



Banking statistics

December 2025

Statistical Series

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Abbreviations and symbols

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	Data unknown, not to be published or not meaningful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

Discrepancies in the totals are due to rounding.

I Banks (MFIs) in Germany

1 Assets *

€ million

Period	Number of reporting institutions	Total assets (balance sheet total) 1	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecuritised lending to banks (MFIs)	Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities		
									Total	Money market paper 2	Bonds and debt securities
	1	2	3	4	5	6	7	8	9	10	11
End of year or month *											
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
2024 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	10,761,715	15,873	46,754	8,026	195	2,987,187	4,447,090	1,169,331	18,369	1,150,962
July	1,280	10,839,649	15,866	54,562	6,187	226	2,935,353	4,464,757	1,162,574	15,875	1,146,699
Aug.	1,278	11,007,289	16,222	46,947	6,216	223	2,965,471	4,471,852	1,161,888	14,441	1,147,447
Sep.	1,270	10,891,397	15,823	48,635	5,117	224	2,934,678	4,500,799	1,178,456	14,611	1,163,845
Oct.	1,267	10,752,868	16,245	72,510	7,904	215	2,854,139	4,569,770	1,179,055	14,607	1,164,448
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
2024 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	.	- 13,205	- 747	- 2,143	+ 1,913	- 8	- 1,530	+ 934	+ 22,151	+ 3,105	+ 19,046
July	.	+ 61,678	- 7	+ 7,807	- 1,823	+ 31	- 59,281	+ 14,931	- 7,344	- 2,506	- 4,838
Aug.	.	+ 184,885	+ 356	- 7,613	+ 36	+ 3	+ 37,550	+ 9,708	- 59	- 1,417	+ 1,358
Sep.	.	- 117,579	- 399	+ 1,688	- 1,068	+ 1	- 28,678	+ 30,621	+ 16,895	+ 177	+ 16,718
Oct.	.	- 107,950	+ 422	+ 24,001	+ 2,807	- 9	+ 1,405	+ 21,151	+ 244	- 17	+ 261

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Owing to the Act Modernising Accounting Law (Gesetz zur Modernisierung des Bilanzrechts) of 25 May 2009, derivative financial instruments in the trading portfolio (trading portfolio

derivatives) within the meaning of section 340e (3) sentence 1 of the German Commercial Code (Handelsgesetzbuch) read in conjunction with section 35 (1) No 1a of the Credit Institution Accounting Regulation (Verordnung über die Rechnungslegung der Kreditinstitute) are classified under "Other assets and liabilities" as of the December 2010 reporting date. 2 Excluding Treasury bills and Treasury discount paper.

I Banks (MFIs) in Germany

Shares and other variable yield securities	Participating interests	Shares in affiliated enterprises	Fiduciary assets			Tangible assets	Other assets 1			Memo item Rediscount credit (col 8 and Table I.2, col 23) 5	
			Total	of which			Total	of which: trading portfolio derivatives 3			
				Fiduciary loans	Securities held on a fiduciary basis			Total	of which with group-affiliated 4 foreign banks		
12	13	14	15	16	17	18	19	20	21	22	Period
End of year or month *											
209,684	35,353	77,215	46,832	35,381	672	28,082	692,235	492,269	117,126	671	2017
201,000	35,201	78,026	50,389	38,668	677	28,377	673,622	449,305	84,130	601	2018
203,564	35,237	76,720	49,900	36,930	752	29,332	1,004,819	689,827	165,149	497	2019
204,169	34,679	60,928	61,758	47,551	841	30,817	1,108,665	827,987	266,168	379	2020
228,448	35,329	60,620	64,094	50,654	973	32,492	905,888	593,844	182,559	421	2021
223,506	35,977	60,244	66,528	51,741	900	34,298	1,868,882	1,521,345	630,589	270	2022
233,491	37,170	60,093	80,180	64,744	978	37,936	1,658,993	1,293,484	580,432	187	2023
246,573	38,162	63,045	97,685	82,139	13	39,227	1,972,437	1,548,675	955,044	211	2024
245,441	37,190	59,264	91,761	75,562	1,026	37,476	1,657,125	1,292,293	594,747	246	2024 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
259,596	38,557	64,835	98,265	82,343	12	39,152	1,586,854	1,153,052	608,818	195	June
266,699	38,741	64,951	99,805	83,723	13	39,415	1,690,513	1,262,075	717,683	226	July
271,501	38,802	63,734	101,213	85,125	11	39,584	1,823,636	1,380,962	840,845	223	Aug.
273,283	38,834	63,816	106,202	90,330	11	39,682	1,685,848	1,237,316	713,221	224	Sep.
276,391	38,974	63,969	108,574	91,930	11	39,835	1,525,287	1,065,684	521,752	215	Oct.
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
+ 7,015	+ 66	+ 207	+ 2,860	+ 2,641	+ 4	+ 192	- 47,328	- 33,576	- 11,067	+ 18	2024 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
+ 2,807	+ 37	+ 265	- 546	- 503	-	+ 75	- 36,413	- 40,873	- 41,985	- 8	June
+ 6,911	+ 181	+ 90	+ 1,540	+ 1,380	+ 1	+ 263	+ 98,379	+ 104,144	+ 104,692	+ 31	July
+ 5,074	+ 63	+ 136	+ 1,408	+ 1,402	- 2	+ 169	+ 138,060	+ 123,957	+ 126,763	- 3	Aug.
+ 1,925	+ 33	+ 90	+ 4,989	+ 5,205	-	+ 98	- 143,774	- 148,259	- 126,185	+ 1	Sep.
+ 2,851	+ 138	+ 135	+ 2,482	+ 1,600	-	+ 153	- 163,730	- 174,639	- 193,803	- 9	Oct.

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 adjust-ments 5	Provisions for liabilities and charges
		Total	Sight and time deposits 1	Saving deposits 2	Bank saving bonds 3	Total	of which:		Total	of which:			
							Debt securities in issue	Money market paper in issue		Fiduciary loans	Securities issued on a fiduciary basis		
1	2	3	4	5	6	7	8	9	10	11	12	13	
End of year or month													
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
2024 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	4,812,801	4,262,702	402,149	147,950	1,383,016	1,252,141	130,449	98,265	82,525	189	11,442	70,007
July	2,037,284	4,807,185	4,257,892	401,330	147,963	1,392,815	1,255,301	137,075	99,805	83,898	192	11,372	70,764
Aug.	2,040,313	4,818,106	4,270,924	399,738	147,444	1,403,967	1,253,886	149,545	101,213	85,247	190	11,352	70,057
Sep.	2,055,657	4,822,553	4,276,827	398,155	147,571	1,404,622	1,254,070	150,011	106,202	90,455	189	11,328	69,626
Oct.	1,988,443	4,888,963	4,343,718	396,060	149,185	1,418,792	1,269,840	148,400	108,574	92,049	190	11,539	69,672
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
2024 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	+ 1,152	+ 948	+ 636	- 432	- 872	+ 6,641	+ 5,775	- 546	- 535	+ 1	+ 205	- 535
July	- 40,223	- 7,566	- 6,760	- 819	+ 13	+ 9,799	+ 3,675	+ 6,111	+ 1,540	+ 1,373	+ 3	- 70	+ 757
Aug.	+ 11,245	+ 12,562	+ 14,673	- 1,592	- 519	+ 11,152	- 1,415	+ 12,470	+ 1,408	+ 1,349	- 2	- 20	- 707
Sep.	+ 17,470	+ 5,128	+ 6,584	- 1,583	+ 127	+ 1,010	+ 539	+ 466	+ 4,989	+ 5,208	- 1	- 24	- 431
Oct.	- 362	+ 35,467	+ 35,948	- 2,095	+ 1,614	+ 14,170	+ 15,770	- 1,611	+ 2,482	+ 1,594	+ 1	+ 211	+ 46

* For the corpus of reporting credit institutions, the categories of banks, 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 derivatives 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
87,923	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	2024 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	490,540	111,341	379,199	1,545,152	1,104,750	583,159	10,761,715	10,761,715	267,519	June
91,015	16,421	172,142	487,779	111,427	376,352	1,653,067	1,216,691	702,517	10,839,649	10,839,649	267,754	July
92,508	16,371	171,960	487,472	110,762	376,710	1,793,970	1,337,503	825,345	11,007,289	11,007,289	268,079	Aug.
91,951	16,470	172,052	488,347	111,139	377,208	1,652,589	1,194,863	698,794	10,891,397	10,891,397	268,395	Sep.
91,790	15,309	172,120	487,313	111,188	376,125	1,500,353	1,026,375	512,347	10,752,868	10,752,868	271,843	Oct.
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	+ 24,669	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
+ 32	+ 15	+ 1,997	+ 2,553	+ 107	+ 2,446	- 65,820	- 32,764	- 9,798	- 72,667	- 72,667	+ 548	2024 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	+ 6,157	+ 1,028	+ 5,129	- 32,257	- 41,757	- 48,141	- 13,205	- 13,205	- 3,173	June
+ 1,326	- 160	+ 292	- 2,761	+ 86	- 2,847	+ 98,744	+ 106,552	+ 115,248	+ 61,678	+ 61,678	+ 235	July
- 467	- 50	- 182	+ 504	+ 88	+ 416	+ 149,440	+ 125,584	+ 126,348	+ 184,885	+ 184,885	+ 325	Aug.
- 557	+ 99	+ 92	+ 715	+ 217	+ 498	- 146,070	- 147,163	- 125,044	- 117,579	- 117,579	+ 426	Sep.
- 161	- 1,161	+ 68	- 253	+ 74	- 327	- 158,457	- 171,353	- 188,654	- 107,950	- 107,950	+ 3,448	Oct.

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	Unsecuri- tised lending to banks (MFIs) (including postal giro account balances)	Unsecuri- tised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Partici- pating interests and shares in affiliated enterprises	Fiduciary assets
	1	2	3	4	5	6	7	8	9	10	11	12
Commercial banks ⁶												
												End of year or month *
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 July	227	5,101,389	2,715	22,077	5,204	217	1,562,590	1,462,467	431,377	59,191	34,590	48,411
Aug.	227	5,249,559	2,840	20,018	5,431	214	1,571,618	1,463,108	431,329	63,136	34,691	49,832
Sep.	228	5,157,836	2,724	20,771	5,119	213	1,568,329	1,488,098	446,619	64,698	34,749	55,093
Oct.	228	5,035,579	2,869	36,761	7,610	205	1,562,819	1,504,536	444,468	67,246	34,866	57,507
												Changes *
2024	.	+ 423,231	- 20	+ 6,660	- 693	+ 19	- 25,015	+ 68,940	+ 48,671	+ 7,348	+ 3,073	+ 14,617
2025 July	.	+ 73,672	- 50	+ 2,790	- 2,040	+ 51	- 35,084	+ 5,545	- 6,954	+ 6,442	+ 31	+ 1,237
Aug.	.	+ 160,737	+ 125	- 2,057	+ 234	- 3	+ 13,986	+ 2,260	+ 410	+ 4,192	+ 112	+ 1,421
Sep.	.	- 94,501	- 116	+ 753	- 281	- 1	- 1,559	+ 26,111	+ 15,517	+ 1,691	+ 63	+ 5,261
Oct.	.	- 131,451	+ 145	+ 15,988	+ 2,511	- 8	+ 189	+ 5,350	- 2,488	+ 2,307	+ 107	+ 2,414
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 July	3	2,343,416	1,886	8,179	1,059	-	657,138	638,270	251,061	15,236	26,519	5,554
Aug.	3	2,345,903	1,975	7,394	1,084	-	657,573	641,226	252,441	16,672	26,510	5,521
Sep.	3	2,357,271	1,879	6,820	557	-	653,875	655,343	262,221	16,835	26,571	5,398
Oct.	3	2,411,160	2,022	21,432	1,760	-	642,877	665,580	258,376	16,992	26,580	5,327
												Changes *
2024	.	- 54,229	+ 128	+ 1,808	+ 262	- 17	+ 5,764	+ 17,007	+ 38,338	+ 4,881	+ 508	+ 402
2025 July	.	+ 6,697	- 45	+ 1,167	- 177	-	+ 5,193	+ 597	- 7,100	+ 2,104	+ 13	- 17
Aug.	.	+ 11,200	+ 89	- 785	+ 25	-	+ 4,010	+ 3,858	+ 1,656	+ 1,462	- 8	- 33
Sep.	.	+ 8,408	- 96	- 574	- 527	-	- 2,686	+ 14,976	+ 9,932	+ 179	+ 62	- 123
Oct.	.	+ 47,599	+ 143	+ 14,612	+ 1,203	-	- 6,616	+ 2,046	- 4,043	+ 139	+ 8	- 71
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 July	120	2,275,289	814	10,477	4,102	217	606,969	678,956	166,737	42,330	7,515	42,485
Aug.	120	2,412,023	847	9,649	4,305	214	605,132	678,520	165,168	44,925	7,612	43,943
Sep.	121	2,307,705	832	10,863	4,520	213	608,238	688,176	170,685	46,129	7,612	49,312
Oct.	121	2,119,974	832	12,524	5,805	205	607,206	694,557	172,411	48,654	7,721	51,790
												Changes *
2024	.	+ 526,956	- 152	+ 4,618	- 961	+ 36	+ 28,446	+ 47,091	+ 8,896	+ 2,161	+ 3,069	+ 14,147
2025 July	.	+ 78,713	- 1	+ 1,322	- 1,864	+ 51	- 30,956	+ 6,567	+ 358	+ 4,334	+ 18	+ 1,249
Aug.	.	+ 140,213	+ 33	- 826	+ 210	- 3	- 707	+ 209	- 1,418	+ 2,811	+ 107	+ 1,458
Sep.	.	- 102,327	- 15	+ 1,214	+ 246	- 1	+ 3,699	+ 10,023	+ 5,580	+ 1,315	+ 4	+ 5,369
Oct.	.	- 190,361	-	+ 1,659	+ 1,305	- 8	+ 489	+ 3,515	+ 1,611	+ 2,306	+ 100	+ 2,478
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 July	104	482,684	15	3,421	43	-	298,483	145,241	13,579	1,625	556	372
Aug.	104	491,633	18	2,975	42	-	308,913	143,362	13,720	1,539	569	368
Sep.	104	492,860	13	3,088	42	-	306,216	144,579	13,713	1,734	566	383
Oct.	104	504,445	15	2,805	45	-	312,736	144,399	13,681	1,600	565	390
												Changes *
2024	.	- 49,496	+ 4	+ 234	+ 6	-	- 59,225	+ 4,842	+ 1,437	+ 306	- 504	+ 68
2025 July	.	- 11,738	-	+ 301	+ 1	-	- 9,321	- 1,619	- 212	+ 4	-	+ 5
Aug.	.	+ 9,324	+ 3	- 446	- 1	-	+ 10,683	- 1,807	+ 172	- 81	+ 13	- 4
Sep.	.	- 582	- 5	+ 113	-	-	- 2,572	+ 1,112	+ 5	+ 197	- 3	+ 15
Oct.	.	+ 11,311	+ 2	- 283	+ 3	-	+ 6,316	- 211	- 56	- 138	- 1	+ 7

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. ¹ See Table I.1,

footnote 1. ² General value adjustments for latent counterparty credit risk in lending business (untaxed general value adjustments up to September 2024) and individual country-risk value adjustments; other individual value adjustments are deducted on the

I Banks (MFIs) in Germany

Tangible assets and others ¹		Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts ⁵	Fiduciary liabilities	Value adjustments ²	Provisions for liabilities and charges	Subordinated liabilities ⁵	Capital ³	Other liabilities ¹		Memo item Sureties	Period
Total	of which Derivative financial instruments in the trading portfolio ⁴									Total	of which Derivative financial instruments in the trading portfolio ⁴		
13	14	15	16	17	18	19	20	21	22	23	24	25	
End of year or month *													Commercial banks ⁶
1,745,933	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
1,472,550	1,160,387	1,098,797	2,016,091	230,916	48,411	4,668	22,776	57,777	237,088	1,384,865	1,119,527	148,750	2025 July
1,607,342	1,281,041	1,103,031	2,010,917	234,552	49,832	4,669	22,688	59,871	237,500	1,526,499	1,241,837	148,367	Aug.
1,471,423	1,141,964	1,121,754	2,037,460	235,641	55,093	4,488	22,814	59,003	238,103	1,383,480	1,103,540	148,894	Sep.
1,316,692	972,093	1,098,342	2,075,788	241,999	57,507	4,657	22,811	58,774	236,562	1,239,139	936,399	151,014	Oct.
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
+ 101,704	+ 104,850	- 34,831	+ 5,112	+ 1,935	+ 1,237	- 168	+ 847	+ 783	- 3,660	+ 102,417	+ 106,801	+ 67	2025 July
+ 140,057	+ 125,669	+ 10,837	- 3,685	+ 3,636	+ 1,421	+ 1	- 88	- 416	+ 287	+ 148,744	+ 127,029	- 383	Aug.
- 141,940	- 143,722	+ 20,566	+ 27,126	+ 1,444	+ 5,261	- 181	+ 126	- 868	+ 443	- 148,418	- 142,852	+ 527	Sep.
- 157,966	- 172,847	- 3,742	+ 14,588	+ 6,358	+ 2,414	+ 169	- 3	- 229	- 1,541	- 149,465	- 169,983	+ 2,120	Oct.
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
738,514	513,076	439,107	920,864	172,175	5,554	1,597	13,352	15,729	91,029	684,009	488,649	79,671	2025 July
735,507	499,917	430,374	925,465	174,155	5,521	1,637	13,434	15,704	90,980	688,633	474,870	79,726	Aug.
727,772	490,784	445,967	941,859	172,700	5,398	1,510	13,690	14,932	91,097	670,118	466,874	79,382	Sep.
770,214	520,421	423,600	965,668	176,159	5,327	1,563	13,551	14,495	89,461	721,336	498,565	80,108	Oct.
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
+ 4,962	+ 4,129	- 3,202	+ 8,520	+ 364	- 17	- 122	+ 582	+ 81	- 3,968	+ 4,459	+ 5,966	+ 728	2025 July
+ 926	- 9,529	- 6,400	+ 5,207	+ 1,980	- 33	+ 40	+ 82	- 25	- 49	+ 10,398	- 10,391	+ 55	Aug.
- 12,735	- 14,249	+ 16,663	+ 16,635	- 1,455	- 123	- 127	+ 256	- 772	+ 117	- 22,786	- 13,177	- 344	Sep.
+ 40,178	+ 27,635	- 5,062	+ 4,402	+ 3,459	- 71	+ 53	- 139	- 437	- 1,636	+ 47,030	+ 29,883	+ 726	Oct.
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
714,687	.	457,345	855,420	57,620	42,485	2,647	7,006	40,668	125,427	686,671	.	20,316	2025 July
851,708	.	463,712	844,839	59,226	43,943	2,613	6,860	42,786	125,904	822,140	.	20,013	Aug.
721,125	.	468,743	853,618	61,778	49,312	2,589	6,715	42,731	126,188	696,031	.	20,499	Sep.
518,269	.	462,481	867,068	64,902	51,790	2,663	6,903	42,943	126,298	494,926	.	20,543	Oct.
Changes *													
+ 419,605	.	+ 39,985	+ 49,456	+ 622	+ 14,147	+ 206	- 171	+ 1,085	+ 8,565	+ 413,061	.	+ 680	2024
+ 97,635	.	- 18,029	- 6,665	+ 1,328	+ 1,249	- 40	+ 306	+ 705	+ 321	+ 99,538	.	+ 657	2025 July
+ 138,339	.	+ 10,413	- 9,798	+ 1,606	+ 1,458	- 34	- 146	- 392	+ 352	+ 136,754	.	- 303	Aug.
- 129,761	.	+ 5,684	+ 9,060	+ 2,907	+ 5,369	- 24	- 145	- 55	+ 284	- 125,407	.	+ 486	Sep.
- 203,816	.	- 3,752	+ 9,213	+ 3,124	+ 2,478	+ 74	+ 188	+ 212	+ 110	- 202,008	.	+ 44	Oct.
End of year or month *													Branches of foreign banks
21,301	.	188,002	228,631	1,744	379	513	2,929	1,447	19,304	16,075	.	49,827	2024
19,349	.	202,345	239,807	1,121	372	424	2,418	1,380	20,632	14,185	.	48,763	2025 July
20,127	.	208,945	240,613	1,171	368	419	2,394	1,381	20,616	15,726	.	48,628	Aug.
22,526	.	207,044	241,983	1,163	383	389	2,409	1,340	20,818	17,331	.	49,013	Sep.
28,209	.	212,261	243,052	938	390	431	2,357	1,336	20,803	22,877	.	50,363	Oct.
Changes *													
+ 3,336	.	- 56,467	+ 4,760	+ 722	+ 68	+ 12	+ 239	+ 1	+ 136	+ 1,033	.	+ 3,856	2024
- 893	.	- 13,600	+ 3,257	+ 243	+ 5	- 6	- 41	- 3	- 13	- 1,580	.	- 1,318	2025 July
+ 792	.	+ 6,824	+ 906	+ 50	- 4	- 5	- 24	+ 1	- 16	+ 1,592	.	- 135	Aug.
+ 556	.	- 1,781	+ 1,431	- 8	+ 15	- 30	+ 15	- 41	+ 42	- 225	.	+ 385	Sep.
+ 5,672	.	+ 5,072	+ 973	- 225	+ 7	+ 42	- 52	- 4	- 15	+ 5,513	.	+ 1,350	Oct.

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".

I Banks (MFIs) in Germany

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

€ million

Period	Number of reporting credit institutions	Balance sheet total ¹	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecuri- tised lending to banks (MFIs) (including postal giro account balances)	Unsecuri- tised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Partici- pating interests and shares in affiliated enterprises	Fiduciary assets
	1	2	3	4	5	6	7	8	9	10	11	12
Landesbanken												
												End of year or month *
2024	6	878,942	254	4,410	105	3	254,993	392,157	99,532	4,229	9,523	13,989
2025 July	6	890,525	222	1,433	151	3	263,343	397,074	106,237	5,006	10,129	14,277
Aug.	6	914,833	222	1,907	198	3	255,831	425,281	109,332	5,312	8,796	14,345
Sep.	6	907,506	224	1,538	54	3	249,843	425,815	110,599	5,346	8,792	14,286
Oct.	6	925,759	223	6,771	32	2	249,722	437,003	113,249	5,526	8,839	14,243
												Changes *
2024	.	+ 16,942	+ 18	+ 309	+ 72	- 1	+ 978	+ 3,584	+ 9,448	+ 2,881	- 85	+ 3,412
2025 July	.	- 18,252	+ 1	- 1,906	+ 109	-	- 13,316	+ 2,284	- 3,578	+ 16	+ 28	+ 70
Aug.	.	- 9,195	-	+ 434	+ 47	-	- 6,226	- 778	- 1,877	+ 329	- 3	+ 68
Sep.	.	- 6,765	+ 2	- 369	- 144	-	- 5,746	+ 808	+ 1,284	+ 47	- 4	- 59
Oct.	.	+ 17,470	- 1	+ 5,233	- 22	- 1	+ 4,836	+ 5,511	+ 2,615	+ 166	+ 46	- 43
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 July	343	1,592,311	7,666	16,725	-	-	142,385	1,072,246	206,322	104,589	17,387	2,435
Aug.	342	1,601,472	7,786	13,209	-	-	150,961	1,073,865	207,444	104,920	17,405	2,426
Sep.	342	1,591,094	7,631	13,269	-	-	138,715	1,075,573	208,357	104,941	17,442	2,312
Oct.	342	1,602,616	7,867	11,845	-	-	147,605	1,078,560	208,886	105,069	17,523	2,300
												Changes *
2024	.	+ 26,081	+ 748	+ 1,267	- 65	-	+ 4,481	+ 9,767	+ 7,715	+ 2,238	+ 161	- 657
2025 July	.	+ 6,156	+ 86	+ 4,474	-	-	- 5,166	+ 3,705	+ 2,407	+ 326	+ 162	- 10
Aug.	.	+ 9,173	+ 120	- 3,516	-	-	- 8,583	+ 1,621	+ 1,125	+ 331	+ 18	- 9
Sep.	.	- 10,375	- 155	+ 60	-	-	- 12,244	+ 1,708	+ 914	+ 21	+ 37	- 114
Oct.	.	+ 11,511	+ 236	- 1,424	-	-	+ 8,888	+ 2,985	+ 527	+ 128	+ 81	- 12
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 July	666	1,216,091	5,043	9,363	-	6	103,169	811,792	157,479	76,699	20,909	2,252
Aug.	666	1,222,468	5,171	6,741	-	6	107,943	814,547	158,049	76,809	20,930	2,238
Sep.	657	1,217,802	5,038	7,811	-	8	99,312	817,465	158,187	76,809	20,917	2,171
Oct.	655	1,226,755	5,083	5,995	-	8	107,119	820,182	158,548	76,890	20,916	2,164
												Changes *
2024	.	+ 32,881	+ 105	+ 37	± 0	+ 1	+ 9,857	+ 20,393	+ 1,162	+ 1,318	+ 603	- 453
2025 July	.	+ 6,226	- 37	+ 2,001	-	-	+ 848	+ 2,527	+ 971	+ 22	- 29	- 9
Aug.	.	+ 6,387	+ 128	- 2,622	-	-	+ 4,784	+ 2,755	+ 570	+ 110	+ 21	- 14
Sep.	.	- 4,664	- 133	+ 1,070	-	+ 2	- 8,629	+ 2,918	+ 138	-	- 13	- 67
Oct.	.	+ 8,909	+ 45	- 1,816	-	-	+ 7,799	+ 2,716	+ 361	+ 81	- 1	- 7
Mortgage banks												
												End of year or month *
2024	7	218,138	-	163	-	-	9,565	183,174	19,893	142	206	6
2025 July	7	217,753	-	124	-	-	11,624	179,931	19,721	142	174	5
Aug.	6	180,280	-	82	-	-	10,548	150,591	14,702	142	172	5
Sep.	6	180,252	-	88	-	-	11,566	149,687	14,795	142	172	5
Oct.	6	179,433	-	64	-	-	10,556	149,412	14,878	142	172	5
												Changes *
2024	.	- 6,429	-	+ 23	± 0	-	- 1,754	- 3,484	- 911	- 7	+ 92	-
2025 July	.	+ 328	-	+ 10	-	-	+ 532	- 554	- 43	-	- 21	-
Aug.	.	- 257	-	- 2	-	-	- 210	+ 167	+ 3	-	+ 2	-
Sep.	.	+ 21	-	+ 6	-	-	+ 1,018	- 858	+ 96	-	-	-
Oct.	.	- 921	-	- 24	-	-	- 1,010	- 375	+ 81	-	-	-

