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Abbreviations and symbols

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	Data unknown, not to be published or not meaningful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

Discrepancies in the totals are due to rounding.

I Banks (MFIs) in Germany

1 Assets *

€ million

Period	1 Number of reporting institutions	2 Total assets (balance sheet total) 1	3 Cash in hand	4 Balances with central banks	5 Treasury bills and treasury discount paper	6 Bills	7 Unsecuritised lending to banks (MFIs)	8 Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities		
									9 Total	10 Money market paper 2	11 Bonds and debt securities
	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 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	11,270,433	16,343	60,757	4,634	222	3,005,238	4,418,096	1,092,136	14,373	1,077,763
Feb.	1,291	10,797,774	16,421	39,827	6,543	227	3,038,789	4,442,730	1,114,182	14,602	1,099,580
Mar.	1,287	10,773,702	15,629	46,510	7,249	228	3,042,756	4,437,637	1,125,779	15,196	1,110,583
Apr.	1,285	10,983,735	16,602	50,419	5,098	200	3,018,805	4,443,505	1,138,364	14,652	1,123,712
May	1,285	10,804,114	16,620	48,898	6,179	203	2,999,698	4,451,764	1,148,528	15,296	1,133,232
June	1,284	10,761,563	15,873	46,759	8,026	195	2,987,183	4,447,052	1,169,331	18,369	1,150,962
	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 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.	.	+ 326,987	– 3,310	– 941	+ 1,776	+ 11	+ 89,564	+ 25,919	+ 32,805	– 314	+ 33,119
Feb.	.	– 453,254	+ 78	– 20,932	+ 1,907	+ 5	+ 33,359	+ 25,147	+ 21,929	+ 227	+ 21,702
Mar.	.	+ 9,485	– 777	+ 6,687	+ 767	+ 1	+ 18,547	+ 2,606	+ 13,290	+ 647	+ 12,643
Apr.	.	+ 255,439	+ 973	+ 3,907	– 2,134	– 28	– 4,844	+ 13,951	+ 14,663	– 487	+ 15,150
May	.	– 184,398	+ 18	– 1,522	+ 1,067	+ 3	– 20,572	+ 7,195	+ 9,891	+ 639	+ 9,252
June	.	– 13,357	– 747	– 2,138	+ 1,913	– 8	– 1,534	+ 896	+ 22,151	+ 3,105	+ 19,046

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

I Banks (MFIs) in Germany

Shares and other variable yield securities	Participating interests	Shares in affiliated enterprises	Fiduciary assets			Tangible assets	Other assets [1]				*Memo item Rediscount credit (col 8 and Table I.2, col 23)* [5]	Period
				of which				of which: trading portfolio derivatives [3]				
			Total	Fiduciary loans	Securities held on a fiduciary basis		Total	Total	of which with group-affiliated [4] foreign banks			
12	13	14	15	16	17	18	19	20	21	22		
End of year or month *												
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	
227,077	37,018	60,139	66,855	51,822	946	37,956	1,814,151	1,450,160	662,943	173	2023	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	38,378	64,408	98,022	82,115	13	38,985	2,181,183	1,714,630	1,156,819	222	2025	Jan.
265,011	38,579	64,561	97,077	81,136	12	38,788	1,635,039	1,183,380	635,848	227		Feb.
259,809	38,545	64,857	96,893	81,620	12	38,697	1,599,113	1,180,068	625,300	228		Mar.
250,126	38,555	64,828	98,215	82,191	12	38,892	1,820,126	1,384,454	822,810	200		Apr.
257,268	38,524	64,605	98,811	82,846	12	39,077	1,633,939	1,204,028	657,576	203		May
259,595	38,557	64,835	98,264	82,342	12	39,152	1,586,741	1,153,052	608,818	195		June
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	
+ 633	+ 93	+ 60	+ 1,062	+ 175	+ 36	+ 358	− 182,905	− 158,072	− 82,719	− 25	2023	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	+ 216	+ 1,364	+ 337	− 24	−	− 242	+ 174,023	+ 181,072	+ 202,041	+ 11	2025	Jan.
+ 12,961	+ 201	+ 19	− 945	− 979	− 1	− 197	− 526,786	− 531,850	− 521,033	+ 5		Feb.
− 4,924	− 27	+ 341	− 434	+ 234	−	− 91	− 26,501	+ 8,696	− 2,010	+ 1		Mar.
− 9,252	+ 18	+ 41	+ 1,322	+ 571	−	+ 195	+ 236,627	+ 218,967	+ 207,745	− 28		Apr.
+ 7,057	− 31	− 227	+ 596	+ 915	−	+ 185	− 188,058	− 182,240	− 166,243	+ 3		May
+ 2,806	+ 37	+ 265	− 547	− 504	−	+ 75	− 36,526	− 40,873	− 41,985	− 8		June

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 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.	2,055,842	4,755,324	4,195,449	407,674	152,201	1,377,452	1,255,470	121,516	98,022	82,363	194	11,490	72,925
Feb.	2,090,673	4,790,764	4,233,755	405,533	151,476	1,386,080	1,261,092	124,530	97,077	81,385	194	11,543	73,481
Mar.	2,078,221	4,790,805	4,236,636	403,201	150,968	1,392,155	1,250,942	140,778	96,893	81,857	186	11,485	73,700
Apr.	2,102,232	4,801,232	4,249,807	401,775	149,650	1,366,829	1,245,229	121,175	98,215	82,410	189	11,412	71,761
May	2,067,241	4,814,558	4,264,663	401,513	148,382	1,383,888	1,258,782	124,674	98,811	83,060	188	11,237	70,542
June	2,072,372	4,812,803	4,262,705	402,149	147,949	1,383,016	1,252,141	130,449	98,264	82,524	189	11,442	70,007
	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 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.	+ 109,682	+ 4,395	+ 7,866	− 2,678	− 793	+ 16,951	+ 16,802	+ 139	+ 337	− 24	−	+ 127	+ 1,838
Feb.	+ 34,176	+ 36,664	+ 39,530	− 2,141	− 725	+ 8,628	+ 5,622	+ 3,014	− 945	− 978	−	+ 168	+ 556
Mar.	+ 1,061	+ 4,909	+ 7,749	− 2,332	− 508	+ 6,075	− 10,150	+ 16,248	− 434	+ 222	− 8	− 58	+ 219
Apr.	+ 38,440	+ 15,363	+ 18,107	− 1,426	− 1,318	− 25,326	− 5,713	− 19,603	+ 1,322	+ 553	+ 3	− 73	− 1,182
May	− 37,151	+ 13,575	+ 15,105	− 262	− 1,268	+ 17,059	+ 13,553	+ 3,499	+ 596	+ 910	− 1	− 175	− 1,219
June	+ 14,306	+ 1,154	+ 951	+ 636	− 433	− 872	− 6,641	+ 5,775	− 547	− 536	+ 1	+ 205	− 535

***** For the corpus of reporting credit institutions, the categories of banks, 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*	Period
			Total	Subscribed capital	Reserves [6]	Total	of which: trading portfolio derivates [8]					
							Total	of which with group-affiliated [9] foreign banks				
14	15	16	17	18	19	20	21	22	23	24	25	
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
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	2023 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	161,664	478,213	110,561	367,652	2,151,291	1,670,291	1,140,262	11,270,433	11,270,433	272,459	2025 Jan.
90,292	16,749	164,960	478,656	110,452	368,204	1,597,499	1,138,156	618,063	10,797,774	10,797,774	272,366	Feb.
93,397	18,092	170,586	480,597	110,531	370,066	1,567,771	1,127,765	603,435	10,773,702	10,773,702	268,550	Mar.
90,625	16,357	171,045	481,935	110,361	371,574	1,772,092	1,335,557	797,192	10,983,735	10,983,735	270,141	Apr.
90,782	16,718	171,435	484,383	110,313	374,070	1,594,519	1,156,998	638,590	10,804,114	10,804,114	270,692	May
89,689	16,581	171,850	490,541	111,341	379,200	1,544,998	1,104,750	583,159	10,761,563	10,761,563	267,528	June
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
+ 1,777	− 114	− 71	− 480	+ 312	− 792	− 173,956	− 173,993	− 93,268	− 164,036	− 164,036	− 512	2023 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	+ 4,116	+ 3,142	− 415	+ 3,557	+ 186,141	+ 181,811	+ 196,365	+ 326,987	+ 326,987	− 388	2025 Jan.
− 1,174	+ 5	+ 3,296	+ 303	− 104	+ 407	− 534,931	− 532,887	− 522,322	− 453,254	− 453,254	− 148	Feb.
+ 3,105	+ 1,343	+ 5,626	+ 1,941	+ 79	+ 1,862	− 14,302	− 122	− 6,952	+ 9,485	+ 9,485	− 3,816	Mar.
− 2,772	− 1,735	+ 459	+ 1,534	+ 1	+ 1,533	+ 229,409	+ 222,142	+ 204,476	+ 255,439	+ 255,439	+ 1,536	Apr.
+ 157	+ 361	+ 390	+ 2,498	− 48	+ 2,546	− 180,489	− 180,363	− 159,709	− 184,398	− 184,398	+ 551	May
− 1,093	− 137	+ 415	+ 6,158	+ 1,028	+ 5,130	− 32,411	− 41,757	− 48,141	− 13,357	− 13,357	− 3,164	June

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
2025 Mar.	230	5,009,431	2,754	19,103	6,458	195	1,599,206	1,458,548	407,583	53,571	34,771	45,754
Apr.	228	5,241,946	2,860	20,857	4,563	192	1,614,726	1,458,954	416,374	43,838	34,708	46,940
May	228	5,043,920	3,029	22,851	5,253	175	1,586,019	1,460,461	420,785	50,802	34,401	47,489
June	227	5,013,835	2,765	19,286	7,260	166	1,591,349	1,455,193	437,888	52,581	34,545	47,174
												Changes *
2024	.	+ 423,231	− 20	+ 6,660	− 693	+ 19	− 25,015	+ 68,940	+ 48,671	+ 7,348	+ 3,073	+ 14,617
2025 Mar.	.	− 4,216	− 233	+ 1,625	+ 836	+ 1	− 754	+ 141	+ 6,334	− 6,095	+ 221	+ 75
Apr.	.	+ 271,608	+ 106	+ 1,752	− 1,878	− 3	+ 31,265	+ 5,571	+ 10,318	− 9,366	− 16	+ 1,186
May	.	− 201,999	+ 169	+ 1,993	+ 676	− 17	− 29,945	+ 888	+ 4,227	+ 6,889	− 309	+ 549
June	.	− 4,927	− 264	− 3,560	+ 2,073	− 9	+ 14,871	− 1,673	+ 18,069	+ 2,216	+ 163	− 315
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
2025 Mar.	3	2,322,989	1,963	6,556	1,150	−	662,849	639,005	233,646	17,259	26,669	5,820
Apr.	3	2,328,003	1,990	7,891	1,058	−	653,538	641,746	239,028	13,778	26,674	5,725
May	3	2,324,764	2,149	10,789	802	−	646,798	640,684	240,772	13,028	26,331	5,672
June	3	2,327,130	1,931	7,012	1,236	−	647,520	636,682	257,927	13,112	26,504	5,571
												Changes *
2024	.	− 54,229	+ 128	+ 1,808	+ 262	− 17	+ 5,764	+ 17,007	+ 38,338	+ 4,881	+ 508	+ 402
2025 Mar.	.	− 6,987	− 180	− 439	− 323	−	− 6,375	+ 5,304	+ 11,372	− 83	+ 200	− 432
Apr.	.	+ 31,087	+ 27	+ 1,335	− 90	−	+ 971	+ 5,393	+ 6,413	− 3,419	+ 9	− 95
May	.	− 6,034	+ 159	+ 2,898	− 256	−	− 7,598	− 1,342	+ 1,599	− 763	− 343	− 53
June	.	+ 19,626	− 218	− 3,777	+ 434	−	+ 7,259	− 2,269	+ 17,790	+ 134	+ 175	− 101
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
2025 Mar.	122	2,204,154	772	9,016	5,262	195	643,881	670,540	159,233	35,022	7,546	39,543
Apr.	121	2,426,440	849	9,639	3,462	192	660,753	671,288	163,124	28,794	7,478	40,847
May	121	2,242,239	860	8,996	4,407	175	646,784	675,205	165,624	36,314	7,515	41,445
June	120	2,192,700	815	9,154	5,982	166	636,297	671,722	166,207	37,854	7,485	41,236
												Changes *
2024	.	+ 526,956	− 152	+ 4,618	− 961	+ 36	+ 28,446	+ 47,091	+ 8,896	+ 2,161	+ 3,069	+ 14,147
2025 Mar.	.	− 4,113	− 49	+ 1,616	+ 1,161	+ 1	+ 962	− 7,055	− 5,207	− 5,924	+ 21	+ 505
Apr.	.	+ 232,914	+ 77	+ 621	− 1,785	− 3	+ 21,218	+ 2,940	+ 4,291	− 5,935	− 25	+ 1,304
May	.	− 185,264	+ 11	− 644	+ 931	− 17	− 14,290	+ 3,621	+ 2,468	+ 7,459	+ 35	+ 598
June	.	− 42,407	− 45	+ 163	+ 1,641	− 9	− 7,934	− 1,826	+ 858	+ 1,921	− 13	− 209
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
2025 Mar.	105	482,288	19	3,531	46	−	292,476	149,003	14,704	1,290	556	391
Apr.	104	487,503	21	3,327	43	−	300,435	145,920	14,222	1,266	556	368
May	104	476,917	20	3,066	44	−	292,437	144,572	14,389	1,460	555	372
June	104	494,005	19	3,120	42	−	307,532	146,789	13,754	1,615	556	367
												Changes *
2024	.	− 49,496	+ 4	+ 234	+ 6	−	− 59,225	+ 4,842	+ 1,437	+ 306	− 504	+ 68
2025 Mar.	.	+ 6,884	− 4	+ 448	− 2	−	+ 4,659	+ 1,892	+ 169	− 88	−	+ 2
Apr.	.	+ 7,607	+ 2	− 204	− 3	−	+ 9,076	− 2,762	− 386	− 12	−	− 23
May	.	− 10,701	− 1	− 261	+ 1	−	− 8,057	− 1,391	+ 160	+ 193	− 1	+ 4
June	.	+ 17,854	− 1	+ 54	− 2	−	+ 15,546	+ 2,422	− 579	+ 161	+ 1	− 5

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** 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
1,381,488	1,075,420	1,127,210	1,990,651	220,118	45,754	4,839	23,674	60,033	233,875	1,303,277	1,028,624	147,124	2025 Mar.
1,597,934	1,282,926	1,137,666	2,010,588	221,430	46,940	4,704	22,186	57,368	233,449	1,507,615	1,237,719	148,552	Apr.
1,412,655	1,101,627	1,108,267	2,016,935	221,201	47,489	4,566	21,904	57,402	235,995	1,330,161	1,059,390	148,897	May
1,365,628	1,050,705	1,129,282	2,009,303	228,981	47,174	4,836	21,929	56,994	240,748	1,274,588	1,007,383	148,683	June
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
− 6,367	+ 6,558	+ 4,854	− 15,586	+ 3,041	+ 75	− 38	− 241	+ 3,131	+ 1,536	− 988	− 1,650	− 2,369	2025 Mar.
+ 232,673	+ 221,907	+ 22,205	+ 23,851	+ 1,312	+ 1,186	− 135	− 731	− 2,665	− 230	+ 226,815	+ 223,267	+ 1,373	Apr.
− 187,119	− 183,084	− 30,667	+ 5,989	− 229	+ 549	− 138	− 282	+ 34	+ 2,546	− 179,801	− 180,100	+ 345	May
− 36,498	− 40,944	+ 28,776	− 4,842	+ 7,780	− 315	+ 275	+ 44	− 398	+ 4,858	− 41,105	− 41,642	− 214	June
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
728,072	511,328	435,399	906,870	164,144	5,820	1,791	13,335	17,868	91,723	686,039	486,841	78,093	2025 Mar.
736,575	518,303	443,028	905,726	165,368	5,725	1,639	12,724	15,790	91,358	686,645	488,889	78,178	Apr.
737,739	517,415	436,096	905,826	166,493	5,672	1,510	12,523	15,801	91,067	689,776	489,435	78,330	May
729,635	505,418	439,874	911,682	171,811	5,571	1,719	12,770	15,648	94,997	673,058	479,394	78,943	June
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
− 16,031	− 5,498	− 1,282	+ 3,035	+ 2,428	− 432	− 33	+ 71	− 146	+ 796	− 11,424	− 10,033	− 2,280	2025 Mar.
+ 20,543	+ 18,150	+ 14,083	+ 463	+ 1,224	− 95	− 152	− 611	− 2,078	− 365	+ 18,618	+ 12,604	+ 85	Apr.
− 335	− 2,337	− 7,680	− 83	+ 1,125	− 53	− 129	− 201	+ 11	− 291	+ 1,267	− 829	+ 152	May
+ 199	− 4,239	+ 8,414	+ 6,982	+ 5,318	− 101	+ 209	+ 247	− 153	+ 3,930	− 5,220	− 2,633	+ 613	June
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
633,144	.	478,740	855,211	54,318	39,543	2,638	7,280	40,723	122,624	603,077	.	19,704	2025 Mar.
840,014	.	483,018	871,115	54,462	40,847	2,654	7,029	40,145	122,659	804,511	.	21,000	Apr.
654,914	.	471,585	877,209	53,340	41,445	2,633	6,889	40,176	125,499	623,463	.	20,639	May
615,782	.	473,754	861,183	56,292	41,236	2,687	6,700	39,963	125,106	585,779	.	19,659	June
Changes *													
+ 419,605	.	+ 39,985	+ 49,456	+ 622	+ 14,147	+ 206	− 171	+ 1,085	+ 8,565	+ 413,061	.	+ 680	2024
+ 9,856	.	− 1,427	− 18,269	+ 679	+ 505	− 19	− 300	+ 3,279	+ 757	+ 10,682	.	+ 183	2025 Mar.
+ 210,211	.	+ 8,368	+ 17,940	+ 144	+ 1,304	+ 16	− 149	− 578	+ 231	+ 205,638	.	+ 1,241	Apr.
− 185,436	.	− 11,883	+ 5,940	− 1,122	+ 598	− 21	− 140	+ 31	+ 2,840	− 181,507	.	− 361	May
− 36,954	.	+ 4,846	− 14,535	+ 2,952	− 209	+ 59	− 170	− 203	− 288	− 34,859	.	− 980	June
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
20,272	.	213,071	228,570	1,656	391	410	3,059	1,442	19,528	14,161	.	49,327	2025 Mar.
21,345	.	211,620	233,747	1,600	368	411	2,433	1,433	19,432	16,459	.	49,374	Apr.
20,002	.	200,586	233,900	1,368	372	423	2,492	1,425	19,429	16,922	.	49,928	May
20,211	.	215,654	236,438	878	367	430	2,459	1,383	20,645	15,751	.	50,081	June
Changes *													
+ 3,336	.	− 56,467	+ 4,760	+ 722	+ 68	+ 12	+ 239	+ 1	+ 136	+ 1,033	.	+ 3,856	2024
− 192	.	+ 7,563	− 352	− 66	+ 2	+ 14	− 12	− 2	− 17	− 246	.	− 272	2025 Mar.
+ 1,919	.	− 246	+ 5,448	− 56	− 23	+ 1	+ 29	− 9	− 96	+ 2,559	.	+ 47	Apr.
− 1,348	.	− 11,104	+ 132	− 232	+ 4	+ 12	+ 59	− 8	− 3	+ 439	.	+ 554	May
+ 257	.	+ 15,516	+ 2,711	− 490	− 5	+ 7	− 33	− 42	+ 1,216	− 1,026	.	+ 153	June

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
2025 Mar.	6	915,874	220	2,901	258	3	289,293	393,694	104,619	5,096	10,170	14,072
Apr.	6	897,626	240	2,914	278	3	266,139	394,318	108,017	4,648	10,168	14,212
May	6	896,814	226	2,690	247	3	266,001	395,084	107,955	4,734	10,084	14,242
June	6	907,474	221	3,339	42	3	275,955	394,442	109,763	4,968	10,099	14,207
												Changes *
2024	.	+ 16,942	+ 18	+ 309	+ 72	– 1	+ 978	+ 3,584	+ 9,448	+ 2,881	– 85	+ 3,412
2025 Mar.	.	+ 15,525	– 8	+ 487	– 29	–	+ 14,923	+ 781	+ 473	+ 916	+ 1	– 49
Apr.	.	– 14,968	+ 20	+ 13	+ 20	–	– 21,522	+ 1,959	+ 3,554	– 388	+ 1	+ 140
May	.	– 1,230	– 14	– 224	– 31	–	– 251	+ 501	– 76	+ 76	– 84	+ 30
June	.	+ 12,908	– 5	+ 649	– 205	–	+ 11,059	+ 306	+ 1,898	+ 274	+ 17	– 35
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
2025 Mar.	344	1,574,596	7,441	13,044	–	–	147,025	1,062,972	197,959	103,945	17,167	2,588
Apr.	344	1,583,309	8,017	14,218	–	–	149,582	1,066,128	198,688	104,170	17,182	2,577
May	344	1,593,623	7,938	12,126	–	–	156,797	1,067,710	201,942	104,196	17,194	2,563
June	344	1,586,140	7,580	12,251	–	–	147,543	1,068,539	203,911	104,263	17,225	2,444
												Changes *
2024	.	+ 26,081	+ 748	+ 1,267	– 65	–	+ 4,481	+ 9,767	+ 7,715	+ 2,238	+ 161	– 657
2025 Mar.	.	– 4,909	– 348	+ 4,105	–	–	– 11,346	+ 25	+ 3,427	+ 121	– 8	– 118
Apr.	.	+ 8,739	+ 576	+ 1,174	–	–	+ 2,572	+ 3,158	+ 738	+ 225	+ 15	– 11
May	.	+ 10,313	– 79	– 2,092	–	–	+ 7,214	+ 1,582	+ 3,254	+ 26	+ 12	– 14
June	.	– 7,466	– 358	+ 125	–	–	– 9,243	+ 830	+ 1,974	+ 67	+ 31	– 119
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
2025 Mar.	669	1,200,964	5,012	6,426	–	5	104,630	800,308	156,062	76,185	20,888	2,357
Apr.	669	1,208,074	5,281	7,213	–	5	108,268	803,352	155,476	76,324	20,915	2,346
May	669	1,214,843	5,226	6,558	–	5	110,815	806,435	156,490	76,443	20,928	2,326
June	669	1,209,855	5,080	7,367	–	6	102,305	809,227	156,508	76,676	20,938	2,261
												Changes *
2024	.	+ 32,881	+ 105	+ 37	± 0	+ 1	+ 9,857	+ 20,393	+ 1,162	+ 1,318	+ 603	– 453
2025 Mar.	.	– 2,536	– 225	+ 136	–	–	– 5,312	+ 2,237	+ 1,120	– 11	+ 13	– 73
Apr.	.	+ 7,136	+ 269	+ 787	–	–	+ 3,662	+ 3,045	– 585	+ 139	+ 27	– 11
May	.	+ 6,817	– 55	– 655	–	–	+ 2,545	+ 3,133	+ 1,014	+ 119	+ 13	– 20
June	.	– 5,296	– 146	+ 805	–	+ 1	– 8,714	+ 2,693	+ 19	+ 233	+ 10	– 65
Mortgage banks												**End of year or month ***
2024	7	218,138	–	163	–	–	9,565	183,174	19,893	142	206	6
2025 Mar.	7	217,347	–	119	–	–	9,473	182,470	19,969	142	199	5
Apr.	7	217,958	–	127	–	–	10,154	181,335	20,088	142	197	5
May	7	217,515	–	150	–	–	9,513	181,444	20,015	142	194	5
June	7	217,319	–	114	–	–	11,092	180,383	19,760	142	195	5
												Changes *
2024	.	– 6,429	–	+ 23	± 0	–	– 1,754	– 3,484	– 911	– 7	+ 92	–
2025 Mar.	.	+ 419	–	– 2	–	–	+ 671	+ 9	+ 2	–	–	–
Apr.	.	+ 844	–	+ 8	–	–	+ 1,297	– 709	+ 135	–	– 2	–
May	.	– 529	–	+ 23	–	–	– 641	+ 26	– 76	–	– 3	–
June	.	+ 40	–	– 36	–	–	+ 1,580	– 837	– 244	–	+ 1	–

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I Banks (MFIs) in Germany

Tangible assets and others [1]										Other liabilities [1]			
Total	of which Derivative financial instruments in the trading portfolio [4]	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts [5]	Fiduciary liabilities	Value adjustments [2]	Provisions for liabilities and charges	Subordinated liabilities [5]	Capital [3]	Total	of which Derivative financial instruments in the trading portfolio [4]	*Memo item Sureties*	
13	14	15	16	17	18	19	20	21	22	23	24	25	Period
End of year or month *												**Landesbanken**	
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
95,548	61,339	216,116	305,560	223,798	14,072	1,436	5,486	13,769	45,763	89,874	58,651	41,484	2025 Mar.
96,689	59,431	209,149	299,961	220,593	14,212	1,473	5,527	13,615	45,533	87,563	58,351	41,342	Apr.
95,548	60,146	211,817	298,994	219,229	14,242	1,466	5,256	13,690	45,622	86,498	58,337	41,078	May
94,435	60,096	212,669	305,583	220,960	14,207	1,466	5,317	13,113	45,575	88,584	58,186	40,712	June
Changes *													
− 3,674	− 5,534	− 8,704	+ 16,203	+ 16,574	+ 3,412	− 288	− 688	+ 436	+ 815	− 10,818	− 9,747	+ 850	2024
− 1,970	+ 1,156	+ 10,667	+ 2,899	+ 4	− 49	+ 1	− 69	+ 31	+ 143	+ 1,898	+ 482	− 951	2025 Mar.
+ 1,235	− 1,846	− 5,619	− 5,198	− 3,205	+ 140	+ 37	+ 41	− 154	− 230	− 780	− 224	− 142	Apr.
− 1,157	+ 701	+ 1,909	− 341	− 1,364	+ 30	− 7	− 271	+ 75	+ 89	− 1,350	− 32	− 264	May
− 1,050	− 7	+ 1,561	+ 6,813	+ 1,731	− 35	−	+ 61	− 577	− 47	+ 3,401	− 96	− 366	June
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
22,455	5	141,951	1,191,468	23,251	2,588	2,165	18,281	4,467	158,542	31,883	8	31,561	2025 Mar.
22,747	6	142,710	1,199,016	23,272	2,577	2,175	17,975	4,508	158,739	32,337	8	31,852	Apr.
23,157	5	141,809	1,207,823	24,413	2,563	2,172	17,639	4,531	158,979	33,694	6	32,157	May
22,384	4	139,836	1,201,689	24,425	2,444	2,150	17,270	4,519	160,032	33,775	6	32,119	June
Changes *													
+ 426	− 3	− 18,316	+ 31,692	+ 1,087	− 657	+ 15	+ 346	+ 260	+ 9,379	+ 2,275	− 1	− 1,138	2024
− 767	−	− 1,573	− 4,488	+ 58	− 118	− 6	+ 434	+ 7	+ 4,411	− 3,634	− 1	− 71	2025 Mar.
+ 292	+ 1	+ 761	+ 7,562	+ 21	− 11	+ 10	− 306	+ 41	+ 197	+ 464	−	+ 291	Apr.
+ 410	− 1	− 901	+ 8,806	+ 1,141	− 14	− 3	− 336	+ 23	+ 240	+ 1,357	− 2	+ 305	May
− 773	− 1	− 1,972	− 6,123	+ 12	− 119	− 22	− 369	− 12	+ 1,053	+ 86	−	− 38	June
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
29,091	.	152,482	882,193	8,027	2,357	1,278	9,810	3,942	116,745	24,130	.	16,569	2025 Mar.
28,894	.	152,731	888,829	8,024	2,346	1,275	9,695	3,959	117,149	24,066	.	16,458	Apr.
29,617	.	152,945	895,063	7,638	2,326	1,263	9,559	3,980	117,405	24,664	.	16,575	May
29,487	.	151,354	891,732	7,614	2,261	1,246	9,441	4,031	118,047	24,129	.	16,193	June
Changes *													
− 142	.	− 5,683	+ 31,776	− 170	− 453	+ 7	+ 215	+ 294	+ 6,750	+ 145	.	− 1,405	2024
− 421	.	− 459	− 2,667	− 63	− 73	− 3	+ 121	− 4	+ 1,935	− 1,323	.	− 74	2025 Mar.
− 197	.	+ 250	+ 6,645	− 3	− 11	− 3	− 115	+ 17	+ 404	− 48	.	− 111	Apr.
+ 723	.	+ 213	+ 6,233	− 386	− 20	− 12	− 136	+ 21	+ 306	+ 598	.	+ 117	May
− 132	.	− 1,588	− 3,506	− 24	− 65	− 22	− 137	+ 41	+ 537	− 532	.	− 382	June
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
4,970	.	39,369	53,171	106,649	5	538	910	1,706	9,499	5,500	.	581	2025 Mar.
5,910	.	39,743	52,449	107,243	5	537	938	1,708	9,533	5,802	.	605	Apr.
6,052	.	39,669	52,418	107,067	5	532	916	1,708	9,534	5,666	.	645	May
5,628	.	39,611	53,334	106,130	5	522	901	1,708	9,539	5,569	.	630	June
Changes *													
− 388	.	− 4,564	+ 234	− 1,787	−	− 43	+ 4	− 56	+ 228	− 445	.	+ 2	2024
− 261	.	+ 885	+ 264	− 788	−	− 1	− 2	− 3	−	+ 64	.	+ 11	2025 Mar.
+ 115	.	+ 808	− 702	+ 594	−	− 1	+ 28	+ 2	+ 34	+ 81	.	+ 24	Apr.
+ 142	.	− 76	− 31	− 176	−	− 5	− 22	−	+ 1	− 220	.	+ 40	May
− 424	.	− 55	+ 916	− 937	−	− 10	− 15	−	+ 5	+ 136	.	− 15	June

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
2025 Mar.	13	260,237	1	191	–	.	22,869	196,844	25,969	10,287	154	3
Apr.	13	260,205	1	191	–	.	21,850	197,187	25,875	10,287	154	3
May	13	261,367	1	181	–	.	22,231	197,627	26,214	10,287	154	3
June	13	261,673	1	177	–	.	22,059	198,112	26,244	10,287	154	3
												Changes *
2024	.	+ 1,004	–	+ 52	–	.	– 2,126	+ 4,449	– 1,507	– 110	– 105	– 3
2025 Mar.	.	– 13	+ 1	– 19	–	.	– 436	+ 308	+ 107	–	–	–
Apr.	.	– 32	–	–	–	.	– 1,019	+ 343	– 94	–	–	–
May	.	+ 1,162	–	– 10	–	.	+ 381	+ 440	+ 339	–	–	–
June	.	+ 306	–	– 4	–	.	– 172	+ 485	+ 30	–	–	–
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
2025 Mar.	18	1,595,253	201	4,726	533	25	870,260	342,801	213,618	10,583	20,053	32,114
Apr.	18	1,574,617	203	4,899	257	–	848,086	342,231	213,846	10,717	20,059	32,132
May	18	1,576,032	200	4,342	679	20	848,322	343,003	215,127	10,664	20,174	32,183
June	18	1,565,267	226	4,225	724	20	836,880	341,156	215,257	10,678	20,236	32,170
												Changes *
2024	.	– 28,937	+ 101	+ 1,075	+ 662	+ 5	– 44,957	+ 3,804	+ 17,132	– 697	+ 397	+ 633
2025 Mar.	.	+ 5,215	+ 36	+ 355	– 40	–	+ 20,801	– 895	+ 1,827	+ 145	+ 87	– 269
Apr.	.	– 17,888	+ 2	+ 173	– 276	– 25	– 21,099	+ 584	+ 597	+ 138	+ 34	+ 18
May	.	+ 1,068	– 3	– 557	+ 422	+ 20	+ 125	+ 625	+ 1,209	– 53	+ 113	+ 51
June	.	– 8,922	+ 26	– 117	+ 45	–	– 10,915	– 908	+ 405	+ 16	+ 80	– 13
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
2025 Mar.	132	2,463,897	863	9,504	5,361	176	814,014	611,736	166,790	43,305	2,643	4,118
Apr.	131	2,689,345	905	9,481	3,378	173	829,711	609,117	172,125	37,779	2,620	5,022
May	131	2,492,964	923	8,439	4,340	157	811,009	608,694	174,846	45,196	2,267	4,762
June	131	2,470,514	882	8,212	5,893	148	818,182	608,992	173,773	46,060	2,266	4,717
												Changes *
2024	.	+ 278,900	+ 91	+ 3,619	– 936	+ 23	– 55,517	+ 29,408	+ 19,752	+ 3,730	– 318	– 623
2025 Mar.	.	+ 9,650	– 49	+ 1,930	+ 1,284	– 1	+ 15,853	– 3,766	– 5,341	– 6,983	–	– 117
Apr.	.	+ 237,612	+ 42	– 25	– 1,959	– 3	+ 20,455	– 581	+ 5,863	– 5,171	– 19	+ 904
May	.	– 197,415	+ 18	– 1,043	+ 948	– 16	– 18,993	– 630	+ 2,684	+ 7,343	– 353	– 260
June	.	– 15,172	– 41	– 226	+ 1,619	– 9	+ 9,630	+ 1,694	– 729	+ 1,294	+ 2	– 45

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** 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
3,919	.	37,821	193,652	8,012	3	231	5,076	369	13,538	1,535	.	1	2025 Mar.
4,657	.	37,776	192,987	8,012	3	236	4,989	369	13,544	2,289	.	1	Apr.
4,669	.	38,155	192,959	8,638	3	236	4,921	369	13,579	2,507	.	1	May
4,636	.	38,650	192,272	9,137	3	241	4,914	369	13,606	2,481	.	1	June
Changes *													
+ 354	.	− 355	+ 490	+ 932	− 3	+ 3	− 131	− 3	+ 224	− 153	.	−	2024
+ 26	.	+ 814	− 571	−	−	+ 12	− 40	−	+ 15	− 243	.	−	2025 Mar.
+ 738	.	− 45	− 665	−	−	+ 5	− 87	−	+ 6	+ 754	.	−	Apr.
+ 12	.	+ 379	− 28	+ 626	−	−	− 68	−	+ 35	+ 218	.	−	May
− 33	.	+ 495	− 687	+ 499	−	+ 5	− 7	−	+ 27	− 26	.	−	June
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
100,339	.	363,272	174,110	802,300	32,114	998	10,463	9,111	91,313	111,572	.	31,230	2025 Mar.
102,187	.	382,457	157,402	778,255	32,132	1,012	10,451	9,098	91,390	112,420	.	31,331	Apr.
101,318	.	374,579	150,366	795,702	32,183	1,002	10,347	9,102	91,422	111,329	.	31,339	May
103,695	.	360,970	158,890	785,769	32,170	981	10,235	8,955	91,425	115,872	.	29,190	June
Changes *													
− 7,092	.	+ 8,542	− 23,310	− 896	+ 633	+ 161	− 466	− 48	+ 2,705	− 16,258	.	+ 435	2024
− 16,832	.	− 14,127	+ 25,058	+ 3,823	− 269	− 23	+ 16	− 57	+ 870	− 10,076	.	− 362	2025 Mar.
+ 1,966	.	+ 20,080	− 16,130	− 24,045	+ 18	+ 14	− 12	− 13	+ 77	+ 2,123	.	+ 101	Apr.
− 884	.	− 8,008	− 7,053	+ 17,447	+ 51	− 10	− 104	+ 4	+ 32	− 1,291	.	+ 8	May
+ 2,459	.	− 12,911	+ 8,583	− 9,933	− 13	− 21	− 112	− 147	+ 3	+ 5,629	.	− 2,149	June
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
805,387	608,944	667,779	814,272	52,391	4,118	1,690	10,795	34,419	106,205	772,228	586,946	87,573	2025 Mar.
1,019,034	814,577	673,251	825,734	51,960	5,022	1,705	9,962	34,019	106,460	981,232	796,996	89,418	Apr.
832,331	632,649	652,812	829,234	51,955	4,762	1,703	10,037	34,034	109,266	799,161	616,508	89,675	May
801,389	596,303	671,511	819,934	52,431	4,717	1,690	9,486	33,075	114,214	763,456	578,309	89,573	June
Changes *													
+ 279,671	+ 221,145	− 17,808	+ 26,546	− 982	− 623	− 56	− 255	+ 472	+ 5,597	+ 266,009	+ 213,791	+ 4,451	2024
+ 6,840	+ 9,384	+ 10,839	− 15,625	+ 1,224	− 117	+ 26	− 267	+ 3,298	− 17	+ 10,289	+ 5,767	− 1,176	2025 Mar.
+ 218,106	+ 209,282	+ 10,877	+ 13,447	− 431	+ 904	+ 15	− 178	− 400	+ 255	+ 213,123	+ 214,109	+ 1,845	Apr.
− 187,113	− 182,337	− 20,958	+ 3,349	− 5	− 260	− 2	+ 75	+ 15	+ 2,806	− 182,435	− 180,952	+ 257	May
− 28,361	− 33,764	+ 21,909	− 8,018	+ 476	− 45	− 13	− 551	− 959	+ 4,948	− 32,919	− 34,958	− 102	June

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 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.	3,530,274	3,005,238	108	524,928	45,246	2,206,108	1,931,320	1,155,946	99,759	675,615	–	274,788	37,297
Feb.	3,571,238	3,038,789	111	532,338	44,190	2,216,862	1,937,826	1,162,423	98,829	676,574	–	279,036	36,682
Mar.	3,573,428	3,042,756	105	530,567	44,674	2,187,694	1,909,014	1,142,746	96,228	670,040	–	278,680	37,030
Apr.	3,549,790	3,018,805	99	530,886	45,062	2,185,804	1,904,129	1,138,629	95,032	670,468	–	281,675	36,924
May	3,537,023	2,999,698	93	537,232	45,948	2,177,982	1,893,433	1,126,456	94,484	672,493	–	284,549	36,933
June	3,522,098	2,987,183	84	534,831	45,602	2,132,744	1,847,236	1,090,140	91,696	665,400	–	285,508	36,255
	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	+ 15,086	– 149,706	– 164,673	– 137,607	– 11,221	– 15,845	–	+ 14,967	+ 15,325
2023 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.	+ 99,923	+ 89,564	+ 10	+ 10,349	– 126	+ 83,781	+ 76,093	+ 73,573	+ 319	+ 2,201	–	+ 7,688	– 144
Feb.	+ 40,985	+ 33,359	+ 3	+ 7,623	– 1,056	+ 10,754	+ 6,506	+ 6,477	– 930	+ 959	–	+ 4,248	– 615
Mar.	+ 16,773	+ 18,547	– 5	– 1,769	+ 484	– 29,098	– 28,742	– 19,607	– 2,601	– 6,534	–	– 356	+ 348
Apr.	– 4,213	– 4,844	– 6	+ 637	+ 388	– 911	– 3,906	– 3,353	– 1,076	+ 523	–	+ 2,995	– 106
May	– 14,304	– 20,572	– 6	+ 6,274	+ 886	– 7,822	– 10,696	– 12,173	– 548	+ 2,025	–	+ 2,874	+ 9
June	– 3,706	– 1,534	– 9	– 2,163	– 346	– 45,238	– 46,197	– 36,316	– 2,788	– 7,093	–	+ 959	– 678

***** For the corpus of reporting credit institutions, the categories of 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
2025 Mar.	1,709,581	1,599,206	105	110,270	38,831	651,004	613,196	583,410	15,029	14,757	–	37,808	31,800
Apr.	1,723,430	1,614,726	99	108,605	39,203	677,627	638,258	609,142	14,370	14,746	–	39,369	31,707
May	1,698,121	1,586,019	93	112,009	40,101	654,853	614,622	585,094	14,757	14,771	–	40,231	31,698
June	1,701,035	1,591,349	84	109,602	39,915	639,131	597,352	567,825	14,714	14,813	–	41,779	31,170
													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
2025 Mar.	– 2,590	– 754	– 5	– 1,831	+ 631	– 40,143	– 39,116	– 38,311	– 876	+ 71	–	– 1,027	+ 491
Apr.	+ 29,781	+ 31,265	– 6	– 1,478	+ 372	+ 26,847	+ 25,286	+ 25,956	– 659	– 11	–	+ 1,561	– 93
May	– 26,570	– 29,945	– 6	+ 3,381	+ 898	– 22,774	– 23,636	– 24,048	+ 387	+ 25	–	+ 862	– 9
June	+ 12,587	+ 14,871	– 9	– 2,275	– 186	– 15,500	– 17,048	– 17,050	– 40	+ 42	–	+ 1,548	– 528
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
2025 Mar.	713,202	662,849	–	50,353	3,537	154,291	137,017	126,478	1,374	9,165	–	17,274	3,537
Apr.	704,917	653,538	–	51,379	3,447	148,953	130,407	119,894	1,374	9,139	–	18,546	3,447
May	697,459	646,798	–	50,661	3,406	146,103	127,729	116,934	1,632	9,163	–	18,374	3,406
June	697,380	647,520	–	49,860	3,382	134,667	115,432	104,659	1,615	9,158	–	19,235	3,382
													Changes *
2024	+ 19,721	+ 5,764	–	+ 13,957	+ 878	– 61,924	– 65,678	– 57,432	– 3,080	– 5,166	–	+ 3,754	+ 878
2025 Mar.	– 6,647	– 6,375	–	– 272	– 106	– 15,069	– 15,106	– 15,079	– 17	– 10	–	+ 37	– 106
Apr.	+ 2,109	+ 971	–	+ 1,138	– 90	– 5,338	– 6,610	– 6,584	–	– 26	–	+ 1,272	– 90
May	– 8,332	– 7,598	–	– 734	– 41	– 2,850	– 2,678	– 2,960	+ 258	+ 24	–	– 172	– 41
June	+ 6,529	+ 7,259	–	– 730	– 24	– 11,436	– 12,297	– 12,275	– 17	– 5	–	+ 861	– 24
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
2025 Mar.	699,824	643,881	105	55,838	35,294	322,158	304,013	291,658	7,102	5,253	–	18,145	28,263
Apr.	714,052	660,753	99	53,200	35,756	349,874	331,439	319,382	6,786	5,271	–	18,435	28,260
May	703,910	646,784	93	57,033	36,695	336,364	316,959	304,935	6,749	5,275	–	19,405	28,292
June	692,059	636,297	84	55,678	36,533	323,552	303,440	291,383	6,764	5,293	–	20,112	27,788
													Changes *
2024	+ 32,354	+ 28,446	+ 27	+ 3,881	+15,714	+ 8,565	+ 9,695	+ 9,154	+ 261	+ 280	–	– 1,130	+15,823
2025 Mar.	– 643	+ 962	– 5	– 1,600	+ 737	– 27,644	– 26,616	– 25,932	– 718	+ 34	–	– 1,028	+ 597
Apr.	+ 18,628	+ 21,218	– 6	– 2,584	+ 462	+ 27,940	+ 27,650	+ 27,948	– 316	+ 18	–	+ 290	– 3
May	– 10,469	– 14,290	– 6	+ 3,827	+ 939	– 13,510	– 14,480	– 14,447	– 37	+ 4	–	+ 970	+ 32
June	– 9,252	– 7,934	– 9	– 1,309	– 162	– 12,590	– 13,297	– 13,333	+ 18	+ 18	–	+ 707	– 504
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	–
2025 Mar.	296,555	292,476	–	4,079	–	174,555	172,166	165,274	6,553	339	–	2,389	–
Apr.	304,461	300,435	–	4,026	–	178,800	176,412	169,866	6,210	336	–	2,388	–
May	296,752	292,437	–	4,315	–	172,386	169,934	163,225	6,376	333	–	2,452	–
June	311,596	307,532	–	4,064	–	180,912	178,480	171,783	6,335	362	–	2,432	–
													Changes *
2024	– 58,931	– 59,225	–	+ 294	–	– 62,012	– 61,977	– 61,696	– 254	– 27	–	– 35	–
2025 Mar.	+ 4,700	+ 4,659	–	+ 41	–	+ 2,570	+ 2,606	+ 2,700	– 141	+ 47	–	– 36	–
Apr.	+ 9,044	+ 9,076	–	– 32	–	+ 4,245	+ 4,246	+ 4,592	– 343	– 3	–	– 1	–
May	– 7,769	– 8,057	–	+ 288	–	– 6,414	– 6,478	– 6,641	+ 166	– 3	–	+ 64	–
June	+ 15,310	+ 15,546	–	– 236	–	+ 8,526	+ 8,546	+ 8,558	– 41	+ 29	–	– 20	–

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** 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
2025 Mar.	346,786	289,293	–	57,493	2,540	237,302	218,288	133,041	13,783	71,464	–	19,014	2,540
Apr.	325,415	266,139	–	59,276	2,520	217,114	197,279	111,894	13,707	71,678	–	19,835	2,520
May	325,375	266,001	–	59,374	2,509	216,306	196,232	110,842	13,400	71,990	–	20,074	2,509
June	334,811	275,955	–	58,856	2,462	222,620	203,022	118,746	13,186	71,090	–	19,598	2,462
													Changes *
2024	+ 3,423	+ 978	–	+ 2,445	– 115	– 5,276	– 8,243	– 6,696	– 1,115	– 432	–	+ 2,967	– 115
2025 Mar.	+ 14,061	+ 14,923	–	– 862	– 63	+ 12,776	+ 13,004	+ 14,388	– 571	– 813	–	– 228	– 63
Apr.	– 19,704	– 21,522	–	+ 1,818	– 20	– 20,188	– 21,009	– 21,147	– 76	+ 214	–	+ 821	– 20
May	– 155	– 251	–	+ 96	– 11	– 808	– 1,047	– 1,052	– 307	+ 312	–	+ 239	– 11
June	+ 10,563	+ 11,059	–	– 496	– 47	+ 6,314	+ 6,790	+ 7,904	– 214	– 900	–	– 476	– 47
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	–
2025 Mar.	272,356	147,025	–	125,331	–	242,786	144,976	120,086	3,822	21,068	–	97,810	–
Apr.	275,659	149,582	–	126,077	–	246,287	147,767	122,905	3,765	21,097	–	98,520	–
May	284,208	156,797	–	127,411	–	254,415	155,006	130,174	3,701	21,131	–	99,409	–
June	276,266	147,543	–	128,723	–	245,987	145,606	120,909	3,642	21,055	–	100,381	–
													Changes *
2024	+ 7,956	+ 4,481	–	+ 3,475	–	+ 8,104	+ 4,213	+ 7,390	– 2,093	– 1,084	–	+ 3,891	–
2025 Mar.	– 10,115	– 11,346	–	+ 1,231	–	– 10,196	– 11,480	– 11,537	– 29	+ 86	–	+ 1,284	–
Apr.	+ 3,318	+ 2,572	–	+ 746	–	+ 3,501	+ 2,791	+ 2,819	– 57	+ 29	–	+ 710	–
May	+ 8,548	+ 7,214	–	+ 1,334	–	+ 8,128	+ 7,239	+ 7,269	– 64	+ 34	–	+ 889	–
June	– 7,931	– 9,243	–	+ 1,312	–	– 8,428	– 9,400	– 9,265	– 59	– 76	–	+ 972	–
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	–
2025 Mar.	214,813	104,630	–	110,183	–	174,982	101,869	80,603	5,013	16,253	–	73,113	–
Apr.	217,915	108,268	–	109,647	–	178,573	105,501	84,545	4,850	16,106	–	73,072	–
May	220,990	110,815	–	110,175	–	181,546	108,074	87,223	4,808	16,043	–	73,472	–
June	212,031	102,305	–	109,726	–	172,501	99,514	78,961	4,589	15,964	–	72,987	–
													Changes *
2024	+ 11,212	+ 9,857	–	+ 1,355	–	+ 12,421	+ 9,746	+ 13,719	– 2,537	– 1,436	–	+ 2,675	–
2025 Mar.	– 5,477	– 5,312	–	– 165	–	– 5,594	– 5,276	– 5,112	– 171	+ 7	–	– 318	–
Apr.	+ 3,126	+ 3,662	–	– 536	–	+ 3,591	+ 3,632	+ 3,942	– 163	– 147	–	– 41	–
May	+ 3,073	+ 2,545	–	+ 528	–	+ 2,973	+ 2,573	+ 2,678	– 42	– 63	–	+ 400	–
June	– 9,163	– 8,714	–	– 449	–	– 9,267	– 8,782	– 8,481	– 222	– 79	–	– 485	–
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	–
2025 Mar.	16,903	9,473	–	7,430	–	11,626	7,512	5,553	419	1,540	–	4,114	–
Apr.	17,533	10,154	–	7,379	–	12,268	8,210	6,234	417	1,559	–	4,058	–
May	16,860	9,513	–	7,347	–	11,757	7,697	5,806	327	1,564	–	4,060	–
June	18,183	11,092	–	7,091	–	13,098	9,319	7,392	334	1,593	–	3,779	–
													Changes *
2024	– 884	– 1,754	–	+ 870	–	– 409	– 793	– 1,135	+ 139	+ 203	–	+ 384	–
2025 Mar.	+ 594	+ 671	–	– 77	–	+ 626	+ 683	+ 683	– 2	+ 2	–	– 57	–
Apr.	+ 1,247	+ 1,297	–	– 50	–	+ 1,182	+ 1,238	+ 1,221	– 2	+ 19	–	– 56	–
May	– 674	– 641	–	– 33	–	– 511	– 513	– 428	– 90	+ 5	–	+ 2	–
June	+ 1,325	+ 1,580	–	– 255	–	+ 1,341	+ 1,622	+ 1,586	+ 7	+ 29	–	– 281	–

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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	–
2025 Mar.	37,780	22,869	.	14,911	–	28,307	19,676	4,893	431	14,352	.	8,631	–
Apr.	36,686	21,850	.	14,836	–	27,235	18,635	4,023	401	14,211	.	8,600	–
May	37,372	22,231	.	15,141	–	27,801	18,990	4,454	391	14,145	.	8,811	–
June	37,231	22,059	.	15,172	–	27,671	18,820	4,312	381	14,127	.	8,851	–
													Changes *
2024	– 2,714	– 2,126	.	– 588	–	– 2,500	– 2,143	+ 168	– 589	– 1,722	.	– 357	–
2025 Mar.	– 457	– 436	.	– 21	–	– 388	– 440	– 293	– 10	– 137	.	+ 52	–
Apr.	– 1,094	– 1,019	.	– 75	–	– 1,072	– 1,041	– 870	– 30	– 141	.	– 31	–
May	+ 686	+ 381	.	+ 305	–	+ 566	+ 355	+ 431	– 10	– 66	.	+ 211	–
June	– 141	– 172	.	+ 31	–	– 130	– 170	– 142	– 10	– 18	.	+ 40	–
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
2025 Mar.	975,209	870,260	–	104,949	3,303	841,687	803,497	215,160	57,731	530,606	–	38,190	2,690
Apr.	953,152	848,086	–	105,066	3,339	826,700	788,479	199,886	57,522	531,071	–	38,221	2,697
May	954,097	848,322	–	105,775	3,338	831,304	792,812	202,863	57,100	532,849	–	38,492	2,726
June	942,541	836,880	–	105,661	3,225	811,736	773,603	191,995	54,850	526,758	–	38,133	2,623
													Changes *
2024	– 40,794	– 44,957	–	+ 4,163	– 1,391	– 46,675	– 49,493	– 41,079	– 1,953	– 6,461	–	+ 2,818	– 1,261
2025 Mar.	+ 20,757	+ 20,801	–	– 44	– 84	+ 13,821	+ 13,883	+ 20,575	– 942	– 5,750	–	– 62	– 80
Apr.	– 20,887	– 21,099	–	+ 212	+ 36	– 14,772	– 14,803	– 15,274	– 89	+ 560	–	+ 31	+ 7
May	+ 788	+ 125	–	+ 663	– 1	+ 4,604	+ 4,333	+ 2,977	– 422	+ 1,778	–	+ 271	+ 29
June	– 10,946	– 10,915	–	– 31	– 113	– 19,568	– 19,209	– 10,868	– 2,250	– 6,091	–	– 359	– 103
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	–
2025 Mar.	860,087	814,014	105	45,968	98	404,784	389,910	377,163	12,074	673	–	14,874	–
Apr.	873,357	829,711	99	43,547	149	427,396	411,975	399,885	11,432	658	–	15,421	–
May	857,759	811,009	93	46,657	166	411,139	395,308	382,834	11,820	654	–	15,831	–
June	862,823	818,182	84	44,557	154	408,325	392,096	379,574	11,824	698	–	16,229	–
													Changes *
2024	– 48,073	– 55,517	+ 27	+ 7,417	+ 12	– 63,359	– 63,492	– 63,517	+ 76	– 51	–	+ 133	± 0
2025 Mar.	+ 14,564	+ 15,853	– 5	– 1,284	– 1	– 12,383	– 11,393	– 11,198	– 239	+ 44	–	– 990	–
Apr.	+ 18,129	+ 20,455	– 6	– 2,320	+ 51	+ 22,612	+ 22,065	+ 22,722	– 642	– 15	–	+ 547	–
May	– 15,897	– 18,993	– 6	+ 3,102	+ 17	– 16,257	– 16,667	– 17,051	+ 388	– 4	–	+ 410	–
June	+ 7,596	+ 9,630	– 9	– 2,025	– 12	– 2,814	– 3,212	– 3,260	+ 4	+ 44	–	+ 398	–

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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 Treasury bills credits, securities portfolios, equalisation claims							including Treasury bills credits	excluding Treasury bills credits
	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 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.	5,242,083	4,418,210	4,418,096	114	16,123	807,750	–	36,869	554,033	537,910
Feb.	5,296,244	4,442,846	4,442,730	116	18,172	835,226	–	36,946	571,005	552,833
Mar.	5,300,030	4,437,760	4,437,637	123	19,322	842,948	–	36,946	569,321	549,999
Apr.	5,306,308	4,443,606	4,443,505	101	16,679	846,023	–	37,129	567,992	551,313
May	5,326,617	4,451,874	4,451,764	110	18,144	856,599	–	36,898	566,816	548,672
June	5,349,284	4,447,163	4,447,052	111	23,204	878,917	–	36,740	571,696	548,492
	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 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.	+ 55,617	+ 25,920	+ 25,919	+ 1	+ 1,373	+ 28,324	–	+ 102	+ 22,975	+ 21,602
Feb.	+ 54,323	+ 25,149	+ 25,147	+ 2	+ 2,045	+ 27,129	–	+ 77	+ 16,426	+ 14,381
Mar.	+ 13,516	+ 2,614	+ 2,606	+ 8	+ 1,262	+ 9,640	–	– 250	+ 2,727	+ 1,465
Apr.	+ 16,570	+ 13,930	+ 13,951	– 21	– 2,574	+ 5,214	–	+ 183	+ 2,327	+ 4,901
May	+ 18,945	+ 7,204	+ 7,195	+ 9	+ 1,447	+ 10,294	–	+ 29	– 1,650	– 3,097
June	+ 29,931	+ 898	+ 896	+ 2	+ 5,154	+ 23,879	–	– 158	+ 7,336	+ 2,182

***** For the corpus of reporting credit institutions, the categories of banks, 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
482,329	126	18,360	4,528,373	3,824,239	3,824,239	531,425	3,292,814	704,134	–	2023 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.
537,796	114	16,123	4,688,050	3,880,300	3,880,300	540,336	3,339,964	807,750	–	2025 Jan.
552,717	116	18,172	4,725,239	3,890,013	3,890,013	543,167	3,346,846	835,226	–	Feb.
549,876	123	19,322	4,730,709	3,887,761	3,887,761	543,056	3,344,705	842,948	–	Mar.
551,212	101	16,679	4,738,316	3,892,293	3,892,293	540,142	3,352,151	846,023	–	Apr.
548,562	110	18,144	4,759,801	3,903,202	3,903,202	541,471	3,361,731	856,599	–	May
548,381	111	23,204	4,777,588	3,898,671	3,898,671	542,308	3,356,363	878,917	–	June
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
+ 5,183	– 5	+ 831	+ 18,743	+ 12,427	+ 12,427	+ 3,773	+ 8,654	+ 6,316	–	2023 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.
+ 21,601	+ 1	+ 1,373	+ 32,642	+ 4,318	+ 4,318	+ 1,138	+ 3,180	+ 28,324	–	2025 Jan.
+ 14,379	+ 2	+ 2,045	+ 37,897	+ 10,768	+ 10,768	+ 2,569	+ 8,199	+ 27,129	–	Feb.
+ 1,457	+ 8	+ 1,262	+ 10,789	+ 1,149	+ 1,149	+ 1,559	– 410	+ 9,640	–	Mar.
+ 4,922	– 21	– 2,574	+ 14,243	+ 9,029	+ 9,029	– 1,319	+ 10,348	+ 5,214	–	Apr.
– 3,106	+ 9	+ 1,447	+ 20,595	+ 10,301	+ 10,301	+ 1,093	+ 9,208	+ 10,294	–	May
+ 2,180	+ 2	+ 5,154	+ 22,595	– 1,284	– 1,284	+ 2,148	– 3,432	+ 23,879	–	June

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 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.	1,780,670	1,446,767	81	7,901	325,921	2,238	381,408	373,426	81	1,399,262	263,267	810,074
Feb.	1,819,658	1,463,753	83	9,426	346,396	2,192	397,016	387,507	83	1,422,642	264,984	811,262
Mar.	1,815,980	1,458,548	90	9,976	347,366	2,368	391,905	381,839	90	1,424,075	266,722	809,987
Apr.	1,815,217	1,458,954	93	7,737	348,433	2,364	390,845	383,015	93	1,424,372	264,397	811,542
May	1,825,374	1,460,461	82	8,505	356,326	2,097	391,279	382,692	82	1,434,095	264,741	813,028
June	1,843,402	1,455,193	82	10,987	377,140	2,020	389,354	378,285	82	1,454,048	266,334	810,574
												Changes *
2024	+ 106,126	+ 68,940	− 8	+ 121	+ 37,073	− 537	+ 47,040	+ 46,927	− 8	+ 59,086	+ 7,131	+ 14,882
2024 Dec.	− 114	− 8,267	+ 1	− 166	+ 8,318	− 107	− 10,292	− 10,127	+ 1	+ 10,178	− 275	+ 2,135
2025 Jan.	+ 46,055	+ 24,364	+ 1	+ 1,389	+ 20,301	− 5	+ 22,537	+ 21,147	+ 1	+ 23,518	+ 2,443	+ 774
Feb.	+ 39,702	+ 17,781	+ 2	+ 1,522	+ 20,397	− 46	+ 15,065	+ 13,541	+ 2	+ 24,637	+ 1,572	+ 2,668
Mar.	+ 3,055	+ 141	+ 8	+ 654	+ 2,252	− 74	− 1,076	− 1,738	+ 8	+ 4,131	+ 2,820	− 941
Apr.	+ 6,127	+ 5,571	+ 4	− 2,179	+ 2,731	− 4	+ 1,925	+ 4,100	+ 4	+ 4,202	− 1,335	+ 2,806
May	+ 9,288	+ 888	− 11	+ 752	+ 7,659	− 7	− 85	− 826	− 11	+ 9,373	+ 361	+ 1,353
June	+ 22,961	− 1,673	+ 1	+ 2,570	+ 22,063	− 77	+ 321	− 2,250	+ 1	+ 22,640	+ 2,349	− 1,772
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 Dec.	804,655	622,951	−	3,279	178,425	1,924	180,972	177,693	−	623,683	48,052	397,206
2025 Jan.	817,010	627,828	−	2,713	186,469	1,917	184,000	181,287	−	633,010	49,185	397,356
Feb.	826,084	634,842	−	3,615	187,627	1,908	190,310	186,695	−	635,774	50,756	397,391
Mar.	840,707	639,005	−	2,850	198,852	2,089	194,958	192,108	−	645,749	51,357	395,540
Apr.	844,231	641,746	−	2,708	199,777	2,084	197,394	194,686	−	646,837	50,478	396,582
May	844,625	640,684	−	2,561	201,380	1,817	195,595	193,034	−	649,030	50,807	396,843
June	859,097	636,682	−	3,461	218,954	1,744	195,237	191,776	−	663,860	50,647	394,259
												Changes *
2024	+ 46,514	+ 17,007	− 17	+ 537	+ 28,987	− 418	+ 22,369	+ 21,849	− 17	+ 24,145	+ 1,308	− 6,150
2024 Dec.	+ 11,727	− 1,077	− 4	− 254	+ 13,062	− 81	+ 1,273	+ 1,531	− 4	+ 10,454	− 1,236	− 1,372
2025 Jan.	+ 12,482	+ 4,951	−	− 566	+ 8,097	− 7	+ 3,074	+ 3,640	−	+ 9,408	+ 1,144	+ 167
Feb.	+ 8,962	+ 6,975	−	+ 904	+ 1,083	− 9	+ 6,290	+ 5,386	−	+ 2,672	+ 1,565	+ 24
Mar.	+ 16,542	+ 5,304	−	− 731	+ 11,969	− 69	+ 5,240	+ 5,971	−	+ 11,302	+ 890	− 1,557
Apr.	+ 7,159	+ 5,393	−	− 117	+ 1,883	− 5	+ 4,346	+ 4,463	−	+ 2,813	− 502	+ 1,432
May	− 28	− 1,342	−	− 148	+ 1,462	− 7	− 2,020	− 1,872	−	+ 1,992	+ 291	+ 239
June	+ 16,819	− 2,269	−	+ 911	+ 18,177	− 73	+ 882	− 29	−	+ 15,937	+ 81	− 2,321
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 Dec.	769,558	650,884	80	2,172	116,422	317	129,874	127,622	80	639,684	155,889	367,373
2025 Jan.	804,030	671,265	81	4,573	128,111	319	151,583	146,929	81	652,447	156,680	367,656
Feb.	834,244	681,566	83	5,198	147,397	282	160,663	155,382	83	673,581	156,449	369,735
Mar.	814,309	670,540	90	6,275	137,404	277	148,893	142,528	90	665,416	157,547	370,465
Apr.	813,561	671,288	93	4,355	137,825	278	146,334	141,886	93	667,227	158,057	371,345
May	824,599	675,205	82	5,398	143,914	278	149,100	143,620	82	675,499	158,412	373,173
June	826,169	671,722	82	6,958	147,407	274	146,934	139,894	82	679,235	158,740	373,088
												Changes *
2024	+ 53,315	+ 47,091	+ 9	− 491	+ 6,706	− 118	+ 24,042	+ 24,524	+ 9	+ 29,273	+ 4,533	+ 18,034
2024 Dec.	− 14,613	− 9,967	+ 5	− 67	− 4,584	− 26	− 11,109	− 11,047	+ 5	− 3,504	+ 186	+ 894
2025 Jan.	+ 34,536	+ 20,438	+ 1	+ 2,400	+ 11,697	+ 2	+ 21,675	+ 19,274	+ 1	+ 12,861	+ 834	+ 330
Feb.	+ 30,019	+ 10,110	+ 2	+ 620	+ 19,287	− 37	+ 8,518	+ 7,896	+ 2	+ 21,501	− 1	+ 2,215
Mar.	− 15,417	− 7,055	+ 8	+ 1,143	− 9,513	− 5	− 8,685	− 9,836	+ 8	− 6,732	+ 1,556	+ 1,225
Apr.	+ 2,099	+ 2,940	+ 4	− 1,902	+ 1,057	+ 1	− 1,656	+ 242	+ 4	+ 3,755	+ 1,148	+ 1,550
May	+ 10,641	+ 3,621	− 11	+ 1,029	+ 6,002	−	+ 2,494	+ 1,476	− 11	+ 8,147	+ 422	+ 1,723
June	+ 3,904	− 1,826	+ 1	+ 1,634	+ 4,095	− 4	− 1,342	− 2,977	+ 1	+ 5,246	+ 774	+ 377

