91	3,067	1996
18,393	9,831	8,562	12,396	–4,582	7,814	– 1,305	6,509	2,282	4,227	–1,135	3,092	1997
20,217	10,188	10,029	13,928	–5,060	8,868	1,184	10,052	3,127	6,925	–3,216	3,709	1998
23,380	11,127	12,253	10,542	–2,282	8,259	– 700	7,559	2,944	4,616	–1,158	3,458	1999
11,954	5,689	6,265	5,390	–1,167	4,223	– 358	3,865	1,505	2,360	– 592	1,768	1999
13,696	6,296	7,400	5,824	–1,651	4,173	– 1,052	3,121	1,125	1,996	186	2,183	2000
14,248	6,399	7,849	4,638	–2,232	2,406	– 1,197	1,209	840	369	– 883	– 514	2001
13,954	6,229	7,725	6,201	–2,844	3,357	– 568	2,789	735	2,054	–2,120	– 65	2002
13,279	5,990	7,289	6,573	–2,566	4,007	– 2,506	1,501	754	747	–2,035	–1,288	2003
10,816	5,051	5,765	6,590	–2,319	4,271	– 2,625	1,646	1,018	628	–2,726	–2,098	2004
11,242	5,247	5,995	8,008	–2,197	5,811	– 2,853	2,958	1,098	1,860	– 653	1,209	2005
11,335	5,383	5,952	7,438	–2,009	5,429	– 2,929	2,500	915	1,585	– 58	1,526	2006
12,127	5,658	6,469	7,704	–2,054	5,650	– 2,413	3,237	823	2,414	– 393	2,020	2007
12,637	5,858	6,779	7,185	–3,052	4,133	– 2,832	1,301	572	729	– 113	617	2008
12,624	5,997	6,627	5,901	–3,067	2,834	– 2,812	22	497	– 475	178	– 298	2009
12,538	5,441	7,097	6,800	–2,694	4,106	– 3,035	1,071	536	535	–1,068	– 533	2010
12,647	5,612	7,035	8,080	–2,433	5,647	– 3,661	1,986	609	1,377	–1,849	– 472	2011
13,059	5,786	7,273	7,047	– 940	6,107	– 3,394	2,713	593	2,120	–2,547	– 427	2012
12,757	5,617	7,140	6,971	–1,076	5,895	– 3,402	2,493	690	1,803	–2,017	– 214	2013
13,068	5,655	7,413	6,480	–1,042	5,438	– 2,808	2,630	672	1,958	–2,066	– 108	2014
13,562	5,987	7,575	7,440	–1,267	6,173	– 3,937	2,236	802	1,434	–1,633	– 199	2015
14,065	6,121	7,944	7,846	– 988	6,858	– 3,375	3,483	1,022	2,461	–1,750	711	2016
14,795	6,538	8,257	7,020	–1,252	5,768	– 2,405	3,363	1,257	2,106	–3,612	–1,506	2017
12,702	5,781	6,921	6,521	–1,574	4,947	– 2,739	2,208	945	1,263	–4,258	–2,995	2018
13,391	5,998	7,393	7,401	– 997	6,404	– 3,131	3,273	1,294	1,979	–3,794	–1,815	2019
13,560	6,251	7,309	8,155	–2,846	5,309	– 1,997	3,312	1,329	1,983	– 884	1,099	2020
15,727	7,528	8,199	10,214	–1,674	8,540	– 2,927	5,613	2,045	3,568	– 414	3,154	2021
17,928	8,271	9,657	11,690	–3,763	7,927	– 3,308	4,619	2,184	2,435	1,245	3,680	2022
17,764	8,039	9,725	15,776	–1,738	14,038	– 5,604	8,434	3,722	4,712	641	5,353	2023

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	21	6,115	82	278	196	22	22	–	–	–	104
1969	22	8,556	113	581	468	34	43	9	–	–	147
1970	23	11,481	128	951	823	40	53	13	–	–	168
1971	24	14,070	181	938	757	58	70	12	–	–	239
1972	29	17,020	263	965	702	51	71	20	–	–	314
1973	36	22,657	382	1,895	1,513	74	101	27	–	–	456
1974	39	29,458	423	2,874	2,451	134	176	42	–	–	557
1975	46	30,560	478	2,066	1,588	104	144	40	–	–	582
1976	49	33,180	421	1,797	1,376	109	147	38	–	–	530
1977	50	32,332	390	1,743	1,353	142	184	42	–	–	532
1978	51	33,119	397	1,744	1,347	138	174	36	–	–	535
1979	53	36,529	353	2,375	2,022	183	215	32	–	–	536
1980	54	38,201	405	3,329	2,924	208	254	46	–	–	613
1981	56	45,958	528	4,953	4,425	187	230	43	–	–	715
1982	58	50,819	622	5,020	4,398	220	261	41	–	–	842
1983	58	57,206	719	4,380	3,661	233	251	18	–	–	952
1984	62	64,969	723	4,701	3,978	318	337	19	–	–	1,041
1985	63	73,159	784	5,158	4,374	370	395	25	–	–	1,154
1986	62	70,420	694	4,302	3,608	275	310	35	–	–	969
1987	58	66,192	596	3,581	2,985	182	216	34	–	–	778
1988	58	67,114	566	3,694	3,128	194	236	42	–	–	760
1989	60	74,662	465	4,958	4,493	184	227	43	–	–	649
1990	60	78,139	491	5,848	5,357	194	237	43	–	–	685
1991	59	81,066	547	6,424	5,877	215	253	38	–	–	762
1992	56	78,626	628	6,311	5,683	209	250	41	–	–	837
1993	34	43,427	444	3,655	3,211	114	132	18	28	– 3	583
1994	33	44,914	342	3,005	2,663	106	122	16	52	1	501
1995	33	51,263	370	2,994	2,624	122	136	14	28	14	534
1996	31	53,757	368	2,464	2,096	125	138	13	120	3	616
1997	30	65,857	261	2,623	2,362	118	146	28	86	124	589
1998	26	68,061	275	2,588	2,313	105	147	42	252	108	740
1999	28	62,334	295	2,177	1,882	92	158	66	258	47	692
1999	28	31,871	151	1,113	962	47	81	34	132	24	354
2000	27	34,044	180	1,339	1,159	67	75	8	168	44	459
2001	21	36,462	162	1,551	1,389	72	78	6	29	15	278
2002	19	31,870	175	1,173	998	96	103	7	11	21	303
2003	19	28,343	165	867	702	142	149	7	11	18	336
2004	19	24,379	164	628	464	133	139	6	5	12	314
2005	19	21,152	116	557	441	161	166	5	16	2	295
2006	17	19,695	111	668	557	147	152	5	26	16	300
2007	17	22,829	156	974	818	198	205	7	21	15	390
2008	18	29,505	216	1,210	994	160	166	6	13	30	419
2009	18	37,823	224	842	618	161	166	5	20	114	519
2010	18	33,341	277	537	260	142	150	8	16	116	551
2011	18	36,933	299	652	353	129	146	17	19	58	505
2012	19	74,639	304	676	372	129	144	15	20	53	506
2013	19	48,425	293	563	270	129	144	15	20	72	514
2014	19	51,573	379	783	404	105	122	17	16	81	581
2015	19	56,709	299	660	361	106	122	16	18	64	487
2016	19	63,175	273	536	263	101	118	17	20	106	500
2017	19	84,135	281	612	331	110	124	14	23	113	527
2018	18	96,066	240	648	408	114	124	10	5	101	460
2019	19	102,807	281	647	366	136	146	10	6	99	522
2020	22	123,497	320	409	89	113	131	18	10	128	571
2021	24	151,762	417	283	– 134	88	137	49	12	109	626
2022	25	166,220	407	688	281	103	149	46	10	184	704
2023	24	157,590	654	5,028	4,374	98	161	63	14	78	844

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
57	31	26	47	–	47	3	50	21	29	– 5	24	1968
73	40	33	74	–	74	– 18	56	29	27	0	27	1969
110	60	50	58	–	58	– 7	51	25	26	0	26	1970
126	70	56	113	–	113	– 5	108	56	52	– 16	36	1971
159	85	74	155	–	155	– 36	119	57	62	– 17	45	1972
216	109	107	240	–	240	– 4	236	123	113	– 19	94	1973
288	150	138	269	–	269	– 6	263	119	144	– 17	127	1974
349	180	169	233	–	233	– 56	177	140	37	60	97	1975
384	203	181	146	–	146	179	325	209	116	– 1	115	1976
374	198	176	158	–	158	30	188	125	63	– 17	46	1977
372	197	175	163	–	163	9	172	97	75	– 19	56	1978
393	218	175	143	–	143	– 51	92	68	24	– 18	6	1979
448	249	199	165	–	165	– 3	162	109	53	– 9	44	1980
517	285	232	198	–	198	18	216	122	94	– 9	85	1981
593	302	291	249	–	249	– 59	190	122	68	– 11	57	1982
668	338	330	284	–	284	– 15	269	155	114	– 18	96	1983
728	371	357	313	–	313	– 1	312	190	122	– 35	87	1984
770	387	383	384	–	384	– 54	330	225	105	– 81	24	1985
687	351	336	282	–	282	21	303	204	99	– 51	48	1986
675	342	333	103	–	103	165	268	207	61	– 20	41	1987
625	317	308	135	–	135	19	154	147	7	20	27	1988
660	326	334	– 11	–	– 11	– 44	– 55	96	– 151	86	– 65	1989
589	300	289	96	–	96	–109	– 13	92	– 105	11	– 94	1990
659	325	334	103	–	103	59	162	107	55	30	85	1991
629	295	334	208	–	208	26	234	124	110	7	117	1992
334	166	168	249	– 47	202	0	202	79	123	– 3	120	1993
341	169	172	160	– 17	143	– 6	137	45	92	– 6	86	1994
393	182	211	141	25	166	– 8	158	53	105	– 7	98	1995
483	174	309	133	3	136	– 10	126	67	59	– 7	52	1996
470	181	289	119	– 32	87	– 22	65	51	14	–	14	1997
559	157	402	181	– 54	127	22	149	55	94	– 7	87	1998
501	162	338	192	2	194	–	194	76	117	– 10	106	1999
256	83	173	98	1	99	–	99	39	60	– 5	54	1999
340	84	256	119	– 9	110	– 1	109	13	96	– 8	87	2000
156	68	88	122	– 35	87	4	91	44	47	– 3	45	2001
175	78	97	128	– 71	57	– 6	51	38	13	–	15	2002
180	77	103	156	– 28	128	– 2	126	38	88	– 2	86	2003
179	76	103	135	– 35	100	– 21	79	26	53	–	53	2004
171	78	93	124	4	128	– 5	123	52	71	–	71	2005
166	83	83	134	– 10	124	–	124	53	71	–	71	2006
175	87	88	215	– 19	196	3	199	78	121	–	121	2007
213	93	120	206	– 68	138	– 26	112	63	49	–	49	2008
268	96	172	251	– 49	202	– 7	195	65	130	– 2	128	2009
288	93	195	263	– 26	237	– 8	229	80	149	– 10	139	2010
233	107	126	272	9	281	–	281	87	194	– 42	152	2011
246	111	135	260	12	272	2	274	85	189	– 22	167	2012
251	112	139	263	– 2	261	–	261	86	175	– 21	154	2013
239	111	128	342	– 38	304	–	304	111	193	– 17	176	2014
298	121	177	189	– 1	188	–	188	85	103	– 21	82	2015
280	124	156	220	–121	99	–	99	68	31	– 20	11	2016
281	133	148	246	46	292	– 5	287	69	218	– 19	199	2017
253	117	136	207	– 36	171	–	171	58	113	– 28	85	2018
284	128	156	238	– 23	215	– 1	214	74	140	– 31	109	2019
304	126	178	267	–220	47	–	47	45	2	7	9	2020
289	115	174	337	– 22	315	3	318	99	219	– 11	208	2021
318	123	195	386	–114	272	– 1	271	85	186	28	214	2022
324	123	201	520	– 87	433	–	433	165	268	40	308	2023

VIII. Items of banks' profit and loss accounts

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

in DM million

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

For footnotes ***, 1-12, 14** and **15,** see pp. 166 f. **21** The category "Private bankers" was dissolved in December 1998. The credit institutions formerly belonging to this category were allocated to the category "Regional banks and other commercial banks".