* For the corpus of reporting credit institutions, the categories of banks, 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		
	of which Derivative financial instruments in the trading portfolio ⁴											of which Derivative financial instruments in the trading portfolio ⁴	
Total		Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts ⁵	Fiduciary liabilities	Value adjustments ²	Provisions for liabilities and charges	Subordinated liabilities ⁵	Capital ³		Total		Memo item Sureties
13	14	15	16	17	18	19	20	21	22		23	24	25
End of year or month *													Period
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
92,650	59,455	204,515	298,736	220,618	14,277	1,449	5,472	13,076	45,647	86,735	57,987	40,462	2025 July
93,606	58,972	209,444	296,799	241,141	14,345	1,609	5,654	13,093	46,279	86,469	57,662	40,758	Aug.
91,006	55,171	203,663	299,821	238,786	14,286	1,774	5,634	13,564	46,282	83,696	53,997	40,759	Sep.
90,149	54,053	212,991	307,449	240,912	14,243	1,780	5,530	13,320	46,284	83,250	53,118	40,634	Oct.
Changes *													
- 3,674	- 5,534	- 8,704	+ 16,203	+ 16,574	+ 3,412	- 288	- 688	+ 436	+ 815	- 10,818	- 9,747	+ 850	2024
- 1,960	- 648	- 8,649	- 6,977	- 342	+ 70	- 17	+ 155	- 37	+ 72	- 2,527	- 213	- 250	2025 July
- 1,189	- 468	+ 3,927	- 9,058	- 3,274	+ 68	+ 10	- 128	- 98	- 168	- 474	- 303	+ 73	Aug.
- 2,584	- 3,788	- 5,629	+ 3,076	- 2,355	- 59	+ 165	- 20	+ 471	+ 3	- 2,417	- 3,649	+ 1	Sep.
- 870	- 1,122	+ 15,454	+ 1,143	+ 2,126	- 43	+ 6	- 104	- 244	+ 2	- 870	- 885	- 125	Oct.
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
22,556	3	140,449	1,206,075	24,171	2,435	2,180	17,072	4,534	160,751	34,644	7	32,028	2025 July
23,456	4	139,139	1,215,727	23,958	2,426	2,179	16,837	4,537	160,791	35,878	6	32,166	Aug.
22,854	6	138,761	1,205,391	24,033	2,312	2,180	16,585	4,529	160,910	36,393	8	32,036	Sep.
22,961	4	138,283	1,214,661	25,163	2,300	2,188	16,415	4,542	160,925	38,139	8	32,678	Oct.
Changes *													
+ 426	- 3	- 18,316	+ 31,692	+ 1,087	- 657	+ 15	+ 346	+ 260	+ 9,379	+ 2,275	- 1	- 1,138	2024
+ 172	- 1	+ 613	+ 4,381	- 254	- 10	+ 30	- 198	+ 15	+ 719	+ 860	+ 1	- 91	2025 July
+ 900	+ 1	- 1,309	+ 9,657	- 213	- 9	- 1	- 235	+ 3	+ 40	+ 1,240	- 1	+ 138	Aug.
- 602	+ 2	- 378	- 10,333	+ 75	- 114	+ 1	- 252	- 8	+ 119	+ 515	+ 2	- 20	Sep.
+ 102	- 2	- 323	+ 9,268	+ 1,130	- 12	+ 8	- 170	+ 13	+ 15	+ 1,582	-	+ 642	Oct.
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
29,379	.	151,486	898,274	6,323	2,252	1,253	9,280	4,101	118,332	24,790	.	16,393	2025 July
30,034	.	151,190	904,391	6,285	2,238	1,255	9,141	4,131	118,433	25,404	.	16,462	Aug.
30,084	.	149,918	900,265	6,196	2,171	1,256	9,015	4,155	118,611	26,215	.	16,263	Sep.
29,850	.	149,982	908,770	6,219	2,164	1,254	8,997	4,176	118,723	26,470	.	16,339	Oct.
Changes *													
- 142	.	- 5,683	+ 31,776	- 170	- 453	+ 7	+ 215	+ 294	+ 6,750	+ 145	.	- 1,405	2024
- 68	.	+ 130	+ 6,539	- 1,291	- 9	+ 7	- 161	+ 70	+ 285	+ 656	.	+ 209	2025 July
+ 655	.	- 293	+ 6,120	- 38	- 14	+ 2	- 139	+ 30	+ 101	+ 618	.	+ 69	Aug.
+ 50	.	- 1,272	- 4,125	- 89	- 67	+ 1	- 126	+ 24	+ 178	+ 812	.	- 199	Sep.
- 269	.	+ 62	+ 8,503	+ 23	- 7	- 2	- 18	+ 21	+ 112	+ 215	.	+ 76	Oct.
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
6,032	.	38,727	53,341	107,226	5	600	939	1,760	9,547	5,608	.	626	2025 July
4,038	.	36,850	45,790	83,174	5	440	622	1,119	7,828	4,452	.	415	Aug.
3,797	.	37,043	45,914	82,731	5	431	613	1,144	7,833	4,538	.	401	Sep.
4,204	.	35,645	46,515	82,365	5	447	619	1,145	7,835	4,857	.	448	Oct.
Changes *													
- 388	.	- 4,564	+ 234	- 1,787	-	- 43	+ 4	- 56	+ 228	- 445	.	+ 2	2024
+ 404	.	- 882	+ 7	+ 1,096	-	+ 78	+ 38	+ 52	+ 8	- 69	.	- 4	2025 July
- 217	.	+ 487	- 327	- 255	-	- 10	- 7	+ 24	+ 17	- 186	.	+ 12	Aug.
- 241	.	+ 196	+ 124	- 443	-	- 9	- 9	+ 25	+ 5	+ 132	.	- 14	Sep.
+ 407	.	- 1,094	+ 301	- 366	-	+ 16	+ 6	+ 1	+ 2	+ 213	.	+ 47	Oct.

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	Number of reporting credit institutions	Balance sheet total ¹	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecuri- tised lending to banks (MFIs) (including postal giro account balances)	Unsecuri- tised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Partici- pating interests and shares in affiliated enterprises	Fiduciary assets
	1	2	3	4	5	6	7	8	9	10	11	12
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 July	13	261,144	1	214	–	.	21,115	198,671	26,228	10,287	157	3
Aug.	13	261,170	–	198	–	.	20,757	198,944	26,033	10,287	157	3
Sep.	13	261,632	–	226	–	.	20,981	199,413	25,730	10,287	157	3
Oct.	13	261,002	–	211	–	.	20,387	199,773	25,630	10,287	157	3
Changes *												
2024	.	+ 1,004	–	+ 52	–	.	– 2,126	+ 4,449	– 1,507	– 110	– 105	– 3
2025 July	.	– 528	–	+ 37	–	.	– 944	+ 559	– 16	–	+ 3	–
Aug.	.	+ 26	–	– 16	–	.	– 358	+ 273	– 195	–	–	–
Sep.	.	+ 462	–	+ 28	–	.	+ 224	+ 469	– 303	–	–	–
Oct.	.	– 630	–	– 15	–	.	– 594	+ 360	– 100	–	–	–
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 July	18	1,560,436	219	4,626	832	–	831,127	342,576	215,210	10,785	20,346	32,422
Aug.	18	1,577,507	203	4,792	587	–	847,813	345,516	214,999	10,895	20,385	32,364
Sep.	18	1,575,275	206	4,932	– 56	–	845,932	344,748	214,169	11,060	20,421	32,332
Oct.	17	1,521,724	203	10,863	262	–	755,931	380,304	213,396	11,231	20,470	32,352
Changes *												
2024	.	– 28,937	+ 101	+ 1,075	+ 662	+ 5	– 44,957	+ 3,804	+ 17,132	– 697	+ 397	+ 633
2025 July	.	– 5,924	– 7	+ 401	+ 108	– 20	– 6,151	+ 865	– 131	+ 105	+ 97	+ 252
Aug.	.	+ 18,014	– 16	+ 166	– 245	–	+ 16,991	+ 3,410	– 95	+ 112	+ 49	– 58
Sep.	.	– 1,757	+ 3	+ 140	– 643	–	– 1,742	– 535	– 751	+ 166	+ 40	– 32
Oct.	.	– 12,838	– 3	+ 6,059	+ 318	–	– 18,703	+ 4,604	– 752	+ 169	+ 40	+ 130
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 July	131	2,537,928	880	9,375	4,003	198	780,002	612,567	172,009	51,199	2,268	4,744
Aug.	131	2,679,387	918	8,519	4,198	193	789,814	606,255	169,976	54,439	2,284	4,769
Sep.	131	2,581,145	888	9,422	4,395	194	796,953	618,919	177,028	55,900	2,285	4,416
Oct.	131	2,399,389	907	9,830	5,677	185	794,759	624,698	178,380	57,781	2,374	5,207
Changes *												
2024	.	+ 278,900	+ 91	+ 3,619	– 936	+ 23	– 55,517	+ 29,408	+ 19,752	+ 3,730	– 318	– 623
2025 July	.	+ 62,965	– 2	+ 1,162	– 1,873	+ 50	– 40,013	+ 2,911	– 1,996	+ 4,975	–	+ 27
Aug.	.	+ 145,250	+ 38	– 855	+ 202	– 5	+ 11,048	– 5,707	– 1,847	+ 3,482	+ 18	+ 25
Sep.	.	– 98,527	– 30	+ 903	+ 228	+ 1	+ 7,759	+ 12,821	+ 7,131	+ 1,589	+ 2	– 353
Oct.	.	– 184,689	+ 19	+ 406	+ 1,302	– 9	– 1,187	+ 3,322	+ 1,189	+ 1,644	+ 88	+ 791

* For the corpus of reporting credit institutions, the categories of banks, 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		Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts ⁵	Fiduciary liabilities	Value adjustments ²	Provisions for liabilities and charges	Subordinated liabilities ⁵	Capital ³	Other liabilities ¹		Memo item <i>Sureties</i>	Period
Total	of which Derivative financial instruments in the trading portfolio ⁴									Total	of which Derivative financial instruments in the trading portfolio ⁴		
13	14	15	16	17	18	19	20	21	22	23	24	25	
End of year or month *													Building and loan associations
4,234	.	37,543	194,166	7,415	3	200	5,644	368	13,222	1,961	.	1	2024
4,468	.	39,165	191,345	9,137	3	243	4,875	369	13,608	2,399	.	1	2025 July
4,791	.	39,911	190,285	9,138	3	233	4,872	369	13,609	2,750	.	1	Aug.
4,835	.	39,966	190,044	9,638	3	235	4,872	370	13,610	2,894	.	1	Sep.
4,554	.	38,700	190,387	10,134	3	241	4,849	370	13,611	2,707	.	1	Oct.
Changes *													
+ 354	.	- 355	+ 490	+ 932	- 3	+ 3	- 131	- 3	+ 224	- 153	.	-	2024
- 167	.	+ 515	- 926	-	-	+ 2	- 39	-	+ 3	- 83	.	-	2025 July
+ 323	.	+ 746	- 1,060	+ 1	-	- 10	- 3	-	+ 1	+ 351	.	-	Aug.
+ 44	.	+ 55	- 241	+ 500	-	+ 2	-	+ 1	+ 1	+ 144	.	-	Sep.
- 281	.	- 716	- 207	+ 496	-	+ 6	- 23	-	+ 1	- 187	.	-	Oct.
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
102,293	.	364,145	143,323	794,424	32,422	979	10,350	9,398	91,369	114,026	.	29,494	2025 July
99,953	.	360,748	154,197	805,719	32,364	967	10,243	9,388	91,363	112,518	.	29,910	Aug.
101,531	.	364,552	143,658	807,597	32,332	964	10,093	9,186	91,520	115,373	.	30,041	Sep.
96,712	.	314,500	145,393	812,000	32,352	972	10,451	9,463	90,802	105,791	.	30,729	Oct.
Changes *													
- 7,092	.	+ 8,542	- 23,310	- 896	+ 633	+ 161	- 466	- 48	+ 2,705	- 16,258	.	+ 435	2024
- 1,443	.	+ 2,881	- 15,702	+ 8,655	+ 252	- 2	+ 115	+ 443	- 56	- 2,510	.	+ 304	2025 July
- 2,300	.	- 3,150	+ 10,915	+ 11,295	- 58	- 12	- 107	- 10	- 6	- 853	.	+ 416	Aug.
+ 1,597	.	+ 3,932	- 10,499	+ 1,878	- 32	- 3	- 150	- 202	+ 157	+ 3,162	.	+ 131	Sep.
- 4,700	.	- 10,003	+ 1,871	+ 4,403	+ 130	+ 8	+ 358	+ 277	+ 63	- 9,945	.	+ 688	Oct.
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
900,683	702,124	640,759	814,199	54,513	4,744	1,668	10,262	33,245	110,520	868,018	685,406	88,707	2025 July
1,038,022	835,674	650,866	805,616	56,504	4,769	1,679	10,103	35,620	110,643	1,003,587	821,328	88,000	Aug.
910,745	705,690	657,660	824,046	58,311	4,416	1,649	9,995	35,526	110,842	878,700	691,214	88,525	Sep.
719,591	507,570	648,255	840,759	58,874	5,207	1,709	10,150	35,744	110,830	687,861	494,051	89,718	Oct.
Changes *													
+ 279,671	+ 221,145	- 17,808	+ 26,546	- 982	- 623	- 56	- 255	+ 472	+ 5,597	+ 266,009	+ 213,791	+ 4,451	2024
+ 97,724	+ 104,254	- 32,721	- 6,609	+ 2,082	+ 27	- 22	+ 776	+ 170	- 3,694	+ 102,956	+ 104,889	- 866	2025 July
+ 138,851	+ 135,117	+ 14,419	- 7,812	+ 1,991	+ 25	+ 11	- 159	- 135	- 2	+ 136,912	+ 137,375	- 707	Aug.
- 128,578	- 129,435	+ 7,580	+ 18,724	+ 1,807	- 353	- 30	- 108	- 94	+ 39	- 126,092	- 129,426	+ 525	Sep.
- 192,254	- 199,219	- 4,586	+ 9,975	+ 563	+ 791	+ 60	+ 155	+ 218	- 12	- 191,853	- 198,261	+ 1,193	Oct.

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							
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans				Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans
							Total	Short-term	Medium-term	Long-term			
1	2	3	4	5	6	7	8	9	10	11	12	13	
End of year or month *													
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
2024 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	3,522,102	2,987,187	84	534,831	45,602	2,132,749	1,847,241	1,090,145	91,696	665,400	–	285,508	36,255
July	3,469,832	2,935,353	69	534,410	46,806	2,111,011	1,824,692	1,065,774	91,497	667,421	–	286,319	37,126
Aug.	3,507,253	2,965,471	62	541,720	48,164	2,126,814	1,839,309	1,080,786	90,511	668,012	–	287,505	36,975
Sep.	3,476,905	2,934,678	59	542,168	53,002	2,093,077	1,807,220	1,056,759	89,263	661,198	–	285,857	39,772
Oct.	3,397,350	2,854,139	49	543,162	54,541	1,994,764	1,707,101	956,463	87,620	663,018	–	287,663	40,847
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	+ 45,086	– 149,706	– 164,673	– 137,607	– 11,221	– 15,845	–	+ 14,967	+ 45,325
2024 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	– 3,702	– 1,530	– 9	– 2,163	– 346	– 45,233	– 46,192	– 36,311	– 2,788	– 7,093	–	+ 959	– 678
July	– 59,665	– 59,281	– 16	– 368	+ 1,204	– 21,738	– 22,549	– 24,371	– 199	+ 2,021	–	+ 811	+ 871
Aug.	+ 44,946	+ 37,550	– 7	+ 7,403	+ 1,358	+ 17,406	+ 16,220	+ 16,065	– 986	+ 1,141	–	+ 1,186	– 151
Sep.	– 28,165	– 28,678	– 3	+ 516	+ 4,838	– 34,077	– 32,429	– 24,367	– 1,248	– 6,814	–	– 1,648	+ 2,797
Oct.	+ 2,364	+ 1,405	– 10	+ 969	+ 1,539	– 12,666	– 14,493	– 15,500	– 1,093	+ 2,100	–	+ 1,827	+ 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

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

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans				Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans
							Total	Short-term	Medium-term	Long-term			
	1	2	3	4	5	6	7	8	9	10	11	12	13
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 July	1,672,419	1,562,590	69	109,760	41,150	633,543	592,434	563,182	14,404	14,848	–	41,109	32,074
Aug.	1,688,470	1,571,618	62	116,790	42,562	635,367	592,522	563,922	13,776	14,824	–	42,845	31,943
Sep.	1,685,484	1,568,329	59	117,096	47,554	627,574	586,287	557,298	14,130	14,859	–	41,287	34,892
Oct.	1,680,469	1,562,819	49	117,601	49,228	597,550	556,458	527,704	13,850	14,904	–	41,092	36,100
													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 July	– 34,999	– 35,084	– 16	+ 101	+ 1,235	– 5,588	– 4,918	– 4,643	– 310	+ 35	–	– 670	+ 904
Aug.	+ 21,071	+ 13,986	– 7	+ 7,092	+ 1,412	+ 1,824	+ 88	+ 740	– 628	– 24	–	+ 1,736	– 131
Sep.	– 1,223	– 1,559	– 3	+ 339	+ 4,992	– 8,133	– 6,575	– 6,964	+ 354	+ 35	–	– 1,558	+ 2,949
Oct.	+ 630	+ 189	– 10	+ 451	+ 1,674	– 20,154	– 19,959	– 19,924	– 80	+ 45	–	– 195	+ 908
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 July	706,855	657,138	–	49,717	3,393	156,247	137,731	126,970	1,615	9,146	–	18,516	3,393
Aug.	713,793	657,573	–	56,220	3,374	150,475	130,160	120,027	1,002	9,131	–	20,315	3,374
Sep.	710,306	653,875	–	56,431	3,321	146,339	127,159	117,045	990	9,124	–	19,180	3,321
Oct.	699,525	642,877	–	56,648	3,256	125,267	105,687	95,375	1,191	9,121	–	19,580	3,256
													Changes *
2024	+ 19,721	+ 5,764	–	+ 13,957	+ 878	– 61,924	– 65,678	– 57,432	– 3,080	– 5,166	–	+ 3,754	+ 878
2025 July	+ 5,021	+ 5,193	–	– 172	+ 11	+ 21,580	+ 22,299	+ 22,311	–	– 12	–	– 719	+ 11
Aug.	+ 10,548	+ 4,010	–	+ 6,538	– 19	+ 5,772	+ 7,571	– 6,943	– 613	– 15	–	+ 1,799	– 19
Sep.	– 2,455	– 2,686	–	+ 231	– 53	– 4,476	– 3,341	– 3,322	– 12	– 7	–	– 1,135	– 53
Oct.	– 6,430	– 6,616	–	+ 186	– 65	– 13,667	– 14,067	– 14,265	+ 201	– 3	–	+ 400	– 65
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 July	663,021	606,969	69	55,983	37,757	307,561	287,365	275,337	6,672	5,356	–	20,196	28,681
Aug.	661,721	605,132	62	56,527	39,188	307,381	287,244	275,232	6,670	5,342	–	20,137	28,569
Sep.	664,886	608,238	59	56,589	44,233	302,100	282,437	269,933	7,124	5,380	–	19,663	31,571
Oct.	664,079	607,206	49	56,824	45,972	288,340	269,281	256,971	6,931	5,379	–	19,059	32,844
													Changes *
2024	+ 32,354	+ 28,446	+ 27	+ 3,881	+15,714	+ 8,565	+ 9,695	+ 9,154	+ 261	+ 280	–	– 1,130	+15,823
2025 July	– 30,684	– 30,956	– 16	+ 288	+ 1,224	– 15,991	– 16,075	– 16,046	– 92	+ 63	–	+ 84	+ 893
Aug.	– 151	– 707	– 7	+ 563	+ 1,431	– 180	– 121	– 105	– 2	– 14	–	– 59	– 112
Sep.	+ 3,768	+ 3,699	– 3	+ 72	+ 5,045	– 5,281	– 4,807	– 5,299	+ 454	+ 38	–	– 474	+ 3,002
Oct.	+ 698	+ 489	– 10	+ 219	+ 1,739	– 11,295	– 10,691	– 10,697	+ 7	– 1	–	– 604	+ 973
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 July	302,543	298,483	–	4,060	–	169,735	167,338	160,875	6,117	346	–	2,397	–
Aug.	312,956	308,913	–	4,043	–	177,511	175,118	168,663	6,104	351	–	2,393	–
Sep.	310,292	306,216	–	4,076	–	179,135	176,691	170,320	6,016	355	–	2,444	–
Oct.	316,865	312,736	–	4,129	–	183,943	181,490	175,358	5,728	404	–	2,453	–
													Changes *
2024	– 58,931	– 59,225	–	+ 294	–	– 62,012	– 61,977	– 61,696	– 254	– 27	–	– 35	–
2025 July	– 9,336	– 9,321	–	– 15	–	– 11,177	– 11,142	– 10,908	– 218	– 16	–	– 35	–
Aug.	+ 10,674	+ 10,683	–	– 9	–	+ 7,776	+ 7,780	+ 7,788	– 13	+ 5	–	– 4	–
Sep.	– 2,536	– 2,572	–	+ 36	–	+ 1,624	+ 1,573	+ 1,657	– 88	+ 4	–	+ 51	–
Oct.	+ 6,362	+ 6,316	–	+ 46	–	+ 4,808	+ 4,799	+ 5,038	– 288	+ 49	–	+ 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** Commercial

banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans				Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans
							Total	Short-term	Medium-term	Long-term			
1	2	3	4	5	6	7	8	9	10	11	12	13	
Landesbanken													
End of year or month *													
2024	312,565	254,993	–	57,572	2,620	206,436	189,396	103,302	14,319	71,775	–	17,040	2,620
2025 July	320,774	263,343	–	57,431	2,454	213,002	193,500	108,407	13,391	71,702	–	19,502	2,454
Aug.	316,238	255,831	–	60,407	2,444	202,686	182,914	98,483	13,046	71,385	–	19,772	2,444
Sep.	310,500	249,843	–	60,657	2,383	194,842	174,851	91,596	12,642	70,613	–	19,991	2,383
Oct.	310,695	249,722	–	60,973	2,294	197,213	176,307	93,793	12,055	70,459	–	20,906	2,294
Changes *													
2024	+ 3,423	+ 978	–	+ 2,445	– 115	– 5,276	– 8,243	– 6,696	– 1,115	– 432	–	+ 2,967	– 115
2025 July	– 14,652	– 13,316	–	– 1,336	– 8	– 9,618	– 9,522	– 10,339	+ 205	+ 612	–	– 96	– 8
Aug.	– 6,506	– 6,226	–	– 280	– 10	– 10,699	– 9,847	– 9,735	– 345	+ 233	–	– 852	– 10
Sep.	– 5,492	– 5,746	–	+ 254	– 61	– 7,844	– 8,063	– 6,887	– 404	– 772	–	+ 219	– 61
Oct.	+ 5,141	+ 4,836	–	+ 305	– 89	+ 7,811	+ 6,896	+ 7,007	– 237	+ 126	–	+ 915	– 89
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 July	272,193	142,385	–	129,808	–	241,765	140,411	115,789	3,668	20,954	–	101,354	–
Aug.	281,276	150,961	–	130,315	–	250,584	148,821	124,409	3,660	20,752	–	101,763	–
Sep.	269,076	138,715	–	130,361	–	238,505	136,849	112,532	3,606	20,711	–	101,656	–
Oct.	278,282	147,605	–	130,677	–	247,628	145,425	121,100	3,693	20,632	–	102,203	–
Changes *													
2024	+ 7,956	+ 4,481	–	+ 3,475	–	+ 8,104	+ 4,213	+ 7,390	– 2,093	– 1,084	–	+ 3,891	–
2025 July	– 4,081	– 5,166	–	+ 1,085	–	– 4,222	– 5,195	– 5,120	+ 26	– 101	–	+ 973	–
Aug.	+ 9,090	+ 8,583	–	+ 507	–	+ 8,819	+ 8,410	+ 8,620	– 8	– 202	–	+ 409	–
Sep.	– 12,198	– 12,244	–	+ 46	–	– 12,079	– 11,972	– 11,877	– 54	– 41	–	– 107	–
Oct.	+ 9,204	+ 8,888	–	+ 316	–	+ 9,128	+ 8,581	+ 8,573	+ 87	– 79	–	+ 547	–
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 July	213,678	103,169	–	110,509	–	174,065	100,326	79,601	4,773	15,952	–	73,739	–
Aug.	218,613	107,943	–	110,670	–	178,961	105,237	84,793	4,555	15,889	–	73,724	–
Sep.	209,963	99,312	–	110,651	–	170,241	96,659	76,351	4,563	15,745	–	73,582	–
Oct.	218,126	107,119	–	111,007	–	178,463	104,433	84,211	4,558	15,664	–	74,030	–
Changes *													
2024	+ 11,212	+ 9,857	–	+ 1,355	–	+ 12,421	+ 9,746	+ 13,719	– 2,537	– 1,436	–	+ 2,675	–
2025 July	+ 1,631	+ 848	–	+ 783	–	+ 1,559	+ 807	+ 635	+ 184	– 12	–	+ 752	–
Aug.	+ 4,945	+ 4,784	–	+ 161	–	+ 4,896	+ 4,911	+ 5,192	– 218	– 63	–	– 15	–
Sep.	– 8,648	– 8,629	–	– 19	–	– 8,720	– 8,578	– 8,442	+ 8	– 144	–	– 142	–
Oct.	+ 8,155	+ 7,799	–	+ 356	–	+ 8,222	+ 7,774	+ 7,860	– 5	– 81	–	+ 448	–
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 July	18,661	11,624	–	7,037	–	13,567	9,863	7,923	334	1,606	–	3,704	–
Aug.	14,372	10,548	–	3,824	–	11,333	8,694	6,224	838	1,632	–	2,639	–
Sep.	15,451	11,566	–	3,885	–	12,371	9,671	7,158	838	1,675	–	2,700	–
Oct.	14,429	10,556	–	3,873	–	11,422	8,674	6,387	587	1,700	–	2,748	–
Changes *													
2024	– 884	– 1,754	–	+ 870	–	– 409	– 793	– 1,135	+ 139	+ 203	–	+ 384	–
2025 July	+ 479	+ 532	–	– 53	–	+ 469	+ 544	+ 531	–	+ 13	–	– 75	–
Aug.	– 155	– 210	–	+ 55	–	– 248	– 305	– 835	+ 504	+ 26	–	+ 57	–
Sep.	+ 1,079	+ 1,018	–	+ 61	–	+ 1,038	+ 977	+ 934	–	+ 43	–	+ 61	–
Oct.	– 1,021	– 1,010	–	– 11	–	– 949	– 997	– 771	– 251	+ 25	–	+ 48	–