***** For the corpus of reporting credit institutions, the categories of banks, 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 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
Feb.	159,330	147,345	–	613	11,372	2	46,043	45,430	–	113,287	57,779	44,136
Mar.	160,964	149,003	–	851	11,110	2	48,054	47,203	–	112,910	57,818	43,982
Apr.	157,425	145,920	–	674	10,831	2	47,117	46,443	–	110,308	55,862	43,615
May	156,150	144,572	–	546	11,032	2	46,584	46,038	–	109,566	55,522	43,012
June	158,136	146,789	–	568	10,779	2	47,183	46,615	–	110,953	56,947	43,227
												Changes *
2024	+ 6,297	+ 4,842	–	+ 75	+ 1,380	– 1	+ 629	+ 554	–	+ 5,668	+ 1,290	+ 2,998
2024 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
Feb.	+ 721	+ 696	–	– 2	+ 27	–	+ 257	+ 259	–	+ 464	+ 8	+ 429
Mar.	+ 1,930	+ 1,892	–	+ 242	– 204	–	+ 2,369	+ 2,127	–	– 439	+ 374	– 609
Apr.	– 3,131	– 2,762	–	– 160	– 209	–	– 765	– 605	–	– 2,366	– 1,981	– 176
May	– 1,325	– 1,391	–	– 129	+ 195	–	– 559	– 430	–	– 766	– 352	– 609
June	+ 2,238	+ 2,422	–	+ 25	– 209	–	+ 781	+ 756	–	+ 1,457	+ 1,494	+ 172
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 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
Feb.	444,322	393,933	3	3,727	46,659	11,251	52,550	48,820	3	391,772	90,086	255,027
Mar.	446,177	393,694	3	4,056	48,424	11,261	54,133	50,074	3	392,044	89,617	254,003
Apr.	447,988	394,318	3	4,128	49,539	11,426	55,142	51,011	3	392,846	89,981	253,326
May	448,649	395,084	3	4,323	49,239	11,466	54,666	50,340	3	393,983	90,906	253,838
June	450,362	394,442	3	6,655	49,262	11,468	58,332	51,674	3	392,030	91,386	251,382
												Changes *
2024	+ 13,539	+ 3,584	– 1	+ 476	+ 9,480	+ 3,518	+ 7,370	+ 6,895	– 1	+ 6,169	+ 3,273	– 6,584
2024 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
Feb.	+ 4,564	+ 2,249	–	+ 662	+ 1,653	+ 47	+ 1,360	+ 698	–	+ 3,204	+ 1,161	+ 390
Mar.	+ 3,003	+ 781	–	+ 335	+ 1,887	+ 10	+ 1,890	+ 1,555	–	+ 1,113	– 162	– 612
Apr.	+ 3,327	+ 1,959	–	+ 81	+ 1,287	+ 165	+ 1,388	+ 1,307	–	+ 1,939	+ 777	– 125
May	+ 374	+ 501	–	+ 193	– 320	+ 40	– 509	– 702	–	+ 883	+ 824	+ 379
June	+ 2,769	+ 306	–	+ 2,338	+ 125	+ 2	+ 3,907	+ 1,569	–	– 1,138	+ 788	– 2,051
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 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.	1,236,017	1,062,280	–	71	173,666	2,718	56,590	56,519	–	1,179,427	62,881	942,880
Feb.	1,237,214	1,062,950	–	21	174,243	2,700	55,642	55,621	–	1,181,572	62,687	944,642
Mar.	1,239,545	1,062,972	–	21	176,552	2,583	56,605	56,584	–	1,182,940	61,752	944,636
Apr.	1,242,909	1,066,128	–	20	176,761	2,572	56,522	56,502	–	1,186,387	61,408	948,218
May	1,246,437	1,067,710	–	20	178,707	2,558	55,349	55,329	–	1,191,088	61,552	950,829
June	1,247,990	1,068,539	–	20	179,431	2,439	57,015	56,995	–	1,190,975	61,235	950,309
												Changes *
2024	+ 16,180	+ 9,767	–	– 172	+ 6,585	– 657	+ 441	+ 613	–	+ 15,739	– 2,549	+ 11,703
2024 Dec.	– 241	– 880	–	– 11	+ 650	– 129	– 610	– 599	–	+ 369	– 573	+ 292
2025 Jan.	+ 4,383	+ 1,585	–	– 13	+ 2,811	– 20	+ 2,496	+ 2,509	–	+ 1,887	– 1,056	+ 132
Feb.	+ 1,197	+ 670	–	– 50	+ 577	– 18	– 948	– 898	–	+ 2,145	– 194	+ 1,762
Mar.	+ 2,342	+ 25	–	–	+ 2,317	– 117	+ 965	+ 965	–	+ 1,377	– 935	– 5
Apr.	+ 3,375	+ 3,158	–	– 1	+ 218	– 11	– 81	– 80	–	+ 3,456	– 344	+ 3,582
May	+ 3,528	+ 1,582	–	–	+ 1,946	– 14	– 1,083	– 1,083	–	+ 4,611	+ 54	+ 2,611
June	+ 1,559	+ 830	–	–	+ 729	– 119	+ 1,667	+ 1,667	–	– 108	– 317	– 520

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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 Dec.	913,634	794,945	5	–	118,684	2,460	36,569	36,564	5	877,065	43,305	715,076
2025 Jan.	914,953	795,389	5	68	119,491	2,440	35,608	35,535	5	879,345	43,110	716,744
Feb.	918,853	798,057	5	68	120,723	2,424	35,778	35,705	5	883,075	43,053	719,299
Mar.	922,377	800,308	5	68	121,996	2,352	36,635	36,562	5	885,742	42,755	720,991
Apr.	925,510	803,352	5	69	122,084	2,341	35,805	35,731	5	889,705	42,911	724,710
May	929,198	806,435	5	69	122,689	2,321	35,567	35,493	5	893,631	42,871	728,071
June	932,691	809,227	6	69	123,389	2,256	36,949	36,874	6	895,742	42,595	729,758
												Changes *
2024	+ 21,519	+ 20,393	+ 1	± 0	+ 1,125	– 453	+ 1,171	+ 1,170	+ 1	+ 20,348	– 1,884	+ 21,107
2024 Dec.	+ 3,179	+ 2,380	–	– 10	+ 809	– 85	+ 1,378	+ 1,388	–	+ 1,801	– 144	+ 1,136
2025 Jan.	+ 1,319	+ 444	–	+ 68	+ 807	– 20	– 961	– 1,029	–	+ 2,280	– 195	+ 1,668
Feb.	+ 3,900	+ 2,668	–	–	+ 1,232	– 16	+ 170	+ 170	–	+ 3,730	– 57	+ 2,555
Mar.	+ 3,511	+ 2,237	–	–	+ 1,274	– 72	+ 842	+ 842	–	+ 2,669	– 298	+ 1,693
Apr.	+ 3,135	+ 3,045	–	+ 1	+ 89	– 11	– 830	– 831	–	+ 3,965	+ 156	+ 3,720
May	+ 3,738	+ 3,133	–	–	+ 605	– 20	– 238	– 238	–	+ 3,976	– 40	+ 3,411
June	+ 3,395	+ 2,693	+ 1	–	+ 701	– 65	+ 1,282	+ 1,281	+ 1	+ 2,113	– 276	+ 1,688
	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 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
Feb.	195,328	182,714	–	.	12,614	5	2,798	2,798	–	192,530	42,746	137,170
Mar.	195,151	182,470	–	.	12,681	5	2,836	2,836	–	192,315	42,918	136,716
Apr.	194,186	181,335	–	.	12,826	5	2,528	2,503	–	191,658	42,787	136,045
May	194,254	181,444	–	.	12,785	5	2,522	2,497	–	191,732	42,689	136,258
June	193,194	180,383	–	.	12,811	5	2,381	2,381	–	190,813	42,978	135,024
												Changes *
2024	– 5,272	– 3,484	–	.	– 1,788	–	– 320	– 320	–	– 4,952	+ 1,335	– 4,499
2024 Dec.	– 881	– 709	–	.	– 172	–	+ 94	+ 94	–	– 975	– 47	– 756
2025 Jan.	– 262	– 274	–	.	+ 12	–	– 174	– 174	–	– 88	+ 242	– 342
Feb.	– 164	– 223	–	.	+ 59	– 1	+ 48	+ 48	–	– 212	– 97	– 174
Mar.	+ 88	+ 9	–	.	+ 79	–	+ 50	+ 50	–	+ 38	+ 288	– 329
Apr.	– 524	– 709	–	.	+ 160	–	– 83	– 108	–	– 441	– 34	– 567
May	– 17	+ 26	–	.	– 43	–	– 7	– 7	–	– 10	– 137	+ 170
June	– 826	– 837	–	.	+ 36	–	– 128	– 103	–	– 698	+ 389	– 1,123
	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 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
Feb.	217,753	196,536	.	.	21,217	3	1,178	1,178	.	216,575	2,791	192,567
Mar.	218,189	196,844	.	.	21,345	3	1,174	1,174	.	217,015	2,763	192,907
Apr.	218,513	197,187	.	.	21,326	3	1,237	1,237	.	217,276	2,714	193,236
May	218,987	197,627	.	.	21,360	3	1,282	1,282	.	217,705	2,702	193,643
June	219,471	198,112	.	.	21,359	3	1,247	1,247	.	218,224	2,688	194,177
												Changes *
2024	+ 3,420	+ 4,449	.	.	– 1,029	– 3	+ 4	+ 4	.	+ 3,416	– 518	+ 4,963
2024 Dec.	+ 679	+ 550	.	.	+ 129	–	– 83	– 83	.	+ 762	– 19	+ 652
2025 Jan.	+ 373	+ 34	.	.	+ 339	–	+ 23	+ 23	.	+ 350	– 63	+ 74
Feb.	+ 236	+ 175	.	.	+ 61	–	– 24	– 24	.	+ 260	– 40	+ 239
Mar.	+ 436	+ 308	.	.	+ 128	–	– 4	– 4	.	+ 440	– 28	+ 340
Apr.	+ 324	+ 343	.	.	– 19	–	+ 63	+ 63	.	+ 261	– 49	+ 329
May	+ 474	+ 440	.	.	+ 34	–	+ 45	+ 45	.	+ 429	– 12	+ 407
June	+ 484	+ 485	.	.	– 1	–	– 35	– 35	.	+ 519	– 14	+ 534

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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 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
Feb.	463,116	344,787	25	4,930	113,374	18,371	26,043	21,088	25	437,073	36,820	286,879
Mar.	462,611	342,801	25	5,201	114,584	18,374	26,033	20,807	25	436,578	36,529	285,465
Apr.	461,985	342,231	–	4,700	115,054	18,418	25,913	21,213	–	436,072	35,944	285,074
May	463,718	343,003	20	5,202	115,493	18,448	26,151	20,929	20	437,567	36,010	286,064
June	462,174	341,156	20	5,473	115,525	18,549	26,418	20,925	20	435,756	35,092	285,139
												Changes *
2024	+ 16,743	+ 3,804	+ 5	+ 1,045	+ 11,889	+ 441	+ 1,605	+ 555	+ 5	+ 15,138	– 1,481	+ 4,730
2024 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
Feb.	+ 4,888	+ 1,827	–	– 89	+ 3,150	+ 111	+ 755	+ 844	–	+ 4,133	+ 224	+ 759
Mar.	+ 1,081	– 895	–	+ 273	+ 1,703	+ 3	+ 60	– 213	–	+ 1,021	– 126	– 556
Apr.	+ 806	+ 584	– 25	– 501	+ 748	+ 44	– 55	+ 471	– 25	+ 861	– 490	+ 603
May	+ 1,560	+ 625	+ 20	+ 502	+ 413	+ 30	+ 227	– 295	+ 20	+ 1,333	+ 43	+ 877
June	– 411	– 908	–	+ 271	+ 226	+ 101	+ 322	+ 51	–	– 733	– 771	– 188
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 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
Feb.	799,372	619,414	66	7,008	172,884	256	186,787	179,713	66	612,585	130,724	308,977
Mar.	781,295	611,736	71	8,477	161,011	242	179,189	170,641	71	602,106	131,931	309,164
Apr.	778,926	609,117	74	6,282	163,453	240	176,815	170,459	74	602,111	129,545	309,113
May	786,483	608,694	64	7,286	170,439	238	177,181	169,831	64	609,302	129,099	309,764
June	790,225	608,992	64	9,071	172,098	226	177,456	168,321	64	612,769	130,559	310,112
												Changes *
2024	+ 44,533	+ 29,408	– 4	– 777	+ 15,906	– 116	+ 18,262	+ 19,043	– 4	+ 26,271	– 662	+ 11,027
2024 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
Feb.	+ 28,813	+ 9,080	+ 2	+ 640	+ 19,091	– 3	+ 7,703	+ 7,061	+ 2	+ 21,110	– 66	+ 2,085
Mar.	– 13,516	– 3,766	+ 6	+ 1,549	– 11,305	– 14	– 4,055	– 5,610	+ 6	– 9,461	+ 1,797	+ 47
Apr.	+ 476	– 581	+ 4	– 2,129	+ 3,182	– 2	– 1,188	+ 937	+ 4	+ 1,664	– 2,065	+ 547
May	+ 7,233	– 630	– 10	+ 988	+ 6,885	– 2	+ 236	– 742	– 10	+ 6,997	– 493	+ 605
June	+ 5,904	+ 1,694	+ 1	+ 1,869	+ 2,340	– 12	+ 1,236	– 634	+ 1	+ 4,668	+ 1,753	+ 575

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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 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.	4,134,719	3,706,831	50	2,074	425,764	26,156	299,132	275,307	274,623	50	23,825	22,385	3,835,587
Feb.	4,150,710	3,716,795	50	2,547	431,318	26,208	304,089	280,665	279,873	50	23,424	21,619	3,846,621
Mar.	4,154,786	3,717,703	52	2,690	434,341	26,197	306,997	282,551	281,762	52	24,446	22,493	3,847,789
Apr.	4,161,044	3,723,165	27	2,049	435,803	26,450	304,540	279,652	278,853	27	24,888	23,611	3,856,504
May	4,168,202	3,727,249	46	2,479	438,428	26,246	299,616	275,779	274,909	46	23,837	22,182	3,868,586
June	4,174,431	3,732,443	47	3,274	438,667	26,252	308,280	283,574	282,477	47	24,706	22,482	3,866,151
	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 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.	+ 14,534	+ 5,421	− 4	+ 229	+ 8,888	+ 99	+ 3,118	− 1,215	− 1,386	− 4	+ 4,333	+ 4,279	+ 11,416
Feb.	+ 17,121	+ 11,094	−	+ 473	+ 5,554	+ 52	+ 4,532	+ 4,933	+ 4,825	−	− 401	− 766	+ 12,589
Mar.	+ 4,041	+ 873	+ 2	+ 143	+ 3,023	− 261	+ 3,143	+ 2,121	+ 2,124	+ 2	+ 1,022	+ 874	+ 898
Apr.	+ 6,318	+ 5,522	− 25	− 641	+ 1,462	+ 253	− 2,247	− 2,689	− 2,699	− 25	+ 442	+ 1,118	+ 8,565
May	+ 7,208	+ 4,134	+ 19	+ 430	+ 2,625	+ 56	− 5,024	− 4,043	− 4,114	+ 19	− 981	− 1,359	+ 12,232
June	+ 6,229	+ 5,194	+ 1	+ 795	+ 239	+ 6	+ 8,744	+ 7,875	+ 7,648	+ 1	+ 869	+ 300	− 2,515

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

I Banks (MFIs) in Germany

and long-term lending

to enterprises and households						to government							
	Loans						Loans						
Total	Total	Medium-term	Long-term	Securities	*Memo item Fiduciary loans*	Total	Total	Medium-term	Long-term	Securities [1]	Equalisation claims [2]	*Memo item Fiduciary loans*	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of year or month *													
2,640,044	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
3,404,205	3,135,497	361,352	2,774,145	268,708	22,980	362,669	237,824	14,052	223,772	124,845	–	1,000	2023 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.
3,439,955	3,154,687	349,928	2,804,759	285,268	24,176	395,632	255,136	15,801	239,335	140,496	–	1,980	2025 Jan.
3,445,743	3,158,901	349,254	2,809,647	286,842	24,229	400,878	256,402	16,191	240,211	144,476	–	1,979	Feb.
3,442,854	3,156,497	347,219	2,809,278	286,357	24,208	404,935	256,951	16,056	240,895	147,984	–	1,989	Mar.
3,445,850	3,161,988	344,873	2,817,115	283,862	23,852	410,654	258,713	16,304	242,409	151,941	–	2,598	Apr.
3,455,989	3,170,733	345,714	2,825,019	285,256	23,630	412,597	259,425	16,686	242,739	153,172	–	2,616	May
3,454,091	3,168,312	346,667	2,821,645	285,779	23,666	412,060	259,172	16,361	242,811	152,888	–	2,586	June
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
+ 3,754	+ 4,846	+ 219	+ 4,627	– 1,092	– 143	+ 4,664	+ 2,247	+ 225	+ 2,022	+ 2,417	–	+ 6	2023 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.
+ 3,212	+ 1,807	– 1,007	+ 2,814	+ 1,405	+ 55	+ 8,204	+ 721	+ 61	+ 660	+ 7,483	–	+ 44	2025 Jan.
+ 7,343	+ 5,769	– 739	+ 6,508	+ 1,574	+ 53	+ 5,246	+ 1,266	+ 390	+ 876	+ 3,980	–	– 1	Feb.
– 3,139	– 2,654	– 1,785	– 869	– 485	– 271	+ 4,037	+ 529	– 135	+ 664	+ 3,508	–	+ 10	Mar.
+ 2,846	+ 5,341	– 2,536	+ 7,877	– 2,495	+ 154	+ 5,719	+ 1,762	+ 248	+ 1,514	+ 3,957	–	+ 99	Apr.
+ 10,359	+ 8,965	+ 1,011	+ 7,954	+ 1,394	+ 38	+ 1,873	+ 642	+ 292	+ 350	+ 1,231	–	+ 18	May
– 1,978	– 2,501	+ 953	– 3,454	+ 523	+ 36	– 537	– 253	– 325	+ 72	– 284	–	– 30	June

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
2025 Mar.	1,163,393	1,054,263	19	945	108,166	2,331	162,436	152,589	152,471	19	9,847	9,001	1,000,957
Apr.	1,162,224	1,052,853	19	674	108,678	2,327	160,883	150,982	150,890	19	9,901	9,300	1,001,341
May	1,162,107	1,050,673	18	729	110,687	2,060	157,587	148,028	147,867	18	9,559	8,973	1,004,520
June	1,167,602	1,055,720	18	1,490	110,374	1,984	163,404	153,078	152,928	18	10,326	8,968	1,004,198
													Changes *
2024	+ 30,355	+ 18,875	− 16	+ 175	+ 11,321	− 539	+ 6,701	+ 5,068	+ 5,077	− 16	+ 1,633	+ 1,465	+ 23,654
2025 Mar.	− 1,467	− 1,407	+ 2	+ 191	− 253	− 73	+ 7	− 1,027	− 1,028	+ 2	+ 1,034	+ 842	− 1,474
Apr.	− 1,104	− 1,345	−	− 271	+ 512	− 4	− 1,553	− 1,607	− 1,581	−	+ 54	+ 299	+ 449
May	− 117	− 2,180	− 1	+ 55	+ 2,009	− 7	− 3,486	− 3,124	− 3,193	− 1	− 362	− 347	+ 3,369
June	+ 5,589	+ 5,141	−	+ 761	− 313	− 76	+ 5,991	+ 5,224	+ 5,235	−	+ 767	− 5	− 402
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
2025 Mar.	550,617	467,574	−	569	82,474	2,089	70,595	67,489	67,401	−	3,106	2,625	480,022
Apr.	548,040	465,651	−	466	81,923	2,084	68,710	65,922	65,859	−	2,788	2,385	479,330
May	544,608	463,487	−	467	80,654	1,817	66,129	63,047	62,914	−	3,082	2,748	478,479
June	548,608	465,635	−	655	82,318	1,744	70,683	67,378	67,247	−	3,305	2,781	477,925
													Changes *
2024	+ 8,588	− 2,704	− 17	− 65	+ 11,374	− 419	+ 1,857	+ 1,935	+ 1,922	− 17	− 78	+ 17	+ 6,731
2025 Mar.	+ 4,901	+ 1,503	−	+ 73	+ 3,325	− 69	+ 2,769	+ 2,003	+ 1,985	−	+ 766	+ 711	+ 2,132
Apr.	− 2,577	− 1,923	−	− 103	− 551	− 5	− 1,885	− 1,567	− 1,542	−	− 318	− 240	− 692
May	− 3,432	− 2,164	−	+ 1	− 1,269	− 7	− 2,601	− 2,875	− 2,945	−	+ 274	+ 343	− 831
June	+ 4,000	+ 2,148	−	+ 188	+ 1,664	− 73	+ 4,554	+ 4,331	+ 4,333	−	+ 223	+ 33	− 554
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
2025 Mar.	496,490	475,289	19	376	20,806	240	58,700	52,283	52,253	19	6,417	6,052	437,790
Apr.	499,681	477,398	19	208	22,056	241	59,015	52,227	52,198	19	6,788	6,590	440,666
May	503,841	478,345	18	262	25,216	241	58,691	52,542	52,514	18	6,149	5,897	445,150
June	503,254	479,075	18	835	23,326	238	58,925	52,275	52,256	18	6,650	5,816	444,329
													Changes *
2024	+ 20,499	+ 20,564	+ 1	+ 240	− 306	− 119	+ 5,709	+ 4,006	+ 4,028	+ 1	+ 1,703	+ 1,440	+ 14,790
2025 Mar.	− 6,808	− 3,598	+ 2	+ 118	− 3,330	− 4	− 3,820	− 4,084	− 4,067	+ 2	+ 264	+ 127	− 2,988
Apr.	+ 3,191	+ 2,109	−	− 168	+ 1,250	+ 1	+ 315	− 56	− 55	−	+ 371	+ 538	+ 2,876
May	+ 4,160	+ 947	− 1	+ 54	+ 3,160	−	− 494	+ 145	+ 146	− 1	− 639	− 693	+ 4,654
June	− 493	+ 824	−	+ 573	− 1,890	− 3	+ 328	− 173	− 164	−	+ 501	− 81	− 821
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
2025 Mar.	116,286	111,400	−	−	4,886	2	33,141	32,817	32,817	−	324	324	83,145
Apr.	114,503	109,804	−	−	4,699	2	33,158	32,833	32,833	−	325	325	81,345
May	113,658	108,841	−	−	4,817	2	32,767	32,439	32,439	−	328	328	80,891
June	115,740	111,010	−	−	4,730	2	33,796	33,425	33,425	−	371	371	81,944
													Changes *
2024	+ 1,268	+ 1,015	−	−	+ 253	− 1	− 865	− 873	− 873	−	+ 8	+ 8	+ 2,133
2025 Mar.	+ 440	+ 688	−	−	− 248	−	+ 1,058	+ 1,054	+ 1,054	−	+ 4	+ 4	− 618
Apr.	− 1,718	− 1,531	−	−	− 187	−	+ 17	+ 16	+ 16	−	+ 1	+ 1	− 1,735
May	− 845	− 963	−	−	+ 118	−	− 391	− 394	− 394	−	+ 3	+ 3	− 454
June	+ 2,082	+ 2,169	−	−	− 87	−	+ 1,109	+ 1,066	+ 1,066	−	+ 43	+ 43	+ 973

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

I Banks (MFIs) in Germany

and long-term lending

to enterprises and households						to government							
	Loans						Loans						
Total	Total	Medium-term	Long-term	Securities	*Memo item Fiduciary loans*	Total	Total	Medium-term	Long-term	Securities	Equalisation claims	*Memo item Fiduciary loans*	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of year or month *													**Commercial banks [1]**
927,247	853,457	170,164	683,293	73,790	2,194	66,130	38,474	3,850	34,624	27,656	–	9	2024
927,069	852,826	169,332	683,494	74,243	2,322	73,888	39,965	4,153	35,812	33,923	–	9	2025 Mar.
923,813	852,065	167,424	684,641	71,748	2,318	77,528	40,598	4,291	36,307	36,930	–	9	Apr.
925,496	853,145	167,720	685,425	72,351	2,051	79,024	40,688	4,377	36,311	38,336	–	9	May
925,367	852,802	169,214	683,588	72,565	1,975	78,831	41,022	4,376	36,646	37,809	–	9	June
Changes *													
+ 17,115	+ 6,268	+ 652	+ 5,616	+ 10,847	– 536	+ 6,539	+ 6,065	+ 1,000	+ 5,065	+ 474	–	– 3	2024
– 2,784	– 1,533	– 251	– 1,282	– 1,251	– 73	+ 1,310	+ 312	– 102	+ 414	+ 998	–	–	2025 Mar.
– 3,191	– 696	– 1,978	+ 1,282	– 2,495	– 4	+ 3,640	+ 633	+ 138	+ 495	+ 3,007	–	–	Apr.
+ 1,853	+ 1,250	+ 466	+ 784	+ 603	– 7	+ 1,516	+ 110	+ 86	+ 24	+ 1,406	–	–	May
– 209	– 423	+ 1,494	– 1,917	+ 214	– 76	– 193	+ 334	– 1	+ 335	– 527	–	–	June
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
442,322	374,403	25,315	349,088	67,919	2,080	37,700	23,145	2,202	20,943	14,555	–	9	2025 Mar.
440,027	373,868	24,817	349,051	66,159	2,075	39,303	23,539	2,237	21,302	15,764	–	9	Apr.
439,741	374,176	24,914	349,262	65,565	1,808	38,738	23,649	2,262	21,387	15,089	–	9	May
437,653	371,826	24,911	346,915	65,827	1,735	40,272	23,781	2,285	21,496	16,491	–	9	June
Changes *													
+ 865	– 9,483	– 670	– 8,813	+ 10,348	– 416	+ 5,866	+ 4,840	+ 705	+ 4,135	+ 1,026	–	– 3	2024
– 1,260	– 1,599	+ 3	– 1,602	+ 339	– 69	+ 3,392	+ 406	– 36	+ 442	+ 2,986	–	–	2025 Mar.
– 2,295	– 535	– 498	– 37	– 1,760	– 5	+ 1,603	+ 394	+ 35	+ 359	+ 1,209	–	–	Apr.
– 286	+ 308	+ 97	+ 211	– 594	– 7	– 545	+ 130	+ 25	+ 105	– 675	–	–	May
– 2,088	– 2,350	– 3	– 2,347	+ 262	– 73	+ 1,534	+ 132	+ 23	+ 109	+ 1,402	–	–	June
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
405,772	400,386	102,060	298,326	5,386	240	32,018	16,598	1,808	14,790	15,420	–	–	2025 Mar.
406,395	401,764	101,921	299,843	4,631	241	34,271	16,846	1,920	14,926	17,425	–	–	Apr.
408,748	403,099	102,103	300,996	5,649	241	36,402	16,835	1,988	14,847	19,567	–	–	May
409,493	403,998	102,623	301,375	5,495	238	34,836	17,005	1,969	15,036	17,831	–	–	June
Changes *													
+ 13,978	+ 13,762	+ 1,092	+ 12,670	+ 216	– 119	+ 812	+ 1,334	+ 378	+ 956	– 522	–	–	2024
– 1,167	+ 379	– 298	+ 677	– 1,546	– 4	– 1,821	– 37	– 11	– 26	– 1,784	–	–	2025 Mar.
+ 623	+ 1,378	– 139	+ 1,517	– 755	+ 1	+ 2,253	+ 248	+ 112	+ 136	+ 2,005	–	–	Apr.
+ 2,523	+ 1,505	+ 352	+ 1,153	+ 1,018	–	+ 2,131	– 11	+ 68	– 79	+ 2,142	–	–	May
+ 745	+ 899	+ 520	+ 379	– 154	– 3	– 1,566	+ 170	– 19	+ 189	– 1,736	–	–	June
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
78,975	78,037	41,957	36,080	938	2	4,170	222	143	79	3,948	–	–	2025 Mar.
77,391	76,433	40,686	35,747	958	2	3,954	213	134	79	3,741	–	–	Apr.
77,007	75,870	40,703	35,167	1,137	2	3,884	204	127	77	3,680	–	–	May
78,221	76,978	41,680	35,298	1,243	2	3,723	236	122	114	3,487	–	–	June
Changes *													
+ 2,272	+ 1,989	+ 230	+ 1,759	+ 283	– 1	– 139	– 109	– 83	– 26	– 30	–	–	2024
– 357	– 313	+ 44	– 357	– 44	–	– 261	– 57	– 55	– 2	– 204	–	–	2025 Mar.
– 1,519	– 1,539	– 1,341	– 198	+ 20	–	– 216	– 9	– 9	–	– 207	–	–	Apr.
– 384	– 563	+ 17	– 580	+ 179	–	– 70	– 9	– 7	– 2	– 61	–	–	May
+ 1,134	+ 1,028	+ 977	+ 51	+ 106	–	– 161	+ 32	– 5	+ 37	– 193	–	–	June

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
2025 Mar.	281,168	262,383	3	1,156	17,626	11,126	33,903	28,404	27,819	3	5,499	4,925	247,265
Apr.	281,939	262,943	3	1,063	17,930	11,293	34,496	28,608	27,961	3	5,888	5,469	247,443
May	283,185	264,384	3	925	17,873	11,332	34,655	28,740	28,197	3	5,915	5,530	248,530
June	280,636	262,568	3	869	17,196	11,337	34,487	29,081	28,377	3	5,406	5,238	246,149
													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
2025 Mar.	+ 1,081	+ 493	–	– 55	+ 643	+ 12	+ 1,341	+ 1,561	+ 1,565	–	– 220	– 169	– 260
Apr.	+ 771	+ 560	–	– 93	+ 304	+ 167	+ 593	+ 204	+ 142	–	+ 389	+ 544	+ 178
May	+ 1,246	+ 1,441	–	– 138	– 57	+ 39	+ 159	+ 132	+ 236	–	+ 27	+ 61	+ 1,087
June	– 2,549	– 1,816	–	– 56	– 677	+ 5	– 168	+ 341	+ 180	–	– 509	– 292	– 2,381
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
2025 Mar.	1,186,708	1,043,547	–	11	143,150	2,581	55,685	49,554	49,543	–	6,131	6,131	1,131,023
Apr.	1,190,050	1,046,655	–	10	143,385	2,571	55,534	48,733	48,723	–	6,801	6,801	1,134,516
May	1,192,791	1,048,373	–	10	144,408	2,557	54,336	48,117	48,107	–	6,219	6,219	1,138,455
June	1,194,346	1,049,303	–	10	145,033	2,437	56,039	49,550	49,540	–	6,489	6,489	1,138,307
													Changes *
2024	+ 12,986	+ 9,462	–	– 99	+ 3,623	– 658	+ 280	– 328	– 314	–	+ 608	+ 693	+ 12,706
2025 Mar.	+ 1,059	+ 104	–	–	+ 955	– 117	+ 1,014	+ 744	+ 744	–	+ 270	+ 270	+ 45
Apr.	+ 3,342	+ 3,108	–	– 1	+ 235	– 10	– 151	– 821	– 820	–	+ 670	+ 670	+ 3,493
May	+ 2,741	+ 1,718	–	–	+ 1,023	– 14	– 1,108	– 616	– 616	–	– 492	– 492	+ 3,849
June	+ 1,555	+ 930	–	–	+ 625	– 120	+ 1,703	+ 1,433	+ 1,433	–	+ 270	+ 270	– 148
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
2025 Mar.	878,023	785,929	5	–	92,089	2,350	36,024	35,649	35,644	5	375	375	841,999
Apr.	881,213	788,959	5	–	92,249	2,339	35,259	34,884	34,879	5	375	375	845,954
May	884,452	791,901	5	–	92,546	2,319	34,961	34,661	34,656	5	300	300	849,491
June	887,587	794,608	6	–	92,973	2,254	36,339	35,983	35,977	6	356	356	851,248
													Changes *
2024	+ 21,975	+ 20,145	+ 1	± 0	+ 1,829	– 453	+ 1,780	+ 1,741	+ 1,740	+ 1	+ 39	+ 39	+ 20,195
2025 Mar.	+ 2,704	+ 2,120	–	–	+ 584	– 71	+ 755	+ 713	+ 713	–	+ 42	+ 42	+ 1,949
Apr.	+ 3,190	+ 3,030	–	–	+ 160	– 11	– 765	– 765	– 765	–	–	–	+ 3,955
May	+ 3,289	+ 2,992	–	–	+ 297	– 20	– 298	– 223	– 223	–	– 75	– 75	+ 3,587
June	+ 3,041	+ 2,613	+ 1	–	+ 427	– 65	+ 1,284	+ 1,228	+ 1,227	+ 1	+ 56	+ 56	+ 1,757
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
2025 Mar.	133,763	126,290	–	–	7,473	5	1,961	1,895	1,895	–	66	66	131,802
Apr.	133,451	125,630	–	–	7,821	5	1,596	1,518	1,518	–	78	78	131,855
May	133,512	125,697	–	–	7,815	5	1,547	1,470	1,470	–	77	77	131,965
June	132,679	124,838	–	–	7,841	5	1,489	1,409	1,409	–	80	80	131,190
													Changes *
2024	– 1,417	– 1,401	–	± 0	– 16	–	+ 67	+ 42	+ 42	–	+ 25	+ 25	– 1,484
2025 Mar.	– 62	– 124	–	–	+ 62	–	– 121	– 121	– 121	–	–	–	+ 59
Apr.	– 102	– 450	–	–	+ 348	–	– 155	– 167	– 167	–	+ 12	+ 12	+ 53
May	+ 61	+ 67	–	–	– 6	–	– 49	– 48	– 48	–	– 1	– 1	+ 110
June	– 833	– 859	–	–	+ 26	–	– 58	– 61	– 61	–	+ 3	+ 3	– 775

***** For the corpus of reporting credit institutions, the categories of 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
168,765	165,315	41,298	124,017	3,450	9,790	78,500	64,324	1,438	62,886	14,176	–	1,336	2025 Mar.
168,166	165,083	41,332	123,751	3,083	9,860	79,277	64,430	1,461	62,969	14,847	–	1,433	Apr.
169,635	166,140	42,040	124,100	3,495	9,885	78,895	64,517	1,464	63,053	14,378	–	1,447	May
168,281	164,872	42,314	122,558	3,409	9,916	77,868	64,081	1,481	62,600	13,787	–	1,421	June
Changes *													
– 2,944	– 3,966	– 439	– 3,527	+ 1,022	+ 2,698	+ 4,366	+ 1,414	+ 50	+ 1,364	+ 2,952	–	+ 842	2024
– 205	– 570	– 226	– 344	+ 365	+ 2	– 55	– 333	– 31	– 302	+ 278	–	+ 10	2025 Mar.
– 599	– 232	+ 34	– 266	– 367	+ 70	+ 777	+ 106	+ 23	+ 83	+ 671	–	+ 97	Apr.
+ 1,469	+ 1,057	+ 708	+ 349	+ 412	+ 25	– 382	+ 87	+ 3	+ 84	– 469	–	+ 14	May
– 1,354	– 1,268	+ 274	– 1,542	– 86	+ 31	– 1,027	– 436	+ 17	– 453	– 591	–	– 26	June
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
1,059,077	953,038	55,552	897,486	106,039	2,543	71,946	34,835	2,430	32,405	37,111	–	38	2025 Mar.
1,061,715	955,486	55,377	900,109	106,229	2,533	72,801	35,645	2,287	33,358	37,156	–	38	Apr.
1,064,220	957,783	55,439	902,344	106,437	2,519	74,235	36,264	2,441	33,823	37,971	–	38	May
1,063,454	956,982	55,281	901,701	106,472	2,399	74,853	36,292	2,338	33,954	38,561	–	38	June
Changes *													
+ 7,982	+ 5,803	– 2,797	+ 8,600	+ 2,179	– 652	+ 4,724	+ 3,280	+ 410	+ 2,870	+ 1,444	–	– 6	2024
– 920	– 1,037	– 833	– 204	+ 117	– 116	+ 965	+ 127	– 93	+ 220	+ 838	–	– 1	2025 Mar.
+ 2,638	+ 2,448	– 175	+ 2,623	+ 190	– 10	+ 855	+ 810	– 143	+ 953	+ 45	–	–	Apr.
+ 2,505	+ 2,297	+ 62	+ 2,235	+ 208	– 14	+ 1,344	+ 529	+ 64	+ 465	+ 815	–	–	May
– 766	– 801	– 158	– 643	+ 35	– 120	+ 618	+ 28	– 103	+ 131	+ 590	–	–	June
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
824,456	746,190	41,306	704,884	78,266	2,350	17,543	3,720	240	3,480	13,823	–	–	2025 Mar.
828,309	749,917	41,439	708,478	78,392	2,339	17,645	3,788	248	3,540	13,857	–	–	Apr.
831,567	753,124	41,322	711,802	78,443	2,319	17,924	3,821	261	3,560	14,103	–	–	May
833,109	754,400	40,973	713,427	78,709	2,254	18,139	3,875	262	3,613	14,264	–	–	June
Changes *													
+ 19,568	+ 17,924	– 2,037	+ 19,961	+ 1,644	– 452	+ 627	+ 442	+ 4	+ 438	+ 185	–	– 1	2024
+ 1,470	+ 1,333	– 278	+ 1,611	+ 137	– 71	+ 479	+ 32	+ 1	+ 31	+ 447	–	–	2025 Mar.
+ 3,853	+ 3,727	+ 133	+ 3,594	+ 126	– 11	+ 102	+ 68	+ 8	+ 60	+ 34	–	–	Apr.
+ 3,308	+ 3,257	– 117	+ 3,374	+ 51	– 20	+ 279	+ 33	+ 13	+ 20	+ 246	–	–	May
+ 1,542	+ 1,276	– 349	+ 1,625	+ 266	– 65	+ 215	+ 54	+ 1	+ 53	+ 161	–	–	June
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
114,054	113,898	17,863	96,035	156	5	17,748	10,431	324	10,107	7,317	–	–	2025 Mar.
114,070	113,914	18,083	95,831	156	5	17,785	10,120	324	9,796	7,665	–	–	Apr.
114,186	114,030	18,164	95,866	156	5	17,779	10,120	321	9,799	7,659	–	–	May
113,525	113,369	18,470	94,899	156	5	17,665	9,980	304	9,676	7,685	–	–	June
Changes *													
– 583	– 569	+ 1,626	– 2,195	– 14	–	– 901	– 899	+ 14	– 913	– 2	–	–	2024
+ 90	+ 90	+ 293	– 203	–	–	– 31	– 93	– 5	– 88	+ 62	–	–	2025 Mar.
+ 16	+ 16	+ 220	– 204	–	–	+ 37	– 311	–	– 311	+ 348	–	–	Apr.
+ 116	+ 116	+ 81	+ 35	–	–	– 6	–	– 3	+ 3	– 6	–	–	May
– 661	– 661	+ 306	– 967	–	–	– 114	– 140	– 17	– 123	+ 26	–	–	June

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
2025 Mar.	209,185	195,339	.	–	13,846	3	1,167	1,166	1,166	.	1	1	208,018
Apr.	209,523	195,682	.	–	13,841	3	1,221	1,220	1,220	.	1	1	208,302
May	209,936	196,114	.	–	13,822	3	1,266	1,265	1,265	.	1	1	208,670
June	210,318	196,593	.	–	13,725	3	1,232	1,231	1,231	.	1	1	209,086
													Changes *
2024	+ 3,350	+ 4,419	.	–	– 1,069	– 3	+ 2	+ 1	+ 1	.	+ 1	+ 1	+ 3,348
2025 Mar.	+ 445	+ 304	.	–	+ 141	–	– 3	– 3	– 3	.	–	–	+ 448
Apr.	+ 338	+ 343	.	–	– 5	–	+ 54	+ 54	+ 54	.	–	–	+ 284
May	+ 413	+ 432	.	–	– 19	–	+ 45	+ 45	+ 45	.	–	–	+ 368
June	+ 382	+ 479	.	–	– 97	–	– 34	– 34	– 34	.	–	–	+ 416
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
2025 Mar.	302,546	249,952	25	578	51,991	7,801	15,821	13,294	13,224	25	2,527	1,994	286,725
Apr.	302,644	250,443	–	302	51,899	7,912	15,551	13,707	13,662	–	1,844	1,587	287,093
May	302,219	250,107	20	815	51,277	7,970	15,264	13,498	13,347	20	1,766	1,082	286,955
June	301,263	248,813	20	905	51,525	8,232	15,290	13,242	13,015	20	2,048	1,350	285,973
													Changes *
2024	+ 4,032	– 427	+ 5	+ 516	+ 3,938	+ 374	– 169	– 756	– 756	+ 5	+ 587	+ 66	+ 4,201
2025 Mar.	+ 281	– 617	–	+ 7	+ 891	– 12	+ 150	+ 254	+ 254	–	– 104	– 111	+ 131
Apr.	– 117	+ 276	– 25	– 276	– 92	+ 111	– 270	+ 413	+ 438	– 25	– 683	– 407	+ 153
May	– 425	– 336	+ 20	+ 513	– 622	+ 58	– 287	– 209	– 315	+ 20	– 78	– 505	– 138
June	– 956	– 1,294	–	+ 90	+ 248	+ 262	+ 26	– 256	– 332	–	+ 282	+ 268	– 982
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
2025 Mar.	456,509	425,912	.	.	30,231	242	70,759	64,599	64,597	–	6,160	5,796	385,750
Apr.	458,125	426,288	.	.	31,639	240	71,792	65,356	65,356	–	6,436	6,238	386,333
May	459,699	425,290	.	.	34,158	238	70,399	64,398	64,398	–	6,001	5,750	389,300
June	461,017	428,374	.	.	31,809	226	72,524	66,040	66,040	–	6,484	5,650	388,493
													Changes *
2024	+ 10,167	+ 10,448	.	.	– 321	– 116	+ 556	– 871	– 859	– 12	+ 1,427	+ 1,375	+ 9,611
2025 Mar.	– 3,669	+ 65	.	.	– 3,869	– 14	– 284	– 723	– 722	–	+ 439	+ 303	– 3,385
Apr.	+ 1,681	+ 441	.	.	+ 1,408	– 2	+ 1,033	+ 757	+ 759	–	+ 276	+ 442	+ 648
May	+ 1,574	– 998	.	.	+ 2,519	– 2	– 1,393	– 958	– 958	–	– 435	– 488	+ 2,967
June	+ 1,318	+ 3,084	.	.	– 2,349	– 12	+ 2,205	+ 1,722	+ 1,722	–	+ 483	– 100	– 887

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I Banks (MFIs) in Germany

and long-term lending

to enterprises and households						to government							
	Loans						Loans						
Total	Total	Medium-term	Long-term	Securities	*Memo item Fiduciary loans*	Total	Total	Medium-term	Long-term	Securities	Equalisation claims	*Memo item Fiduciary loans*	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of year or month *											**Building and loan associations**		
199,978	189,487	2,884	186,603	10,491	3	7,055	4,156	–	4,156	2,899	–	–	2024
200,555	190,056	2,754	187,302	10,499	3	7,463	4,116	–	4,116	3,347	–	–	2025 Mar.
200,922	190,423	2,706	187,717	10,499	3	7,380	4,038	–	4,038	3,342	–	–	Apr.
201,344	190,845	2,695	188,150	10,499	3	7,326	4,003	–	4,003	3,323	–	–	May
201,849	191,350	2,681	188,669	10,499	3	7,237	4,011	–	4,011	3,226	–	–	June
Changes *													
+ 4,397	+ 4,518	– 507	+ 5,025	– 121	– 3	– 1,049	– 101	–	– 101	– 948	–	–	2024
+ 336	+ 337	– 27	+ 364	– 1	–	+ 112	– 30	–	– 30	+ 142	–	–	2025 Mar.
+ 367	+ 367	– 48	+ 415	–	–	– 83	– 78	–	– 78	– 5	–	–	Apr.
+ 422	+ 422	– 11	+ 433	–	–	– 54	– 35	–	– 35	– 19	–	–	May
+ 505	+ 505	– 14	+ 519	–	–	– 89	+ 8	–	+ 8	– 97	–	–	June
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
148,878	135,174	19,114	116,060	13,704	7,195	137,847	99,560	7,471	92,089	38,287	–	606	2025 Mar.
148,855	135,100	18,512	116,588	13,755	6,794	138,238	100,094	7,693	92,401	38,144	–	1,118	Apr.
149,541	135,666	18,334	117,332	13,875	6,848	137,414	100,012	7,822	92,190	37,402	–	1,122	May
148,506	134,537	17,734	116,803	13,969	7,114	137,467	99,911	7,600	92,311	37,556	–	1,118	June
Changes *													
– 3,094	– 2,059	– 3,038	+ 979	– 1,035	+ 348	+ 7,295	+ 2,322	+ 121	+ 2,201	+ 4,973	–	+ 26	2024
– 1,126	– 1,274	– 463	– 811	+ 148	– 13	+ 1,257	+ 514	+ 95	+ 419	+ 743	–	+ 1	2025 Mar.
– 238	– 289	– 722	+ 433	+ 51	+ 109	+ 391	+ 534	+ 222	+ 312	– 143	–	+ 2	Apr.
+ 686	+ 566	– 178	+ 744	+ 120	+ 54	– 824	– 82	+ 129	– 211	– 742	–	+ 4	May
– 1,035	– 1,129	– 600	– 529	+ 94	+ 266	+ 53	– 101	– 222	+ 121	+ 154	–	– 4	June
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
361,038	346,282	86,681	259,601	14,756	242	24,712	9,237	1,398	7,839	15,475	–	–	2025 Mar.
359,337	345,126	85,205	259,921	14,211	240	26,996	9,568	1,434	8,134	17,428	–	–	Apr.
360,765	345,603	85,556	260,047	15,162	238	28,535	9,539	1,470	8,069	18,996	–	–	May
361,673	346,946	86,622	260,324	14,727	226	26,820	9,738	1,476	8,262	17,082	–	–	June
Changes *													
+ 6,358	+ 7,613	+ 409	+ 7,204	– 1,255	– 116	+ 3,253	+ 2,319	+ 484	+ 1,835	+ 934	–	–	2024
– 1,425	+ 264	+ 291	– 27	– 1,689	– 14	– 1,960	+ 220	– 103	+ 323	– 2,180	–	–	2025 Mar.
– 1,636	– 1,091	– 1,546	+ 455	– 545	– 2	+ 2,284	+ 331	+ 36	+ 295	+ 1,953	–	–	Apr.
+ 1,428	+ 477	+ 351	+ 126	+ 951	– 2	+ 1,539	– 29	+ 36	– 65	+ 1,568	–	–	May
+ 828	+ 1,263	+ 1,066	+ 197	– 435	– 12	– 1,715	+ 199	+ 6	+ 193	– 1,914	–	–	June

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 *												
2019 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	3,428,847	1,823,014	1,544,456	278,558	1,892,098	534,713	1,382,929	223,798	252,564	906,567	509,169	20,775	31,054
2025 Q1	3,438,310	1,829,114	1,545,810	283,304	1,899,656	537,363	1,387,468	230,251	249,452	907,765	512,188	21,368	31,036
Q2	3,450,828	1,839,875	1,553,080	286,795	1,902,916	540,586	1,388,816	230,276	248,744	909,796	514,100	21,366	30,861
	Changes during quarter *												
2019 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	+ 10,294	+ 8,048	+ 6,200	+ 1,848	+ 5,797	+ 3,360	+ 4,313	− 1,611	− 2,040	+ 7,964	+ 1,484	− 364	+ 276
2025 Q1	+ 10,488	+ 6,770	+ 6,609	+ 161	+ 7,393	+ 3,095	+ 5,359	+ 5,318	− 2,767	+ 2,808	+ 2,034	+ 658	− 283
Q2	+ 12,633	+ 10,731	+ 7,240	+ 3,491	+ 3,410	+ 3,223	+ 1,458	+ 145	− 728	+ 2,041	+ 1,952	− 2	− 175

***** for the corpus of reporting credit institutions, the categories of banks, 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 *													
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	2019 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
457,340	1,519,869	1,283,775	187,678	7,124	29,783	67,369	1,422,717	16,880	4,526	526	414	15,940	Q4
459,784	1,521,770	1,287,280	186,940	7,656	29,648	66,345	1,425,777	16,884	4,471	546	386	15,952	2025 Q1
461,873	1,530,974	1,294,901	187,880	7,606	30,276	66,662	1,434,036	16,938	4,388	605	395	15,938	Q2
Changes during quarter *													
+ 3,927	+ 17,908	+ 16,324	+ 1,236	+ 450	+ 148	+ 383	+ 17,377	− 57	− 20	+ 2	− 2	− 57	2019 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
+ 1,572	+ 4,395	+ 4,764	− 735	− 727	+ 168	− 217	+ 4,444	+ 102	− 76	+ 56	− 40	+ 86	Q4
+ 1,659	+ 3,191	+ 3,765	+ 127	+ 532	− 430	− 449	+ 4,070	− 96	− 90	+ 15	− 28	− 83	2025 Q1
+ 2,129	+ 9,169	+ 7,591	+ 940	− 50	+ 628	+ 317	+ 8,224	+ 54	− 83	+ 59	+ 9	− 14	Q2

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
		of which			Lending to enterprises and self-employed persons								
		Housing loans					Enterprises				Self-employed persons		
	Total	Total	Mortgage loans secured by residential real estate	Other housing loans	Total	of which Housing loans	Total	Short-term lending	Medium-term lending	Long-term lending	Total	Short-term lending	Medium-term lending
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks [3]													**End of quarter** *
2024 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	1,003,259	428,265	400,876	27,389	515,620	94,455	430,300	125,211	104,979	200,110	85,320	6,656	16,703
2025 Q1	1,005,314	428,466	401,357	27,109	517,388	94,185	431,259	127,200	104,561	199,498	86,129	6,747	16,919
Q2	1,005,746	428,830	401,070	27,760	515,655	94,163	430,069	127,286	103,993	198,790	85,586	6,754	16,775
													Changes during quarter *
2024 Q3	+ 4,525	+ 93	+ 336	− 243	+ 2,333	+ 63	+ 2,610	+ 518	+ 3,461	− 1,369	− 277	− 14	+ 119
Q4	+ 2,263	+ 644	+ 654	− 10	+ 1,808	+ 153	+ 1,808	+ 87	− 1,899	+ 3,620	−	+ 43	+ 395
2025 Q1	+ 3,110	+ 211	+ 491	− 280	+ 1,653	− 270	+ 1,749	+ 2,024	− 533	+ 258	− 96	+ 166	− 64
Q2	+ 587	+ 364	− 287	+ 651	− 1,578	− 22	− 1,035	+ 86	− 468	− 653	− 543	+ 7	− 144
Big banks													**End of quarter** *
2024 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	440,959	260,506	251,694	8,812	203,753	49,254	159,443	59,130	21,619	78,694	44,310	2,272	984
2025 Q1	441,804	259,711	251,009	8,702	205,310	49,172	161,130	61,099	21,660	78,371	44,180	2,370	965
Q2	439,073	258,559	249,334	9,225	204,102	49,163	160,354	60,984	21,360	78,010	43,748	2,408	904
													Changes during quarter *
2024 Q3	− 3,874	− 1,519	− 1,233	− 286	− 2,539	− 244	− 2,176	− 1,190	+ 727	− 1,713	− 363	+ 16	− 23
Q4	− 2,656	− 1,158	− 928	− 230	− 738	− 107	− 209	+ 245	− 384	− 70	− 529	− 71	− 11
2025 Q1	+ 845	− 795	− 685	− 110	+ 1,557	− 82	+ 1,687	+ 1,969	+ 41	− 323	− 130	+ 98	− 19
Q2	− 2,731	− 1,152	− 1,675	+ 523	− 1,208	− 9	− 776	− 115	− 300	− 361	− 432	+ 38	− 61
Regional banks and other commercial banks													**End of quarter** *
2024 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	450,440	164,263	146,831	17,432	222,297	44,453	186,762	40,085	51,372	95,305	35,535	3,052	13,339
2025 Q1	452,657	165,314	148,059	17,255	222,753	44,272	187,378	40,692	50,812	95,874	35,375	3,154	13,031
Q2	456,270	166,904	149,510	17,394	222,963	44,287	187,747	40,559	50,873	96,315	35,216	3,115	12,923
													Changes during quarter *
2024 Q3	+ 11,013	+ 1,665	+ 1,642	+ 23	+ 6,935	+ 312	+ 6,817	+ 3,847	+ 2,394	+ 576	+ 118	− 51	+ 149
Q4	+ 3,456	+ 1,845	+ 1,644	+ 201	+ 1,342	+ 261	+ 907	+ 556	− 789	+ 1,140	+ 435	+ 134	+ 262
2025 Q1	+ 2,197	+ 1,051	+ 1,228	− 177	− 9	− 181	− 129	+ 97	− 795	+ 569	+ 120	+ 102	− 53
Q2	+ 3,703	+ 1,590	+ 1,451	+ 139	+ 300	+ 15	+ 459	− 213	+ 231	+ 441	− 159	− 39	− 108
Branches of foreign banks													**End of quarter** *
2024 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	111,860	3,496	2,351	1,145	89,570	748	84,095	25,996	31,988	26,111	5,475	1,332	2,380
2025 Q1	110,853	3,441	2,289	1,152	89,325	741	82,751	25,409	32,089	25,253	6,574	1,223	2,923
Q2	110,403	3,367	2,226	1,141	88,590	713	81,968	25,743	31,760	24,465	6,622	1,231	2,948
													Changes during quarter *
2024 Q3	− 2,614	− 53	− 73	+ 20	− 2,063	− 5	− 2,031	− 2,139	+ 340	− 232	− 32	+ 21	− 7
Q4	+ 1,463	− 43	− 62	+ 19	+ 1,204	− 1	+ 1,110	− 714	− 726	+ 2,550	+ 94	− 20	+ 144
2025 Q1	+ 68	− 45	− 52	+ 7	+ 105	− 7	+ 191	− 42	+ 221	+ 12	− 86	− 34	+ 8
Q2	− 385	− 74	− 63	− 11	− 670	− 28	− 718	+ 414	− 399	− 733	+ 48	+ 8	+ 25

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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 *												**Commercial banks [3]**	
63,016	482,604	333,675	126,515	2,548	16,605	47,630	418,369	1,873	509	184	167	1,522	2024 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	485,766	333,334	128,797	2,570	17,783	48,338	419,645	1,873	476	154	143	1,576	Q4
62,463	486,046	333,803	128,401	2,833	18,382	47,703	419,961	1,880	478	160	148	1,572	2025 Q1
62,057	488,206	334,225	129,752	2,759	18,714	48,296	421,196	1,885	442	191	149	1,545	Q2
Changes during quarter *													
− 382	+ 2,223	+ 47	+ 942	+ 413	+ 1,374	+ 396	+ 453	− 31	− 17	− 31	+ 3	− 3	2024 Q3
− 438	+ 424	+ 507	− 90	− 396	− 201	+ 302	+ 323	+ 31	− 16	+ 1	− 27	+ 57	Q4
− 198	+ 1,450	+ 479	+ 759	+ 263	+ 294	− 55	+ 1,211	+ 7	+ 2	+ 6	+ 5	− 4	2025 Q1
− 406	+ 2,160	+ 422	+ 1,351	− 74	+ 332	+ 593	+ 1,235	+ 5	− 36	+ 31	+ 1	− 27	Q2
End of quarter *												**Big banks**	
42,057	239,731	214,317	18,138	1,303	3,351	2,933	233,447	568	161	61	40	467	2024 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
40,845	235,917	210,381	17,920	1,441	3,870	2,659	229,388	577	158	62	31	484	2025 Q1
40,436	234,393	209,237	17,663	1,356	3,791	2,620	227,982	578	159	64	27	487	Q2
Changes during quarter *													
− 356	− 1,308	− 1,274	− 232	+ 280	+ 400	− 153	− 1,555	− 27	− 1	− 24	−	− 3	2024 Q3
− 447	− 1,952	− 1,048	− 852	− 365	− 240	− 13	− 1,699	+ 34	− 3	+ 16	− 11	+ 29	Q4
− 209	− 714	− 714	− 244	+ 223	+ 359	− 108	− 965	+ 2	+ 1	+ 9	+ 2	− 9	2025 Q1
− 409	− 1,524	− 1,144	− 257	− 85	− 79	− 39	− 1,406	+ 1	+ 1	+ 2	− 4	+ 3	Q2
End of quarter *												**Regional banks and other commercial banks**	
19,080	220,623	116,537	96,085	1,227	7,642	38,007	174,974	1,118	346	38	92	988	2024 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	227,024	119,494	98,732	1,335	8,383	38,540	180,101	1,119	316	32	71	1,016	Q4
19,190	228,786	120,725	99,709	1,375	8,402	38,142	182,242	1,118	317	24	74	1,020	2025 Q1
19,178	232,209	122,336	101,363	1,386	8,571	38,746	184,892	1,098	281	28	80	990	Q2
Changes during quarter *													
+ 20	+ 4,086	+ 1,369	+ 1,893	+ 131	+ 791	+ 512	+ 2,783	− 8	− 16	− 9	−	+ 1	2024 Q3
+ 39	+ 2,105	+ 1,598	+ 549	− 28	− 55	+ 11	+ 2,149	+ 9	− 14	+ 3	− 21	+ 27	Q4
+ 71	+ 2,207	+ 1,231	+ 952	+ 40	+ 19	− 128	+ 2,316	− 1	+ 1	− 8	+ 3	+ 4	2025 Q1
− 12	+ 3,423	+ 1,611	+ 1,654	+ 11	+ 169	+ 604	+ 2,650	− 20	− 36	+ 4	+ 6	− 30	Q2
End of quarter *												**Branches of foreign banks**	
1,879	22,250	2,821	12,292	18	5,612	6,690	9,948	187	2	85	35	67	2024 Q2
1,833	21,800	2,773	11,678	20	5,795	6,727	9,278	191	2	87	38	66	Q3
1,763	22,111	2,745	11,901	17	5,889	7,031	9,191	179	3	69	43	67	Q4
2,428	21,343	2,697	10,772	17	6,110	6,902	8,331	185	3	74	43	68	2025 Q1
2,443	21,604	2,652	10,726	17	6,352	6,930	8,322	209	2	99	42	68	Q2
Changes during quarter *													
− 46	− 555	− 48	− 719	+ 2	+ 183	+ 37	− 775	+ 4	−	+ 2	+ 3	− 1	2024 Q3
− 30	+ 271	− 43	+ 213	− 3	+ 94	+ 304	− 127	− 12	+ 1	− 18	+ 5	+ 1	Q4
− 60	− 43	− 38	+ 51	−	− 84	+ 181	− 140	+ 6	−	+ 5	−	+ 1	2025 Q1
+ 15	+ 261	− 45	− 46	−	+ 242	+ 28	− 9	+ 24	− 1	+ 25	− 1	−	Q2

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
		of which			Lending to enterprises and self-employed persons								
		Housing loans					Enterprises				Self-employed persons		
	Total	Total	Mortgage loans secured by residential real estate	Other housing loans	Total	of which Housing loans	Total	Sort-term lending	Medium-term lending	Long-term lending	Total	Short-term lending	Medium-term lending
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													
													End of quarter *
2024 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
2025 Q1	193,137	29,412	22,937	6,475	178,904	17,117	172,385	26,862	39,913	105,610	6,519	382	809
Q2	193,252	28,978	22,384	6,594	179,020	16,717	172,473	27,425	40,910	104,138	6,547	405	824
													Changes during quarter *
2024 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
2025 Q1	+ 1,184	− 170	− 132	− 38	+ 1,262	− 119	+ 1,354	+ 995	+ 245	+ 114	− 92	− 7	−
Q2	+ 115	− 434	− 553	+ 119	+ 116	− 400	+ 88	+ 563	+ 997	− 1,472	+ 28	+ 23	+ 15
Saving banks													
													End of quarter *
2024 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	1,001,957	594,009	403,379	190,630	564,988	200,902	360,625	35,114	45,200	280,311	204,363	6,354	5,706
2025 Q1	1,002,581	595,422	399,100	196,322	565,851	202,184	360,855	37,320	43,159	280,376	204,996	6,695	5,487
Q2	1,006,522	599,186	400,211	198,975	567,811	203,818	362,003	37,395	42,878	281,730	205,808	6,608	5,475
													Changes during quarter *
2024 Q3	+ 3,237	+ 3,291	+ 2,147	+ 1,144	+ 1,812	+ 1,561	+ 1,393	+ 352	− 190	+ 1,231	+ 419	+ 90	− 150
Q4	+ 2,065	+ 2,837	+ 801	+ 2,036	+ 1,103	+ 1,613	+ 926	− 1,420	− 228	+ 2,574	+ 177	− 172	− 57
2025 Q1	+ 609	+ 1,973	+ 1,116	+ 857	+ 783	+ 1,707	+ 175	+ 1,046	− 1,581	+ 710	+ 608	+ 331	− 204
Q2	+ 3,941	+ 3,764	+ 1,111	+ 2,653	+ 1,960	+ 1,634	+ 1,148	+ 75	− 281	+ 1,354	+ 812	− 87	− 12
Credit cooperatives													
													End of quarter *
2024 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	776,959	468,787	444,165	24,622	401,241	135,522	222,451	23,477	26,093	172,881	178,790	7,187	7,329
2025 Q1	781,839	472,714	448,597	24,117	404,883	137,249	224,433	23,900	25,818	174,715	180,450	7,341	7,324
Q2	790,382	478,904	455,104	23,800	409,240	139,528	227,220	23,904	25,652	177,664	182,020	7,396	7,296
													Changes during quarter *
2024 Q3	+ 6,648	+ 4,656	+ 5,084	− 428	+ 3,329	+ 1,588	+ 2,169	+ 255	− 547	+ 2,461	+ 1,160	+ 162	− 68
Q4	+ 6,006	+ 3,984	+ 4,434	− 450	+ 3,776	+ 2,037	+ 2,461	− 307	− 106	+ 2,874	+ 1,315	− 216	− 13
2025 Q1	+ 4,865	+ 3,987	+ 4,462	− 475	+ 3,637	+ 1,672	+ 2,032	+ 413	− 275	+ 1,894	+ 1,605	+ 154	− 5
Q2	+ 8,508	+ 6,160	+ 6,477	− 317	+ 4,357	+ 2,279	+ 2,747	− 86	− 166	+ 2,999	+ 1,610	+ 55	− 28
Mortgage banks													
													End of quarter *
2024 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
2025 Q1	115,792	67,255	63,158	4,097	81,683	33,293	72,556	1,891	17,558	53,107	9,127	1	285
Q2	114,774	66,979	62,897	4,082	80,517	32,859	71,398	1,405	18,161	51,832	9,119	1	288
													Changes during quarter *
2024 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
2025 Q1	− 280	− 204	− 109	− 95	− 455	− 382	− 429	− 332	+ 295	− 392	− 26	−	− 5
Q2	− 808	− 276	− 261	− 15	− 956	− 434	− 948	− 276	+ 603	− 1,275	− 8	−	+ 3

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I Banks (MFIs) in Germany

Lending to employees and other individuals								Lending to non-profits institutions					
		of which											
Long-term lending	Total	Housing loans	Instalment credit [1]	Debit balances on wage, salary and pension accounts	Short-term lending	Medium-term lending	Long-term lending	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending	
14	15	16	17	18	19	20	21	22	23	24	25	26	Period
End of quarter *												**Landesbanken**	
5,458	13,694	12,106	365	182	520	602	12,572	697	330	14	17	666	2024 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
5,328	13,592	11,971	370	215	564	555	12,473	641	324	14	21	606	2025 Q1
5,318	13,541	11,938	375	202	532	561	12,448	691	323	18	19	654	Q2
Changes during quarter *													
− 40	− 22	− 90	− 10	+ 16	+ 67	− 13	− 76	− 24	− 26	− 5	+ 4	− 23	2024 Q3
− 5	+ 20	+ 4	+ 10	+ 9	− 20	− 13	+ 53	− 24	− 13	+ 4	−	− 28	Q4
− 85	− 100	− 49	+ 5	+ 8	− 3	− 21	− 76	+ 22	− 2	+ 1	−	+ 21	2025 Q1
− 10	− 51	− 33	+ 5	− 13	− 32	+ 6	− 25	+ 50	− 1	+ 4	− 2	+ 48	Q2
End of quarter *												**Saving banks**	
191,418	428,197	388,587	27,871	2,708	5,530	7,250	415,417	6,385	1,566	173	127	6,085	2024 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
192,814	430,415	391,722	27,669	2,976	5,323	6,798	418,294	6,315	1,516	205	108	6,002	2025 Q1
193,725	432,428	393,876	27,540	2,996	5,331	6,800	420,297	6,283	1,492	206	128	5,949	Q2
Changes during quarter *													
+ 479	+ 1,497	+ 1,743	− 20	+ 325	− 103	− 132	+ 1,732	− 72	− 13	+ 7	− 8	− 71	2024 Q3
+ 406	+ 913	+ 1,234	− 91	− 167	− 197	− 133	+ 1,243	+ 49	− 10	+ 24	− 2	+ 27	Q4
+ 481	− 127	+ 293	− 336	+ 110	+ 103	− 192	− 38	− 47	− 27	+ 1	− 9	− 39	2025 Q1
+ 911	+ 2,013	+ 2,154	− 129	+ 20	+ 8	+ 2	+ 2,003	− 32	− 24	+ 1	+ 20	− 53	Q2
End of quarter *												**Credit cooperatives**	
161,474	364,288	327,720	26,248	1,516	4,213	8,631	351,444	6,071	695	104	128	5,839	2024 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
164,274	369,559	332,589	25,815	1,481	5,103	8,306	356,150	6,159	676	124	118	5,917	Q4
165,785	370,750	334,813	25,509	1,632	4,269	8,070	358,411	6,206	652	139	94	5,973	2025 Q1
167,328	374,898	338,737	25,449	1,649	4,524	7,940	362,434	6,244	639	159	84	6,001	Q2
Changes during quarter *													
+ 1,066	+ 3,297	+ 3,068	− 70	+ 138	+ 290	− 149	+ 3,156	+ 22	−	− 8	+ 1	+ 29	2024 Q3
+ 1,544	+ 2,164	+ 1,966	− 343	− 173	+ 600	− 176	+ 1,740	+ 66	− 19	+ 28	− 11	+ 49	Q4
+ 1,456	+ 1,246	+ 2,339	− 351	+ 151	− 834	− 236	+ 2,316	− 18	− 24	+ 10	− 24	− 4	2025 Q1
+ 1,583	+ 4,113	+ 3,894	− 60	+ 17	+ 255	− 130	+ 3,988	+ 38	− 13	+ 20	− 10	+ 28	Q2
End of quarter *												**Mortgage banks**	
8,853	33,669	33,564	19	−	1	25	33,643	110	61	−	−	110	2024 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
8,841	34,003	33,901	17	−	3	20	33,980	106	61	−	−	106	2025 Q1
8,830	34,152	34,059	16	−	3	21	34,128	105	61	−	−	105	Q2
Changes during quarter *													
− 48	− 31	− 28	− 2	−	−	−	− 31	− 2	−	−	−	− 2	2024 Q3
+ 57	+ 187	+ 186	−	−	+ 2	− 1	+ 186	+ 1	+ 1	−	−	+ 1	Q4
− 21	+ 178	+ 179	−	−	−	− 4	+ 182	− 3	− 1	−	−	− 3	2025 Q1
− 11	+ 149	+ 158	− 1	−	−	+ 1	+ 148	− 1	−	−	−	− 1	Q2

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
		of which			Lending to enterprises and self-employed persons								
		Housing loans					Enterprises				Self-employed persons		
	Total	Total	Mortgage loans secured by residential real estate	Other housing loans	Total	of which Housing loans	Total	Short-term lending	Medium-term lending	Long-term lending	Total	Short-term lending	Medium-term lending
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													**End of quarter ***
2024 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
2025 Q1	191,222	187,816	166,476	21,340	22,347	19,744	2,911	70	20	2,821	19,436	143	190
Q2	192,580	188,971	167,082	21,889	22,718	19,907	3,169	94	19	3,056	19,549	147	184
													Changes during quarter *
2024 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
2025 Q1	+ 559	+ 598	+ 455	+ 143	+ 127	+ 155	+ 21	– 51	+ 2	+ 70	+ 106	+ 10	– 5
Q2	+ 1,358	+ 1,155	+ 606	+ 549	+ 371	+ 163	+ 258	+ 24	– 1	+ 235	+ 113	+ 4	– 6
Banks with special, development and other central support tasks													**End of quarter ***
2024 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	47,654	43,859	3,795	128,214	33,259	122,612	11,785	19,343	91,484	5,602	55	22
2025 Q1	148,425	48,029	44,185	3,844	128,600	33,591	123,069	13,008	18,423	91,638	5,531	59	22
Q2	147,572	48,027	44,332	3,695	127,955	33,594	122,484	12,767	17,131	92,586	5,471	55	19
													Changes during quarter *
2024 Q3	– 566	+ 377	+ 269	+ 108	– 162	+ 387	– 15	– 510	+ 410	+ 85	– 147	+ 3	– 2
Q4	– 785	+ 132	+ 54	+ 78	– 566	+ 186	– 478	– 1,184	+ 41	+ 665	– 88	–	–
2025 Q1	+ 441	+ 375	+ 326	+ 49	+ 386	+ 332	+ 457	+ 1,223	– 920	+ 154	– 71	+ 4	–
Q2	– 1,068	– 2	+ 147	– 149	– 860	+ 3	– 800	– 241	– 1,412	+ 853	– 60	– 4	– 3
Memo item: Foreign banks													**End of quarter ***
2024 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	409,783	140,004	132,923	7,081	206,774	25,539	176,705	49,409	58,828	68,468	30,069	3,029	5,680
2025 Q1	410,878	140,885	133,941	6,944	206,920	25,478	175,892	49,763	58,512	67,617	31,028	2,949	6,133
Q2	412,986	142,247	135,141	7,106	206,306	25,419	175,439	50,814	58,251	66,374	30,867	2,943	6,115
													Changes during quarter *
2024 Q3	– 68	+ 551	+ 700	– 149	– 1,545	+ 16	– 1,406	– 1,441	+ 522	– 487	– 139	– 54	– 14
Q4	+ 1,376	+ 1,225	+ 1,245	– 20	– 438	+ 98	– 545	– 2,343	– 1,159	+ 2,957	+ 107	+ 88	+ 111
2025 Q1	+ 2,170	+ 891	+ 1,028	– 137	+ 496	– 61	+ 722	+ 899	– 196	+ 19	– 226	– 5	– 82
Q2	+ 2,173	+ 1,362	+ 1,200	+ 162	– 549	– 59	– 388	+ 1,131	– 331	– 1,188	– 161	– 6	– 18

***** for the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including sole proprietors **2** Excluding mortgage loans and housing loans, even in the form of instalment credit.

