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Abbreviations and symbols

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	Data unknown, not to be published or not meaningful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

Discrepancies in the totals are due to rounding.

I Banks (MFIs) in Germany

1 Assets *

€ million

Period	Number of reporting institutions	Total assets (balance sheet total) 1	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecuritised lending to banks (MFIs)	Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities		
									Total	Money market paper 2	Bonds and debt securities
	1	2	3	4	5	6	7	8	9	10	11
	End of year or month *										
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
2024	1,296	10,906,990	19,653	61,699	2,858	211	2,913,526	4,392,481	1,059,433	14,687	1,044,746
2023 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	10,379,036	16,950	46,419	5,102	203	3,003,524	4,350,745	1,036,235	15,708	1,020,527
Sep.	1,308	10,485,385	17,303	49,282	4,983	199	2,997,586	4,378,168	1,052,940	17,008	1,035,932
Oct.	1,303	10,599,706	18,061	50,945	5,615	176	2,986,529	4,384,440	1,047,441	16,147	1,031,294
Nov.	1,299	10,764,960	17,373	43,753	3,293	215	3,048,828	4,399,043	1,058,395	15,735	1,042,660
Dec.	1,296	10,906,990	19,653	61,699	2,858	211	2,913,526	4,392,481	1,059,433	14,687	1,044,746
2025 Jan.	1,290	11,270,423	16,343	60,760	4,634	222	3,005,505	4,418,204	1,091,918	14,373	1,077,545
	Changes *										
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
2024	.	+ 464,773	+ 952	+ 9,423	– 24	+ 24	– 58,536	+ 107,453	+ 81,710	+ 427	+ 81,283
2023 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.	.	– 14,832	+ 643	– 3,719	+ 769	– 13	+ 13,102	+ 9,510	+ 8,462	– 6	+ 8,468
Sep.	.	+ 111,829	+ 353	+ 2,864	– 99	– 4	– 3,392	+ 28,654	+ 16,997	+ 1,310	+ 15,687
Oct.	.	+ 100,512	+ 758	+ 1,663	+ 591	– 23	– 12,913	+ 2,510	– 6,506	– 899	– 5,607
Nov.	.	+ 141,497	– 688	– 7,194	– 2,334	+ 39	+ 52,715	+ 9,369	+ 9,673	– 459	+ 10,132
Dec.	.	+ 131,580	+ 2,280	+ 17,952	– 436	– 4	– 137,643	– 8,696	+ 400	– 1,067	+ 1,467
2025 Jan.	.	+ 326,977	– 3,310	– 938	+ 1,776	+ 11	+ 89,831	+ 26,047	+ 32,587	– 314	+ 32,901

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

I Banks (MFIs) in Germany

Shares and other variable yield securities	Participating interests	Shares in affiliated enterprises	Fiduciary assets			Tangible assets	Other assets [1]			Memo item Rediscount credit (col 8 and Table I.2, col 23) [5]	
			Total	of which			Total	of which: trading portfolio derivatives [3]			
				Fiduciary loans	Securities held on a fiduciary basis			Total	of which with group-affiliated [4] foreign banks		
12	13	14	15	16	17	18	19	20	21	22	Period
End of year or month *											
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
246,573	38,162	63,045	97,685	82,139	13	39,227	1,972,437	1,548,675	955,044	211	2024
224,662	36,759	60,647	65,345	51,468	963	34,643	1,824,588	1,489,672	655,550	217	2023 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	1,432,377	1,044,125	505,367	203	Aug.
243,551	37,399	63,291	108,302	92,130	277	38,678	1,493,703	1,079,941	516,777	199	Sep.
248,048	37,599	62,780	106,026	90,438	208	39,012	1,613,034	1,200,807	626,146	176	Oct.
245,244	37,770	62,952	98,009	81,835	86	39,174	1,710,911	1,279,000	679,334	215	Nov.
246,573	38,162	63,045	97,685	82,139	13	39,227	1,972,437	1,548,675	955,044	211	Dec.
252,031	38,380	64,408	98,022	82,115	13	38,985	2,181,011	1,714,630	1,156,819	222	2025 Jan.
Changes *											
− 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
+ 12,971	+ 982	+ 3,154	+ 17,549	+ 17,395	− 965	+ 1,356	+ 287,759	+ 229,916	+ 360,325	+ 24	2024
− 3,237	+ 68	+ 12	− 1,048	− 534	+ 7	+ 179	+ 63,291	+ 61,530	+ 62,271	− 17	2023 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	− 45,497	− 30,236	− 30,967	− 13	Aug.
+ 3,228	− 15	− 13	+ 854	+ 933	− 31	+ 37	+ 62,365	+ 37,644	+ 12,906	− 4	Sep.
+ 4,447	+ 196	− 542	− 2,276	− 1,692	− 69	+ 334	+ 112,273	+ 114,418	+ 104,460	− 23	Oct.
− 2,911	+ 166	+ 137	− 8,017	− 8,603	− 122	+ 162	+ 90,380	+ 68,252	+ 46,225	+ 39	Nov.
+ 1,309	+ 390	+ 79	− 280	+ 304	− 73	+ 114	+ 256,115	+ 264,509	+ 271,844	− 4	Dec.
+ 5,465	+ 218	+ 1,364	+ 337	− 24	−	− 242	+ 173,831	+ 181,072	+ 202,041	+ 11	2025 Jan.

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

I Banks (MFIs) in Germany

2 Liabilities *

€ million

Period	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)				Securitised debts 4			Fiduciary liabilities			Value adjustments 5	Provisions for liabilities and charges
		Total	Sight and time deposits 1	Saving deposits 2	Bank saving bonds 3	Total	of which: Debt securities in issue	of which: Money market paper in issue	Total	of which: Fiduciary loans	of which: Securities issued on a fiduciary basis		
	1	2	3	4	5	6	7	8	9	10	11	12	13
	End of year or month *												
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
2024	1,941,641	4,751,509	4,188,193	410,322	152,994	1,360,501	1,238,668	121,377	97,685	82,387	194	11,363	71,098
2023 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	72,962
Sep.	2,005,367	4,707,210	4,122,633	413,681	170,896	1,364,704	1,250,497	113,748	108,302	92,485	194	5,118	72,566
Oct.	2,004,116	4,702,219	4,128,033	411,942	162,244	1,370,657	1,257,037	113,167	106,026	90,806	194	10,981	72,108
Nov.	2,033,684	4,764,123	4,198,612	409,436	156,075	1,369,832	1,250,976	118,397	98,009	82,183	194	11,085	70,878
Dec.	1,941,641	4,751,509	4,188,193	410,322	152,994	1,360,501	1,238,668	121,377	97,685	82,387	194	11,363	71,098
2025 Jan.	2,055,846	4,755,378	4,195,503	407,674	152,201	1,377,452	1,255,470	121,516	98,022	82,363	194	11,490	72,921
	Changes *												
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
2024	− 35,954	+ 142,682	+ 160,148	− 40,209	+ 22,743	+ 31,485	+ 33,536	− 2,073	+ 17,549	+ 17,797	−	+ 273	− 1,573
2023 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	− 830
Sep.	+ 17,869	+ 16,063	+ 15,033	− 1,861	+ 2,891	+ 11,453	− 3,057	+ 14,504	+ 854	+ 926	−	− 67	− 366
Oct.	− 1,585	− 7,242	− 4,516	− 1,739	− 987	+ 5,953	+ 6,540	− 581	− 2,276	− 1,679	−	+ 274	− 423
Nov.	+ 21,449	+ 59,248	+ 67,923	− 2,506	− 6,169	− 825	− 6,061	+ 5,230	− 8,017	− 8,623	−	+ 104	− 1,230
Dec.	− 92,691	− 14,017	− 11,822	+ 886	− 3,081	− 9,331	− 12,308	+ 2,980	− 280	+ 299	−	+ 108	+ 328
2025 Jan.	+ 109,686	+ 4,449	+ 7,920	− 2,678	− 793	+ 16,951	+ 16,802	+ 139	+ 337	− 24	−	+ 127	+ 1,834

***** 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** General value adjustments for latent counterparty credit risk in lending business (untaxed general value adjustments up to September 2024) and individual country-risk value adjustments; other individual value adjustments are deducted on the assets side. **6** Less published loss.

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 *												
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
91,184	16,768	157,548	475,104	110,987	364,117	1,932,589	1,505,133	944,214	10,906,990	10,906,990	272,857	2024
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	2023 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	1,426,974	1,005,944	489,328	10,379,036	10,379,036	268,742	Aug.
89,560	14,788	157,070	472,720	110,416	362,304	1,487,980	1,041,131	501,432	10,485,385	10,485,385	269,307	Sep.
90,314	14,843	157,520	475,915	110,559	365,356	1,595,007	1,158,784	613,710	10,599,706	10,599,706	270,081	Oct.
91,121	16,691	157,523	475,661	110,882	364,779	1,676,353	1,235,230	666,933	10,764,960	10,764,960	274,588	Nov.
91,184	16,768	157,548	475,104	110,987	364,117	1,932,589	1,505,133	944,214	10,906,990	10,906,990	272,857	Dec.
91,466	16,744	161,430	478,209	110,561	367,648	2,151,465	1,670,291	1,140,262	11,270,423	11,270,423	272,456	2025 Jan.
Changes *												
− 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
+ 4,204	+ 4,626	+ 14,002	+ 18,584	− 1,019	+ 19,603	+ 268,895	+ 221,914	+ 368,393	+ 464,773	+ 464,773	+ 5,594	2024
+ 830	− 111	+ 2,634	+ 1,830	− 145	+ 1,975	+ 66,277	+ 61,770	+ 56,753	− 67,056	− 67,059	− 1,694	2023 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	− 44,580	− 32,296	− 35,788	− 14,832	− 14,832	− 1,347	Aug.
+ 1,156	− 24	+ 585	+ 945	+ 277	+ 668	+ 63,361	+ 37,072	+ 13,677	+ 111,829	+ 111,829	+ 565	Sep.
+ 754	+ 55	− 45	+ 815	− 312	+ 1,127	+ 104,232	+ 111,144	+ 107,373	+ 100,512	+ 100,512	+ 694	Oct.
+ 807	+ 1,848	+ 3	− 254	+ 323	− 577	+ 68,364	+ 67,349	+ 46,819	+ 141,497	+ 141,497	+ 4,592	Nov.
+ 63	+ 77	+ 25	+ 364	+ 248	+ 116	+ 246,934	+ 265,685	+ 274,054	+ 131,580	+ 131,580	− 1,731	Dec.
+ 282	− 24	+ 3,882	+ 3,138	− 415	+ 3,553	+ 186,315	+ 181,811	+ 196,365	+ 326,977	+ 326,977	− 391	2025 Jan.

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.

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 ***
2024	234	5,202,040	3,534	27,987	2,081	178	1,506,691	1,422,539	370,700	42,338	33,784	46,275
2024 Oct.	236	4,898,616	3,283	22,364	4,504	167	1,568,069	1,422,799	352,942	46,767	33,114	55,043
Nov.	237	5,013,490	3,268	18,121	2,135	182	1,592,845	1,429,508	363,133	43,647	33,168	46,955
Dec.	234	5,202,040	3,534	27,987	2,081	178	1,506,691	1,422,539	370,700	42,338	33,784	46,275
2025 Jan.	233	5,506,967	2,946	37,705	4,018	189	1,575,403	1,446,871	389,687	47,162	34,432	46,488
												Changes *
2024	.	+ 423,231	− 20	+ 6,660	− 693	+ 19	− 25,015	+ 68,940	+ 48,671	+ 7,348	+ 3,073	+ 14,617
2024 Oct.	.	+ 111,393	− 105	− 438	− 299	− 4	+ 15,354	− 3,418	− 11,946	+ 3,950	− 609	− 2,475
Nov.	.	+ 95,005	− 15	− 4,245	− 2,381	+ 15	+ 16,661	+ 3,354	+ 9,277	− 3,221	+ 34	− 8,088
Dec.	.	+ 179,895	+ 266	+ 9,872	− 55	− 4	− 87,796	− 8,267	+ 7,093	− 1,325	+ 610	− 636
2025 Jan.	.	+ 301,703	− 588	+ 9,719	+ 1,937	+ 11	+ 66,497	+ 24,488	+ 19,046	+ 4,831	+ 648	+ 213
Big banks												**End of year or month ***
2024	3	2,363,992	2,635	10,869	880	−	658,410	622,951	211,305	16,982	25,830	6,492
2024 Oct.	3	2,299,401	2,336	8,460	1,229	7	665,056	622,952	196,187	16,632	24,617	6,792
Nov.	3	2,341,351	2,349	7,255	1,090	4	675,071	623,566	198,916	16,148	24,642	6,704
Dec.	3	2,363,992	2,635	10,869	880	−	658,410	622,951	211,305	16,982	25,830	6,492
2025 Jan.	3	2,353,895	2,135	26,089	544	−	643,815	627,889	221,706	17,109	26,470	6,222
												Changes *
2024	.	− 54,229	+ 128	+ 1,808	+ 262	− 17	+ 5,764	+ 17,007	+ 38,338	+ 4,881	+ 508	+ 402
2024 Oct.	.	+ 11,975	− 101	− 681	− 152	− 4	+ 14,784	− 5,957	− 6,322	+ 1,253	− 340	− 88
Nov.	.	+ 25,729	+ 13	− 1,205	− 141	− 3	+ 4,022	− 1,015	+ 2,133	− 526	+ 23	− 88
Dec.	.	+ 14,986	+ 286	+ 3,614	− 211	− 4	− 19,603	− 1,077	+ 12,084	+ 821	+ 1,187	− 212
2025 Jan.	.	− 11,078	− 500	+ 15,220	− 336	−	− 14,380	+ 5,012	+ 10,454	+ 131	+ 640	− 270
Regional banks and other commercial banks												**End of year or month ***
2024	124	2,379,024	878	13,009	1,159	178	579,921	650,884	144,891	24,172	7,534	39,404
2024 Oct.	125	2,127,983	926	9,548	3,229	160	616,307	654,336	143,735	28,929	7,627	47,883
Nov.	125	2,181,449	898	7,911	998	178	613,951	660,074	149,777	26,343	7,657	39,878
Dec.	124	2,379,024	878	13,009	1,159	178	579,921	650,884	144,891	24,172	7,534	39,404
2025 Jan.	123	2,681,698	790	8,674	3,426	189	647,288	671,308	153,696	28,657	7,542	39,877
												Changes *
2024	.	+ 526,956	− 152	+ 4,618	− 961	+ 36	+ 28,446	+ 47,091	+ 8,896	+ 2,161	+ 3,069	+ 14,147
2024 Oct.	.	+ 113,419	− 3	+ 490	− 149	−	+ 13,747	+ 2,996	− 5,434	+ 2,695	− 269	− 2,394
Nov.	.	+ 50,591	− 28	− 1,639	− 2,241	+ 18	− 3,992	+ 4,230	+ 5,774	− 2,640	+ 12	− 8,005
Dec.	.	+ 195,373	− 20	+ 5,104	+ 161	−	− 33,882	− 9,967	− 5,030	− 2,173	− 128	− 430
2025 Jan.	.	+ 300,416	− 88	− 4,334	+ 2,267	+ 11	+ 64,927	+ 20,501	+ 8,810	+ 4,488	+ 8	+ 473
Branches of foreign banks												**End of year or month ***
2024	107	459,024	21	4,109	42	−	268,360	148,704	14,504	1,184	420	379
2024 Oct.	108	471,232	21	4,356	46	−	286,706	145,511	13,020	1,206	870	368
Nov.	109	490,690	21	2,955	47	−	303,823	145,868	14,440	1,156	869	373
Dec.	107	459,024	21	4,109	42	−	268,360	148,704	14,504	1,184	420	379
2025 Jan.	107	471,374	21	2,942	48	−	284,300	147,674	14,285	1,396	420	389
												Changes *
2024	.	− 49,496	+ 4	+ 234	+ 6	−	− 59,225	+ 4,842	+ 1,437	+ 306	− 504	+ 68
2024 Oct.	.	− 14,001	− 1	− 247	+ 2	−	− 13,177	− 457	− 190	+ 2	−	+ 7
Nov.	.	+ 18,685	−	− 1,401	+ 1	−	+ 16,631	+ 139	+ 1,370	− 55	− 1	+ 5
Dec.	.	− 30,464	−	+ 1,154	− 5	−	− 34,311	+ 2,777	+ 39	+ 27	− 449	+ 6
2025 Jan.	.	+ 12,365	−	− 1,167	+ 6	−	+ 15,950	− 1,025	− 218	+ 212	−	+ 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** See Table I.1, footnote 1. **2** General value adjustments for latent counterparty credit risk in lending business (untaxed general value adjustments up to September 2024) and individual country-risk value adjustments; other individual value adjustments are deducted on the

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]**	
1,745,933	1,429,129	1,009,728	1,966,785	203,992	46,275	4,916	23,178	57,675	230,004	1,659,487	1,390,076	150,240	2024
1,389,564	1,079,129	1,066,732	1,937,789	206,726	55,043	4,621	24,339	56,676	229,287	1,317,403	1,041,355	145,271	2024 Oct.
1,480,528	1,158,157	1,080,817	1,964,956	205,901	46,955	4,698	23,535	57,493	230,559	1,398,576	1,117,767	149,460	Nov.
1,745,933	1,429,129	1,009,728	1,966,785	203,992	46,275	4,916	23,178	57,675	230,004	1,659,487	1,390,076	150,240	Dec.
1,922,066	1,609,717	1,107,677	1,979,422	208,338	46,488	4,866	23,903	58,127	232,534	1,845,612	1,570,875	149,506	2025 Jan.
Changes *													
+ 299,631	+ 243,793	− 6,874	+ 85,597	+ 15,745	+ 14,617	+ 418	− 853	+ 3,321	+ 17,111	+ 294,149	+ 239,092	+ 6,850	2024
+ 111,383	+ 115,444	+ 3,834	+ 1,187	+ 2,802	− 2,475	+ 224	− 487	+ 372	+ 698	+ 105,238	+ 112,651	− 219	2024 Oct.
+ 83,614	+ 69,215	+ 6,900	+ 24,838	− 825	− 8,088	+ 77	− 804	+ 817	+ 1,272	+ 70,818	+ 67,438	+ 4,274	Nov.
+ 260,137	+ 265,877	− 71,231	+ 678	− 1,909	− 636	+ 48	− 249	+ 182	+ 366	+ 252,646	+ 268,158	+ 780	Dec.
+ 174,901	+ 181,246	+ 93,401	+ 13,210	+ 4,346	+ 213	− 50	+ 736	+ 452	+ 2,563	+ 186,832	+ 181,395	− 734	2025 Jan.
End of year or month *												**Big banks**	
807,638	578,839	405,796	919,523	151,306	6,492	1,802	12,883	19,305	88,375	758,510	558,466	81,047	2024
755,133	531,089	410,890	896,458	153,049	6,792	1,686	13,689	18,608	87,544	710,685	509,974	77,396	2024 Oct.
785,606	551,533	421,755	898,557	152,457	6,704	1,738	13,249	19,269	88,548	739,074	529,706	80,151	Nov.
807,638	578,839	405,796	919,523	151,306	6,492	1,802	12,883	19,305	88,375	758,510	558,466	81,047	Dec.
781,916	554,386	423,925	906,426	153,759	6,222	1,731	13,307	19,260	91,189	738,076	533,899	80,682	2025 Jan.
Changes *													
− 123,310	− 171,505	+ 9,608	+ 31,381	+ 14,401	+ 402	+ 200	− 921	+ 2,235	+ 8,410	− 119,945	− 170,528	+ 2,314	2024
+ 9,583	+ 11,957	+ 7,595	+ 3,290	+ 1,818	− 88	+ 50	− 600	+ 267	+ 59	− 416	+ 11,486	− 665	2024 Oct.
+ 22,516	+ 13,021	+ 6,709	+ 1,174	− 592	− 88	+ 52	− 440	+ 661	+ 1,004	+ 17,249	+ 12,647	+ 2,755	Nov.
+ 18,101	+ 23,716	− 16,084	+ 20,483	− 1,151	− 212	+ 64	− 366	+ 36	− 173	+ 12,389	+ 25,468	+ 896	Dec.
− 27,049	− 23,867	+ 15,804	− 12,550	+ 2,453	− 270	− 71	+ 424	− 45	+ 2,814	− 19,637	− 24,005	− 365	2025 Jan.
End of year or month *												**Regional banks and other commercial banks**	
916,994	.	415,930	818,631	50,942	39,404	2,601	7,366	36,923	122,325	884,902	.	19,366	2024
615,303	.	454,412	813,143	51,866	47,883	2,431	7,791	36,630	122,758	591,069	.	19,696	2024 Oct.
673,784	.	442,247	835,129	51,566	39,878	2,464	7,431	36,781	122,801	643,152	.	19,786	Nov.
916,994	.	415,930	818,631	50,942	39,404	2,601	7,366	36,923	122,325	884,902	.	19,366	Dec.
1,120,251	.	484,219	843,176	52,881	39,877	2,633	7,383	37,425	121,796	1,092,308	.	19,231	2025 Jan.
Changes *													
+ 419,605	.	+ 39,985	+ 49,456	+ 622	+ 14,147	+ 206	− 171	+ 1,085	+ 8,565	+ 413,061	.	+ 680	2024
+ 101,740	.	+ 9,820	− 1,847	+ 924	− 2,394	+ 158	+ 129	+ 108	+ 1,007	+ 105,514	.	+ 119	2024 Oct.
+ 59,102	.	− 14,671	+ 20,778	− 300	− 8,005	+ 33	− 360	+ 151	+ 43	+ 52,922	.	+ 175	Nov.
+ 241,738	.	− 27,491	− 17,089	− 624	− 430	− 33	+ 38	+ 142	+ 432	+ 240,428	.	− 420	Dec.
+ 203,353	.	+ 65,821	+ 24,568	+ 1,939	+ 473	+ 32	+ 28	+ 502	− 496	+ 207,549	.	− 135	2025 Jan.
End of year or month *												**Branches of foreign banks**	
21,301	.	188,002	228,631	1,744	379	513	2,929	1,447	19,304	16,075	.	49,827	2024
19,128	.	201,430	228,188	1,811	368	504	2,859	1,438	18,985	15,649	.	48,179	2024 Oct.
21,138	.	216,815	231,270	1,878	373	496	2,855	1,443	19,210	16,350	.	49,523	Nov.
21,301	.	188,002	228,631	1,744	379	513	2,929	1,447	19,304	16,075	.	49,827	Dec.
19,899	.	199,533	229,820	1,698	389	502	3,213	1,442	19,549	15,228	.	49,593	2025 Jan.
Changes *													
+ 3,336	.	− 56,467	+ 4,760	+ 722	+ 68	+ 12	+ 239	+ 1	+ 136	+ 1,033	.	+ 3,856	2024
+ 60	.	− 13,581	− 256	+ 60	+ 7	+ 16	− 16	− 3	− 368	+ 140	.	+ 327	2024 Oct.
+ 1,996	.	+ 14,862	+ 2,886	+ 67	+ 5	− 8	− 4	+ 5	+ 225	+ 647	.	+ 1,344	Nov.
+ 298	.	− 27,656	− 2,716	− 134	+ 6	+ 17	+ 79	+ 4	+ 107	− 171	.	+ 304	Dec.
− 1,403	.	+ 11,776	+ 1,192	− 46	+ 10	− 11	+ 284	− 5	+ 245	− 1,080	.	− 234	2025 Jan.

assets 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".

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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 *
2024	6	878,942	254	4,410	105	3	254,993	392,157	99,532	4,229	9,523	13,989
2024 Oct.	6	889,380	218	2,458	176	4	273,176	388,893	102,577	2,265	9,459	13,806
Nov.	6	894,132	227	1,870	323	3	272,644	389,818	103,312	2,420	9,509	13,844
Dec.	6	878,942	254	4,410	105	3	254,993	392,157	99,532	4,229	9,523	13,989
2025 Jan.	6	901,486	231	2,984	39	3	277,295	391,519	102,397	4,141	10,147	14,087
												Changes *
2024	.	+ 16,942	+ 18	+ 309	+ 72	– 1	+ 978	+ 3,584	+ 9,448	+ 2,881	– 85	+ 3,412
2024 Oct.	.	– 10,877	– 5	+ 771	+ 156	–	– 13,257	– 599	+ 1,911	+ 207	– 32	+ 70
Nov.	.	+ 2,949	+ 9	– 588	+ 147	– 1	– 1,372	+ 135	+ 624	+ 151	+ 48	+ 38
Dec.	.	– 16,125	+ 27	+ 2,540	– 218	–	– 18,106	+ 1,952	– 3,840	+ 1,807	+ 13	+ 145
2025 Jan.	.	+ 22,729	– 23	– 1,426	– 66	–	+ 22,335	– 502	+ 2,870	– 88	+ 624	+ 98
Savings banks												End of year or month *
2024	349	1,583,108	9,587	16,679	–	–	163,888	1,060,625	188,073	103,166	16,727	2,743
2024 Oct.	349	1,561,972	8,818	13,524	–	–	148,043	1,059,951	186,460	103,046	16,828	2,887
Nov.	349	1,582,945	8,371	12,200	–	–	167,208	1,061,504	188,005	102,975	16,839	2,872
Dec.	349	1,583,108	9,587	16,679	–	–	163,888	1,060,625	188,073	103,166	16,727	2,743
2025 Jan.	344	1,573,320	7,706	10,708	–	–	153,521	1,062,277	192,630	103,677	16,942	2,723
												Changes *
2024	.	+ 26,081	+ 748	+ 1,267	– 65	–	+ 4,481	+ 9,767	+ 7,715	+ 2,238	+ 161	– 657
2024 Oct.	.	+ 4,587	+ 650	+ 1,492	–	–	– 1,672	+ 2,881	+ 1,039	+ 33	+ 73	– 13
Nov.	.	+ 20,952	– 447	– 1,324	–	–	+ 19,153	+ 1,551	+ 1,538	– 71	+ 11	– 15
Dec.	.	+ 154	+ 1,216	+ 4,479	–	–	– 3,325	– 880	+ 65	+ 191	– 112	– 129
2025 Jan.	.	– 9,826	– 1,881	– 5,971	–	–	– 10,365	+ 1,582	+ 4,557	+ 511	+ 215	– 20
Credit cooperatives												End of year or month *
2024	669	1,205,592	5,993	9,283	–	5	115,521	794,945	150,912	76,122	20,878	2,465
2024 Oct.	674	1,194,982	5,556	7,883	10	5	109,497	790,353	152,448	75,362	20,597	2,563
Nov.	669	1,202,172	5,332	6,474	10	5	116,919	792,565	151,763	75,522	20,839	2,550
Dec.	669	1,205,592	5,993	9,283	–	5	115,521	794,945	150,912	76,122	20,878	2,465
2025 Jan.	669	1,200,981	5,309	5,709	–	5	112,466	795,396	153,184	76,237	20,927	2,445
												Changes *
2024	.	+ 32,881	+ 105	+ 37	± 0	+ 1	+ 9,857	+ 20,393	+ 1,162	+ 1,318	+ 603	– 453
2024 Oct.	.	+ 8,272	+ 241	+ 592	–	+ 1	+ 5,774	+ 1,724	– 56	+ 150	+ 16	– 15
Nov.	.	+ 7,171	– 224	– 1,409	–	–	+ 7,405	+ 2,211	– 686	+ 160	+ 242	– 13
Dec.	.	+ 3,414	+ 661	+ 2,809	– 10	–	– 1,404	+ 2,380	– 851	+ 600	+ 39	– 85
2025 Jan.	.	– 4,611	– 684	– 3,574	–	–	– 3,055	+ 451	+ 2,272	+ 115	+ 49	– 20
Mortgage banks												End of year or month *
2024	7	218,138	–	163	–	–	9,565	183,174	19,893	142	206	6
2024 Oct.	7	219,362	–	122	60	–	9,656	183,670	20,444	142	147	6
Nov.	7	221,048	–	121	–	–	11,375	183,844	20,127	142	154	6
Dec.	7	218,138	–	163	–	–	9,565	183,174	19,893	142	206	6
2025 Jan.	7	219,756	–	108	–	–	11,464	182,852	19,827	142	199	6
												Changes *
2024	.	– 6,429	–	+ 23	± 0	–	– 1,754	– 3,484	– 911	– 7	+ 92	–
2024 Oct.	.	– 1,252	–	– 48	+ 60	–	– 1,161	+ 45	– 231	– 7	–	–
Nov.	.	+ 1,439	–	– 1	– 60	–	+ 1,719	– 63	– 327	–	+ 7	–
Dec.	.	– 2,954	–	+ 42	–	–	– 1,810	– 709	– 239	–	+ 52	–
2025 Jan.	.	+ 1,668	–	– 55	–	–	+ 1,899	– 274	– 64	–	– 7	–

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** See Table I.1, footnote 1. **2** General value adjustments for latent counterparty credit risk in lending business (untaxed general value adjustments up to September 2024) and individual country-risk value adjustments; other individual value adjustments are deducted on the

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**	
99,747	61,813	198,630	293,670	218,597	13,989	1,517	5,353	13,903	44,173	89,110	58,718	42,121	2024
96,348	62,380	201,247	297,851	223,235	13,806	1,505	5,088	14,011	43,931	88,706	59,804	41,513	2024 Oct.
100,162	62,470	204,830	297,803	222,886	13,844	1,508	5,029	13,940	44,159	90,133	60,201	41,908	Nov.
99,747	61,813	198,630	293,670	218,597	13,989	1,517	5,353	13,903	44,173	89,110	58,718	42,121	Dec.
98,643	61,463	202,956	302,566	225,946	14,087	1,428	5,307	13,760	45,374	90,062	59,115	42,549	2025 Jan.
Changes *													
− 3,674	− 5,534	− 8,704	+ 16,203	+ 16,574	+ 3,412	− 288	− 688	+ 436	+ 815	− 10,818	− 9,747	+ 850	2024
− 99	− 756	− 7,421	− 4,517	+ 2,435	+ 70	+ 44	− 43	+ 132	+ 2	− 1,579	− 1,304	+ 246	2024 Oct.
+ 3,758	+ 53	+ 3,064	− 258	− 349	+ 38	+ 3	− 59	− 71	+ 228	+ 353	+ 358	+ 395	Nov.
− 445	− 676	− 6,521	− 4,258	− 4,289	+ 145	+ 9	+ 324	− 37	+ 14	− 1,512	− 1,506	+ 213	Dec.
− 1,093	− 339	+ 4,343	+ 8,914	+ 7,349	+ 98	− 89	− 46	− 143	+ 1,201	+ 1,102	+ 406	+ 428	2025 Jan.
End of year or month *												**Savings banks**	
21,620	5	141,685	1,204,301	22,147	2,743	1,939	16,803	4,452	150,641	38,397	6	31,850	2024
22,415	4	143,158	1,179,915	22,948	2,887	1,936	16,868	4,459	150,808	38,993	8	32,322	2024 Oct.
22,971	6	144,419	1,199,454	22,748	2,872	1,935	16,735	4,473	150,778	39,531	8	32,349	Nov.
21,620	5	141,685	1,204,301	22,147	2,743	1,939	16,803	4,452	150,641	38,397	6	31,850	Dec.
23,136	5	142,689	1,192,870	22,136	2,723	2,142	17,718	4,416	152,417	36,209	7	31,549	2025 Jan.
Changes *													
+ 426	− 3	− 18,316	+ 31,692	+ 1,087	− 657	+ 15	+ 346	+ 260	+ 9,379	+ 2,275	− 1	− 1,138	2024
+ 104	− 1	− 1,915	+ 5,320	− 417	− 13	+ 35	− 109	+ 4	− 28	+ 1,710	− 1	− 3	2024 Oct.
+ 556	+ 2	+ 1,259	+ 19,525	− 200	− 15	− 1	− 133	+ 14	− 30	+ 533	−	+ 27	Nov.
− 1,351	− 1	− 2,734	+ 4,845	− 601	− 129	+ 4	+ 68	− 21	− 137	− 1,141	− 2	− 499	Dec.
+ 1,546	−	+ 994	− 11,452	− 11	− 20	+ 203	+ 915	− 36	+ 1,776	− 2,195	+ 1	− 291	2025 Jan.
End of year or month *												**Credit cooperatives**	
29,468	.	152,859	888,156	8,784	2,465	1,288	9,017	3,918	112,195	26,910	.	16,997	2024
30,708	.	153,499	875,323	8,842	2,563	1,270	9,241	3,860	111,926	28,458	.	17,772	2024 Oct.
30,193	.	153,933	882,715	8,810	2,550	1,269	9,157	3,899	112,037	27,802	.	17,221	Nov.
29,468	.	152,859	888,156	8,784	2,465	1,288	9,017	3,918	112,195	26,910	.	16,997	Dec.
29,303	.	153,235	881,896	8,739	2,445	1,281	9,401	3,926	112,989	27,069	.	16,840	2025 Jan.
Changes *													
− 142	.	− 5,683	+ 31,776	− 170	− 453	+ 7	+ 215	+ 294	+ 6,750	+ 145	.	− 1,405	2024
− 155	.	+ 88	+ 7,614	− 89	− 15	− 12	− 28	+ 43	+ 100	+ 571	.	+ 2	2024 Oct.
− 515	.	+ 429	+ 7,387	− 32	− 13	− 1	− 84	+ 39	+ 111	− 665	.	− 551	Nov.
− 725	.	− 1,073	+ 5,439	− 26	− 85	+ 19	− 140	+ 19	+ 158	− 897	.	− 224	Dec.
− 165	.	+ 376	− 6,260	− 45	− 20	− 7	+ 384	+ 8	+ 794	+ 159	.	− 157	2025 Jan.
End of year or month *												**Mortgage banks**	
4,989	.	39,132	53,969	106,615	6	490	893	1,708	9,223	6,102	.	584	2024
5,115	.	39,365	53,890	107,496	6	492	905	1,708	9,285	6,215	.	606	2024 Oct.
5,279	.	40,124	54,207	108,077	6	501	916	1,710	9,288	6,219	.	614	Nov.
4,989	.	39,132	53,969	106,615	6	490	893	1,708	9,223	6,102	.	584	Dec.
5,158	.	40,680	52,658	107,853	6	541	917	1,708	9,416	5,977	.	571	2025 Jan.
Changes *													
− 388	.	− 4,564	+ 234	− 1,787	−	− 43	+ 4	− 56	+ 228	− 445	.	+ 2	2024
+ 90	.	− 102	− 1,676	+ 351	−	−	+ 3	−	+ 1	+ 171	.	− 6	2024 Oct.
+ 164	.	+ 757	+ 317	+ 581	−	+ 9	+ 11	+ 2	+ 3	− 241	.	+ 8	Nov.
− 290	.	− 992	− 238	− 1,462	−	− 11	− 23	− 2	− 65	− 161	.	− 30	Dec.
+ 169	.	+ 1,550	− 1,311	+ 1,238	−	+ 51	+ 24	−	+ 193	− 77	.	− 13	2025 Jan.

assets 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.

I Banks (MFIs) in Germany

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

€ million

Period	1	2	3	4	5	6	7	8	9	10	11	12
	Number of reporting credit institutions	Balance sheet total 1	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecuritised lending to banks (MFIs) (including postal giro account balances)	Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
Building and loan associations												**End of year or month ***
2024	13	260,522	–	195	–	.	23,474	196,327	25,848	10,287	154	3
2024 Oct.	13	261,535	–	184	–	.	25,168	195,579	25,884	10,287	226	3
Nov.	13	261,032	–	207	–	.	24,542	195,777	25,682	10,287	226	3
Dec.	13	260,522	–	195	–	.	23,474	196,327	25,848	10,287	154	3
2025 Jan.	13	260,500	–	253	–	.	23,730	196,361	25,813	10,287	154	3
												Changes *
2024	.	+ 1,004	–	+ 52	–	.	– 2,126	+ 4,449	– 1,507	– 110	– 105	– 3
2024 Oct.	.	+ 625	–	+ 18	–	.	+ 571	+ 129	+ 112	–	–	– 1
Nov.	.	– 503	–	+ 23	–	.	– 626	+ 198	– 202	–	–	–
Dec.	.	– 510	–	– 12	–	.	– 1,068	+ 550	+ 166	–	– 72	–
2025 Jan.	.	– 22	–	+ 58	–	.	+ 256	+ 34	– 35	–	–	–
Banks with special, development and other central support tasks												**End of year or month ***
2024	18	1,558,648	285	2,982	672	25	839,394	342,714	204,475	10,289	19,935	32,204
2024 Oct.	18	1,573,859	186	4,410	865	–	852,920	343,195	206,686	10,179	20,008	31,718
Nov.	18	1,590,141	175	4,760	825	25	863,295	346,027	206,373	10,251	19,987	31,779
Dec.	18	1,558,648	285	2,982	672	25	839,394	342,714	204,475	10,289	19,935	32,204
2025 Jan.	18	1,607,413	151	3,293	577	25	851,626	342,928	208,380	10,385	19,987	32,270
												Changes *
2024	.	– 28,937	+ 101	+ 1,075	+ 662	+ 5	– 44,957	+ 3,804	+ 17,132	– 697	+ 397	+ 633
2024 Oct.	.	– 12,236	– 23	– 724	+ 674	– 20	– 18,522	+ 1,748	+ 2,665	+ 114	+ 206	+ 158
Nov.	.	+ 14,484	– 11	+ 350	– 40	+ 25	+ 9,775	+ 1,983	– 551	+ 70	– 39	+ 61
Dec.	.	– 32,294	+ 110	– 1,778	– 153	–	– 24,134	– 3,722	– 1,994	+ 36	– 61	+ 425
2025 Jan.	.	+ 15,336	– 134	+ 311	– 95	–	+ 12,264	+ 268	+ 3,941	+ 96	+ 53	+ 66
Memo item: Foreign banks												**End of year or month ***
2024	135	2,600,247	984	12,465	1,038	157	709,380	594,940	155,072	33,099	2,478	3,903
2024 Oct.	137	2,364,890	1,041	10,510	3,165	145	771,686	602,545	150,222	37,701	2,747	4,322
Nov.	138	2,446,821	1,003	8,258	857	161	779,885	605,810	160,340	34,516	2,751	4,938
Dec.	135	2,600,247	984	12,465	1,038	157	709,380	594,940	155,072	33,099	2,478	3,903
2025 Jan.	134	2,921,443	910	8,181	3,306	172	798,134	611,269	161,715	38,276	2,479	4,090
												Changes *
2024	.	+ 278,900	+ 91	+ 3,619	– 936	+ 23	– 55,517	+ 29,408	+ 19,752	+ 3,730	– 318	– 623
2024 Oct.	.	+ 98,792	+ 39	+ 25	– 26	– 2	– 2,234	– 2,256	– 4,032	+ 3,098	– 2	– 601
Nov.	.	+ 78,480	– 38	– 2,252	– 2,318	+ 16	+ 6,325	+ 1,822	+ 9,776	– 3,278	+ 2	+ 616
Dec.	.	+ 152,539	– 19	+ 4,213	+ 181	– 4	– 69,070	– 11,586	– 5,428	– 1,429	– 271	– 991
2025 Jan.	.	+ 318,842	– 74	– 4,283	+ 2,268	+ 15	+ 86,276	+ 16,345	+ 6,640	+ 5,182	+ 1	+ 187

***** 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** General value adjustments for latent counterparty credit risk in lending business (untaxed general value adjustments up to September 2024) and individual country-risk value adjustments; other individual value adjustments are deducted on the

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**			
4,234	.	37,543	194,166	7,415	3	200	5,644	368	13,222	1,961	.	1	2024
4,204	.	38,679	193,386	7,575	3	196	5,251	367	13,182	2,896	.	1	2024 Oct.
4,308	.	38,419	193,189	7,415	3	202	5,213	367	13,184	3,040	.	1	Nov.
4,234	.	37,543	194,166	7,415	3	200	5,644	368	13,222	1,961	.	1	Dec.
3,899	.	37,035	194,449	8,013	3	215	5,169	368	13,292	1,956	.	1	2025 Jan.
Changes *													
+ 354	.	− 355	+ 490	+ 932	− 3	+ 3	− 131	− 3	+ 224	− 153	.	−	2024
− 204	.	+ 80	+ 55	+ 500	− 1	−	− 5	+ 1	+ 2	− 7	.	−	2024 Oct.
+ 104	.	− 260	− 197	− 160	−	+ 6	− 38	−	+ 2	+ 144	.	−	Nov.
− 74	.	− 876	+ 977	−	−	− 2	+ 431	+ 1	+ 38	− 1,079	.	−	Dec.
− 335	.	− 508	+ 283	+ 598	−	+ 15	− 475	−	+ 70	− 5	.	−	2025 Jan.
End of year or month *										**Banks with special, development and other central support tasks**			
105,673	.	362,064	150,462	792,951	32,204	1,013	10,210	9,160	89,962	110,622	.	31,064	2024
103,692	.	361,436	164,065	793,835	31,718	961	10,416	9,233	89,859	112,336	.	32,596	2024 Oct.
106,644	.	371,142	171,799	793,995	31,779	972	10,293	9,239	89,870	111,052	.	33,035	Nov.
105,673	.	362,064	150,462	792,951	32,204	1,013	10,210	9,160	89,962	110,622	.	31,064	Dec.
137,791	.	371,574	151,517	796,427	32,270	1,017	10,506	9,161	90,361	144,580	.	31,440	2025 Jan.
Changes *													
− 7,092	.	+ 8,542	− 23,310	− 896	+ 633	+ 161	− 466	− 48	+ 2,705	− 16,258	.	+ 435	2024
+ 1,488	.	+ 3,851	− 15,225	+ 371	+ 158	− 17	+ 246	+ 202	+ 50	− 1,872	.	+ 674	2024 Oct.
+ 2,861	.	+ 9,300	+ 7,636	+ 160	+ 61	+ 11	− 123	+ 6	+ 11	− 2,578	.	+ 439	Nov.
− 1,023	.	− 9,264	− 21,460	− 1,044	+ 425	+ 41	− 83	− 79	+ 92	− 922	.	− 1,971	Dec.
− 1,434	.	+ 9,530	+ 1,065	+ 3,476	+ 66	+ 4	+ 296	+ 1	+ 399	+ 499	.	+ 376	2025 Jan.
End of year or month *										**Memo item: Foreign banks**			
1,086,731	897,840	570,869	780,459	49,223	3,903	1,749	10,391	31,008	106,471	1,046,174	878,043	89,407	2024
780,806	596,380	626,373	781,283	50,311	4,322	1,606	11,214	30,782	106,720	752,279	578,884	85,847	2024 Oct.
848,302	659,162	628,543	799,575	50,390	4,938	1,596	10,806	30,933	106,945	813,095	638,790	88,853	Nov.
1,086,731	897,840	570,869	780,459	49,223	3,903	1,749	10,391	31,008	106,471	1,046,174	878,043	89,407	Dec.
1,292,911	1,101,938	655,256	803,083	49,821	4,090	1,727	11,009	31,127	106,219	1,259,111	1,083,935	88,681	2025 Jan.
Changes *													
+ 279,671	+ 221,145	− 17,808	+ 26,546	− 982	− 623	− 56	− 255	+ 472	+ 5,597	+ 266,009	+ 213,791	+ 4,451	2024
+ 104,783	+ 103,961	− 4,643	− 660	− 333	− 601	+ 5	+ 143	+ 118	+ 640	+ 104,123	+ 100,449	+ 595	2024 Oct.
+ 67,809	+ 60,097	− 881	+ 17,102	+ 79	+ 616	− 10	− 408	+ 151	+ 225	+ 61,606	+ 57,727	+ 3,006	Nov.
+ 236,943	+ 237,024	− 57,711	− 19,675	− 1,167	− 991	− 17	− 307	+ 75	+ 447	+ 231,885	+ 238,268	+ 554	Dec.
+ 206,285	+ 204,182	+ 82,160	+ 22,647	+ 598	+ 187	− 22	+ 629	+ 119	− 219	+ 212,743	+ 205,945	− 726	2025 Jan.

assets 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.

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 *												
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
2024	3,428,240	2,913,526	98	514,616	45,372	2,122,330	1,855,230	1,082,376	99,440	673,414	–	267,100	37,441
2023 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.	3,519,841	3,003,524	105	516,212	54,245	2,263,725	1,992,943	1,207,090	103,581	682,272	–	270,782	47,332
Sep.	3,516,107	2,997,586	96	518,425	55,441	2,225,003	1,954,841	1,175,433	102,181	677,227	–	270,162	46,530
Oct.	3,508,460	2,986,529	94	521,837	53,683	2,215,155	1,943,391	1,161,978	101,687	679,726	–	271,764	44,792
Nov.	3,569,526	3,048,828	103	520,595	44,858	2,248,334	1,977,845	1,194,126	101,173	682,546	–	270,489	36,795
Dec.	3,428,240	2,913,526	98	514,616	45,372	2,122,330	1,855,230	1,082,376	99,440	673,414	–	267,100	37,441
2025 Jan.	3,530,541	3,005,505	108	524,928	45,246	2,206,373	1,931,585	1,156,211	99,759	675,615	–	274,788	37,297
	Changes *												
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
2024	– 28,657	– 58,536	+ 27	+ 29,852	+ 5,086	– 149,706	– 164,673	– 137,607	– 11,221	– 15,845	–	+ 14,967	+ 5,325
2023 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.	+ 15,796	+ 13,102	– 29	+ 2,723	+ 1,275	+ 4,682	+ 3,565	+ 1,784	– 543	+ 2,324	–	+ 1,117	+ 1,356
Sep.	– 1,158	– 3,392	– 9	+ 2,243	+ 1,196	– 38,722	– 38,102	– 31,657	– 1,400	– 5,045	–	– 620	+ 1,278
Oct.	– 9,639	– 12,913	– 2	+ 3,276	– 1,758	– 3,984	– 5,586	– 7,591	– 494	+ 2,499	–	+ 1,602	– 1,738
Nov.	+ 51,276	+ 52,715	+ 9	– 1,448	– 8,825	+ 33,179	+ 34,454	+ 32,148	– 514	+ 2,820	–	– 1,275	– 7,997
Dec.	– 143,705	– 137,643	– 5	– 6,057	+ 514	– 123,810	– 120,421	– 109,556	– 1,733	– 9,132	–	– 3,389	+ 646
2025 Jan.	+ 100,190	+ 89,831	+ 10	+ 10,349	– 126	+ 84,046	+ 76,358	+ 73,838	+ 319	+ 2,201	–	+ 7,688	– 144

* 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** *
2024	1,609,715	1,506,691	98	102,926	39,296	615,514	580,218	549,479	16,149	14,590	–	35,296	31,978
2024 Oct.	1,672,544	1,568,069	94	104,381	47,400	689,839	652,700	618,068	17,260	17,372	–	37,139	39,107
Nov.	1,698,268	1,592,845	103	105,320	38,764	692,554	656,054	621,488	17,198	17,368	–	36,500	31,298
Dec.	1,609,715	1,506,691	98	102,926	39,296	615,514	580,218	549,479	16,149	14,590	–	35,296	31,978
2025 Jan.	1,682,774	1,575,403	108	107,263	39,227	669,641	632,488	601,863	16,068	14,557	–	37,153	31,896
													Changes *
2024	– 6,856	– 25,015	+ 27	+ 18,132	+16,592	– 115,371	– 117,960	– 109,974	– 3,073	– 4,913	–	+ 2,589	+16,701
2024 Oct.	+ 15,426	+ 15,354	– 2	+ 74	– 1,781	+ 16,147	+ 15,882	+ 16,215	– 270	– 63	–	+ 265	– 1,756
Nov.	+ 17,489	+ 16,661	+ 9	+ 819	– 8,636	+ 2,715	+ 3,354	+ 3,420	– 62	– 4	–	– 639	– 7,809
Dec.	– 90,240	– 87,796	– 5	– 2,439	+ 532	– 74,846	– 73,642	– 69,815	– 1,049	– 2,778	–	– 1,204	+ 680
2025 Jan.	+ 70,849	+ 66,497	+ 10	+ 4,342	– 69	+ 54,130	+ 52,273	+ 52,387	– 81	– 33	–	+ 1,857	– 82
Big banks													**End of year or month** *
2024	705,873	658,410	–	47,463	4,052	145,484	129,239	118,725	1,336	9,178	–	16,245	4,052
2024 Oct.	711,510	665,056	–	46,454	4,259	182,464	165,956	151,345	2,354	12,257	–	16,508	4,259
Nov.	722,618	675,071	–	47,547	4,180	161,416	144,705	129,858	2,589	12,258	–	16,711	4,180
Dec.	705,873	658,410	–	47,463	4,052	145,484	129,239	118,725	1,336	9,178	–	16,245	4,052
2025 Jan.	693,992	643,815	–	50,177	3,854	148,139	131,056	120,468	1,405	9,183	–	17,083	3,854
													Changes *
2024	+ 19,721	+ 5,764	–	+ 13,957	+ 878	– 61,924	– 65,678	– 57,432	– 3,080	– 5,166	–	+ 3,754	+ 878
2024 Oct.	+ 14,641	+ 14,784	–	– 143	– 59	+ 10,752	+ 10,149	+ 10,396	– 200	– 47	–	+ 603	– 59
Nov.	+ 5,027	+ 4,022	–	+ 1,005	– 79	– 21,048	– 21,251	– 21,487	+ 235	+ 1	–	+ 203	– 79
Dec.	– 19,717	– 19,603	–	– 114	– 128	– 15,932	– 15,466	– 11,133	– 1,253	– 3,080	–	– 466	– 128
2025 Jan.	– 11,662	– 14,380	–	+ 2,718	– 198	+ 2,655	+ 1,817	+ 1,743	+ 69	+ 5	–	+ 838	– 198
Regional banks and other commercial banks													**End of year or month** *
2024	631,647	579,921	98	51,628	35,244	316,281	299,617	286,438	8,065	5,114	–	16,664	27,926
2024 Oct.	670,630	616,307	94	54,229	43,141	340,038	321,768	309,214	7,741	4,813	–	18,270	34,848
Nov.	668,064	613,951	103	54,010	34,584	341,535	324,135	311,683	7,642	4,810	–	17,400	27,118
Dec.	631,647	579,921	98	51,628	35,244	316,281	299,617	286,438	8,065	5,114	–	16,664	27,926
2025 Jan.	700,709	647,288	108	53,313	35,373	349,713	332,059	319,034	7,948	5,077	–	17,654	28,042
													Changes *
2024	+ 32,354	+ 28,446	+ 27	+ 3,881	+15,714	+ 8,565	+ 9,695	+ 9,154	+ 261	+ 280	–	– 1,130	+15,823
2024 Oct.	+ 14,038	+ 13,747	– 2	+ 293	– 1,722	+ 19,814	+ 20,111	+ 20,179	– 56	– 12	–	– 297	– 1,697
Nov.	– 4,223	– 3,992	+ 9	– 240	– 8,557	+ 1,497	+ 2,367	+ 2,469	– 99	– 3	–	– 870	– 7,730
Dec.	– 36,278	– 33,882	– 5	– 2,391	+ 660	– 24,413	– 23,677	– 24,404	+ 423	+ 304	–	– 736	+ 808
2025 Jan.	+ 66,623	+ 64,927	+ 10	+ 1,686	+ 129	+ 33,435	+ 32,445	+ 32,599	– 117	– 37	–	+ 990	+ 116
Branches of foreign banks													**End of year or month** *
2024	272,195	268,360	–	3,835	–	153,749	151,362	144,316	6,748	298	–	2,387	–
2024 Oct.	290,404	286,706	–	3,698	–	167,337	164,976	157,509	7,165	302	–	2,361	–
Nov.	307,586	303,823	–	3,763	–	189,603	187,214	179,947	6,967	300	–	2,389	–
Dec.	272,195	268,360	–	3,835	–	153,749	151,362	144,316	6,748	298	–	2,387	–
2025 Jan.	288,073	284,300	–	3,773	–	171,789	169,373	162,361	6,715	297	–	2,416	–
													Changes *
2024	– 58,931	– 59,225	–	+ 294	–	– 62,012	– 61,977	– 61,696	– 254	– 27	–	– 35	–
2024 Oct.	– 13,253	– 13,177	–	– 76	–	– 14,419	– 14,378	– 14,360	– 14	– 4	–	– 41	–
Nov.	+ 16,685	+ 16,631	–	+ 54	–	+ 22,266	+ 22,238	+ 22,438	– 198	– 2	–	+ 28	–
Dec.	– 34,245	– 34,311	–	+ 66	–	– 34,501	– 34,499	– 34,278	– 219	– 2	–	– 2	–
2025 Jan.	+ 15,888	+ 15,950	–	– 62	–	+ 18,040	+ 18,011	+ 18,045	– 33	– 1	–	+ 29	–

***** 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 ***
2024	312,565	254,993	–	57,572	2,620	206,436	189,396	103,302	14,319	71,775	–	17,040	2,620
2024 Oct.	332,975	273,176	–	59,799	2,484	228,715	210,777	124,696	14,336	71,745	–	17,938	2,484
Nov.	331,702	272,644	–	59,058	2,491	223,812	206,115	119,346	14,402	72,367	–	17,697	2,491
Dec.	312,565	254,993	–	57,572	2,620	206,436	189,396	103,302	14,319	71,775	–	17,040	2,620
2025 Jan.	335,800	277,295	–	58,505	2,613	231,055	212,472	125,958	14,509	72,005	–	18,583	2,613
													Changes *
2024	+ 3,423	+ 978	–	+ 2,445	– 115	– 5,276	– 8,243	– 6,696	– 1,115	– 432	–	+ 2,967	– 115
2024 Oct.	– 12,406	– 13,257	–	+ 851	+ 14	– 8,149	– 8,375	– 8,555	– 256	+ 436	–	+ 226	+ 14
Nov.	– 2,143	– 1,372	–	– 771	+ 7	– 4,903	– 4,662	– 5,350	+ 66	+ 622	–	– 241	+ 7
Dec.	– 19,609	– 18,106	–	– 1,503	+ 129	– 17,376	– 16,719	– 16,044	– 83	– 592	–	– 657	+ 129
2025 Jan.	+ 23,269	+ 22,335	–	+ 934	– 7	+ 24,619	+ 23,076	+ 22,656	+ 190	+ 230	–	+ 1,543	– 7
Savings banks													**End of year or month ***
2024	284,188	163,888	–	120,300	–	255,338	162,373	137,407	3,957	21,009	–	92,965	–
2024 Oct.	268,465	148,043	–	120,422	–	239,117	146,319	120,836	4,201	21,282	–	92,798	–
Nov.	287,891	167,208	–	120,683	–	258,528	165,363	140,089	4,096	21,178	–	93,165	–
Dec.	284,188	163,888	–	120,300	–	255,338	162,373	137,407	3,957	21,009	–	92,965	–
2025 Jan.	276,091	153,521	–	122,570	–	246,911	151,807	126,836	3,876	21,095	–	95,104	–
													Changes *
2024	+ 7,956	+ 4,481	–	+ 3,475	–	+ 8,104	+ 4,213	+ 7,390	– 2,093	– 1,084	–	+ 3,891	–
2024 Oct.	– 809	– 1,672	–	+ 863	–	– 996	– 1,673	– 1,600	– 71	– 2	–	+ 677	–
Nov.	+ 19,414	+ 19,153	–	+ 261	–	+ 19,411	+ 19,044	+ 19,253	– 105	– 104	–	+ 367	–
Dec.	– 3,708	– 3,325	–	– 383	–	– 3,190	– 2,990	– 2,682	– 139	– 169	–	– 200	–
2025 Jan.	– 8,095	– 10,365	–	+ 2,270	–	– 8,427	– 10,566	– 10,571	– 81	+ 86	–	+ 2,139	–
Credit cooperatives													**End of year or month ***
2024	223,871	115,521	–	108,350	–	184,301	112,930	91,365	5,341	16,224	–	71,371	–
2024 Oct.	219,739	109,497	–	110,242	–	179,492	106,853	84,895	5,595	16,363	–	72,639	–
Nov.	226,329	116,919	–	109,410	–	186,455	114,216	92,555	5,420	16,241	–	72,239	–
Dec.	223,871	115,521	–	108,350	–	184,301	112,930	91,365	5,341	16,224	–	71,371	–
2025 Jan.	222,328	112,466	–	109,862	–	182,924	109,893	88,320	5,219	16,354	–	73,031	–
													Changes *
2024	+ 11,212	+ 9,857	–	+ 1,355	–	+ 12,421	+ 9,746	+ 13,719	– 2,537	– 1,436	–	+ 2,675	–
2024 Oct.	+ 5,857	+ 5,774	–	+ 83	–	+ 5,831	+ 5,790	+ 6,021	– 125	– 106	–	+ 41	–
Nov.	+ 6,573	+ 7,405	–	– 832	–	+ 6,963	+ 7,363	+ 7,660	– 175	– 122	–	– 400	–
Dec.	– 2,464	– 1,404	–	– 1,060	–	– 2,154	– 1,286	– 1,190	– 79	– 17	–	– 868	–
2025 Jan.	– 1,543	– 3,055	–	+ 1,512	–	– 1,377	– 3,037	– 3,045	– 122	+ 130	–	+ 1,660	–
Mortgage banks													**End of year or month ***
2024	17,057	9,565	–	7,492	–	11,306	7,160	5,223	424	1,513	–	4,146	–
2024 Oct.	17,218	9,656	–	7,562	–	11,973	7,712	5,847	397	1,468	–	4,261	–
Nov.	18,934	11,375	–	7,559	–	13,187	9,002	7,101	403	1,498	–	4,185	–
Dec.	17,057	9,565	–	7,492	–	11,306	7,160	5,223	424	1,513	–	4,146	–
2025 Jan.	18,879	11,464	–	7,415	–	13,172	9,105	7,157	421	1,527	–	4,067	–
													Changes *
2024	– 884	– 1,754	–	+ 870	–	– 409	– 793	– 1,135	+ 139	+ 203	–	+ 384	–
2024 Oct.	– 926	– 1,161	–	+ 235	–	– 1,008	– 1,136	– 1,175	+ 21	+ 18	–	+ 128	–
Nov.	+ 1,716	+ 1,719	–	– 3	–	+ 1,214	+ 1,290	+ 1,254	+ 6	+ 30	–	– 76	–
Dec.	– 1,877	– 1,810	–	– 67	–	– 1,881	– 1,842	– 1,878	+ 21	+ 15	–	– 39	–
2025 Jan.	+ 1,823	+ 1,899	–	– 76	–	+ 1,866	+ 1,945	+ 1,934	– 3	+ 14	–	– 79	–

***** 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 ***
2024	38,792	23,474	.	15,318	–	29,131	20,304	5,350	471	14,483	.	8,827	–
2024 Oct.	40,689	25,168	.	15,521	–	30,837	22,037	6,535	506	14,996	.	8,800	–
Nov.	39,823	24,542	.	15,281	–	30,188	21,395	5,974	471	14,950	.	8,793	–
Dec.	38,792	23,474	.	15,318	–	29,131	20,304	5,350	471	14,483	.	8,827	–
2025 Jan.	38,674	23,730	.	14,944	–	29,150	20,561	5,617	456	14,488	.	8,589	–
													Changes *
2024	– 2,714	– 2,126	.	– 588	–	– 2,500	– 2,143	+ 168	– 589	– 1,722	.	– 357	–
2024 Oct.	+ 588	+ 571	.	+ 17	–	+ 633	+ 584	+ 706	– 10	– 112	.	+ 49	–
Nov.	– 866	– 626	.	– 240	–	– 649	– 642	– 561	– 35	– 46	.	– 7	–
Dec.	– 1,031	– 1,068	.	+ 37	–	– 1,057	– 1,091	– 624	–	– 467	.	+ 34	–
2025 Jan.	– 118	+ 256	.	– 374	–	+ 19	+ 257	+ 267	– 15	+ 5	.	– 238	–
Banks with special, development and other central support tasks													**End of year or month ***
2024	942,052	839,394	–	102,658	3,456	820,304	782,849	190,250	58,779	533,820	–	37,455	2,843
2024 Oct.	956,830	852,920	–	103,910	3,799	835,182	796,993	201,101	59,392	536,500	–	38,189	3,201
Nov.	966,579	863,295	–	103,284	3,603	843,610	805,700	207,573	59,183	538,944	–	37,910	3,006
Dec.	942,052	839,394	–	102,658	3,456	820,304	782,849	190,250	58,779	533,820	–	37,455	2,843
2025 Jan.	955,995	851,626	–	104,369	3,406	833,520	795,259	200,460	59,210	535,589	–	38,261	2,788
													Changes *
2024	– 40,794	– 44,957	–	+ 4,163	– 1,391	– 46,675	– 49,493	– 41,079	– 1,953	– 6,461	–	+ 2,818	– 1,261
2024 Oct.	– 17,369	– 18,522	–	+ 1,153	+ 9	– 16,442	– 16,658	– 19,203	+ 217	+ 2,328	–	+ 216	+ 4
Nov.	+ 9,093	+ 9,775	–	– 682	– 196	+ 8,428	+ 8,707	+ 6,472	– 209	+ 2,444	–	– 279	– 195
Dec.	– 24,776	– 24,134	–	– 642	– 147	– 23,306	– 22,851	– 17,323	– 404	– 5,124	–	– 455	– 163
2025 Jan.	+ 14,005	+ 12,264	–	+ 1,741	– 50	+ 13,216	+ 12,410	+ 10,210	+ 431	+ 1,769	–	+ 806	– 55
Memo item: Foreign banks													**End of year or month ***
2024	751,591	709,380	98	42,113	131	361,699	347,705	334,710	12,416	579	–	13,994	–
2024 Oct.	815,672	771,686	94	43,892	150	400,723	385,302	371,972	12,749	581	–	15,421	3
Nov.	824,502	779,885	103	44,514	129	419,458	404,643	391,377	12,686	580	–	14,815	2
Dec.	751,591	709,380	98	42,113	131	361,699	347,705	334,710	12,416	579	–	13,994	–
2025 Jan.	841,402	798,134	108	43,160	72	415,653	401,075	388,080	12,428	567	–	14,578	–
													Changes *
2024	– 48,073	– 55,517	+ 27	+ 7,417	+ 12	– 63,359	– 63,492	– 63,517	+ 76	– 51	–	+ 133	± 0
2024 Oct.	– 1,700	– 2,234	– 2	+ 536	– 12	+ 8,316	+ 8,706	+ 8,724	– 13	– 5	–	– 390	–
Nov.	+ 6,908	+ 6,325	+ 9	+ 574	– 21	+ 18,735	+ 19,341	+ 19,405	– 63	– 1	–	– 606	– 1
Dec.	– 71,501	– 69,070	– 5	– 2,426	+ 2	– 55,565	– 54,744	– 54,473	– 270	– 1	–	– 821	– 2
2025 Jan.	+ 87,334	+ 86,276	+ 10	+ 1,048	– 59	+ 53,957	+ 53,373	+ 53,373	+ 12	– 12	–	+ 584	–

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

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	excluding							including Treasury bills credits	excluding
	1	2	3	4	5	6	7	8	9	10
	End of year or month *									
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
2024	5,186,842	4,392,594	4,392,481	113	14,750	779,498	–	36,767	529,706	514,956
2023 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.	5,116,310	4,350,843	4,350,745	98	17,383	748,084	–	36,952	512,396	495,013
Sep.	5,161,320	4,378,271	4,378,168	103	18,710	764,339	–	36,689	542,128	523,418
Oct.	5,163,789	4,384,522	4,384,440	82	18,472	760,795	–	36,755	538,147	519,675
Nov.	5,185,492	4,399,155	4,399,043	112	15,924	770,413	–	36,977	539,236	523,312
Dec.	5,186,842	4,392,594	4,392,481	113	14,750	779,498	–	36,767	529,706	514,956
2025 Jan.	5,241,973	4,418,318	4,418,204	114	16,123	807,532	–	36,869	553,949	537,826
	Changes *									
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
2024	+ 172,255	+ 107,450	+ 107,453	– 3	+ 1,470	+ 63,335	–	+ 2,309	+ 57,311	+ 55,841
2023 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.	+ 13,068	+ 9,526	+ 9,510	+ 16	+ 605	+ 2,937	–	+ 3,332	– 649	– 1,254
Sep.	+ 46,542	+ 28,659	+ 28,654	+ 5	+ 1,356	+ 16,527	–	– 263	+ 30,375	+ 29,019
Oct.	– 2,255	+ 2,489	+ 2,510	– 21	– 314	– 4,430	–	+ 66	– 8,048	– 7,734
Nov.	+ 15,275	+ 9,399	+ 9,369	+ 30	– 2,604	+ 8,480	–	+ 222	– 1,338	+ 1,266
Dec.	– 1,365	– 8,695	– 8,696	+ 1	– 1,192	+ 8,522	–	– 210	– 10,235	– 9,043
2025 Jan.	+ 55,527	+ 26,048	+ 26,047	+ 1	+ 1,373	+ 28,106	–	+ 102	+ 22,911	+ 21,538

***** 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 *											
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	
514,843	113	14,750	4,657,136	3,877,638	3,877,638	540,044	3,337,594	779,498	–	2024	
478,568	158	18,706	4,506,441	3,795,413	3,795,413	525,260	3,270,153	711,028	–	2023	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
494,915	98	17,383	4,603,914	3,855,830	3,855,830	538,757	3,317,073	748,084	–		Aug.
523,315	103	18,710	4,619,192	3,854,853	3,854,853	539,639	3,315,214	764,339	–		Sep.
519,593	82	18,472	4,625,642	3,864,847	3,864,847	537,981	3,326,866	760,795	–		Oct.
523,200	112	15,924	4,646,256	3,875,843	3,875,843	539,271	3,336,572	770,413	–		Nov.
514,843	113	14,750	4,657,136	3,877,638	3,877,638	540,044	3,337,594	779,498	–		Dec.
537,712	114	16,123	4,688,024	3,880,492	3,880,492	540,525	3,339,967	807,532	–	2025	Jan.
Changes *											
+ 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	
+ 55,844	– 3	+ 1,470	+ 114,944	+ 51,609	+ 51,609	+ 5,307	+ 46,302	+ 63,335	–	2024	
– 10,111	– 15	+ 1,950	+ 10,681	– 2,314	– 2,314	+ 180	– 2,494	+ 12,995	–	2023	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
– 1,270	+ 16	+ 605	+ 13,717	+ 10,780	+ 10,780	+ 2,948	+ 7,832	+ 2,937	–		Aug.
+ 29,014	+ 5	+ 1,356	+ 16,167	– 360	– 360	+ 981	– 1,341	+ 16,527	–		Sep.
– 7,713	– 21	– 314	+ 5,793	+ 10,223	+ 10,223	– 263	+ 10,486	– 4,430	–		Oct.
+ 1,236	+ 30	– 2,604	+ 16,613	+ 8,133	+ 8,133	+ 306	+ 7,827	+ 8,480	–		Nov.
– 9,044	+ 1	– 1,192	+ 8,870	+ 348	+ 348	+ 260	+ 88	+ 8,522	–		Dec.
+ 21,537	+ 1	+ 1,373	+ 32,616	+ 4,510	+ 4,510	+ 1,327	+ 3,183	+ 28,106	–	2025	Jan.