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

I Banks (MFIs) in Germany

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

€ million

€ million													
Period	Lending to domestic and foreign banks					Lending to domestic banks							
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans	Total	Balances and loans				Bills	Negotiable money market paper, securities issued by banks	Memo item Fiduciary loans
							Total	Short-term	Medium-term	Long-term			
1	2	3	4	5	6	7	8	9	10	11	12	13	
Building and loan associations													End of year or month *
2024	38,792	23,474	.	15,318	–	29,131	20,304	5,350	471	14,483	.	8,827	–
2025 July	36,233	21,115	.	15,118	–	26,752	17,860	3,522	381	13,957	.	8,892	–
Aug.	35,789	20,757	.	15,032	–	26,306	17,502	3,177	376	13,949	.	8,804	–
Sep.	35,777	20,981	.	14,796	–	26,382	17,711	3,524	353	13,834	.	8,671	–
Oct.	35,069	20,387	.	14,682	–	25,707	17,103	3,053	353	13,697	.	8,604	–
Changes *													
2024	– 2,714	– 2,126	.	– 588	–	– 2,500	– 2,143	+ 168	– 589	– 1,722	.	– 357	–
2025 July	– 998	– 944	.	– 54	–	– 919	– 960	– 790	–	– 170	.	+ 41	–
Aug.	– 444	– 358	.	– 86	–	– 446	– 358	– 345	– 5	– 8	.	– 88	–
Sep.	– 12	+ 224	.	– 236	–	+ 76	+ 209	+ 347	– 23	– 115	.	– 133	–
Oct.	– 708	– 594	.	– 114	–	– 675	– 608	– 471	–	– 137	.	– 67	–
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 July	935,874	831,127	–	104,747	3,202	808,317	770,298	187,350	54,546	528,402	–	38,019	2,598
Aug.	952,495	847,813	–	104,682	3,158	821,577	783,619	199,778	54,260	529,581	–	37,958	2,588
Sep.	950,654	845,932	–	104,722	3,065	823,162	785,192	208,300	53,131	523,761	–	37,970	2,497
Oct.	860,280	755,931	–	104,349	3,019	736,781	698,701	120,215	52,524	525,962	–	38,080	2,453
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 July	– 7,045	– 6,151	–	– 894	– 23	– 3,419	– 3,305	– 4,645	– 304	+ 1,644	–	– 114	– 25
Aug.	+ 16,945	+ 16,991	–	– 46	– 44	+ 13,260	+ 13,321	+ 12,428	– 286	+ 1,179	–	– 61	– 10
Sep.	– 1,671	– 1,742	–	+ 71	– 93	+ 1,585	+ 1,573	+ 8,522	– 1,129	– 5,820	–	+ 12	– 91
Oct.	– 19,037	– 18,703	–	– 334	– 46	– 16,049	– 16,180	– 17,774	– 607	+ 2,201	–	+ 131	– 44
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 July	824,842	780,002	69	44,771	159	383,236	367,244	355,037	11,525	682	–	15,992	–
Aug.	834,754	789,814	62	44,878	155	393,631	377,974	366,401	10,886	687	–	15,657	–
Sep.	842,368	796,953	59	45,356	99	396,169	380,893	369,493	10,705	695	–	15,276	–
Oct.	840,698	794,759	49	45,890	101	381,885	367,341	356,077	10,520	744	–	14,544	–
Changes *													
2024	– 48,073	– 55,517	+ 27	+ 7,417	+ 12	– 63,359	– 63,492	– 63,517	+ 76	– 51	–	+ 133	± 0
2025 July	– 39,856	– 40,013	– 16	+ 173	+ 5	– 25,089	– 24,852	– 24,537	– 299	– 16	–	– 237	–
Aug.	+ 11,185	+ 11,048	– 7	+ 144	– 4	+ 10,395	+ 10,730	+ 11,364	– 639	+ 5	–	– 335	–
Sep.	+ 8,250	+ 7,759	– 3	+ 494	– 56	+ 2,538	+ 2,919	+ 3,092	– 181	+ 8	–	– 381	–
Oct.	– 694	– 1,187	– 10	+ 503	+ 2	– 12,209	– 11,477	– 11,441	– 85	+ 49	–	– 732	–

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks							Short-term lending		
	Total		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Equalisation claims ¹	Memo item Fiduciary loans	Total	
	including	excluding							including	excluding
	Treasury bills credits, securities portfolios, equalisation claims								Treasury bills credits	
	1	2	3	4	5	6	7	8	9	10
End of year or month *										
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
2024 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	5,349,323	4,447,201	4,447,090	111	23,204	878,918	–	36,741	571,736	548,532
July	5,365,964	4,464,914	4,464,757	157	18,856	882,194	–	36,917	565,705	546,849
Aug.	5,369,898	4,472,013	4,471,852	161	17,248	880,637	–	36,961	564,845	547,597
Sep.	5,415,652	4,500,964	4,500,799	165	16,567	898,121	–	37,328	593,749	577,182
Oct.	5,490,124	4,569,936	4,569,770	166	19,309	900,879	–	37,389	647,890	628,581
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
2024 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	+ 29,970	+ 936	+ 934	+ 2	+ 5,154	+ 23,880	–	– 157	+ 7,376	+ 2,222
July	+ 13,089	+ 14,977	+ 14,931	+ 46	– 4,343	+ 2,455	–	+ 176	– 6,804	– 2,461
Aug.	+ 7,361	+ 9,713	+ 9,708	+ 5	– 1,585	– 767	–	+ 44	+ 276	+ 1,861
Sep.	+ 47,861	+ 30,625	+ 30,621	+ 4	– 645	+ 17,881	–	+ 367	+ 29,904	+ 30,549
Oct.	+ 26,084	+ 21,151	+ 21,151	–	+ 2,749	+ 2,184	–	+ 61	+ 8,368	+ 5,619

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

see the explanatory notes of the Statistical Series Banking Statistics. ¹ Including debt securities arising from the exchange of equalisation claims.

I Banks (MFIs) in Germany

			Medium and long-term lending																
Loans	Bills	Treasury bills and negotiable money market paper	Total		Unsecuritised lending			Securities	Equalisation claims ¹										
			including	I excluding															
											Securities portfolios, equalisation claims	Total	Medium-term	Long-term					
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									
480,488	114	15,766	4,572,567	3,829,309	3,829,309	533,010	3,296,299	743,258	–	2024 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	–	Sept									
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									
548,421	111	23,204	4,777,587	3,898,669	3,898,669	542,306	3,356,363	878,918	–	June									
546,692	157	18,856	4,800,259	3,918,065	3,918,065	548,434	3,369,631	882,194	–	July									
547,436	161	17,248	4,805,053	3,924,416	3,924,416	542,771	3,381,645	880,637	–	Aug									
577,017	165	16,567	4,821,903	3,923,782	3,923,782	543,627	3,380,155	898,121	–	Sept									
628,415	166	19,309	4,842,234	3,941,355	3,941,355	547,332	3,394,023	900,879	–	Oct									
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
–	5,862	+	10	+	984	+	17,859	+	1,219	+	1,219	+	58	+	1,161	+	16,640	–	2024 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	–	Sept
–	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
+	2,220	+	2	+	5,154	–	22,594	–	1,286	–	1,286	+	2,146	–	3,432	+	23,880	–	June
–	2,507	+	46	–	4,343	+	19,893	+	17,438	+	17,438	+	4,463	+	12,975	+	2,455	–	July
+	1,856	+	5	–	1,585	+	7,085	+	7,852	+	7,852	–	4,644	+	12,496	–	767	–	Aug
+	30,545	+	4	–	645	+	17,957	+	76	+	76	+	1,046	–	970	+	17,881	–	Sept
+	5,619	–	+	+	2,749	+	17,716	+	15,532	+	15,532	+	2,575	+	12,957	+	2,184	–	Oct

I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
	Total	of which					Total	of which		Total	of which Loans	
		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks ¹	Memo item Fiduciary loans		Loans	Bills		Medium-term	Long-term
1	2	3	4	5	6	7	8	9	10	11	12	
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
2025 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
July	1,848,627	1,462,467	148	8,347	377,665	2,013	386,465	377,970	148	1,462,162	271,748	812,749
Aug.	1,846,366	1,463,108	152	7,980	375,126	1,996	388,559	380,427	152	1,457,807	265,112	817,569
Sep.	1,887,592	1,488,098	154	7,801	391,539	2,522	413,893	405,938	154	1,473,699	267,083	815,077
Oct.	1,906,415	1,504,536	156	10,005	391,718	2,466	429,494	419,333	156	1,476,921	267,765	817,438
												Changes [*]
2024	+ 106,126	+ 68,940	- 8	+ 121	+ 37,073	- 537	+ 47,040	+ 46,927	- 8	+ 59,086	+ 7,131	+ 14,882
2025 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
July	+ 2,958	+ 5,545	+ 66	- 2,635	- 18	- 7	- 3,934	- 1,365	+ 66	+ 6,892	+ 5,140	+ 1,770
Aug.	+ 9	+ 2,260	+ 5	- 346	- 1,910	- 17	+ 3,052	+ 3,393	+ 5	- 3,043	- 5,859	+ 4,726
Sep.	+ 42,701	+ 26,111	+ 2	- 144	+ 16,732	+ 526	+ 26,263	+ 26,405	+ 2	+ 16,438	+ 2,007	- 2,301
Oct.	+ 7,230	+ 5,350	+ 1	+ 2,213	- 334	- 56	+ 5,373	+ 3,159	+ 1	+ 1,857	+ 57	+ 2,134
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
2025 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
July	855,909	638,270	-	2,674	214,965	1,740	194,336	191,662	-	661,573	53,809	392,799
Aug.	855,203	641,226	-	2,516	211,461	1,726	198,524	196,008	-	656,679	50,252	394,966
Sep.	878,525	655,343	-	2,154	221,028	1,656	212,065	209,911	-	666,460	52,232	393,200
Oct.	886,060	665,580	-	2,977	217,503	1,651	223,980	221,003	-	662,080	50,864	393,713
												Changes [*]
2024	+ 46,514	+ 17,007	- 17	+ 537	+ 28,987	- 418	+ 22,369	+ 21,849	- 17	+ 24,145	+ 1,308	- 6,150
2025 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
July	- 4,404	+ 597	-	- 797	- 4,204	- 4	- 1,619	- 822	-	- 2,785	+ 3,026	- 1,607
Aug.	+ 463	+ 3,858	-	- 152	- 3,243	- 14	+ 4,834	+ 4,986	-	- 4,371	- 2,993	+ 1,865
Sep.	+ 24,329	+ 14,976	-	- 360	+ 9,713	- 70	+ 14,289	+ 14,649	-	+ 10,040	+ 2,032	- 1,705
Oct.	- 841	+ 2,046	-	+ 817	- 3,704	- 5	+ 3,939	+ 3,122	-	- 4,780	- 1,477	+ 401
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
2025 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
July	836,290	678,956	148	5,051	152,135	271	147,234	142,035	148	689,056	160,998	375,923
Aug.	836,543	678,520	152	4,968	152,903	268	145,877	140,757	152	690,666	159,624	378,139
Sep.	853,075	688,176	154	5,158	159,587	864	154,739	149,427	154	698,336	160,659	378,090
Oct.	864,759	694,557	156	6,518	163,528	813	158,616	151,942	156	706,143	162,869	379,746
												Changes [*]
2024	+ 53,315	+ 47,091	+ 9	- 491	+ 6,706	- 118	+ 24,042	+ 24,524	+ 9	+ 29,273	+ 4,533	+ 18,034
2025 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
July	+ 9,173	+ 6,567	+ 66	- 1,890	+ 4,430	- 3	+ 22	+ 1,846	+ 66	+ 9,151	+ 2,075	+ 2,646
Aug.	+ 1,254	+ 209	+ 5	- 71	+ 1,111	- 3	- 1,086	- 1,020	+ 5	+ 2,340	- 1,183	+ 2,412
Sep.	+ 17,094	+ 10,023	+ 2	+ 222	+ 6,847	+ 596	+ 9,022	+ 8,798	+ 2	+ 8,072	+ 1,153	+ 72
Oct.	+ 8,519	+ 3,515	+ 1	+ 1,376	+ 3,627	- 51	+ 1,654	+ 277	+ 1	+ 6,865	+ 1,696	+ 1,542

* For the corpus of reporting credit institutions, the categories of banks, 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

Billion												
	Lending to non-banks						Short-term lending			Medium and long-term lending		
		of which						of which			of which Loans	
				Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non- banks ¹	Memo item Fiduciary loans						
Total	Loans	Bills					Total	Loans	Bills	Total	Medium- term	Long-term
Period	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
2025 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
July	156,428	145,241	–	622	10,565	2	44,895	44,273	–	111,533	56,941	44,027
Aug.	154,620	143,362	–	496	10,762	2	44,158	43,662	–	110,462	55,236	44,464
Sep.	155,992	144,579	–	489	10,924	2	47,089	46,600	–	108,903	54,192	43,787
Oct.	155,596	144,399	–	510	10,687	2	46,898	46,388	–	108,698	54,032	43,979
Changes *												
2024	+ 6,297	+ 4,842	–	+ 75	+ 1,380	– 1	+ 629	+ 554	–	+ 5,668	+ 1,290	+ 2,998
2025 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
July	– 1,811	– 1,619	–	+ 52	– 244	–	– 2,337	– 2,389	–	+ 526	+ 39	+ 731
Aug.	– 1,708	– 1,807	–	– 123	+ 222	–	– 696	– 573	–	– 1,012	– 1,683	+ 449
Sep.	+ 1,278	+ 1,112	–	– 6	+ 172	–	+ 2,952	+ 2,958	–	– 1,674	– 1,178	– 668
Oct.	– 448	– 211	–	+ 20	– 257	–	– 220	– 240	–	– 228	– 162	+ 191
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
2025 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
July	451,040	397,074	3	4,677	49,286	11,551	57,594	52,914	3	393,446	91,336	252,824
Aug.	479,719	425,281	3	3,746	50,689	11,619	55,357	51,608	3	424,362	102,162	271,511
Sep.	481,160	425,815	3	3,949	51,393	11,616	56,816	52,864	3	424,344	101,895	271,056
Oct.	494,839	437,003	2	4,477	53,357	11,667	65,856	61,377	2	428,983	102,076	273,550
Changes *												
2024	+ 13,539	+ 3,584	– 1	+ 476	+ 9,480	+ 3,518	+ 7,370	+ 6,895	– 1	+ 6,169	+ 3,273	– 6,584
2025 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
July	+ 167	+ 2,284	–	– 1,978	– 139	+ 83	– 901	+ 1,077	–	+ 1,068	– 129	+ 1,336
Aug.	– 1,999	– 778	–	– 929	– 292	+ 68	– 3,066	– 2,137	–	+ 1,067	+ 966	+ 393
Sep.	+ 1,741	+ 808	–	+ 204	+ 729	– 3	+ 1,517	+ 1,313	–	+ 224	– 172	– 333
Oct.	+ 7,964	+ 5,511	– 1	+ 526	+ 1,928	+ 51	+ 4,104	+ 3,579	– 1	+ 3,860	– 218	+ 2,150
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
2025 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	2,440	57,015	56,995	–	1,190,975	61,235	950,309
July	1,253,349	1,072,246	–	44	181,059	2,430	57,017	56,973	–	1,196,332	61,102	954,171
Aug.	1,255,914	1,073,865	–	44	182,005	2,421	55,585	55,541	–	1,200,329	61,498	956,826
Sep.	1,258,510	1,075,573	–	44	182,893	2,307	57,419	57,375	–	1,201,091	61,334	956,864
Oct.	1,261,838	1,078,560	–	44	183,234	2,295	57,249	57,205	–	1,204,589	61,216	960,139
Changes *												
2024	+ 16,180	+ 9,767	–	– 172	+ 6,585	– 657	+ 441	+ 613	–	+ 15,739	– 2,549	+ 11,703
2025 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	– 118	+ 1,667	+ 1,667	–	– 108	– 317	– 520
July	+ 5,353	+ 3,705	–	+ 24	+ 1,624	– 10	+ 1	– 23	–	+ 5,352	– 133	+ 3,861
Aug.	+ 2,570	+ 1,621	–	–	+ 949	– 9	– 1,431	– 1,431	–	+ 4,001	+ 396	+ 2,656
Sep.	+ 2,597	+ 1,708	–	–	+ 889	– 114	+ 1,834	+ 1,834	–	+ 763	– 164	+ 38
Oct.	+ 3,324	+ 2,985	–	–	+ 339	– 12	– 171	– 171	–	+ 3,495	– 118	+ 3,274

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see the explanatory notes of the Statistical Series Banking Statistics. ¹ Excluding debt securities arising from the exchange of equalisation claims.

I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending					
	Total	of which					Total	of which		Total	of which Loans				
		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non- banks ¹	Memo item Fiduciary loans		Loans	Bills		Medium- term	Long-term			
1	2	3	4	5	6	7	8	9	10	11	12				
Credit cooperatives															
												End of year or month *			
2024	913,634	794,945	5	–	118,684	2,460	36,569	36,564	5	877,065	43,305	715,076			
2025 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	932,730	809,265	6	69	123,390	2,256	36,988	36,913	6	895,742	42,595	729,757			
July	935,467	811,792	6	70	123,599	2,247	35,408	35,332	6	900,059	42,533	733,927			
Aug.	938,741	814,547	6	70	124,118	2,233	35,428	35,352	6	903,313	42,463	736,732			
Sep.	941,818	817,465	8	70	124,275	2,166	36,407	36,329	8	905,411	42,356	738,780			
Oct.	944,621	820,182	8	71	124,360	2,158	35,469	35,390	8	909,152	42,440	742,352			
												Changes *			
2024	+ 21,519	+ 20,393	+	1	± 0	+ 1,125	– 453	+ 1,171	+ 1,170	+	1	+ 20,348	– 1,884	+ 21,107	
2025 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	+ 3,434	+ 2,731	+	1	–	+ 702	– 65	+ 1,321	+ 1,320	+	1	+ 2,113	–	276	+ 1,687
July	+ 2,737	+ 2,527	–	–	1	+ 209	– 9	– 1,580	– 1,581		–	+ 4,317	–	62	+ 4,170
Aug.	+ 3,274	+ 2,755			–	+ 519	– 14	+ 20	+ 20		–	+ 3,254	–	70	+ 2,805
Sep.	+ 3,077	+ 2,918	+	2	–	+ 157	– 67	+ 979	+ 977	+	2	+ 2,098	–	107	+ 2,048
Oct.	+ 2,802	+ 2,716	–	–	1	+ 85	– 8	– 938	– 939	–	+	3,740	+	84	+ 3,571
												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			
2025 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			
July	192,757	179,931	–	–	12,826	5	2,005	2,005	–	190,752	43,699	134,227			
Aug.	161,611	150,591	–	–	11,020	5	1,147	1,147	–	160,464	33,624	115,820			
Sep.	160,739	149,687	–	–	11,052	5	1,222	1,222	–	159,517	33,174	115,291			
Oct.	160,559	149,412	–	–	11,127	5	1,280	1,260	–	159,279	33,326	114,826			
												Changes *			
2024	– 5,272	– 3,484	–	–	– 1,788	–	– 320	– 320	–	– 4,952	+	1,335	–	4,499	
2025 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	
July	– 544	– 554	–	–	– 10	–	+ 103	+	103	–	– 647	–	506	–	151
Aug.	+ 115	+ 167			– 52	–	+ 118	+	118	–	– 3	–	46	+	95
Sep.	– 823	– 858	–	–	– 35	–	+ 77	+	77	–	– 900	–	429	–	506
Oct.	– 283	– 375	–	–	– 72	–	+ 55	+	35	–	– 338	+	104	–	514
												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			
2025 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	1,248	1,248	–	218,223	2,686	194,178			
July	220,068	198,671	–	–	21,397	3	1,305	1,305	–	218,763	2,667	194,699			
Aug.	220,232	198,944	–	–	21,288	3	1,310	1,310	–	218,922	2,622	195,012			
Sep.	220,634	199,413	–	–	21,221	3	1,283	1,283	–	219,351	2,623	195,507			
Oct.	221,008	199,773	–	–	21,235	3	1,306	1,306	–	219,702	2,588	195,879			
												Changes *			
2024	+ 3,420	+ 4,449	–	–	– 1,029	– 3	+ 4	+ 4	–	+ 3,416	– 518	+	4,963		
2025 Apr.	+ 324	+ 343	–	–	– 19	–	+ 63	+	63	–	+ 261	–	49	+	329
May	+ 474	+ 440			– 34	–	+ 45	+	45	–	+ 429	–	12	+	407
June	+ 484	+ 485	–	–	– 1	–	– 34	–	34	–	+ 518	–	16	+	535
July	+ 597	+ 559	–	–	+ 38	–	+ 57	+	57	–	+ 540	–	19	+	521
Aug.	+ 164	+ 273			– 109	–	+ 5	+	5	–	+ 159	–	45	+	313
Sep.	+ 402	+ 469	–	–	– 67	–	– 27	–	27	–	+ 429	+	1	+	495
Oct.	+ 374	+ 360	–	–	+ 14	–	+ 23	+	23	–	+ 351	–	35	+	372

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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		
	Total	of which					Total	of which		Total	of which Loans	
		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks ¹	Memo item Fiduciary loans		Loans	Bills		Medium-term	Long-term
1	2	3	4	5	6	7	8	9	10	11	12	
Banks with special, development and other central support tasks												
End of year or month *												
2024	455,517	342,714	25	5,155	107,623	18,217	26,215	21,035	25	429,302	36,826	284,853
2025 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
July	464,656	342,576	–	5,718	116,362	18,668	25,911	20,193	–	438,745	35,349	287,034
Aug.	467,315	345,516	–	5,408	116,391	18,684	27,459	22,051	–	439,856	35,290	288,175
Sep.	465,199	344,748	–	4,703	115,748	18,709	26,709	22,006	–	438,490	35,162	287,580
Oct.	500,844	380,304	–	4,692	115,848	18,795	57,236	52,544	–	443,608	37,921	289,839
Changes *												
2024	+ 16,743	+ 3,804	+ 5	+ 1,045	+ 11,889	+ 441	+ 1,605	+ 555	+ 5	+ 15,138	– 1,481	+ 4,730
2025 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
July	+ 1,821	+ 865	– 20	+ 245	+ 731	+ 119	– 550	– 775	– 20	+ 2,371	+ 172	+ 1,468
Aug.	+ 3,228	+ 3,410	–	– 310	+ 128	+ 16	+ 1,578	+ 1,888	–	+ 1,650	+ 14	+ 1,508
Sep.	– 1,834	– 535	–	– 705	– 594	+ 25	– 739	– 34	–	– 1,095	– 90	– 411
Oct.	+ 4,673	+ 4,604	–	– 11	+ 80	+ 86	– 78	– 67	–	+ 4,751	+ 2,701	+ 1,970
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
2025 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
July	795,136	612,567	129	6,951	175,489	224	175,380	168,300	129	619,756	134,175	310,092
Aug.	790,121	606,255	131	6,475	177,260	222	169,023	162,417	131	621,098	129,976	313,862
Sep.	811,021	618,919	135	6,621	185,346	208	183,682	176,926	135	627,339	128,742	313,251
Oct.	820,782	624,698	136	7,661	188,287	208	188,421	180,624	136	632,361	129,049	315,025
Changes *												
2024	+ 44,533	+ 29,408	– 4	– 777	+ 15,906	– 116	+ 18,262	+ 19,043	– 4	+ 26,271	– 662	+ 11,027
2025 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
July	+ 3,909	+ 2,911	+ 65	– 2,115	+ 3,048	– 2	– 2,449	– 399	+ 65	+ 6,358	+ 3,542	– 232
Aug.	– 4,011	– 5,707	+ 3	– 457	+ 2,150	– 2	– 6,003	– 5,549	+ 3	+ 1,992	– 3,630	+ 3,472
Sep.	+ 21,279	+ 12,821	+ 4	+ 182	+ 8,272	– 14	+ 14,857	+ 14,671	+ 4	+ 6,422	– 1,313	– 537
Oct.	+ 6,954	+ 3,322	–	+ 1,051	+ 2,581	–	+ 2,555	+ 1,504	–	+ 4,399	+ 131	+ 1,687

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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	
	Total	of which					Total	to enterprises and households				to government		Total
		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks ¹	Memo item Fiduciary loans		Total	Loans	Bills	Total	of which Loans		
	1	2	3	4	5	6	7	8	9	10	11	12	13	
End of year or month *														
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	
2024 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	4,174,466	3,732,477	47	3,274	438,668	26,253	308,320	283,614	282,517	47	24,706	22,482	3,866,146	
July	4,193,088	3,741,735	28	3,869	447,456	26,408	302,094	273,780	272,744	28	28,314	25,453	3,890,994	
Aug.	4,194,523	3,749,138	30	3,978	441,377	26,457	302,389	275,925	274,993	30	26,464	23,388	3,892,134	
Sep.	4,207,382	3,755,807	30	2,227	449,318	26,839	307,572	280,749	280,039	30	26,823	25,276	3,899,810	
Oct.	4,268,536	3,818,237	30	1,906	448,363	26,864	355,295	327,373	326,670	30	27,922	26,689	3,913,241	
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	
2024 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	+ 6,264	+ 5,228	+ 1	+ 795	+ 240	+ 7	+ 8,784	+ 7,915	+ 7,688	+ 1	+ 869	+ 300	- 2,520	
July	+ 18,622	+ 9,258	- 19	+ 595	+ 8,788	+ 155	- 5,796	- 9,404	- 9,343	- 19	+ 3,608	+ 2,971	+ 24,418	
Aug.	+ 1,435	+ 7,403	+ 2	+ 109	- 6,079	+ 49	+ 295	+ 2,145	+ 2,249	+ 2	- 1,850	- 2,065	+ 1,140	
Sep.	+ 13,199	+ 7,009	-	- 1,751	+ 7,941	+ 382	+ 5,523	+ 5,164	+ 5,386	-	+ 359	+ 1,888	+ 7,676	
Oct.	+ 15,204	+ 16,480	-	- 321	- 955	+ 25	+ 2,803	+ 1,704	+ 1,711	-	+ 1,099	+ 1,413	+ 12,401	

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Excluding debt

securities arising from the exchange of equalisation claims. 2 Including debt securities arising from the exchange of equalisation claims.