VIII. Items of banks' profit and loss accounts

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

in DM million

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

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	14	92,052	870	4,680	3,810	92	107	15	–	–	962
1969	13	105,955	914	5,808	4,894	117	141	24	–	–	1,031
1970	12	114,540	785	7,306	6,521	126	146	20	–	–	911
1971	12	130,364	1,012	8,186	7,174	147	172	25	–	–	1,159
1972	12	166,313	1,339	9,907	8,568	191	223	32	–	–	1,530
1973	12	181,646	1,337	13,074	11,737	223	250	27	–	–	1,560
1974	12	205,622	1,611	15,993	14,382	231	267	36	–	–	1,842
1975	12	226,911	1,980	15,887	13,907	263	317	54	–	–	2,243
1976	12	250,935	2,174	16,774	14,600	301	346	45	–	–	2,475
1977	12	272,452	2,344	18,085	15,741	337	388	51	–	–	2,681
1978	12	303,083	2,688	19,151	16,463	378	435	57	–	–	3,066
1979	12	344,755	2,430	22,090	19,660	396	450	54	–	–	2,826
1980	12	378,961	2,234	27,493	25,259	449	513	64	–	–	2,683
1981	12	417,523	2,026	34,300	32,274	453	523	70	–	–	2,479
1982	12	449,750	3,220	37,094	33,874	477	548	71	–	–	3,697
1983	12	488,702	4,465	36,771	32,306	511	597	86	–	–	4,976
1984	12	503,875	4,619	38,271	33,652	513	607	94	–	–	5,132
1985	12	533,905	4,784	38,132	33,348	572	684	112	–	–	5,356
1986	12	573,933	4,830	37,898	33,068	613	766	153	–	–	5,443
1987	12	617,561	4,715	38,471	33,756	556	730	174	–	–	5,271
1988	11	655,600	4,742	40,388	35,646	560	723	163	–	–	5,302
1989	11	699,495	4,703	46,856	42,153	648	866	218	–	–	5,351
1990	11	774,961	4,739	56,817	52,078	723	973	250	–	–	5,462
1991	11	872,439	5,351	67,101	61,750	735	975	240	–	–	6,086
1992	12	1,021,846	6,638	76,780	70,142	1,080	1,430	350	–	–	7,718
1993	13	1,194,272	7,821	82,029	74,208	1,234	1,650	416	1,022	464	10,541
1994	13	1,321,304	10,019	85,756	75,737	1,424	1,823	399	– 64	458	11,837
1995	13	1,440,883	9,860	91,024	81,164	1,431	1,840	409	780	330	12,401
1996	13	1,662,667	11,448	98,124	86,676	1,590	2,089	499	640	633	14,311
1997	13	1,923,358	12,429	109,605	97,176	1,985	2,617	632	1,051	450	15,915
1998	13	2,180,454	13,615	120,670	107,055	2,076	2,872	796	1,427	1,794	18,912
1999	13	2,656,093	16,411	140,200	123,788	2,812	4,755	1,942	751	1,181	21,156
1999	13	1,358,039	8,391	71,683	63,292	1,438	2,431	993	384	604	10,817
2000	13	1,506,853	8,386	84,761	76,375	1,943	3,185	1,242	680	573	11,582
2001	13	1,599,330	9,519	87,500	77,981	1,745	2,831	1,086	573	859	12,696
2002	14	1,644,025	9,743	76,744	67,001	1,794	2,963	1,169	644	677	12,858
2003	13	1,636,545	10,260	69,740	59,480	1,748	3,016	1,268	345	639	12,992
2004	12	1,519,005	9,886	66,634	56,748	1,718	3,010	1,292	262	581	12,447
2005	12	1,581,453	10,019	74,094	64,075	1,933	3,455	1,522	241	– 148	12,045
2006	12	1,647,908	10,030	81,578	71,548	2,206	3,784	1,578	1,010	1,026	14,272
2007	12	1,668,143	10,877	94,386	83,509	2,247	3,987	1,740	– 1,726	474	11,872
2008	10	1,695,465	12,161	94,705	82,544	2,177	4,015	1,838	– 1,514	652	13,476
2009	10	1,587,259	11,353	60,664	49,311	1,181	3,614	2,433	907	501	13,942
2010	10	1,512,276	10,325	48,471	38,146	1,225	3,379	2,154	472	205	12,227
2011	10	1,504,774	10,548	81,148	70,600	1,113	3,037	1,924	– 541	44	11,164
2012	9	1,371,385	8,702	66,849	58,147	876	2,612	1,736	708	286	10,572
2013	9	1,229,051	8,383	42,870	34,487	732	2,582	1,850	1,340	227	10,682
2014	9	1,139,438	8,243	36,437	28,194	847	2,632	1,785	112	– 37	9,165
2015	9	1,087,623	8,230	33,092	24,862	995	2,816	1,821	535	210	9,970
2016	9	975,957	7,558	27,464	19,906	1,216	2,810	1,594	1,026	289	10,089
2017	8	940,293	6,833	25,797	18,964	1,238	2,867	1,629	1,059	114	9,244
2018	6	803,978	5,365	24,895	19,530	1,074	2,408	1,334	634	160	7,233
2019	6	862,346	5,327	27,818	22,491	1,226	2,617	1,391	466	280	7,299
2020	6	898,328	5,559	25,055	19,496	1,152	2,697	1,545	456	174	7,341
2021	6	905,608	5,826	26,496	20,670	1,326	3,118	1,792	886	204	8,242
2022	6	977,020	6,178	28,753	22,575	1,526	3,152	1,626	1,729	65	9,498
2023	6	1,000,033	7,056	65,309	58,253	1,503	3,095	1,592	1,061	914	10,534

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings [13]	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
414	292	122	548	–	548	22	570	331	239	– 150	89	1968
505	346	159	526	–	526	14	540	215	325	– 223	102	1969
638	447	191	273	–	273	63	336	150	186	– 92	94	1970
731	509	222	428	–	428	38	466	231	235	– 114	121	1971
851	575	276	679	–	679	4	683	356	327	– 187	140	1972
990	670	320	570	–	570	– 178	392	209	183	– 93	90	1973
1,142	774	368	700	–	700	– 271	429	198	231	– 129	102	1974
1,270	850	420	973	–	973	– 210	763	408	355	– 206	149	1975
1,537	1,006	531	938	–	938	– 126	812	484	328	– 170	158	1976
1,570	1,052	518	1,111	–	1,111	– 12	1,099	621	478	– 253	225	1977
1,684	1,140	544	1,382	–	1,382	– 232	1,150	617	533	– 276	257	1978
1,798	1,228	570	1,028	–	1,028	– 10	1,018	498	520	– 254	266	1979
1,945	1,331	614	738	–	738	– 118	620	321	299	– 128	171	1980
1,947	1,322	625	532	–	532	– 20	512	266	246	– 101	145	1981
2,087	1,394	693	1,610	–	1,610	– 934	676	408	268	– 121	147	1982
2,265	1,499	766	2,711	–	2,711	–1,641	1,070	693	377	– 140	237	1983
2,427	1,616	811	2,705	–	2,705	–1,612	1,093	738	355	– 136	219	1984
2,576	1,738	838	2,780	–	2,780	–1,563	1,217	796	421	– 138	283	1985
2,776	1,842	934	2,667	–	2,667	–1,328	1,339	880	459	– 138	321	1986
2,919	1,942	977	2,352	–	2,352	–1,108	1,244	747	497	– 147	350	1987
3,117	2,069	1,048	2,185	–	2,185	– 572	1,613	1,089	524	– 165	359	1988
3,308	2,171	1,137	2,043	–	2,043	– 297	1,746	1,016	730	– 356	374	1989
3,604	2,393	1,211	1,858	–	1,858	– 953	905	433	472	– 136	336	1990
3,873	2,468	1,405	2,213	–	2,213	– 777	1,436	766	670	– 343	327	1991
5,063	3,220	1,843	2,655	–	2,655	– 845	1,810	889	921	– 487	434	1992
5,524	3,401	2,123	5,017	–2,252	2,765	– 166	2,599	1,328	1,271	– 768	503	1993
5,970	3,486	2,484	5,867	–2,564	3,303	– 689	2,614	1,115	1,499	– 949	550	1994
6,583	3,888	2,695	5,818	–2,103	3,715	– 392	3,323	1,542	1,781	–1,150	631	1995
7,227	4,172	3,055	7,084	–2,446	4,638	–1,143	3,495	1,299	2,196	–1,330	866	1996
8,057	4,434	3,623	7,858	–2,784	5,074	– 330	4,744	2,180	2,564	–1,703	861	1997
8,796	4,640	4,156	10,116	–5,845	4,271	1,410	5,681	2,597	3,084	–1,700	1,384	1998
11,588	5,912	5,676	9,568	–2,945	6,622	– 278	6,345	2,807	3,538	–1,872	1,666	1999
5,925	3,023	2,902	4,892	–1,506	3,386	– 142	3,244	1,435	1,809	– 957	852	1999
6,479	3,364	3,115	5,103	–1,756	3,347	– 504	2,843	1,371	1,472	– 629	843	2000
7,255	3,613	3,642	5,441	–3,181	2,260	– 423	1,837	296	1,541	– 637	905	2001
7,210	3,579	3,631	5,648	–7,746	–2,098	3,400	1,302	399	903	– 129	774	2002
6,898	3,378	3,520	6,094	–3,754	2,340	–4,573	–2,233	482	–2,715	3,619	904	2003
6,660	3,342	3,318	5,787	– 799	4,988	–4,516	472	835	– 363	1,161	798	2004
7,140	3,607	3,533	4,905	– 782	4,123	–1,093	3,030	413	2,617	–1,715	902	2005
7,646	4,204	3,442	6,626	1,373	7,999	–1,985	6,014	878	5,136	–3,835	1,301	2006
7,248	3,747	3,501	4,624	–2,163	2,461	–1,673	788	283	505	400	907	2007
7,364	3,659	3,705	6,112	–8,547	–2,435	–3,616	–6,051	629	–6,680	6,809	129	2008
7,111	3,622	3,489	6,831	–6,096	735	–6,649	–5,914	223	–6,137	3,791	–2,345	2009
6,689	3,261	3,428	5,538	–2,270	3,268	–4,197	– 929	– 101	– 828	690	– 138	2010
6,681	3,202	3,479	4,483	– 684	3,799	–3,727	72	697	– 625	267	– 358	2011
6,305	3,127	3,178	4,267	– 118	4,149	–1,853	2,296	667	1,629	–1,954	– 325	2012
6,605	3,200	3,405	4,077	–3,321	756	–1,235	– 479	469	– 948	973	25	2013
6,498	3,261	3,237	2,667	–1,580	1,087	–1,455	– 368	511	– 879	1,406	527	2014
6,893	3,488	3,405	3,077	–1,114	1,963	– 158	1,805	764	1,041	– 580	461	2015
6,412	2,889	3,523	3,677	–3,725	– 48	– 499	– 547	505	–1,052	182	– 870	2016
6,699	3,083	3,616	2,545	–2,257	288	656	944	443	501	– 741	– 240	2017
5,538	2,789	2,749	1,695	–2,625	– 930	– 91	–1,021	603	–1,624	– 128	–1,752	2018
5,729	2,805	2,924	1,570	– 337	1,233	– 410	823	196	627	– 575	52	2019
5,574	2,773	2,801	1,767	– 643	1,124	– 586	538	185	353	– 527	– 174	2020
5,815	2,828	2,987	2,427	– 50	2,377	– 665	1,712	748	964	–1,154	– 190	2021
5,943	2,772	3,171	3,555	–1,550	2,005	16	2,021	868	1,153	–1,187	– 34	2022
6,151	2,868	3,283	4,383	– 851	3,532	– 380	3,152	1,029	2,123	–1,295	828	2023

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	23,065	26,326	3,261	9,673	10,745	1,072	9	1,249	33,996
2023	354	1,556,061	29,344	40,943	11,599	10,039	10,980	941	12	729	40,124