I Banks (MFIs) in Germany

Lending to employees and other individuals								Lending to non-profits institutions					
		of which											
Long-term lending	Total	Housing loans	Instalment credit [1]	Debit balances on wage, salary and pension accounts	Short-term lending	Medium-term lending	Long-term lending	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending	
14	15	16	17	18	19	20	21	22	23	24	25	26	Period
End of quarter *								**Building and loan associations**					
18,706	166,189	165,355	14	–	983	2,940	162,266	220	218	–	–	220	2024 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
19,103	168,682	167,880	16	–	952	2,544	165,186	193	192	–	–	193	2025 Q1
19,218	169,670	168,874	17	–	990	2,475	166,205	192	190	–	–	192	Q2
Changes during quarter *													
+ 200	+ 1,141	+ 1,146	–	–	+ 19	– 160	+ 1,282	+ 8	+ 8	–	–	+ 8	2024 Q3
+ 96	+ 886	+ 903	+ 2	–	– 82	– 111	+ 1,079	– 1	– 1	–	–	– 1	Q4
+ 101	+ 466	+ 476	–	–	+ 32	– 125	+ 559	– 34	– 33	–	–	– 34	2025 Q1
+ 115	+ 988	+ 994	+ 1	–	+ 38	– 69	+ 1,019	– 1	– 2	–	–	– 1	Q2
End of quarter *								**Banks with special, development and other central support tasks**					
5,761	18,817	13,173	5,367	–	297	654	17,866	1,576	1,286	32	6	1,538	2024 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
5,450	18,282	13,190	4,958	–	155	655	17,472	1,543	1,248	28	15	1,500	2025 Q1
5,397	18,079	13,192	4,731	–	182	569	17,328	1,538	1,241	31	15	1,492	Q2
Changes during quarter *													
– 148	– 414	+ 5	– 236	–	– 186	– 98	– 130	+ 10	– 15	–	+ 9	+ 1	2024 Q3
– 88	– 199	– 36	– 223	–	+ 66	– 85	– 180	– 20	– 18	– 1	–	– 19	Q4
– 75	+ 78	+ 48	+ 50	–	– 22	+ 184	– 84	– 23	– 5	– 3	–	– 20	2025 Q1
– 53	– 203	+ 2	– 227	–	+ 27	– 86	– 144	– 5	– 7	+ 3	–	– 8	Q2
End of quarter *								**Memo item: Foreign banks**					
21,558	199,009	112,778	73,649	1,179	11,060	21,255	166,694	419	45	115	64	240	2024 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	202,607	114,423	74,852	1,263	11,589	22,081	168,937	402	42	88	80	234	Q4
21,946	203,546	115,361	74,445	1,314	11,791	21,955	169,800	412	46	93	81	238	2025 Q1
21,809	206,240	116,784	75,255	1,310	12,164	22,172	171,904	440	44	119	84	237	Q2
Changes during quarter *													
– 71	+ 1,486	+ 535	+ 461	+ 109	+ 480	+ 262	+ 744	– 9	–	– 8	+ 2	– 3	2024 Q3
– 92	+ 1,822	+ 1,130	+ 462	– 25	+ 44	+ 554	+ 1,224	– 8	– 3	– 19	+ 14	– 3	Q4
– 139	+ 1,664	+ 948	+ 773	+ 51	– 103	+ 184	+ 1,583	+ 10	+ 4	+ 5	+ 1	+ 4	2025 Q1
– 137	+ 2,694	+ 1,423	+ 810	– 4	+ 373	+ 217	+ 2,104	+ 28	– 2	+ 26	+ 3	– 1	Q2

I Banks (MFIs) in Germany

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

€ million

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
	Total lending												**End of quarter ***
2024 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	1,892,098	147,894	14,139	7,018	4,820	23,109	42,593	15,273	18,894	3,050	18,998	146,865	113,651
2025 Q1	1,899,656	150,247	14,211	7,229	4,832	23,320	42,797	16,237	18,937	3,211	19,473	149,195	113,145
Q2	1,902,916	149,948	14,808	7,182	4,723	23,131	43,233	15,109	19,204	3,203	19,355	147,439	113,531
	Short-term lending												
2024 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	244,573	35,469	2,608	1,694	844	5,514	12,554	3,498	3,568	822	4,367	6,029	22,453
2025 Q1	251,619	39,224	3,026	1,845	982	6,048	12,846	4,696	3,917	967	4,897	7,262	23,107
Q2	251,642	40,077	3,538	2,067	883	6,141	13,645	3,844	4,218	952	4,789	6,634	22,782
	Medium-term lending												
2024 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	283,618	31,893	5,049	1,328	1,011	3,811	9,929	3,780	3,353	688	2,944	10,295	21,762
2025 Q1	280,488	32,320	5,012	1,518	998	3,830	10,277	3,673	3,267	767	2,978	9,644	20,889
Q2	279,605	32,148	5,004	1,336	1,111	3,716	10,232	3,588	3,336	753	3,072	6,043	21,086
	Long-term lending												
2024 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	1,363,907	80,532	6,482	3,996	2,965	13,784	20,110	7,995	11,973	1,540	11,687	130,541	69,436
2025 Q1	1,367,549	78,703	6,173	3,866	2,852	13,442	19,674	7,868	11,753	1,477	11,598	132,289	69,149
Q2	1,371,669	77,723	6,266	3,779	2,729	13,274	19,356	7,677	11,650	1,498	11,494	134,762	69,663
	Total lending												**Changes during quarter ***
2024 Q3	+ 5,820	− 1,862	− 102	+ 59	− 69	− 131	− 390	− 1,112	+ 36	+ 41	− 194	+ 775	+ 245
Q4	+ 5,797	− 5,816	− 1,220	+ 84	− 107	− 887	− 2,984	− 147	− 499	− 153	+ 97	+ 3,464	− 655
2025 Q1	+ 7,393	+ 2,378	+ 107	+ 216	+ 12	+ 206	+ 204	+ 959	+ 48	+ 171	+ 455	+ 2,320	− 476
Q2	+ 3,410	− 399	+ 587	− 47	− 109	− 239	+ 416	− 1,128	+ 267	− 8	− 138	− 1,756	+ 396
	Short-term lending												
2024 Q3	+ 513	− 1,185	− 180	+ 119	− 41	− 231	− 376	− 913	+ 259	+ 33	+ 145	− 886	+ 128
Q4	− 1,975	− 3,767	− 455	− 232	− 13	− 666	− 1,332	− 370	− 750	− 192	+ 243	+ 740	− 1,003
2025 Q1	+ 5,976	+ 3,715	+ 418	+ 146	+ 138	+ 529	+ 292	+ 1,193	+ 344	+ 145	+ 510	+ 1,233	+ 414
Q2	+ 143	+ 753	+ 502	+ 222	− 99	+ 43	+ 779	− 852	+ 301	− 15	− 128	− 628	− 325
	Medium-term lending												
2024 Q3	+ 4,049	+ 994	+ 247	− 54	+ 39	+ 242	+ 502	− 104	+ 146	+ 105	− 129	− 56	− 315
Q4	− 1,764	− 2,267	− 462	+ 264	− 71	− 6	− 2,421	+ 59	+ 155	+ 56	+ 159	− 502	− 30
2025 Q1	− 3,050	+ 462	− 12	+ 190	− 13	+ 19	+ 348	− 107	− 76	+ 79	+ 34	− 651	− 593
Q2	− 903	− 172	− 8	− 182	+ 113	− 114	− 45	− 85	+ 69	− 14	+ 94	− 3,601	+ 207
	Long-term lending												
2024 Q3	+ 1,258	− 1,671	− 169	− 6	− 67	− 142	− 516	− 95	− 369	− 97	− 210	+ 1,717	+ 432
Q4	+ 9,536	+ 218	− 303	+ 52	− 23	− 215	+ 769	+ 164	+ 96	− 17	− 305	+ 3,226	+ 378
2025 Q1	+ 4,467	− 1,799	− 299	− 120	− 113	− 342	− 436	− 127	− 220	− 53	− 89	+ 1,738	− 297
Q2	+ 4,170	− 980	+ 93	− 87	− 123	− 168	− 318	− 191	− 103	+ 21	− 104	+ 2,473	+ 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** Plus other business activities (except holding companies).

I Banks (MFIs) in Germany

Wholesale and retail trade; repair of motorcycles and personal and household goods	Agriculture, hunting and forestry, fishing and fish farming	Transport, storage and commu-nication	Financial institutions (excluding MFIs) and insurance	Services sector (including the professions)									Period
				Total	Housing enterprises	Holding companies	Other real estate enterprises	Hotels and restaurants	Computer and related activities, research and develop-ment [1]	Health, veterinary and social work (enterprises and professions)	Letting of movables	Other services	
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of quarter *												**Total lending**	
159,008	56,449	52,048	219,200	983,701	351,727	77,111	222,493	29,538	157,830	91,677	12,363	40,962	2024 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
154,420	56,489	51,121	227,774	993,884	358,760	76,812	223,589	29,412	160,449	92,719	11,394	40,749	Q4
154,935	55,171	51,340	228,136	997,487	361,951	77,377	224,256	29,661	161,414	92,274	11,231	39,323	2025 Q1
155,534	55,404	52,885	230,114	998,061	365,646	75,730	224,347	29,475	159,457	92,537	11,491	39,378	Q2
												Short-term lending	
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	2024 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
48,040	3,964	4,560	54,060	69,998	14,912	12,482	11,490	1,153	20,432	4,716	1,636	3,177	Q4
49,463	3,509	4,100	54,664	70,290	14,782	13,769	11,414	1,382	19,269	4,512	1,582	3,580	2025 Q1
50,077	3,542	4,138	55,374	69,018	14,903	13,256	11,294	1,231	18,811	4,543	1,591	3,389	Q2
												Medium-term lending	
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	2024 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
25,214	4,344	10,250	62,465	117,395	24,905	22,722	32,790	2,120	20,623	5,183	4,231	4,821	Q4
24,558	4,065	10,265	62,664	116,083	24,154	21,827	33,648	2,096	20,395	5,087	4,188	4,688	2025 Q1
24,933	4,079	12,035	64,354	114,927	23,927	21,184	34,146	2,056	19,236	5,216	4,357	4,805	Q2
												Long-term lending	
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	2024 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	111,249	806,491	318,943	41,608	179,309	26,139	119,394	82,820	5,527	32,751	Q4
80,914	47,597	36,975	110,808	811,114	323,015	41,781	179,194	26,183	121,750	82,675	5,461	31,055	2025 Q1
80,524	47,783	36,712	110,386	814,116	326,816	41,290	178,907	26,188	121,410	82,778	5,543	31,184	Q2
Changes during quarter *												**Total lending**	
− 3,980	+ 339	− 832	+ 6,848	+ 4,287	+ 2,144	+ 1,330	+ 638	− 221	+ 705	− 177	− 692	+ 560	2024 Q3
− 673	− 289	+ 685	+ 3,265	+ 5,816	+ 4,984	− 1,799	+ 498	+ 95	+ 1,969	+ 939	− 277	− 593	Q4
+ 580	− 1,253	+ 289	− 673	+ 4,228	+ 3,091	+ 545	+ 842	+ 279	+ 725	− 410	− 93	− 751	2025 Q1
+ 599	+ 233	+ 1,545	+ 1,758	+ 1,034	+ 3,795	− 1,532	+ 116	− 186	− 1,967	+ 343	+ 260	+ 205	Q2
												Short-term lending	
− 1,312	+ 57	− 419	+ 3,438	+ 692	− 309	+ 772	+ 248	− 135	+ 822	− 299	− 414	+ 7	2024 Q3
+ 385	− 241	+ 561	+ 3,016	− 1,666	− 87	− 2,378	− 87	+ 36	+ 984	+ 513	− 443	− 204	Q4
+ 1,228	+ 15	− 460	+ 74	− 243	− 520	+ 1,247	− 296	+ 229	− 1,133	− 224	− 14	+ 468	2025 Q1
+ 594	+ 33	+ 38	+ 920	− 1,242	+ 121	− 553	− 120	− 151	− 468	+ 111	+ 9	− 191	Q2
												Medium-term lending	
− 1,622	+ 154	− 52	+ 3,377	+ 1,569	− 366	+ 898	+ 758	+ 26	− 268	+ 66	− 84	+ 539	2024 Q3
+ 79	−	+ 879	− 458	+ 535	− 126	+ 521	+ 98	+ 5	+ 203	+ 176	+ 26	− 368	Q4
− 506	− 744	+ 95	− 336	− 777	− 651	− 855	+ 898	+ 16	− 118	− 46	− 13	− 8	2025 Q1
+ 395	+ 14	+ 1,770	+ 1,500	− 1,016	− 177	− 553	+ 498	− 40	− 1,159	+ 129	+ 169	+ 117	Q2
												Long-term lending	
− 1,046	+ 128	− 361	+ 33	+ 2,026	+ 2,819	− 340	− 368	− 112	+ 151	+ 56	− 194	+ 14	2024 Q3
− 1,137	− 48	− 755	+ 707	+ 6,947	+ 5,197	+ 58	+ 487	+ 54	+ 782	+ 250	+ 140	− 21	Q4
− 142	− 524	+ 654	− 411	+ 5,248	+ 4,262	+ 153	+ 240	+ 34	+ 1,976	− 140	− 66	− 1,211	2025 Q1
− 390	+ 186	− 263	− 662	+ 3,292	+ 3,851	− 426	− 262	+ 5	− 340	+ 103	+ 82	+ 279	Q2

I Banks (MFIs) in Germany

8 Lending to domestic enterprises and resident self-employed persons, by sector of economic activity *
(b) By category of banks

€ million

Lending to domestic enterprises and self-employed persons (excluding holdings of negotiable money market paper and excluding securities portfolios)

Period	Total	Manufacturing											Electricity, gas and water supply; mining and quarrying	Construction
		Total	Chemical industry, manufacture of coke, refined petroleum products and nuclear fuel	Manufacture of rubber and plastic products	Manufacture of other non-metallic mineral products	Manufacture of basic metals and of fabricated metal products	Manufacture of machinery and equipment; manufacture of vehicles	Manufacture of electrical and optical equipment	Manufacture of wood, paper, wood and paper products; printing and publishing; Manufacture of furniture, etc.; recycling	Manufacture of textiles, and textile products leather and textile leather products	Manufacture of food products, beverages and tobacco			
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks [2]													**End of quarter** *	
2024 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	515,620	59,627	6,986	2,528	1,723	7,775	20,603	6,989	5,808	1,142	6,073	46,133	15,810
2025 Q1	517,388	61,976	7,025	2,862	1,739	7,941	21,233	7,636	5,925	1,361	6,254	47,155	15,783
Q2	515,655	61,718	7,355	2,693	1,652	7,988	21,621	6,863	6,039	1,343	6,164	47,900	15,658
												Changes during quarter *	
2024 Q3	+ 2,333	− 822	+ 11	+ 49	− 84	− 147	− 229	− 316	− 126	+ 28	− 8	+ 521	+ 80
Q4	+ 1,808	− 3,689	− 955	+ 273	+ 42	− 439	− 1,916	− 408	− 102	− 109	− 75	+ 1,258	− 103
2025 Q1	+ 1,653	+ 2,349	+ 39	+ 334	+ 16	+ 166	+ 630	+ 647	+ 117	+ 219	+ 181	+ 1,022	+ 123
Q2	− 1,578	− 358	+ 320	− 169	− 87	− 3	+ 368	− 773	+ 114	− 18	− 110	+ 745	− 115
Big banks													**End of quarter** *	
2024 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	203,753	30,118	2,788	1,728	770	4,149	9,280	4,120	3,314	662	3,307	11,717	4,616
2025 Q1	205,310	31,551	2,856	1,803	760	4,503	9,300	4,738	3,362	776	3,453	12,102	4,679
Q2	204,102	31,299	3,083	1,749	708	4,523	9,777	3,789	3,451	741	3,478	12,187	4,679
												Changes during quarter *	
2024 Q3	− 2,539	− 718	− 98	− 50	− 64	− 22	− 229	− 269	− 53	+ 15	+ 52	+ 224	− 65
Q4	− 738	− 2,500	− 717	+ 458	+ 1	− 401	− 1,241	− 350	+ 3	− 104	− 149	+ 531	− 175
2025 Q1	+ 1,557	+ 1,433	+ 68	+ 75	− 10	+ 354	+ 20	+ 618	+ 48	+ 114	+ 146	+ 385	+ 63
Q2	− 1,208	− 252	+ 227	− 54	− 52	+ 20	+ 477	− 949	+ 89	− 35	+ 25	+ 85	−
Regional banks and other commercial banks													**End of quarter** *	
2024 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	222,297	13,260	1,480	459	395	2,206	3,620	1,480	1,775	138	1,707	31,224	9,005
2025 Q1	222,753	13,372	1,412	668	361	2,209	3,667	1,468	1,762	129	1,696	31,996	8,849
Q2	222,963	13,265	1,446	456	342	2,215	3,640	1,518	1,774	129	1,745	32,567	8,798
												Changes during quarter *	
2024 Q3	+ 6,935	+ 7	+ 68	+ 75	− 24	− 45	− 73	+ 45	− 9	− 10	− 20	+ 430	+ 71
Q4	+ 1,342	− 396	− 231	− 88	+ 27	− 23	+ 7	− 52	− 50	+ 10	+ 4	+ 854	+ 15
2025 Q1	− 9	+ 112	− 68	+ 209	− 34	+ 3	+ 47	− 12	− 13	− 9	− 11	+ 772	− 6
Q2	+ 300	− 207	+ 24	− 212	− 19	− 44	− 47	+ 50	+ 12	−	+ 29	+ 571	− 41
Branches of foreign banks													**End of quarter** *	
2024 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	89,570	16,249	2,718	341	558	1,420	7,703	1,389	719	342	1,059	3,192	2,189
2025 Q1	89,325	17,053	2,757	391	618	1,229	8,266	1,430	801	456	1,105	3,057	2,255
Q2	88,590	17,154	2,826	488	602	1,250	8,204	1,556	814	473	941	3,146	2,181
												Changes during quarter *	
2024 Q3	− 2,063	− 111	+ 41	+ 24	+ 4	− 80	+ 73	− 92	− 64	+ 23	− 40	− 133	+ 74
Q4	+ 1,204	− 793	− 7	− 97	+ 14	− 15	− 682	− 6	− 55	− 15	+ 70	− 127	+ 57
2025 Q1	+ 105	+ 804	+ 39	+ 50	+ 60	− 191	+ 563	+ 41	+ 82	+ 114	+ 46	− 135	+ 66
Q2	− 670	+ 101	+ 69	+ 97	− 16	+ 21	− 62	+ 126	+ 13	+ 17	− 164	+ 89	− 74

***** For the corpus of reporting credit institutions, the categories of banks, 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]**	
61,437	10,898	16,679	80,446	218,178	56,836	33,168	39,349	5,431	50,596	15,775	5,429	11,594	2024 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
58,288	11,170	16,749	87,836	220,007	56,927	33,151	38,899	5,591	53,049	16,042	4,749	11,599	Q4
58,590	9,740	16,666	89,166	218,312	56,426	33,135	38,955	5,632	51,635	15,963	4,605	11,961	2025 Q1
59,313	9,593	15,691	90,849	214,933	56,246	31,023	39,434	5,578	50,593	15,856	4,680	11,523	Q2
Changes during quarter *													
− 3,738	+ 160	− 604	+ 5,805	+ 931	− 99	+ 599	+ 11	+ 12	+ 621	− 29	− 461	+ 277	2024 Q3
+ 374	+ 122	+ 684	+ 2,049	+ 1,113	+ 190	− 586	− 421	+ 148	+ 1,997	+ 226	− 219	− 222	Q4
+ 327	− 1,365	− 3	+ 295	− 1,095	− 511	− 16	+ 96	+ 81	− 1,284	− 49	− 74	+ 662	2025 Q1
+ 813	− 147	− 975	+ 1,468	− 3,009	− 130	− 2,037	+ 479	− 54	− 1,052	− 27	+ 75	− 263	Q2
End of quarter *												**Big banks**	
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	2024 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
19,654	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
19,599	1,322	6,353	31,093	98,611	17,593	12,667	27,262	2,254	24,656	7,770	1,228	5,181	2025 Q1
19,018	1,247	6,504	33,116	96,052	17,399	11,009	27,516	2,231	24,375	7,691	1,264	4,567	Q2
Changes during quarter *													
− 498	− 23	− 525	− 181	− 753	− 199	− 92	+ 57	− 47	− 68	− 102	− 399	+ 97	2024 Q3
− 749	+ 276	+ 368	+ 2,203	− 692	+ 293	− 701	− 363	+ 58	+ 284	− 99	− 179	+ 15	Q4
− 55	− 140	− 10	− 812	+ 693	+ 54	+ 579	− 64	+ 30	− 240	− 34	− 63	+ 431	2025 Q1
− 581	− 75	+ 151	+ 1,843	− 2,379	− 194	− 1,478	+ 254	− 23	− 281	− 79	+ 36	− 614	Q2
End of quarter *												**Regional banks and other commercial banks**	
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	2024 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
26,774	5,394	7,089	38,850	90,701	33,999	9,209	10,123	2,908	20,473	7,206	1,939	4,844	Q4
26,866	5,406	6,966	40,318	88,980	33,773	9,020	10,107	2,900	19,400	7,168	1,863	4,749	2025 Q1
27,198	5,435	6,856	40,121	88,723	33,728	8,653	10,281	2,938	19,142	7,257	1,835	4,889	Q2
Changes during quarter *													
− 1,470	+ 46	− 19	+ 5,916	+ 1,954	+ 145	+ 181	− 111	+ 44	+ 1,464	+ 90	− 1	+ 142	2024 Q3
+ 665	− 52	− 400	+ 26	+ 630	+ 68	+ 285	− 120	+ 94	+ 97	+ 205	+ 86	− 85	Q4
+ 117	+ 12	− 43	+ 433	− 1,406	− 226	− 189	+ 24	+ 32	− 993	+ 12	− 46	− 20	2025 Q1
+ 422	+ 29	− 110	− 197	− 167	+ 5	− 317	+ 174	+ 38	− 268	+ 89	− 28	+ 140	Q2
End of quarter *												**Branches of foreign banks**	
13,277	4,289	2,641	17,261	30,433	5,605	11,514	1,333	448	6,849	859	1,706	2,119	2024 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
11,860	4,314	3,297	17,081	31,388	5,389	11,854	1,450	459	7,680	1,032	1,519	2,005	Q4
12,125	3,012	3,347	17,755	30,721	5,060	11,448	1,586	478	7,579	1,025	1,514	2,031	2025 Q1
13,097	2,911	2,331	17,612	30,158	5,119	11,361	1,637	409	7,076	908	1,581	2,067	Q2
Changes during quarter *													
− 1,770	+ 137	− 60	+ 70	− 270	− 45	+ 510	+ 65	+ 15	− 775	− 17	− 61	+ 38	2024 Q3
+ 458	− 102	+ 716	− 180	+ 1,175	− 171	− 170	+ 62	− 4	+ 1,616	+ 120	− 126	− 152	Q4
+ 265	− 1,237	+ 50	+ 674	− 382	− 339	− 406	+ 136	+ 19	− 51	− 27	+ 35	+ 251	2025 Q1
+ 972	− 101	− 1,016	− 178	− 463	+ 59	− 242	+ 51	− 69	− 503	− 37	+ 67	+ 211	Q2

I Banks (MFIs) in Germany

cont'd: 8 Lending to domestic enterprises and resident self-employed persons, by sector of economic activity * (b) By category of banks

€ million

Lending to domestic enterprises and self-employed persons (excluding holdings of negotiable money market paper and excluding securities portfolios)

Period	Total	Manufacturing										Electricity, gas and water supply; mining and quarrying	Construction
		Total	Chemical industry, manufacture of coke, refined petroleum products and nuclear fuel	Manufacture of rubber and plastic products	Manufacture of other non-metallic mineral products	Manufacture of basic metals and of fabricated metal products	Manufacture of machinery and equipment; manufacture of vehicles	Manufacture of electrical and optical equipment	Manufacture of wood, paper, wood and paper products; printing and publishing; Manufacture of furniture, etc.; recycling	Manufacture of textiles, and textile products leather and textile leather products	Manufacture of food products, beverages and tobacco		
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of quarter ***
2024 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	17,173	2,013	742	489	1,592	5,423	1,692	2,036	225	2,961	23,582	3,037
2025 Q1	178,904	17,466	2,148	746	485	1,686	5,313	1,800	1,895	219	3,174	24,315	3,014
Q2	179,020	17,837	2,251	833	539	1,711	5,443	1,725	1,915	215	3,205	24,624	3,159
													Changes during quarter *
2024 Q3	− 1,610	− 400	− 58	+ 2	+ 6	− 11	+ 68	− 394	+ 77	+ 17	− 107	− 38	− 107
Q4	+ 413	− 901	− 182	− 75	− 92	− 62	− 472	+ 87	− 163	+ 16	+ 42	+ 183	− 51
2025 Q1	+ 1,262	+ 293	+ 135	+ 4	− 4	+ 94	− 110	+ 108	− 141	− 6	+ 213	+ 733	− 23
Q2	+ 116	+ 371	+ 103	+ 87	+ 54	+ 25	+ 130	− 75	+ 20	− 4	+ 31	+ 309	+ 145
Saving banks													**End of quarter ***
2024 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	564,988	37,664	2,592	2,195	1,374	7,505	7,972	3,739	6,231	851	5,205	31,676	41,101
2025 Q1	565,851	37,334	2,526	2,105	1,387	7,487	7,846	3,697	6,228	817	5,241	32,232	41,002
Q2	567,811	37,034	2,538	2,132	1,374	7,361	7,770	3,644	6,180	827	5,208	32,510	41,219
													Changes during quarter *
2024 Q3	+ 1,812	− 148	+ 4	+ 15	+ 10	+ 25	− 157	− 55	+ 22	− 21	+ 9	+ 236	+ 20
Q4	+ 1,103	− 598	− 89	− 69	− 20	− 203	− 217	+ 95	− 60	− 27	− 8	+ 980	− 165
2025 Q1	+ 783	− 305	− 31	− 85	+ 13	− 23	− 126	− 47	+ 2	− 24	+ 16	+ 546	− 219
Q2	+ 1,960	− 300	+ 12	+ 27	− 13	− 126	− 76	− 53	− 48	+ 10	− 33	+ 278	+ 217
Credit cooperatives													**End of quarter ***
2024 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	401,241	21,364	940	1,188	923	4,752	3,795	1,658	3,880	649	3,579	19,198	42,436
2025 Q1	404,883	21,300	902	1,196	945	4,729	3,769	1,658	3,909	643	3,549	19,664	42,184
Q2	409,240	21,192	909	1,198	920	4,673	3,761	1,646	3,900	660	3,525	20,179	42,175
													Changes during quarter *
2024 Q3	+ 3,329	− 230	− 1	− 21	− 4	− 48	− 26	− 48	− 36	− 19	− 27	+ 411	+ 222
Q4	+ 3,776	− 200	− 4	− 12	+ 3	− 86	− 103	− 2	− 13	− 16	+ 33	+ 873	− 329
2025 Q1	+ 3,637	− 64	− 38	+ 8	+ 22	− 23	− 26	−	+ 29	− 6	− 30	+ 466	− 252
Q2	+ 4,357	− 108	+ 7	+ 2	− 25	− 56	− 8	− 12	− 9	+ 17	− 24	+ 515	− 9
Mortgage banks													**End of quarter ***
2024 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
2025 Q1	81,683	256	4	5	12	39	49	18	68	14	47	1,685	1,687
Q2	80,517	249	4	4	12	38	49	18	66	14	44	1,667	1,685
													Changes during quarter *
2024 Q3	− 206	−	−	−	−	+ 1	+ 1	−	− 1	− 1	−	+ 33	− 36
Q4	− 680	− 7	−	− 1	− 1	− 1	−	− 3	−	− 2	+ 1	+ 31	− 19
2025 Q1	− 455	−	−	−	−	−	− 1	−	− 1	+ 1	+ 1	+ 3	− 123
Q2	− 956	− 7	−	− 1	−	− 1	−	−	− 2	−	− 3	− 18	− 2

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Plus other business activities (except holding companies).

I Banks (MFIs) in Germany

Wholesale and retail trade; repair of motorcycles and personal and household goods	Agriculture, hunting and forestry, fishing and fish farming	Transport, storage and commu-nication	Financial institutions (excluding MFIs) and insurance	Services sector (including the professions)									Period
				Total	Housing enterprises	Holding companies	Other real estate enterprises	Hotels and restaurants	Computer and related activities, research and develop-ment [1]	Health, veterinary and social work (enterprises and professions)	Letting of movables	Other services	
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of quarter *												**Landesbanken**	
8,719	1,990	8,773	33,404	82,037	23,781	9,299	28,139	357	13,848	3,733	1,212	1,668	2024 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
8,613	2,000	8,390	33,796	81,086	22,267	9,536	28,337	367	13,880	3,924	1,071	1,704	Q4
8,833	2,032	8,544	33,090	81,610	22,012	9,704	27,877	379	14,603	3,809	1,049	2,177	2025 Q1
8,840	2,053	8,153	33,694	80,660	21,999	9,745	27,301	352	13,465	3,969	1,207	2,622	Q2
Changes during quarter *													
− 284	+ 9	− 23	+ 221	− 988	− 1,100	+ 36	− 71	− 13	− 45	− 77	− 104	+ 386	2024 Q3
+ 248	+ 1	+ 165	+ 971	− 203	− 364	+ 101	+ 269	+ 23	− 33	+ 58	− 37	− 220	Q4
+ 220	+ 32	+ 154	− 706	+ 559	− 255	+ 203	− 460	+ 12	+ 723	− 115	− 22	+ 473	2025 Q1
+ 7	+ 21	− 391	+ 604	− 950	− 13	+ 41	− 576	− 27	− 1,138	+ 160	+ 158	+ 445	Q2
End of quarter *												**Saving banks**	
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	2024 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
38,799	11,663	11,221	49,724	343,876	119,467	20,275	92,685	13,070	54,233	27,580	3,152	13,414	2025 Q1
38,578	11,778	11,124	49,995	345,573	120,120	20,153	93,197	13,033	54,731	27,753	3,203	13,383	Q2
Changes during quarter *													
− 159	− 29	− 115	+ 378	+ 1,629	+ 1,200	+ 30	+ 542	− 105	+ 206	− 63	+ 10	− 191	2024 Q3
− 456	− 123	− 314	− 240	+ 2,019	+ 1,246	− 443	+ 736	− 34	+ 216	+ 367	− 27	− 42	Q4
− 499	+ 20	+ 59	− 507	+ 1,688	+ 647	− 108	+ 932	+ 107	+ 346	− 133	− 51	− 52	2025 Q1
− 221	+ 115	− 97	+ 271	+ 1,697	+ 653	− 122	+ 512	− 37	+ 498	+ 173	+ 51	− 31	Q2
End of quarter *												**Credit cooperatives**	
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	2024 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
29,942	28,552	6,514	18,705	234,530	102,346	5,081	30,852	9,320	31,841	40,514	1,892	12,684	Q4
30,126	28,586	6,479	18,802	237,742	105,781	5,151	31,024	9,415	33,361	40,558	1,911	10,541	2025 Q1
30,071	28,833	6,424	19,008	241,358	109,086	5,142	31,167	9,373	33,448	40,617	1,897	10,628	Q2
Changes during quarter *													
+ 123	+ 194	− 59	+ 580	+ 2,088	+ 1,896	+ 44	+ 99	− 78	− 91	+ 101	− 6	+ 123	2024 Q3
− 364	− 306	+ 22	+ 153	+ 3,927	+ 3,745	+ 61	+ 61	−	− 70	+ 215	+ 10	− 95	Q4
+ 189	+ 34	− 35	+ 97	+ 3,202	+ 3,380	+ 70	+ 232	+ 95	+ 1,180	+ 44	+ 19	− 1,818	2025 Q1
− 145	+ 247	− 55	+ 206	+ 3,706	+ 3,355	+ 31	+ 168	− 42	+ 87	+ 59	− 14	+ 62	Q2
End of quarter *												**Mortgage banks**	
388	405	109	15,194	63,182	28,015	528	30,570	315	2,699	601	13	441	2024 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
387	419	111	15,021	62,117	27,333	564	30,376	320	2,490	592	14	428	2025 Q1
386	401	111	14,637	61,381	27,012	597	29,927	319	2,498	589	14	425	Q2
Changes during quarter *													
− 1	− 1	−	− 76	− 125	− 139	+ 9	+ 25	−	− 9	+ 3	−	− 14	2024 Q3
− 1	+ 16	− 1	− 143	− 556	− 74	+ 18	− 314	+ 4	− 187	− 6	+ 1	+ 2	Q4
+ 1	− 1	+ 3	+ 46	− 384	− 469	+ 9	+ 95	+ 1	− 13	− 6	−	− 1	2025 Q1
− 1	− 18	−	− 174	− 736	− 321	+ 33	− 449	− 1	+ 8	− 3	−	− 3	Q2

I Banks (MFIs) in Germany

cont'd: 8 Lending to domestic enterprises and resident self-employed persons, by sector of economic activity * (b) By category of banks

€ million

Lending to domestic enterprises and self-employed persons (excluding holdings of negotiable money market paper and excluding securities portfolios)

Period	Total	Manufacturing										Electricity, gas and water supply; mining and quarrying	Construction
		Total	Chemical industry, manufacture of coke, refined petroleum products and nuclear fuel	Manufacture of rubber and plastic products	Manufacture of other non-metallic mineral products	Manufacture of basic metals and of fabricated metal products	Manufacture of machinery and equipment; manufacture of vehicles	Manufacture of electrical and optical equipment	Manufacture of wood, paper, wood and paper products; printing and publishing; Manufacture of furniture, etc.; recycling	Manufacture of textiles, and textile products leather and textile leather products	Manufacture of food products, beverages and tobacco		
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													**End of quarter ***
2024 Q2	22,003	–	–	–	–	–	–	–	–	–	–	–	7,510
Q3	22,327	–	–	–	–	–	–	–	–	–	–	–	7,621
Q4	22,220	–	–	–	–	–	–	–	–	–	–	–	7,637
2025 Q1	22,347	–	–	–	–	–	–	–	–	–	–	–	7,698
Q2	22,718	–	–	–	–	–	–	–	–	–	–	–	7,818
													Changes during quarter *
2024 Q3	+ 324	–	–	–	–	–	–	–	–	–	–	–	+ 111
Q4	– 57	–	–	–	–	–	–	–	–	–	–	–	+ 36
2025 Q1	+ 127	–	–	–	–	–	–	–	–	–	–	–	+ 61
Q2	+ 371	–	–	–	–	–	–	–	–	–	–	–	+ 120
Banks with special, development and other central support tasks													**End of quarter ***
2024 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	24,594	1,820
2025 Q1	128,600	11,915	1,606	315	264	1,438	4,587	1,428	912	157	1,208	24,144	1,777
Q2	127,955	11,918	1,751	322	226	1,360	4,589	1,213	1,104	144	1,209	20,559	1,817
													Changes during quarter *
2024 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	+ 139	– 24
2025 Q1	+ 386	+ 105	+ 2	– 45	– 35	– 8	– 163	+ 251	+ 42	– 13	+ 74	– 450	– 43
Q2	– 860	+ 3	+ 145	+ 7	– 38	– 78	+ 2	– 215	+ 192	– 13	+ 1	– 3,585	+ 40
Memo item: Foreign banks													**End of quarter ***
2024 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	206,774	29,350	4,312	1,138	907	2,916	11,903	3,266	2,013	498	2,397	8,127	4,173
2025 Q1	206,920	30,663	4,270	1,460	947	2,706	12,552	3,423	2,110	698	2,497	7,988	4,283
Q2	206,306	30,501	4,306	1,321	884	2,751	12,700	3,424	2,154	692	2,269	8,163	4,205
													Changes during quarter *
2024 Q3	– 1,545	– 516	+ 97	+ 106	– 42	– 133	– 133	– 254	– 113	+ 28	– 72	– 99	+ 15
Q4	– 438	– 1,440	– 243	+ 33	+ 70	– 135	– 743	– 248	– 155	– 79	+ 60	– 160	+ 68
2025 Q1	+ 496	+ 1,313	– 42	+ 322	+ 40	– 210	+ 649	+ 157	+ 97	+ 200	+ 100	– 139	+ 110
Q2	– 549	– 162	+ 36	– 139	– 63	+ 45	+ 148	+ 1	+ 44	– 6	– 228	+ 175	– 78

***** For the corpus of reporting credit institutions, the categories of banks, 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**	
11,799	2,142	–	552	–	–	–	–	–	–	–	–	–	2024 Q2
11,973	2,174	–	559	–	–	–	–	–	–	–	–	–	Q3
12,000	2,183	–	400	–	–	–	–	–	–	–	–	–	Q4
12,095	2,198	–	356	–	–	–	–	–	–	–	–	–	2025 Q1
12,289	2,235	–	376	–	–	–	–	–	–	–	–	–	Q2
Changes during quarter *													
+ 174	+ 32	–	+ 7	–	–	–	–	–	–	–	–	–	2024 Q3
+ 57	+ 9	–	– 159	–	–	–	–	–	–	–	–	–	Q4
+ 95	+ 15	–	– 44	–	–	–	–	–	–	–	–	–	2025 Q1
+ 194	+ 37	–	+ 20	–	–	–	–	–	–	–	–	–	Q2
End of quarter *												**Banks with special, development and other central support tasks**	
6,534	555	8,195	21,774	53,204	30,006	8,399	3,193	945	5,250	3,956	601	854	2024 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	53,572	30,633	8,161	3,392	862	5,319	3,923	465	817	Q4
6,105	533	8,319	21,977	53,830	30,932	8,548	3,339	845	5,092	3,772	500	802	2025 Q1
6,057	511	11,382	21,555	54,156	31,183	9,070	3,321	820	4,722	3,753	490	797	Q2
Changes during quarter *													
– 95	– 26	– 31	– 67	+ 752	+ 386	+ 612	+ 32	– 37	+ 23	– 112	– 131	– 21	2024 Q3
– 531	– 8	+ 129	+ 634	– 484	+ 241	– 950	+ 167	– 46	+ 46	+ 79	– 5	– 16	Q4
+ 247	+ 12	+ 111	+ 146	+ 258	+ 299	+ 387	– 53	– 17	– 227	– 151	+ 35	– 15	2025 Q1
– 48	– 22	+ 3,063	– 637	+ 326	+ 251	+ 522	– 18	– 25	– 370	– 19	– 10	– 5	Q2
End of quarter *												**Memo item: Foreign banks**	
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	2024 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
26,197	5,366	8,614	30,896	94,051	17,276	24,350	16,192	1,122	23,768	4,796	2,681	3,866	Q4
26,853	4,056	8,731	32,497	91,849	16,869	23,684	16,249	1,133	22,584	4,776	2,643	3,911	2025 Q1
27,730	3,966	7,857	34,804	89,080	16,722	21,718	16,361	1,063	21,787	4,643	2,789	3,997	Q2
Changes during quarter *													
– 2,295	+ 112	– 244	+ 638	+ 844	– 64	+ 487	+ 123	– 2	+ 600	– 33	– 291	+ 24	2024 Q3
– 316	– 138	+ 1,247	– 956	+ 1,257	– 164	+ 119	– 125	+ 1	+ 1,712	+ 83	– 80	– 289	Q4
+ 656	– 1,245	+ 117	+ 1,601	– 1,917	– 417	– 666	+ 57	+ 11	– 1,134	– 40	+ 2	+ 270	2025 Q1
+ 877	– 90	– 874	+ 2,092	– 2,489	– 147	– 1,941	+ 112	– 70	– 797	– 53	+ 146	+ 261	Q2

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic government 1		Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims)								
		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 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
Feb.	424,302	146,281	278,021	21,619	16,191	240,211	19,719	835	4,198	14,686	79,311
Mar.	429,381	149,937	279,444	22,493	16,056	240,895	19,759	836	4,196	14,727	79,938
Apr.	435,542	153,218	282,324	23,611	16,304	242,409	19,940	964	4,293	14,683	79,625
May	436,434	154,827	281,607	22,182	16,686	242,739	19,853	575	4,399	14,879	79,380
June	436,766	155,112	281,654	22,482	16,361	242,811	19,892	660	4,256	14,976	78,857
	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 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.	+ 12,537	+ 7,537	+ 5,000	+ 4,279	+ 61	+ 660	+ 347	+ 394	− 247	+ 200	− 36
Feb.	+ 4,845	+ 4,345	+ 500	− 766	+ 390	+ 876	− 99	− 251	+ 87	+ 65	+ 227
Mar.	+ 5,059	+ 3,656	+ 1,403	+ 874	− 135	+ 664	+ 40	+ 1	− 2	+ 41	+ 607
Apr.	+ 6,161	+ 3,281	+ 2,880	+ 1,118	+ 248	+ 1,514	+ 181	+ 128	+ 97	− 44	− 363
May	+ 892	+ 1,609	− 717	− 1,359	+ 292	+ 350	− 87	− 389	+ 106	+ 196	− 245
June	+ 332	+ 285	+ 47	+ 300	− 325	+ 72	+ 39	+ 85	− 143	+ 97	− 523

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 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
Feb.	3,169	1,595	74,547	178,271	17,422	10,171	150,678	720	193	227	300
Mar.	3,731	1,369	74,838	179,079	17,680	10,322	151,077	668	246	169	253
Apr.	2,960	1,368	75,297	182,181	19,508	10,483	152,190	578	179	160	239
May	3,305	1,341	74,734	181,852	18,151	10,793	152,908	522	151	153	218
June	3,247	1,280	74,330	182,351	18,370	10,677	153,304	554	205	148	201
	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 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
Feb.	+ 159	− 9	+ 77	+ 413	− 711	+ 348	+ 776	− 41	+ 37	− 36	− 42
Mar.	+ 562	− 226	+ 271	+ 808	+ 258	+ 151	+ 399	− 52	+ 53	− 58	− 47
Apr.	− 771	− 1	+ 409	+ 3,152	+ 1,828	+ 161	+ 1,163	− 90	− 67	− 9	− 14
May	+ 325	− 27	− 543	− 329	− 1,267	+ 220	+ 718	− 56	− 28	− 7	− 21
June	− 58	− 61	− 404	+ 499	+ 219	− 116	+ 396	+ 32	+ 54	− 5	− 17

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) [1]												
	Domestic government total				Federal Government and its special funds [2]				State government		Local government and local government association [3]		
	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
2025 Mar.	48,966	9,001	4,153	35,812	448	178	15	255	11,930	9,108	36,196	26,447	392
Apr.	49,898	9,300	4,291	36,307	518	259	7	252	11,876	9,300	37,197	26,754	307
May	49,661	8,973	4,377	36,311	443	187	7	249	11,925	9,088	37,013	26,973	280
June	49,990	8,968	4,376	36,646	372	100	22	250	12,249	9,191	37,071	27,204	298
													Changes *
2024	+ 7,530	+ 1,465	+ 1,000	+ 5,065	− 10	− 31	− 2	+ 23	− 101	+ 48	+ 7,759	+ 5,006	− 118
2025 Mar.	+ 1,154	+ 842	− 102	+ 414	+ 85	+ 81	+ 2	+ 2	+ 960	+ 304	+ 108	+ 108	+ 1
Apr.	+ 932	+ 299	+ 138	+ 495	+ 70	+ 81	− 8	− 3	− 54	+ 192	+ 1,001	+ 307	− 85
May	− 237	− 347	+ 86	+ 24	− 75	− 72	−	− 3	+ 49	− 192	− 184	+ 219	− 27
June	+ 329	− 5	− 1	+ 335	− 71	− 87	+ 15	+ 1	+ 324	+ 103	+ 58	+ 231	+ 18
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
2025 Mar.	25,770	2,625	2,202	20,943	292	58	−	234	8,072	6,612	17,299	14,097	107
Apr.	25,924	2,385	2,237	21,302	281	48	−	233	8,057	6,805	17,542	14,264	44
May	26,397	2,748	2,262	21,387	396	163	−	233	8,299	6,789	17,669	14,365	33
June	26,562	2,781	2,285	21,496	271	26	13	232	8,521	6,849	17,728	14,415	42
													Changes *
2024	+ 4,857	+ 17	+ 705	+ 4,135	− 48	− 39	−	− 9	+ 798	+ 904	+ 4,080	+ 3,251	+ 27
2025 Mar.	+ 1,117	+ 711	− 36	+ 442	+ 28	+ 29	−	− 1	+ 889	+ 289	+ 153	+ 154	+ 47
Apr.	+ 154	− 240	+ 35	+ 359	− 11	− 10	−	− 1	− 15	+ 193	+ 243	+ 167	− 63
May	+ 473	+ 343	+ 25	+ 105	+ 115	+ 115	−	−	+ 242	+ 4	+ 127	+ 101	− 11
June	+ 165	+ 33	+ 23	+ 109	− 125	− 137	+ 13	− 1	+ 222	+ 60	+ 59	+ 50	+ 9
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
2025 Mar.	22,650	6,052	1,808	14,790	146	112	.	21	3,493	.	18,850	12,317	161
Apr.	23,436	6,590	1,920	14,926	228	203	.	19	3,453	.	19,609	12,458	146
May	22,732	5,897	1,988	14,847	37	15	.	16	3,259	.	19,299	12,577	137
June	22,821	5,816	1,969	15,036	51	25	.	18	3,314	.	19,300	12,759	156
													Changes *
2024	+ 2,774	+ 1,440	+ 378	+ 956	+ 34	+ 2	.	+ 32	− 867	.	+ 3,668	+ 1,749	− 61
2025 Mar.	+ 90	+ 127	− 11	− 26	+ 56	+ 51	.	+ 3	+ 71	.	− 46	− 46	+ 9
Apr.	+ 786	+ 538	+ 112	+ 136	+ 82	+ 91	.	− 2	− 40	.	+ 759	+ 141	− 15
May	− 704	− 693	+ 68	− 79	− 191	− 188	.	− 3	− 194	.	− 310	+ 119	− 9
June	+ 89	− 81	− 19	+ 189	+ 14	+ 10	.	+ 2	+ 55	.	+ 1	+ 182	+ 19
Branches of foreign banks													**End of year or month ***
2024	676	335	261	80	9	7	.	−	378	.	49	33	240
2025 Mar.	546	324	143	79	10	8	.	−	365	.	47	33	124
Apr.	538	325	134	79	9	8	.	−	366	.	46	32	117
May	532	328	127	77	10	9	.	−	367	.	45	31	110
June	607	371	122	114	50	49	.	−	414	.	43	30	100
													Changes *
2024	− 101	+ 8	− 83	− 26	+ 4	+ 6	.	−	− 32	.	+ 11	+ 6	− 84
2025 Mar.	− 53	+ 4	− 55	− 2	+ 1	+ 1	.	−	−	.	+ 1	−	− 55
Apr.	− 8	+ 1	− 9	−	− 1	−	.	−	+ 1	.	− 1	− 1	− 7
May	− 6	+ 3	− 7	− 2	+ 1	+ 1	.	−	+ 1	.	− 1	− 1	− 7
June	+ 75	+ 43	− 5	+ 37	+ 40	+ 40	.	−	+ 47	.	− 2	− 1	− 10

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) 1												
	Domestic government total				Federal Government and its special funds 2				State government		Local government and local government association 3		Social security funds
	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of year or month ***
2024	69,416	4,440	1,366	63,610	1,427	97	2	1,328	24,087	23,360	43,560	38,592	342
2025 Mar.	69,249	4,925	1,438	62,886	1,124	31	–	1,093	23,278	22,716	44,602	38,840	245
Apr.	69,899	5,469	1,461	62,969	1,129	31	–	1,098	23,232	22,675	45,296	38,971	242
May	70,047	5,530	1,464	63,053	1,193	31	–	1,162	23,386	22,621	45,255	39,066	213
June	69,319	5,238	1,481	62,600	1,204	51	–	1,153	22,761	22,242	45,128	39,018	226
													Changes *
2024	+ 2,933	+ 1,519	+ 50	+ 1,364	+ 891	+ 56	– 6	+ 841	– 1,587	– 1,547	+ 3,706	+ 2,154	– 77
2025 Mar.	– 502	– 169	– 31	– 302	– 14	– 66	–	+ 52	– 487	– 377	+ 50	+ 69	– 51
Apr.	+ 650	+ 544	+ 23	+ 83	+ 5	–	–	+ 5	– 96	– 91	+ 744	+ 181	– 3
May	+ 148	+ 61	+ 3	+ 84	+ 64	–	–	+ 64	+ 154	– 54	– 41	+ 95	– 29
June	– 728	– 292	+ 17	– 453	+ 11	+ 20	–	– 9	– 625	– 379	– 127	– 48	+ 13
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
2025 Mar.	40,966	6,131	2,430	32,405	170	68	2	100	4,248	3,754	36,517	28,537	31
Apr.	42,446	6,801	2,287	33,358	164	62	2	100	4,915	4,411	37,338	28,834	29
May	42,483	6,219	2,441	33,823	178	67	1	110	4,816	4,332	37,460	29,368	29
June	42,781	6,489	2,338	33,954	186	74	3	109	4,866	4,393	37,699	29,439	30
													Changes *
2024	+ 3,973	+ 693	+ 410	+ 2,870	+ 59	+ 73	– 7	– 7	– 237	– 198	+ 4,148	+ 3,075	+ 3
2025 Mar.	+ 397	+ 270	– 93	+ 220	– 15	– 14	–	– 1	– 148	+ 16	+ 562	+ 206	– 2
Apr.	+ 1,480	+ 670	– 143	+ 953	– 6	– 6	–	–	+ 667	+ 657	+ 821	+ 297	– 2
May	+ 37	– 492	+ 64	+ 465	+ 14	+ 5	– 1	+ 10	– 99	– 79	+ 122	+ 534	–
June	+ 298	+ 270	– 103	+ 131	+ 8	+ 7	+ 2	– 1	+ 50	+ 61	+ 239	+ 71	+ 1
Credit cooperatives													**End of year or month ***
2024	3,823	276	246	3,301	79	11	21	47	365	355	3,379	2,899	–
2025 Mar.	4,095	375	240	3,480	85	11	14	60	377	370	3,633	3,050	–
Apr.	4,163	375	248	3,540	17	4	8	5	361	353	3,785	3,182	–
May	4,121	300	261	3,560	18	4	9	5	347	340	3,756	3,215	–
June	4,231	356	262	3,613	19	5	9	5	349	340	3,863	3,268	–
													Changes *
2024	+ 481	+ 39	+ 4	+ 438	– 83	– 9	+ 2	– 76	+ 102	+ 104	+ 462	+ 410	–
2025 Mar.	+ 74	+ 42	+ 1	+ 31	+ 3	– 2	–	+ 5	+ 11	+ 11	+ 60	+ 15	–
Apr.	+ 68	–	+ 8	+ 60	– 68	– 7	– 6	– 55	– 16	– 17	+ 152	+ 132	–
May	– 42	– 75	+ 13	+ 20	+ 1	–	+ 1	–	– 14	– 13	– 29	+ 33	–
June	+ 110	+ 56	+ 1	+ 53	+ 1	+ 1	–	–	+ 2	–	+ 107	+ 53	–
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	–
2025 Mar.	10,497	66	324	10,107	217	10	2	205	3,435	3,435	6,845	6,467	–
Apr.	10,198	78	324	9,796	218	10	2	206	3,135	3,135	6,845	6,455	–
May	10,197	77	321	9,799	210	10	2	198	3,134	3,134	6,853	6,467	–
June	10,060	80	304	9,676	210	10	2	198	3,134	3,134	6,716	6,344	–
													Changes *
2024	– 874	+ 25	+ 14	– 913	± 0	+ 10	–	– 10	– 816	– 816	– 58	– 87	–
2025 Mar.	– 93	–	– 5	– 88	+ 9	–	– 1	+ 10	–	–	– 102	– 98	–
Apr.	– 299	+ 12	–	– 311	+ 1	–	–	+ 1	– 300	– 300	–	– 12	–
May	– 1	– 1	– 3	+ 3	– 8	–	–	– 8	– 1	– 1	+ 8	+ 12	–
June	– 137	+ 3	– 17	– 123	–	–	–	–	–	–	– 137	– 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** Excluding lending to the successor organisations of the Treuhand agency as well as to Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG and publicly owned enterprises which are classified under "enterprises". **2** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, "German Unity" Fund, Equalisation of Burdens Fund. **3** Including loans to municipal special purpose associations.