I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
		of which						*of which*			of which Loans	
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks [1]	*Memo item Fiduciary loans*	Total	Loans	Bills	Total	Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
	Commercial banks [2]											**End of year or month ***
2024	1,734,812	1,422,539	80	6,511	305,682	2,243	358,673	352,082	80	1,376,139	261,095	809,362
2024 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.	1,694,668	1,401,207	70	8,979	284,412	2,452	344,902	335,853	70	1,349,766	262,620	802,734
Sep.	1,731,309	1,423,772	75	9,561	297,901	2,380	368,232	358,596	75	1,363,077	263,697	801,479
Oct.	1,722,704	1,422,799	73	8,936	290,896	2,358	366,384	357,375	73	1,356,320	260,944	804,480
Nov.	1,733,182	1,429,508	79	6,661	296,934	2,350	368,406	361,666	79	1,364,776	261,047	806,795
Dec.	1,734,812	1,422,539	80	6,511	305,682	2,243	358,673	352,082	80	1,376,139	261,095	809,362
2025 Jan.	1,780,556	1,446,871	81	7,901	325,703	2,238	381,299	373,317	81	1,399,257	263,480	810,074
												Changes *
2024	+ 106,126	+ 68,940	− 8	+ 121	+ 37,073	− 537	+ 47,040	+ 46,927	− 8	+ 59,086	+ 7,131	+ 14,882
2024 July	+ 5,487	+ 7,632	− 7	− 346	− 1,792	− 65	+ 2,712	+ 3,065	− 7	+ 2,775	+ 4,938	− 371
Aug.	+ 8,324	+ 6,000	− 4	+ 586	+ 1,742	− 10	+ 1,767	+ 1,185	− 4	+ 6,557	+ 1,454	+ 3,361
Sep.	+ 37,708	+ 23,403	+ 5	+ 611	+ 13,689	− 72	+ 23,900	+ 23,284	+ 5	+ 13,808	+ 1,099	− 980
Oct.	− 11,789	− 3,418	− 2	− 699	− 7,670	− 22	− 5,674	− 4,973	− 2	− 6,115	− 1,072	+ 2,627
Nov.	+ 6,216	+ 3,354	+ 6	− 2,327	+ 5,183	− 8	− 133	+ 2,188	+ 6	+ 6,349	− 408	+ 1,574
Dec.	− 114	− 8,267	+ 1	− 166	+ 8,318	− 107	− 10,292	− 10,127	+ 1	+ 10,178	− 275	+ 2,135
2025 Jan.	+ 45,961	+ 24,488	+ 1	+ 1,389	+ 20,083	− 5	+ 22,448	+ 21,058	+ 1	+ 23,513	+ 2,656	+ 774
	Big banks											**End of year or month ***
2024	804,655	622,951	−	3,279	178,425	1,924	180,972	177,693	−	623,683	48,052	397,206
2024 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
Sep.	799,765	627,511	11	4,098	168,145	2,037	182,073	177,964	11	617,692	50,180	399,367
Oct.	790,553	622,952	7	3,627	163,967	2,015	179,301	175,667	7	611,252	48,752	398,533
Nov.	792,177	623,566	4	3,518	165,089	2,005	179,415	175,893	4	612,762	49,180	398,493
Dec.	804,655	622,951	−	3,279	178,425	1,924	180,972	177,693	−	623,683	48,052	397,206
2025 Jan.	817,071	627,889	−	2,713	186,469	1,917	183,850	181,137	−	633,221	49,396	397,356
												Changes *
2024	+ 46,514	+ 17,007	− 17	+ 537	+ 28,987	− 418	+ 22,369	+ 21,849	− 17	+ 24,145	+ 1,308	− 6,150
2024 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
Sep.	+ 21,056	+ 6,702	−	+ 652	+ 13,702	− 67	+ 7,741	+ 7,089	−	+ 13,315	+ 358	− 745
Oct.	− 11,039	− 5,957	− 4	− 496	− 4,582	− 22	− 5,227	− 4,727	− 4	− 5,812	− 1,096	− 134
Nov.	− 557	− 1,015	− 3	− 131	+ 592	− 10	− 1,054	− 920	− 3	+ 497	+ 217	− 312
Dec.	+ 11,727	− 1,077	− 4	− 254	+ 13,062	− 81	+ 1,273	+ 1,531	− 4	+ 10,454	− 1,236	− 1,372
2025 Jan.	+ 12,543	+ 5,012	−	− 566	+ 8,097	− 7	+ 2,924	+ 3,490	−	+ 9,619	+ 1,355	+ 167
	Regional banks and other commercial banks											**End of year or month ***
2024	769,558	650,884	80	2,172	116,422	317	129,874	127,622	80	639,684	155,889	367,373
2024 July	756,311	632,501	64	3,556	120,190	346	121,748	118,128	64	634,563	156,061	358,312
Aug.	761,336	636,177	59	4,876	120,224	346	124,840	119,905	59	636,496	156,148	360,124
Sep.	775,013	650,373	64	4,708	119,868	341	138,313	133,541	64	636,700	156,446	360,386
Oct.	776,066	654,336	66	4,604	117,060	341	139,509	134,839	66	636,557	155,278	364,219
Nov.	783,257	660,074	75	2,239	120,869	343	140,744	138,430	75	642,513	155,504	366,140
Dec.	769,558	650,884	80	2,172	116,422	317	129,874	127,622	80	639,684	155,889	367,373
2025 Jan.	803,855	671,308	81	4,573	127,893	319	151,624	146,970	81	652,231	156,682	367,656
												Changes *
2024	+ 53,315	+ 47,091	+ 9	− 491	+ 6,706	− 118	+ 24,042	+ 24,524	+ 9	+ 29,273	+ 4,533	+ 18,034
2024 July	+ 7,000	+ 8,202	− 9	− 333	− 860	− 4	+ 2,350	+ 2,692	− 9	+ 4,650	+ 3,747	+ 1,763
Aug.	+ 7,516	+ 5,821	− 5	+ 1,345	+ 355	−	+ 3,934	+ 2,594	− 5	+ 3,582	+ 737	+ 2,490
Sep.	+ 14,074	+ 14,492	+ 5	− 149	− 274	− 5	+ 13,633	+ 13,777	+ 5	+ 441	+ 246	+ 469
Oct.	− 183	+ 2,996	+ 2	− 148	− 3,033	−	− 50	+ 96	+ 2	− 133	+ 211	+ 2,689
Nov.	+ 5,372	+ 4,230	+ 9	− 2,390	+ 3,523	+ 2	+ 338	+ 2,719	+ 9	+ 5,034	+ 17	+ 1,494
Dec.	− 14,613	− 9,967	+ 5	− 67	− 4,584	− 26	− 11,109	− 11,047	+ 5	− 3,504	+ 186	+ 894
2025 Jan.	+ 34,381	+ 20,501	+ 1	+ 2,400	+ 11,479	+ 2	+ 21,736	+ 19,335	+ 1	+ 12,645	+ 836	+ 330

***** 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 ***
2024	160,599	148,704	–	1,060	10,835	2	47,827	46,767	–	112,772	57,154	44,783
2024 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	45,436	44,788	–	108,658	56,586	42,434
Sep.	156,531	145,888	–	755	9,888	2	47,846	47,091	–	108,685	57,071	41,726
Oct.	156,085	145,511	–	705	9,869	2	47,574	46,869	–	108,511	56,914	41,728
Nov.	157,748	145,868	–	904	10,976	2	48,247	47,343	–	109,501	56,363	42,162
Dec.	160,599	148,704	–	1,060	10,835	2	47,827	46,767	–	112,772	57,154	44,783
2025 Jan.	159,630	147,674	–	615	11,341	2	45,825	45,210	–	113,805	57,402	45,062
												Changes *
2024	+ 6,297	+ 4,842	–	+ 75	+ 1,380	– 1	+ 629	+ 554	–	+ 5,668	+ 1,290	+ 2,998
2024 July	– 1,920	– 2,197	–	+ 75	+ 202	–	– 1,804	– 1,879	–	– 116	+ 377	– 695
Aug.	– 2,370	– 1,842	–	– 159	– 369	–	– 1,425	– 1,266	–	– 945	– 633	+ 57
Sep.	+ 2,578	+ 2,209	–	+ 108	+ 261	–	+ 2,526	+ 2,418	–	+ 52	+ 495	– 704
Oct.	– 567	– 457	–	– 55	– 55	–	– 397	– 342	–	– 170	– 187	+ 72
Nov.	+ 1,401	+ 139	–	+ 194	+ 1,068	–	+ 583	+ 389	–	+ 818	– 642	+ 392
Dec.	+ 2,772	+ 2,777	–	+ 155	– 160	–	– 456	– 611	–	+ 3,228	+ 775	+ 2,613
2025 Jan.	– 963	– 1,025	–	– 445	+ 507	–	– 2,212	– 1,767	–	+ 1,249	+ 465	+ 277
Landesbanken												**End of year or month ***
2024	438,454	392,157	3	3,000	43,294	11,100	51,222	48,219	3	387,232	88,914	255,024
2024 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
Sep.	432,678	388,953	4	4,133	39,588	10,990	52,514	48,377	4	380,164	86,072	254,504
Oct.	434,116	388,893	4	3,905	41,314	11,048	50,695	46,786	4	383,421	87,353	254,754
Nov.	436,818	389,818	3	4,101	42,896	11,079	51,216	47,112	3	385,602	87,372	255,334
Dec.	438,454	392,157	3	3,000	43,294	11,100	51,222	48,219	3	387,232	88,914	255,024
2025 Jan.	439,594	391,519	3	3,064	45,008	11,204	51,192	48,125	3	388,402	88,853	254,541
												Changes *
2024	+ 13,539	+ 3,584	– 1	+ 476	+ 9,480	+ 3,518	+ 7,370	+ 6,895	– 1	+ 6,169	+ 3,273	– 6,584
2024 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
Sep.	+ 2,174	+ 1,342	–	+ 496	+ 336	– 9	+ 2,834	+ 2,338	–	– 660	+ 154	– 1,150
Oct.	+ 824	– 599	–	– 230	+ 1,653	+ 58	– 2,026	– 1,796	–	+ 2,850	+ 1,146	+ 51
Nov.	+ 1,827	+ 135	– 1	+ 192	+ 1,501	+ 31	+ 304	+ 113	– 1	+ 1,523	– 219	+ 241
Dec.	+ 1,204	+ 1,952	–	– 1,103	+ 355	+ 21	– 118	+ 985	–	+ 1,322	+ 1,432	– 465
2025 Jan.	+ 1,280	– 502	–	+ 65	+ 1,717	+ 104	– 21	– 86	–	+ 1,301	– 6	– 410
Savings banks												**End of year or month ***
2024	1,231,564	1,060,625	–	84	170,855	2,738	52,924	52,840	–	1,178,640	64,427	943,358
2024 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
Sep.	1,225,937	1,057,069	–	138	168,730	2,895	55,146	55,008	–	1,170,791	64,700	937,361
Oct.	1,229,035	1,059,951	–	98	168,986	2,882	55,078	54,980	–	1,173,957	64,693	940,278
Nov.	1,231,801	1,061,504	–	95	170,202	2,867	53,533	53,438	–	1,178,268	65,000	943,066
Dec.	1,231,564	1,060,625	–	84	170,855	2,738	52,924	52,840	–	1,178,640	64,427	943,358
2025 Jan.	1,236,014	1,062,277	–	71	173,666	2,718	56,590	56,519	–	1,179,424	62,881	942,877
												Changes *
2024	+ 16,180	+ 9,767	–	– 172	+ 6,585	– 657	+ 441	+ 613	–	+ 15,739	– 2,549	+ 11,703
2024 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
Sep.	+ 1,395	+ 849	–	– 39	+ 585	– 126	+ 1,252	+ 1,291	–	+ 143	– 257	– 185
Oct.	+ 3,090	+ 2,881	–	– 40	+ 249	– 13	– 69	– 29	–	+ 3,159	– 7	+ 2,917
Nov.	+ 2,757	+ 1,551	–	– 3	+ 1,209	– 15	– 1,546	– 1,543	–	+ 4,303	+ 307	+ 2,787
Dec.	– 241	– 880	–	– 11	+ 650	– 129	– 610	– 599	–	+ 369	– 573	+ 292
2025 Jan.	+ 4,380	+ 1,582	–	– 13	+ 2,811	– 20	+ 2,496	+ 2,509	–	+ 1,884	– 1,056	+ 129

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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 ***
2024	913,634	794,945	5	–	118,684	2,460	36,569	36,564	5	877,065	43,305	715,076
2024 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
Sep.	906,200	788,629	4	10	117,557	2,573	36,539	36,525	4	869,661	43,582	708,522
Oct.	907,936	790,353	5	10	117,568	2,558	35,398	35,383	5	872,538	43,511	711,459
Nov.	910,455	792,565	5	10	117,875	2,545	35,191	35,176	5	875,264	43,449	713,940
Dec.	913,634	794,945	5	–	118,684	2,460	36,569	36,564	5	877,065	43,305	715,076
2025 Jan.	914,960	795,396	5	68	119,491	2,440	35,633	35,560	5	879,327	43,086	716,750
												Changes *
2024	+ 21,519	+ 20,393	+ 1	± 0	+ 1,125	– 453	+ 1,171	+ 1,170	+ 1	+ 20,348	– 1,884	+ 21,107
2024 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
Sep.	+ 2,305	+ 2,197	–	–	+ 108	– 79	+ 1,543	+ 1,543	–	+ 762	– 390	+ 1,044
Oct.	+ 1,736	+ 1,724	+ 1	–	+ 11	– 15	– 1,141	– 1,142	+ 1	+ 2,877	– 71	+ 2,937
Nov.	+ 2,517	+ 2,211	–	–	+ 306	– 13	– 207	– 207	–	+ 2,724	– 62	+ 2,480
Dec.	+ 3,179	+ 2,380	–	– 10	+ 809	– 85	+ 1,378	+ 1,388	–	+ 1,801	– 144	+ 1,136
2025 Jan.	+ 1,326	+ 451	–	+ 68	+ 807	– 20	– 936	– 1,004	–	+ 2,262	– 219	+ 1,674
	Mortgage banks											**End of year or month ***
2024	195,717	183,174	–	.	12,543	6	2,924	2,924	–	192,793	42,583	137,667
2024 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
Sep.	197,003	183,514	–	.	13,489	6	2,895	2,895	–	194,108	42,216	138,403
Oct.	196,754	183,670	–	.	13,024	6	2,892	2,832	–	193,862	42,342	138,496
Nov.	196,554	183,844	–	.	12,710	6	2,829	2,829	–	193,725	42,611	138,404
Dec.	195,717	183,174	–	.	12,543	6	2,924	2,924	–	192,793	42,583	137,667
2025 Jan.	195,406	182,852	–	.	12,554	6	2,750	2,750	–	192,656	42,803	137,299
												Changes *
2024	– 5,272	– 3,484	–	.	– 1,788	–	– 320	– 320	–	– 4,952	+ 1,335	– 4,499
2024 July	– 526	– 492	–	.	– 34	–	– 80	– 80	–	– 446	+ 287	– 699
Aug.	+ 639	+ 537	–	.	+ 102	–	– 6	– 6	–	+ 645	+ 294	+ 249
Sep.	– 644	– 771	–	.	+ 127	–	+ 83	+ 83	–	– 727	– 47	– 807
Oct.	– 368	+ 45	–	.	– 473	–	– 4	– 64	–	– 364	+ 74	+ 35
Nov.	– 447	– 63	–	.	– 324	–	– 64	– 4	–	– 383	+ 157	– 216
Dec.	– 881	– 709	–	.	– 172	–	+ 94	+ 94	–	– 975	– 47	– 756
2025 Jan.	– 262	– 274	–	.	+ 12	–	– 174	– 174	–	– 88	+ 242	– 342
	Building and loan associations											**End of year or month ***
2024	217,144	196,327	.	.	20,817	3	1,179	1,179	.	215,965	2,894	192,254
2024 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
Sep.	216,005	195,450	.	.	20,555	4	1,281	1,281	.	214,724	3,004	191,165
Oct.	216,229	195,579	.	.	20,650	3	1,319	1,319	.	214,910	2,940	191,320
Nov.	216,465	195,777	.	.	20,688	3	1,262	1,262	.	215,203	2,913	191,602
Dec.	217,144	196,327	.	.	20,817	3	1,179	1,179	.	215,965	2,894	192,254
2025 Jan.	217,517	196,361	.	.	21,156	3	1,202	1,202	.	216,315	2,831	192,328
												Changes *
2024	+ 3,420	+ 4,449	.	.	– 1,029	– 3	+ 4	+ 4	.	+ 3,416	– 518	+ 4,963
2024 July	+ 809	+ 582	.	.	+ 227	–	+ 58	+ 58	.	+ 751	– 98	+ 622
Aug.	+ 273	+ 461	.	.	– 188	–	– 26	– 26	.	+ 299	– 36	+ 523
Sep.	+ 449	+ 465	.	.	– 16	–	– 7	– 7	.	+ 456	– 26	+ 498
Oct.	+ 224	+ 129	.	.	+ 95	– 1	+ 38	+ 38	.	+ 186	– 64	+ 155
Nov.	+ 236	+ 198	.	.	+ 38	–	– 57	– 57	.	+ 293	– 27	+ 282
Dec.	+ 679	+ 550	.	.	+ 129	–	– 83	– 83	.	+ 762	– 19	+ 652
2025 Jan.	+ 373	+ 34	.	.	+ 339	–	+ 23	+ 23	.	+ 350	– 63	+ 74

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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 ***
2024	455,517	342,714	25	5,155	107,623	18,217	26,215	21,035	25	429,302	36,826	284,853
2024 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
Sep.	452,188	340,781	20	4,868	106,519	17,841	25,521	20,633	20	426,667	36,368	283,780
Oct.	457,015	343,195	–	5,463	108,357	17,900	26,381	20,918	–	430,634	36,198	286,079
Nov.	460,217	346,027	25	5,057	109,108	18,127	26,799	21,717	25	433,418	36,879	287,431
Dec.	455,517	342,714	25	5,155	107,623	18,217	26,215	21,035	25	429,302	36,826	284,853
2025 Jan.	457,926	342,928	25	5,019	109,954	18,260	25,283	20,239	25	432,643	36,591	286,098
												Changes *
2024	+ 16,743	+ 3,804	+ 5	+ 1,045	+ 11,889	+ 441	+ 1,605	+ 555	+ 5	+ 15,138	– 1,481	+ 4,730
2024 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
Sep.	+ 3,155	+ 1,169	–	+ 288	+ 1,698	+ 23	+ 770	+ 482	–	+ 2,385	+ 448	+ 239
Oct.	+ 4,028	+ 1,748	– 20	+ 595	+ 1,705	+ 59	+ 828	+ 253	– 20	+ 3,200	– 269	+ 1,764
Nov.	+ 2,169	+ 1,983	+ 25	– 406	+ 567	+ 227	+ 365	+ 746	+ 25	+ 1,804	+ 558	+ 679
Dec.	– 5,191	– 3,722	–	+ 98	– 1,567	+ 90	– 604	– 702	–	– 4,587	– 114	– 2,906
2025 Jan.	+ 2,469	+ 268	–	– 136	+ 2,337	+ 43	– 925	– 789	–	+ 3,394	– 227	+ 1,284
Memo item: Foreign banks												**End of year or month ***
2024	742,095	594,940	59	4,698	142,398	261	161,954	157,197	59	580,141	129,551	308,192
2024 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	161,783	154,774	46	574,137	131,232	302,941
Sep.	752,325	603,874	51	7,165	141,235	295	176,920	169,704	51	575,405	131,525	302,645
Oct.	749,792	602,545	51	6,744	140,452	281	174,921	168,126	51	574,871	129,952	304,467
Nov.	757,067	605,810	58	4,602	146,597	278	176,384	171,724	58	580,683	128,549	305,537
Dec.	742,095	594,940	59	4,698	142,398	261	161,954	157,197	59	580,141	129,551	308,192
2025 Jan.	771,470	611,269	64	6,366	153,771	259	179,056	172,626	64	592,414	130,410	308,233
												Changes *
2024	+ 44,533	+ 29,408	– 4	– 777	+ 15,906	– 116	+ 18,262	+ 19,043	– 4	+ 26,271	– 662	+ 11,027
2024 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	+ 4,561	+ 3,704	– 6	+ 936	– 678	+ 1,185
Sep.	+ 16,917	+ 15,327	+ 5	+ 225	+ 1,360	– 13	+ 15,433	+ 15,203	+ 5	+ 1,484	+ 353	– 229
Oct.	– 3,752	– 2,256	–	– 481	– 1,015	– 14	– 3,434	– 2,953	–	– 318	– 128	+ 825
Nov.	+ 5,435	+ 1,822	+ 7	– 2,168	+ 5,774	– 3	+ 437	+ 2,598	+ 7	+ 4,998	– 1,532	+ 756
Dec.	– 15,835	– 11,586	+ 1	+ 86	– 4,336	– 17	– 14,748	– 14,835	+ 1	– 1,087	+ 868	+ 2,381
2025 Jan.	+ 29,392	+ 16,345	+ 5	+ 1,668	+ 11,374	– 2	+ 16,883	+ 15,210	+ 5	+ 12,509	+ 1,085	+ 50

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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 *												
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
2024	4,120,105	3,701,320	54	1,845	416,886	26,057	294,834	275,342	274,829	54	19,492	18,106	3,825,271
2023 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.	4,088,582	3,677,640	59	1,416	409,467	26,360	285,001	266,860	266,082	59	18,141	17,444	3,803,581
Sep.	4,098,599	3,684,727	58	2,042	411,772	26,092	295,151	275,151	274,196	58	20,000	18,855	3,803,448
Oct.	4,099,667	3,689,351	35	3,110	407,171	26,088	293,592	271,095	270,293	35	22,497	20,154	3,806,075
Nov.	4,109,799	3,698,701	57	2,586	408,455	26,217	293,739	272,636	271,899	57	21,103	19,197	3,816,060
Dec.	4,120,105	3,701,320	54	1,845	416,886	26,057	294,834	275,342	274,829	54	19,492	18,106	3,825,271
2025 Jan.	4,134,827	3,706,939	50	2,074	425,764	26,156	299,198	275,373	274,689	50	23,825	22,385	3,835,629
	Changes *												
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
2024	+ 76,916	+ 52,355	− 11	+ 972	+ 23,600	+ 2,261	+ 12,874	+ 8,302	+ 8,105	− 11	+ 4,572	+ 3,808	+ 64,042
2023 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.	+ 5,312	+ 1,281	+ 23	+ 355	+ 3,653	+ 3,230	− 5,512	− 3,976	− 4,020	+ 23	− 1,536	− 1,870	+ 10,824
Sep.	+ 10,817	+ 7,887	− 1	+ 626	+ 2,305	− 268	+ 10,470	+ 8,611	+ 8,434	− 1	+ 1,859	+ 1,411	+ 347
Oct.	+ 1,193	+ 4,749	− 23	+ 1,068	− 4,601	− 4	− 3,799	− 6,256	− 6,103	− 23	+ 2,457	+ 1,259	+ 4,992
Nov.	+ 10,132	+ 9,350	+ 22	− 524	+ 1,284	+ 129	− 23	+ 1,371	+ 1,436	+ 22	− 1,394	− 957	+ 10,155
Dec.	+ 10,511	+ 2,824	− 3	− 741	+ 8,431	− 160	+ 1,085	+ 2,696	+ 2,920	− 3	− 1,611	− 1,091	+ 9,426
2025 Jan.	+ 14,652	+ 5,549	− 4	+ 229	+ 8,878	+ 99	+ 3,204	− 1,129	− 1,300	− 4	+ 4,333	+ 4,279	+ 11,448

***** 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 *													
2,640,044	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
3,437,833	3,153,970	351,405	2,802,565	283,863	24,121	387,438	254,415	15,740	238,675	133,023	–	1,936	2024
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	2023 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
3,422,419	3,149,660	355,869	2,793,791	272,759	24,471	381,162	244,454	15,224	229,230	136,708	–	1,889	Aug.
3,419,641	3,146,338	356,054	2,790,284	273,303	24,195	383,807	245,338	15,220	230,118	138,469	–	1,897	Sep.
3,422,753	3,148,555	353,797	2,794,758	274,198	24,175	383,322	250,349	15,428	234,921	132,973	–	1,913	Oct.
3,429,809	3,156,011	352,936	2,803,075	273,798	24,280	386,251	251,594	15,741	235,853	134,657	–	1,937	Nov.
3,437,833	3,153,970	351,405	2,802,565	283,863	24,121	387,438	254,415	15,740	238,675	133,023	–	1,936	Dec.
3,439,997	3,154,729	349,967	2,804,762	285,268	24,176	395,632	255,136	15,801	239,335	140,496	–	1,980	2025 Jan.
Changes *													
+ 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
+ 42,441	+ 27,919	– 6,540	+ 34,459	+ 14,522	+ 1,403	+ 21,601	+ 12,523	+ 1,599	+ 10,924	+ 9,078	–	+ 858	2024
+ 904	– 3,226	– 1,257	– 1,969	+ 4,130	– 341	+ 1,765	– 1,475	– 249	– 1,226	+ 3,240	–	– 14	2023 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
+ 6,218	+ 6,533	+ 363	+ 6,170	– 315	+ 2,336	+ 4,606	+ 638	+ 274	+ 364	+ 3,968	–	+ 894	Aug.
– 2,298	– 2,842	+ 270	– 3,112	+ 544	– 276	+ 2,645	+ 884	– 4	+ 888	+ 1,761	–	+ 8	Sep.
+ 8,167	+ 7,272	– 107	+ 7,379	+ 895	+ 60	– 3,175	+ 2,321	+ 208	+ 2,113	– 5,496	–	– 64	Oct.
+ 6,204	+ 6,604	– 691	+ 7,295	– 400	+ 105	+ 3,951	+ 2,267	+ 313	+ 1,954	+ 1,684	–	+ 24	Nov.
+ 8,239	– 1,826	– 1,221	– 605	+ 10,065	– 159	+ 1,187	+ 2,821	– 1	+ 2,822	– 1,634	–	– 1	Dec.
+ 3,254	+ 1,849	– 968	+ 2,817	+ 1,405	+ 55	+ 8,194	+ 721	+ 61	+ 660	+ 7,473	–	+ 44	2025 Jan.

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium
		of which						to enterprises and households			to government		
									of which				
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	*Memo item Fiduciary loans*	Total	Total	Loans	Bills	Total	of which Loans	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks [1]													**End of year or month** *
2024	1,150,574	1,048,534	21	573	101,446	2,203	157,197	149,855	149,784	21	7,342	6,819	993,377
2024 Oct.	1,137,234	1,043,254	26	780	93,174	2,320	155,162	147,074	147,017	26	8,088	7,339	982,072
Nov.	1,139,124	1,046,647	24	428	92,025	2,311	155,726	148,230	148,162	24	7,496	7,112	983,398
Dec.	1,150,574	1,048,534	21	573	101,446	2,203	157,197	149,855	149,784	21	7,342	6,819	993,377
2025 Jan.	1,157,835	1,051,383	17	672	105,763	2,199	158,602	149,210	149,154	17	9,392	8,759	999,233
													Changes *
2024	+ 30,355	+ 18,875	− 16	+ 175	+ 11,321	− 539	+ 6,701	+ 5,068	+ 5,077	− 16	+ 1,633	+ 1,465	+ 23,654
2024 Oct.	− 6,510	− 264	− 4	+ 339	− 6,581	− 23	− 1,993	− 2,657	− 2,648	− 4	+ 664	+ 320	− 4,517
Nov.	+ 1,890	+ 3,393	− 2	− 352	− 1,149	− 9	+ 394	+ 986	+ 975	− 2	− 592	− 227	+ 1,496
Dec.	+ 11,325	+ 1,762	− 3	+ 145	+ 9,421	− 108	+ 1,461	+ 1,615	+ 1,612	− 3	− 154	− 293	+ 9,864
2025 Jan.	+ 7,261	+ 2,849	− 4	+ 99	+ 4,317	− 4	+ 1,405	− 645	− 630	− 4	+ 2,050	+ 1,940	+ 5,856
Big banks													**End of year or month** *
2024	543,499	464,493	−	215	78,791	1,923	66,705	64,996	64,966	−	1,709	1,524	476,794
2024 Oct.	535,413	463,588	7	421	71,397	2,014	65,316	63,163	63,156	7	2,153	1,732	470,097
Nov.	532,978	464,103	4	219	68,652	2,004	64,348	62,601	62,597	4	1,747	1,528	468,630
Dec.	543,499	464,493	−	215	78,791	1,923	66,705	64,996	64,966	−	1,709	1,524	476,794
2025 Jan.	544,069	463,967	−	− 88	80,190	1,917	65,691	63,710	63,700	−	1,981	2,079	478,378
													Changes *
2024	+ 8,588	− 2,704	− 17	− 65	+ 11,374	− 419	+ 1,857	+ 1,935	+ 1,922	− 17	− 78	+ 17	+ 6,731
2024 Oct.	− 3,892	− 2,005	− 4	− 376	− 1,507	− 23	− 2,314	− 1,858	− 1,849	− 4	− 456	− 85	− 1,578
Nov.	− 2,435	+ 515	− 3	− 202	− 2,745	− 10	− 968	− 562	− 559	− 3	− 406	− 204	− 1,467
Dec.	+ 10,561	+ 430	− 4	− 4	+ 10,139	− 81	+ 2,357	+ 2,395	+ 2,369	− 4	− 38	− 4	+ 8,204
2025 Jan.	+ 570	− 526	−	− 303	+ 1,399	− 6	− 1,014	− 1,286	− 1,266	−	+ 272	+ 555	+ 1,584
Regional banks and other commercial banks													**End of year or month** *
2024	489,591	471,504	21	358	17,708	278	56,870	51,572	51,531	21	5,298	4,960	432,721
2024 Oct.	485,980	468,788	19	359	16,814	304	55,499	49,896	49,846	19	5,603	5,275	430,481
Nov.	490,099	471,566	20	209	18,304	305	56,858	51,441	51,377	20	5,417	5,252	433,241
Dec.	489,591	471,504	21	358	17,708	278	56,870	51,572	51,531	21	5,298	4,960	432,721
2025 Jan.	496,621	475,483	17	760	20,361	280	60,241	53,149	53,103	17	7,092	6,361	436,380
													Changes *
2024	+ 20,499	+ 20,564	+ 1	+ 240	− 306	− 119	+ 5,709	+ 4,006	+ 4,028	+ 1	+ 1,703	+ 1,440	+ 14,790
2024 Oct.	− 2,364	+ 2,036	−	+ 715	− 5,115	−	+ 251	− 869	− 869	−	+ 1,120	+ 405	− 2,615
Nov.	+ 4,119	+ 2,778	+ 1	− 150	+ 1,490	+ 1	+ 1,189	+ 1,375	+ 1,361	+ 1	− 186	− 23	+ 2,930
Dec.	− 673	− 227	+ 1	+ 149	− 596	− 27	+ 2	+ 121	+ 144	+ 1	− 119	− 292	− 675
2025 Jan.	+ 7,030	+ 3,979	− 4	+ 402	+ 2,653	+ 2	+ 3,371	+ 1,577	+ 1,572	− 4	+ 1,794	+ 1,401	+ 3,659
Branches of foreign banks													**End of year or month** *
2024	117,484	112,537	−	−	4,947	2	33,622	33,287	33,287	−	335	335	83,862
2024 Oct.	115,841	110,878	−	−	4,963	2	34,347	34,015	34,015	−	332	332	81,494
Nov.	116,047	110,978	−	−	5,069	2	34,520	34,188	34,188	−	332	332	81,527
Dec.	117,484	112,537	−	−	4,947	2	33,622	33,287	33,287	−	335	335	83,862
2025 Jan.	117,145	111,933	−	−	5,212	2	32,670	32,351	32,351	−	319	319	84,475
													Changes *
2024	+ 1,268	+ 1,015	−	−	+ 253	− 1	− 865	− 873	− 873	−	+ 8	+ 8	+ 2,133
2024 Oct.	− 254	− 295	−	−	+ 41	−	+ 70	+ 70	+ 70	−	−	−	− 324
Nov.	+ 206	+ 100	−	−	+ 106	−	+ 173	+ 173	+ 173	−	−	−	+ 33
Dec.	+ 1,437	+ 1,559	−	−	− 122	−	− 898	− 901	− 901	−	+ 3	+ 3	+ 2,335
2025 Jan.	− 339	− 604	−	−	+ 265	−	− 952	− 936	− 936	−	− 16	− 16	+ 613

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I Banks (MFIs) in Germany

and long-term lending

to enterprises and households						to government							
	Loans						Loans						
Total	Total	Medium-term	Long-term	Securities	*Memo item Fiduciary loans*	Total	Total	Medium-term	Long-term	Securities	Equalisation claims	*Memo item Fiduciary loans*	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of year or month *													**Commercial banks [1]**
927,247	853,457	170,164	683,293	73,790	2,194	66,130	38,474	3,850	34,624	27,656	–	9	2024
917,667	852,853	171,723	681,130	64,814	2,311	64,405	36,045	3,661	32,384	28,360	–	9	2024 Oct.
918,325	854,214	171,125	683,089	64,111	2,302	65,073	37,159	3,722	33,437	27,914	–	9	Nov.
927,247	853,457	170,164	683,293	73,790	2,194	66,130	38,474	3,850	34,624	27,656	–	9	Dec.
929,157	854,814	170,467	684,347	74,343	2,190	70,076	38,656	4,002	34,654	31,420	–	9	2025 Jan.
Changes *													
+ 17,115	+ 6,268	+ 652	+ 5,616	+ 10,847	– 536	+ 6,539	+ 6,065	+ 1,000	+ 5,065	+ 474	–	– 3	2024
+ 1,767	+ 1,657	+ 180	+ 1,477	+ 110	– 20	– 6,284	+ 407	+ 130	+ 277	– 6,691	–	– 3	2024 Oct.
+ 846	+ 1,549	– 428	+ 1,977	– 703	– 9	+ 650	+ 1,096	+ 61	+ 1,035	– 446	–	–	Nov.
+ 8,807	– 872	– 981	+ 109	+ 9,679	– 108	+ 1,057	+ 1,315	+ 128	+ 1,187	– 258	–	–	Dec.
+ 1,910	+ 1,357	+ 303	+ 1,054	+ 553	– 4	+ 3,946	+ 182	+ 152	+ 30	+ 3,764	–	–	2025 Jan.
End of year or month *													**Big banks**
443,515	375,993	25,399	350,594	67,522	1,914	33,279	22,010	2,115	19,895	11,269	–	9	2024
436,120	378,127	25,891	352,236	57,993	2,005	33,977	20,573	1,896	18,677	13,404	–	9	2024 Oct.
436,508	378,978	26,034	352,944	57,530	1,995	32,122	21,000	1,974	19,026	11,122	–	9	Nov.
443,515	375,993	25,399	350,594	67,522	1,914	33,279	22,010	2,115	19,895	11,269	–	9	Dec.
443,519	376,073	25,482	350,591	67,446	1,908	34,859	22,115	2,201	19,914	12,744	–	9	2025 Jan.
Changes *													
+ 865	– 9,483	– 670	– 8,813	+ 10,348	– 416	+ 5,866	+ 4,840	+ 705	+ 4,135	+ 1,026	–	– 3	2024
– 418	– 530	+ 73	– 603	+ 112	– 20	– 1,160	+ 459	+ 196	+ 263	– 1,619	–	– 3	2024 Oct.
+ 406	+ 869	+ 143	+ 726	– 463	– 10	– 1,873	+ 409	+ 78	+ 331	– 2,282	–	–	Nov.
+ 7,047	– 2,945	– 635	– 2,310	+ 9,992	– 81	+ 1,157	+ 1,010	+ 141	+ 869	+ 147	–	–	Dec.
+ 4	+ 80	+ 83	– 3	– 76	– 6	+ 1,580	+ 105	+ 86	+ 19	+ 1,475	–	–	2025 Jan.
End of year or month *													**Regional banks and other commercial banks**
404,155	398,890	103,323	295,567	5,265	278	28,566	16,123	1,474	14,649	12,443	–	–	2024
404,462	398,590	104,376	294,214	5,872	304	26,019	15,077	1,447	13,630	10,942	–	–	2024 Oct.
404,773	399,152	103,928	295,224	5,621	305	28,468	15,785	1,455	14,330	12,683	–	–	Nov.
404,155	398,890	103,323	295,567	5,265	278	28,566	16,123	1,474	14,649	12,443	–	–	Dec.
405,664	399,794	103,336	296,458	5,870	280	30,716	16,225	1,565	14,660	14,491	–	–	2025 Jan.
Changes *													
+ 13,978	+ 13,762	+ 1,092	+ 12,670	+ 216	– 119	+ 812	+ 1,334	+ 378	+ 956	– 522	–	–	2024
+ 2,481	+ 2,504	+ 366	+ 2,138	– 23	–	– 5,096	– 4	– 42	+ 38	– 5,092	–	–	2024 Oct.
+ 481	+ 732	– 278	+ 1,010	– 251	+ 1	+ 2,449	+ 708	+ 8	+ 700	+ 1,741	–	–	Nov.
– 773	– 417	– 625	+ 208	– 356	– 27	+ 98	+ 338	+ 19	+ 319	– 240	–	–	Dec.
+ 1,509	+ 904	+ 13	+ 891	+ 605	+ 2	+ 2,150	+ 102	+ 91	+ 11	+ 2,048	–	–	2025 Jan.
End of year or month *													**Branches of foreign banks**
79,577	78,574	41,442	37,132	1,003	2	4,285	341	261	80	3,944	–	–	2024
77,085	76,136	41,456	34,680	949	2	4,409	395	318	77	4,014	–	–	2024 Oct.
77,044	76,084	41,163	34,921	960	2	4,483	374	293	81	4,109	–	–	Nov.
79,577	78,574	41,442	37,132	1,003	2	4,285	341	261	80	3,944	–	–	Dec.
79,974	78,947	41,649	37,298	1,027	2	4,501	316	236	80	4,185	–	–	2025 Jan.
Changes *													
+ 2,272	+ 1,989	+ 230	+ 1,759	+ 283	– 1	– 139	– 109	– 83	– 26	– 30	–	–	2024
– 296	– 317	– 259	– 58	+ 21	–	– 28	– 48	– 24	– 24	+ 20	–	–	2024 Oct.
– 41	– 52	– 293	+ 241	+ 11	–	+ 74	– 21	– 25	+ 4	+ 95	–	–	Nov.
+ 2,533	+ 2,490	+ 279	+ 2,211	+ 43	–	– 198	– 33	– 32	– 1	– 165	–	–	Dec.
+ 397	+ 373	+ 207	+ 166	+ 24	–	+ 216	– 25	– 25	–	+ 241	–	–	2025 Jan.

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium
		of which						to enterprises and households			to government		
									of which				
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	*Memo item Fiduciary loans*	Total	Total	Loans	Bills	Total	of which Loans	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of year or month ***
2024	277,895	261,366	3	686	15,840	10,963	31,962	27,190	26,833	3	4,772	4,440	245,933
2024 Oct.	276,570	259,164	4	1,306	16,096	10,909	30,305	25,540	24,889	4	4,765	4,106	246,265
Nov.	278,711	260,339	3	1,257	17,112	10,939	31,587	26,868	26,295	3	4,719	4,032	247,124
Dec.	277,895	261,366	3	686	15,840	10,963	31,962	27,190	26,833	3	4,772	4,440	245,933
2025 Jan.	278,264	260,947	3	817	16,497	11,067	31,828	26,681	26,139	3	5,147	4,869	246,436
													Changes *
2024	+ 5,635	+ 1,282	− 1	+ 380	+ 3,974	+ 3,540	+ 4,213	+ 2,534	+ 2,315	− 1	+ 1,679	+ 1,519	+ 1,422
2024 Oct.	+ 1,008	+ 59	−	+ 109	+ 840	+ 58	− 653	− 681	− 655	−	+ 28	− 107	+ 1,661
Nov.	+ 2,141	+ 1,175	− 1	− 49	+ 1,016	+ 30	+ 1,282	+ 1,328	+ 1,406	− 1	− 46	− 74	+ 859
Dec.	− 486	+ 1,357	−	− 571	− 1,272	+ 24	+ 375	+ 322	+ 538	−	+ 53	+ 408	− 861
2025 Jan.	+ 369	− 419	−	+ 131	+ 657	+ 104	− 134	− 509	− 694	−	+ 375	+ 429	+ 503
Savings banks													**End of year or month ***
2024	1,181,186	1,040,817	−	10	140,359	2,731	51,777	46,912	46,902	−	4,865	4,865	1,129,409
2024 Oct.	1,179,436	1,040,177	−	24	139,235	2,876	53,987	47,831	47,807	−	6,156	6,156	1,125,449
Nov.	1,181,926	1,041,873	−	21	140,032	2,860	52,533	46,989	46,968	−	5,544	5,544	1,129,393
Dec.	1,181,186	1,040,817	−	10	140,359	2,731	51,777	46,912	46,902	−	4,865	4,865	1,129,409
2025 Jan.	1,184,758	1,042,537	−	11	142,210	2,712	55,424	48,956	48,945	−	6,468	6,468	1,129,334
													Changes *
2024	+ 12,986	+ 9,462	−	− 99	+ 3,623	− 658	+ 280	− 328	− 314	−	+ 608	+ 693	+ 12,706
2024 Oct.	+ 2,512	+ 2,624	−	− 15	− 97	− 14	− 169	− 860	− 860	−	+ 691	+ 706	+ 2,681
Nov.	+ 2,490	+ 1,696	−	− 3	+ 797	− 16	− 1,454	− 842	− 839	−	− 612	− 612	+ 3,944
Dec.	− 740	− 1,056	−	− 11	+ 327	− 129	− 756	− 77	− 66	−	− 679	− 679	+ 16
2025 Jan.	+ 3,502	+ 1,650	−	+ 1	+ 1,851	− 19	+ 2,487	+ 884	+ 883	−	+ 1,603	+ 1,603	+ 1,015
Credit cooperatives													**End of year or month ***
2024	871,178	780,777	5	−	90,396	2,457	36,167	35,891	35,886	5	276	276	835,011
2024 Oct.	865,611	776,354	5	10	89,242	2,555	34,984	34,612	34,607	5	372	362	830,627
Nov.	868,059	778,383	5	10	89,661	2,542	34,674	34,377	34,372	5	297	287	833,385
Dec.	871,178	780,777	5	−	90,396	2,457	36,167	35,891	35,886	5	276	276	835,011
2025 Jan.	871,866	781,065	5	−	90,796	2,437	35,087	34,768	34,763	5	319	319	836,779
													Changes *
2024	+ 21,975	+ 20,145	+ 1	± 0	+ 1,829	− 453	+ 1,780	+ 1,741	+ 1,740	+ 1	+ 39	+ 39	+ 20,195
2024 Oct.	+ 1,729	+ 1,615	+ 1	−	+ 113	− 15	− 1,160	− 1,174	− 1,175	+ 1	+ 14	+ 14	+ 2,889
Nov.	+ 2,448	+ 2,029	−	−	+ 419	− 13	− 310	− 235	− 235	−	− 75	− 75	+ 2,758
Dec.	+ 3,119	+ 2,394	−	− 10	+ 735	− 85	+ 1,493	+ 1,514	+ 1,514	−	− 21	− 11	+ 1,626
2025 Jan.	+ 688	+ 288	−	−	+ 400	− 20	− 1,080	− 1,123	− 1,123	−	+ 43	+ 43	+ 1,768
Mortgage banks													**End of year or month ***
2024	133,982	126,682	−	−	7,300	6	2,266	2,227	2,227	−	39	39	131,716
2024 Oct.	134,390	127,129	−	60	7,201	6	2,418	2,314	2,314	−	104	44	131,972
Nov.	134,528	127,190	−	−	7,338	6	2,283	2,251	2,251	−	32	32	132,245
Dec.	133,982	126,682	−	−	7,300	6	2,266	2,227	2,227	−	39	39	131,716
2025 Jan.	133,955	126,613	−	−	7,342	6	2,096	2,053	2,053	−	43	43	131,859
													Changes *
2024	− 1,417	− 1,401	−	± 0	− 16	−	+ 67	+ 42	+ 42	−	+ 25	+ 25	− 1,484
2024 Oct.	− 92	− 74	−	+ 60	− 78	−	+ 61	− 2	− 2	−	+ 63	+ 3	− 153
Nov.	+ 138	+ 61	−	− 60	+ 137	−	− 135	− 63	− 63	−	− 72	− 12	+ 273
Dec.	− 546	− 508	−	−	− 38	−	− 17	− 24	− 24	−	+ 7	+ 7	− 529
2025 Jan.	− 27	− 69	−	−	+ 42	−	− 170	− 174	− 174	−	+ 4	+ 4	+ 143

* 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**	
168,098	165,117	41,074	124,043	2,981	9,673	77,835	64,976	1,366	63,610	12,859	–	1,290	2024
168,285	165,145	41,612	123,533	3,140	9,642	77,980	65,024	1,406	63,618	12,956	–	1,267	2024 Oct.
168,913	165,788	41,146	124,642	3,125	9,654	78,211	64,224	1,362	62,862	13,987	–	1,285	Nov.
168,098	165,117	41,074	124,043	2,981	9,673	77,835	64,976	1,366	63,610	12,859	–	1,290	Dec.
168,222	165,169	41,204	123,965	3,053	9,741	78,214	64,770	1,442	63,328	13,444	–	1,326	2025 Jan.
Changes *													
– 2,944	– 3,966	– 439	– 3,527	+ 1,022	+ 2,698	+ 4,366	+ 1,414	+ 50	+ 1,364	+ 2,952	–	+ 842	2024
+ 554	+ 204	+ 259	– 55	+ 350	+ 126	+ 1,107	+ 617	+ 4	+ 613	+ 490	–	– 68	2024 Oct.
– 757	– 742	– 466	– 276	– 15	+ 12	+ 1,616	+ 585	– 44	+ 629	+ 1,031	–	+ 18	Nov.
– 485	– 341	+ 258	– 599	– 144	+ 19	– 376	+ 752	+ 4	+ 748	– 1,128	–	+ 5	Dec.
+ 124	+ 52	+ 130	– 78	+ 72	+ 68	+ 379	– 206	+ 76	– 282	+ 585	–	+ 36	2025 Jan.
End of year or month *												**Savings banks**	
1,060,228	955,055	58,008	897,047	105,173	2,691	69,181	33,995	2,531	31,464	35,186	–	40	2024
1,058,678	953,571	58,268	895,303	105,107	2,834	66,771	32,643	2,496	30,147	34,128	–	42	2024 Oct.
1,061,140	956,044	58,587	897,457	105,096	2,818	68,253	33,317	2,527	30,790	34,936	–	42	Nov.
1,060,228	955,055	58,008	897,047	105,173	2,691	69,181	33,995	2,531	31,464	35,186	–	40	Dec.
1,058,542	952,774	56,467	896,307	105,768	2,672	70,792	34,350	2,570	31,780	36,442	–	40	2025 Jan.
Changes *													
+ 7,982	+ 5,803	– 2,797	+ 8,600	+ 2,179	– 652	+ 4,724	+ 3,280	+ 410	+ 2,870	+ 1,444	–	– 6	2024
+ 2,216	+ 2,186	– 160	+ 2,346	+ 30	– 13	+ 465	+ 592	+ 91	+ 501	– 127	–	– 1	2024 Oct.
+ 2,622	+ 2,633	+ 319	+ 2,314	– 11	– 16	+ 1,322	+ 514	+ 31	+ 483	+ 808	–	–	Nov.
– 912	– 989	– 579	– 410	+ 77	– 127	+ 928	+ 678	+ 4	+ 674	+ 250	–	– 2	Dec.
– 596	– 1,191	– 1,071	– 120	+ 595	– 19	+ 1,611	+ 355	+ 39	+ 316	+ 1,256	–	–	2025 Jan.
End of year or month *												**Credit cooperatives**	
818,977	741,068	41,846	699,222	77,909	2,457	16,034	3,547	246	3,301	12,487	–	–	2024
814,941	737,854	42,115	695,739	77,087	2,554	15,686	3,531	254	3,277	12,155	–	1	2024 Oct.
817,592	740,258	42,034	698,224	77,334	2,542	15,793	3,466	248	3,218	12,327	–	–	Nov.
818,977	741,068	41,846	699,222	77,909	2,457	16,034	3,547	246	3,301	12,487	–	–	Dec.
820,423	742,369	41,586	700,783	78,054	2,437	16,356	3,614	245	3,369	12,742	–	–	2025 Jan.
Changes *													
+ 19,568	+ 17,924	– 2,037	+ 19,961	+ 1,644	– 452	+ 627	+ 442	+ 4	+ 438	+ 185	–	– 1	2024
+ 2,874	+ 2,687	– 37	+ 2,724	+ 187	– 15	+ 15	+ 89	– 26	+ 115	– 74	–	–	2024 Oct.
+ 2,651	+ 2,404	– 81	+ 2,485	+ 247	– 12	+ 107	– 65	– 6	– 59	+ 172	–	– 1	Nov.
+ 1,385	+ 810	– 188	+ 998	+ 575	– 85	+ 241	+ 81	– 2	+ 83	+ 160	–	–	Dec.
+ 1,446	+ 1,301	– 260	+ 1,561	+ 145	– 20	+ 322	+ 67	– 1	+ 68	+ 255	–	–	2025 Jan.
End of year or month *												**Mortgage banks**	
114,009	113,849	17,577	96,272	160	6	17,707	10,567	334	10,233	7,140	–	–	2024
114,373	114,206	17,375	96,831	167	6	17,599	10,565	341	10,224	7,034	–	–	2024 Oct.
114,491	114,324	17,308	97,016	167	6	17,754	10,583	343	10,240	7,171	–	–	Nov.
114,009	113,849	17,577	96,272	160	6	17,707	10,567	334	10,233	7,140	–	–	Dec.
114,126	113,970	17,777	96,193	156	6	17,733	10,547	331	10,216	7,186	–	–	2025 Jan.
Changes *													
– 583	– 569	+ 1,626	– 2,195	– 14	–	– 901	– 899	+ 14	– 913	– 2	–	–	2024
– 48	– 41	– 165	+ 124	– 7	–	– 105	– 34	– 3	– 31	– 71	–	–	2024 Oct.
+ 118	+ 118	– 67	+ 185	–	–	+ 155	+ 18	+ 2	+ 16	+ 137	–	–	Nov.
– 482	– 475	+ 269	– 744	– 7	–	– 47	– 16	– 9	– 7	– 31	–	–	Dec.
+ 117	+ 121	+ 200	– 79	– 4	–	+ 26	– 20	– 3	– 17	+ 46	–	–	2025 Jan.

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium
		of which						to enterprises and households			to government		
									of which				
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	*Memo item Fiduciary loans*	Total	Total	Loans	Bills	Total	of which Loans	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													End of year or month *
2024	208,208	194,818	.	–	13,390	3	1,175	1,174	1,174	.	1	1	207,033
2024 Oct.	207,594	194,076	.	–	13,518	3	1,314	1,312	1,312	.	2	2	206,280
Nov.	207,704	194,271	.	–	13,433	3	1,258	1,257	1,257	.	1	1	206,446
Dec.	208,208	194,818	.	–	13,390	3	1,175	1,174	1,174	.	1	1	207,033
2025 Jan.	208,512	194,855	.	–	13,657	3	1,193	1,192	1,192	.	1	1	207,319
													Changes *
2024	+ 3,350	+ 4,419	.	–	– 1,069	– 3	+ 2	+ 1	+ 1	.	+ 1	+ 1	+ 3,348
2024 Oct.	+ 120	+ 134	.	–	– 14	– 1	+ 38	+ 37	+ 37	.	+ 1	+ 1	+ 82
Nov.	+ 110	+ 195	.	–	– 85	–	– 56	– 55	– 55	.	– 1	– 1	+ 166
Dec.	+ 504	+ 547	.	–	– 43	–	– 83	– 83	– 83	.	–	–	+ 587
2025 Jan.	+ 304	+ 37	.	–	+ 267	–	+ 18	+ 18	+ 18	.	–	–	+ 286
Banks with special, development and other central support tasks													End of year or month *
2024	297,082	248,326	25	576	48,155	7,694	14,290	12,093	12,023	25	2,197	1,666	282,792
2024 Oct.	298,832	249,197	–	930	48,705	7,419	15,422	12,412	12,347	–	3,010	2,145	283,410
Nov.	299,747	249,998	25	870	48,854	7,556	15,678	12,664	12,594	25	3,014	2,189	284,069
Dec.	297,082	248,326	25	576	48,155	7,694	14,290	12,093	12,023	25	2,197	1,666	282,792
2025 Jan.	299,637	249,539	25	574	49,499	7,732	14,968	12,513	12,443	25	2,455	1,926	284,669
													Changes *
2024	+ 4,032	– 427	+ 5	+ 516	+ 3,938	+ 374	– 169	– 756	– 756	+ 5	+ 587	+ 66	+ 4,201
2024 Oct.	+ 2,426	+ 655	– 20	+ 575	+ 1,216	– 9	+ 77	– 919	– 800	– 20	+ 996	+ 322	+ 2,349
Nov.	+ 915	+ 801	+ 25	– 60	+ 149	+ 137	+ 256	+ 252	+ 247	+ 25	+ 4	+ 44	+ 659
Dec.	– 2,665	– 1,672	–	– 294	– 699	+ 138	– 1,388	– 571	– 571	–	– 817	– 523	– 1,277
2025 Jan.	+ 2,555	+ 1,213	–	– 2	+ 1,344	+ 38	+ 678	+ 420	+ 420	–	+ 258	+ 260	+ 1,877
Memo item: Foreign banks													End of year or month *
2024	450,561	422,797	.	.	27,446	261	69,050	64,116	64,116	–	4,934	4,616	381,511
2024 Oct.	448,540	421,433	.	.	26,535	281	70,485	65,111	65,107	4	5,374	4,806	378,055
Nov.	450,326	422,197	.	.	27,983	278	70,958	65,949	65,946	3	5,009	4,866	379,368
Dec.	450,561	422,797	.	.	27,446	261	69,050	64,116	64,116	–	4,934	4,616	381,511
2025 Jan.	456,066	425,126	.	.	30,207	259	71,055	64,389	64,387	–	6,666	5,935	385,011
													Changes *
2024	+ 10,167	+ 10,448	.	.	– 321	– 116	+ 556	– 871	– 859	– 12	+ 1,427	+ 1,375	+ 9,611
2024 Oct.	– 3,425	+ 429	.	.	– 4,625	– 14	– 12	– 1,055	– 1,053	– 2	+ 1,043	+ 270	– 3,413
Nov.	+ 1,786	+ 764	.	.	+ 1,448	– 3	+ 303	+ 668	+ 669	– 1	– 365	+ 60	+ 1,483
Dec.	+ 70	+ 435	.	.	– 537	– 17	– 1,918	– 1,843	– 1,840	– 3	– 75	– 250	+ 1,988
2025 Jan.	+ 5,505	+ 2,329	.	.	+ 2,761	– 2	+ 2,005	+ 273	+ 271	–	+ 1,732	+ 1,319	+ 3,500

* 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**		
199,978	189,487	2,884	186,603	10,491	3	7,055	4,156	–	4,156	2,899	–	–	2024
199,179	188,688	2,930	185,758	10,491	3	7,101	4,074	–	4,074	3,027	–	–	2024 Oct.
199,384	188,893	2,903	185,990	10,491	3	7,062	4,120	–	4,120	2,942	–	–	Nov.
199,978	189,487	2,884	186,603	10,491	3	7,055	4,156	–	4,156	2,899	–	–	Dec.
200,010	189,519	2,821	186,698	10,491	3	7,309	4,143	–	4,143	3,166	–	–	2025 Jan.
Changes *													
+ 4,397	+ 4,518	– 507	+ 5,025	– 121	– 3	– 1,049	– 101	–	– 101	– 948	–	–	2024
+ 73	+ 78	– 63	+ 141	– 5	– 1	+ 9	+ 18	–	+ 18	– 9	–	–	2024 Oct.
+ 255	+ 255	– 27	+ 282	–	–	– 89	– 4	–	– 4	– 85	–	–	Nov.
+ 594	+ 594	– 19	+ 613	–	–	– 7	+ 36	–	+ 36	– 43	–	–	Dec.
+ 32	+ 32	– 63	+ 95	–	–	+ 254	– 13	–	– 13	+ 267	–	–	2025 Jan.
End of year or month *											**Banks with special, development and other central support tasks**		
149,296	135,937	19,852	116,085	13,359	7,097	133,496	98,700	7,413	91,287	34,796	–	597	2024
149,630	136,238	19,774	116,464	13,392	6,825	133,780	98,467	7,270	91,197	35,313	–	594	2024 Oct.
149,964	136,490	19,833	116,657	13,474	6,955	134,105	98,725	7,539	91,186	35,380	–	601	Nov.
149,296	135,937	19,852	116,085	13,359	7,097	133,496	98,700	7,413	91,287	34,796	–	597	Dec.
149,517	136,114	19,645	116,469	13,403	7,127	135,152	99,056	7,211	91,845	36,096	–	605	2025 Jan.
Changes *													
– 3,094	– 2,059	– 3,038	+ 979	– 1,035	+ 348	+ 7,295	+ 2,322	+ 121	+ 2,201	+ 4,973	–	+ 26	2024
+ 731	+ 501	– 121	+ 622	+ 230	– 17	+ 1,618	+ 632	+ 12	+ 620	+ 986	–	+ 8	2024 Oct.
+ 469	+ 387	+ 59	+ 328	+ 82	+ 130	+ 190	+ 123	+ 269	– 146	+ 67	–	+ 7	Nov.
– 668	– 553	+ 19	– 572	– 115	+ 142	– 609	– 25	– 126	+ 101	– 584	–	– 4	Dec.
+ 221	+ 177	– 207	+ 384	+ 44	+ 30	+ 1,656	+ 356	– 202	+ 558	+ 1,300	–	+ 8	2025 Jan.
End of year or month *											**Memo item: Foreign banks**		
360,337	345,668	86,669	258,999	14,669	261	21,174	8,397	1,244	7,153	12,777	–	–	2024
358,277	343,315	87,483	255,832	14,962	281	19,778	8,205	1,224	6,981	11,573	–	–	2024 Oct.
357,885	343,171	86,212	256,959	14,714	278	21,483	8,214	1,197	7,017	13,269	–	–	Nov.
360,337	345,668	86,669	258,999	14,669	261	21,174	8,397	1,244	7,153	12,777	–	–	Dec.
361,623	346,299	86,756	259,543	15,324	259	23,388	8,505	1,326	7,179	14,883	–	–	2025 Jan.
Changes *													
+ 6,358	+ 7,613	+ 409	+ 7,204	– 1,255	– 116	+ 3,253	+ 2,319	+ 484	+ 1,835	+ 934	–	–	2024
+ 1,065	+ 1,238	+ 184	+ 1,054	– 173	– 14	– 4,478	– 26	– 24	– 2	– 4,452	–	–	2024 Oct.
– 222	+ 26	– 1,101	+ 1,127	– 248	– 3	+ 1,705	+ 9	– 27	+ 36	+ 1,696	–	–	Nov.
+ 2,297	+ 2,342	+ 437	+ 1,905	– 45	– 17	– 309	+ 183	+ 47	+ 136	– 492	–	–	Dec.
+ 1,286	+ 631	+ 87	+ 544	+ 655	– 2	+ 2,214	+ 108	+ 82	+ 26	+ 2,106	–	–	2025 Jan.

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 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	3,408,368	1,808,419	1,531,500	276,919	1,883,978	529,574	1,377,556	223,643	253,099	900,814	506,422	20,747	30,989
Q3	3,420,591	1,816,396	1,538,621	277,775	1,888,494	531,723	1,380,769	223,154	257,129	900,486	507,725	21,019	30,893
Q4	3,428,863	1,823,015	1,544,456	278,559	1,892,264	534,715	1,383,087	224,112	252,408	906,567	509,177	20,774	31,053
	Changes during quarter *												
2017 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	+ 7,339	+ 5,575	+ 7,126	− 1,551	+ 4,471	+ 2,177	+ 3,649	+ 1,231	− 1,251	+ 3,669	+ 822	− 192	− 18
Q3	+ 13,422	+ 7,977	+ 7,121	+ 856	+ 5,820	+ 2,149	+ 4,507	+ 231	+ 4,145	+ 131	+ 1,313	+ 282	− 96
Q4	+ 10,234	+ 8,049	+ 6,200	+ 1,849	+ 5,927	+ 3,362	+ 4,435	− 1,297	− 2,196	+ 7,928	+ 1,492	− 365	+ 275

***** 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 *													
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	2017 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
455,813	1,515,254	1,280,071	187,108	7,846	29,610	67,576	1,418,068	16,843	4,602	470	454	15,919	Q3
457,350	1,519,719	1,283,775	187,527	7,124	29,782	67,221	1,422,716	16,880	4,525	526	414	15,940	Q4
Changes during quarter *													
+ 2,954	+ 14,861	+ 12,094	+ 2,529	− 15	− 299	+ 886	+ 14,274	+ 143	− 22	− 22	+ 7	+ 158	2017 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	+ 2,915	+ 3,369	+ 591	− 51	− 607	− 708	+ 4,230	− 47	+ 29	+ 28	+ 3	− 78	Q2
+ 1,127	+ 7,691	+ 5,891	+ 604	+ 892	+ 1,461	− 156	+ 6,386	− 89	− 63	− 37	+ 9	− 61	Q3
+ 1,582	+ 4,205	+ 4,764	− 886	− 727	+ 167	− 365	+ 4,403	+ 102	− 77	+ 56	− 40	+ 86	Q4

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 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
Q3	1,002,099	429,051	400,587	28,464	515,325	94,837	429,775	122,829	109,073	197,873	85,550	6,493	16,423
Q4	1,003,281	428,265	400,875	27,390	515,792	94,456	430,474	125,530	104,834	200,110	85,318	6,655	16,702
													Changes during quarter *
2023 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	− 646	− 408	+ 501	− 909	− 917	− 213	− 364	− 998	+ 225	+ 409	− 553	− 201	+ 59
Q3	+ 4,525	+ 93	+ 336	− 243	+ 2,333	+ 63	+ 2,610	+ 518	+ 3,461	− 1,369	− 277	− 14	+ 119
Q4	+ 2,209	+ 644	+ 653	− 9	+ 1,944	+ 154	+ 1,946	+ 406	− 2,044	+ 3,584	− 2	+ 42	+ 394
Big banks													**End of quarter** *
2023 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
Q3	444,883	263,094	252,872	10,222	205,919	49,891	160,880	57,555	22,533	80,792	45,039	2,343	995
Q4	440,975	260,506	251,694	8,812	203,769	49,254	159,459	59,146	21,619	78,694	44,310	2,272	984
													Changes during quarter *
2023 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
Q3	− 3,874	− 1,519	− 1,233	− 286	− 2,539	− 244	− 2,176	− 1,190	+ 727	− 1,713	− 363	+ 16	− 23
Q4	− 2,716	− 1,158	− 928	− 230	− 758	− 107	− 229	+ 261	− 384	− 106	− 529	− 71	− 11
Regional banks and other commercial banks													**End of quarter** *
2023 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
Q3	446,819	162,428	145,317	17,111	221,000	44,192	185,910	38,634	53,836	93,440	35,090	2,798	13,192
Q4	450,447	164,263	146,831	17,432	222,307	44,453	186,774	40,082	51,387	95,305	35,533	3,051	13,338
													Changes during quarter *
2023 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
Q3	+ 11,013	+ 1,665	+ 1,642	+ 23	+ 6,935	+ 312	+ 6,817	+ 3,847	+ 2,394	+ 576	+ 118	− 51	+ 149
Q4	+ 3,463	+ 1,845	+ 1,644	+ 201	+ 1,352	+ 261	+ 919	+ 553	− 774	+ 1,140	+ 433	+ 133	+ 261
Branches of foreign banks													**End of quarter** *
2023 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
Q3	110,397	3,529	2,398	1,131	88,406	754	82,985	26,640	32,704	23,641	5,421	1,352	2,236
Q4	111,859	3,496	2,350	1,146	89,716	749	84,241	26,302	31,828	26,111	5,475	1,332	2,380
													Changes during quarter *
2023 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	+ 1,624	− 104	− 62	− 42	+ 1,817	− 45	+ 1,861	+ 413	+ 1,006	+ 442	− 44	− 46	+ 25
Q3	− 2,614	− 53	− 73	+ 20	− 2,063	− 5	− 2,031	− 2,139	+ 340	− 232	− 32	+ 21	− 7
Q4	+ 1,462	− 43	− 63	+ 20	+ 1,350	−	+ 1,256	− 408	− 886	+ 2,550	+ 94	− 20	+ 144

***** 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]**	
63,573	482,123	333,952	124,696	2,611	17,284	48,242	416,597	1,861	486	210	157	1,494	2023 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
62,634	484,932	333,722	127,562	2,961	17,979	48,026	418,927	1,842	492	153	170	1,519	Q3
61,961	485,616	333,334	128,646	2,570	17,782	48,190	419,644	1,873	475	154	143	1,576	Q4
Changes during quarter *													
− 570	− 750	− 576	− 495	− 119	− 205	+ 57	− 602	− 22	− 14	− 35	+ 12	+ 1	2023 Q4
− 110	+ 441	− 70	+ 1,091	− 16	− 346	− 268	+ 1,055	+ 20	+ 22	− 44	+ 7	+ 57	2024 Q1
− 411	+ 279	− 196	+ 1,076	− 52	− 418	− 184	+ 881	− 8	+ 1	+ 18	+ 3	− 29	Q2
− 382	+ 2,223	+ 47	+ 942	+ 413	+ 1,374	+ 396	+ 453	− 31	− 17	− 31	+ 3	− 3	Q3
− 438	+ 234	+ 507	− 241	− 396	− 202	+ 154	+ 282	+ 31	− 17	+ 1	− 27	+ 57	Q4
End of quarter *												**Big banks**	
42,538	243,182	216,642	17,785	1,374	4,087	3,294	235,801	620	164	75	38	507	2023 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
41,701	238,423	213,043	17,906	1,583	3,751	2,780	231,892	541	160	37	40	464	Q3
41,054	236,631	211,095	18,164	1,218	3,511	2,767	230,353	575	157	53	29	493	Q4
Changes during quarter *													
− 569	− 1,547	− 1,083	− 853	− 101	+ 36	− 162	− 1,421	− 31	− 2	− 39	+ 13	− 5	2023 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
− 356	− 1,308	− 1,274	− 232	+ 280	+ 400	− 153	− 1,555	− 27	− 1	− 24	−	− 3	Q3
− 447	− 1,992	− 1,048	− 852	− 365	− 240	− 13	− 1,739	+ 34	− 3	+ 16	− 11	+ 29	Q4
End of quarter *												**Regional banks and other commercial banks**	
19,112	216,686	114,378	94,436	1,217	7,682	38,481	170,523	1,061	321	53	85	923	2023 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
19,100	224,709	117,906	97,978	1,358	8,433	38,519	177,757	1,110	330	29	92	989	Q3
19,144	227,021	119,494	98,728	1,335	8,382	38,539	180,100	1,119	316	32	71	1,016	Q4
Changes during quarter *													
+ 20	+ 444	+ 526	+ 201	− 18	− 345	− 199	+ 988	− 6	− 12	− 9	− 1	+ 4	2023 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
+ 20	+ 4,086	+ 1,369	+ 1,893	+ 131	+ 791	+ 512	+ 2,783	− 8	− 16	− 9	−	+ 1	Q3
+ 39	+ 2,102	+ 1,598	+ 545	− 28	− 56	+ 10	+ 2,148	+ 9	− 14	+ 3	− 21	+ 27	Q4
End of quarter *												**Branches of foreign banks**	
1,923	22,255	2,932	12,475	20	5,515	6,467	10,273	180	1	82	34	64	2023 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
1,833	21,800	2,773	11,678	20	5,795	6,727	9,278	191	2	87	38	66	Q3
1,763	21,964	2,745	11,754	17	5,889	6,884	9,191	179	2	69	43	67	Q4
Changes during quarter *													
− 21	+ 353	− 19	+ 157	−	+ 104	+ 418	− 169	+ 15	−	+ 13	−	+ 2	2023 Q4
− 24	− 50	− 52	− 144	− 7	+ 43	+ 38	− 131	+ 2	+ 1	− 1	+ 1	+ 2	2024 Q1
− 23	− 198	− 59	− 262	−	+ 69	− 150	− 117	+ 5	−	+ 4	−	+ 1	Q2
− 46	− 555	− 48	− 719	+ 2	+ 183	+ 37	− 775	+ 4	−	+ 2	+ 3	− 1	Q3
− 30	+ 124	− 43	+ 66	− 3	+ 94	+ 157	− 127	− 12	−	− 18	+ 5	+ 1	Q4

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 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
Q3	192,134	29,740	23,310	6,430	177,789	17,420	171,140	24,604	39,900	106,636	6,649	388	843
Q4	191,953	29,547	23,039	6,508	177,677	17,236	171,066	25,867	39,668	105,531	6,611	389	809
													Changes during quarter *
2023 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
Q3	− 1,656	− 1,615	− 1,359	− 256	− 1,610	− 1,499	− 1,604	− 476	+ 559	− 1,687	− 6	+ 37	− 3
Q4	+ 409	− 193	− 271	+ 78	+ 413	− 184	+ 451	+ 1,303	+ 98	− 950	− 38	+ 1	− 34
Saving banks													**End of quarter** *
2023 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	36,182	45,618	276,666	203,767	6,436	5,913
Q3	1,000,052	591,172	402,578	188,594	564,045	199,289	359,859	36,534	45,428	277,897	204,186	6,526	5,763
Q4	1,001,947	594,009	403,379	190,630	564,978	200,902	360,615	35,114	45,190	280,311	204,363	6,354	5,706
													Changes during quarter *
2023 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	+ 345	− 396	+ 592	+ 456	− 19	− 105
Q3	+ 3,237	+ 3,291	+ 2,147	+ 1,144	+ 1,812	+ 1,561	+ 1,393	+ 352	− 190	+ 1,231	+ 419	+ 90	− 150
Q4	+ 2,055	+ 2,837	+ 801	+ 2,036	+ 1,093	+ 1,613	+ 916	− 1,420	− 238	+ 2,574	+ 177	− 172	− 57
Credit cooperatives													**End of quarter** *
2023 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
Q3	770,953	464,803	439,731	25,072	397,275	133,320	219,990	23,784	26,199	170,007	177,285	7,403	7,342
Q4	776,963	468,787	444,165	24,622	401,245	135,522	222,445	23,472	26,092	172,881	178,800	7,187	7,329
													Changes during quarter *
2023 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
Q3	+ 6,648	+ 4,656	+ 5,084	− 428	+ 3,329	+ 1,588	+ 2,169	+ 255	− 547	+ 2,461	+ 1,160	+ 162	− 68
Q4	+ 6,010	+ 3,984	+ 4,434	− 450	+ 3,780	+ 2,037	+ 2,455	− 312	− 107	+ 2,874	+ 1,325	− 216	− 13
Mortgage banks													**End of quarter** *
2023 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
Q3	116,564	67,734	63,474	4,260	82,818	34,137	73,705	2,313	17,209	54,183	9,113	2	306
Q4	116,072	67,459	63,267	4,192	82,138	33,675	72,985	2,223	17,263	53,499	9,153	1	290
													Changes during quarter *
2023 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
Q3	− 239	− 198	− 261	+ 63	− 206	− 170	− 166	+ 87	+ 452	− 705	− 40	−	+ 8
Q4	− 492	− 275	− 207	− 68	− 680	− 462	− 720	− 90	+ 54	− 684	+ 40	− 1	− 16