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
2,761	1,843	918	1,428	–	1,428	– 160	1,268	537	731	– 201	530	1968
3,204	2,171	1,033	1,425	–	1,425	– 418	1,007	422	585	– 129	456	1969
3,871	2,648	1,223	1,337	–	1,337	– 576	761	350	411	– 75	336	1970
4,631	3,212	1,419	1,338	–	1,338	– 208	1,130	552	578	– 163	415	1971
5,191	3,601	1,590	2,009	–	2,009	– 512	1,497	746	751	– 238	513	1972
5,945	4,205	1,740	2,083	–	2,083	– 834	1,249	636	613	– 178	435	1973
6,834	4,884	1,950	2,609	–	2,609	– 890	1,719	928	791	– 262	529	1974
7,304	5,147	2,157	3,831	–	3,831	– 596	3,235	1,813	1,422	– 600	822	1975
8,256	5,794	2,462	3,597	–	3,597	– 745	2,852	1,588	1,264	– 466	798	1976
8,738	6,061	2,677	4,213	–	4,213	– 589	3,624	2,155	1,469	– 542	927	1977
9,271	6,413	2,858	4,810	–	4,810	– 959	3,851	2,218	1,633	– 648	985	1978
10,023	6,852	3,171	4,780	–	4,780	–1,550	3,230	1,743	1,487	– 589	898	1979
10,911	7,524	3,387	4,978	–	4,978	–1,375	3,603	2,033	1,570	– 612	958	1980
11,800	7,998	3,802	7,323	–	7,323	–2,769	4,554	2,884	1,670	– 714	956	1981
12,620	8,339	4,281	9,154	–	9,154	–2,848	6,306	4,337	1,969	– 837	1,132	1982
13,392	8,830	4,562	10,715	–	10,715	–3,297	7,418	5,196	2,222	– 906	1,316	1983
14,054	9,152	4,902	10,354	–	10,354	–2,764	7,590	5,256	2,334	– 937	1,397	1984
14,946	9,677	5,269	10,142	–	10,142	–3,044	7,098	4,900	2,198	– 819	1,379	1985
15,881	10,283	5,598	9,829	–	9,829	–2,928	6,901	4,762	2,139	– 762	1,377	1986
16,876	11,045	5,831	9,180	–	9,180	–2,958	6,222	4,224	1,998	– 681	1,317	1987
17,680	11,542	6,138	9,382	–	9,382	–3,207	6,175	4,095	2,080	– 735	1,345	1988
18,409	11,864	6,545	9,046	–	9,046	–4,903	4,143	2,466	1,677	– 518	1,159	1989
19,731	12,776	6,955	9,314	–	9,314	–4,371	4,943	3,133	1,810	– 570	1,240	1990
21,782	14,231	7,551	11,072	–	11,072	–2,636	8,436	5,612	2,824	– 1,210	1,614	1991
22,991	15,040	7,951	12,141	–	12,141	–2,734	9,407	6,475	2,932	– 1,206	1,726	1992
28,638	17,728	10,910	16,537	– 5,690	10,847	– 10	10,837	7,006	3,831	– 1,562	2,269	1993
29,237	18,287	10,950	20,590	–10,007	10,583	– 876	9,707	5,661	4,046	– 1,621	2,425	1994
31,280	19,291	11,989	19,493	– 7,481	12,012	301	12,313	7,953	4,360	– 1,789	2,571	1995
32,435	19,788	12,647	19,493	– 7,167	12,326	222	12,548	8,193	4,355	– 1,862	2,493	1996
33,504	20,113	13,391	19,357	– 7,561	11,796	407	12,203	8,010	4,193	– 1,640	2,553	1997
35,247	21,118	14,129	17,754	– 5,889	11,865	152	12,017	7,619	4,398	– 1,820	2,578	1998
35,224	21,090	14,135	18,359	– 3,049	15,310	–4,739	10,571	6,311	4,260	– 1,707	2,552	1999
18,010	10,783	7,227	9,387	– 1,559	7,828	–2,423	5,405	3,227	2,178	– 873	1,305	1999
18,335	10,993	7,342	8,284	– 4,229	4,055	977	5,032	2,770	2,262	– 976	1,287	2000
18,688	11,076	7,612	8,058	– 4,980	3,078	571	3,649	1,633	2,016	– 829	1,188	2001
19,022	11,324	7,698	9,568	– 6,927	2,641	786	3,427	1,471	1,956	– 676	1,281	2002
19,349	11,725	7,624	9,806	– 5,247	4,559	197	4,756	3,011	1,745	– 580	1,164	2003
18,907	11,587	7,320	10,212	– 5,883	4,329	71	4,400	2,122	2,278	– 885	1,394	2004
19,146	11,841	7,305	9,880	– 4,947	4,933	– 6	4,927	2,285	2,642	– 1,125	1,516	2005
19,014	11,693	7,321	9,884	– 5,246	4,638	– 217	4,421	1,973	2,448	– 855	1,592	2006
19,373	11,338	8,035	8,499	– 4,376	4,123	– 364	3,759	1,574	2,185	– 819	1,367	2007
18,865	11,534	7,331	8,573	– 4,900	3,673	–1,512	2,161	1,016	1,145	– 143	1,003	2008
19,109	11,912	7,197	9,596	– 4,484	5,112	– 402	4,710	2,245	2,465	– 1,201	1,264	2009
18,665	11,546	7,119	11,042	– 3,493	7,549	– 963	6,586	2,513	4,073	– 2,555	1,518	2010
18,735	11,562	7,173	11,152	7,468	18,620	–1,824	16,796	2,747	14,049	–12,437	1,612	2011
19,256	12,068	7,188	10,072	660	10,732	–1,272	9,460	2,657	6,803	– 5,200	1,603	2012
19,410	12,085	7,325	9,491	130	9,621	–1,020	8,601	2,664	5,937	– 4,401	1,536	2013
19,891	12,606	7,285	9,232	1	9,233	– 593	8,640	2,794	5,846	– 4,288	1,558	2014
20,517	12,946	7,571	9,277	92	9,369	– 392	8,977	2,913	6,064	– 4,491	1,573	2015
20,110	12,587	7,523	9,549	1,062	10,611	– 386	10,225	2,939	7,286	– 5,728	1,558	2016
19,991	12,646	7,345	9,792	283	10,075	– 153	9,922	2,861	7,061	– 5,517	1,544	2017
20,930	13,012	7,918	9,703	– 704	8,999	– 786	8,213	2,694	5,519	– 4,070	1,449	2018
21,211	13,079	8,132	8,491	– 296	8,195	41	8,236	2,437	5,799	– 4,390	1,409	2019
20,630	12,832	7,798	8,784	– 1,960	6,824	– 88	6,736	2,513	4,223	– 2,923	1,300	2020
20,637	12,606	8,031	8,533	– 209	8,324	– 155	8,169	2,675	5,494	– 4,190	1,304	2021
21,067	12,768	8,299	12,929	– 4,753	8,176	–1,764	6,412	2,596	3,816	– 2,660	1,156	2022
22,522	13,393	9,129	17,602	– 3,073	14,529	– 274	14,255	4,284	9,971	– 8,035	1,936	2023

VIII. Items of banks' profit and loss accounts

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

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

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

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

VIII. Items of banks' profit and loss accounts

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

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

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

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	2,252	43,175	1,255	2,599	1,344	160	164	4	–	–	1,415
1969	2,222	49,484	1,536	3,208	1,672	179	185	6	–	–	1,715
1970	2,162	58,224	2,049	4,590	2,541	201	209	8	–	–	2,250
1971	2,105	68,544	2,279	5,201	2,922	237	245	8	–	–	2,516
1972	2,045	81,252	2,681	5,875	3,194	292	302	10	–	–	2,973
1973	2,445	101,633	3,578	8,899	5,321	363	377	14	–	–	3,941
1974	2,428	113,464	4,169	10,678	6,509	411	426	15	–	–	4,580
1975	2,408	126,510	4,532	10,124	5,592	446	468	22	–	–	4,978
1976	2,385	143,069	4,841	10,196	5,355	500	528	28	–	–	5,341
1977	2,342	162,366	5,391	11,026	5,635	555	587	32	–	–	5,946
1978	2,312	184,220	5,904	11,568	5,664	632	670	38	–	–	6,536
1979	2,293	212,340	6,574	14,166	7,592	761	805	44	–	–	7,335
1980	2,278	238,349	7,843	19,629	11,786	896	947	51	–	–	8,739
1981	2,268	266,029	9,794	25,484	15,690	991	1,059	68	–	–	10,785
1982	2,263	291,440	10,939	27,675	16,736	1,044	1,119	75	–	–	11,983
1983	2,250	314,632	11,505	24,939	13,434	1,184	1,263	79	–	–	12,689
1984	2,238	338,117	11,503	26,180	14,677	1,222	1,308	86	–	–	12,725
1985 [16]	3,655	402,107	13,041	29,893	16,852	1,424	1,529	105	–	–	14,465
1986	3,595	424,901	13,301	29,179	15,878	1,556	1,670	114	–	–	14,857
1987	3,473	451,136	13,693	28,961	15,268	1,675	1,798	123	–	–	15,368
1988	3,361	474,491	14,045	29,323	15,278	1,957	2,090	133	–	–	16,002
1989	3,221	497,789	14,749	33,387	18,638	2,255	2,415	160	–	–	17,004
1990	3,038	534,273	15,741	40,361	24,620	2,627	2,820	193	–	–	18,368
1991	2,862	575,708	17,487	46,925	29,438	2,951	3,171	220	–	–	20,438
1992	2,680	624,292	19,241	53,748	34,507	3,433	3,698	265	–	–	22,674
1993	2,774	716,971	22,662	58,603	35,941	4,145	4,442	297	326	864	27,997
1994	2,659	789,021	24,889	57,940	33,051	4,524	4,852	328	– 29	762	30,146
1995	2,591	842,101	25,588	59,789	34,201	4,468	4,823	355	294	637	30,987
1996	2,506	901,801	26,247	58,946	32,699	4,735	5,129	394	266	562	31,810
1997	2,420	946,917	26,180	58,681	32,501	5,115	5,547	432	208	810	32,313
1998	2,248	989,676	25,297	58,919	33,622	5,472	6,016	544	185	1,083	32,037
1999	2,032	1,024,884	25,543	57,361	31,817	6,351	7,000	649	94	1,164	33,151
1999	2,032	524,015	13,060	29,328	16,268	3,247	3,579	332	48	595	16,950
2000	1,791	525,687	12,887	29,920	17,033	3,601	3,988	387	23	325	16,836
2001	1,619	534,337	12,855	30,783	17,928	3,107	3,460	353	– 41	495	16,416
2002	1,488	548,026	13,648	29,958	16,310	3,124	3,491	367	– 28	503	17,247
2003	1,392	556,946	13,987	28,514	14,527	3,401	3,802	401	138	1,027	18,553
2004	1,336	567,674	14,249	27,687	13,438	3,685	4,184	499	40	904	18,878
2005	1,292	578,641	14,230	27,287	13,057	3,886	4,499	613	51	891	19,058
2006	1,257	595,576	13,716	27,427	13,711	3,949	4,601	652	57	3,317	21,039
2007	1,232	614,428	13,219	29,281	16,062	4,138	4,809	671	52	1,122	18,531
2008	1,197	641,771	13,205	31,770	18,565	4,037	4,720	683	10	1,637	18,889
2009	1,157	676,780	15,062	29,842	14,780	3,893	4,665	772	52	574	19,581
2010	1,138	697,694	16,264	28,085	11,821	4,114	4,926	812	10	226	20,614
2011	1,121	711,046	16,331	27,929	11,598	4,091	4,937	846	11	497	20,930
2012	1,101	739,066	16,354	27,223	10,869	4,107	4,969	862	16	432	20,909
2013	1,078	750,899	16,881	25,539	8,658	4,182	5,083	901	10	417	21,490
2014	1,047	771,932	17,063	24,305	7,242	4,324	5,266	942	10	143	21,540
2015	1,021	798,178	17,077	22,705	5,628	4,564	5,570	1,006	5	132	21,778
2016	972	832,181	16,578	21,180	4,602	4,577	5,601	1,024	10	495	21,660
2017	915	868,255	16,475	20,250	3,775	4,957	6,071	1,114	10	437	21,879
2018	875	911,385	16,375	19,424	3,049	5,160	6,318	1,158	4	408	21,947
2019	841	957,859	16,251	19,151	2,900	5,456	6,718	1,262	6	407	22,120
2020	814	1,029,671	16,027	18,239	2,212	5,663	6,955	1,292	10	474	22,174
2021	770	1,108,885	16,326	18,122	1,796	6,141	7,507	1,366	11	634	23,112
2022	733	1,165,801	17,829	19,638	1,809	6,242	7,570	1,328	10	1,109	25,190
2023	693	1,160,222	20,337	27,901	7,564	6,270	7,557	1,287	9	1,085	27,701