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) [1]												
	Domestic government total				Federal Government and its special funds [2]				State government		Local government and local government association [3]		
	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	Social security funds
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building an loan associations													**End of year or month ***
2024	4,157	1	–	4,156	28	–	–	28	3,151	3,151	978	977	–
2025 Mar.	4,117	1	–	4,116	27	–	–	27	3,150	3,150	940	939	–
Apr.	4,039	1	–	4,038	25	–	–	25	3,150	3,150	864	863	–
May	4,004	1	–	4,003	25	–	–	25	3,150	3,150	829	828	–
June	4,012	1	–	4,011	25	–	–	25	3,150	3,150	837	836	–
													Changes *
2024	– 100	+ 1	–	– 101	+ 3	–	–	+ 3	– 237	– 237	+ 134	+ 133	–
2025 Mar.	– 30	–	–	– 30	–	–	–	–	–	–	– 30	– 30	–
Apr.	– 78	–	–	– 78	– 2	–	–	– 2	–	–	– 76	– 76	–
May	– 35	–	–	– 35	–	–	–	–	–	–	– 35	– 35	–
June	+ 8	–	–	+ 8	–	–	–	–	–	–	+ 8	+ 8	–
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	–
2025 Mar.	101,554	1,994	7,471	92,089	17,688	538	4,163	12,987	33,520	32,305	50,346	46,797	–
Apr.	101,681	1,587	7,693	92,401	17,869	598	4,274	12,997	32,956	32,273	50,856	47,131	–
May	101,094	1,082	7,822	92,190	17,786	276	4,380	13,130	32,622	32,069	50,686	46,991	–
June	101,261	1,350	7,600	92,311	17,876	420	4,220	13,236	32,348	31,880	51,037	47,195	–
													Changes *
2024	+ 2,388	+ 66	+ 121	+ 2,201	+ 1,430	+ 105	+ 54	+ 1,271	– 175	– 354	+ 1,133	+ 1,284	–
2025 Mar.	+ 403	– 111	+ 95	+ 419	– 28	+ 2	– 3	– 27	+ 271	+ 317	+ 160	+ 129	–
Apr.	+ 127	– 407	+ 222	+ 312	+ 181	+ 60	+ 111	+ 10	– 564	– 32	+ 510	+ 334	–
May	– 587	– 505	+ 129	– 211	– 83	– 322	+ 106	+ 133	– 334	– 204	– 170	– 140	–
June	+ 167	+ 268	– 222	+ 121	+ 90	+ 144	– 160	+ 106	– 274	– 189	+ 351	+ 204	–
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
2025 Mar.	15,033	5,796	1,398	7,839	202	152	4	46	5,690	4,618	8,909	3,175	232
Apr.	15,806	6,238	1,434	8,134	285	234	5	46	5,775	4,813	9,593	3,275	153
May	15,289	5,750	1,470	8,069	95	47	4	44	5,672	4,619	9,379	3,406	143
June	15,388	5,650	1,476	8,262	156	90	20	46	5,889	4,730	9,209	3,486	134
													Changes *
2024	+ 3,694	+ 1,375	+ 484	+ 1,835	+ 6	+ 7	– 4	+ 3	+ 1,211	+ 1,098	+ 2,558	+ 735	– 81
2025 Mar.	+ 523	+ 303	– 103	+ 323	+ 83	+ 81	–	+ 2	+ 534	+ 284	– 90	+ 37	– 4
Apr.	+ 773	+ 442	+ 36	+ 295	+ 83	+ 82	+ 1	–	+ 85	+ 195	+ 684	+ 100	– 79
May	– 517	– 488	+ 36	– 65	– 190	– 187	– 1	– 2	– 103	– 194	– 214	+ 131	– 10
June	+ 99	– 100	+ 6	+ 193	+ 61	+ 43	+ 16	+ 2	+ 217	+ 111	– 170	+ 80	– 9

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

I Banks (MFIs) in Germany

10 Securities portfolios and participating interests *

€ million

Period	Securities Portfolios 1						Domestic securities						
		Bonds and debt securities 2						Bank debt securiries 7			Public debt securities 9		
			of which						with an maturity of				
	Total	Total	Floating rate notes 3	Zero coupon bonds 4	Foreign currency bonds 5,6	Shares, mutual fund shares and other securities	Total	Total	up to and including 2 years 8	more than 2 years	Total	of which issued by the Federal Government and its special funds 9,10	Corporate debt securities (non-MFIs) 11
	1	2	3	4	5	6	7	8	9	10	11	12	13
	End of year or month *												
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
2025 Feb.	1,364,591	1,099,580	150,867	67,317	151,028	265,011	709,396	277,855	4,393	273,462	144,476	6,640	80,110
Mar.	1,370,392	1,110,583	150,933	62,594	151,320	259,809	712,160	277,541	4,100	273,441	147,984	8,171	80,275
Apr.	1,373,838	1,123,712	151,324	59,561	152,272	250,126	716,538	280,434	4,085	276,349	151,941	12,110	80,228
May	1,390,500	1,133,232	155,262	58,738	152,594	257,268	721,944	283,119	4,596	278,523	153,172	12,855	80,618
June	1,410,557	1,150,962	155,053	57,782	155,802	259,595	723,229	284,115	4,336	279,779	152,888	12,804	80,622
	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
2025 Feb.	+ 34,663	+ 21,702	+ 804	+ 1,744	− 851	+ 12,961	+ 9,671	+ 4,169	+ 33	+ 4,136	+ 3,980	+ 1,273	− 88
Mar.	+ 7,719	+ 12,643	+ 66	− 4,723	+ 383	− 4,924	+ 2,764	− 314	− 293	− 21	+ 3,508	+ 1,531	+ 165
Apr.	+ 5,898	+ 15,150	+ 391	− 3,033	+ 1,069	− 9,252	+ 4,378	+ 2,893	− 15	+ 2,908	+ 3,957	+ 3,949	− 47
May	+ 16,309	+ 9,252	+ 3,938	− 823	+ 307	+ 7,057	+ 5,406	+ 2,685	+ 511	+ 2,174	+ 1,231	+ 745	+ 390
June	+ 21,852	+ 19,046	− 209	− 956	+ 3,269	+ 2,806	+ 1,285	+ 996	− 260	+ 1,256	− 284	− 51	+ 4

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
2025 Feb.	18,233	180	188,722	43	655,195	244,322	352,817	58,056	103,140	16,831	68,588	10,001	7,525
Mar.	17,431	247	188,929	31	658,232	242,956	361,827	53,449	103,402	16,820	68,928	10,001	7,458
Apr.	14,586	248	189,349	53	657,300	242,492	368,617	46,191	103,383	16,821	68,975	10,001	7,390
May	15,582	347	189,453	50	668,556	245,612	370,711	52,233	103,129	16,801	68,746	10,001	7,385
June	15,834	411	189,770	36	687,328	244,306	389,031	53,991	103,392	16,888	68,774	10,186	7,348
	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
2025 Feb.	+ 1,385	− 43	+ 225	− 9	+ 24,992	+ 1,388	+ 12,253	+ 11,351	+ 220	+ 14	+ 234	−	− 28
Mar.	− 802	+ 67	+ 207	− 12	+ 4,955	− 1,375	+ 10,659	− 4,329	+ 314	− 11	+ 340	+ 1	− 16
Apr.	− 2,845	+ 1	+ 420	+ 22	+ 1,520	− 166	+ 8,513	− 6,827	+ 59	+ 1	+ 64	− 1	− 6
May	+ 996	+ 99	+ 104	− 3	+ 10,903	+ 3,051	+ 1,895	+ 5,957	− 258	− 20	− 229	−	− 9
June	+ 252	+ 64	+ 317	− 14	+ 20,567	− 1,089	+ 19,419	+ 2,237	+ 302	+ 87	+ 28	+ 185	+ 2

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

I Banks (MFIs) in Germany

11 Securities portfolios, by category of banks *

€ million

Period	Securities portfolios, total 1	Domestic securities 2							Foreign securities				
		Total	Bank debt securities 3	Public sector bonds 4	Corporate bonds (non-MFIs) 5	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks 6													**End of year or month ***
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
2025 Mar.	456,993	145,921	37,529	33,923	65,337	6,090	2,777	265	311,072	65,216	201,417	43,122	1,317
Apr.	456,389	147,966	39,079	36,930	65,266	3,600	2,829	262	308,423	64,093	207,183	35,805	1,342
May	467,606	150,833	39,831	38,336	65,425	4,132	2,813	296	316,773	66,367	206,845	42,208	1,353
June	486,338	152,107	41,453	37,809	65,232	4,444	2,833	336	334,231	64,697	224,566	43,685	1,283
													Changes *
2024	+ 54,823	+ 13,658	+ 2,208	+ 474	+ 8,288	+ 1,923	+ 725	+ 40	+ 41,165	+ 13,749	+ 22,756	+ 4,476	+ 184
2025 Mar.	+ 516	− 1,011	− 808	+ 998	+ 49	− 1,264	+ 26	− 12	+ 1,527	− 695	+ 7,067	− 4,543	− 302
Apr.	+ 1,244	+ 2,045	+ 1,550	+ 3,007	− 71	− 2,490	+ 52	− 3	− 801	− 954	+ 7,078	− 6,960	+ 35
May	+ 10,961	+ 2,867	+ 752	+ 1,406	+ 159	+ 532	− 16	+ 34	+ 8,094	+ 2,254	− 499	+ 6,330	+ 9
June	+ 20,111	+ 1,274	+ 1,622	− 527	− 193	+ 312	+ 20	+ 40	+ 18,837	− 1,557	+ 18,550	+ 1,906	− 62
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
2025 Mar.	249,205	99,748	17,132	14,555	62,872	4,929	234	26	149,457	31,204	106,183	11,711	359
Apr.	251,101	100,469	18,414	15,764	62,804	3,249	212	26	150,632	32,074	108,267	9,931	360
May	252,007	99,028	18,171	15,089	62,884	2,675	183	26	152,979	31,765	111,070	9,783	361
June	268,814	101,553	19,087	16,491	62,654	3,084	206	31	167,261	30,162	127,308	9,430	361
													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
2025 Mar.	+ 11,697	+ 3,362	− 52	+ 2,986	+ 74	+ 395	− 41	−	+ 8,335	− 633	+ 9,405	− 444	+ 7
Apr.	+ 2,966	+ 721	+ 1,282	+ 1,209	− 68	− 1,680	− 22	−	+ 2,245	+ 981	+ 2,981	− 1,727	+ 10
May	+ 750	− 1,441	− 243	− 675	+ 80	− 574	− 29	−	+ 2,191	− 324	+ 2,675	− 159	− 1
June	+ 17,480	+ 2,525	+ 916	+ 1,402	− 230	+ 409	+ 23	+ 5	+ 14,955	− 1,534	+ 16,792	− 311	+ 8
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
2025 Mar.	192,927	38,898	18,065	15,420	2,321	448	2,456	188	154,029	32,655	89,444	31,012	918
Apr.	190,803	40,410	18,343	17,425	2,317	− 392	2,530	187	150,393	30,759	93,165	25,530	939
May	200,792	44,536	19,287	19,567	2,390	537	2,543	212	156,256	33,284	89,950	32,068	954
June	203,023	43,392	20,008	17,831	2,412	351	2,539	251	159,631	33,248	91,670	33,827	886
													Changes *
2024	+ 10,250	− 1,688	− 1,396	− 522	− 311	− 284	+ 816	+ 9	+ 11,938	+ 3,809	+ 6,509	+ 1,457	+ 163
2025 Mar.	− 11,002	− 4,089	− 737	− 1,784	− 25	− 1,610	+ 68	− 1	− 6,913	− 128	− 2,404	− 4,076	− 305
Apr.	− 1,437	+ 1,512	+ 278	+ 2,005	− 4	− 840	+ 74	− 1	− 2,949	− 1,859	+ 4,078	− 5,189	+ 21
May	+ 9,896	+ 4,126	+ 944	+ 2,142	+ 73	+ 929	+ 13	+ 25	+ 5,770	+ 2,521	− 3,243	+ 6,477	+ 15
June	+ 2,878	− 1,144	+ 721	− 1,736	+ 22	− 186	− 4	+ 39	+ 4,022	− 7	+ 1,957	+ 2,140	− 68
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
2025 Mar.	14,861	7,275	2,332	3,948	144	713	87	51	7,586	1,357	5,790	399	40
Apr.	14,485	7,087	2,322	3,741	145	743	87	49	7,398	1,260	5,751	344	43
May	14,807	7,269	2,373	3,680	151	920	87	58	7,538	1,318	5,825	357	38
June	14,501	7,162	2,358	3,487	166	1,009	88	54	7,339	1,287	5,588	428	36
													Changes *
2024	+ 1,629	+ 218	− 59	− 30	+ 37	+ 249	− 10	+ 31	+ 1,411	+ 272	+ 1,103	+ 9	+ 27
2025 Mar.	− 179	− 284	− 19	− 204	−	− 49	− 1	− 11	+ 105	+ 66	+ 66	− 23	− 4
Apr.	− 285	− 188	− 10	− 207	+ 1	+ 30	−	− 2	− 97	− 76	+ 19	− 44	+ 4
May	+ 315	+ 182	+ 51	− 61	+ 6	+ 177	−	+ 9	+ 133	+ 57	+ 69	+ 12	− 5
June	− 247	− 107	− 15	− 193	+ 15	+ 89	+ 1	− 4	− 140	− 16	− 199	+ 77	− 2

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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	–
2025 Mar.	105,814	36,589	18,943	14,176	1,640	1,291	366	173	69,225	38,423	27,536	3,266	–
Apr.	108,695	37,714	19,740	14,847	1,715	835	405	172	70,981	39,366	28,379	3,236	–
May	108,496	37,896	19,989	14,378	1,690	1,332	325	182	70,600	39,233	28,472	2,895	–
June	108,052	36,792	19,472	13,787	1,756	1,290	315	172	71,260	39,193	28,876	3,191	–
													Changes *
2024	+ 12,791	+ 7,274	+ 3,293	+ 2,952	+ 434	+ 629	– 35	+ 1	+ 5,517	+ 8	+ 3,223	+ 2,286	± 0
2025 Mar.	+ 1,023	+ 414	– 230	+ 278	+ 13	+ 322	+ 31	–	+ 609	– 631	+ 677	+ 563	–
Apr.	+ 3,086	+ 1,125	+ 797	+ 671	+ 75	– 456	+ 39	– 1	+ 1,961	+ 976	+ 955	+ 30	–
May	– 221	+ 182	+ 249	– 469	– 25	+ 497	– 80	+ 10	– 403	– 135	+ 83	– 351	–
June	– 322	– 1,104	– 517	– 591	+ 66	– 42	– 10	– 10	+ 782	– 20	+ 466	+ 336	–
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
2025 Mar.	301,868	240,945	97,795	37,111	5,261	140	84,583	16,055	60,923	27,521	30,235	3,043	124
Apr.	302,823	241,890	98,505	37,156	5,271	140	84,745	16,073	60,933	27,557	30,164	3,088	124
May	306,103	243,802	99,391	37,971	5,444	140	84,782	16,074	62,301	28,002	31,099	3,076	124
June	308,138	245,398	100,362	38,561	5,442	131	84,849	16,053	62,740	28,342	31,168	3,106	124
													Changes *
2024	+ 10,063	+ 7,517	+ 3,894	+ 1,444	– 83	– 97	+ 2,899	– 540	+ 2,546	– 416	+ 2,986	– 16	– 8
2025 Mar.	+ 3,547	+ 2,238	+ 1,283	+ 838	+ 5	–	+ 383	– 271	+ 1,309	– 53	+ 1,353	+ 9	–
Apr.	+ 964	+ 945	+ 710	+ 45	+ 10	–	+ 162	+ 18	+ 19	+ 36	– 62	+ 45	–
May	+ 3,280	+ 1,912	+ 886	+ 815	+ 173	–	+ 37	+ 1	+ 1,368	+ 445	+ 935	– 12	–
June	+ 2,040	+ 1,596	+ 971	+ 590	– 2	– 9	+ 67	– 21	+ 444	+ 340	+ 74	+ 30	–
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
2025 Mar.	231,692	164,967	72,877	13,823	4,264	36	67,937	6,030	66,725	36,818	27,725	2,176	6
Apr.	231,166	165,035	72,785	13,857	4,238	36	68,141	5,978	66,131	36,296	27,666	2,163	6
May	232,195	165,717	73,170	14,103	4,172	35	68,310	5,927	66,478	36,335	27,972	2,165	6
June	232,357	165,659	72,685	14,264	4,210	35	68,546	5,919	66,698	36,282	28,240	2,170	6
													Changes *
2024	+ 2,282	+ 4,509	+ 2,680	+ 185	+ 11	– 16	+ 2,616	– 967	– 2,227	– 1,524	– 388	– 286	– 29
2025 Mar.	+ 1,077	+ 262	– 322	+ 447	+ 89	– 2	+ 142	– 92	+ 815	+ 125	+ 749	– 59	–
Apr.	– 525	+ 68	– 92	+ 34	– 26	–	+ 204	– 52	– 593	– 522	– 58	– 13	–
May	+ 1,029	+ 682	+ 385	+ 246	– 66	– 1	+ 169	– 51	+ 347	+ 39	+ 306	+ 2	–
June	+ 163	– 58	– 485	+ 161	+ 38	–	+ 236	– 8	+ 221	– 53	+ 269	+ 5	–
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	–
2025 Mar.	20,111	11,587	4,114	7,317	16	–	140	–	8,524	3,316	5,206	2	–
Apr.	20,205	11,879	4,058	7,665	16	–	140	–	8,326	3,321	5,003	2	–
May	20,132	11,875	4,060	7,659	16	–	140	–	8,257	3,287	4,968	2	–
June	19,902	11,620	3,779	7,685	16	–	140	–	8,282	3,312	4,968	2	–
													Changes *
2024	– 918	+ 368	+ 384	– 2	– 7	–	– 7	–	– 1,286	+ 486	– 1,772	–	–
2025 Mar.	+ 2	+ 5	– 57	+ 62	–	–	–	–	– 3	– 20	+ 17	–	–
Apr.	+ 110	+ 292	– 56	+ 348	–	–	–	–	– 182	+ 6	– 188	–	–
May	– 76	– 4	+ 2	– 6	–	–	–	–	– 72	– 35	– 37	–	–
June	– 219	– 255	– 281	+ 26	–	–	–	–	+ 36	+ 26	+ 10	–	–

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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	–	–
2025 Mar.	36,256	22,477	8,631	3,347	212	–	10,287	–	13,779	6,280	7,499	–	–
Apr.	36,162	22,441	8,600	3,342	212	–	10,287	–	13,721	6,236	7,485	–	–
May	36,501	22,633	8,811	3,323	212	–	10,287	–	13,868	6,330	7,538	–	–
June	36,531	22,576	8,851	3,226	212	–	10,287	–	13,955	6,321	7,634	–	–
													Changes *
2024	– 1,617	– 1,426	– 357	– 948	– 11	–	– 110	–	– 191	– 231	+ 40	–	–
2025 Mar.	+ 107	+ 193	+ 52	+ 142	– 1	–	–	–	– 86	– 73	– 13	–	–
Apr.	– 94	– 36	– 31	– 5	–	–	–	–	– 58	– 44	– 14	–	–
May	+ 339	+ 192	+ 211	– 19	–	–	–	–	+ 147	+ 94	+ 53	–	–
June	+ 30	– 57	+ 40	– 97	–	–	–	–	+ 87	– 9	+ 96	–	–
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
2025 Mar.	217,658	89,674	37,652	38,287	3,545	9,874	288	28	127,984	65,382	62,209	392	1
Apr.	218,398	89,613	37,667	38,144	3,510	9,975	289	28	128,785	65,623	62,737	424	1
May	219,467	89,188	37,867	37,402	3,659	9,943	289	28	130,279	66,058	63,817	403	1
June	219,239	89,077	37,513	37,556	3,754	9,934	290	30	130,162	66,159	63,579	423	1
													Changes *
2024	+ 16,830	+ 6,727	+ 2,794	+ 4,973	– 159	– 883	+ 2	± 0	+ 10,103	+ 2,152	+ 7,767	+ 184	± 0
2025 Mar.	+ 1,447	+ 663	– 232	+ 743	+ 10	+ 142	–	–	+ 784	– 28	+ 809	+ 3	–
Apr.	+ 1,113	– 61	+ 15	– 143	– 35	+ 101	+ 1	–	+ 1,174	+ 336	+ 802	+ 36	–
May	+ 997	– 425	+ 200	– 742	+ 149	– 32	–	–	+ 1,422	+ 389	+ 1,054	– 21	–
June	+ 49	– 111	– 354	+ 154	+ 95	– 9	+ 1	+ 2	+ 160	+ 184	– 46	+ 22	–
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
2025 Mar.	206,338	45,054	14,628	15,475	11,233	3,326	315	77	161,284	24,996	96,701	38,693	894
Apr.	206,406	46,979	15,137	17,428	11,204	2,840	295	75	159,427	23,046	101,812	33,646	923
May	216,417	49,920	15,454	18,996	11,363	3,754	269	84	166,497	25,459	99,949	40,156	933
June	216,268	48,009	15,927	17,082	11,195	3,432	289	84	168,259	25,316	100,688	41,391	864
													Changes *
2024	+ 22,932	– 449	– 208	+ 934	– 1,475	+ 356	– 87	+ 31	+ 23,381	+ 5,896	+ 14,055	+ 3,244	+ 186
2025 Mar.	– 12,492	– 4,588	– 753	– 2,180	+ 6	– 1,605	– 45	– 11	– 7,904	+ 34	– 2,616	– 5,016	– 306
Apr.	+ 906	+ 1,925	+ 509	+ 1,953	– 29	– 486	– 20	– 2	– 1,019	– 1,868	+ 5,512	– 4,693	+ 30
May	+ 9,902	+ 2,941	+ 317	+ 1,568	+ 159	+ 914	– 26	+ 9	+ 6,961	+ 2,408	– 1,893	+ 6,436	+ 10
June	+ 606	– 1,911	+ 473	– 1,914	– 168	– 322	+ 20	–	+ 2,517	– 86	+ 1,007	+ 1,665	– 69

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) [1]				Deposits and borrowing from domestic banks (excluding the Bundesbank) [1]					*Memo item*		
							Time deposits					
	Total	Sight deposits [2]	Time deposits [2]	Bills redis-counted [3]	Total	Sight deposits	Short-term	Medium and long-term	Bills redis-counted [3]	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12
	End of year or month *											
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 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.	2,066,121	664,868	1,401,225	28	997,299	134,850	89,106	773,338	5	16,470	321,842	10,986
Feb.	2,100,971	695,984	1,404,958	29	999,014	140,356	85,037	773,615	6	16,010	325,379	11,024
Mar.	2,088,525	686,856	1,401,642	27	982,171	134,719	83,539	763,909	4	16,573	305,358	10,638
Apr.	2,112,563	713,715	1,398,822	26	1,002,418	144,468	94,000	763,947	3	18,087	314,220	10,575
May	2,077,559	660,438	1,417,096	25	1,003,789	138,480	99,431	765,876	2	19,285	322,613	10,537
June	2,082,731	685,406	1,397,302	23	993,228	140,976	95,937	756,312	3	17,342	324,604	10,114
	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 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.	+ 109,790	+ 78,404	+ 31,386	−	+ 22,099	+ 15,505	+ 3,626	+ 2,968	−	+ 227	+ 60,000	− 32
Feb.	+ 34,195	+ 30,674	+ 3,520	+ 1	+ 1,715	+ 5,506	− 4,069	+ 277	+ 1	− 460	+ 3,405	+ 38
Mar.	+ 1,067	− 1,340	+ 2,409	− 2	− 16,888	− 5,682	− 1,498	− 9,706	− 2	+ 563	− 18,416	− 386
Apr.	+ 38,467	+ 33,972	+ 4,496	− 1	+ 20,237	+ 9,739	+ 10,461	+ 38	− 1	+ 1,514	+ 10,699	− 63
May	− 37,164	− 54,784	+ 17,621	− 1	+ 1,371	− 5,988	+ 5,431	+ 1,929	− 1	+ 1,198	+ 8,102	− 38
June	+ 14,347	+ 29,264	− 14,915	− 2	− 10,561	+ 2,496	− 3,494	− 9,564	+ 1	− 1,943	+ 3,248	− 423

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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
2025 Mar.	1,134,694	534,946	599,721	27	158,020	33,918	24,254	99,844	4	5,821	275,563	2,087
Apr.	1,145,159	556,880	588,253	26	163,653	38,886	25,671	99,093	3	8,122	272,925	2,088
May	1,115,760	508,685	607,050	25	169,425	36,729	32,624	100,070	2	7,997	283,553	2,071
June	1,136,827	535,637	601,167	23	167,473	40,411	28,440	98,619	3	7,321	288,111	2,000
												Changes *
2024	− 6,769	+ 7,379	− 14,145	− 3	+ 4,032	+ 18,645	+ 1,027	− 15,643	+ 3	− 31,997	+ 27,989	− 418
2025 Mar.	+ 4,849	+ 579	+ 4,272	− 2	− 6,939	− 3,067	− 1,226	− 2,644	− 2	− 663	− 12,718	− 75
Apr.	+ 22,214	+ 28,358	− 6,143	− 1	+ 5,633	+ 4,968	+ 1,417	− 751	− 1	+ 2,301	− 845	+ 1
May	− 30,667	− 49,011	+ 18,345	− 1	+ 5,772	− 2,157	+ 6,953	+ 977	− 1	− 125	+ 10,339	− 17
June	+ 28,828	+ 30,983	− 2,153	− 2	− 1,952	+ 3,682	− 4,184	− 1,451	+ 1	− 676	+ 5,787	− 71
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
2025 Mar.	435,627	183,961	251,666	−	79,984	26,491	14,478	39,015	−	1,749	138,724	1,751
Apr.	443,256	200,740	242,516	−	85,099	30,480	15,652	38,967	−	1,748	143,679	1,744
May	436,324	181,245	255,079	−	86,688	26,968	20,648	39,072	−	1,749	145,211	1,736
June	440,102	190,429	249,673	−	90,107	32,780	19,246	38,081	−	1,748	150,135	1,665
												Changes *
2024	+ 9,609	+ 42,115	− 32,506	−	− 2,011	+ 13,457	− 817	− 14,651	−	− 19,639	+ 17,067	− 397
2025 Mar.	− 1,282	− 6,938	+ 5,656	−	+ 3,643	+ 4,790	+ 76	− 1,223	−	−	− 14,633	− 71
Apr.	+ 14,083	+ 20,006	− 5,923	−	+ 5,115	+ 3,989	+ 1,174	− 48	−	− 1	+ 6,061	− 7
May	− 7,680	− 19,939	+ 12,259	−	+ 1,589	− 3,512	+ 4,996	+ 105	−	+ 1	+ 1,305	− 8
June	+ 8,414	+ 11,491	− 3,077	−	+ 3,419	+ 5,812	− 1,402	− 991	−	− 1	+ 5,727	− 71
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
2025 Mar.	485,004	248,943	236,057	4	63,945	5,355	7,970	50,616	4	2,231	136,740	334
Apr.	489,300	255,510	233,787	3	64,688	6,367	8,089	50,229	3	2,250	129,136	342
May	477,865	235,450	242,413	2	68,774	7,639	10,202	50,931	2	2,470	138,246	333
June	480,116	241,962	238,151	3	63,661	5,768	7,430	50,460	3	2,735	137,976	333
												Changes *
2024	+ 40,086	+ 19,055	+ 21,028	+ 3	+ 6,280	+ 4,032	+ 2,503	− 258	+ 3	− 11,109	+ 10,914	− 20
2025 Mar.	− 1,430	+ 2,152	− 3,580	− 2	− 9,830	− 7,538	− 1,193	− 1,097	− 2	− 359	+ 1,913	− 4
Apr.	+ 8,386	+ 9,163	− 776	− 1	+ 743	+ 1,012	+ 119	− 387	− 1	+ 19	− 6,917	+ 8
May	− 11,885	− 20,422	+ 8,538	− 1	+ 4,086	+ 1,272	+ 2,113	+ 702	− 1	+ 220	+ 9,048	− 9
June	+ 4,928	+ 8,190	− 3,263	+ 1	− 5,113	− 1,871	− 2,772	− 471	+ 1	+ 265	+ 156	−
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
2025 Mar.	214,063	102,042	111,998	23	14,091	2,072	1,806	10,213	−	1,841	99	2
Apr.	212,603	100,630	111,950	23	13,866	2,039	1,930	9,897	−	4,124	110	2
May	201,571	91,990	109,558	23	13,963	2,122	1,774	10,067	−	3,778	96	2
June	216,609	103,246	113,343	20	13,705	1,863	1,764	10,078	−	2,838	−	2
												Changes *
2024	− 56,464	− 53,791	− 2,667	− 6	− 237	+ 1,156	− 659	− 734	−	− 1,249	+ 8	− 1
2025 Mar.	+ 7,561	+ 5,365	+ 2,196	−	− 752	− 319	− 109	− 324	−	− 304	+ 2	−
Apr.	− 255	− 811	+ 556	−	− 225	− 33	+ 124	− 316	−	+ 2,283	+ 11	−
May	− 11,102	− 8,650	− 2,452	−	+ 97	+ 83	− 156	+ 170	−	− 346	− 14	−
June	+ 15,486	+ 11,302	+ 4,187	− 3	− 258	− 259	− 10	+ 11	−	− 940	− 96	−

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) 1				Deposits and borrowing from domestic banks (excluding the Bundesbank) 1					*Memo item*		
							Time deposits					
	Total	Sight deposits 2	Time deposits 2	Bills redis-counted 3	Total	Sight deposits	Short-term	Medium and long-term	Bills redis-counted 3	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12
Landesbanken												**End of year or month ***
2024	199,499	34,608	164,891	–	162,114	25,073	10,774	126,267	–	2,000	7,047	1,825
2025 Mar.	216,974	44,037	172,937	–	162,030	24,690	11,469	125,871	–	3,616	9,175	1,747
Apr.	210,007	40,407	169,600	–	164,630	25,722	12,898	126,010	–	2,231	11,644	1,743
May	212,675	40,320	172,355	–	164,999	22,446	15,919	126,634	–	3,619	13,938	1,739
June	213,517	44,630	168,887	–	165,535	24,642	15,521	125,372	–	3,650	12,789	1,675
												Changes *
2024	– 8,774	+ 1,003	– 9,777	–	– 2,839	+ 3,817	– 1,398	– 5,258	–	– 12,486	+ 1,275	– 326
2025 Mar.	+ 10,667	+ 9,131	+ 1,536	–	– 1,616	+ 1,308	– 1,483	– 1,441	–	+ 1,668	– 1,096	– 59
Apr.	– 5,619	– 3,279	– 2,340	–	+ 2,600	+ 1,032	+ 1,429	+ 139	–	– 1,385	+ 2,514	– 4
May	+ 1,909	– 770	+ 2,679	–	+ 369	– 3,276	+ 3,021	+ 624	–	+ 1,388	+ 2,292	– 4
June	+ 1,551	+ 4,496	– 2,945	–	+ 536	+ 2,196	– 398	– 1,262	–	+ 31	– 1,121	– 64
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
2025 Mar.	142,447	3,302	139,145	–	141,328	3,239	6,460	131,629	–	1,035	103	2,524
Apr.	143,227	3,545	139,682	–	141,793	2,988	6,915	131,890	–	1,153	103	2,513
May	142,315	3,078	139,237	–	140,945	2,514	6,425	132,006	–	1,293	103	2,499
June	140,343	3,174	137,169	–	139,473	3,120	6,129	130,224	–	796	103	2,387
												Changes *
2024	– 18,293	– 338	– 17,955	–	– 6,684	– 372	– 6,082	– 230	–	– 11,599	– 1	– 640
2025 Mar.	– 1,559	– 439	– 1,120	–	– 1,078	+ 272	+ 341	– 1,691	–	– 414	+ 103	– 115
Apr.	+ 782	+ 244	+ 538	–	+ 465	– 251	+ 455	+ 261	–	+ 118	–	– 11
May	– 912	– 467	– 445	–	– 848	– 474	– 490	+ 116	–	+ 140	–	– 14
June	– 1,971	+ 96	– 2,067	–	– 1,472	+ 606	– 296	– 1,782	–	– 497	–	– 112
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
2025 Mar.	152,680	2,176	150,504	–	151,524	2,080	2,561	146,883	–	720	1,478	2,170
Apr.	152,931	1,525	151,406	–	151,833	1,467	2,891	147,475	–	697	1,625	2,159
May	153,143	1,422	151,721	–	152,014	1,364	2,981	147,669	–	730	1,684	2,141
June	151,550	1,506	150,044	–	150,576	1,455	3,176	145,945	–	643	1,629	2,079
												Changes *
2024	– 5,744	– 263	– 5,481	–	+ 272	– 301	– 1,635	+ 2,208	–	– 6,004	+ 638	– 437
2025 Mar.	– 461	+ 700	– 1,161	–	– 560	+ 672	+ 152	– 1,384	–	+ 77	– 80	– 72
Apr.	+ 252	– 651	+ 903	–	+ 309	– 613	+ 330	+ 592	–	– 23	+ 146	– 11
May	+ 211	– 103	+ 314	–	+ 181	– 103	+ 90	+ 194	–	+ 33	+ 59	– 18
June	– 1,590	+ 84	– 1,674	–	– 1,438	+ 91	+ 195	– 1,724	–	– 87	– 55	– 62
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
2025 Mar.	39,962	2,969	36,993	–	37,163	2,541	6,136	28,486	–	210	2,593	5
Apr.	40,331	2,446	37,885	–	37,666	2,242	6,882	28,542	–	200	3,488	5
May	40,257	2,539	37,718	–	37,663	2,322	6,910	28,431	–	–	3,430	5
June	40,199	2,632	37,567	–	37,757	2,425	7,125	28,207	–	–	3,297	5
												Changes *
2024	– 4,563	– 359	– 4,204	–	– 3,950	– 340	– 2,260	– 1,350	–	– 400	– 2,809	–
2025 Mar.	+ 884	+ 145	+ 739	–	+ 662	+ 110	+ 417	+ 135	–	+ 10	– 49	–
Apr.	+ 803	– 93	+ 896	–	+ 648	– 154	+ 746	+ 56	–	– 10	+ 895	–
May	– 76	+ 93	– 169	–	– 3	+ 80	+ 28	– 111	–	– 200	– 58	–
June	– 55	+ 93	– 148	–	+ 94	+ 103	+ 215	– 224	–	–	– 133	–

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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	–
2025 Mar.	37,861	2,873	34,988	.	37,791	2,873	12,396	22,522	.	70	11	–
Apr.	37,816	2,317	35,499	.	37,358	2,316	12,496	22,546	.	450	12	–
May	38,195	2,426	35,769	.	37,529	2,425	12,601	22,503	.	650	12	–
June	38,690	2,488	36,202	.	37,958	2,487	12,958	22,513	.	721	317	–
												Changes *
2024	– 355	– 198	– 157	.	+ 163	– 200	+ 5,833	– 5,470	.	– 450	– 700	–
2025 Mar.	+ 814	+ 582	+ 232	.	+ 961	+ 582	+ 363	+ 16	.	– 130	– 11	–
Apr.	– 45	– 556	+ 511	.	– 433	– 557	+ 100	+ 24	.	+ 380	+ 1	–
May	+ 379	+ 109	+ 270	.	+ 171	+ 109	+ 105	– 43	.	+ 200	–	–
June	+ 495	+ 62	+ 433	.	+ 429	+ 62	+ 357	+ 10	.	+ 71	+ 305	–
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
2025 Mar.	363,907	96,553	267,354	–	294,315	65,378	20,263	208,674	–	5,101	16,435	2,105
Apr.	383,092	106,595	276,497	–	305,485	70,847	26,247	208,391	–	5,234	24,423	2,067
May	375,214	101,968	273,246	–	301,214	70,680	21,971	208,563	–	4,996	19,893	2,082
June	361,605	95,339	266,266	–	294,456	66,436	22,588	205,432	–	4,211	18,358	1,968
												Changes *
2024	+ 8,433	+ 4,997	+ 3,436	–	+ 1,513	+ 2,970	+ 3,157	– 4,614	–	+ 500	– 158	– 611
2025 Mar.	– 14,127	– 12,038	– 2,089	–	– 8,318	– 5,559	– 62	– 2,697	–	+ 15	– 4,565	– 65
Apr.	+ 20,080	+ 9,949	+ 10,131	–	+ 11,015	+ 5,314	+ 5,984	– 283	–	+ 133	+ 7,988	– 38
May	– 8,008	– 4,635	– 3,373	–	– 4,271	– 167	– 4,276	+ 172	–	– 238	– 4,530	+ 15
June	– 12,911	– 6,550	– 6,361	–	– 6,758	– 4,244	+ 617	– 3,131	–	– 785	– 1,535	– 114
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
2025 Mar.	671,930	349,234	322,673	23	51,688	10,278	8,996	32,414	–	3,796	140,173	242
Apr.	677,393	356,848	320,522	23	54,508	13,146	9,696	31,666	–	6,067	135,314	240
May	656,956	324,142	332,791	23	58,796	11,109	15,887	31,800	–	5,737	147,095	239
June	675,706	345,496	330,190	20	54,341	11,439	11,431	31,471	–	5,076	147,709	226
												Changes *
2024	– 17,605	– 37,983	+ 20,384	– 6	+ 7,459	+ 5,347	+ 4,777	– 2,665	–	– 7,568	+ 13,205	– 115
2025 Mar.	+ 10,837	+ 9,968	+ 869	–	– 5,936	– 3,974	– 1,036	– 926	–	– 313	+ 6,021	– 14
Apr.	+ 10,868	+ 10,764	+ 104	–	+ 2,820	+ 2,868	+ 700	– 748	–	+ 2,271	– 4,180	– 2
May	– 20,956	– 33,072	+ 12,116	–	+ 4,288	– 2,037	+ 6,191	+ 134	–	– 330	+ 11,722	– 1
June	+ 21,960	+ 23,062	– 1,099	– 3	– 4,455	+ 330	– 4,456	– 329	–	– 661	+ 1,032	– 13

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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 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.	4,795,377	2,811,887	1,417,681	726,224	691,457	85,762	605,695	407,674	158,135	71,377	103,231	5,515	111,572
Feb.	4,830,884	2,849,224	1,418,651	729,302	689,349	84,507	604,842	405,533	157,476	70,361	114,067	8,647	110,793
Mar.	4,834,226	2,847,818	1,426,215	737,087	689,128	81,550	607,578	403,201	156,992	71,219	102,333	7,016	111,249
Apr.	4,844,217	2,886,052	1,400,638	712,373	688,265	81,419	606,846	401,775	155,752	71,835	107,803	7,472	111,105
May	4,857,622	2,913,251	1,388,320	699,233	689,087	81,368	607,719	401,513	154,538	72,523	110,652	4,306	111,831
June	4,855,664	2,907,684	1,391,688	702,890	688,798	80,379	608,419	402,149	154,143	72,410	110,345	4,893	113,044
	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 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.	+ 4,283	− 8,833	+ 16,534	+ 17,683	− 1,149	− 249	− 900	− 2,678	− 740	+ 8	+ 27,866	+ 1,375	− 418
Feb.	+ 36,731	+ 37,427	+ 2,104	+ 3,115	− 1,011	− 1,252	+ 241	− 2,141	− 659	− 1,016	+ 10,842	+ 3,117	+ 321
Mar.	+ 8,210	+ 1,727	+ 9,299	+ 9,245	+ 54	− 2,903	+ 2,957	− 2,332	− 484	+ 608	− 10,588	− 1,600	+ 464
Apr.	+ 14,927	+ 40,546	− 22,953	− 22,947	− 6	+ 289	− 295	− 1,426	− 1,240	+ 616	+ 6,995	+ 489	− 127
May	+ 13,654	+ 27,644	− 12,514	− 13,299	+ 785	− 54	+ 839	− 262	− 1,214	+ 948	+ 2,722	− 3,194	+ 726
June	+ 951	− 4,211	+ 4,921	+ 4,884	+ 37	− 950	+ 987	+ 636	− 395	− 113	+ 685	+ 620	+ 1,217

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

I Banks (MFIs) in Germany

Deposits and borrowing from domestic non-banks [1]											
		Time deposits [2]							*Memo item*		
				for more than 1 year							
Total	Sight deposits	Total	for up to and including 1 year	Total	for up to and including 2 years	for 2 years and more [2]	Savings deposits [3]	Bank savings bonds [4]	Fiduciary loans	Liabilities arising from repos	
14	15	16	17	18	19	20	21	22	23	24	Period
End of year or month *											
3,420,874	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
4,217,295	2,552,943	1,085,551	506,931	578,620	76,686	501,934	448,349	130,452	37,578	6,438	2023 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.
4,355,884	2,600,354	1,195,150	608,180	586,970	79,354	507,616	403,356	157,024	66,447	5,232	2025 Jan.
4,374,852	2,627,820	1,189,425	603,369	586,056	78,151	507,905	401,241	156,366	65,155	5,968	Feb.
4,367,986	2,618,233	1,194,934	612,203	582,731	75,095	507,636	398,934	155,885	65,668	6,198	Mar.
4,394,598	2,661,349	1,181,076	598,566	582,510	75,478	507,032	397,516	154,657	65,919	8,332	Apr.
4,402,906	2,684,850	1,167,367	584,707	582,660	75,133	507,527	397,250	153,439	66,215	8,397	May
4,395,090	2,677,473	1,166,691	585,647	581,044	74,182	506,862	397,884	153,042	65,913	9,019	June
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
+ 19,273	+ 8,502	− 1,006	− 4,063	+ 3,057	+ 2,126	+ 931	− 7,070	+ 18,847	+ 250	+ 176	2023 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.
− 27,273	− 24,833	+ 950	+ 1,990	− 1,040	− 894	− 146	− 2,655	− 735	− 219	+ 1,659	2025 Jan.
+ 19,038	+ 27,576	− 5,765	− 4,851	− 914	− 1,203	+ 289	− 2,115	− 658	− 1,292	+ 736	Feb.
− 6,796	− 9,517	+ 5,509	+ 8,834	− 3,325	− 3,056	− 269	− 2,307	− 481	+ 263	+ 230	Mar.
+ 26,787	+ 43,291	− 13,858	− 13,637	− 221	+ 383	− 604	− 1,418	− 1,228	+ 251	+ 2,134	Apr.
+ 8,308	+ 23,501	− 13,709	− 13,859	+ 150	− 345	+ 495	− 266	− 1,218	+ 556	+ 65	May
− 7,816	− 7,377	− 676	+ 940	− 1,616	− 951	− 665	+ 634	− 397	− 302	+ 622	June

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 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
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 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.	2,007,594	1,241,863	651,490	386,532	220,795	83,629	30,612	39,405	1,639,495	1,077,485	449,859	112,151	34,542
Feb.	2,038,845	1,269,924	656,083	392,160	219,706	83,170	29,668	38,234	1,657,388	1,098,274	448,358	110,756	33,095
Mar.	2,022,192	1,263,511	646,482	379,807	224,267	82,593	29,606	39,119	1,650,126	1,092,890	447,108	110,128	33,640
Apr.	2,041,730	1,286,369	643,428	376,976	223,865	82,469	29,464	39,483	1,668,859	1,114,924	444,075	109,860	33,638
May	2,048,098	1,299,929	635,381	368,277	223,822	83,146	29,642	40,132	1,663,226	1,119,998	432,524	110,704	33,893
June	2,040,247	1,293,019	632,830	364,826	224,729	84,731	29,667	39,938	1,656,052	1,111,815	431,937	112,300	33,510
													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	+13,226
2024 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.	+ 13,118	− 1,972	+ 15,855	+ 16,892	− 1,148	− 338	− 427	− 125	− 18,192	− 13,980	− 3,461	− 751	− 353
Feb.	+ 32,394	+ 28,057	+ 5,740	+ 5,677	+ 6	− 459	− 944	− 1,171	+ 17,963	+ 20,824	− 1,466	− 1,395	−1,447
Mar.	− 12,285	− 3,532	− 8,114	− 11,110	+ 4,761	− 577	− 62	+ 635	− 7,262	− 5,384	− 1,250	− 628	+ 295
Apr.	+ 23,452	+ 24,731	− 1,013	− 1,610	+ 11	− 124	− 142	+ 364	+ 18,733	+ 22,034	− 3,033	− 268	− 2
May	+ 6,010	+ 13,375	− 8,220	− 8,836	− 76	+ 677	+ 178	+ 909	− 5,633	+ 5,074	− 11,551	+ 844	+ 515
June	− 5,051	− 5,580	− 1,081	− 2,300	+ 1,187	+ 1,585	+ 25	− 194	− 6,985	− 8,064	− 517	+ 1,596	− 383
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 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	559,542	267,370	188,947	67,602	76,314	3,569	3,945	793,662	505,573	210,099	77,990	3,876
Feb.	905,405	557,692	268,342	189,823	67,726	75,839	3,532	3,734	794,678	505,910	211,284	77,484	3,668
Mar.	907,239	556,584	271,679	193,384	67,669	75,432	3,544	3,883	791,830	502,612	212,122	77,096	3,820
Apr.	906,093	565,834	261,613	182,984	67,951	75,265	3,381	3,792	794,653	512,349	205,540	76,764	3,730
May	906,193	567,427	259,372	181,030	67,505	75,995	3,399	3,493	792,867	513,367	201,994	77,506	3,431
June	912,044	568,316	262,693	184,710	67,010	77,636	3,399	3,466	793,560	509,651	204,775	79,134	3,407
													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 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	− 12,369	+ 16	+ 104	− 609	− 201	− 34	− 199	− 18,940	− 16,972	− 1,742	− 226	− 198
Feb.	− 1,421	− 1,876	+ 967	+ 883	+ 111	− 475	− 37	− 211	+ 1,016	+ 337	+ 1,185	− 506	− 208
Mar.	+ 3,031	− 695	+ 4,121	+ 4,300	− 29	− 407	+ 12	− 101	− 2,848	− 3,298	+ 838	− 388	− 98
Apr.	+ 461	+ 9,817	− 9,026	− 9,412	+ 311	− 167	− 163	− 91	+ 2,823	+ 9,737	− 6,582	− 332	− 90
May	− 83	+ 1,513	− 2,344	− 2,046	− 456	+ 730	+ 18	− 39	− 1,786	+ 1,018	− 3,546	+ 742	− 39
June	+ 6,977	+ 1,304	+ 4,032	+ 4,349	− 468	+ 1,641	−	− 27	+ 693	− 3,716	+ 2,781	+ 1,628	− 24
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 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.	870,941	530,379	306,547	144,969	136,094	7,111	26,904	35,460	650,125	437,420	178,874	33,831	30,666
Feb.	904,239	558,674	312,424	150,769	136,112	7,138	26,003	34,500	667,194	457,051	177,185	32,958	29,427
Mar.	886,345	550,878	302,558	137,953	140,652	6,976	25,933	35,236	662,742	453,165	176,850	32,727	29,820
Apr.	901,852	560,790	308,083	143,734	140,200	7,023	25,956	35,691	672,798	460,921	179,080	32,797	29,908
May	907,977	570,690	304,194	138,740	140,806	6,976	26,117	36,639	670,567	464,385	173,276	32,906	30,462
June	891,752	561,025	297,656	131,895	141,161	6,928	26,143	36,472	663,276	459,390	171,003	32,883	30,103
													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	+12,384
2024 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.	+ 24,514	+ 10,429	+ 14,611	+ 15,522	− 603	− 133	− 393	+ 74	− 1,098	+ 2,554	− 3,131	− 521	− 155
Feb.	+ 33,306	+ 28,289	+ 5,891	+ 5,805	+ 26	+ 27	− 901	− 960	+ 17,069	+ 19,631	− 1,689	− 873	−1,239
Mar.	− 14,964	− 5,434	− 9,298	− 12,436	+ 4,712	− 162	− 70	+ 736	− 4,452	− 3,886	− 335	− 231	+ 393
Apr.	+ 17,543	+ 11,046	+ 6,427	+ 5,929	− 68	+ 47	+ 23	+ 455	+ 10,056	+ 7,756	+ 2,230	+ 70	+ 88
May	+ 5,971	+ 9,806	− 3,949	− 5,030	+ 583	− 47	+ 161	+ 948	− 2,231	+ 3,464	− 5,804	+ 109	+ 554
June	− 14,724	− 8,844	− 5,858	− 6,433	+ 608	− 48	+ 26	− 167	− 7,102	− 4,876	− 2,203	− 23	− 359

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1				
	Total	Sight deposits	Time deposits 2	of which		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bonds 3,4	Memo item Fiduciary loans
			Total	for up to and including 1 year	for more than 2 years 2								
	1	2	3	4	5	6	7	8	9	10	11	12	13
Branches of foreign banks													**End of year or month ***
2024	228,669	151,975	76,347	51,352	17,035	208	139	–	197,792	137,984	59,474	334	–
2024 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	–
Feb.	229,201	153,558	75,317	51,568	15,868	193	133	–	195,516	135,313	59,889	314	–
Mar.	228,608	156,049	72,245	48,470	15,946	185	129	–	195,554	137,113	58,136	305	–
Apr.	233,785	159,745	73,732	50,258	15,714	181	127	–	201,408	141,654	59,455	299	–
May	233,928	161,812	71,815	48,507	15,511	175	126	–	199,792	142,246	57,254	292	–
June	236,451	163,678	72,481	48,221	16,558	167	125	–	199,216	142,774	56,159	283	–
													Changes *
2024	+ 4,752	+ 1,273	+ 3,433	+ 2,001	– 811	– 30	+ 76	–	+ 2,079	– 645	+ 2,678	+ 46	–
2024 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	–	–	+ 1,846	+ 438	+ 1,412	– 4	–
Feb.	+ 509	+ 1,644	– 1,118	– 1,011	– 131	– 11	– 6	–	– 122	+ 856	– 962	– 16	–
Mar.	– 352	+ 2,597	– 2,937	– 2,974	+ 78	– 8	– 4	–	+ 38	+ 1,800	– 1,753	– 9	–
Apr.	+ 5,448	+ 3,868	+ 1,586	+ 1,873	– 232	– 4	– 2	–	+ 5,854	+ 4,541	+ 1,319	– 6	–
May	+ 122	+ 2,056	– 1,927	– 1,760	– 203	– 6	– 1	–	– 1,616	+ 592	– 2,201	– 7	–
June	+ 2,696	+ 1,960	+ 745	– 216	+ 1,047	– 8	– 1	–	– 576	+ 528	– 1,095	– 9	–
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 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
Feb.	306,275	158,351	141,738	76,717	60,472	4,229	1,957	12,048	274,259	139,256	128,882	6,121	12,048
Mar.	308,635	161,119	141,328	76,941	60,684	4,205	1,983	12,054	271,809	137,550	128,137	6,122	12,054
Apr.	302,960	159,921	136,821	72,816	60,506	4,190	2,028	12,203	272,595	141,093	125,350	6,152	12,203
May	301,993	160,572	135,190	70,962	60,886	4,167	2,064	12,236	273,693	142,609	124,919	6,165	12,236
June	308,591	170,415	131,945	68,343	60,684	4,140	2,091	12,255	276,541	147,817	122,562	6,162	12,255
													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 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
Feb.	+ 661	+ 2,423	– 1,464	– 1,299	+ 440	+ 6	– 304	+ 45	– 1,693	+ 1,062	– 2,458	– 297	+ 45
Mar.	+ 2,939	+ 3,169	– 232	+ 383	+ 224	– 24	+ 26	+ 6	– 2,180	– 1,436	– 745	+ 1	+ 6
Apr.	– 5,274	– 1,030	– 4,274	– 3,917	– 163	– 15	+ 45	+ 149	+ 786	+ 3,543	– 2,787	+ 30	+ 149
May	– 341	+ 1,299	– 1,653	– 1,875	+ 379	– 23	+ 36	+ 33	+ 1,098	+ 1,516	– 431	+ 13	+ 33
June	+ 6,822	+ 9,936	– 3,114	– 2,498	– 193	– 27	+ 27	+ 19	+ 2,848	+ 5,208	– 2,357	– 3	+ 19
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 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
Feb.	1,199,321	789,787	120,749	97,941	15,261	190,042	98,743	62	1,188,040	781,928	119,435	286,677	62
Mar.	1,195,012	786,329	121,510	98,748	15,412	188,783	98,390	59	1,183,213	778,402	119,735	285,076	59
Apr.	1,202,580	797,591	119,735	96,771	15,632	187,775	97,479	59	1,191,251	789,592	118,484	283,175	59
May	1,211,421	808,909	119,249	96,095	15,709	186,921	96,342	59	1,200,164	800,962	118,016	281,186	59
June	1,205,275	805,362	117,830	94,767	15,672	186,035	96,048	52	1,193,569	797,336	116,206	280,027	52
													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 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
Feb.	+ 2,935	+ 3,893	– 152	– 436	+ 119	– 1,354	+ 548	–	+ 2,874	+ 3,830	– 155	– 801	–
Mar.	– 4,495	– 3,653	+ 770	+ 811	+ 154	– 1,259	– 353	– 3	– 5,027	– 3,726	+ 300	– 1,601	– 3
Apr.	+ 7,582	+ 11,268	– 1,767	– 1,972	+ 221	– 1,008	– 911	–	+ 8,038	+ 11,190	– 1,251	– 1,901	–
May	+ 8,840	+ 11,317	– 486	– 676	+ 77	– 854	– 1,137	–	+ 8,913	+ 11,370	– 468	– 1,989	–
June	– 6,135	– 3,543	– 1,412	– 1,325	– 34	– 886	– 294	– 7	– 6,595	– 3,626	– 1,810	– 1,159	– 7

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1				
	Total	Sight deposits	Time deposits 2	of which		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans
			Total	for up to and including 1 year	for more than 2 years 2								
	1	2	3	4	5	6	7	8	9	10	11	12	13
Credit cooperatives													**End of year or month ***
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 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
Feb.	888,502	550,945	183,219	138,763	21,037	127,713	26,625	177	880,898	545,875	181,830	153,193	145
Mar.	885,828	548,355	183,698	139,215	21,288	127,244	26,531	176	878,322	543,385	182,300	152,637	144
Apr.	892,479	556,495	182,719	138,274	21,651	126,968	26,297	176	884,982	551,539	181,312	152,131	144
May	898,736	563,020	182,799	138,464	21,999	126,907	26,010	174	891,201	558,009	181,408	151,784	144
June	895,458	561,906	180,822	136,443	22,276	126,873	25,857	171	887,958	556,902	179,467	151,589	141
													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 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	−
Feb.	+ 2,989	+ 3,037	+ 242	+ 839	+ 201	− 332	+ 42	−	+ 2,921	+ 2,982	+ 216	− 277	−
Mar.	− 2,668	− 2,584	+ 479	+ 452	+ 251	− 469	− 94	− 1	− 2,576	− 2,490	+ 470	− 556	− 1
Apr.	+ 6,660	+ 8,149	− 979	− 941	+ 363	− 276	− 234	−	+ 6,660	+ 8,154	− 988	− 506	−
May	+ 6,256	+ 6,524	+ 80	+ 190	+ 348	− 61	− 287	− 2	+ 6,219	+ 6,470	+ 96	− 347	−
June	− 3,463	− 1,229	− 2,047	− 2,078	+ 267	− 34	− 153	− 3	− 3,432	− 1,226	− 2,011	− 195	− 3
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 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	−	−
Feb.	53,071	2,564	50,507	5,670	42,850	−	.	−	52,360	2,337	50,023	−	−
Mar.	53,336	2,672	50,664	5,459	42,851	−	.	−	52,418	2,450	49,968	−	−
Apr.	52,619	2,353	50,264	5,042	42,790	−	.	−	51,566	2,146	49,418	2	−
May	52,588	2,359	50,229	4,772	43,023	−	.	−	51,966	2,148	49,818	−	−
June	53,504	2,402	51,102	6,053	42,779	−	.	−	52,851	2,171	50,680	−	−
													Changes *
2024	+ 133	+ 738	− 605	+ 388	− 550	−	.	−	+ 207	+ 738	− 531	−	−
2024 Dec.	− 238	+ 307	− 545	− 293	− 167	−	.	−	− 1	+ 282	− 283	−	−
2025 Jan.	− 1,311	− 132	− 1,179	− 929	− 105	−	.	−	− 1,322	− 163	− 1,159	−	−
Feb.	+ 359	+ 105	+ 254	+ 466	− 157	−	.	−	+ 311	+ 87	+ 224	−	−
Mar.	+ 265	+ 108	+ 157	− 211	+ 1	−	.	−	+ 58	+ 113	− 55	−	−
Apr.	− 697	− 299	− 400	− 417	− 61	−	.	−	− 832	− 284	− 550	+ 2	−
May	− 31	+ 6	− 35	− 270	+ 233	−	.	−	+ 400	+ 2	+ 400	− 2	−
June	+ 916	+ 43	+ 873	+ 1,281	− 244	−	.	−	+ 885	+ 23	+ 862	−	−
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 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
Feb.	194,495	7,084	186,902	2,895	182,819	379	130	3	192,973	7,069	185,397	507	3
Mar.	193,924	7,061	186,358	2,724	182,410	376	129	3	192,410	7,047	184,860	503	3
Apr.	193,259	6,920	185,837	2,684	181,912	373	129	3	191,757	6,905	184,352	500	3
May	193,231	6,894	185,838	2,757	181,833	372	127	3	191,733	6,879	184,357	497	3
June	192,544	6,628	185,419	2,679	181,510	370	127	3	191,048	6,613	183,940	495	3
													Changes *
2024	+ 497	+ 3,107	− 2,612	+ 524	− 3,197	− 29	+ 31	− 3	+ 588	+ 3,109	− 2,523	+ 2	− 3
2024 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	−
Feb.	− 225	− 24	− 198	− 38	− 157	− 2	− 1	−	− 224	− 24	− 197	− 3	−
Mar.	− 571	− 23	− 544	− 171	− 409	− 3	− 1	−	− 563	− 22	− 537	− 4	−
Apr.	− 665	− 141	− 521	− 40	− 498	− 3	−	−	− 653	− 142	− 508	− 3	−
May	− 28	− 26	+ 1	+ 73	− 79	− 1	− 2	−	− 24	− 26	+ 5	− 3	−
June	− 687	− 266	− 419	− 78	− 323	− 2	−	−	− 685	− 266	− 417	− 2	−

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1				
	Total	Sight deposits	Time deposits 2	of which		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bonds 3,4	Memo item Fiduciary loans
			Total	for up to and including 1 year	for more than 2 years 2								
	1	2	3	4	5	6	7	8	9	10	11	12	13
Banks with special, development and other central support tasks													**End of year or month ***
2024	151,683	65,065	86,265	21,945	62,956	–	.	19,697	129,822	49,305	80,164	353	19,662
2024 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
Feb.	150,375	70,569	79,453	15,156	62,697	–	.	19,837	128,934	53,081	75,500	353	19,802
Mar.	175,299	78,771	96,175	34,193	60,666	–	.	19,808	139,688	56,509	82,826	353	19,768
Apr.	158,590	76,403	81,834	19,810	60,490	–	.	19,911	133,588	55,150	78,085	353	19,872
May	151,555	71,568	79,634	17,906	60,447	–	.	19,919	130,923	54,245	76,325	353	19,880
June	160,045	67,952	91,740	29,779	60,769	–	.	19,991	137,071	54,819	81,899	353	19,952
													Changes *
2024	– 23,392	– 5,296	– 18,113	– 5,047	– 12,000	–	.	+ 52	– 19,382	– 2,540	– 16,859	+ 17	+ 32
2024 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
Feb.	– 2,382	– 64	– 2,318	– 2,094	– 211	–	.	+ 110	– 3,114	– 1,185	– 1,929	–	+ 110
Mar.	+ 25,025	+ 8,242	+ 16,783	+ 19,091	– 2,025	–	.	– 29	+ 10,754	+ 3,428	+ 7,326	–	– 34
Apr.	– 16,131	– 2,132	– 13,999	– 14,050	– 168	–	.	+ 103	– 5,945	– 1,204	– 4,741	–	+ 104
May	– 7,052	– 4,851	– 2,201	– 1,905	– 43	–	.	+ 8	– 2,665	– 905	– 1,760	–	+ 8
June	+ 8,549	– 3,572	+ 12,121	+ 11,882	+ 327	–	.	+ 72	+ 6,148	+ 574	+ 5,574	–	+ 72
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 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
Feb.	858,507	549,702	286,917	174,828	94,961	6,344	15,544	99	642,953	445,617	175,643	21,693	3
Mar.	843,273	547,769	273,499	158,115	98,497	6,266	15,739	98	641,618	446,547	173,254	21,817	3
Apr.	854,344	558,675	273,427	159,669	97,038	6,202	16,040	149	648,439	454,487	171,898	22,054	3
May	857,857	564,459	270,887	156,400	97,316	6,133	16,378	165	643,300	453,518	167,461	22,321	3
June	848,344	556,385	269,135	153,655	97,988	6,079	16,745	154	641,159	449,641	168,888	22,630	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 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	– 5,150	– 2,057	– 3,607	+ 514	–
Feb.	+ 30,880	+ 26,413	+ 4,342	+ 5,236	– 620	– 83	+ 208	+ 27	+ 15,110	+ 17,953	– 2,968	+ 125	–
Mar.	– 12,325	+ 444	– 12,886	– 16,327	+ 3,666	– 78	+ 195	– 1	– 1,335	+ 930	– 2,389	+ 124	–
Apr.	+ 13,056	+ 12,088	+ 731	+ 1,652	– 1,125	– 64	+ 301	+ 51	+ 6,821	+ 7,940	– 1,356	+ 237	–
May	+ 3,362	+ 5,690	– 2,597	– 3,306	+ 259	– 69	+ 338	+ 16	– 5,139	– 969	– 4,437	+ 267	–
June	– 8,231	– 7,360	– 1,184	– 2,402	+ 884	– 54	+ 367	– 11	– 2,141	– 3,877	+ 1,427	+ 309	–

***** For the corpus of reporting credit institutions, the categories of banks, 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 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.	4,119,080	2,518,853	1,044,660	520,428	524,232	64,654	459,578	402,819	152,748	36,190
Feb.	4,129,924	2,538,295	1,038,888	514,179	524,709	64,067	460,642	400,690	152,051	34,748
Mar.	4,116,524	2,530,856	1,035,685	510,955	524,730	62,097	462,633	398,397	151,586	35,219
Apr.	4,158,882	2,579,036	1,032,520	508,044	524,476	62,292	462,184	396,986	150,340	35,195
May	4,162,503	2,597,417	1,019,098	494,076	525,022	62,327	462,695	396,730	149,258	35,391
June	4,138,875	2,585,108	1,007,493	483,023	524,470	62,518	461,952	397,395	148,879	35,080
										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 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.	− 13,655	− 14,466	+ 4,157	+ 5,104	− 947	− 1,405	+ 458	− 2,646	− 700	− 342
Feb.	+ 10,864	+ 19,537	− 5,847	− 6,324	+ 477	− 587	+ 1,064	− 2,129	− 697	− 1,442
Mar.	− 13,330	− 7,369	− 3,203	− 3,224	+ 21	− 1,970	+ 1,991	− 2,293	− 465	+ 221
Apr.	+ 42,598	+ 48,355	− 3,100	− 2,921	− 179	+ 195	− 374	− 1,411	− 1,246	− 24
May	+ 3,621	+ 18,381	− 13,422	− 13,968	+ 546	+ 35	+ 511	− 256	− 1,082	+ 456
June	− 23,628	− 12,309	− 11,605	− 11,053	− 552	+ 191	− 743	+ 665	− 379	− 311
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 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.	236,804	81,501	150,490	87,752	62,738	14,700	48,038	537	4,276	30,257
Feb.	244,928	89,525	150,537	89,190	61,347	14,084	47,263	551	4,315	30,407
Mar.	251,462	87,377	159,249	101,248	58,001	12,998	45,003	537	4,299	30,449
Apr.	235,716	82,313	148,556	90,522	58,034	13,186	44,848	530	4,317	30,724
May	240,403	87,433	148,269	90,631	57,638	12,806	44,832	520	4,181	30,824
June	256,215	92,365	159,198	102,624	56,574	11,664	44,910	489	4,163	30,833
										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 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.	− 13,618	− 10,367	− 3,207	− 3,114	− 93	+ 511	− 604	− 9	− 35	+ 123
Feb.	+ 8,174	+ 8,039	+ 82	+ 1,473	− 1,391	− 616	− 775	+ 14	+ 39	+ 150
Mar.	+ 6,534	− 2,148	+ 8,712	+ 12,058	− 3,346	− 1,086	− 2,260	− 14	− 16	+ 42
Apr.	− 15,811	− 5,064	− 10,758	− 10,716	− 42	+ 188	− 230	− 7	+ 18	+ 275
May	+ 4,687	+ 5,120	− 287	+ 109	− 396	− 380	− 16	− 10	− 136	+ 100
June	+ 15,812	+ 4,932	+ 10,929	+ 11,993	− 1,064	− 1,142	+ 78	− 31	− 18	+ 9

***** For the corpus of reporting credit institutions, the categories of banks, 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
2025 Mar.	1,602,809	1,076,495	416,649	259,141	124,388	109,665	47,317	16,395	30,459	22,549	4,480	463	33,640
Apr.	1,624,492	1,098,810	416,277	258,552	124,067	109,405	44,367	16,114	27,798	19,935	4,472	455	33,638
May	1,618,133	1,102,805	405,056	247,103	123,757	110,272	45,093	17,193	27,468	19,889	4,348	432	33,893
June	1,609,306	1,095,429	402,008	243,650	123,493	111,869	46,746	16,386	29,929	23,163	4,194	431	33,510
													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
2025 Mar.	− 6,930	− 3,674	− 2,613	− 2,439	+ 1,584	− 643	− 332	− 1,710	+ 1,363	+ 1,590	− 68	+ 15	+ 295
Apr.	+ 21,758	+ 22,315	− 297	− 589	− 246	− 260	− 3,025	− 281	− 2,736	− 2,614	− 83	− 8	− 2
May	− 6,359	+ 3,995	− 11,221	− 11,449	− 310	+ 867	+ 726	+ 1,079	− 330	− 46	− 124	− 23	+ 515
June	− 8,693	− 7,257	− 3,033	− 3,448	− 254	+ 1,597	+ 1,708	− 807	+ 2,516	+ 3,326	− 154	− 1	− 383
	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
2025 Mar.	758,536	491,493	189,964	118,993	63,671	77,079	33,294	11,119	22,158	17,134	2,566	17	3,820
Apr.	763,787	501,261	185,779	114,526	63,966	76,747	30,866	11,088	19,761	14,786	2,550	17	3,730
May	761,654	501,488	182,677	111,498	63,573	77,489	31,213	11,879	19,317	14,532	2,525	17	3,431
June	760,902	498,449	183,335	111,390	63,440	79,118	32,658	11,202	21,440	17,499	2,461	16	3,407
													Changes *
2024	+ 33,034	+ 19,205	+ 14,851	+ 9,009	+ 8,500	− 1,022	− 9,460	+ 837	− 10,254	− 8,478	+ 206	− 43	+ 842
2025 Mar.	− 2,706	− 2,226	− 102	− 125	+ 119	− 378	− 142	− 1,072	+ 940	+ 1,106	− 8	− 10	− 98
Apr.	+ 5,251	+ 9,768	− 4,185	− 4,467	+ 295	− 332	− 2,428	− 31	− 2,397	− 2,348	− 16	−	− 90
May	− 2,133	+ 227	− 3,102	− 3,028	− 393	+ 742	+ 347	+ 791	− 444	− 254	− 25	−	− 39
June	− 752	− 3,039	+ 658	− 108	− 133	+ 1,629	+ 1,445	− 677	+ 2,123	+ 2,967	− 64	− 1	− 24
	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
2025 Mar.	650,841	448,809	169,751	99,258	51,096	32,281	11,901	4,356	7,099	4,793	1,364	446	29,820
Apr.	660,964	456,620	171,985	101,310	50,682	32,359	11,834	4,301	7,095	4,766	1,393	438	29,908
May	658,365	459,961	165,913	94,886	50,813	32,491	12,202	4,424	7,363	5,101	1,321	415	30,462
June	650,965	454,945	163,552	92,786	50,698	32,468	12,311	4,445	7,451	5,143	1,246	415	30,103
													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
2025 Mar.	− 4,227	− 3,442	− 529	− 297	+ 1,337	− 256	− 225	− 444	+ 194	+ 261	− 66	+ 25	+ 393
Apr.	+ 10,198	+ 7,811	+ 2,309	+ 2,052	− 339	+ 78	− 142	− 55	− 79	− 27	− 46	− 8	+ 88
May	− 2,599	+ 3,341	− 6,072	− 6,424	+ 131	+ 132	+ 368	+ 123	+ 268	+ 335	− 72	− 23	+ 554
June	− 7,266	− 4,897	− 2,346	− 2,095	− 105	− 23	+ 164	+ 21	+ 143	+ 94	− 75	−	− 359
	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	−	−
2025 Mar.	193,432	136,193	56,934	40,890	9,621	305	2,122	920	1,202	622	550	−	−
Apr.	199,741	140,929	58,513	42,716	9,419	299	1,667	725	942	383	529	−	−
May	198,114	141,356	56,466	40,719	9,371	292	1,678	890	788	256	502	−	−
June	197,439	142,035	55,121	39,474	9,355	283	1,777	739	1,038	521	487	−	−
													Changes *
2024	+ 3,175	− 96	+ 3,225	+ 2,869	− 959	+ 46	− 1,096	− 549	− 547	− 368	− 182	−	−
2025 Mar.	+ 193,432	+ 136,193	+ 56,934	+ 40,890	+ 9,621	+ 305	+ 2,122	+ 920	+ 1,202	+ 622	+ 550	−	−
Apr.	+ 199,741	+ 140,929	+ 58,513	+ 42,716	+ 9,419	+ 299	+ 1,667	+ 725	+ 942	+ 383	+ 529	−	−
May	+ 198,114	+ 141,356	+ 56,466	+ 40,719	+ 9,371	+ 292	+ 1,678	+ 890	+ 788	+ 256	+ 502	−	−
June	+ 197,439	+ 142,035	+ 55,121	+ 39,474	+ 9,355	+ 283	+ 1,777	+ 739	+ 1,038	+ 521	+ 487	−	−