***** 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 Statiscal 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 *												**Landesbanken**	
5,385	14,198	12,519	365	197	552	675	12,971	722	330	8	14	700	2023 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
5,418	13,672	12,016	355	198	587	589	12,496	673	304	9	21	643	Q3
5,413	13,692	12,020	365	207	567	576	12,549	584	291	13	21	550	Q4
Changes during quarter *													
– 64	– 102	– 62	– 3	–	+ 16	+ 23	– 141	– 152	+ 6	– 4	– 166	+ 18	2023 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
– 40	– 22	– 90	– 10	+ 16	+ 67	– 13	– 76	– 24	– 26	– 5	+ 4	– 23	Q3
– 5	+ 20	+ 4	+ 10	+ 9	– 20	– 13	+ 53	– 24	– 13	+ 4	–	– 28	Q4
End of quarter *												**Saving banks**	
190,403	429,967	389,296	28,263	2,784	5,968	7,603	416,396	6,584	1,599	197	146	6,241	2023 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
191,897	429,694	390,330	27,851	3,033	5,427	7,118	417,149	6,313	1,553	180	119	6,014	Q3
192,303	430,607	391,564	27,760	2,866	5,230	6,985	418,392	6,362	1,543	204	117	6,041	Q4
Changes during quarter *													
– 85	– 1,153	– 348	– 256	– 65	– 475	– 163	– 515	– 110	+ 2	+ 27	– 14	– 123	2023 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
+ 479	+ 1,497	+ 1,743	– 20	+ 325	– 103	– 132	+ 1,732	– 72	– 13	+ 7	– 8	– 71	Q3
+ 406	+ 913	+ 1,234	– 91	– 167	– 197	– 133	+ 1,243	+ 49	– 10	+ 24	– 2	+ 27	Q4
End of quarter *												**Credit cooperatives**	
160,325	362,573	325,432	26,547	1,470	4,479	9,197	348,897	6,101	689	106	120	5,875	2023 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
162,540	367,585	330,788	26,178	1,654	4,503	8,482	354,600	6,093	695	96	129	5,868	Q3
164,284	369,559	332,589	25,815	1,481	5,103	8,306	356,150	6,159	676	124	118	5,917	Q4
Changes during quarter *													
+ 140	+ 1,039	+ 1,117	– 247	– 88	+ 241	– 246	+ 1,044	+ 36	+ 26	+ 3	+ 1	+ 32	2023 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
+ 1,066	+ 3,297	+ 3,068	– 70	+ 138	+ 290	– 149	+ 3,156	+ 22		– 8	+ 1	+ 29	Q3
+ 1,554	+ 2,164	+ 1,966	– 343	– 173	+ 600	– 176	+ 1,740	+ 66	– 19	+ 28	– 11	+ 49	Q4
End of quarter *												**Mortgage banks**	
8,910	33,463	33,347	20	–	1	23	33,439	110	58	–	–	110	2023 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
8,805	33,638	33,536	17	–	1	25	33,612	108	61	–	–	108	Q3
8,862	33,825	33,722	17	–	3	24	33,798	109	62	–	–	109	Q4
Changes during quarter *													
– 43	– 71	– 64	– 1	–	–	– 4	– 67	+ 1	–	–	–	+ 1	2023 Q4
– 28	+ 122	+ 130	–	–	–	–	+ 122	– 4	– 1	–	–	– 4	2024 Q1
– 29	+ 84	+ 87	– 1	–	–	+ 2	+ 82	+ 4	+ 4	–	–	+ 4	Q2
– 48	– 31	– 28	– 2	–	–	–	– 31	– 2	–	–	–	– 2	Q3
+ 57	+ 187	+ 186	–	–	+ 2	– 1	+ 186	+ 1	+ 1	–	–	+ 1	Q4

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 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
Q3	189,885	186,374	165,136	21,238	22,327	19,647	3,075	121	18	2,936	19,252	152	194
Q4	190,663	187,293	165,871	21,422	22,220	19,664	2,890	121	18	2,751	19,330	133	195
													Changes during quarter *
2023 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
Q3	+ 1,473	+ 1,373	+ 905	+ 468	+ 324	+ 219	+ 120	+ 5	–	+ 115	+ 204	+ 4	–
Q4	+ 828	+ 919	+ 735	+ 184	– 57	+ 17	– 135	–	–	– 135	+ 78	– 19	+ 1
Banks with special, development and other central support tasks													**End of quarter ***
2023 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	149,880	47,145	43,536	3,609	129,487	32,686	123,650	13,889	18,892	90,869	5,837	52	24
Q3	148,904	47,522	43,805	3,717	128,915	33,073	123,225	12,969	19,302	90,954	5,690	55	22
Q4	147,984	47,655	43,860	3,795	128,214	33,260	122,612	11,785	19,343	91,484	5,602	55	22
													Changes during quarter *
2023 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	– 493	+ 115	+ 200	– 85	– 215	+ 135	– 97	– 190	– 1,012	+ 1,105	– 118	– 6	– 5
Q3	– 566	+ 377	+ 269	+ 108	– 162	+ 387	– 15	– 510	+ 410	+ 85	– 147	+ 3	– 2
Q4	– 785	+ 133	+ 55	+ 78	– 566	+ 187	– 478	– 1,184	+ 41	+ 665	– 88	–	–
Memo item: Foreign banks													**End of quarter ***
2023 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
Q3	408,242	138,804	131,818	6,986	207,232	25,446	177,240	50,787	61,652	64,801	29,992	2,821	5,684
Q4	409,797	140,004	132,922	7,082	206,934	25,540	176,865	49,715	58,683	68,467	30,069	3,029	5,680
													Changes during quarter *
2023 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	+ 3,125	+ 480	+ 708	– 228	+ 1,613	– 67	+ 1,696	+ 908	+ 465	+ 323	– 83	– 35	+ 25
Q3	– 68	+ 551	+ 700	– 149	– 1,545	+ 16	– 1,406	– 1,441	+ 522	– 487	– 139	– 54	– 14
Q4	+ 1,390	+ 1,225	+ 1,244	– 19	– 278	+ 99	– 385	– 2,037	– 1,304	+ 2,956	+ 107	+ 88	+ 111

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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 *								**Building and loan associations**					
18,379	164,358	163,521	239	–	947	3,179	160,232	204	202	–	–	204	2023 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
18,906	167,330	166,501	14	–	1,002	2,780	163,548	228	226	–	–	228	Q3
19,002	168,216	167,404	16	–	920	2,669	164,627	227	225	–	–	227	Q4
Changes during quarter *													
+ 194	+ 1,278	+ 1,342	– 38	–	– 98	– 83	+ 1,459	+ 9	+ 9	–	–	+ 9	2023 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
+ 200	+ 1,141	+ 1,146	–	–	+ 19	– 160	+ 1,282	+ 8	+ 8	–	–	+ 8	Q3
+ 96	+ 886	+ 903	+ 2	–	– 82	– 111	+ 1,079	– 1	– 1	–	–	– 1	Q4
End of quarter *								**Banks with special, development and other central support tasks**					
5,987	19,001	13,225	5,487	–	301	447	18,253	1,625	1,323	32	5	1,588	2023 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
5,613	18,403	13,178	5,131	–	111	556	17,736	1,586	1,271	32	15	1,539	Q3
5,525	18,204	13,142	4,908	–	177	471	17,556	1,566	1,253	31	15	1,520	Q4
Changes during quarter *													
– 89	– 263	– 91	– 220	–	+ 60	– 72	– 251	– 36	– 31	– 1	– 2	– 33	2023 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
– 148	– 414	+ 5	– 236	–	– 186	– 98	– 130	+ 10	– 15	–	+ 9	+ 1	Q3
– 88	– 199	– 36	– 223	–	+ 66	– 85	– 180	– 20	– 18	– 1	–	– 19	Q4
End of quarter *								**Memo item: Foreign banks**					
21,707	196,090	112,021	71,878	1,178	10,994	20,476	164,620	417	42	117	61	239	2023 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
21,487	200,600	113,313	74,215	1,288	11,540	21,517	167,543	410	45	107	66	237	Q3
21,360	202,461	114,423	74,706	1,263	11,589	21,934	168,938	402	41	88	80	234	Q4
Changes during quarter *													
– 213	+ 549	– 88	+ 566	– 47	– 96	+ 665	– 20	+ 16	– 1	+ 16	– 1	+ 1	2023 Q4
– 79	+ 1,070	+ 210	+ 726	– 4	– 84	+ 288	+ 866	– 4	+ 3	– 8	+ 3	+ 1	2024 Q1
– 73	+ 1,506	+ 547	+ 822	–	+ 65	+ 156	+ 1,285	+ 6	–	+ 6	–	–	Q2
– 71	+ 1,486	+ 535	+ 461	+ 109	+ 480	+ 262	+ 744	– 9	–	– 8	+ 2	– 3	Q3
– 92	+ 1,676	+ 1,130	+ 316	– 25	+ 44	+ 407	+ 1,225	– 8	– 4	– 19	+ 14	– 3	Q4

I Banks (MFIs) in Germany

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

€ million

Period	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 textile 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
	Total lending												**End of quarter** *
2023 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	1,883,978	155,692	15,501	6,875	5,021	24,127	45,967	17,137	18,792	3,162	19,110	143,791	114,089
Q3	1,888,494	153,845	15,399	6,934	4,952	23,996	45,577	16,040	18,828	3,203	18,916	144,626	114,334
Q4	1,892,264	147,944	14,113	7,018	4,820	23,110	42,594	15,273	18,894	3,124	18,998	147,162	113,640
	Short-term lending												
2023 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	244,390	40,401	3,243	1,807	898	6,411	14,262	5,306	3,514	981	3,979	6,175	23,328
Q3	244,173	39,216	3,063	1,926	857	6,180	13,886	4,393	3,773	1,014	4,124	5,289	23,456
Q4	244,886	35,471	2,608	1,694	844	5,515	12,555	3,498	3,568	822	4,367	6,128	22,452
	Medium-term lending												
2023 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	284,088	33,246	5,304	1,118	1,068	3,575	11,848	3,845	3,032	527	2,929	10,963	22,107
Q3	288,022	34,240	5,551	1,064	1,107	3,817	12,350	3,741	3,178	632	2,800	10,867	21,792
Q4	283,461	31,967	5,049	1,328	1,011	3,811	9,929	3,780	3,353	762	2,944	10,294	21,752
	Long-term lending												
2023 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	1,355,500	82,045	6,954	3,950	3,055	14,141	19,857	7,986	12,246	1,654	12,202	126,653	68,654
Q3	1,356,299	80,389	6,785	3,944	2,988	13,999	19,341	7,906	11,877	1,557	11,992	128,470	69,086
Q4	1,363,917	80,506	6,456	3,996	2,965	13,784	20,110	7,995	11,973	1,540	11,687	130,740	69,436
	Total lending												**Changes during quarter** *
2023 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	+ 4,471	+ 505	− 23	+ 47	+ 34	+ 73	+ 152	+ 682	− 317	− 92	− 51	+ 319	+ 582
Q3	+ 5,820	− 1,862	− 102	+ 59	− 69	− 131	− 390	− 1,112	+ 36	+ 41	− 194	+ 775	+ 245
Q4	+ 5,927	− 5,751	− 1,196	+ 84	− 107	− 886	− 2,983	− 747	+ 66	− 79	+ 97	+ 3,571	− 702
	Short-term lending												
2023 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	+ 1,039	+ 738	+ 38	+ 109	− 95	+ 372	− 98	+ 496	+ 36	− 35	− 85	+ 12	+ 269
Q3	+ 513	− 1,185	− 180	+ 119	− 41	− 231	− 376	− 913	+ 259	+ 33	+ 145	− 886	+ 128
Q4	− 1,662	− 3,745	− 455	− 232	− 13	− 665	− 1,331	− 895	− 205	− 192	+ 243	+ 819	− 1,004
	Medium-term lending												
2023 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	− 1,269	+ 389	− 231	+ 44	+ 145	− 8	− 38	+ 203	+ 165	− 18	+ 127	− 24	− 377
Q3	+ 4,049	+ 994	+ 247	− 54	+ 39	+ 242	+ 502	− 104	+ 146	+ 105	− 129	− 56	− 315
Q4	− 1,921	− 2,173	− 462	+ 264	− 71	− 6	− 2,421	+ 59	+ 175	+ 130	+ 159	− 573	− 40
	Long-term lending												
2023 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	+ 4,701	− 622	+ 170	− 106	− 16	− 291	+ 288	− 17	− 518	− 39	− 93	+ 331	+ 690
Q3	+ 1,258	− 1,671	− 169	− 6	− 67	− 142	− 516	− 95	− 369	− 97	− 210	+ 1,717	+ 432
Q4	+ 9,510	+ 167	− 279	+ 52	− 23	− 215	+ 769	+ 89	+ 96	− 17	− 305	+ 3,325	+ 342

***** 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**	
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	2023 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
154,923	56,788	51,206	224,944	987,828	353,636	78,511	223,166	29,317	158,555	91,500	11,671	41,472	Q3
154,641	56,483	51,121	227,816	993,457	358,760	76,383	223,589	29,412	160,449	92,719	11,394	40,751	Q4
												Short-term lending	
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	2023 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	46,956	70,942	15,308	14,128	11,329	1,252	18,626	4,432	2,493	3,374	Q2
46,710	4,205	3,999	49,664	71,634	14,999	14,900	11,577	1,117	19,448	4,133	2,079	3,381	Q3
48,357	3,958	4,560	54,060	69,900	14,912	12,382	11,490	1,153	20,432	4,716	1,636	3,179	Q4
												Medium-term lending	
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	2023 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
25,830	4,344	9,371	64,628	116,950	25,081	22,061	32,692	2,115	20,440	5,007	4,205	5,349	Q3
25,118	4,344	10,250	62,486	117,250	24,904	22,578	32,790	2,120	20,623	5,183	4,231	4,821	Q4
												Long-term lending	
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	2023 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	110,808	797,468	310,972	41,890	179,230	26,197	118,516	82,304	5,581	32,778	Q2
82,383	48,239	37,836	110,652	799,244	313,556	41,550	178,897	26,085	118,667	82,360	5,387	32,742	Q3
81,166	48,181	36,311	111,270	806,307	318,944	41,423	179,309	26,139	119,394	82,820	5,527	32,751	Q4
Changes during quarter *												**Total lending**	
+ 708	− 472	+ 708	− 4,880	+ 3,356	+ 2,702	− 393	+ 1,268	− 81	+ 416	+ 120	− 125	− 551	2023 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
− 3,980	+ 339	− 832	+ 6,848	+ 4,287	+ 2,144	+ 1,330	+ 638	− 221	+ 705	− 177	− 692	+ 560	Q3
− 472	− 315	+ 585	+ 3,307	+ 5,704	+ 4,984	− 2,088	+ 498	+ 95	+ 2,004	+ 1,049	− 277	− 561	Q4
												Short-term lending	
− 243	− 243	+ 680	− 4,138	− 1,988	− 247	− 609	− 246	+ 79	− 367	+ 12	− 430	− 180	2023 Q4
+ 58	+ 495	+ 84	+ 1,027	+ 2,290	− 879	+ 1,846	+ 127	+ 166	+ 701	− 33	+ 199	+ 163	2024 Q1
+ 16	+ 124	− 135	− 1,257	+ 1,272	+ 199	− 350	− 105	− 45	+ 827	+ 16	+ 594	+ 136	Q2
− 1,312	+ 57	− 419	+ 3,438	+ 692	− 309	+ 772	+ 248	− 135	+ 822	− 299	− 414	+ 7	Q3
+ 702	− 247	+ 561	+ 3,016	− 1,764	− 87	− 2,478	− 87	+ 36	+ 984	+ 513	− 443	− 202	Q4
												Medium-term lending	
+ 1,032	+ 30	+ 353	− 1,314	+ 2,032	− 502	+ 557	+ 1,343	+ 29	+ 678	− 40	+ 277	− 310	2023 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
− 1,622	+ 154	− 52	+ 3,377	+ 1,569	− 366	+ 898	+ 758	+ 26	− 268	+ 66	− 84	+ 539	Q3
− 87	− 20	+ 879	− 437	+ 530	− 127	+ 517	+ 98	+ 5	+ 203	+ 176	+ 26	− 368	Q4
												Long-term lending	
− 81	− 259	− 325	+ 572	+ 3,312	+ 3,451	− 341	+ 171	− 189	+ 105	+ 148	+ 28	− 61	2023 Q4
− 291	− 147	+ 156	− 217	+ 3,237	+ 2,252	+ 798	− 628	+ 54	+ 444	+ 395	− 28	− 50	2024 Q1
− 698	− 31	− 382	+ 1,149	+ 4,264	+ 3,399	− 679	+ 1,562	− 57	+ 93	− 182	+ 118	+ 10	Q2
− 1,046	+ 128	− 361	+ 33	+ 2,026	+ 2,819	− 340	− 368	− 112	+ 151	+ 56	− 194	+ 14	Q3
− 1,087	− 48	− 855	+ 728	+ 6,938	+ 5,198	− 127	+ 487	+ 54	+ 817	+ 360	+ 140	+ 9	Q4

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 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
Q3	515,325	63,351	7,941	2,255	1,681	8,214	22,519	7,997	5,345	1,251	6,148	46,030	15,921
Q4	515,792	59,601	6,960	2,528	1,723	7,775	20,603	6,989	5,808	1,142	6,073	46,431	15,810
													Changes during quarter *
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
Q3	+ 2,333	− 822	+ 11	+ 49	− 84	− 147	− 229	− 316	− 126	+ 28	− 8	+ 521	+ 80
Q4	+ 1,944	− 3,700	− 931	+ 273	+ 42	− 439	− 1,916	− 1,008	+ 463	− 109	− 75	+ 1,536	− 139
Big banks													**End of quarter** *
2023 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
Q3	205,919	32,653	3,505	1,270	769	4,550	10,521	5,070	2,746	766	3,456	12,326	4,809
Q4	203,769	30,118	2,788	1,728	770	4,149	9,280	4,120	3,314	662	3,307	11,717	4,616
													Changes during quarter *
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
Q3	− 2,539	− 718	− 98	− 50	− 64	− 22	− 229	− 269	− 53	+ 15	+ 52	+ 224	− 65
Q4	− 758	− 2,485	− 667	+ 458	+ 1	− 401	− 1,241	− 950	+ 568	− 104	− 149	+ 511	− 211
Regional banks and other commercial banks													**End of quarter** *
2023 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
Q3	221,000	13,656	1,711	547	368	2,229	3,613	1,532	1,825	128	1,703	30,375	8,980
Q4	222,307	13,234	1,454	459	395	2,206	3,620	1,480	1,775	138	1,707	31,522	9,005
													Changes during quarter *
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
Q3	+ 6,935	+ 7	+ 68	+ 75	− 24	− 45	− 73	+ 45	− 9	− 10	− 20	+ 430	+ 71
Q4	+ 1,352	− 422	− 257	− 88	+ 27	− 23	+ 7	− 52	− 50	+ 10	+ 4	+ 1,152	+ 15
Branches of foreign banks													**End of quarter** *
2023 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
Q3	88,406	17,042	2,725	438	544	1,435	8,385	1,395	774	357	989	3,329	2,132
Q4	89,716	16,249	2,718	341	558	1,420	7,703	1,389	719	342	1,059	3,192	2,189
													Changes during quarter *
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
Q3	− 2,063	− 111	+ 41	+ 24	+ 4	− 80	+ 73	− 92	− 64	+ 23	− 40	− 133	+ 74
Q4	+ 1,350	− 793	− 7	− 97	+ 14	− 15	− 682	− 6	− 55	− 15	+ 70	− 127	+ 57

***** 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]	
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	2023 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
57,594	11,058	16,065	86,222	219,084	56,737	33,737	39,395	5,443	51,237	15,746	4,968	11,821	Q3
58,441	11,170	16,749	87,873	219,717	56,927	32,861	38,899	5,591	53,049	16,042	4,749	11,599	Q4
Changes during quarter *													
− 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
− 3,738	+ 160	− 604	+ 5,805	+ 931	− 99	+ 599	+ 11	+ 12	+ 621	− 29	− 461	+ 277	Q3
+ 577	+ 102	+ 684	+ 2,086	+ 798	+ 190	− 876	− 421	+ 148	+ 1,972	+ 226	− 219	− 222	Q4
End of quarter *												**Big banks**	
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	2023 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
20,403	1,186	5,995	29,762	98,785	17,246	12,789	27,689	2,166	24,787	7,903	1,470	4,735	Q3
19,670	1,462	6,363	31,905	97,918	17,539	12,088	27,326	2,224	24,896	7,804	1,291	4,750	Q4
Changes during quarter *													
+ 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
− 498	− 23	− 525	− 181	− 753	− 199	− 92	+ 57	− 47	− 68	− 102	− 399	+ 97	Q3
− 683	+ 256	+ 368	+ 2,203	− 717	+ 293	− 701	− 363	+ 58	+ 259	− 99	− 179	+ 15	Q4
End of quarter *												**Regional banks and other commercial banks**	
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	2023 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
25,789	5,446	7,489	39,129	90,136	33,931	8,924	10,308	2,814	20,376	7,001	1,853	4,929	Q3
26,765	5,394	7,089	38,887	90,411	33,999	8,919	10,123	2,908	20,473	7,206	1,939	4,844	Q4
Changes during quarter *													
− 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
− 1,470	+ 46	− 19	+ 5,916	+ 1,954	+ 145	+ 181	− 111	+ 44	+ 1,464	+ 90	− 1	+ 142	Q3
+ 656	− 52	− 400	+ 63	+ 340	+ 68	− 5	− 120	+ 94	+ 97	+ 205	+ 86	− 85	Q4
End of quarter *												**Branches of foreign banks**	
9,036	3,999	2,677	16,614	29,216	5,580	11,546	1,421	414	6,023	838	1,371	2,023	2023 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
11,402	4,426	2,581	17,331	30,163	5,560	12,024	1,398	463	6,074	842	1,645	2,157	Q3
12,006	4,314	3,297	17,081	31,388	5,389	11,854	1,450	459	7,680	1,032	1,519	2,005	Q4
Changes during quarter *													
− 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
− 1,770	+ 137	− 60	+ 70	− 270	− 45	+ 510	+ 65	+ 15	− 775	− 17	− 61	+ 38	Q3
+ 604	− 102	+ 716	− 180	+ 1,175	− 171	− 170	+ 62	− 4	+ 1,616	+ 120	− 126	− 152	Q4

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 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
Q3	177,789	18,174	2,235	817	606	1,654	5,895	1,625	2,199	209	2,934	23,469	3,088
Q4	177,677	17,247	2,013	742	489	1,592	5,423	1,692	2,036	299	2,961	23,582	3,037
													Changes during quarter *
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
Q3	− 1,610	− 400	− 58	+ 2	+ 6	− 11	+ 68	− 394	+ 77	+ 17	− 107	− 38	− 107
Q4	+ 413	− 827	− 182	− 75	− 92	− 62	− 472	+ 87	− 163	+ 90	+ 42	+ 13	− 51
Saving banks													**End of quarter ***
2023 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
Q3	564,045	38,262	2,681	2,264	1,394	7,708	8,189	3,644	6,291	878	5,213	30,696	41,266
Q4	564,978	37,664	2,592	2,195	1,374	7,505	7,972	3,739	6,231	851	5,205	31,676	41,091
													Changes during quarter *
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
Q3	+ 1,812	− 148	+ 4	+ 15	+ 10	+ 25	− 157	− 55	+ 22	− 21	+ 9	+ 236	+ 20
Q4	+ 1,093	− 598	− 89	− 69	− 20	− 203	− 217	+ 95	− 60	− 27	− 8	+ 980	− 175
Credit cooperatives													**End of quarter ***
2023 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
Q3	397,275	21,564	944	1,200	920	4,838	3,898	1,660	3,893	665	3,546	18,325	42,765
Q4	401,245	21,366	940	1,188	923	4,753	3,796	1,658	3,880	649	3,579	19,198	42,435
													Changes during quarter *
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
Q3	+ 3,329	− 230	− 1	− 21	− 4	− 48	− 26	− 48	− 36	− 19	− 27	+ 411	+ 222
Q4	+ 3,780	− 198	− 4	− 12	+ 3	− 85	− 102	− 2	− 13	− 16	+ 33	+ 873	− 330
Mortgage banks													**End of quarter ***
2023 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
Q3	82,818	263	4	6	13	40	50	21	69	15	45	1,651	1,829
Q4	82,138	256	4	5	12	39	50	18	69	13	46	1,682	1,810
													Changes during quarter *
2024 Q1	− 222	− 5	− 1	−	−	− 1	− 1	− 1	− 1	−	−	− 32	− 25
Q2	+ 217	− 2	−	−	−	+ 1	−	−	− 1	−	− 2	− 38	+ 8
Q3	− 206	−	−	−	−	+ 1	+ 1	−	− 1	− 1	−	+ 33	− 36
Q4	− 680	− 7	−	− 1	− 1	− 1	−	− 3	−	− 2	+ 1	+ 31	− 19

***** 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**	
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	2023 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
8,435	1,999	8,750	32,825	81,049	22,681	9,335	28,068	344	13,803	3,656	1,108	2,054	Q3
8,683	2,000	8,390	33,796	80,942	22,267	9,392	28,337	367	13,880	3,924	1,071	1,704	Q4
Changes during quarter *													
− 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
− 284	+ 9	− 23	+ 221	− 988	− 1,100	+ 36	− 71	− 13	− 45	− 77	− 104	+ 386	Q3
+ 248	+ 1	+ 65	+ 971	− 7	− 364	+ 97	+ 269	+ 23	+ 27	+ 168	− 37	− 190	Q4
End of quarter *												**Saving banks**	
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	2023 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
39,789	11,766	11,626	50,471	340,169	117,539	20,771	91,092	12,987	53,641	27,351	3,230	13,558	Q3
39,333	11,643	11,152	50,231	342,188	118,785	20,328	91,828	12,953	53,857	27,718	3,203	13,516	Q4
Changes during quarter *													
− 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
− 159	− 29	− 115	+ 378	+ 1,629	+ 1,200	+ 30	+ 542	− 105	+ 206	− 63	+ 10	− 191	Q3
− 456	− 123	− 314	− 240	+ 2,019	+ 1,246	− 443	+ 736	− 34	+ 216	+ 367	− 27	− 42	Q4
End of quarter *												**Credit cooperatives**	
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	2023 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
30,306	28,858	6,492	18,552	230,413	98,411	5,020	30,791	9,320	31,911	40,299	1,882	12,779	Q3
29,940	28,546	6,514	18,710	234,536	102,345	5,086	30,852	9,320	31,841	40,514	1,892	12,686	Q4
Changes during quarter *													
+ 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
+ 123	+ 194	− 59	+ 580	+ 2,088	+ 1,896	+ 44	+ 99	− 78	− 91	+ 101	− 6	+ 123	Q3
− 366	− 312	+ 22	+ 158	+ 3,933	+ 3,744	+ 66	+ 61	−	− 70	+ 215	+ 10	− 93	Q4
End of quarter *												**Mortgage banks**	
395	415	110	15,141	62,783	27,725	553	30,442	317	2,644	612	13	477	2023 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
387	404	109	15,118	63,057	27,876	537	30,595	315	2,690	604	13	427	Q3
386	420	108	14,975	62,501	27,802	555	30,281	319	2,503	598	14	429	Q4
Changes during quarter *													
− 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
− 1	− 1	−	− 76	− 125	− 139	+ 9	+ 25	−	− 9	+ 3	−	− 14	Q3
− 1	+ 16	− 1	− 143	− 556	− 74	+ 18	− 314	+ 4	− 187	− 6	+ 1	+ 2	Q4

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 Q4	21,681	–	–	–	–	–	–	–	–	–	–	–	7,389
2024 Q1	21,754	–	–	–	–	–	–	–	–	–	–	–	7,431
Q2	22,003	–	–	–	–	–	–	–	–	–	–	–	7,510
Q3	22,327	–	–	–	–	–	–	–	–	–	–	–	7,621
Q4	22,220	–	–	–	–	–	–	–	–	–	–	–	7,637
													Changes during quarter *
2024 Q1	+ 123	–	–	–	–	–	–	–	–	–	–	–	+ 57
Q2	+ 249	–	–	–	–	–	–	–	–	–	–	–	+ 79
Q3	+ 324	–	–	–	–	–	–	–	–	–	–	–	+ 111
Q4	– 57	–	–	–	–	–	–	–	–	–	–	–	+ 36
Banks with special, development and other central support tasks													**End of quarter ***
2023 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	129,487	12,493	1,652	378	335	1,493	5,073	1,392	931	148	1,091	24,843	1,889
Q3	128,915	12,231	1,594	392	338	1,542	5,026	1,093	1,031	185	1,030	24,455	1,844
Q4	128,214	11,810	1,604	360	299	1,446	4,750	1,177	870	170	1,134	24,593	1,820
													Changes during quarter *
2024 Q1	– 965	+ 16	– 48	+ 29	– 5	– 19	– 8	+ 49	– 32	– 15	+ 65	+ 594	– 72
Q2	– 215	+ 512	+ 172	– 20	– 10	+ 28	+ 177	+ 301	– 29	– 9	– 98	+ 224	– 101
Q3	– 162	– 262	– 58	+ 14	+ 3	+ 49	– 47	– 299	+ 100	+ 37	– 61	– 388	– 45
Q4	– 566	– 421	+ 10	– 32	– 39	– 96	– 276	+ 84	– 161	– 15	+ 104	+ 138	– 24
Memo item: Foreign banks													**End of quarter ***
2023 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
Q3	207,232	30,785	4,550	1,105	837	3,051	12,646	3,514	2,168	577	2,337	8,302	4,085
Q4	206,934	29,324	4,286	1,138	907	2,916	11,903	3,266	2,013	498	2,397	8,426	4,173
													Changes during quarter *
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
Q3	– 1,545	– 516	+ 97	+ 106	– 42	– 133	– 133	– 254	– 113	+ 28	– 72	– 99	+ 15
Q4	– 278	– 1,466	– 269	+ 33	+ 70	– 135	– 743	– 248	– 155	– 79	+ 60	+ 139	+ 68

***** 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**	
11,608	2,110	–	574	–	–	–	–	–	–	–	–	–	2023 Q4
11,680	2,123	–	520	–	–	–	–	–	–	–	–	–	2024 Q1
11,799	2,142	–	552	–	–	–	–	–	–	–	–	–	Q2
11,973	2,174	–	559	–	–	–	–	–	–	–	–	–	Q3
12,000	2,183	–	400	–	–	–	–	–	–	–	–	–	Q4
Changes during quarter *													
+ 107	+ 13	–	– 54	–	–	–	–	–	–	–	–	–	2024 Q1
+ 119	+ 19	–	+ 32	–	–	–	–	–	–	–	–	–	Q2
+ 174	+ 32	–	+ 7	–	–	–	–	–	–	–	–	–	Q3
+ 57	+ 9	–	– 159	–	–	–	–	–	–	–	–	–	Q4
End of quarter *												**Banks with special, development and other central support tasks**	
6,681	555	16,256	21,836	52,487	29,138	8,550	3,541	1,008	4,967	3,925	454	904	2023 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
6,439	529	8,164	21,197	54,056	30,392	9,111	3,225	908	5,273	3,844	470	833	Q3
5,858	521	8,208	21,831	53,573	30,634	8,161	3,392	862	5,319	3,923	465	817	Q4
Changes during quarter *													
– 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
– 95	– 26	– 31	– 67	+ 752	+ 386	+ 612	+ 32	– 37	+ 23	– 112	– 131	– 21	Q3
– 531	– 8	+ 129	+ 634	– 483	+ 242	– 950	+ 167	– 46	+ 46	+ 79	– 5	– 16	Q4
End of quarter *												**Memo item: Foreign banks**	
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	2023 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
26,208	5,514	7,367	32,227	92,744	17,440	24,231	16,327	1,121	22,066	4,643	2,761	4,155	Q3
26,336	5,366	8,614	30,933	93,762	17,276	24,061	16,192	1,122	23,768	4,796	2,681	3,866	Q4
Changes during quarter *													
– 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
– 2,295	+ 112	– 244	+ 638	+ 844	– 64	+ 487	+ 123	– 2	+ 600	– 33	– 291	+ 24	Q3
– 177	– 138	+ 1,247	– 919	+ 968	– 164	– 170	– 125	+ 1	+ 1,712	+ 83	– 80	– 289	Q4

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic government 1		Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims)								
		of which Treasury bills, securities portfolios and equalisation claims	Domestic government, total				Federal Government and its special funds 2				State go-
	Total		Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total
	1	2	3	4	5	6	7	8	9	10	11
	End of year or month *										
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	406,930	134,409	272,521	18,106	15,740	238,675	19,471	692	4,358	14,421	79,120
2024 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
Sep.	403,807	139,614	264,193	18,855	15,220	230,118	19,063	1,107	4,384	13,572	79,524
Oct.	405,819	135,316	270,503	20,154	15,428	234,921	19,303	1,284	4,453	13,566	78,825
Nov.	407,354	136,563	270,791	19,197	15,741	235,853	19,926	1,238	4,576	14,112	79,446
Dec.	406,930	134,409	272,521	18,106	15,740	238,675	19,471	692	4,358	14,421	79,120
2025 Jan.	419,457	141,936	277,521	22,385	15,801	239,335	19,818	1,086	4,111	14,621	79,084
	Changes *										
2023	+ 3,120	− 3,256	+ 6,376	+ 910	± 0	+ 5,466	+ 2,717	+ 1,231	− 58	+ 1,544	− 3,221
2024	+ 26,173	+ 9,842	+ 16,331	+ 3,808	+ 1,599	+ 10,924	+ 2,290	+ 204	+ 41	+ 2,045	− 3,051
2024 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
Sep.	+ 4,504	+ 2,209	+ 2,295	+ 1,411	− 4	+ 888	+ 101	+ 99	− 207	+ 209	+ 708
Oct.	− 718	− 4,298	+ 3,580	+ 1,259	+ 208	+ 2,113	+ 275	+ 137	+ 69	+ 69	− 749
Nov.	+ 2,557	+ 1,247	+ 1,310	− 957	+ 313	+ 1,954	+ 273	− 46	+ 123	+ 196	− 64
Dec.	− 424	− 2,154	+ 1,730	− 1,091	− 1	+ 2,822	− 455	− 546	− 218	+ 309	− 1,186
2025 Jan.	+ 12,527	+ 7,527	+ 5,000	+ 4,279	+ 61	+ 660	+ 347	+ 394	− 247	+ 200	− 36

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 *										
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	2,678	1,673	74,769	173,135	14,578	9,420	149,137	795	158	289	348
2024 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
Sep.	3,270	1,827	74,427	164,646	14,229	8,645	141,772	960	249	364	347
Oct.	2,715	1,755	74,355	171,478	16,001	8,881	146,596	897	154	339	404
Nov.	2,696	1,725	75,025	170,543	15,078	9,120	146,345	876	185	320	371
Dec.	2,678	1,673	74,769	173,135	14,578	9,420	149,137	795	158	289	348
2025 Jan.	3,010	1,604	74,470	177,858	18,133	9,823	149,902	761	156	263	342
	Changes *										
2023	+ 342	− 231	− 3,332	+ 6,598	− 708	+ 418	+ 6,888	+ 282	+ 45	− 129	+ 366
2024	− 134	+ 83	− 3,000	+ 17,284	+ 3,762	+ 1,547	+ 11,975	− 192	− 24	− 72	− 96
2024 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
Sep.	+ 604	− 39	+ 143	+ 1,381	+ 594	+ 230	+ 557	+ 105	+ 114	+ 12	− 21
Oct.	− 555	− 72	− 122	+ 4,117	+ 1,772	+ 236	+ 2,109	− 63	− 95	− 25	+ 57
Nov.	− 19	− 30	− 15	+ 1,122	− 923	+ 239	+ 1,806	− 21	+ 31	− 19	− 33
Dec.	− 58	− 147	− 981	+ 3,452	− 460	+ 395	+ 3,517	− 81	− 27	− 31	− 23
2025 Jan.	+ 332	− 69	− 299	+ 4,723	+ 3,555	+ 403	+ 765	− 34	− 2	− 26	− 6

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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]		
	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
Commercial banks [4]													**End of year or month ***
2024	45,293	6,819	3,850	34,624	370	66	15	289	10,365	8,596	34,139	25,737	419
2024 Oct.	43,384	7,339	3,661	32,384	711	401	24	286	10,410	8,480	31,794	23,616	469
Nov.	44,271	7,112	3,722	33,437	453	196	15	242	10,314	8,579	33,029	24,614	475
Dec.	45,293	6,819	3,850	34,624	370	66	15	289	10,365	8,596	34,139	25,737	419
2025 Jan.	47,415	8,759	4,002	34,654	666	376	15	275	10,699	8,511	35,659	25,866	391
													Changes *
2024	+ 7,530	+ 1,465	+ 1,000	+ 5,065	− 10	− 31	− 2	+ 23	− 101	+ 48	+ 7,759	+ 5,006	− 118
2024 Oct.	+ 727	+ 320	+ 130	+ 277	− 234	− 232	−	− 2	− 51	− 22	+ 1,064	+ 301	− 52
Nov.	+ 869	− 227	+ 61	+ 1,035	− 258	− 205	− 9	− 44	− 96	+ 99	+ 1,217	+ 980	+ 6
Dec.	+ 1,022	− 293	+ 128	+ 1,187	− 83	− 130	−	+ 47	− 809	− 708	+ 1,970	+ 1,848	− 56
2025 Jan.	+ 2,122	+ 1,940	+ 152	+ 30	+ 296	+ 310	−	− 14	+ 334	− 85	+ 1,520	+ 129	− 28
Big banks													**End of year or month ***
2024	23,534	1,524	2,115	19,895	276	40	−	236	6,630	6,125	16,566	13,534	62
2024 Oct.	22,305	1,732	1,896	18,677	383	146	−	237	6,725	6,097	15,155	12,343	42
Nov.	22,528	1,528	1,974	19,026	314	123	−	191	6,586	6,113	15,571	12,722	57
Dec.	23,534	1,524	2,115	19,895	276	40	−	236	6,630	6,125	16,566	13,534	62
2025 Jan.	24,194	2,079	2,201	19,914	413	177	−	236	6,894	6,039	16,832	13,639	55
													Changes *
2024	+ 4,857	+ 17	+ 705	+ 4,135	− 48	− 39	−	− 9	+ 798	+ 904	+ 4,080	+ 3,251	+ 27
2024 Oct.	+ 374	− 85	+ 196	+ 263	− 62	− 62	−	−	− 98	− 16	+ 526	+ 279	+ 8
Nov.	+ 205	− 204	+ 78	+ 331	− 69	− 23	−	− 46	− 139	+ 16	+ 398	+ 361	+ 15
Dec.	+ 1,006	− 4	+ 141	+ 869	− 38	− 83	−	+ 45	+ 44	+ 12	+ 995	+ 812	+ 5
2025 Jan.	+ 660	+ 555	+ 86	+ 19	+ 137	+ 137	−	−	+ 264	− 86	+ 266	+ 105	− 7
Regional banks and other commercial banks													**End of year or month ***
2024	21,083	4,960	1,474	14,649	85	19	.	53	3,357	.	17,524	12,170	117
2024 Oct.	20,352	5,275	1,447	13,630	318	247	22	49	3,308	2,334	16,595	11,245	131
Nov.	21,037	5,252	1,455	14,330	130	66	.	51	3,351	.	17,409	11,859	147
Dec.	21,083	4,960	1,474	14,649	85	19	.	53	3,357	.	17,524	12,170	117
2025 Jan.	22,586	6,361	1,565	14,660	245	193	.	39	3,441	.	18,779	12,194	121
													Changes *
2024	+ 2,774	+ 1,440	+ 378	+ 956	+ 34	+ 2	.	+ 32	− 867	.	+ 3,668	+ 1,749	− 61
2024 Oct.	+ 401	+ 405	− 42	+ 38	− 171	− 169	−	− 2	+ 70	+ 18	+ 538	+ 22	− 36
Nov.	+ 685	− 23	+ 8	+ 700	− 188	− 181	.	+ 2	+ 43	.	+ 814	+ 614	+ 16
Dec.	+ 46	− 292	+ 19	+ 319	− 45	− 47	.	+ 2	− 854	.	+ 975	+ 1,036	− 30
2025 Jan.	+ 1,503	+ 1,401	+ 91	+ 11	+ 160	+ 174	.	− 14	+ 84	.	+ 1,255	+ 24	+ 4
Branches of foreign banks													**End of year or month ***
2024	676	335	261	80	9	7	.	−	378	.	49	33	240
2024 Oct.	727	332	318	77	10	8	2	−	377	49	44	28	296
Nov.	706	332	293	81	9	7	.	−	377	.	49	33	271
Dec.	676	335	261	80	9	7	.	−	378	.	49	33	240
2025 Jan.	635	319	236	80	8	6	.	−	364	.	48	33	215
													Changes *
2024	− 101	+ 8	− 83	− 26	+ 4	+ 6	.	−	− 32	.	+ 11	+ 6	− 84
2024 Oct.	− 48	−	− 24	− 24	− 1	− 1	−	−	− 23	− 24	−	−	− 24
Nov.	− 21	−	− 25	+ 4	− 1	− 1	.	−	−	.	+ 5	+ 5	− 25
Dec.	− 30	+ 3	− 32	− 1	−	−	.	−	+ 1	.	−	−	− 31
2025 Jan.	− 41	− 16	− 25	−	− 1	− 1	.	−	− 14	.	− 1	−	− 25

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I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) 1												
	Domestic government total				Federal Government and its special funds 2				State government		Local government and local government association 3		
	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	Social security funds
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of year or month ***
2024	69,416	4,440	1,366	63,610	1,427	97	2	1,328	24,087	23,360	43,560	38,592	342
2024 Oct.	69,130	4,106	1,406	63,618	290	43	29	218	22,823	22,282	45,619	40,728	398
Nov.	68,256	4,032	1,362	62,862	1,192	66	2	1,124	23,910	23,106	42,784	38,275	370
Dec.	69,416	4,440	1,366	63,610	1,427	97	2	1,328	24,087	23,360	43,560	38,592	342
2025 Jan.	69,639	4,869	1,442	63,328	1,198	97	2	1,099	23,716	23,190	44,387	38,714	338
													Changes *
2024	+ 2,933	+ 1,519	+ 50	+ 1,364	+ 891	+ 56	− 6	+ 841	− 1,587	− 1,547	+ 3,706	+ 2,154	− 77
2024 Oct.	+ 510	− 107	+ 4	+ 613	+ 54	+ 2	−	+ 52	− 613	− 128	+ 1,078	+ 631	− 9
Nov.	+ 511	− 74	− 44	+ 629	+ 552	+ 23	− 27	+ 556	+ 402	+ 139	− 415	− 33	− 28
Dec.	+ 1,160	+ 408	+ 4	+ 748	+ 235	+ 31	−	+ 204	+ 177	+ 254	+ 776	+ 317	− 28
2025 Jan.	+ 223	+ 429	+ 76	− 282	− 229	−	−	− 229	− 371	− 170	+ 827	+ 122	− 4
Savings banks													**End of year or month ***
2024	38,860	4,865	2,531	31,464	183	80	2	101	4,434	3,737	34,209	27,610	34
2024 Oct.	38,799	6,156	2,496	30,147	139	45	9	85	4,489	3,712	34,141	26,338	30
Nov.	38,861	5,544	2,527	30,790	165	57	11	97	4,415	3,686	34,250	26,995	31
Dec.	38,860	4,865	2,531	31,464	183	80	2	101	4,434	3,737	34,209	27,610	34
2025 Jan.	40,818	6,468	2,570	31,780	192	89	2	101	4,419	3,738	36,175	27,926	32
													Changes *
2024	+ 3,973	+ 693	+ 410	+ 2,870	+ 59	+ 73	− 7	− 7	− 237	− 198	+ 4,148	+ 3,075	+ 3
2024 Oct.	+ 1,298	+ 706	+ 91	+ 501	− 1	+ 4	−	− 5	+ 38	+ 6	+ 1,263	+ 501	− 2
Nov.	− 98	− 612	+ 31	+ 483	+ 26	+ 12	+ 2	+ 12	− 74	− 26	− 51	+ 497	+ 1
Dec.	− 1	− 679	+ 4	+ 674	+ 18	+ 23	− 9	+ 4	+ 19	+ 51	− 41	+ 615	+ 3
2025 Jan.	+ 1,958	+ 1,603	+ 39	+ 316	+ 9	+ 9	−	−	− 15	+ 1	+ 1,966	+ 316	− 2
Credit cooperatives													**End of year or month ***
2024	3,823	276	246	3,301	79	11	21	47	365	355	3,379	2,899	–
2024 Oct.	3,893	362	254	3,277	143	16	20	107	371	360	3,379	2,810	–
Nov.	3,753	287	248	3,218	112	16	21	75	357	347	3,284	2,796	–
Dec.	3,823	276	246	3,301	79	11	21	47	365	355	3,379	2,899	–
2025 Jan.	3,933	319	245	3,369	75	10	14	51	372	362	3,486	2,956	–
													Changes *
2024	+ 481	+ 39	+ 4	+ 438	− 83	− 9	+ 2	− 76	+ 102	+ 104	+ 462	+ 410	–
2024 Oct.	+ 103	+ 14	− 26	+ 115	+ 17	−	−	+ 17	+ 41	+ 40	+ 45	+ 58	–
Nov.	− 140	− 75	− 6	− 59	− 31	−	+ 1	− 32	− 14	− 13	− 95	− 14	–
Dec.	+ 70	− 11	− 2	+ 83	− 33	− 5	−	− 28	+ 8	+ 8	+ 95	+ 103	–
2025 Jan.	+ 110	+ 43	− 1	+ 68	− 4	− 1	− 7	+ 4	+ 7	+ 7	+ 107	+ 57	–
Mortgage banks													**End of year or month ***
2024	10,606	39	334	10,233	206	10	3	193	3,438	3,436	6,962	6,604	–
2024 Oct.	10,609	44	341	10,224	206	−	3	203	3,443	3,441	6,960	6,580	–
Nov.	10,615	32	343	10,240	197	−	3	194	3,442	3,440	6,976	6,606	–
Dec.	10,606	39	334	10,233	206	10	3	193	3,438	3,436	6,962	6,604	–
2025 Jan.	10,590	43	331	10,216	207	10	3	194	3,438	3,436	6,945	6,586	–
													Changes *
2024	− 874	+ 25	+ 14	− 913	± 0	+ 10	−	− 10	− 816	− 816	− 58	− 87	–
2024 Oct.	− 31	+ 3	− 3	− 31	+ 1	−	−	+ 1	−	−	− 32	− 32	–
Nov.	+ 6	− 12	+ 2	+ 16	− 9	−	−	− 9	− 1	− 1	+ 16	+ 26	–
Dec.	− 9	+ 7	− 9	− 7	+ 9	+ 10	−	− 1	− 4	− 4	− 14	− 2	–
2025 Jan.	− 16	+ 4	− 3	− 17	+ 1	−	−	+ 1	−	−	− 17	− 18	–

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I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) [1]												
	Domestic government total				Federal Government and its special funds [2]				State government		Local government and local government association [3]		Social security funds
	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building an loan associations													**End of year or month ***
2024	4,157	1	–	4,156	28	–	–	28	3,151	3,151	978	977	–
2024 Oct.	4,076	2	–	4,074	28	–	–	28	3,151	3,151	897	895	–
Nov.	4,121	1	–	4,120	28	–	–	28	3,151	3,151	942	941	–
Dec.	4,157	1	–	4,156	28	–	–	28	3,151	3,151	978	977	–
2025 Jan.	4,144	1	–	4,143	28	–	–	28	3,150	3,150	966	965	–
													Changes *
2024	– 100	+ 1	–	– 101	+ 3	–	–	+ 3	– 237	– 237	+ 134	+ 133	–
2024 Oct.	+ 19	+ 1	–	+ 18	–	–	–	–	–	–	+ 19	+ 18	–
Nov.	– 5	– 1	–	– 4	–	–	–	–	–	–	– 5	– 4	–
Dec.	+ 36	–	–	+ 36	–	–	–	–	–	–	+ 36	+ 36	–
2025 Jan.	– 13	–	–	– 13	–	–	–	–	– 1	– 1	– 12	– 12	–
Banks with special, development and other central support tasks													**End of year or month ***
2024	100,366	1,666	7,413	91,287	17,178	428	4,315	12,435	33,280	32,134	49,908	46,718	–
2024 Oct.	100,612	2,145	7,270	91,197	17,786	779	4,368	12,639	34,138	32,929	48,688	45,629	–
Nov.	100,914	2,189	7,539	91,186	17,779	903	4,524	12,352	33,857	32,716	49,278	46,118	–
Dec.	100,366	1,666	7,413	91,287	17,178	428	4,315	12,435	33,280	32,134	49,908	46,718	–
2025 Jan.	100,982	1,926	7,211	91,845	17,452	504	4,075	12,873	33,290	32,083	50,240	46,889	–
													Changes *
2024	+ 2,388	+ 66	+ 121	+ 2,201	+ 1,430	+ 105	+ 54	+ 1,271	– 175	– 354	+ 1,133	+ 1,284	–
2024 Oct.	+ 954	+ 322	+ 12	+ 620	+ 438	+ 363	+ 69	+ 6	– 164	– 18	+ 680	+ 632	–
Nov.	+ 167	+ 44	+ 269	– 146	– 7	+ 124	+ 156	– 287	– 281	– 213	+ 455	+ 354	–
Dec.	– 548	– 523	– 126	+ 101	– 601	– 475	– 209	+ 83	– 577	– 582	+ 630	+ 600	–
2025 Jan.	+ 616	+ 260	– 202	+ 558	+ 274	+ 76	– 240	+ 438	+ 10	– 51	+ 332	+ 171	–
Memo item: Foreign banks													**End of year or month ***
2024	13,013	4,616	1,244	7,153	88	40	4	44	4,853	4,063	7,765	3,045	307
2024 Oct.	13,011	4,806	1,224	6,981	302	256	4	42	4,783	4,020	7,581	2,918	345
Nov.	13,080	4,866	1,197	7,017	122	76	4	42	4,775	4,012	7,855	2,962	328
Dec.	13,013	4,616	1,244	7,153	88	40	4	44	4,853	4,063	7,765	3,045	307
2025 Jan.	14,440	5,935	1,326	7,179	296	248	4	44	4,942	4,067	8,933	3,068	269
													Changes *
2024	+ 3,694	+ 1,375	+ 484	+ 1,835	+ 6	+ 7	– 4	+ 3	+ 1,211	+ 1,098	+ 2,558	+ 735	– 81
2024 Oct.	+ 244	+ 270	– 24	– 2	– 174	– 174	–	–	– 63	– 40	+ 494	+ 38	– 13
Nov.	+ 69	+ 60	– 27	+ 36	– 180	– 180	–	–	– 8	– 8	+ 274	+ 44	– 17
Dec.	– 67	– 250	+ 47	+ 136	– 34	– 36	–	+ 2	+ 78	+ 51	– 90	+ 83	– 21
2025 Jan.	+ 1,427	+ 1,319	+ 82	+ 26	+ 208	+ 208	–	–	+ 89	+ 4	+ 1,168	+ 23	– 38

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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 *												
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	1,291,319	1,044,746	151,935	64,599	154,730	246,573	683,238	266,032	3,590	262,442	133,023	3,603	79,953
2024 Sep.	1,279,483	1,035,932	142,003	61,648	136,488	243,551	681,029	268,997	4,273	264,724	138,469	9,617	70,805
Oct.	1,279,342	1,031,294	142,617	63,232	136,453	248,048	678,052	270,589	3,915	266,674	132,973	4,013	70,489
Nov.	1,287,904	1,042,660	152,726	66,210	144,917	245,244	678,058	269,257	3,936	265,321	134,657	4,350	70,386
Dec.	1,291,319	1,044,746	151,935	64,599	154,730	246,573	683,238	266,032	3,590	262,442	133,023	3,603	79,953
2025 Jan.	1,329,576	1,077,545	150,063	65,573	151,383	252,031	699,725	273,686	4,360	269,326	140,496	5,367	80,198
	Changes *												
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	+ 94,254	+ 81,283	+ 19,217	+ 8,535	+ 14,803	+ 12,971	+ 38,627	+ 14,896	− 750	+ 15,646	+ 9,078	− 3,857	+ 8,473
2024 Sep.	+ 18,915	+ 15,687	+ 1,159	+ 522	+ 289	+ 3,228	+ 1,622	− 614	− 865	+ 251	+ 1,761	+ 562	+ 85
Oct.	− 1,160	− 5,607	+ 614	+ 1,584	− 104	+ 4,447	− 2,977	+ 1,592	− 358	+ 1,950	− 5,496	− 5,604	− 316
Nov.	+ 7,221	+ 10,132	+ 10,109	+ 2,978	+ 8,390	− 2,911	+ 6	− 1,332	+ 21	− 1,353	+ 1,684	+ 337	− 103
Dec.	+ 2,776	+ 1,467	− 791	− 1,611	+ 9,772	+ 1,309	+ 5,180	− 3,225	− 296	− 2,929	− 1,634	− 747	+ 9,567
2025 Jan.	+ 38,366	+ 32,901	− 1,872	+ 974	− 3,339	+ 5,465	+ 16,487	+ 7,654	+ 770	+ 6,884	+ 7,473	+ 1,764	+ 245

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 *												
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	16,313	264	187,917	56	608,081	241,242	324,496	42,343	101,207	16,117	67,783	9,766	7,356
2024 Sep.	16,357	225	186,401	35	598,454	242,191	315,470	40,793	100,690	15,933	68,669	8,658	7,246
Oct.	17,299	247	186,702	45	601,290	242,791	314,452	44,047	100,379	15,935	68,039	8,948	7,274
Nov.	16,520	297	187,238	49	609,846	243,368	324,992	41,486	100,722	15,933	68,347	8,943	7,312
Dec.	16,313	264	187,917	56	608,081	241,242	324,496	42,343	101,207	16,117	67,783	9,766	7,356
2025 Jan.	16,848	223	188,497	52	629,851	243,148	340,017	46,686	102,788	16,817	68,220	10,001	7,554
	Changes *												
2023	+ 849	− 31	− 3,645	+ 22	+ 45,648	+ 5,234	+ 27,746	+ 12,668	+ 1,647	+ 443	+ 149	+ 248	+ 812
2024	+ 1,556	+ 105	+ 4,624	+ 26	+ 55,627	+ 14,224	+ 34,612	+ 6,791	+ 4,136	+ 377	+ 3,451	+ 596	− 288
2024 Sep.	+ 127	− 50	+ 263	− 19	+ 17,293	+ 3,550	+ 10,905	+ 2,838	− 28	−	+ 34	− 1	− 58
Oct.	+ 942	+ 22	+ 301	+ 10	+ 1,817	+ 468	− 1,855	+ 3,204	− 346	+ 2	− 630	+ 290	− 7
Nov.	− 779	+ 50	+ 536	+ 4	+ 7,215	+ 377	+ 9,506	− 2,668	+ 303	− 2	+ 308	− 6	− 1
Dec.	− 207	− 33	+ 679	+ 7	− 2,404	− 2,202	− 1,039	+ 837	+ 469	+ 184	− 561	+ 824	+ 24
2025 Jan.	+ 535	− 41	+ 580	− 4	+ 21,879	+ 1,943	+ 15,586	+ 4,350	+ 1,582	+ 710	+ 427	+ 235	+ 199

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I Banks (MFIs) in Germany

11 Securities portfolios, by category of banks *

€ million

Period	Securities portfolios, total [1]	Domestic securities [2]							Foreign securities				
		Total	Bank debt securities [3]	Public sector bonds [4]	Corporate bonds (non-MFIs) [5]	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks [6]													**End of year or month ***
2024	407,906	136,481	34,762	27,656	65,592	5,433	2,708	330	271,425	62,985	174,573	32,495	1,372
2024 Oct.	394,537	130,121	36,704	28,360	55,639	6,323	2,791	304	264,416	61,847	165,220	36,164	1,185
Nov.	401,492	128,260	35,951	27,914	55,701	5,552	2,789	353	273,232	63,829	174,450	33,572	1,381
Dec.	407,906	136,481	34,762	27,656	65,592	5,433	2,708	330	271,425	62,985	174,573	32,495	1,372
2025 Jan.	432,374	142,655	36,655	31,420	65,621	5,940	2,719	300	289,719	64,863	186,653	36,424	1,779
													Changes *
2024	+ 54,823	+ 13,658	+ 2,208	+ 474	+ 8,288	+ 1,923	+ 725	+ 40	+ 41,165	+ 13,749	+ 22,756	+ 4,476	+ 184
2024 Oct.	− 7,667	− 6,317	+ 238	− 6,691	− 453	+ 525	+ 50	+ 14	− 1,350	− 1,446	− 3,265	+ 3,083	+ 278
Nov.	+ 5,980	− 1,861	− 753	− 446	+ 62	− 771	− 2	+ 49	+ 7,841	+ 1,865	+ 8,473	− 2,687	+ 190
Dec.	+ 5,939	+ 8,221	− 1,189	− 258	+ 9,891	− 119	− 81	− 23	− 2,282	− 889	− 291	− 1,091	− 11
2025 Jan.	+ 24,535	+ 6,174	+ 1,893	+ 3,764	+ 29	+ 507	+ 11	− 30	+ 18,361	+ 1,883	+ 12,135	+ 3,935	+ 408
Big banks													**End of year or month ***
2024	225,888	95,036	16,080	11,269	62,853	4,567	241	26	130,852	30,230	88,474	11,791	357
2024 Oct.	210,361	87,905	16,359	13,404	52,903	4,967	245	27	122,456	29,136	81,927	11,037	356
Nov.	212,636	85,363	16,525	11,122	52,927	4,526	237	26	127,273	30,158	85,756	11,002	357
Dec.	225,888	95,036	16,080	11,269	62,853	4,567	241	26	130,852	30,230	88,474	11,791	357
2025 Jan.	236,646	97,273	16,955	12,744	62,862	4,447	239	26	139,373	32,001	94,975	12,039	358
													Changes *
2024	+ 42,944	+ 15,128	+ 3,663	+ 1,026	+ 8,562	+ 1,958	− 81	± 0	+ 27,816	+ 9,668	+ 15,144	+ 3,010	− 6
2024 Oct.	− 4,785	− 904	+ 580	− 1,619	− 519	+ 682	− 29	+ 1	− 3,881	− 777	− 3,703	+ 602	− 3
Nov.	+ 1,657	− 2,542	+ 166	− 2,282	+ 24	− 441	− 8	− 1	+ 4,199	+ 935	+ 3,340	− 71	− 5
Dec.	+ 12,948	+ 9,673	− 445	+ 147	+ 9,926	+ 41	+ 4	−	+ 3,275	+ 42	+ 2,457	+ 778	− 2
2025 Jan.	+ 10,815	+ 2,237	+ 875	+ 1,475	+ 9	− 120	− 2	−	+ 8,578	+ 1,775	+ 6,550	+ 251	+ 2
Regional banks and other commercial banks													**End of year or month ***
2024	167,583	34,111	16,373	12,443	2,584	121	2,379	211	133,472	31,560	80,451	20,496	965
2024 Oct.	170,827	34,892	18,046	10,942	2,581	667	2,459	197	135,935	31,599	78,730	24,823	783
Nov.	174,338	35,439	17,101	12,683	2,619	336	2,463	237	138,899	32,532	83,060	22,339	968
Dec.	167,583	34,111	16,373	12,443	2,584	121	2,379	211	133,472	31,560	80,451	20,496	965
2025 Jan.	180,719	37,754	17,359	14,491	2,583	740	2,392	189	142,965	31,622	86,007	23,956	1,380
													Changes *
2024	+ 10,250	− 1,688	− 1,396	− 522	− 311	− 284	+ 816	+ 9	+ 11,938	+ 3,809	+ 6,509	+ 1,457	+ 163
2024 Oct.	− 2,800	− 5,413	− 290	− 5,092	+ 66	− 175	+ 80	− 2	+ 2,613	− 681	+ 502	+ 2,519	+ 273
Nov.	+ 3,204	+ 547	− 945	+ 1,741	+ 38	− 331	+ 4	+ 40	+ 2,657	+ 914	+ 4,096	− 2,538	+ 185
Dec.	− 6,901	− 1,328	− 728	− 240	− 35	− 215	− 84	− 26	− 5,573	− 981	− 2,744	− 1,845	− 3
2025 Jan.	+ 13,145	+ 3,643	+ 986	+ 2,048	− 1	+ 619	+ 13	− 22	+ 9,502	+ 63	+ 5,561	+ 3,463	+ 415
Branches of foreign banks													**End of year or month ***
2024	14,435	7,334	2,309	3,944	155	745	88	93	7,101	1,195	5,648	208	50
2024 Oct.	13,349	7,324	2,299	4,014	155	689	87	80	6,025	1,112	4,563	304	46
Nov.	14,518	7,458	2,325	4,109	155	690	89	90	7,060	1,139	5,634	231	56
Dec.	14,435	7,334	2,309	3,944	155	745	88	93	7,101	1,195	5,648	208	50
2025 Jan.	15,009	7,628	2,341	4,185	176	753	88	85	7,381	1,240	5,671	429	41
													Changes *
2024	+ 1,629	+ 218	− 59	− 30	+ 37	+ 249	− 10	+ 31	+ 1,411	+ 272	+ 1,103	+ 9	+ 27
2024 Oct.	− 82	−	− 52	+ 20	−	+ 18	− 1	+ 15	− 82	+ 12	− 64	− 38	+ 8
Nov.	+ 1,119	+ 134	+ 26	+ 95	−	+ 1	+ 2	+ 10	+ 985	+ 16	+ 1,037	− 78	+ 10
Dec.	− 108	− 124	− 16	− 165	−	+ 55	− 1	+ 3	+ 16	+ 50	− 4	− 24	− 6
2025 Jan.	+ 575	+ 294	+ 32	+ 241	+ 21	+ 8	−	− 8	+ 281	+ 45	+ 24	+ 221	− 9

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I Banks (MFIs) in Germany

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

€ million

Period	Securities portfolios, total 1	Domestic securities 2							Foreign securities				
		Total	Bank debt securities 3	Public sector bonds 4	Corporate bonds (non-MFIs) 5	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of year or month ***
2024	100,809	32,831	16,967	12,859	1,474	1,090	268	173	67,978	40,511	24,769	2,698	–
2024 Oct.	100,985	33,915	17,796	12,956	1,504	1,185	301	173	67,070	41,838	24,626	606	–
Nov.	101,865	34,729	17,580	13,987	1,502	1,212	275	173	67,136	41,336	25,040	760	–
Dec.	100,809	32,831	16,967	12,859	1,474	1,090	268	173	67,978	40,511	24,769	2,698	–
2025 Jan.	103,457	35,031	18,520	13,444	1,567	1,054	274	172	68,426	39,904	25,881	2,641	–
													Changes *
2024	+ 12,791	+ 7,274	+ 3,293	+ 2,952	+ 434	+ 629	– 35	+ 1	+ 5,517	+ 8	+ 3,223	+ 2,286	± 0
2024 Oct.	+ 2,565	+ 1,087	+ 240	+ 490	+ 23	+ 340	– 5	– 1	+ 1,478	+ 668	+ 937	– 127	–
Nov.	+ 769	+ 814	– 216	+ 1,031	– 2	+ 27	– 26	–	– 45	– 532	+ 337	+ 150	–
Dec.	– 1,116	– 1,898	– 613	– 1,128	– 28	– 122	– 7	–	+ 782	– 842	– 312	+ 1,936	–
2025 Jan.	+ 2,652	+ 2,200	+ 1,553	+ 585	+ 93	– 36	+ 6	– 1	+ 452	– 606	+ 1,115	– 57	–
Savings banks													**End of year or month ***
2024	291,140	233,309	92,950	35,186	5,161	150	83,222	16,640	57,831	27,335	27,342	3,017	137
2024 Oct.	289,395	232,020	92,785	34,128	5,393	249	82,705	16,760	57,375	27,622	26,421	3,193	139
Nov.	290,873	233,185	93,153	34,936	5,222	153	83,048	16,673	57,688	27,518	27,069	2,963	138
Dec.	291,140	233,309	92,950	35,186	5,161	150	83,222	16,640	57,831	27,335	27,342	3,017	137
2025 Jan.	296,221	237,299	95,089	36,442	5,242	141	84,018	16,367	58,922	27,466	28,305	3,017	134
													Changes *
2024	+ 10,063	+ 7,517	+ 3,894	+ 1,444	– 83	– 97	+ 2,899	– 540	+ 2,546	– 416	+ 2,986	– 16	– 8
2024 Oct.	+ 1,112	+ 580	+ 677	– 127	– 20	– 10	+ 140	– 80	+ 532	+ 186	+ 363	– 17	–
Nov.	+ 1,471	+ 1,165	+ 368	+ 808	– 171	– 96	+ 343	– 87	+ 306	– 104	+ 641	– 230	– 1
Dec.	+ 264	+ 124	– 203	+ 250	– 61	– 3	+ 174	– 33	+ 140	– 183	+ 270	+ 54	– 1
2025 Jan.	+ 5,081	+ 3,990	+ 2,139	+ 1,256	+ 81	– 9	+ 796	– 273	+ 1,091	+ 131	+ 963	–	– 3
Credit cooperatives													**End of year or month ***
2024	226,720	161,656	71,259	12,487	4,033	43	67,576	6,258	65,064	36,775	26,044	2,239	6
2024 Oct.	227,487	161,760	72,517	12,155	4,113	48	66,323	6,604	65,727	37,400	25,940	2,373	14
Nov.	226,964	161,781	72,119	12,327	4,108	42	66,735	6,450	65,183	36,968	25,920	2,289	6
Dec.	226,720	161,656	71,259	12,487	4,033	43	67,576	6,258	65,064	36,775	26,044	2,239	6
2025 Jan.	228,939	163,637	72,840	12,742	4,111	39	67,741	6,164	65,302	36,607	26,402	2,287	6
													Changes *
2024	+ 2,282	+ 4,509	+ 2,680	+ 185	+ 11	– 16	+ 2,616	– 967	– 2,227	– 1,524	– 388	– 286	– 29
2024 Oct.	+ 95	+ 156	+ 43	– 74	+ 4	– 6	+ 256	– 67	– 61	+ 41	– 69	– 33	–
Nov.	– 524	+ 21	– 398	+ 172	– 5	– 6	+ 412	– 154	– 545	– 432	– 21	– 84	– 8
Dec.	– 244	– 125	– 860	+ 160	– 75	+ 1	+ 841	– 192	– 119	– 193	+ 124	– 50	–
2025 Jan.	+ 2,219	+ 1,981	+ 1,581	+ 255	+ 78	– 4	+ 165	– 94	+ 238	– 168	+ 358	+ 48	–
Mortgage banks													**End of year or month ***
2024	20,035	11,446	4,146	7,140	20	–	140	–	8,589	3,346	5,241	2	–
2024 Oct.	20,586	11,462	4,261	7,034	27	–	140	–	9,124	3,301	5,821	2	–
Nov.	20,269	11,523	4,185	7,171	27	–	140	–	8,746	3,374	5,370	2	–
Dec.	20,035	11,446	4,146	7,140	20	–	140	–	8,589	3,346	5,241	2	–
2025 Jan.	19,969	11,409	4,067	7,186	16	–	140	–	8,560	3,348	5,210	2	–
													Changes *
2024	– 918	+ 368	+ 384	– 2	– 7	–	– 7	–	– 1,286	+ 486	– 1,772	–	–
2024 Oct.	– 238	+ 50	+ 128	– 71	–	–	– 7	–	– 288	+ 107	– 395	–	–
Nov.	– 327	+ 61	– 76	+ 137	–	–	–	–	– 388	+ 73	– 461	–	–
Dec.	– 239	– 77	– 39	– 31	– 7	–	–	–	– 162	– 28	– 134	–	–
2025 Jan.	– 64	– 37	– 79	+ 46	– 4	–	–	–	– 27	+ 3	– 30	–	–