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
1,101	644	457	314	–	314	52	366	171	195	– 23	172	1968
1,275	750	525	440	–	440	– 47	393	186	207	– 17	190	1969
1,584	950	634	666	–	666	– 145	521	248	273	– 42	231	1970
1,919	1,174	745	597	–	597	20	617	292	325	– 67	258	1971
2,245	1,395	850	728	–	728	– 33	695	326	369	– 79	290	1972
2,885	1,829	1,056	1,056	–	1,056	– 187	869	434	435	– 88	347	1973
3,439	2,197	1,242	1,141	–	1,141	– 77	1,064	540	524	– 129	395	1974
3,794	2,458	1,336	1,184	–	1,184	133	1,317	672	645	– 200	445	1975
4,296	2,805	1,491	1,045	–	1,045	213	1,258	689	569	– 132	437	1976
4,719	3,059	1,660	1,227	–	1,227	233	1,460	873	587	– 126	461	1977
5,127	3,325	1,802	1,409	–	1,409	127	1,536	912	624	– 133	491	1978
5,644	3,639	2,005	1,691	–	1,691	– 120	1,571	933	638	– 118	520	1979
6,350	4,108	2,242	2,389	–	2,389	– 279	2,110	1,290	820	– 217	603	1980
7,078	4,590	2,488	3,707	–	3,707	–1,095	2,612	1,761	851	– 220	631	1981
7,882	4,995	2,887	4,101	–	4,101	– 975	3,126	2,114	1,012	– 297	715	1982
8,643	5,398	3,245	4,046	–	4,046	– 752	3,294	2,268	1,026	– 311	715	1983
9,401	5,790	3,611	3,324	–	3,324	– 412	2,912	1,968	944	– 271	673	1984
11,400	6,975	4,425	3,065	–	3,065	– 192	2,873	1,957	916	– 198	718	1985 [16]
11,930	7,331	4,599	2,927	–	2,927	– 64	2,863	1,943	920	– 160	760	1986
12,352	7,636	4,716	3,016	–	3,016	– 6	3,010	2,066	944	– 169	775	1987
12,635	7,876	4,759	3,367	–	3,367	57	3,424	2,357	1,067	– 211	856	1988
12,976	8,100	4,876	4,028	–	4,028	–1,344	2,684	1,706	978	– 148	830	1989
14,050	8,807	5,243	4,318	–	4,318	– 732	3,586	2,231	1,355	– 363	992	1990
15,068	9,428	5,640	5,370	–	5,370	– 239	5,131	3,096	2,035	– 743	1,292	1991
16,557	10,357	6,200	6,117	–	6,117	– 203	5,914	3,820	2,094	– 704	1,390	1992
19,183	11,599	7,584	8,814	–2,284	6,530	– 77	6,453	4,014	2,439	– 814	1,625	1993
20,075	12,149	7,926	10,071	–4,316	5,755	– 213	5,542	3,115	2,427	– 760	1,667	1994
21,302	12,819	8,483	9,685	–2,983	6,702	139	6,841	4,237	2,604	– 810	1,794	1995
21,980	13,112	8,868	9,830	–3,304	6,526	295	6,821	4,309	2,512	– 690	1,822	1996
22,544	13,349	9,195	9,769	–3,864	5,905	287	6,192	3,781	2,411	– 593	1,818	1997
23,196	13,501	9,695	8,841	–3,546	5,295	341	5,636	3,419	2,217	– 498	1,719	1998
23,615	13,808	9,807	9,537	–4,000	5,537	– 628	4,909	2,736	2,173	– 401	1,772	1999
12,074	7,060	5,014	4,876	–2,045	2,831	– 321	2,510	1,399	1,111	– 205	906	1999
12,547	7,252	5,295	4,289	–2,445	1,844	250	2,094	1,096	998	85	1,084	2000
12,592	7,352	5,240	3,824	–2,671	1,153	735	1,888	772	1,116	– 182	933	2001
12,615	7,442	5,173	4,632	–3,687	945	1,572	2,517	801	1,716	– 768	947	2002
12,915	7,619	5,296	5,638	–3,095	2,543	380	2,923	1,484	1,439	– 440	998	2003
12,963	7,677	5,286	5,915	–3,042	2,873	104	2,977	1,458	1,519	– 437	1,082	2004
13,333	8,013	5,320	5,725	–2,999	2,726	1,430	4,156	1,444	2,712	–1,519	1,193	2005
13,536	8,250	5,286	7,503	–4,249	3,254	360	3,614	829	2,785	–1,556	1,229	2006
13,056	7,807	5,249	5,475	–2,714	2,761	119	2,880	1,054	1,826	– 621	1,205	2007
12,909	7,874	5,035	5,980	–3,615	2,365	– 326	2,039	571	1,468	– 423	1,044	2008
13,380	8,283	5,097	6,201	–2,258	3,943	– 539	3,404	1,490	1,914	– 724	1,190	2009
13,134	7,940	5,194	7,480	–2,316	5,164	– 375	4,789	1,620	3,169	–1,796	1,373	2010
13,382	7,983	5,399	7,548	– 317	7,231	– 250	6,981	1,924	5,057	–3,674	1,383	2011
13,774	8,210	5,564	7,135	263	7,398	13	7,411	1,989	5,422	–4,001	1,421	2012
13,886	8,303	5,583	7,604	322	7,926	– 276	7,650	1,956	5,694	–4,285	1,409	2013
14,201	8,538	5,663	7,339	– 198	7,141	– 153	6,988	2,077	4,911	–3,480	1,431	2014
14,509	8,754	5,755	7,269	– 453	6,816	– 134	6,682	2,103	4,579	–3,226	1,353	2015
14,423	8,649	5,774	7,237	103	7,340	361	7,701	2,104	5,597	–4,246	1,351	2016
14,382	8,583	5,799	7,497	– 186	7,311	– 33	7,278	2,199	5,079	–3,774	1,305	2017
14,520	8,564	5,956	7,427	– 926	6,501	– 172	6,329	2,078	4,251	–2,978	1,273	2018
14,858	8,518	6,340	7,262	419	7,681	– 174	7,507	2,124	5,383	–4,154	1,229	2019
14,899	8,533	6,366	7,275	– 745	6,530	– 192	6,338	2,020	4,318	–3,119	1,199	2020
15,235	8,665	6,570	7,877	– 34	7,843	– 122	7,721	2,007	5,714	–4,440	1,274	2021
15,752	8,835	6,917	9,438	–4,040	5,398	– 861	4,537	1,120	3,417	–2,288	1,129	2022
16,696	9,314	7,382	11,005	–1,205	9,800	– 541	9,259	2,547	6,712	–5,206	1,506	2023

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	47	97,900	716	4,339	3,623	–	–	–	–	–	716
1969	47	105,741	976	5,052	4,076	–	–	–	–	–	976
1970	45	107,415	1,061	5,452	4,391	–	–	–	–	–	1,061
1971	45	117,104	1,109	6,214	5,105	–	–	–	–	–	1,109
1972	42	117,530	1,114	6,668	5,554	–	–	–	–	–	1,114
1973	41	132,239	1,476	8,065	6,589	–	–	–	–	–	1,476
1974	40	145,091	1,494	9,192	7,698	–	–	–	–	–	1,494
1975	40	168,697	1,509	11,219	9,710	–	–	–	–	–	1,509
1976	39	190,681	1,560	12,881	11,321	–	–	–	–	–	1,560
1977	39	217,466	1,663	14,646	12,983	–	–	–	–	–	1,663
1978	38	247,471	1,804	16,185	14,381	–	–	–	–	–	1,804
1979	38	274,073	1,947	17,530	15,583	–	–	–	–	–	1,947
1980	38	301,584	2,066	19,688	17,622	–	–	–	–	–	2,066
1981	38	339,669	2,225	23,697	21,472	–	–	–	–	–	2,225
1982	38	376,432	2,643	27,724	25,081	–	–	–	–	–	2,643
1983	37	396,235	3,390	29,241	25,851	–	–	–	–	–	3,390
1984	37	423,423	3,642	30,877	27,235	–	–	–	–	–	3,642
1985	37	453,423	3,766	32,311	28,545	–	–	–	–	–	3,766
1986	37	486,144	3,841	33,201	29,360	–	–	–	–	–	3,841
1987	38	510,098	3,962	33,422	29,460	–	–	–	–	–	3,962
1988	38	539,270	4,021	34,150	30,129	–	–	–	–	–	4,021
1989	37	564,021	4,062	35,397	31,335	–	–	–	–	–	4,062
1990	36	593,081	4,146	38,295	34,149	–	–	–	–	–	4,146
1991	35	627,296	4,248	42,981	38,733	–	–	–	–	–	4,248
1992	34	641,603	4,628	48,086	43,458	–	–	–	–	–	4,628
1993	33	698,613	4,953	52,340	47,387	– 34	241	275	16	– 62	4,873
1994	33	805,456	5,554	57,248	51,694	– 41	266	307	– 15	– 98	5,400
1995	32	891,904	6,135	61,532	55,397	– 12	275	287	18	3	6,144
1996	34	1,051,903	7,001	68,847	61,846	– 122	301	423	12	– 128	6,763
1997	34	1,225,246	7,744	78,334	70,590	– 109	338	447	17	– 74	7,578
1998	32	1,446,545	9,004	94,571	85,567	– 153	369	522	15	101	8,967
1999	32	1,552,201	8,087	93,676	85,589	– 176	327	503	–	176	8,087
1999	32	793,628	4,135	47,896	43,761	– 90	167	257	–	90	4,135
2000	31	880,137	3,995	51,095	47,100	– 47	187	234	1	305	4,254
2001	27	924,683	4,005	53,012	49,007	– 75	182	257	– 1	273	4,202
2002	25	929,571	3,695	49,868	46,173	– 55	208	263	5	138	3,783
2003	25	877,381	3,795	44,657	40,862	– 58	256	314	2	– 26	3,713
2004	25	875,035	3,847	42,398	38,551	– 31	247	278	1	169	3,986
2005	24	879,136	3,933	42,930	38,997	– 5	331	336	3	206	4,137
2006	22	878,310	3,774	46,761	42,987	285	603	318	6	65	4,130
2007	22	859,798	3,737	60,944	57,207	378	669	291	– 17	289	4,387
2008	19	821,083	3,213	63,510	60,297	418	787	369	– 4	75	3,702
2009	18	803,949	3,760	43,235	39,475	129	910	781	– 3	27	3,913
2010	18	793,476	3,505	35,431	31,926	197	800	603	– 6	86	3,782
2011	18	645,145	2,616	32,016	29,400	138	373	235	– 4	– 825	1,925
2012	17	565,008	2,413	24,026	21,613	97	327	230	–	143	2,653
2013	17	482,524	1,828	18,864	17,036	58	267	209	2	– 134	1,754
2014	17	421,014	2,007	16,232	14,225	14	225	211	– 4	108	2,125
2015	16	376,908	2,245	15,323	13,078	– 11	212	223	– 2	9	2,241
2016	15	289,800	1,565	11,623	10,058	– 43	176	219	–	14	1,536
2017	13	236,414	1,360	7,921	6,561	– 48	158	206	–	– 35	1,277
2018	11	233,165	1,732	6,975	5,243	– 80	97	177	6	– 27	1,631
2019	10	234,978	1,908	6,576	4,668	– 109	116	225	–	15	1,814
2020	10	241,909	2,024	6,020	3,996	– 123	109	232	–	– 72	1,829
2021	9	232,447	2,121	5,452	3,331	– 144	122	266	–	– 335	1,642
2022	8	235,064	2,117	5,620	3,503	– 102	121	223	–	– 6	2,009
2023	7	225,456	2,170	8,078	5,908	– 70	85	155	–	103	2,203