I Banks (MFIs) in Germany

and long-term lending													Period
to enterprises and households						to government							
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities 1	Equalisation claims 2	Memo item Fiduciary loans	
	Total	Medium-term	Long-term				Total	Medium-term	Long-term				
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of year or month *													
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
3,403,186	3,128,609	354,137	2,774,472	274,577	22,480	368,654	241,130	14,330	226,800	127,524	–	1,023	2024 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
3,422,411	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
3,454,086	3,168,306	346,665	2,821,641	285,780	23,667	412,060	259,172	16,361	242,811	152,888	–	2,586	June
3,468,401	3,181,915	350,164	2,831,751	286,486	23,806	422,593	261,623	16,562	245,061	160,970	–	2,602	July
3,476,581	3,188,568	346,559	2,842,009	288,013	23,840	415,553	262,189	16,981	245,208	153,364	–	2,617	Aug.
3,475,075	3,186,669	345,622	2,841,047	288,406	24,214	424,735	263,823	16,674	247,149	160,912	–	2,625	Sep.
3,486,670	3,198,272	348,796	2,849,476	288,398	24,225	426,571	266,606	17,258	249,348	159,965	–	2,639	Oct.
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
– 320	– 2,606	– 2,483	– 123	+ 2,286	– 244	– 970	+ 403	+ 247	+ 156	– 1,373	–	+ 18	2024 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
– 1,983	– 2,507	+ 951	– 3,458	+ 524	+ 37	– 537	– 253	– 325	+ 72	– 284	–	– 30	June
+ 13,885	+ 13,179	+ 3,014	+ 10,165	+ 706	+ 139	+ 10,533	+ 2,451	+ 201	+ 2,250	+ 8,082	–	+ 16	July
+ 8,180	+ 6,653	– 3,605	+ 10,258	+ 1,527	+ 34	– 7,040	+ 566	+ 419	+ 147	– 7,606	–	+ 15	Aug.
– 1,241	– 1,634	– 937	– 697	+ 393	+ 374	– 8,917	+ 1,369	– 307	+ 1,676	+ 7,548	–	+ 8	Sep.
+ 10,740	+ 10,748	+ 2,484	+ 8,264	– 8	+ 11	+ 1,661	+ 2,608	+ 524	+ 2,084	– 947	–	+ 14	Oct.

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	
	Total	of which					Total	to enterprises and households				to government		Total
		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Memo item Fiduciary loans		Total	of which		Total	of which Loans		
									Loans	Bills				
1	2	3	4	5	6	7	8	9	10	11	12	13		
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 July Aug. Sep.	1,173,951	1,054,694	19	1,810	117,428	1,977	157,663	146,183	146,124	19	11,480	9,710	1,016,288	
	1,170,019	1,056,963	21	2,099	110,936	1,960	160,187	148,994	148,934	21	11,193	9,133	1,009,832	
	1,177,066	1,058,795	19	1,466	116,786	2,486	163,577	152,589	152,477	19	10,988	9,615	1,013,489	
Oct.	1,184,664	1,070,152	20	699	113,793	2,430	171,550	161,267	161,213	20	10,283	9,618	1,013,114	
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 July Aug. Sep.	+ 6,349	- 1,026	+ 1	+ 320	+ 7,054	- 7	- 5,741	- 6,895	- 6,804	+ 1	+ 1,154	+ 742	+ 12,090	
	- 3,932	+ 2,269	+ 2	+ 289	- 6,492	- 17	+ 2,524	+ 2,811	+ 2,810	+ 2	- 287	- 577	- 6,456	
	+ 7,387	+ 2,172	- 2	- 633	+ 5,850	+ 526	+ 3,730	+ 3,935	+ 3,883	- 2	- 205	+ 482	+ 3,657	
Oct.	- 2,272	+ 1,487	+ 1	- 767	- 2,993	- 56	- 1,497	- 792	- 734	+ 1	- 705	+ 3	- 775	
Big banksEnd 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 July Aug. Sep.	552,075	462,587	-	696	88,792	1,740	66,811	63,278	63,240	-	3,533	2,875	485,264	
	544,821	463,608	-	562	80,651	1,726	67,189	63,733	63,695	-	3,456	2,932	477,632	
	547,243	463,496	-	282	83,465	1,656	68,367	65,265	65,172	-	3,102	2,913	478,876	
Oct.	553,028	470,270	-	393	82,365	1,651	74,885	71,635	71,607	-	3,250	2,885	478,143	
Changes *														
2024	+ 8,588	- 2,704	- 17	- 65	+ 11,374	- 419	+ 1,857	+ 1,935	+ 1,922	- 17	- 78	+ 17	+ 6,731	
2025 July Aug. Sep.	+ 3,467	- 3,048	-	+ 41	+ 6,474	- 4	- 3,872	- 4,100	- 4,007	-	+ 228	+ 94	+ 7,339	
	- 7,254	+ 1,021	-	- 134	- 8,141	- 14	+ 378	+ 455	+ 455	-	- 77	+ 57	- 7,632	
	+ 2,762	+ 228	-	- 280	+ 2,814	- 70	+ 1,518	+ 1,872	+ 1,817	-	- 354	- 19	+ 1,244	
Oct.	- 1,620	- 631	-	+ 111	- 1,100	- 5	- 887	- 1,035	- 970	-	+ 148	- 28	- 733	
Regional banks and other commercial banksEnd 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 July Aug. Sep.	506,811	481,706	19	1,114	23,972	235	58,493	50,877	50,856	19	7,616	6,504	448,318	
	510,935	483,883	21	1,537	25,494	232	60,961	53,557	53,535	21	7,404	5,868	449,974	
	515,042	485,498	19	1,184	28,341	828	61,818	54,269	54,250	19	7,549	6,365	453,224	
Oct.	516,823	490,108	20	306	26,389	777	62,792	56,086	56,060	20	6,706	6,406	454,031	
Changes *														
2024	+ 20,499	+ 20,564	+ 1	+ 240	- 306	- 119	+ 5,709	+ 4,006	+ 4,028	+ 1	+ 1,703	+ 1,440	+ 14,790	
2025 July Aug. Sep.	+ 3,557	+ 2,631	+ 1	+ 279	+ 646	- 3	- 432	- 1,398	- 1,400	+ 1	+ 966	+ 688	+ 3,989	
	+ 4,124	+ 2,177	+ 2	+ 423	+ 1,522	- 3	+ 2,468	+ 2,680	+ 2,679	+ 2	- 212	- 636	+ 1,656	
	+ 4,107	+ 1,615	- 2	- 353	+ 2,847	+ 596	+ 857	+ 712	+ 715	- 2	+ 145	+ 497	+ 3,250	
Oct.	- 684	+ 2,145	+ 1	- 878	- 1,952	- 51	- 1,091	- 248	- 255	+ 1	- 843	+ 41	+ 407	
Branches of foreign banksEnd of year or month *														
2024	117,484	112,537	-	-	4,947	2	33,622	33,287	33,287	-	335	335	83,862	
2025 July Aug. Sep.	115,065	110,401	-	-	4,664	2	32,359	32,028	32,028	-	331	331	82,706	
	114,263	109,472	-	-	4,791	2	32,037	31,704	31,704	-	333	333	82,226	
	114,781	109,801	-	-	4,980	2	33,392	33,055	33,055	-	337	337	81,389	
Oct.	114,813	109,774	-	-	5,039	2	33,873	33,546	33,546	-	327	327	80,940	
Changes *														
2024	+ 1,268	+ 1,015	-	-	+ 253	- 1	- 865	- 873	- 873	-	+ 8	+ 8	+ 2,133	
2025 July Aug. Sep.	- 675	- 609	-	-	- 66	-	- 1,437	- 1,397	- 1,397	-	- 40	- 40	+ 762	
	- 802	- 929	-	-	+ 127	-	- 322	- 324	- 324	-	+ 2	+ 2	- 480	
	+ 518	+ 329	-	-	+ 189	-	+ 1,355	+ 1,351	+ 1,351	-	+ 4	+ 4	- 837	
Oct.	+ 32	- 27	-	-	+ 59	-	+ 481	+ 491	+ 491	-	- 10	- 10	- 449	

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Commercial

banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

I Banks (MFIs) in Germany

and long-term lending													Period
to enterprises and households						to government							
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities	Equalisa- tion claims	Memo item Fiduciary loans	
	Total	Medium- term	Long-term				Total	Medium- term	Long-term				
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of year or month *													Commercial banks ¹
927,247	853,457	170,164	683,293	73,790	2,194	66,130	38,474	3,850	34,624	27,656	–	9	2024
931,029	857,921	172,895	685,026	73,108	1,968	85,259	40,939	4,266	36,673	44,320	–	9	2025 July
931,892	857,818	168,813	689,005	74,074	1,951	77,940	41,078	4,278	36,800	36,862	–	9	Aug.
929,669	855,253	168,000	687,253	74,416	2,477	83,820	41,450	4,280	37,170	42,370	–	9	Sep.
931,320	857,137	169,028	688,109	74,183	2,424	81,794	42,184	4,412	37,772	39,610	–	6	Oct.
Changes *													
+ 17,115	+ 6,268	+ 652	+ 5,616	+ 10,847	– 536	+ 6,539	+ 6,065	+ 1,000	+ 5,065	+ 474	–	–	2024
+ 5,662	+ 5,119	+ 3,681	+ 1,438	+ 543	– 7	+ 6,428	– 83	– 110	+ 27	+ 6,511	–	–	2025 July
+ 863	– 103	– 4,082	+ 3,979	+ 966	– 17	– 7,319	+ 139	+ 12	+ 127	– 7,458	–	–	Aug.
– 2,223	– 2,565	– 813	– 1,752	+ 342	+ 526	+ 5,880	+ 372	+ 2	+ 370	+ 5,508	–	–	Sep.
+ 1,426	+ 1,659	+ 688	+ 971	– 233	– 53	– 2,201	+ 559	+ 72	+ 487	– 2,760	–	–	Oct.
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
439,051	372,719	27,038	345,681	66,332	1,731	46,213	23,753	2,243	21,510	22,460	–	9	2025 July
440,008	373,211	25,790	347,421	66,797	1,717	37,624	23,770	2,276	21,494	13,854	–	9	Aug.
437,963	371,361	25,437	345,924	66,602	1,647	40,913	24,050	2,270	21,780	16,863	–	9	Sep.
437,513	371,419	25,952	345,467	66,094	1,645	40,630	24,359	2,210	22,149	16,271	–	6	Oct.
Changes *													
+ 865	– 9,483	– 670	– 8,813	+ 10,348	– 416	+ 5,866	+ 4,840	+ 705	+ 4,135	+ 1,026	–	–	2024
+ 1,398	+ 893	+ 2,127	– 1,234	+ 505	– 4	+ 5,941	– 28	– 42	+ 14	+ 5,969	–	–	2025 July
+ 957	+ 492	– 1,248	+ 1,740	+ 465	– 14	– 8,589	+ 17	+ 33	– 16	– 8,606	–	–	Aug.
– 2,045	– 1,850	– 353	– 1,497	– 195	– 70	+ 3,289	+ 280	– 6	+ 286	+ 3,009	–	–	Sep.
– 275	+ 233	+ 575	– 342	– 508	– 2	– 458	+ 134	– 120	+ 254	– 592	–	–	Oct.
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
412,893	407,349	103,866	303,483	5,544	235	35,425	16,997	1,947	15,050	18,428	–	–	2025 July
413,416	407,353	102,147	305,206	6,063	232	36,558	17,127	1,934	15,193	19,431	–	–	Aug.
414,099	407,659	102,084	305,575	6,440	828	39,125	17,224	1,947	15,277	21,901	–	–	Sep.
416,707	409,988	102,991	306,997	6,719	777	37,324	17,654	2,144	15,510	19,670	–	–	Oct.
Changes *													
+ 13,978	+ 13,762	+ 1,092	+ 12,670	+ 216	– 119	+ 812	+ 1,334	+ 378	+ 956	– 522	–	–	2024
+ 3,400	+ 3,351	+ 1,243	+ 2,108	+ 49	– 3	+ 589	– 8	– 22	+ 14	+ 597	–	–	2025 July
+ 523	+ 4	– 1,719	+ 1,723	+ 519	– 3	+ 1,133	+ 130	– 13	+ 143	+ 1,003	–	–	Aug.
+ 683	+ 306	– 63	+ 369	+ 377	+ 596	+ 2,567	+ 97	+ 13	+ 84	+ 2,470	–	–	Sep.
+ 2,208	+ 1,929	+ 507	+ 1,422	+ 279	– 51	– 1,801	+ 430	+ 197	+ 233	– 2,231	–	–	Oct.
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
79,085	77,853	41,991	35,862	1,232	2	3,621	189	76	113	3,432	–	–	2025 July
78,468	77,254	40,876	36,378	1,214	2	3,758	181	68	113	3,577	–	–	Aug.
77,607	76,233	40,479	35,754	1,374	2	3,782	176	63	113	3,606	–	–	Sep.
77,100	75,730	40,085	35,645	1,370	2	3,840	171	58	113	3,669	–	–	Oct.
Changes *													
+ 2,272	+ 1,989	+ 230	+ 1,759	+ 283	– 1	– 139	– 109	– 83	– 26	– 30	–	–	2024
+ 864	+ 875	+ 311	+ 564	– 11	–	– 102	– 47	– 46	– 1	– 55	–	–	2025 July
– 617	– 599	– 1,115	+ 516	– 18	–	+ 137	– 8	– 8	–	+ 145	–	–	Aug.
– 861	– 1,021	– 397	– 624	+ 160	–	+ 24	– 5	– 5	–	+ 29	–	–	Sep.
– 507	– 503	– 394	– 109	– 4	–	+ 58	– 5	– 5	–	+ 63	–	–	Oct.

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium	
	Total	of which					Total	to enterprises and households				to government		Total
		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Memo item Fiduciary loans		Total	of which		Total	of which Loans		
									Loans	Bills				
1	2	3	4	5	6	7	8	9	10	11	12	13		
Landesbanken													End of year or month *	
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 July	282,350	264,391	3	1,006	16,950	11,421	35,342	28,755	28,052	3	6,587	6,281	247,008	
Aug.	301,038	281,709	3	1,031	18,295	11,489	34,620	28,748	28,146	3	5,872	5,440	266,418	
Sep.	301,308	282,354	3	503	18,448	11,487	34,669	28,983	28,707	3	5,686	5,456	266,639	
Oct.	312,025	292,005	2	635	19,383	11,538	43,283	36,895	36,564	2	6,388	6,082	268,742	
													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 July	+ 1,714	+ 1,823	-	+ 137	- 246	+ 84	+ 855	- 326	- 325	-	+ 1,181	+ 1,043	+ 859	
Aug.	- 88	- 351	-	+ 25	+ 238	+ 68	- 1,340	- 625	- 524	-	- 715	- 841	+ 1,252	
Sep.	+ 270	+ 645	-	- 528	+ 153	- 2	+ 49	+ 235	+ 561	-	- 186	+ 16	+ 221	
Oct.	+ 5,277	+ 4,211	- 1	+ 132	+ 935	+ 51	+ 3,804	+ 3,102	+ 3,047	- 1	+ 702	+ 626	+ 1,473	
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 July	1,198,914	1,053,024	-	34	145,856	2,428	56,062	48,845	48,811	-	7,217	7,217	1,142,852	
Aug.	1,200,925	1,054,605	-	34	146,286	2,419	54,639	48,401	48,367	-	6,238	6,238	1,146,286	
Sep.	1,203,183	1,056,393	-	34	146,756	2,305	56,509	49,235	49,201	-	7,274	7,274	1,146,674	
Oct.	1,206,599	1,059,418	-	34	147,147	2,293	56,318	48,505	48,471	-	7,813	7,813	1,150,281	
													Changes *	
2024	+ 12,986	+ 9,462	-	- 99	+ 3,623	- 658	+ 280	- 328	- 314	-	+ 608	+ 693	+ 12,706	
2025 July	+ 4,568	+ 3,721	-	+ 24	+ 823	- 10	+ 23	- 705	- 729	-	+ 728	+ 728	+ 4,545	
Aug.	+ 2,011	+ 1,581	-	-	+ 430	- 9	- 1,423	- 444	- 444	-	- 979	- 979	+ 3,434	
Sep.	+ 2,258	+ 1,788	-	-	+ 470	- 114	+ 1,870	+ 834	+ 834	-	+ 1,036	+ 1,036	+ 388	
Oct.	+ 3,416	+ 3,025	-	-	+ 391	- 12	- 191	- 730	- 730	-	+ 539	+ 539	+ 3,607	
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 July	890,285	797,134	6	-	93,145	2,245	34,871	34,460	34,454	6	411	411	855,414	
Aug.	893,133	799,836	6	-	93,291	2,231	34,892	34,577	34,571	6	315	315	858,241	
Sep.	896,178	802,683	8	-	93,487	2,164	35,850	35,483	35,475	8	367	367	860,328	
Oct.	899,182	805,397	8	-	93,777	2,156	34,890	34,503	34,495	8	387	387	864,292	
													Changes *	
2024	+ 21,975	+ 20,145	+	1	± 0	+ 1,829	- 453	+ 1,780	+ 1,741	+	1	+ 39	+ 39	+ 20,195
2025 July	+ 2,659	+ 2,488	-	-	+ 171	- 9	- 1,507	- 1,562	- 1,562	-	+	55	+ 55	+ 4,166
Aug.	+ 2,848	+ 2,702	-	-	+ 146	- 14	+ 21	+ 117	+ 117	-	-	96	- 96	+ 2,827
Sep.	+ 3,045	+ 2,847	+	2	-	+ 196	- 67	+ 958	+ 906	+	2	+ 52	+ 52	+ 2,087
Oct.	+ 3,004	+ 2,714	-	-	+ 290	- 8	- 960	- 980	- 980	-	+	20	+ 20	+ 3,964
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 July	132,890	124,901	-	-	7,989	5	1,113	1,034	1,034	-	79	79	131,777	
Aug.	114,332	107,501	-	-	6,831	5	622	512	512	-	110	110	113,710	
Sep.	113,963	107,088	-	-	6,875	5	595	486	486	-	109	109	113,368	
Oct.	113,519	106,719	-	-	6,800	5	643	529	529	-	114	114	112,876	
													Changes *	
2024	- 1,417	- 1,401	-	±	0	- 16	-	+ 67	+ 42	+	+	25	+ 25	- 1,484
2025 July	+ 211	+ 63	-	-	+ 148	-	+ 54	+ 55	+ 55	-	-	1	- 1	+ 157
Aug.	+ 218	+ 269	-	-	- 51	-	+ 127	+ 96	+ 96	-	+	31	+ 31	+ 91
Sep.	- 369	- 413	-	-	+ 44	-	- 27	- 26	- 26	-	-	1	- 1	- 342
Oct.	- 444	- 369	-	-	- 75	-	+ 48	+ 43	+ 43	-	+	5	+ 5	- 492

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

see the explanatory notes of the Statistical Series Banking Statistics.

I Banks (MFIs) in Germany

and long-term lending													Period
to enterprises and households						to government							
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities	Equalisa- tion claims	Memo item Fiduciary loans	
	Total	Medium- term	Long-term				Total	Medium- term	Long-term				
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of year or month *													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
168,762	165,257	42,280	122,977	3,505	9,994	78,246	64,801	1,460	63,341	13,445	–	1,427	2025 July
186,441	182,798	47,150	135,648	3,643	10,051	79,977	65,325	1,691	63,634	14,652	–	1,438	Aug.
185,905	182,225	47,186	135,039	3,680	10,041	80,734	65,966	1,699	64,267	14,768	–	1,446	Sep.
186,898	183,168	47,419	135,749	3,730	10,082	81,844	66,191	1,829	64,362	15,653	–	1,456	Oct.
Changes *													
– 2,944	– 3,966	– 439	– 3,527	+ 1,022	+ 2,698	+ 4,366	+ 1,414	+ 50	+ 1,364	+ 2,952	–	+ 842	2024
+ 481	+ 385	– 34	+ 419	+ 96	+ 78	+ 378	+ 720	– 21	+ 741	– 342	–	+ 6	2025 July
+ 969	+ 847	+ 571	+ 276	+ 122	+ 57	+ 283	+ 167	+ 231	– 64	+ 116	–	+ 11	Aug.
– 271	– 308	+ 36	– 344	+ 37	– 10	+ 492	+ 376	+ 8	+ 368	+ 116	–	+ 8	Sep.
+ 363	+ 313	– 117	+ 430	+ 50	+ 41	+ 1,110	+ 225	+ 130	+ 95	+ 885	–	+ 10	Oct.
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
1,066,834	960,056	55,041	905,015	106,778	2,390	76,018	36,940	2,432	34,508	39,078	–	38	2025 July
1,069,848	962,740	55,379	907,361	107,108	2,382	76,438	37,260	2,437	34,823	39,178	–	37	Aug.
1,069,595	962,502	55,345	907,157	107,093	2,271	77,079	37,416	2,358	35,058	39,663	–	34	Sep.
1,072,354	965,159	55,190	909,969	107,195	2,259	77,927	37,975	2,400	35,575	39,952	–	34	Oct.
Changes *													
+ 7,982	+ 5,803	– 2,797	+ 8,600	+ 2,179	– 652	+ 4,724	+ 3,280	+ 410	+ 2,870	+ 1,444	–	– 6	2024
+ 3,380	+ 3,074	– 240	+ 3,314	+ 306	– 10	+ 1,165	+ 648	+ 94	+ 554	+ 517	–	–	2025 July
+ 3,014	+ 2,684	+ 338	+ 2,346	+ 330	– 8	+ 420	+ 320	+ 5	+ 315	+ 100	–	– 1	Aug.
– 253	– 238	– 34	– 204	– 15	– 111	+ 641	+ 156	– 79	+ 235	+ 485	–	– 3	Sep.
+ 2,759	+ 2,657	– 155	+ 2,812	+ 102	– 12	+ 848	+ 559	+ 42	+ 517	+ 289	–	–	Oct.
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
836,858	758,230	40,923	717,307	78,628	2,245	18,556	4,039	253	3,786	14,517	–	–	2025 July
839,527	760,833	40,854	719,979	78,694	2,231	18,714	4,117	259	3,858	14,597	–	–	Aug.
841,276	762,619	40,767	721,852	78,657	2,164	19,052	4,222	239	3,983	14,830	–	–	Sep.
844,884	766,193	40,908	725,285	78,691	2,156	19,408	4,322	247	4,075	15,086	–	–	Oct.
Changes *													
+ 19,568	+ 17,924	– 2,037	+ 19,961	+ 1,644	– 452	+ 627	+ 442	+ 4	+ 438	+ 185	–	– 1	2024
+ 3,749	+ 3,831	– 50	+ 3,881	– 82	– 9	+ 417	+ 164	– 9	+ 173	+ 253	–	–	2025 July
+ 2,669	+ 2,603	– 69	+ 2,672	+ 66	– 14	+ 158	+ 78	+ 6	+ 72	+ 80	–	–	Aug.
+ 1,749	+ 1,786	– 87	+ 1,873	– 37	– 67	+ 338	+ 105	– 20	+ 125	+ 233	–	–	Sep.
+ 3,608	+ 3,574	+ 141	+ 3,433	+ 34	– 8	+ 356	+ 100	+ 8	+ 92	+ 256	–	–	Oct.
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
113,965	113,809	18,692	95,117	156	5	17,812	9,979	301	9,678	7,833	–	–	2025 July
97,395	97,255	14,427	82,828	140	5	16,315	9,624	328	9,296	6,691	–	–	Aug.
97,045	96,905	14,325	82,580	140	5	16,323	9,588	323	9,265	6,735	–	–	Sep.
96,610	96,470	14,245	82,225	140	5	16,266	9,606	326	9,280	6,660	–	–	Oct.
Changes *													
– 583	– 569	+ 1,626	– 2,195	– 14	–	– 901	– 899	+ 14	– 913	– 2	–	–	2024
+ 10	+ 10	– 263	+ 273	–	–	+ 147	– 1	– 3	+ 2	+ 148	–	–	2025 July
+ 140	+ 140	+ 34	+ 106	–	–	– 49	+ 2	+ 27	– 25	– 51	–	–	Aug.
– 350	– 350	– 102	– 248	–	–	+ 8	– 36	– 5	– 31	+ 44	–	–	Sep.
– 435	– 435	– 80	– 355	–	–	– 57	+ 18	+ 3	+ 15	– 75	–	–	Oct.