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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 ***
2024	36,135	22,217	8,827	2,899	204	–	10,287	–	13,918	6,491	7,427	–	–
2024 Oct.	36,171	22,318	8,800	3,027	204	–	10,287	–	13,853	6,721	7,132	–	–
Nov.	35,969	22,226	8,793	2,942	204	–	10,287	–	13,743	6,488	7,255	–	–
Dec.	36,135	22,217	8,827	2,899	204	–	10,287	–	13,918	6,491	7,427	–	–
2025 Jan.	36,100	22,246	8,589	3,166	204	–	10,287	–	13,854	6,355	7,499	–	–
													Changes *
2024	– 1,617	– 1,426	– 357	– 948	– 11	–	– 110	–	– 191	– 231	+ 40	–	–
2024 Oct.	+ 112	+ 35	+ 49	– 9	– 5	–	–	–	+ 77	– 32	+ 109	–	–
Nov.	– 202	– 92	– 7	– 85	–	–	–	–	– 110	– 233	+ 123	–	–
Dec.	+ 166	– 9	+ 34	– 43	–	–	–	–	+ 175	+ 3	+ 172	–	–
2025 Jan.	– 35	+ 29	– 238	+ 267	–	–	–	–	– 64	– 136	+ 72	–	–
Banks with special, development and other central support tasks													**End of year or month ***
2024	208,574	85,298	37,121	34,796	3,469	9,597	287	28	123,276	63,799	59,100	376	1
2024 Oct.	210,181	86,456	37,726	35,313	3,609	9,494	286	28	123,725	64,062	59,292	370	1
Nov.	210,472	86,354	37,476	35,380	3,622	9,561	286	29	124,118	63,855	59,888	374	1
Dec.	208,574	85,298	37,121	34,796	3,469	9,597	287	28	123,276	63,799	59,100	376	1
2025 Jan.	212,516	87,448	37,926	36,096	3,437	9,674	287	28	125,068	64,605	60,067	394	2
													Changes *
2024	+ 16,830	+ 6,727	+ 2,794	+ 4,973	– 159	– 883	+ 2	± 0	+ 10,103	+ 2,152	+ 7,767	+ 184	± 0
2024 Oct.	+ 2,861	+ 1,432	+ 217	+ 986	+ 135	+ 93	+ 1	–	+ 1,429	+ 944	+ 465	+ 21	– 1
Nov.	+ 54	– 102	– 250	+ 67	+ 13	+ 67	–	+ 1	+ 156	– 260	+ 414	+ 2	–
Dec.	– 1,994	– 1,056	– 355	– 584	– 153	+ 36	+ 1	– 1	– 938	– 70	– 868	–	–
2025 Jan.	+ 3,978	+ 2,150	+ 805	+ 1,300	– 32	+ 77	–	–	+ 1,828	+ 836	+ 973	+ 18	+ 1
Memo item: Foreign banks													**End of year or month ***
2024	183,809	41,179	13,522	12,777	11,501	2,938	322	119	142,630	23,943	88,967	28,774	946
2024 Oct.	183,665	41,765	15,014	11,573	11,536	3,209	326	107	141,900	23,257	84,584	33,298	761
Nov.	190,349	42,533	14,328	13,269	11,576	2,923	321	116	147,816	24,824	91,836	30,199	957
Dec.	183,809	41,179	13,522	12,777	11,501	2,938	322	119	142,630	23,943	88,967	28,774	946
2025 Jan.	196,339	44,524	14,137	14,883	11,535	3,539	319	111	151,815	23,810	93,698	32,953	1,354
													Changes *
2024	+ 22,932	– 449	– 208	+ 934	– 1,475	+ 356	– 87	+ 31	+ 23,381	+ 5,896	+ 14,055	+ 3,244	+ 186
2024 Oct.	– 490	– 5,016	– 403	– 4,452	+ 77	– 227	– 27	+ 16	+ 4,526	– 337	+ 1,527	+ 3,053	+ 283
Nov.	+ 6,265	+ 768	– 686	+ 1,696	+ 40	– 286	– 5	+ 9	+ 5,497	+ 1,523	+ 6,970	– 3,192	+ 196
Dec.	– 6,702	– 1,354	– 806	– 492	– 75	+ 15	+ 1	+ 3	– 5,348	– 905	– 2,995	– 1,437	– 11
2025 Jan.	+ 12,532	+ 3,345	+ 615	+ 2,106	+ 34	+ 601	– 3	– 8	+ 9,187	– 132	+ 4,727	+ 4,184	+ 408

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) 1				Deposits and borrowing from domestic banks (excluding the Bundesbank) 1					*Memo item*		
							Time deposits					
	Total	Sight deposits 2	Time deposits 2	Bills redis-counted 3	Total	Sight deposits	Short-term	Medium and long-term	Bills redis-counted 3	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12
	End of year or month *											
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
2024	1,951,812	586,020	1,365,764	28	973,270	119,345	83,560	770,360	5	16,243	257,012	11,018
2023 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
Sep.	2,015,552	667,837	1,347,684	31	982,693	130,108	75,076	777,501	8	21,563	275,815	11,616
Oct.	2,014,286	661,267	1,352,989	30	981,556	126,073	76,146	779,330	7	20,312	293,522	11,555
Nov.	2,043,858	673,296	1,370,533	29	994,295	134,527	77,939	781,823	6	22,245	283,185	11,527
Dec.	1,951,812	586,020	1,365,764	28	973,270	119,345	83,560	770,360	5	16,243	257,012	11,018
2025 Jan.	2,066,125	664,874	1,401,223	28	997,300	134,853	89,106	773,336	5	16,470	321,842	10,986
	Changes *											
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
2024	− 36,065	+ 12,221	− 48,283	− 3	− 7,493	+ 24,219	− 1,358	− 30,357	+ 3	− 62,436	+ 26,234	− 2,432
2023 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
Sep.	+ 17,908	+ 65,948	− 48,042	+ 2	− 12,218	+ 1,188	− 6,402	− 7,006	+ 2	− 8,500	− 12,843	− 406
Oct.	− 1,600	− 9,218	+ 7,619	− 1	− 1,136	− 4,034	+ 1,070	+ 1,829	− 1	− 1,251	+ 17,009	− 61
Nov.	+ 21,453	+ 7,815	+ 13,639	− 1	+ 12,739	+ 8,454	+ 1,793	+ 2,493	− 1	+ 1,933	− 11,348	− 28
Dec.	− 92,694	− 86,926	− 5,767	− 1	− 19,425	− 13,582	+ 5,621	− 11,463	− 1	− 6,002	− 30,318	− 509
2025 Jan.	+ 109,794	+ 78,410	+ 31,384	−	+ 22,100	+ 15,508	+ 3,626	+ 2,966	−	+ 227	+ 60,000	− 32

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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 ***
2024	1,017,086	443,448	573,610	28	142,626	16,941	23,037	102,643	5	7,317	232,142	2,013
2024 Oct.	1,074,072	504,925	569,117	30	156,043	25,466	26,272	104,298	7	9,160	262,472	2,102
Nov.	1,088,161	511,808	576,324	29	158,483	27,710	25,702	105,065	6	10,892	251,701	2,096
Dec.	1,017,086	443,448	573,610	28	142,626	16,941	23,037	102,643	5	7,317	232,142	2,013
2025 Jan.	1,115,155	508,128	606,999	28	165,340	29,023	33,759	102,553	5	7,873	291,037	2,062
												Changes *
2024	− 6,769	+ 7,379	− 14,145	− 3	+ 4,032	+ 18,645	+ 1,027	− 15,643	+ 3	− 31,997	+ 27,989	− 418
2024 Oct.	+ 3,832	− 10,929	+ 14,762	− 1	− 1,905	− 5,807	+ 4,284	− 381	− 1	+ 460	+ 15,898	− 35
Nov.	+ 6,904	+ 2,926	+ 3,979	− 1	+ 2,440	+ 2,244	− 570	+ 767	− 1	+ 1,732	− 11,772	− 6
Dec.	− 71,217	− 67,914	− 3,302	− 1	− 14,257	− 9,169	− 2,665	− 2,422	− 1	− 3,575	− 23,699	− 83
2025 Jan.	+ 93,521	+ 64,243	+ 29,278	−	+ 20,794	+ 12,082	+ 8,802	− 90	−	+ 556	+ 54,065	+ 49
Big banks												**End of year or month ***
2024	406,024	175,499	230,525	−	63,654	11,692	11,648	40,314	−	1,752	121,911	1,836
2024 Oct.	411,118	189,080	222,038	−	75,226	17,034	17,177	41,015	−	1,749	131,950	1,924
Nov.	421,983	185,219	236,764	−	77,259	19,605	15,848	41,806	−	2,037	139,313	1,916
Dec.	406,024	175,499	230,525	−	63,654	11,692	11,648	40,314	−	1,752	121,911	1,836
2025 Jan.	424,153	178,504	245,649	−	78,544	19,087	19,048	40,409	−	1,749	146,322	1,829
												Changes *
2024	+ 9,609	+ 42,115	− 32,506	−	− 2,011	+ 13,457	− 817	− 14,651	−	− 19,639	+ 17,067	− 397
2024 Oct.	+ 7,595	− 690	+ 8,285	−	− 3,115	− 6,421	+ 3,561	− 255	−	−	+ 1,847	− 20
Nov.	+ 6,709	− 6,268	+ 12,977	−	+ 2,033	+ 2,571	− 1,329	+ 791	−	+ 288	+ 6,740	− 8
Dec.	− 16,084	− 8,951	− 7,133	−	− 12,005	− 6,313	− 4,200	− 1,492	−	− 285	− 21,355	− 80
2025 Jan.	+ 15,804	+ 2,493	+ 13,311	−	+ 12,970	+ 7,395	+ 5,480	+ 95	−	− 3	+ 22,118	− 7
Regional banks and other commercial banks												**End of year or month ***
2024	422,063	189,556	232,502	5	64,712	3,628	9,393	51,686	5	3,757	110,135	175
2024 Oct.	460,536	227,495	233,034	7	66,332	6,373	7,727	52,225	7	6,359	130,426	176
Nov.	448,370	221,430	226,934	6	66,614	5,701	8,498	52,409	6	6,624	112,292	178
Dec.	422,063	189,556	232,502	5	64,712	3,628	9,393	51,686	5	3,757	110,135	175
2025 Jan.	490,477	240,760	249,712	5	72,396	8,002	12,762	51,627	5	3,265	144,618	231
												Changes *
2024	+ 40,086	+ 19,055	+ 21,028	+ 3	+ 6,280	+ 4,032	+ 2,503	− 258	+ 3	− 11,109	+ 10,914	− 20
2024 Oct.	+ 9,819	+ 9,627	+ 193	− 1	+ 964	+ 166	+ 862	− 63	− 1	+ 600	+ 14,051	− 15
Nov.	− 14,672	− 7,539	− 7,132	− 1	+ 282	− 672	+ 771	+ 184	− 1	+ 265	− 18,512	+ 2
Dec.	− 27,481	− 32,529	+ 5,049	− 1	− 1,902	− 2,073	+ 895	− 723	− 1	− 2,867	− 2,344	− 3
2025 Jan.	+ 65,946	+ 51,275	+ 14,671	−	+ 7,684	+ 4,374	+ 3,369	− 59	−	− 492	+ 31,946	+ 56
Branches of foreign banks												**End of year or month ***
2024	188,999	78,393	110,583	23	14,260	1,621	1,996	10,643	−	1,808	96	2
2024 Oct.	202,418	88,350	114,045	23	14,485	2,059	1,368	11,058	−	1,052	96	2
Nov.	217,808	105,159	112,626	23	14,610	2,404	1,356	10,850	−	2,231	96	2
Dec.	188,999	78,393	110,583	23	14,260	1,621	1,996	10,643	−	1,808	96	2
2025 Jan.	200,525	88,864	111,638	23	14,400	1,934	1,949	10,517	−	2,859	97	2
												Changes *
2024	− 56,464	− 53,791	− 2,667	− 6	− 237	+ 1,156	− 659	− 734	−	− 1,249	+ 8	− 1
2024 Oct.	− 13,582	− 19,866	+ 6,284	−	+ 246	+ 448	− 139	− 63	−	− 140	−	−
Nov.	+ 14,867	+ 16,733	− 1,866	−	+ 125	+ 345	− 12	− 208	−	+ 1,179	−	−
Dec.	− 27,652	− 26,434	− 1,218	−	− 350	− 783	+ 640	− 207	−	− 423	−	−
2025 Jan.	+ 11,771	+ 10,475	+ 1,296	−	+ 140	+ 313	− 47	− 126	−	+ 1,051	+ 1	−

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** Including liabilities arising from monetary policy operations with the Bundesbank. **3** Own acceptances and promissory notes outstanding. **4** Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) 1				Deposits and borrowing from domestic banks (excluding the Bundesbank) 1					*Memo item*		
							Time deposits					
	Total	Sight deposits 2	Time deposits 2	Bills redis-counted 3	Total	Sight deposits	Short-term	Medium and long-term	Bills redis-counted 3	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12
Landesbanken												**End of year or month ***
2024	199,499	34,608	164,891	–	162,114	25,073	10,774	126,267	–	2,000	7,047	1,825
2024 Oct.	202,116	38,368	163,748	–	160,596	23,817	9,215	127,564	–	3,020	7,170	1,909
Nov.	205,699	40,607	165,092	–	161,676	24,772	9,238	127,666	–	1,350	8,890	1,909
Dec.	199,499	34,608	164,891	–	162,114	25,073	10,774	126,267	–	2,000	7,047	1,825
2025 Jan.	203,814	36,706	167,108	–	160,642	22,998	10,752	126,892	–	1,472	6,974	1,814
												Changes *
2024	– 8,774	+ 1,003	– 9,777	–	– 2,839	+ 3,817	– 1,398	– 5,258	–	– 12,486	+ 1,275	– 326
2024 Oct.	– 7,416	– 6,754	– 662	–	+ 173	– 236	– 5	+ 414	–	+ 86	– 1,463	+ 15
Nov.	+ 3,064	+ 2,108	+ 956	–	+ 1,080	+ 955	+ 23	+ 102	–	– 1,670	+ 1,710	–
Dec.	– 6,521	– 6,115	– 406	–	+ 438	+ 301	+ 1,536	– 1,399	–	+ 650	– 1,848	– 84
2025 Jan.	+ 4,332	+ 2,099	+ 2,233	–	– 1,472	– 2,075	– 22	+ 625	–	– 528	– 73	– 11
Savings banks												**End of year or month ***
2024	142,161	3,251	138,910	–	141,337	3,170	5,983	132,184	–	720	–	2,672
2024 Oct.	143,635	3,094	140,541	–	142,064	2,985	6,260	132,819	–	1,469	93	2,813
Nov.	144,897	2,826	142,071	–	141,856	2,610	5,931	133,315	–	2,911	140	2,798
Dec.	142,161	3,251	138,910	–	141,337	3,170	5,983	132,184	–	720	–	2,672
2025 Jan.	143,164	3,229	139,935	–	142,115	3,173	6,032	132,910	–	966	–	2,656
												Changes *
2024	– 18,293	– 338	– 17,955	–	– 6,684	– 372	– 6,082	– 230	–	– 11,599	– 1	– 640
2024 Oct.	– 1,914	+ 74	– 1,988	–	+ 99	+ 50	– 527	+ 576	–	– 1,997	– 7	– 13
Nov.	+ 1,260	– 269	+ 1,529	–	– 208	– 375	– 329	+ 496	–	+ 1,442	+ 47	– 15
Dec.	– 2,736	+ 425	– 3,161	–	– 519	+ 560	+ 52	– 1,131	–	– 2,191	– 140	– 126
2025 Jan.	+ 993	– 22	+ 1,015	–	+ 768	+ 3	+ 49	+ 716	–	+ 246	–	– 16
Credit cooperatives												**End of year or month ***
2024	153,058	1,955	151,103	–	151,874	1,780	2,609	147,485	–	662	1,579	2,277
2024 Oct.	153,709	1,597	152,112	–	152,034	1,541	2,631	147,862	–	1,277	1,463	2,372
Nov.	154,142	1,316	152,826	–	152,054	1,257	2,377	148,420	–	1,686	1,500	2,360
Dec.	153,058	1,955	151,103	–	151,874	1,780	2,609	147,485	–	662	1,579	2,277
2025 Jan.	153,434	1,797	151,637	–	152,445	1,660	2,515	148,270	–	495	1,586	2,258
												Changes *
2024	– 5,744	– 263	– 5,481	–	+ 272	– 301	– 1,635	+ 2,208	–	– 6,004	+ 638	– 437
2024 Oct.	+ 88	– 194	+ 282	–	+ 385	– 188	+ 61	+ 512	–	– 265	+ 79	– 15
Nov.	+ 428	– 282	+ 710	–	+ 20	– 284	– 254	+ 558	–	+ 409	+ 37	– 12
Dec.	– 1,083	+ 639	– 1,722	–	– 180	+ 523	+ 232	– 935	–	– 1,024	+ 79	– 83
2025 Jan.	+ 376	– 158	+ 534	–	+ 571	– 120	– 94	+ 785	–	– 167	+ 7	– 19
Mortgage banks												**End of year or month ***
2024	39,726	2,694	37,032	–	36,367	2,393	5,412	28,562	–	500	3,027	6
2024 Oct.	39,959	2,872	37,087	–	37,369	2,559	6,493	28,317	–	–	4,910	6
Nov.	40,718	2,786	37,932	–	37,378	2,489	6,362	28,527	–	500	4,681	6
Dec.	39,726	2,694	37,032	–	36,367	2,393	5,412	28,562	–	500	3,027	6
2025 Jan.	41,274	2,794	38,480	–	37,918	2,460	6,761	28,697	–	500	4,478	6
												Changes *
2024	– 4,563	– 359	– 4,204	–	– 3,950	– 340	– 2,260	– 1,350	–	– 400	– 2,809	–
2024 Oct.	– 102	+ 10	– 112	–	– 12	+ 14	+ 157	– 183	–	–	+ 36	–
Nov.	+ 757	– 86	+ 843	–	+ 9	– 70	– 131	+ 210	–	+ 500	– 229	–
Dec.	– 992	– 92	– 900	–	– 1,011	– 96	– 950	+ 35	–	–	– 1,654	–
2025 Jan.	+ 1,550	+ 100	+ 1,450	–	+ 1,551	+ 67	+ 1,349	+ 135	–	–	+ 1,451	–

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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 ***
2024	37,583	2,505	35,078	.	37,481	2,503	12,415	22,563	.	100	160	–
2024 Oct.	38,719	2,385	36,334	.	38,367	2,382	9,134	26,851	.	330	122	–
Nov.	38,459	2,759	35,700	.	38,433	2,756	8,820	26,857	.	–	89	–
Dec.	37,583	2,505	35,078	.	37,481	2,503	12,415	22,563	.	100	160	–
2025 Jan.	37,075	2,050	35,025	.	36,859	2,048	12,337	22,474	.	200	71	–
												Changes *
2024	– 355	– 198	– 157	.	+ 163	– 200	+ 5,833	– 5,470	.	– 450	– 700	–
2024 Oct.	+ 80	– 389	+ 469	.	+ 86	– 389	+ 519	– 44	.	+ 30	– 131	–
Nov.	– 260	+ 374	– 634	.	+ 66	+ 374	– 314	+ 6	.	– 330	– 33	–
Dec.	– 876	– 254	– 622	.	– 952	– 253	+ 3,595	– 4,294	.	+ 100	+ 71	–
2025 Jan.	– 508	– 455	– 53	.	– 622	– 455	– 78	– 89	.	+ 100	– 89	–
Banks with special, development and other support tasks												**End of year or month ***
2024	362,699	97,559	265,140	–	301,471	67,485	23,330	210,656	–	4,944	13,057	2,225
2024 Oct.	362,076	108,026	254,050	–	295,083	67,323	16,141	211,619	–	5,056	17,292	2,353
Nov.	371,782	111,194	260,588	–	304,415	72,933	19,509	211,973	–	4,906	16,184	2,358
Dec.	362,699	97,559	265,140	–	301,471	67,485	23,330	210,656	–	4,944	13,057	2,225
2025 Jan.	372,209	110,170	262,039	–	301,981	73,491	16,950	211,540	–	4,964	17,696	2,190
												Changes *
2024	+ 8,433	+ 4,997	+ 3,436	–	+ 1,513	+ 2,970	+ 3,157	– 4,614	–	+ 500	– 158	– 611
2024 Oct.	+ 3,832	+ 8,964	– 5,132	–	+ 38	+ 2,522	– 3,419	+ 935	–	+ 435	+ 2,597	– 13
Nov.	+ 9,300	+ 3,044	+ 6,256	–	+ 9,332	+ 5,610	+ 3,368	+ 354	–	– 150	– 1,108	+ 5
Dec.	– 9,269	– 13,615	+ 4,346	–	– 2,944	– 5,448	+ 3,821	– 1,317	–	+ 38	– 3,127	– 133
2025 Jan.	+ 9,530	+ 12,603	– 3,073	–	+ 510	+ 6,006	– 6,380	+ 884	–	+ 20	+ 4,639	– 35
Memo item: Foreign banks												**End of year or month ***
2024	574,900	264,752	310,125	23	50,798	6,784	10,493	33,521	–	2,015	111,202	262
2024 Oct.	630,383	317,637	312,723	23	51,435	8,718	8,329	34,388	–	3,420	135,420	280
Nov.	632,558	325,646	306,889	23	53,357	8,654	10,412	34,291	–	3,790	116,122	278
Dec.	574,900	264,752	310,125	23	50,798	6,784	10,493	33,521	–	2,015	111,202	262
2025 Jan.	659,407	327,430	331,954	23	56,691	9,776	13,559	33,356	–	5,223	145,865	259
												Changes *
2024	– 17,605	– 37,983	+ 20,384	– 6	+ 7,459	+ 5,347	+ 4,777	– 2,665	–	– 7,568	+ 13,205	– 115
2024 Oct.	– 4,644	– 9,956	+ 5,312	–	+ 73	+ 339	– 15	– 251	–	+ 360	+ 15,667	– 15
Nov.	– 876	+ 6,483	– 7,359	–	+ 1,922	– 64	+ 2,083	– 97	–	+ 370	– 19,704	– 2
Dec.	– 57,695	– 61,210	+ 3,515	–	– 2,559	– 1,870	+ 81	– 770	–	– 1,775	– 5,123	– 16
2025 Jan.	+ 82,280	+ 62,752	+ 19,528	–	+ 5,893	+ 2,992	+ 3,066	– 165	–	+ 3,208	+ 32,126	– 3

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1												
			Time deposits 2							*Memo item*			
					for more than 1 year						Included in time deposits		
											Liabilities arising from Repos		Loans and advances to financial vehicle corpo-tations
	Total	Sight deposits	Total	for up to and including 1 year	Total	for up to and including 2 years	for 2 years and more 2	Savings deposits 3	Bank savings bonds 4	Fiduciary loans	Total	of which with central counter-parties 5	
	1	2	3	4	5	6	7	8	9	10	11	12	13
	End of year or month *												
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
2024	4,791,674	2,821,274	1,401,203	708,612	692,591	86,011	606,580	410,322	158,875	71,369	75,393	4,147	111,990
2023 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
Sep.	4,746,916	2,754,922	1,401,676	721,079	680,597	89,624	590,973	413,681	176,637	80,869	88,142	8,886	95,307
Oct.	4,742,076	2,752,796	1,409,264	728,694	680,570	89,268	591,302	411,942	168,074	79,251	88,293	5,207	94,317
Nov.	4,804,166	2,815,382	1,417,403	725,103	692,300	89,525	602,775	409,436	161,945	70,656	87,346	5,187	102,685
Dec.	4,791,674	2,821,274	1,401,203	708,612	692,591	86,011	606,580	410,322	158,875	71,369	75,393	4,147	111,990
2025 Jan.	4,795,431	2,811,675	1,417,947	726,209	691,738	85,793	605,945	407,674	158,135	71,377	103,231	5,515	111,575
	Changes *												
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
2024	+ 143,632	+ 70,588	+ 89,961	+ 84,697	+ 5,264	+ 580	+ 4,684	− 40,209	+ 23,292	+ 20,229	+ 7,685	− 787	+ 12,476
2023 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
Sep.	+ 16,041	+ 10,360	+ 4,584	+ 11,359	− 6,775	− 1,857	− 4,918	− 1,861	+ 2,958	+ 1,332	− 5,429	+ 500	+ 135
Oct.	− 7,091	− 2,543	− 1,866	+ 638	− 2,504	− 1,021	− 1,483	− 1,739	− 943	− 1,618	− 651	− 3,670	− 994
Nov.	+ 59,434	+ 60,830	+ 7,239	− 4,778	+ 12,017	+ 592	+ 11,425	− 2,506	− 6,129	− 8,595	− 1,837	− 36	+ 8,045
Dec.	− 13,895	+ 5,300	− 17,011	− 17,202	+ 191	− 3,530	+ 3,721	+ 886	− 3,070	+ 808	− 12,398	− 1,048	+ 9,304
2025 Jan.	+ 4,337	− 9,045	+ 16,800	+ 17,668	− 868	− 218	− 650	− 2,678	− 740	+ 8	+ 27,866	+ 1,375	− 415

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I Banks (MFIs) in Germany

Deposits and borrowing from domestic non-banks [1]											
		Time deposits [2]							*Memo item*		
				for more than 1 year							
Total	Sight deposits	Total	for up to and including 1 year	Total	for up to and including 2 years	for 2 years and more [2]	Savings deposits [3]	Bank savings bonds [4]	Fiduciary loans	Liabilities arising from repos	
14	15	16	17	18	19	20	21	22	23	24	Period
End of year or month *											
3,420,874	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
4,388,457	2,630,507	1,194,210	606,220	587,990	80,248	507,742	405,981	157,759	66,666	3,573	2024
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	2023 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	74,453	6,545	Aug.
4,322,590	2,544,051	1,193,783	611,375	582,408	83,580	498,828	409,318	175,438	75,349	4,284	Sep.
4,329,532	2,555,112	1,199,950	616,433	583,517	83,576	499,941	407,588	166,882	73,874	5,585	Oct.
4,371,865	2,608,410	1,197,564	610,592	586,972	83,841	503,131	405,106	160,785	66,521	3,326	Nov.
4,388,457	2,630,507	1,194,210	606,220	587,990	80,248	507,742	405,981	157,759	66,666	3,573	Dec.
4,352,310	2,596,738	1,195,192	608,165	587,027	79,385	507,642	403,356	157,024	66,447	5,232	2025 Jan.
Changes *											
+ 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
+ 126,068	+ 57,921	+ 84,979	+ 85,746	− 767	− 502	− 265	− 39,964	+ 23,132	+ 16,960	+ 648	2024
+ 2,335	− 23,031	+ 26,007	+ 25,353	+ 654	+ 2,356	− 1,702	− 7,305	+ 6,664	− 88	− 1,314	2023 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	+ 4,453	+ 1,425	Aug.
− 656	− 4,454	+ 2,703	+ 9,988	− 7,285	− 2,476	− 4,809	− 1,848	+ 2,943	+ 896	− 2,261	Sep.
+ 7,052	+ 11,566	− 1,818	− 632	− 1,186	− 629	− 557	− 1,730	− 966	− 1,475	+ 1,301	Oct.
+ 42,653	+ 52,808	− 1,576	− 5,841	+ 4,265	+ 630	+ 3,635	− 2,482	− 6,097	− 7,353	− 2,259	Nov.
+ 16,593	+ 22,098	− 3,354	− 4,372	+ 1,018	− 3,593	+ 4,611	+ 875	− 3,026	+ 580	+ 247	Dec.
− 27,677	− 25,279	+ 992	+ 1,975	− 983	− 863	− 120	− 2,655	− 735	− 219	+ 1,659	2025 Jan.

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1				
	Total	Sight deposits	Time deposits 2	of which		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans
			Total	for up to and including 1 year	for more than 2 years 2								
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks 5													**End of year or month ***
2024	1,995,049	1,244,373	635,670	369,669	221,949	83,967	31,039	39,530	1,663,007	1,096,785	453,320	112,902	34,895
2024 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	43,061
Sep.	1,962,743	1,219,231	607,244	360,128	200,503	84,308	51,960	49,429	1,626,072	1,058,272	433,702	134,098	43,976
Oct.	1,965,783	1,209,705	630,567	382,561	201,494	84,711	40,800	47,660	1,629,728	1,059,451	446,909	123,368	42,351
Nov.	1,993,101	1,235,955	639,045	379,406	213,423	83,999	34,102	39,023	1,645,400	1,080,459	448,956	115,985	34,955
Dec.	1,995,049	1,244,373	635,670	369,669	221,949	83,967	31,039	39,530	1,663,007	1,096,785	453,320	112,902	34,895
2025 Jan.	2,007,648	1,241,651	651,756	386,517	221,045	83,629	30,612	39,405	1,635,921	1,073,869	449,901	112,151	34,542
													Changes *
2024	+ 85,730	+ 37,228	+ 60,609	+ 43,173	+ 18,383	− 2,251	− 9,856	+16,476	+ 65,168	+ 22,673	+ 54,600	− 12,105	+3,226
2024 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	+1,122
Sep.	+ 6,092	+ 13,434	− 9,060	− 8,592	+ 348	+ 236	+ 1,482	+ 1,346	+ 2,128	+ 1,090	− 667	+ 1,705	+ 915
Oct.	+ 1,283	− 9,848	+ 14,268	+ 15,846	− 814	+ 403	− 3,540	− 1,769	+ 3,766	+ 1,684	+ 5,222	− 3,140	−1,625
Nov.	+ 24,989	+ 24,620	+ 7,779	− 4,160	+ 11,898	− 712	− 6,698	− 8,637	+ 15,992	+ 20,518	+ 2,857	− 7,383	−7,396
Dec.	+ 797	+ 7,880	− 3,988	− 10,255	+ 8,446	− 32	− 3,063	+ 507	+ 17,608	+ 16,327	+ 4,364	− 3,083	+ 280
2025 Jan.	+ 13,172	− 2,184	+ 16,121	+ 16,877	− 898	− 338	− 427	− 125	− 18,596	− 14,426	− 3,419	− 751	− 353
Big banks													**End of year or month ***
2024	919,930	572,429	267,383	188,868	68,215	76,515	3,603	4,144	813,992	523,935	211,841	78,216	4,074
2024 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
Sep.	892,810	547,248	265,116	193,983	58,521	76,713	3,733	4,417	791,089	500,063	212,476	78,550	4,343
Oct.	896,861	552,057	263,915	192,673	58,871	77,156	3,733	4,354	792,493	502,499	211,014	78,980	4,282
Nov.	898,968	557,222	261,576	190,945	58,681	76,517	3,653	4,274	794,596	509,954	206,372	78,270	4,203
Dec.	919,930	572,429	267,383	188,868	68,215	76,515	3,603	4,144	813,992	523,935	211,841	78,216	4,074
2025 Jan.	906,795	559,422	267,490	188,947	67,722	76,314	3,569	3,945	790,138	502,049	210,099	77,990	3,876
													Changes *
2024	+ 31,225	+ 26,095	+ 6,159	+ 1,556	+ 8,828	− 647	− 382	+ 859	+ 23,574	+ 20,042	+ 4,597	− 1,065	+ 842
2024 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
Sep.	− 4,239	+ 4,319	− 8,865	− 7,615	+ 214	+ 307	−	− 5	− 2,496	+ 785	− 3,577	+ 296	− 6
Oct.	+ 3,281	+ 4,594	− 1,756	− 1,857	+ 347	+ 443	−	− 63	+ 1,404	+ 2,436	− 1,462	+ 430	− 61
Nov.	+ 1,182	+ 4,468	− 2,567	− 2,290	− 214	− 639	− 80	− 80	+ 2,103	+ 7,090	− 4,277	− 710	− 79
Dec.	+ 20,479	+ 15,062	+ 5,469	− 2,406	+ 9,529	− 2	− 50	− 130	+ 19,396	+ 13,981	+ 5,469	− 54	− 129
2025 Jan.	− 12,588	− 12,489	+ 136	+ 104	− 489	− 201	− 34	− 199	− 18,944	− 16,976	− 1,742	− 226	− 198
Regional banks and other commercial banks													**End of year or month ***
2024	846,450	519,969	291,940	129,449	136,699	7,244	27,297	35,386	651,223	434,866	182,005	34,352	30,821
2024 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	38,712
Sep.	841,576	519,491	266,595	115,368	125,163	7,377	48,113	45,012	635,128	418,802	161,096	55,230	39,633
Oct.	840,696	507,410	289,007	135,725	127,216	7,336	36,943	43,306	637,969	420,485	173,425	44,059	38,069
Nov.	862,825	526,661	298,575	135,190	137,341	7,274	30,315	34,749	649,848	431,486	180,975	37,387	30,752
Dec.	846,450	519,969	291,940	129,449	136,699	7,244	27,297	35,386	651,223	434,866	182,005	34,352	30,821
2025 Jan.	870,995	530,287	306,693	144,954	136,224	7,111	26,904	35,460	650,075	437,328	178,916	33,831	30,666
													Changes *
2024	+ 49,753	+ 9,860	+ 51,017	+ 39,616	+ 10,366	− 1,574	− 9,550	+15,617	+ 39,515	+ 3,276	+ 47,325	− 11,086	+2,384
2024 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	+1,097
Sep.	+ 7,229	+ 7,181	− 1,351	− 2,022	+ 52	− 70	+ 1,469	+ 1,351	+ 2,727	− 578	+ 1,908	+ 1,397	+ 921
Oct.	− 1,740	− 12,149	+ 14,000	+ 14,396	+ 251	− 41	− 3,550	− 1,706	+ 3,021	+ 2,258	+ 4,344	− 3,581	−1,564
Nov.	+ 20,921	+ 18,081	+ 9,530	− 874	+ 10,438	− 62	− 6,628	− 8,557	+ 11,879	+ 10,556	+ 7,995	− 6,672	−7,317
Dec.	− 16,966	− 7,060	− 6,858	− 5,883	− 717	− 30	− 3,018	+ 637	+ 1,376	+ 3,381	+ 1,030	− 3,035	+ 409
2025 Jan.	+ 24,568	+ 10,337	+ 14,757	+ 15,507	− 473	− 133	− 393	+ 74	− 1,148	+ 2,462	− 3,089	− 521	− 155

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1				
	Total	Sight deposits	Time deposits 2	of which		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bonds 3,4	Memo item Fiduciary loans
			Total	for up to and including 1 year	for more than 2 years 2								
	1	2	3	4	5	6	7	8	9	10	11	12	13
Branches of foreign banks													**End of year or month ***
2024	228,669	151,975	76,347	51,352	17,035	208	139	–	197,792	137,984	59,474	334	–
2024 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	–
Sep.	228,357	152,492	75,533	50,777	16,819	218	114	–	199,855	139,407	60,130	318	–
Oct.	228,226	150,238	77,645	54,163	15,407	219	124	–	199,266	136,467	62,470	329	–
Nov.	231,308	152,072	78,894	53,271	17,401	208	134	–	200,956	139,019	61,609	328	–
Dec.	228,669	151,975	76,347	51,352	17,035	208	139	–	197,792	137,984	59,474	334	–
2025 Jan.	229,858	151,942	77,573	52,616	17,099	204	139	–	195,708	134,492	60,886	330	–
													Changes *
2024	+ 4,752	+ 1,273	+ 3,433	+ 2,001	– 811	– 30	+ 76	–	+ 2,079	– 645	+ 2,678	+ 46	–
2024 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	–
Sep.	+ 3,102	+ 1,934	+ 1,156	+ 1,045	+ 82	– 1	+ 13	–	+ 1,897	+ 883	+ 1,002	+ 12	–
Oct.	– 258	– 2,293	+ 2,024	+ 3,307	– 1,412	+ 1	+ 10	–	– 659	– 3,010	+ 2,340	+ 11	–
Nov.	+ 2,886	+ 2,071	+ 816	– 996	+ 1,674	– 11	+ 10	–	+ 2,010	+ 2,872	– 861	– 1	–
Dec.	– 2,716	– 122	– 2,599	– 1,966	– 366	–	+ 5	–	– 3,164	– 1,035	– 2,135	+ 6	–
2025 Jan.	+ 1,192	– 32	+ 1,228	+ 1,266	+ 64	– 4	–	–	+ 1,496	+ 88	+ 1,412	– 4	–
Landesbanken													**End of year or month ***
2024	296,842	151,416	138,465	73,302	59,776	4,216	2,745	11,895	268,508	136,959	124,660	6,889	11,895
2024 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
Sep.	305,389	154,536	144,258	77,194	60,786	4,217	2,378	11,662	276,003	136,752	132,729	6,522	11,662
Oct.	301,044	153,466	140,843	74,475	60,169	4,197	2,538	11,719	271,599	136,940	127,998	6,661	11,719
Nov.	300,988	155,239	138,727	72,104	60,250	4,175	2,847	11,757	269,913	136,633	126,334	6,946	11,757
Dec.	296,842	151,416	138,465	73,302	59,776	4,216	2,745	11,895	268,508	136,959	124,660	6,889	11,895
2025 Jan.	305,606	155,919	143,203	78,016	60,033	4,223	2,261	12,003	275,952	138,194	131,340	6,418	12,003
													Changes *
2024	+ 16,615	+ 15,026	+ 934	+ 7,492	– 2,364	– 243	+ 898	+ 3,737	+ 15,720	+ 14,050	+ 1,016	+ 654	+ 3,737
2024 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
Sep.	+ 4,568	+ 3,378	+ 1,138	+ 2,493	– 371	– 19	+ 71	– 2	+ 6,031	+ 3,183	+ 2,797	+ 51	– 2
Oct.	– 4,531	– 1,139	– 3,532	– 2,828	– 625	– 20	+ 160	+ 57	– 4,404	+ 188	– 4,731	+ 139	+ 57
Nov.	– 266	+ 1,695	– 2,248	– 2,494	+ 72	– 22	+ 309	+ 38	– 1,686	– 307	– 1,664	+ 285	+ 38
Dec.	– 4,271	– 3,874	– 336	+ 1,129	– 479	+ 41	– 102	+ 233	– 1,405	+ 326	– 1,674	– 57	+ 233
2025 Jan.	+ 8,782	+ 4,510	+ 4,749	+ 4,725	+ 257	+ 7	– 484	+ 108	+ 7,444	+ 1,235	+ 6,680	– 471	+ 108
Savings banks													**End of year or month ***
2024	1,207,765	797,405	119,579	97,269	15,112	192,905	97,876	66	1,196,559	789,611	118,287	288,661	66
2024 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
Sep.	1,178,055	763,674	122,906	101,736	14,787	196,066	95,409	69	1,166,097	755,859	120,929	289,309	69
Oct.	1,183,382	769,286	122,196	100,608	14,922	194,358	97,542	69	1,172,253	761,660	120,866	289,727	69
Nov.	1,202,933	789,695	122,572	100,516	14,928	192,876	97,790	69	1,191,200	781,815	120,869	288,516	69
Dec.	1,207,765	797,405	119,579	97,269	15,112	192,905	97,876	66	1,196,559	789,611	118,287	288,661	66
2025 Jan.	1,196,384	785,894	120,899	98,377	15,140	191,396	98,195	62	1,185,166	778,098	119,590	287,478	62
													Changes *
2024	+ 31,915	+ 14,374	+ 16,550	+ 12,301	+ 1,391	– 25,745	+ 26,736	– 17	+ 31,806	+ 14,405	+ 16,363	+ 1,038	– 17
2024 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	–
Sep.	– 3,431	– 4,816	+ 1,687	+ 1,623	– 53	– 1,412	+ 1,110	– 4	– 4,233	– 4,951	+ 1,013	– 295	– 4
Oct.	+ 5,323	+ 5,608	– 710	– 1,131	+ 139	– 1,708	+ 2,133	–	+ 6,156	+ 5,801	– 63	+ 418	–
Nov.	+ 19,537	+ 20,404	+ 367	– 96	+ 2	– 1,482	+ 248	–	+ 18,947	+ 20,155	+ 3	– 1,211	–
Dec.	+ 4,830	+ 7,708	– 2,993	– 3,249	+ 187	+ 29	+ 86	– 3	+ 5,359	+ 7,796	– 2,582	+ 145	– 3
2025 Jan.	– 11,402	– 11,511	+ 1,329	+ 1,138	+ 7	– 1,539	+ 319	– 4	– 11,413	– 11,513	+ 1,313	– 1,213	– 4

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1				
	Total	Sight deposits	Time deposits 2			Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans
			Total	of which: for up to and including 1 year	of which: for more than 2 years 2								
	1	2	3	4	5	6	7	8	9	10	11	12	13
Credit cooperatives													**End of year or month ***
2024	891,765	553,619	182,567	137,325	20,619	128,851	26,728	178	884,292	548,693	181,180	154,419	145
2024 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
Sep.	871,202	533,036	183,033	137,946	19,910	128,706	26,427	181	863,812	528,181	181,650	153,981	148
Oct.	878,863	540,719	183,137	138,037	20,114	128,294	26,713	181	871,381	535,767	181,762	153,852	148
Nov.	886,294	549,076	182,489	137,235	20,353	128,006	26,723	180	878,807	544,170	181,055	153,582	147
Dec.	891,765	553,619	182,567	137,325	20,619	128,851	26,728	178	884,292	548,693	181,180	154,419	145
2025 Jan.	885,513	547,983	182,902	137,849	20,836	128,045	26,583	177	877,977	542,968	181,539	153,470	145
													Changes *
2024	+ 32,134	+ 5,411	+ 33,198	+ 25,866	+ 3,021	− 11,941	+ 5,466	− 16	+ 31,961	+ 5,486	+ 32,913	− 6,438	− 15
2024 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
Sep.	− 4,050	− 5,275	+ 1,610	+ 1,506	+ 151	− 663	+ 278	− 3	− 4,022	− 5,222	+ 1,580	− 380	− 3
Oct.	+ 7,657	+ 7,679	+ 104	+ 91	+ 204	− 412	+ 286	−	+ 7,569	+ 7,586	+ 112	− 129	−
Nov.	+ 7,426	+ 8,352	− 648	− 802	+ 239	− 288	+ 10	− 1	+ 7,426	+ 8,403	− 707	− 270	− 1
Dec.	+ 5,469	+ 4,541	+ 78	+ 90	+ 266	+ 845	+ 5	− 2	+ 5,485	+ 4,523	+ 125	+ 837	− 2
2025 Jan.	− 6,252	− 5,636	+ 335	+ 524	+ 217	− 806	− 145	− 1	− 6,315	− 5,725	+ 359	− 949	−
Mortgage banks													**End of year or month ***
2024	54,133	2,641	51,492	6,193	43,112	−	.	−	53,371	2,413	50,958	−	−
2024 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	−	−
Sep.	55,730	2,621	53,109	6,971	43,651	−	.	−	54,302	2,414	51,888	−	−
Oct.	54,054	2,225	51,829	5,962	43,519	−	.	−	53,129	1,976	51,153	−	−
Nov.	54,371	2,334	52,037	6,486	43,279	−	.	−	53,372	2,131	51,241	−	−
Dec.	54,133	2,641	51,492	6,193	43,112	−	.	−	53,371	2,413	50,958	−	−
2025 Jan.	52,822	2,509	50,313	5,264	43,007	−	.	−	52,049	2,250	49,799	−	−
													Changes *
2024	+ 133	+ 738	− 605	+ 388	− 550	−	.	−	+ 207	+ 738	− 531	−	−
2024 July	− 458	− 273	− 185	− 362	+ 24	−	.	−	− 140	− 225	+ 85	−	−
Aug.	+ 540	+ 285	+ 255	+ 223	+ 69	−	.	−	+ 482	+ 282	+ 200	−	−
Sep.	+ 1,025	+ 108	+ 917	+ 1,090	− 145	−	.	−	+ 395	+ 116	+ 279	−	−
Oct.	− 1,676	− 396	− 1,280	− 1,009	− 132	−	.	−	− 1,173	− 438	− 735	−	−
Nov.	+ 317	+ 109	+ 208	+ 524	− 240	−	.	−	+ 243	+ 155	+ 88	−	−
Dec.	− 238	+ 307	− 545	− 293	− 167	−	.	−	− 1	+ 282	− 283	−	−
2025 Jan.	− 1,311	− 132	− 1,179	− 929	− 105	−	.	−	− 1,322	− 163	− 1,159	−	−
Building and loan associations													**End of year or month ***
2024	194,437	6,755	187,165	2,909	183,056	383	134	3	192,898	6,741	185,641	516	3
2024 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
Sep.	193,600	6,690	186,400	3,036	182,159	384	126	4	192,033	6,676	184,848	509	4
Oct.	193,656	6,918	186,228	2,940	182,070	382	128	3	192,106	6,904	184,693	509	3
Nov.	193,459	6,850	186,099	2,914	181,966	380	130	3	191,920	6,836	184,575	509	3
Dec.	194,437	6,755	187,165	2,909	183,056	383	134	3	192,898	6,741	185,641	516	3
2025 Jan.	194,720	7,108	187,100	2,933	182,976	381	131	3	193,197	7,093	185,594	510	3
													Changes *
2024	+ 497	+ 3,107	− 2,612	+ 524	− 3,197	− 29	+ 31	− 3	+ 588	+ 3,109	− 2,523	+ 2	− 3
2024 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	−
Sep.	+ 314	+ 708	− 407	− 158	− 197	− 3	+ 16	−	+ 321	+ 709	− 401	+ 13	−
Oct.	+ 56	+ 228	− 172	− 96	− 89	− 2	+ 2	− 1	+ 73	+ 228	− 155	−	− 1
Nov.	− 197	− 68	− 129	− 26	− 104	− 2	+ 2	−	− 186	− 68	− 118	−	−
Dec.	+ 978	− 95	+ 1,066	− 5	+ 1,090	+ 3	+ 4	−	+ 978	− 95	+ 1,066	+ 7	−
2025 Jan.	+ 283	+ 353	− 65	+ 24	− 80	− 2	− 3	−	+ 299	+ 352	− 47	− 6	−

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1				
	Total	Sight deposits	Time deposits 2	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 ***
2024	151,683	65,065	86,265	21,945	62,956	–	.	19,697	129,822	49,305	80,164	353	19,662
2024 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
Sep.	180,197	75,134	104,726	34,068	69,177	–	.	19,524	144,271	55,897	88,037	337	19,490
Oct.	165,294	70,477	94,464	24,111	69,014	–	.	19,619	139,336	52,414	86,569	353	19,584
Nov.	173,020	76,233	96,434	26,442	68,576	–	.	19,624	141,253	56,366	84,534	353	19,590
Dec.	151,683	65,065	86,265	21,945	62,956	–	.	19,697	129,822	49,305	80,164	353	19,662
2025 Jan.	152,738	70,611	81,774	17,253	62,908	–	.	19,727	132,048	54,266	77,429	353	19,692
													Changes *
2024	– 23,392	– 5,296	– 18,113	– 5,047	– 12,000	–	.	+ 52	– 19,382	– 2,540	– 16,859	+ 17	+ 32
2024 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
Sep.	+ 11,523	+ 2,823	+ 8,699	+ 13,397	– 4,651	–	.	– 5	– 1,276	+ 621	– 1,898	+ 1	– 10
Oct.	– 15,203	– 4,675	– 10,544	– 10,235	– 166	–	.	+ 95	– 4,935	– 3,483	– 1,468	+ 16	+ 94
Nov.	+ 7,628	+ 5,718	+ 1,910	+ 2,276	– 442	–	.	+ 5	+ 1,917	+ 3,952	– 2,035	–	+ 6
Dec.	– 21,460	– 11,167	– 10,293	– 4,619	– 5,622	–	.	+ 73	– 11,431	– 7,061	– 4,370	–	+ 72
2025 Jan.	+ 1,065	+ 5,555	– 4,490	– 4,691	– 48	–	.	+ 30	+ 2,226	+ 4,961	– 2,735	–	+ 30
Memo item: Foreign banks													**End of year or month ***
2024	806,169	515,747	269,175	155,406	97,363	6,586	14,661	130	636,993	433,686	182,253	21,054	3
2024 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
Sep.	806,530	517,467	253,541	147,828	89,067	6,780	28,742	162	629,048	420,244	173,529	35,275	4
Oct.	806,776	506,361	275,616	168,913	89,639	6,695	18,104	151	630,976	420,571	185,812	24,593	3
Nov.	825,214	525,351	278,193	163,378	97,799	6,624	15,046	129	639,355	433,465	184,415	21,475	3
Dec.	806,169	515,747	269,175	155,406	97,363	6,586	14,661	130	636,993	433,686	182,253	21,054	3
2025 Jan.	828,792	523,311	283,718	169,628	96,687	6,427	15,336	72	627,913	427,699	178,646	21,568	3
													Changes *
2024	+ 26,821	+ 13,149	+ 19,105	+ 15,446	+ 4,358	– 2,635	– 2,798	+ 11	+ 12,505	+ 6,928	+ 10,971	– 5,394	– 3
2024 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	–
Sep.	+ 835	+ 6,481	– 6,970	– 5,514	– 697	– 90	+ 1,414	–	+ 20	– 220	– 1,085	+ 1,325	–
Oct.	– 541	– 11,136	+ 13,698	+ 15,133	– 1,201	– 85	– 3,018	– 11	+ 2,038	+ 832	+ 4,298	– 3,092	– 1
Nov.	+ 17,248	+ 18,135	+ 2,242	– 5,881	+ 8,185	– 71	– 3,058	– 22	+ 8,699	+ 12,769	– 952	– 3,118	–
Dec.	– 19,604	– 9,959	– 9,222	– 8,111	– 493	– 38	– 385	+ 1	– 2,361	+ 222	– 2,162	– 421	–
2025 Jan.	+ 22,646	+ 7,582	+ 14,548	+ 14,226	– 675	– 159	+ 675	– 58	– 5,500	– 2,407	– 3,607	+ 514	–

***** 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 ***
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
2024	4,138,025	2,538,639	1,040,503	515,354	525,149	66,059	459,090	405,435	153,448	36,532
2024 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	44,674
Sep.	4,052,994	2,455,663	1,017,454	507,225	510,229	66,284	443,945	408,687	171,190	45,572
Oct.	4,072,818	2,468,935	1,034,388	522,463	511,925	66,829	445,096	406,992	162,503	44,012
Nov.	4,108,439	2,515,164	1,032,240	516,455	515,785	67,182	448,603	404,539	156,496	36,625
Dec.	4,138,025	2,538,639	1,040,503	515,354	525,149	66,059	459,090	405,435	153,448	36,532
2025 Jan.	4,115,507	2,515,238	1,044,702	520,413	524,289	64,685	459,604	402,819	152,748	36,190
										Changes *
2023	+ 70,015	− 180,722	+ 228,131	+ 200,055	+ 28,076	+ 29,793	− 1,717	− 81,208	+ 103,814	+ 3,486
2024	+ 163,739	+ 57,796	+ 122,339	+ 100,778	+ 21,561	+ 8,783	+ 12,778	− 39,651	+ 23,255	+ 13,462
2024 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	+ 1,227
Sep.	+ 1,816	− 2,148	+ 2,983	+ 3,376	− 393	− 396	+ 3	− 1,849	+ 2,830	+ 898
Oct.	+ 20,014	+ 13,777	+ 8,949	+ 9,548	− 599	− 80	− 519	− 1,695	− 1,017	− 1,560
Nov.	+ 36,451	+ 46,249	− 1,338	− 6,008	+ 4,670	+ 718	+ 3,952	− 2,453	− 6,007	− 7,387
Dec.	+ 29,617	+ 23,476	+ 8,293	− 1,101	+ 9,394	− 1,123	+ 10,517	+ 896	− 3,048	+ 342
2025 Jan.	− 14,058	− 14,911	+ 4,199	+ 5,089	− 890	− 1,374	+ 484	− 2,646	− 700	− 342
Domestic government										**End of year or month ***
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
2024	250,432	91,868	153,707	90,866	62,841	14,189	48,652	546	4,311	30,134
2024 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
Sep.	269,596	88,388	176,329	104,150	72,179	17,296	54,883	631	4,248	29,777
Oct.	256,714	86,177	165,562	93,970	71,592	16,747	54,845	596	4,379	29,862
Nov.	263,426	93,246	165,324	94,137	71,187	16,659	54,528	567	4,289	29,896
Dec.	250,432	91,868	153,707	90,866	62,841	14,189	48,652	546	4,311	30,134
2025 Jan.	236,803	81,500	150,490	87,752	62,738	14,700	48,038	537	4,276	30,257
										Changes *
2023	+ 6,538	+ 8,682	− 1,717	− 1,653	− 64	+ 148	− 212	− 1,076	+ 649	+ 61
2024	− 37,671	+ 125	− 37,360	− 15,032	− 22,328	− 9,285	− 13,043	− 313	− 123	+ 3,498
2024 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
Sep.	− 2,472	− 2,306	− 280	+ 6,612	− 6,892	− 2,080	− 4,812	+ 1	+ 113	− 2
Oct.	− 12,962	− 2,211	− 10,767	− 10,180	− 587	− 549	− 38	− 35	+ 51	+ 85
Nov.	+ 6,202	+ 6,559	− 238	+ 167	− 405	− 88	− 317	− 29	− 90	+ 34
Dec.	− 13,024	− 1,378	− 11,647	− 3,271	− 8,376	− 2,470	− 5,906	− 21	+ 22	+ 238
2025 Jan.	− 13,619	− 10,368	− 3,207	− 3,114	− 93	+ 511	− 604	− 9	− 35	+ 123

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic enterprises and households 1						Deposits and borrowing from domestic government 1						
		of which							Time deposits 2				
			Time deposits 2							of which			
	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4	Total	Memo item Fiduciary loans	Sight deposits	for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4	Memo item Fiduciary loans by domestic non-banks, total
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks 5													End of year or month *
2024	1,617,660	1,079,202	425,978	267,602	122,433	112,480	45,347	17,583	27,342	19,084	5,299	422	34,895
2024 Oct.	1,580,559	1,043,299	414,332	268,263	109,099	122,928	49,169	16,152	32,577	22,819	5,568	440	42,351
Nov.	1,593,951	1,062,782	415,632	266,026	112,798	115,537	51,449	17,677	33,324	23,694	5,497	448	34,955
Dec.	1,617,660	1,079,202	425,978	267,602	122,433	112,480	45,347	17,583	27,342	19,084	5,299	422	34,895
2025 Jan.	1,592,782	1,057,808	423,245	265,790	122,509	111,729	43,139	16,061	26,656	18,373	4,833	422	34,542
													Changes *
2024	+ 79,651	+ 21,567	+ 69,820	+ 54,450	+ 13,437	– 11,736	– 14,483	+ 1,106	– 15,220	– 11,033	– 520	– 369	–3,226
2024 Oct.	+ 2,837	– 905	+ 6,882	+ 7,045	+ 24	– 3,140	+ 929	+ 2,589	– 1,660	– 1,553	+ 76	–	–1,625
Nov.	+ 14,222	+ 19,503	+ 2,110	– 2,237	+ 4,144	– 7,391	+ 1,770	+ 1,015	+ 747	+ 875	– 71	+ 8	–7,396
Dec.	+ 23,710	+ 16,421	+ 10,346	+ 1,576	+ 9,635	– 3,057	– 6,102	– 94	– 5,982	– 4,610	– 198	– 26	+ 280
2025 Jan.	– 16,388	– 12,904	– 2,733	– 1,812	+ 76	– 751	– 2,208	– 1,522	– 686	– 711	– 466	–	– 353
Big banks													End of year or month *
2024	783,623	512,418	193,017	121,463	63,632	78,188	30,369	11,517	18,824	13,865	3,190	28	4,074
2024 Oct.	759,088	491,480	188,670	125,741	54,029	78,938	33,405	11,019	22,344	16,056	3,305	42	4,282
Nov.	759,242	497,634	183,378	120,961	53,850	78,230	35,354	12,320	22,994	16,827	3,274	40	4,203
Dec.	783,623	512,418	193,017	121,463	63,632	78,188	30,369	11,517	18,824	13,865	3,190	28	4,074
2025 Jan.	761,189	491,897	191,330	120,244	63,418	77,962	28,949	10,152	18,769	13,567	2,758	28	3,876
													Changes *
2024	+ 33,034	+ 19,205	+ 14,851	+ 9,009	+ 8,500	– 1,022	– 9,460	+ 837	– 10,254	– 8,478	+ 206	– 43	+ 842
2024 Oct.	– 589	– 690	– 328	– 424	+ 163	+ 429	+ 1,993	+ 3,126	– 1,134	– 1,123	+ 152	+ 1	– 61
Nov.	+ 519	+ 6,154	– 4,927	– 4,780	– 179	– 708	+ 1,584	+ 936	+ 650	+ 771	– 31	– 2	– 79
Dec.	+ 24,381	+ 14,784	+ 9,639	+ 502	+ 9,782	– 42	– 4,985	– 803	– 4,170	– 2,962	– 84	– 12	– 129
2025 Jan.	– 17,524	– 15,611	– 1,687	– 1,219	– 214	– 226	– 1,420	– 1,365	– 55	– 298	– 432	–	– 198
Regional banks and other commercial banks													End of year or month *
2024	638,389	429,944	174,487	103,793	49,271	33,958	12,834	4,922	7,518	4,809	1,563	394	30,821
2024 Oct.	624,635	416,594	164,380	97,620	45,413	43,661	13,334	3,891	9,045	6,202	1,680	398	38,069
Nov.	636,184	427,143	172,062	101,358	49,199	36,979	13,664	4,343	8,913	6,073	1,644	408	30,752
Dec.	638,389	429,944	174,487	103,793	49,271	33,958	12,834	4,922	7,518	4,809	1,563	394	30,821
2025 Jan.	637,948	432,491	172,020	101,732	49,470	33,437	12,127	4,837	6,896	4,401	1,531	394	30,666
													Changes *
2024	+ 43,442	+ 2,458	+ 51,744	+ 42,572	+ 5,896	– 10,760	– 3,927	+ 818	– 4,419	– 2,187	– 544	– 326	–2,384
2024 Oct.	+ 3,496	+ 2,587	+ 4,489	+ 4,900	– 160	– 3,580	– 475	– 329	– 145	– 89	– 36	– 1	–1,564
Nov.	+ 11,694	+ 10,249	+ 8,127	+ 3,738	+ 4,231	– 6,682	+ 185	+ 307	– 132	– 129	– 36	+ 10	–7,317
Dec.	+ 2,206	+ 2,802	+ 2,425	+ 2,435	+ 72	– 3,021	– 830	+ 579	– 1,395	– 1,264	– 81	– 14	+ 409
2025 Jan.	– 441	+ 2,547	– 2,467	– 2,061	+ 199	– 521	– 707	– 85	– 622	– 408	– 32	–	– 155
Branches of foreign banks													End of year or month *
2024	195,648	136,840	58,474	42,346	9,530	334	2,144	1,144	1,000	410	546	–	–
2024 Oct.	196,836	135,225	61,282	44,902	9,657	329	2,430	1,242	1,188	561	583	–	–
Nov.	198,525	138,005	60,192	43,707	9,749	328	2,431	1,014	1,417	794	579	–	–
Dec.	195,648	136,840	58,474	42,346	9,530	334	2,144	1,144	1,000	410	546	–	–
2025 Jan.	193,645	133,420	59,895	43,814	9,621	330	2,063	1,072	991	405	544	–	–
													Changes *
2024	+ 3,175	– 96	+ 3,225	+ 2,869	– 959	+ 46	– 1,096	– 549	– 547	– 368	– 182	–	–
2024 Oct.	+ 196,836	+135,225	+ 61,282	+ 44,902	+ 9,657	+ 329	+ 2,430	+ 1,242	+ 1,188	+ 561	+ 583	–	–
Nov.	+ 198,525	+138,005	+ 60,192	+ 43,707	+ 9,749	+ 328	+ 2,431	+ 1,014	+ 1,417	+ 794	+ 579	–	–
Dec.	+ 195,648	+136,840	+ 58,474	+ 42,346	+ 9,530	+ 334	+ 2,144	+ 1,144	+ 1,000	+ 410	+ 546	–	–
2025 Jan.	+ 193,645	+133,420	+ 59,895	+ 43,814	+ 9,621	+ 330	+ 2,063	+ 1,072	+ 991	+ 405	+ 544	–	–

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 *
2024	211,236	118,291	86,138	33,013	52,093	6,807	57,272	18,668	38,522	27,904	6,565	82	11,895
2024 Oct.	211,347	115,063	89,689	36,551	52,144	6,595	60,252	21,877	38,309	26,269	6,901	66	11,719
Nov.	212,908	116,993	89,052	35,728	52,270	6,863	57,005	19,640	37,282	25,198	6,868	83	11,757
Dec.	211,236	118,291	86,138	33,013	52,093	6,807	57,272	18,668	38,522	27,904	6,565	82	11,895
2025 Jan.	217,720	119,660	91,722	38,335	52,358	6,338	58,232	18,534	39,618	29,218	6,575	80	12,003
													Changes *
2024	+ 15,461	+ 11,984	+ 2,872	+ 3,649	− 456	+ 605	+ 259	+ 2,066	− 1,856	+ 3,473	− 1,276	+ 49	+ 3,737
2024 Oct.	+ 778	− 544	+ 1,205	+ 1,799	− 511	+ 117	− 5,182	+ 732	− 5,936	− 5,821	− 122	+ 22	+ 57
Nov.	+ 1,561	+ 1,930	− 637	− 823	+ 126	+ 268	− 3,247	− 2,237	− 1,027	− 1,071	− 33	+ 17	+ 38
Dec.	− 1,672	+ 1,298	− 2,914	− 2,715	− 177	− 56	+ 267	− 972	+ 1,240	+ 2,706	− 303	− 1	+ 233
2025 Jan.	+ 6,484	+ 1,369	+ 5,584	+ 5,322	+ 265	− 469	+ 960	− 134	+ 1,096	+ 1,314	+ 10	− 2	+ 108
Savings banks													End of year or month *
2024	1,141,019	753,688	102,245	84,200	12,835	285,086	55,540	35,923	16,042	12,034	2,120	3,575	66
2024 Oct.	1,124,105	734,061	104,009	86,697	12,704	286,035	48,148	27,599	16,857	12,828	2,053	3,692	69
Nov.	1,137,670	749,058	103,649	85,884	12,752	284,963	53,530	32,757	17,220	13,187	2,015	3,553	69
Dec.	1,141,019	753,688	102,245	84,200	12,835	285,086	55,540	35,923	16,042	12,034	2,120	3,575	66
2025 Jan.	1,137,397	749,570	103,888	85,580	12,888	283,939	47,769	28,528	15,702	11,753	2,092	3,539	62
													Changes *
2024	+ 34,453	+ 14,214	+ 19,051	+ 15,049	+ 1,181	+ 1,188	− 2,647	+ 191	− 2,688	− 2,882	+ 215	− 150	− 17
2024 Oct.	+ 9,091	+ 7,882	+ 758	+ 315	+ 129	+ 451	− 2,935	− 2,081	− 821	− 787	+ 6	− 33	−
Nov.	+ 13,565	+ 14,997	− 360	− 813	+ 48	− 1,072	+ 5,382	+ 5,158	+ 363	+ 359	− 38	− 139	−
Dec.	+ 3,379	+ 4,630	− 1,374	− 1,684	+ 113	+ 123	+ 1,980	+ 3,166	− 1,208	− 1,153	+ 75	+ 22	− 3
2025 Jan.	− 3,652	− 4,118	+ 1,643	+ 1,410	+ 23	− 1,177	− 7,761	− 7,395	− 330	− 281	− 18	− 36	− 4
Credit cooperatives													End of year or month *
2024	850,612	538,565	158,366	120,298	17,509	153,681	33,680	10,128	22,814	15,857	3,032	738	145
2024 Oct.	838,833	527,065	158,653	120,900	17,006	153,115	32,548	8,702	23,109	15,974	3,032	737	148
Nov.	845,025	534,186	157,989	119,830	17,278	152,850	33,782	9,984	23,066	16,189	3,000	732	147
Dec.	850,612	538,565	158,366	120,298	17,509	153,681	33,680	10,128	22,814	15,857	3,032	738	145
2025 Jan.	845,385	533,451	159,196	121,321	17,743	152,738	32,592	9,517	22,343	15,375	3,014	732	145
													Changes *
2024	+ 32,794	+ 5,415	+ 33,833	+ 26,317	+ 3,134	− 6,454	− 833	+ 71	− 920	− 682	− 135	+ 16	− 15
2024 Oct.	+ 8,282	+ 7,605	+ 817	+ 663	+ 178	− 140	− 713	− 19	− 705	− 564	+ 25	+ 11	−
Nov.	+ 6,192	+ 7,121	− 664	− 1,070	+ 272	− 265	+ 1,234	+ 1,282	− 43	+ 215	− 32	− 5	− 1
Dec.	+ 5,587	+ 4,379	+ 377	+ 468	+ 231	+ 831	− 102	+ 144	− 252	− 332	+ 32	+ 6	− 2
2025 Jan.	− 5,227	− 5,114	+ 830	+ 1,023	+ 234	− 943	− 1,088	− 611	− 471	− 482	− 18	− 6	−
Mortgage banks													End of year or month *
2024	47,117	1,883	45,234	2,318	41,074	−	6,254	530	5,724	3,648	1,737	−	−
2024 Oct.	47,584	1,660	45,924	2,487	41,462	−	5,545	316	5,229	3,116	1,746	−	−
Nov.	47,484	1,627	45,857	2,707	41,240	−	5,888	504	5,384	3,300	1,728	−	−
Dec.	47,117	1,883	45,234	2,318	41,074	−	6,254	530	5,724	3,648	1,737	−	−
2025 Jan.	46,591	1,607	44,984	2,305	40,976	−	5,458	643	4,815	2,751	1,730	−	−
													Changes *
2024	− 80	+ 210	− 290	+ 99	− 454	−	+ 287	+ 528	− 241	+ 351	− 88	−	−
2024 Oct.	− 614	− 426	− 188	+ 1	− 131	−	− 559	− 12	− 547	− 465	− 1	−	−
Nov.	− 100	− 33	− 67	+ 220	− 222	−	+ 343	+ 188	+ 155	+ 184	− 18	−	−
Dec.	− 367	+ 256	− 623	− 389	− 166	−	+ 366	+ 26	+ 340	+ 348	+ 9	−	−
2025 Jan.	− 526	− 276	− 250	− 13	− 98	−	− 796	+ 113	− 909	− 897	− 7	−	−

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic enterprises and households 1						Deposits and borrowing from domestic government 1						
		of which							Time deposits 2				
			Time deposits 2							of which			
	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4	Total	Memo item Fiduciary loans	Sight deposits	for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4	Memo item Fiduciary loans by domestic non-banks, total
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													End of year or month *
2024	191,480	6,741	184,223	2,609	180,470	516	1,418	–	1,418	273	1,091	–	3
2024 Oct.	190,678	6,904	183,265	2,618	179,484	509	1,428	–	1,428	282	1,093	–	3
Nov.	190,474	6,836	183,129	2,591	179,374	509	1,446	–	1,446	284	1,109	–	3
Dec.	191,480	6,741	184,223	2,609	180,470	516	1,418	–	1,418	273	1,091	–	3
2025 Jan.	191,764	7,093	184,161	2,628	180,398	510	1,433	–	1,433	291	1,088	–	3
													Changes *
2024	+ 620	+ 3,109	– 2,491	+ 403	– 2,998	+ 2	– 32	–	– 32	+ 143	– 132	–	– 3
2024 Oct.	+ 72	+ 228	– 156	– 94	– 75	–	+ 1	–	+ 1	–	+ 1	–	– 1
Nov.	– 204	– 68	– 136	– 27	– 110	–	+ 18	–	+ 18	+ 2	+ 16	–	–
Dec.	+ 1,006	– 95	+ 1,094	+ 18	+ 1,096	+ 7	– 28	–	– 28	– 11	– 18	–	–
2025 Jan.	+ 284	+ 352	– 62	+ 19	– 72	– 6	+ 15	–	+ 15	+ 18	– 3	–	–
Banks with special, development and other central support tasks													End of year or month *
2024	78,901	40,269	38,319	5,314	32,676	313	50,921	9,036	41,845	12,066	28,808	40	19,662
2024 Oct.	79,712	40,883	38,516	4,947	33,197	313	59,624	11,531	48,053	12,682	34,452	40	19,584
Nov.	80,927	43,682	36,932	3,689	32,891	313	60,326	12,684	47,602	12,285	34,311	40	19,590
Dec.	78,901	40,269	38,319	5,314	32,676	313	50,921	9,036	41,845	12,066	28,808	40	19,662
2025 Jan.	83,868	46,049	37,506	4,454	32,732	313	48,180	8,217	39,923	9,991	28,706	40	19,692
													Changes *
2024	+ 840	+ 1,297	– 456	+ 811	– 1,066	– 1	– 20,222	– 3,837	– 16,403	– 4,402	– 11,107	+ 18	+ 32
2024 Oct.	+ 2,249	+ 784	+ 4,556	+ 4,220	+ 238	– 3,091	– 211	+ 48	– 258	– 161	– 64	– 1	+ 1
Nov.	+ 6,536	+ 12,078	– 2,424	– 2,377	+ 120	– 3,118	+ 2,163	+ 691	+ 1,472	+ 1,486	– 10	–	– 2
Dec.	+ 435	– 414	+ 1,259	+ 1,702	+ 3	– 410	– 2,796	+ 636	– 3,421	– 3,346	– 65	– 11	– 2
2025 Jan.	– 4,136	– 953	– 3,697	– 3,240	+ 63	+ 514	– 1,364	– 1,454	+ 90	– 387	– 424	–	–
Memo item: Foreign banks													End of year or month *
2024	619,904	425,420	173,443	120,124	39,328	21,041	17,089	8,266	8,810	5,604	2,404	13	–
2024 Oct.	613,254	413,632	175,053	120,799	39,650	24,569	17,722	6,939	10,759	7,464	2,479	24	4
Nov.	619,470	425,835	172,184	118,422	39,325	21,451	19,885	7,630	12,231	8,950	2,469	24	2
Dec.	619,904	425,420	173,443	120,124	39,328	21,041	17,089	8,266	8,810	5,604	2,404	13	–
2025 Jan.	612,188	420,887	169,746	116,884	39,391	21,555	15,725	6,812	8,900	5,217	1,980	13	–
													Changes *
2024	+ 18,577	+ 6,749	+ 17,180	+ 18,944	– 2,177	– 5,352	– 6,072	+ 179	– 6,209	– 5,171	+ 57	– 42	– 1
2024 Oct.	+ 2,249	+ 784	+ 4,556	+ 4,220	+ 238	– 3,091	– 211	+ 48	– 258	– 161	– 64	– 1	+ 1
Nov.	+ 6,536	+ 12,078	– 2,424	– 2,377	+ 120	– 3,118	+ 2,163	+ 691	+ 1,472	+ 1,486	– 10	–	– 2
Dec.	+ 435	– 414	+ 1,259	+ 1,702	+ 3	– 410	– 2,796	+ 636	– 3,421	– 3,346	– 65	– 11	– 2
2025 Jan.	– 4,136	– 953	– 3,697	– 3,240	+ 63	+ 514	– 1,364	– 1,454	+ 90	– 387	– 424	–	–

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 ***
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
2024	1,251,970	756,881	476,766	217,581	259,185	18,325	240,860	3,057	15,266	1,833
2024 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.	1,216,495	724,370	473,646	225,785	247,861	19,087	228,774	3,179	15,300	3,252
Sep.	1,219,802	728,972	472,211	224,590	247,621	18,934	228,687	3,174	15,445	3,241
Oct.	1,229,990	734,985	476,325	229,551	246,774	18,774	228,000	3,216	15,464	3,330
Nov.	1,236,067	745,863	471,702	220,923	250,779	18,896	231,883	3,220	15,282	3,331
Dec.	1,251,970	756,881	476,766	217,581	259,185	18,325	240,860	3,057	15,266	1,833
2025 Jan.	1,248,331	749,158	480,807	222,066	258,741	18,012	240,729	3,122	15,244	1,847
										Changes *
2023	+ 11,069	− 48,014	+ 57,513	+ 63,032	− 5,519	+ 2,040	− 7,559	− 1,140	+ 2,710	+ 623
2024	+ 57,099	+ 34,505	+ 21,868	+ 13,507	+ 8,361	− 128	+ 8,489	− 266	+ 992	+ 862
2024 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.	+ 9,315	+ 4,966	+ 4,291	+ 5,297	− 1,006	− 137	− 869	−	+ 58	+ 141
Sep.	+ 3,637	+ 4,492	− 995	− 895	− 100	− 13	− 87	− 5	+ 145	− 11
Oct.	+ 10,268	+ 6,028	+ 4,094	+ 4,956	− 862	− 160	− 702	+ 42	+ 104	+ 89
Nov.	+ 6,907	+ 11,343	− 4,258	− 8,628	+ 4,370	+ 487	+ 3,883	+ 4	− 182	+ 1
Dec.	+ 15,933	+ 11,018	+ 5,094	− 3,342	+ 8,436	− 571	+ 9,007	− 163	− 16	+ 22
2025 Jan.	− 3,654	− 7,708	+ 4,041	+ 4,515	− 474	− 313	− 161	+ 35	− 22	+ 14
	Domestic self-employed persons [6]									**End of year or month ***
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
2024	368,680	276,548	80,786	61,907	18,879	4,221	14,658	.	11,346	.
2024 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	.
Sep.	362,374	268,434	80,913	62,007	18,906	4,456	14,450	.	13,027	.
Oct.	368,041	274,038	81,442	62,521	18,921	4,389	14,532	.	12,561	.
Nov.	368,778	275,871	81,114	62,217	18,897	4,346	14,551	.	11,793	.
Dec.	368,680	276,548	80,786	61,907	18,879	4,221	14,658	.	11,346	.
2025 Jan.	366,823	275,136	80,543	61,692	18,851	4,145	14,706	.	11,144	.
										Changes *
2023	+ 8,265	− 36,740	+ 36,147	+ 32,457	+ 3,690	+ 3,018	+ 672	.	+ 8,858	+ 55
2024	+ 14,052	+ 219	+ 12,841	+ 11,872	+ 969	+ 257	+ 712	.	+ 992	.
2024 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	.
Sep.	− 5,102	− 6,132	+ 806	+ 888	− 82	− 129	+ 47	.	+ 224	.
Oct.	+ 5,667	+ 5,604	+ 309	+ 329	− 20	− 77	+ 57	.	− 246	.
Nov.	+ 737	+ 1,833	− 328	− 304	− 24	− 43	+ 19	.	− 768	.
Dec.	− 113	+ 667	− 333	− 315	− 18	− 125	+ 107	.	− 447	.
2025 Jan.	+ 523	+ 968	− 243	− 215	− 28	− 76	+ 48	.	− 202	.