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
223	157	66	493	–	493	– 16	477	133	344	– 184	160	1968
256	176	80	720	–	720	– 237	483	130	353	– 168	185	1969
273	188	85	788	–	788	– 287	501	149	352	– 173	179	1970
311	217	94	798	–	798	– 221	577	171	406	– 187	219	1971
331	223	108	783	–	783	– 189	594	203	391	– 220	171	1972
373	257	116	1,103	–	1,103	– 475	628	248	380	– 199	181	1973
431	302	129	1,063	–	1,063	– 423	640	244	396	– 200	196	1974
460	314	146	1,049	–	1,049	– 280	769	304	465	– 261	204	1975
500	335	165	1,060	–	1,060	– 254	806	322	484	– 263	221	1976
541	367	174	1,122	–	1,122	– 123	999	476	523	– 303	220	1977
611	404	207	1,193	–	1,193	– 14	1,179	564	615	– 368	247	1978
646	441	205	1,301	–	1,301	– 112	1,189	526	663	– 405	258	1979
711	497	214	1,355	–	1,355	111	1,466	663	803	– 515	288	1980
793	513	280	1,432	–	1,432	– 58	1,374	583	791	– 495	296	1981
830	543	287	1,813	–	1,813	– 264	1,549	672	877	– 540	337	1982
879	576	303	2,511	–	2,511	– 819	1,692	724	968	– 602	366	1983
951	616	335	2,691	–	2,691	– 948	1,743	750	993	– 626	367	1984
1,057	661	396	2,709	–	2,709	– 933	1,776	764	1,012	– 582	430	1985
1,118	717	401	2,723	–	2,723	–1,148	1,575	725	850	– 470	380	1986
1,178	769	409	2,784	–	2,784	–1,034	1,750	793	957	– 542	415	1987
1,244	808	436	2,777	–	2,777	–1,070	1,707	773	934	– 495	439	1988
1,282	821	461	2,780	–	2,780	– 857	1,923	894	1,029	– 554	475	1989
1,413	936	477	2,733	–	2,733	– 843	1,890	772	1,118	– 625	493	1990
1,450	914	536	2,798	–	2,798	– 359	2,439	836	1,603	–1,049	554	1991
1,701	1,043	658	2,927	–	2,927	– 649	2,278	945	1,333	– 751	582	1992
1,717	1,037	680	3,156	– 828	2,328	– 67	2,261	1,012	1,249	– 529	720	1993
1,808	1,091	717	3,592	–1,493	2,099	114	2,213	883	1,330	– 571	759	1994
1,997	1,176	821	4,147	– 927	3,220	– 265	2,955	1,039	1,916	– 972	944	1995
2,135	1,250	885	4,628	– 848	3,780	– 341	3,439	1,325	2,114	– 982	1,132	1996
2,271	1,303	968	5,307	–1,287	4,020	– 410	3,610	1,585	2,025	– 782	1,243	1997
2,664	1,534	1,130	6,303	–1,165	5,138	– 645	4,493	1,864	2,629	– 618	2,011	1998
2,372	1,262	1,111	5,715	–1,563	4,152	– 487	3,665	1,584	2,081	– 68	2,015	1999
1,213	645	568	2,922	– 799	2,123	– 249	1,874	810	1,064	– 35	1,030	1999
1,337	689	648	2,917	–1,681	1,236	– 462	774	463	311	188	499	2000
1,402	694	708	2,800	–1,121	1,679	– 495	1,184	324	860	680	1,541	2001
1,347	664	683	2,436	–1,843	593	692	1,285	247	1,038	– 331	705	2002
1,405	663	742	2,308	–1,110	1,198	– 368	830	255	575	14	590	2003
1,396	663	733	2,590	–1,625	965	– 399	566	328	238	587	826	2004
1,458	697	761	2,679	–1,128	1,551	–1,391	160	313	– 153	906	751	2005
1,606	808	798	2,524	–1,067	1,457	– 889	568	196	372	– 119	254	2006
1,578	751	827	2,809	–1,244	1,565	–1,190	375	165	210	– 626	– 415	2007
1,393	606	787	2,309	–3,977	–1,668	–1,245	–2,913	93	–3,006	– 452	–3,458	2008
1,432	639	793	2,481	–3,481	–1,000	– 419	–1,419	163	–1,582	–3,093	–4,675	2009
1,374	533	841	2,408	–2,423	– 15	– 71	– 86	– 17	– 69	–4,494	–4,563	2010
1,418	552	866	507	–1,641	–1,134	827	– 307	74	– 381	–4,321	–4,702	2011
1,371	559	812	1,282	– 645	637	– 540	97	21	76	–4,669	–4,593	2012
1,322	525	797	432	– 405	27	90	117	88	29	–4,775	–4,746	2013
1,241	529	712	884	– 278	606	– 772	– 166	103	– 269	–1,714	–1,983	2014
1,147	492	655	1,094	– 327	767	– 20	747	98	649	–1,385	– 736	2015
937	410	527	599	– 113	486	39	525	127	398	–1,138	– 740	2016
897	411	486	380	32	412	75	487	171	316	– 722	– 406	2017
975	449	526	656	– 341	315	– 95	220	128	92	– 795	– 703	2018
929	428	501	885	– 125	760	– 217	543	160	383	– 229	154	2019
896	405	491	933	– 357	576	271	847	700	147	19	166	2020
862	404	458	780	– 156	624	1,043	1,667	1,102	565	166	731	2021
951	462	489	1,058	– 301	757	– 223	534	199	335	– 124	211	2022
925	433	492	1,278	– 552	726	22	748	269	479	– 353	126	2023

VIII. Items of banks' profit and loss accounts

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

in DM million

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

For footnotes ***, 1-12, 14** and **15,** see pp. 166 f. **23** The category "Instalment sales financing institutions" was dissolved in December 1986. The credit institutions formerly belonging to this category were allocated to the categories "Regional banks and other commercial banks", "Private bankers" and "Credit cooperatives", according to their legal form.

VIII. Items of banks' profit and loss accounts

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

in DM million

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

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1993	34	196,948	5,720	11,856	6,136	588	2,571	1,983	–	– 566	5,742
1994	35	211,229	5,845	12,179	6,334	688	2,716	2,028	–	– 189	6,344
1995	35	222,245	5,865	12,523	6,658	483	2,538	2,055	–	– 702	5,646
1996	34	234,169	5,918	12,769	6,851	170	2,658	2,488	–	– 400	5,688
1997	34	250,607	6,004	13,285	7,281	298	2,633	2,335	–	– 334	5,968
1998	34	264,925	5,909	13,780	7,871	811	3,261	2,450	–	– 487	6,233
1999	33	275,267	6,014	14,225	8,211	92	2,871	2,779	–	315	6,421
1999	33	140,742	3,075	7,273	4,198	47	1,468	1,421	–	161	3,283
2000	31	149,860	3,056	7,579	4,523	306	1,583	1,277	–	255	3,617
2001	29	155,664	3,186	7,986	4,800	130	1,446	1,316	–	203	3,519
2002	28	161,195	3,222	8,079	4,857	48	1,469	1,421	–	325	3,595
2003	27	167,863	3,409	8,287	4,878	– 46	1,789	1,835	–	242	3,605
2004	27	178,273	3,439	8,355	4,916	2	1,573	1,571	–	116	3,557
2005	26	189,706	3,297	8,262	4,965	– 38	1,591	1,629	–	96	3,355
2006	26	194,193	2,915	8,125	5,210	– 205	1,485	1,690	–	104	2,814
2007	25	192,926	3,241	8,158	4,917	– 222	1,425	1,647	–	52	3,071
2008	25	191,129	3,197	8,135	4,938	– 335	1,516	1,851	–	140	3,002
2009	24	189,910	3,278	7,881	4,603	– 312	1,305	1,617	–	– 12	2,954
2010	23	195,151	3,284	7,896	4,612	– 377	1,388	1,765	–	– 105	2,802
2011	23	199,250	3,383	7,847	4,464	– 497	1,395	1,892	–	11	2,897
2012	22	200,782	3,252	7,681	4,429	– 531	1,403	1,934	–	46	2,767
2013	22	204,540	3,144	7,381	4,237	– 629	1,381	2,010	–	26	2,541
2014	21	210,066	3,037	7,126	4,089	– 547	1,339	1,886	–	– 53	2,437
2015	21	214,613	2,841	6,818	3,977	– 590	1,375	1,965	–	– 2	2,249
2016	20	215,668	2,503	6,233	3,730	– 503	1,260	1,763	–	717	2,717
2017	20	227,924	2,634	5,995	3,361	– 481	1,226	1,707	–	701	2,854
2018	20	233,865	2,653	5,661	3,008	– 500	1,295	1,795	–	14	2,167
2019	19	237,363	2,438	5,566	3,128	– 548	1,309	1,857	–	52	1,942
2020	18	242,190	2,520	5,103	2,583	– 493	1,270	1,763	–	30	2,057
2021	18	249,553	2,505	4,785	2,280	– 389	1,295	1,684	–	26	2,142
2022	18	259,381	2,607	4,508	1,901	– 174	1,834	2,008	–	393	2,826
2023	14	244,652	2,876	5,268	2,392	– 178	1,565	1,743	–	197	2,895

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
4,120	2,222	1,898	1,622	31	1,653	– 52	1,601	606	995	– 176	819	1993
4,210	2,172	2,038	2,134	– 158	1,976	90	2,066	1,060	1,006	– 284	722	1994
4,472	2,319	2,153	1,174	226	1,400	– 284	1,116	462	654	– 255	399	1995
4,634	2,318	2,316	1,054	334	1,388	27	1,415	543	872	– 539	333	1996
4,699	2,327	2,372	1,269	66	1,335	190	1,525	433	1,092	– 90	1,002	1997
4,853	2,411	2,442	1,380	– 67	1,313	413	1,726	636	1,090	– 653	437	1998
4,868	2,498	2,370	1,553	156	1,709	– 72	1,637	857	780	100	880	1999
2,489	1,277	1,212	794	80	874	– 37	837	438	399	51	450	1999
2,528	1,251	1,277	1,089	– 58	1,031	702	1,733	620	1,113	137	1,250	2000
2,555	1,193	1,362	964	– 125	839	– 131	708	373	335	– 79	255	2001
2,543	1,189	1,354	1,052	– 319	733	10	743	421	322	– 60	263	2002
2,524	1,139	1,385	1,081	– 225	856	– 320	536	296	240	– 52	188	2003
2,439	1,135	1,304	1,118	– 248	870	– 296	574	320	254	– 11	242	2004
2,328	1,132	1,196	1,027	– 248	779	– 174	605	325	280	– 35	245	2005
2,199	1,080	1,119	615	– 319	296	– 14	282	184	98	77	175	2006
2,074	955	1,119	997	– 410	587	– 163	424	287	137	7	145	2007
2,059	972	1,087	943	– 456	487	– 57	430	274	156	25	181	2008
1,966	885	1,081	988	– 116	872	– 200	672	267	405	– 117	288	2009
1,938	814	1,124	864	– 7	857	– 193	664	309	355	– 202	153	2010
1,951	807	1,144	946	755	1,701	– 273	1,428	191	1,237	– 914	323	2011
1,952	758	1,194	815	17	832	– 189	643	172	471	– 300	171	2012
1,867	701	1,166	674	– 88	586	– 145	441	194	247	– 104	143	2013
1,893	752	1,141	544	284	828	– 65	763	255	508	– 389	119	2014
1,749	721	1,028	500	– 72	428	– 2	426	78	348	– 4	344	2015
1,798	692	1,106	919	22	941	– 51	890	160	730	– 548	182	2016
1,891	719	1,172	963	– 61	902	89	991	155	836	– 622	214	2017
1,921	696	1,225	246	22	268	– 14	254	137	117	13	130	2018
1,838	647	1,191	104	49	153	303	456	105	351	– 139	212	2019
1,880	661	1,219	177	– 82	95	108	203	98	105	95	200	2020
2,005	752	1,253	137	– 16	121	53	174	113	61	26	87	2021
2,209	991	1,218	617	– 129	488	– 138	350	143	207	– 112	95	2022
2,042	809	1,233	853	– 92	761	– 255	506	262	244	– 97	147	2023

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
2023	18	1,629,135	6,521	48,166	41,645	1,924	2,859	935	429	445	9,319