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
2025 Mar.	214,297	118,403	89,858	35,642	53,214	6,036	57,512	19,147	38,279	29,444	6,433	86	12,054
Apr.	217,448	122,668	88,717	34,617	53,080	6,063	55,147	18,425	36,633	27,875	6,391	89	12,203
May	218,490	124,124	88,290	33,995	53,353	6,076	55,203	18,485	36,629	27,844	6,498	89	12,236
June	215,185	124,930	84,172	30,102	53,168	6,083	61,356	22,887	38,390	30,007	6,492	79	12,255
													Changes *
2024	+ 15,461	+ 11,984	+ 2,872	+ 3,649	− 456	+ 605	+ 259	+ 2,066	− 1,856	+ 3,473	− 1,276	+ 49	+ 3,737
2025 Mar.	+ 374	+ 930	− 557	− 799	+ 268	+ 1	− 2,554	− 2,366	− 188	+ 653	− 22	−	+ 6
Apr.	+ 3,151	+ 4,265	− 1,141	− 1,025	− 134	+ 27	− 2,365	− 722	− 1,646	− 1,569	− 42	+ 3	+ 149
May	+ 1,042	+ 1,456	− 427	− 622	+ 273	+ 13	+ 56	+ 60	− 4	− 31	+ 107	−	+ 33
June	− 3,305	+ 806	− 4,118	− 3,893	− 185	+ 7	+ 6,153	+ 4,402	+ 1,761	+ 2,163	− 6	− 10	+ 19
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
2025 Mar.	1,133,888	748,533	103,806	85,096	13,221	281,549	49,325	29,869	15,929	12,142	2,028	3,527	59
Apr.	1,142,642	759,859	103,149	84,283	13,352	279,634	48,609	29,733	15,335	11,500	2,116	3,541	59
May	1,148,590	768,360	102,467	83,495	13,457	277,763	51,574	32,602	15,549	11,629	2,088	3,423	59
June	1,142,834	765,604	100,569	81,625	13,466	276,661	50,735	31,732	15,637	11,747	2,043	3,366	52
													Changes *
2024	+ 34,453	+ 14,214	+ 19,051	+ 15,049	+ 1,181	+ 1,188	− 2,647	+ 191	− 2,688	− 2,882	+ 215	− 150	− 17
2025 Mar.	− 3,844	− 2,257	− 10	− 96	+ 149	− 1,577	− 1,183	− 1,469	+ 310	+ 439	+ 3	− 24	− 3
Apr.	+ 8,754	+ 11,326	− 657	− 813	+ 131	− 1,915	− 716	− 136	− 594	− 642	+ 88	+ 14	−
May	+ 5,948	+ 8,501	− 682	− 788	+ 105	− 1,871	+ 2,965	+ 2,869	+ 214	+ 129	− 28	− 118	−
June	− 5,756	− 2,756	− 1,898	− 1,870	+ 9	− 1,102	− 839	− 870	+ 88	+ 118	− 45	− 57	− 7
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
2025 Mar.	845,250	534,321	159,012	121,285	18,424	151,917	33,072	9,064	23,288	16,742	2,781	720	144
Apr.	851,893	542,538	157,944	120,298	18,759	151,411	33,089	9,001	23,368	16,778	2,807	720	144
May	856,504	548,086	157,351	119,829	19,012	151,067	34,697	9,923	24,057	17,457	2,901	717	144
June	853,232	547,200	155,179	117,698	19,262	150,853	34,726	9,702	24,288	17,605	2,926	736	141
													Changes *
2024	+ 32,794	+ 5,415	+ 33,833	+ 26,317	+ 3,134	− 6,454	− 833	+ 71	− 920	− 682	− 135	+ 16	− 15
2025 Mar.	− 2,325	− 1,489	− 301	− 345	+ 252	− 535	− 251	− 1,001	+ 771	+ 790	− 4	− 21	− 1
Apr.	+ 6,633	+ 8,217	− 1,078	− 997	+ 335	− 506	+ 27	− 63	+ 90	+ 46	+ 26	−	−
May	+ 4,611	+ 5,548	− 593	− 469	+ 253	− 344	+ 1,608	+ 922	+ 689	+ 679	+ 94	− 3	−
June	− 3,406	− 1,005	− 2,187	− 2,136	+ 240	− 214	− 26	− 221	+ 176	+ 96	+ 25	+ 19	− 3
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	−	−
2025 Mar.	47,049	2,009	45,040	2,453	40,906	−	5,369	441	4,928	2,608	1,647	−	−
Apr.	46,550	1,601	44,949	2,401	40,858	−	5,016	545	4,469	2,093	1,634	2	−
May	46,830	1,648	45,182	2,432	41,050	−	5,136	500	4,636	2,227	1,675	−	−
June	46,466	1,648	44,818	2,359	40,812	−	6,385	523	5,862	3,571	1,668	−	−
													Changes *
2024	− 80	+ 210	− 290	+ 99	− 454	−	+ 287	+ 528	− 241	+ 351	− 88	−	−
2025 Mar.	+ 181	+ 298	− 117	− 186	+ 37	−	− 123	− 185	+ 62	− 242	− 36	−	−
Apr.	− 479	− 388	− 91	− 52	− 48	−	− 353	+ 104	− 459	− 515	− 13	+ 2	−
May	+ 280	+ 47	+ 233	+ 31	+ 192	−	+ 120	− 45	+ 167	+ 134	+ 41	− 2	−
June	− 364	−	− 364	− 73	− 238	−	+ 1,249	+ 23	+ 1,226	+ 1,344	− 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
2025 Mar.	190,969	7,047	183,419	2,397	179,854	503	1,441	–	1,441	310	1,077	–	3
Apr.	190,337	6,905	182,932	2,332	179,415	500	1,420	–	1,420	335	1,031	–	3
May	190,288	6,879	182,912	2,340	179,380	497	1,445	–	1,445	400	991	–	3
June	189,612	6,613	182,504	2,261	179,069	495	1,436	–	1,436	400	982	–	3
													Changes *
2024	+ 620	+ 3,109	– 2,491	+ 403	– 2,998	+ 2	– 32	–	– 32	+ 143	– 132	–	– 3
2025 Mar.	– 535	– 22	– 509	– 164	– 381	– 4	– 28	–	– 28	– 6	– 22	–	–
Apr.	– 632	– 142	– 487	– 65	– 439	– 3	– 21	–	– 21	+ 25	– 46	–	–
May	– 49	– 26	– 20	+ 8	– 35	– 3	+ 25	–	+ 25	+ 65	– 40	–	–
June	– 676	– 266	– 408	– 79	– 311	– 2	– 9	–	– 9	–	– 9	–	–
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
2025 Mar.	82,262	44,048	37,901	4,941	32,626	313	57,426	12,461	44,925	17,453	26,557	40	19,768
Apr.	85,520	46,655	38,552	5,561	32,653	313	48,068	8,495	39,533	12,006	26,397	40	19,872
May	83,668	45,515	37,840	4,882	32,686	313	47,255	8,730	38,485	11,185	26,331	40	19,880
June	82,240	43,684	38,243	5,328	32,682	313	54,831	11,135	43,656	16,131	26,605	40	19,952
													Changes *
2024	+ 840	+ 1,297	– 456	+ 811	– 1,066	– 1	– 20,222	– 3,837	– 16,403	– 4,402	– 11,107	+ 18	+ 32
2025 Mar.	– 1,082	+ 1,573	– 2,780	– 2,681	+ 80	+ 125	– 253	– 643	+ 391	+ 469	+ 14	– 1	–
Apr.	+ 9,476	+ 8,228	+ 1,011	+ 1,432	– 663	+ 237	– 2,655	– 288	– 2,367	– 2,285	– 58	–	–
May	– 6,143	– 1,727	– 4,683	– 5,166	+ 67	+ 267	+ 1,004	+ 758	+ 246	+ 292	– 37	–	–
June	– 3,221	– 3,095	– 436	– 1,225	+ 135	+ 310	+ 1,080	– 782	+ 1,863	+ 2,192	– 31	– 1	–
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	–
2025 Mar.	624,056	439,705	162,545	110,091	39,530	21,806	17,562	6,842	10,709	7,229	1,771	11	–
Apr.	633,532	447,933	163,556	111,523	38,867	22,043	14,907	6,554	8,342	4,944	1,713	11	–
May	627,389	446,206	158,873	106,357	38,934	22,310	15,911	7,312	8,588	5,236	1,676	11	–
June	624,168	443,111	158,437	105,132	39,069	22,620	16,991	6,530	10,451	7,428	1,645	10	–
													Changes *
2024	+ 18,577	+ 6,749	+ 17,180	+ 18,944	– 2,177	– 5,352	– 6,072	+ 179	– 6,209	– 5,171	+ 57	– 42	– 1
2025 Mar.	– 1,082	+ 1,573	– 2,780	– 2,681	+ 80	+ 125	– 253	– 643	+ 391	+ 469	+ 14	– 1	–
Apr.	+ 9,476	+ 8,228	+ 1,011	+ 1,432	– 663	+ 237	– 2,655	– 288	– 2,367	– 2,285	– 58	–	–
May	– 6,143	– 1,727	– 4,683	– 5,166	+ 67	+ 267	+ 1,004	+ 758	+ 246	+ 292	– 37	–	–
June	– 3,221	– 3,095	– 436	– 1,225	+ 135	+ 310	+ 1,080	– 782	+ 1,863	+ 2,192	– 31	– 1	–

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing [1]									
			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 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.	1,248,337	749,164	480,807	222,066	258,741	18,012	240,729	3,122	15,244	1,847
Feb.	1,241,118	744,584	478,040	218,383	259,657	18,425	241,232	3,203	15,291	1,819
Mar.	1,235,221	738,716	478,051	218,297	259,754	16,588	243,166	3,114	15,340	2,005
Apr.	1,260,666	762,875	479,468	220,002	259,466	16,769	242,697	3,222	15,101	1,976
May	1,253,175	765,422	469,438	210,207	259,231	16,590	242,641	3,223	15,092	1,665
June	1,236,881	754,353	464,205	206,750	257,455	16,083	241,372	3,221	15,102	1,724
										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 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.	− 3,648	− 7,702	+ 4,041	+ 4,515	− 474	− 313	− 161	+ 35	− 22	+ 14
Feb.	− 7,199	− 4,540	− 2,787	− 3,703	+ 916	+ 413	+ 503	+ 81	+ 47	− 28
Mar.	− 5,827	− 5,798	+ 11	− 86	+ 97	− 1,837	+ 1,934	− 89	+ 49	− 64
Apr.	+ 25,685	+ 24,334	+ 1,482	+ 1,695	− 213	+ 181	− 394	+ 108	− 239	− 29
May	− 7,491	+ 2,547	− 10,030	− 9,795	− 235	− 179	− 56	+ 1	− 9	− 51
June	− 16,294	− 11,069	− 5,233	− 3,457	− 1,776	− 507	− 1,269	− 2	+ 10	+ 59
	Domestic self-employed persons [6]									**End of year or month ***
2022	365,065	307,251	31,178	17,103	14,075	916	13,159	.	1,716	206
2023	368,021	270,859	67,555	49,750	17,805	3,934	13,871	.	10,574	261
2024	386,031	276,548	80,786	61,907	18,879	4,221	14,658	.	11,346	.
2024 Aug.	384,946	274,596	80,107	61,119	18,988	4,585	14,403	.	12,803	.
Sep.	379,738	268,434	80,913	62,007	18,906	4,456	14,450	.	13,027	.
Oct.	385,382	274,038	81,442	62,521	18,921	4,389	14,532	.	12,561	.
Nov.	386,056	275,871	81,114	62,217	18,897	4,346	14,551	.	11,793	.
Dec.	386,031	276,548	80,786	61,907	18,879	4,221	14,658	.	11,346	.
2025 Jan.	385,142	276,256	80,538	61,693	18,845	4,144	14,701	.	11,144	.
Feb.	385,585	277,921	79,620	60,805	18,815	4,030	14,785	.	10,955	.
Mar.	379,265	273,203	78,247	59,416	18,831	3,969	14,862	.	10,828	.
Apr.	385,013	280,455	76,894	58,125	18,769	3,896	14,873	.	10,663	.
May	386,032	282,501	75,986	57,236	18,750	3,856	14,894	.	10,533	.
June	380,342	278,355	74,437	55,574	18,863	3,953	14,910	.	10,412	.
										Changes *
2023	+ 2,378	− 36,740	+ 36,147	+ 32,457	+ 3,690	+ 3,018	+ 672	.	+ 8,858	+ 55
2024	+ 12,370	+ 219	+ 12,841	+ 11,872	+ 969	+ 257	+ 712	.	+ 992	.
2024 Aug.	+ 2,238	+ 1,571	+ 665	+ 655	+ 10	− 24	+ 34	.	+ 105	.
Sep.	− 5,178	− 6,132	+ 806	+ 888	− 82	− 129	+ 47	.	+ 224	.
Oct.	+ 5,644	+ 5,604	+ 309	+ 329	− 20	− 77	+ 57	.	− 246	.
Nov.	+ 674	+ 1,833	− 328	− 304	− 24	− 43	+ 19	.	− 768	.
Dec.	− 40	+ 667	− 333	− 315	− 18	− 125	+ 107	.	− 447	.
2025 Jan.	+ 566	+ 1,163	− 248	− 214	− 34	− 77	+ 43	.	− 202	.
Feb.	+ 1,023	+ 2,255	− 928	− 898	− 30	− 114	+ 84	.	− 189	.
Mar.	− 6,320	− 4,718	− 1,373	− 1,389	+ 16	− 61	+ 77	.	− 127	.
Apr.	+ 5,748	+ 7,252	− 1,353	− 1,291	− 62	− 73	+ 11	.	− 165	.
May	+ 1,019	+ 2,046	− 908	− 889	− 19	− 40	+ 21	.	− 130	.
June	− 5,690	− 4,146	− 1,549	− 1,662	+ 113	+ 97	+ 16	.	− 121	.

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing [1]							Savings deposits [3]	Bank savings bonds [4]	Memo item Fiduciary loans
	Total	Sight deposits	Time deposits [2]		for more than 1 year					
			Total	for up to and including 1 year	Total	for up to and including 2 years	for more than 2 years [2]			
	1	2	3	4	5	6	7	8	9	10
Domestic employees										**End of year or month ***
2024	2,179,110	1,321,241	405,375	201,249	204,126	36,420	167,706	399,670	114,403	.
2024 Dec.	2,179,110	1,321,241	405,375	201,249	204,126	36,420	167,706	399,670	114,403	.
2025 Jan.	2,167,090	1,311,528	405,488	201,611	203,877	35,608	168,269	397,013	114,043	.
Feb.	2,185,055	1,333,622	403,571	199,881	203,690	34,849	168,841	394,828	113,529	.
Mar.	2,185,159	1,337,124	402,249	198,481	203,768	34,796	168,972	392,645	113,193	.
Apr.	2,197,152	1,353,593	399,622	195,619	204,003	34,925	169,078	391,160	112,486	.
May	2,205,893	1,365,834	397,007	192,209	204,798	35,142	169,656	390,925	111,682	.
June	2,205,323	1,368,388	393,428	187,478	205,950	35,747	170,203	391,618	111,450	.
										Changes *
2024	+ 95,112	+ 27,661	+ 79,179	+ 67,924	+ 11,255	+ 7,288	+ 3,967	− 38,683	+ 19,497	.
2024 Dec.	+ 11,118	+ 9,451	+ 3,137	+ 2,344	+ 793	− 396	+ 1,189	+ 1,108	− 2,408	.
2025 Jan.	− 8,790	− 6,398	+ 113	+ 362	− 249	− 812	+ 563	− 2,657	− 360	.
Feb.	+ 17,015	+ 21,204	− 1,977	− 1,790	− 187	− 759	+ 572	− 2,185	− 514	.
Mar.	+ 104	+ 3,502	− 1,322	− 1,400	+ 78	− 53	+ 131	− 2,183	− 336	.
Apr.	+ 11,893	+ 16,424	− 2,627	− 2,862	+ 235	+ 129	+ 106	− 1,485	− 707	.
May	+ 8,741	+ 12,241	− 2,615	− 3,410	+ 795	+ 217	+ 578	− 235	− 804	.
June	− 570	+ 2,554	− 3,579	− 4,731	+ 1,152	+ 605	+ 547	+ 693	− 232	.
Other domestic individuals										**End of year or month ***
2024	250,138	141,307	55,456	20,258	35,198	5,457	29,741	.	9,147	.
2024 Dec.	250,138	141,307	55,456	20,258	35,198	5,457	29,741	.	9,147	.
2025 Jan.	247,970	139,741	55,426	20,390	35,036	5,301	29,735	.	9,025	.
Feb.	246,541	139,118	55,063	20,234	34,829	5,193	29,636	.	8,954	.
Mar.	244,844	138,282	54,610	19,959	34,651	5,144	29,507	.	8,887	.
Apr.	244,051	138,861	53,767	19,259	34,508	5,092	29,416	.	8,715	.
May	244,204	139,624	53,471	18,936	34,535	5,099	29,436	.	8,566	.
June	243,152	139,612	52,624	18,031	34,593	5,140	29,453	.	8,493	.
										Changes *
2024	− 2,464	− 5,865	+ 7,950	+ 6,817	+ 1,133	+ 1,567	− 434	.	+ 1,227	.
2024 Dec.	+ 1,466	+ 1,255	+ 292	+ 174	+ 118	− 82	+ 200	.	− 178	.
2025 Jan.	− 1,548	− 1,031	− 30	+ 132	− 162	− 156	− 6	.	− 122	.
Feb.	− 1,059	− 268	− 348	− 141	− 207	− 108	− 99	.	− 71	.
Mar.	− 1,697	− 836	− 453	− 275	− 178	− 49	− 129	.	− 67	.
Apr.	− 693	+ 624	− 843	− 700	− 143	− 52	− 91	.	− 172	.
May	+ 153	+ 763	− 296	− 323	+ 27	+ 7	+ 20	.	− 149	.
June	− 1,052	− 12	− 847	− 905	+ 58	+ 41	+ 17	.	− 73	.
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 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	–
Feb.	71,624	43,050	22,594	14,876	7,718	1,570	6,148	2,659	3,321	–
Mar.	72,034	43,531	22,528	14,802	7,726	1,600	6,126	2,638	3,337	–
Apr.	71,999	43,252	22,769	15,039	7,730	1,610	6,120	2,604	3,374	–
May	73,198	44,036	23,196	15,488	7,708	1,640	6,068	2,582	3,384	–
June	73,176	44,400	22,799	15,190	7,609	1,595	6,014	2,556	3,421	–
										Changes *
2024	+ 1,622	+ 1,276	+ 501	+ 658	− 157	− 201	+ 44	− 702	+ 547	–
2024 Dec.	+ 1,140	+ 1,085	+ 103	+ 38	+ 65	+ 51	+ 14	− 49	+ 1	–
2025 Jan.	− 235	− 498	+ 281	+ 309	− 28	− 47	+ 19	− 24	+ 6	–
Feb.	+ 1,084	+ 886	+ 193	+ 208	− 15	− 19	+ 4	− 25	+ 30	–
Mar.	+ 410	+ 481	− 66	− 74	+ 8	+ 30	− 22	− 21	+ 16	–
Apr.	− 35	− 279	+ 241	+ 237	+ 4	+ 10	− 6	− 34	+ 37	–
May	+ 1,199	+ 784	+ 427	+ 449	− 22	+ 30	− 52	− 22	+ 10	–
June	− 22	+ 364	− 397	− 298	− 99	− 45	− 54	− 26	+ 37	–

***** For the corpus of reporting credit institutions, the categories of banks, 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 ***
2025 Apr.	596,816	354,397	242,419	128,113	101,873	360	135,373	105,718	29,655	26,154	1,699	694,942	573,323
May	585,489	352,164	233,325	119,717	101,236	103	135,365	106,260	29,105	25,531	1,715	698,263	578,329
June	580,693	347,078	233,615	121,127	100,366	103	133,471	105,011	28,460	24,742	1,741	695,223	577,211
	Big banks												
2025 Apr.	331,751	195,477	136,274	68,733	62,617	257	68,382	51,776	16,606	16,149	111	249,995	224,685
May	326,419	192,666	133,753	66,588	62,213	–	68,576	52,315	16,261	15,765	112	251,716	226,890
June	326,363	190,641	135,722	68,604	62,072	–	67,692	51,721	15,971	15,361	108	250,434	226,362
	Regional banks and other commercial banks												
2025 Apr.	150,006	79,105	70,901	29,756	34,722	103	55,417	45,397	10,020	7,897	1,171	381,940	302,484
May	145,465	79,398	66,067	25,202	34,506	103	55,344	45,500	9,844	7,688	1,186	383,665	305,221
June	141,477	75,969	65,508	25,575	33,812	103	54,403	44,870	9,533	7,346	1,215	381,702	304,289
	Branches of foreign banks												
2025 Apr.	115,059	79,815	35,244	29,624	4,534	–	11,574	8,545	3,029	2,108	417	63,007	46,154
May	113,605	80,100	33,505	27,927	4,517	–	11,445	8,445	3,000	2,078	417	62,882	46,218
June	112,853	80,468	32,385	26,948	4,482	–	11,376	8,420	2,956	2,035	418	63,087	46,560
	Landesbanken												
2025 Apr.	175,763	97,331	78,432	26,316	51,219	151	8,349	5,228	3,121	3,066	2	19,531	15,904
May	176,570	98,904	77,666	25,314	51,495	151	8,536	5,203	3,333	3,312	2	19,476	15,888
June	173,468	99,877	73,591	21,437	51,324	147	8,459	4,975	3,484	3,462	3	19,443	15,970
	Savings banks												
2025 Apr.	194,488	152,576	41,912	29,700	11,707	59	102,045	88,090	13,955	13,300	178	495,782	454,882
May	197,510	155,629	41,881	29,605	11,748	59	102,523	88,819	13,704	13,048	185	499,560	459,037
June	192,842	151,864	40,978	28,770	11,702	52	101,242	87,989	13,253	12,591	188	501,163	461,074
	Commercial banks 5												**Changes ***
2025 Apr.	+ 14,614	+ 11,736	+ 2,878	+ 3,102	– 452	– 1	+ 897	+ 1,698	– 801	– 778	+ 12	+ 6,841	+ 8,865
May	– 11,327	– 2,233	– 9,094	– 8,396	– 637	+ 3	– 8	+ 542	– 550	– 623	+ 16	+ 3,321	+ 5,006
June	– 4,664	– 4,968	+ 304	+ 1,414	– 860	–	– 1,892	– 1,248	– 644	– 788	+ 26	– 3,040	– 1,118
	Big banks												
2025 Apr.	+ 3	+ 6	– 3	– 3	+ 0	– 0	+ 0	+ 1	– 1	– 1	– 0	+ 3	+ 3
May	– 5	– 3	– 3	– 2	– 0	+ 0	+ 0	+ 1	– 0	– 0	+ 0	+ 2	+ 2
June	– 0	– 2	+ 2	+ 2	– 0	–	– 1	– 1	– 0	– 0	– 0	– 1	– 1
	Regional banks and other commercial banks												
2025 Apr.	+ 5,742	+ 2,161	+ 3,581	+ 3,867	– 544	–	+ 587	+ 766	– 179	– 193	+ 12	+ 3,911	+ 4,713
May	– 4,541	+ 293	– 4,834	– 4,554	– 216	–	– 73	+ 103	– 176	– 209	+ 15	+ 1,725	+ 2,737
June	– 3,856	– 3,311	– 545	+ 377	– 684	–	– 939	– 629	– 310	– 341	+ 29	– 1,963	– 932
	Branches of foreign banks												
2025 Apr.	+ 5,841	+ 3,904	+ 1,937	+ 2,185	– 204	–	+ 37	+ 108	– 71	– 57	+ 2	+ 410	+ 693
May	– 1,454	+ 285	– 1,739	– 1,697	– 17	–	– 129	– 100	– 29	– 30	–	– 125	+ 64
June	– 752	+ 368	– 1,120	– 979	– 35	–	– 69	– 25	– 44	– 43	+ 1	+ 205	+ 342
	Landesbanken												
2025 Apr.	+ 3	+ 5	– 2	– 1	– 0	– 0	+ 0	– 0	+ 0	+ 0	– 0	+ 0	– 0
May	+ 1	+ 2	– 1	– 1	+ 0	–	+ 0	– 0	+ 0	+ 0	–	– 0	– 0
June	– 3	+ 1	– 4	– 4	– 0	– 0	– 0	– 0	+ 0	+ 0	+ 0	– 0	+ 0
	Savings banks												
2025 Apr.	+ 3,508	+ 3,823	– 315	– 382	+ 53	–	+ 2,451	+ 2,774	– 323	– 322	+ 5	+ 4,340	+ 4,377
May	+ 3,022	+ 3,053	– 31	– 95	+ 41	–	+ 478	+ 729	– 251	– 252	+ 7	+ 3,778	+ 4,155
June	– 4,668	– 3,765	– 903	– 835	– 46	– 7	– 1,281	– 830	– 451	– 457	+ 3	+ 1,603	+ 2,037

***** For the corpus of reporting credit institutions, the categories of banks, 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 *													**Commercial banks** [5]
121,619	88,979	16,297	71,890	56,254	15,636	9,767	3,263	16,066	9,118	6,948	5,539	935	2025 Apr.
119,934	86,511	16,570	72,068	56,537	15,531	9,550	3,320	16,676	9,515	7,161	5,794	916	May
118,012	83,348	17,079	71,168	56,278	14,890	8,784	3,392	16,882	9,851	7,031	5,649	915	June
													Big banks
25,310	23,171	619	25,380	23,125	2,255	2,090	52	11,532	6,198	5,334	4,383	567	2025 Apr.
24,826	22,398	630	25,448	23,230	2,218	2,046	53	12,006	6,387	5,619	4,701	565	May
24,072	20,997	637	25,334	23,236	2,098	1,891	54	11,961	6,489	5,472	4,537	569	June
													Regional banks and other commercial banks
79,456	56,738	11,900	38,081	27,555	10,526	6,136	2,663	3,161	2,079	1,082	783	226	2025 Apr.
78,444	55,241	12,174	38,052	27,563	10,489	5,996	2,720	3,348	2,279	1,069	759	227	May
77,413	53,651	12,662	37,405	27,387	10,018	5,443	2,787	3,510	2,430	1,080	771	222	June
													Branches of foreign banks
16,853	9,070	3,778	8,429	5,574	2,855	1,541	548	1,373	841	532	373	142	2025 Apr.
16,664	8,872	3,766	8,568	5,744	2,824	1,508	547	1,322	849	473	334	124	May
16,527	8,700	3,780	8,429	5,655	2,774	1,450	551	1,411	932	479	341	124	June
													Landesbanken
3,627	3,594	3	2,217	1,908	309	307	1	5,525	2,297	3,228	1,334	1,855	2025 Apr.
3,588	3,556	3	2,183	1,882	301	299	1	5,649	2,247	3,402	1,514	1,852	May
3,473	3,448	2	2,188	1,908	280	279	1	5,544	2,200	3,344	1,476	1,838	June
													Savings banks
40,900	35,595	1,181	50,307	47,293	3,014	2,609	112	20,386	17,018	3,368	3,079	174	2025 Apr.
40,523	35,185	1,232	50,542	47,549	2,993	2,584	117	20,692	17,326	3,366	3,073	175	May
40,089	34,714	1,279	50,530	47,584	2,946	2,532	123	20,396	17,093	3,303	3,018	174	June
Changes *													**Commercial banks** [5]
− 2,024	− 2,541	+ 177	− 250	+ 250	− 500	− 531	+ 21	− 84	− 234	+ 150	+ 159	− 4	2025 Apr.
− 1,685	− 2,468	+ 273	+ 178	+ 283	− 105	− 217	+ 57	+ 610	+ 397	+ 213	+ 255	− 19	May
− 1,922	− 3,163	+ 509	− 900	− 259	− 641	− 766	+ 72	+ 206	+ 336	− 130	− 145	− 1	June
													Big banks
− 939	− 935	+ 3	− 207	− 38	− 169	− 165	+ 1	− 34	− 148	+ 114	+ 111	− 3	2025 Apr.
− 484	− 773	+ 11	+ 68	+ 105	− 37	− 44	+ 1	+ 474	+ 189	+ 285	+ 318	− 2	May
− 754	− 1,401	+ 7	− 114	+ 6	− 120	− 155	+ 1	− 45	+ 102	− 147	− 164	+ 4	June
													Regional banks and other commercial banks
− 802	− 1,313	+ 176	− 103	+ 229	− 332	− 360	+ 18	− 17	− 58	+ 41	+ 51	− 1	2025 Apr.
− 1,012	− 1,497	+ 274	− 29	+ 8	− 37	− 140	+ 57	+ 187	+ 200	− 13	− 24	+ 1	May
− 1,031	− 1,590	+ 488	− 647	− 176	− 471	− 553	+ 67	+ 162	+ 151	+ 11	+ 12	− 5	June
													Branches of foreign banks
− 283	− 293	− 2	+ 60	+ 59	+ 1	− 6	+ 2	− 33	− 28	− 5	− 3	−	2025 Apr.
− 189	− 198	− 12	+ 139	+ 170	− 31	− 33	− 1	− 51	+ 8	− 59	− 39	− 18	May
− 137	− 172	+ 14	− 139	− 89	− 50	− 58	+ 4	+ 89	+ 83	+ 6	+ 7	−	June
													Landesbanken
+ 244	+ 248	−	− 15	− 33	+ 18	+ 43	− 25	+ 14	−	+ 14	− 12	+ 27	2025 Apr.
− 39	− 38	−	− 34	− 26	− 8	− 8	−	+ 124	− 50	+ 174	+ 180	− 3	May
− 115	− 108	− 1	+ 5	+ 26	− 21	− 20	−	− 105	− 47	− 58	− 38	− 14	June
													Savings banks
− 37	− 122	+ 68	+ 267	+ 250	+ 17	+ 16	+ 6	+ 103	+ 102	+ 1	− 3	− 1	2025 Apr.
− 377	− 410	+ 51	+ 235	+ 256	− 21	− 25	+ 5	+ 306	+ 308	− 2	− 6	+ 1	May
− 434	− 471	+ 47	− 12	+ 35	− 47	− 52	+ 6	− 296	− 233	− 63	− 55	− 1	June

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 ***
2025 Apr.	148,698	110,228	38,470	29,570	6,458	24	98,911	80,968	17,943	15,408	1,033	390,300	304,033
May	150,129	111,324	38,805	29,872	6,515	24	99,414	81,774	17,640	15,151	1,045	392,896	307,205
June	148,554	110,286	38,268	29,405	6,568	24	96,982	79,929	17,053	14,588	1,045	393,515	308,717
Mortgage banks													
2025 Apr.	37,715	885	36,830	744	35,934	–	54	11	43	.	.	5,963	666
May	37,921	942	36,979	775	36,062	–	54	9	45	.	.	6,065	659
June	37,570	940	36,630	665	35,871	–	62	16	46	.	.	6,094	655
Building and loan associations													
2025 Apr.	4,769	1,178	3,591	216	3,367	3	12,599	422	12,177	188	11,934	146,687	4,775
May	4,932	1,225	3,707	291	3,408	3	12,578	419	12,159	184	11,920	146,571	4,706
June	4,544	903	3,641	265	3,368	3	12,559	418	12,141	181	11,905	146,375	4,758
Banks with special, development and other central support tasks													
2025 Apr.	84,094	46,280	37,814	5,343	32,139	1,379	18	18	–	–	–	10	10
May	82,309	45,234	37,075	4,633	32,177	1,325	17	17	–	–	–	10	10
June	80,887	43,405	37,482	5,081	32,173	1,395	17	17	–	–	–	3	3
Memo item: Foreign banks													
2025 Apr.	232,455	146,618	85,837	56,884	27,130	–	48,145	36,412	11,733	9,986	884	296,161	240,009
May	225,506	143,904	81,602	52,747	27,111	–	47,894	36,216	11,678	9,866	887	296,797	240,953
June	225,034	142,802	82,232	53,675	27,013	–	47,218	35,676	11,542	9,603	890	295,075	239,687
Credit cooperatives													**Changes ***
2025 Apr.	+ 1,614	+ 1,890	– 276	– 251	+ 65	–	+ 2,509	+ 2,840	– 331	– 323	+ 19	+ 3,070	+ 3,490
May	+ 1,431	+ 1,096	+ 335	+ 302	+ 57	–	+ 503	+ 806	– 303	– 257	+ 12	+ 2,596	+ 3,172
June	– 1,707	– 1,156	– 551	– 471	+ 43	–	– 2,434	– 1,846	– 588	– 564	–	+ 619	+ 1,512
Mortgage banks													
2025 Apr.	– 430	– 408	– 22	– 9	– 13	–	– 7	– 8	+ 1	.	.	+ 108	+ 25
May	+ 206	+ 57	+ 149	+ 31	+ 128	–	–	– 2	+ 2	.	.	+ 102	– 7
June	– 351	– 2	– 349	– 110	– 191	–	+ 8	+ 7	+ 1	.	.	+ 29	– 4
Building and loan associations													
2025 Apr.	+ 188	+ 35	+ 153	+ 92	+ 61	–	– 41	–	– 41	– 13	– 25	– 651	– 178
May	+ 163	+ 47	+ 116	+ 75	+ 41	–	– 21	– 3	– 18	– 4	– 14	– 116	– 69
June	– 388	– 322	– 66	– 26	– 40	–	– 19	– 1	– 18	– 3	– 15	– 196	+ 52
Banks with special, development and other central support tasks													
2025 Apr.	+ 3,375	+ 2,752	+ 623	+ 592	+ 27	– 27	– 1	– 1	–	–	–	+ 2	+ 2
May	– 1,785	– 1,046	– 739	– 710	+ 38	– 54	– 1	– 1	–	–	–	–	–
June	– 1,422	– 1,829	+ 407	+ 448	– 4	+ 70	–	–	–	–	–	– 7	– 7
Memo item: Foreign banks													
2025 Apr.	+ 8,820	+ 5,445	+ 3,375	+ 4,124	– 704	–	– 133	+ 594	– 727	– 721	+ 2	+ 897	+ 2,211
May	– 6,949	– 2,714	– 4,235	– 4,137	– 19	–	– 251	– 196	– 55	– 120	+ 3	+ 636	+ 944
June	– 472	– 1,102	+ 630	+ 928	– 98	–	– 676	– 540	– 136	– 263	+ 3	– 1,722	– 1,266

***** For the corpus of reporting credit institutions, the categories of banks, 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**
86,267	65,028	8,566	40,662	32,833	7,829	5,427	1,104	21,911	14,476	7,435	4,865	1,598	2025 Apr.
85,691	64,555	8,767	40,852	33,085	7,767	5,397	1,115	22,146	14,698	7,448	4,854	1,570	May
84,798	63,589	8,931	40,963	33,268	7,695	5,320	1,127	22,365	15,000	7,365	4,796	1,591	June
													Mortgage banks
5,297	1,166	3,115	2,111	39	2,072	482	1,075	707	–	707	–	707	2025 Apr.
5,406	1,200	3,162	2,088	38	2,050	447	1,097	702	–	702	–	702	May
5,439	1,227	3,179	2,096	37	2,059	457	1,090	644	–	644	–	644	June
													Building and loan associations
141,912	1,257	139,916	25,434	529	24,905	665	23,861	348	1	347	6	337	2025 Apr.
141,865	1,202	139,922	25,355	528	24,827	657	23,786	355	1	354	6	344	May
141,617	1,152	139,733	25,285	533	24,752	657	23,720	354	1	353	6	343	June
													Banks with special, development and other central support tasks
–	–	–	7	5	2	2	–	1,078	342	736	216	514	2025 Apr.
–	–	–	7	5	2	2	–	1,012	249	763	247	509	May
–	–	–	6	4	2	2	–	1,014	255	759	245	509	June
													Memo item: Foreign banks
56,152	38,227	9,017	31,060	22,923	8,137	5,193	1,426	3,668	1,971	1,697	1,233	410	2025 Apr.
55,844	37,392	9,127	31,171	23,059	8,112	5,159	1,419	3,711	2,074	1,637	1,193	390	May
55,388	36,014	9,354	30,427	22,779	7,648	4,659	1,425	3,794	2,167	1,627	1,181	387	June
Changes *													**Credit Cooperatives**
– 420	– 369	+ 218	+ 22	+ 152	– 130	– 119	+ 30	– 76	– 155	+ 79	+ 65	+ 3	2025 Apr.
– 576	– 473	+ 201	+ 190	+ 252	– 62	– 30	+ 11	+ 235	+ 222	+ 13	– 11	– 28	May
– 893	– 966	+ 164	+ 111	+ 183	– 72	– 77	+ 12	+ 219	+ 302	– 83	– 58	+ 21	June
													Mortgage banks
+ 83	+ 54	–	– 120	+ 3	– 123	– 97	– 6	– 30	–	– 30	–	– 30	2025 Apr.
+ 109	+ 34	+ 47	– 23	– 1	– 22	– 35	+ 22	– 5	–	– 5	–	– 5	May
+ 33	+ 27	+ 17	+ 8	– 1	+ 9	+ 10	– 7	– 58	–	– 58	–	– 58	June
													Building and loan associations
– 473	– 132	– 357	– 124	+ 1	– 125	– 12	– 117	– 1	–	– 1	–	– 1	2025 Apr.
– 47	– 55	+ 6	– 79	– 1	– 78	– 8	– 75	+ 7	–	+ 7	–	+ 7	May
– 248	– 50	– 189	– 70	+ 5	– 75	–	– 66	– 1	–	– 1	–	– 1	June
													Banks with special, development and other central support tasks
–	–	–	+ 1	+ 1	–	–	–	+ 36	+ 8	+ 28	+ 28	–	2025 Apr.
–	–	–	–	–	–	–	–	– 66	– 93	+ 27	+ 31	– 5	May
–	–	–	– 1	– 1	–	–	–	+ 2	+ 6	– 4	– 2	–	June
													Memo item: Foreign banks
– 1,314	– 1,668	+ 53	– 323	+ 15	– 338	– 327	– 15	– 22	– 37	+ 15	+ 24	+ 1	2025 Apr.
– 308	– 835	+ 110	+ 111	+ 136	– 25	– 34	– 7	+ 43	+ 103	– 60	– 40	– 20	May
– 456	– 1,378	+ 227	– 744	– 280	– 464	– 500	+ 6	+ 83	+ 93	– 10	– 12	– 3	June

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** *
2025 Apr.	235,716	30,925	5,863	3,556	21,502	4	11,701	56,713	20,384	28,912	6,956	461	19,021
May	240,403	31,072	6,117	3,525	21,425	5	11,706	51,606	18,799	25,453	6,896	458	19,116
June	256,215	32,040	6,304	4,006	21,726	4	11,535	64,425	22,066	34,838	7,079	442	19,296
	Commercial banks 6												
2025 Apr.	44,367	2,490	1,865	486	135	4	42	8,550	3,255	4,367	893	35	51
May	45,093	2,426	1,807	480	134	5	41	6,670	3,062	2,690	883	35	50
June	46,746	2,629	2,006	475	144	4	41	8,429	2,832	4,689	873	35	50
	Big banks												
2025 Apr.	30,866	1,707	1,402	235	68	2	42	6,264	1,770	3,788	700	6	51
May	31,213	1,706	1,398	239	67	2	41	4,635	1,632	2,306	691	6	50
June	32,658	1,662	1,354	239	67	2	41	6,376	1,673	4,006	691	6	50
	Regional banks and other commercial banks												
2025 Apr.	11,834	530	227	249	52	2	–	1,946	1,313	.	.	29	–
May	12,202	451	157	239	52	3	–	1,658	1,121	.	.	29	–
June	12,311	696	399	233	62	2	–	1,623	1,082	.	.	29	–
	Branches of foreign banks												
2025 Apr.	1,667	253	236	2	15	–	–	340	172	.	.	–	–
May	1,678	269	252	2	15	–	–	377	309	.	.	–	–
June	1,777	271	253	3	15	–	–	430	77	.	.	–	–
	Landesbanken												
2025 Apr.	55,147	615	459	50	106	–	–	22,730	9,657	11,880	1,122	71	12,052
May	55,203	594	437	49	108	–	–	21,534	8,841	11,522	1,100	71	12,085
June	61,356	515	358	50	107	–	–	25,932	11,676	13,094	1,101	61	12,108
	All categories of banks												**Changes** *
2025 Apr.	– 15,811	– 1,418	+ 100	– 1,102	– 373	– 43	– 22	– 10,327	– 3,346	– 7,075	+ 93	+ 1	+ 297
May	+ 4,687	+ 147	+ 254	– 31	– 77	+ 1	+ 5	– 5,107	– 1,585	– 3,459	– 60	– 3	+ 95
June	+ 15,812	+ 968	+ 187	+ 481	+ 301	– 1	– 171	+ 12,819	+ 3,267	+ 9,385	+ 183	– 16	+ 180
	Commercial banks 6												
2025 Apr.	– 3,025	– 301	– 303	+ 23	– 21	–	– 1	– 1,063	+ 219	– 1,292	+ 10	–	–
May	+ 726	– 64	– 58	– 6	– 1	+ 1	– 1	– 1,880	– 193	– 1,677	– 10	–	– 1
June	+ 1,708	+ 203	+ 199	– 5	+ 10	– 1	–	+ 1,759	– 230	+ 1,999	– 10	–	–
	Big banks												
2025 Apr.	– 2,428	+ 74	+ 39	+ 36	– 1	–	– 1	– 1,026	+ 55	– 1,098	+ 17	–	–
May	+ 347	– 1	– 4	+ 4	– 1	–	– 1	– 1,629	– 138	– 1,482	– 9	–	– 1
June	+ 1,445	– 44	– 44	–	–	–	–	+ 1,741	+ 41	+ 1,700	–	–	–
	Regional banks and other commercial banks												
2025 Apr.	– 142	– 149	– 122	– 13	– 14	–	–	+ 129	+ 130	.	.	–	–
May	+ 368	– 79	– 70	– 10	–	+ 1	–	– 288	– 192	.	.	–	–
June	+ 164	+ 245	+ 242	– 6	+ 10	– 1	–	– 35	– 39	.	.	–	–
	Branches of foreign banks												
2025 Apr.	– 455	– 226	– 220	–	– 6	–	–	– 166	+ 34	.	.	–	–
May	+ 11	+ 16	+ 16	–	–	–	–	+ 37	+ 137	.	.	–	–
June	+ 99	+ 2	+ 1	+ 1	–	–	–	+ 53	– 232	.	.	–	–
	Landesbanken												
2025 Apr.	– 2,365	+ 37	+ 24	+ 14	– 1	–	–	– 1,752	– 911	– 857	+ 16	–	+ 150
May	+ 56	– 21	– 22	– 1	+ 2	–	–	– 1,196	– 816	– 358	– 22	–	+ 33
June	+ 6,153	– 79	– 79	+ 1	– 1	–	–	+ 4,398	+ 2,835	+ 1,572	+ 1	– 10	+ 23

***** For the corpus of reporting credit institutions, the categories of banks, 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**	
70,620	36,927	16,656	13,423	3,614	2	77,458	19,139	41,398	16,153	768	–	2025 Apr.
76,370	41,560	17,712	13,535	3,563	2	81,355	20,957	43,941	15,782	675	–	May
73,686	38,521	18,216	13,382	3,567	2	86,064	25,474	45,564	14,387	639	–	June
											Commercial banks [6]	
9,047	3,149	2,977	2,508	413	–	24,280	7,845	12,105	4,327	3	–	2025 Apr.
9,923	3,671	3,319	2,544	389	–	26,074	8,653	13,400	4,018	3	–	May
9,735	3,386	3,482	2,478	389	–	25,953	8,162	14,517	3,271	3	–	June
											Big banks	
3,403	936	1,458	1,002	7	–	19,492	6,980	9,305	3,205	2	–	2025 Apr.
3,960	1,223	1,694	1,036	7	–	20,912	7,626	10,293	2,991	2	–	May
4,011	1,044	1,967	994	6	–	20,609	7,131	11,287	2,189	2	–	June
											Regional banks and other commercial banks	
5,061	2,079	1,409	1,167	406	–	4,297	682	2,632	982	1	–	2025 Apr.
5,462	2,388	1,522	1,170	382	–	4,631	758	2,959	913	1	–	May
5,192	2,249	1,411	1,149	383	–	4,800	715	3,114	970	1	–	June
											Branches of foreign banks	
583	134	110	339	–	–	491	183	168	140	–	–	2025 Apr.
501	60	103	338	–	–	531	269	148	114	–	–	May
532	93	104	335	–	–	544	316	116	112	–	–	June
											Landesbanken	
7,579	3,519	1,261	2,781	18	.	24,223	4,790	14,684	4,749	–	–	2025 Apr.
7,610	3,630	1,190	2,772	18	.	25,465	5,577	15,083	4,805	–	–	May
7,757	3,667	1,311	2,761	18	.	27,152	7,186	15,552	4,414	–	–	June
Changes *											**All categories of banks**	
+ 175	+ 589	– 628	+ 139	+ 75	–	– 4,241	– 2,407	– 1,911	+ 99	– 22	–	2025 Apr.
+ 5,750	+ 4,633	+ 1,056	+ 112	– 51	–	+ 3,897	+ 1,818	+ 2,543	– 371	– 93	–	May
– 2,684	– 3,039	+ 504	– 153	+ 4	–	+ 4,709	+ 4,517	+ 1,623	– 1,395	– 36	–	June
											Commercial banks [6]	
– 508	– 238	– 208	– 54	– 8	–	– 1,153	+ 41	– 1,137	– 57	–	–	2025 Apr.
+ 876	+ 522	+ 342	+ 36	– 24	–	+ 1,794	+ 808	+ 1,295	– 309	–	–	May
– 133	– 285	+ 215	– 63	–	–	– 121	– 491	+ 1,117	– 747	–	–	June
											Big banks	
– 440	– 127	– 298	– 15	–	–	– 1,036	+ 2	– 988	– 50	–	–	2025 Apr.
+ 557	+ 287	+ 236	+ 34	–	–	+ 1,420	+ 646	+ 988	– 214	–	–	May
+ 51	– 179	+ 273	– 42	– 1	–	– 303	– 495	+ 994	– 802	–	–	June
											Regional banks and other commercial banks	
– 0	– 0	+ 0	– 0	– 0	–	– 0	+ 0	– 0	– 0	–	–	2025 Apr.
+ 0	+ 0	+ 0	+ 0	– 0	–	+ 0	+ 0	+ 0	– 0	–	–	May
– 0	– 0	– 0	– 0	+ 0	–	+ 0	– 0	+ 0	+ 0	–	–	June
											Branches of foreign banks	
+ 10	+ 35	– 15	– 10	–	–	– 73	– 44	– 29	–	–	–	2025 Apr.
– 82	– 74	– 7	– 1	–	–	+ 40	+ 86	– 20	– 26	–	–	May
+ 31	+ 33	+ 1	– 3	–	–	+ 13	+ 47	– 32	– 2	–	–	June
											Landesbanken	
– 226	– 37	– 174	– 18	+ 3	.	– 424	+ 202	– 552	– 74	–	–	2025 Apr.
+ 31	+ 111	– 71	– 9	–	.	+ 1,242	+ 787	+ 399	+ 56	–	–	May
+ 147	+ 37	+ 121	– 11	–	.	+ 1,687	+ 1,609	+ 469	– 391	–	–	June

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** *
2025 Apr.	48,609	425	314	.	25	.	–	5,832	2,634	2,220	645	333	–
May	51,574	364	304	.	25	.	–	4,990	2,508	1,522	630	330	–
June	50,735	388	327	.	25	.	–	5,097	2,464	1,657	652	324	–
	Credit cooperatives												
2025 Apr.	33,089	641	150	456	35	–	114	6,456	885	4,943	619	9	–
May	34,697	623	133	455	35	–	114	6,193	703	4,863	618	9	–
June	34,726	794	259	500	35	–	111	6,613	919	4,866	819	9	–
	Mortgage banks												
2025 Apr.	5,016	141	–	25	116	–	–	611	105	389	117	–	–
May	5,136	141	–	25	116	–	–	659	116	426	117	–	–
June	6,385	144	–	30	114	–	–	2,032	115	1,802	115	–	–
	Building and loan associations												
2025 Apr.	1,420	.	–	–	18	.	–	363	.	294	.	–	–
May	1,445	.	–	–	18	.	–	423	.	359	.	–	–
June	1,436	.	–	–	18	.	–	423	.	359	.	–	–
	Banks with special, development and other central support tasks												
2025 Apr.	48,068	26,595	3,075	2,453	21,067	–	11,545	12,171	3,848	4,819	3,491	13	6,918
May	47,255	26,906	3,436	2,481	20,989	–	11,551	11,137	3,569	4,071	3,484	13	6,981
June	54,831	27,552	3,354	2,915	21,283	–	11,383	15,899	4,060	8,371	3,455	13	7,138
	Savings banks												**Changes** *
2025 Apr.	– 716	– 22	– 21	.	– 4	.	–	– 15	– 397	+ 264	+ 116	+ 2	–
May	+ 2,965	– 61	– 10	.	–	.	–	– 842	– 126	– 698	– 15	– 3	–
June	– 839	+ 24	+ 23	.	–	.	–	+ 107	– 44	+ 135	+ 22	– 6	–
	Credit cooperatives												
2025 Apr.	+ 27	– 779	– 175	– 319	– 242	– 43	–	+ 77	+ 23	+ 30	+ 25	– 1	–
May	+ 1,608	– 18	– 17	– 1	–	–	–	– 263	– 182	– 80	– 1	–	–
June	– 26	+ 171	+ 126	+ 45	–	–	– 3	+ 420	+ 216	+ 3	+ 201	–	–
	Mortgage banks												
2025 Apr.	– 353	– 36	–	– 1	– 35	–	–	– 155	+ 104	– 264	+ 5	–	–
May	+ 120	–	–	–	–	–	–	+ 48	+ 11	+ 37	–	–	–
June	+ 1,249	+ 3	–	+ 5	– 2	–	–	+ 1,373	– 1	+ 1,376	– 2	–	–
	Building and loan associations												
2025 Apr.	– 21	.	–	–	–	.	–	+ 27	.	+ 26	.	–	–
May	+ 25	.	–	–	–	.	–	+ 60	.	+ 65	.	–	–
June	– 9	.	–	–	–	.	–	–	.	–	.	–	–
	Banks with special, development and other central support tasks												
2025 Apr.	– 9,358	– 317	+ 575	– 822	– 70	–	– 21	– 7,446	– 2,384	– 4,982	– 80	–	+ 147
May	– 813	+ 311	+ 361	+ 28	– 78	–	+ 6	– 1,034	– 279	– 748	– 7	–	+ 63
June	+ 7,576	+ 646	– 82	+ 434	+ 294	–	– 168	+ 4,762	+ 491	+ 4,300	– 29	–	+ 157

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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**	
34,057	23,461	6,449	1,657	2,490	–	8,295	3,324	2,745	1,508	718	–	2025 Apr.
36,928	26,096	6,706	1,658	2,468	–	9,292	3,694	3,366	1,607	625	–	May
35,262	24,333	6,859	1,622	2,448	–	9,988	4,608	3,195	1,591	594	–	June
											Credit cooperatives	
15,268	5,655	5,601	3,343	669	–	10,724	2,311	5,778	2,593	42	–	2025 Apr.
16,676	6,714	5,888	3,408	666	–	11,205	2,373	6,251	2,539	42	–	May
16,281	6,161	6,031	3,399	690	–	11,038	2,363	6,208	2,430	37	–	June
											Mortgage banks	
1,478	269	313	894	2	–	2,786	171	1,366	1,249	–	–	2025 Apr.
1,687	320	444	923	–	–	2,649	64	1,332	1,253	–	–	May
1,539	244	388	907	–	–	2,670	164	1,351	1,155	–	–	June
											Building and loan associations	
1,012	–	41	971	–	–	27	–	–	27	–	–	2025 Apr.
977	–	41	936	–	–	27	–	–	27	–	–	May
968	–	41	927	–	–	27	–	–	27	–	–	June
											Banks with special, development and other central support tasks	
2,179	874	14	1,269	22	2	7,123	698	4,720	1,700	5	–	2025 Apr.
2,569	1,129	124	1,294	22	2	6,643	596	4,509	1,533	5	–	May
2,144	730	104	1,288	22	2	9,236	2,991	4,741	1,499	5	–	June
Changes *											**Savings banks**	
+ 687	+ 1,017	– 318	– 46	+ 34	–	– 1,366	– 735	– 591	– 18	– 22	–	2025 Apr.
+ 2,871	+ 2,635	+ 257	+ 1	– 22	–	+ 997	+ 370	+ 621	+ 99	– 93	–	May
– 1,666	– 1,763	+ 153	– 36	– 20	–	+ 696	+ 914	– 171	– 16	– 31	–	June
											Credit cooperatives	
+ 626	+ 27	+ 262	+ 293	+ 44	–	+ 103	+ 62	+ 73	– 32	–	–	2025 Apr.
+ 1,408	+ 1,059	+ 287	+ 65	– 3	–	+ 481	+ 62	+ 473	– 54	–	–	May
– 450	– 553	+ 91	– 12	+ 24	–	– 167	– 10	– 43	– 109	– 5	–	June
											Mortgage banks	
– 149	– 8	– 159	+ 16	+ 2	–	– 13	+ 8	– 91	+ 70	–	–	2025 Apr.
+ 209	+ 51	+ 131	+ 29	– 2	–	– 137	– 107	– 34	+ 4	–	–	May
– 148	– 76	– 56	– 16	–	–	+ 21	+ 100	+ 19	– 98	–	–	June
											Building and loan associations	
– 53	–	– 1	– 52	–	–	+ 5	–	–	+ 5	–	–	2025 Apr.
– 35	–	–	– 35	–	–	–	–	–	–	–	–	May
– 9	–	–	– 9	–	–	–	–	–	–	–	–	June
											Banks with special, development and other central support tasks	
– 202	– 172	– 30	–	–	–	– 1,393	– 1,985	+ 387	+ 205	–	–	2025 Apr.
+ 390	+ 255	+ 110	+ 25	–	–	– 480	– 102	– 211	– 167	–	–	May
– 425	– 399	– 20	– 6	–	–	+ 2,593	+ 2,395	+ 232	– 34	–	–	June

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 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
Feb.	405,533	346,218	59,315	394,828	337,076	57,752	2,659	2,306	3,203	3,089	551	488
Mar.	403,201	343,977	59,224	392,645	334,974	57,671	2,638	2,285	3,114	2,996	537	484
Apr.	401,775	342,314	59,461	391,160	333,253	57,907	2,604	2,250	3,222	3,106	530	479
May	401,513	340,959	60,554	390,925	331,925	59,000	2,582	2,237	3,223	3,108	520	483
June	402,149	339,492	62,657	391,618	330,533	61,085	2,556	2,215	3,221	3,105	489	452
												Changes *
2024	− 40,209	− 49,688	+ 9,479	− 38,683	− 48,139	+ 9,456	− 702	− 604	− 266	− 206	− 313	− 260
2024 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
Feb.	− 2,141	− 1,851	− 290	− 2,185	− 1,942	− 243	− 25	− 16	+ 81	+ 97	+ 14	+ 33
Mar.	− 2,332	− 2,371	+ 39	− 2,183	− 2,232	+ 49	− 21	− 21	− 89	− 93	− 14	− 4
Apr.	− 1,426	− 1,663	+ 237	− 1,485	− 1,721	+ 236	− 34	− 35	+ 108	+ 110	− 7	− 5
May	− 262	− 1,355	+ 1,093	− 235	− 1,328	+ 1,093	− 22	− 13	+ 1	+ 2	− 10	+ 4
June	+ 636	− 1,467	+ 2,103	+ 693	− 1,392	+ 2,085	− 26	− 22	− 2	− 3	− 31	− 31
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 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
Feb.	75,839	42,585	33,254	73,776	41,410	32,366	118	92	41	41	17	16
Mar.	75,432	42,029	33,403	73,378	40,863	32,515	116	90	41	41	17	16
Apr.	75,265	41,500	33,765	73,210	40,344	32,866	116	87	40	40	17	16
May	75,995	41,012	34,983	73,932	39,871	34,061	116	85	42	42	17	16
June	77,636	40,424	37,212	75,563	39,296	36,267	116	84	40	40	16	15
												Changes *
2024	− 647	− 10,685	+ 10,038	− 573	− 10,377	+ 9,804	− 45	− 40	− 17	− 17	− 48	− 48
2024 Dec.	− 2	− 206	+ 204	+ 10	− 186	+ 196	− 2	− 2	−	−	− 12	− 12
2025 Jan.	− 201	− 652	+ 451	− 184	− 635	+ 451	− 7	− 6	− 1	− 1	−	−
Feb.	− 475	− 542	+ 67	− 469	− 531	+ 62	+ 1	− 1	−	−	− 1	− 1
Mar.	− 407	− 556	+ 149	− 398	− 547	+ 149	− 2	− 2	−	−	−	−
Apr.	− 167	− 529	+ 362	− 168	− 519	+ 351	−	− 3	− 1	− 1	−	−
May	+ 730	− 488	+ 1,218	+ 722	− 473	+ 1,195	−	− 2	+ 2	+ 2	−	−
June	+ 1,641	− 588	+ 2,229	+ 1,631	− 575	+ 2,206	−	− 1	− 2	− 2	− 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 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
Feb.	7,138	6,411	727	6,827	6,111	716	26	22	207	205	8	8
Mar.	6,976	6,245	731	6,769	6,048	721	24	20	105	104	7	7
Apr.	7,023	6,297	726	6,727	6,011	716	26	22	192	191	7	7
May	6,976	6,252	724	6,685	5,971	714	25	21	188	187	7	7
June	6,928	6,198	730	6,647	5,927	720	26	22	177	176	7	7
												Changes *
2024	− 1,574	− 1,443	− 131	− 1,522	− 1,391	− 131	− 7	− 8	− 13	− 13	− 10	− 10
2024 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	−	−
Feb.	+ 27	+ 21	+ 6	− 74	− 79	+ 5	+ 1	+ 1	+ 100	+ 100	−	−
Mar.	− 162	− 166	+ 4	− 58	− 63	+ 5	− 2	− 2	− 102	− 101	− 1	− 1
Apr.	+ 47	+ 52	− 5	− 42	− 37	− 5	+ 2	+ 2	+ 87	+ 87	−	−
May	− 47	− 45	− 2	− 42	− 40	− 2	− 1	− 1	− 4	− 4	−	−
June	− 48	− 54	+ 6	− 38	− 44	+ 6	+ 1	+ 1	− 11	− 11	−	−

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** 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
4,341	3,289	222,784	169,747	175,523	16,537	157,759	43,199	138,182	15,266	4,311	1,227	2024 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.
4,292	3,259	221,265	169,582	174,260	16,673	156,366	44,788	136,760	15,291	4,315	1,221	Feb.
4,267	3,238	220,682	169,039	173,642	16,539	155,885	45,470	136,246	15,340	4,299	1,218	Mar.
4,259	3,226	220,586	168,693	172,423	16,560	154,657	46,208	135,239	15,101	4,317	1,206	Apr.
4,263	3,206	221,392	168,460	171,055	16,406	153,439	47,071	134,166	15,092	4,181	1,210	May
4,265	3,187	223,231	168,207	170,502	16,298	153,042	47,903	133,777	15,102	4,163	1,162	June
Changes *												
− 245	− 479	− 7,059	− 17,057	+ 24,269	+ 976	+ 23,132	+ 8,935	+ 22,263	+ 992	− 123	+ 161	2024
+ 11	+ 9	+ 1,220	+ 1,375	− 2,953	+ 117	− 3,026	+ 541	− 3,032	− 16	+ 22	− 44	2024 Dec.
− 23	− 12	− 683	− 575	− 679	+ 61	− 735	+ 750	− 678	− 22	− 35	− 5	2025 Jan.
− 26	− 23	− 686	− 440	− 584	+ 75	− 658	+ 839	− 744	+ 47	+ 39	− 1	Feb.
− 25	− 21	− 583	− 543	− 618	− 134	− 481	+ 682	− 514	+ 49	− 16	− 3	Mar.
− 8	− 12	− 96	− 346	− 1,219	+ 21	− 1,228	+ 738	− 1,007	− 239	+ 18	− 12	Apr.
+ 4	− 20	+ 806	− 233	− 1,368	− 154	− 1,218	+ 863	− 1,073	− 9	− 136	+ 4	May
+ 2	− 19	+ 1,839	− 253	− 553	− 108	− 397	+ 832	− 389	+ 10	− 18	− 48	June
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
1,902	1,045	40,442	8,570	3,603	−	3,603	3,603	1	3,592	10	−	2024 Dec.
1,893	1,035	40,757	8,434	3,569	−	3,569	3,569	−	3,559	10	−	2025 Jan.
1,887	1,026	40,720	8,334	3,532	−	3,532	3,532	−	3,522	10	−	Feb.
1,880	1,019	40,780	8,243	3,544	−	3,544	3,544	−	3,544	−	−	Mar.
1,882	1,013	41,055	8,165	3,381	−	3,381	3,381	−	3,381	−	−	Apr.
1,888	998	42,191	8,103	3,399	−	3,399	3,399	−	3,399	−	−	May
1,901	989	44,314	8,019	3,399	−	3,399	3,399	−	3,399	−	−	June
Changes *												
+ 36	− 203	+ 6,580	− 3,223	− 382	± 0	− 382	+ 13	− 2	− 385	+ 5	± 0	2024
+ 2	− 6	+ 97	− 98	− 50	−	− 50	− 50	−	− 50	−	−	2024 Dec.
− 9	− 10	+ 315	− 136	− 34	−	− 34	− 34	− 1	− 33	−	−	2025 Jan.
− 6	− 9	− 37	− 100	− 37	−	− 37	− 37	−	− 37	−	−	Feb.
− 7	− 7	+ 60	− 91	+ 12	−	+ 12	+ 12	−	+ 22	− 10	−	Mar.
+ 2	− 6	+ 275	− 78	− 163	−	− 163	− 163	−	− 163	−	−	Apr.
+ 6	− 15	+ 1,136	− 62	+ 18	−	+ 18	+ 18	−	+ 18	−	−	May
+ 13	− 9	+ 2,123	− 84	−	−	−	−	−	−	−	−	June
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
70	66	2,870	2,423	27,548	191	27,178	5,010	26,157	635	386	179	2024 Dec.
70	66	2,815	2,391	27,155	191	26,790	5,042	25,739	665	386	174	2025 Jan.
70	65	2,795	2,370	26,354	291	25,890	5,060	24,812	665	413	173	Feb.
71	66	2,777	2,352	26,164	171	25,822	5,060	24,710	673	439	171	Mar.
71	66	2,758	2,343	26,198	182	25,845	5,085	24,742	672	431	171	Apr.
71	66	2,746	2,339	26,370	193	26,001	5,148	24,914	679	408	176	May
71	66	2,737	2,332	26,412	209	26,026	5,211	24,953	665	408	177	June
Changes *												
− 22	− 21	− 414	− 391	− 9,370	+ 180	− 9,534	− 492	− 9,121	− 97	− 316	− 16	2024
− 3	−	+ 20	+ 41	− 3,015	+ 3	− 3,008	+ 82	− 3,021	+ 17	− 4	− 10	2024 Dec.
−	−	− 55	− 32	− 393	−	− 388	+ 32	− 418	+ 30	−	− 5	2025 Jan.
−	− 1	− 20	− 21	− 801	+ 100	− 900	+ 18	− 927	−	+ 27	− 1	Feb.
+ 1	+ 1	− 18	− 18	− 190	− 120	− 68	−	− 102	+ 8	+ 26	− 2	Mar.
−	−	− 19	− 9	+ 34	+ 11	+ 23	+ 25	+ 32	− 1	− 8	−	Apr.
−	−	− 12	− 4	+ 172	+ 11	+ 156	+ 63	+ 172	+ 7	− 23	+ 5	May
−	−	− 9	− 7	+ 42	+ 16	+ 25	+ 63	+ 39	− 14	−	+ 1	June