I Banks (MFIs) in Germany

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

€ million

	Lending to domestic non-banks						Short-term lending						Medium	
Period		of which					Total	to enterprises and households				to government		Total
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Memo item Fiduciary loans		Total	Total	of which		Total	of which Loans	
										Loans	Bills			
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 July	210,892	197,147	.	–	13,745	3	1,291	1,290	1,290	.	1	1	209,601	
Aug.	211,016	197,414	.	–	13,602	3	1,295	1,294	1,294	.	1	1	209,721	
Sep.	211,439	197,885	.	–	13,554	3	1,269	1,268	1,268	.	1	1	210,170	
Oct.	211,668	198,240	.	–	13,428	3	1,292	1,291	1,291	.	1	1	210,376	
													Changes *	
2024	+ 3,350	+ 4,419	.	–	– 1,069	– 3	+ 2	+ 1	+ 1	.	+ 1	+ 1	+ 3,348	
2025 July	+ 578	+ 558	.	–	+ 20	–	+ 58	+ 58	+ 58	.	–	–	+ 520	
Aug.	+ 124	+ 267	.	–	– 143	–	+ 4	+ 4	+ 4	.	–	–	+ 120	
Sep.	+ 423	+ 471	.	–	– 48	–	– 26	– 26	– 26	.	–	–	+ 449	
Oct.	+ 229	+ 355	.	–	– 126	–	+ 23	+ 23	+ 23	.	–	–	+ 206	
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 July	303,806	250,444	–	1,019	52,343	8,329	15,752	13,213	12,979	–	2,539	1,754	288,054	
Aug.	304,060	251,110	–	814	52,136	8,350	16,134	13,399	13,169	–	2,735	2,151	287,926	
Sep.	304,245	250,609	–	224	53,412	8,389	15,103	12,705	12,425	–	2,398	2,454	289,142	
Oct.	340,879	286,306	–	538	54,035	8,439	47,319	44,383	44,107	–	2,936	2,674	293,560	
													Changes *	
2024	+ 4,032	– 427	+ 5	+ 516	+ 3,938	+ 374	– 169	– 756	– 756	+ 5	+ 587	+ 66	+ 4,201	
2025 July	+ 2,543	+ 1,631	– 20	+ 114	+ 818	+ 97	+ 462	– 29	– 36	– 20	+ 491	+ 404	+ 2,081	
Aug.	+ 254	+ 666	–	– 205	– 207	+ 21	+ 382	+ 186	+ 190	–	+ 196	+ 397	– 128	
Sep.	+ 185	– 501	–	– 590	+ 1,276	+ 39	– 1,031	– 694	– 744	–	– 337	+ 303	+ 1,216	
Oct.	+ 5,994	+ 5,057	–	+ 314	+ 623	+ 50	+ 1,576	+ 1,038	+ 1,042	–	+ 538	+ 220	+ 4,418	
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 July	461,138	427,801	.	.	32,226	224	69,172	61,837	61,836	–	7,335	6,225	391,966	
Aug.	462,308	426,869	.	.	33,903	222	68,264	61,053	61,053	–	7,211	5,675	394,044	
Sep.	467,586	429,662	.	.	36,780	208	71,359	64,038	64,039	–	7,321	6,176	396,227	
Oct.	469,662	435,224	.	.	34,174	208	75,224	68,611	68,606	–	6,613	6,354	394,438	
													Changes *	
2024	+ 10,167	+ 10,448	.	.	– 321	– 116	+ 556	– 871	– 859	– 12	+ 1,427	+ 1,375	+ 9,611	
2025 July	+ 121	– 573	.	.	+ 417	– 2	– 3,352	– 4,203	– 4,204	–	+ 851	+ 575	+ 3,473	
Aug.	+ 1,170	– 932	.	.	+ 1,677	– 2	– 908	– 784	– 783	–	– 124	– 550	+ 2,078	
Sep.	+ 5,278	+ 2,793	.	.	+ 2,877	– 14	+ 3,095	+ 2,985	+ 2,986	–	+ 110	+ 501	+ 2,183	
Oct.	+ 1	+ 3,487	.	.	– 2,606	–	+ 1,890	+ 2,598	+ 2,592	–	– 708	+ 178	– 1,889	

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I Banks (MFIs) in Germany

and long-term lending													Period
to enterprises and households						to government							
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities	Equalisa- tion claims	Memo item Fiduciary loans	
	Total	Medium- term	Long-term				Total	Medium- term	Long-term				
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of year or month *													Building and loan associations
199,978	189,487	2,884	186,603	10,491	3	7,055	4,156	–	4,156	2,899	–	–	2024
202,348	191,849	2,660	189,189	10,499	3	7,253	4,007	–	4,007	3,246	–	–	2025
202,621	192,122	2,615	189,507	10,499	3	7,100	3,997	–	3,997	3,103	–	–	July
203,139	192,640	2,616	190,024	10,499	3	7,031	3,976	–	3,976	3,055	–	–	Aug.
203,496	192,997	2,581	190,416	10,499	3	6,880	3,951	–	3,951	2,929	–	–	Sep.
Changes *													Oct.
+ 4,397	+ 4,518	– 507	+ 5,025	– 121	– 3	– 1,049	– 101	–	– 101	– 948	–	–	2024
+ 504	+ 504	– 19	+ 523	–	–	+ 16	– 4	–	– 4	+ 20	–	–	2025
+ 273	+ 273	– 45	+ 318	–	–	– 153	– 10	–	– 10	– 143	–	–	July
+ 518	+ 518	+ 1	+ 517	–	–	– 69	– 21	–	– 21	– 48	–	–	Aug.
+ 357	+ 357	– 35	+ 392	–	–	– 151	– 25	–	– 25	– 126	–	–	Sep.
End of year or month *													Oct.
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
148,605	134,793	17,673	117,120	13,812	7,201	139,449	100,918	7,850	93,068	38,531	–	1,128	2025
148,857	135,002	17,321	117,681	13,855	7,217	139,069	100,788	7,988	92,800	38,281	–	1,133	July
148,446	134,525	17,383	117,142	13,921	7,253	140,696	101,205	7,775	93,430	39,491	–	1,136	Aug.
151,108	137,148	19,425	117,723	13,960	7,296	142,452	102,377	8,044	94,333	40,075	–	1,143	Sep.
Changes *													Oct.
– 3,094	– 2,059	– 3,038	+ 979	– 1,035	+ 348	+ 7,295	+ 2,322	+ 121	+ 2,201	+ 4,973	–	+ 26	2024
+ 99	+ 256	– 61	+ 317	– 157	+ 87	+ 1,982	+ 1,007	+ 250	+ 757	+ 975	–	+ 10	2025
+ 252	+ 209	– 352	+ 561	+ 43	+ 16	– 380	– 130	+ 138	– 268	– 250	–	+ 5	July
– 411	– 477	+ 62	– 539	+ 66	+ 36	+ 1,627	+ 417	– 213	+ 630	+ 1,210	–	+ 3	Aug.
+ 2,662	+ 2,623	+ 2,042	+ 581	+ 39	+ 43	+ 1,756	+ 1,172	+ 269	+ 903	+ 584	–	+ 7	Sep.
End of year or month *													Oct.
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
364,679	350,013	89,120	260,893	14,666	224	27,287	9,727	1,399	8,328	17,560	–	–	2025
365,831	350,391	86,490	263,901	15,440	222	28,213	9,750	1,391	8,359	18,463	–	–	July
365,457	349,579	85,815	263,764	15,878	208	30,770	9,868	1,417	8,451	20,902	–	–	Aug.
365,437	350,105	85,686	264,419	15,332	208	29,001	10,159	1,537	8,622	18,842	–	–	Sep.
Changes *													Oct.
+ 6,358	+ 7,613	+ 409	+ 7,204	– 1,255	– 116	+ 3,253	+ 2,319	+ 484	+ 1,835	+ 934	–	–	2024
+ 3,006	+ 3,067	+ 2,498	+ 569	– 61	– 2	+ 467	– 11	– 77	+ 66	+ 478	–	–	2025
+ 1,152	+ 378	– 2,630	+ 3,008	+ 774	– 2	+ 926	+ 23	– 8	+ 31	+ 903	–	–	July
– 374	– 812	– 675	– 137	+ 438	– 14	+ 2,557	+ 118	+ 26	+ 92	+ 2,439	–	–	Aug.
– 120	+ 426	– 229	+ 655	– 546	–	– 1,769	+ 291	+ 120	+ 171	– 2,060	–	–	Sep.
													Oct.

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)

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				Total	of which Housing loans	Enterprises				Self-employed persons		
	Total	Mortgage loans secured by residential real estate	Other housing loans	Total			Short- term lending	Medium- term lending	Long- term lending	Total	Short- term lending	Medium- term lending	
1	2	3	4	5	6	7	8	9	10	11	12	13	
End of quarter *													
2019 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	3,450,866	1,839,875	1,553,080	286,795	1,902,955	540,586	1,388,855	230,315	248,744	909,796	514,100	21,366	30,861
Q3	3,466,732	1,852,026	1,562,441	289,585	1,906,162	541,927	1,389,338	227,529	246,380	915,429	516,824	21,182	31,196
Changes during quarter *													
2019 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	+ 7,179	- 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	+ 12,666	+ 10,731	+ 7,240	+ 3,491	+ 3,449	+ 3,223	+ 1,497	+ 184	- 728	+ 2,041	+ 1,952	- 2	- 175
Q3	+ 16,471	+ 14,796	+ 11,171	+ 3,625	+ 3,817	+ 3,891	+ 1,088	- 2,016	- 2,849	+ 5,953	+ 2,729	- 184	+ 335

* for the corpus of reporting credit institutions, the categories of banks, 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 *														
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	2019 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	1,530,973	1,294,901	187,879	7,606	30,276	66,662	1,434,035	16,938	4,388	605	395	15,938	Q2	
464,446	1,543,736	1,305,728	189,174	7,624	30,795	67,638	1,445,303	16,834	4,371	560	403	15,871	Q3	
Changes during quarter *														
+ 3,371	+ 15,870	+ 15,455	+ 50	- 580	+ 328	+ 92	+ 15,450	+ 259	- 16	+ 125	+ 44	+ 90	2019 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	+ 9,163	+ 7,591	+ 934	- 50	+ 628	+ 317	+ 8,218	+ 54	- 83	+ 59	+ 9	- 14	Q2	
+ 2,578	+ 12,758	+ 10,922	+ 1,245	+ 113	+ 519	+ 976	+ 11,263	- 104	- 17	- 45	+ 8	- 67	Q3	

I Banks (MFIs) in Germany

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

€ million

Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
	of which			Lending to enterprises and self-employed persons								
	Housing loans				of which Housing loans	Enterprises				Self-employed persons		
		Mortgage loans secured by residential real estate	Other housing loans				Short- term lending	Medium- term lending	Long- term lending		Short- term lending	Medium- term lending
Total	Total			Total		Total				Total		
1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks ³											End of quarter *	
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
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
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
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
1,007,746	430,217	402,100	28,117	514,232	94,090	428,499	126,397	101,579	200,523	85,733	6,882	17,000
											Changes during quarter *	
+ 2,263	+ 644	+ 654	- 10	+ 1,808	+ 153	+ 1,808	+ 87	- 1,899	+ 3,620	-	+ 43	+ 395
+ 3,110	+ 211	+ 491	- 280	+ 1,653	- 270	+ 1,749	+ 2,024	- 533	+ 258	- 96	+ 166	- 64
+ 587	+ 364	- 287	+ 651	- 1,578	- 22	- 1,035	+ 86	- 468	- 653	- 543	+ 7	- 144
+ 2,340	+ 1,387	+ 1,030	+ 357	- 1,083	- 73	- 1,230	- 549	- 2,414	+ 1,733	+ 147	+ 128	+ 225
Big banks											End of quarter *	
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
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
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
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
436,533	257,881	248,551	9,330	202,795	49,102	159,272	59,055	21,915	78,302	43,523	2,448	891
											Changes during quarter *	
- 2,656	- 1,158	- 928	- 230	- 738	- 107	- 209	+ 245	- 384	- 70	- 529	- 71	- 11
+ 845	- 795	- 685	- 110	+ 1,557	- 82	+ 1,687	+ 1,969	+ 41	- 323	- 130	+ 98	- 19
- 2,731	- 1,152	- 1,675	+ 523	- 1,208	- 9	- 776	- 115	- 300	- 361	- 432	+ 38	- 61
- 2,200	- 678	- 783	+ 105	- 967	- 61	- 742	- 1,589	+ 555	+ 292	- 225	+ 40	- 13
Regional banks and other commercial banks											End of quarter *	
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
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
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
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
461,926	169,031	151,361	17,670	224,378	44,307	188,910	42,231	49,288	97,391	35,468	3,145	13,106
											Changes during quarter *	
+ 3,456	+ 1,845	+ 1,644	+ 201	+ 1,342	+ 261	+ 907	+ 556	- 789	+ 1,140	+ 435	+ 134	+ 262
+ 2,197	+ 1,051	+ 1,228	- 177	- 9	- 181	- 129	+ 97	- 795	+ 569	+ 120	+ 102	- 53
+ 3,703	+ 1,590	+ 1,451	+ 139	+ 300	+ 15	+ 459	- 213	+ 231	+ 441	- 159	- 39	- 108
+ 5,656	+ 2,127	+ 1,851	+ 276	+ 1,415	+ 20	+ 1,163	+ 1,672	- 1,585	+ 1,076	+ 252	+ 30	+ 183
Branches of foreign banks											End of quarter *	
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
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
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
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
109,287	3,305	2,188	1,117	87,059	681	80,317	25,111	30,376	24,830	6,742	1,289	3,003
											Changes during quarter *	
+ 1,463	- 43	- 62	+ 19	+ 1,204	- 1	+ 1,110	- 714	- 726	+ 2,550	+ 94	- 20	+ 144
+ 68	- 45	- 52	+ 7	+ 105	- 7	+ 191	- 42	+ 221	+ 12	- 86	- 34	+ 8
- 385	- 74	- 63	- 11	- 670	- 28	- 718	+ 414	- 399	- 733	+ 48	+ 8	+ 25
- 1,116	- 62	- 38	- 24	- 1,531	- 32	- 1,651	- 632	- 1,384	+ 365	+ 120	+ 58	+ 55

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

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

I Banks (MFIs) in Germany

	Lending to employees and other individuals							Lending to non-profits institutions					
		of which											
Long-term lending	Total	Housing loans	Instalment credit ¹	Debit balances on wage, salary and pension accounts	Short-term lending	Medium-term lending	Long-term lending	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending	
14	15	16	17	18	19	20	21	22	23	24	25	26	Period
End of quarter *													Commercial banks ³
62,634	484,932	333,722	127,562	2,961	17,979	48,026	418,927	1,842	492	153	170	1,519	2024 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
61,851	491,644	335,691	131,288	2,832	19,030	49,265	423,349	1,870	436	187	154	1,529	Q3
Changes during quarter *													
- 438	+ 424	+ 507	- 90	- 396	- 201	+ 302	+ 323	+ 31	- 16	+ 1	- 27	+ 57	2024 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
- 206	+ 3,438	+ 1,466	+ 1,536	+ 73	+ 316	+ 969	+ 2,153	- 15	- 6	- 4	+ 5	- 16	Q3
End of quarter *													Big banks
41,701	238,423	213,043	17,906	1,583	3,751	2,780	231,892	541	160	37	40	464	2024 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
40,184	233,176	208,621	17,226	1,376	3,612	2,604	226,960	562	158	57	27	478	Q3
Changes during quarter *													
- 447	- 1,952	- 1,048	- 852	- 365	- 240	- 13	- 1,699	+ 34	- 3	+ 16	- 11	+ 29	2024 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
- 252	- 1,217	- 616	- 437	+ 20	- 179	- 16	- 1,022	- 16	- 1	- 7	-	- 9	Q3
End of quarter *													Regional banks and other commercial banks
19,100	224,709	117,906	97,978	1,358	8,433	38,519	177,757	1,110	330	29	92	989	2024 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
19,217	236,453	124,448	103,158	1,438	8,865	39,604	187,984	1,095	276	28	85	982	Q3
Changes during quarter *													
+ 39	+ 2,105	+ 1,598	+ 549	- 28	- 55	+ 11	+ 2,149	+ 9	- 14	+ 3	- 21	+ 27	2024 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
+ 39	+ 4,244	+ 2,112	+ 1,795	+ 52	+ 294	+ 858	+ 3,092	- 3	- 5	-	+ 5	- 8	Q3
End of quarter *													Branches of foreign banks
1,833	21,800	2,773	11,678	20	5,795	6,727	9,278	191	2	87	38	66	2024 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
2,450	22,015	2,622	10,904	18	6,553	7,057	8,405	213	2	102	42	69	Q3
Changes during quarter *													
- 30	+ 271	- 43	+ 213	- 3	+ 94	+ 304	- 127	- 12	+ 1	- 18	+ 5	+ 1	2024 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
+ 7	+ 411	- 30	+ 178	+	+ 201	+ 127	+ 83	+ 4	-	+ 3	-	+ 1	Q3

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

I Banks (MFIs) in Germany

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

€ million

Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
Total	of which			Lending to enterprises and self-employed persons								
	Housing loans			Total	of which Housing loans	Enterprises				Self-employed persons		
	Total	Mortgage loans secured by residential real estate	Other housing loans			Total	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 *	
192,134	29,740	23,310	6,430	177,789	17,420	171,140	24,604	39,900	106,636	6,649	388	843
191,953	29,547	23,039	6,508	177,677	17,236	171,066	25,867	39,668	105,531	6,611	389	809
193,137	29,412	22,937	6,475	178,904	17,117	172,385	26,862	39,913	105,610	6,519	382	809
193,252	28,978	22,384	6,594	179,020	16,717	172,473	27,425	40,910	104,138	6,547	405	824
210,935	31,676	24,657	7,019	196,769	19,475	189,871	27,729	45,702	116,440	6,898	420	930
											Changes during quarter *	
+ 409	- 193	- 271	+ 78	+ 413	- 184	+ 451	+ 1,303	+ 98	- 950	- 38	+ 1	- 34
+ 1,184	- 170	- 132	- 38	+ 1,262	- 119	+ 1,354	+ 995	+ 245	+ 114	- 92	- 7	-
+ 115	- 434	- 553	+ 119	+ 116	- 400	+ 88	+ 563	+ 997	- 1,472	+ 28	+ 23	+ 15
+ 640	+ 75	+ 83	- 8	+ 706	+ 135	+ 592	- 314	+ 604	+ 302	+ 114	+ 15	- 5
Saving banks												
											End of quarter *	
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
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
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
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
1,011,703	604,309	402,182	202,127	569,413	205,522	362,617	36,935	42,749	282,933	206,796	6,548	5,552
											Changes during quarter *	
+ 2,065	+ 2,837	+ 801	+ 2,036	+ 1,103	+ 1,613	+ 926	- 1,420	- 228	+ 2,574	+ 177	- 172	- 57
+ 609	+ 1,973	+ 1,116	+ 857	+ 783	+ 1,707	+ 175	+ 1,046	- 1,581	+ 710	+ 608	+ 331	- 204
+ 3,941	+ 3,764	+ 1,111	+ 2,653	+ 1,960	+ 1,634	+ 1,148	+ 75	- 281	+ 1,354	+ 812	- 87	- 12
+ 5,181	+ 5,123	+ 1,916	+ 3,207	+ 1,602	+ 1,704	+ 614	- 460	- 129	+ 1,203	+ 988	- 60	+ 77
Credit cooperatives												
											End of quarter *	
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
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
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
790,420	478,904	455,104	23,800	409,279	139,528	227,259	23,943	25,652	177,664	182,020	7,396	7,296
798,101	485,494	461,913	23,581	412,443	141,566	229,020	23,711	25,357	179,952	183,423	7,131	7,322
											Changes during quarter *	
+ 6,006	+ 3,984	+ 4,434	- 450	+ 3,776	+ 2,037	+ 2,461	- 307	- 106	+ 2,874	+ 1,315	- 216	- 13
+ 4,865	+ 3,987	+ 4,462	- 475	+ 3,637	+ 1,672	+ 2,032	+ 413	- 275	+ 1,894	+ 1,605	+ 154	- 5
+ 8,541	+ 6,160	+ 6,477	- 317	+ 4,396	+ 2,279	+ 2,786	- 47	- 166	+ 2,999	+ 1,610	+ 55	- 28
+ 7,681	+ 6,690	+ 6,809	- 119	+ 3,164	+ 2,038	+ 1,761	- 232	- 295	+ 2,288	+ 1,403	- 265	+ 26
Mortgage banks												
											End of quarter *	
116,564	67,734	63,474	4,260	82,818	34,137	73,705	2,313	17,209	54,183	9,113	2	306
116,072	67,459	63,267	4,192	82,138	33,675	72,985	2,223	17,263	53,499	9,153	1	290
115,792	67,255	63,158	4,097	81,683	33,293	72,556	1,891	17,558	53,107	9,127	1	285
114,774	66,979	62,897	4,082	80,517	32,859	71,398	1,405	18,161	51,832	9,119	1	288
97,389	61,905	58,921	2,984	62,993	27,637	54,076	482	14,103	39,491	8,917	1	199
											Changes during quarter *	
- 492	- 275	- 207	- 68	- 680	- 462	- 720	- 90	+ 54	- 684	+ 40	- 1	- 16
- 280	- 204	- 109	- 95	- 455	- 382	- 429	- 332	+ 295	- 392	- 26	-	- 5
- 808	- 276	- 261	- 15	- 956	- 434	- 948	- 276	+ 603	- 1,275	- 8	-	+ 3
- 77	- 156	+ 79	- 235	- 216	- 304	- 251	+ 125	- 355	- 21	+ 35	-	+ 22

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

I Banks (MFIs) in Germany

														Period
Lending to employees and other individuals								Lending to non-profits institutions						
Long-term lending	Total	of which			Short-term lending	Medium-term lending	Long-term lending	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending		
		Housing loans	Instalment credit ¹	Debit balances on wage, salary and pension accounts										
14	15	16	17	18	19	20	21	22	23	24	25	26		
End of quarter *													Landesbanken	
5,418	13,672	12,016	355	198	587	589	12,496	673	304	9	21	643	2024 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	
5,548	13,467	11,880	356	189	549	535	12,383	699	321	12	19	668	Q3	
Changes during quarter *														
- 5	+ 20	+ 4	+ 10	+ 9	- 20	- 13	+ 53	- 24	- 13	+ 4	-	- 28	2024 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	
+ 104	- 74	- 58	- 19	- 13	+ 17	- 26	- 65	+ 8	- 2	- 6	-	+ 14	Q3	
End of quarter *													Saving banks	
191,897	429,694	390,330	27,851	3,033	5,427	7,118	417,149	6,313	1,553	180	119	6,014	2024 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	
194,696	436,055	397,302	27,637	2,921	5,520	6,910	423,625	6,235	1,485	198	134	5,903	Q3	
Changes during quarter *														
+ 406	+ 913	+ 1,234	- 91	- 167	- 197	- 133	+ 1,243	+ 49	- 10	+ 24	- 2	+ 27	2024 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	
+ 971	+ 3,627	+ 3,426	+ 97	+ 20	+ 189	+ 110	+ 3,328	- 48	- 7	- 8	+ 6	- 46	Q3	
End of quarter *													Credit cooperatives	
162,540	367,585	330,788	26,178	1,654	4,503	8,482	354,600	6,093	695	96	129	5,868	2024 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	374,897	338,737	25,448	1,649	4,524	7,940	362,433	6,244	639	159	84	6,001	Q2	
168,970	379,452	343,287	25,337	1,682	4,510	8,006	366,936	6,206	641	131	81	5,994	Q3	
Changes during quarter *														
+ 1,544	+ 2,164	+ 1,966	- 343	- 173	+ 600	- 176	+ 1,740	+ 66	- 19	+ 28	- 11	+ 49	2024 Q4	
+ 1,456	+ 1,246	+ 2,339	- 351	+ 151	- 834	- 236	+ 2,316	- 18	- 24	+ 10	- 24	- 4	2025 Q1	
+ 1,583	+ 4,107	+ 3,894	- 66	+ 17	+ 255	- 130	+ 3,982	+ 38	- 13	+ 20	- 10	+ 28	Q2	
+ 1,642	+ 4,555	+ 4,650	- 161	+ 33	- 14	+ 66	+ 4,503	- 38	+ 2	- 28	- 3	- 7	Q3	
End of quarter *													Mortgage banks	
8,805	33,638	33,536	17	-	1	25	33,612	108	61	-	-	108	2024 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	
8,717	34,292	34,208	15	-	3	23	34,266	104	60	-	-	104	Q3	
Changes during quarter *														
+ 57	+ 187	+ 186	-	-	+ 2	- 1	+ 186	+ 1	+ 1	-	-	+ 1	2024 Q4	
- 21	+ 178	+ 179	-	-	-	- 4	+ 182	- 3	- 1	-	-	- 3	2025 Q1	
- 11	+ 149	+ 158	- 1	-	-	+ 1	+ 148	- 1	-	-	-	- 1	Q2	
+ 13	+ 140	+ 149	- 1	-	-	+ 2	+ 138	- 1	- 1	-	-	- 1	Q3	

I Banks (MFIs) in Germany

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

€ million

Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)

Period	Total	of which		Lending to enterprises and self-employed persons									
		Housing loans		Total	of which Housing loans	Enterprises				Self-employed persons			
		Total	Mortgage loans secured by residential real estate			Other housing loans	Total	Short- term lending	Medium- term lending	Long- term lending	Total	Short- term lending	Medium- term lending
1	2	3	4	5	6	7	8	9	10	11	12	13	

Building and loan associations

End of quarter *

2024 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
Q3	193,909	190,267	167,979	22,288	22,794	19,964	3,200	87	22	3,091	19,594	147	179

Changes during quarter *

2024 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
Q3	+ 1,329	+ 1,296	+ 897	+ 399	+ 81	+ 62	+ 31	- 7	+ 3	+ 35	+ 50	-	- 5

Banks with special, development and other central support tasks

End of quarter *

2024 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
Q3	146,949	48,158	44,689	3,469	127,518	33,673	122,055	12,188	16,868	92,999	5,463	53	14

Changes during quarter *

2024 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
Q3	- 623	+ 381	+ 357	+ 24	- 437	+ 329	- 429	- 579	- 263	+ 413	- 8	- 2	- 5

Memo item: Foreign banks

End of quarter *

2024 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
Q3	413,617	144,246	137,091	7,155	203,512	25,448	172,665	48,366	57,085	67,214	30,847	2,969	6,131

Changes during quarter *

2024 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
Q3	+ 631	+ 1,999	+ 1,950	+ 49	- 2,794	+ 29	- 2,774	- 2,448	- 1,166	+ 840	- 20	+ 26	+ 16

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

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

I Banks (MFIs) in Germany

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

End of quarter *

Building and loan associations

18,906	167,330	166,501	14	–	1,002	2,780	163,548	228	226	–	–	228	2024 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
19,268	170,924	170,114	14	–	1,031	2,414	167,479	191	189	–	–	191	Q3