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												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
140	102	38	225	–	225	– 31	194	66	128	– 62	66	1968
170	115	55	208	–	208	– 37	171	48	123	– 66	57	1969
198	135	63	215	–	215	– 20	195	64	131	– 78	53	1970
224	165	59	255	–	255	– 39	216	78	138	– 76	62	1971
241	175	66	289	–	289	– 54	235	79	156	– 93	63	1972
273	205	68	346	–	346	– 123	223	90	133	– 71	62	1973
318	242	76	340	–	340	– 101	239	90	149	– 84	65	1974
334	239	95	436	–	436	– 129	307	126	181	– 99	82	1975
359	248	111	443	–	443	– 100	343	98	245	– 129	116	1976
409	265	144	490	–	490	– 110	380	126	254	– 151	103	1977
425	287	138	541	–	541	– 182	359	102	257	– 147	110	1978
447	306	141	476	–	476	– 110	366	103	263	– 144	119	1979
473	336	137	463	–	463	– 142	321	108	213	– 92	121	1980
468	342	126	529	–	529	– 160	369	143	226	– 115	111	1981
525	366	159	638	–	638	– 147	491	141	350	– 231	119	1982
558	393	165	890	–	890	– 297	593	234	359	– 225	134	1983
594	418	176	964	–	964	– 341	623	233	390	– 228	162	1984
657	453	204	1,067	–	1,067	– 418	649	230	419	– 282	137	1985
732	496	236	1,100	–	1,100	– 349	751	215	536	– 341	195	1986
767	512	255	1,124	–	1,124	– 450	674	234	440	– 286	154	1987
807	535	272	1,186	–	1,186	– 429	757	224	533	– 377	156	1988
853	562	291	1,202	–	1,202	– 460	742	232	510	– 336	174	1989
4,207	1,749	2,458	1,717	–	1,717	– 611	1,106	485	621	– 447	174	1990
4,475	1,925	2,550	2,428	–	2,428	–1,045	1,383	603	780	– 519	261	1991
4,993	2,040	2,953	2,020	–	2,020	– 790	1,230	580	650	– 535	115	1992
4,996	2,069	2,927	2,556	– 947	1,609	– 24	1,585	479	1,106	– 902	204	1993
5,175	2,109	3,066	2,814	–1,549	1,265	178	1,443	499	944	– 883	61	1994
5,480	2,673	2,807	2,948	–1,086	1,862	– 45	1,817	441	1,376	–1,108	268	1995
5,179	2,321	2,858	3,456	–1,546	1,910	–1,676	234	285	– 51	349	298	1996
5,478	2,749	2,729	3,474	–1,059	2,415	– 916	1,499	275	1,224	– 892	332	1997
5,165	2,371	2,794	4,091	–2,109	1,982	49	2,031	318	1,713	–1,160	553	1998
1,717	1,052	665	4,565	–2,136	2,429	– 196	2,234	227	2,007	–1,668	336	1999
878	538	340	2,334	–1,092	1,242	– 100	1,142	116	1,026	– 853	172	1999
846	516	330	1,999	– 655	1,344	– 9	1,335	87	1,248	–1,031	217	2000
883	527	356	2,020	– 725	1,295	– 354	941	86	855	– 681	174	2001
1,098	615	483	2,399	–1,075	1,324	– 153	1,171	90	1,081	– 872	208	2002
1,175	653	522	2,407	– 686	1,721	– 535	1,186	94	1,092	– 909	181	2003
1,463	830	633	2,666	– 310	2,356	– 277	2,079	95	1,984	–1,668	314	2004
1,496	855	641	2,751	– 65	2,686	– 71	2,615	99	2,516	–2,127	389	2005
1,638	959	679	3,007	– 608	2,399	55	2,454	69	2,385	–1,997	388	2006
1,683	955	728	2,725	–7,772	–5,047	– 575	– 5,622	76	–5,698	4,777	– 921	2007
1,780	976	804	2,997	–4,717	–1,720	–1,694	– 3,414	37	–3,451	– 898	–4,349	2008
1,865	1,006	859	3,785	–2,196	1,589	– 80	1,509	– 7	1,516	–4,369	–2,851	2009
1,797	1,027	770	3,856	– 460	3,396	76	3,472	79	3,393	–4,625	–1,232	2010
1,865	1,031	834	3,320	709	4,029	– 454	3,575	51	3,524	–4,363	– 839	2011
3,030	1,612	1,418	3,398	– 412	2,986	– 823	2,163	105	2,058	–3,730	–1,672	2012
2,773	1,450	1,323	343	– 815	– 472	– 744	– 1,216	70	–1,286	– 669	–1,955	2013
2,859	1,458	1,401	2,857	–1,028	1,829	122	1,951	–140	2,091	–4,119	–2,028	2014
2,940	1,487	1,453	2,660	– 563	2,097	435	2,532	90	2,442	–4,393	–1,951	2015
4,250	2,009	2,241	3,264	– 973	2,291	– 28	2,263	86	2,177	–4,065	–1,888	2016
4,129	1,961	2,168	2,850	– 890	1,960	– 496	1,464	–178	1,642	–1,337	305	2017
4,352	2,214	2,138	2,284	– 197	2,087	– 755	1,332	146	1,186	– 894	292	2018
4,145	2,037	2,108	2,798	– 686	2,112	– 65	2,047	428	1,619	–1,387	232	2019
4,277	2,097	2,180	3,333	–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
5,279	2,488	2,791	4,040	– 257	3,783	– 339	3,444	191	3,253	–2,064	1,189	2023

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1985	42	52,786	1,387	3,998	2,611	596	683	87	–	–	1,983
1986	47	70,335	1,555	4,430	2,875	681	788	107	–	–	2,236
1987	51	83,156	1,770	4,979	3,209	624	741	117	–	–	2,394
1988	56	96,330	1,901	5,828	3,927	599	746	147	–	–	2,500
1989	65	109,357	1,836	7,936	6,100	721	917	196	–	–	2,557
1990	78	122,583	2,117	10,058	7,941	771	1,013	242	–	–	2,888
1991	83	135,295	2,415	12,213	9,798	926	1,167	241	–	–	3,341
1992	88	197,150	3,656	18,320	14,664	1,196	1,458	262	–	–	4,852
1993	86	211,200	4,222	16,339	12,117	1,373	1,713	340	601	187	6,383
1994	88	231,376	5,038	15,822	10,784	1,448	1,801	353	303	262	7,051
1995	88	227,312	5,020	14,300	9,280	1,490	1,823	333	238	332	7,080
1996	78	240,468	5,074	13,214	8,140	1,699	2,094	395	271	481	7,525
1997	76	255,458	5,609	13,923	8,314	2,020	2,455	435	22	440	8,091
1998	68	256,528	4,970	13,209	8,239	2,309	2,758	449	237	576	8,092
1999	60	253,890	5,197	13,004	7,808	2,548	3,123	575	– 23	579	8,301
1999	60	129,812	2,657	6,649	3,992	1,303	1,597	294	– 12	296	4,244
2000	55	126,022	2,517	7,105	4,588	1,262	2,049	787	– 116	454	4,117
2001	51	168,673	3,019	11,676	8,657	1,426	2,233	807	– 143	327	4,629
2002	49	284,168	3,430	15,964	12,534	1,186	1,929	743	108	561	5,285
2003	45	291,782	3,521	14,921	11,400	1,425	1,818	393	287	292	5,525
2004	42	313,299	3,931	15,124	11,193	1,724	2,167	443	– 85	262	5,832
2005	41	649,254	8,216	29,491	21,275	3,389	4,246	857	345	167	12,117
2006	44	679,356	8,678	32,318	23,640	3,694	4,867	1,173	325	188	12,885
2007	42	766,323	10,189	39,607	29,418	4,038	5,725	1,687	– 542	421	14,106
2008	44	732,683	10,163	39,246	29,083	3,777	5,911	2,134	– 3,392	345	10,893
2009	43	679,565	9,831	26,212	16,381	3,311	5,272	1,961	1,277	370	14,789
2010	42	666,637	9,104	22,602	13,498	3,331	5,236	1,905	371	28	12,834
2011	39	756,406	9,868	23,908	14,040	3,234	4,934	1,700	– 173	447	13,376
2012	37	803,313	8,502	20,365	11,863	2,885	4,501	1,616	1,215	415	13,017
2013	37	692,773	8,266	15,323	7,057	2,633	4,282	1,649	1,106	301	12,306
2014	35	680,177	8,347	14,546	6,199	3,025	4,966	1,941	343	– 45	11,670
2015	33	735,491	8,383	13,502	5,119	2,919	4,834	1,915	435	456	12,193
2016	34	762,620	8,950	13,098	4,148	3,157	5,057	1,900	718	402	13,227
2017	34	765,500	8,801	12,037	3,236	3,589	5,218	1,629	812	891	14,093
2018	33	763,177	9,252	12,327	3,075	3,042	4,711	1,669	436	– 340	12,390
2019	32	849,008	9,683	12,911	3,228	3,520	5,338	1,818	546	1,184	14,933
2020	34	973,655	9,350	11,328	1,978	4,640	6,756	2,116	539	650	15,179
2021	35	1,236,335	9,238	10,296	1,058	6,858	9,737	2,879	1,526	242	17,864
2022	31	1,872,399	10,869	15,104	4,235	7,018	10,163	3,145	2,994	1,037	21,918
2023	29	2,022,854	12,472	35,377	22,905	6,712	9,601	2,889	4,453	967	24,604

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
1,275	739	536	708	–	708	– 217	491	267	224	– 57	167	1985
1,519	873	646	717	–	717	– 246	471	248	223	– 46	177	1986
1,743	994	749	651	–	651	– 189	462	268	194	– 29	165	1987
1,913	1,083	830	587	–	587	– 61	526	269	257	– 45	212	1988
2,141	1,155	986	416	–	416	– 90	326	212	114	48	162	1989
2,398	1,302	1,096	490	–	490	– 104	386	267	119	– 59	60	1990
2,755	1,456	1,299	586	–	586	– 202	384	243	141	– 34	107	1991
4,026	2,171	1,855	826	–	826	–1,518	– 692	308	– 1,000	1,213	213	1992
4,369	2,310	2,059	2,014	–1,184	830	– 164	666	153	513	27	540	1993
4,649	2,458	2,191	2,402	–1,442	960	– 214	746	339	407	– 109	298	1994
4,852	2,530	2,322	2,228	– 820	1,408	– 150	1,258	479	779	– 98	681	1995
5,010	2,573	2,437	2,515	– 755	1,760	– 369	1,391	646	745	– 108	637	1996
5,090	2,564	2,526	3,001	– 844	2,157	– 549	1,608	502	1,106	– 472	634	1997
5,160	2,505	2,655	2,932	– 720	2,212	– 80	2,132	693	1,439	– 518	921	1998
5,457	2,625	2,832	2,844	– 972	1,872	– 853	1,019	632	387	542	931	1999
2,790	1,342	1,448	1,454	– 497	957	– 436	521	323	198	277	476	1999
2,840	1,381	1,459	1,277	– 324	953	21	974	251	723	229	952	2000
3,216	1,474	1,742	1,413	– 422	991	– 266	725	349	376	134	510	2001
3,381	1,486	1,895	1,904	– 632	1,272	– 18	1,254	449	805	– 310	497	2002
3,325	1,443	1,882	2,200	– 799	1,401	– 837	564	274	290	390	680	2003
3,534	1,473	2,061	2,298	– 612	1,686	– 874	812	494	318	206	525	2004
7,291	3,416	3,875	4,826	–1,962	2,864	– 783	2,081	721	1,360	– 537	824	2005
7,672	3,711	3,961	5,213	–1,852	3,361	–1,287	2,074	517	1,557	– 511	1,045	2006
8,115	3,927	4,188	5,991	–2,204	3,787	5,914	9,701	769	8,932	–3,885	5,046	2007
8,371	3,947	4,424	2,522	–2,887	– 365	–1,423	–1,788	363	– 2,151	2,508	358	2008
8,811	4,471	4,340	5,978	–2,953	3,025	–1,816	1,209	496	713	592	1,306	2009
7,618	3,432	4,186	5,216	–1,697	3,519	–1,439	2,080	550	1,530	– 34	1,496	2010
7,950	3,551	4,399	5,426	–2,084	3,342	–1,582	1,760	271	1,489	– 409	1,080	2011
8,097	3,643	4,454	4,920	– 285	4,635	–1,339	3,296	735	2,561	– 32	2,529	2012
8,230	3,773	4,457	4,076	– 474	3,602	–1,481	2,121	513	1,608	– 558	1,050	2013
7,920	3,516	4,404	3,750	– 439	3,311	–1,308	2,003	320	1,683	– 725	958	2014
8,503	3,992	4,511	3,690	– 479	3,211	–1,723	1,488	430	1,058	– 396	662	2015
9,072	4,329	4,743	4,155	–1,012	3,143	–1,604	1,539	636	903	2,646	3,549	2016
8,817	4,070	4,747	5,276	– 590	4,686	–1,819	2,867	808	2,059	– 565	1,494	2017
8,717	4,064	4,653	3,673	– 994	2,679	– 992	1,687	586	1,101	– 518	583	2018
9,612	4,611	5,001	5,321	– 164	5,157	–1,952	3,205	1,189	2,016	2,664	4,680	2019
9,531	4,587	4,944	5,648	–1,869	3,779	–1,255	2,524	1,175	1,349	846	2,195	2020
12,134	6,350	5,784	5,730	– 581	5,149	– 495	4,654	2,483	2,171	647	2,818	2021
13,729	6,651	7,078	8,189	–2,158	6,031	–2,052	3,979	815	3,164	– 768	2,396	2022
13,221	6,188	7,033	11,383	– 815	10,568	–3,134	7,434	2,796	4,638	– 480	4,158	2023