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing [1]									
			Time deposits [2]							
					for more than 1 year					
	Total	Sight deposits	Total	for up to and including 1 year	Total	for up to and including 2 years	for more than 2 years [2]	Savings deposits [3]	Bank savings bonds [4]	Memo item Fiduciary loans
	1	2	3	4	5	6	7	8	9	10
Domestic employees										**End of year or month ***
2024	2,240,690	1,321,241	405,375	201,249	204,126	36,420	167,706	399,670	114,404	.
2024 July	2,167,343	1,253,614	380,049	180,311	199,738	35,438	164,300	407,261	126,419	.
Aug.	2,194,970	1,279,001	384,187	183,338	200,849	36,043	164,806	404,427	127,355	.
Sep.	2,198,130	1,278,453	387,400	186,622	200,778	35,793	164,985	402,612	129,665	.
Oct.	2,201,911	1,280,418	398,982	195,641	203,341	36,545	166,796	400,910	121,601	.
Nov.	2,229,417	1,311,800	402,243	198,910	203,333	36,816	166,517	398,562	116,812	.
Dec.	2,240,690	1,321,241	405,375	201,249	204,126	36,420	167,706	399,670	114,404	.
2025 Jan.	2,226,461	1,309,882	405,522	201,598	203,924	35,635	168,289	397,013	114,044	.
										Changes *
2024	+ 87,654	+ 27,661	+ 79,179	+ 67,924	+ 11,255	+ 7,288	+ 3,967	− 38,683	+ 19,497	.
2024 July	− 5,429	− 8,418	+ 5,594	+ 5,724	− 130	− 37	− 93	− 3,933	+ 1,328	.
Aug.	+ 3,272	+ 2,532	+ 2,638	+ 2,527	+ 111	+ 5	+ 106	− 2,834	+ 936	.
Sep.	+ 3,250	− 458	+ 3,213	+ 3,284	− 71	− 250	+ 179	− 1,815	+ 2,310	.
Oct.	+ 4,076	+ 2,565	+ 4,102	+ 3,669	+ 433	+ 162	+ 271	− 1,702	− 889	.
Nov.	+ 27,506	+ 30,937	+ 3,706	+ 3,269	+ 437	+ 271	+ 166	− 2,348	− 4,789	.
Dec.	+ 11,288	+ 9,451	+ 3,137	+ 2,344	+ 793	− 396	+ 1,189	+ 1,108	− 2,408	.
2025 Jan.	− 9,204	− 6,334	+ 147	+ 349	− 202	− 785	+ 583	− 2,657	− 360	.
Other domestic individuals										**End of year or month ***
2024	205,910	141,307	55,456	20,258	35,198	5,457	29,741	.	9,147	.
2024 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	.
Sep.	201,868	137,759	54,301	19,195	35,106	5,467	29,639	.	9,808	.
Oct.	202,475	137,802	55,091	19,914	35,177	5,532	29,645	.	9,582	.
Nov.	204,542	140,053	55,164	20,084	35,080	5,539	29,541	.	9,325	.
Dec.	205,910	141,307	55,456	20,258	35,198	5,457	29,741	.	9,147	.
2025 Jan.	203,352	138,898	55,429	20,389	35,040	5,304	29,736	.	9,025	.
										Changes *
2024	+ 3,312	− 5,865	+ 7,950	+ 6,817	+ 1,133	+ 1,567	− 434	.	+ 1,227	.
2024 July	− 1,119	− 1,652	+ 503	+ 549	− 46	+ 54	− 100	.	+ 30	.
Aug.	− 76	− 192	+ 94	+ 45	+ 49	+ 47	+ 2	.	+ 22	.
Sep.	+ 104	− 210	+ 216	+ 288	− 72	+ 17	− 89	.	+ 98	.
Oct.	+ 422	− 67	+ 525	+ 569	− 44	+ 40	− 84	.	− 36	.
Nov.	+ 2,067	+ 2,251	+ 73	+ 170	− 97	+ 7	− 104	.	− 257	.
Dec.	+ 1,369	+ 1,255	+ 292	+ 174	+ 118	− 82	+ 200	.	− 178	.
2025 Jan.	− 1,488	− 1,339	− 27	+ 131	− 158	− 153	− 5	.	− 122	.
Domestic non-profit institutions										**End of year or month ***
2024	70,775	42,662	22,120	14,359	7,761	1,636	6,125	2,708	3,285	–
2024 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	–
Sep.	70,820	42,045	22,629	14,811	7,818	1,634	6,184	2,901	3,245	–
Oct.	70,401	41,692	22,548	14,836	7,712	1,589	6,123	2,866	3,295	–
Nov.	69,635	41,577	22,017	14,321	7,696	1,585	6,111	2,757	3,284	–
Dec.	70,775	42,662	22,120	14,359	7,761	1,636	6,125	2,708	3,285	–
2025 Jan.	70,540	42,164	22,401	14,668	7,733	1,589	6,144	2,684	3,291	–
										Changes *
2024	+ 1,622	+ 1,276	+ 501	+ 658	− 157	− 201	+ 44	− 702	+ 547	–
2024 July	− 469	− 374	− 111	− 95	− 16	− 64	+ 48	− 54	+ 70	–
Aug.	+ 1,112	+ 899	+ 218	+ 179	+ 39	− 3	+ 42	− 36	+ 31	–
Sep.	− 73	+ 160	− 257	− 189	− 68	− 21	− 47	− 29	+ 53	–
Oct.	− 419	− 353	− 81	+ 25	− 106	− 45	− 61	− 35	+ 50	–
Nov.	− 766	− 115	− 531	− 515	− 16	− 4	− 12	− 109	− 11	–
Dec.	+ 1,140	+ 1,085	+ 103	+ 38	+ 65	+ 51	+ 14	− 49	+ 1	–
2025 Jan.	− 235	− 498	+ 281	+ 309	− 28	− 47	+ 19	− 24	+ 6	–

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** Including 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 Nov.	580,541	346,913	233,628	127,215	92,118	1,585	137,136	104,712	32,424	28,870	1,549	671,425	545,161
Dec.	598,444	356,288	242,156	126,773	101,528	134	137,517	105,257	32,260	28,759	1,574	678,851	550,770
2025 Jan.	585,880	344,519	241,361	126,673	101,089	137	134,555	102,624	31,931	28,452	1,595	672,027	545,247
	Big banks												
2024 Nov.	319,532	191,315	128,217	70,336	52,519	–	71,104	52,975	18,129	17,662	62	252,309	223,105
Dec.	344,457	205,945	138,512	71,152	62,311	–	70,874	52,946	17,928	17,511	68	251,690	222,909
2025 Jan.	330,449	192,373	138,076	70,966	62,100	–	69,268	51,339	17,929	17,485	68	246,802	219,014
	Regional banks and other commercial banks												
2024 Nov.	148,712	78,704	70,008	27,654	34,822	1,585	53,095	42,243	10,852	8,663	1,061	356,126	276,858
Dec.	145,378	75,471	69,907	27,756	34,612	134	53,677	42,671	11,006	8,816	1,082	363,465	281,949
2025 Jan.	144,959	77,202	67,757	26,085	34,271	137	53,196	42,452	10,744	8,591	1,108	364,078	282,659
	Branches of foreign banks												
2024 Nov.	112,297	76,894	35,403	29,225	4,777	–	12,937	9,494	3,443	2,545	426	62,990	45,198
Dec.	108,609	74,872	33,737	27,865	4,605	–	12,966	9,640	3,326	2,432	424	63,696	45,912
2025 Jan.	110,472	74,944	35,528	29,622	4,718	–	12,091	8,833	3,258	2,376	419	61,147	43,574
	Landesbanken												
2024 Nov.	171,987	92,457	79,530	28,195	50,427	253	7,892	4,915	2,977	2,921	3	18,710	15,530
Dec.	169,622	92,986	76,636	25,508	50,239	153	8,073	5,162	2,911	2,853	4	19,070	15,879
2025 Jan.	175,998	94,404	81,594	30,209	50,509	153	8,296	5,279	3,017	2,952	2	19,267	15,839
	Savings banks												
2024 Nov.	194,812	152,248	42,564	30,615	11,412	65	101,051	86,109	14,942	14,374	147	486,732	446,864
Dec.	196,090	154,962	41,128	29,118	11,455	62	101,062	86,415	14,647	14,068	154	488,318	448,101
2025 Jan.	195,603	153,473	42,130	30,126	11,464	58	101,353	86,720	14,633	14,010	155	486,466	445,718
	Commercial banks 5												**Changes ***
2024 Nov.	+ 7,817	+ 8,416	– 599	– 5,186	+ 4,150	– 14	+ 396	+ 481	– 85	– 14	– 5	+ 13,427	+ 10,599
Dec.	+ 17,903	+ 9,375	+ 8,528	– 442	+ 9,410	– 26	+ 381	+ 545	– 164	– 111	+ 25	+ 7,426	+ 5,609
2025 Jan.	– 12,564	– 11,769	– 795	– 100	– 439	+ 3	– 582	– 253	– 329	– 307	+ 21	– 1,434	– 133
	Big banks												
2024 Nov.	+ 1	+ 5	– 4	– 4	– 0	– 0	– 1	– 0	– 0	– 0	– 0	+ 2	+ 2
Dec.	+ 25	+ 15	+ 10	+ 1	+ 10	–	– 0	– 0	– 0	– 0	+ 0	– 1	– 0
2025 Jan.	– 14	– 14	– 0	– 0	– 0	–	– 0	– 0	+ 0	– 0	–	– 2	– 1
	Regional banks and other commercial banks												
2024 Nov.	+ 4,383	– 66	+ 4,449	+ 123	+ 4,220	– 13	+ 1,284	+ 1,024	+ 260	+ 271	– 3	+ 12,285	+ 9,008
Dec.	– 3,334	– 3,233	– 101	+ 102	– 210	– 26	+ 582	+ 428	+ 154	+ 153	+ 21	+ 7,339	+ 5,091
2025 Jan.	– 419	+ 1,731	– 2,150	– 1,671	– 341	+ 3	+ 19	+ 281	– 262	– 225	+ 26	+ 613	+ 710
	Branches of foreign banks												
2024 Nov.	+ 2,872	+ 3,850	– 978	– 1,107	+ 106	–	– 163	– 93	– 70	– 68	+ 3	– 626	– 612
Dec.	– 3,688	– 2,022	– 1,666	– 1,360	– 172	–	+ 29	+ 146	– 117	– 113	– 2	+ 706	+ 714
2025 Jan.	+ 1,863	+ 72	+ 1,791	+ 1,757	+ 113	–	– 195	– 127	– 68	– 56	– 5	+ 141	+ 352
	Landesbanken												
2024 Nov.	+ 1	+ 1	– 0	– 1	+ 0	–	+ 0	+ 0	– 0	– 0	–	+ 1	+ 1
Dec.	– 2	+ 1	– 3	– 3	– 0	– 0	+ 0	+ 0	– 0	– 0	+ 0	+ 0	+ 0
2025 Jan.	+ 6	+ 1	+ 5	+ 5	+ 0	–	+ 0	+ 0	+ 0	+ 0	– 0	+ 0	– 0
	Savings banks												
2024 Nov.	– 127	+ 556	– 683	– 688	+ 15	–	+ 722	+ 849	– 127	– 145	– 3	+ 12,913	+ 12,388
Dec.	+ 1,308	+ 2,714	– 1,406	– 1,497	+ 73	– 3	+ 11	+ 306	– 295	– 306	+ 7	+ 1,586	+ 1,237
2025 Jan.	– 472	– 1,474	+ 1,002	+ 1,038	– 21	– 4	+ 291	+ 305	– 14	– 58	+ 1	– 2,217	– 2,748

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I Banks (MFIs) in Germany

Other domestic households								Domestic non-profit institutions					
Time deposits [2]					Time deposits [2]								
	of which					*of which*					*of which*		
Total	for up to and including 1year	for more than 2 years [2]	Total	Sight deposits	Total	for up to and including 1year	for more than 2 years [2]	Total	Sight deposits	Total	for up to and including 1year	for more than 2 years [2]	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of month *													**Commercial banks** [5]
126,264	94,074	14,981	73,378	57,002	16,376	10,378	3,178	15,934	8,994	6,940	5,489	972	2024 Nov.
128,081	95,964	15,191	73,944	57,416	16,528	10,569	3,183	16,424	9,471	6,953	5,537	957	Dec.
126,780	94,807	15,633	72,690	56,230	16,460	10,542	3,234	15,901	9,188	6,713	5,316	958	2025 Jan.
													Big banks
29,204	26,333	638	26,639	24,061	2,578	2,348	50	11,428	6,178	5,250	4,282	581	2024 Nov.
28,781	26,149	634	26,411	23,910	2,501	2,290	50	12,003	6,708	5,295	4,361	569	Dec.
27,788	25,361	628	25,211	22,867	2,344	2,156	51	11,497	6,304	5,193	4,276	571	2025 Jan.
													Regional banks and other commercial banks
79,268	57,910	10,480	38,171	27,368	10,803	6,315	2,593	3,101	1,970	1,131	816	243	2024 Nov.
81,516	59,928	10,743	38,852	27,869	10,983	6,531	2,595	3,059	1,984	1,075	762	239	Dec.
81,419	59,695	11,213	39,249	28,122	11,127	6,699	2,640	3,029	2,056	973	662	238	2025 Jan.
													Branches of foreign banks
17,792	9,831	3,863	8,568	5,573	2,995	1,715	535	1,405	846	559	391	148	2024 Nov.
17,784	9,887	3,814	8,681	5,637	3,044	1,748	538	1,362	779	583	414	149	Dec.
17,573	9,751	3,792	8,230	5,241	2,989	1,687	543	1,375	828	547	378	149	2025 Jan.
													Landesbanken
3,180	3,133	2	2,086	1,825	261	258	1	5,370	2,266	3,104	1,221	1,837	2024 Nov.
3,191	3,146	3	2,264	2,000	264	262	–	5,400	2,264	3,136	1,244	1,847	Dec.
3,428	3,382	2	2,293	1,996	297	295	–	5,528	2,142	3,386	1,497	1,845	2025 Jan.
													Savings banks
39,868	35,263	922	50,687	47,617	3,070	2,713	90	19,425	16,220	3,205	2,919	181	2024 Nov.
40,217	35,430	955	51,025	47,973	3,052	2,677	96	19,438	16,237	3,201	2,907	175	Dec.
40,748	35,739	1,000	50,168	47,111	3,057	2,674	96	19,868	16,548	3,320	3,031	173	2025 Jan.
Changes *													**Commercial banks** [5]
+ 2,828	+ 3,000	+ 25	+ 450	+ 295	+ 155	+ 185	– 25	– 477	– 288	– 189	– 222	– 1	2024 Nov.
+ 1,817	+ 1,890	+ 210	+ 567	+ 415	+ 152	+ 191	+ 5	+ 490	+ 477	+ 13	+ 48	– 15	Dec.
– 1,301	– 1,157	+ 442	– 534	– 466	– 68	– 27	+ 51	– 523	– 283	– 240	– 221	+ 1	2025 Jan.
													Big banks
– 435	– 183	– 8	– 23	+ 16	– 39	– 28	+ 1	– 355	– 247	– 108	– 150	+ 9	2024 Nov.
– 423	– 184	– 4	– 228	– 151	– 77	– 58	–	+ 575	+ 530	+ 45	+ 79	– 12	Dec.
– 993	– 788	– 6	– 190	– 33	– 157	– 134	+ 1	– 506	– 404	– 102	– 85	+ 2	2025 Jan.
													Regional banks and other commercial banks
+ 3,277	+ 3,167	+ 49	+ 449	+ 263	+ 186	+ 213	– 25	– 25	+ 20	– 45	– 36	– 10	2024 Nov.
+ 2,248	+ 2,018	+ 263	+ 682	+ 502	+ 180	+ 216	+ 2	– 42	+ 14	– 56	– 54	– 4	Dec.
– 97	– 233	+ 470	– 103	– 247	+ 144	+ 168	+ 45	– 30	+ 72	– 102	– 100	– 1	2025 Jan.
													Branches of foreign banks
– 14	+ 16	– 16	+ 24	+ 16	+ 8	–	– 1	– 97	– 61	– 36	– 36	–	2024 Nov.
– 8	+ 56	– 49	+ 113	+ 64	+ 49	+ 33	+ 3	– 43	– 67	+ 24	+ 23	+ 1	Dec.
– 211	– 136	– 22	– 241	– 186	– 55	– 61	+ 5	+ 13	+ 49	– 36	– 36	–	2025 Jan.
													Landesbanken
– 70	– 67	–	+ 57	+ 72	– 15	– 15	+ 1	+ 107	+ 73	+ 34	+ 34	+ 4	2024 Nov.
+ 11	+ 13	+ 1	+ 178	+ 175	+ 3	+ 4	– 1	+ 30	– 2	+ 32	+ 23	+ 10	Dec.
+ 237	+ 236	– 1	+ 29	– 4	+ 33	+ 33	–	+ 128	– 122	+ 250	+ 253	– 2	2025 Jan.
													Savings banks
+ 525	+ 116	+ 31	+ 1,213	+ 1,187	+ 26	+ 6	+ 3	– 84	+ 17	– 101	– 102	+ 2	2024 Nov.
+ 349	+ 167	+ 33	+ 338	+ 356	– 18	– 36	+ 6	+ 13	+ 17	– 4	– 12	– 6	Dec.
+ 531	+ 309	+ 45	– 507	– 512	+ 5	– 3	–	+ 430	+ 311	+ 119	+ 124	– 2	2025 Jan.

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2												
	Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4					Domestic employees	
			Time deposits 2						Time deposits 2				
				of which						of which			
	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	Memo item Fiduciary loans	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	Total	Sight deposits
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Credit cooperatives												**End of month** *
2024 Nov.	147,923	108,903	39,020	30,195	6,208	25	98,234	79,680	18,554	15,833	928	384,177	298,771
Dec.	149,721	110,733	38,988	30,232	6,233	25	97,960	79,267	18,693	16,003	945	386,562	300,924
2025 Jan.	147,768	109,046	38,722	29,971	6,246	25	98,710	80,046	18,664	16,042	958	383,978	297,457
	Mortgage banks												
2024 Nov.	38,263	979	37,284	1,063	36,063	–	53	11	42	.	.	6,052	605
Dec.	37,974	1,209	36,765	678	35,942	–	58	16	42	.	.	5,980	625
2025 Jan.	37,621	918	36,703	672	35,890	–	53	11	42	.	.	5,841	643
	Building and loan associations												
2024 Nov.	4,459	1,030	3,429	107	3,285	3	12,601	426	12,175	210	11,898	146,937	4,859
Dec.	4,303	852	3,451	111	3,303	3	12,649	416	12,233	215	11,955	147,832	4,939
2025 Jan.	4,632	1,155	3,477	125	3,315	3	12,690	434	12,256	227	11,970	147,820	4,973
	Banks with special, development and other central support tasks												
2024 Nov.	79,580	43,333	36,247	3,533	32,370	1,400	18	18	–	–	–	10	10
Dec.	77,493	39,851	37,642	5,161	32,160	1,456	15	15	–	–	–	3	3
2025 Jan.	82,463	45,643	36,820	4,290	32,216	1,471	22	22	–	–	–	5	5
	Memo item: Foreign banks												
2024 Nov.	232,254	145,812	86,442	56,210	27,883	–	48,757	35,261	13,496	11,666	866	281,505	219,899
Dec.	228,324	140,922	87,402	57,350	27,871	–	49,369	35,697	13,672	11,872	872	285,274	223,673
2025 Jan.	226,538	140,377	86,161	56,230	27,851	–	47,693	34,406	13,287	11,529	871	280,706	221,004
	Credit cooperatives												**Changes** *
2024 Nov.	– 2,214	– 1,244	– 970	– 1,059	+ 71	– 1	+ 346	+ 354	– 8	– 31	+ 16	+ 7,805	+ 7,271
Dec.	+ 1,798	+ 1,830	– 32	+ 37	+ 25	–	– 289	– 423	+ 134	+ 165	+ 17	+ 2,400	+ 2,163
2025 Jan.	– 1,953	– 1,687	– 266	– 261	+ 13	–	+ 750	+ 779	– 29	+ 39	+ 13	– 2,584	– 3,467
	Mortgage banks												
2024 Nov.	+ 8	– 25	+ 33	+ 222	– 178	–	– 1	– 2	+ 1	.	.	– 64	– 7
Dec.	– 289	+ 230	– 519	– 385	– 121	–	+ 5	+ 5	–	.	.	– 72	+ 20
2025 Jan.	– 353	– 291	– 62	– 6	– 52	–	– 5	– 5	–	.	.	– 139	+ 18
	Building and loan associations												
2024 Nov.	– 167	– 157	– 10	– 3	– 8	–	–	– 3	+ 3	– 7	+ 11	+ 33	+ 87
Dec.	– 156	– 178	+ 22	+ 4	+ 18	–	+ 48	– 10	+ 58	+ 5	+ 57	+ 895	+ 80
2025 Jan.	+ 329	+ 303	+ 26	+ 14	+ 12	–	+ 41	+ 18	+ 23	+ 12	+ 15	– 12	+ 34
	Banks with special, development and other central support tasks												
2024 Nov.	+ 1,211	+ 2,766	– 1,555	– 1,247	– 288	+ 16	– 1	– 1	–	–	–	–	–
Dec.	– 2,087	– 3,482	+ 1,395	+ 1,628	– 210	+ 56	– 3	– 3	–	–	–	– 7	– 7
2025 Jan.	+ 4,970	+ 5,792	– 822	– 871	+ 56	+ 15	+ 7	+ 7	–	–	–	+ 2	+ 2
	Memo item: Foreign banks												
2024 Nov.	+ 7,031	+ 8,639	– 1,608	– 1,804	+ 163	–	– 253	+ 174	– 427	– 397	– 3	+ 3,123	+ 3,271
Dec.	– 3,930	– 4,890	+ 960	+ 1,140	– 12	–	+ 612	+ 436	+ 176	+ 206	+ 6	+ 3,769	+ 3,774
2025 Jan.	– 1,786	– 545	– 1,241	– 1,120	– 20	–	– 496	– 111	– 385	– 343	– 1	– 1,878	+ 21

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

I Banks (MFIs) in Germany

Other domestic households								Domestic non-profit institutions					
Time deposits [2]					Time deposits [2]								
	of which					*of which*					*of which*		
Total	for up to and including 1year	for more than 2 years [2]	Total	Sight deposits	Total	for up to and including 1year	for more than 2 years [2]	Total	Sight deposits	Total	for up to and including 1year	for more than 2 years [2]	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of month *												**Credit Cooperatives**	
85,406	63,761	7,603	41,058	33,051	8,007	5,508	1,003	20,783	13,781	7,002	4,533	1,536	2024 Nov.
85,638	64,057	7,745	41,315	33,348	7,967	5,491	1,021	21,373	14,293	7,080	4,515	1,565	Dec.
86,521	65,044	7,920	41,064	32,992	8,072	5,607	1,038	21,127	13,910	7,217	4,657	1,581	2025 Jan.
												Mortgage banks	
5,447	1,044	3,232	2,377	32	2,345	591	1,190	739	–	739	–	729	2024 Nov.
5,355	1,030	3,196	2,376	33	2,343	601	1,181	729	–	729	–	729	Dec.
5,198	1,025	3,144	2,339	35	2,304	599	1,179	737	–	737	–	737	2025 Jan.
												Building and loan associations	
142,078	1,635	139,777	25,623	520	25,103	634	24,079	345	1	344	5	335	2024 Nov.
142,893	1,622	140,616	25,833	533	25,300	656	24,260	347	1	346	5	336	Dec.
142,847	1,601	140,590	25,767	530	25,237	670	24,189	345	1	344	5	334	2025 Jan.
												Banks with special, development and other central support tasks	
–	–	–	8	6	2	2	–	998	315	683	154	521	2024 Nov.
–	–	–	6	4	2	2	–	1,071	396	675	151	516	Dec.
–	–	–	6	4	2	2	–	1,059	375	684	162	516	2025 Jan.
												Memo item: Foreign banks	
61,606	43,430	8,751	31,627	22,741	8,886	5,859	1,398	3,876	2,122	1,754	1,257	427	2024 Nov.
61,601	43,632	8,758	32,091	23,119	8,972	5,961	1,402	3,805	2,009	1,796	1,309	425	Dec.
59,702	42,018	8,812	31,917	23,030	8,887	5,887	1,430	3,779	2,070	1,709	1,220	427	2025 Jan.
Changes *												**Credit Cooperatives**	
+ 534	+ 254	+ 151	+ 713	+ 691	+ 22	– 19	+ 29	– 193	+ 49	– 242	– 215	+ 5	2024 Nov.
+ 237	+ 301	+ 142	+ 257	+ 297	– 40	– 17	+ 18	+ 590	+ 512	+ 78	– 18	+ 29	Dec.
+ 883	+ 987	+ 175	– 251	– 356	+ 105	+ 116	+ 17	– 246	– 383	+ 137	+ 142	+ 16	2025 Jan.
												Mortgage banks	
– 57	– 10	– 7	– 38	+ 1	– 39	+ 7	– 32	– 5	–	– 5	–	– 5	2024 Nov.
– 92	– 14	– 36	– 1	+ 1	– 2	+ 10	– 9	– 10	–	– 10	–	–	Dec.
– 157	– 5	– 52	– 37	+ 2	– 39	– 2	– 2	+ 8	–	+ 8	–	+ 8	2025 Jan.
												Building and loan associations	
– 54	– 24	– 34	– 71	+ 5	– 76	+ 6	– 80	+ 1	–	+ 1	+ 1	+ 1	2024 Nov.
+ 815	– 13	+ 839	+ 210	+ 13	+ 197	+ 22	+ 181	+ 2	–	+ 2	–	+ 1	Dec.
– 46	– 21	– 26	– 66	– 3	– 63	+ 14	– 71	– 2	–	– 2	–	– 2	2025 Jan.
												Banks with special, development and other central support tasks	
–	–	–	–	–	–	–	–	+ 5	+ 34	– 29	– 11	– 18	2024 Nov.
–	–	–	– 2	– 2	–	–	–	+ 73	+ 81	– 8	– 3	– 5	Dec.
–	–	–	–	–	–	–	–	– 12	– 21	+ 9	+ 11	–	2025 Jan.
												Memo item: Foreign banks	
– 148	+ 19	– 6	– 51	+ 3	– 54	– 15	– 28	– 196	– 9	– 187	– 180	– 6	2024 Nov.
– 5	+ 202	+ 7	+ 465	+ 379	+ 86	+ 102	+ 4	– 71	– 113	+ 42	+ 52	– 2	Dec.
– 1,899	– 1,614	+ 54	– 464	– 379	– 85	– 74	+ 28	– 26	+ 61	– 87	– 89	+ 2	2025 Jan.

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic government [1]												
		Federal Government and its special funds [2]						State governments					
				Time deposits						Time deposits			
	Total	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds [3]	Memo item Fiduciary loans	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds [3]	Memo item Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12	13
	All categories of banks												**End of month** *
2024 Nov.	263,426	39,514	6,878	3,062	29,530	44	11,747	55,641	22,619	24,853	7,707	462	18,146
Dec.	250,432	33,331	6,800	2,480	24,007	44	11,684	51,768	21,576	22,281	7,453	458	18,447
2025 Jan.	236,803	32,763	5,779	2,948	23,992	44	11,686	52,762	21,609	22,770	7,926	457	18,568
	Commercial banks [6]												
2024 Nov.	51,449	3,064	2,402	502	156	4	45	8,892	3,870	4,561	432	29	53
Dec.	45,347	2,833	2,095	563	171	4	44	6,498	3,906	2,149	414	29	53
2025 Jan.	43,139	2,704	2,006	531	163	4	44	6,741	3,648	2,137	927	29	53
	Big banks												
2024 Nov.	35,354	1,915	1,642	224	47	2	45	5,685	2,261	3,211	207	6	53
Dec.	30,369	1,681	1,321	281	77	2	44	3,991	2,020	1,772	193	6	53
2025 Jan.	28,949	1,565	1,224	270	69	2	44	4,328	1,829	1,790	703	6	53
	Regional banks and other commercial banks												
2024 Nov.	13,664	592	228	275	87	2	–	2,735	1,503	1,052	157	23	–
Dec.	12,834	521	168	279	72	2	–	2,223	1,673	374	153	23	–
2025 Jan.	12,127	525	193	258	72	2	–	2,124	1,602	344	155	23	–
	Branches of foreign banks												
2024 Nov.	2,431	557	532	3	22	–	–	472	106	298	68	–	–
Dec.	2,144	631	606	3	22	–	–	284	213	3	68	–	–
2025 Jan.	2,063	614	589	3	22	–	–	289	217	3	69	–	–
	Landesbanken												
2024 Nov.	57,005	553	416	47	90	–	–	19,535	9,832	7,618	2,020	65	11,504
Dec.	57,272	660	531	41	88	–	–	20,060	9,887	8,400	1,708	65	11,742
2025 Jan.	58,232	639	515	36	88	–	–	23,116	10,134	11,206	1,711	65	11,850
	All categories of banks												**Changes** *
2024 Nov.	+ 6,202	– 4,416	– 3,464	– 857	– 95	–	+ 80	– 4,936	– 393	– 4,549	– 42	+ 48	– 46
Dec.	– 13,024	– 6,183	– 78	– 582	– 5,523	–	– 63	– 3,873	– 1,043	– 2,572	– 254	– 4	+ 301
2025 Jan.	– 13,619	– 568	– 1,021	+ 468	– 15	–	+ 2	+ 1,004	+ 33	+ 489	+ 483	– 1	+ 121
	Commercial banks [6]												
2024 Nov.	+ 1,770	– 1,090	– 2	– 1,088	–	–	– 1	+ 927	+ 587	+ 339	+ 3	– 2	– 1
Dec.	– 6,102	– 231	– 307	+ 61	+ 15	–	– 1	– 2,394	+ 36	– 2,412	– 18	–	–
2025 Jan.	– 2,208	– 129	– 89	– 32	– 8	–	–	+ 243	– 258	– 12	+ 513	–	–
	Big banks												
2024 Nov.	+ 1,584	– 912	+ 179	– 1,091	–	–	– 1	+ 582	+ 483	+ 99	+ 1	– 1	– 1
Dec.	– 4,985	– 234	– 321	+ 57	+ 30	–	– 1	– 1,694	– 241	– 1,439	– 14	–	–
2025 Jan.	– 1,420	– 116	– 97	– 11	– 8	–	–	+ 337	– 191	+ 18	+ 510	–	–
	Regional banks and other commercial banks												
2024 Nov.	+ 185	– 30	– 33	+ 3	–	–	–	+ 89	+ 143	– 55	+ 2	– 1	–
Dec.	– 830	– 71	– 60	+ 4	– 15	–	–	– 512	+ 170	– 678	– 4	–	–
2025 Jan.	– 707	+ 4	+ 25	– 21	–	–	–	– 99	– 71	– 30	+ 2	–	–
	Branches of foreign banks												
2024 Nov.	+ 1	– 148	– 148	–	–	–	–	+ 256	– 39	+ 295	–	–	–
Dec.	– 287	+ 74	+ 74	–	–	–	–	– 188	+ 107	– 295	–	–	–
2025 Jan.	– 81	– 17	– 17	–	–	–	–	+ 5	+ 4	–	+ 1	–	–
	Landesbanken												
2024 Nov.	– 3,247	– 288	– 286	– 5	+ 3	–	–	– 6,246	– 2,743	– 3,507	– 11	+ 15	+ 38
Dec.	+ 267	+ 107	+ 115	– 6	– 2	–	–	+ 525	+ 55	+ 782	– 312	–	+ 238
2025 Jan.	+ 960	– 21	– 16	– 5	–	–	–	+ 3,056	+ 247	+ 2,806	+ 3	–	+ 108

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

I Banks (MFIs) in Germany

Local government and local government associations (including municipal special purpose associations)						Social security funds						
		Time deposits						Time deposits				
Total	Sight deposits	for up to and including 1 year	for more than 1 year [4]	Savings deposits and bank savings bonds [3, 5]	Memo item Fiduciary loans	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds [3]	Memo item Fiduciary loans	Period
14	15	16	17	18	19	20	21	22	23	24	25	
End of month *												**All categories of banks**
75,758	39,730	19,062	13,440	3,526	3	92,513	24,019	47,160	20,510	824	–	2024 Nov.
80,063	45,289	17,997	13,240	3,537	3	85,270	18,203	48,108	18,141	818	–	Dec.
70,116	35,735	17,715	13,151	3,515	3	81,162	18,377	44,319	17,669	797	–	2025 Jan.
												Commercial banks [6]
10,009	3,593	3,390	2,619	407	–	29,484	7,812	15,241	6,423	8	–	2024 Nov.
9,935	3,835	3,177	2,537	386	–	26,081	7,747	13,195	5,136	3	–	Dec.
9,310	3,402	3,008	2,514	386	–	24,384	7,005	12,697	4,679	3	–	2025 Jan.
												Big banks
4,522	1,311	2,119	1,062	30	–	23,232	7,106	11,273	4,851	2	–	2024 Nov.
4,386	1,401	1,920	1,047	18	–	20,311	6,775	9,892	3,642	2	–	Dec.
3,800	1,117	1,618	1,047	18	–	19,256	5,982	9,889	3,383	2	–	2025 Jan.
												Regional banks and other commercial banks
4,893	2,218	1,118	1,180	377	–	5,444	394	3,628	1,416	6	–	2024 Nov.
4,930	2,336	1,094	1,132	368	–	5,160	745	3,062	1,352	1	–	Dec.
4,904	2,208	1,216	1,112	368	–	4,574	834	2,583	1,156	1	–	2025 Jan.
												Branches of foreign banks
594	64	153	377	–	–	808	312	340	156	–	–	2024 Nov.
619	98	163	358	–	–	610	227	241	142	–	–	Dec.
606	77	174	355	–	–	554	189	225	140	–	–	2025 Jan.
												Landesbanken
8,264	3,448	1,848	2,950	18	.	28,653	5,944	15,685	7,024	–	–	2024 Nov.
8,337	3,798	1,684	2,838	17	.	28,215	4,452	17,779	5,984	–	–	Dec.
7,685	3,282	1,574	2,814	15	.	26,792	4,603	16,402	5,787	–	–	2025 Jan.
Changes *												**All categories of banks**
+ 5,599	+ 4,570	+ 1,131	– 11	– 91	–	+ 9,955	+ 5,846	+ 4,442	– 257	– 76	–	2024 Nov.
+ 4,275	+ 5,559	– 1,065	– 230	+ 11	–	– 7,243	– 5,816	+ 948	– 2,369	– 6	–	Dec.
– 9,947	– 9,554	– 282	– 89	– 22	–	– 4,108	+ 174	– 3,789	– 472	– 21	–	2025 Jan.
												Commercial banks [6]
+ 736	+ 431	+ 280	+ 15	+ 10	–	+ 1,197	– 1	+ 1,344	– 146	–	–	2024 Nov.
– 74	+ 242	– 213	– 82	– 21	–	– 3,403	– 65	– 2,046	– 1,287	– 5	–	Dec.
– 625	– 433	– 169	– 23	–	–	– 1,697	– 742	– 498	– 457	–	–	2025 Jan.
												Big banks
+ 407	+ 169	+ 248	– 9	– 1	–	+ 1,507	+ 105	+ 1,515	– 113	–	–	2024 Nov.
– 136	+ 90	– 199	– 15	– 12	–	– 2,921	– 331	– 1,381	– 1,209	–	–	Dec.
– 586	– 284	– 302	–	–	–	– 1,055	– 793	– 3	– 259	–	–	2025 Jan.
												Regional banks and other commercial banks
+ 0	+ 0	+ 0	+ 0	+ 0	–	– 0	– 0	– 0	– 0	–	–	2024 Nov.
+ 0	+ 0	– 0	– 0	– 0	–	– 0	+ 0	– 1	– 0	– 0	–	Dec.
– 0	– 0	+ 0	– 0	–	–	– 1	+ 0	– 0	– 0	–	–	2025 Jan.
												Branches of foreign banks
– 50	– 11	– 35	– 4	–	–	– 57	– 30	– 27	–	–	–	2024 Nov.
+ 25	+ 34	+ 10	– 19	–	–	– 198	– 85	– 99	– 14	–	–	Dec.
– 13	– 21	+ 11	– 3	–	–	– 56	– 38	– 16	– 2	–	–	2025 Jan.
												Landesbanken
+ 355	+ 79	+ 216	+ 58	+ 2	.	+ 2,932	+ 713	+ 2,225	– 6	–	–	2024 Nov.
+ 73	+ 350	– 164	– 112	– 1	.	– 438	– 1,492	+ 2,094	– 1,040	–	–	Dec.
– 652	– 516	– 110	– 24	– 2	.	– 1,423	+ 151	– 1,377	– 197	–	–	2025 Jan.

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic government [1]												
		Federal Government and its special funds [2]						State governments					
				Time deposits						Time deposits			
	Total	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds [3]	Memo item Fiduciary loans	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds [3]	Memo item Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Savings banks												**End of month** *
2024 Nov.	53,530	469	347	.	29	.	4	6,155	2,834	2,404	572	345	–
Dec.	55,540	475	353	.	29	.	4	5,616	2,901	1,783	591	341	–
2025 Jan.	47,769	430	320	.	29	.	4	5,314	2,792	1,578	604	340	–
	Credit cooperatives												
2024 Nov.	33,782	1,642	334	985	283	40	116	6,097	1,192	3,917	978	10	–
Dec.	33,680	1,607	341	935	291	40	114	5,239	755	3,516	958	10	–
2025 Jan.	32,592	1,570	330	890	310	40	114	5,431	1,018	3,497	906	10	–
	Mortgage banks												
2024 Nov.	5,888	190	–	36	154	–	–	945	2	832	111	–	–
Dec.	6,254	189	–	36	153	–	–	1,106	2	992	112	–	–
2025 Jan.	5,458	189	–	36	153	–	–	425	2	306	117	–	–
	Building and loan associations												
2024 Nov.	1,446	.	–	–	18	.	–	306	.	238	.	–	–
Dec.	1,418	.	–	–	18	.	–	306	.	238	.	–	–
2025 Jan.	1,433	.	–	–	18	.	–	306	.	238	.	–	–
	Banks with special, development and other central support tasks												
2024 Nov.	60,326	33,578	3,379	1,399	28,800	–	11,582	13,711	4,889	5,283	3,526	13	6,589
Dec.	50,921	27,549	3,480	812	23,257	–	11,522	12,943	4,125	5,203	3,602	13	6,652
2025 Jan.	48,180	27,213	2,608	1,374	23,231	–	11,524	11,429	4,015	3,808	3,593	13	6,665
	Savings banks												**Changes** *
2024 Nov.	+ 5,382	+ 74	+ 21	.	–	.	–	+ 278	+ 201	+ 42	–	+ 35	–
Dec.	+ 1,980	+ 6	+ 6	.	–	.	–	– 539	+ 67	– 621	+ 19	– 4	–
2025 Jan.	– 7,761	– 45	– 33	.	–	.	–	– 292	– 109	– 205	+ 23	– 1	–
	Credit cooperatives												
2024 Nov.	+ 1,234	– 15	– 12	– 16	+ 13	–	+ 1	– 411	+ 125	– 521	– 15	–	–
Dec.	– 102	– 35	+ 7	– 50	+ 8	–	– 2	– 858	– 437	– 401	– 20	–	–
2025 Jan.	– 1,088	– 37	– 11	– 45	+ 19	–	–	+ 192	+ 263	– 19	– 52	–	–
	Mortgage banks												
2024 Nov.	+ 343	– 1	–	– 1	–	–	–	+ 36	+ 1	+ 50	– 15	–	–
Dec.	+ 366	– 1	–	–	– 1	–	–	+ 161	–	+ 160	+ 1	–	–
2025 Jan.	– 796	–	–	–	–	–	–	– 681	–	– 686	+ 5	–	–
	Building and loan associations												
2024 Nov.	+ 18	.	–	–	–	.	–	–	.	–	.	–	–
Dec.	– 28	.	–	–	–	.	–	–	.	–	.	–	–
2025 Jan.	+ 15	.	–	–	–	.	–	–	.	–	.	–	–
	Banks with special, development and other central support tasks												
2024 Nov.	+ 702	– 3,096	– 3,185	+ 200	– 111	–	+ 80	+ 480	+ 1,436	– 952	– 4	–	– 83
Dec.	– 9,405	– 6,029	+ 101	– 587	– 5,543	–	– 60	– 768	– 764	– 80	+ 76	–	+ 63
2025 Jan.	– 2,741	– 336	– 872	+ 562	– 26	–	+ 2	– 1,514	– 110	– 1,395	– 9	–	+ 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** Including liabilities arising from registered debt securities, registered money market paper and non-negotiable bearer debt securities; including subordinated liabilities. Excluding deposits and borrowing of the Treuhand agency and its successor organisations, of the Federal Railways, East German Railways and Federal Post Office and, from 1995, of the Deutsche Bahn AG, Deutsche Post AG and Deutsche Telekom AG. **2** Federal Railways

I Banks (MFIs) in Germany

Local government and local government associations (including municipal special purpose associations)						Social security funds						
		Time deposits						Time deposits				
Total	Sight deposits	for up to and including 1 year	for more than 1 year [4]	Savings deposits and bank savings bonds [3, 5]	Memo item Fiduciary loans	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds [3]	Memo item Fiduciary loans	Period
14	15	16	17	18	19	20	21	22	23	24	25	
End of month *												**Savings banks**
36,700	25,180	7,296	1,784	2,440	–	10,206	4,396	3,394	1,648	768	–	2024 Nov.
41,159	29,808	7,084	1,800	2,467	–	8,290	2,861	3,074	1,588	767	–	Dec.
33,166	22,025	6,941	1,748	2,452	–	8,859	3,391	3,153	1,568	747	–	2025 Jan.
												Credit cooperatives
15,375	6,245	5,704	2,787	639	–	10,668	2,213	5,583	2,829	43	–	2024 Nov.
15,670	6,631	5,569	2,825	645	–	11,164	2,401	5,837	2,883	43	–	Dec.
14,954	5,853	5,618	2,843	640	–	10,637	2,316	5,370	2,909	42	–	2025 Jan.
												Mortgage banks
1,964	375	648	941	–	–	2,789	127	1,784	878	–	–	2024 Nov.
1,726	354	447	925	–	–	3,233	174	2,173	886	–	–	Dec.
1,699	264	520	915	–	–	3,145	377	1,889	879	–	–	2025 Jan.
												Building and loan associations
1,099	–	46	1,053	–	–	23	–	–	23	–	–	2024 Nov.
1,071	–	35	1,036	–	–	23	–	–	23	–	–	Dec.
1,086	–	53	1,033	–	–	23	–	–	23	–	–	2025 Jan.
												Banks with special, development and other central support tasks
2,347	889	130	1,306	22	3	10,690	3,527	5,473	1,685	5	–	2024 Nov.
2,165	863	1	1,279	22	3	8,264	568	6,050	1,641	5	–	Dec.
2,216	909	1	1,284	22	3	7,322	685	4,808	1,824	5	–	2025 Jan.
Changes *												**Savings banks**
+ 2,825	+ 2,908	+ 26	– 11	– 98	–	+ 2,205	+ 2,028	+ 238	+ 15	– 76	–	2024 Nov.
+ 4,429	+ 4,628	– 212	– 14	+ 27	–	– 1,916	– 1,535	– 320	– 60	– 1	–	Dec.
– 7,993	– 7,783	– 143	– 52	– 15	–	+ 569	+ 530	+ 79	– 20	– 20	–	2025 Jan.
												Credit cooperatives
+ 1,263	+ 919	+ 440	– 91	– 5	–	+ 397	+ 250	+ 312	– 165	–	–	2024 Nov.
+ 295	+ 386	– 135	+ 38	+ 6	–	+ 496	+ 188	+ 254	+ 54	–	–	Dec.
– 716	– 778	+ 49	+ 18	– 5	–	– 527	– 85	– 467	+ 26	– 1	–	2025 Jan.
												Mortgage banks
+ 283	+ 169	+ 117	– 3	–	–	+ 25	+ 18	+ 18	– 11	–	–	2024 Nov.
– 238	– 21	– 201	– 16	–	–	+ 444	+ 47	+ 389	+ 8	–	–	Dec.
– 27	– 90	+ 73	– 10	–	–	– 88	+ 203	– 284	– 7	–	–	2025 Jan.
												Building and loan associations
+ 18	–	+ 2	+ 16	–	–	–	–	–	–	–	–	2024 Nov.
– 28	–	– 11	– 17	–	–	–	–	–	–	–	–	Dec.
+ 15	–	+ 18	– 3	–	–	–	–	–	–	–	–	2025 Jan.
												Banks with special, development and other central support tasks
+ 119	+ 64	+ 50	+ 5	–	–	+ 3,199	+ 2,838	+ 305	+ 56	–	–	2024 Nov.
– 182	– 26	– 129	– 27	–	–	– 2,426	– 2,959	+ 577	– 44	–	–	Dec.
+ 51	+ 46	–	+ 5	–	–	– 942	+ 117	– 1,242	+ 183	–	–	2025 Jan.

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

I Banks (MFIs) in Germany

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

€ million

Period	Savings deposits [1]											
		By maturity		By group of savers and maturity								
				Domestic households [2]			Domestic non-profit institutions		Domestic enterprises (non-MFIs) [3]		Domestic government	
	Total	At 3 months notice	At a period of notice of more than 3 months	Total	At 3 months notice	At a period of notice of more than 3 months	Total	of which At 3 months notice	Total	of which At 3 months notice	Total	of which At 3 months notice
	1	2	3	4	5	6	7	8	9	10	11	12
All categories of banks												**End of year or month ***
2024	410,322	349,444	60,878	399,670	340,431	59,239	2,708	2,335	3,057	2,927	546	462
2024 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	404,427	346,007	58,420	2,930	2,527	3,179	3,018	630	517
Sep.	413,681	352,758	60,923	402,612	343,369	59,243	2,901	2,503	3,174	3,029	631	515
Oct.	411,942	350,260	61,682	400,910	340,916	59,994	2,866	2,474	3,216	3,074	596	488
Nov.	409,436	348,437	60,999	398,562	339,243	59,319	2,757	2,371	3,220	3,073	567	470
Dec.	410,322	349,444	60,878	399,670	340,431	59,239	2,708	2,335	3,057	2,927	546	462
2025 Jan.	407,674	348,069	59,605	397,013	339,018	57,995	2,684	2,322	3,122	2,992	537	455
												Changes *
2024	− 40,209	− 49,688	+ 9,479	− 38,683	− 48,139	+ 9,456	− 702	− 604	− 266	− 206	− 313	− 260
2024 July	− 4,073	− 4,210	+ 137	− 3,933	− 4,061	+ 128	− 54	− 45	− 10	− 6	− 46	− 44
Aug.	− 2,886	− 2,971	+ 85	− 2,834	− 2,922	+ 88	− 36	− 33	−	+ 4	+ 1	+ 7
Sep.	− 1,861	− 2,689	+ 828	− 1,815	− 2,638	+ 823	− 29	− 24	− 5	+ 11	+ 1	− 2
Oct.	− 1,739	− 2,498	+ 759	− 1,702	− 2,453	+ 751	− 35	− 29	+ 42	+ 45	− 35	− 27
Nov.	− 2,506	− 1,823	− 683	− 2,348	− 1,673	− 675	− 109	− 103	+ 4	− 1	− 29	− 18
Dec.	+ 886	+ 1,007	− 121	+ 1,108	+ 1,188	− 80	− 49	− 36	− 163	− 146	− 21	− 8
2025 Jan.	− 2,678	− 2,410	− 268	− 2,657	− 2,413	− 244	− 24	− 13	+ 35	+ 35	− 9	− 7
Big banks												**End of year or month ***
2024	76,515	43,779	32,736	74,429	42,576	31,853	124	99	42	42	18	17
2024 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
Sep.	76,713	45,237	31,476	74,610	43,976	30,634	133	108	43	43	31	30
Oct.	77,156	44,572	32,584	75,041	43,326	31,715	131	106	43	43	32	31
Nov.	76,517	43,985	32,532	74,419	42,762	31,657	126	101	42	42	30	29
Dec.	76,515	43,779	32,736	74,429	42,576	31,853	124	99	42	42	18	17
2025 Jan.	76,314	43,127	33,187	74,245	41,941	32,304	117	93	41	41	18	17
												Changes *
2024	− 647	− 10,685	+ 10,038	− 573	− 10,377	+ 9,804	− 45	− 40	− 17	− 17	− 48	− 48
2024 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
Sep.	+ 307	− 712	+ 1,019	+ 298	− 692	+ 990	− 2	− 2	−	−	−	−
Oct.	+ 443	− 665	+ 1,108	+ 431	− 650	+ 1,081	− 2	− 2	−	−	+ 1	+ 1
Nov.	− 639	− 587	− 52	− 622	− 564	− 58	− 5	− 5	− 1	− 1	− 2	− 2
Dec.	− 2	− 206	+ 204	+ 10	− 186	+ 196	− 2	− 2	−	−	− 12	− 12
2025 Jan.	− 201	− 652	+ 451	− 184	− 635	+ 451	− 7	− 6	− 1	− 1	−	−
Regional banks and other commercial banks												**End of year or month ***
2024	7,244	6,447	797	7,087	6,297	790	24	22	55	54	8	8
2024 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
Sep.	7,377	6,548	829	7,197	6,379	818	27	24	58	57	18	18
Oct.	7,336	6,511	825	7,131	6,316	815	26	24	87	86	18	18
Nov.	7,274	6,459	815	7,077	6,272	805	25	23	81	80	18	18
Dec.	7,244	6,447	797	7,087	6,297	790	24	22	55	54	8	8
2025 Jan.	7,111	6,390	721	6,901	6,190	711	25	21	107	105	8	8
												Changes *
2024	− 1,574	− 1,443	− 131	− 1,522	− 1,391	− 131	− 7	− 8	− 13	− 13	− 10	− 10
2024 July	− 118	− 117	− 1	− 114	− 113	− 1	−	−	+ 1	+ 1	−	−
Aug.	− 76	− 73	− 3	− 75	− 72	− 3	+ 1	−	− 1	− 1	−	−
Sep.	− 70	− 106	+ 36	− 68	− 102	+ 34	− 2	− 2	− 1	− 1	+ 1	+ 1
Oct.	− 41	− 37	− 4	− 66	− 63	− 3	− 1	−	+ 29	+ 29	−	−
Nov.	− 62	− 52	− 10	− 54	− 44	− 10	− 1	− 1	− 6	− 6	−	−
Dec.	− 30	− 12	− 18	+ 10	+ 25	− 15	− 1	− 1	− 26	− 26	− 10	− 10
2025 Jan.	− 133	− 57	− 76	− 186	− 107	− 79	+ 1	− 1	+ 52	+ 51	−	−

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **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**	
4,341	3,289	222,784	169,747	175,523	16,537	157,759	43,199	138,182	15,266	4,311	1,227	2024
4,393	3,405	223,027	170,973	188,684	15,950	171,450	41,090	151,966	15,242	4,242	1,284	2024 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.
4,363	3,342	222,333	169,292	192,835	16,088	175,438	42,204	155,745	15,445	4,248	1,309	Sep.
4,354	3,308	222,583	168,742	184,370	16,185	166,882	41,987	147,039	15,464	4,379	1,303	Oct.
4,330	3,280	221,729	168,537	178,476	16,420	160,785	42,658	141,214	15,282	4,289	1,271	Nov.
4,341	3,289	222,784	169,747	175,523	16,537	157,759	43,199	138,182	15,266	4,311	1,227	Dec.
4,318	3,282	221,951	170,022	174,844	16,598	157,024	43,949	137,504	15,244	4,276	1,222	2025 Jan.
Changes *												
− 245	− 479	− 7,059	− 17,057	+ 24,269	+ 976	+ 23,132	+ 8,935	+ 22,263	+ 992	− 123	+ 161	2024
− 30	− 54	− 1,462	− 1,642	+ 1,508	− 6	+ 1,495	+ 539	+ 1,552	+ 96	− 153	+ 19	2024 July
− 17	− 27	− 786	− 850	+ 1,110	+ 49	+ 1,045	+ 504	+ 1,094	+ 58	− 107	+ 16	Aug.
− 13	− 36	+ 92	− 831	+ 3,041	+ 89	+ 2,943	+ 610	+ 2,685	+ 145	+ 113	+ 9	Sep.
− 9	− 34	+ 250	− 550	− 845	+ 97	− 966	+ 1,058	− 1,121	+ 104	+ 51	+ 24	Oct.
− 24	− 28	− 854	− 205	− 5,894	+ 235	− 6,097	+ 671	− 5,825	− 182	− 90	− 32	Nov.
+ 11	+ 9	+ 1,220	+ 1,375	− 2,953	+ 117	− 3,026	+ 541	− 3,032	− 16	+ 22	− 44	Dec.
− 23	− 12	− 683	− 575	− 679	+ 61	− 735	+ 750	− 678	− 22	− 35	− 5	2025 Jan.
End of year or month *											**Big banks**	
1,902	1,045	40,442	8,570	3,603	−	3,603	3,603	1	3,592	10	−	2024
1,888	1,110	38,459	9,197	3,738	−	3,738	3,738	1	3,722	15	−	2024 July
1,885	1,098	38,712	9,049	3,739	−	3,733	3,733	1	3,722	10	6	Aug.
1,896	1,080	39,552	8,899	3,733	−	3,733	3,733	1	3,722	10	−	Sep.
1,909	1,066	40,498	8,763	3,733	−	3,733	3,733	1	3,722	10	−	Oct.
1,900	1,051	40,345	8,668	3,653	−	3,653	3,653	1	3,642	10	−	Nov.
1,902	1,045	40,442	8,570	3,603	−	3,603	3,603	1	3,592	10	−	Dec.
1,893	1,035	40,757	8,434	3,569	−	3,569	3,569	−	3,559	10	−	2025 Jan.
Changes *												
+ 36	− 203	+ 6,580	− 3,223	− 382	± 0	− 382	+ 13	− 2	− 385	+ 5	± 0	2024
+ 9	− 17	+ 109	− 221	− 40	−	− 40	− 40	−	− 40	−	−	2024 July
− 3	− 12	+ 253	− 148	+ 1	−	− 5	− 5	−	−	− 5	+ 6	Aug.
+ 11	− 18	+ 840	− 150	− 6	−	−	−	−	−	−	− 6	Sep.
+ 13	− 14	+ 946	− 136	−	−	−	−	−	−	−	−	Oct.
− 9	− 15	− 153	− 95	− 80	−	− 80	− 80	−	− 80	−	−	Nov.
+ 2	− 6	+ 97	− 98	− 50	−	− 50	− 50	−	− 50	−	−	Dec.
− 9	− 10	+ 315	− 136	− 34	−	− 34	− 34	− 1	− 33	−	−	2025 Jan.
End of year or month *											**Regional banks and other commercial banks**	
70	66	2,870	2,423	27,548	191	27,178	5,010	26,157	635	386	179	2024
78	72	2,855	2,463	47,107	126	46,735	6,219	45,682	651	402	246	2024 July
77	72	2,828	2,444	46,827	123	46,463	6,153	45,459	610	394	241	Aug.
77	70	2,876	2,387	48,324	151	47,930	6,124	46,915	634	381	243	Sep.
74	67	2,859	2,376	37,191	188	36,797	4,925	35,806	611	380	206	Oct.
73	66	2,850	2,382	30,563	188	30,186	4,928	29,178	618	390	189	Nov.
70	66	2,870	2,423	27,548	191	27,178	5,010	26,157	635	386	179	Dec.
70	66	2,815	2,391	27,155	191	26,790	5,042	25,739	665	386	174	2025 Jan.
Changes *												
− 22	− 21	− 414	− 391	− 9,370	+ 180	− 9,534	− 492	− 9,121	− 97	− 316	− 16	2024
− 5	− 5	− 37	− 29	− 892	− 1	− 886	− 218	− 685	− 41	− 160	− 5	2024 July
− 1	−	− 27	− 19	− 280	− 3	− 272	− 66	− 223	− 41	− 8	− 5	Aug.
−	− 2	+ 48	− 57	+ 1,497	+ 28	+ 1,467	− 29	+ 1,456	+ 24	− 13	+ 2	Sep.
− 3	− 3	− 17	− 11	− 3,513	+ 37	− 3,543	+ 76	− 3,524	− 18	− 1	− 7	Oct.
− 1	− 1	− 9	+ 6	− 6,628	−	− 6,611	+ 3	− 6,628	+ 7	+ 10	− 17	Nov.
− 3	−	+ 20	+ 41	− 3,015	+ 3	− 3,008	+ 82	− 3,021	+ 17	− 4	− 10	Dec.
−	−	− 55	− 32	− 393	−	− 388	+ 32	− 418	+ 30	−	− 5	2025 Jan.

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

I Banks (MFIs) in Germany

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

€ million

Period	Savings deposits [1]											
		By maturity		By group of savers and maturity								
				Domestic households [2]			Domestic non-profit institutions		Domestic enterprises (non-MFIs) [3]		Domestic government	
	Total	At 3 months notice	At a period of notice of more than 3 months	Total	At 3 months notice	At a period of notice of more than 3 months	Total	of which At 3 months notice	Total	of which At 3 months notice	Total	of which At 3 months notice
	1	2	3	4	5	6	7	8	9	10	11	12
Savings banks												**End of year or month ***
2024	192,905	174,844	18,061	189,432	171,738	17,694	1,183	1,054	583	540	377	306
2024 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
Sep.	196,066	177,541	18,525	192,415	174,285	18,130	1,281	1,147	582	546	433	337
Oct.	194,358	175,945	18,413	190,776	172,748	18,028	1,266	1,135	582	547	396	303
Nov.	192,876	174,817	18,059	189,388	171,713	17,675	1,209	1,079	577	533	374	290
Dec.	192,905	174,844	18,061	189,432	171,738	17,694	1,183	1,054	583	540	377	306
2025 Jan.	191,396	174,758	16,638	187,935	171,643	16,292	1,177	1,057	598	553	372	302
												Changes *
2024	− 25,745	− 25,277	− 468	− 24,924	− 24,520	− 404	− 278	− 258	− 116	− 114	− 239	− 210
2024 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
Sep.	− 1,412	− 1,375	− 37	− 1,384	− 1,350	− 34	− 7	− 6	− 7	− 4	+ 2	− 3
Oct.	− 1,708	− 1,596	− 112	− 1,639	− 1,537	− 102	− 15	− 12	−	+ 1	− 37	− 34
Nov.	− 1,482	− 1,128	− 354	− 1,388	− 1,035	− 353	− 57	− 56	− 5	− 14	− 22	− 13
Dec.	+ 29	+ 27	+ 2	+ 44	+ 25	+ 19	− 26	− 25	+ 6	+ 7	+ 3	+ 16
2025 Jan.	− 1,539	− 1,121	− 418	− 1,497	− 1,095	− 402	− 6	+ 3	− 15	− 17	− 5	− 4
Credit cooperatives												**End of year or month ***
2024	128,851	119,592	9,259	124,051	115,173	8,878	1,338	1,122	2,354	2,268	128	116
2024 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	124,348	114,544	9,804	1,437	1,198	2,464	2,343	137	116
Sep.	128,706	118,638	10,068	123,709	114,072	9,637	1,420	1,185	2,467	2,359	135	116
Oct.	128,294	118,459	9,835	123,302	113,890	9,412	1,403	1,170	2,480	2,374	136	122
Nov.	128,006	118,438	9,568	123,052	113,894	9,158	1,357	1,129	2,497	2,395	130	118
Dec.	128,851	119,592	9,259	124,051	115,173	8,878	1,338	1,122	2,354	2,268	128	116
2025 Jan.	128,045	119,011	9,034	123,260	114,596	8,664	1,326	1,113	2,353	2,270	124	113
												Changes *
2024	− 11,941	− 11,987	+ 46	− 11,378	− 11,570	+ 192	− 363	− 290	− 116	− 58	− 17	+ 7
2024 July	− 1,124	− 1,030	− 94	− 1,085	− 1,008	− 77	− 34	− 22	+ 7	+ 10	− 5	− 4
Aug.	− 744	− 450	− 294	− 732	− 452	− 280	− 19	− 16	+ 7	+ 11	+ 3	+ 10
Sep.	− 663	− 473	− 190	− 639	− 472	− 167	− 17	− 13	+ 3	+ 16	− 2	−
Oct.	− 412	− 179	− 233	− 407	− 182	− 225	− 17	− 15	+ 13	+ 15	+ 1	+ 6
Nov.	− 288	− 21	− 267	− 250	+ 4	− 254	− 46	− 41	+ 17	+ 21	− 6	− 4
Dec.	+ 845	+ 1,154	− 309	+ 999	+ 1,279	− 280	− 19	− 7	− 143	− 127	− 2	− 2
2025 Jan.	− 806	− 581	− 225	− 791	− 577	− 214	− 12	− 9	− 1	+ 2	− 4	− 3
All remaining banks [6]												**End of year or month ***
2024	4,807	4,782	25	4,671	4,647	24	39	38	23	23	15	15
2024 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
Sep.	4,819	4,794	25	4,681	4,657	24	40	39	24	24	14	14
Oct.	4,798	4,773	25	4,660	4,636	24	40	39	24	24	14	14
Nov.	4,763	4,738	25	4,626	4,602	24	40	39	23	23	15	15
Dec.	4,807	4,782	25	4,671	4,647	24	39	38	23	23	15	15
2025 Jan.	4,808	4,783	25	4,672	4,648	24	39	38	23	23	15	15
												Changes *
2024	− 302	− 296	− 6	− 286	− 281	− 5	− 9	− 8	− 4	− 4	+ 1	+ 1
2024 July	− 39	− 38	− 1	− 34	− 33	− 1	− 3	− 3	− 1	− 1	−	−
Aug.	− 12	− 12	−	− 13	− 13	−	−	−	−	−	−	−
Sep.	− 23	− 23	−	− 22	− 22	−	− 1	− 1	−	−	−	−
Oct.	− 21	− 21	−	− 21	− 21	−	−	−	−	−	−	−
Nov.	− 35	− 35	−	− 34	− 34	−	−	−	− 1	− 1	+ 1	+ 1
Dec.	+ 44	+ 44	−	+ 45	+ 45	−	− 1	− 1	−	−	−	−
2025 Jan.	+ 1	+ 1	−	+ 1	+ 1	−	−	−	−	−	−	−

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

I Banks (MFIs) in Germany

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**	
1,330	1,206	105,805	92,983	111,524	13,648	97,086	24,752	85,852	8,036	3,198	790	2024
1,382	1,251	108,941	95,616	106,424	13,405	92,228	22,258	80,998	8,018	3,212	791	2024 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.
1,355	1,226	107,402	94,123	108,902	13,493	94,598	23,113	83,221	8,165	3,212	811	Sep.
1,338	1,212	106,509	93,303	111,106	13,564	96,707	23,846	85,254	8,157	3,296	835	Oct.
1,328	1,202	105,690	92,824	111,435	13,645	96,968	24,389	85,759	8,030	3,179	822	Nov.
1,330	1,206	105,805	92,983	111,524	13,648	97,086	24,752	85,852	8,036	3,198	790	Dec.
1,314	1,203	104,896	93,412	111,842	13,647	97,396	25,324	86,214	8,015	3,167	799	2025 Jan.
Changes *												
− 188	− 175	− 11,125	− 10,983	+ 27,017	+ 281	+ 26,595	+ 7,041	+ 25,474	+ 1,032	+ 89	+ 141	2024
− 26	− 25	− 1,260	− 1,179	+ 2,049	− 5	+ 2,033	+ 578	+ 1,920	+ 116	− 3	+ 21	2024 July
− 11	− 13	− 897	− 858	+ 1,337	+ 57	+ 1,269	+ 429	+ 1,308	+ 75	− 114	+ 11	Aug.
− 16	− 12	− 642	− 635	+ 1,141	+ 31	+ 1,101	+ 426	+ 915	+ 72	+ 114	+ 9	Sep.
− 17	− 14	− 893	− 820	+ 2,204	+ 71	+ 2,109	+ 733	+ 2,033	+ 72	+ 4	+ 24	Oct.
− 10	− 10	− 819	− 479	+ 329	+ 81	+ 261	+ 543	+ 505	− 127	− 117	− 13	Nov.
+ 2	+ 4	+ 280	+ 324	+ 89	+ 3	+ 118	+ 363	+ 93	+ 6	+ 19	− 32	Dec.
− 16	− 8	− 759	− 421	+ 318	− 1	+ 310	+ 572	+ 362	− 21	− 31	+ 9	2025 Jan.
End of year or month *											**Credit cooperatives**	
980	913	70,768	62,873	29,398	2,620	26,548	8,745	23,438	2,500	610	230	2024
986	913	69,900	60,826	28,554	2,349	25,983	8,081	23,020	2,383	580	222	2024 July
983	910	69,785	61,001	28,533	2,334	25,975	8,183	22,971	2,404	600	224	Aug.
975	906	69,634	61,015	28,827	2,350	26,250	8,301	23,221	2,438	591	227	Sep.
973	903	69,840	61,424	29,118	2,355	26,531	8,468	23,444	2,486	601	232	Oct.
970	902	69,989	61,809	29,282	2,509	26,546	8,607	23,464	2,480	602	227	Nov.
980	913	70,768	62,873	29,398	2,620	26,548	8,745	23,438	2,500	610	230	Dec.
982	919	70,578	62,881	29,318	2,685	26,407	8,887	23,280	2,519	608	226	2025 Jan.
Changes *												
− 67	− 76	− 2,099	− 2,459	+ 5,994	+ 528	+ 5,436	+ 1,869	+ 5,021	+ 382	+ 33	+ 30	2024
− 7	− 6	− 267	− 206	+ 331	+ 16	+ 313	+ 182	+ 245	+ 60	+ 8	+ 2	2024 July
− 3	− 3	− 115	+ 175	− 21	− 15	− 8	+ 102	− 49	+ 21	+ 20	+ 2	Aug.
− 8	− 4	− 151	+ 14	+ 294	+ 16	+ 275	+ 118	+ 250	+ 34	− 9	+ 3	Sep.
− 2	− 3	+ 206	+ 409	+ 291	+ 5	+ 281	+ 167	+ 223	+ 48	+ 10	+ 5	Oct.
− 3	− 1	+ 149	+ 385	+ 164	+ 154	+ 15	+ 139	+ 20	− 6	+ 1	− 5	Nov.
+ 10	+ 11	+ 779	+ 1,064	+ 116	+ 111	+ 2	+ 138	− 26	+ 20	+ 8	+ 3	Dec.
+ 2	+ 6	− 190	+ 8	− 80	+ 65	− 141	+ 142	− 158	+ 19	− 2	− 4	2025 Jan.
End of year or month *											**All remaining banks** [6]	
59	59	2,899	2,898	3,450	78	3,344	1,089	2,734	503	107	28	2024
59	59	2,872	2,871	2,861	70	2,766	794	2,265	468	33	25	2024 July
60	60	2,872	2,871	2,934	80	2,827	838	2,323	471	33	27	Aug.
60	60	2,869	2,868	3,049	94	2,927	933	2,387	486	54	28	Sep.
60	60	2,877	2,876	3,222	78	3,114	1,015	2,534	488	92	30	Oct.
59	59	2,855	2,854	3,543	78	3,432	1,081	2,812	512	108	33	Nov.
59	59	2,899	2,898	3,450	78	3,344	1,089	2,734	503	107	28	Dec.
59	59	2,905	2,904	2,960	75	2,862	1,127	2,271	486	105	23	2025 Jan.
Changes *												
− 4	− 4	− 1	− 1	+ 1,010	− 13	+ 1,017	+ 504	+ 891	+ 60	+ 66	+ 6	2024
− 1	− 1	− 7	− 7	+ 60	− 16	+ 75	+ 37	+ 72	+ 1	+ 2	+ 1	2024 July
+ 1	+ 1	−	−	+ 73	+ 10	+ 61	+ 44	+ 58	+ 3	−	+ 2	Aug.
−	−	− 3	− 3	+ 115	+ 14	+ 100	+ 95	+ 64	+ 15	+ 21	+ 1	Sep.
−	−	+ 8	+ 8	+ 173	− 16	+ 187	+ 82	+ 147	+ 2	+ 38	+ 2	Oct.
− 1	− 1	− 22	− 22	+ 321	−	+ 318	+ 66	+ 278	+ 24	+ 16	+ 3	Nov.
−	−	+ 44	+ 44	− 93	−	− 88	+ 8	− 78	− 9	− 1	− 5	Dec.
−	−	+ 6	+ 6	− 490	− 3	− 482	+ 38	− 463	− 17	− 2	− 5	2025 Jan.