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 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
Feb.	190,042	173,712	16,330	186,618	170,599	16,019	1,159	1,048	575	532	385	336
Mar.	188,783	172,548	16,235	185,385	169,460	15,925	1,156	1,044	576	526	370	329
Apr.	187,775	171,639	16,136	184,403	168,572	15,831	1,144	1,035	580	529	363	322
May	186,921	170,865	16,056	183,579	167,818	15,761	1,134	1,026	572	522	353	323
June	186,035	170,145	15,890	182,743	167,143	15,600	1,120	1,013	569	520	334	304
												Changes *
2024	– 25,745	– 25,277	– 468	– 24,924	– 24,520	– 404	– 278	– 258	– 116	– 114	– 239	– 210
2024 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
Feb.	– 1,354	– 1,046	– 308	– 1,317	– 1,044	– 273	– 18	– 9	– 23	– 21	+ 13	+ 34
Mar.	– 1,259	– 1,164	– 95	– 1,233	– 1,139	– 94	– 3	– 4	+ 1	– 6	– 15	– 7
Apr.	– 1,008	– 909	– 99	– 982	– 888	– 94	– 12	– 9	+ 4	+ 3	– 7	– 7
May	– 854	– 774	– 80	– 824	– 754	– 70	– 10	– 9	– 8	– 7	– 10	+ 1
June	– 886	– 720	– 166	– 836	– 675	– 161	– 14	– 13	– 3	– 2	– 19	– 19
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 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
Feb.	127,713	118,733	8,980	122,941	114,313	8,628	1,316	1,105	2,358	2,289	126	113
Mar.	127,244	118,413	8,831	122,475	113,988	8,487	1,304	1,094	2,371	2,304	128	117
Apr.	126,968	118,158	8,810	122,204	113,733	8,471	1,280	1,069	2,389	2,325	128	119
May	126,907	118,140	8,767	122,142	113,701	8,441	1,269	1,068	2,400	2,336	128	122
June	126,873	118,072	8,801	122,104	113,629	8,475	1,257	1,060	2,414	2,348	127	121
												Changes *
2024	– 11,941	– 11,987	+ 46	– 11,378	– 11,570	+ 192	– 363	– 290	– 116	– 58	– 17	+ 7
2024 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
Feb.	– 332	– 278	– 54	– 319	– 283	– 36	– 10	– 8	+ 5	+ 19	+ 2	–
Mar.	– 469	– 450	– 19	– 466	– 455	– 11	– 12	– 11	+ 13	+ 15	+ 2	+ 4
Apr.	– 276	– 255	– 21	– 271	– 255	– 16	– 24	– 25	+ 18	+ 21	–	+ 2
May	– 61	– 18	– 43	– 62	– 32	– 30	– 11	– 1	+ 11	+ 11	–	+ 3
June	– 34	– 68	+ 34	– 38	– 72	+ 34	– 12	– 8	+ 14	+ 12	– 1	– 1
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 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
Feb.	4,801	4,777	24	4,666	4,643	23	40	39	22	22	15	15
Mar.	4,766	4,742	24	4,638	4,615	23	38	37	21	21	15	15
Apr.	4,744	4,720	24	4,616	4,593	23	38	37	21	21	15	15
May	4,714	4,690	24	4,587	4,564	23	38	37	21	21	15	15
June	4,677	4,653	24	4,561	4,538	23	37	36	21	21	5	5
												Changes *
2024	– 302	– 296	– 6	– 286	– 281	– 5	– 9	– 8	– 4	– 4	+ 1	+ 1
2024 Dec.	+ 44	+ 44	–	+ 45	+ 45	–	– 1	– 1	–	–	–	–
2025 Jan.	+ 1	+ 1	–	+ 1	+ 1	–	–	–	–	–	–	–
Feb.	– 7	– 6	– 1	– 6	– 5	– 1	+ 1	+ 1	– 1	– 1	–	–
Mar.	– 35	– 35	–	– 28	– 28	–	– 2	– 2	– 1	– 1	–	–
Apr.	– 22	– 22	–	– 22	– 22	–	–	–	–	–	–	–
May	– 30	– 30	–	– 29	– 29	–	–	–	–	–	–	–
June	– 37	– 37	–	– 26	– 26	–	– 1	– 1	–	–	– 10	– 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** 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
1,330	1,206	105,805	92,983	111,524	13,648	97,086	24,752	85,852	8,036	3,198	790	2024 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.
1,305	1,197	104,135	92,928	112,366	13,623	97,940	25,947	86,693	8,081	3,166	803	Feb.
1,296	1,189	103,582	92,433	112,003	13,613	97,589	26,432	86,361	8,071	3,157	801	Mar.
1,285	1,181	103,126	92,052	111,085	13,606	96,685	27,116	85,500	8,007	3,178	794	Apr.
1,283	1,176	102,631	91,667	109,843	13,501	95,548	27,727	84,502	7,976	3,070	794	May
1,269	1,165	102,162	91,329	109,423	13,375	95,261	28,303	84,244	7,985	3,032	787	June
Changes *												
− 188	− 175	− 11,125	− 10,983	+ 27,017	+ 281	+ 26,595	+ 7,041	+ 25,474	+ 1,032	+ 89	+ 141	2024
+ 2	+ 4	+ 280	+ 324	+ 89	+ 3	+ 118	+ 363	+ 93	+ 6	+ 19	− 32	2024 Dec.
− 16	− 8	− 759	− 421	+ 318	− 1	+ 310	+ 572	+ 362	− 21	− 31	+ 9	2025 Jan.
− 9	− 6	− 761	− 484	+ 524	− 24	+ 544	+ 623	+ 479	+ 66	− 1	+ 4	Feb.
− 9	− 8	− 553	− 495	− 363	− 10	− 351	+ 485	− 332	− 10	− 9	− 2	Mar.
− 11	− 8	− 456	− 381	− 918	− 7	− 904	+ 684	− 861	− 64	+ 21	− 7	Apr.
− 2	− 5	− 495	− 385	− 1,242	− 105	− 1,137	+ 611	− 998	− 31	− 108	−	May
− 14	− 11	− 469	− 338	− 420	− 126	− 287	+ 576	− 258	+ 9	− 38	− 7	June
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
980	913	70,768	62,873	29,398	2,620	26,548	8,745	23,438	2,500	610	230	2024 Dec.
982	919	70,578	62,881	29,318	2,685	26,407	8,887	23,280	2,519	608	226	2025 Jan.
972	913	70,714	63,050	29,360	2,685	26,452	9,079	23,285	2,552	615	223	Feb.
966	910	70,655	63,124	29,263	2,682	26,359	9,239	23,191	2,576	592	222	Mar.
967	912	70,768	63,255	29,046	2,699	26,130	9,407	22,973	2,565	592	217	Apr.
968	913	70,963	63,491	28,699	2,639	25,845	9,555	22,705	2,551	589	215	May
971	914	71,172	63,682	28,498	2,641	25,687	9,721	22,522	2,556	609	170	June
Changes *												
− 67	− 76	− 2,099	− 2,459	+ 5,994	+ 528	+ 5,436	+ 1,869	+ 5,021	+ 382	+ 33	+ 30	2024
+ 10	+ 11	+ 779	+ 1,064	+ 116	+ 111	+ 2	+ 138	− 26	+ 20	+ 8	+ 3	2024 Dec.
+ 2	+ 6	− 190	+ 8	− 80	+ 65	− 141	+ 142	− 158	+ 19	− 2	− 4	2025 Jan.
− 10	− 6	+ 136	+ 169	+ 42	−	+ 45	+ 192	+ 5	+ 33	+ 7	− 3	Feb.
− 6	− 3	− 59	+ 74	− 97	− 3	− 93	+ 160	− 94	+ 24	− 23	− 1	Mar.
+ 1	+ 2	+ 113	+ 131	− 217	+ 17	− 229	+ 168	− 218	− 11	−	− 5	Apr.
+ 1	+ 1	+ 195	+ 236	− 347	− 60	− 285	+ 148	− 268	− 14	− 3	− 2	May
+ 3	+ 1	+ 209	+ 191	− 201	+ 2	− 158	+ 166	− 183	+ 5	+ 20	− 45	June
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	2,899	2,898	3,450	78	3,344	1,089	2,734	503	107	28	2024 Dec.
59	59	2,905	2,904	2,960	75	2,862	1,127	2,271	486	105	23	2025 Jan.
58	58	2,901	2,900	2,648	74	2,552	1,170	1,970	471	111	22	Feb.
54	54	2,888	2,887	2,668	73	2,571	1,195	1,984	476	111	24	Mar.
54	54	2,879	2,878	2,713	73	2,616	1,219	2,024	476	116	24	Apr.
53	53	2,861	2,860	2,744	73	2,646	1,242	2,045	487	114	25	May
53	53	2,846	2,845	2,770	73	2,669	1,269	2,058	497	114	28	June
Changes *												
− 4	− 4	− 1	− 1	+ 1,010	− 13	+ 1,017	+ 504	+ 891	+ 60	+ 66	+ 6	2024
−	−	+ 44	+ 44	− 93	−	− 88	+ 8	− 78	− 9	− 1	− 5	2024 Dec.
−	−	+ 6	+ 6	− 490	− 3	− 482	+ 38	− 463	− 17	− 2	− 5	2025 Jan.
− 1	− 1	− 4	− 4	− 312	− 1	− 310	+ 43	− 301	− 15	+ 6	− 1	Feb.
− 4	− 4	− 13	− 13	+ 20	− 1	+ 19	+ 25	+ 14	+ 5	−	+ 2	Mar.
−	−	− 9	− 9	+ 45	−	+ 45	+ 24	+ 40	−	+ 5	−	Apr.
− 1	− 1	− 18	− 18	+ 31	−	+ 30	+ 23	+ 21	+ 11	− 2	+ 1	May
−	−	− 15	− 15	+ 26	−	+ 23	+ 27	+ 13	+ 10	−	+ 3	June

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
2025 Mar.	1,431,419	102,001	22,700	321,746	140,778	1,290,641	39,450	1,251,191
Apr.	1,403,739	100,917	23,632	300,997	121,175	1,282,564	38,090	1,244,474
May	1,420,881	102,171	23,427	315,659	124,674	1,296,207	38,556	1,257,651
June	1,419,082	104,175	25,251	307,792	130,449	1,288,633	38,267	1,250,366
								Changes *
2024	+ 34,825	+ 11,861	+ 990	+ 5,339	– 2,073	+ 36,898	– 495	+ 37,393
2025 Mar.	+ 5,894	+ 1,715	+ 3,291	+ 1,361	+ 16,248	– 10,354	– 3,419	– 6,935
Apr.	– 27,680	– 1,084	+ 932	– 20,749	– 19,603	– 8,077	– 1,360	– 6,717
May	+ 17,142	+ 1,204	– 485	+ 14,662	+ 3,499	+ 13,643	+ 466	+ 13,177
June	– 1,799	+ 2,004	+ 1,824	– 7,867	+ 5,775	– 7,574	– 289	– 7,285
	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
2025 Mar.	240,724	29,593	12,990	36,347	16,912	223,812	4,249	219,563
Apr.	239,770	30,023	13,873	34,950	17,789	221,981	4,187	217,794
May	239,546	30,180	13,236	35,765	16,247	223,299	4,067	219,232
June	247,089	32,461	15,142	34,721	17,923	229,166	4,035	225,131
								Changes *
2024	+ 18,803	+ 8,268	– 34	+ 9,446	+ 624	+ 18,179	– 781	+ 18,960
2025 Mar.	+ 2,897	+ 1,928	+ 3,304	+ 300	+ 4,552	– 1,655	– 818	– 837
Apr.	– 954	+ 430	+ 883	– 1,397	+ 877	– 1,831	– 62	– 1,769
May	– 224	+ 157	– 917	+ 815	– 1,542	+ 1,318	– 120	+ 1,438
June	+ 7,543	+ 2,281	+ 1,906	– 1,044	+ 1,676	+ 5,867	– 32	+ 5,899
	Landesbanken							**End of year or month ***
2024	228,459	23,748	5,233	12,259	23,249	205,210	12,772	192,438
2025 Mar.	233,634	25,031	5,181	13,001	25,724	207,910	11,653	196,257
Apr.	230,351	25,036	5,203	12,344	21,720	208,631	11,603	197,028
May	229,062	24,890	5,255	10,613	19,626	209,436	11,791	197,645
June	230,217	24,538	5,317	11,262	20,409	209,808	12,264	197,544
								Changes *
2024	+ 16,668	+ 2,300	+ 815	+ 7,020	+ 9,366	+ 7,302	– 1,655	+ 8,957
2025 Mar.	– 5	– 1	+ 37	– 625	– 1,023	+ 1,018	– 545	+ 1,563
Apr.	– 3,283	+ 5	+ 22	– 657	– 4,004	+ 721	– 50	+ 771
May	– 1,289	– 146	+ 52	– 1,731	– 2,094	+ 805	+ 188	+ 617
June	+ 1,155	– 352	+ 62	+ 649	+ 783	+ 372	+ 473	– 101
	Savings banks							**End of year or month ***
2024	22,659	2,638	43	–	162	22,497	1,448	21,049
2025 Mar.	23,678	2,651	42	–	39	23,639	1,258	22,381
Apr.	23,699	2,651	41	–	57	23,642	1,113	22,529
May	24,840	2,848	41	–	29	24,811	1,066	23,745
June	24,851	2,848	40	–	29	24,822	975	23,847
								Changes *
2024	+ 1,101	– 365	– 10	–	+ 24	+ 1,077	– 585	+ 1,662
2025 Mar.	+ 58	+ 39	–	–	– 1	+ 59	– 22	+ 81
Apr.	+ 21	–	– 1	–	+ 18	+ 3	– 145	+ 148
May	+ 1,141	+ 147	–	–	– 28	+ 1,169	– 47	+ 1,216
June	+ 11	–	– 1	–	–	+ 11	– 91	+ 102

***** 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
2025 Mar.	8,130	999	–	–	1,693	6,437	154	6,283
Apr.	8,127	1,014	–	–	1,694	6,433	151	6,282
May	7,741	989	–	–	1,318	6,423	154	6,269
June	7,717	987	–	–	1,318	6,399	127	6,272
								Changes *
2024	– 173	– 1,779	–	–	+ 1,588	– 1,761	+ 59	– 1,820
2025 Mar.	– 64	– 25	–	–	+ 7	– 71	– 21	– 50
Apr.	– 3	+ 15	–	–	+ 1	– 4	– 3	– 1
May	– 386	– 25	–	–	– 376	– 10	+ 3	– 13
June	– 24	– 2	–	–	–	– 24	– 27	+ 3
	Mortgage banks							**End of year or month ***
2024	107,565	5,491	697	9,463	823	106,742	2,621	104,121
2025 Mar.	107,597	5,096	754	8,542	916	106,681	2,701	103,980
Apr.	108,193	4,773	783	8,482	945	107,248	2,442	104,806
May	108,017	4,625	798	8,430	960	107,057	2,192	104,865
June	107,080	4,522	702	8,238	834	106,246	2,186	104,060
								Changes *
2024	– 1,743	+ 1,717	– 207	– 2,514	– 1,406	– 337	+ 310	– 647
2025 Mar.	– 791	– 225	+ 49	+ 6	+ 51	– 842	– 257	– 585
Apr.	+ 596	– 323	+ 29	– 60	+ 29	+ 567	– 259	+ 826
May	– 176	– 148	+ 15	– 52	+ 15	– 191	– 250	+ 59
June	– 937	– 103	– 96	– 192	– 126	– 811	– 6	– 805
	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
2025 Mar.	809,587	38,611	3,733	263,856	95,494	714,093	19,435	694,658
Apr.	785,530	37,400	3,732	245,221	78,970	706,560	18,594	687,966
May	802,980	38,619	4,097	260,851	86,494	716,486	19,286	697,200
June	792,934	38,799	4,050	253,571	89,936	702,998	18,680	684,318
								Changes *
2024	– 753	+ 1,720	+ 426	– 8,613	– 12,269	+ 11,516	+ 2,157	+ 9,359
2025 Mar.	+ 3,799	– 1	– 99	+ 1,680	+ 12,662	– 8,863	– 1,756	– 7,107
Apr.	– 24,057	– 1,211	– 1	– 18,635	– 16,524	– 7,533	– 841	– 6,692
May	+ 17,450	+ 1,219	+ 365	+ 15,630	+ 7,524	+ 9,926	+ 692	+ 9,234
June	– 10,046	+ 180	– 47	– 7,280	+ 3,442	– 13,488	– 606	– 12,882

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
2025 Feb.	90,575	55,519	2,887	7,547	14,711	9,911	106,766	77,927	2,880	5,301	9,026	11,632
Mar.	86,184	52,461	2,773	7,079	14,006	9,865	109,915	77,899	2,742	6,060	11,515	11,699
Apr.	90,278	56,324	2,756	7,044	13,981	10,173	112,010	79,457	2,978	6,192	11,754	11,629
May	85,303	50,862	3,130	7,603	14,114	9,594	112,439	80,041	2,657	5,887	11,954	11,900
June	85,448	51,109	2,814	7,496	13,624	10,405	109,456	76,443	2,992	6,154	11,829	12,038
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
2025 Feb.	31,472	20,842	1,305	3,819	3,691	1,815	81,236	58,158	2,755	3,638	6,934	9,751
Mar.	30,639	20,684	1,181	3,541	3,365	1,868	80,995	57,626	2,581	4,181	6,843	9,764
Apr.	29,530	19,189	1,196	3,598	3,389	2,158	81,693	56,968	2,863	4,539	7,355	9,968
May	29,384	18,991	1,404	3,759	3,528	1,702	79,198	55,321	2,461	4,153	7,235	10,028
June	29,802	19,235	1,128	3,613	3,406	2,420	77,761	53,511	2,825	4,500	6,780	10,145
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
2025 Feb.	28,490	13,694	1,073	2,571	5,322	5,830	30,519	22,399	492	1,287	2,306	4,035
Mar.	27,971	13,556	978	2,261	5,038	6,138	35,016	24,020	649	1,490	4,915	3,942
Apr.	27,569	13,073	971	2,134	5,035	6,356	37,047	26,037	534	1,328	5,044	4,104
May	27,331	12,650	1,113	2,568	5,009	5,991	39,760	28,648	553	1,258	5,354	3,947
June	27,325	12,418	1,097	2,537	4,982	6,291	38,034	26,518	861	1,286	5,366	4,003
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
2025 Feb.	13,111	10,586	45	683	717	1,080	18,598	12,705	399	689	2,391	2,414
Mar.	11,281	9,409	69	574	442	787	18,114	12,302	278	819	2,281	2,434
Apr.	16,479	14,562	47	601	555	714	17,725	12,198	161	768	2,299	2,299
May	12,047	9,576	202	732	712	825	17,531	11,563	288	808	2,341	2,531
June	12,305	10,093	54	665	571	922	16,001	10,361	258	750	2,300	2,332
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
2025 Feb.	9,233	4,797	701	1,448	1,766	521	14,470	9,955	552	1,019	1,043	1,901
Mar.	8,771	4,548	679	1,424	1,686	434	14,681	10,080	426	958	1,162	2,055
Apr.	8,973	4,776	691	1,413	1,621	472	14,766	9,845	627	1,137	1,230	1,927
May	8,657	4,573	681	1,400	1,599	404	14,101	9,703	415	903	1,179	1,901
June	8,817	4,786	646	1,381	1,593	411	14,443	9,997	470	955	1,110	1,911
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
2025 Feb.	39,741	26,442	1,068	2,845	6,906	2,480	43,179	32,868	1,437	2,306	3,286	3,282
Mar.	38,161	24,948	1,047	2,820	6,840	2,506	42,104	31,497	1,389	2,793	3,157	3,268
Apr.	37,257	23,913	1,047	2,896	6,770	2,631	42,472	31,377	1,656	2,959	3,181	3,299
May	37,268	24,063	1,134	2,903	6,794	2,374	41,047	30,127	1,401	2,918	3,080	3,521
June	37,001	23,812	1,017	2,913	6,478	2,781	40,978	29,567	1,403	3,163	3,053	3,792

* 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 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.	68,808,474	59,482,791	31,774,091	27,655,468	53,232	5,451,605	332,979	130,953	380,961	79,615	2,949,570	28,385,983
Feb.	73,472,778	64,100,189	32,423,295	31,623,706	53,188	5,504,979	333,999	131,501	376,683	78,140	2,947,287	32,354,615
Mar.	66,618,510	57,177,328	32,329,289	24,795,950	52,089	5,560,773	335,237	132,533	374,955	85,137	2,952,547	25,510,171
Apr.	70,308,908	60,701,656	33,861,560	26,790,327	49,769	5,704,509	337,757	133,989	374,524	84,587	2,971,886	27,533,537
May	73,090,517	63,405,760	33,921,770	29,433,815	50,175	5,776,642	338,387	135,268	370,545	84,963	2,978,952	30,184,973
June	66,965,226	57,638,924	31,723,615	25,866,272	49,037	5,409,058	337,761	135,017	371,587	84,797	2,988,082	26,639,477
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 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
Feb.	2,481,958	2,379,417	.	767,936	.	56,701	1,677	–	5,159	–	39,004	763,674
Mar.	2,285,618	2,185,107	.	767,167	.	55,294	1,606	–	5,271	–	38,340	762,500
Apr.	2,234,407	2,134,407	.	760,136	.	53,947	1,788	–	5,121	–	39,144	755,173
May	2,210,538	2,111,593	.	745,582	.	53,406	1,601	–	4,836	–	39,102	739,992
June	2,163,553	2,066,560	.	739,510	.	51,998	1,728	–	4,626	–	38,641	733,902
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 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
Feb.	3,785,648	3,556,866	.	1,415,548	.	30,446	166	191	3,717	–	194,262	1,789,094
Mar.	3,763,259	3,538,850	.	1,403,786	.	31,080	161	191	3,679	–	189,298	1,773,569
Apr.	3,740,277	3,519,388	.	1,404,527	.	30,965	153	190	3,644	–	185,937	1,767,336
May	3,890,631	3,671,347	.	1,512,970	.	30,620	153	190	3,653	–	184,668	1,881,089
June	3,894,179	3,682,645	.	1,544,312	.	30,510	149	190	3,595	–	177,090	1,909,178

***** 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 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	11,956	14,884	– 2,928	280	407,674
Feb.	407,674	11,169	13,513	– 2,344	203	405,533
Mar.	405,533	11,075	13,590	– 2,515	183	403,201
Apr.	403,201	11,148	12,747	– 1,599	173	401,775
May	401,775	11,518	11,952	– 434	172	401,513
June	401,513	11,962	11,489	+ 473	163	402,149
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 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
Feb.	83,629	3,104	3,654	– 550	91	83,170
Mar.	83,170	3,326	3,983	– 657	80	82,593
Apr.	82,593	3,209	3,396	– 187	63	82,469
May	82,469	3,757	3,151	+ 606	71	83,146
June	83,146	4,719	3,201	+ 1,518	67	84,731
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 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
Feb.	76,314	2,818	3,384	– 566	91	75,839
Mar.	75,839	2,944	3,430	– 486	79	75,432
Apr.	75,432	2,904	3,133	– 229	62	75,265
May	75,265	3,508	2,849	+ 659	71	75,995
June	75,995	4,431	2,857	+ 1,574	67	77,636
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 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
Feb.	7,111	286	259	+ 27	–	7,138
Mar.	7,138	382	545	– 163	1	6,976
Apr.	6,976	305	259	+ 46	1	7,023
May	7,023	247	294	– 47	–	6,976
June	6,976	288	336	– 48	–	6,928

***** 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 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	4,276	5,912	– 1,636	127	191,396
Feb.	191,396	3,818	5,262	– 1,444	90	190,042
Mar.	190,042	3,760	5,099	– 1,339	80	188,783
Apr.	188,783	3,721	4,809	– 1,088	80	187,775
May	187,775	3,709	4,643	– 934	80	186,921
June	186,921	3,453	4,417	– 964	78	186,035
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 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
Feb.	128,045	4,121	4,474	– 353	21	127,713
Mar.	127,713	3,900	4,392	– 492	23	127,244
Apr.	127,244	4,130	4,435	– 305	29	126,968
May	126,968	3,967	4,048	– 81	20	126,907
June	126,907	3,716	3,768	– 52	18	126,873
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 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
Feb.	4,604	126	123	+ 3	1	4,608
Mar.	4,608	89	116	– 27	–	4,581
Apr.	4,581	88	107	– 19	1	4,563
May	4,563	85	110	– 25	1	4,539
June	4,539	74	103	– 29	–	4,510

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]	
					Balances and loans					Loans					
				Total	Total	German banks	Foreign banks	Money market paper, securities [2] [3]	Total	Total	to German non-banks	to foreign non-banks	Money market paper, securities [2]	Total	of which: trading portfolio derivatives
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
All foreign branches [9]															**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] [9]															**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. **2** Treasury bills, Treasury discount paper and other money market paper, bonds and debt

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** [9]		
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 9]		
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.

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. **9** The collection of data regarding foreign branches matured in 12/2024.

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 [9]															**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 [9]															**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 9]															**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. **2** Treasury bills, Treasury discount paper and other money market paper, bonds and debt

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** [9]			
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** [9]			
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 9]			
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.

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. **9** The collection of data regarding foreign branches matured in 12/2024.

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 [7]															**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 [7]															**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 [7]															**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. **2** Treasury bills, Treasury discount paper and other money market paper, bonds and

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

Deposits and borrowing [4]									Money market paper and debt securities outstanding [5]	Working capital	Other liabilities		
	from banks (MFIs)			from non-banks (non-MFIs)									
					German non-banks								
Total	Total	German banks	Foreign banks	Total	Total	Short- term	Medium and long- term	Foreign non-banks			Total	of which: trading portfolio derivatives	
16	17	18	18	20	21	22	23	24	25	26	27	28	Period
End of year or month *									**of which: in the United Kingdom** [7]				
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** [7]				
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** [7]				
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.

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** The collection of data regarding foreign branches matured in 12/2024.

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 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
Feb.	23,305	188,012	19,416	168,596	21,070	18,505	130,293	2,455	127,444	36,649	7,023	1,501	36,149
Mar.	22,869	188,311	19,436	168,875	21,462	18,842	130,048	2,430	127,199	36,801	7,028	1,505	36,256
Apr.	21,850	188,588	19,453	169,135	21,943	19,267	129,717	2,390	126,867	36,928	7,094	1,505	36,162
May	22,231	188,964	19,514	169,450	22,258	19,527	129,612	2,375	126,769	37,094	7,150	1,513	36,501
June	22,059	189,411	19,549	169,862	22,765	19,965	129,442	2,362	126,615	37,204	7,178	1,523	36,531
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 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
Feb.	10,573	148,705	14,288	134,417	13,862	12,306	101,617	2,145	99,095	33,226	3,508	602	18,952
Mar.	10,201	148,872	14,291	134,581	14,076	12,490	101,439	2,127	98,911	33,357	3,489	602	19,145
Apr.	9,272	148,942	14,266	134,676	14,364	12,751	101,103	2,094	98,568	33,475	3,536	606	19,155
May	9,697	149,131	14,294	134,837	14,500	12,869	101,005	2,084	98,474	33,626	3,543	603	19,512
June	9,577	149,381	14,297	135,084	14,800	13,137	100,861	2,077	98,343	33,720	3,536	604	19,550
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 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
Feb.	12,732	39,307	5,128	34,179	7,208	6,199	28,676	310	28,349	3,423	3,515	899	17,197
Mar.	12,668	39,439	5,145	34,294	7,386	6,352	28,609	303	28,288	3,444	3,539	903	17,111
Apr.	12,578	39,646	5,187	34,459	7,579	6,516	28,614	296	28,299	3,453	3,558	899	17,007
May	12,534	39,833	5,220	34,613	7,758	6,658	28,607	291	28,295	3,468	3,607	910	16,989
June	12,482	40,030	5,252	34,778	7,965	6,828	28,581	285	28,272	3,484	3,642	919	16,981

***** 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 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
Feb.	37,047	21,658	705	178,149	175,193	2,956	14,824	1,522	8,069	13	260,250	20,794	968,666
Mar.	37,861	21,703	686	177,706	174,752	2,954	14,704	1,514	8,069	13	260,237	20,714	968,447
Apr.	37,816	21,728	660	177,176	174,213	2,963	14,581	1,502	8,069	13	260,205	20,633	968,159
May	38,195	21,708	637	177,066	174,099	2,967	14,667	1,498	8,695	13	261,367	20,567	968,524
June	38,690	21,759	616	176,754	173,787	2,967	14,296	1,493	9,194	13	261,672	20,502	968,478
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 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
Feb.	34,006	20,870	191	113,778	112,617	1,161	14,526	1,157	8,069	8	185,229	13,360	639,136
Mar.	34,732	20,911	184	113,454	112,302	1,152	14,397	1,150	8,069	8	185,218	13,306	638,840
Apr.	34,542	20,936	165	113,079	111,926	1,153	14,285	1,145	8,069	8	185,185	13,257	638,570
May	34,705	20,906	148	113,021	111,864	1,157	14,368	1,142	8,695	8	186,168	13,221	638,843
June	34,876	20,947	143	112,899	111,743	1,156	13,995	1,137	9,194	8	186,285	13,186	638,953
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 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
Feb.	3,041	788	514	64,371	62,576	1,795	298	365	–	5	75,021	7,434	329,530
Mar.	3,129	792	502	64,252	62,450	1,802	307	364	–	5	75,019	7,408	329,607
Apr.	3,274	792	495	64,097	62,287	1,810	296	357	–	5	75,020	7,376	329,589
May	3,490	802	489	64,045	62,235	1,810	299	356	–	5	75,199	7,346	329,681
June	3,814	812	473	63,855	62,044	1,811	301	356	–	5	75,387	7,316	329,525

* 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										
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
2024	19,238	3,530	2,187	1,076	267	144	7,137	14	7,060	38
Credit institutions *										
2022	1,458	247	3	142	102	6	362	1	735	8
2023	1,403	242	3	137	102	6	354	1	696	7
2024	1,368	238	3	133	102	6	349	1	671	7
Branches in Germany										
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
2024	17,870	3,292	2,184	943	165	138	6,788	13	6,389	31
for information only: Foreign branches of German banks 1										
2022	251	211	88	123	–	22	–	4	4	6
2023	257	214	85	129	–	24	–	4	4	6
2024	271	229	85	144	–	23	–	4	4	6
for information only: Foreign subsidiaries of German banks 2										
2022	77	68	60	8	–	3	–	4	–	–
2023	76	67	58	9	–	3	–	4	–	–
2024	73	65	58	7	–	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										
2022	26	1,223	772	451	76	61	15	–	936	119
2023	27	1,200	752	448	76	60	15	1	937	117
2024	24	1,215	730	485	76	60	15	1	...	...
Credit institutions *										
2022	19	18	10	8	62	47	15	–	35	28
2023	20	14	9	5	63	47	15	1	36	26
2024	20	13	8	5	63	47	15	1	33	25
Branches in Germany										
2022	7	1,205	762	443	14	14	–	–	901	91
2023	7	1,186	743	443	13	13	–	–	901	91
2024	4	1,202	722	480	13	13	–	–	...	...
for information only: Foreign branches of German banks 1										
2022	1	3	3	–	–	–	–	–	.	.
2023	2	3	3	–	–	–	–	–	–	–
2024	2	3	3	–	–	–	–	–	–	–
for information only: Foreign subsidiaries of German banks 2										
2022	1	1	1	–	–	–	–	–	.	.
2023	1	1	1	–	–	–	–	–	–	–
2024	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											
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	1,386	213
2024	234	3	124	107	6	349	721	7	18	28	1,363	210
	Business volume of less than €50 million 2											
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
2024	28	–	6	22	–	–	4	–	–	–	32	73
	Business volume of €50 million or more but less than €100 million 2											
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
2024	11	–	4	7	–	–	24	–	–	–	35	9
	Business volume of €1 billion or more but less than €5 billion 2											
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
2024	15	–	6	9	–	–	107	–	–	–	121	10
	Business volume of €250 million or more but less than €500 million 2											
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
2024	24	–	20	4	–	8	136	2	–	–	170	19
	Business volume of €500 million or more but less than €1 billion 2											
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
2024	23	–	13	10	–	26	144	–	–	1	194	16
	Business volume of €5 billion or more but less than €10 billion 2											
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
2024	73	–	39	34	–	219	252	1	4	8	557	44
	5 Mrd € bis unter 10 Mrd € Geschäftsvolumen 2											
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
2024	23	–	13	10	–	64	34	–	1	8	130	11
	Business volume of more than €10 billion 2											
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	111	25
2024	38	3	23	12	6	32	20	4	13	11	124	28

***** 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 [7]

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]										Other liabilities [1]			
Total	of which: trading portfolio derivatives [4]	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts [5]	Fiduciary liabilities	Value adjust-ments [2]	Provisions for liabilities and charges	Sub-ordinated liabilities [5]	Capital [3]	Total	of which: trading portfolio derivatives [4]	Memo items: Sureties	End of year or month
13	14	15	16	17	18	19	20	21	22	23	24	25	
All categories of banks													
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". **7** The collection of data regarding multi-office banks matured in 12/2024.

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]														
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
2024	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
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
Q4	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 Feb.	2,588,794	1,068,485	799,515	251,328	242,858	17,642	2,018	1,520,309	301,980	474,649	427,070	597,110	244,316	58,051
Mar.	2,619,510	1,100,830	836,205	245,733	236,045	18,892	2,260	1,518,680	298,104	474,275	426,939	604,741	242,955	53,441
Apr.	2,596,614	1,083,917	818,326	248,834	240,494	16,757	2,129	1,512,697	296,896	471,551	424,128	611,082	242,489	46,185
May	2,604,866	1,079,977	810,452	251,560	242,979	17,965	2,301	1,524,889	296,380	472,995	425,819	616,290	245,609	52,223
June	2,651,045	1,116,447	850,727	243,545	234,164	22,175	2,245	1,534,598	290,115	470,963	423,598	633,250	244,291	53,990
	of which: denominated in euro [4]														
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
2024	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
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
Q4	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 Feb.	1,847,320	717,401	547,138	157,099	149,547	13,164	1,543	1,129,919	163,044	330,374	286,808	538,426	232,228	36,172
Mar.	1,859,108	719,914	548,069	157,076	148,459	14,769	1,720	1,139,194	163,275	331,706	288,185	550,488	232,030	31,293
Apr.	1,884,830	738,148	562,436	163,363	155,751	12,349	1,525	1,146,682	166,843	334,888	291,205	559,653	230,907	22,853
May	1,892,062	736,431	555,603	167,302	159,329	13,526	1,514	1,155,631	166,855	335,896	292,510	565,924	235,347	24,526
June	1,926,702	749,871	571,831	159,875	151,579	18,165	1,724	1,176,831	166,904	337,616	293,871	582,804	235,657	27,003
	denominated in US dollar [4]														
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
2024	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
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
Q4	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 Feb.	532,220	264,920	194,170	69,124	68,380	1,626	.	267,300	117,450	84,657	82,377	38,780	5,144	6,102
Mar.	556,746	296,576	231,105	64,512	63,858	959	104	260,170	113,304	83,140	81,029	36,430	4,678	7,742
Apr.	507,278	255,901	194,068	60,989	60,329	844	.	251,377	111,679	77,306	75,260	33,960	5,266	9,831
May	509,516	259,845	199,934	59,126	58,574	785	89	249,671	110,596	75,971	73,833	32,475	4,416	12,009
June	515,840	278,427	219,532	58,048	57,400	847	58	237,413	104,794	73,251	71,159	31,311	3,418	10,064
	Assets and liabilities vis-à-vis industrial countries [5,6]														
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
2024	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
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
Q4	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 Feb.	2,277,611	955,646	739,955	199,792	194,188	15,899	1,658	1,321,965	250,164	403,769	379,185	543,394	239,042	46,400
Mar.	2,315,537	992,398	779,606	194,814	188,266	17,978	1,890	1,323,139	246,843	404,706	380,335	550,651	238,527	43,102
Apr.	2,289,705	967,545	758,531	192,867	187,598	16,147	1,706	1,322,160	247,695	404,006	379,514	555,505	238,339	37,955
May	2,296,393	966,638	754,431	195,061	189,420	17,146	1,707	1,329,755	247,274	404,873	380,396	557,883	242,064	42,716
June	2,344,787	1,004,461	793,785	189,315	183,300	21,361	1,899	1,340,326	242,055	404,043	379,565	574,203	241,139	43,382

***** 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]														
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
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	2024
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
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	Q4
88,519	70,999	11,648	1,557,899	1,252,622	900,816	351,806	322,259	305,277	184,911	103,795	102,921	16,571	86,580	2025 Feb.
88,119	70,666	11,059	1,571,938	1,265,362	906,456	358,906	336,357	306,576	183,110	106,900	106,008	16,566	78,203	Mar.
86,983	69,598	10,805	1,557,516	1,258,899	915,974	342,925	322,349	298,617	175,890	106,260	105,349	16,467	78,937	Apr.
87,001	69,621	9,069	1,525,005	1,220,417	873,080	347,337	325,262	304,588	181,197	106,931	106,038	16,460	80,842	May
86,280	68,752	9,743	1,542,465	1,236,947	885,056	351,891	333,365	305,518	180,479	108,280	107,091	16,759	71,411	June
of which: denominated in euro [4]														
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
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	2024
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
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	Q4
61,903	45,958	8,955	1,100,733	850,091	597,914	252,177	224,518	250,642	138,467	95,631	94,825	16,544	36,706	2025 Feb.
62,432	46,477	7,889	1,110,053	856,856	602,020	254,836	233,969	253,197	140,970	95,687	94,861	16,540	28,246	Mar.
62,445	46,499	7,080	1,115,527	864,516	615,281	249,235	230,296	251,011	138,846	95,723	94,875	16,442	30,975	Apr.
62,430	46,487	6,098	1,090,244	837,047	582,920	254,127	233,564	253,197	140,384	96,379	95,540	16,434	32,686	May
62,504	46,364	6,798	1,096,881	838,786	587,046	251,740	234,603	258,095	143,221	98,140	97,003	16,734	29,281	June
denominated in US dollar [4]														
15,363	.	3,914	251,959	214,178	153,237	60,941	60,133	37,781	30,905	.	6,837	.	42,486	2023
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	2024
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
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	Q4
20,311	18,972	1,732	345,402	301,164	223,585	77,579	76,269	44,238	37,321	6,917	6,885	–	45,687	2025 Feb.
19,554	18,263	2,153	347,716	305,220	222,510	82,710	81,497	42,496	32,505	9,991	9,960	–	44,686	Mar.
18,601	17,374	2,642	321,958	283,491	212,758	70,733	69,529	38,467	29,142	9,325	9,301	–	43,277	Apr.
18,620	17,395	2,133	319,048	276,917	206,658	70,259	69,230	42,131	32,794	9,337	9,313	–	43,378	May
17,993	16,808	2,017	326,409	292,240	213,972	78,268	77,346	34,169	25,238	8,931	8,908	–	35,819	June
Assets and liabilities vis-à-vis industrial countries [5,6]														
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
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	2024
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
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	Q4
78,238	62,422	10,967	1,344,600	1,056,776	747,493	309,283	282,306	287,824	171,769	101,422	101,067	14,633	35,109	2025 Feb.
77,837	62,084	10,498	1,360,875	1,071,547	756,974	314,573	294,605	289,328	170,070	104,632	104,274	14,626	29,132	Mar.
76,999	61,311	10,195	1,351,459	1,069,441	766,753	302,688	284,670	282,018	163,584	103,908	103,497	14,526	31,123	Apr.
77,009	61,325	8,583	1,325,193	1,036,380	729,889	306,491	287,214	288,813	169,691	104,607	104,206	14,515	33,671	May
76,643	60,809	9,248	1,344,623	1,055,113	744,066	311,047	295,642	289,510	168,867	105,874	105,442	14,769	32,741	June

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]														
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
2024	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
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
Q4	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 Feb.	1,340,069	441,415	327,058	102,009	97,315	12,348	1,283	898,654	120,161	282,866	262,026	426,047	179,181	36,213
Mar.	1,355,524	447,791	329,209	103,703	98,182	14,879	1,564	907,733	121,199	285,909	265,129	435,936	179,697	31,318
Apr.	1,356,939	444,904	328,001	104,379	100,090	12,524	1,369	912,035	123,084	286,702	265,887	443,915	179,444	24,996
May	1,359,842	442,201	322,266	106,132	101,475	13,803	1,358	917,641	124,442	287,259	266,487	445,104	182,425	27,512
June	1,386,658	455,312	334,780	102,621	98,056	17,911	1,595	931,346	124,392	288,473	267,625	461,117	183,611	23,833
of which: vis-à-vis the euro area [6]														
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
2024	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
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
Q4	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 Feb.	1,220,389	412,027	308,224	91,827	87,815	11,976	1,010	808,362	115,335	253,205	232,641	374,325	137,884	35,538
Mar.	1,233,415	416,383	309,679	92,628	87,844	14,076	1,193	817,032	116,280	256,102	235,598	383,952	137,922	30,738
Apr.	1,234,834	413,568	308,678	93,198	89,314	11,692	1,000	821,266	118,405	256,778	236,244	391,538	136,642	24,618
May	1,239,896	412,043	304,075	94,932	90,678	13,036	1,065	827,853	119,693	257,154	236,656	393,948	140,500	27,149
June	1,263,587	422,778	313,386	91,923	87,393	17,469	1,302	840,809	119,630	258,322	237,748	409,333	141,472	23,408
Assets and liabilities vis-à-vis emerging market economies and developing countries [6,8]														
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
2024	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
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
Q4	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 Feb.	262,785	112,045	59,450	51,517	48,662	1,078	360	150,740	50,209	69,070	46,241	9,608	4,561	11,651
Mar.	254,283	107,616	56,489	50,721	47,770	406	370	146,667	49,709	67,790	44,991	8,626	3,782	10,339
Apr.	255,677	116,095	59,686	55,953	52,886	456	423	139,582	47,695	65,809	43,044	7,943	3,470	8,230
May	254,043	113,020	55,907	56,488	53,548	625	594	141,023	47,702	66,385	43,856	7,516	2,998	9,507
June	250,440	111,420	56,825	54,219	50,853	376	346	139,020	46,704	65,133	42,487	7,017	2,750	10,608
Memo item: assets and liabilities vis-à-vis offshore banking centres														
2023	122,944	58,707	35,010	.	23,695	.	.	64,237	33,215	22,824	22,762	3,769	1,393	267
2024	143,946	76,590	38,129	38,461	38,461	0	–	67,356	37,716	21,300	21,246	3,744	1,855	247
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
Q4	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 Feb.	149,978	83,591	37,784	45,807	45,756	0	–	66,387	37,339	20,954	20,900	3,451	1,743	318
Mar.	145,385	80,348	35,643	44,705	44,702	0	–	65,037	36,128	21,018	20,666	3,226	1,576	233
Apr.	153,150	90,414	40,561	49,853	49,818	0	–	62,736	34,442	20,405	20,056	3,372	1,822	210
May	150,106	87,661	37,080	50,581	50,581	0	–	62,445	33,706	20,908	20,559	3,306	1,802	209
June	143,717	82,642	35,254	47,436	47,425	– 48	.	61,075	33,220	20,491	20,148	3,050	1,615	219

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]														
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
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	2024
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
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	Q4
33,367	20,067	8,340	762,823	591,118	412,320	178,798	153,175	171,705	82,276	78,503	78,290	10,926	19,128	2025 Feb.
33,371	20,081	8,011	767,790	595,605	419,898	175,707	156,955	172,185	82,792	78,465	78,250	10,928	19,572	Mar.
33,338	20,081	7,617	781,596	610,593	437,263	173,330	156,415	171,003	82,092	78,079	77,808	10,832	20,613	Apr.
33,324	20,069	7,571	773,033	602,075	423,890	178,185	159,894	170,958	81,338	78,800	78,531	10,820	21,848	May
33,531	20,099	8,190	764,286	591,210	418,217	172,993	158,222	173,076	81,613	80,400	80,094	11,063	21,307	June
of which: vis-à-vis the euro area [6]														
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
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	2024
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
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	Q4
29,959	19,793	6,827	700,796	540,672	376,908	163,764	138,165	160,124	71,013	78,232	78,026	10,879	3,525	2025 Feb.
29,960	19,804	6,830	701,214	540,603	379,210	161,393	142,672	160,611	71,543	78,191	77,983	10,877	4,029	Mar.
29,927	19,804	6,391	712,309	552,842	393,500	159,342	142,772	159,467	70,885	77,801	77,542	10,781	2,214	Apr.
29,909	19,788	5,876	702,824	543,385	379,590	163,795	145,906	159,439	70,152	78,518	78,255	10,769	1,913	May
30,116	19,818	6,028	695,533	534,098	374,919	159,179	144,777	161,435	70,302	80,127	79,827	11,006	2,513	June
Assets and liabilites vis-à-vis emerging market economies and developing countries [6,8]														
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
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	2024
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
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	Q4
10,202	8,577	681	205,160	189,012	152,874	36,138	35,590	16,148	13,142	1,068	1,054	1,938	51,471	2025 Feb.
10,203	8,582	561	203,014	187,084	148,824	38,260	37,769	15,930	13,040	950	939	1,940	49,071	Mar.
9,905	8,287	610	198,762	183,445	148,507	34,938	34,377	15,317	12,306	1,070	1,066	1,941	47,814	Apr.
9,913	8,296	486	191,852	177,345	142,258	35,087	34,530	14,507	11,506	1,056	1,055	1,945	47,171	May
9,558	7,943	495	188,618	174,121	140,157	33,964	33,191	14,497	11,612	895	894	1,990	38,670	June
Memo item: assets and liabilities vis-à-vis offshore banking centres														
4,162	3,672	.	62,941	56,042	33,540	22,502	22,501	6,899	6,335	564	564	–	137	2023
4,349	3,883	–	70,565	63,860	44,513	19,347	19,345	6,705	6,292	413	413	–	290	2024
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
4,349	3,883	–	70,565	63,860	44,513	19,347	19,345	6,705	6,292	413	413	–	290	Q4
4,325	3,863	.	74,819	67,101	45,460	21,641	21,586	7,718	7,292	426	426	–	550	2025 Feb.
4,432	3,973	.	76,612	69,453	45,308	24,145	24,143	7,159	6,760	399	399	–	426	Mar.
4,307	3,850	–	73,326	66,325	45,278	21,047	21,020	7,001	6,627	374	374	–	141	Apr.
4,316	3,861	.	72,115	65,113	43,804	21,309	21,306	7,002	6,629	373	373	–	141	May
4,095	3,641	–	72,413	65,529	45,410	20,119	19,901	6,884	6,532	352	352	–	230	June

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

V. External position of banks

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

End of reporting period; € million

Country/group of countries	Claims on non-residents [1]											
				June2025								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
	December 2023	December 2024	May 2025	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	2,604,866	2,651,045	1,926,702	515,840	1,116,447	1,534,598	1,473,658	1,177,387	1,855,350	795,695
Countries in Europe	1,645,399	1,825,805	1,953,500	1,983,784	1,666,163	162,416	842,617	1,141,167	1,115,727	868,057	1,375,206	608,578
EU Member States [5]	1,180,998	1,267,151	1,359,842	1,386,658	1,270,149	67,967	455,312	931,346	677,909	708,749	850,266	536,392
Euro area [5]	1,071,395	1,152,047	1,239,896	1,263,587	1,171,550	65,041	422,778	840,809	605,906	657,681	783,261	480,326
Austria	69,377	70,011	71,019	77,943	75,272	1,116	16,543	61,400	38,079	39,864	42,562	35,381
Belgium	35,045	35,865	41,035	39,634	36,420	2,679	8,559	31,075	13,982	25,652	17,872	21,762
Croatia	4,831	3,002	1,414	1,130	1,118	12	378	752	357	773	516	614
Cyprus	931	1,368	2,061	2,201	1,799	341	830	1,371	705	1,496	2,046	155
Estonia	731	721	818	645	643	2	93	552	.	.	229	416
Finland	23,638	30,306	29,700	31,456	30,692	643	5,257	26,199	17,263	14,193	10,420	21,036
France	316,591	337,472	388,968	400,897	379,523	17,846	174,134	226,763	268,904	131,993	265,768	135,129
Greece	16,549	14,035	14,403	13,610	13,558	51	2,583	11,027	2,458	11,152	12,199	1,411
Ireland	50,541	56,804	59,515	64,330	51,330	8,704	30,119	34,211	13,587	50,743	38,334	25,996
Italy	101,165	116,199	120,317	121,472	114,390	6,108	37,010	84,462	58,341	63,131	72,617	48,855
Latvia	1,172	790	1,078	962	986	.	76	886	8	954	144	818
Lithuania	1,615	1,766	1,982	1,980	1,967	.	318	1,662	.	.	832	1,148
Luxembourg [6]	193,221	203,083	207,227	205,143	179,235	14,166	46,693	158,450	54,799	150,344	129,698	75,445
Malta	1,637	1,645	1,498	1,524	970	540	427	1,097	205	1,319	1,264	260
Netherlands	147,579	165,908	173,795	171,514	160,370	7,547	64,646	106,868	82,243	89,271	123,968	47,546
Portugal	7,499	6,450	7,058	8,448	8,377	38	3,532	4,916	4,870	3,578	4,867	3,581
Slovakia	6,341	8,705	9,305	9,301	7,441	1,708	4,238	5,063	5,779	3,522	4,629	4,672
Slovenia	2,014	1,910	2,266	2,452	2,397	55	519	1,933	339	2,113	869	1,583
Spain	75,535	77,425	84,935	87,218	83,339	3,492	24,694	62,524	42,619	44,599	52,816	34,402
Other EU Member States [5]	109,603	115,104	119,946	123,071	98,599	2,926	32,534	90,537	72,003	51,068	67,005	56,066
Bulgaria	617	828	698	785	772	1	.	.	.	.	353	432
Czechia	12,921	13,094	10,992	11,679	8,485	50	7,854	3,825	6,781	4,898	10,900	779
Denmark	13,563	14,187	16,174	17,068	13,393	345	7,421	9,647	8,829	8,239	11,465	5,603
Hungary	4,896	4,468	5,575	5,332	3,917	300	2,007	3,325	1,732	3,600	4,096	1,236
Poland	25,520	27,811	27,490	28,511	24,242	543	4,643	23,868	9,845	18,666	20,090	8,421
Romania	1,869	1,716	1,737	1,915	1,786	– 22	440	1,475	271	1,644	894	1,021
Sweden	36,640	35,713	36,857	37,407	29,180	1,395	9,921	27,486	24,112	13,295	18,732	18,675
EU institutions	13,577	17,287	20,423	20,374	16,824	314	.	.	.	.	475	19,899
Other European countries [5]	464,401	558,654	593,658	597,126	396,014	94,449	387,305	209,821	437,818	159,308	524,940	72,186
Guernsey	1,103	1,229	1,020	1,073	259	525	179	894	6	1,067	1,060	13
Iceland	557	660	838	833	755	73	27	806	196	637	366	467
Isle of Man	1,222	1,074	1,064	1,051	634	9	17	1,034	.	.	1,042	9
Jersey	7,447	7,825	7,850	7,657	1,516	342	1,637	6,020	1	7,656	7,346	311
Liechtenstein	818	744	1,076	1,048	789	228	266	782	152	896	922	126
Norway	25,559	27,901	26,159	25,874	22,338	1,253	3,198	22,676	20,110	5,764	6,165	19,709
Russian Federation	3,259	1,943	1,341	1,295	1,118	148	152	1,143	287	1,008	1,172	123
Switzerland	46,144	48,339	46,893	46,155	18,909	5,637	21,819	24,336	18,035	28,120	43,512	2,643
Turkey	14,953	18,018	18,683	17,727	14,168	2,905	4,042	13,685	4,411	13,316	17,903	– 176
Ukraine	164	249	244	253	245	8	123	130	.	.	247	6
United Kingdom	361,815	448,977	486,742	492,493	333,630	83,318	355,749	136,744	394,326	98,167	443,559	48,934
Remaining European countries	1,360	1,695	1,748	1,667	1,653	3	96	1,571	259	1,408	1,646	21
Countries in Africa	20,607	21,458	21,190	.	.	6,638	.	.	.	.	.	.
Algeria	36	35	33	.	.	17	.	.	32	.	33	.
Cameroon	140	107	89	80	59	.	2	78	.	.	80	–
Cote d'Ivoire	1,120	1,293	1,417	965	961	.	458	507	5	960	.	.
Egypt	4,108	3,702	3,331	3,336	2,707	616	571	2,765	461	2,875	3,325	11
Ghana	691	652	582	513	453	60	226	287	9	504	513	–
Kenya	463	289	175	173	152	21	22	151	21	152	173	–
Liberia	3,844	3,976	3,964	3,798	2	3,796	10	3,788	–	3,798	3,798	0
Libya	15	23	33	41	10	.	41	–	.	.	41	–
Morocco	1,979	2,474	2,557	2,550	2,548	2	80	2,470	30	2,520	2,547	3
Nigeria	867	678	531	583	295	288	152	431	359	224	583	0
South Africa	1,772	2,270	2,237	2,165	1,073	644	314	1,851	942	1,223	2,055	110
Tunisia	954	899	882	864	861	2	23	841	9	855	.	.
Zimbabwe	90	101	100	99	89	10	98	1	.	.	99	–
Remaining countries in Africa	4,528	4,959	5,259	6,080	4,636	1,126	2,766	3,314	377	5,703	6,071	9

* 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]											
			June2025								
				of which:		broken down by maturity		broken down by sector			
December 2023	December 2024	May 2025	Liabilities total	Euro	US dollar	short-term	long-term [4]	foreign banks [4]	foreign non-banks	Memo item: saving deposits	
13	14	15	16	17	18	19	20	21	22	23	Country/group of countries
1,318,103	1,381,281	1,525,005	1,542,465	1,096,881	326,409	1,236,947	305,518	1,082,294	460,171	4,219	All countries
1,042,439	1,056,548	1,195,838	1,202,533	961,544	145,361	960,069	242,464	849,360	353,173	3,092	Countries in Europe
640,229	673,389	773,033	764,286	638,753	85,310	591,210	173,076	510,893	253,393	2,142	EU Member States [5]
589,870	623,461	702,824	695,533	582,163	78,713	534,098	161,435	456,227	239,306	1,856	Euro area [5]
19,739	22,519	22,494	24,227	21,399	2,311	20,499	3,728	9,783	14,444	212	Austria
36,292	30,247	38,773	37,475	28,330	4,855	30,019	7,456	29,561	7,914	116	Belgium
744	534	627	576	474	43	519	57	280	296	48	Croatia
2,811	3,385	3,019	2,984	1,564	1,304	2,927	57	284	2,700	24	Cyprus
136	139	139	147	130	11	146	1	13	134	1	Estonia
3,882	2,968	3,156	3,312	3,286	26	3,285	27	1,143	2,169	10	Finland
135,262	137,602	163,034	164,437	155,275	6,134	131,715	32,722	136,106	28,331	298	France
4,288	5,912	6,029	6,537	6,258	233	6,386	151	3,574	2,963	494	Greece
73,593	69,553	81,887	68,574	62,408	3,061	65,319	3,255	54,105	14,469	26	Ireland
41,922	38,233	42,598	42,260	38,646	2,827	33,212	9,048	33,251	9,009	143	Italy
220	207	422	444	433	9	442	2	8	436	1	Latvia
301	698	536	444	413	15	437	7	54	390	4	Lithuania
169,211	194,309	205,867	210,215	148,549	43,608	147,176	63,039	120,618	89,597	97	Luxembourg [6]
1,595	1,753	2,163	2,194	1,402	540	2,191	3	224	1,970	2	Malta
64,084	69,048	80,852	81,303	66,706	11,792	55,898	25,405	30,275	51,028	181	Netherlands
1,866	2,653	2,677	2,950	2,685	244	2,931	19	1,574	1,376	36	Portugal
1,581	1,786	1,562	2,700	2,668	10	2,646	54	8	2,692	6	Slovakia
1,129	1,260	1,431	1,504	1,367	95	1,466	38	147	1,357	8	Slovenia
30,807	38,140	45,098	42,733	39,692	1,556	26,367	16,366	34,702	8,031	149	Spain
50,359	49,928	70,209	68,753	56,590	6,597	57,112	11,641	54,666	14,087	286	Other EU Member States [5]
548	1,293	1,159	1,141	1,031	83	1,135	6	748	393	11	Bulgaria
4,147	4,755	13,050	10,269	9,702	219	10,174	95	8,599	1,670	59	Czechia
14,995	15,175	17,588	18,180	15,685	2,268	18,116	64	14,515	3,665	44	Denmark
2,649	2,665	4,089	5,732	4,868	595	5,582	150	4,264	1,468	34	Hungary
4,737	5,354	9,393	11,913	9,086	581	11,744	169	8,210	3,703	62	Poland
954	1,377	2,158	1,758	1,231	415	1,651	107	1,261	497	15	Romania
13,413	12,883	16,581	13,635	9,939	1,383	8,406	5,229	10,944	2,691	61	Sweden
8,916	6,426	6,191	6,125	5,048	1,053	304	5,821	6,125	–	–	EU institutions
402,210	383,159	422,805	438,247	322,791	60,051	368,859	69,388	338,467	99,780	950	Other European countries [5]
1,270	203	360	218	27	118	211	7	47	171	0	Guernsey
102	86	44	58	40	7	58	0	.	.	2	Iceland
150	194	106	356	49	306	.	.	.	.	0	Isle of Man
185	261	599	285	90	89	.	.	7	278	0	Jersey
1,478	1,844	1,601	1,880	1,160	489	1,848	32	1,061	819	4	Liechtenstein
4,644	3,971	3,928	2,729	1,833	830	2,707	22	1,337	1,392	13	Norway
4,305	2,714	2,592	2,521	2,147	145	2,515	6	423	2,098	31	Russian Federation
36,961	39,110	45,628	43,970	28,656	10,714	34,974	8,996	23,474	20,496	641	Switzerland
5,092	4,621	8,520	8,600	7,067	1,462	7,855	745	5,101	3,499	26	Turkey
2,679	3,069	2,607	2,386	1,359	1,000	2,380	6	2,242	144	11	Ukraine
342,649	324,291	354,173	372,436	278,220	44,431	312,900	59,536	302,013	70,423	180	United Kingdom
2,695	2,795	2,647	2,808	2,143	460	2,785	23	2,469	339	42	Remaining European countries
13,200	16,755	18,960	19,555	4,434	14,219	19,501	54	16,328	3,227	131	Countries in Africa
218	276	282	267	102	165	267	0	207	60	4	Algeria
28	30	31	53	52	.	53	0	41	12	0	Cameroon
58	61	55	46	41	.	.	.	44	2	0	Cote d'Ivoire
996	1,516	3,954	4,312	750	3,504	4,306	6	3,698	614	27	Egypt
164	465	382	277	91	180	277	0	254	23	0	Ghana
459	621	705	803	373	361	802	1	773	30	1	Kenya
863	1,025	923	867	81	777	.	.	12	855	0	Liberia
3,645	4,431	4,517	4,332	165	3,616	4,323	9	3,622	710	3	Libya
335	816	746	662	362	281	659	3	615	47	2	Morocco
735	1,689	2,875	2,994	343	2,585	2,994	0	2,955	39	2	Nigeria
2,124	1,684	807	1,138	630	478	1,123	15	735	403	70	South Africa
341	293	215	323	314	2	322	1	244	79	5	Tunisia
34	41	38	31	9	15	.	.	25	6	0	Zimbabwe
3,200	3,807	3,430	3,450	1,121	2,249	3,442	8	3,103	347	17	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]											
				June2025								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
Country/group of countries	December 2023	December 2024	May 2025	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	400,165	412,510	102,597	298,798	190,873	221,637	241,307	171,203	316,856	95,654
Argentina	525	498	450	440	25	414	27	413	25	415	431	9
Bahamas	1,714	1,922	1,538	1,312	404	890	1,300	12	.	.	.	.
Bermuda	3,245	2,741	2,501	2,504	289	1,840	188	2,316	–	2,504	2,466	38
Bolivia, Plurinational State of	8	12	10	11	3	8	10	1	.	.	.	.
Brazil	2,820	3,598	3,202	3,102	1,424	1,608	960	2,142	1,738	1,364	2,791	311
British Virgin Islands	1,277	1,363	1,056	1,053	104	430	193	860	.	.	832	221
Canada	35,868	36,955	39,426	39,031	29,708	3,951	3,845	35,186	24,548	14,483	7,952	31,079
Cayman Islands	56,991	76,147	85,391	81,262	32,533	47,370	50,768	30,494	36,400	44,862	79,038	2,224
Chile	2,144	2,150	2,004	1,910	379	1,529	129	1,781	398	1,512	1,611	299
Columbia	2,358	2,476	2,237	2,112	1,561	551	189	1,923	230	1,882	2,098	14
Cuba	49	45	44	45	45	–	11	34	21	24	.	.
Curacao [7]	88	90	90	80	80	0	1	79	–	80	8	72
Ecuador	295	193	111	80	12	68	68	12	.	.	.	.
Guatemala	266	416	440	420	13	405	282	138	.	.	.	.
Mexico	2,257	4,577	3,988	3,670	887	2,143	886	2,784	1,112	2,558	3,316	354
Panama	1,130	1,290	1,663	1,697	929	720	468	1,229	399	1,298	1,684	13
Paraguay	218	396	339	354	21	331	189	165	243	111	354	–
Peru	1,749	2,075	1,980	1,988	758	1,206	336	1,652	533	1,455	1,953	35
United States of America	251,481	259,392	252,097	269,553	33,274	233,644	130,086	139,467	173,254	96,299	208,641	60,912
Uruguay	358	673	583	566	30	536	5	561	.	.	529	37
Venezuela, Bolivarian Republic	16	16	14	13	8	5	6	7	–	13	.	.
Remaining countries in America	891	1,163	1,001	1,307	110	1,149	926	381	705	602	1,270	37
Countries in Asia	123,737	149,546	148,610	150,291	73,183	40,266	74,441	75,850	93,509	56,782	123,100	27,191
Bahrain	741	650	654	613	86	524	151	462	281	332	613	–
China, People's Republic of [8]	15,337	19,102	14,036	15,991	5,276	2,329	4,876	11,115	6,572	9,419	7,864	8,127
Hong Kong	7,537	7,059	6,711	5,990	1,575	2,383	2,682	3,308	4,161	1,829	5,017	973
India	9,632	12,698	14,018	14,312	6,881	2,853	1,328	12,984	8,096	6,216	11,341	2,971
Indonesia	4,762	5,072	4,857	4,725	3,656	520	509	4,216	578	4,147	4,622	103
Iran	426	460	484	482	466	.	228	254	239	243	.	.
Iraq	810	813	774	774	691	.	9	765	–	774	774	–
Israel	1,293	1,074	1,432	1,476	635	744	1,036	440	630	846	1,348	128
Japan	15,297	23,464	30,819	31,237	16,948	4,925	25,164	6,073	23,685	7,552	27,663	3,574
Jordan	806	884	851	943	881	50	47	896	32	911	943	–
Kazakhstan	142	95	261	267	35	100	67	200	101	166	263	4
Korea, Republic of	5,574	7,851	6,753	6,844	1,984	3,509	2,462	4,382	4,368	2,476	4,015	2,829
Kuwait	1,310	1,585	1,215	1,100	222	862	351	749	421	679	1,100	–
Lebanon	6	2	2	2	2	.	0	2	.	.	.	.
Malaysia	333	320	442	507	311	124	261	246	381	126	342	165
Myanmar	7	3	1	0	0	–	0	0	–	0	0	–
Pakistan	109	104	102	94	49	30	41	53	62	32	.	.
Philippines	992	1,447	1,186	1,187	55	1,018	527	660	346	841	1,121	66
Qatar	2,240	2,933	3,300	3,543	1,254	2,222	1,897	1,646	2,199	1,344	.	.
Saudi Arabia	2,475	3,484	2,879	2,943	635	2,206	760	2,183	692	2,251	2,817	126
Singapore	36,398	38,338	36,389	35,385	22,986	7,560	25,015	10,370	31,615	3,770	31,943	3,442
Sri Lanka	66	98	92	91	5	14	.	.	85	6	.	.
Syria	1	0	0	0	0	–	0	0	–	0	0	–
Taiwan	3,785	6,480	5,288	5,573	1,040	356	1,383	4,190	1,048	4,525	1,515	4,058
Thailand	707	840	851	1,006	377	128	924	82	926	80	996	10
Turkmenistan	203	133	105	96	69	.	.	.	.	.	96	–
United Arab Emirates	4,083	4,839	5,030	5,435	1,681	3,411	1,712	3,723	2,110	3,325	5,228	207
Uzbekistan	2,246	3,052	2,915	2,781	2,519	262	851	1,930	1,886	895	.	.
Vietnam	1,391	1,299	1,388	1,323	287	1,035	177	1,146	430	893	.	.
Remaining countries in Asia	5,028	5,367	5,775	5,571	2,577	2,989	1,948	3,623	2,563	3,008	5,566	5
Countries in Oceania	24,759	27,472	26,971	27,362	19,132	.	3,154	24,208	18,874	8,488	15,772	11,590
Australia	18,595	20,879	21,080	21,654	16,717	696	2,996	18,658	17,527	4,127	12,413	9,241
Marshall Islands	3,632	3,970	3,156	3,036	80	2,956	57	2,979	–	3,036	3,036	0
New Zealand	2,466	2,539	2,655	2,594	2,335	4	100	2,494	1,347	1,247	245	2,349
Papua New Guinea	0	0	0	0	0	–	0	0	–	0	0	0
Remaining countries in Oceania	66	84	80	78	0	.	1	77	–	78	78	–
Countries not identifiable	1	0	0	.	.	.	.	.	.	.	.	.
International organisations [9]	28,568	38,952	54,430	56,437	51,803	4,147	566	55,871	1,954	54,483	3,271	53,166