Changes during quarter *

+ 96	+ 886	+ 903	+ 2	–	– 82	– 111	+ 1,079	– 1	– 1	–	–	– 1	2024 Q4
+ 101	+ 466	+ 476	–	–	+ 32	– 125	+ 559	– 34	– 33	–	–	– 34	2025 Q1
+ 115	+ 988	+ 994	+ 1	–	+ 38	– 69	+ 1,019	– 1	– 2	–	–	– 1	Q2
+ 55	+ 1,249	+ 1,235	– 3	–	+ 41	– 61	+ 1,269	– 1	– 1	–	–	– 1	Q3

End of quarter *

Banks with special, development and other central support tasks

5,613	18,403	13,178	5,131	–	111	556	17,736	1,586	1,271	32	15	1,539	2024 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
5,396	17,902	13,246	4,527	–	152	485	17,265	1,529	1,239	32	15	1,482	Q3

Changes during quarter *

– 88	– 199	– 36	– 223	–	+ 66	– 85	– 180	– 20	– 18	– 1	–	– 19	2024 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
– 1	– 177	+ 54	– 204	–	– 30	– 84	– 63	– 9	– 2	+ 1	–	– 10	Q3

End of quarter *

Memo item: Foreign banks

21,487	200,600	113,313	74,215	1,288	11,540	21,517	167,543	410	45	107	66	237	2024 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
21,747	209,657	118,755	76,230	1,332	12,582	22,508	174,567	448	43	122	90	236	Q3

Changes during quarter *

– 92	+ 1,822	+ 1,130	+ 462	– 25	+ 44	+ 554	+ 1,224	– 8	– 3	– 19	+ 14	– 3	2024 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
– 62	+ 3,417	+ 1,971	+ 975	+ 22	+ 418	+ 336	+ 2,663	+ 8	– 1	+ 3	+ 6	– 1	Q3

I Banks (MFIs) in Germany

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

€ million

Lending to domestic enterprises and self-employed persons (excluding holdings of negotiable money market paper and excluding securities portfolios)													
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 *	
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	
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	
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	
1,902,955	149,948	14,808	7,182	4,723	23,131	43,233	15,109	19,204	3,203	19,355	147,439	113,531	
1,906,162	148,180	14,386	6,847	4,551	22,888	42,885	15,220	18,816	3,152	19,435	150,911	113,556	
Short-term lending													
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	
244,573	35,469	2,608	1,694	844	5,514	12,554	3,498	3,568	822	4,367	6,029	22,453	
251,619	39,224	3,026	1,845	982	6,048	12,846	4,696	3,917	967	4,897	7,262	23,107	
251,681	40,077	3,538	2,067	883	6,141	13,645	3,844	4,218	952	4,789	6,634	22,782	
248,711	39,380	3,118	1,911	776	6,107	13,434	4,007	4,037	967	5,023	7,282	22,539	
Medium-term lending													
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	
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	
280,488	32,320	5,012	1,518	998	3,830	10,277	3,673	3,267	767	2,978	9,644	20,889	
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	
277,576	32,472	5,094	1,218	1,120	3,729	10,277	3,754	3,433	740	3,107	6,367	21,099	
Long-term lending													
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	
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	
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	
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	
1,379,875	76,328	6,174	3,718	2,655	13,052	19,174	7,459	11,346	1,445	11,305	137,262	69,918	
Total lending												Changes during quarter *	
+ 5,797	- 5,816	- 1,220	+ 84	- 107	- 887	- 2,984	- 147	- 499	- 153	+ 97	+ 3,464	- 655	
+ 7,393	+ 2,378	+ 107	+ 216	+ 12	+ 206	+ 204	+ 959	+ 48	+ 171	+ 455	+ 2,320	- 476	
+ 3,449	- 399	+ 587	- 47	- 109	- 239	+ 416	- 1,128	+ 267	- 8	- 138	+ 2,144	+ 396	
+ 3,817	- 1,733	- 422	- 335	- 137	- 243	- 388	+ 111	- 388	- 11	+ 80	+ 3,472	+ 25	
Short-term lending													
- 1,975	- 3,767	- 455	- 232	- 13	- 666	- 1,332	- 370	- 750	- 192	+ 243	+ 740	- 1,003	
+ 5,976	+ 3,715	+ 418	+ 146	+ 138	+ 529	+ 292	+ 1,193	+ 344	+ 145	+ 510	+ 1,233	+ 414	
+ 182	+ 753	+ 502	+ 222	- 99	+ 43	+ 779	- 852	+ 301	- 15	- 128	- 628	- 325	
- 2,200	- 662	- 420	- 156	- 72	- 34	- 226	+ 163	- 181	+ 30	+ 234	+ 648	- 243	
Medium-term lending													
- 1,764	- 2,267	- 462	+ 264	- 71	- 6	- 2,421	+ 59	+ 155	+ 56	+ 159	- 502	- 30	
- 3,050	+ 462	- 12	+ 190	- 13	+ 19	+ 348	- 107	- 76	+ 79	+ 34	- 651	- 593	
- 903	- 172	- 8	- 182	+ 113	- 114	- 45	- 85	+ 69	- 14	+ 94	+ 299	+ 207	
- 2,514	+ 324	+ 90	- 118	+ 9	+ 13	+ 20	+ 166	+ 97	+ 12	+ 35	+ 324	+ 13	
Long-term lending													
+ 9,536	+ 218	- 303	+ 52	- 23	- 215	+ 769	+ 164	+ 96	- 17	- 305	+ 3,226	+ 378	
+ 4,467	- 1,799	- 299	- 120	- 113	- 342	- 436	- 127	- 220	- 53	- 89	+ 1,738	- 297	
+ 4,170	- 980	+ 93	- 87	- 123	- 168	- 318	- 191	- 103	+ 21	- 104	+ 2,473	+ 514	
+ 8,531	- 1,395	- 92	- 61	- 74	- 222	- 182	- 218	- 304	- 53	- 189	+ 2,500	+ 255	

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

I Banks (MFIs) in Germany

Wholesale and retail trade; repair of motorcycles and personal and household goods	Agriculture, hunting and forestry, fishing and fish farming	Transport, storage and communication	Financial institutions (excluding MFIs) and insurance	Services sector (including the professions)									Period
				Total	Housing enterprises	Holding companies	Other real estate enterprises	Hotels and restaurants	Computer and related activities, research and development 1	Health, veterinary and social work (enterprises and professions)	Letting of movables	Other services	
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of quarter *													Total lending
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	2024 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
155,548	55,404	52,885	230,139	998,061	365,646	75,730	224,347	29,475	159,457	92,537	11,491	39,378	Q2
153,291	55,848	52,406	227,236	1,004,734	370,200	77,219	225,273	29,468	159,221	92,663	11,357	39,333	Q3
Short-term lending													
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	2024 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
50,100	3,542	4,138	55,390	69,018	14,903	13,256	11,294	1,231	18,811	4,543	1,591	3,389	Q2
49,582	3,493	3,955	55,235	67,245	14,329	14,138	10,748	1,153	17,999	4,292	1,557	3,029	Q3
Medium-term lending													
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	2024 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
24,924	4,079	12,035	64,363	114,927	23,927	21,184	34,146	2,056	19,236	5,216	4,357	4,805	Q2
24,319	4,198	11,659	61,942	115,520	24,338	20,911	34,440	2,040	19,324	5,316	4,239	4,912	Q3
Long-term lending													
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	2024 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
79,390	48,157	36,792	110,059	821,969	331,533	42,170	180,085	26,275	121,898	83,055	5,561	31,392	Q3
Changes during quarter *													Total lending
- 673	- 289	+ 685	+ 3,265	+ 5,816	+ 4,984	- 1,799	+ 498	+ 95	+ 1,969	+ 939	- 277	- 593	2024 Q4
+ 580	- 1,253	+ 289	- 673	+ 4,228	+ 3,091	+ 545	+ 842	+ 279	+ 725	- 410	- 93	- 751	2025 Q1
+ 613	+ 233	- 2,355	+ 1,783	+ 1,034	+ 3,795	- 1,532	+ 116	- 186	- 1,967	+ 343	+ 260	+ 205	Q2
- 2,287	+ 444	- 414	- 2,678	+ 6,988	+ 4,719	+ 1,614	+ 841	- 7	- 236	+ 126	- 134	+ 65	Q3
Short-term lending													
+ 385	- 241	+ 561	+ 3,016	- 1,666	- 87	- 2,378	- 87	+ 36	+ 984	+ 513	- 443	- 204	2024 Q4
+ 1,228	+ 15	- 460	+ 74	- 243	- 520	+ 1,247	- 296	+ 229	- 1,133	- 224	- 14	+ 468	2025 Q1
+ 617	+ 33	+ 38	+ 936	- 1,242	+ 121	- 553	- 120	- 151	- 468	+ 111	+ 9	+ 191	Q2
- 553	- 49	- 183	+ 185	- 1,343	- 374	+ 882	- 316	- 78	- 812	- 251	- 34	- 360	Q3
Medium-term lending													
+ 79	-	+ 879	- 458	+ 535	- 126	+ 521	+ 98	+ 5	+ 203	+ 176	+ 26	- 368	2024 Q4
- 506	- 744	+ 95	- 336	- 777	- 651	- 855	+ 898	+ 16	- 118	- 46	- 13	- 8	2025 Q1
+ 386	+ 14	- 2,130	+ 1,509	- 1,016	- 177	- 553	+ 498	- 40	- 1,159	+ 129	+ 169	+ 117	Q2
- 605	+ 119	- 376	- 2,421	+ 108	+ 321	- 273	- 101	- 16	+ 88	+ 100	- 118	+ 107	Q3
Long-term lending													
- 1,137	- 48	- 755	+ 707	+ 6,947	+ 5,197	+ 58	+ 487	+ 54	+ 782	+ 250	+ 140	- 21	2024 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
- 1,129	+ 374	+ 145	- 442	+ 8,223	+ 4,772	+ 1,005	+ 1,258	+ 87	+ 488	+ 277	+ 18	+ 318	Q3

I Banks (MFIs) in Germany

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

€ million

Lending to domestic enterprises and self-employed persons (excluding holdings of negotiable money market paper and excluding securities portfolios)												
Period	Manufacturing										Electricity, gas and water supply; mining and quarrying	Construc- tion
	Total	Chemical industry, manu- facture of coke, refined petroleum products and nuclear fuel	Manu- facture of rubber and plastic products	Manu- facture of other non-metallic mineral products	Manu- facture of basic metals and of fabricated metal products	Manu- facture of machinery and equip- ment; manu- facture of vehicles	Manu- facture of electrical and optical equipment	Manu- facture of wood, paper, wood and paper products; printing and publishing; Manu- facture of furniture, etc.; recycling	Manu- facture of textiles, and textile products leather and textile products	Manu- facture of food products, beverages and tobacco		
	1	2	3	4	5	6	7	8	9	10	11	12
Commercial banks ²												
											End of quarter *	
2024 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
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
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
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
Q3	514,232	61,346	7,289	2,484	1,487	8,060	21,361	7,180	5,887	1,316	6,282	50,376
											Changes during quarter *	
2024 Q4	+ 1,808	- 3,689	- 955	+ 273	+ 42	- 439	- 1,916	- 408	- 102	- 109	- 75	+ 1,258
2025 Q1	+ 1,653	+ 2,349	+ 39	+ 334	+ 16	+ 166	+ 630	+ 647	+ 117	+ 219	+ 181	+ 1,022
Q2	- 1,578	- 358	+ 320	- 169	- 87	- 3	+ 368	- 773	+ 114	- 18	- 110	+ 745
Q3	- 1,083	- 337	- 66	- 209	- 130	+ 72	- 300	+ 317	- 152	+ 13	+ 118	+ 2,476
											Big banks	
											End of quarter *	
2024 Q3	205,919	32,653	3,505	1,270	769	4,550	10,521	5,070	2,746	766	3,456	12,326
Q4	203,753	30,118	2,788	1,728	770	4,149	9,280	4,120	3,314	662	3,307	11,717
2025 Q1	205,310	31,551	2,856	1,803	760	4,503	9,300	4,738	3,362	776	3,453	12,102
Q2	204,102	31,299	3,083	1,749	708	4,523	9,777	3,789	3,451	741	3,478	12,187
Q3	202,795	30,548	2,793	1,697	687	4,653	9,544	3,734	3,250	744	3,446	12,876
											Changes during quarter *	
2024 Q4	- 738	- 2,500	- 717	+ 458	+ 1	- 401	- 1,241	- 350	+ 3	- 104	- 149	+ 531
2025 Q1	+ 1,557	+ 1,433	+ 68	+ 75	- 10	+ 354	+ 20	+ 618	+ 48	+ 114	+ 146	+ 385
Q2	- 1,208	- 252	+ 227	- 54	- 52	+ 20	+ 477	- 949	+ 89	- 35	+ 25	+ 85
Q3	- 967	- 751	- 290	- 52	- 21	+ 130	- 233	- 55	- 201	+ 3	- 32	+ 689
											Regional banks and other commercial banks	
											End of quarter *	
2024 Q3	221,000	13,656	1,711	547	368	2,229	3,613	1,532	1,825	128	1,703	30,375
Q4	222,297	13,260	1,480	459	395	2,206	3,620	1,480	1,775	138	1,707	31,224
2025 Q1	222,753	13,372	1,412	668	361	2,209	3,667	1,468	1,762	129	1,696	31,996
Q2	222,963	13,265	1,446	456	342	2,215	3,640	1,518	1,774	129	1,745	32,567
Q3	224,378	13,795	1,576	434	312	2,235	3,667	1,904	1,800	136	1,731	34,219
											Changes during quarter *	
2024 Q4	+ 1,342	- 396	- 231	- 88	+ 27	- 23	+ 7	- 52	- 50	+ 10	+ 4	+ 854
2025 Q1	- 9	+ 112	- 68	+ 209	- 34	+ 3	+ 47	- 12	- 13	- 9	+ 11	+ 772
Q2	+ 300	- 207	+ 24	- 212	- 19	- 44	- 47	+ 50	+ 12	-	+ 29	+ 571
Q3	+ 1,415	+ 530	+ 130	- 22	- 30	+ 20	+ 27	+ 386	+ 26	+ 7	- 14	+ 1,652
											Branches of foreign banks	
											End of quarter *	
2024 Q3	88,406	17,042	2,725	438	544	1,435	8,385	1,395	774	357	989	3,329
Q4	89,570	16,249	2,718	341	558	1,420	7,703	1,389	719	342	1,059	3,192
2025 Q1	89,325	17,053	2,757	391	618	1,229	8,266	1,430	801	456	1,105	3,057
Q2	88,590	17,154	2,826	488	602	1,250	8,204	1,556	814	473	941	3,146
Q3	87,059	17,003	2,920	353	488	1,172	8,150	1,542	837	436	1,105	3,281
											Changes during quarter *	
2024 Q4	+ 1,204	- 793	- 7	- 97	+ 14	- 15	- 682	- 6	- 55	- 15	+ 70	- 127
2025 Q1	+ 105	+ 804	+ 39	+ 50	+ 60	- 191	+ 563	+ 41	+ 82	+ 114	+ 46	- 135
Q2	- 670	+ 101	+ 69	+ 97	- 16	+ 21	- 62	+ 126	+ 13	+ 17	- 164	+ 89
Q3	- 1,531	- 116	+ 94	- 135	- 79	- 78	- 94	- 14	+ 23	+ 3	+ 164	+ 135

* For the corpus of reporting credit institutions, the categories of banks, 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 communication	Financial institutions (excluding MFIs) and insurance	Services sector (including the professions)									Period
				Total	Housing enterprises	Holding companies	Other real estate enterprises	Hotels and restaurants	Computer and related activities, research and development 1	Health, veterinary and social work (enterprises and professions)	Letting of movables	Other services	
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of quarter *													Commercial banks 2
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	2024 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
59,327	9,593	15,691	90,835	214,933	56,246	31,023	39,434	5,578	50,593	15,856	4,680	11,523	Q2
56,964	9,618	15,827	88,253	216,335	56,046	31,937	40,050	5,673	50,365	15,963	4,673	11,628	Q3
Changes during quarter *													
+ 374	+ 122	+ 684	+ 2,049	+ 1,113	+ 190	- 586	- 421	+ 148	+ 1,997	+ 226	- 219	- 222	2024 Q4
+ 327	- 1,365	- 3	+ 295	- 1,095	- 511	- 16	+ 96	+ 81	- 1,284	- 49	- 74	+ 662	2025 Q1
+ 827	- 147	- 975	+ 1,454	- 3,009	- 130	- 2,037	+ 479	- 54	- 1,052	- 27	+ 75	- 263	Q2
- 2,398	+ 25	+ 136	- 2,242	+ 1,402	- 200	+ 914	+ 616	+ 95	- 228	+ 107	- 7	+ 105	Q3
End of quarter *													Big banks
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	2024 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
19,009	1,247	6,504	33,125	96,052	17,399	11,009	27,516	2,231	24,375	7,691	1,264	4,567	Q2
18,669	1,112	6,373	31,379	97,287	17,342	12,018	27,828	2,232	24,114	7,681	1,257	4,815	Q3
Changes during quarter *													
- 749	+ 276	+ 368	+ 2,203	- 692	+ 293	- 701	- 363	+ 58	+ 284	- 99	- 179	+ 15	2024 Q4
- 55	- 140	- 10	- 812	+ 693	+ 54	+ 579	- 64	+ 30	- 240	- 34	- 63	+ 431	2025 Q1
- 590	- 75	+ 151	+ 1,852	- 2,379	- 194	- 1,478	+ 254	- 23	- 281	- 79	+ 36	- 614	Q2
- 340	- 135	- 131	- 1,406	+ 1,235	- 57	+ 1,009	+ 312	+ 1	- 261	- 10	- 7	+ 248	Q3
End of quarter *													Regional banks and other commercial banks
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	2024 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
25,991	5,485	7,038	40,245	88,788	33,759	8,375	10,402	3,007	19,195	7,359	1,843	4,848	Q3
Changes during quarter *													
+ 665	- 52	- 400	+ 26	+ 630	+ 68	+ 285	- 120	+ 94	+ 97	+ 205	+ 86	- 85	2024 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
- 1,207	+ 50	+ 182	+ 124	+ 65	+ 31	- 278	+ 121	+ 69	+ 53	+ 102	+ 8	- 41	Q3
End of quarter *													Branches of foreign banks
11,402	4,426	2,581	17,331	30,163	5,560	12,024	1,398	463	6,074	842	1,645	2,157	2024 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
13,120	2,911	2,331	17,589	30,158	5,119	11,361	1,637	409	7,076	908	1,581	2,067	Q2
12,304	3,021	2,416	16,629	30,260	4,945	11,544	1,820	434	7,056	923	1,573	1,965	Q3
Changes during quarter *													
+ 458	- 102	+ 716	- 180	+ 1,175	- 171	- 170	+ 62	- 4	+ 1,616	+ 120	- 126	- 152	2024 Q4
+ 265	- 1,237	+ 50	+ 674	- 382	- 339	- 406	+ 136	+ 19	- 51	- 27	+ 35	+ 251	2025 Q1
+ 995	- 101	- 1,016	- 201	- 463	+ 59	- 242	+ 51	- 69	- 503	- 37	+ 67	+ 211	Q2
- 851	+ 110	+ 85	- 960	+ 102	- 174	+ 183	+ 183	+ 25	- 20	+ 15	- 8	- 102	Q3

I Banks (MFIs) in Germany

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

€ million

Lending to domestic enterprises and self-employed persons (excluding holdings of negotiable money market paper and excluding securities portfolios)												
	Manufacturing											
		Chemical industry, manu- facture of coke, refined petroleum products and nuclear fuel	Manu- facture of rubber and plastic products	Manu- facture of other non-metallic mineral products	Manu- facture of basic metals and of fabricated metal products	Manu- facture of machinery and equip- ment; manu- facture of vehicles	Manu- facture of electrical and optical equipment	Manu- facture of wood, paper, wood and paper products; printing and publishing; Manu- facture of furniture, etc.; recycling	Manu- facture of textiles, and textile products leather and textile leather products	Manu- facture of food products, beverages and tobacco	Electricity, gas and water supply; mining and quarrying	Construc- tion
Total	Total											
1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken												
											End of quarter *	
177,789	18,174	2,235	817	606	1,654	5,895	1,625	2,199	209	2,934	23,469	3,088
177,677	17,173	2,013	742	489	1,592	5,423	1,692	2,036	225	2,961	23,582	3,037
178,904	17,466	2,148	746	485	1,686	5,313	1,800	1,895	219	3,174	24,315	3,014
179,020	17,837	2,251	833	539	1,711	5,443	1,725	1,915	215	3,205	24,624	3,159
196,769	17,700	2,247	750	601	1,683	5,436	1,598	2,003	200	3,182	24,625	3,888
											Changes during quarter *	
+ 413	- 901	- 182	- 75	- 92	- 62	- 472	+ 87	- 163	+ 16	+ 42	+ 183	- 51
+ 1,262	+ 293	+ 135	+ 4	- 4	+ 94	- 110	+ 108	- 141	- 6	+ 213	+ 733	- 23
+ 116	+ 371	+ 103	+ 87	+ 54	+ 25	+ 130	- 75	+ 20	- 4	+ 31	+ 309	+ 145
+ 706	- 137	- 4	- 83	+ 62	- 28	- 7	- 127	+ 88	- 15	- 23	+ 1	+ 244
Saving banks												
											End of quarter *	
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
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
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
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
569,413	36,642	2,478	2,132	1,357	7,255	7,736	3,610	6,071	813	5,190	32,586	41,343
											Changes during quarter *	
+ 1,103	- 598	- 89	- 69	- 20	- 203	- 217	+ 95	- 60	- 27	- 8	+ 980	- 165
+ 783	- 305	- 31	- 85	+ 13	- 23	- 126	- 47	+ 2	- 24	+ 16	+ 546	- 219
+ 1,960	- 300	+ 12	+ 27	- 13	- 126	- 76	- 53	- 48	+ 10	+ 33	+ 278	+ 217
+ 1,602	- 392	- 60	-	- 17	- 106	- 34	- 34	- 109	- 14	- 18	+ 76	+ 124
Credit cooperatives												
											End of quarter *	
397,275	21,564	944	1,200	920	4,838	3,898	1,660	3,893	665	3,546	18,325	42,765
401,241	21,364	940	1,188	923	4,752	3,795	1,658	3,880	649	3,579	19,198	42,436
404,883	21,300	902	1,196	945	4,729	3,769	1,658	3,909	643	3,549	19,664	42,184
409,279	21,192	909	1,198	920	4,673	3,761	1,646	3,900	660	3,525	20,179	42,175
412,443	20,802	850	1,174	897	4,609	3,717	1,607	3,774	666	3,508	20,742	41,957
											Changes during quarter *	
+ 3,776	- 200	- 4	- 12	+ 3	- 86	- 103	- 2	- 13	- 16	+ 33	+ 873	- 329
+ 3,637	- 64	- 38	+ 8	+ 22	- 23	- 26	-	+ 29	- 6	- 30	+ 466	- 252
+ 4,396	- 108	+ 7	+ 2	- 25	- 56	- 8	- 12	- 9	+ 17	- 24	+ 515	- 9
+ 3,164	- 390	- 59	- 24	- 23	- 64	- 44	- 39	- 126	+ 6	- 17	+ 563	- 218
Mortgage banks												
											End of quarter *	
82,818	263	4	6	13	40	50	21	69	15	45	1,651	1,829
82,138	256	4	5	12	39	50	18	69	13	46	1,682	1,810
81,683	256	4	5	12	39	49	18	68	14	47	1,685	1,687
80,517	249	4	4	12	38	49	18	66	14	44	1,667	1,685
62,993	240	4	4	12	37	48	18	62	12	43	1,642	1,162
											Changes during quarter *	
- 680	- 7	-	- 1	- 1	- 1	-	- 3	-	- 2	+ 1	+ 31	- 19
- 455	-	-	-	-	-	- 1	-	- 1	+ 1	+ 1	+ 3	- 123
- 956	- 7	-	- 1	-	- 1	-	-	- 2	-	- 3	- 18	- 2
- 216	- 9	-	-	-	- 1	- 1	-	- 4	- 2	- 1	- 25	- 38

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

see the explanatory notes of the Statistical Series Banking Statistics. 1 Plus other business activities (except holding companies).