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

I Banks (MFIs) in Germany

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

€ million

Period	Bearer debt securities outstanding issued by banks (MFIs) 1							
		of which			Maturity of the bearer debt securities 5			
						More than 1 year		
	Total	Floating rate Notes 2	Zero coupon bonds 2, 3	Foreign currency bonds 4	Up to and including 1 year	Total	Up to and including 2 years	More than 2 years
	1	2	3	4	5	6	7	8
	All categories of banks 6							**End of year or month ***
2024	1,400,921	97,576	15,671	319,045	121,377	1,279,544	42,668	1,236,876
2024 Oct.	1,410,521	98,860	15,764	318,216	113,167	1,297,354	45,183	1,252,171
Nov.	1,410,306	98,146	16,159	320,652	118,397	1,291,909	44,600	1,247,309
Dec.	1,400,921	97,576	15,671	319,045	121,377	1,279,544	42,668	1,236,876
2025 Jan.	1,418,148	100,173	16,026	315,371	121,516	1,296,632	42,912	1,253,720
								Changes *
2024	+ 34,825	+ 11,861	+ 990	+ 5,339	– 2,073	+ 36,898	– 495	+ 37,393
2024 Oct.	+ 6,576	+ 56	+ 1,002	+ 9,916	– 581	+ 7,157	– 1,656	+ 8,813
Nov.	– 215	– 714	+ 395	+ 2,436	+ 5,230	– 5,445	– 583	– 4,862
Dec.	– 9,385	– 570	– 488	– 1,607	+ 2,980	– 12,365	– 1,932	– 10,433
2025 Jan.	+ 17,227	+ 2,597	+ 355	– 3,674	+ 139	+ 17,088	+ 244	+ 16,844
	Commercial banks 7							**End of year or month ***
2024	225,624	27,387	5,870	34,894	8,072	217,552	5,377	212,175
2024 Oct.	227,652	26,459	6,417	35,137	8,736	218,916	6,404	212,512
Nov.	227,482	26,603	6,429	35,932	9,317	218,165	6,211	211,954
Dec.	225,624	27,387	5,870	34,894	8,072	217,552	5,377	212,175
2025 Jan.	230,330	28,070	6,241	35,225	9,355	220,975	5,113	215,862
								Changes *
2024	+ 18,803	+ 8,268	– 34	+ 9,446	+ 624	+ 18,179	– 781	+ 18,960
2024 Oct.	+ 3,085	+ 689	+ 561	+ 1,158	+ 748	+ 2,337	– 208	+ 2,545
Nov.	– 170	+ 144	+ 12	+ 795	+ 581	– 751	– 193	– 558
Dec.	– 1,858	+ 784	– 559	– 1,038	– 1,245	– 613	– 834	+ 221
2025 Jan.	+ 4,706	+ 683	+ 371	+ 331	+ 1,283	+ 3,423	– 264	+ 3,687
	Landesbanken							**End of year or month ***
2024	228,459	23,748	5,233	12,259	23,249	205,210	12,772	192,438
2024 Oct.	233,184	24,028	4,942	11,593	25,941	207,243	13,900	193,343
Nov.	232,772	23,737	5,152	12,931	26,521	206,251	13,382	192,869
Dec.	228,459	23,748	5,233	12,259	23,249	205,210	12,772	192,438
2025 Jan.	235,808	24,878	5,103	13,731	26,857	208,951	12,687	196,264
								Changes *
2024	+ 16,668	+ 2,300	+ 815	+ 7,020	+ 9,366	+ 7,302	– 1,655	+ 8,957
2024 Oct.	+ 2,576	– 194	+ 32	+ 1,019	+ 3,316	– 740	– 1,601	+ 861
Nov.	– 412	– 291	+ 210	+ 1,338	+ 580	– 992	– 518	– 474
Dec.	– 4,313	+ 11	+ 81	– 672	– 3,272	– 1,041	– 610	– 431
2025 Jan.	+ 7,349	+ 1,130	– 130	+ 1,472	+ 3,608	+ 3,741	– 85	+ 3,826
	Savings banks							**End of year or month ***
2024	22,659	2,638	43	–	162	22,497	1,448	21,049
2024 Oct.	23,463	2,851	45	–	171	23,292	1,599	21,693
Nov.	23,264	2,645	44	–	162	23,102	1,530	21,572
Dec.	22,659	2,638	43	–	162	22,497	1,448	21,049
2025 Jan.	22,563	2,638	42	–	112	22,451	1,357	21,094
								Changes *
2024	+ 1,101	– 365	– 10	–	+ 24	+ 1,077	– 585	+ 1,662
2024 Oct.	– 417	– 4	–	–	– 1	– 416	– 173	– 243
Nov.	– 199	– 206	– 1	–	– 9	– 190	– 69	– 121
Dec.	– 605	– 7	– 1	–	–	– 605	– 82	– 523
2025 Jan.	– 96	–	– 1	–	– 50	– 46	– 91	+ 45

***** 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 ***
2024	8,887	1,053	–	–	1,690	7,197	194	7,003
2024 Oct.	8,945	2,733	–	–	100	8,845	204	8,641
Nov.	8,914	2,484	–	–	312	8,602	195	8,407
Dec.	8,887	1,053	–	–	1,690	7,197	194	7,003
2025 Jan.	8,842	1,048	–	–	1,693	7,149	181	6,968
								Changes *
2024	– 173	– 1,779	–	–	+ 1,588	– 1,761	+ 59	– 1,820
2024 Oct.	– 89	+ 28	–	–	– 30	– 59	– 9	– 50
Nov.	– 31	– 249	–	–	+ 212	– 243	– 9	– 234
Dec.	– 27	– 1,431	–	–	+ 1,378	– 1,405	– 1	– 1,404
2025 Jan.	– 45	– 5	–	–	+ 3	– 48	– 13	– 35
	Mortgage banks							**End of year or month ***
2024	107,565	5,491	697	9,463	823	106,742	2,621	104,121
2024 Oct.	108,446	5,563	662	9,918	789	107,657	2,517	105,140
Nov.	109,029	5,540	749	10,130	915	108,114	2,716	105,398
Dec.	107,565	5,491	697	9,463	823	106,742	2,621	104,121
2025 Jan.	108,803	5,551	810	9,534	936	107,867	3,121	104,746
								Changes *
2024	– 1,743	+ 1,717	– 207	– 2,514	– 1,406	– 337	+ 310	– 647
2024 Oct.	+ 351	– 158	+ 128	– 749	+ 112	+ 239	+ 118	+ 121
Nov.	+ 583	– 23	+ 87	+ 212	+ 126	+ 457	+ 199	+ 258
Dec.	– 1,464	– 49	– 52	– 667	– 92	– 1,372	– 95	– 1,277
2025 Jan.	+ 1,238	+ 60	+ 113	+ 71	+ 113	+ 1,125	+ 500	+ 625
	Banks with special, development and other central support tasks							**End of year or month ***
2024	800,255	37,239	3,828	262,429	87,381	712,874	20,256	692,618
2024 Oct.	801,199	37,206	3,698	261,568	77,430	723,769	20,559	703,210
Nov.	801,373	37,117	3,785	261,659	81,170	720,203	20,566	699,637
Dec.	800,255	37,239	3,828	262,429	87,381	712,874	20,256	692,618
2025 Jan.	803,732	37,968	3,830	256,881	82,563	721,169	20,453	700,716
								Changes *
2024	– 753	+ 1,720	+ 426	– 8,613	– 12,269	+ 11,516	+ 2,157	+ 9,359
2024 Oct.	+ 570	– 305	+ 281	+ 8,488	– 4,726	+ 5,296	+ 217	+ 5,079
Nov.	+ 174	– 89	+ 87	+ 91	+ 3,740	– 3,566	+ 7	– 3,573
Dec.	– 1,118	+ 122	+ 43	+ 770	+ 6,211	– 7,329	– 310	– 7,019
2025 Jan.	+ 3,477	+ 729	+ 2	– 5,548	– 4,818	+ 8,295	+ 197	+ 8,098

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												
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	85,952	52,780	2,615	6,797	14,151	9,609	103,968	75,332	2,020	5,519	9,114	11,983
2024 Sep.	82,502	47,688	2,787	7,323	15,566	9,138	104,818	74,601	2,449	5,842	9,885	12,041
Oct.	83,083	50,545	2,617	6,768	13,900	9,253	107,500	78,744	2,113	5,218	9,527	11,898
Nov.	85,615	52,308	2,683	6,868	14,059	9,697	107,121	78,336	2,178	5,394	9,102	12,111
Dec.	85,952	52,780	2,615	6,797	14,151	9,609	103,968	75,332	2,020	5,519	9,114	11,983
2025 Jan.	88,398	54,646	2,677	6,911	14,398	9,766	104,766	75,569	2,093	5,488	9,623	11,993
of which: vis-à-vis domestic non-banks (non-MFIs)												
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	29,971	19,875	1,111	3,466	3,562	1,957	79,136	56,380	1,900	3,784	6,823	10,249
2024 Sep.	28,346	18,508	1,212	3,658	3,240	1,728	80,145	56,293	2,301	3,854	7,376	10,321
Oct.	29,396	19,602	1,189	3,495	3,370	1,740	79,380	56,946	2,001	3,551	6,736	10,146
Nov.	29,531	19,507	1,171	3,600	3,381	1,872	81,888	59,282	2,052	3,715	6,695	10,144
Dec.	29,971	19,875	1,111	3,466	3,562	1,957	79,136	56,380	1,900	3,784	6,823	10,249
2025 Jan.	29,482	19,377	1,161	3,440	3,600	1,904	78,001	54,902	1,974	3,796	7,238	10,091
Big banks												
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	26,143	12,578	944	2,003	5,041	5,577	31,523	22,850	486	1,414	2,609	4,164
2024 Sep.	24,473	9,649	955	2,393	6,129	5,347	31,787	22,828	520	1,728	2,738	3,973
Oct.	24,890	11,765	972	1,951	4,660	5,542	35,204	26,310	521	1,234	3,053	4,086
Nov.	25,259	11,967	912	1,965	4,738	5,677	30,982	22,506	484	1,226	2,591	4,175
Dec.	26,143	12,578	944	2,003	5,041	5,577	31,523	22,850	486	1,414	2,609	4,164
2025 Jan.	26,888	13,514	956	2,030	4,880	5,508	30,101	21,803	475	1,436	2,602	3,785
Regional banks and other commercial banks												
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	11,606	9,823	21	509	407	846	17,704	12,378	165	686	2,248	2,227
2024 Sep.	11,241	9,171	72	597	822	579	16,689	11,205	222	752	2,291	2,219
Oct.	11,040	9,268	47	472	536	717	17,187	11,945	184	773	2,175	2,110
Nov.	12,044	9,786	83	575	682	918	19,641	13,947	277	768	2,306	2,343
Dec.	11,606	9,823	21	509	407	846	17,704	12,378	165	686	2,248	2,227
2025 Jan.	11,945	9,725	36	550	691	943	17,819	12,226	226	698	2,284	2,385
Landesbanken												
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	9,050	4,731	655	1,428	1,762	474	14,389	9,772	459	973	1,041	2,144
2024 Sep.	9,247	4,978	668	1,435	1,732	434	16,095	10,798	601	982	1,551	2,163
Oct.	8,908	4,653	609	1,447	1,810	389	14,851	9,985	478	929	1,130	2,329
Nov.	9,678	5,430	638	1,479	1,717	414	15,714	10,979	501	1,003	1,061	2,170
Dec.	9,050	4,731	655	1,428	1,762	474	14,389	9,772	459	973	1,041	2,144
2025 Jan.	9,498	5,213	665	1,483	1,734	403	14,160	9,448	489	913	1,074	2,236
All other categories of banks [1]												
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	39,153	25,648	995	2,857	6,941	2,712	40,352	30,332	910	2,446	3,216	3,448
2024 Sep.	37,541	23,890	1,092	2,898	6,883	2,778	40,247	29,770	1,106	2,380	3,305	3,686
Oct.	38,245	24,859	989	2,898	6,894	2,605	40,258	30,504	930	2,282	3,169	3,373
Nov.	38,634	25,125	1,050	2,849	6,922	2,688	40,784	30,904	916	2,397	3,144	3,423
Dec.	39,153	25,648	995	2,857	6,941	2,712	40,352	30,332	910	2,446	3,216	3,448
2025 Jan.	40,067	26,194	1,020	2,848	7,093	2,912	42,686	32,092	903	2,441	3,663	3,587

***** 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												
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
2024	63,767,837	54,535,650	31,153,964	23,330,022	51,664	5,392,026	332,630	128,525	372,076	77,795	2,929,135	24,061,573
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
Sep.	64,715,842	55,708,655	33,108,837	22,547,362	52,456	5,180,105	339,652	128,311	370,830	70,332	2,917,957	23,313,250
Oct.	68,599,413	59,436,212	34,355,031	25,028,380	52,801	5,302,519	340,944	129,108	373,657	73,251	2,943,722	25,799,379
Nov.	64,712,785	55,625,003	33,059,393	22,512,516	53,094	5,247,942	334,707	127,843	374,356	73,350	2,929,584	23,291,087
Dec.	63,767,837	54,535,650	31,153,964	23,330,022	51,664	5,392,026	332,630	128,525	372,076	77,795	2,929,135	24,061,573
2025 Jan.	68,808,662	59,482,979	31,774,091	27,655,656	53,232	5,451,605	332,979	130,953	380,961	79,615	2,949,570	28,385,983
Currency swaps												
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
2024	2,412,350	2,312,387	.	683,790	.	55,558	1,272	–	5,059	–	38,074	679,451
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
Sep.	2,030,751	1,936,687	.	750,773	.	52,488	727	–	4,911	–	35,938	747,437
Oct.	2,451,274	2,355,520	.	706,845	.	53,207	971	–	5,165	–	36,411	703,147
Nov.	2,408,155	2,309,405	.	630,324	.	54,791	1,103	–	5,238	–	37,618	626,282
Dec.	2,412,350	2,312,387	.	683,790	.	55,558	1,272	–	5,059	–	38,074	679,451
2025 Jan.	2,443,097	2,340,823	.	728,515	.	55,612	1,719	–	5,068	–	39,875	724,511
Interest rate/Currency swaps (combined)												
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
2024	3,750,799	3,522,769	.	1,437,016	.	30,384	257	183	3,822	–	193,384	1,773,585
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
Sep.	3,651,298	3,424,425	.	1,452,877	.	28,607	250	177	4,228	–	193,611	1,792,577
Oct.	3,750,562	3,518,206	.	1,495,642	.	28,705	249	177	4,250	–	198,975	1,835,387
Nov.	3,827,168	3,593,252	.	1,506,913	.	29,594	259	177	4,283	–	199,603	1,852,473
Dec.	3,750,799	3,522,769	.	1,437,016	.	30,384	257	183	3,822	–	193,384	1,773,585
2025 Jan.	3,690,759	3,463,573	.	1,376,908	.	30,254	166	191	3,815	–	192,760	1,728,384

***** 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						
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
2024	450,495	133,349	177,212	– 43,863	3,690	410,322
2024 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
Sep.	415,542	10,361	12,425	– 2,064	203	413,681
Oct.	413,681	11,658	13,622	– 1,964	225	411,942
Nov.	411,942	10,800	13,545	– 2,745	239	409,436
Dec.	409,436	11,792	12,726	– 934	1,820	410,322
2025 Jan.	410,322	11,957	14,885	– 2,928	280	407,674
Commercial banks [3]						
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
2024	86,218	38,144	41,346	– 3,202	951	83,967
2024 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
Sep.	84,072	3,367	3,227	+ 140	96	84,308
Oct.	84,308	3,917	3,615	+ 302	101	84,711
Nov.	84,711	2,613	3,412	– 799	87	83,999
Dec.	83,999	2,916	3,239	– 323	291	83,967
2025 Jan.	83,967	3,220	3,684	– 464	126	83,629
of which: Big banks						
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
2024	77,162	35,568	37,123	– 1,555	908	76,515
2024 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
Sep.	76,406	3,180	2,969	+ 211	96	76,713
Oct.	76,713	3,659	3,317	+ 342	101	77,156
Nov.	77,156	2,391	3,116	– 725	86	76,517
Dec.	76,517	2,638	2,892	– 254	252	76,515
2025 Jan.	76,515	2,959	3,284	– 325	124	76,314
Regional banks and other commercial banks						
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
2024	8,818	2,558	4,174	– 1,616	42	7,244
2024 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
Sep.	7,447	186	256	– 70	–	7,377
Oct.	7,377	255	296	– 41	–	7,336
Nov.	7,336	222	284	– 62	–	7,274
Dec.	7,274	276	345	– 69	39	7,244
2025 Jan.	7,244	261	396	– 135	2	7,111

***** 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						
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
2024	218,650	45,336	72,844	– 27,508	1,763	192,905
2024 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
Sep.	197,478	3,382	4,886	– 1,504	92	196,066
Oct.	196,066	3,625	5,433	– 1,808	100	194,358
Nov.	194,358	4,000	5,603	– 1,603	121	192,876
Dec.	192,876	4,266	4,956	– 690	719	192,905
2025 Jan.	192,905	4,277	5,913	– 1,636	127	191,396
Credit cooperatives						
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
2024	140,756	48,743	61,562	– 12,819	914	128,851
2024 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
Sep.	129,369	3,534	4,212	– 678	15	128,706
Oct.	128,706	4,029	4,463	– 434	22	128,294
Nov.	128,294	4,093	4,409	– 316	28	128,006
Dec.	128,006	4,509	4,417	+ 92	753	128,851
2025 Jan.	128,851	4,322	5,155	– 833	27	128,045
All remaining bank groups [4]						
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
2024	4,871	1,126	1,460	– 334	62	4,599
2024 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
Sep.	4,623	78	100	– 22	–	4,601
Oct.	4,601	87	111	– 24	2	4,579
Nov.	4,579	94	121	– 27	3	4,555
Dec.	4,555	101	114	– 13	57	4,599
2025 Jan.	4,599	138	133	+ 5	–	4,604

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 ***
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
2024	47	197	1,722,735	526,717	504,869	360,723	144,146	21,848	580,201	486,122	4,883	481,239	94,079	615,816	456,930
2024 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
July	47	198	1,596,879	505,755	485,821	328,097	157,724	19,934	539,868	450,412	5,197	445,215	89,456	551,253	384,683
Aug.	47	195	1,594,862	499,757	479,704	324,429	155,275	20,053	543,045	453,267	5,281	447,986	89,778	552,057	380,539
Sep.	47	195	1,598,457	499,148	478,790	322,486	156,304	20,358	568,409	477,875	5,067	472,808	90,534	530,899	372,432
Oct.	47	197	1,645,831	503,083	482,034	333,178	148,856	21,049	579,720	492,911	4,878	488,033	86,809	563,028	392,957
Nov.	47	197	1,708,572	528,289	507,499	357,296	150,203	20,790	591,694	500,938	4,590	496,348	90,756	588,588	412,906
Dec.	47	197	1,722,735	526,717	504,869	360,723	144,146	21,848	580,201	486,122	4,883	481,239	94,079	615,816	456,930
															Changes *
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
2024	± 0	− 3	+175,690	+ 64,597	+ 62,623	+56,284	+ 6,339	+ 1,974	+54,213	+49,095	− 509	+ 49,604	+ 5,118	+ 32,044	+ 37,603
2024 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
July	± 0	−	− 15,023	+ 7,312	+ 7,244	− 1,747	+ 8,991	+ 68	+ 3,655	+ 3,238	+ 249	+ 2,989	+ 417	− 24,039	− 36,043
Aug.	± 0	− 3	− 797	− 4,388	− 4,516	− 3,668	− 848	+ 128	+ 8,847	+ 7,885	+ 84	+ 7,801	+ 962	+ 804	− 3,045
Sep.	± 0	−	+ 4,069	− 28	− 336	− 1,943	+ 1,607	+ 308	+27,485	+26,479	− 214	+ 26,693	+ 1,006	− 21,158	− 7,827
Oct.	± 0	+ 2	+ 45,999	+ 2,103	+ 1,422	+10,692	− 9,270	+ 681	+ 4,435	+ 8,961	− 189	+ 9,150	− 4,526	+ 30,754	+ 19,544
Nov.	± 0	−	+ 61,244	+ 22,259	+ 22,531	+24,118	− 1,587	− 272	+ 2,680	− 305	− 288	− 17	+ 2,985	+ 24,063	+ 18,876
Dec.	± 0	−	+ 13,276	− 2,283	− 3,336	+ 3,427	− 6,763	+ 1,053	−15,804	−18,610	+ 293	− 18,903	+ 2,806	+ 26,341	+ 43,523
Foreign branches in EU countries [7]															**End of year or month ***
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
2024	43	131	364,129	199,452	190,995	166,503	24,492	8,457	133,854	130,685	2,045	128,640	3,169	30,823	4,494
2024 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
July	43	132	332,436	184,889	176,818	154,439	22,379	8,071	122,525	119,614	2,101	117,513	2,911	25,021	4,480
Aug.	41	129	333,090	184,501	176,506	154,969	21,537	7,995	122,708	119,828	2,126	117,702	2,880	25,880	4,216
Sep.	41	129	337,291	185,672	177,689	153,348	24,341	7,983	126,142	123,170	2,227	120,943	2,972	25,477	4,306
Oct.	43	131	344,842	186,659	178,472	156,078	22,394	8,187	129,848	126,673	2,192	124,481	3,175	28,335	4,256
Nov.	43	131	355,861	196,695	188,454	164,342	24,112	8,241	131,823	128,538	2,206	126,332	3,285	27,343	4,816
Dec.	43	131	364,129	199,452	190,995	166,503	24,492	8,457	133,854	130,685	2,045	128,640	3,169	30,823	4,494
															Changes *
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
2024	− 1	− 2	+ 33,476	+ 27,193	+ 25,466	+24,255	+ 1,211	+ 1,727	+15,939	+15,630	− 438	+ 16,068	+ 309	− 11,799	− 15,433
2024 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
July	− 1	−	+ 1,816	+ 7,245	+ 6,662	+ 3,644	+ 3,018	+ 583	− 954	− 1,062	− 78	− 984	+ 108	− 4,247	− 4,101
Aug.	− 2	− 3	+ 654	− 375	− 299	+ 530	− 829	− 76	+ 710	+ 721	+ 25	+ 696	− 11	+ 859	+ 98
Sep.	± 0	−	+ 4,201	+ 1,200	+ 1,212	− 1,621	+ 2,833	− 12	+ 3,641	+ 3,542	+ 101	+ 3,441	+ 99	− 403	+ 92
Oct.	+ 2	+ 2	+ 7,551	+ 837	+ 633	+ 2,730	− 2,097	+ 204	+ 3,022	+ 2,845	− 35	+ 2,880	+ 177	+ 2,858	− 55
Nov.	± 0	−	+ 11,019	+ 9,833	+ 9,779	+ 8,264	+ 1,515	+ 54	+ 1,138	+ 1,062	+ 14	+ 1,048	+ 76	− 992	+ 552
Dec.	± 0	−	+ 8,268	+ 2,737	+ 2,521	+ 2,161	+ 360	+ 216	+ 1,607	+ 1,743	− 161	+ 1,904	− 136	+ 3,480	− 329

***** 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 *											**All foreign branches**		
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
1,057,385	635,498	503,311	132,187	421,887	14,899	13,851	1,048	406,988	72,542	72,914	519,893	460,957	2024
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	2024 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
999,480	583,602	450,568	133,034	415,878	14,318	13,361	957	401,560	86,973	69,326	441,100	388,895	July
1,002,428	590,991	457,093	133,898	411,437	14,876	13,893	983	396,561	85,495	69,136	437,803	385,000	Aug.
1,013,972	602,520	466,138	136,382	411,452	13,429	12,500	929	398,023	84,669	70,140	429,676	376,994	Sep.
1,040,370	610,398	472,544	137,854	429,972	13,921	12,969	952	416,051	81,664	70,816	452,981	397,053	Oct.
1,075,030	638,746	500,960	137,786	436,284	14,953	13,983	970	421,331	88,016	71,328	474,198	417,558	Nov.
1,057,385	635,498	503,311	132,187	421,887	14,899	13,851	1,048	406,988	72,542	72,914	519,893	460,957	Dec.
Changes *													
− 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
+107,929	+ 76,033	+ 80,658	− 4,625	+ 31,896	+ 4,268	+ 4,388	− 120	+ 27,628	+ 5,574	+ 6,827	+ 49,421	+ 42,911	2024
− 18,806	− 11,380	− 6,581	− 4,799	− 7,426	− 170	− 152	− 18	− 7,256	+ 1,267	− 151	+ 49,978	+ 47,712	2024 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
+ 13,528	+ 5,465	+ 80	+ 5,385	+ 8,063	+ 119	+ 125	− 6	+ 7,944	+ 5,697	− 223	− 33,623	− 34,163	July
+ 4,862	+ 9,004	+ 6,525	+ 2,479	− 4,142	+ 558	+ 532	+ 26	− 4,700	− 256	− 190	− 3,297	− 3,599	Aug.
+ 12,280	+ 12,112	+ 9,045	+ 3,067	+ 168	− 1,447	− 1,393	− 54	+ 1,615	− 351	+ 1,004	− 8,127	− 8,006	Sep.
+ 24,163	+ 6,077	+ 6,406	− 329	+ 18,086	+ 492	+ 469	+ 23	+ 17,594	− 4,382	+ 676	+ 23,305	+ 20,059	Oct.
+ 31,085	+ 25,316	+ 28,416	− 3,100	+ 5,769	+ 1,032	+ 1,014	+ 18	+ 4,737	+ 4,852	+ 512	+ 21,217	+ 20,505	Nov.
− 18,677	− 4,018	+ 2,351	− 6,369	− 14,659	− 54	− 132	+ 78	− 14,605	− 16,362	+ 1,586	+ 45,695	+ 43,399	Dec.
End of year or month *											**Foreign branches in EU countries** [7]		
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
315,983	106,959	91,359	15,600	209,024	11,134	11,100	34	197,890	287	21,661	26,198	9,087	2024
276,141	92,473	76,917	15,556	183,668	8,112	8,085	27	175,556	374	20,828	37,176	22,433	2024 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
287,680	97,318	80,043	17,275	190,362	11,272	11,246	26	179,090	346	20,774	23,636	9,395	July
287,641	98,025	80,405	17,620	189,616	11,742	11,716	26	177,874	347	20,907	24,195	9,162	Aug.
291,510	102,408	84,730	17,678	189,102	10,216	10,190	26	178,886	342	20,953	24,486	9,079	Sep.
298,011	101,063	82,502	18,561	196,948	10,922	10,888	34	186,026	348	20,636	25,847	8,901	Oct.
308,458	103,796	86,272	17,524	204,662	11,606	11,570	36	193,056	366	20,492	26,545	9,618	Nov.
315,983	106,959	91,359	15,600	209,024	11,134	11,100	34	197,890	287	21,661	26,198	9,087	Dec.
Changes *													
+ 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
+ 42,485	+ 14,857	+ 11,108	+ 3,749	+ 27,628	+ 4,114	+ 4,105	+ 9	+ 23,514	− 102	+ 1,318	− 10,583	− 12,721	2024
+ 2,056	+ 5,739	+ 3,877	+ 1,862	− 3,683	− 159	− 159	−	− 3,524	− 15	− 161	− 10,274	− 10,466	2024 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
+ 4,606	+ 1,204	+ 454	+ 750	+ 3,402	+ 277	+ 277	−	+ 3,125	+ 15	− 14	− 2,709	− 1,894	July
+ 77	+ 837	+ 362	+ 475	− 760	+ 470	+ 470	−	− 1,230	+ 1	+ 133	+ 559	+ 63	Aug.
+ 3,924	+ 4,438	+ 4,325	+ 113	− 514	− 1,526	− 1,526	−	+ 1,012	− 5	+ 46	+ 291	− 83	Sep.
+ 6,352	− 1,508	− 2,228	+ 720	+ 7,860	+ 706	+ 698	+ 8	+ 7,154	+ 6	− 317	+ 1,361	− 178	Oct.
+ 10,231	+ 2,539	+ 3,770	− 1,231	+ 7,692	+ 684	+ 682	+ 2	+ 7,008	+ 18	− 144	+ 698	+ 717	Nov.
+ 7,420	+ 3,069	+ 5,087	− 2,018	+ 4,351	− 472	− 470	− 2	+ 4,823	− 79	+ 1,169	− 347	− 531	Dec.

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

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

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

€ million

Period	Number of German banks (MFIs) with foreign branches	Number of foreign branches [1]	Total assets [6]	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets [6]	
				Total	Balances and loans			Money market paper, securities [2 3]	Total	Loans			Money market paper, securities [2]	Total	of which: trading portfolio derivatives
					Total	German banks	Foreign banks			Total	to German non-banks	to foreign non-banks			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
of which: in Luxembourg															End of year or month *
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	13	13	163,987	114,007	111,853	96,290	15,563	2,154	43,066	40,321	1,589	38,732	2,745	6,914	526
2024 Aug.	13	13	151,516	106,213	104,502	91,332	13,170	1,711	37,829	35,345	1,768	33,577	2,484	7,474	342
Sep.	13	13	152,073	105,747	104,036	88,659	15,377	1,711	39,381	36,803	1,733	35,070	2,578	6,945	255
Oct.	13	13	157,775	108,658	106,886	93,609	13,277	1,772	41,115	38,386	1,716	36,670	2,729	8,002	303
Nov.	13	13	162,219	113,233	111,556	97,324	14,232	1,677	41,699	38,843	1,742	37,101	2,856	7,287	435
Dec.	13	13	163,987	114,007	111,853	96,290	15,563	2,154	43,066	40,321	1,589	38,732	2,745	6,914	526
															Changes *
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	± 0	−	+ 24,236	+ 17,471	+ 17,225	+17,187	+ 38	+ 246	+ 6,453	+ 6,134	− 455	+ 6,589	+ 319	− 1,227	− 216
2024 Sep.	± 0	−	+ 557	− 449	− 449	− 2,673	+ 2,224	−	+ 1,693	+ 1,592	− 35	+ 1,627	+ 101	− 529	− 86
Oct.	± 0	−	+ 5,702	+ 2,807	+ 2,746	+ 4,950	− 2,204	+ 61	+ 1,260	+ 1,134	− 17	+ 1,151	+ 126	+ 1,057	+ 46
Nov.	± 0	−	+ 4,444	+ 4,427	+ 4,522	+ 3,715	+ 807	− 95	− 1	− 95	+ 26	− 121	+ 94	− 715	+ 128
Dec.	± 0	−	+ 1,768	+ 780	+ 303	− 1,034	+ 1,337	+ 477	+ 1,079	+ 1,209	− 153	+ 1,362	− 130	− 373	+ 87
of which: in France															End of year or month *
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	20	20	41,559	.	.	.	.	.	.	14,488	15	14,473	.	7,958	−
2024 Aug.	20	20	39,199	.	.	.	.	.	.	14,272	42	14,230	.	6,915	−
Sep.	20	20	39,391	.	.	.	.	.	.	14,258	22	14,236	.	6,961	−
Oct.	20	20	40,419	.	.	.	.	.	.	14,722	24	14,698	.	7,566	−
Nov.	20	20	40,761	.	.	.	.	.	.	14,915	21	14,894	.	7,592	−
Dec.	20	20	41,559	.	.	.	.	.	.	14,488	15	14,473	.	7,958	−
															Changes *
2023	+ 1	+ 1	+ 5,983	.	.	.	.	.	.	+ 2,220	− 20	+ 2,240	.	+ 854	+ 3
2024	− 1	− 1	+ 3,880	.	.	.	.	.	.	+ 922	− 12	+ 934	.	+ 2,178	− 3
2024 Sep.	± 0	−	+ 192	.	.	.	.	.	.	− 12	− 20	+ 8	.	+ 46	−
Oct.	± 0	−	+ 1,028	.	.	.	.	.	.	+ 457	+ 2	+ 455	.	+ 605	−
Nov.	± 0	−	+ 342	.	.	.	.	.	.	+ 185	− 3	+ 188	.	+ 26	−
Dec.	± 0	−	+ 798	.	.	.	.	.	.	− 431	− 6	− 425	.	+ 366	−
Foreign branches in non-EU countries [8]															End of year or month *
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	18	66	1,358,606	327,265	313,874	194,220	119,654	13,391	446,347	355,437	2,838	352,599	90,910	584,993	452,436
2024 Aug.	18	66	1,261,772	315,256	303,198	169,460	133,738	12,058	420,337	333,439	3,155	330,284	86,898	526,177	376,323
Sep.	18	66	1,261,166	313,476	301,101	169,138	131,963	12,375	442,267	354,705	2,840	351,865	87,562	505,422	368,126
Oct.	18	66	1,300,989	316,424	303,562	177,100	126,462	12,862	449,872	366,238	2,686	363,552	83,634	534,693	388,701
Nov.	18	66	1,352,711	331,594	319,045	192,954	126,091	12,549	459,871	372,400	2,384	370,016	87,471	561,245	408,090
Dec.	18	66	1,358,606	327,265	313,874	194,220	119,654	13,391	446,347	355,437	2,838	352,599	90,910	584,993	452,436
															Changes *
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	± 0	− 1	+142,214	+ 37,404	+ 37,157	+32,029	+ 5,128	+ 247	+38,274	+33,465	− 71	+ 33,536	+ 4,809	+ 43,843	+ 53,036
2024 Sep.	± 0	−	− 132	− 1,228	− 1,548	− 322	− 1,226	+ 320	+23,844	+22,937	− 315	+ 23,252	+ 907	− 20,755	− 7,919
Oct.	± 0	−	+ 38,448	+ 1,266	+ 789	+ 7,962	− 7,173	+ 477	+ 1,413	+ 6,116	− 154	+ 6,270	− 4,703	+ 27,896	+ 19,599
Nov.	± 0	−	+ 50,225	+ 12,426	+ 12,752	+15,854	− 3,102	− 326	+ 1,542	− 1,367	− 302	− 1,065	+ 2,909	+ 25,055	+ 18,324
Dec.	± 0	−	+ 5,008	− 5,020	− 5,857	+ 1,266	− 7,123	+ 837	−17,411	−20,353	+ 454	− 20,807	+ 2,942	+ 22,861	+ 43,852

***** 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	19	20	21	22	23	24	25	26	27	28	Period
End of year or month *												**of which: in Luxembourg**	
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
156,755	24,464	12,733	11,731	132,291	10,551	10,526	25	121,740	–	1,794	5,438	523	2024
143,746	23,410	11,362	12,048	120,336	11,303	11,279	24	109,033	–	1,901	5,869	341	2024 Aug.
144,488	26,369	14,412	11,957	118,119	9,771	9,747	24	108,348	–	1,901	5,684	254	Sep.
150,630	24,613	12,091	12,522	126,017	10,469	10,445	24	115,548	–	1,781	5,364	302	Oct.
154,429	24,838	13,094	11,744	129,591	11,131	11,107	24	118,460	–	1,781	6,009	434	Nov.
156,755	24,464	12,733	11,731	132,291	10,551	10,526	25	121,740	–	1,794	5,438	523	Dec.
Changes *													
+ 5,329	– 5,988	– 7,695	+ 1,707	+ 11,317	+ 3,037	+ 3,036	+ 1	+ 8,280	–	+ 585	+ 3,417	+ 480	2023
+ 24,826	+ 6,567	+ 3,933	+ 2,634	+ 18,259	+ 3,918	+ 3,918	± 0	+ 14,341	–	+ 92	– 1,056	– 179	2024
+ 799	+ 3,013	+ 3,050	– 37	– 2,214	– 1,532	– 1,532	–	– 682	–	–	– 185	– 87	2024 Sep.
+ 5,974	– 1,916	– 2,321	+ 405	+ 7,890	+ 698	+ 698	–	+ 7,192	–	– 120	– 320	+ 48	Oct.
+ 3,600	+ 35	+ 1,003	– 968	+ 3,565	+ 662	+ 662	–	+ 2,903	–	–	+ 645	+ 132	Nov.
+ 2,229	– 466	– 361	– 105	+ 2,695	– 580	– 581	+ 1	+ 3,275	–	+ 13	– 571	+ 89	Dec.
End of year or month *												**of which: in France**	
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
22,762	15,587	14,620	967	7,175	52	.	.	7,123	.	14,709	4,088	–	2024
21,235	14,415	13,248	1,167	6,820	39	.	.	6,781	.	14,603	3,361	–	2024 Aug.
21,218	14,442	13,251	1,191	6,776	40	.	.	6,736	.	14,600	3,573	–	Sep.
21,984	15,189	13,863	1,326	6,795	46	.	.	6,749	.	14,559	3,876	–	Oct.
22,389	15,262	14,286	976	7,127	53	.	.	7,074	.	14,401	3,971	–	Nov.
22,762	15,587	14,620	967	7,175	52	.	.	7,123	.	14,709	4,088	–	Dec.
Changes *													
+ 3,505	+ 795	+ 384	+ 411	+ 2,710	– 40	.	.	+ 2,750	.	+ 2,311	+ 166	+ 3	2023
+ 2,696	+ 2,809	+ 2,791	+ 18	– 113	+ 19	.	.	– 132	.	+ 279	+ 902	– 3	2024
– 17	+ 27	+ 3	+ 24	– 44	+ 1	.	.	– 45	.	– 3	+ 212	–	2024 Sep.
+ 765	+ 747	+ 612	+ 135	+ 18	+ 6	.	.	+ 12	.	– 41	+ 303	–	Oct.
+ 404	+ 72	+ 423	– 351	+ 332	+ 7	.	.	+ 325	.	– 158	+ 95	–	Nov.
+ 373	+ 325	+ 334	– 9	+ 48	– 1	.	.	+ 49	.	+ 308	+ 117	–	Dec.
End of year or month *												**Foreign branches in non-EU countries** [8]	
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
741,402	528,539	411,952	116,587	212,863	3,765	2,751	1,014	209,098	72,255	51,253	493,695	451,870	2024
714,787	492,966	376,688	116,278	221,821	3,134	2,177	957	218,687	85,148	48,229	413,608	375,838	2024 Aug.
722,462	500,112	381,408	118,704	222,350	3,213	2,310	903	219,137	84,327	49,187	405,190	367,915	Sep.
742,359	509,335	390,042	119,293	233,024	2,999	2,081	918	230,025	81,316	50,180	427,134	388,152	Oct.
766,572	534,950	414,688	120,262	231,622	3,347	2,413	934	228,275	87,650	50,836	447,653	407,940	Nov.
741,402	528,539	411,952	116,587	212,863	3,765	2,751	1,014	209,098	72,255	51,253	493,695	451,870	Dec.
Changes *													
– 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
+ 65,444	+ 61,176	+ 69,550	– 8,374	+ 4,268	+ 154	+ 283	– 129	+ 4,114	+ 5,676	+ 5,509	+ 60,004	+ 55,632	2024
+ 8,356	+ 7,674	+ 4,720	+ 2,954	+ 682	+ 79	+ 133	– 54	+ 603	– 346	+ 958	– 8,418	– 7,923	2024 Sep.
+ 17,811	+ 7,585	+ 8,634	– 1,049	+ 10,226	– 214	– 229	+ 15	+ 10,440	– 4,388	+ 993	+ 21,944	+ 20,237	Oct.
+ 20,854	+ 22,777	+ 24,646	– 1,869	– 1,923	+ 348	+ 332	+ 16	– 2,271	+ 4,834	+ 656	+ 20,519	+ 19,788	Nov.
– 26,097	– 7,087	– 2,736	– 4,351	– 19,010	+ 418	+ 338	+ 80	– 19,428	– 16,283	+ 417	+ 46,042	+ 43,930	Dec.

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

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

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

€ million

Period	Number of German banks (MFIs) with foreign branches	Number of foreign branches [1]	Total assets [6]	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets [6]	
				Total	Balances and loans			Money market paper, securities [2] [3]	Total	Loans			Money market paper, securities [2]	Total	of which: trading portfolio derivatives
					Total	German banks	Foreign banks			Total	to German non-banks	to foreign non-banks			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
of which: in the United Kingdom															**End of year or month ***
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	17	17	775,350	168,445	162,881	120,811	42,070	5,564	212,959	158,679	1,753	156,926	54,280	393,946	376,361
2024 Aug.	17	17	686,943	156,095	150,594	110,378	40,216	5,501	202,566	153,815	2,053	151,762	48,751	328,282	312,024
Sep.	17	17	687,717	152,544	146,844	105,441	41,403	5,700	218,869	169,511	1,782	167,729	49,358	316,304	299,946
Oct.	17	17	721,542	153,741	148,448	108,187	40,261	5,293	225,466	176,176	1,688	174,488	49,290	342,335	324,119
Nov.	17	17	744,220	159,299	154,347	118,497	35,850	4,952	228,250	175,261	1,359	173,902	52,989	356,671	339,528
Dec.	17	17	775,350	168,445	162,881	120,811	42,070	5,564	212,959	158,679	1,753	156,926	54,280	393,946	376,361
															Changes *
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	− 1	− 1	+ 96,552	+ 19,356	+ 19,603	+14,606	+ 4,997	− 247	+21,370	+17,529	− 88	+ 17,617	+ 3,841	+ 48,454	+ 48,584
2024 Sep.	± 0	−	+ 773	− 3,528	− 3,727	− 4,937	+ 1,210	+ 199	+16,787	+16,043	− 271	+ 16,314	+ 744	− 11,978	− 11,929
Oct.	± 0	−	+ 33,788	+ 1,039	+ 1,446	+ 2,746	− 1,300	− 407	+ 4,643	+ 5,175	− 94	+ 5,269	− 532	+ 25,994	+ 23,603
Nov.	± 0	−	+ 22,500	+ 5,058	+ 5,399	+10,310	− 4,911	− 341	− 577	− 3,732	− 329	− 3,403	+ 3,155	+ 14,158	+ 14,696
Dec.	± 0	−	+ 31,083	+ 9,075	+ 8,463	+ 2,314	+ 6,149	+ 612	−16,538	−17,535	+ 394	− 17,929	+ 997	+ 37,275	+ 36,518
of which: in the United States															**End of year or month ***
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	8	8	320,694	52,169	49,779	16,584	33,195	2,390	146,788	133,821	165	133,656	12,967	121,737	49,756
2024 Aug.	8	8	334,872	64,445	62,287	11,303	50,984	2,158	129,354	118,541	155	118,386	10,813	141,073	44,625
Sep.	8	8	333,687	67,012	64,877	16,015	48,862	2,135	136,539	125,437	114	125,323	11,102	130,136	47,852
Oct.	8	8	337,130	63,338	61,119	19,507	41,612	2,219	140,682	128,895	131	128,764	11,787	133,110	44,700
Nov.	8	8	352,520	63,090	60,738	17,393	43,345	2,352	147,682	135,104	144	134,960	12,578	141,748	46,065
Dec.	8	8	320,694	52,169	49,779	16,584	33,195	2,390	146,788	133,821	165	133,656	12,967	121,737	49,756
															Changes *
2023	± 0	−	+ 582	+ 958	+ 841	− 1,604	+ 2,445	+ 117	− 3,256	− 3,603	− 62	− 3,541	+ 347	+ 8,210	− 9,868
2024	± 0	−	+ 8,084	− 6,754	− 7,305	− 650	− 6,655	+ 551	+14,328	+10,919	− 133	+ 11,052	+ 3,409	− 12,284	+ 2,217
2024 Sep.	± 0	−	− 729	+ 3,049	+ 3,072	+ 4,712	− 1,640	− 23	+ 8,380	+ 7,987	− 41	+ 8,028	+ 393	− 10,937	+ 3,328
Oct.	± 0	−	+ 2,157	− 5,028	− 5,111	+ 3,492	− 8,603	+ 83	+ 429	+ 61	+ 17	+ 44	+ 368	+ 1,688	− 3,449
Nov.	± 0	−	+ 14,128	− 1,486	− 1,618	− 2,114	+ 496	+ 132	+ 2,901	+ 2,464	+ 13	+ 2,451	+ 437	+ 7,376	+ 1,098
Dec.	± 0	−	− 32,633	− 11,602	− 11,640	− 809	−10,831	+ 38	− 3,211	− 3,392	+ 21	− 3,413	+ 181	− 20,818	+ 3,535
of which: in countries of the offshore banking centres															**End of year or month ***
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	7	12	157,863	75,339	71,415	43,364	28,051	3,924	48,795	36,162	867	35,295	12,633	33,729	12,784
2024 Aug.	7	12	146,841	68,997	66,078	38,972	27,106	2,919	50,314	33,771	852	32,919	16,543	27,530	9,817
Sep.	7	12	146,933	70,033	67,044	38,874	28,170	2,989	49,366	33,648	888	32,760	15,718	27,534	9,936
Oct.	7	12	146,870	71,918	67,951	39,002	28,949	3,967	46,337	34,586	812	33,774	11,751	28,615	9,774
Nov.	7	12	155,278	78,333	74,511	45,262	29,249	3,822	46,387	35,415	830	34,585	10,972	30,558	11,039
Dec.	7	12	157,863	75,339	71,415	43,364	28,051	3,924	48,795	36,162	867	35,295	12,633	33,729	12,784
															Changes *
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	± 0	−	+ 14,408	+ 13,735	+ 13,541	+11,263	+ 2,278	+ 194	− 4,754	− 801	+ 187	− 988	− 3,953	+ 3,003	+ 37,603
2024 Sep.	± 0	−	+ 111	+ 1,093	+ 1,020	− 98	+ 1,118	+ 73	− 735	+ 89	+ 36	+ 53	− 824	+ 4	− 7,827
Oct.	± 0	−	− 115	+ 1,615	+ 646	+ 128	+ 518	+ 969	− 3,629	+ 329	− 76	+ 405	− 3,958	+ 1,029	+ 19,544
Nov.	± 0	−	+ 8,351	+ 5,763	+ 5,920	+ 6,260	− 340	− 157	− 712	+ 93	+ 18	+ 75	− 805	+ 1,886	+ 18,876
Dec.	± 0	−	+ 2,552	− 3,054	− 3,151	− 1,898	− 1,253	+ 97	+ 2,048	+ 380	+ 37	+ 343	+ 1,668	+ 3,140	+ 43,523

***** 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.

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Deposits and borrowing [4]									Money market paper and debt securities outstanding [5]	Working capital	Other liabilities		
	from banks (MFIs)			from non-banks (non-MFIs)									
					German non-banks								
Total	Total	German banks	Foreign banks	Total	Total	Short- term	Medium and long- term	Foreign non-banks			Total	of which: trading portfolio derivatives	
16	17	18	18	20	21	22	23	24	25	26	27	28	Period
End of year or month *											**of which: in the United Kingdom**		
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
347,721	263,108	223,678	39,430	84,613	2,641	1,706	935	81,972	13,100	22,023	392,506	376,539	2024
324,682	226,426	192,050	34,376	98,256	2,264	1,368	896	95,992	12,412	22,316	327,533	312,113	2024 Aug.
338,107	240,111	205,811	34,300	97,996	2,311	1,467	844	95,685	12,269	22,053	315,288	300,035	Sep.
347,387	252,127	216,221	35,906	95,260	2,265	1,433	832	92,995	11,273	22,065	340,817	324,186	Oct.
355,404	261,530	222,641	38,889	93,874	2,399	1,552	847	91,475	11,253	22,063	355,500	339,595	Nov.
347,721	263,108	223,678	39,430	84,613	2,641	1,706	935	81,972	13,100	22,023	392,506	376,539	Dec.
Changes *													
− 19,084	− 23,071	− 7,899	− 15,172	+ 3,987	− 878	− 887	+ 9	+ 4,865	+ 480	− 135	− 74,085	− 74,231	2023
+ 44,234	+ 66,837	+ 65,583	+ 1,254	− 22,603	− 145	+ 9	− 154	− 22,458	+ 247	− 74	+ 50,719	+ 50,316	2024
+ 13,535	+ 13,778	+ 13,761	+ 17	− 243	+ 47	+ 99	− 52	− 290	− 143	− 263	− 12,245	− 12,078	2024 Sep.
+ 8,811	+ 11,606	+ 10,410	+ 1,196	− 2,795	− 46	− 34	− 12	− 2,749	− 1,035	+ 12	+ 25,529	+ 24,151	Oct.
+ 7,335	+ 8,784	+ 6,420	+ 2,364	− 1,449	+ 134	+ 119	+ 15	− 1,583	− 201	− 2	+ 14,683	+ 15,409	Nov.
− 7,953	+ 1,341	+ 1,037	+ 304	− 9,294	+ 242	+ 154	+ 88	− 9,536	+ 1,799	− 40	+ 37,006	+ 36,944	Dec.
End of year or month *											**of which: in the United States**		
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
182,487	132,005	95,452	36,553	50,482	374	.	.	50,108	55,679	20,035	62,493	49,552	2024
192,633	147,293	99,604	47,689	45,340	196	.	.	45,144	68,966	17,588	55,685	44,434	2024 Aug.
187,436	141,524	90,463	51,061	45,912	217	.	.	45,695	68,422	18,807	59,022	47,693	Sep.
195,524	137,988	90,388	47,600	57,536	188	.	.	57,348	66,366	19,235	56,005	44,505	Oct.
201,916	145,638	102,373	43,265	56,278	265	.	.	56,013	72,990	19,712	57,902	45,893	Nov.
182,487	132,005	95,452	36,553	50,482	374	.	.	50,108	55,679	20,035	62,493	49,552	Dec.
Changes *													
+ 9,301	+ 9,566	+ 987	+ 8,579	− 265	− 551	.	.	+ 286	+ 3,333	− 367	− 10,183	− 10,987	2023
− 8,868	− 27,089	− 10,846	− 16,243	+ 18,221	+ 224	.	.	+ 17,997	+ 5,158	+ 4,268	+ 4,269	+ 3,311	2024
− 4,760	− 5,379	− 9,141	+ 3,762	+ 619	+ 21	.	.	+ 598	− 88	+ 1,219	+ 3,337	+ 3,259	2024 Sep.
+ 6,672	− 4,806	− 75	− 4,731	+ 11,478	− 29	.	.	+ 11,507	− 3,342	+ 428	− 3,017	− 3,188	Oct.
+ 4,918	+ 6,323	+ 11,985	− 5,662	− 1,405	+ 77	.	.	− 1,482	+ 5,362	+ 477	+ 1,897	+ 1,388	Nov.
− 20,134	− 14,254	− 6,921	− 7,333	− 5,880	+ 109	.	.	− 5,989	− 18,118	+ 323	+ 4,591	+ 3,659	Dec.
End of year or month *											**of which: in countries of the offshore banking centres**		
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
130,862	81,370	62,227	19,143	49,492	212	.	.	49,280	3,476	3,881	19,644	11,967	2024
123,652	75,284	57,187	18,097	48,368	264	.	.	48,104	3,490	3,723	15,976	9,000	2024 Aug.
124,087	73,492	54,859	18,633	50,595	294	.	.	50,301	3,353	3,711	15,782	9,265	Sep.
124,041	74,174	55,940	18,234	49,867	167	.	.	49,700	3,371	3,768	15,690	8,927	Oct.
130,881	79,296	59,626	19,670	51,585	227	.	.	51,358	3,407	3,842	17,148	10,535	Nov.
130,862	81,370	62,227	19,143	49,492	212	.	.	49,280	3,476	3,881	19,644	11,967	Dec.
Changes *													
− 2,927	− 4,213	− 106	− 4,107	+ 1,286	+ 19	.	.	+ 1,267	+ 84	+ 11	+ 2,521	+ 564	2023
+ 11,487	+ 6,963	+ 5,840	+ 1,123	+ 4,524	+ 7	.	.	+ 4,517	+ 635	+ 206	+ 909	− 707	2024
+ 601	− 1,702	− 2,328	+ 626	+ 2,303	+ 30	.	.	+ 2,273	− 118	− 12	− 194	+ 265	2024 Sep.
− 542	+ 445	+ 1,081	− 636	− 987	− 127	.	.	− 860	− 34	+ 57	− 92	− 338	Oct.
+ 6,270	+ 4,828	+ 3,686	+ 1,142	+ 1,442	+ 60	.	.	+ 1,382	− 21	+ 74	+ 1,458	+ 1,608	Nov.
− 301	+ 1,937	+ 2,601	− 664	− 2,238	− 15	.	.	− 2,223	+ 36	+ 39	+ 2,496	+ 1,432	Dec.

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

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

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

€ million

Period	Number of German banks (MFIs) with foreign subsidiaries	Number of foreign subsidiaries	Volume of business	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)						Other assets
					Balances and loans [1]					Loans [1]					
								Money market paper, securities [3] [4]			to German non-banks		to foreign non-banks	Money market paper, securities [3]	
				Total	Total	German banks [2]	Foreign banks		Total	Total	Total				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
All foreign subsidiaries [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 outstanding [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]					
								Money market paper, securities [3] [4]			to German non-banks			Money market paper, securities [3]	Other assets
				Total	Total	German banks [2]	Foreign banks		Total	Total	Total		to foreign non-banks		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	of which: Luxembourg [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														
	from banks (MFIs)			from non-banks (non-MFIs)										
					German non-banks (non-MFIs) [5]									
						Short-term		Medium and long-term						
Total	Total	German banks [2]	Foreign banks	Total	Total	Total	of which: Enterprises and households	Total	of which: Enterprises and households	Foreign non-banks	Money market paper and debt securities out-standing [6]	Equity capital	Other liabilities [7]	
16	17	18	19	20	21	22	23	24	25	26	27	28	29	Period
End of year or month *											**of which: Luxembourg** [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													
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
2024	23,474	187,773	19,330	168,443	20,312	17,851	130,947	2,546	128,019	36,514	7,045	1,509	36,135
2024 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
Sep.	24,597	186,810	19,252	167,558	19,201	16,892	131,241	2,647	128,186	36,368	7,132	1,508	36,059
Oct.	25,168	187,070	19,281	167,789	19,651	17,290	130,968	2,589	127,949	36,451	7,006	1,503	36,171
Nov.	24,542	187,252	19,316	167,936	19,964	17,558	130,781	2,563	127,814	36,507	7,019	1,506	35,969
Dec.	23,474	187,773	19,330	168,443	20,312	17,851	130,947	2,546	128,019	36,514	7,045	1,509	36,135
2025 Jan.	23,730	187,840	19,377	168,463	20,754	18,236	130,544	2,493	127,646	36,542	7,015	1,506	36,100
Private building and loan associations													
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
2024	10,651	148,698	14,257	134,441	13,389	11,892	102,206	2,221	99,619	33,103	3,536	597	18,549
2024 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
Sep.	11,629	148,194	14,259	133,935	12,784	11,356	102,463	2,301	99,770	32,947	3,526	602	18,209
Oct.	12,248	148,255	14,256	133,999	13,058	11,605	102,173	2,245	99,516	33,024	3,541	596	18,412
Nov.	11,703	148,302	14,264	134,038	13,199	11,729	102,022	2,232	99,403	33,081	3,549	597	18,302
Dec.	10,651	148,698	14,257	134,441	13,389	11,892	102,206	2,221	99,619	33,103	3,536	597	18,549
2025 Jan.	10,954	148,658	14,270	134,388	13,682	12,151	101,844	2,172	99,283	33,132	3,514	604	18,816
Public building and loan associations													
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
2024	12,823	39,075	5,073	34,002	6,923	5,959	28,741	325	28,400	3,411	3,509	912	17,586
2024 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
Sep.	12,968	38,616	4,993	33,623	6,417	5,536	28,778	346	28,416	3,421	3,606	906	17,850
Oct.	12,920	38,815	5,025	33,790	6,593	5,685	28,795	344	28,433	3,427	3,465	907	17,759
Nov.	12,839	38,950	5,052	33,898	6,765	5,829	28,759	331	28,411	3,426	3,470	909	17,667
Dec.	12,823	39,075	5,073	34,002	6,923	5,959	28,741	325	28,400	3,411	3,509	912	17,586
2025 Jan.	12,776	39,182	5,107	34,075	7,072	6,085	28,700	321	28,363	3,410	3,501	902	17,284

***** 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													
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
2024	37,583	21,561	774	178,506	175,531	2,975	14,392	1,539	7,472	13	260,522	20,938	968,673
2024 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
Sep.	38,639	24,658	825	177,818	174,884	2,934	14,215	1,567	7,132	13	260,910	21,125	964,763
Oct.	38,719	24,626	813	177,573	174,620	2,953	14,533	1,550	7,632	13	261,535	21,051	966,417
Nov.	38,459	24,648	802	177,467	174,496	2,971	14,453	1,539	7,472	13	261,032	20,993	967,469
Dec.	37,583	21,561	774	178,506	175,531	2,975	14,392	1,539	7,472	13	260,522	20,938	968,673
2025 Jan.	37,075	21,561	760	178,363	175,409	2,954	14,834	1,523	8,070	13	260,500	20,870	968,726
Private building and loan associations													
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
2024	34,247	20,789	206	114,119	112,946	1,173	14,113	1,175	7,472	8	185,239	13,456	639,474
2024 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
Sep.	35,029	23,855	232	113,778	112,616	1,162	13,892	1,206	7,132	8	185,508	13,560	636,767
Oct.	35,219	23,819	222	113,562	112,395	1,167	14,220	1,189	7,632	8	186,244	13,523	638,050
Nov.	35,039	23,841	213	113,461	112,293	1,168	14,126	1,179	7,472	8	185,774	13,485	638,606
Dec.	34,247	20,789	206	114,119	112,946	1,173	14,113	1,175	7,472	8	185,239	13,456	639,474
2025 Jan.	33,997	20,793	203	113,991	112,829	1,162	14,539	1,157	8,070	8	185,441	13,413	639,351
Public building and loan associations													
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
2024	3,336	772	568	64,387	62,585	1,802	279	364	–	5	75,283	7,482	329,199
2024 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
Sep.	3,610	803	593	64,040	62,268	1,772	323	361	–	5	75,402	7,565	327,996
Oct.	3,500	807	591	64,011	62,225	1,786	313	361	–	5	75,291	7,528	328,367
Nov.	3,420	807	589	64,006	62,203	1,803	327	360	–	5	75,258	7,508	328,863
Dec.	3,336	772	568	64,387	62,585	1,802	279	364	–	5	75,283	7,482	329,199
2025 Jan.	3,078	768	557	64,372	62,580	1,792	295	366	–	5	75,059	7,457	329,375

***** 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												
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	1,294	11,210,624	19,672	159,499	7,228	2,181	2,519,227	4,861,880	1,165,706	249,359	111,268	99,350
2024 Dec.	1,294	11,210,624	19,672	159,499	7,228	2,181	2,519,227	4,861,880	1,165,706	249,359	111,268	99,350
Commercial banks [6]												
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	232	5,464,338	3,552	118,088	5,315	2,144	1,137,262	1,848,876	460,747	45,124	43,833	47,940
2024 Dec.	232	5,464,338	3,552	118,088	5,315	2,144	1,137,262	1,848,876	460,747	45,124	43,833	47,940
Big banks												
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	3	2,574,928	2,652	98,061	4,044	1,966	349,624	942,716	295,131	18,895	35,820	6,492
2024 Dec.	3	2,574,928	2,652	98,061	4,044	1,966	349,624	942,716	295,131	18,895	35,820	6,492
Regional banks and other commercial banks												
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	122	2,430,386	879	15,918	1,229	178	519,278	757,456	151,112	25,045	7,593	41,069
2024 Dec.	122	2,430,386	879	15,918	1,229	178	519,278	757,456	151,112	25,045	7,593	41,069
Branches of foreign banks												
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	107	459,024	21	4,109	42	–	268,360	148,704	14,504	1,184	420	379
2024 Dec.	107	459,024	21	4,109	42	–	268,360	148,704	14,504	1,184	420	379
Landesbanken and savings banks												
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	355	2,493,475	9,841	28,752	834	7	398,546	1,484,405	300,450	107,395	26,262	16,732
2024 Dec.	355	2,493,475	9,841	28,752	834	7	398,546	1,484,405	300,450	107,395	26,262	16,732
Credit cooperatives												
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	669	1,206,305	5,994	9,291	–	5	113,925	796,735	150,912	76,122	20,878	2,465
2024 Dec.	669	1,206,305	5,994	9,291	–	5	113,925	796,735	150,912	76,122	20,878	2,465
Mortgage banks												
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	7	218,066	–	163	–	–	8,462	184,183	19,893	142	206	6
2024 Dec.	7	218,066	–	163	–	–	8,462	184,183	19,893	142	206	6
Building and loan associations												
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	13	261,684	–	195	–	–	21,423	199,668	25,848	10,287	154	3
2024 Dec.	13	261,684	–	195	–	–	21,423	199,668	25,848	10,287	154	3
Banks with special, development and other central support tasks												
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	18	1,566,756	285	3,010	1,079	25	839,609	348,013	207,856	10,289	19,935	32,204
2024 Dec.	18	1,566,756	285	3,010	1,079	25	839,609	348,013	207,856	10,289	19,935	32,204

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

IV. Structural figures, multi-office banks

Tangible assets and other assets [1]		Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts [5]	Fiduciary liabilities	Value adjustments [2]	Provisions for liabilities and charges	Sub-ordinated liabilities [5]	Capital [3]	Other liabilities [1]		Memo items: Sureties	End of year or month
Total	of which: trading portfolio derivatives [4]									Total	of which: trading portfolio derivatives [4]		
13	14	15	16	17	18	19	20	21	22	23	24	25	
All categories of banks													
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
2,015,254	1,576,960	1,688,396	5,157,662	1,430,959	99,350	12,542	78,690	97,588	650,650	1,994,787	1,537,202	370,505	2024
2,015,254	1,576,960	1,688,396	5,157,662	1,430,959	99,350	12,542	78,690	97,588	650,650	1,994,787	1,537,202	370,505	2024 Dec.
Commercial banks [6]													
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
1,751,457	1,456,892	766,064	2,356,958	243,637	47,940	5,839	30,478	64,079	231,142	1,718,201	1,421,962	238,452	2024
1,751,457	1,456,892	766,064	2,356,958	243,637	47,940	5,839	30,478	64,079	231,142	1,718,201	1,421,962	238,452	2024 Dec.
Big banks													
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
819,527	606,380	293,812	1,135,095	190,951	6,492	2,222	18,134	26,109	88,875	813,238	590,151	146,030	2024
819,527	606,380	293,812	1,135,095	190,951	6,492	2,222	18,134	26,109	88,875	813,238	590,151	146,030	2024 Dec.
Regional banks and other commercial banks													
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
910,629	.	284,250	993,232	50,942	41,069	3,104	9,415	36,523	122,963	888,888	.	42,595	2024
910,629	.	284,250	993,232	50,942	41,069	3,104	9,415	36,523	122,963	888,888	.	42,595	2024 Dec.
Branches of foreign banks													
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
21,301	.	188,002	228,631	1,744	379	513	2,929	1,447	19,304	16,075	.	49,827	2024
21,301	.	188,002	228,631	1,744	379	513	2,929	1,447	19,304	16,075	.	49,827	2024 Dec.
Landesbanken and savings banks													
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
120,251	62,140	341,248	1,509,285	257,272	16,732	3,671	22,337	18,355	194,827	129,748	58,857	82,404	2024
120,251	62,140	341,248	1,509,285	257,272	16,732	3,671	22,337	18,355	194,827	129,748	58,857	82,404	2024 Dec.
Credit cooperatives													
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
29,978	–	152,859	888,269	8,784	2,465	1,289	9,019	3,918	112,195	27,507	–	16,997	2024
29,978	–	152,859	888,269	8,784	2,465	1,289	9,019	3,918	112,195	27,507	–	16,997	2024 Dec.
Mortgage banks													
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
5,011	.	39,044	53,969	106,615	6	490	903	1,708	9,223	6,108	.	584	2024
5,011	.	39,044	53,969	106,615	6	490	903	1,708	9,223	6,108	.	584	2024 Dec.
Building and loan associations													
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
4,106	.	37,546	195,237	7,415	3	218	5,678	368	13,223	1,996	.	1	2024
4,106	.	37,546	195,237	7,415	3	218	5,678	368	13,223	1,996	.	1	2024 Dec.
Banks with special, development and other central support tasks													
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
104,451	.	351,635	153,944	807,236	32,204	1,035	10,275	9,160	90,040	111,227	.	32,067	2024
104,451	.	351,635	153,944	807,236	32,204	1,035	10,275	9,160	90,040	111,227	.	32,067	2024 Dec.