VIII. Items of banks' profit and loss accounts

9. Credit institutions' charge items *

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

Financial year	Number of reporting institutions	Charges					General administrative spending					
		total	Interest paid 1	Commissions paid	Net loss from the trading portfolio 2	Gross loss on transactions in goods and subsidiary transactions 3	total 4	Staff costs				Other administrative spending 6
								total	Wages and salaries	Social security costs and costs relating to pensions and other benefits		
										total	of which: Pensions 5	
	1	2	3	4	5	6	7	8	9	10	11	12
1968	3,708	29,844	18,487	155	–	–	7,299	5,244	4,374	870	523	2,055
1969	3,665	37,869	24,378	170	–	–	8,657	6,206	5,154	1,052	632	2,451
1970	3,559	50,898	35,069	196	–	–	10,386	7,510	6,174	1,336	787	2,876
1971	3,469	55,531	37,806	271	–	–	12,219	8,885	7,266	1,619	882	3,334
1972	3,365	61,073	40,373	320	–	–	13,856	10,100	8,317	1,783	905	3,756
1973	3,737	87,039	61,535	326	–	–	16,135	11,887	9,711	2,176	1,086	4,248
1974	3,665	103,031	72,816	318	–	–	18,877	14,004	11,173	2,831	1,572	4,873
1975	3,586	97,554	64,952	393	–	–	20,605	15,157	12,214	2,943	1,481	5,448
1976	3,513	102,063	66,025	516	–	–	22,828	16,760	13,324	3,436	1,725	6,068
1977	3,425	109,844	71,792	562	–	–	24,474	17,870	14,344	3,526	1,661	6,604
1978	3,378	116,884	75,576	639	–	–	26,427	19,194	15,416	3,778	1,756	7,233
1979	3,336	140,023	95,811	629	–	–	28,636	20,656	16,636	4,020	1,832	7,980
1980	3,303	180,150	131,924	702	–	–	31,446	22,787	18,247	4,540	2,138	8,659
1981	3,292	224,166	167,364	784	–	–	33,730	24,298	19,564	4,734	2,089	9,432
1982	3,275	238,913	172,953	774	–	–	36,297	25,691	20,805	4,886	1,992	10,606
1983	3,246	224,794	151,007	912	–	–	39,135	27,613	22,005	5,608	2,458	11,522
1984	3,228	237,311	161,718	963	–	–	41,473	29,001	23,203	5,798	2,350	12,472
1985 14	4,639	249,035	166,161	1,113	–	–	45,609	31,675	25,280	6,395	2,595	13,934
1986	4,564	246,858	160,816	1,309	–	–	48,864	33,892	27,032	6,860	2,763	14,972
1987	4,438	248,525	161,615	1,270	–	–	51,255	35,803	28,578	7,225	2,901	15,452
1988	4,327	261,724	170,498	1,347	–	–	53,570	37,430	29,859	7,571	3,009	16,140
1989	4,193	305,299	207,062	1,728	–	–	55,784	38,680	31,059	7,621	2,979	17,104
1990	4,012	368,002	259,205	1,882	–	–	63,795	43,163	34,374	8,789	3,726	20,632
1991	3,824	421,585	303,774	1,946	–	–	70,317	47,428	37,554	9,874	4,233	22,889
1992	3,617	475,016	343,802	2,344	–	–	77,235	51,679	40,943	10,736	4,580	25,556
1993	3,879	522,755	364,507	5,054	37	–	90,442	59,443	46,682	12,761	5,043	30,999
1994	3,710	523,470	352,558	5,245	1,209	–	94,110	61,211	48,074	13,137	4,745	32,899
1995	3,606	543,254	372,031	5,363	207	–	100,049	65,133	50,467	14,666	5,974	34,916
1996	3,492	569,878	384,347	6,603	383	–	104,748	66,752	51,782	14,970	5,800	37,996
1997	3,393	613,421	417,195	7,295	625	–	111,199	69,424	53,955	15,469	5,798	41,775
1998	3,201	683,364	463,210	9,043	289	–	118,937	72,534	55,472	17,062	6,809	46,403
1999	2,930	714,367	487,477	11,185	1,056	–	130,974	77,666	60,042	17,624	7,237	53,308
1999	2,930	365,250	249,243	5,719	540	–	66,966	39,710	30,699	9,011	3,700	27,256
2000	2,667	421,644	297,575	6,975	370	–	74,234	43,248	33,680	9,568	4,019	30,986
2001	2,452	440,105	307,984	7,203	833	–	77,651	44,224	34,626	9,598	4,081	33,427
2002	2,296	409,997	263,761	7,306	884	–	74,877	42,767	33,352	9,415	3,682	32,110
2003	2,155	375,232	231,911	8,124	354	–	74,298	42,724	32,921	9,803	4,096	31,574
2004	2,081	356,740	223,533	8,328	898	–	73,324	42,352	32,430	9,922	4,202	30,972
2005	2,014	382,952	245,836	9,183	637	–	76,704	44,577	34,081	10,496	4,746	32,127
2006	1,966	408,333	273,547	10,249	495	–	79,714	47,069	36,000	11,069	5,198	32,645
2007	1,928	482,655	332,273	12,145	4,479	–	79,818	45,559	35,793	9,766	3,985	34,259
2008	1,889	532,475	347,148	13,193	19,762	–	77,105	43,005	33,489	9,516	4,230	34,100
2009	1,843	388,177	223,005	13,620	1,218	–	80,589	45,849	35,199	10,650	4,857	34,740
2010	1,821	329,076	174,657	13,740	689	–	78,683	43,073	35,158	7,915	2,345	35,610
2011	1,801	367,087	208,320	12,769	1,187	–	78,599	42,481	34,663	7,818	2,397	36,118
2012	1,776	328,970	179,202	12,457	210	–	80,935	44,607	35,462	9,145	3,424	36,328
2013	1,748	285,786	138,708	12,579	334	–	81,145	43,756	35,155	8,601	2,921	37,389
2014	1,715	262,816	117,424	13,342	374	–	82,008	43,979	35,317	8,662	3,204	38,029
2015	1,679	256,613	104,974	14,081	463	–	85,965	46,039	36,427	9,612	3,731	39,926
2016	1,611	240,875	90,397	13,455	207	–	84,410	44,615	36,050	8,565	2,699	39,795
2017	1,538	224,142	79,901	13,631	4	–	84,002	44,563	35,617	8,946	2,857	39,439
2018	1,484	226,941	80,575	13,602	8	–	83,641	44,282	34,581	9,701	3,881	39,359
2019	1,440	242,001	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	1,302	247,854	75,439	16,694	17	–	90,520	48,429	36,555	11,874	5,939	42,091
2023	1,240	392,829	224,555	15,094	3	–	92,296	48,586	38,176	10,410	4,132	43,710

***** 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	Extraordinary charges [11]	Taxes on income and earnings [12]	Other taxes [13]	Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement	
total	of which: Assets leased										
13	14	15	16	17	18	19	20	21	22	23	Financial year
605	–	542	775	15	–	35	–	1,860	53	18	1968
686	–	562	1,627	24	3	100	–	1,594	53	15	1969
812	–	676	2,101	40	8	66	–	1,485	48	11	1970
948	–	690	1,416	47	8	66	–	1,970	70	20	1971
1,030	–	692	2,056	36	6	91	–	2,475	104	34	1972
1,101	–	1,489	3,730	236	13	91	–	2,262	91	30	1973
1,230	–	1,976	3,933	297	28	459	–	2,957	91	49	1974
1,404	–	1,351	3,604	128	16	79	–	4,752	105	165	1975
1,731	–	1,729	3,900	254	14	67	–	4,595	107	297	1976
1,775	–	1,857	2,624	178	12	79	–	6,059	127	305	1977
1,852	–	1,877	3,383	197	13	147	–	6,315	123	335	1978
1,925	–	1,776	5,276	120	18	134	–	5,340	126	232	1979
2,079	–	2,061	5,394	126	18	183	–	5,979	71	167	1980
2,320	–	2,530	9,100	157	75	456	–	7,468	78	104	1981
2,580	–	2,831	12,262	234	38	443	–	10,275	79	147	1982
2,979	–	3,411	14,320	293	59	137	–	12,301	67	173	1983
3,307	–	4,110	12,617	256	36	93	–	12,422	84	232	1984
3,802	–	4,716	13,884	313	84	102	–	12,833	113	305	1985 [14]
4,091	–	5,250	12,714	366	142	186	–	12,739	112	269	1986
4,438	–	5,648	11,707	266	140	352	–	11,550	103	181	1987
4,608	–	5,841	8,088	92	157	4,124	–	13,109	96	194	1988
4,846	–	6,470	16,740	212	706	1,016	–	10,497	158	80	1989
5,207	–	6,157	18,512	512	1,145	379	–	10,757	194	257	1990
5,883	–	7,153	15,319	358	612	498	–	15,131	163	431	1991
6,323	–	7,781	18,742	443	429	285	–	16,915	171	546	1992
8,950	397	4,232	25,387	326	744	651	1,003	18,489	2,196	737	1993
9,172	312	4,235	31,905	1,580	884	660	1,531	16,603	2,671	1,107	1994
9,964	382	5,899	23,497	521	987	173	1,235	19,573	2,344	1,411	1995
10,357	439	6,128	25,139	571	2,108	404	3,191	20,890	3,011	1,998	1996
10,845	478	6,803	28,811	596	910	609	4,271	20,271	2,136	1,855	1997
11,611	494	7,479	30,280	545	1,373	362	6,428	31,784	251	1,772	1998
11,958	792	6,617	30,566	1,119	1,017	8,584	3,260	18,436	377	1,741	1999
6,114	405	3,383	15,628	572	520	4,389	1,667	9,426	193	890	1999
6,390	423	4,536	18,039	1,756	756	61	2,289	7,367	184	1,112	2000
6,116	167	4,548	22,531	1,839	2,807	113	2,340	4,045	218	1,877	2001
6,133	143	4,567	34,548	3,418	4,572	64	2,131	4,271	196	3,269	2002
5,647	125	5,661	23,587	7,487	2,863	63	5,353	5,801	172	3,911	2003
4,999	112	4,001	19,697	1,403	1,429	37	8,900	5,904	179	4,108	2004
4,430	–	5,986	18,211	739	1,400	36	4,791	10,069	204	4,726	2005
3,976	17	5,037	18,236	2,671	796	49	2,822	5,605	195	4,941	2006
3,823	6	5,551	26,902	3,940	939	65	1,361	6,240	158	4,961	2007
3,849	164	5,868	39,587	15,290	3,318	30	1,938	1,601	215	3,571	2008
3,922	338	8,357	28,959	9,624	3,750	23	7,405	4,182	170	3,353	2009
3,937	453	11,549	18,416	4,045	3,941	–	10,433	5,501	282	3,203	2010
5,445	2,007	17,231	11,924	11,180	6,581	–	2,674	7,034	559	3,584	2011
5,797	1,958	15,291	11,700	7,095	628	–	2,406	8,762	207	4,280	2012
5,537	1,884	16,824	10,565	3,646	651	–	3,359	7,376	173	4,889	2013
5,538	1,790	16,400	10,540	3,464	609	–	1,478	7,596	179	3,864	2014
5,890	1,822	17,897	7,249	3,579	1,213	–	2,471	8,445	309	4,077	2015
6,568	2,325	13,764	12,743	3,720	914	–	1,800	7,875	297	4,725	2016
6,968	2,581	14,784	8,309	1,466	636	–	2,317	7,536	291	4,297	2017
7,355	2,861	15,209	10,027	1,723	497	–	1,700	6,692	222	5,690	2018
9,153	3,712	14,732	10,045	12,158	908	–	3,152	7,806	252	4,116	2019
8,465	3,996	12,231	14,923	2,839	328	–	3,972	8,388	249	2,930	2020
9,398	4,514	15,950	7,049	1,494	318	–	3,585	9,759	280	3,870	2021
9,446	4,971	22,948	18,405	3,424	566	–	983	5,485	270	3,657	2022
9,633	4,627	15,839	11,900	2,519	479	–	753	12,619	299	6,840	2023