I Banks (MFIs) in Germany

Wholesale and retail trade; repair of motorcycles and personal and household goods	Agriculture, hunting and forestry, fishing and fish farming	Transport, storage and communication	Financial institutions (excluding MFIs) and insurance	Services sector (including the professions)									Period
				Total	Housing enterprises	Holding companies	Other real estate enterprises	Hotels and restaurants	Computer and related activities, research and development 1	Health, veterinary and social work (enterprises and professions)	Letting of movables	Other services	
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of quarter *													Landesbanken
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	2024 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
9,311	2,243	8,057	38,142	92,803	26,133	10,299	34,750	407	13,645	4,029	1,186	2,354	Q3
Changes during quarter *													
+ 248	+ 1	+ 165	+ 971	- 203	- 364	+ 101	+ 269	+ 23	- 33	+ 58	- 37	- 220	2024 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
+ 471	+ 190	- 31	- 250	+ 218	+ 1,082	+ 514	- 1,121	- 5	+ 37	- 110	- 21	- 158	Q3
End of quarter *													Saving banks
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	2024 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
38,225	11,853	11,019	49,875	347,870	121,142	20,282	93,983	13,005	54,986	27,792	3,185	13,495	Q3
Changes during quarter *													
- 456	- 123	- 314	- 240	+ 2,019	+ 1,246	- 443	+ 736	- 34	+ 216	+ 367	- 27	- 42	2024 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
- 353	+ 75	- 105	- 120	+ 2,297	+ 1,022	+ 129	+ 786	- 28	+ 255	+ 39	- 18	+ 112	Q3
End of quarter *													Credit cooperatives
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	2024 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	19,047	241,358	109,086	5,142	31,167	9,373	33,448	40,617	1,897	10,628	Q2
30,067	28,974	6,371	19,268	244,262	111,830	5,167	31,436	9,323	33,385	40,537	1,912	10,672	Q3
Changes during quarter *													
- 364	- 306	+ 22	+ 153	+ 3,927	+ 3,745	+ 61	+ 61	-	- 70	+ 215	+ 10	- 95	2024 Q4
+ 189	+ 34	- 35	+ 97	+ 3,202	+ 3,380	+ 70	+ 232	+ 95	+ 1,180	+ 44	+ 19	- 1,818	2025 Q1
- 145	+ 247	- 55	+ 245	+ 3,706	+ 3,355	+ 31	+ 168	- 42	+ 87	+ 59	- 14	+ 62	Q2
- 4	+ 141	- 53	+ 221	+ 2,904	+ 2,744	+ 25	+ 269	- 50	- 63	- 80	+ 15	+ 44	Q3
End of quarter *													Mortgage banks
387	404	109	15,118	63,057	27,876	537	30,595	315	2,690	604	13	427	2024 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
383	415	111	9,968	49,072	23,455	511	21,707	262	2,136	583	9	409	Q3
Changes during quarter *													
- 1	+ 16	- 1	- 143	- 556	- 74	+ 18	- 314	+ 4	- 187	- 6	+ 1	+ 2	2024 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
- 3	+ 14	-	+ 29	- 184	- 340	-	+ 265	+ 3	- 219	+ 164	- 5	- 16	Q3

I Banks (MFIs) in Germany

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

€ million

Lending to domestic enterprises and self-employed persons (excluding holdings of negotiable money market paper and excluding securities portfolios)												
Period	Manufacturing										Electricity, gas and water supply; mining and quarrying	Construc- tion
	Total	Chemical industry, manu- facture of coke, refined petroleum products and nuclear fuel	Manu- facture of rubber and plastic products	Manu- facture of other non-metallic mineral products	Manu- facture of basic metals and of fabricated metal products	Manu- facture of machinery and equip- ment; manu- facture of vehicles	Manu- facture of electrical and optical equipment	Manu- facture of wood, paper, wood and paper products; printing and publishing; Manu- facture of furniture, etc.; recycling	Manu- facture of textiles, and textile products leather and textile leather products	Manu- facture of food products, beverages and tobacco		
	1	2	3	4	5	6	7	8	9	10	11	12
Building and loan associations												
												End of quarter *
2024 Q3	22,327	-	-	-	-	-	-	-	-	-	-	7,621
2024 Q4	22,220	-	-	-	-	-	-	-	-	-	-	7,637
2025 Q1	22,347	-	-	-	-	-	-	-	-	-	-	7,698
2025 Q2	22,718	-	-	-	-	-	-	-	-	-	-	7,818
2025 Q3	22,794	-	-	-	-	-	-	-	-	-	-	7,837
												Changes during quarter *
2024 Q4	- 57	-	-	-	-	-	-	-	-	-	-	+ 36
2025 Q1	+ 127	-	-	-	-	-	-	-	-	-	-	+ 61
2025 Q2	+ 371	-	-	-	-	-	-	-	-	-	-	+ 120
2025 Q3	+ 81	-	-	-	-	-	-	-	-	-	-	+ 19
Banks with special, development and other central support tasks												
												End of quarter *
2024 Q3	128,915	12,231	1,594	392	338	1,542	5,026	1,093	1,031	185	1,030	24,455
2024 Q4	128,214	11,810	1,604	360	299	1,446	4,750	1,177	870	170	1,134	24,594
2025 Q1	128,600	11,915	1,606	315	264	1,438	4,587	1,428	912	157	1,208	24,144
2025 Q2	127,955	11,918	1,751	322	226	1,360	4,589	1,213	1,104	144	1,209	20,559
2025 Q3	127,518	11,450	1,518	303	197	1,244	4,587	1,207	1,019	145	1,230	20,940
												Changes during quarter *
2024 Q4	- 566	- 421	+ 10	- 32	- 39	- 96	- 276	+ 84	- 161	- 15	+ 104	+ 139
2025 Q1	+ 386	+ 105	+ 2	- 45	- 35	- 8	- 163	+ 251	+ 42	- 13	+ 74	- 450
2025 Q2	- 860	+ 3	+ 145	+ 7	- 38	- 78	+ 2	- 215	+ 192	- 13	+ 1	+ 315
2025 Q3	- 437	- 468	- 233	- 19	- 29	- 116	- 2	- 6	- 85	+ 1	+ 21	+ 381
Memo item: Foreign banks												
												End of quarter *
2024 Q3	207,232	30,785	4,550	1,105	837	3,051	12,646	3,514	2,168	577	2,337	8,302
2024 Q4	206,774	29,350	4,312	1,138	907	2,916	11,903	3,266	2,013	498	2,397	8,127
2025 Q1	206,920	30,663	4,270	1,460	947	2,706	12,552	3,423	2,110	698	2,497	7,988
2025 Q2	206,306	30,501	4,306	1,321	884	2,751	12,700	3,424	2,154	692	2,269	8,163
2025 Q3	203,512	30,336	4,526	1,081	732	2,632	12,397	3,754	2,149	673	2,392	9,164
												Changes during quarter *
2024 Q4	- 438	- 1,440	- 243	+ 33	+ 70	- 135	- 743	- 248	- 155	- 79	+ 60	- 160
2025 Q1	+ 496	+ 1,313	- 42	+ 322	+ 40	- 210	+ 649	+ 157	+ 97	+ 200	+ 100	- 139
2025 Q2	- 549	- 162	+ 36	- 139	- 63	+ 45	+ 148	+ 1	+ 44	- 6	- 228	+ 175
2025 Q3	- 2,794	- 130	+ 220	- 240	- 117	- 119	- 343	+ 330	- 5	+ 21	+ 123	+ 1,001

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

I Banks (MFIs) in Germany

Wholesale and retail trade; repair of motorcycles and personal and household goods	Agriculture, hunting and forestry, fishing and fish farming	Transport, storage and communication	Financial institutions (excluding MFIs) and insurance	Services sector (including the professions)									Period
				Total	Housing enterprises	Holding companies	Other real estate enterprises	Hotels and restaurants	Computer and related activities, research and development 1	Health, veterinary and social work (enterprises and professions)	Letting of movables	Other services	
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of quarter *													
Building and loan associations													
11,973	2,174	–	559	–	–	–	–	–	–	–	–	–	2024 Q3
12,000	2,183	–	400	–	–	–	–	–	–	–	–	–	Q4
12,095	2,198	–	356	–	–	–	–	–	–	–	–	–	2025 Q1
12,289	2,235	–	376	–	–	–	–	–	–	–	–	–	Q2
12,316	2,240	–	401	–	–	–	–	–	–	–	–	–	Q3
Changes during quarter *													
+ 57	+ 9	–	– 159	–	–	–	–	–	–	–	–	–	2024 Q4
+ 95	+ 15	–	– 44	–	–	–	–	–	–	–	–	–	2025 Q1
+ 194	+ 37	–	+ 20	–	–	–	–	–	–	–	–	–	Q2
+ 32	+ 5	–	+ 25	–	–	–	–	–	–	–	–	–	Q3
End of quarter *													
Banks with special, development and other central support tasks													
6,439	529	8,164	21,197	54,056	30,392	9,111	3,225	908	5,273	3,844	470	833	2024 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
6,025	505	11,021	21,329	54,392	31,594	9,023	3,347	798	4,704	3,759	392	775	Q3
Changes during quarter *													
– 531	– 8	+ 129	+ 634	– 484	+ 241	– 950	+ 167	– 46	+ 46	+ 79	– 5	– 16	2024 Q4
+ 247	+ 12	+ 111	+ 146	+ 258	+ 299	+ 387	– 53	– 17	– 227	– 151	+ 35	– 15	2025 Q1
– 48	– 22	– 837	– 637	+ 326	+ 251	+ 522	– 18	– 25	– 370	– 19	– 10	– 5	Q2
– 32	– 6	– 361	– 341	+ 351	+ 411	+ 68	+ 26	– 22	– 18	+ 6	– 98	– 22	Q3
End of quarter *													
Memo item: Foreign banks													
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	2024 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
27,744	3,966	7,857	34,790	89,080	16,722	21,718	16,361	1,063	21,787	4,643	2,789	3,997	Q2
26,547	4,072	8,060	32,324	88,959	16,421	21,624	16,410	1,070	21,820	4,662	2,827	4,125	Q3
Changes during quarter *													
– 316	– 138	+ 1,247	– 956	+ 1,257	– 164	+ 119	– 125	+ 1	+ 1,712	+ 83	– 80	– 289	2024 Q4
+ 656	– 1,245	+ 117	+ 1,601	– 1,917	– 417	– 666	+ 57	+ 11	– 1,134	– 40	+ 2	+ 270	2025 Q1
+ 891	– 90	– 874	+ 2,078	– 2,489	– 147	– 1,941	+ 112	– 70	– 797	– 53	+ 146	+ 261	Q2
– 1,232	+ 106	+ 203	– 2,466	– 121	– 301	– 94	+ 49	+ 7	+ 33	+ 19	+ 38	+ 128	Q3

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic government ¹		Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims)								
	Total	of which Treasury bills, securities portfolios and equalisation claims	Domestic government, total				Federal Government and its special funds ²				State go-
			Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total
	1	2	3	4	5	6	7	8	9	10	11
End of year or month *											
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
2025 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
July	450,907	163,831	287,076	25,453	16,562	245,061	20,209	715	4,370	15,124	79,662
Aug.	442,017	156,440	285,577	23,388	16,981	245,208	20,564	964	4,506	15,094	79,681
Sep.	451,558	162,459	289,099	25,276	16,674	247,149	21,150	1,293	4,282	15,575	79,334
Oct.	454,493	161,198	293,295	26,689	17,258	249,348	21,841	1,252	4,466	16,123	79,444
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
2025 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
July	+ 14,141	+ 8,719	+ 5,422	+ 2,971	+ 201	+ 2,250	+ 317	+ 55	+ 114	+ 148	+ 805
Aug.	– 8,890	– 7,391	– 1,499	– 2,065	+ 419	+ 147	+ 355	+ 249	+ 136	– 30	+ 19
Sep.	+ 9,276	+ 6,019	+ 3,257	+ 1,888	– 307	+ 1,676	+ 586	+ 329	– 224	+ 481	– 347
Oct.	+ 2,760	– 1,261	+ 4,021	+ 1,413	+ 524	+ 2,084	+ 691	– 41	+ 184	+ 548	– 5

Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) (cont'd)											
Government			Local government and local government association 3				Social security funds				
Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	
12	13	14	15	16	17	18	19	20	21	22	
End of year or month *											
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
2025 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
July	3,804	1,271	74,587	186,790	20,786	10,819	155,185	415	148	102	165
Aug.	3,992	1,465	74,224	184,941	18,296	10,911	155,734	391	136	99	156
Sep.	3,683	1,445	74,206	188,200	20,134	10,855	157,211	415	166	92	157
Oct.	3,703	1,611	74,130	191,597	21,578	11,091	158,928	413	156	90	167
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
2025 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
July	+ 557	– 9	+ 257	+ 4,439	+ 2,416	+ 142	+ 1,881	– 139	– 57	– 46	– 36
Aug.	+ 188	+ 194	– 363	– 1,849	– 2,490	+ 92	+ 549	– 24	– 12	– 3	– 9
Sep.	– 309	– 20	– 18	+ 2,994	+ 1,838	– 56	+ 1,212	+ 24	+ 30	– 7	+ 1
Oct.	+ 20	+ 166	– 191	+ 3,337	+ 1,444	+ 176	+ 1,717	– 2	– 10	– 2	+ 10

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Excluding lending to the successor organisations of the Treuhand agency, as well as to Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, and publicly owned enterprises which

are classified under "enterprises". 2 Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, "German Unity" Fund, Equalisation of Burdens Fund. 3 Including loans to municipal special purpose associations.

I Banks (MFIs) in Germany

9 Lending to domestic government, by debtor group *

(b) By category of banks

€ million

Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) ¹													
Domestic government total				Federal Government and its special funds ²				State government		Local government and local government association ³		Social security funds	
Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term		
1	2	3	4	5	6	7	8	9	10	11	12	13	
Commercial banks ⁴													End of year or month *
45,293	6,819	3,850	34,624	370	66	15	289	10,365	8,596	34,139	25,737	419	
50,649	9,710	4,266	36,673	442	182	8	252	12,312	9,187	37,674	27,233	221	
50,211	9,133	4,278	36,800	220	103	8	109	12,435	9,192	37,360	27,498	196	
51,065	9,615	4,280	37,170	371	119	11	241	12,507	9,236	37,962	27,692	225	
51,802	9,618	4,412	37,772	570	89	10	471	12,646	9,397	38,383	27,904	203	
Changes *													
+ 7,530	+ 1,465	+ 1,000	+ 5,065	- 10	- 31	- 2	+ 23	- 101	+ 48	+ 7,759	+ 5,006	- 118	
+ 659	+ 742	- 110	+ 27	+ 70	+ 82	- 14	+ 2	+ 63	- 4	+ 603	+ 29	- 77	
- 438	- 577	+ 12	+ 127	- 222	- 79	-	- 143	+ 123	+ 5	+ 314	+ 265	- 25	
+ 854	+ 482	+ 2	+ 370	+ 151	+ 16	+ 3	+ 132	+ 72	+ 44	+ 602	+ 194	+ 29	
+ 562	+ 3	+ 72	+ 487	+ 199	- 30	- 1	+ 230	+ 24	+ 46	+ 361	+ 212	- 22	
Big banks													End of year or month *
23,534	1,524	2,115	19,895	276	40	-	236	6,630	6,125	16,566	13,534	62	
26,628	2,875	2,243	21,510	256	25	-	231	8,568	6,849	17,771	14,430	33	
26,702	2,932	2,276	21,494	174	85	-	89	8,676	6,856	17,811	14,549	41	
26,963	2,913	2,270	21,780	256	25	3	228	8,640	6,853	18,020	14,699	47	
27,244	2,885	2,210	22,149	513	53	2	458	8,722	6,989	17,959	14,702	50	
Changes *													
+ 4,857	+ 17	+ 705	+ 4,135	- 48	- 39	-	- 9	+ 798	+ 904	+ 4,080	+ 3,251	+ 27	
+ 66	+ 94	- 42	+ 14	- 15	- 1	- 13	- 1	+ 47	-	+ 43	+ 15	- 9	
+ 74	+ 57	+ 33	- 16	- 82	+ 60	-	- 142	+ 108	+ 7	+ 40	+ 119	+ 8	
+ 261	- 19	- 6	+ 286	+ 82	- 60	+ 3	+ 139	- 36	- 3	+ 209	+ 150	+ 6	
+ 106	- 28	- 120	+ 254	+ 257	+ 28	- 1	+ 230	- 33	+ 21	- 121	+ 3	+ 3	
Regional banks and other commercial banks													End of year or month *
21,083	4,960	1,474	14,649	85	19	.	53	3,357	.	17,524	12,170	117	
23,501	6,504	1,947	15,050	176	148	.	21	3,332	.	19,860	12,773	133	
22,995	5,868	1,934	15,193	36	9	.	20	3,345	.	19,506	12,919	108	
23,589	6,365	1,947	15,277	100	80	.	13	3,453	.	19,900	12,963	136	
24,060	6,406	2,144	15,510	55	35	.	13	3,508	.	20,382	13,172	115	
Changes *													
+ 2,774	+ 1,440	+ 378	+ 956	+ 34	+ 2	.	+ 32	- 867	.	+ 3,668	+ 1,749	- 61	
+ 680	+ 688	- 22	+ 14	+ 125	+ 123	.	+ 3	+ 18	.	+ 560	+ 14	- 23	
- 506	- 636	- 13	+ 143	- 140	- 139	.	- 1	+ 13	.	- 354	+ 146	- 25	
+ 594	+ 497	+ 13	+ 84	+ 64	+ 71	.	- 7	+ 108	.	+ 394	+ 44	+ 28	
+ 471	+ 41	+ 197	+ 233	- 45	- 45	.	-	+ 55	.	+ 482	+ 209	- 21	
Branches of foreign banks													End of year or month *
676	335	261	80	9	7	.	-	378	.	49	33	240	
520	331	76	113	10	9	.	-	412	.	43	30	55	
514	333	68	113	10	9	.	-	414	.	43	30	47	
513	337	63	113	15	14	.	-	414	.	42	30	42	
498	327	58	113	2	1	.	-	416	.	42	30	38	
Changes *													
- 101	+ 8	- 83	- 26	+ 4	+ 6	.	-	- 32	.	+ 11	+ 6	- 84	
- 87	- 40	- 46	- 1	- 40	- 40	.	-	- 2	.	-	-	45	
- 6	+ 2	- 8	-	-	-	.	-	+ 2	.	-	-	8	
- 1	+ 4	- 5	-	+ 5	+ 5	.	-	-	.	- 1	-	5	
- 15	- 10	- 5	-	- 13	- 13	.	-	+ 2	.	-	-	4	

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. ¹ Excluding lending to the successor organisations of the Treuhand agency as well as to Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG and publicly owned enterprises which are

classified under "enterprises". ² Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, "German Unity" Fund, Equalisation of Burdens Fund. ³ Including loans to municipal special purpose associations. ⁴ Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

I Banks (MFIs) in Germany

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

€ million

Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) ¹													
Domestic government total				Federal Government and its special funds ²				State government		Local government and local government association ³		Social security funds	
Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term		
1	2	3	4	5	6	7	8	9	10	11	12	13	
Landesbanken													End of year or month *
69,416	4,440	1,366	63,610	1,427	97	2	1,328	24,087	23,360	43,560	38,592	342	
71,082	6,281	1,460	63,341	1,206	51	–	1,155	23,284	22,491	46,425	39,543	167	
70,765	5,440	1,691	63,634	1,201	51	–	1,150	23,744	22,698	45,656	39,643	164	
71,422	5,456	1,699	64,267	1,264	51	–	1,213	23,495	22,700	46,504	40,210	159	
72,273	6,082	1,829	64,362	1,263	51	–	1,212	23,565	22,580	47,265	40,414	180	
Changes *													
+ 2,933	+ 1,519	+ 50	+ 1,364	+ 891	+ 56	– 6	+ 841	– 1,587	– 1,547	+ 3,706	+ 2,154	– 77	
+ 1,763	+ 1,043	– 21	+ 741	+ 2	–	–	+ 2	+ 523	+ 249	+ 1,297	+ 525	– 59	
– 674	– 841	+ 231	– 64	– 5	–	–	+ 5	+ 103	– 150	– 769	+ 100	– 3	
+ 392	+ 16	+ 8	+ 368	+ 63	–	–	+ 63	– 249	+ 2	+ 583	+ 302	– 5	
+ 851	+ 626	+ 130	+ 95	– 1	–	–	– 1	+ 70	– 120	+ 761	+ 204	+ 21	
Savings banks													End of year or month *
38,860	4,865	2,531	31,464	183	80	2	101	4,434	3,737	34,209	27,610	34	
44,157	7,217	2,432	34,508	175	61	5	109	4,947	4,478	39,008	29,909	27	
43,498	6,238	2,437	34,823	173	59	5	109	5,004	4,558	38,290	30,144	31	
44,690	7,274	2,358	35,058	182	68	5	109	4,925	4,547	39,552	30,390	31	
45,788	7,813	2,400	35,575	178	64	5	109	4,870	4,491	40,710	30,964	30	
Changes *													
+ 3,973	+ 693	+ 410	+ 2,870	+ 59	+ 73	– 7	– 7	– 237	– 198	+ 4,148	+ 3,075	+ 3	
+ 1,376	+ 728	+ 94	+ 554	– 11	– 13	+ 2	–	+ 81	+ 85	+ 1,309	+ 470	– 3	
– 659	– 979	+ 5	+ 315	– 2	– 2	–	–	+ 57	+ 80	– 718	+ 235	+ 4	
+ 1,192	+ 1,036	– 79	+ 235	+ 9	+ 9	–	–	– 79	– 11	+ 1,262	+ 246	–	
+ 1,098	+ 539	+ 42	+ 517	– 4	– 4	–	–	– 55	– 56	+ 1,158	+ 574	– 1	
Credit cooperatives													End of year or month *
3,823	276	246	3,301	79	11	21	47	365	355	3,379	2,899	–	
4,450	411	253	3,786	22	8	9	5	357	348	4,071	3,433	–	
4,432	315	259	3,858	20	7	10	3	359	350	4,053	3,505	–	
4,589	367	239	3,983	19	5	11	3	370	361	4,200	3,619	–	
4,709	387	247	4,075	9	3	–	6	369	360	4,331	3,709	–	
Changes *													
+ 481	+ 39	+ 4	+ 438	– 83	– 9	+ 2	– 76	+ 102	+ 104	+ 462	+ 410	–	
+ 219	+ 55	– 9	+ 173	+ 3	+ 3	–	–	+ 8	+ 8	+ 208	+ 165	–	
– 18	– 96	+ 6	+ 72	– 2	– 1	+ 1	– 2	+ 2	+ 2	– 18	+ 72	–	
+ 157	+ 52	– 20	+ 125	– 1	– 2	+ 1	–	+ 11	+ 11	+ 147	+ 114	–	
+ 120	+ 20	+ 8	+ 92	– 10	– 2	– 11	+ 3	– 1	– 1	+ 131	+ 90	–	
Mortgage banks													End of year or month *
10,606	39	334	10,233	206	10	3	193	3,438	3,436	6,962	6,604	–	
10,058	79	301	9,678	208	–	12	196	3,133	3,133	6,717	6,349	–	
9,734	110	328	9,296	208	–	12	196	2,776	2,776	6,750	6,324	–	
9,697	109	323	9,265	210	–	12	198	2,776	2,776	6,711	6,291	–	
9,720	114	326	9,280	212	–	12	200	2,775	2,775	6,733	6,305	–	
Changes *													
– 874	+ 25	+ 14	– 913	± 0	+ 10	–	– 10	– 816	– 816	– 58	– 87	–	
– 2	– 1	– 3	+ 2	– 2	– 10	+ 10	– 2	– 1	– 1	+ 1	+ 5	–	
+ 33	+ 31	+ 27	– 25	–	–	–	–	–	–	+ 33	– 25	–	
– 37	– 1	– 5	– 31	+ 2	–	–	+ 2	–	–	– 39	– 33	–	
+ 23	+ 5	+ 3	+ 15	+ 2	–	–	+ 2	– 1	– 1	+ 22	+ 14	–	

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. ¹ Excluding 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

€ million

Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) ¹																									
Domestic government total				Federal Government and its special funds ²				State government		Local government and local government association ³		Social security funds													
Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term														
1	2	3	4	5	6	7	8	9	10	11	12	13													
Building an loan associations													End of year or month *												
4,157	1	–	4,156	28	–	–	28	3,151	3,151	978	977	–													
4,008	1	–	4,007	25	–	–	25	3,109	3,109	874	873	–													
3,998	1	–	3,997	25	–	–	25	3,085	3,085	888	887	–													
3,977	1	–	3,976	25	–	–	25	3,085	3,085	867	866	–													
3,952	1	–	3,951	25	–	–	25	3,085	3,085	842	841	–													
Changes *																									
– 100	+	1	– 101	+	3	–	–	+	3	– 237	– 237	+	134	+	133	–									
– 4	–	–	– 4	–	–	–	–	–	41	– 41	– 41	+	37	+	37	–									
– 10	–	–	– 10	–	–	–	–	–	24	– 24	– 24	+	14	+	14	–									
– 21	–	–	– 21	–	–	–	–	–	–	–	–	–	21	–	21	–									
– 25	–	–	– 25	–	–	–	–	–	–	–	–	–	25	–	25	–									
Banks with special, development and other central support tasks													End of year or month *												
100,366	1,666	7,413	91,287	17,178	428	4,315	12,435	33,280	32,134	49,908	46,718	–													
102,672	1,754	7,850	93,068	18,131	413	4,336	13,382	32,520	31,841	52,021	47,845	–													
102,939	2,151	7,988	92,800	18,717	744	4,471	13,502	32,278	31,565	51,944	47,733	–													
103,659	2,454	7,775	93,430	19,079	1,050	4,243	13,786	32,176	31,501	52,404	48,143	–													
105,051	2,674	8,044	94,333	19,584	1,045	4,439	14,100	32,134	31,442	53,333	48,791	–													
Changes *																									
+	2,388	+	66	+	121	+	2,201	+	1,430	+	105	+	54	+	1,271	–	175	–	354	+	1,133	+	1,284	–	
+	1,411	+	404	+	250	+	757	+	255	–	7	+	116	+	146	+	172	–	39	+	984	+	650	–	
+	267	+	397	+	138	–	268	+	586	+	331	+	135	+	120	–	242	–	276	–	77	–	112	–	
+	720	+	303	–	213	+	630	+	362	+	306	–	228	+	284	–	102	–	64	+	460	+	410	–	
+	1,392	+	220	+	269	+	903	+	505	–	5	+	196	+	314	–	42	–	59	+	929	+	648	–	
Memo item: Foreign banks													End of year or month *												
13,013	4,616	1,244	7,153	88	40	4	44	4,853	4,063	7,765	3,045	307													
15,952	6,225	1,399	8,328	227	172	6	49	5,939	4,730	9,695	3,549	91													
15,425	5,675	1,391	8,359	99	44	6	49	6,006	4,737	9,232	3,573	88													
16,044	6,176	1,417	8,451	174	119	8	47	6,003	4,719	9,775	3,685	92													
16,513	6,354	1,537	8,622	144	89	8	47	6,046	4,795	10,235	3,780	88													
Changes *																									
+	3,694	+	1,375	+	484	+	1,835	+	6	+	7	–	4	+	3	+	1,211	+	1,098	+	2,558	+	735	–	81
+	564	+	575	–	77	+	66	+	71	+	82	–	14	+	3	+	50	–	–	+	486	+	63	–	43
–	527	–	550	–	8	+	31	–	128	–	128	–	–	–	–	–	67	+	7	–	463	+	24	–	3
+	619	+	501	+	26	+	92	+	75	+	75	+	2	–	2	–	3	–	18	+	543	+	112	+	4
+	469	+	178	+	120	+	171	–	30	–	30	–	–	–	–	–	43	+	76	+	460	+	95	–	4

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. ¹ Excluding lending to the successor organisations of the Treuhand agency as well as to Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG and publicly owned enterprises which are

classified under "enterprises". ² Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, "German Unity" Fund, Equalisation of Burdens Fund. ³ Including loans to municipal special purpose associations.