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

V External position of banks

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

€ million

End of reporting period	Claims on non-residents [1]													
		Short-term assets						Long-term assets						
			Loans and advances to			Treasury bills and other money market instruments			Loans and advances to			Bonds and notes		
				foreign non-banks						foreign non-banks				
	Total	Total	foreign banks [2]	Total	of which: enterprises and households	Total	of which: of foreign banks	Total	foreign banks	Total	of which: enterprises and households	Total	of which: of foreign banks	Shares and other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
	Assets and liabilities, total [4]													
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	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
2023 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 Q1	2,346,191	943,325	733,429	191,952	184,399	17,944	2,654	1,402,866	283,503	459,544	411,505	535,205	231,497	41,871
Q2	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
Q3	2,438,508	1,005,798	756,415	230,328	222,156	19,055	2,376	1,432,710	287,308	463,121	415,185	557,653	242,188	40,788
2024 Sep.	2,438,508	1,005,798	756,415	230,328	222,156	19,055	2,376	1,432,710	287,308	463,121	415,185	557,653	242,188	40,788
Oct.	2,443,149	1,002,822	755,830	229,217	221,553	17,775	2,409	1,440,327	287,904	465,897	417,654	557,211	242,777	44,032
Nov.	2,483,204	1,029,404	781,635	232,206	224,535	15,563	2,221	1,453,800	289,983	468,186	419,306	568,328	243,367	41,471
Dec.	2,461,421	997,174	760,197	222,014	214,314	14,963	2,051	1,464,247	298,704	469,198	421,508	565,727	241,251	42,331
2025 Jan.	2,517,762	1,025,400	768,566	240,729	231,587	16,105	2,126	1,492,362	303,362	470,573	422,983	583,155	243,157	46,668
	of which: denominated in euro [4]													
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	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
2023 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 Q1	1,662,766	620,918	487,818	119,345	112,569	13,755	2,157	1,041,848	150,053	318,713	275,178	483,354	221,203	29,946
Q2	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
Q3	1,748,552	679,331	522,122	142,562	135,566	14,647	1,886	1,069,221	155,966	324,184	280,275	504,546	229,956	24,693
2024 Sep.	1,748,552	679,331	522,122	142,562	135,566	14,647	1,886	1,069,221	155,966	324,184	280,275	504,546	229,956	24,693
Oct.	1,745,305	674,330	516,519	143,271	136,801	14,540	1,936	1,070,975	156,174	326,003	281,935	502,898	230,604	26,328
Nov.	1,749,335	672,215	514,304	145,049	138,856	12,862	1,715	1,077,120	154,468	327,128	282,434	510,201	231,764	25,892
Dec.	1,721,164	639,816	491,792	135,603	129,163	12,421	1,700	1,081,348	156,814	327,076	283,460	510,152	229,547	25,813
2025 Jan.	1,786,583	680,336	519,540	148,156	139,980	12,640	1,903	1,106,247	161,299	327,666	284,154	526,606	230,876	28,732
	denominated in US dollar [4]													
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	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
2023 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 Q1	498,617	244,372	185,515	56,138	55,489	2,719	293	254,245	114,444	82,901	80,738	37,175	4,194	2,184
Q2	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
Q3	490,853	242,390	174,315	65,072	64,419	3,003	110	248,463	111,081	80,802	78,825	36,084	5,117	2,187
2024 Sep.	490,853	242,390	174,315	65,072	64,419	3,003	110	248,463	111,081	80,802	78,825	36,084	5,117	2,187
Oct.	500,223	248,938	183,945	63,366	62,700	1,627	114	251,285	111,395	82,489	80,115	35,602	5,062	2,343
Nov.	528,671	271,957	204,985	65,522	64,823	1,450	116	256,714	114,433	83,073	80,758	37,288	4,534	1,907
Dec.	542,650	278,042	210,981	65,613	64,913	1,448	.	264,608	120,708	83,603	81,319	37,067	4,743	2,811
2025 Jan.	528,964	261,730	189,353	70,629	69,934	1,748	.	267,234	120,927	84,101	81,808	37,681	5,519	4,170
	Assets and liabilities vis-à-vis industrial countries [5,6]													
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	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
2023 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 Q1	2,078,604	849,449	672,375	159,729	154,562	17,345	2,503	1,229,155	234,415	388,936	361,800	497,112	228,241	35,328
Q2	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
Q3	2,153,263	902,875	702,713	182,140	176,403	18,022	2,091	1,250,388	239,103	393,658	367,217	513,219	237,035	30,114
2024 Sep.	2,153,263	902,875	702,713	182,140	176,403	18,022	2,091	1,250,388	239,103	393,658	367,217	513,219	237,035	30,114
Oct.	2,152,568	901,730	702,665	182,642	177,429	16,423	2,182	1,250,838	237,646	395,244	369,375	511,278	237,427	31,540
Nov.	2,189,001	924,590	723,714	186,324	181,093	14,552	1,991	1,264,411	239,523	396,375	370,354	522,001	238,122	31,017
Dec.	2,165,270	891,338	699,639	177,613	172,480	14,086	1,814	1,273,932	247,062	397,917	373,047	520,192	235,995	30,864
2025 Jan.	2,217,996	920,938	714,182	192,034	185,699	14,722	2,021	1,297,058	251,432	399,546	374,969	532,518	237,878	35,292

***** 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]														
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
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	2023
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	2023 Q4
82,743	66,821	21,563	1,463,393	1,184,379	872,869	311,510	298,365	279,014	167,990	96,753	96,235	14,271	71,055	2024 Q1
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	Q2
83,840	67,941	16,613	1,449,411	1,156,879	831,673	325,206	309,526	292,532	179,394	98,686	97,948	14,452	74,707	Q3
83,840	67,941	16,613	1,449,411	1,156,879	831,673	325,206	309,526	292,532	179,394	98,686	97,948	14,452	74,707	2024 Sep.
85,283	69,065	16,180	1,440,297	1,146,259	831,701	314,558	294,931	294,038	180,506	97,552	96,831	15,980	72,259	Oct.
85,832	69,581	15,991	1,475,309	1,174,028	847,986	326,042	307,082	301,281	179,147	105,833	105,117	16,301	72,732	Nov.
88,287	71,166	15,628	1,381,281	1,076,629	778,962	297,667	286,492	304,652	183,158	105,114	104,343	16,380	61,551	Dec.
88,604	71,051	10,577	1,509,595	1,208,623	870,405	338,218	315,304	300,972	179,206	105,209	104,453	16,557	77,773	2025 Jan.
of which: denominated in euro [4]														
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
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	2023
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	2023 Q4
59,782	45,392	16,286	1,057,503	828,282	611,555	216,727	204,663	229,221	125,358	89,618	89,151	14,245	26,217	2024 Q1
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	Q2
59,832	45,420	12,794	1,021,361	782,391	559,968	222,423	209,162	238,970	133,263	91,280	90,593	14,427	26,322	Q3
59,832	45,420	12,794	1,021,361	782,391	559,968	222,423	209,162	238,970	133,263	91,280	90,593	14,427	26,322	2024 Sep.
59,572	44,875	12,246	1,020,450	779,442	559,643	219,799	201,647	241,008	134,727	90,327	89,648	15,954	23,182	Oct.
59,431	44,728	12,830	1,045,024	797,454	572,827	224,627	207,444	247,570	133,000	98,295	97,612	16,275	26,299	Nov.
61,493	45,969	12,646	975,273	722,524	516,342	206,182	196,817	252,749	139,159	97,236	96,527	16,354	17,638	Dec.
61,944	45,965	7,188	1,066,035	815,665	577,280	238,385	217,173	250,370	136,604	97,237	96,537	16,529	30,006	2025 Jan.
denominated in US dollar [4]														
15,837	.	1,257	247,585	213,323	155,428	57,895	56,648	34,262	24,938	.	9,288	.	37,597	2022
15,363	.	3,914	251,959	214,178	153,237	60,941	60,133	37,781	30,905	.	6,837	.	42,486	2023
15,363	.	3,914	251,959	214,178	153,237	60,941	60,133	37,781	30,905	.	6,837	.	42,486	2023 Q4
17,541	.	3,622	309,684	268,226	194,384	73,842	72,957	41,458	35,378	6,080	6,052	–	43,637	2024 Q1
17,679	.	1,772	313,957	268,272	197,323	70,949	69,950	45,685	39,384	6,301	6,273	–	46,338	Q2
18,309	.	1,809	326,325	282,692	200,725	81,967	80,200	43,633	37,337	6,296	6,277	–	46,181	Q3
18,309	.	1,809	326,325	282,692	200,725	81,967	80,200	43,633	37,337	6,296	6,277	–	46,181	2024 Sep.
19,456	18,176	2,265	315,613	272,207	197,563	74,644	73,827	43,406	37,279	6,127	6,120	–	46,465	Oct.
20,013	18,708	1,826	323,034	280,087	198,587	81,500	80,354	42,947	36,526	6,421	6,418	–	43,886	Nov.
20,419	19,066	1,797	301,848	260,011	185,666	74,345	73,091	41,837	35,087	6,750	6,724	–	40,886	Dec.
20,355	19,004	2,197	335,266	294,909	214,390	80,519	79,301	40,357	33,613	6,744	6,718	–	44,046	2025 Jan.
Assets and liabilities vis-à-vis industrial countries [5,6]														
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
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	2023
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	2023 Q4
73,364	59,157	18,483	1,275,036	1,012,406	740,109	272,297	262,243	262,630	154,791	95,336	95,040	12,503	24,005	2024 Q1
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	Q2
74,294	60,102	15,704	1,253,701	976,615	687,442	289,173	275,264	277,086	167,664	96,791	96,450	12,631	26,289	Q3
74,294	60,102	15,704	1,253,701	976,615	687,442	289,173	275,264	277,086	167,664	96,791	96,450	12,631	26,289	2024 Sep.
75,130	60,618	15,494	1,245,999	967,802	689,536	278,266	260,576	278,197	168,500	95,639	95,300	14,058	21,807	Oct.
75,495	60,953	15,420	1,274,140	988,506	701,792	286,714	269,738	285,634	167,408	103,856	103,523	14,370	23,241	Nov.
77,897	62,485	15,126	1,178,695	890,352	633,525	256,827	248,261	288,343	170,909	102,984	102,627	14,450	16,615	Dec.
78,270	62,422	9,703	1,304,677	1,020,251	723,652	296,599	276,567	284,426	166,745	103,072	102,720	14,609	29,982	2025 Jan.

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

V External position of banks

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

€ million

End of reporting period	Claims on non-residents [1]													
		Short-term assets						Long-term assets						
			Loans and advances to			Treasury bills and other money market instruments			Loans and advances to			Bonds and notes		
				foreign non-banks						foreign non-banks				
	Total	Total	foreign banks [2]	Total	of which: enterprises and households	Total	of which: of foreign banks	Total	foreign banks	Total	of which: enterprises and households	Total	of which: of foreign banks	Shares and other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
of which: vis-à-vis EU Member States [6,7]														
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	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
2023 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 Q1	1,241,344	411,838	315,437	83,172	78,326	13,229	1,499	829,506	109,928	275,107	251,223	384,447	170,160	29,429
Q2	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
Q3	1,265,140	423,752	316,260	93,067	88,033	14,425	1,487	841,388	111,789	275,787	252,330	398,941	175,747	23,967
2024 Sep.	1,265,140	423,752	316,260	93,067	88,033	14,425	1,487	841,388	111,789	275,787	252,330	398,941	175,747	23,967
Oct.	1,265,638	421,638	316,569	91,013	86,531	14,056	1,547	844,000	113,084	277,115	253,985	396,892	177,721	25,619
Nov.	1,265,300	411,750	304,329	94,727	90,492	12,694	1,412	853,550	114,180	278,449	255,188	403,370	177,956	26,388
Dec.	1,267,151	406,955	304,071	90,489	86,716	12,395	1,343	860,196	116,627	278,830	257,757	404,615	175,904	26,975
2025 Jan.	1,302,479	422,594	312,688	97,883	92,565	12,023	1,547	879,885	119,091	279,754	258,979	417,491	178,313	30,171
of which: vis-à-vis the euro area [6]														
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	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
2023 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 Q1	1,132,007	386,910	298,005	75,845	71,366	13,060	1,330	745,097	104,906	246,828	223,201	335,986	131,232	29,062
Q2	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
Q3	1,155,724	398,903	301,018	84,135	79,407	13,750	1,092	756,821	107,348	247,718	224,515	349,859	135,990	23,536
2024 Sep.	1,155,724	398,903	301,018	84,135	79,407	13,750	1,092	756,821	107,348	247,718	224,515	349,859	135,990	23,536
Oct.	1,155,608	396,265	300,536	82,504	78,371	13,225	1,152	759,343	108,472	249,615	226,612	347,373	137,427	25,129
Nov.	1,155,067	386,409	287,621	86,540	82,590	12,248	1,158	768,658	109,658	250,198	227,211	354,178	138,396	26,005
Dec.	1,152,047	377,985	283,404	82,635	79,315	11,946	1,089	774,062	111,651	250,304	229,505	356,043	137,068	26,566
2025 Jan.	1,188,822	397,045	295,908	89,593	85,087	11,544	1,274	791,777	114,116	250,916	230,415	367,332	138,349	29,429
Assets and liabilities vis-à-vis emerging market economies and developing countries [6,8]														
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	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
2023 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 Q1	234,450	93,520	61,053	32,093	29,710	374	151	140,930	47,755	68,808	48,066	8,524	2,930	6,543
Q2	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
Q3	247,739	102,756	53,698	48,125	45,693	933	285	144,983	46,824	67,737	46,396	10,281	4,699	10,674
2024 Sep.	247,739	102,756	53,698	48,125	45,693	933	285	144,983	46,824	67,737	46,396	10,281	4,699	10,674
Oct.	251,126	100,570	53,156	46,448	43,997	966	227	150,556	48,834	68,894	46,674	10,262	4,815	12,492
Nov.	254,419	104,603	57,912	45,750	43,314	941	230	149,816	49,012	70,029	47,332	10,063	4,719	10,454
Dec.	257,199	105,785	60,457	44,392	41,825	936	.	151,414	50,061	69,469	46,811	10,106	4,745	11,467
2025 Jan.	254,758	103,757	54,284	48,636	45,830	837	105	151,001	50,332	69,215	46,366	9,823	4,550	11,376
Memo item: assets and liabilities vis-à-vis offshore banking centres														
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	122,944	58,707	35,010	.	23,695	.	.	64,237	33,215	22,824	22,762	3,769	1,393	267
2023 Q4	122,944	58,707	35,010	.	23,695	.	.	64,237	33,215	22,824	22,762	3,769	1,393	267
2024 Q1	132,381	64,221	38,073	26,146	26,144	2	.	68,160	37,200	22,970	22,906	3,522	1,218	241
Q2	133,495	66,921	36,024	30,897	30,894	0	–	66,574	36,329	21,943	21,879	3,758	1,684	266
Q3	139,766	75,025	.	41,423	41,421	.	–	64,741	35,272	20,949	20,893	4,073	1,969	272
2024 Sep.	139,766	75,025	.	41,423	41,421	.	–	64,741	35,272	20,949	20,893	4,073	1,969	272
Oct.	138,763	72,563	32,910	39,653	39,653	0	–	66,200	36,973	20,779	20,722	3,944	1,951	278
Nov.	141,405	74,987	35,788	39,199	39,199	0	–	66,418	37,067	20,879	20,820	3,898	1,880	268
Dec.	143,946	76,590	38,129	38,461	38,461	0	–	67,356	37,716	21,300	21,246	3,744	1,855	247
2025 Jan.	143,604	76,811	34,038	42,773	42,773	0	–	66,793	37,685	20,951	20,897	3,547	1,729	270

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]														
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
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	2023
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	2023 Q4
30,595	18,729	13,752	684,188	522,800	377,006	145,794	136,429	161,388	79,766	73,029	72,849	8,593	15,191	2024 Q1
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	Q2
30,904	18,947	12,249	696,730	533,499	379,251	154,248	142,416	163,231	80,458	74,124	73,915	8,649	19,344	Q3
30,904	18,947	12,249	696,730	533,499	379,251	154,248	142,416	163,231	80,458	74,124	73,915	8,649	19,344	2024 Sep.
31,290	19,030	12,982	706,324	543,435	385,649	157,786	141,285	162,889	79,924	72,896	72,688	10,069	14,618	Oct.
31,163	18,888	11,895	717,154	544,501	389,640	154,861	139,404	172,653	81,283	80,980	80,776	10,390	16,441	Nov.
33,149	20,053	11,087	673,389	500,679	364,438	136,241	129,156	172,710	82,152	80,079	79,869	10,479	12,478	Dec.
33,378	20,049	7,199	742,137	569,556	404,225	165,331	146,563	172,581	81,817	80,126	79,919	10,638	21,125	2025 Jan.
of which: vis-à-vis the euro area [6]														
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
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	2023
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	2023 Q4
28,315	18,516	11,339	623,984	475,803	342,871	132,932	123,818	148,181	66,948	72,688	72,514	8,545	2,533	2024 Q1
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	Q2
28,360	18,702	9,911	628,527	477,156	335,025	142,131	130,411	151,371	68,775	73,997	73,796	8,599	3,217	Q3
28,360	18,702	9,911	628,527	477,156	335,025	142,131	130,411	151,371	68,775	73,997	73,796	8,599	3,217	2024 Sep.
28,754	18,793	10,513	651,724	500,659	355,266	145,393	129,005	151,065	68,280	72,766	72,566	10,019	2,871	Oct.
28,619	18,643	10,470	657,603	496,902	354,130	142,772	127,370	160,701	69,522	80,839	80,640	10,340	3,333	Nov.
29,498	19,793	9,373	623,461	462,553	339,760	122,793	116,181	160,908	70,544	79,935	79,732	10,429	2,922	Dec.
29,984	19,789	5,730	680,131	519,197	367,456	151,741	132,996	160,934	70,482	79,861	79,659	10,591	3,130	2025 Jan.
Assets and liabilites vis-à-vis emerging market economies and developing countries [6,8]														
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
8,998	7,407	2,722	172,085	155,996	119,852	36,144	35,546	16,089	13,383	937	862	1,769	44,841	2023
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	2023 Q4
9,300	7,664	3,080	180,751	165,298	132,574	32,724	32,163	15,453	13,174	511	472	1,768	47,050	2024 Q1
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	Q2
9,467	7,839	909	188,073	173,674	144,034	29,640	29,361	14,399	11,730	848	822	1,821	48,418	Q3
9,467	7,839	909	188,073	173,674	144,034	29,640	29,361	14,399	11,730	848	822	1,821	48,418	2024 Sep.
10,074	8,447	686	186,934	172,147	141,828	30,319	29,976	14,787	12,006	859	842	1,922	50,452	Oct.
10,258	8,628	571	193,326	178,787	145,802	32,985	32,624	14,539	11,739	869	860	1,931	49,491	Nov.
10,311	8,681	502	194,195	179,063	145,023	34,040	33,664	15,132	12,249	953	936	1,930	44,936	Dec.
10,255	8,629	874	195,581	180,224	146,154	34,070	33,568	15,357	12,461	948	941	1,948	47,791	2025 Jan.
Memo item: assets and liabilities vis-à-vis offshore banking centres														
4,194	3,660	–	66,735	62,222	43,006	19,216	19,212	4,513	3,651	862	862	–	100	2022
4,162	3,672	.	62,941	56,042	33,540	22,502	22,501	6,899	6,335	564	564	–	137	2023
4,162	3,672	.	62,941	56,042	33,540	22,502	22,501	6,899	6,335	564	564	–	137	2023 Q4
4,227	3,733	–	58,177	51,521	31,765	19,756	19,755	6,656	6,492	164	164	–	278	2024 Q1
4,278	3,785	.	67,664	61,358	41,853	19,505	19,504	6,306	6,019	287	287	–	280	Q2
4,175	3,708	–	62,795	56,801	40,923	15,878	15,877	5,994	5,793	201	201	–	510	Q3
4,175	3,708	–	62,795	56,801	40,923	15,878	15,877	5,994	5,793	201	201	–	510	2024 Sep.
4,226	3,763	–	62,227	56,156	39,562	16,594	16,593	6,071	5,852	219	219	–	334	Oct.
4,306	3,840	–	70,725	64,640	46,272	18,368	18,366	6,085	5,867	218	218	–	218	Nov.
4,349	3,883	–	70,565	63,860	44,513	19,347	19,345	6,705	6,292	413	413	–	290	Dec.
4,340	3,878	.	68,384	61,354	42,349	19,005	19,003	7,030	6,601	429	429	–	495	2025 Jan.

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

V. External position of banks

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

End of reporting period; € million

	Claims on non-residents [1]											
				January2025								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
Country/group of countries	January 2023	January 2024	December 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	2,208,819	2,461,421	2,461,421	2,517,762	1,786,583	528,964	1,025,400	1,492,362	1,405,815	1,111,947	1,783,230	734,532
Countries in Europe	1,645,399	1,825,805	1,825,805	1,890,985	1,565,689	175,130	800,388	1,090,597	1,077,195	813,790	1,330,438	560,547
EU Member States [5]	1,180,998	1,267,151	1,267,151	1,302,479	1,182,684	75,502	422,594	879,885	645,017	657,462	809,416	493,063
Euro area [5]	1,071,395	1,152,047	1,152,047	1,188,822	1,091,557	72,341	397,045	791,777	579,631	609,191	750,533	438,289
Austria	69,377	70,011	70,011	68,926	66,799	1,412	11,532	57,394	33,253	35,673	38,253	30,673
Belgium	35,045	35,865	35,865	39,891	35,588	3,461	8,993	30,898	14,266	25,625	18,582	21,309
Croatia	4,831	3,002	3,002	1,905	1,904	.	1,084	821	1,070	835	1,226	679
Cyprus	931	1,368	1,368	1,517	1,062	391	467	1,050	331	1,186	1,405	112
Estonia	731	721	721	845	836	.	272	573	130	715	426	419
Finland	23,638	30,306	30,306	28,136	27,618	366	3,610	24,526	16,261	11,875	8,767	19,369
France	316,591	337,472	337,472	368,959	347,078	18,374	158,311	210,648	249,187	119,772	248,082	120,877
Greece	16,549	14,035	14,035	14,846	14,635	209	3,556	11,290	3,169	11,677	12,777	2,069
Ireland	50,541	56,804	56,804	56,351	44,239	9,219	24,595	31,756	11,556	44,795	33,823	22,528
Italy	101,165	116,199	116,199	116,881	108,289	7,271	41,592	75,289	63,162	53,719	77,192	39,689
Latvia	1,172	790	790	804	769	13	85	719	.	.	168	636
Lithuania	1,615	1,766	1,766	2,051	2,051	–	196	1,855	.	.	740	1,311
Luxembourg [6]	193,221	203,083	203,083	201,634	172,969	17,482	47,900	153,734	57,296	144,338	127,241	74,393
Malta	1,637	1,645	1,645	1,628	955	662	532	1,096	141	1,487	1,368	260
Netherlands	147,579	165,908	165,908	169,859	157,894	8,376	63,203	106,656	79,516	90,343	121,660	48,199
Portugal	7,499	6,450	6,450	6,556	6,503	19	3,338	3,218	3,993	2,563	4,530	2,026
Slovakia	6,341	8,705	8,705	7,441	6,125	1,017	2,404	5,037	3,862	3,579	3,119	4,322
Slovenia	2,014	1,910	1,910	2,214	2,110	104	251	1,963	269	1,945	619	1,595
Spain	75,535	77,425	77,425	79,202	74,957	3,963	22,946	56,256	40,539	38,663	48,721	30,481
Other EU Member States [5]	109,603	115,104	115,104	113,657	91,127	3,161	25,549	88,108	65,386	48,271	58,883	54,774
Bulgaria	617	828	828	788	697	4	.	.	.	.	370	418
Czechia	12,921	13,094	13,094	9,485	6,903	7	5,172	4,313	4,844	4,641	8,248	1,237
Denmark	13,563	14,187	14,187	13,807	11,782	616	4,591	9,216	8,384	5,423	7,970	5,837
Hungary	4,896	4,468	4,468	5,131	3,916	370	2,061	3,070	1,392	3,739	3,882	1,249
Poland	25,520	27,811	27,811	28,188	23,741	172	4,121	24,067	9,149	19,039	19,527	8,661
Romania	1,869	1,716	1,716	1,761	1,516	24	371	1,390	198	1,563	707	1,054
Sweden	36,640	35,713	35,713	36,030	27,910	1,511	8,996	27,034	22,853	13,177	17,762	18,268
EU institutions	13,577	17,287	17,287	18,467	14,662	457	.	.	.	.	417	18,050
Other European countries [5]	464,401	558,654	558,654	588,506	383,005	99,628	377,794	210,712	432,178	156,328	521,022	67,484
Guernsey	1,103	1,229	1,229	1,186	270	616	206	980	6	1,180	1,164	22
Iceland	557	660	660	653	562	90	29	624	160	493	398	255
Isle of Man	1,222	1,074	1,074	1,063	659	9	18	1,045	–	1,063	1,059	4
Jersey	7,447	7,825	7,825	7,422	1,639	369	1,652	5,770	2	7,420	6,996	426
Liechtenstein	818	744	744	846	591	216	260	586	127	719	648	198
Norway	25,559	27,901	27,901	27,236	22,183	2,843	5,649	21,587	21,318	5,918	8,692	18,544
Russian Federation	3,259	1,943	1,943	1,907	1,641	219	193	1,714	315	1,592	1,783	124
Switzerland	46,144	48,339	48,339	46,651	19,646	6,054	21,589	25,062	18,840	27,811	43,898	2,753
Turkey	14,953	18,018	18,018	18,343	14,036	3,229	4,670	13,673	4,837	13,506	18,389	– 46
Ukraine	164	249	249	249	243	6	120	129	17	232	243	6
United Kingdom	361,815	448,977	448,977	481,236	319,838	85,974	343,246	137,990	386,320	94,916	436,059	45,177
Remaining European countries	1,360	1,695	1,695	1,714	1,697	3	162	1,552	236	1,478	1,693	21
Countries in Africa	20,607	21,458	21,458	21,825	13,375	7,375	4,810	17,015	2,477	19,348	21,488	337
Algeria	36	35	35	35	32	.	35	0	.	.	35	–
Cameroon	140	107	107	131	79	.	38	93	37	94	131	–
Cote d'Ivoire	1,120	1,293	1,293	1,319	1,314	.	812	507	11	1,308	.	.
Egypt	4,108	3,702	3,702	3,532	2,771	546	710	2,822	382	3,150	3,316	216
Ghana	691	652	652	627	545	82	317	310	16	611	627	–
Kenya	463	289	289	254	162	90	102	152	92	162	254	–
Liberia	3,844	3,976	3,976	4,202	2	4,200	16	4,186	–	4,202	4,201	1
Libya	15	23	23	32	18	.	.	.	.	.	32	–
Morocco	1,979	2,474	2,474	2,469	2,464	.	79	2,390	32	2,437	.	.
Nigeria	867	678	678	646	283	362	193	453	355	291	.	.
South Africa	1,772	2,270	2,270	2,313	1,099	673	482	1,831	1,017	1,296	2,210	103
Tunisia	954	899	899	916	905	.	31	885	20	896	916	–
Zimbabwe	90	101	101	101	89	.	.	.	–	101	101	–
Remaining countries in Africa	4,528	4,959	4,959	5,248	3,612	1,323	1,863	3,385	449	4,799	5,237	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]											
			January2025								
				of which:		broken down by maturity		broken down by sector			
January 2023	January 2024	December 2024	Liabilities total	Euro	US dollar	short-term	long-term [4]	foreign banks [4]	foreign non-banks	Memo item: saving deposits	Country/group of countries
13	14	15	16	17	18	19	20	21	22	23	
1,318,103	1,381,281	1,381,281	1,509,595	1,066,035	335,266	1,208,623	300,972	1,066,168	443,427	4,269	All countries
1,042,439	1,056,548	1,056,548	1,179,964	936,225	154,400	940,054	239,910	839,178	340,786	3,105	Countries in Europe
640,229	673,389	673,389	742,137	621,221	84,572	569,556	172,581	496,680	245,457	2,145	EU Member States [5]
589,870	623,461	623,461	680,131	570,195	77,538	519,197	160,934	448,529	231,602	1,866	Euro area [5]
19,739	22,519	22,519	21,696	19,436	1,925	18,076	3,620	9,104	12,592	214	Austria
36,292	30,247	30,247	37,798	28,957	5,880	28,363	9,435	31,480	6,318	118	Belgium
744	534	534	984	687	197	977	7	650	334	44	Croatia
2,811	3,385	3,385	2,999	1,394	1,480	2,936	63	268	2,731	23	Cyprus
136	139	139	146	133	7	144	2	10	136	1	Estonia
3,882	2,968	2,968	3,608	3,468	127	3,598	10	808	2,800	10	Finland
135,262	137,602	137,602	168,503	160,263	5,958	135,584	32,919	137,661	30,842	297	France
4,288	5,912	5,912	5,856	5,482	329	5,714	142	2,955	2,901	499	Greece
73,593	69,553	69,553	72,302	65,132	4,181	67,787	4,515	55,465	16,837	27	Ireland
41,922	38,233	38,233	39,608	36,824	2,092	30,649	8,959	33,121	6,487	146	Italy
220	207	207	334	318	14	332	2	7	327	0	Latvia
301	698	698	694	672	6	686	8	19	675	3	Lithuania
169,211	194,309	194,309	198,443	136,772	43,134	137,248	61,195	113,543	84,900	92	Luxembourg [6]
1,595	1,753	1,753	2,189	1,360	541	2,188	1	277	1,912	2	Malta
64,084	69,048	69,048	70,637	59,265	9,154	45,689	24,948	25,786	44,851	186	Netherlands
1,866	2,653	2,653	3,095	2,860	210	3,075	20	1,720	1,375	37	Portugal
1,581	1,786	1,786	1,839	1,804	9	1,834	5	30	1,809	6	Slovakia
1,129	1,260	1,260	1,457	1,370	68	1,436	21	239	1,218	10	Slovenia
30,807	38,140	38,140	46,224	42,458	2,047	31,162	15,062	33,767	12,457	151	Spain
50,359	49,928	49,928	62,006	51,026	7,034	50,359	11,647	48,151	13,855	279	Other EU Member States [5]
548	1,293	1,293	1,728	1,596	64	1,723	5	1,286	442	12	Bulgaria
4,147	4,755	4,755	9,699	9,149	293	9,673	26	7,857	1,842	60	Czechia
14,995	15,175	15,175	14,936	11,904	2,871	14,872	64	10,181	4,755	43	Denmark
2,649	2,665	2,665	4,792	3,421	1,070	4,645	147	3,712	1,080	33	Hungary
4,737	5,354	5,354	7,571	6,160	277	7,411	160	4,502	3,069	58	Poland
954	1,377	1,377	1,228	1,120	39	1,187	41	961	267	11	Romania
13,413	12,883	12,883	15,831	12,669	1,230	10,599	5,232	13,431	2,400	62	Sweden
8,916	6,426	6,426	6,221	5,007	1,190	249	5,972	6,221	–	–	EU institutions
402,210	383,159	383,159	437,827	315,004	69,828	370,498	67,329	342,498	95,329	960	Other European countries [5]
1,270	203	203	258	46	102	.	.	131	127	0	Guernsey
102	86	86	86	75	8	86	0	.	.	2	Iceland
150	194	194	101	52	48	.	.	.	.	0	Isle of Man
185	261	261	268	86	79	.	.	7	261	0	Jersey
1,478	1,844	1,844	1,960	1,233	451	1,951	9	1,118	842	3	Liechtenstein
4,644	3,971	3,971	4,163	2,624	1,458	4,133	30	2,226	1,937	13	Norway
4,305	2,714	2,714	2,712	2,280	194	2,705	7	422	2,290	34	Russian Federation
36,961	39,110	39,110	46,538	28,246	14,578	40,720	5,818	24,250	22,288	643	Switzerland
5,092	4,621	4,621	8,776	7,186	1,515	8,021	755	4,892	3,884	28	Turkey
2,679	3,069	3,069	2,951	1,842	1,072	2,946	5	2,806	145	11	Ukraine
342,649	324,291	324,291	366,896	268,729	49,961	306,254	60,642	303,873	63,023	185	United Kingdom
2,695	2,795	2,795	3,118	2,605	362	3,076	42	2,705	413	41	Remaining European countries
13,200	16,755	16,755	18,721	4,746	13,098	18,558	163	15,315	3,406	145	Countries in Africa
218	276	276	267	228	39	267	0	204	63	5	Algeria
28	30	30	49	49	.	49	0	37	12	1	Cameroon
58	61	61	82	72	.	.	.	80	2	0	Cote d'Ivoire
996	1,516	1,516	2,619	705	1,857	2,599	20	2,054	565	30	Egypt
164	465	465	425	103	316	425	0	407	18	0	Ghana
459	621	621	637	401	177	636	1	607	30	2	Kenya
863	1,025	1,025	1,006	109	888	.	.	9	997	0	Liberia
3,645	4,431	4,431	4,976	144	4,416	4,932	44	4,207	769	3	Libya
335	816	816	599	397	188	596	3	550	49	2	Morocco
735	1,689	1,689	2,840	459	2,308	2,840	0	2,796	44	3	Nigeria
2,124	1,684	1,684	797	645	67	726	71	379	418	75	South Africa
341	293	293	316	311	1	315	1	229	87	5	Tunisia
34	41	41	50	20	30	50	0	44	6	0	Zimbabwe
3,200	3,807	3,807	4,058	1,103	2,801	4,050	8	3,712	346	19	Remaining countries in Africa

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

V. External position of banks

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

End of reporting period; € million

	Claims on non-residents [1]											
				January2025								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
Country/group of countries	January 2023	January 2024	December 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	365,748	398,188	398,188	387,979	85,208	293,281	153,061	234,918	220,216	167,763	296,820	91,159
Argentina	525	498	498	495	22	472	13	482	8	487	485	10
Bahamas	1,714	1,922	1,922	1,669	404	1,263	1,619	50	1,598	71	1,669	–
Bermuda	3,245	2,741	2,741	2,642	267	1,995	156	2,486	–	2,642	2,597	45
Bolivia, Plurinational State of	8	12	12	11	3	8	11	0	.	.	11	–
Brazil	2,820	3,598	3,598	3,592	1,392	2,126	1,157	2,435	1,926	1,666	3,274	318
British Virgin Islands	1,277	1,363	1,363	1,294	374	650	437	857	.	.	928	366
Canada	35,868	36,955	36,955	37,503	29,539	3,035	2,070	35,433	23,922	13,581	6,018	31,485
Cayman Islands	56,991	76,147	76,147	80,143	24,719	55,091	46,168	33,975	40,813	39,330	77,621	2,522
Chile	2,144	2,150	2,150	2,136	372	1,762	214	1,922	471	1,665	1,852	284
Columbia	2,358	2,476	2,476	2,527	1,653	874	458	2,069	442	2,085	2,496	31
Cuba	49	45	45	46	46	–	10	36	22	24	.	.
Curacao [7]	88	90	90	90	84	6	3	87	–	90	11	79
Ecuador	295	193	193	191	14	177	178	13	.	.	191	–
Guatemala	266	416	416	497	11	484	370	127	419	78	497	–
Mexico	2,257	4,577	4,577	4,582	920	3,025	1,530	3,052	1,225	3,357	3,702	880
Panama	1,130	1,290	1,290	1,251	537	672	346	905	279	972	1,250	1
Paraguay	218	396	396	389	29	358	218	171	.	.	.	.
Peru	1,749	2,075	2,075	2,061	726	1,323	393	1,668	493	1,568	2,050	11
United States of America	251,481	259,392	259,392	244,956	23,863	218,309	96,869	148,087	147,353	97,603	189,874	55,082
Uruguay	358	673	673	686	35	651	60	626	48	638	684	2
Venezuela, Bolivarian Republic	16	16	16	16	9	7	9	7	–	16	17	– 1
Remaining countries in America	891	1,163	1,163	1,202	189	993	772	430	741	461	.	.
Countries in Asia	123,737	149,546	149,546	144,843	63,843	44,370	63,107	81,736	85,386	59,457	114,698	30,145
Bahrain	741	650	650	609	32	571	57	552	220	389	609	–
China, People's Republic of [8]	15,337	19,102	19,102	16,995	5,832	2,184	3,896	13,099	7,415	9,580	7,677	9,318
Hong Kong	7,537	7,059	7,059	7,663	1,855	3,294	4,369	3,294	5,026	2,637	6,652	1,011
India	9,632	12,698	12,698	12,918	5,717	2,682	1,423	11,495	7,266	5,652	9,633	3,285
Indonesia	4,762	5,072	5,072	5,146	3,878	651	594	4,552	644	4,502	5,030	116
Iran	426	460	460	460	440	.	232	228	236	224	.	.
Iraq	810	813	813	815	727	.	1	814	–	815	815	–
Israel	1,293	1,074	1,074	1,059	712	300	493	566	139	920	940	119
Japan	15,297	23,464	23,464	24,982	16,464	2,118	18,771	6,211	17,842	7,140	22,053	2,929
Jordan	806	884	884	909	805	102	78	831	65	844	909	–
Kazakhstan	142	95	95	92	38	52	.	.	56	36	88	4
Korea, Republic of	5,574	7,851	7,851	7,267	1,303	3,936	1,680	5,587	3,986	3,281	3,553	3,714
Kuwait	1,310	1,585	1,585	1,587	430	1,128	466	1,121	780	807	1,587	–
Lebanon	6	2	2	2	2	.	0	2	.	.	.	.
Malaysia	333	320	320	361	165	136	102	259	204	157	193	168
Myanmar	7	3	3	3	3	–	.	.	–	3	3	–
Pakistan	109	104	104	116	57	39	53	63	79	37	.	.
Philippines	992	1,447	1,447	1,398	16	1,261	655	743	460	938	1,322	76
Qatar	2,240	2,933	2,933	2,895	684	2,144	1,183	1,712	1,951	944	.	.
Saudi Arabia	2,475	3,484	3,484	3,159	679	2,412	987	2,172	786	2,373	3,005	154
Singapore	36,398	38,338	38,338	34,137	15,802	13,189	21,761	12,376	29,826	4,311	30,457	3,680
Sri Lanka	66	98	98	102	5	.	39	63	97	5	.	.
Syria	1	0	0	0	0	–	0	0	–	0	0	–
Taiwan	3,785	6,480	6,480	6,796	1,347	455	1,763	5,033	1,577	5,219	1,866	4,930
Thailand	707	840	840	861	175	128	776	85	768	93	858	3
Turkmenistan	203	133	133	132	93	.	.	.	.	.	132	–
United Arab Emirates	4,083	4,839	4,839	4,906	1,523	3,076	1,032	3,874	1,618	3,288	4,730	176
Uzbekistan	2,246	3,052	3,052	3,122	2,621	501	1,257	1,865	2,072	1,050	3,122	–
Vietnam	1,391	1,299	1,299	1,340	326	1,014	127	1,213	409	931	.	.
Remaining countries in Asia	5,028	5,367	5,367	5,011	2,112	2,853	1,293	3,718	1,860	3,151	4,999	12
Countries in Oceania	24,759	27,472	27,472	27,122	18,191	4,555	3,329	23,793	18,035	9,087	16,217	10,905
Australia	18,595	20,879	20,879	20,769	15,826	835	3,193	17,576	16,849	3,920	12,134	8,635
Marshall Islands	3,632	3,970	3,970	3,723	87	3,636	17	3,706	–	3,723	3,722	1
New Zealand	2,466	2,539	2,539	2,546	2,278	.	118	2,428	1,186	1,360	277	2,269
Papua New Guinea	0	0	0	0	–	–	–	0	–	0	–	0
Remaining countries in Oceania	66	84	84	84	0	.	1	83	–	84	84	–
Countries not identifiable	1	0	0	0	0	0	0	0	0	0	0	–
International organisations [9]	28,568	38,952	38,952	45,008	40,277	4,253	705	44,303	2,506	42,502	3,569	41,439

For footnotes see p. 112 and 113

V. External position of banks

Liabilities to non-residents [1]											
			January2025								
				of which:		broken down by maturity		broken down by sector			
January 2023	January 2024	December 2024	Liabilities total	Euro	US dollar	short-term	long-term [4]	foreign banks [4]	foreign non-banks	Memo item: saving deposits	Country/group of countries
13	14	15	16	17	18	19	20	21	22	23	
131,513	151,231	151,231	159,054	69,677	87,592	118,577	40,477	82,434	76,620	697	Countries in America
335	342	342	799	183	613	787	12	32	767	24	Argentina
231	381	381	242	169	72	.	.	180	62	0	Bahamas
268	482	482	516	75	400	.	.	203	313	0	Bermuda
121	77	77	73	43	30	64	9	21	52	4	Bolivia, Plurinational State of
857	965	965	1,121	974	110	1,005	116	739	382	40	Brazil
1,087	476	476	672	275	365	.	.	.	.	.	British Virgin Islands
1,724	1,627	1,627	1,673	1,000	624	1,462	211	677	996	75	Canada
28,499	30,698	30,698	31,180	16,169	14,898	.	.	17,596	13,584	0	Cayman Islands
350	371	371	513	307	120	510	3	343	170	16	Chile
128	154	154	152	137	13	151	1	84	68	4	Columbia
99	111	111	103	103	–	103	0	99	4	0	Cuba
41	35	35	24	15	5	24	–	.	.	0	Curacao [7]
67	73	73	129	37	91	126	3	90	39	3	Ecuador
79	156	156	146	34	112	143	3	42	104	.	Guatemala
716	2,461	2,461	2,646	590	1,322	2,639	7	1,974	672	28	Mexico
739	865	865	882	249	624	717	165	168	714	0	Panama
129	136	136	123	70	47	121	2	49	74	3	Paraguay
107	199	199	247	223	24	246	1	184	63	4	Peru
95,076	110,823	110,823	116,979	48,662	67,669	77,052	39,927	59,661	57,318	478	United States of America
327	336	336	380	88	286	380	0	73	307	2	Uruguay
100	80	80	79	60	19	79	0	19	60	7	Venezuela, Bolivarian Republic
433	383	383	375	214	148	365	10	192	183	8	Remaining countries in America
120,139	142,747	142,747	137,368	49,177	73,322	118,485	18,883	127,009	10,359	269	Countries in Asia
594	544	544	715	283	424	685	30	699	16	0	Bahrain
19,669	22,095	22,095	18,389	15,208	909	13,403	4,986	17,075	1,314	51	China, People's Republic of [8]
12,487	14,091	14,091	13,682	3,294	9,225	11,653	2,029	12,156	1,526	12	Hong Kong
1,405	2,820	2,820	2,893	1,555	517	2,188	705	2,566	327	6	India
329	370	370	429	425	4	429	0	366	63	4	Indonesia
2,033	1,815	1,815	1,791	1,780	5	1,488	303	1,598	193	11	Iran
4,221	5,535	5,535	5,273	2,830	2,440	5,273	0	5,172	101	0	Iraq
945	701	701	1,176	530	635	1,151	25	686	490	46	Israel
8,005	15,356	15,356	12,227	4,972	710	8,137	4,090	9,726	2,501	32	Japan
615	784	784	868	223	555	868	0	824	44	2	Jordan
731	1,402	1,402	1,418	459	354	984	434	1,336	82	7	Kazakhstan
1,756	1,672	1,672	2,567	1,786	761	1,945	622	2,333	234	5	Korea, Republic of
728	975	975	1,223	243	944	1,223	0	1,046	177	4	Kuwait
886	1,000	1,000	1,064	205	754	1,050	14	915	149	2	Lebanon
353	239	239	313	291	21	310	3	223	90	7	Malaysia
16	4	4	4	4	.	4	–	.	.	0	Myanmar
117	129	129	142	123	17	132	10	90	52	2	Pakistan
292	300	300	273	271	.	272	1	214	59	5	Philippines
531	1,384	1,384	1,051	376	434	1,051	0	1,010	41	2	Qatar
1,223	1,578	1,578	2,408	378	1,979	2,406	2	2,271	137	5	Saudi Arabia
15,587	20,275	20,275	17,720	6,352	9,929	12,972	4,748	16,853	867	13	Singapore
142	127	127	223	46	161	223	0	209	14	1	Sri Lanka
88	100	100	102	102	0	102	0	.	.	2	Syria
1,945	2,849	2,849	2,445	2,086	75	2,256	189	2,310	135	7	Taiwan
487	728	728	508	483	11	488	20	210	298	21	Thailand
36,754	31,847	31,847	31,760	1,700	30,002	31,760	–	31,756	4	0	Turkmenistan
3,701	6,037	6,037	8,207	913	7,231	8,176	31	7,159	1,048	12	United Arab Emirates
408	1,174	1,174	1,400	244	1,138	1,400	0	1,384	16	0	Uzbekistan
1,010	874	874	1,424	510	909	1,274	150	1,372	52	2	Vietnam
3,081	5,942	5,942	5,673	1,505	3,177	5,182	491	5,409	264	8	Remaining countries in Asia
5,392	5,609	5,609	5,151	1,415	.	4,801	350	1,633	3,518	.	Countries in Oceania
2,699	2,636	2,636	2,373	1,209	117	2,034	339	1,598	775	43	Australia
2,566	2,826	2,826	2,642	83	2,547	.	.	–	2,642	–	Marshall Islands
119	132	132	116	107	.	114	2	27	89	9	New Zealand
1	1	1	1	1	–	.	.	.	.	0	Papua New Guinea
7	14	14	19	15	4	19	0	.	.	.	Remaining countries in Oceania
69	13	13	14	6	.	14	0	14	0	0	Countries not identifiable
5,351	8,378	8,378	9,323	4,789	4,178	8,134	1,189	585	8,738	.	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 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
Q3	834,694	247,744	269,252	11,596	204,997	89,179	11,926	539,623	123,871	370,280	12,461	33,011
2024 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
Aug.	819,975	259,730	246,932	11,234	202,317	88,105	11,657	535,716	121,846	370,140	12,003	31,727
Sep.	834,694	247,744	269,252	11,596	204,997	89,179	11,926	539,623	123,871	370,280	12,461	33,011
Oct.	845,878	247,686	280,673	10,849	208,800	85,964	11,906	559,226	125,191	388,031	12,608	33,396
Nov.	865,617	255,596	283,795	10,791	213,973	89,210	12,252	564,566	125,656	393,354	12,075	33,481
Dec.	828,326	229,837	265,119	10,574	217,568	92,384	12,844	544,831	120,432	379,748	11,706	32,945
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 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
Q3	194,640	26,302	69,071	2,585	79,660	16,420	602	151,357	21,817	116,668	1,376	11,496
2024 July	184,840	29,321	57,920	2,443	78,083	16,413	660	152,089	20,475	118,460	1,461	11,693
Aug.	189,803	31,733	60,275	2,561	78,316	16,401	517	151,433	20,493	118,134	1,341	11,465
Sep.	194,640	26,302	69,071	2,585	79,660	16,420	602	151,357	21,817	116,668	1,376	11,496
Oct.	203,259	29,715	73,247	2,485	81,404	15,996	412	155,699	21,493	121,057	1,391	11,758
Nov.	203,262	25,856	75,056	2,685	82,948	16,306	411	157,171	20,131	123,968	1,399	11,673
Dec.	201,209	24,249	74,769	2,468	83,485	15,728	510	155,148	17,885	124,265	1,518	11,480
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 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
Q3	433,647	153,524	135,390	4,182	97,644	32,086	10,821	268,799	70,358	174,588	6,546	17,307
2024 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
Aug.	438,096	166,291	127,825	4,652	96,836	31,786	10,706	265,648	70,042	172,841	6,782	15,983
Sep.	433,647	153,524	135,390	4,182	97,644	32,086	10,821	268,799	70,358	174,588	6,546	17,307
Oct.	440,704	150,158	142,926	4,243	99,446	32,882	11,049	277,734	66,779	186,867	6,629	17,459
Nov.	452,407	156,717	143,826	3,879	101,491	35,114	11,380	278,028	65,405	188,792	6,299	17,532
Dec.	414,279	130,522	127,641	4,039	103,832	36,372	11,873	262,566	60,627	178,705	6,049	17,185
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 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
Q3	690,807	215,610	215,661	8,877	186,502	52,404	11,753	422,574	87,999	302,300	10,047	22,228
2024 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
Aug.	678,064	229,372	193,735	8,094	184,198	51,178	11,487	415,636	84,929	298,409	9,835	22,463
Sep.	690,807	215,610	215,661	8,877	186,502	52,404	11,753	422,574	87,999	302,300	10,047	22,228
Oct.	702,915	217,153	223,274	8,184	189,986	52,601	11,717	433,427	86,183	314,755	9,983	22,506
Nov.	721,649	224,894	226,330	8,128	194,358	55,887	12,052	433,752	83,670	317,305	9,999	22,778
Dec.	680,383	199,387	206,821	7,837	196,260	57,435	12,643	415,719	78,648	304,548	9,587	22,936

* 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 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
Q3	159,971	14,277	52,817	2,296	72,530	15,449	2,602	181,003	13,155	152,284	1,391	14,173
2024 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
Aug.	162,867	19,085	52,921	2,525	70,279	15,600	2,457	179,584	12,092	151,922	1,423	14,147
Sep.	159,971	14,277	52,817	2,296	72,530	15,449	2,602	181,003	13,155	152,284	1,391	14,173
Oct.	166,441	16,683	54,814	2,316	74,641	15,370	2,617	188,704	14,861	158,039	1,378	14,426
Nov.	169,321	16,322	56,282	2,539	75,604	15,787	2,787	192,805	14,310	162,831	1,257	14,407
Dec.	172,549	18,860	58,156	1,792	76,189	14,513	3,039	194,863	12,057	167,284	1,382	14,140
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 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
Q3	150,556	11,626	50,488	1,581	70,552	13,716	2,593	167,037	12,728	139,305	1,256	13,748
2024 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
Aug.	153,616	16,631	50,737	1,810	68,309	13,672	2,457	165,945	11,831	139,112	1,287	13,715
Sep.	150,556	11,626	50,488	1,581	70,552	13,716	2,593	167,037	12,728	139,305	1,256	13,748
Oct.	156,315	13,403	52,633	1,588	72,558	13,521	2,612	175,259	14,605	145,469	1,247	13,938
Nov.	158,404	12,535	53,917	1,776	73,462	13,929	2,785	177,880	13,851	149,006	1,127	13,896
Dec.	158,661	11,400	55,671	1,791	74,106	12,655	3,038	179,608	11,741	153,030	1,252	13,585
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 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
Q3	141,078	31,977	53,591	2,669	18,445	34,223	173	116,066	35,872	66,997	2,414	10,783
2024 July	138,032	27,715	55,608	3,366	17,232	34,007	104	120,975	40,773	69,360	2,297	8,545
Aug.	139,110	30,200	53,197	3,090	18,069	34,384	170	118,631	36,917	70,282	2,168	9,264
Sep.	141,078	31,977	53,591	2,669	18,445	34,223	173	116,066	35,872	66,997	2,414	10,783
Oct.	140,091	30,372	57,379	2,615	18,764	30,772	189	124,882	39,008	72,359	2,625	10,890
Nov.	141,064	30,536	57,465	2,613	19,615	30,635	200	129,854	41,986	75,089	2,076	10,703
Dec.	145,044	30,282	58,298	2,687	21,308	32,268	201	128,112	41,784	74,200	2,119	10,009
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 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
Q3	80,717	16,333	44,311	1,936	10,840	7,165	132	80,718	24,145	47,221	575	8,777
2024 July	78,663	13,787	45,726	2,535	9,965	6,582	68	79,635	24,054	48,442	619	6,520
Aug.	79,092	15,157	43,872	2,308	10,664	6,965	126	80,026	23,005	49,127	537	7,357
Sep.	80,717	16,333	44,311	1,936	10,840	7,165	132	80,718	24,145	47,221	575	8,777
Oct.	84,496	16,636	48,005	1,963	10,982	6,763	147	86,267	25,217	51,348	760	8,942
Nov.	85,845	17,513	48,611	1,875	11,492	6,197	157	87,286	25,549	52,720	171	8,846
Dec.	86,102	17,479	46,725	1,842	12,896	7,006	154	87,239	25,716	53,174	189	8,160

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 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
Q3	834,694	194,640	433,647	35,581	65,229	172,348	75,396	105,729	163,523	4,695	6,901	162,996	42,001	89,179
2024 Sep.	834,694	194,640	433,647	35,581	65,229	172,348	75,396	105,729	163,523	4,695	6,901	162,996	42,001	89,179
Oct.	845,878	203,259	440,704	37,206	64,300	176,532	71,154	101,723	178,950	3,971	6,878	166,288	42,512	85,964
Nov.	865,617	203,262	452,407	41,500	65,138	180,762	74,834	103,719	180,076	3,956	6,835	170,556	43,417	89,210
Dec.	828,326	201,209	414,279	42,346	64,144	148,910	80,927	96,359	168,760	3,971	6,603	172,686	44,882	92,384
	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 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
Q3	146,228	98,071	32,279	835	4,782	5,973	17,292	23,234	23,614	679	31	61,041	9,758	3,704
2024 Sep.	146,228	98,071	32,279	835	4,782	5,973	17,292	23,234	23,614	679	31	61,041	9,758	3,704
Oct.	147,893	102,736	31,800	754	4,793	7,857	13,086	24,542	23,732	682	32	62,596	10,275	4,145
Nov.	150,951	102,211	32,708	878	4,844	6,537	15,471	25,229	23,790	850	32	63,382	10,407	4,282
Dec.	153,617	101,851	35,997	830	5,105	5,815	16,073	26,387	23,849	894	29	63,500	11,315	4,725
	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 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
Q3	55,564	19,259	22,243	686	3,975	2,698	13,398	6,872	19,593	.	.	2,810	5,775	3,146
2024 Sep.	55,564	19,259	22,243	686	3,975	2,698	13,398	6,872	19,593	.	.	2,810	5,775	3,146
Oct.	55,395	21,942	22,118	644	3,814	4,693	9,374	7,998	19,638	.	.	2,924	6,095	3,359
Nov.	56,923	20,386	22,405	758	3,992	3,224	11,892	8,626	19,422	.	.	2,862	6,183	3,482
Dec.	60,379	20,722	25,802	711	4,251	3,927	12,554	9,021	20,214	.	.	2,894	6,584	3,917
	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 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
Q3	255,366	76,708	96,068	12,055	57,370	18,524	21,446	24,388	113,326	.	3,774	18,979	11,026	41,054
2024 Sep.	255,366	76,708	96,068	12,055	57,370	18,524	21,446	24,388	113,326	.	3,774	18,979	11,026	41,054
Oct.	260,481	80,157	98,546	11,622	56,555	19,655	19,763	18,893	125,494	.	3,680	19,041	11,053	40,382
Nov.	257,977	80,394	93,163	13,632	57,380	15,775	18,747	16,116	125,524	.	3,833	21,145	11,112	43,347
Dec.	248,036	79,356	86,270	13,391	55,919	18,011	22,110	10,177	114,289	.	4,571	21,097	11,347	43,715
	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 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
Q3	265,023	4,726	253,815	698	2,299	114,837	10,357	35,657	12,332	.	827	68,834	8,499	12,863
2024 Sep.	265,023	4,726	253,815	698	2,299	114,837	10,357	35,657	12,332	.	827	68,834	8,499	12,863
Oct.	268,136	4,784	257,059	678	2,132	114,562	9,641	35,746	14,977	.	704	69,408	8,629	13,617
Nov.	283,806	5,120	271,893	935	2,185	123,424	9,344	39,649	15,985	.	704	70,241	9,083	14,530
Dec.	248,413	5,247	236,013	1,084	2,371	85,929	12,440	36,992	15,560	.	571	71,265	9,835	14,951

***** 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
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	2023 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
11,926	539,623	151,357	268,799	20,609	39,462	47,897	75,974	188,982	181,298	4,872	7,589	20,485	12,526	Q3
11,926	539,623	151,357	268,799	20,609	39,462	47,897	75,974	188,982	181,298	4,872	7,589	20,485	12,526	2024 Sep.
11,906	559,226	155,699	277,734	25,801	41,590	48,185	77,006	203,168	184,863	4,945	7,663	20,975	12,421	Oct.
12,252	564,566	157,171	278,028	27,759	40,946	47,078	78,578	205,152	188,202	4,600	7,475	21,197	12,284	Nov.
12,844	544,831	155,148	262,566	28,700	38,137	39,518	80,914	200,657	179,091	4,819	6,887	20,219	12,726	Dec.
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
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	2023 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
902	192,761	108,928	58,461	1,526	10,299	4,531	11,222	88,658	75,306	508	1,199	6,256	5,081	Q3
902	192,761	108,928	58,461	1,526	10,299	4,531	11,222	88,658	75,306	508	1,199	6,256	5,081	2024 Sep.
946	200,761	113,683	61,591	1,510	10,211	5,970	10,593	91,680	79,069	595	1,201	6,490	5,163	Oct.
971	206,829	116,078	64,435	1,384	10,482	5,174	10,132	94,541	83,527	628	1,236	6,425	5,166	Nov.
1,030	209,654	115,285	67,936	1,589	10,310	5,027	8,626	99,627	83,303	607	1,161	6,000	5,303	Dec.
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
619	116,079	46,426	46,743	1,510	8,409	515	7,677	36,630	68,974	.	.	885	853	2023 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
754	120,276	47,786	50,695	1,353	8,941	2,629	8,301	38,582	68,333	.	819	898	.	Q3
754	120,276	47,786	50,695	1,353	8,941	2,629	8,301	38,582	68,333	.	819	898	.	2024 Sep.
799	128,022	53,124	52,660	1,370	8,877	3,835	7,646	42,210	71,871	.	839	901	.	Oct.
825	130,160	52,767	54,944	1,260	8,914	3,164	7,517	41,792	75,195	.	870	904	.	Nov.
883	133,433	52,895	58,511	1,421	8,435	3,440	7,328	44,919	75,336	.	793	921	.	Dec.
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
.	141,152	33,896	71,967	9,169	21,658	14,766	20,608	16,592	84,713	.	.	1,430	1,522	2023 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
.	129,960	30,424	64,270	5,566	25,687	15,103	17,632	24,735	69,587	.	1,066	.	1,034	Q3
.	129,960	30,424	64,270	5,566	25,687	15,103	17,632	24,735	69,587	.	1,066	.	1,034	2024 Sep.
.	128,873	29,772	59,692	7,236	27,821	14,874	19,610	26,193	65,335	.	972	.	1,057	Oct.
.	130,334	29,515	61,515	8,058	26,978	16,347	21,286	27,803	62,128	.	827	.	1,121	Nov.
.	121,378	28,281	56,898	7,683	24,252	15,172	22,591	25,992	54,382	.	.	459	1,123	Dec.
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
.	87,099	2,941	79,986	803	2,371	21,945	24,146	25,316	5,202	.	1,378	5,827	.	2023 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
.	102,163	2,421	96,020	765	2,265	23,149	23,918	38,093	5,669	.	1,640	6,408	.	Q3
.	102,163	2,421	96,020	765	2,265	23,149	23,918	38,093	5,669	.	1,640	6,408	.	2024 Sep.
.	110,497	2,274	104,491	738	2,322	21,343	22,064	46,838	8,867	.	1,815	6,277	.	Oct.
.	104,955	1,651	99,506	745	2,380	18,613	20,564	44,852	9,316	.	1,695	6,569	.	Nov.
.	92,480	1,544	87,165	748	2,374	10,591	21,910	39,172	8,906	.	1,659	6,882	.	Dec.

V External position of banks

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

€ million

End of reporting period	Claims on non-residents														
		of which:				Short-term loans and advances				Long-term loans and advances					
						to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks			
	Total	Euro	US dollar	Japanese yen	Pound sterling	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	Money market instruments, bond and notes	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Foreign branches in the Cayman Islands															
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 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	
Q3	23,486	876	22,433	87	51	387	8,319	786	1,829	905	75	–	2,243	1	
2024 Sep.	23,486	876	22,433	87	51	387	8,319	786	1,829	905	75	–	2,243	1	
Oct.	23,258	891	22,184	85	61	443	6,909	1,052	2,517	881	263	–	1,986	2	
Nov.	24,149	982	22,983	86	60	634	7,448	980	2,886	792	3	–	1,892	2	
Dec.	25,230	735	24,311	83	58	767	8,005	716	3,609	705	0	–	1,648	1	
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 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	
Q3	19,992	3,648	1,037	15,287	2	14,024	1,119	2,103	4	–	93	2,119	456	6	
2024 Sep.	19,992	3,648	1,037	15,287	2	14,024	1,119	2,103	4	–	93	2,119	456	6	
Oct.	19,454	3,318	1,023	15,093	2	12,792	2,439	1,444	5	0	89	2,176	445	11	
Nov.	20,772	3,015	1,382	16,363	2	13,610	3,184	1,060	4	0	93	2,277	481	11	
Dec.	21,563	2,684	1,753	17,115	2	14,122	3,022	1,614	4	0	90	2,157	482	11	
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 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	.	.	.	.	.	.	.	
Q3	10,153	1,186	.	.	.	351	2,583	.	.	.	.	.	.	.	
2024 Sep.	10,153	1,186	.	.	.	351	2,583	.	.	.	.	.	.	.	
Oct.	9,230	1,003	.	.	.	588	2,141	.	.	.	.	.	.	.	
Nov.	8,920	1,007	.	.	.	532	2,256	.	.	.	.	.	.	.	
Dec.	8,714	921	.	.	.	436	1,634	.	.	.	.	.	.	.	
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 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	
Q3	59,495	5,697	20,570	5,524	618	7,773	10,488	4,001	9,673	.	1,413	3,081	7,704	15,356	
2024 Sep.	59,495	5,697	20,570	5,524	618	7,773	10,488	4,001	9,673	.	1,413	3,081	7,704	15,356	
Oct.	59,838	6,402	20,921	7,917	578	8,258	12,281	4,084	9,571	.	1,429	3,332	7,742	13,135	
Nov.	60,094	6,450	20,939	8,217	559	7,805	12,889	4,403	9,290	.	1,439	3,522	8,019	12,720	
Dec.	61,065	5,953	20,800	8,665	587	7,873	12,846	4,470	8,985	.	619	4,503	7,830	13,927	
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 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	
Q3	33,429	1,977	3,195	819	26	4,015	2,950	9,875	409	.	62	3,768	270	12,045	
2024 Sep.	33,429	1,977	3,195	819	26	4,015	2,950	9,875	409	.	62	3,768	270	12,045	
Oct.	35,269	2,428	4,367	794	22	4,679	4,163	10,619	457	.	62	3,716	266	11,266	
Nov.	35,650	2,485	4,450	1,098	20	4,286	4,745	10,553	426	.	65	3,881	300	11,357	
Dec.	35,616	2,630	4,128	700	25	4,330	3,990	10,935	366	.	64	4,002	298	11,594	

For footnotes see p. 118 and 119.

V External position of banks

Liabilities to non-residents [1]														
		of which:				Short-term liabilitites				Long-term liabilitites				
						to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
Shares and participating interests	Total	Euro	US dollar	Japanese yen	Pound sterling	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	End of reporting period
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
Foreign branches in the Cayman Islands														
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
8,370	9,081	3,532	5,254	79	36	0	1,205	129	4,466	–	3,281	–	–	2023 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
8,941	8,872	3,924	4,801	89	44	99	1,822	94	4,965	–	1,892	–	–	Q3
8,941	8,872	3,924	4,801	89	44	99	1,822	94	4,965	–	1,892	–	–	2024 Sep.
9,205	7,809	3,941	3,704	87	66	32	1,926	188	3,736	–	1,927	–	–	Oct.
9,512	7,748	4,136	3,447	103	50	46	1,901	98	3,767	–	1,936	–	–	Nov.
9,779	7,858	4,412	3,169	208	51	132	2,247	14	4,080	–	1,373	12	0	Dec.
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
69	13,118	782	407	11,922	2	1,403	8,496	2,570	276	161	56	156	0	2023 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
68	11,036	51	221	10,758	2	220	7,740	2,790	41	158	49	38	0	Q3
68	11,036	51	221	10,758	2	220	7,740	2,790	41	158	49	38	0	2024 Sep.
53	15,009	315	219	14,469	2	416	10,380	3,937	40	152	48	36	0	Oct.
52	15,410	174	184	15,042	2	1,014	10,990	3,103	55	159	51	38	0	Nov.
61	16,810	206	112	16,482	2	2,493	11,995	2,025	52	154	51	40	0	Dec.
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
.	11,278	264	7,424	.	.	.	1,401	.	.	–	.	.	.	2023 Q4
.	13,068	292	8,574	.	.	.	2,605	.	.	–	.	.	.	2024 Q1
.	12,481	266	8,522	.	.	.	2,194	.	.	–	.	.	.	Q2
.	.	.	.	.	.	.	.	.	.	–	.	.	.	Q3
.	.	.	.	.	.	.	.	.	.	–	.	.	.	2024 Sep.
.	.	.	.	.	.	.	.	.	.	–	.	.	.	Oct.
.	.	.	.	.	.	.	.	.	.	–	.	.	.	Nov.
.	.	.	.	.	.	.	.	.	.	–	.	.	.	Dec.
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
–	41,210	1,571	26,344	1,222	1,028	2,368	6,388	9,222	16,581	.	876	.	.	2023 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
.	46,749	1,719	31,972	1,418	1,019	2,015	7,573	11,545	17,381	.	.	.	.	Q3
.	46,749	1,719	31,972	1,418	1,019	2,015	7,573	11,545	17,381	.	.	.	.	2024 Sep.
.	48,159	1,507	33,320	1,334	939	2,175	8,228	11,321	18,115	.	.	.	2,313	Oct.
.	50,982	1,690	34,595	1,947	946	2,308	9,601	11,701	19,304	–	.	.	2,051	Nov.
.	48,408	1,643	33,140	1,567	928	2,336	9,391	10,637	19,136	–	.	.	2,021	Dec.
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
.	19,509	1,661	2,864	6	14	2,450	1,075	11,472	2,134	.	.	1,109	226	2023 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
.	23,074	1,799	4,034	201	10	1,855	2,532	12,567	3,861	.	.	1,174	260	Q3
.	23,074	1,799	4,034	201	10	1,855	2,532	12,567	3,861	.	.	1,174	260	2024 Sep.
.	24,541	2,046	5,314	366	10	2,472	1,794	12,917	5,039	.	.	1,204	271	Oct.
.	23,896	1,882	4,940	393	15	2,368	1,520	12,336	5,284	.	.	1,243	276	Nov.
.	24,173	1,767	4,685	360	13	2,828	1,355	12,316	5,273	.	.	1,251	280	Dec.

V External position of banks

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

End of reporting period; € million

	Claims on non-residents											
				December 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	November 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	865,617	828,326	201,209	414,279	505,413	322,913	264,503	563,823	723,098	105,228
Countries in Europe	263,154	268,553	282,599	290,633	153,921	60,796	159,252	131,381	79,794	210,839	267,086	23,547
EU Member States [1]	141,126	152,670	169,321	172,549	125,900	28,117	77,349	95,200	25,241	147,308	154,997	17,552
Euro area [1]	127,048	139,295	158,404	158,661	123,406	27,203	66,833	91,828	16,770	141,891	142,968	15,693
Austria	2,945	3,488	3,660	3,585	3,381	188	525	3,060	355	3,230	2,464	1,121
Belgium	2,987	3,427	4,085	4,043	3,150	544	1,937	2,106	1,172	2,871	2,390	1,653
Croatia	22	14	10	15	15	–	0	15	–	15	.	.
Cyprus	221	277	389	445	93	199	413	32	.	.	.	.
Estonia	3	5	9	3	1	.	3	0	.	.	.	.
Finland	569	1,002	1,039	1,051	824	199	415	636	145	906	481	570
France	15,402	21,116	23,988	23,622	21,619	1,840	9,333	14,289	1,481	22,141	18,713	4,909
Greece	1,148	773	642	736	711	13	459	277	247	489	.	.
Ireland	10,503	11,057	13,210	13,632	5,281	7,260	6,737	6,895	404	13,228	11,448	2,184
Italy	23,902	23,989	27,538	27,108	26,328	551	7,903	19,205	3,115	23,993	25,994	1,114
Latvia	29	23	20	17	13	.	.	.	.	.	.	.
Lithuania	2	0	1	1	1	.	.	.	.	.	.	.
Luxembourg [2]	22,480	28,421	30,980	30,930	14,819	11,633	22,909	8,021	8,637	22,293	27,725	3,205
Malta	191	311	384	319	229	69	183	136	.	.	319	–
Netherlands	31,308	30,766	36,449	37,446	32,054	4,260	12,758	24,688	559	36,887	36,508	938
Portugal	1,895	1,904	2,158	2,128	1,872	61	772	1,356	371	1,757	2,047	81
Slovakia	201	199	54	83	37	48	75	8	.	.	.	.
Slovenia	13	212	151	207	116	91	105	102	.	.	105	102
Spain	13,249	12,302	13,628	13,280	12,862	232	2,300	10,980	277	13,003	13,480	– 200
Other EU Member States [1]	14,078	13,375	10,917	13,888	2,494	914	10,516	3,372	8,471	5,417	12,029	1,859
Czechia	7,595	6,334	3,931	7,380	672	16	6,748	632	6,466	914	.	.
Denmark	902	824	821	657	367	194	408	249	180	477	454	203
Hungary	337	402	365	381	49	– 2	366	15	243	138	.	.
Poland	1,923	2,857	3,158	2,486	179	87	1,675	811	480	2,006	2,339	147
Sweden	2,018	1,620	1,440	1,595	388	351	779	816	327	1,268	1,442	153
Remaining EU countries [3, 4]	1,303	1,338	1,202	1,389	839	268	540	849	775	614	116	1,273
Other European countries [1]	122,028	115,883	113,278	118,084	28,021	32,679	81,903	36,181	54,553	63,531	112,089	5,995
Guernsey	5,262	5,087	6,662	6,246	1,698	3,819	5,865	381	.	.	.	.
Jersey	3,509	3,061	5,517	4,510	1,066	1,055	2,778	1,732	.	.	4,447	63
Norway	1,853	1,429	1,414	1,508	288	417	539	969	567	941	1,193	315
Russian Federation	632	508	631	613	173	6	475	138	469	144	.	.
Switzerland	11,002	14,732	15,141	16,720	3,837	2,620	14,612	2,108	9,356	7,364	15,092	1,628
Turkey	3,493	2,547	3,133	3,410	2,422	863	1,896	1,514	2,453	957	.	.
United Kingdom	94,307	86,594	78,595	82,965	17,746	23,344	54,773	28,192	41,530	41,435	79,310	3,655
Remaining European countries [5]	1,970	1,925	2,185	2,112	791	555	965	1,147	118	1,994	.	.
Countries in Africa	5,766	4,379	4,469	4,249	.	2,821	.	.	1,004	3,245	.	.
South Africa	1,311	997	1,172	902	.	81	.	.	144	758	.	.
Remaining countries in Africa	4,455	3,382	3,297	3,347	430	2,740	2,041	1,306	860	2,487	.	.
Countries in America	346,048	344,374	425,334	376,618	31,103	314,338	239,001	137,617	120,796	255,822	331,245	45,373
Bahamas	503	542	659	590	335	.	.	.	40	550	.	.
Bermuda	1,545	861	1,023	1,078	.	815	509	569	.	.	.	.
Brazil	1,627	2,838	3,560	3,397	31	851	1,993	1,404	709	2,688	.	.
British Virgin Islands	6,577	5,594	5,123	4,827	354	3,171	3,939	888	–	4,827	.	.
Canada	14,145	10,439	12,964	12,955	3,419	3,843	4,753	8,202	2,617	10,338	8,977	3,978
Cayman Islands	27,896	22,405	26,010	26,502	1,375	23,870	22,952	3,550	3,253	23,249	26,166	336
Curacao [6]	9	9	10	10	.	.	.	.	.	.	.	.
Mexico	2,221	2,191	2,705	2,985	90	2,457	2,371	614	741	2,244	.	.
United States of America	289,151	296,915	370,294	321,180	25,349	276,255	200,962	120,218	113,114	208,066	283,960	37,220
Remaining countries in America	2,374	2,580	2,986	3,094	135	2,856	1,020	2,074	317	2,777	1,942	1,152
Countries in Asia	105,326	121,973	134,010	137,911	14,164	31,831	96,725	41,186	58,735	79,176	107,633	30,278
China, People's Republic of [7]	4,022	10,289	6,764	7,709	684	664	4,330	3,379	1,664	6,045	.	.
Hong Kong	12,528	11,920	11,413	12,044	2,499	4,550	9,612	2,432	3,179	8,865	10,617	1,427
Japan	26,032	35,279	41,137	41,144	4,325	3,248	36,534	4,610	27,486	13,658	38,375	2,769
Korea, Republic of	9,284	11,396	10,013	10,894	1,045	1,297	4,153	6,741	2,379	8,515	4,142	6,752
Singapore	19,493	18,981	26,606	27,423	1,598	11,825	21,177	6,246	15,502	11,921	22,534	4,889
Taiwan	971	788	1,560	1,262	230	107	838	424	237	1,025	.	.
Remaining countries in Asia	32,996	33,320	36,517	37,435	3,783	10,140	20,081	17,354	8,288	29,147	27,057	10,378
Countries in Oceania	14,576	13,331	16,301	16,016	1,316	2,085	7,445	8,571	3,943	12,073	13,180	2,836
Australia	13,574	12,519	15,000	14,790	855	1,868	6,751	8,039	3,507	11,283	12,177	2,613
New Zealand	668	575	861	791	250	178	294	497	.	.	.	.
Remaining countries in Oceania	334	237	440	435	211	39	400	35	.	.	.	.
Countries not identifiable	–	–	–	–	–	–	–	–	–	–	–	–
International organisations [8]	1,432	2,547	2,904	2,899	.	2,408	.	.	231	2,668	.	.