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

	Income									
		Interest received			Current income					
Financial year	total	total	from lending and money market transactions [1]	from debt securities and Debt Register claims	total [2]	from shares and other variable yield securities [3]	from participating interests [4]	from shares in affiliated enterprises [5]	Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement	Commissions received [6]
	1	2	3	4	5	6	7	8	9	10
1968	32,429	28,654	25,398	3,256	514	293	221	–	10	1,633
1969	40,435	36,333	32,196	4,137	595	335	260	–	16	1,920
1970	53,034	48,420	43,876	4,544	696	381	315	–	13	2,016
1971	58,275	52,908	48,043	4,865	747	424	323	–	65	2,459
1972	64,240	58,101	52,646	5,455	815	419	396	–	81	3,062
1973	89,621	81,232	75,411	5,821	883	433	450	–	73	3,614
1974	106,261	97,228	90,446	6,782	897	426	471	–	67	3,951
1975	102,144	93,313	84,427	8,886	939	430	509	–	86	4,426
1976	106,717	95,656	85,252	10,404	1,194	489	705	–	149	4,726
1977	114,935	103,977	92,209	11,768	1,319	547	772	–	163	5,117
1978	122,458	110,534	97,615	12,919	1,619	659	960	–	187	5,659
1979	144,992	131,879	118,538	13,341	1,689	674	1,015	–	183	6,248
1980	185,450	170,302	155,729	14,573	1,844	737	1,107	–	138	7,187
1981	229,477	212,667	195,514	17,153	1,949	744	1,205	–	144	8,186
1982	245,321	227,110	206,070	21,040	2,123	753	1,370	–	118	8,778
1983	231,882	213,029	188,714	24,315	2,199	751	1,448	–	186	9,745
1984	245,297	223,989	198,201	25,788	2,307	839	1,468	–	213	10,301
1985 [12]	257,127	231,371	203,425	27,946	2,531	985	1,546	–	225	12,078
1986	255,413	227,498	198,873	28,625	3,796	826	2,970	–	667	13,381
1987	256,425	228,595	199,784	28,811	3,488	935	2,553	–	200	13,098
1988	270,490	239,285	209,242	30,043	3,735	1,204	2,531	–	241	14,295
1989	313,941	275,560	244,021	31,539	4,645	1,636	3,009	–	538	16,752
1990	377,702	333,673	295,836	37,837	6,006	2,118	3,888	–	325	19,918
1991	433,734	389,419	342,320	47,099	5,952	2,321	3,631	–	318	21,546
1992	486,509	437,600	384,487	53,113	7,154	2,889	4,265	–	342	24,735
1993	539,497	479,026	408,324	70,702	9,214	3,868	1,957	3,389	850	32,230
1994	541,768	477,745	400,591	77,154	13,048	4,634	3,402	5,012	1,274	33,219
1995	563,361	499,022	419,536	79,486	11,159	4,875	2,261	4,023	1,267	32,932
1996	589,633	515,654	434,739	80,915	13,444	6,473	2,161	4,810	2,000	35,997
1997	634,916	548,361	464,075	84,286	17,212	8,664	2,907	5,641	2,186	41,689
1998	719,192	591,916	500,085	91,831	23,077	11,124	3,634	8,319	1,641	46,864
1999	739,392	618,099	517,262	100,837	25,305	13,669	2,799	8,836	2,279	55,207
1999	378,045	316,029	264,472	51,557	12,938	6,989	1,431	4,518	1,165	28,227
2000	435,334	358,861	297,436	61,425	17,282	8,200	2,226	6,856	1,382	35,376
2001	450,820	370,795	304,891	65,904	17,707	10,148	2,177	5,382	1,898	32,682
2002	417,389	331,695	272,956	58,739	17,778	7,530	1,846	8,402	3,078	31,681
2003	371,790	302,113	250,744	51,369	11,391	6,894	1,237	3,260	3,525	32,434
2004	361,782	293,646	243,084	50,562	15,101	10,036	1,233	3,832	3,219	33,607
2005	406,730	314,559	259,581	54,978	17,446	12,793	1,261	3,392	5,339	36,942
2006	430,607	340,429	280,997	59,432	19,264	14,537	1,246	3,481	5,893	39,896
2007	497,370	397,819	325,674	72,145	24,341	18,348	1,947	4,046	4,931	43,604
2008	506,290	416,589	337,037	79,552	19,254	12,672	1,469	5,113	5,138	42,576
2009	381,179	302,995	247,738	55,257	11,659	7,217	919	3,523	3,100	40,710
2010	342,024	255,538	212,047	43,491	12,424	7,179	980	4,265	2,115	42,002
2011	391,981	288,773	246,086	42,687	11,247	6,733	1,233	3,281	3,025	41,050
2012	351,010	256,289	220,303	35,986	12,197	7,480	954	3,763	6,220	39,950
2013	300,364	213,559	184,892	28,667	10,006	6,039	994	2,973	4,628	40,618
2014	280,220	196,361	170,233	26,128	11,347	6,296	1,076	3,975	3,114	42,639
2015	274,733	183,052	160,104	22,948	15,036	6,704	1,815	6,517	2,773	44,542
2016	260,784	166,812	147,128	19,684	10,001	5,812	1,289	2,900	4,730	43,201
2017	244,121	150,969	134,423	16,546	11,030	6,874	1,131	3,025	3,388	44,190
2018	239,104	152,392	136,884	15,508	9,998	5,321	1,136	3,541	5,387	43,124
2019	239,836	152,206	137,470	14,736	7,603	4,823	1,102	1,678	2,996	45,765
2020	216,880	131,360	119,089	12,271	5,980	3,542	557	1,881	3,162	46,689
2021	221,236	121,816	111,799	10,017	7,115	4,046	1,320	1,749	2,716	53,625
2022	269,661	156,470	144,734	11,736	8,148	3,948	1,204	2,996	2,396	54,617
2023	428,923	320,569	294,924	25,645	7,929	3,789	1,366	2,774	2,944	52,714

***** 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	
				total	of which: from leasing business [9]				
11	12	13	14	15	16	17	18	19	Financial year
–	146	–	–	1,437	–	35	–	–	1968
–	162	–	–	1,373	–	36	–	–	1969
–	172	–	–	1,641	–	73	–	3	1970
–	182	–	–	1,816	–	97	–	1	1971
–	210	–	–	1,914	–	56	–	1	1972
–	316	–	–	3,436	–	65	–	2	1973
–	333	–	–	3,685	–	85	–	15	1974
–	356	–	–	2,791	–	225	–	8	1975
–	374	–	–	4,403	–	211	–	4	1976
–	386	–	–	3,823	–	150	–	–	1977
–	379	–	–	3,983	–	96	–	1	1978
–	429	–	–	4,497	–	66	–	1	1979
–	474	–	–	5,378	–	127	–	–	1980
–	523	–	–	5,789	–	209	–	10	1981
–	508	–	–	6,534	–	144	–	6	1982
–	520	–	–	5,688	–	502	–	13	1983
–	548	–	–	7,699	–	224	–	16	1984
–	872	–	–	9,901	–	135	–	14	1985 [12]
–	824	–	–	9,121	–	117	–	9	1986
–	809	–	–	10,046	–	176	–	13	1987
–	751	–	–	11,984	–	182	–	17	1988
–	722	–	–	12,232	–	2,943	–	549	1989
–	732	–	–	14,551	–	1,878	–	619	1990
–	760	–	–	14,853	–	681	–	205	1991
–	741	–	–	15,385	–	341	–	211	1992
6,827	667	1,439	818	7,322	464	342	707	55	1993
1,698	605	851	3,006	7,964	365	371	1,844	143	1994
4,602	570	3,180	857	8,777	1,594	413	465	117	1995
4,513	548	3,405	1,176	10,068	1,668	357	1,280	1,191	1996
5,931	507	3,786	2,284	10,813	1,841	829	1,007	311	1997
7,368	457	3,049	15,789	12,464	988	298	15,593	676	1998
8,072	432	8,211	6,100	12,459	1,021	331	2,685	213	1999
4,127	221	4,198	3,119	6,370	522	169	1,373	109	1999
6,819	201	2,095	2,347	7,243	536	1,860	1,723	145	2000
6,203	183	2,789	5,789	8,493	247	1,519	2,409	353	2001
3,834	170	3,012	12,087	8,754	243	904	3,601	795	2002
6,803	165	1,611	2,219	9,843	220	456	1,118	112	2003
2,158	160	2,168	1,076	8,396	239	49	1,717	485	2004
12,058	161	3,956	4,983	7,986	55	83	3,161	56	2005
4,908	172	3,917	2,311	12,473	34	27	948	369	2006
3,336	173	2,889	8,979	9,100	12	38	2,111	49	2007
1,044	177	2,520	1,793	11,765	496	121	3,608	1,705	2008
8,124	157	1,913	1,111	9,214	785	37	1,280	879	2009
6,401	170	3,020	1,638	11,450	871	–	6,085	1,181	2010
5,789	184	15,027	690	20,219	6,339	–	764	5,213	2011
7,359	187	7,366	1,405	18,885	5,145	–	694	458	2012
6,195	186	4,023	1,539	17,875	4,705	–	870	865	2013
3,998	190	3,957	1,735	15,709	4,498	–	796	374	2014
4,197	185	3,752	1,905	17,647	4,679	–	543	1,101	2015
3,253	185	3,989	3,446	20,266	5,545	–	4,862	39	2016
5,576	180	4,690	3,100	18,780	5,952	–	1,608	610	2017
3,478	176	3,264	876	18,506	6,308	–	1,173	730	2018
2,525	177	3,326	1,609	21,037	8,442	–	1,858	734	2019
3,639	176	1,641	1,350	19,986	9,099	–	2,307	590	2020
4,926	182	3,424	2,144	21,712	10,525	–	2,366	1,210	2021
9,784	197	2,117	5,175	29,777	11,436	–	947	33	2022
11,563	166	1,583	1,570	28,805	10,976	–	1,054	26	2023

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 provsions. **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 published[1] as they appear on the data collection forms, but are aggregated to yield the time series given in this Statistical Series.

Borrowers statistics

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

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

Corpus of reporting credit institutions

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

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

– separate reports for the branches abroad, by country

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

– of domicile, and

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

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

Banks in Germany

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

Foreign branches and foreign subsidaries

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

Building and loan associations

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

Money market funds

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

Multi-office banks

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

Categories of banks

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

Commercial banks

Big banks

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

Regional banks and other commercial banks

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

Branches of foreign banks

Landesbanken

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

Savings banks

Regional institutions of credit Cooperatives

(until June 2016)

Credit cooperatives

Mortgage banks

Banks with special, development and other central support tasks

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

Banks majority-owned by foreign banks

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

Foreign banks

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

Building and loan associations

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

Classification by sector

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

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

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

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

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

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

Classification by maturity

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

The maturity categories are defined as follows:

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

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

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

Notes on the figures

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

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

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

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

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

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

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

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

As in the monthly balance sheet statistics, a series of reclassifications in the banking categories included in the banking statistics were also carried out in the profit and loss statistics in the 2018 reporting year. This means there is sometimes limited comparability with the prior-year figures for the affected banking groups. "DB Privat- und Firmenkundenbank AG" was created through the merger between "Deutsche Bank Privat- und Geschäftskunden AG", 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 2022.

Glossary of statistics of the banks' profit and loss accounts

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Income from operating banking business
See "Operating income".

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

Interbank transaction
Transaction between credit institutions.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Yield
See also "Return".

Translation of table header information

I Banks (MFIs) in Germany
1 Assets *

€ million

Number of reporting institutions	Total assets (balance sheet total) [1]	Cash in hand	Balances with central banks	Treasury bills and Treasury discount paper	Bills	Unsecuritised lending to banks (MFIs)	Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities: Total	Debt securities and other fixed interest securities: Money market paper [2]	Debt securities and other fixed interest securities: 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: Total	Fiduciary assets: *of which* Fiduciary loans	Fiduciary assets: *of which* Securities held on a fiduciary basis	Tangible assets	Other assets [1]: Total	Other assets [1]: *of which:* trading portfolio derivatives [3]: Total	Other assets [1]: *of which:* trading portfolio derivatives [3]: *of which* with group-affiliated [4] foreign banks	*Memo item* Rediscount credit (col 8 and Table I.2, col 23) [5]
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): Total	Liabilities to non-banks (non-MFIs): Sight and time deposits [1]	Liabilities to non-banks (non-MFIs): Savings deposits [2]	Liabilities to non-banks (non-MFIs): Bank savings bonds [3]	Securitised debts: Total [4]	Securitised debts: *of which* Debt securities in issue [4]	Securitised debts: *of which* Money market paper in issue [4]	Fiduciary liabilities: Total	Fiduciary liabilities: *of which* Fiduciary loans	Fiduciary liabilities: *of which* Securities issued on a fiduciary basis	Value adjustments [5]	Provisions for liabilities and charges
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]: Total	Capital [6]: *of which* Sub-scribed capital	Capital [6]: *of which* Reserves [6]	Other liabilities [7]: Total	Other liabilities [7]: *of which:* trading portfolio derivatives [8]: Total	Other liabilities [7]: *of which:* trading portfolio derivatives [8]: *of which* with group-affiliated [9] foreign banks	Total liabilities [7]	Volume of business [7,10]	*Memo item* Sureties
14	15	16	17	18	19	20	21	22	23	24	25

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

3 Asset and liabilities, by category of banks *

€ million

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

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

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

I Banks (MFIs) in Germany

4 Lending to banks (MFIs) *

(a) Total

(b) By category of banks

€ million

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

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

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

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

(a) Total

€ million

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

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

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

I Banks (MFIs) in Germany

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

(b) By category of banks

€ million

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

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

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

(a) Total

(b) By category of banks

€ million

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

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

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

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

I Banks (MFIs) in Germany

7 Lending to domestic enterprises and households, housing loans *

(a) Total

€ million

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

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

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

(b) By category of banks

€ million

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

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

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

I Banks (MFIs) in Germany

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

(a) Total

(b) By category of banks

€ million

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

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

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

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

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

I Banks (MFIs) in Germany

9 Lending to domestic government, by debtor group *

(a) Total

€ million

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

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

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

(b) By category of banks

€ million

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

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

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

€ million

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

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

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

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

€ million

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

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

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

€ million

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

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

I Banks (MFIs) in Germany

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

(a) Total

€ million

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

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

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

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

(b) By category of banks

€ million

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

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

I Banks (MFIs) in Germany

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

(a) Total

€ million

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

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

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

€ million

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

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

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

I Banks (MFIs) in Germany

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

€ million

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

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

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

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

€ million

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

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

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

I Banks (MFIs) in Germany

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

€ million

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

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

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

I Banks (MFIs) in Germany

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

€ million

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

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

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

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

€ million

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

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

I Banks (MFIs) in Germany

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

€ million

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

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

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

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

€ million

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

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

III Building and loan associations (MFIs) in Germany

1 Loans, building loans

€ million

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

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

2 Deposits and borrowing, by size of business *

€ million

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

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

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