For footnotes see p. 112 and 113

V. External position of banks

Liabilities to non-residents [1]											
			June2025								
				of which:		broken down by maturity		broken down by sector			
December 2023	December 2024	May 2025	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	154,872	167,860	72,562	89,143	127,512	40,348	85,727	82,133	672	Countries in America
335	342	338	351	191	157	340	11	53	298	23	Argentina
231	381	295	215	142	43	.	.	135	80	0	Bahamas
268	482	452	439	81	313	.	.	161	278	0	Bermuda
121	77	76	75	48	27	72	3	25	50	5	Bolivia, Plurinational State of
857	965	875	895	786	63	780	115	553	342	37	Brazil
1,087	476	533	576	162	385	.	.	.	.	.	British Virgin Islands
1,724	1,627	1,194	2,087	1,174	709	1,921	166	1,282	805	70	Canada
28,499	30,698	31,485	30,287	18,484	11,702	.	.	14,739	15,548	0	Cayman Islands
350	371	294	300	215	73	297	3	145	155	16	Chile
128	154	129	133	113	9	132	1	69	64	4	Columbia
99	111	152	136	136	–	136	0	133	3	0	Cuba
41	35	22	21	14	3	21	–	.	.	0	Curacao [7]
67	73	71	83	37	45	81	2	45	38	3	Ecuador
79	156	164	126	39	87	124	2	81	45	0	Guatemala
716	2,461	1,983	2,109	609	923	2,104	5	1,675	434	27	Mexico
739	865	805	1,103	302	793	976	127	287	816	0	Panama
129	136	103	165	71	88	163	2	95	70	3	Paraguay
107	199	247	249	226	21	246	3	190	59	5	Peru
95,076	110,823	114,531	127,567	49,272	73,240	87,671	39,896	65,728	61,839	465	United States of America
327	336	340	325	76	238	325	0	66	259	.	Uruguay
100	80	60	59	54	5	59	0	16	43	6	Venezuela, Bolivarian Republic
433	383	723	559	330	219	552	7	241	318	6	Remaining countries in America
120,139	142,747	141,633	137,881	51,198	71,518	117,093	20,788	127,973	9,908	271	Countries in Asia
594	544	375	514	310	201	514	0	503	11	0	Bahrain
19,669	22,095	17,438	19,682	15,784	1,799	14,991	4,691	18,415	1,267	51	China, People's Republic of [8]
12,487	14,091	12,137	11,697	3,037	7,703	10,041	1,656	10,962	735	12	Hong Kong
1,405	2,820	3,189	3,092	1,771	330	2,405	687	2,766	326	6	India
329	370	377	412	403	.	412	0	352	60	4	Indonesia
2,033	1,815	1,744	1,710	1,683	5	1,405	305	1,529	181	11	Iran
4,221	5,535	5,018	5,181	3,185	1,993	5,181	0	5,076	105	0	Iraq
945	701	609	870	445	414	841	29	480	390	46	Israel
8,005	15,356	18,077	16,943	7,450	2,602	10,246	6,697	14,273	2,670	32	Japan
615	784	617	570	258	242	570	0	525	45	2	Jordan
731	1,402	1,902	1,176	477	397	1,035	141	1,074	102	8	Kazakhstan
1,756	1,672	2,142	1,772	1,142	622	1,117	655	1,412	360	5	Korea, Republic of
728	975	830	895	276	523	895	0	707	188	5	Kuwait
886	1,000	1,015	1,159	302	804	1,146	13	1,023	136	2	Lebanon
353	239	288	476	201	273	474	2	386	90	7	Malaysia
16	4	4	4	4	.	4	–	.	.	0	Myanmar
117	129	133	132	116	15	.	.	80	52	1	Pakistan
292	300	414	340	256	83	339	1	287	53	4	Philippines
531	1,384	751	1,041	253	787	1,041	0	994	47	1	Qatar
1,223	1,578	2,398	2,613	404	2,164	2,609	4	2,504	109	5	Saudi Arabia
15,587	20,275	22,953	24,628	6,478	16,665	19,579	5,049	23,784	844	14	Singapore
142	127	203	159	56	69	159	0	143	16	0	Sri Lanka
88	100	99	99	99	0	99	0	.	.	2	Syria
1,945	2,849	2,138	2,830	2,012	515	2,607	223	2,709	121	10	Taiwan
487	728	565	579	542	21	559	20	275	304	22	Thailand
36,754	31,847	27,729	22,161	172	21,935	.	.	22,158	3	0	Turkmenistan
3,701	6,037	8,943	7,659	1,523	5,715	7,446	213	6,309	1,350	11	United Arab Emirates
408	1,174	1,905	1,844	349	1,454	1,844	0	1,832	12	0	Uzbekistan
1,010	874	1,895	2,384	539	1,350	2,242	142	2,337	47	2	Vietnam
3,081	5,942	5,745	5,259	1,671	2,833	5,012	247	5,041	218	8	Remaining countries in Asia
5,392	5,609	5,742	5,412	1,715	.	5,059	353	2,073	3,339	.	Countries in Oceania
2,699	2,636	3,042	2,863	1,493	352	2,544	319	2,014	849	43	Australia
2,566	2,826	2,494	2,388	82	2,296	.	.	–	2,388	–	Marshall Islands
119	132	168	140	121	4	138	2	.	.	.	New Zealand
1	1	0	0	0	–	0	0	–	0	0	Papua New Guinea
7	14	38	21	19	.	.	.	.	.	0	Remaining countries in Oceania
69	13	13	13	6	.	13	0	13	0	0	Countries not identifiable
5,351	8,378	7,947	9,211	5,422	3,509	7,700	1,511	820	8,391	.	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]												
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	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 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
Q4	828,326	229,837	265,119	10,574	217,568	92,384	12,844	544,831	120,432	379,748	11,706	32,945
2025 Q1	882,529	265,850	270,077	11,558	226,850	94,632	13,562	587,818	141,486	404,096	11,981	30,255
2024 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
2025 Jan.	856,913	253,256	264,627	9,899	219,482	97,131	12,518	566,967	135,193	388,462	12,024	31,288
Feb.	868,094	254,036	262,926	14,114	223,604	99,961	13,453	567,578	131,754	393,272	12,115	30,437
Mar.	882,529	265,850	270,077	11,558	226,850	94,632	13,562	587,818	141,486	404,096	11,981	30,255
Apr.	868,946	257,270	269,906	9,603	225,285	93,839	13,043	570,044	151,776	378,377	10,935	28,956
May	876,702	269,480	259,672	12,013	227,217	95,115	13,205	563,158	148,863	374,631	10,538	29,126
of which: denominated in euro [2]												
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	166,665	22,101	53,037	1,617	74,014	15,079	817	148,652	17,963	118,124	1,187	11,378
2024 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
Q4	201,209	24,249	74,769	2,468	83,485	15,728	510	155,148	17,885	124,265	1,518	11,480
2025 Q1	197,588	22,559	68,811	2,066	87,696	15,965	491	156,208	19,764	124,141	1,251	11,052
2024 Dec.	201,209	24,249	74,769	2,468	83,485	15,728	510	155,148	17,885	124,265	1,518	11,480
2025 Jan.	197,285	24,368	69,852	2,115	84,797	15,876	277	155,143	19,865	122,606	1,434	11,238
Feb.	198,590	22,114	71,447	2,473	86,015	16,210	331	154,417	18,788	123,235	1,392	11,002
Mar.	197,588	22,559	68,811	2,066	87,696	15,965	491	156,208	19,764	124,141	1,251	11,052
Apr.	198,679	26,833	64,494	1,885	89,268	15,994	205	156,212	21,532	122,672	1,301	10,707
May	207,799	23,438	75,456	2,387	90,100	16,006	412	151,425	21,321	118,271	1,311	10,522
denominated in US dollar [2]												
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	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 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
Q4	414,279	130,522	127,641	4,039	103,832	36,372	11,873	262,566	60,627	178,705	6,049	17,185
2025 Q1	478,867	176,860	135,800	5,753	108,347	39,491	12,616	305,915	86,083	198,084	6,676	15,072
2024 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
2025 Jan.	450,374	159,148	130,718	3,769	104,653	40,340	11,746	285,260	74,996	187,935	6,442	15,887
Feb.	463,423	167,467	127,309	7,527	106,804	41,663	12,653	287,030	74,804	190,366	6,514	15,346
Mar.	478,867	176,860	135,800	5,753	108,347	39,491	12,616	305,915	86,083	198,084	6,676	15,072
Apr.	467,170	170,401	138,380	4,122	106,179	35,506	12,582	291,197	93,522	177,427	6,061	14,187
May	466,440	185,309	121,155	5,257	105,757	36,497	12,465	292,097	91,455	180,666	5,570	14,406
Assets and liabilities vis-à-vis industrial countries [3,4]												
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	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 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
Q4	680,383	199,387	206,821	7,837	196,260	57,435	12,643	415,719	78,648	304,548	9,587	22,936
2025 Q1	733,983	233,110	214,819	8,435	203,893	60,353	13,373	455,186	98,041	325,095	9,540	22,510
2024 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
2025 Jan.	711,000	222,901	209,914	7,422	198,045	60,397	12,321	433,054	87,645	312,788	9,975	22,646
Feb.	715,460	221,303	208,067	9,447	201,547	61,834	13,262	429,777	82,576	314,728	10,012	22,461
Mar.	733,983	233,110	214,819	8,435	203,893	60,353	13,373	455,186	98,041	325,095	9,540	22,510
Apr.	717,325	224,754	214,021	6,993	202,075	56,600	12,882	443,109	104,742	307,690	9,401	21,276
May	723,553	237,550	203,047	7,900	204,902	57,118	13,036	427,117	97,234	299,946	8,917	21,020

***** 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												
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	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 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
Q4	172,549	18,860	58,156	1,792	76,189	14,513	3,039	194,863	12,057	167,284	1,382	14,140
2025 Q1	170,533	13,577	57,814	779	79,891	15,510	2,962	195,068	10,818	169,137	1,372	13,741
2024 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
2025 Jan.	166,483	13,786	55,630	1,453	77,400	15,188	3,026	192,107	12,468	164,331	1,373	13,935
Feb.	166,504	12,563	56,647	1,155	78,127	15,071	2,941	188,825	10,614	163,225	1,304	13,682
Mar.	170,533	13,577	57,814	779	79,891	15,510	2,962	195,068	10,818	169,137	1,372	13,741
Apr.	173,652	18,323	55,260	669	80,764	15,673	2,963	197,855	10,063	173,074	1,337	13,381
May	168,829	14,246	53,792	658	81,216	15,865	3,052	188,703	9,708	164,356	1,410	13,229
of which: vis-à-vis the euro area 4												
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	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 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
Q4	158,661	11,400	55,671	1,791	74,106	12,655	3,038	179,608	11,741	153,030	1,252	13,585
2025 Q1	159,727	10,047	54,787	777	77,768	13,387	2,961	179,751	10,445	154,841	1,239	13,226
2024 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
2025 Jan.	157,208	10,873	53,371	1,409	75,282	13,248	3,025	176,986	12,062	150,291	1,242	13,391
Feb.	157,102	9,996	53,853	1,138	76,004	13,171	2,940	173,669	10,048	149,289	1,170	13,162
Mar.	159,727	10,047	54,787	777	77,768	13,387	2,961	179,751	10,445	154,841	1,239	13,226
Apr.	162,559	14,717	52,390	668	78,521	13,301	2,962	181,591	9,666	157,845	1,205	12,875
May	157,586	10,765	50,761	657	78,949	13,403	3,051	172,927	9,136	149,764	1,277	12,750
Assets and liabilities vis-à-vis emerging market economies and developing countries 4,6												
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	129,236	21,832	51,455	4,306	16,674	34,663	306	110,349	35,415	63,555	2,742	8,637
2024 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
Q4	145,044	30,282	58,298	2,687	21,308	32,268	201	128,112	41,784	74,200	2,119	10,009
2025 Q1	145,390	32,578	55,253	3,064	22,957	31,349	189	132,116	43,445	78,485	2,441	7,745
2024 Dec.	145,044	30,282	58,298	2,687	21,308	32,268	201	128,112	41,784	74,200	2,119	10,009
2025 Jan.	142,945	30,187	54,713	2,427	21,437	33,984	197	132,894	47,548	74,655	2,049	8,642
Feb.	149,621	32,565	54,859	4,617	22,057	35,332	191	137,238	49,178	77,981	2,103	7,976
Mar.	145,390	32,578	55,253	3,064	22,957	31,349	189	132,116	43,445	78,485	2,441	7,745
Apr.	148,318	32,362	55,883	2,551	23,210	34,151	161	126,469	47,034	70,221	1,534	7,680
May	149,616	31,776	56,625	4,053	22,315	34,678	169	135,568	51,629	74,212	1,621	8,106
Memo item: assets and liabilities vis-à-vis offshore banking centres												
2022	79,442	12,778	44,197	5,671	12,224	.	.	77,022	19,860	52,398	1,046	3,718
2023	71,095	10,826	40,899	3,067	8,873	7,155	275	77,011	24,261	45,302	760	6,688
2024 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
Q4	86,102	17,479	46,725	1,842	12,896	7,006	154	87,239	25,716	53,174	189	8,160
2025 Q1	81,451	19,037	40,104	2,089	13,905	6,180	136	89,419	25,883	56,714	825	5,997
2024 Dec.	86,102	17,479	46,725	1,842	12,896	7,006	154	87,239	25,716	53,174	189	8,160
2025 Jan.	85,766	18,046	46,227	1,732	12,869	6,739	153	88,346	28,177	53,139	156	6,874
Feb.	89,480	19,168	46,151	3,758	13,553	6,698	152	89,834	27,414	55,962	223	6,235
Mar.	81,451	19,037	40,104	2,089	13,905	6,180	136	89,419	25,883	56,714	825	5,997
Apr.	86,542	18,656	45,841	1,618	13,936	6,370	121	82,822	27,025	49,614	220	5,963
May	88,470	18,931	46,439	.	13,147	6,826	.	90,770	31,828	52,220	318	6,404

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															
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	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 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	
Q4	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	
2025 Q1	882,529	197,588	478,867	33,072	66,751	174,898	90,952	109,820	160,257	3,405	8,153	179,327	47,523	94,632	
2025 Feb.	868,094	198,590	463,423	34,952	66,388	178,103	75,933	117,226	145,700	4,350	9,764	176,944	46,660	99,961	
Mar.	882,529	197,588	478,867	33,072	66,751	174,898	90,952	109,820	160,257	3,405	8,153	179,327	47,523	94,632	
Apr.	868,946	198,679	467,170	35,048	66,940	170,787	86,483	100,073	169,833	3,434	6,169	179,065	46,220	93,839	
May	876,702	207,799	466,440	32,868	64,228	184,222	85,258	93,487	166,185	4,278	7,735	181,423	45,794	95,115	
Foreign branches in the euro area [2]															
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	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 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	
Q4	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	
2025 Q1	160,415	105,819	37,072	1,813	4,384	5,497	19,392	27,577	24,195	560	60	66,462	11,779	3,833	
2025 Feb.	155,682	103,573	35,468	735	4,650	5,374	17,613	26,488	23,805	794	42	65,179	11,147	4,154	
Mar.	160,415	105,819	37,072	1,813	4,384	5,497	19,392	27,577	24,195	560	60	66,462	11,779	3,833	
Apr.	156,692	112,574	33,115	1,300	4,621	10,261	13,197	25,466	23,377	539	81	67,488	11,539	3,769	
May	157,595	109,009	33,603	909	4,146	6,272	18,015	24,986	23,849	537	91	67,654	11,384	3,770	
of which: in Luxembourg															
2022	43,730	18,146	19,984	407	2,429	1,941	9,643	5,367	16,829	.	358	2,382	5,991	.	
2023	51,018	16,949	21,303	578	3,666	2,285	13,668	7,871	17,050	.	.	2,623	3,393	3,090	
2024 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	
Q4	60,379	20,722	25,802	711	4,251	3,927	12,554	9,021	20,214	.	.	2,894	6,584	3,917	
2025 Q1	63,448	21,406	26,426	1,684	3,700	3,623	15,192	9,907	20,506	.	.	3,039	7,099	2,926	
2025 Feb.	61,026	20,943	25,650	614	3,698	3,456	13,770	9,598	20,378	.	.	2,955	6,470	3,203	
Mar.	63,448	21,406	26,426	1,684	3,700	3,623	15,192	9,907	20,506	.	.	3,039	7,099	2,926	
Apr.	59,218	26,731	23,365	1,176	3,964	8,266	9,039	8,093	19,524	.	.	3,382	6,938	2,861	
May	60,524	23,699	23,669	839	3,421	4,590	13,943	7,760	20,218	.	.	3,277	6,818	2,797	
Foreign branches in the United Kingdom															
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	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 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	
Q4	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	
2025 Q1	257,029	72,851	102,413	8,336	59,311	19,088	19,493	20,515	108,768	.	5,572	20,863	13,341	46,687	
2025 Feb.	250,758	76,199	92,776	8,982	58,658	18,744	16,528	30,024	93,332	.	7,640	20,678	12,863	48,197	
Mar.	257,029	72,851	102,413	8,336	59,311	19,088	19,493	20,515	108,768	.	5,572	20,863	13,341	46,687	
Apr.	258,385	67,109	108,594	9,004	59,414	18,376	21,477	14,873	120,745	.	4,308	20,433	12,626	43,166	
May	256,489	80,518	93,097	10,111	57,348	17,178	20,696	16,289	115,891	.	5,771	21,889	12,772	42,567	
Foreign branches in the United States of America															
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	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 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	
Q4	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	
2025 Q1	289,945	4,023	279,423	696	2,394	113,812	22,494	38,493	13,650	.	794	73,895	9,930	16,557	
2025 Feb.	285,842	4,510	274,684	718	2,376	119,984	10,856	38,517	14,548	.	829	73,519	10,267	16,706	
Mar.	289,945	4,023	279,423	696	2,394	113,812	22,494	38,493	13,650	.	794	73,895	9,930	16,557	
Apr.	277,997	3,700	268,035	696	2,160	105,284	23,109	35,671	13,340	.	776	73,257	9,970	16,276	
May	288,134	3,522	278,549	691	2,079	126,987	15,986	29,825	13,899	.	721	72,981	9,885	17,580	

***** 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														
10,651	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
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	2024 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
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	Q4
13,562	587,818	156,208	305,915	19,976	42,257	50,841	90,645	207,206	196,890	4,871	7,110	18,769	11,486	2025 Q1
13,453	567,578	154,417	287,030	20,911	41,400	48,812	82,942	198,860	194,412	4,632	7,483	18,611	11,826	2025 Feb.
13,562	587,818	156,208	305,915	19,976	42,257	50,841	90,645	207,206	196,890	4,871	7,110	18,769	11,486	Mar.
13,043	570,044	156,212	291,197	17,482	43,146	53,733	98,043	199,272	179,105	4,643	6,292	18,013	10,943	Apr.
13,205	563,158	151,425	292,097	16,737	41,984	56,673	92,190	199,150	175,481	4,731	5,807	18,539	10,587	May
Foreign branches in the Euro area [2]														
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
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	2024 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
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	Q4
1,060	215,544	118,263	68,545	1,734	11,758	5,780	9,108	99,365	88,843	490	1,046	5,595	5,317	2025 Q1
1,086	207,115	112,777	66,313	1,553	11,145	5,362	9,397	95,664	84,228	495	1,055	5,664	5,250	2025 Feb.
1,060	215,544	118,263	68,545	1,734	11,758	5,780	9,108	99,365	88,843	490	1,046	5,595	5,317	Mar.
975	214,455	119,153	65,507	1,812	11,877	5,594	9,070	99,773	87,843	488	1,057	5,450	5,180	Apr.
1,037	207,534	115,998	62,788	1,860	10,353	5,285	9,500	97,914	82,854	494	1,072	5,329	5,086	May
of which: in Luxembourg														
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
754	119,244	47,656	50,094	1,494	7,556	2,383	8,816	37,399	68,056	.	786	895	.	2024 Q2
754	120,276	47,786	50,695	1,353	8,941	2,629	8,301	38,582	68,333	.	819	898	.	Q3
883	133,433	52,895	58,511	1,421	8,435	3,440	7,328	44,919	75,336	.	793	921	.	Q4
913	139,270	54,816	59,658	1,393	10,251	3,178	7,981	44,825	81,131	.	673	934	.	2025 Q1
940	134,054	52,272	57,327	1,412	9,839	3,178	8,142	43,943	76,598	.	682	929	.	2025 Feb.
913	139,270	54,816	59,658	1,393	10,251	3,178	7,981	44,825	81,131	.	673	934	.	Mar.
883	138,885	57,021	56,159	1,320	10,491	3,212	7,833	45,299	80,459	.	672	926	.	Apr.
889	132,910	53,990	54,219	1,585	8,880	2,964	8,316	44,846	74,737	.	687	926	.	May
Foreign branches in the United Kingdom														
.	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
.	140,671	33,743	69,792	7,791	24,391	15,191	20,496	24,595	77,237	.	1,029	.	1,028	2024 Q2
.	129,960	30,424	64,270	5,566	25,687	15,103	17,632	24,735	69,587	.	1,066	.	1,034	Q3
.	121,378	28,281	56,898	7,683	24,252	15,172	22,591	25,992	54,382	.	.	459	1,123	Q4
.	146,311	25,877	82,533	6,638	26,987	20,866	32,693	27,320	62,109	.	.	489	1,004	2025 Q1
.	134,064	28,666	66,968	7,185	26,681	18,956	23,154	24,845	63,795	.	.	.	1,261	2025 Feb.
.	146,311	25,877	82,533	6,638	26,987	20,866	32,693	27,320	62,109	.	.	489	1,004	Mar.
.	136,332	23,723	73,806	6,051	27,797	22,409	35,236	26,833	48,918	.	.	420	811	Apr.
.	127,133	21,956	66,352	6,223	28,255	23,692	27,732	24,651	48,122	.	.	.	820	May
Foreign branches in the United States of America														
.	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
.	88,036	2,522	81,990	712	2,062	16,973	22,917	30,738	6,243	.	1,811	6,204	.	2024 Q2
.	102,163	2,421	96,020	765	2,265	23,149	23,918	38,093	5,669	.	1,640	6,408	.	Q3
.	92,480	1,544	87,165	748	2,374	10,591	21,910	39,172	8,906	.	1,659	6,882	.	Q4
.	104,468	1,875	98,932	726	2,359	16,625	27,061	39,529	8,704	.	2,083	7,134	.	2025 Q1
.	102,268	1,703	96,960	787	2,320	15,541	24,684	40,667	9,374	.	1,668	6,927	.	2025 Feb.
.	104,468	1,875	98,932	726	2,359	16,625	27,061	39,529	8,704	.	2,083	7,134	.	Mar.
.	104,861	1,894	99,433	726	2,335	19,612	29,256	36,101	8,638	.	1,414	6,512	.	Apr.
.	108,847	1,931	103,181	722	2,370	17,737	32,278	37,804	9,498	.	1,454	6,724	.	May

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															
2022	24,733	1,734	22,856	57	41	55	8,522	1,614	2,834	1,558	411	–	2,045	3	
2023	24,927	1,515	23,247	77	44	55	8,013	1,698	2,770	1,651	143	–	2,225	2	
2024 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	
Q4	25,230	735	24,311	83	58	767	8,005	716	3,609	705	0	–	1,648	1	
2025 Q1	28,561	652	27,803	5	58	1,032	10,194	1,058	2,661	305	650	–	1,653	1	
2025 Feb.	25,754	649	24,966	38	58	787	8,249	747	3,003	412	3	–	1,486	2	
Mar.	28,561	652	27,803	5	58	1,032	10,194	1,058	2,661	305	650	–	1,653	1	
Apr.	25,158	679	24,380	1	57	1,117	9,025	802	1,448	180	3	–	1,468	2	
May	26,929	780	26,054	0	57	920	10,498	786	1,821	96	3	–	1,676	2	
Foreign branches in Japan															
2022	14,750	389	1,168	13,149	4	9,138	1,707	2,375	268	2	16	910	227	25	
2023	18,413	2,057	1,074	15,187	3	12,265	2,798	908	34	0	71	1,601	646	21	
2024 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	
Q4	21,563	2,684	1,753	17,115	2	14,122	3,022	1,614	4	0	90	2,157	482	11	
2025 Q1	19,542	2,379	2,559	14,594	2	11,704	2,000	2,119	47	0	90	2,606	904	6	
2025 Feb.	19,820	1,790	1,471	16,546	2	12,911	1,401	2,271	17	0	91	2,570	496	7	
Mar.	19,542	2,379	2,559	14,594	2	11,704	2,000	2,119	47	0	90	2,606	904	6	
Apr.	21,288	1,864	2,198	17,212	2	14,412	816	2,849	47	0	89	2,177	837	6	
May	18,636	1,360	1,883	15,381	2	11,507	1,173	2,351	145	0	89	2,581	732	6	
Foreign branches in Hong Kong															
2022	14,326	2,066	5,092	2,696	49	1,014	3,784	.	.	.	.	.	.	3,824	
2023	9,783	1,025	.	.	.	727	1,922	.	.	.	.	.	.	.	
2024 Q2	11,148	1,278	.	.	.	337	2,841	.	.	.	.	.	.	.	
Q3	10,153	1,186	.	.	.	351	2,583	.	.	.	.	.	.	.	
Q4	8,714	921	.	.	.	436	1,634	.	.	.	.	.	.	.	
2025 Q1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	
2025 Feb.	10,092	980	.	.	.	513	2,219	.	.	.	.	.	.	.	
Mar.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	
Apr.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	
May	.	.	.	.	.	.	.	.	.	.	.	.	.	.	
Foreign branches in Singapore															
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	57,737	6,809	18,906	5,680	668	5,438	10,268	3,104	10,629	.	.	1,685	8,862	17,264	
2024 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	
Q4	61,065	5,953	20,800	8,665	587	7,873	12,846	4,470	8,985	.	619	4,503	7,830	13,927	
2025 Q1	56,199	5,637	20,339	5,855	524	9,649	9,891	3,769	8,790	.	497	5,157	7,576	10,803	
2025 Feb.	61,830	5,997	23,356	6,648	517	9,495	13,293	3,958	8,603	.	452	4,764	7,990	13,205	
Mar.	56,199	5,637	20,339	5,855	524	9,649	9,891	3,769	8,790	.	497	5,157	7,576	10,803	
Apr.	60,857	6,272	22,469	5,281	607	9,187	11,677	4,239	8,642	.	447	5,315	7,368	13,900	
May	60,948	6,788	23,338	4,011	491	8,848	11,524	3,978	8,639	84	572	5,115	6,951	15,237	
Foreign branches in emerging market economies and developing countries (other than offshore banking centres) [2]															
2022	28,262	1,882	1,884	57	38	3,871	1,751	10,282	646	.	22	3,459	152	8,070	
2023	28,022	1,837	1,597	129	26	3,674	1,445	8,273	401	.	34	3,453	235	10,478	
2024 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	
Q4	35,616	2,630	4,128	700	25	4,330	3,990	10,935	366	.	64	4,002	298	11,594	
2025 Q1	38,621	3,358	4,495	1,174	54	5,314	4,738	10,626	351	.	36	4,364	285	12,864	
2025 Feb.	37,964	3,107	5,607	801	50	4,397	5,203	9,943	400	.	37	4,000	300	13,639	
Mar.	38,621	3,358	4,495	1,174	54	5,314	4,738	10,626	351	.	36	4,364	285	12,864	
Apr.	36,453	3,690	3,874	1,058	56	3,585	4,616	10,214	345	.	35	4,399	258	12,960	
May	36,902	3,096	5,417	1,174	57	4,301	5,171	9,663	206	.	59	4,749	235	12,478	

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														
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
9,007	6,407	2,844	3,306	83	154	–	1,132	174	2,565	–	2,536	–	–	2024 Q2
8,941	8,872	3,924	4,801	89	44	99	1,822	94	4,965	–	1,892	–	–	Q3
9,779	7,858	4,412	3,169	208	51	132	2,247	14	4,080	–	1,373	12	0	Q4
11,007	9,984	4,872	5,017	35	49	231	1,903	59	6,881	–	907	3	0	2025 Q1
11,065	8,656	4,690	3,788	117	50	206	1,975	71	5,207	–	1,191	6	0	2025 Feb.
11,007	9,984	4,872	5,017	35	49	231	1,903	59	6,881	–	907	3	0	Mar.
11,113	8,876	4,800	4,010	7	49	344	1,867	11	5,760	–	893	1	0	Apr.
11,127	9,458	4,563	4,832	3	50	566	1,590	5	6,908	–	313	76	0	May
Foreign branches in Japan														
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
67	11,652	185	189	11,261	2	8	6,809	4,534	76	147	49	29	0	2024 Q2
68	11,036	51	221	10,758	2	220	7,740	2,790	41	158	49	38	0	Q3
61	16,810	206	112	16,482	2	2,493	11,995	2,025	52	154	51	40	0	Q4
66	9,999	337	120	9,531	2	1,110	6,239	2,430	32	156	23	9	0	2025 Q1
56	10,552	464	136	9,942	2	1,061	7,276	1,983	37	161	24	10	0	2025 Feb.
66	9,999	337	120	9,531	2	1,110	6,239	2,430	32	156	23	9	0	Mar.
55	8,385	515	164	7,692	2	659	5,095	2,404	41	155	22	9	0	Apr.
52	7,731	635	297	6,786	3	650	5,074	1,787	34	155	22	9	0	May
Foreign branches in Hong Kong														
.	12,864	318	8,501	.	.	320	1,977	5,367	3,377	–	.	.	.	2022
.	11,278	264	7,424	.	.	.	1,401	.	.	–	.	.	.	2023
.	12,481	266	8,522	.	.	.	2,194	.	.	–	.	.	.	2024 Q2
.	.	.	.	.	.	.	.	.	.	–	.	.	.	Q3
.	.	.	.	.	.	.	.	.	.	–	.	.	.	Q4
.	.	.	.	.	.	.	.	.	.	–	.	.	.	2025 Q1
.	.	.	.	.	.	.	.	.	.	–	.	.	.	2025 Feb.
.	.	.	.	.	.	.	.	.	.	–	.	.	.	Mar.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	Apr.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	May
Foreign branches in Singapore														
.	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
–	45,929	1,869	29,815	1,164	884	1,857	6,918	13,143	17,428	.	.	.	.	2024 Q2
.	46,749	1,719	31,972	1,418	1,019	2,015	7,573	11,545	17,381	.	.	.	.	Q3
.	48,408	1,643	33,140	1,567	928	2,336	9,391	10,637	19,136	–	.	.	2,021	Q4
.	50,908	1,271	36,202	1,006	1,007	2,575	9,905	13,216	20,201	–	.	.	1,595	2025 Q1
.	52,730	1,803	37,024	1,147	1,073	2,525	11,450	11,877	21,404	–	.	.	1,708	2025 Feb.
.	50,908	1,271	36,202	1,006	1,007	2,575	9,905	13,216	20,201	–	.	.	1,595	Mar.
.	48,930	1,721	34,462	1,120	990	1,955	12,296	11,427	18,518	–	.	.	1,493	Apr.
–	52,328	1,598	38,439	1,037	846	4,819	12,186	12,565	18,020	–	.	.	1,141	May
Foreign branches in emerging market economies and developing countries (other than offshore banking centres) [2]														
.	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
.	22,052	1,775	4,445	8	10	2,431	2,348	11,998	3,207	.	.	1,196	234	2024 Q2
.	23,074	1,799	4,034	201	10	1,855	2,532	12,567	3,861	.	.	1,174	260	Q3
.	24,173	1,767	4,685	360	13	2,828	1,355	12,316	5,273	.	.	1,251	280	Q4
.	26,401	1,818	5,421	134	9	2,653	1,401	14,353	5,642	.	.	1,264	254	2025 Q1
.	27,141	2,243	6,312	126	13	3,785	2,098	12,955	5,978	.	.	1,203	274	2025 Feb.
.	26,401	1,818	5,421	134	9	2,653	1,401	14,353	5,642	.	.	1,264	254	Mar.
.	24,339	2,330	4,608	45	9	2,174	2,989	11,994	5,145	.	.	1,262	234	Apr.
.	25,047	2,452	6,146	46	9	2,605	1,833	12,793	5,646	.	.	1,297	229	May

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											
				May 2025								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
Country/group of countries	December 2023	December 2024	April 2025	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	755,157	828,326	868,946	876,702	207,799	466,440	543,449	333,253	304,621	572,081	768,382	108,320
Countries in Europe	268,553	290,633	298,174	291,663	159,358	59,646	158,114	133,549	77,797	213,866	270,432	21,231
EU Member States [1]	152,670	172,549	173,652	168,829	128,925	24,665	68,839	99,990	19,884	148,945	149,912	18,917
Euro area [1]	139,295	158,661	162,559	157,586	125,855	23,759	61,834	95,752	15,227	142,359	141,132	16,454
Austria	3,488	3,585	3,557	3,431	3,343	49	538	2,893	223	3,208	2,416	1,015
Belgium	3,427	4,043	4,043	3,871	3,076	548	1,784	2,087	1,218	2,653	2,238	1,633
Croatia	14	15	32	19	19	–	0	19	–	19	.	.
Cyprus	277	445	596	573	169	274	556	17	.	.	.	.
Estonia	5	3	12	12	9	.	.	.	.	.	.	.
Finland	1,002	1,051	1,290	1,161	849	244	542	619	137	1,024	609	552
France	21,116	23,622	22,952	23,344	21,544	1,599	8,990	14,354	1,111	22,233	18,491	4,853
Greece	773	736	527	617	589	16	278	339	.	.	.	.
Ireland	11,057	13,632	13,282	13,439	5,358	6,895	5,966	7,473	176	13,263	11,353	2,086
Italy	23,989	27,108	27,287	27,000	26,458	374	7,343	19,657	2,180	24,820	26,032	968
Latvia	23	17	– 5	8	2	.	.	.	.	.	.	.
Lithuania	0	1	4	– 1	– 1	.	.	.	.	.	.	.
Luxembourg [2]	28,421	30,930	35,409	31,552	16,766	9,958	22,354	9,198	9,170	22,382	27,128	4,424
Malta	311	319	222	188	139	33	136	52	.	.	.	.
Netherlands	30,766	37,446	36,787	35,897	31,858	3,111	9,688	26,209	592	35,305	34,999	898
Portugal	1,904	2,128	1,979	1,948	1,921	19	850	1,098	153	1,795	1,883	65
Slovakia	199	83	57	47	40	9	39	8	.	.	.	.
Slovenia	212	207	384	436	353	83	312	124	0	436	312	124
Spain	12,302	13,280	14,115	14,015	13,343	530	2,449	11,566	192	13,823	14,258	– 243
Other EU Member States [1]	13,375	13,888	11,093	11,243	3,070	906	7,005	4,238	4,657	6,586	8,780	2,463
Czechia	6,334	7,380	3,749	3,499	769	3	2,997	502	2,535	964	.	.
Denmark	824	657	572	702	398	152	487	215	127	575	505	197
Hungary	402	381	511	499	64	– 13	396	103	265	234	.	.
Poland	2,857	2,486	2,491	2,567	181	69	1,601	966	457	2,110	2,416	151
Sweden	1,620	1,595	2,023	2,105	661	315	1,110	995	380	1,725	1,794	311
Remaining EU countries [3, 4]	1,338	1,389	1,747	1,871	997	380	414	1,457	893	978	173	1,698
Other European countries [1]	115,883	118,084	124,522	122,834	30,433	34,981	89,275	33,559	57,913	64,921	120,520	2,314
Guernsey	5,087	6,246	8,296	7,328	2,034	4,700	6,908	420	.	.	.	.
Jersey	3,061	4,510	4,798	4,987	1,731	977	3,473	1,514	.	.	.	.
Norway	1,429	1,508	1,372	1,587	367	349	515	1,072	554	1,033	1,204	383
Russian Federation	508	613	777	816	175	– 3	682	134	688	128	.	.
Switzerland	14,732	16,720	9,711	13,680	1,365	1,936	11,650	2,030	8,029	5,651	12,110	1,570
Turkey	2,547	3,410	3,088	3,178	2,274	825	1,500	1,678	2,197	981	.	.
United Kingdom	86,594	82,965	94,661	89,539	22,015	25,701	63,658	25,881	46,190	43,349	89,280	259
Remaining European countries [5]	1,925	2,112	1,819	1,719	472	496	889	830	97	1,622	.	.
Countries in Africa	4,379	4,249	5,145	5,374	567	3,510	.	.	1,462	3,912	4,664	710
South Africa	997	902	1,167	1,282	85	61	.	.	306	976	.	.
Remaining countries in Africa	3,382	3,347	3,978	4,092	482	3,449	2,553	1,539	1,156	2,936	.	.
Countries in America	344,374	376,618	412,578	430,166	31,633	367,847	288,749	141,417	172,525	257,641	382,765	47,401
Bahamas	542	590	.	536	289	.	.	.	.	.	.	.
Bermuda	861	1,078	1,098	1,150	.	820	606	544	.	.	.	.
Brazil	2,838	3,397	3,583	3,342	3	812	1,270	2,072	694	2,648	.	.
British Virgin Islands	5,594	4,827	4,678	4,363	504	2,441	3,800	563	–	4,363	.	.
Canada	10,439	12,955	15,126	14,974	4,300	5,208	5,607	9,367	2,874	12,100	11,269	3,705
Cayman Islands	22,405	26,502	24,552	27,068	1,961	24,105	22,330	4,738	3,195	23,873	.	.
Curacao [6]	9	10	.	10	.	.	.	.	–	10	.	.
Mexico	2,191	2,985	5,272	4,992	103	4,544	4,374	618	624	4,368	4,728	264
United States of America	296,915	321,180	354,477	370,442	24,233	327,010	249,189	121,253	164,753	205,689	331,107	39,335
Remaining countries in America	2,580	3,094	3,274	3,289	164	2,746	1,117	2,172	367	2,922	1,906	1,383
Countries in Asia	121,973	137,911	134,222	130,856	14,640	30,838	85,669	45,187	49,756	81,100	97,840	33,016
China, People's Republic of [7]	10,289	7,709	7,152	5,495	120	853	2,401	3,094	1,183	4,312	.	.
Hong Kong	11,920	12,044	11,159	10,751	2,383	2,625	8,034	2,717	3,079	7,672	8,937	1,814
Japan	35,279	41,144	35,515	32,799	4,029	3,174	27,881	4,918	17,408	15,391	29,615	3,184
Korea, Republic of	11,396	10,894	13,113	13,595	1,715	1,304	5,345	8,250	3,276	10,319	4,956	8,639
Singapore	18,981	27,423	28,891	29,600	1,969	13,572	22,445	7,155	16,810	12,790	25,282	4,318
Taiwan	788	1,262	1,252	1,498	226	294	1,130	368	372	1,126	.	.
Remaining countries in Asia	33,320	37,435	37,140	37,118	4,198	9,016	18,433	18,685	7,628	29,490	25,719	11,399
Countries in Oceania	13,331	16,016	15,524	15,110	1,372	1,656	7,127	7,983	2,862	12,248	12,467	2,643
Australia	12,519	14,790	14,127	13,697	894	1,424	6,270	7,427	2,386	11,311	11,306	2,391
New Zealand	575	791	974	991	265	196	465	526	.	.	.	.
Remaining countries in Oceania	237	435	423	422	213	36	392	30	.	.	.	.
Countries not identifiable	–	–	–	–	–	–	–	–	–	–	–	–
International organisations [8]	2,547	2,899	3,303	3,533	229	2,943	.	.	219	3,314	214	3,319

* 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]									
				May 2025						
					of which:		broken down by maturity		broken down by sector	
Country/group of countries	December 2023	December 2024	April 2025	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	515,509	544,831	570,044	563,158	151,425	292,097	523,494	39,664	159,401	403,757
Countries in Europe	255,183	289,547	302,647	296,014	137,857	87,210	277,124	18,890	63,153	232,861
EU Member States [2]	170,333	194,863	197,855	188,703	115,687	44,302	174,064	14,639	11,118	177,585
Euro area [2]	156,094	179,608	181,591	172,927	110,497	41,065	158,900	14,027	10,413	162,514
Austria	1,878	2,168	1,842	1,820	1,476	299	1,671	149	55	1,765
Belgium	13,133	13,635	13,672	13,728	11,154	2,027	13,555	173	403	13,325
Croatia	8	15	13	11	5	1	11	0	.	.
Cyprus	1,758	1,628	1,727	1,804	296	1,386	.	.	.	.
Estonia	25	20	16	18	10	8	.	.	–	18
Finland	1,759	1,587	1,668	1,668	1,064	189	.	.	4	1,664
France	12,885	12,658	16,006	12,519	7,789	3,011	11,440	1,079	2,089	10,430
Greece	930	972	401	461	280	173	461	0	27	434
Ireland	16,373	19,411	20,069	18,065	7,970	4,812	17,739	326	203	17,862
Italy	20,390	23,642	23,183	23,251	20,874	1,636	20,922	2,329	2,579	20,672
Latvia	31	27	19	23	20	3	23	–	–	23
Lithuania	142	308	327	304	144	146	.	.	–	304
Luxembourg [3]	42,973	54,637	53,500	53,196	25,640	20,372	52,226	970	4,063	49,133
Malta	973	1,335	1,089	780	499	167	.	.	.	.
Netherlands	34,205	37,850	37,194	33,893	23,586	5,392	25,646	8,247	209	33,684
Portugal	1,073	1,536	1,377	1,460	1,242	170	1,409	51	187	1,273
Slovakia	143	60	441	494	488	2	.	.	.	.
Slovenia	8	6	9	3	3	0	.	.	0	3
Spain	7,407	8,113	9,038	9,429	7,957	1,271	8,727	702	593	8,836
Other EU Member States [2]	14,239	15,255	16,264	15,776	5,190	3,237	15,164	612	705	15,071
Czechia	1,340	1,179	988	1,142	586	91	1,079	63	161	981
Denmark	5,394	6,536	6,368	6,212	2,007	1,848	5,798	414	97	6,115
Hungary	458	782	648	531	109	137	.	.	165	366
Poland	749	1,488	1,690	1,835	115	54	.	.	101	1,734
Sweden	6,179	5,132	6,434	5,934	2,308	1,079	5,932	2	161	5,773
Remaining EU countries [4, 5]	119	138	136	122	65	28	122	0	20	102
Other European countries [2]	84,850	94,684	104,792	107,311	22,170	42,908	103,060	4,251	52,035	55,276
Guernsey	2,475	1,728	1,627	1,476	330	523	1,476	–	120	1,356
Jersey	1,043	1,477	1,722	1,923	407	861	.	.	205	1,718
Norway	2,012	1,597	2,051	2,662	522	671	2,653	9	412	2,250
Russian Federation	389	165	119	118	13	94	118	–	9	109
Switzerland	15,551	14,603	12,958	14,182	2,663	7,057	13,297	885	6,055	8,127
Turkey	316	439	1,246	1,153	98	1,044	.	.	1,058	95
United Kingdom	61,754	72,914	83,466	84,111	17,447	31,902	80,783	3,328	43,642	40,469
Remaining European countries [6]	1,310	1,761	1,603	1,686	690	756	1,686	0	534	1,152
Countries in Africa	2,646	4,138	4,557	4,067	.	2,354	4,033	34	577	3,490
South Africa	907	1,162	1,522	1,364	.	337	.	.	366	998
Remaining countries in Africa	1,739	2,976	3,035	2,703	274	2,017	.	.	211	2,492
Countries in America	166,613	148,514	167,779	160,436	7,766	143,265	147,988	12,448	55,969	104,467
Bahamas	336	305	289	152	12	133	152	–	.	.
Bermuda	1,958	1,926	2,234	2,101	25	2,004	.	.	.	.
Brazil	294	321	378	473	16	240	.	.	274	199
British Virgin Islands	7,334	11,349	10,987	10,851	369	8,846	9,970	881	1	10,850
Canada	2,788	2,634	2,643	2,924	96	1,952	2,884	40	2,110	814
Cayman Islands	18,345	18,699	18,583	21,309	451	20,552	20,597	712	13,750	7,559
Curacao [7]	55	28	24	21	16	4	.	.	–	21
Mexico	608	1,457	2,118	1,819	106	1,521	1,815	4	1,277	542
United States of America	133,622	110,442	128,989	119,438	6,631	106,759	108,676	10,762	37,663	81,775
Remaining countries in America	1,273	1,353	1,534	1,348	44	1,254	1,300	48	861	487
Countries in Asia	87,298	98,832	91,086	98,577	4,806	58,023	90,315	8,262	38,094	60,483
China, People's Republic of [8]	3,435	4,238	4,756	3,885	62	2,441	.	.	2,648	1,237
Hong Kong	15,295	13,667	14,323	15,014	460	11,132	13,140	1,874	2,747	12,267
Japan	10,913	11,218	6,117	5,952	126	330	5,737	215	2,082	3,870
Korea, Republic of	3,399	3,447	3,806	4,110	428	2,210	.	.	1,184	2,926
Singapore	28,684	36,401	31,371	36,257	1,926	24,263	33,033	3,224	14,790	21,467
Taiwan	2,146	4,909	4,478	6,920	64	5,938	6,796	124	4,808	2,112
Remaining countries in Asia	23,426	24,952	26,235	26,439	1,740	11,709	24,251	2,188	9,835	16,604
Countries in Oceania	3,447	2,800	3,509	3,591	394	.	3,561	30	1,608	1,983
Australia	2,966	2,355	2,964	3,044	364	718	3,014	30	1,324	1,720
New Zealand	159	149	336	332	19	283	332	–	284	48
Remaining countries in Oceania	322	296	209	215	11	.	215	–	–	215
Countries not identifiable	–	–	–	–	–	–	–	–	–	–
International organisations [9]	322	1,000	466	473	.	.	473	–	–	473

* 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]												
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	202,667	53,747	26,402	3,118	88,381	30,026	993	139,796	18,755	110,347	6,923	3,771
2024 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
Q4	203,140	47,927	27,138	3,227	89,774	33,978	1,096	145,758	25,628	114,866	2,957	2,307
2025 Q1	200,786	47,249	30,493	3,936	82,330	35,663	1,115	141,672	22,969	113,864	2,768	2,071
2024 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
2025 Jan.	200,037	44,125	26,496	3,663	89,183	35,467	1,103	142,261	24,795	112,477	2,926	2,063
Feb.	199,822	44,295	29,795	3,924	84,479	36,217	1,112	142,873	24,472	113,539	2,845	2,017
Mar.	200,786	47,249	30,493	3,936	82,330	35,663	1,115	141,672	22,969	113,864	2,768	2,071
Apr.	197,201	44,865	31,011	3,764	81,800	34,649	1,112	140,882	23,306	112,807	2,738	2,031
May	197,564	43,497	31,458	3,662	81,649	36,211	1,087	141,251	23,643	112,755	2,757	2,096
of which: denominated in euro [2]												
2022	73,884	20,841	5,974	192	42,095	4,516	266	55,695	2,114	45,479	7,116	986
2023	86,191	31,028	6,306	.	43,350	5,025	.	52,488	3,533	43,372	4,443	1,140
2024 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
Q4	79,016	24,990	6,789	.	41,913	4,966	.	47,709	4,893	40,936	872	1,008
2025 Q1	76,824	23,184	6,531	.	41,042	5,722	.	48,153	5,048	41,187	859	1,059
2024 Dec.	79,016	24,990	6,789	.	41,913	4,966	.	47,709	4,893	40,936	872	1,008
2025 Jan.	77,496	24,039	6,671	.	41,159	5,278	.	47,769	5,085	40,816	861	1,007
Feb.	77,521	24,117	6,412	.	40,986	5,660	.	47,688	5,161	40,701	860	966
Mar.	76,824	23,184	6,531	.	41,042	5,722	.	48,153	5,048	41,187	859	1,059
Apr.	78,787	24,448	6,651	.	41,574	5,747	.	49,147	5,209	42,021	863	1,054
May	78,165	23,967	6,571	.	41,305	5,969	.	48,185	5,260	40,943	865	1,117
denominated in US dollar [2]												
2022	53,704	14,990	10,228	2,671	20,216	5,577	22	39,716	13,679	25,464	503	70
2023	47,815	9,747	11,254	.	20,585	4,643	.	34,223	10,237	22,995	695	296
2024 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
Q4	50,123	11,187	11,215	1,422	21,772	4,493	34	40,831	16,243	23,736	695	157
2025 Q1	46,029	11,173	14,275	1,784	14,503	4,270	24	36,756	13,811	22,227	580	138
2024 Dec.	50,123	11,187	11,215	1,422	21,772	4,493	34	40,831	16,243	23,736	695	157
2025 Jan.	47,873	9,992	10,096	1,835	21,515	4,410	25	38,781	15,507	22,497	623	154
Feb.	46,649	10,506	13,669	1,901	16,041	4,507	25	37,491	14,533	22,192	611	155
Mar.	46,029	11,173	14,275	1,784	14,503	4,270	24	36,756	13,811	22,227	580	138
Apr.	43,962	10,455	14,600	1,607	13,220	4,060	20	35,055	13,685	20,691	550	129
May	44,334	10,331	15,286	1,577	12,748	4,372	20	35,269	13,638	21,007	500	124
Assets and liabilities vis-à-vis industrial countries [3,4]												
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	182,966	47,402	22,647	2,629	82,959	26,395	934	123,571	12,800	101,431	6,296	3,044
2024 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
Q4	179,438	41,027	20,654	2,669	84,786	29,266	1,036	127,443	17,672	105,634	2,739	1,398
2025 Q1	178,038	40,974	25,028	3,388	77,312	30,283	1,053	124,272	15,297	104,912	2,630	1,433
2024 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
2025 Jan.	177,057	38,296	20,542	3,101	84,182	29,896	1,040	123,543	16,054	103,382	2,705	1,402
Feb.	175,610	38,425	24,297	3,359	78,972	29,505	1,052	123,889	15,750	104,073	2,707	1,359
Mar.	178,038	40,974	25,028	3,388	77,312	30,283	1,053	124,272	15,297	104,912	2,630	1,433
Apr.	175,308	39,160	25,720	3,245	76,756	29,376	1,051	124,342	15,902	104,419	2,607	1,414
May	175,443	37,939	26,152	3,139	76,556	30,632	1,025	123,769	15,212	104,460	2,621	1,476

***** 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												
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	128,525	34,256	11,210	.	60,335	20,707	.	93,518	1,979	84,090	4,641	2,808
2024 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
Q4	123,757	26,954	10,468	.	60,598	23,270	.	92,767	2,896	87,029	1,531	1,311
2025 Q1	123,178	24,323	10,991	.	60,580	24,438	.	93,667	3,065	87,837	1,399	1,366
2024 Dec.	123,757	26,954	10,468	.	60,598	23,270	.	92,767	2,896	87,029	1,531	1,311
2025 Jan.	122,794	24,914	11,097	.	60,303	23,981	.	91,972	3,236	85,912	1,510	1,314
Feb.	122,346	24,673	11,030	.	60,557	23,389	.	92,706	3,143	86,857	1,422	1,284
Mar.	123,178	24,323	10,991	.	60,580	24,438	.	93,667	3,065	87,837	1,399	1,366
Apr.	124,059	25,328	11,482	.	60,761	23,643	.	94,066	3,117	88,181	1,415	1,353
May	124,589	25,015	11,297	.	61,018	24,519	.	94,069	2,876	88,386	1,409	1,398
of which: vis-à-vis the euro area 4												
2022	66,522	20,276	5,805	.	37,079	2,997	.	53,461	1,958	43,476	6,912	1,115
2023	77,240	29,891	6,077	.	37,942	3,204	.	47,104	1,724	39,969	4,150	1,261
2024 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
Q4	68,958	23,670	6,720	.	35,547	2,888	.	42,767	2,671	37,921	1,035	1,140
2025 Q1	66,136	21,889	5,782	.	35,117	3,230	.	42,444	2,850	37,497	907	1,190
2024 Dec.	68,958	23,670	6,720	.	35,547	2,888	.	42,767	2,671	37,921	1,035	1,140
2025 Jan.	67,487	22,675	6,184	.	35,336	3,169	.	41,979	3,003	36,820	1,015	1,141
Feb.	66,812	22,469	5,987	.	35,048	3,195	.	41,618	2,943	36,644	922	1,109
Mar.	66,136	21,889	5,782	.	35,117	3,230	.	42,444	2,850	37,497	907	1,190
Apr.	68,056	23,090	6,196	.	35,370	3,260	.	43,475	2,891	38,488	916	1,180
May	67,249	22,651	6,029	.	35,151	3,292	.	42,390	2,676	37,586	907	1,221
Assets and liabilities vis-à-vis emerging market economies and developing countries 4,6												
2022	21,581	7,282	4,989	532	5,590	3,123	65	18,273	8,564	8,907	410	392
2023	19,267	6,345	3,755	489	5,422	3,197	59	15,950	5,955	8,656	627	712
2024 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
Q4	23,135	6,900	6,484	.	4,988	4,145	.	18,026	7,956	8,943	218	909
2025 Q1	21,832	6,275	5,465	548	5,018	4,464	62	17,133	7,672	8,685	138	638
2024 Dec.	23,135	6,900	6,484	.	4,988	4,145	.	18,026	7,956	8,943	218	909
2025 Jan.	22,413	5,829	5,954	562	5,001	5,004	63	18,430	8,741	8,807	221	661
Feb.	23,237	5,870	5,498	.	5,507	5,737	.	18,732	8,722	9,214	138	658
Mar.	21,832	6,275	5,465	548	5,018	4,464	62	17,133	7,672	8,685	138	638
Apr.	20,989	5,705	5,291	519	5,044	4,369	61	16,283	7,404	8,131	131	617
May	21,143	5,558	5,306	523	5,093	4,601	62	17,229	8,431	8,042	136	620
Memo item: assets and liabilities vis-à-vis offshore banking centres												
2022	5,726	1,650	1,178	.	2,304	.	.	4,219	2,697	1,518	.	.
2023	4,876	1,197	1,434	.	1,707	.	–	4,049	1,717	2,312	10	10
2024 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
Q4	5,431	967	2,286	.	1,538	85	.	4,590	2,748	1,839	.	.
2025 Q1	4,408	967	1,688	.	1,131	85	.	4,177	2,609	1,564	.	.
2024 Dec.	5,431	967	2,286	.	1,538	85	.	4,590	2,748	1,839	.	.
2025 Jan.	4,509	946	1,432	.	1,492	85	.	5,234	3,416	1,815	.	.
Feb.	4,571	1,263	1,504	.	1,163	85	.	4,961	3,358	1,600	.	.
Mar.	4,408	967	1,688	.	1,131	85	.	4,177	2,609	1,564	.	.
Apr.	4,131	855	1,583	.	1,145	.	–	3,656	2,303	1,350	.	.
May	4,463	1,172	1,558	.	1,183	.	–	3,814	2,501	1,309	.	.