* 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]									
				December 2024						
					of which:		broken down by maturity		broken down by sector	
Country/group of countries	December 2022	December 2023	November 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	564,566	544,831	155,148	262,566	500,180	44,651	132,138	412,693
Countries in Europe	244,523	255,183	289,190	289,547	139,394	85,122	269,573	19,974	54,279	235,268
EU Member States [2]	163,774	170,333	192,805	194,863	120,933	47,257	179,341	15,522	13,439	181,424
Euro area [2]	152,107	156,094	177,880	179,608	115,305	43,922	164,771	14,837	12,993	166,615
Austria	1,973	1,878	3,289	2,168	1,770	334	2,027	141	173	1,995
Belgium	12,043	13,133	14,338	13,635	11,415	1,601	13,342	293	540	13,095
Croatia	8	8	17	15	8	1	15	0	.	.
Cyprus	1,713	1,758	1,528	1,628	316	1,235	.	.	.	.
Estonia	35	25	17	20	9	11	.	.	–	20
Finland	1,718	1,759	1,474	1,587	1,195	227	.	.	43	1,544
France	9,321	12,885	12,904	12,658	8,589	3,166	11,686	972	2,512	10,146
Greece	892	930	1,030	972	724	238	950	22	516	456
Ireland	15,178	16,373	18,117	19,411	8,901	5,594	19,052	359	748	18,663
Italy	18,875	20,390	24,130	23,642	21,062	1,694	20,939	2,703	2,324	21,318
Latvia	22	31	19	27	24	3	27	–	–	27
Lithuania	15	142	304	308	145	151	.	.	–	308
Luxembourg [3]	46,774	42,973	50,826	54,637	25,065	22,205	53,542	1,095	4,963	49,674
Malta	905	973	1,301	1,335	906	320	.	.	.	.
Netherlands	35,042	34,205	37,373	37,850	26,469	6,237	29,574	8,276	311	37,539
Portugal	1,226	1,073	1,480	1,536	1,343	179	1,508	28	136	1,400
Slovakia	160	143	187	60	54	2	60	0	.	.
Slovenia	25	8	6	6	6	0	.	.	3	3
Spain	6,190	7,407	9,540	8,113	7,304	724	7,214	899	717	7,396
Other EU Member States [2]	11,667	14,239	14,925	15,255	5,628	3,335	14,570	685	446	14,809
Czechia	1,168	1,340	1,154	1,179	575	76	1,076	103	8	1,171
Denmark	6,126	5,394	5,985	6,536	2,505	1,981	6,086	450	50	6,486
Hungary	477	458	1,264	782	307	123	.	.	156	626
Poland	588	749	1,383	1,488	208	59	1,488	0	132	1,356
Sweden	3,180	6,179	4,948	5,132	1,954	1,078	5,130	2	67	5,065
Remaining EU countries [4, 5]	128	119	191	138	79	18	.	.	33	105
Other European countries [2]	80,749	84,850	96,385	94,684	18,461	37,865	90,232	4,452	40,840	53,844
Guernsey	3,715	2,475	1,893	1,728	473	781	1,728	–	22	1,706
Jersey	1,333	1,043	1,220	1,477	127	816	.	.	107	1,370
Norway	2,260	2,012	1,706	1,597	345	536	1,597	0	393	1,204
Russian Federation	320	389	160	165	78	75	165	–	79	86
Switzerland	12,613	15,551	15,272	14,603	2,975	7,054	13,286	1,317	5,870	8,733
Turkey	412	316	397	439	55	332	.	.	291	148
United Kingdom	59,195	61,754	74,161	72,914	13,717	27,496	69,857	3,057	33,565	39,349
Remaining European countries [6]	901	1,310	1,576	1,761	691	775	1,761	0	513	1,248
Countries in Africa	3,313	2,646	4,757	4,138	296	2,672	4,047	91	393	3,745
South Africa	1,196	907	1,793	1,162	22	334	.	.	359	803
Remaining countries in Africa	2,117	1,739	2,964	2,976	274	2,338	.	.	34	2,942
Countries in America	167,950	166,613	166,945	148,514	9,266	128,282	133,828	14,686	39,603	108,911
Bahamas	774	336	256	305	20	279	305	–	.	.
Bermuda	1,738	1,958	1,419	1,926	68	1,320	1,926	0	.	.
Brazil	312	294	307	321	23	142	.	.	181	140
British Virgin Islands	8,093	7,334	11,457	11,349	268	9,428	.	.	1	11,348
Canada	4,189	2,788	2,834	2,634	221	1,542	2,409	225	1,833	801
Cayman Islands	19,691	18,345	18,993	18,699	495	17,883	17,395	1,304	10,087	8,612
Curacao [7]	50	55	26	28	18	9	.	.	–	28
Mexico	522	608	1,843	1,457	24	1,295	1,444	13	1,024	433
United States of America	130,477	133,622	128,453	110,442	8,096	95,090	98,424	12,018	25,603	84,839
Remaining countries in America	2,104	1,273	1,357	1,353	33	1,294	1,296	57	859	494
Countries in Asia	81,240	87,298	99,475	98,832	5,068	45,544	88,980	9,852	36,751	62,081
China, People's Republic of [8]	3,994	3,435	4,448	4,238	102	1,701	.	.	2,701	1,537
Hong Kong	17,739	15,295	13,938	13,667	748	9,584	11,934	1,733	2,206	11,461
Japan	7,437	10,913	10,938	11,218	306	599	10,960	258	5,936	5,282
Korea, Republic of	5,299	3,399	3,589	3,447	249	1,480	.	.	681	2,766
Singapore	22,570	28,684	36,102	36,401	1,749	18,987	32,218	4,183	13,157	23,244
Taiwan	3,435	2,146	5,351	4,909	35	3,963	4,649	260	3,564	1,345
Remaining countries in Asia	20,766	23,426	25,109	24,952	1,879	9,230	22,238	2,714	8,506	16,446
Countries in Oceania	4,337	3,447	3,239	2,800	.	.	2,752	48	1,112	1,688
Australia	3,915	2,966	2,786	2,355	338	448	2,307	48	1,006	1,349
New Zealand	120	159	162	149	.	.	.	.	106	43
Remaining countries in Oceania	302	322	291	296	16	272	.	.	–	296
Countries not identifiable	–	–	–	–	–	–	–	–	–	–
International organisations [9]	602	322	960	1,000	.	.	1,000	–	–	1,000

* 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 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
Q3	202,349	51,967	25,547	3,152	88,380	32,238	1,065	144,370	24,930	113,625	3,184	2,631
2024 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
Aug.	200,546	49,619	25,784	3,155	89,967	30,967	1,054	142,069	24,257	112,134	3,036	2,642
Sep.	202,349	51,967	25,547	3,152	88,380	32,238	1,065	144,370	24,930	113,625	3,184	2,631
Oct.	199,639	48,275	26,160	3,192	88,374	32,577	1,061	144,449	24,569	114,268	2,986	2,626
Nov.	200,497	45,737	27,579	2,819	88,909	34,369	1,084	142,816	25,307	112,103	2,878	2,528
Dec.	203,140	47,927	27,138	3,227	89,774	33,978	1,096	145,758	25,628	114,866	2,957	2,307
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 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
Q3	83,152	29,453	5,247	.	42,080	6,008	.	49,514	4,906	42,569	923	1,116
2024 July	85,554	30,032	5,509	.	43,556	5,925	.	48,533	5,426	40,973	948	1,186
Aug.	83,623	28,764	5,282	.	43,478	5,658	.	49,382	5,388	41,955	929	1,110
Sep.	83,152	29,453	5,247	.	42,080	6,008	.	49,514	4,906	42,569	923	1,116
Oct.	81,367	27,382	5,550	.	42,224	5,847	.	50,033	4,903	43,100	918	1,112
Nov.	79,729	25,198	6,405	.	41,928	5,841	.	46,919	4,736	40,225	873	1,085
Dec.	79,016	24,990	6,789	.	41,913	4,966	.	47,709	4,893	40,936	872	1,008
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 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
Q3	47,882	11,599	10,272	1,040	20,560	4,387	24	39,277	14,581	23,791	728	177
2024 July	48,670	10,751	10,781	.	21,403	4,691	.	36,981	12,358	23,783	607	233
Aug.	48,144	11,106	10,722	1,041	20,777	4,473	25	37,466	13,152	23,529	562	223
Sep.	47,882	11,599	10,272	1,040	20,560	4,387	24	39,277	14,581	23,791	728	177
Oct.	48,476	11,666	10,794	1,045	20,393	4,547	31	38,680	14,573	23,380	550	177
Nov.	49,047	11,116	11,471	1,071	20,699	4,658	32	39,961	15,469	23,735	593	164
Dec.	50,123	11,187	11,215	1,422	21,772	4,493	34	40,831	16,243	23,736	695	157
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 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
Q3	178,998	45,548	20,007	2,196	83,514	26,731	1,002	126,122	16,298	105,322	2,944	1,558
2024 July	180,366	44,227	21,094	2,274	84,935	26,852	984	123,576	16,512	102,600	2,839	1,625
Aug.	178,292	43,131	20,708	2,202	84,763	26,495	993	124,468	16,219	103,939	2,764	1,546
Sep.	178,998	45,548	20,007	2,196	83,514	26,731	1,002	126,122	16,298	105,322	2,944	1,558
Oct.	177,038	42,549	20,796	2,245	83,456	26,993	999	125,292	15,581	105,416	2,753	1,542
Nov.	176,772	39,781	21,297	2,258	83,794	28,618	1,024	123,976	16,850	102,989	2,666	1,471
Dec.	179,438	41,027	20,654	2,669	84,786	29,266	1,036	127,443	17,672	105,634	2,739	1,398

* 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 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
Q3	123,237	29,547	9,533	.	60,997	20,818	.	93,443	3,350	87,090	1,563	1,440
2024 July	125,999	30,711	9,866	.	61,923	21,288	.	89,918	2,977	83,902	1,537	1,502
Aug.	124,332	29,371	9,652	.	62,136	20,903	.	91,541	2,908	85,622	1,570	1,441
Sep.	123,237	29,547	9,533	.	60,997	20,818	.	93,443	3,350	87,090	1,563	1,440
Oct.	121,590	27,142	10,233	.	61,035	20,807	.	93,257	3,251	87,015	1,560	1,431
Nov.	121,342	24,960	10,710	.	60,895	22,383	.	90,740	3,049	84,747	1,563	1,381
Dec.	123,757	26,954	10,468	.	60,598	23,270	.	92,767	2,896	87,029	1,531	1,311
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 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
Q3	72,848	27,371	5,209	.	36,639	3,490	.	45,161	3,036	39,777	1,072	1,276
2024 July	75,872	28,816	5,369	.	38,053	3,486	.	42,967	2,813	37,765	1,052	1,337
Aug.	73,817	27,454	5,273	.	37,766	3,178	.	43,795	2,687	38,757	1,077	1,274
Sep.	72,848	27,371	5,209	.	36,639	3,490	.	45,161	3,036	39,777	1,072	1,276
Oct.	71,322	25,253	5,814	.	36,786	3,330	.	45,479	3,064	40,083	1,066	1,266
Nov.	69,268	23,305	6,354	.	36,143	3,333	.	42,141	2,835	37,029	1,061	1,216
Dec.	68,958	23,670	6,720	.	35,547	2,888	.	42,767	2,671	37,921	1,035	1,140
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 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
Q3	22,396	6,419	5,540	956	4,866	4,552	63	17,932	8,632	7,987	240	1,073
2024 July	20,125	5,540	4,817	.	5,533	3,256	.	16,421	6,642	8,387	287	1,105
Aug.	21,296	6,488	5,076	.	5,204	3,514	.	17,283	8,038	7,877	272	1,096
Sep.	22,396	6,419	5,540	956	4,866	4,552	63	17,932	8,632	7,987	240	1,073
Oct.	21,639	5,726	5,364	947	4,918	4,622	62	18,870	8,988	8,565	233	1,084
Nov.	22,720	5,956	6,282	.	5,115	4,746	.	18,551	8,457	8,825	212	1,057
Dec.	23,135	6,900	6,484	.	4,988	4,145	.	18,026	7,956	8,943	218	909
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 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	.	.
Q3	4,857	783	1,627	.	1,408	85	.	5,130	3,155	1,965	10	0
2024 July	4,987	752	1,545	.	1,686	85	.	3,942	1,917	2,003	.	.
Aug.	5,093	894	1,663	.	1,498	85	.	3,892	2,169	1,712	10	1
Sep.	4,857	783	1,627	.	1,408	85	.	5,130	3,155	1,965	10	0
Oct.	4,728	795	1,639	.	1,265	85	.	5,592	3,607	1,974	.	.
Nov.	5,118	972	2,343	.	1,167	85	.	5,008	3,016	1,985	.	.
Dec.	5,431	967	2,286	.	1,538	85	.	4,590	2,748	1,839	.	.

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 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	
Q3	202,349	83,152	47,882	354	6,365	39,846	12,121	17,918	7,629	2,587	565	76,687	11,693	32,238	
2024 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	
Aug.	200,546	83,623	48,144	334	6,306	38,419	11,200	18,365	7,419	2,519	636	78,037	11,930	30,967	
Sep.	202,349	83,152	47,882	354	6,365	39,846	12,121	17,918	7,629	2,587	565	76,687	11,693	32,238	
Oct.	199,639	81,367	48,476	368	6,300	37,217	11,058	18,043	8,117	2,614	578	77,008	11,366	32,577	
Nov.	200,497	79,729	49,047	393	6,246	34,256	11,481	18,400	9,179	2,221	598	77,415	11,494	34,369	
Dec.	203,140	79,016	50,123	383	6,171	37,214	10,713	17,904	9,234	2,615	612	77,214	12,560	33,978	
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 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	
Q3	86,554	70,623	10,027	347	2,979	23,494	5,460	3,169	3,963	.	.	33,209	7,616	8,706	
2024 July	87,944	72,988	10,619	354	2,901	24,736	3,960	3,233	4,121	.	.	34,300	8,140	8,339	
Aug.	85,922	71,319	10,115	323	2,837	23,254	3,906	3,289	3,915	.	.	34,244	7,907	8,392	
Sep.	86,554	70,623	10,027	347	2,979	23,494	5,460	3,169	3,963	.	.	33,209	7,616	8,706	
Oct.	84,985	69,065	10,667	352	2,993	21,556	4,638	3,490	4,483	.	.	33,459	7,479	8,930	
Nov.	82,616	66,760	10,472	369	3,086	18,954	4,313	3,896	4,833	.	.	32,961	7,678	9,017	
Dec.	83,246	67,346	10,440	363	3,057	19,577	3,331	4,377	5,109	.	.	32,606	8,330	8,939	
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 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	
Q3	47,393	32,522	9,058	319	2,969	20,708	4,432	1,309	3,551	.	.	1,348	6,463	8,706	
2024 July	46,907	32,980	9,691	327	2,887	20,743	3,401	1,408	3,740	.	.	1,396	6,833	8,339	
Aug.	45,077	31,486	9,203	290	2,825	19,294	3,345	1,455	3,551	.	.	1,489	6,604	8,392	
Sep.	47,393	32,522	9,058	319	2,969	20,708	4,432	1,309	3,551	.	.	1,348	6,463	8,706	
Oct.	46,279	31,356	9,757	325	2,983	19,450	3,647	1,450	4,132	.	.	.	6,426	8,930	
Nov.	44,101	29,274	9,536	340	3,078	16,680	3,328	1,997	4,457	.	.	.	6,347	9,017	
Dec.	43,844	29,037	9,433	338	3,050	16,215	2,867	1,799	4,687	.	.	.	6,957	8,939	
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 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	
Q3	115,795	12,529	37,855	7	3,386	16,352	6,661	14,749	3,666	.	.	43,478	4,077	23,532	
2024 July	113,511	12,566	38,051	15	3,585	13,946	7,125	15,111	3,446	.	.	43,684	4,344	22,733	
Aug.	114,624	12,304	38,029	11	3,469	15,165	7,294	15,076	3,504	.	.	43,793	4,023	22,575	
Sep.	115,795	12,529	37,855	7	3,386	16,352	6,661	14,749	3,666	.	.	43,478	4,077	23,532	
Oct.	114,654	12,302	37,809	16	3,307	15,661	6,420	14,553	3,634	.	.	43,549	3,887	23,647	
Nov.	117,881	12,969	38,575	24	3,160	15,302	7,168	14,504	4,346	.	.	44,454	3,816	25,352	
Dec.	119,894	11,670	39,683	20	3,114	17,637	7,382	13,527	4,125	.	.	44,608	4,230	25,039	

***** 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
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	2023 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
1,065	144,370	49,514	39,277	397	3,233	7,769	17,161	100,822	12,803	1,825	1,359	2,380	251	Q3
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	2024 July
1,054	142,069	49,382	37,466	364	2,925	7,214	17,043	99,766	12,368	1,832	1,204	2,365	277	Aug.
1,065	144,370	49,514	39,277	397	3,233	7,769	17,161	100,822	12,803	1,825	1,359	2,380	251	Sep.
1,061	144,449	50,033	38,680	416	3,036	7,821	16,748	101,387	12,881	1,810	1,176	2,406	220	Oct.
1,084	142,816	46,919	39,961	455	2,634	8,413	16,894	99,037	13,066	1,738	1,140	2,374	154	Nov.
1,096	145,758	47,709	40,831	405	2,636	7,695	17,933	101,937	12,929	1,754	1,203	2,162	145	Dec.
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
288	55,006	43,638	7,951	296	982	817	7,892	36,274	3,595	.	953	1,049	.	2023 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
285	55,935	40,931	10,857	341	1,574	2,185	10,532	35,881	4,432	.	696	1,139	.	Q3
292	54,346	39,968	10,086	375	1,268	2,104	10,801	34,313	4,194	.	622	1,179	.	2024 July
292	55,259	40,888	10,425	312	1,351	1,979	11,127	35,092	4,275	.	557	1,129	.	Aug.
285	55,935	40,931	10,857	341	1,574	2,185	10,532	35,881	4,432	.	696	1,139	.	Sep.
285	56,283	41,669	10,370	368	1,445	2,280	10,279	36,299	4,715	.	508	1,153	.	Oct.
285	53,132	38,251	10,975	408	1,211	2,032	10,525	33,017	4,940	.	474	1,134	.	Nov.
285	53,651	39,149	10,821	372	1,199	1,950	10,518	34,110	4,587	.	444	1,060	.	Dec.
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
.	24,225	14,206	6,753	290	875	693	7,830	10,784	2,965	.	389	.	346	2023 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
.	27,899	14,049	9,836	332	1,475	1,798	10,496	9,909	3,778	.	397	.	.	Q3
.	26,305	13,153	8,990	370	1,176	1,971	10,146	8,704	3,545	.	312	.	.	2024 July
.	26,797	13,679	9,336	298	1,234	1,845	10,488	9,044	3,627	.	252	.	.	Aug.
.	27,899	14,049	9,836	332	1,475	1,798	10,496	9,909	3,778	.	397	.	.	Sep.
.	28,025	14,521	9,375	362	1,358	1,902	10,248	10,091	4,060	.	211	.	.	Oct.
.	25,262	11,714	9,761	402	1,140	1,659	10,513	7,229	4,231	.	178	.	.	Nov.
.	24,387	11,352	9,470	368	1,125	1,574	10,506	6,979	3,831	.	148	.	.	Dec.
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
705	84,790	8,850	26,272	46	2,280	3,446	6,600	61,990	8,488	.	560	2,282	.	2023 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
780	88,435	8,583	28,420	56	1,659	5,584	6,629	64,941	8,371	.	663	1,241	.	Q3
752	85,972	8,565	26,895	72	2,309	3,882	6,367	64,631	8,170	.	639	1,239	.	2024 July
762	86,810	8,494	27,041	52	1,574	5,235	5,916	64,674	8,093	.	647	1,236	.	Aug.
780	88,435	8,583	28,420	56	1,659	5,584	6,629	64,941	8,371	.	663	1,241	.	Sep.
776	88,166	8,364	28,310	48	1,591	5,541	6,469	65,088	8,166	.	668	1,253	.	Oct.
799	89,684	8,668	28,986	47	1,423	6,381	6,369	66,020	8,126	.	666	1,240	.	Nov.
811	92,107	8,560	30,010	33	1,437	5,745	7,415	67,827	8,342	.	759	1,102	.	Dec.

V External position of banks

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

End of reporting period; € million

	Claims on non-residents											
				December 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	November 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	200,497	203,140	79,016	50,123	82,488	120,652	62,970	140,170	168,066	35,074
Countries in Europe	133,966	145,663	139,460	141,742	76,349	6,410	54,094	87,648	47,240	94,502	115,833	25,909
EU Member States [1]	113,587	128,525	121,342	123,757	72,770	1,902	42,215	81,542	38,118	85,639	99,782	23,975
Euro area [1]	66,522	77,240	69,268	68,958	66,581	1,371	30,390	38,568	24,960	43,998	66,021	2,937
Austria	442	465	424	389	362	11	34	355	166	223	165	224
Belgium	556	623	190	249	215	17	83	166	93	156	138	111
Croatia	0	6	5	5	5	–	0	5	–	5	5	–
Cyprus	328	333	213	185	50	107	.	.	–	185	185	–
Estonia	0	0	5	.	.	–	1	.	.	1	1	.
Finland	221	301	283	281	258	.	2	279	278	3	3	278
France	2,246	2,497	3,756	1,609	1,369	156	766	843	327	1,282	1,227	382
Greece	19	55	37	37	36	–	.	.	.	.	37	–
Ireland	583	2,063	400	356	346	8	40	316	35	321	.	.
Italy	23,372	22,291	21,963	21,867	21,530	303	2,439	19,428	1,395	20,472	21,182	685
Latvia	0	0	0	0	0	–	0	0	–	0	0	–
Lithuania	4	.	.	2	2	–	1	1	–	2	2	–
Luxembourg [2]	17,600	23,452	20,550	19,938	19,021	274	18,092	1,846	16,466	3,472	19,769	169
Malta	17	18	32	32	6	.	5	27	–	32	32	–
Netherlands	1,300	1,337	1,874	1,710	1,159	426	636	1,074	338	1,372	1,355	355
Portugal	244	224	220	217	209	.	11	206	0	217	.	.
Slovakia	2,328	.	.	.	.	–	.	.	.	.	.	–
Slovenia	0	0	0	0	0	–	0	0	–	0	0	–
Spain	17,130	18,338	15,889	17,352	17,284	21	4,184	13,168	1,992	15,360	16,986	366
Other EU Member States [1]	47,065	51,285	52,074	54,799	6,189	531	11,825	42,974	13,158	41,641	33,761	21,038
Czechia	3,190	2,927	2,881	3,423	59	–	2,030	1,393	1,972	1,451	.	.
Denmark	151	103	145	687	673	1	10	677	98	589	.	.
Hungary	1,742	1,827	152	161	16	.	146	15	0	161	161	–
Poland	40,368	44,623	46,938	48,604	4,879	295	9,613	38,991	9,443	39,161	29,305	19,299
Sweden	676	621	601	556	456	42	25	531	283	273	278	278
Remaining EU countries [3, 4]	938	1,184	1,357	1,368	106	.	1	1,367	1,362	6	6	1,362
Other European countries [1]	20,379	17,138	18,118	17,985	3,579	4,508	11,879	6,106	9,122	8,863	16,051	1,934
Guernsey	220	.	.	.	.	.	.	.	–	.	.	–
Jersey	1,067	1,004	737	707	350	61	206	501	.	.	707	–
Norway	406	.	.	.	232	65	.	.	.	83	.	270
Russian Federation	2,626	1,850	1,224	1,225	.	.	900	325	846	379	.	.
Switzerland	8,874	5,481	6,244	5,750	568	1,551	4,447	1,303	3,886	1,864	4,354	1,396
Turkey	871	644	859	894	684	210	808	86	378	516	.	.
United Kingdom	5,828	6,810	7,800	7,855	1,615	1,915	4,778	3,077	3,605	4,250	7,625	230
Remaining European countries [5]	487	466	485	611	96	159	454	157	155	456	.	.
Countries in Africa	484	595	595	530	428	67	138	392	0	530	530	–
South Africa	6	1	1	0	0	0	0	0	0	0	0	–
Remaining countries in Africa	478	594	594	530	428	67	138	392	0	530	530	–
Countries in America	48,087	43,448	43,739	44,852	912	40,914	18,343	26,509	11,419	33,433	40,415	4,437
Bahamas	.	.	.	43	.	25	.	.	–	43	.	.
Bermuda	–	–	–	–	–	–	–	–	–	–	–	–
Brazil	2,301	2,258	2,456	2,763	2	471	2,258	505	1,970	793	.	.
British Virgin Islands	1,013	709	684	643	65	131	230	413	–	643	643	–
Canada	729	703	610	619	265	321	4	615	275	344	49	570
Cayman Islands	1,042	1,262	1,756	1,959	209	1,658	1,275	684	600	1,359	1,959	–
Curacao [6]	.	.	.	–	–	–	–	–	–	–	–	–
Mexico	150	79	274	312	.	254	.	.	.	.	312	–
United States of America	41,928	37,644	37,134	37,719	183	37,411	13,916	23,803	8,203	29,516	34,246	3,473
Remaining countries in America	853	736	772	794	139	643	430	364	.	.	794	–
Countries in Asia	13,089	12,004	15,306	15,049	918	2,330	9,744	5,305	4,068	10,981	11,119	3,930
China, People's Republic of [7]	6,162	6,395	7,734	7,724	1	.	.	.	1,599	6,125	.	.
Hong Kong	78	36	34	39	24	7	.	.	30	9	39	–
Japan	157	413	552	458	104	74	304	154	313	145	304	154
Korea, Republic of	108	129	119	119	90	13	2	117	96	23	3	116
Singapore	1,897	1,098	1,175	1,142	164	494	1,039	103	887	255	1,057	85
Taiwan	5	7	5	7	0	.	.	.	2	5	7	–
Remaining countries in Asia	4,682	3,926	5,687	5,560	535	1,737	3,615	1,945	1,141	4,419	.	.
Countries in Oceania	.	523	392	400	203	.	169	231	243	157	169	231
Australia	424	467	326	326	141	32	157	169	178	148	157	169
New Zealand	34	56	66	.	.	–	.	62	65	.	.	.
Remaining countries in Oceania	.	0	0	.	.	.	.	–	–	.	.	.
Countries not identifiable	–	–	–	–	–	–	–	–	–	–	–	–
International organisations [8]	.	434	1,005	567	206	.	–	567	–	567	–	567

* 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]									
				November 2024						
					of which:		broken down by maturity		broken down by sector	
Country/group of countries	December 2022	December 2023	#REF! 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	142,816	145,758	47,709	40,831	140,494	5,264	28,585	117,173
Countries in Europe	108,812	108,413	108,305	111,325	46,655	16,305	107,618	3,707	19,100	92,225
EU Member States [2]	95,154	93,518	90,740	92,767	41,252	7,502	89,925	2,842	4,427	88,340
Euro area [2]	53,461	47,104	42,141	42,767	35,385	5,651	40,592	2,175	3,706	39,061
Austria	372	612	823	735	556	137	712	23	30	705
Belgium	164	170	214	245	124	88	.	.	26	219
Croatia	68	26	55	29	23	2	29	–	.	.
Cyprus	200	149	152	153	81	40	.	.	.	.
Estonia	16	10	15	11	6	3	11	–	.	.
Finland	19	10	11	9	5	1	9	–	.	.
France	772	705	382	361	118	210	361	0	55	306
Greece	69	170	84	117	22	95	117	–	.	.
Ireland	254	478	160	183	46	73	.	.	46	137
Italy	22,555	18,127	14,683	15,816	15,258	496	15,295	521	782	15,034
Latvia	8	5	25	4	3	.	4	–	.	.
Lithuania	9	7	5	6	4	.	6	–	.	.
Luxembourg [3]	15,990	12,967	10,553	10,141	5,942	3,286	8,876	1,265	1,992	8,149
Malta	144	65	38	56	22	13	.	.	.	.
Netherlands	830	698	973	880	164	336	692	188	276	604
Portugal	70	31	93	83	54	14	.	.	.	.
Slovakia	1,056	1,017	1,007	1,021	1,016	1	.	.	.	.
Slovenia	9	25	32	16	1	0	16	–	14	2
Spain	10,924	11,832	12,836	12,901	11,940	855	12,729	172	380	12,521
Other EU Member States [2]	41,693	46,414	48,599	50,000	5,867	1,851	49,333	667	721	49,279
Czechia	2,610	2,681	2,958	3,008	12	8	.	.	1	3,007
Denmark	16	13	21	37	10	8	37	–	.	.
Hungary	1,503	1,524	12	17	2	14	17	–	.	.
Poland	36,984	41,653	45,041	46,369	5,806	1,796	46,153	216	212	46,157
Sweden	64	82	82	85	27	3	85	–	7	78
Remaining EU countries [4, 5]	516	461	485	484	10	22	.	.	472	12
Other European countries [2]	13,658	14,895	17,565	18,558	5,403	8,803	17,693	865	14,673	3,885
Guernsey	112	65	35	73	.	45	.	.	.	.
Jersey	149	101	108	139	13	111	139	–	.	.
Norway	11	9	14	17	.	2	.	.	1	16
Russian Federation	1,889	1,086	486	466	77	48	400	66	94	372
Switzerland	5,306	8,471	10,974	11,057	3,912	5,041	10,903	154	10,170	887
Turkey	145	137	276	364	303	59	364	–	62	302
United Kingdom	4,951	4,271	4,454	5,111	847	2,639	4,466	645	3,301	1,810
Remaining European countries [6]	1,095	755	1,218	1,331	234	858	1,331	–	1,021	310
Countries in Africa	1,064	761	832	849	.	813	849	–	778	71
South Africa	57	46	59	65	.	61	65	–	.	.
Remaining countries in Africa	1,007	715	773	784	10	752	784	–	.	.
Countries in America	22,836	19,417	20,062	20,054	455	18,402	19,555	499	2,709	17,345
Bahamas	21	5	11	6	0	4	6	–	.	.
Bermuda	12	35	6	8	.	7	8	–	.	.
Brazil	709	878	979	673	.	45	673	–	.	.
British Virgin Islands	300	156	133	141	23	67	141	–	–	141
Canada	156	150	129	108	4	103	108	–	.	.
Cayman Islands	993	1,501	1,478	1,439	47	1,078	.	.	353	1,086
Curacao [7]	0	–	0	0	0	–	0	–	–	0
Mexico	81	43	69	58	8	50	58	–	.	.
United States of America	19,823	16,090	16,409	16,901	347	16,361	16,405	496	1,715	15,186
Remaining countries in America	741	559	848	720	23	687	.	.	.	.
Countries in Asia	12,081	10,816	13,035	12,976	357	5,067	11,919	1,057	5,997	6,979
China, People's Republic of [8]	5,835	5,424	6,486	6,705	9	226	.	.	.	.
Hong Kong	178	201	232	164	39	114	.	.	103	61
Japan	206	223	285	364	5	355	364	–	265	99
Korea, Republic of	202	190	220	184	2	179	184	–	179	5
Singapore	2,121	1,849	2,819	2,380	131	2,050	2,380	–	2,091	289
Taiwan	92	59	42	48	7	41	.	.	.	.
Remaining countries in Asia	3,447	2,870	2,951	3,131	164	2,102	3,073	58	1,973	1,158
Countries in Oceania	.	.	.	.	13	244	.	.	.	.
Australia	.	.	6	5	3	1	.	.	.	.
New Zealand	7	6	.	.	0	4	4	.	.	3
Remaining countries in Oceania	150	104	282	256	10	239	.	.	–	256
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]									
							December 2024			
								of which:		
Country/group of countries	December 2019	December 2020	December 2021	December 2022	December 2023	November 2024	Claims, total	Euro	US dollar	Currency of debtor country [2]
	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	2,100,449	2,062,650	1,110,620	611,511	267,559
Countries in Europe	1,145,097	1,162,304	1,127,567	1,101,036	1,155,048	1,215,019	1,226,827	924,066	90,937	165,605
EU Member States [5]	1,004,617	829,922	811,137	834,710	901,198	945,876	959,238	806,133	51,819	60,248
Euro area [5]	671,124	700,199	682,610	700,296	761,500	806,611	813,378	729,833	49,206	.
Austria	45,301	47,968	48,555	52,048	58,019	58,661	58,442	58,131	224	.
Belgium	20,750	23,535	22,966	23,320	28,361	28,874	29,640	28,400	1,094	.
Croatia	1,090	689	658	701	3,771	5,247	2,956	2,956	0	.
Cyprus	2,037	1,708	1,461	1,068	1,160	1,287	1,259	739	482	.
Estonia	146	284	335	324	564	645	602	601	0	.
Finland	19,711	21,687	17,803	18,186	21,013	24,138	24,070	23,725	291	.
France	155,879	158,082	146,438	158,230	176,549	199,108	198,827	187,816	9,567	.
Greece	20,369	19,601	18,344	18,907	14,663	15,028	12,554	12,393	160	.
Ireland	33,288	32,254	32,673	34,434	35,025	40,002	42,767	29,607	10,280	.
Italy	73,783	73,733	70,779	73,106	82,603	85,247	89,370	83,712	5,072	.
Latvia	737	842	796	794	798	798	773	763	9	.
Lithuania	735	993	1,117	1,188	1,275	1,453	1,454	1,453	0	.
Luxembourg [6]	119,360	120,509	132,899	131,625	143,013	141,344	142,055	117,758	13,503	.
Malta	1,070	1,181	1,550	1,253	1,233	1,662	1,514	912	602	.
Netherlands	99,377	104,850	99,043	91,211	93,368	101,264	100,762	95,633	3,134	.
Portugal	7,576	7,922	6,800	6,316	6,266	6,762	6,725	6,492	22	.
Slovakia	4,204	3,687	3,757	5,985	9,791	10,550	12,664	11,418	1,075	.
Slovenia	1,590	2,254	1,641	1,657	1,771	2,027	2,013	1,871	141	.
Spain	60,880	65,045	62,368	66,578	68,270	67,517	69,447	65,453	3,550	.
Other EU Member States [5]	333,493	129,723	128,527	134,414	139,698	139,265	145,860	76,300	2,613	60,248
Bulgaria	505	528	675	488	537	578	607	506	2	101
Czechia	8,583	10,391	12,442	13,379	12,384	10,253	14,171	5,422	5	8,732
Denmark	12,445	13,193	11,416	11,857	11,419	11,505	12,863	11,452	680	630
Hungary	4,549	4,514	4,790	4,194	4,476	2,703	2,655	1,890	178	587
Poland	47,656	51,873	52,977	56,928	63,477	66,295	67,897	21,242	399	45,003
Romania	1,091	1,525	1,438	1,503	2,019	1,357	1,714	1,513	29	68
Sweden	28,838	29,510	28,297	30,226	31,093	29,697	29,392	22,845	924	5,127
EU institutions	22,149	17,500	15,834	15,138	14,293	16,877	16,561	11,430	396	.
Other European countries [5]	140,480	332,382	316,430	266,326	253,850	269,143	267,589	117,933	39,118	105,357
Guernsey	10,385	5,911	5,659	5,917	5,842	7,374	7,156	1,862	4,326	963
Iceland	750	691	542	524	556	706	700	614	79	7
Isle of Man	1,665	1,889	2,316	2,186	2,074	1,923	2,007	668	217	1,122
Jersey	10,149	9,146	9,187	12,535	9,749	11,883	10,830	2,462	998	7,301
Liechtenstein	706	635	555	733	779	650	648	442	171	37
Norway	28,218	25,969	25,925	24,961	24,186	25,348	25,829	20,969	2,336	2,209
Russian Federation	7,140	7,305	6,483	5,378	3,863	2,839	2,345	1,012	99	1,230
Switzerland	66,941	55,649	67,421	55,717	41,756	45,587	47,057	17,919	4,918	21,615
Turkey	11,444	11,884	11,872	12,658	10,653	11,701	14,155	11,616	2,389	148
Ukraine	1,038	1,071	969	1,078	576	751	767	416	168	182
United Kingdom	206,587	210,297	183,656	142,900	152,356	158,408	154,135	58,154	23,420	70,543
Remaining European countries	2,044	1,935	1,845	1,739	1,460	1,973	1,960	1,799	– 3	0
Countries in Africa	19,654	18,892	19,697	20,941	22,125	22,314	22,268	12,227	8,366	1,247
Algeria	18	44	37	42	33	67	60	33	27	0
Cameroon	118	140	208	205	193	193	189	135	54	0
Cote d'Ivoire	541	790	923	950	1,124	1,224	1,343	1,358	– 15	0
Egypt	4,345	4,346	4,256	3,537	3,908	3,216	3,199	2,041	905	224
Ghana	909	954	1,271	1,287	983	867	861	718	141	0
Kenya	277	227	216	175	447	267	258	115	121	3
Liberia	3,721	3,084	3,293	3,177	3,532	3,229	3,347	1	3,347	0
Libya	0	0	0	0	0	0	0	0	0	0
Morocco	1,404	1,674	1,780	2,013	2,061	2,543	2,574	2,449	125	1
Nigeria	969	1,254	1,330	1,589	1,216	1,146	1,230	350	863	0
South Africa	2,936	2,836	2,110	2,526	2,265	3,045	2,713	1,075	621	1,012
Tunisia	494	645	765	962	1,006	959	957	947	– 11	6
Zimbabwe	79	83	86	89	89	100	100	88	12	0
Remaining countries in Africa	3,843	2,815	3,422	4,389	5,268	5,458	5,437	2,917	2,176	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

VI German contribution to the consolidated banking statistics of the BIS

Loans and advances					Foreign securities [3]					
							issued by foreign enterprises and households			
Total	of which: with a residual maturity of one year or less	to foreign banks	to foreign enterprises and households	to foreign general government	Total	issued by foreign banks	Total	of which: foreign shares [4]	issued by foreign general government	Country/group of countries
11	12	13	14	15	16	17	18	19	20	
1,465,398	910,166	420,149	987,199	58,050	597,252	240,542	138,026	15,450	218,684	All countries
812,760	451,180	241,414	540,828	30,518	414,067	196,810	87,379	14,428	129,878	Countries in Europe
589,912	296,029	161,136	404,114	24,662	369,326	169,495	78,835	12,574	120,996	EU Member States [5]
509,184	258,720	139,987	344,973	24,224	304,194	125,963	75,457	12,474	102,774	Euro area [5]
31,099	8,099	6,792	18,182	6,125	27,343	19,131	986	44	7,226	Austria
11,269	5,032	1,722	8,383	1,164	18,371	6,023	1,690	877	10,658	Belgium
2,312	2,218	2,171	141	0	644	9	2	–	633	Croatia
1,141	679	193	948	–	118	–	0	0	118	Cyprus
346	259	–	346	–	256	38	0	0	218	Estonia
6,434	3,002	787	5,554	93	17,636	13,585	1,163	123	2,888	Finland
112,176	62,247	51,318	56,166	4,692	86,651	49,937	10,651	246	26,063	France
12,234	2,750	2,314	840	9,080	320	1	23	0	296	Greece
27,006	17,160	3,414	23,574	18	15,761	270	13,669	2,110	1,822	Ireland
63,086	20,504	16,081	44,647	2,358	26,284	3,069	3,598	374	19,617	Italy
108	44	0	53	55	665	6	0	0	659	Latvia
360	118	–	360	–	1,094	–	8	0	1,086	Lithuania
107,549	64,448	24,545	82,979	25	34,506	5,653	27,389	7,172	1,464	Luxembourg [6]
1,282	674	11	1,271	–	232	–	33	0	199	Malta
65,291	26,957	4,553	60,723	15	35,471	18,952	14,764	1,455	1,755	Netherlands
4,153	2,486	1,747	2,313	93	2,572	462	213	1	1,897	Portugal
9,337	8,401	7,877	1,458	2	3,327	1,341	114	–	1,872	Slovakia
468	297	166	302	–	1,545	40	0	0	1,505	Slovenia
51,244	31,056	14,007	36,733	504	18,203	7,446	1,078	72	9,679	Spain
80,728	37,309	21,149	59,141	438	65,132	43,532	3,378	100	18,222	Other EU Member States [5]
177	54	14	163	–	430	4	28	0	398	Bulgaria
13,445	9,864	8,439	5,005	1	726	339	236	0	151	Czechia
7,543	4,424	3,247	4,296	–	5,320	4,756	443	1	121	Denmark
1,450	949	365	950	135	1,205	56	55	44	1,094	Hungary
44,735	15,080	4,417	40,194	124	23,162	7,177	540	54	15,445	Poland
319	233	39	280	0	1,395	– 8	508	0	895	Romania
12,536	6,597	4,252	8,253	31	16,856	15,170	1,568	1	118	Sweden
523	108	376	–	147	16,038	16,038	–	–	–	EU institutions
222,848	155,151	80,278	136,714	5,856	44,741	27,315	8,544	1,854	8,882	Other European countries [5]
7,155	5,949	60	7,095	–	1	–	1	1	–	Guernsey
483	38	194	289	–	217	22	8	–	187	Iceland
2,006	864	7	1,999	–	1	–	1	0	–	Isle of Man
10,374	4,496	0	10,374	–	456	–	456	– 7	–	Jersey
477	194	17	460	0	171	–	171	169	–	Liechtenstein
8,500	6,209	5,145	3,352	3	17,329	15,379	1,921	1	29	Norway
2,344	1,389	976	1,357	11	1	–	– 19	– 19	20	Russian Federation
42,686	25,855	15,559	25,688	1,439	4,371	2,418	1,311	319	642	Switzerland
14,859	7,277	4,725	7,421	2,713	– 704	10	62	0	– 776	Turkey
582	512	161	218	203	185	–	26	–	159	Ukraine
131,553	101,703	53,216	77,478	859	22,582	9,486	4,604	1,390	8,492	United Kingdom
1,829	665	218	983	628	131	–	2	0	129	Remaining European countries
21,582	8,253	2,629	9,493	9,460	686	– 3	599	0	90	Countries in Africa
60	60	60	0	–	–	–	–	–	–	Algeria
189	79	2	27	160	–	–	–	–	–	Cameroon
1,361	960	5	386	970	– 18	2	0	–	– 20	Cote d'Ivoire
2,986	1,151	704	1,415	867	213	– 5	224	0	– 6	Egypt
867	552	1	154	712	– 6	–	– 6	–	–	Ghana
265	201	126	57	82	– 7	–	–	–	– 7	Kenya
3,347	563	–	3,347	–	0	–	0	0	–	Liberia
0	0	–	0	–	–	–	–	–	–	Libya
2,551	274	23	1,038	1,490	23	–	0	0	23	Morocco
1,228	646	538	545	145	2	–	– 6	0	8	Nigeria
2,260	792	704	663	893	453	–	343	0	110	South Africa
940	190	17	163	760	17	–	17	–	–	Tunisia
100	100	–	57	43	–	–	–	–	–	Zimbabwe
5,428	2,685	449	1,641	3,338	9	–	27	0	– 18	Remaining countries in Africa

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

VI German contribution to the consolidated banking statistics of the BIS

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

End of reporting period; € million

	Claims on non-residents [1]									
							December 2024			
								of which:		
Country/group of countries	December 2019	December 2020	December 2021	December 2022	December 2023	November 2024	Claims, total	Euro	US dollar	Currency of debtor country [2]
	1	2	3	4	5	6	7	8	9	10
Countries in America	445,558	424,095	474,912	503,550	504,552	611,839	560,197	75,300	455,157	13,074
Argentina	1,084	784	771	744	783	678	680	139	540	0
Bahamas	1,826	1,098	1,368	2,371	2,105	2,453	2,328	739	1,573	0
Bermuda	5,865	5,010	4,854	4,651	3,756	3,371	3,450	146	2,675	0
Bolivia, Plurinational State of	30	84	41	32	112	167	136	3	134	0
Brazil	5,125	5,234	4,836	6,237	7,066	8,434	8,714	942	3,106	4,639
British Virgin Islands	10,737	9,738	10,338	6,849	5,428	5,035	4,777	305	2,831	.
Canada	33,761	36,126	36,990	46,492	42,231	46,147	45,439	29,590	6,277	7,395
Cayman Islands	39,729	23,193	29,858	41,530	47,316	64,617	64,455	19,318	44,146	0
Chile	2,180	2,155	2,428	2,406	2,360	2,241	2,350	406	1,941	6
Columbia	1,225	1,756	1,933	2,668	2,833	3,186	3,166	1,682	1,472	11
Cuba	86	68	59	55	48	45	45	45	0	0
Curacao [7]	128	78	78	103	102	99	92	82	10	0
Ecuador	328	287	632	366	415	247	306	14	290	.
Guatemala	254	241	247	511	394	508	534	11	523	0
Mexico	4,600	4,382	4,342	4,431	4,147	6,742	7,381	1,200	5,148	966
Panama	1,612	1,595	1,279	1,155	1,158	1,404	1,459	447	1,004	0
Paraguay	128	80	89	255	217	363	426	23	401	0
Peru	1,072	1,219	1,333	1,790	2,172	2,479	2,404	725	1,639	39
United States of America	333,556	329,179	371,747	379,054	379,889	461,176	409,427	19,199	379,125	.
Uruguay	548	442	429	394	362	627	677	37	638	1
Venezuela, Bolivarian Republic	75	50	– 37	21	27	26	23	8	15	0
Remaining countries in America	1,609	1,296	1,297	1,435	1,631	1,794	1,928	239	1,669	17
Countries in Asia	172,952	152,314	146,255	149,280	165,700	180,195	183,846	50,251	46,951	78,180
Bahrain	1,492	1,411	1,358	1,473	1,008	949	952	34	897	11
China, People's Republic of [8]	19,584	18,953	16,659	15,640	22,874	18,361	19,067	4,238	1,166	12,227
Hong Kong	14,396	12,192	13,145	12,355	11,328	11,200	11,544	3,338	3,706	1,421
India	23,986	18,589	21,043	21,027	22,006	25,982	26,840	5,374	2,872	17,808
Indonesia	6,636	6,240	5,834	5,995	6,708	8,645	8,242	3,881	1,338	2,922
Iran	11	8	3	2	1	1	1	1	0	0
Iraq	427	392	465	531	842	835	829	723	105	0
Israel	1,157	1,288	2,090	2,262	2,593	1,938	2,260	782	561	913
Japan	38,790	32,524	22,720	26,805	30,706	34,516	33,440	13,347	2,860	17,227
Jordan	543	643	696	705	830	908	915	798	100	6
Kazakhstan	198	167	136	94	114	145	148	27	98	10
Korea, Republic of	11,026	8,599	11,237	11,107	13,952	13,565	14,401	2,221	3,819	8,190
Kuwait	865	1,076	1,015	937	1,144	1,257	1,299	434	835	28
Lebanon	149	120	116	94	45	38	41	3	37	0
Malaysia	2,134	2,294	1,821	1,774	2,199	3,023	3,014	102	978	1,872
Myanmar	42	40	28	30	11	7	7	3	4	0
Pakistan	742	979	348	473	317	350	378	50	95	220
Philippines	1,843	1,117	1,136	1,617	1,709	2,723	2,852	106	2,108	586
Qatar	3,529	3,293	2,623	3,119	3,930	4,151	4,128	1,622	2,495	4
Saudi Arabia	4,515	3,908	4,038	4,314	3,349	3,713	3,832	1,167	2,409	206
Singapore	19,388	19,506	21,073	20,172	21,562	26,671	29,018	4,554	10,673	11,546
Sri Lanka	895	733	520	277	261	255	192	5	63	121
Syria	0	1	0	0	1	0	0	0	0	0
Taiwan	3,708	1,872	1,696	1,060	934	1,888	1,616	1,102	71	442
Thailand	2,559	2,264	2,730	2,732	2,358	2,567	2,533	178	151	2,154
Turkmenistan	536	439	382	308	212	139	132	92	40	0
United Arab Emirates	5,888	5,893	5,004	5,161	5,654	6,391	6,333	1,539	4,300	178
Uzbekistan	667	795	1,177	1,643	2,269	3,176	3,096	2,607	488	0
Vietnam	2,163	2,185	2,415	2,440	2,122	1,673	1,691	331	1,270	88
Remaining countries in Asia	5,083	4,793	4,747	5,133	4,661	5,128	5,045	1,592	3,412	0
Countries in Oceania	33,813	28,926	28,384	30,314	29,915	33,877	33,212	19,234	3,978	9,453
Australia	27,653	23,523	23,151	25,003	24,101	26,958	26,414	16,417	767	8,981
Marshall Islands	3,692	2,823	2,458	2,273	2,671	3,082	3,041	92	2,950	.
New Zealand	2,368	2,508	2,506	2,750	2,894	3,364	3,283	2,519	178	472
Papua New Guinea	13	– 16	0	20	0	0	0	0	0	0
Remaining countries in Oceania	87	88	269	268	249	473	474	206	83	0
Countries not identifiable	34	1	0	0	1	34	0	0	0	.
International organisations [9]	10,260	14,582	15,919	20,559	26,436	37,171	36,300	29,542	6,122	.

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

VI German contribution to the consolidated banking statistics of the BIS

Loans and advances					Foreign securities [3]					
							issued by foreign enterprises and households			
Total	of which: with a residual maturity of one year or less	to foreign banks	to foreign enterprises and households	to foreign general government	Total	issued by foreign banks	Total	of which: foreign shares [4]	issued by foreign general government	
11	12	13	14	15	16	17	18	19	20	Country/group of countries
464,596	341,579	121,562	336,671	6,363	95,601	23,570	27,545	861	44,486	Countries in America
668	192	16	511	141	12	–	0	0	12	Argentina
2,333	2,313	1,864	138	331	– 5	–	–	–	– 5	Bahamas
3,429	1,124	5	3,424	–	21	–	21	0	–	Bermuda
138	42	128	10	–	– 2	–	– 2	–	–	Bolivia, Plurinational State of
5,924	4,180	4,342	1,209	373	2,790	19	782	0	1,989	Brazil
4,669	3,756	–	4,669	–	108	–	108	3	–	British Virgin Islands
13,980	8,066	1,955	11,964	61	31,459	21,995	2,081	5	7,383	Canada
63,683	58,324	6,137	57,546	–	772	3	888	52	– 119	Cayman Islands
1,871	788	448	1,409	14	479	– 1	139	0	341	Chile
2,623	794	448	318	1,857	543	–	178	0	365	Columbia
45	38	22	0	23	–	–	–	–	–	Cuba
3	3	–	3	–	89	–	89	9	–	Curacao [7]
306	236	178	33	95	0	–	–	–	0	Ecuador
520	503	505	8	7	14	–	–	–	14	Guatemala
6,305	3,602	1,935	3,781	589	1,076	–	878	0	198	Mexico
1,182	545	368	814	–	277	–	44	0	233	Panama
426	300	301	81	44	–	–	–	–	–	Paraguay
2,321	670	521	694	1,106	83	–	50	3	33	Peru
351,668	254,582	101,487	248,630	1,551	57,759	1,554	22,286	789	33,919	United States of America
676	115	48	628	–	1	–	–	–	1	Uruguay
17	11	0	17	0	6	–	3	–	3	Venezuela, Bolivarian Republic
1,809	1,395	854	784	171	119	–	0	–	119	Remaining countries in America
143,326	98,317	50,090	81,807	11,429	40,520	8,908	9,830	30	21,782	Countries in Asia
957	288	591	366	–	– 5	–	– 1	–	– 4	Bahrain
14,149	9,635	3,529	8,662	1,958	4,918	290	1,290	2	3,338	China, People's Republic of [8]
10,163	9,392	1,466	8,697	–	1,381	86	745	1	550	Hong Kong
20,104	8,751	4,312	13,845	1,947	6,736	5	865	8	5,866	India
6,138	1,857	472	2,062	3,604	2,104	0	1,272	9	832	Indonesia
1	1	–	1	0	–	–	–	–	–	Iran
829	163	–	297	532	0	–	–	–	0	Iraq
1,281	758	503	776	2	979	–	793	0	186	Israel
28,451	24,895	16,030	12,019	402	4,989	1,744	2,028	8	1,217	Japan
913	186	60	92	761	2	–	–	–	2	Jordan
130	37	107	23	–	18	–	4	0	14	Kazakhstan
5,056	4,980	1,265	3,791	0	9,345	1,603	854	1	6,888	Korea, Republic of
1,298	715	532	766	–	1	–	–	–	1	Kuwait
4	1	0	4	–	37	–	–	–	37	Lebanon
1,555	1,292	1,170	384	1	1,459	44	452	0	963	Malaysia
7	2	–	4	3	–	–	–	–	–	Myanmar
377	301	280	96	1	1	7	0	–	– 6	Pakistan
2,649	2,062	722	1,911	16	203	0	123	0	80	Philippines
4,041	2,360	2,038	1,902	101	87	–	0	–	87	Qatar
3,756	2,261	1,112	2,640	4	76	–	20	–	56	Saudi Arabia
22,545	19,014	9,457	13,068	20	6,473	4,406	838	0	1,229	Singapore
167	96	26	93	48	25	0	– 1	–	26	Sri Lanka
0	0	–	0	0	–	–	–	–	–	Syria
1,291	782	462	829	–	325	–	325	0	–	Taiwan
1,359	1,165	771	588	–	1,174	716	56	1	402	Thailand
132	68	4	–	128	–	–	–	–	–	Turkmenistan
6,259	3,769	1,570	4,688	1	74	5	69	0	0	United Arab Emirates
3,093	1,574	1,946	758	389	3	–	3	–	–	Uzbekistan
1,601	456	203	1,167	231	90	–	90	–	0	Vietnam
5,020	1,456	1,462	2,278	1,280	25	2	5	0	18	Remaining countries in Asia
19,416	9,960	2,553	16,746	117	13,796	10,731	2,526	131	539	Countries in Oceania
15,160	8,483	2,283	12,760	117	11,254	9,352	1,597	131	305	Australia
3,041	541	–	3,041	–	0	–	0	0	–	Marshall Islands
741	515	70	671	0	2,542	1,379	929	0	234	New Zealand
0	0	–	0	–	0	–	0	0	–	Papua New Guinea
474	421	200	274	–	–	–	–	–	–	Remaining countries in Oceania
0	0	0	0	–	–	–	–	–	–	Countries not identifiable
3,718	877	1,901	1,654	163	32,582	526	10,147	–	21,909	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 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
2024 H1	680,884	121,308	43,294	63,813	14,201	540,475	27,993	498,581	13,901	8,419	926
	of which: contracts reported by German banks										
2010 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	.
2024 H1	64,135	7,227	2,928	3,625	674	55,670	2,327	52,879	464	1,135	.

***** These data stem from the semi-annual OTC derivatives statistics of the Bank for International Settlements (BIS). Approximately 66 leading banks domiciled in 12 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. Four 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]										
10,843	232	4,217	2,187	14,783	1,858	11,036	1,010	485	394	2010 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
7,428	65	8,115	2,567	15,842	3,426	11,196	160	629	431	2024 H1
of which: contracts reported by German banks										
1,227	56	672	200	1,611	213	1,201	112	58	27	2010 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
1,074	.	37	66	846	147	666	25	5	3	2024 H1

agreements, interest rate swaps and interest rate options. **4** Only credit default swaps. The data are recorded for the first time for the second half of 2004. **5** Forwards, swaps and options. **6** Transactions between reporting institutions which are reported by both counterparties involved are recorded only once in the statistics. Conversely, the results of the German reporting institutions shown in the lower part of the table contain certain double countings; covering transactions with the four 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:				Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending [2]					
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken [6]													
1993	74.2	11.7	9.7	4.4	100.0	– 52.4	– 32.3	– 20.1	– 21.4	– 1.6	24.7	– 12.6	12.1
1994	84.6	12.0	– 0.5	3.9	100.0	– 50.4	– 29.5	– 21.0	– 21.7	– 5.8	22.1	– 9.4	12.7
1995	79.5	11.5	6.3	2.7	100.0	– 53.1	– 31.4	– 21.7	– 17.0	– 3.2	26.8	– 12.4	14.4
1996	80.0	11.1	4.5	4.4	100.0	– 50.5	– 29.2	– 21.3	– 17.1	– 8.0	24.4	– 9.1	15.3
1997	78.1	12.5	6.6	2.8	100.0	– 50.6	– 27.9	– 22.8	– 17.5	– 2.1	29.8	– 13.7	16.1
1998	72.0	11.0	7.5	9.5	100.0	– 46.5	– 24.5	– 22.0	– 30.9	7.5	30.0	– 13.7	16.3
1999	77.6	13.3	3.5	5.6	100.0	– 54.8	– 27.9	– 26.8	– 13.9	– 1.3	30.0	– 13.3	16.7
2000	72.4	16.8	5.9	4.9	100.0	– 55.9	– 29.0	– 26.9	– 15.2	– 4.4	24.5	– 11.8	12.7
2001	75.0	13.7	4.5	6.8	100.0	– 57.1	– 28.5	– 28.7	– 25.1	– 3.3	14.5	– 2.3	12.1
2002	75.8	14.0	5.0	5.3	100.0	– 56.1	– 27.8	– 28.2	– 60.2	26.4	10.1	– 3.1	7.0
2003	79.0	13.5	2.7	4.9	100.0	– 53.1	– 26.0	– 27.1	– 28.9	– 35.2	– 17.2	– 3.7	– 20.9
2004	79.4	13.8	2.1	4.7	100.0	– 53.5	– 26.8	– 26.7	– 6.4	– 36.3	3.8	– 6.7	– 2.9
2005	83.2	16.0	2.0	– 1.2	100.0	– 59.3	– 29.9	– 29.3	– 6.5	– 9.1	25.2	– 3.4	21.7
2006	70.3	15.5	7.1	7.2	100.0	– 53.6	– 29.5	– 24.1	9.6	– 13.9	42.1	– 6.2	36.0
2007	91.6	18.9	– 14.5	4.0	100.0	– 61.1	– 31.6	– 29.5	– 18.2	– 14.1	6.6	– 2.4	4.3
2008	90.2	16.2	– 11.2	4.8	100.0	– 54.6	– 27.2	– 27.5	– 63.4	– 26.8	– 44.9	– 4.7	– 49.6
2009	81.4	8.5	6.5	3.6	100.0	– 51.0	– 26.0	– 25.0	– 43.7	– 47.7	– 42.4	– 1.6	– 44.0
2010	84.4	10.0	3.9	1.7	100.0	– 54.7	– 26.7	– 28.0	– 18.6	– 34.3	– 7.6	0.8	– 6.8
2011	94.5	10.0	– 4.8	0.4	100.0	– 59.8	– 28.7	– 31.2	– 6.1	– 33.4	0.6	– 6.2	– 5.6
2012	82.3	8.3	6.7	2.7	100.0	– 59.6	– 29.6	– 30.1	– 1.1	– 17.5	21.7	– 6.3	15.4
2013	78.5	6.9	12.5	2.1	100.0	– 61.8	– 30.0	– 31.9	– 31.1	– 11.6	– 4.5	– 4.4	– 8.9
2014	89.9	9.2	1.2	– 0.4	100.0	– 70.9	– 35.6	– 35.3	– 17.2	– 15.9	– 4.0	– 5.6	– 9.6
2015	82.5	10.0	5.4	2.1	100.0	– 69.1	– 35.0	– 34.2	– 11.2	– 1.6	18.1	– 7.7	10.4
2016	74.9	12.1	10.2	2.9	100.0	– 63.6	– 28.6	– 34.9	– 36.9	– 4.9	– 5.4	– 5.0	– 10.4
2017	73.9	13.4	11.5	1.2	100.0	– 72.5	– 33.4	– 39.1	– 24.4	7.1	10.2	– 4.8	5.4
2018	74.2	14.8	8.8	2.2	100.0	– 76.6	– 38.6	– 38.0	– 36.3	– 1.3	– 14.1	– 8.3	– 22.5
2019	73.0	16.8	6.4	3.8	100.0	– 78.5	– 38.4	– 40.1	– 4.6	– 5.6	11.3	– 2.7	8.6
2020	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:				Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending [2]					
	1	2	3	4	5	6	7	8	9	10	11	12	13
Banks with special, development and other central support tasks [4 6 9 10]													
1993	79.7	18.4	1.2	0.6	100.0	– 66.2	– 27.4	– 38.8	– 12.5	– 0.3	21.0	– 6.3	14.6
1994	78.8	18.7	0.3	2.3	100.0	– 64.8	– 26.4	– 38.4	– 19.4	2.2	18.1	– 6.2	11.8
1995	78.5	17.7	0.6	3.2	100.0	– 65.0	– 31.7	– 33.3	– 12.9	– 0.5	21.6	– 5.2	16.3
1996	78.2	16.0	0.9	5.0	100.0	– 60.0	– 26.9	– 33.1	– 17.9	– 19.4	2.7	– 3.3	– 0.6
1997	78.6	15.4	1.4	4.7	100.0	– 61.2	– 30.7	– 30.5	– 11.8	– 10.2	16.7	– 3.1	13.7
1998	81.3	12.9	1.2	4.6	100.0	– 55.8	– 25.6	– 30.2	– 22.8	0.5	21.9	– 3.4	18.5
1999	89.5	6.7	0.6	3.2	100.0	– 27.3	– 16.7	– 10.6	– 34.0	– 3.1	35.6	– 3.6	31.9
2000	89.6	7.9	0.2	2.4	100.0	– 29.7	– 18.1	– 11.6	– 23.0	– 0.3	46.9	– 3.1	43.9
2001	87.3	8.5	–	4.2	100.0	– 30.4	– 18.2	– 12.3	– 25.0	– 12.2	32.4	– 3.0	29.5
2002	85.3	13.8	– 0.2	1.0	100.0	– 31.4	– 17.6	– 13.8	– 30.7	– 4.4	33.5	– 2.6	30.9
2003	80.8	13.7	0.4	5.1	100.0	– 32.8	– 18.2	– 14.6	– 19.2	– 14.9	33.1	– 2.6	30.5
2004	82.5	14.6	0.2	2.8	100.0	– 35.4	– 20.1	– 15.3	– 7.5	– 6.7	50.4	– 2.3	48.1
2005	82.0	14.9	–	3.2	100.0	– 35.2	– 20.1	– 15.1	– 1.5	– 1.7	61.6	– 2.3	59.2
2006	76.7	15.5	–	7.8	100.0	– 35.3	– 20.6	– 14.6	– 13.1	1.2	52.8	– 1.5	51.3
2007	78.4	17.7	– 0.1	4.0	100.0	– 38.2	– 21.7	– 16.5	– 176.3	– 13.0	– 127.5	– 1.7	– 129.3
2008	81.7	16.7	0.2	1.4	100.0	– 37.3	– 20.4	– 16.8	– 98.7	– 35.5	– 71.5	– 0.8	– 72.2
2009	84.0	15.5	–	0.5	100.0	– 33.0	– 17.8	– 15.2	– 38.9	– 1.4	26.7	0.1	26.8
2010	84.1	14.7	– 0.1	1.3	100.0	– 31.8	– 18.2	– 13.6	– 8.1	1.3	61.4	– 1.4	60.0
2011	81.7	14.8	– 0.2	3.8	100.0	– 36.0	– 19.9	– 16.1	13.7	– 8.8	68.9	– 1.0	68.0
2012	80.4	15.9	– 0.5	4.3	100.0	– 47.1	– 25.1	– 22.1	– 6.4	– 12.8	33.6	– 1.6	32.0
2013	63.0	36.6	0.2	0.1	100.0	– 89.0	– 46.5	– 42.5	– 26.2	– 23.9	– 39.0	– 2.2	– 41.3
2014	75.3	19.9	0.2	4.6	100.0	– 50.0	– 25.5	– 24.5	– 18.0	2.1	34.1	2.4	36.6
2015	79.2	17.7	0.2	2.8	100.0	– 52.5	– 26.6	– 25.9	– 10.1	7.8	45.2	– 1.6	43.6
2016	73.3	17.6	7.6	1.5	100.0	– 56.6	– 26.7	– 29.8	– 12.9	– 0.4	30.1	– 1.1	29.0
2017	75.6	18.3	6.1	–	100.0	– 59.2	– 28.1	– 31.1	– 12.8	– 7.1	21.0	2.6	23.5
2018	75.2	20.9	5.5	– 1.6	100.0	– 65.6	– 33.4	– 32.2	– 3.0	– 11.4	20.1	– 2.2	17.9
2019	73.8	23.1	6.2	– 3.1	100.0	– 59.7	– 29.3	– 30.4	– 9.9	– 0.9	29.5	– 6.2	23.3
2020	70.9	24.2	4.9	–	100.0	– 56.2	– 27.6	– 28.6	– 15.2	1.0	29.6	– 7.1	22.5
2021	68.4	24.4	6.2	1.1	100.0	– 55.5	– 27.1	– 28.3	– 9.7	3.7	38.5	– 12.8	25.7
2022	61.9	23.6	13.8	0.7	100.0	– 59.4	– 29.9	– 29.4	– 10.9	– 1.4	28.3	– 4.9	23.5
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]											
total	of which: Assets leased	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	
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 2023.

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/content/611454).

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/content/611454).

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

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

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

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

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

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

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

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

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

Income from operating banking business
See "Operating income".

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

Interbank transaction
Transaction between credit institutions.

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

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

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

Leasing
The basis for this is a leasing contract between a lessee and a lessor. The lessor provides the lessee with the leased

good on a lease or rental basis in return for regular leasing payments.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Yield
See also "Return".

Translation of table header information

I Banks (MFIs) in Germany
1 Assets *

€ million

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

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

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

2 Liabilities *

€ million

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

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

€ million

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

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

3 Asset and liabilities, by category of banks *

€ million

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

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

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

I Banks (MFIs) in Germany

4 Lending to banks (MFIs) *

(a) Total

(b) By category of banks

€ million

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

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

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

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

(a) Total

€ million

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

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

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

I Banks (MFIs) in Germany

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

(b) By category of banks

€ million

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

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

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

(a) Total

(b) By category of banks

€ million

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

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

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

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

I Banks (MFIs) in Germany

7 Lending to domestic enterprises and households, housing loans *

(a) Total

€ million

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

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

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

(b) By category of banks

€ million

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

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

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

I Banks (MFIs) in Germany

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

(a) Total

(b) By category of banks

€ million

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

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

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

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

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

I Banks (MFIs) in Germany

9 Lending to domestic government, by debtor group *

(a) Total

€ million

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

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

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

(b) By category of banks

€ million

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

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

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

€ million

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

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

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

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

€ million

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

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

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

€ million

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

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

I Banks (MFIs) in Germany

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

(a) Total

€ million

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

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

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

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

(b) By category of banks

€ million

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

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

I Banks (MFIs) in Germany

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

(a) Total

€ million

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

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

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

€ million

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

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

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

I Banks (MFIs) in Germany

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

€ million

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

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

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

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

€ million

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

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

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

I Banks (MFIs) in Germany

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

€ million

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

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

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

I Banks (MFIs) in Germany

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

€ million

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

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

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

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

€ million

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

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

I Banks (MFIs) in Germany

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

€ million

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

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

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

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

€ million

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

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

III Building and loan associations (MFIs) in Germany

1 Loans, building loans

€ million

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

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

2 Deposits and borrowing, by size of business *

€ million

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

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

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