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														
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	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 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
Q4	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
2025 Q1	200,786	76,824	46,029	337	5,593	34,219	13,030	22,324	8,169	3,208	728	71,409	10,921	35,663
2024 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
2025 Jan.	200,037	77,496	47,873	384	6,185	33,792	10,333	17,993	8,503	2,782	881	77,316	11,867	35,467
Feb.	199,822	77,521	46,649	404	5,952	32,556	11,739	21,472	8,323	3,077	847	73,223	11,256	36,217
Mar.	200,786	76,824	46,029	337	5,593	34,219	13,030	22,324	8,169	3,208	728	71,409	10,921	35,663
Apr.	197,201	78,787	43,962	299	5,951	34,797	10,068	22,659	8,352	3,141	623	70,050	11,750	34,649
May	197,564	78,165	44,334	232	5,730	33,463	10,034	23,313	8,145	3,071	591	69,835	11,814	36,211
Foreign subsidiaries in the euro area [2]														
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	89,789	74,560	10,773	327	3,133	25,309	3,867	3,539	4,235	.	.	34,022	8,991	8,830
2024 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
Q4	83,246	67,346	10,440	363	3,057	19,577	3,331	4,377	5,109	.	.	32,606	8,330	8,939
2025 Q1	82,666	64,957	10,723	319	2,622	18,579	6,129	3,599	5,122	.	.	32,518	7,048	8,593
2024 Dec.	83,246	67,346	10,440	363	3,057	19,577	3,331	4,377	5,109	.	.	32,606	8,330	8,939
2025 Jan.	82,460	66,331	10,853	360	2,960	19,370	3,631	3,860	5,424	.	.	32,475	7,673	8,791
Feb.	81,409	65,096	11,029	383	2,823	18,636	4,117	3,606	5,238	.	.	32,316	7,399	8,906
Mar.	82,666	64,957	10,723	319	2,622	18,579	6,129	3,599	5,122	.	.	32,518	7,048	8,593
Apr.	83,143	67,435	10,425	284	2,899	20,437	3,843	3,600	5,413	.	.	32,572	7,906	8,378
May	81,754	66,382	10,261	211	2,763	19,835	3,330	3,530	5,153	.	.	32,322	7,909	8,726
of which: in Luxembourg														
2022	43,965	26,482	9,800	80	2,726	14,221	5,486	.	4,071	.	.	.	7,098	9,569
2023	47,362	33,279	9,769	303	3,097	20,090	3,153	1,697	3,903	.	.	1,039	7,718	8,830
2024 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
Q4	43,844	29,037	9,433	338	3,050	16,215	2,867	1,799	4,687	.	.	.	6,957	8,939
2025 Q1	43,948	27,265	9,783	293	2,614	15,536	5,671	1,555	4,757	.	.	.	5,535	8,593
2024 Dec.	43,844	29,037	9,433	338	3,050	16,215	2,867	1,799	4,687	.	.	.	6,957	8,939
2025 Jan.	43,754	28,652	9,922	332	2,952	16,359	3,150	1,572	5,082	.	.	.	6,237	8,791
Feb.	43,176	27,902	10,084	351	2,815	15,880	3,653	1,512	4,924	.	.	.	5,887	8,906
Mar.	43,948	27,265	9,783	293	2,614	15,536	5,671	1,555	4,757	.	.	.	5,535	8,593
Apr.	44,308	29,635	9,486	251	2,890	17,283	3,380	1,595	5,060	.	.	.	6,330	8,378
May	43,323	28,966	9,346	182	2,753	16,778	2,898	1,512	4,840	.	.	.	6,325	8,726
Foreign subsidiaries outside the euro area [2]														
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	112,878	11,631	37,042	17	3,263	17,076	7,495	15,559	3,069	.	.	41,302	4,066	21,196
2024 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
Q4	119,894	11,670	39,683	20	3,114	17,637	7,382	13,527	4,125	.	.	44,608	4,230	25,039
2025 Q1	118,120	11,867	35,306	18	2,971	15,640	6,901	18,725	3,047	.	.	38,891	3,873	27,070
2024 Dec.	119,894	11,670	39,683	20	3,114	17,637	7,382	13,527	4,125	.	.	44,608	4,230	25,039
2025 Jan.	117,577	11,165	37,020	24	3,225	14,422	6,702	14,133	3,079	.	.	44,841	4,194	26,676
Feb.	118,413	12,425	35,620	21	3,129	13,920	7,622	17,866	3,085	.	.	40,907	3,857	27,311
Mar.	118,120	11,867	35,306	18	2,971	15,640	6,901	18,725	3,047	.	.	38,891	3,873	27,070
Apr.	114,058	11,352	33,537	15	3,052	14,360	6,225	19,059	2,939	.	.	37,478	3,844	26,271
May	115,810	11,783	34,073	21	2,967	13,628	6,704	19,783	2,992	.	.	37,513	3,905	27,485

***** 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														
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
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	2024 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
1,096	145,758	47,709	40,831	405	2,636	7,695	17,933	101,937	12,929	1,754	1,203	2,162	145	Q4
1,115	141,672	48,153	36,756	356	2,411	6,861	16,108	101,808	12,056	1,515	1,253	1,933	138	2025 Q1
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	2024 Dec.
1,103	142,261	47,769	38,781	382	2,663	7,247	17,548	99,897	12,580	1,728	1,198	1,921	142	2025 Jan.
1,112	142,873	47,688	37,491	475	2,633	7,673	16,799	101,151	12,388	1,556	1,289	1,881	136	Feb.
1,115	141,672	48,153	36,756	356	2,411	6,861	16,108	101,808	12,056	1,515	1,253	1,933	138	Mar.
1,112	140,882	49,147	35,055	381	2,506	6,579	16,727	100,676	12,131	1,481	1,257	1,899	132	Apr.
1,087	141,251	48,185	35,269	311	2,563	7,015	16,628	100,323	12,432	1,535	1,222	1,951	145	May
Foreign subsidiaries in the euro area [2]														
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
290	53,339	39,589	9,541	348	1,313	1,473	10,896	33,728	4,176	.	668	1,184	.	2024 Q2
285	55,935	40,931	10,857	341	1,574	2,185	10,532	35,881	4,432	.	696	1,139	.	Q3
285	53,651	39,149	10,821	372	1,199	1,950	10,518	34,110	4,587	.	444	1,060	.	Q4
286	51,966	38,624	10,202	318	1,014	2,095	9,980	33,771	3,788	.	396	1,094	.	2025 Q1
285	53,651	39,149	10,821	372	1,199	1,950	10,518	34,110	4,587	.	444	1,060	.	2024 Dec.
286	52,700	38,586	10,925	351	1,114	2,325	10,374	33,001	4,543	.	439	1,062	.	2025 Jan.
287	52,020	38,114	10,570	436	1,206	2,129	10,176	32,918	4,511	.	412	1,021	.	Feb.
286	51,966	38,624	10,202	318	1,014	2,095	9,980	33,771	3,788	.	396	1,094	.	Mar.
295	53,621	39,873	10,330	338	1,091	2,083	10,360	34,515	4,369	.	384	1,085	.	Apr.
292	52,579	38,932	10,375	273	1,158	1,856	10,828	33,402	4,183	.	352	1,130	.	May
of which: in Luxembourg														
.	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
.	25,157	12,676	8,407	338	1,223	1,342	10,238	7,986	3,532	.	345	.	.	2024 Q2
.	27,899	14,049	9,836	332	1,475	1,798	10,496	9,909	3,778	.	397	.	.	Q3
.	24,387	11,352	9,470	368	1,125	1,574	10,506	6,979	3,831	.	148	.	.	Q4
.	23,482	11,490	8,971	312	937	1,711	9,972	7,423	3,037	.	.	.	.	2025 Q1
.	24,387	11,352	9,470	368	1,125	1,574	10,506	6,979	3,831	.	148	.	.	2024 Dec.
.	23,948	11,218	9,664	344	1,038	1,946	10,362	6,453	3,720	.	144	.	.	2025 Jan.
.	23,642	11,127	9,297	428	1,128	1,755	10,164	6,706	3,723	.	117	.	.	Feb.
.	23,482	11,490	8,971	312	937	1,711	9,972	7,423	3,037	.	.	.	.	Mar.
.	25,015	12,578	9,134	331	1,018	1,706	10,352	8,016	3,642	.	.	.	.	Apr.
.	24,205	11,846	9,209	264	1,085	1,484	10,820	7,145	3,442	.	57	.	84	May
Foreign subsidiaries outside the euro area [2]														
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
739	85,201	8,364	26,955	55	2,257	3,891	6,853	63,342	8,170	.	634	1,250	.	2024 Q2
780	88,435	8,583	28,420	56	1,659	5,584	6,629	64,941	8,371	.	663	1,241	.	Q3
811	92,107	8,560	30,010	33	1,437	5,745	7,415	67,827	8,342	.	759	1,102	.	Q4
829	89,706	9,529	26,554	38	1,397	4,766	6,128	68,037	8,268	.	857	839	.	2025 Q1
811	92,107	8,560	30,010	33	1,437	5,745	7,415	67,827	8,342	.	759	1,102	.	2024 Dec.
817	89,561	9,183	27,856	31	1,549	4,922	7,174	66,896	8,037	.	759	859	.	2025 Jan.
825	90,853	9,574	26,921	39	1,427	5,544	6,623	68,233	7,877	.	877	860	.	Feb.
829	89,706	9,529	26,554	38	1,397	4,766	6,128	68,037	8,268	.	857	839	.	Mar.
817	87,261	9,274	24,725	43	1,415	4,496	6,367	66,161	7,762	.	873	814	.	Apr.
795	88,672	9,253	24,894	38	1,405	5,159	5,800	66,921	8,249	.	870	821	.	May

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											
				May 2025								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
Country/group of countries	December 2023	December 2024	April 2025	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	202,667	203,140	197,201	197,564	78,165	44,334	83,165	114,399	56,718	140,846	160,266	37,298
Countries in Europe	145,663	141,742	142,141	142,125	74,778	5,887	53,051	89,074	43,409	98,716	114,921	27,204
EU Member States [1]	128,525	123,757	124,059	124,589	71,119	1,998	41,462	83,127	34,261	90,328	99,366	25,223
Euro area [1]	77,240	68,958	68,056	67,249	64,633	1,660	29,144	38,105	23,882	43,367	63,901	3,348
Austria	465	389	471	484	372	92	126	358	269	215	277	207
Belgium	623	249	312	277	254	12	133	144	90	187	121	156
Croatia	6	5	5	5	5	–	0	5	.	.	5	–
Cyprus	333	185	191	188	63	.	.	.	–	188	188	–
Estonia	0	.	2	2	2	.	.	.	–	2	2	–
Finland	301	281	278	270	249	.	2	268	267	3	3	267
France	2,497	1,609	2,815	2,801	2,544	142	2,164	637	1,226	1,575	2,019	782
Greece	55	37	23	17	16	–	17	–	.	.	17	–
Ireland	2,063	356	194	151	145	1	31	120	18	133	.	.
Italy	22,291	21,867	21,666	21,544	21,338	182	1,819	19,725	1,367	20,177	20,856	688
Latvia	0	0	0	0	0	–	0	0	–	0	0	–
Lithuania	.	2	.	.	.	–	.	1	.	2	2	.
Luxembourg [2]	23,452	19,938	20,678	20,076	19,184	297	18,334	1,742	16,991	3,085	19,891	185
Malta	18	32	27	27	5	.	3	24	–	27	27	–
Netherlands	1,337	1,710	2,034	2,103	1,230	768	893	1,210	319	1,784	1,780	323
Portugal	224	217	215	212	203	0	12	200	0	212	.	.
Slovakia	.	.	.	.	.	–	.	.	.	.	.	–
Slovenia	0	0	0	0	0	–	0	0	–	0	0	–
Spain	18,338	17,352	16,864	16,586	16,517	.	3,843	12,743	1,743	14,843	16,240	346
Other EU Member States [1]	51,285	54,799	56,003	57,340	6,486	338	12,318	45,022	10,379	46,961	35,465	21,875
Czechia	2,927	3,423	3,408	3,468	47	–	1,984	1,484	1,935	1,533	.	.
Denmark	103	687	770	763	753	.	655	108	93	670	.	.
Hungary	1,827	161	78	81	34	47	48	33	0	81	81	–
Poland	44,623	48,604	50,228	51,452	5,089	220	9,550	41,902	7,014	44,438	31,000	20,452
Sweden	621	556	529	517	443	25	78	439	285	232	235	282
Remaining EU countries [3, 4]	1,184	1,368	990	1,059	120	.	3	1,056	1,052	7	8	1,051
Other European countries [1]	17,138	17,985	18,082	17,536	3,659	3,889	11,589	5,947	9,148	8,388	15,555	1,981
Guernsey	.	.	.	.	.	.	.	.	–	.	.	–
Jersey	1,004	707	639	677	308	.	203	474	.	.	677	–
Norway	.	.	.	.	200	53	.	.	.	92	.	227
Russian Federation	1,850	1,225	1,401	1,465	.	.	1,145	320	1,107	358	.	.
Switzerland	5,481	5,750	6,762	6,434	598	2,147	4,929	1,505	4,396	2,038	4,973	1,461
Turkey	644	894	1,049	1,084	876	208	846	238	376	708	.	.
United Kingdom	6,810	7,855	6,780	6,530	1,533	873	3,513	3,017	2,900	3,630	6,327	203
Remaining European countries [5]	466	611	608	591	108	105	435	156	160	431	.	.
Countries in Africa	595	530	579	560	467	63	137	423	1	559	560	–
South Africa	1	0	0	1	.	.	.	.	.	.	1	–
Remaining countries in Africa	594	530	579	559	.	.	.	.	.	.	559	–
Countries in America	43,448	44,852	39,494	39,812	1,115	36,331	21,306	18,506	9,957	29,855	35,122	4,690
Bahamas	.	43	41	40	.	.	.	.	–	40	.	.
Bermuda	–	–	–	–	–	–	–	–	–	–	–	–
Brazil	2,258	2,763	2,350	2,061	2	331	1,323	738	900	1,161	.	.
British Virgin Islands	709	643	597	594	87	.	221	373	–	594	594	–
Canada	703	619	636	648	328	287	2	646	263	385	107	541
Cayman Islands	1,262	1,959	1,305	1,443	324	1,041	709	734	718	725	1,443	–
Curacao [6]	.	–	0	–	–	–	–	–	–	–	–	–
Mexico	79	312	279	287	.	217	.	.	.	.	287	–
United States of America	37,644	37,719	33,472	33,818	170	33,556	18,250	15,568	7,550	26,268	30,241	3,577
Remaining countries in America	736	794	814	921	.	761	568	353	.	.	921	–
Countries in Asia	12,004	15,049	13,741	13,832	864	1,792	8,137	5,695	3,123	10,709	9,624	4,208
China, People's Republic of [7]	6,395	7,724	7,499	7,064	0	.	.	.	.	.	.	.
Hong Kong	36	39	56	63	29	1	40	23	36	27	63	–
Japan	413	458	429	375	104	150	226	149	262	113	226	149
Korea, Republic of	129	119	103	102	75	11	1	101	94	8	.	.
Singapore	1,098	1,142	770	976	106	364	926	50	904	72	.	.
Taiwan	7	7	6	7	0	.	.	.	.	.	7	–
Remaining countries in Asia	3,926	5,560	4,878	5,245	550	1,262	3,276	1,969	718	4,527	.	.
Countries in Oceania	523	400	342	257	193	.	.	.	228	29	39	218
Australia	467	326	259	176	116	29	35	141	149	27	35	141
New Zealand	56	.	.	.	.	–	.	77	79	.	.	.
Remaining countries in Oceania	0	.	.	.	.	.	–	.	–	.	.	.
Countries not identifiable	–	–	–	–	–	–	–	–	–	–	–	–
International organisations [8]	434	567	904	978	748	.	.	.	–	978	–	978

* 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]									
				May 2025						
					of which:		broken down by maturity		broken down by sector	
Country/group of countries	December 2023	December 2024	April 2025	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	139,796	145,758	140,882	141,251	48,185	35,269	136,398	4,853	26,400	114,851
Countries in Europe	108,413	111,325	110,042	110,332	47,146	13,827	106,729	3,603	17,035	93,297
EU Member States [2]	93,518	92,767	94,066	94,069	41,540	7,150	91,262	2,807	4,285	89,784
Euro area [2]	47,104	42,767	43,475	42,390	35,347	5,201	40,262	2,128	3,583	38,807
Austria	612	735	808	756	600	101	732	24	34	722
Belgium	170	245	158	179	84	70	.	.	31	148
Croatia	26	29	31	31	26	1	31	–	.	.
Cyprus	149	153	179	360	91	241	.	.	.	.
Estonia	10	11	10	10	5	1	10	–	.	.
Finland	10	9	12	8	5	0	8	–	.	.
France	705	361	497	490	112	322	490	0	42	448
Greece	170	117	124	74	13	61	74	–	.	.
Ireland	478	183	176	155	59	79	.	.	27	128
Italy	18,127	15,816	15,506	15,258	14,900	307	14,734	524	766	14,492
Latvia	5	4	36	33	0	33	33	–	.	.
Lithuania	7	6	8	8	6	1	8	–	.	.
Luxembourg [3]	12,967	10,141	11,170	10,128	6,428	2,698	8,955	1,173	1,737	8,391
Malta	65	56	68	69	26	11	.	.	.	.
Netherlands	698	880	1,067	1,220	345	428	1,008	212	518	702
Portugal	31	83	71	57	43	8	.	.	.	.
Slovakia	1,017	1,021	1,051	1,055	1,054	0	1,055	–	.	.
Slovenia	25	16	21	21	1	0	21	–	20	1
Spain	11,832	12,901	12,482	12,478	11,549	839	.	.	313	12,165
Other EU Member States [2]	46,414	50,000	50,591	51,679	6,193	1,949	51,000	679	702	50,977
Czechia	2,681	3,008	3,176	3,176	20	7	.	.	1	3,175
Denmark	13	37	19	25	7	4	25	–	7	18
Hungary	1,524	17	11	13	5	5	13	–	.	.
Poland	41,653	46,369	46,806	47,896	6,119	1,910	47,674	222	212	47,684
Sweden	82	85	81	82	32	3	82	–	3	79
Remaining EU countries [4, 5]	461	484	498	487	10	20	.	.	.	.
Other European countries [2]	14,895	18,558	15,976	16,263	5,606	6,677	15,467	796	12,750	3,513
Guernsey	65	73	48	66	31	18	66	–	.	.
Jersey	101	139	124	122	15	93	122	–	.	.
Norway	9	17	11	16	8	1	.	.	1	15
Russian Federation	1,086	466	399	411	104	53	333	78	89	322
Switzerland	8,471	11,057	10,756	10,964	4,014	5,140	10,893	71	10,143	821
Turkey	137	364	372	355	313	41	355	–	88	267
United Kingdom	4,271	5,111	3,206	3,226	983	628	2,580	646	1,638	1,588
Remaining European countries [6]	755	1,331	1,060	1,103	138	703	.	.	766	337
Countries in Africa	761	849	889	1,044	.	1,007	1,044	–	880	164
South Africa	46	65	40	77	.	74	77	–	.	.
Remaining countries in Africa	715	784	849	967	10	933	967	–	.	.
Countries in America	19,417	20,054	17,654	17,221	466	15,547	16,646	575	2,656	14,565
Bahamas	5	6	13	15	0	5	15	–	.	.
Bermuda	35	8	13	7	.	6	7	–	.	.
Brazil	878	673	630	977	.	109	977	–	.	.
British Virgin Islands	156	141	124	185	21	104	185	–	–	185
Canada	150	108	45	66	4	61	66	–	.	.
Cayman Islands	1,501	1,439	974	865	49	700	.	.	304	561
Curacao [7]	–	0	0	0	0	–	0	–	–	0
Mexico	43	58	128	86	7	78	86	–	.	.
United States of America	16,090	16,901	15,014	14,250	356	13,748	13,678	572	1,182	13,068
Remaining countries in America	559	720	713	770	25	736	.	.	.	.
Countries in Asia	10,816	12,976	11,666	12,042	321	4,593	11,367	675	5,824	6,218
China, People's Republic of [8]	5,424	6,705	6,515	6,388	12	339	.	.	1,656	4,732
Hong Kong	201	164	172	200	43	146	.	.	139	61
Japan	223	364	245	196	8	184	196	–	152	44
Korea, Republic of	190	184	124	116	1	.	116	–	103	13
Singapore	1,849	2,380	1,972	2,105	115	1,773	2,105	–	1,855	250
Taiwan	59	48	35	85	7	.	.	.	85	0
Remaining countries in Asia	2,870	3,131	2,603	2,952	135	1,961	2,898	54	1,834	1,118
Countries in Oceania	.	.	.	.	65	.	.	0	5	.
Australia	.	5	.	.	2	.	.	0	.	4
New Zealand	6	.	5	8	0	8	8	–	.	.
Remaining countries in Oceania	104	256	365	347	63	277	347	0	–	347
Countries not identifiable	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]									
							May 2025			
								of which:		
Country/group of countries	December 2020	December 2021	December 2022	December 2023	December 2024	April 2025	Claims, total	Euro	US dollar	Currency of debtor country [2]
	1	2	3	4	5	6	7	8	9	10
All countries	1,801,114	1,812,734	1,825,680	1,903,777	2,062,650	2,136,747	2,150,470	1,188,407	627,599	259,579
Countries in Europe	1,162,304	1,127,567	1,101,036	1,155,048	1,226,827	1,265,209	1,265,195	969,715	81,655	165,266
EU Member States [5]	829,922	811,137	834,710	901,198	959,238	996,088	996,080	847,253	42,596	62,218
Euro area [5]	700,199	682,610	700,296	761,500	813,378	845,092	844,011	765,296	40,829	.
Austria	47,968	48,555	52,048	58,019	58,442	61,713	61,081	59,815	260	.
Belgium	23,535	22,966	23,320	28,361	29,640	33,457	33,868	32,710	1,032	.
Croatia	689	658	701	3,771	2,956	1,285	1,352	1,351	0	.
Cyprus	1,708	1,461	1,068	1,160	1,259	1,477	1,580	1,112	435	.
Estonia	284	335	324	564	602	625	636	638	0	.
Finland	21,687	17,803	18,186	21,013	24,070	26,964	25,903	25,515	254	.
France	158,082	146,438	158,230	176,549	198,827	216,578	213,573	202,398	9,560	.
Greece	19,601	18,344	18,907	14,663	12,554	12,780	12,613	12,611	2	.
Ireland	32,254	32,673	34,434	35,025	42,767	43,235	43,954	31,646	8,714	.
Italy	73,733	70,779	73,106	82,603	89,370	92,332	88,288	84,608	3,352	.
Latvia	842	796	794	798	773	897	1,089	1,077	12	.
Lithuania	993	1,117	1,188	1,275	1,454	1,572	1,506	1,507	0	.
Luxembourg [6]	120,509	132,899	131,625	143,013	142,055	144,176	147,931	126,354	10,256	.
Malta	1,181	1,550	1,253	1,233	1,514	1,354	1,309	850	458	.
Netherlands	104,850	99,043	91,211	93,368	100,762	102,303	101,952	97,174	2,898	.
Portugal	7,922	6,800	6,316	6,266	6,725	6,159	6,252	6,214	20	.
Slovakia	3,687	3,757	5,985	9,791	12,664	8,763	9,279	8,119	1,032	.
Slovenia	2,254	1,641	1,657	1,771	2,013	2,492	2,478	2,350	129	.
Spain	65,045	62,368	66,578	68,270	69,447	70,503	72,055	69,247	2,415	.
Other EU Member States [5]	129,723	128,527	134,414	139,698	145,860	150,996	152,069	81,957	1,767	62,218
Bulgaria	528	675	488	537	607	621	664	637	0	27
Czechia	10,391	12,442	13,379	12,384	14,171	10,885	11,121	5,812	3	5,291
Denmark	13,193	11,416	11,857	11,419	12,863	13,804	14,486	11,683	473	2,212
Hungary	4,514	4,790	4,194	4,476	2,655	3,032	2,835	1,949	49	839
Poland	51,873	52,977	56,928	63,477	67,897	70,203	71,594	21,689	302	48,464
Romania	1,525	1,438	1,503	2,019	1,714	2,021	2,076	1,651	48	90
Sweden	29,510	28,297	30,226	31,093	29,392	31,409	30,464	24,121	810	5,295
EU institutions	17,500	15,834	15,138	14,293	16,561	19,021	18,829	14,415	82	.
Other European countries [5]	332,382	316,430	266,326	253,850	267,589	269,121	269,115	122,462	39,059	103,048
Guernsey	5,911	5,659	5,917	5,842	7,156	8,981	7,954	2,158	5,085	705
Iceland	691	542	524	556	700	662	682	606	73	4
Isle of Man	1,889	2,316	2,186	2,074	2,007	1,869	1,877	634	135	1,108
Jersey	9,146	9,187	12,535	9,749	10,830	10,888	11,369	2,912	867	7,503
Liechtenstein	635	555	733	779	648	1,009	963	774	156	33
Norway	25,969	25,925	24,961	24,186	25,829	25,448	23,979	19,944	1,401	2,478
Russian Federation	7,305	6,483	5,378	3,863	2,345	2,109	2,207	661	61	1,485
Switzerland	55,649	67,421	55,717	41,756	47,057	44,022	43,948	16,674	4,151	20,711
Turkey	11,884	11,872	12,658	10,653	14,155	14,346	14,617	12,138	1,993	485
Ukraine	1,071	969	1,078	576	767	783	783	413	157	212
United Kingdom	210,297	183,656	142,900	152,356	154,135	157,279	159,110	64,090	24,971	68,320
Remaining European countries	1,935	1,845	1,739	1,460	1,960	1,725	1,626	1,458	9	4
Countries in Africa	18,892	19,697	20,941	22,125	22,268	22,833	22,957	12,937	8,165	1,425
Algeria	44	37	42	33	60	76	61	22	39	0
Cameroon	140	208	205	193	189	179	178	132	46	0
Cote d'Ivoire	790	923	950	1,124	1,343	1,491	1,509	1,500	9	0
Egypt	4,346	4,256	3,537	3,908	3,199	3,248	3,389	2,005	1,333	32
Ghana	954	1,271	1,287	983	861	778	786	649	134	0
Kenya	227	216	175	447	258	219	219	118	80	3
Liberia	3,084	3,293	3,177	3,532	3,347	3,125	3,163	1	3,162	0
Libya	0	0	0	0	0	0	0	0	0	0
Morocco	1,674	1,780	2,013	2,061	2,574	2,696	2,721	2,577	135	9
Nigeria	1,254	1,330	1,589	1,216	1,230	1,264	1,066	363	676	9
South Africa	2,836	2,110	2,526	2,265	2,713	2,802	3,026	1,074	581	1,367
Tunisia	645	765	962	1,006	957	952	934	911	1	4
Zimbabwe	83	86	89	89	100	99	99	88	11	0
Remaining countries in Africa	2,815	3,422	4,389	5,268	5,437	5,904	5,806	3,497	1,958	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	
1,511,816	951,127	446,853	1,007,377	57,586	638,654	239,570	144,894	13,017	254,190	All countries
821,911	452,230	233,136	559,048	29,727	443,284	198,819	87,406	12,613	157,059	Countries in Europe
595,208	299,434	154,478	416,275	24,455	400,872	172,106	81,807	11,243	146,959	EU Member States [5]
512,518	262,529	137,793	350,604	24,121	331,493	128,032	78,201	11,131	125,260	Euro area [5]
30,771	8,379	7,004	17,712	6,055	30,310	19,904	1,120	36	9,286	Austria
13,651	7,635	2,775	9,675	1,201	20,217	5,751	1,914	948	12,552	Belgium
736	643	583	153	–	616	13	0	–	603	Croatia
1,491	980	579	912	–	89	–	2	0	87	Cyprus
324	248	–	324	–	312	34	7	0	271	Estonia
7,326	3,853	1,373	5,863	90	18,577	13,550	1,068	– 12	3,959	Finland
113,861	67,121	51,583	57,995	4,283	99,712	51,611	11,285	221	36,816	France
12,282	2,859	2,407	795	9,080	331	0	8	0	323	Greece
27,260	17,312	4,043	23,200	17	16,694	213	14,753	2,626	1,728	Ireland
62,655	19,220	13,944	45,957	2,754	25,633	2,954	2,962	64	19,717	Italy
134	28	0	93	41	955	1	0	0	954	Latvia
324	67	–	324	–	1,182	–	3	0	1,179	Lithuania
110,832	66,692	26,313	84,494	25	37,099	5,128	29,790	6,844	2,181	Luxembourg [6]
1,077	468	101	976	–	232	0	33	0	199	Malta
66,659	27,533	5,723	60,924	12	35,293	19,885	13,631	361	1,777	Netherlands
3,378	2,021	823	2,469	86	2,874	716	184	0	1,974	Portugal
5,438	4,675	4,511	925	2	3,841	1,500	112	–	2,229	Slovakia
650	494	154	496	0	1,828	40	4	0	1,784	Slovenia
52,976	31,608	15,184	37,317	475	19,079	6,732	1,047	43	11,300	Spain
82,690	36,905	16,685	65,671	334	69,379	44,074	3,606	112	21,699	Other EU Member States [5]
221	71	37	184	–	443	4	18	0	421	Bulgaria
10,483	7,384	4,494	5,988	1	638	334	222	0	82	Czechia
9,366	6,307	3,192	6,174	–	5,120	4,412	591	2	117	Denmark
1,520	992	587	900	33	1,315	59	83	51	1,173	Hungary
47,177	15,318	3,867	43,188	122	24,417	5,327	564	58	18,526	Poland
377	251	56	321	0	1,699	– 10	343	0	1,366	Romania
13,077	6,554	4,130	8,916	31	17,387	15,588	1,785	1	14	Sweden
469	28	322	–	147	18,360	18,360	–	–	–	EU institutions
226,703	152,796	78,658	142,773	5,272	42,412	26,713	5,599	1,370	10,100	Other European countries [5]
7,953	7,143	62	7,891	–	1	–	1	1	–	Guernsey
463	25	178	285	–	219	0	8	–	211	Iceland
1,875	880	–	1,875	–	2	–	2	0	–	Isle of Man
11,005	5,101	96	10,909	–	364	–	364	– 7	–	Jersey
796	291	113	683	0	167	–	167	155	–	Liechtenstein
5,252	2,738	1,690	3,559	3	18,727	16,676	2,001	2	50	Norway
2,227	1,502	1,240	973	14	– 20	–	– 18	– 18	– 2	Russian Federation
39,538	22,893	15,522	23,067	949	4,410	2,279	1,076	164	1,055	Switzerland
14,744	7,152	4,443	7,574	2,727	– 127	–	59	0	– 186	Turkey
601	521	172	319	110	182	–	30	–	152	Ukraine
140,438	103,917	54,919	84,684	835	18,672	7,758	1,907	1,073	9,007	United Kingdom
1,811	633	223	954	634	– 185	–	2	0	– 187	Remaining European countries
22,275	8,925	2,895	9,436	9,944	682	15	437	0	230	Countries in Africa
61	61	61	0	–	–	–	–	–	–	Algeria
178	78	3	27	148	–	–	–	–	–	Cameroon
1,494	1,055	6	368	1,120	15	2	0	–	13	Cote d'Ivoire
3,360	1,416	920	1,554	886	29	13	20	–	– 4	Egypt
786	492	2	153	631	0	–	0	–	–	Ghana
218	160	80	59	79	1	–	0	–	1	Kenya
3,163	457	–	3,163	–	0	–	0	0	–	Liberia
0	0	–	0	–	–	–	–	–	–	Libya
2,650	387	43	1,010	1,597	71	–	25	0	46	Morocco
1,067	537	495	438	134	– 1	–	8	0	– 9	Nigeria
2,482	966	797	803	882	544	–	359	0	185	South Africa
916	218	9	164	743	18	–	18	–	–	Tunisia
99	99	–	56	43	–	–	–	–	–	Zimbabwe
5,801	2,999	479	1,641	3,681	5	–	7	0	– 2	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]									
							May 2025			
								of which:		
	December 2020	December 2021	December 2022	December 2023	December 2024	April 2025	Claims, total	Euro	US dollar	Currency of debtor country [2]
Country/group of countries	1	2	3	4	5	6	7	8	9	10
Countries in America	424,095	474,912	503,550	504,552	560,197	585,597	599,930	88,779	482,835	13,063
Argentina	784	771	744	783	680	818	730	165	564	0
Bahamas	1,098	1,368	2,371	2,105	2,328	1,973	1,842	670	1,158	0
Bermuda	5,010	4,854	4,651	3,756	3,450	3,239	3,293	237	2,426	0
Bolivia, Plurinational State of	84	41	32	112	136	132	133	3	133	0
Brazil	5,234	4,836	6,237	7,066	8,714	8,522	7,747	917	2,718	4,085
British Virgin Islands	9,738	10,338	6,849	5,428	4,777	4,656	4,540	510	2,277	.
Canada	36,126	36,990	46,492	42,231	45,439	47,710	47,573	30,309	8,041	7,776
Cayman Islands	23,193	29,858	41,530	47,316	64,455	70,789	74,503	30,949	42,275	0
Chile	2,155	2,428	2,406	2,360	2,350	2,468	2,450	385	1,814	232
Columbia	1,756	1,933	2,668	2,833	3,166	3,287	2,890	1,625	1,256	8
Cuba	68	59	55	48	45	45	45	45	0	0
Curacao [7]	78	78	103	102	92	91	92	83	9	0
Ecuador	287	632	366	415	306	175	208	12	196	.
Guatemala	241	247	511	394	534	591	724	10	714	0
Mexico	4,382	4,342	4,431	4,147	7,381	9,015	8,797	1,009	6,801	923
Panama	1,595	1,279	1,155	1,158	1,459	1,580	1,809	711	1,086	0
Paraguay	80	89	255	217	426	364	365	15	348	0
Peru	1,219	1,333	1,790	2,172	2,404	2,233	2,283	743	1,503	23
United States of America	329,179	371,747	379,054	379,889	409,427	425,544	437,649	20,184	407,477	.
Uruguay	442	429	394	362	677	567	558	37	520	0
Venezuela, Bolivarian Republic	50	– 37	21	27	23	24	– 30	8	– 42	0
Remaining countries in America	1,296	1,297	1,435	1,631	1,928	1,774	1,729	152	1,561	16
Countries in Asia	152,314	146,255	149,280	165,700	183,846	183,958	180,196	55,901	44,459	70,514
Bahrain	1,411	1,358	1,473	1,008	952	829	847	32	794	9
China, People's Republic of [8]	18,953	16,659	15,640	22,874	19,067	16,945	15,726	3,776	579	10,680
Hong Kong	12,192	13,145	12,355	11,328	11,544	11,727	11,100	3,229	2,662	1,496
India	18,589	21,043	21,027	22,006	26,840	25,999	26,918	6,361	2,363	16,458
Indonesia	6,240	5,834	5,995	6,708	8,242	7,684	7,690	3,806	1,249	2,538
Iran	8	3	2	1	1	1	1	1	0	0
Iraq	392	465	531	842	829	788	780	692	87	0
Israel	1,288	2,090	2,262	2,593	2,260	2,281	2,693	641	586	1,460
Japan	32,524	22,720	26,805	30,706	33,440	34,575	31,979	16,494	5,367	10,045
Jordan	643	696	705	830	915	907	877	788	72	6
Kazakhstan	167	136	94	114	148	175	373	27	200	5
Korea, Republic of	8,599	11,237	11,107	13,952	14,401	14,850	15,240	2,799	2,888	9,425
Kuwait	1,076	1,015	937	1,144	1,299	1,237	1,275	255	973	42
Lebanon	120	116	94	45	41	62	72	3	65	0
Malaysia	2,294	1,821	1,774	2,199	3,014	3,052	3,314	166	618	2,436
Myanmar	40	28	30	11	7	7	4	1	3	0
Pakistan	979	348	473	317	378	322	335	50	62	205
Philippines	1,117	1,136	1,617	1,709	2,852	2,956	2,218	136	1,441	583
Qatar	3,293	2,623	3,119	3,930	4,128	4,150	4,355	1,662	2,663	18
Saudi Arabia	3,908	4,038	4,314	3,349	3,832	3,445	3,529	1,078	2,265	149
Singapore	19,506	21,073	20,172	21,562	29,018	31,139	30,074	6,697	9,819	11,521
Sri Lanka	733	520	277	261	192	239	232	5	45	183
Syria	1	0	0	1	0	1	0	0	0	0
Taiwan	1,872	1,696	1,060	934	1,616	1,420	1,675	648	256	758
Thailand	2,264	2,730	2,732	2,358	2,533	2,584	2,475	142	209	2,063
Turkmenistan	439	382	308	212	132	104	104	76	28	0
United Arab Emirates	5,893	5,004	5,161	5,654	6,333	6,580	6,628	1,742	4,374	180
Uzbekistan	795	1,177	1,643	2,269	3,096	3,095	2,952	2,629	325	0
Vietnam	2,185	2,415	2,440	2,122	1,691	1,770	1,827	355	1,198	254
Remaining countries in Asia	4,793	4,747	5,133	4,661	5,045	5,034	4,903	1,610	3,268	0
Countries in Oceania	28,926	28,384	30,314	29,915	33,212	32,011	31,627	18,803	2,952	9,311
Australia	23,523	23,151	25,003	24,101	26,414	25,347	25,104	15,899	246	8,841
Marshall Islands	2,823	2,458	2,273	2,671	3,041	2,536	2,505	80	2,425	.
New Zealand	2,508	2,506	2,750	2,894	3,283	3,671	3,559	2,618	201	470
Papua New Guinea	– 16	0	20	0	0	0	0	0	0	0
Remaining countries in Oceania	88	269	268	249	474	457	459	206	80	0
Countries not identifiable	1	0	0	1	0	0	0	0	0	.
International organisations [9]	14,582	15,919	20,559	26,436	36,300	47,139	50,565	42,272	7,533	.

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

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Loans and advances					Foreign securities [3]					
							issued by foreign enterprises and households			
Total	of which: with a residual maturity of one year or less	to foreign banks	to foreign enterprises and households	to foreign general government	Total	issued by foreign banks	Total	of which: foreign shares [4]	issued by foreign general government	
11	12	13	14	15	16	17	18	19	20	Country/group of countries
509,030	389,088	159,253	343,499	6,278	90,900	22,433	28,086	261	40,381	Countries in America
717	298	24	549	144	13	–	– 1	0	14	Argentina
1,850	1,832	1,468	120	262	– 8	–	– 3	–	– 5	Bahamas
3,268	1,153	8	3,260	–	25	–	25	0	–	Bermuda
136	136	103	33	–	– 3	–	– 3	–	0	Bolivia, Plurinational State of
4,808	3,030	3,078	1,356	374	2,939	18	1,769	0	1,152	Brazil
4,440	3,641	–	4,440	–	100	–	100	2	–	British Virgin Islands
16,824	10,059	2,794	13,929	101	30,749	20,939	2,206	4	7,604	Canada
73,834	68,485	5,016	68,818	–	669	– 9	789	41	– 111	Cayman Islands
1,780	649	424	1,343	13	670	–	341	0	329	Chile
2,325	586	346	295	1,684	565	–	179	0	386	Columbia
45	36	21	0	24	–	–	–	–	–	Cuba
3	2	–	3	–	89	–	89	8	–	Curacao [7]
208	154	97	25	86	0	–	–	–	0	Ecuador
710	699	695	8	7	14	–	–	–	14	Guatemala
8,191	5,707	1,794	5,808	589	606	–	377	0	229	Mexico
1,508	584	384	824	300	301	–	42	0	259	Panama
365	251	263	62	40	–	–	–	–	–	Paraguay
2,208	601	543	587	1,078	75	–	44	0	31	Peru
383,655	289,995	141,411	240,801	1,443	53,994	1,485	22,125	206	30,384	United States of America
558	69	–	558	–	0	–	–	–	0	Uruguay
16	10	0	16	0	– 46	–	7	–	– 53	Venezuela, Bolivarian Republic
1,581	1,111	784	664	133	148	–	0	–	148	Remaining countries in America
136,911	88,744	47,865	77,623	11,423	43,285	7,572	11,535	18	24,178	Countries in Asia
862	264	525	337	–	– 15	–	– 2	–	– 13	Bahrain
10,711	6,584	2,024	6,858	1,829	5,015	532	889	1	3,594	China, People's Republic of [8]
9,315	8,598	2,713	6,602	–	1,785	88	1,240	0	457	Hong Kong
19,657	6,566	3,717	13,905	2,035	7,261	42	1,572	4	5,647	India
5,808	1,615	306	1,970	3,532	1,882	1	935	8	946	Indonesia
1	1	–	1	–	–	–	–	–	–	Iran
780	174	–	304	476	0	–	–	–	0	Iraq
1,208	795	462	744	2	1,485	–	1,041	0	444	Israel
26,386	22,389	13,042	12,574	770	5,593	1,827	1,723	2	2,043	Japan
866	179	32	79	755	11	–	–	–	11	Jordan
359	162	209	150	–	14	–	5	0	9	Kazakhstan
4,615	4,511	1,346	3,269	0	10,625	1,499	1,133	1	7,993	Korea, Republic of
1,274	444	434	840	–	1	–	–	–	1	Kuwait
7	1	0	7	–	65	–	–	–	65	Lebanon
1,552	1,303	906	646	0	1,762	48	783	0	931	Malaysia
4	1	–	3	1	–	–	–	–	–	Myanmar
334	252	232	101	1	1	11	0	–	– 10	Pakistan
2,025	1,498	734	1,277	14	193	0	150	0	43	Philippines
4,274	2,389	2,307	1,947	20	81	–	1	–	80	Qatar
3,462	1,849	856	2,602	4	67	–	18	–	49	Saudi Arabia
24,292	19,687	11,324	12,968	0	5,782	2,922	1,541	1	1,319	Singapore
195	133	75	81	39	37	23	0	–	14	Sri Lanka
0	0	–	0	0	–	–	–	–	–	Syria
1,340	853	364	976	–	335	–	288	0	47	Taiwan
1,355	1,191	788	567	–	1,120	544	74	1	502	Thailand
104	55	2	–	102	–	–	–	–	–	Turkmenistan
6,498	3,771	1,867	4,630	1	130	33	70	0	27	United Arab Emirates
2,953	1,382	1,840	717	396	– 1	–	– 1	–	–	Uzbekistan
1,760	622	269	1,256	235	67	–	67	0	0	Vietnam
4,914	1,475	1,491	2,212	1,211	– 11	2	8	–	– 21	Remaining countries in Asia
18,217	11,133	1,971	16,201	45	13,410	10,179	2,636	125	595	Countries in Oceania
14,350	9,783	1,652	12,662	36	10,754	8,738	1,644	125	372	Australia
2,506	378	–	2,506	–	– 1	–	– 1	0	–	Marshall Islands
902	565	119	774	9	2,657	1,441	993	0	223	New Zealand
0	0	–	0	–	0	–	0	0	–	Papua New Guinea
459	407	200	259	–	–	–	–	–	–	Remaining countries in Oceania
0	0	0	0	–	–	–	–	–	–	Countries not identifiable
3,472	1,007	1,733	1,570	169	47,093	552	14,794	–	31,747	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]											
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	680,602	121,308	43,294	63,813	14,201	540,475	27,993	498,581	13,901	8,419	926
H2	672,402	125,199	43,784	65,274	16,141	527,612	27,321	484,851	15,440	8,705	887
of which: contracts reported by German banks											
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	.
H2	59,536	7,650	3,153	3,815	682	50,616	2,348	47,770	498	1,144	.

***** 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]										
10,256	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	2,285	15,649	3,426	11,197	160	629	237	2024 H1
7,745	73	8,568	2,318	16,867	4,692	11,116	175	637	247	H2
of which: contracts reported by German banks										
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
1,080	.	54	72	904	226	643	27	5	3	H2

agreements, interest rate swaps and interest rate options. **4** Only credit default swaps. The data are recorded for the first time for the second half of 2004. **5** Forwards, swaps and options. **6** Transactions between reporting institutions which are reported by both counterparties involved are recorded only once in the statistics. Conversely, the results of the German reporting institutions shown in the lower part of the table contain certain double countings; covering transactions with the 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	66,936	27,845	11,514	15,798	533	–	4,383	17,567	–	10,972	1,278	–	853	4,038
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	56,545	23,502	9,052	14,012	438	–	3,532	14,461	–	9,782	726	–	761	3,781

***** 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	47,130	12,994	3,203	9,428	363	–	2,408	16,833	–	9,899	1,175	–	656	3,165

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	48,538	17,259	8,482	8,339	438	–	3,152	14,175	–	9,256	748	–	506	3,442

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	35,908	13,217	8,332	4,619	266	–	2,123	9,881	–	6,713	479	–	244	3,251

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	10,709,833	4,894,274	2,760,665	1,969,388	164,221	–	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: Staff costs	of which: Other administrative spending [2]			Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
	1	2	3	4	5	6	7	8	9	10	11	12	13
All categories of banks													
1993	78.0	17.0	4.3	0.7	100.0	– 62.0	– 37.2	– 24.8	– 15.0	– 1.0	22.1	– 11.6	10.5
1994	82.4	16.5	0.3	0.8	100.0	– 60.8	– 36.2	– 24.7	– 18.3	– 0.2	20.6	– 9.8	10.8
1995	81.0	16.0	2.6	0.4	100.0	– 63.7	– 37.8	– 25.9	– 11.8	– 1.4	23.1	– 11.4	11.7
1996	80.9	16.2	2.3	0.6	100.0	– 63.2	– 36.8	– 26.4	– 12.0	– 2.4	22.4	– 11.5	10.9
1997	78.4	17.9	2.8	1.0	100.0	– 63.3	– 36.1	– 27.1	– 13.0	– 2.0	21.7	– 10.5	11.2
1998	75.6	18.6	3.5	2.3	100.0	– 64.1	– 35.7	– 28.3	– 13.4	10.8	33.3	– 15.7	17.6
1999	73.8	20.5	3.3	2.4	100.0	– 66.3	– 36.2	– 30.1	– 10.4	– 3.0	20.3	– 8.6	11.7
2000	68.3	24.3	5.5	2.0	100.0	– 68.5	– 36.9	– 31.6	– 13.6	0.1	18.0	– 6.3	11.7
2001	70.4	21.8	4.6	3.2	100.0	– 71.4	– 37.8	– 33.7	– 16.9	0.9	12.6	– 3.5	9.2
2002	73.9	20.3	2.5	3.3	100.0	– 67.3	– 35.6	– 31.7	– 26.3	3.3	9.7	– 3.6	6.2
2003	71.0	20.3	5.4	3.4	100.0	– 66.6	– 35.6	– 30.9	– 18.3	– 13.2	2.0	– 4.8	– 2.9
2004	74.2	21.2	1.1	3.6	100.0	– 65.6	– 35.5	– 30.1	– 14.7	– 10.5	9.2	– 5.0	4.2
2005	69.0	20.9	8.6	1.5	100.0	– 61.2	– 33.6	– 27.6	– 10.7	– 2.6	25.5	– 7.6	17.9
2006	68.9	22.2	3.3	5.5	100.0	– 62.7	– 35.3	– 27.4	– 10.7	– 5.7	20.9	– 4.2	16.7
2007	73.7	24.4	– 0.9	2.8	100.0	– 65.0	– 35.4	– 29.6	– 18.7	– 0.1	16.3	– 4.8	11.4
2008	85.2	26.7	– 17.0	5.2	100.0	– 73.3	– 39.0	– 34.3	– 33.6	– 15.4	– 22.3	– 1.5	– 23.8
2009	73.3	21.0	5.3	0.4	100.0	– 65.1	– 35.5	– 29.7	– 20.9	– 16.1	– 2.2	– 3.2	– 5.4
2010	74.1	22.0	4.4	– 0.5	100.0	– 63.8	– 33.5	– 30.4	– 12.0	– 9.9	14.3	– 4.3	10.1
2011	73.9	22.1	3.6	0.5	100.0	– 64.0	– 33.1	– 30.9	2.4	– 13.5	24.9	– 5.5	19.4
2012	72.5	20.9	5.4	1.2	100.0	– 64.3	– 33.9	– 30.5	– 3.3	– 9.0	23.4	– 6.6	16.7
2013	73.0	22.9	4.8	– 0.7	100.0	– 69.2	– 35.7	– 33.5	– 5.3	– 7.6	17.9	– 6.0	11.9
2014	75.4	23.7	2.9	– 2.0	100.0	– 69.2	– 35.5	– 33.7	– 5.3	– 5.3	20.2	– 6.1	14.1
2015	75.0	23.8	2.9	– 1.7	100.0	– 70.4	– 36.0	– 34.4	– 2.7	– 6.1	20.8	– 6.6	14.2
2016	71.2	23.2	2.4	3.2	100.0	– 69.3	– 34.9	– 34.4	– 6.8	– 2.2	21.7	– 6.2	15.6
2017	69.5	24.9	4.5	1.1	100.0	– 71.9	– 36.3	– 35.7	– 2.9	– 2.8	22.4	– 6.1	16.3
2018	72.3	24.5	2.9	0.3	100.0	– 73.1	– 36.7	– 36.4	– 5.6	– 5.7	15.6	– 5.5	10.1
2019	69.5	26.3	2.1	2.1	100.0	– 76.0	– 37.4	– 38.5	– 5.7	– 13.6	4.8	– 6.6	– 1.8
2020	67.3	26.7	2.9	3.1	100.0	– 72.3	– 36.7	– 35.6	– 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	65.0	22.9	7.0	5.0	100.0	– 59.3	– 29.6	– 29.7	– 6.3	– 4.9	29.5	– 7.7	21.9
Commercial Banks													
1993	68.0	23.7	7.2	1.2	100.0	– 60.5	– 37.4	– 23.1	– 20.5	– 1.9	17.1	– 6.9	10.3
1994	75.5	23.1	0.3	1.1	100.0	– 64.6	– 39.0	– 25.6	– 17.1	0.7	18.9	– 6.9	12.0
1995	72.6	22.2	4.1	1.1	100.0	– 67.5	– 40.5	– 27.0	– 10.3	– 3.4	18.8	– 6.2	12.6
1996	71.7	23.2	3.6	1.4	100.0	– 66.7	– 38.9	– 27.8	– 11.2	– 2.7	19.4	– 7.4	12.0
1997	68.2	26.6	4.0	1.2	100.0	– 66.2	– 37.2	– 29.0	– 12.6	– 4.4	16.8	– 5.2	11.5
1998	64.7	27.4	6.0	2.0	100.0	– 67.8	– 36.7	– 31.1	– 11.1	26.0	47.0	– 20.9	26.1
1999	61.7	30.2	6.3	1.8	100.0	– 73.9	– 37.9	– 36.0	– 9.9	0.2	16.4	– 4.5	11.9
2000	52.7	34.5	11.0	1.8	100.0	– 75.4	– 38.0	– 37.4	– 8.2	– 3.2	13.1	– 1.4	11.7
2001	56.2	31.4	9.7	2.6	100.0	– 80.4	– 39.6	– 40.8	– 12.7	1.9	8.8	– 0.9	7.9
2002	63.7	28.7	4.4	3.1	100.0	– 74.2	– 36.0	– 38.2	– 18.7	– 5.3	1.9	– 1.8	0.1
2003	56.5	28.4	11.5	3.5	100.0	– 74.0	– 36.5	– 37.4	– 15.8	– 22.5	– 12.2	– 0.6	– 12.9
2004	64.9	29.6	0.9	4.7	100.0	– 73.5	– 36.5	– 36.9	– 11.7	– 15.6	– 0.8	– 1.8	– 2.6
2005	55.3	26.1	17.9	0.8	100.0	– 59.8	– 30.3	– 29.5	– 6.6	– 3.1	30.4	– 8.8	21.7
2006	61.8	29.5	4.9	3.7	100.0	– 66.0	– 34.7	– 31.4	– 7.3	– 8.5	18.1	– 3.4	14.7
2007	66.3	30.9	1.5	1.2	100.0	– 65.5	– 33.9	– 31.6	– 8.5	6.6	32.6	– 6.0	26.6
2008	94.3	42.2	– 43.2	6.6	100.0	– 93.6	– 44.6	– 49.1	– 26.8	– 22.9	– 43.4	1.2	– 42.2
2009	63.0	29.0	9.4	– 1.4	100.0	– 73.4	– 36.3	– 37.1	– 16.2	– 22.8	– 12.4	0.3	– 12.1
2010	62.7	30.5	9.1	– 2.2	100.0	– 72.5	– 33.6	– 38.9	– 8.5	– 12.6	6.4	– 2.1	4.3
2011	59.8	29.6	9.2	1.4	100.0	– 67.9	– 30.9	– 37.0	– 7.9	– 20.2	4.0	– 2.3	1.7
2012	61.8	27.3	9.9	1.0	100.0	– 67.2	– 31.3	– 35.9	– 7.0	– 11.4	14.4	– 6.3	8.1
2013	63.0	30.7	8.0	– 1.7	100.0	– 72.8	– 32.6	– 40.3	– 3.9	– 11.1	12.1	– 3.5	8.7
2014	66.4	32.2	5.8	– 4.5	100.0	– 73.4	– 31.3	– 42.1	– 7.3	– 6.5	12.7	– 3.4	9.3
2015	67.0	32.0	5.3	– 4.3	100.0	– 75.6	– 32.4	– 43.3	– 2.2	– 12.7	9.5	– 3.6	5.8
2016	63.4	29.6	2.6	4.4	100.0	– 74.3	– 31.7	– 42.6	– 9.4	– 4.1	12.3	– 3.6	8.7
2017	60.7	31.5	8.0	– 0.2	100.0	– 79.4	– 33.7	– 45.7	– 1.1	– 6.9	12.6	– 3.7	8.9
2018	67.8	28.8	4.9	– 1.5	100.0	– 79.3	– 32.9	– 46.4	– 4.0	– 9.8	7.0	– 1.8	5.2
2019	61.8	31.0	3.2	4.0	100.0	– 84.9	– 34.7	– 50.2	– 11.8	– 31.9	– 28.6	– 4.8	– 33.4
2020	57.6	30.9	5.3	6.1	100.0	– 77.7	– 33.8	– 43.9	– 16.7	– 10.8	– 5.3	– 4.7	– 9.9
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	53.9	25.4	14.0	6.7	100.0	– 61.1	– 27.0	– 34.1	– 6.1	– 8.7	24.1	– 5.6	18.5

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which: 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	58.8	22.2	10.5	8.5	100.0	– 53.0	– 24.0	– 29.0	– 5.3	– 16.9	24.8	– 11.1	13.7

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	68.8	11.5	1.6	18.1	100.0	– 38.2	– 14.4	– 23.8	– 11.0	–	50.8	– 20.0	30.9
Private Bankers [8]													
1993	57.6	29.8	9.9	2.7	100.0	– 67.4	– 39.1	– 28.2	– 16.7	0.5	16.4	– 2.3	14.1
1994	64.6	30.6	1.6	3.2	100.0	– 71.1	– 41.5	– 29.6	– 22.6	8.2	14.6	– 1.8	12.8
1995	62.9	30.7	4.1	2.4	100.0	– 74.4	– 42.9	– 31.6	– 19.6	5.6	11.6	– 1.8	9.8
1996	58.3	35.3	2.8	3.5	100.0	– 72.0	– 41.2	– 30.8	– 13.0	–	15.0	– 3.2	11.8
1997	53.8	39.7	4.3	2.3	100.0	– 68.1	– 38.7	– 29.4	– 8.7	1.1	24.3	– 3.5	20.8
1998	49.0	43.4	4.7	3.0	100.0	– 63.3	– 34.8	– 28.5	– 10.3	0.1	26.4	– 4.9	21.6

***** Excluding institutions in liquidation and institutions with a truncated financial year. **1** Up to 2009, result from financial operations. **2** Including depreciation of and value adjustments to tangible and intangible assets. **3** Excluding property tax. In part, including taxes paid by legally dependent building and loan associations affiliated to Landesbanken. **4** Up to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", 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	– 56.2	– 33.4	– 22.8	– 7.7	– 0.7	35.3	– 10.7	24.6

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	73.5	22.7	–	3.8	100.0	– 60.4	– 33.7	– 26.7	– 4.3	– 1.9	33.4	– 9.2	24.3

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	20.7	4.6	4.8	100.0	– 56.7	– 26.7	– 30.0	– 2.8	– 3.6	36.9	– 2.1	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	27.2	18.1	3.9	100.0	– 53.7	– 25.2	– 28.6	– 3.5	– 12.7	30.1	– 11.4	18.7

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	331,730	320,855	295,191	25,664	7,931	3,791	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

***** 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	67.4	77.1	88.9	65.4	47.5	–	71.9	57.3	–	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	59.3	61.1	69.0	53.0	38.2	–	58.4	56.2	–	60.4	42.0	–	70.5	56.7

***** 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	– 8,007	2,675	1,567	–	26	1,082	10,682	2,609	480	–	753	6,840

***** 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	8.36	9.16	12.12	7.49	6.22	–	7.45	10.17	–	8.92	8.89	4.14	3.98
	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	6.18	7.02	11.91	4.15	3.78	–	5.01	7.09	–	6.47	5.69	1.99	3.76

***** 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	3.21	–	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	1.40	2.85	–	5.83	0.74	–	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	0.36	–	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	0.20	–	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	0.22	–	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	0.62	0.57	0.42	0.80	0.32	–	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	– 0.29	–	–	– 0.04	– 0.02	–	– 0.05	0.01	–	– 0.10	– 0.02

***** Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 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	0.45	0.35	0.31	0.42	0.27	–	0.32	0.91	–	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	0.23	0.16	–	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	1,244	10,709,833	106,879	331,730	224,851	37,639	52,765	15,126	11,561	8,245	164,324

***** 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
97,388	48,617	48,771	66,936	– 10,391	56,545	– 8,007	48,538	12,630	35,908	– 18,937	16,971	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	1,244	10,709.8	1.00	3.10	2.10	0.35	0.49	0.14	0.11	0.08	1.53

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	0.62	– 0.10	0.53	– 0.07	0.45	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	152	4,894,274	38,577	136,093	97,516	18,150	26,623	8,473	10,050	4,801	71,578

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
43,733	19,306	24,427	27,845	– 4,343	23,502	– 6,243	17,259	4,042	13,217	–1,855	11,362	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	–2,427	5,905	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	124	1,969,388	19,758	47,419	27,661	7,475	13,197	5,722	3,513	2,857	33,603

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
17,805	8,063	9,742	15,798	–1,786	14,012	– 5,673	8,339	3,720	4,619	532	5,151	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	25	164,221	593	5,274	4,681	99	162	63	14	156	862

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
329	124	205	533	– 95	438	–	438	172	266	40	306	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)	Financial year
12	13	14	15	16	17	18	19	20	21	22	23	
274	178	96	141	–	141	66	207	32	175	– 13	162	1968
321	209	112	211	–	211	10	221	30	191	– 3	188	1969
360	237	123	168	–	168	– 14	154	28	126	3	129	1970
411	266	145	128	–	128	124	252	38	214	– 10	204	1971
457	299	158	168	–	168	56	224	46	178	– 14	164	1972
501	330	171	158	–	158	– 6	152	43	109	– 20	89	1973
538	356	182	199	–	199	–178	21	44	– 23	44	21	1974
569	372	197	204	–	204	65	269	50	219	– 66	153	1975
596	377	219	131	–	131	150	281	48	233	– 9	224	1976
581	385	196	130	–	130	160	290	52	238	– 12	226	1977
590	389	201	196	–	196	92	288	50	238	– 8	230	1978
618	411	207	171	–	171	55	226	38	188	– 4	184	1979
636	431	205	243	–	243	23	266	45	221	– 17	204	1980
725	485	240	322	–	322	– 16	306	48	258	– 6	252	1981
719	478	241	431	–	431	– 70	361	57	304	– 10	294	1982
790	520	270	446	–	446	–596	–150	62	– 212	– 9	– 221	1983
828	547	281	318	–	318	68	386	71	315	– 8	307	1984
841	537	304	308	–	308	162	470	88	382	– 28	354	1985
1,057	665	392	479	–	479	60	539	103	436	– 19	417	1986
1,189	736	453	355	–	355	63	418	78	340	– 40	300	1987
1,218	764	454	273	–	273	113	386	85	301	– 30	271	1988
1,289	789	500	346	–	346	35	381	88	293	– 42	251	1989
1,329	821	508	262	–	262	20	282	68	214	– 21	193	1990
1,489	909	580	294	–	294	36	330	72	258	– 60	198	1991
1,487	889	598	436	–	436	–148	288	76	212	– 68	144	1992
1,626	945	681	788	– 404	384	11	395	55	340	– 30	310	1993
1,631	952	679	664	– 518	146	189	335	42	293	–127	166	1994
1,450	835	615	498	– 382	116	109	225	35	190	– 52	138	1995
1,450	830	620	564	– 262	302	–	302	65	237	– 37	200	1996
1,446	822	624	678	– 185	493	24	517	75	442	– 63	379	1997
1,501	826	675	870	– 245	625	2	627	116	511	– 33	478	1998

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	14	92,052	870	4,680	3,810	92	107	15	–	–	962
1969	13	105,955	914	5,808	4,894	117	141	24	–	–	1,031
1970	12	114,540	785	7,306	6,521	126	146	20	–	–	911
1971	12	130,364	1,012	8,186	7,174	147	172	25	–	–	1,159
1972	12	166,313	1,339	9,907	8,568	191	223	32	–	–	1,530
1973	12	181,646	1,337	13,074	11,737	223	250	27	–	–	1,560
1974	12	205,622	1,611	15,993	14,382	231	267	36	–	–	1,842
1975	12	226,911	1,980	15,887	13,907	263	317	54	–	–	2,243
1976	12	250,935	2,174	16,774	14,600	301	346	45	–	–	2,475
1977	12	272,452	2,344	18,085	15,741	337	388	51	–	–	2,681
1978	12	303,083	2,688	19,151	16,463	378	435	57	–	–	3,066
1979	12	344,755	2,430	22,090	19,660	396	450	54	–	–	2,826
1980	12	378,961	2,234	27,493	25,259	449	513	64	–	–	2,683
1981	12	417,523	2,026	34,300	32,274	453	523	70	–	–	2,479
1982	12	449,750	3,220	37,094	33,874	477	548	71	–	–	3,697
1983	12	488,702	4,465	36,771	32,306	511	597	86	–	–	4,976
1984	12	503,875	4,619	38,271	33,652	513	607	94	–	–	5,132
1985	12	533,905	4,784	38,132	33,348	572	684	112	–	–	5,356
1986	12	573,933	4,830	37,898	33,068	613	766	153	–	–	5,443
1987	12	617,561	4,715	38,471	33,756	556	730	174	–	–	5,271
1988	11	655,600	4,742	40,388	35,646	560	723	163	–	–	5,302
1989	11	699,495	4,703	46,856	42,153	648	866	218	–	–	5,351
1990	11	774,961	4,739	56,817	52,078	723	973	250	–	–	5,462
1991	11	872,439	5,351	67,101	61,750	735	975	240	–	–	6,086
1992	12	1,021,846	6,638	76,780	70,142	1,080	1,430	350	–	–	7,718
1993	13	1,194,272	7,821	82,029	74,208	1,234	1,650	416	1,022	464	10,541
1994	13	1,321,304	10,019	85,756	75,737	1,424	1,823	399	– 64	458	11,837
1995	13	1,440,883	9,860	91,024	81,164	1,431	1,840	409	780	330	12,401
1996	13	1,662,667	11,448	98,124	86,676	1,590	2,089	499	640	633	14,311
1997	13	1,923,358	12,429	109,605	97,176	1,985	2,617	632	1,051	450	15,915
1998	13	2,180,454	13,615	120,670	107,055	2,076	2,872	796	1,427	1,794	18,912
1999	13	2,656,093	16,411	140,200	123,788	2,812	4,755	1,942	751	1,181	21,156
1999	13	1,358,039	8,391	71,683	63,292	1,438	2,431	993	384	604	10,817
2000	13	1,506,853	8,386	84,761	76,375	1,943	3,185	1,242	680	573	11,582
2001	13	1,599,330	9,519	87,500	77,981	1,745	2,831	1,086	573	859	12,696
2002	14	1,644,025	9,743	76,744	67,001	1,794	2,963	1,169	644	677	12,858
2003	13	1,636,545	10,260	69,740	59,480	1,748	3,016	1,268	345	639	12,992
2004	12	1,519,005	9,886	66,634	56,748	1,718	3,010	1,292	262	581	12,447
2005	12	1,581,453	10,019	74,094	64,075	1,933	3,455	1,522	241	– 148	12,045
2006	12	1,647,908	10,030	81,578	71,548	2,206	3,784	1,578	1,010	1,026	14,272
2007	12	1,668,143	10,877	94,386	83,509	2,247	3,987	1,740	– 1,726	474	11,872
2008	10	1,695,465	12,161	94,705	82,544	2,177	4,015	1,838	– 1,514	652	13,476
2009	10	1,587,259	11,353	60,664	49,311	1,181	3,614	2,433	907	501	13,942
2010	10	1,512,276	10,325	48,471	38,146	1,225	3,379	2,154	472	205	12,227
2011	10	1,504,774	10,548	81,148	70,600	1,113	3,037	1,924	– 541	44	11,164
2012	9	1,371,385	8,702	66,849	58,147	876	2,612	1,736	708	286	10,572
2013	9	1,229,051	8,383	42,870	34,487	732	2,582	1,850	1,340	227	10,682
2014	9	1,139,438	8,243	36,437	28,194	847	2,632	1,785	112	– 37	9,165
2015	9	1,087,623	8,230	33,092	24,862	995	2,816	1,821	535	210	9,970
2016	9	975,957	7,558	27,464	19,906	1,216	2,810	1,594	1,026	289	10,089
2017	8	940,293	6,833	25,797	18,964	1,238	2,867	1,629	1,059	114	9,244
2018	6	803,978	5,365	24,895	19,530	1,074	2,408	1,334	634	160	7,233
2019	6	862,346	5,327	27,818	22,491	1,226	2,617	1,391	466	280	7,299
2020	6	898,328	5,559	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	29,346	40,938	11,592	10,039	10,981	942	12	722	40,119

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
22,552	13,395	9,157	17,567	– 3,106	14,461	– 286	14,175	4,294	9,881	– 8,060	1,821	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	20,334	27,878	7,544	6,271	7,557	1,286	9	1,064	27,678

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
16,706	9,318	7,388	10,972	–1,190	9,782	– 526	9,256	2,543	6,713	–5,215	1,498	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	6,520	48,166	41,646	1,924	2,859	935	429	444	9,317

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	4,038	– 257	3,781	– 339	3,442	191	3,251	–2,062	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	30	2,022,969	12,489	35,396	22,907	6,701	9,591	2,890	4,454	968	24,612

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
13,225	6,191	7,034	11,387	– 855	10,532	–3,134	7,398	2,794	4,604	– 482	4,122	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											
		total	Interest paid 1	Commissions paid	Net loss from the trading portfolio 2	Gross loss on transactions in goods and subsidiary transactions 3	General administrative spending					
							total 4	Staff costs				Other administrative spending 6
								total	Wages and salaries	Social security costs and costs relating to pensions and other benefits		
										total	of which: Pensions 5	
	1	2	3	4	5	6	7	8	9	10	11	12
1968	3,708	29,844	18,487	155	–	–	7,299	5,244	4,374	870	523	2,055
1969	3,665	37,869	24,378	170	–	–	8,657	6,206	5,154	1,052	632	2,451
1970	3,559	50,898	35,069	196	–	–	10,386	7,510	6,174	1,336	787	2,876
1971	3,469	55,531	37,806	271	–	–	12,219	8,885	7,266	1,619	882	3,334
1972	3,365	61,073	40,373	320	–	–	13,856	10,100	8,317	1,783	905	3,756
1973	3,737	87,039	61,535	326	–	–	16,135	11,887	9,711	2,176	1,086	4,248
1974	3,665	103,031	72,816	318	–	–	18,877	14,004	11,173	2,831	1,572	4,873
1975	3,586	97,554	64,952	393	–	–	20,605	15,157	12,214	2,943	1,481	5,448
1976	3,513	102,063	66,025	516	–	–	22,828	16,760	13,324	3,436	1,725	6,068
1977	3,425	109,844	71,792	562	–	–	24,474	17,870	14,344	3,526	1,661	6,604
1978	3,378	116,884	75,576	639	–	–	26,427	19,194	15,416	3,778	1,756	7,233
1979	3,336	140,023	95,811	629	–	–	28,636	20,656	16,636	4,020	1,832	7,980
1980	3,303	180,150	131,924	702	–	–	31,446	22,787	18,247	4,540	2,138	8,659
1981	3,292	224,166	167,364	784	–	–	33,730	24,298	19,564	4,734	2,089	9,432
1982	3,275	238,913	172,953	774	–	–	36,297	25,691	20,805	4,886	1,992	10,606
1983	3,246	224,794	151,007	912	–	–	39,135	27,613	22,005	5,608	2,458	11,522
1984	3,228	237,311	161,718	963	–	–	41,473	29,001	23,203	5,798	2,350	12,472
1985 14	4,639	249,035	166,161	1,113	–	–	45,609	31,675	25,280	6,395	2,595	13,934
1986	4,564	246,858	160,816	1,309	–	–	48,864	33,892	27,032	6,860	2,763	14,972
1987	4,438	248,525	161,615	1,270	–	–	51,255	35,803	28,578	7,225	2,901	15,452
1988	4,327	261,724	170,498	1,347	–	–	53,570	37,430	29,859	7,571	3,009	16,140
1989	4,193	305,299	207,062	1,728	–	–	55,784	38,680	31,059	7,621	2,979	17,104
1990	4,012	368,002	259,205	1,882	–	–	63,795	43,163	34,374	8,789	3,726	20,632
1991	3,824	421,585	303,774	1,946	–	–	70,317	47,428	37,554	9,874	4,233	22,889
1992	3,617	475,016	343,802	2,344	–	–	77,235	51,679	40,943	10,736	4,580	25,556
1993	3,879	522,755	364,507	5,054	37	–	90,442	59,443	46,682	12,761	5,043	30,999
1994	3,710	523,470	352,558	5,245	1,209	–	94,110	61,211	48,074	13,137	4,745	32,899
1995	3,606	543,254	372,031	5,363	207	–	100,049	65,133	50,467	14,666	5,974	34,916
1996	3,492	569,878	384,347	6,603	383	–	104,748	66,752	51,782	14,970	5,800	37,996
1997	3,393	613,421	417,195	7,295	625	–	111,199	69,424	53,955	15,469	5,798	41,775
1998	3,201	683,364	463,210	9,043	289	–	118,937	72,534	55,472	17,062	6,809	46,403
1999	2,930	714,367	487,477	11,185	1,056	–	130,974	77,666	60,042	17,624	7,237	53,308
1999	2,930	365,250	249,243	5,719	540	–	66,966	39,710	30,699	9,011	3,700	27,256
2000	2,667	421,644	297,575	6,975	370	–	74,234	43,248	33,680	9,568	4,019	30,986
2001	2,452	440,105	307,984	7,203	833	–	77,651	44,224	34,626	9,598	4,081	33,427
2002	2,296	409,997	263,761	7,306	884	–	74,877	42,767	33,352	9,415	3,682	32,110
2003	2,155	375,232	231,911	8,124	354	–	74,298	42,724	32,921	9,803	4,096	31,574
2004	2,081	356,740	223,533	8,328	898	–	73,324	42,352	32,430	9,922	4,202	30,972
2005	2,014	382,952	245,836	9,183	637	–	76,704	44,577	34,081	10,496	4,746	32,127
2006	1,966	408,333	273,547	10,249	495	–	79,714	47,069	36,000	11,069	5,198	32,645
2007	1,928	482,655	332,273	12,145	4,479	–	79,818	45,559	35,793	9,766	3,985	34,259
2008	1,889	532,475	347,148	13,193	19,762	–	77,105	43,005	33,489	9,516	4,230	34,100
2009	1,843	388,177	223,005	13,620	1,218	–	80,589	45,849	35,199	10,650	4,857	34,740
2010	1,821	329,076	174,657	13,740	689	–	78,683	43,073	35,158	7,915	2,345	35,610
2011	1,801	367,087	208,320	12,769	1,187	–	78,599	42,481	34,663	7,818	2,397	36,118
2012	1,776	328,970	179,202	12,457	210	–	80,935	44,607	35,462	9,145	3,424	36,328
2013	1,748	285,786	138,708	12,579	334	–	81,145	43,756	35,155	8,601	2,921	37,389
2014	1,715	262,816	117,424	13,342	374	–	82,008	43,979	35,317	8,662	3,204	38,029
2015	1,679	256,613	104,974	14,081	463	–	85,965	46,039	36,427	9,612	3,731	39,926
2016	1,611	240,875	90,397	13,455	207	–	84,410	44,615	36,050	8,565	2,699	39,795
2017	1,538	224,142	79,901	13,631	4	–	84,002	44,563	35,617	8,946	2,857	39,439
2018	1,484	226,941	80,575	13,602	8	–	83,641	44,282	34,581	9,701	3,881	39,359
2019	1,440	242,001	80,352	14,521	56	–	84,750	44,447	34,897	9,550	3,604	40,303
2020	1,408	210,980	59,428	14,547	126	–	82,554	44,210	34,730	9,480	3,554	38,344
2021	1,358	203,977	49,420	15,734	–	–	87,120	46,747	36,435	10,312	4,368	40,373
2022	1,302	247,854	75,439	16,694	17	–	90,520	48,429	36,555	11,874	5,939	42,091
2023	1,244	393,355	224,851	15,126	2	–	92,361	48,617	38,196	10,421	4,141	43,744

***** 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
9,654	4,627	15,770	11,979	2,609	480	–	753	12,630	300	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	429,263	320,855	295,191	25,664	7,931	3,791	1,366	2,774	2,944	52,765

***** 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	164	1,588	1,567	28,778	10,976	–	1,082	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.