I Banks (MFIs) in Germany

10 Securities portfolios and participating interests *

€ million

Period	Securities Portfolios 1						Domestic securities						
	Bonds and debt securities 2					Shares, mutual fund shares and other securities	Bank debt securities 7				Public debt securities 9		Corporate debt securities (non-MFIs) 11
	Total	Total	of which				Total	Total	with an maturity of		Total	of which issued by the Federal Government and its special funds 9,10	
			Floating rate notes 3	Zero coupon bonds 4	Foreign currency bonds 5,6				up to and including 2 years 8	more than 2 years			
1	2	3	4	5	6	7	8	9	10	11	12	13	
End of year or month *													
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 June	1,410,558	1,150,962	155,053	57,782	155,802	259,596	723,230	284,115	4,336	279,779	152,888	12,804	80,622
July	1,413,398	1,146,699	154,429	57,943	153,653	266,699	732,730	284,870	4,310	280,560	160,970	19,896	79,950
Aug.	1,418,948	1,147,447	154,488	56,104	151,799	271,501	727,773	285,691	3,521	282,170	153,364	11,264	79,762
Sep.	1,437,128	1,163,845	154,872	55,783	152,840	273,283	734,246	284,226	3,431	280,795	160,912	17,371	79,824
Oct.	1,440,839	1,164,448	155,573	53,899	152,317	276,391	735,109	286,117	3,360	282,757	159,965	14,989	79,253
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 June	+ 21,853	+ 19,046	- 209	- 956	+ 3,269	+ 2,807	+ 1,286	+ 996	- 260	+ 1,256	- 284	- 51	+ 4
July	+ 2,073	- 4,838	- 624	+ 161	- 2,176	+ 6,911	+ 9,500	+ 755	- 26	+ 781	+ 8,082	+ 7,092	- 672
Aug.	+ 6,432	+ 1,358	+ 59	- 1,839	- 1,828	+ 5,074	- 4,957	+ 821	- 789	+ 1,610	- 7,606	- 8,632	- 188
Sep.	+ 18,643	+ 16,718	+ 384	- 321	+ 1,055	+ 1,925	+ 6,473	- 1,465	- 90	+ 1,375	+ 7,548	+ 6,107	+ 62
Oct.	+ 3,112	+ 261	+ 701	- 1,884	- 537	+ 2,851	+ 884	+ 1,912	- 71	+ 1,983	- 947	- 2,382	- 571

Period	Domestic securities (cont'd)				Foreign securities				Participating interests				
	Shares (including participating certificates)		Mutual fund shares, other securities		Total	Bank debt securities	Bonds and debt securities issued by foreign non-banks	Shares, mutual fund shares and other securities	Total	in domestic banks (MFIs)	in domestic enterprises (non-MFIs)	in foreign banks	in foreign enterprises
	Total	of which issued by banks (MFIs)	Total	of which issued by banks (MFIs)									
14	15	16	17	18	19	20	21	22	23	24	25	26	
	End of year or month *												
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 June	15,834	411	189,771	36	687,328	244,306	389,031	53,991	103,392	16,888	68,774	10,186	7,348
July	16,891	380	190,049	24	680,668	242,419	378,490	59,759	103,692	16,896	69,052	10,187	7,361
Aug.	18,193	680	190,763	25	691,175	248,513	380,117	62,545	102,536	15,594	69,114	10,291	7,341
Sep.	18,502	667	190,782	35	702,882	249,954	388,929	63,999	102,650	15,599	69,232	10,290	7,336
Oct.	18,835	594	190,939	35	705,730	248,158	390,955	66,617	102,943	15,597	69,411	10,295	7,446
	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 June	+ 252	+ 64	+ 318	- 14	+ 20,567	- 1,089	+ 19,419	+ 2,237	+ 302	+ 87	+ 28	+ 185	+ 2
July	+ 1,057	- 31	+ 278	- 12	- 7,427	- 1,827	- 11,176	+ 5,576	+ 271	+ 8	+ 278	+ 1	- 16
Aug.	+ 1,302	+ 300	+ 714	+ 1	+ 11,389	+ 6,178	+ 2,153	+ 3,058	+ 199	+ 31	+ 62	+ 104	+ 2
Sep.	+ 309	- 13	+ 19	+ 10	+ 12,170	+ 1,504	+ 9,069	+ 1,597	+ 123	+ 5	+ 118	- 1	+ 4
Oct.	+ 333	- 73	+ 157	-	+ 2,228	- 1,835	+ 1,702	+ 2,361	+ 273	- 2	+ 179	+ 4	+ 91

* For the corpus of reporting credit institutions, the categories of banks, 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 July	486,928	158,476	40,763	44,320	64,926	5,357	2,850	260	328,452	64,710	213,018	49,399	1,325
Aug.	491,271	153,712	42,298	36,862	64,836	6,593	2,864	259	337,559	69,976	214,163	52,152	1,268
Sep.	508,087	158,034	40,834	42,370	64,950	6,749	2,868	263	350,053	71,183	224,052	53,729	1,089
Oct.	508,770	154,868	40,736	39,610	64,437	6,938	2,874	273	353,902	70,931	225,810	55,433	1,728
													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 July	- 10	+ 6,369	- 690	+ 6,511	- 306	+ 913	+ 17	- 76	- 6,379	- 38	- 11,929	+ 5,549	+ 39
Aug.	+ 5,034	- 4,764	+ 1,535	- 7,458	- 90	+ 1,236	+ 14	- 1	+ 9,798	+ 5,320	+ 1,535	+ 2,997	- 54
Sep.	+ 17,166	+ 4,322	- 1,464	+ 5,508	+ 114	+ 156	+ 4	+ 4	+ 12,844	+ 1,235	+ 10,082	+ 1,704	- 177
Oct.	+ 115	- 3,166	- 98	- 2,760	- 513	+ 189	+ 6	+ 10	+ 3,281	- 300	+ 1,479	+ 1,465	+ 637
													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 July	264,682	107,308	18,280	22,460	62,545	3,776	220	27	157,374	30,688	115,473	10,848	365
Aug.	267,681	100,966	19,951	13,854	62,535	4,364	235	27	166,715	35,250	119,419	11,681	365
Sep.	277,459	102,645	18,895	16,863	62,619	4,005	236	27	174,814	36,217	126,030	12,204	363
Oct.	274,150	101,945	19,366	16,271	62,018	4,015	248	27	172,205	36,096	123,407	12,337	365
													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 July	- 4,376	+ 5,755	- 807	+ 5,969	- 109	+ 692	+ 14	- 4	- 10,131	+ 497	- 12,030	+ 1,401	+ 1
Aug.	+ 3,295	- 6,342	+ 1,671	- 8,606	- 10	+ 588	+ 15	-	+ 9,637	+ 4,597	+ 4,181	+ 856	+ 3
Sep.	+ 9,944	+ 1,679	- 1,056	+ 3,009	+ 84	- 359	+ 1	-	+ 8,265	+ 987	+ 6,741	+ 537	-
Oct.	- 3,519	- 700	+ 471	- 592	- 601	+ 10	+ 12	-	- 2,819	- 152	- 2,784	+ 117	-
													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 July	207,970	44,107	20,146	18,428	2,235	567	2,543	188	163,863	32,711	92,120	38,108	924
Aug.	209,132	45,562	20,016	19,431	2,156	1,230	2,542	187	163,570	33,427	89,177	40,100	866
Sep.	215,949	47,965	19,566	21,901	2,186	1,579	2,545	188	167,984	33,661	92,506	41,133	684
Oct.	220,131	45,431	18,990	19,670	2,274	1,772	2,538	187	174,700	33,502	97,041	42,842	1,315
													Changes *
2024	+ 10,250	- 1,688	- 1,396	- 522	- 311	- 284	+ 816	+ 9	+ 11,938	+ 3,809	+ 6,509	+ 1,457	+ 163
2025 July	+ 4,632	+ 715	+ 138	+ 597	- 177	+ 216	+ 4	- 63	+ 3,917	- 548	+ 2,880	+ 4,139	+ 38
Aug.	+ 1,524	+ 1,455	- 130	+ 1,003	- 79	+ 663	- 1	- 1	+ 69	+ 727	- 2,808	+ 2,208	- 58
Sep.	+ 6,988	+ 2,403	- 450	+ 2,470	+ 30	+ 349	+ 3	+ 1	+ 4,585	+ 239	+ 3,384	+ 1,144	- 182
Oct.	+ 3,851	- 2,534	- 576	- 2,231	+ 88	+ 193	- 7	- 1	+ 6,385	- 169	+ 4,433	+ 1,490	+ 631
													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 July	14,276	7,061	2,337	3,432	146	1,014	87	45	7,215	1,311	5,425	443	36
Aug.	14,458	7,184	2,331	3,577	145	999	87	45	7,274	1,299	5,567	371	37
Sep.	14,679	7,424	2,373	3,606	145	1,165	87	48	7,255	1,305	5,516	392	42
Oct.	14,489	7,492	2,380	3,669	145	1,151	88	59	6,997	1,333	5,362	254	48
													Changes *
2024	+ 1,629	+ 218	- 59	- 30	+ 37	+ 249	- 10	+ 31	+ 1,411	+ 272	+ 1,103	+ 9	+ 27
2025 July	- 266	- 101	- 21	- 55	- 20	+ 5	- 1	- 9	- 165	+ 13	- 187	+ 9	-
Aug.	+ 215	+ 123	- 6	+ 145	- 1	- 15	-	-	+ 92	- 4	+ 162	- 67	+ 1
Sep.	+ 234	+ 240	+ 42	+ 29	-	+ 166	-	+ 3	- 6	+ 9	- 43	+ 23	+ 5
Oct.	- 217	+ 68	+ 7	+ 63	-	- 14	+ 1	+ 11	- 285	+ 21	- 170	- 142	+ 6

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

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

I Banks (MFIs) in Germany

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

€ million

Period	Securities portfolios, total 1	Domestic securities 2							Foreign securities				
		Total	Bank debt securities 3	Public sector bonds 4	Corporate bonds (non-MFIs) 5	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													
													End of year or month *
2024	100,809	32,831	16,967	12,859	1,474	1,090	268	173	67,978	40,511	24,769	2,698	–
2025 July	106,659	36,449	19,436	13,445	1,716	1,356	327	169	70,210	37,874	29,182	3,154	–
Aug.	110,788	37,814	19,359	14,652	1,724	1,327	580	172	72,974	40,579	29,162	3,233	–
Sep.	111,942	38,385	19,734	14,768	1,725	1,376	609	173	73,557	40,612	29,757	3,188	–
Oct.	114,222	40,236	20,652	15,653	1,826	1,378	540	187	73,986	40,011	30,554	3,421	–
													Changes *
2024	+ 12,791	+ 7,274	+ 3,293	+ 2,952	+ 434	+ 629	– 35	+ 1	+ 5,517	+ 8	+ 3,223	+ 2,286	± 0
2025 July	– 1,466	– 343	– 36	– 342	– 40	+ 66	+ 12	– 3	– 1,123	– 1,229	+ 165	– 59	–
Aug.	– 823	– 864	– 1,199	+ 116	– 8	– 29	+ 253	+ 3	+ 41	+ 570	– 631	+ 102	–
Sep.	+ 1,183	+ 571	+ 375	+ 116	+ 1	+ 49	+ 29	+ 1	+ 612	+ 37	+ 607	– 32	–
Oct.	+ 2,234	+ 1,851	+ 918	+ 885	+ 101	+ 2	– 69	+ 14	+ 383	– 611	+ 775	+ 219	–
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 July	310,853	247,196	101,337	39,078	5,446	131	85,168	16,036	63,657	28,454	31,949	3,132	122
Aug.	312,304	248,033	101,744	39,178	5,443	131	85,576	15,961	64,271	28,552	32,467	3,130	122
Sep.	313,238	248,396	101,637	39,663	5,448	130	85,565	15,953	64,842	28,705	32,844	3,171	122
Oct.	313,895	249,334	102,184	39,952	5,422	130	85,716	15,930	64,561	28,474	32,794	3,171	122
													Changes *
2024	+ 10,063	+ 7,517	+ 3,894	+ 1,444	– 83	– 97	+ 2,899	– 540	+ 2,546	– 416	+ 2,986	– 16	– 8
2025 July	+ 2,711	+ 1,798	+ 975	+ 517	+ 4	–	+ 319	– 17	+ 913	+ 112	+ 777	+ 26	– 2
Aug.	+ 1,454	+ 837	+ 407	+ 100	– 3	–	+ 408	– 75	+ 617	+ 98	+ 521	– 2	–
Sep.	+ 935	+ 363	– 107	+ 485	+ 5	– 1	– 11	– 8	+ 572	+ 153	+ 378	+ 41	–
Oct.	+ 655	+ 938	+ 547	+ 289	– 26	–	+ 151	– 23	– 283	– 231	– 52	–	–
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 July	233,294	166,547	73,401	14,517	4,114	33	68,606	5,876	66,747	36,293	28,270	2,178	6
Aug.	234,072	166,777	73,480	14,597	4,074	33	68,919	5,674	67,295	36,468	28,644	2,177	6
Sep.	234,111	166,733	73,240	14,830	4,037	33	68,945	5,648	67,378	36,590	28,605	2,177	6
Oct.	234,541	167,460	73,677	15,086	4,005	33	69,069	5,590	67,081	36,498	28,385	2,192	6
													Changes *
2024	+ 2,282	+ 4,509	+ 2,680	+ 185	+ 11	– 16	+ 2,616	– 967	– 2,227	– 1,524	– 388	– 286	– 29
2025 July	+ 936	+ 887	+ 716	+ 253	– 96	– 2	+ 59	– 43	+ 49	+ 11	+ 30	+ 8	–
Aug.	+ 778	+ 230	+ 79	+ 80	– 40	–	+ 313	– 202	+ 548	+ 175	+ 374	– 1	–
Sep.	+ 39	– 44	– 240	+ 233	– 37	–	+ 26	– 26	+ 83	+ 122	– 39	–	–
Oct.	+ 430	+ 727	+ 437	+ 256	– 32	–	+ 124	– 58	– 297	– 92	– 220	+ 15	–
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 July	19,863	11,693	3,704	7,833	16	–	140	–	8,170	3,333	4,835	2	–
Aug.	14,844	9,470	2,639	6,691	–	–	140	–	5,374	1,185	4,187	2	–
Sep.	14,937	9,575	2,700	6,735	–	–	140	–	5,362	1,185	4,175	2	–
Oct.	15,000	9,548	2,748	6,660	–	–	140	–	5,452	1,125	4,325	2	–
													Changes *
2024	– 918	+ 368	+ 384	– 2	– 7	–	– 7	–	– 1,286	+ 486	– 1,772	–	–
2025 July	– 43	+ 73	– 75	+ 148	–	–	–	–	– 116	+ 22	– 138	–	–
Aug.	+ 3	+ 6	+ 57	– 51	–	–	–	–	– 3	– 2	– 1	–	–
Sep.	+ 96	+ 105	+ 61	+ 44	–	–	–	–	– 9	–	– 9	–	–
Oct.	+ 61	– 27	+ 48	– 75	–	–	–	–	+ 88	– 59	+ 147	–	–

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

issues by the Federal Railways and the east German Railways; excluding debt securities arising from the exchange of equalisation claims. 5 Including issues by Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, the Federal Post Office and the Treuhand agency.

I Banks (MFIs) in Germany

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 July	36,515	22,637	8,892	3,246	212	–	10,287	–	13,878	6,226	7,652	–	–
Aug.	36,320	22,406	8,804	3,103	212	–	10,287	–	13,914	6,228	7,686	–	–
Sep.	36,017	22,225	8,671	3,055	212	–	10,287	–	13,792	6,125	7,667	–	–
Oct.	35,917	22,032	8,604	2,929	212	–	10,287	–	13,885	6,078	7,807	–	–
													Changes *
2024	– 1,617	– 1,426	– 357	– 948	– 11	–	– 110	–	– 191	– 231	+ 40	–	–
2025 July	– 16	+ 61	+ 41	+ 20	–	–	–	–	– 77	– 95	+ 18	–	–
Aug.	– 195	– 231	– 88	– 143	–	–	–	–	+ 36	+ 2	+ 34	–	–
Sep.	– 303	– 181	– 133	– 48	–	–	–	–	– 122	– 103	– 19	–	–
Oct.	– 100	– 193	– 67	– 126	–	–	–	–	+ 93	– 47	+ 140	–	–
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 July	219,286	89,732	37,337	38,531	3,520	10,014	289	41	129,554	65,529	63,584	440	1
Aug.	219,349	89,561	37,367	38,281	3,473	10,109	291	40	129,788	65,525	63,808	454	1
Sep.	218,796	90,898	37,410	39,491	3,452	10,214	291	40	127,898	65,554	61,829	514	1
Oct.	218,494	91,631	37,516	40,075	3,351	10,356	292	41	126,863	65,041	61,280	542	–
													Changes *
2024	+ 16,830	+ 6,727	+ 2,794	+ 4,973	– 159	– 883	+ 2	± 0	+ 10,103	+ 2,152	+ 7,767	+ 184	± 0
2025 July	– 39	+ 655	– 176	+ 975	– 234	+ 80	– 1	+ 11	– 694	– 610	– 99	+ 15	–
Aug.	+ 181	– 171	+ 30	– 250	– 47	+ 95	+ 2	– 1	+ 352	+ 15	+ 321	+ 16	–
Sep.	– 473	+ 1,337	+ 43	+ 1,210	– 21	+ 105	–	–	– 1,810	+ 60	– 1,931	+ 61	–
Oct.	– 283	+ 754	+ 127	+ 584	– 101	+ 142	+ 1	+ 1	– 1,037	– 495	– 567	+ 26	– 1
Memo item: Foreign banks													
													End of year or month *
2024	183,809	41,179	13,522	12,777	11,501	2,938	322	119	142,630	23,943	88,967	28,774	946
2025 July	219,780	48,174	15,748	17,560	10,904	3,588	303	71	171,606	24,957	99,412	46,332	905
Aug.	221,511	49,509	15,339	18,463	10,838	4,480	318	71	172,002	25,461	96,971	48,723	847
Sep.	230,172	52,035	14,931	20,902	10,942	4,868	317	75	178,137	25,820	101,677	49,973	667
Oct.	233,646	48,718	14,302	18,842	10,433	4,729	326	86	184,928	25,991	106,297	51,334	1,306
													Changes *
2024	+ 22,932	– 449	– 208	+ 934	– 1,475	+ 356	– 87	+ 31	+ 23,381	+ 5,896	+ 14,055	+ 3,244	+ 186
2025 July	+ 3,128	+ 165	– 179	+ 478	– 291	+ 156	+ 14	– 13	+ 2,963	– 393	– 1,462	+ 4,777	+ 41
Aug.	+ 2,147	+ 1,335	– 409	+ 903	– 66	+ 892	+ 15	–	+ 812	+ 532	– 2,295	+ 2,633	– 58
Sep.	+ 8,861	+ 2,526	– 408	+ 2,439	+ 104	+ 388	– 1	+ 4	+ 6,335	+ 370	+ 4,767	+ 1,378	– 180
Oct.	+ 3,082	– 3,317	– 629	– 2,060	– 509	– 139	+ 9	+ 11	+ 6,399	+ 146	+ 4,490	+ 1,124	+ 639

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

issues by the Federal Railways and the east German Railways; excluding debt securities arising from the exchange of equalisation claims. ⁵ Including issues by Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, the Federal Post Office and the Treuhand agency.

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) ¹				Deposits and borrowing from domestic banks (excluding the Bundesbank) ¹				Memo item			
	Total	Sight deposits ²	Time deposits ²	Bills redis-counted ³	Total	Sight deposits	Time deposits		Bills redis-counted ³	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
1	2	3	4	5	6	7	8	9	10	11	12	
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
2024 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	10,115
July	2,048,112	650,093	1,397,995	24	996,839	134,030	105,664	757,141	4	15,599	307,915	10,056
Aug.	2,052,833	625,187	1,427,623	23	985,207	131,811	95,522	757,871	3	14,343	301,884	10,022
Sep.	2,068,118	676,643	1,391,457	18	983,461	134,412	99,761	749,287	1	18,065	319,262	9,652
Oct.	2,000,972	641,908	1,359,046	18	922,793	110,451	62,046	750,295	1	20,466	278,588	9,613
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
2024 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	- 422
July	- 39,754	- 37,857	- 1,898	+ 1	+ 3,611	- 6,946	+ 9,727	+ 829	+ 1	- 1,743	- 17,205	- 59
Aug.	+ 10,977	- 22,593	+ 33,571	- 1	- 10,030	- 2,219	- 9,090	+ 1,280	- 1	- 1,256	- 5,349	- 34
Sep.	+ 17,411	+ 52,285	- 34,869	- 5	- 1,746	+ 2,601	+ 4,239	- 8,584	- 2	+ 3,722	+ 17,737	- 370
Oct.	- 294	+ 6,542	- 6,836	-	- 14,547	- 4,985	- 11,390	+ 1,828	-	+ 2,401	- 11,808	- 39

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

non-negotiable bearer debt securities; including subordinated liabilities. ² Including liabilities arising from monetary policy operations with the Bundesbank. ³ Own acceptances and promissory notes outstanding.

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) ¹				Deposits and borrowing from domestic banks (excluding the Bundesbank) ¹					Memo item				
	Total	Sight deposits ²	Time deposits ²	Bills redis-counted ³	Total	Sight deposits	Time deposits		Bills redis-counted ³	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans		
													Short-term	Medium and long-term
1	2	3	4	5	6	7	8	9	10	11	12			
Commercial banks ⁴												End of year or month		
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 July	1,106,841	504,039	602,778	24	164,285	34,077	31,237	98,967	4	8,663	268,299	1,992		
Aug.	1,113,331	479,927	633,381	23	158,044	30,897	27,974	99,170	3	8,916	267,823	1,993		
Sep.	1,132,007	524,115	607,874	18	165,362	33,681	34,761	96,919	1	9,834	279,922	1,945		
Oct.	1,108,696	519,877	588,801	18	122,209	14,138	11,314	96,756	1	10,244	259,755	1,928		
												Changes *		
2024	- 6,769	+ 7,379	- 14,145	- 3	+ 4,032	+ 18,645	+ 1,027	- 15,643	+ 3	- 31,997	+ 27,989	- 418		
2025 July	- 34,332	- 33,948	- 385	+ 1	- 3,188	- 6,334	+ 2,797	+ 348	+ 1	+ 1,342	- 20,306	- 8		
Aug.	+ 10,583	- 21,906	+ 32,490	- 1	- 6,241	- 3,180	- 3,263	+ 203	- 1	+ 253	+ 192	+ 1		
Sep.	+ 20,519	+ 44,976	- 24,452	- 5	+ 7,318	+ 2,784	+ 6,787	- 2,251	- 2	+ 918	+ 12,453	- 48		
Oct.	- 3,641	+ 1,626	- 5,267	-	- 20,548	- 12,233	- 8,452	+ 137	-	+ 410	- 2,918	- 17		
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 July	439,335	187,301	252,034	-	81,938	27,419	16,605	37,914	-	2,185	136,789	1,657		
Aug.	430,602	170,443	260,159	-	76,093	24,411	13,560	38,122	-	3,009	131,207	1,647		
Sep.	446,195	189,933	256,262	-	80,116	26,353	16,729	37,034	-	3,240	141,916	1,577		
Oct.	423,828	174,474	249,354	-	50,542	8,623	5,162	36,757	-	3,393	131,411	1,575		
												Changes		
2024	+ 9,609	+ 42,115	- 32,506	-	- 2,011	+ 13,457	- 817	- 14,651	-	- 19,639	+ 17,067	- 397		
2025 July	- 3,202	- 4,331	+ 1,129	-	- 8,169	- 5,361	- 2,641	- 167	-	+ 437	- 13,560	- 8		
Aug.	- 6,400	- 15,791	+ 9,391	-	- 5,845	- 3,008	- 3,045	+ 208	-	+ 824	- 5,251	- 10		
Sep.	+ 16,663	+ 19,961	- 3,298	-	+ 4,023	+ 1,942	+ 3,169	- 1,088	-	+ 231	+ 10,917	- 70		
Oct.	- 5,062	- 9,169	+ 4,107	-	- 10,609	- 10,730	+ 198	- 77	-	+ 153	+ 3,346	- 2		
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 July	464,208	222,718	241,486	4	68,408	4,642	12,509	51,253	4	3,015	131,510	333		
Aug.	472,830	211,964	260,863	3	68,042	4,550	12,334	51,155	3	3,115	136,616	344		
Sep.	477,858	235,153	242,704	1	71,692	5,419	15,990	50,282	1	3,155	138,006	366		
Oct.	471,701	238,802	232,898	1	57,715	3,573	3,437	50,704	1	2,496	128,344	351		
												Changes *		
2024	+ 40,086	+ 19,055	+ 21,028	+ 3	+ 6,280	+ 4,032	+ 2,503	- 258	+ 3	- 11,109	+ 10,914	- 20		
2025 July	- 17,528	- 20,344	+ 2,815	+ 1	+ 4,747	- 1,126	+ 5,079	+ 793	+ 1	+ 280	- 6,746	-		
Aug.	+ 10,158	- 9,643	+ 19,802	- 1	- 366	- 92	- 175	- 98	- 1	+ 100	+ 5,443	+ 11		
Sep.	+ 5,681	+ 23,496	- 17,813	- 2	+ 3,650	+ 869	+ 3,656	- 873	- 2	+ 40	+ 1,536	+ 22		
Oct.	- 3,647	+ 3,246	- 6,893	-	- 10,337	- 1,536	- 9,323	+ 522	-	- 659	- 6,264	- 15		
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 July	203,298	94,020	109,258	20	13,939	2,016	2,123	9,800	-	3,463	-	2		
Aug.	209,899	97,520	112,359	20	13,909	1,936	2,080	9,893	-	2,792	-	2		
Sep.	207,954	99,029	108,908	17	13,554	1,909	2,042	9,603	-	3,439	-	2		
Oct.	213,167	106,601	106,549	17	13,952	1,942	2,715	9,295	-	4,355	-	2		
												Changes *		
2024	- 56,464	- 53,791	- 2,667	- 6	- 237	+ 1,156	- 659	- 734	-	- 1,249	+ 8	- 1		
2025 July	- 13,602	- 9,273	- 4,329	-	+ 234	+ 153	+ 359	- 278	-	+ 625	-	-		
Aug.	+ 6,825	+ 3,528	+ 3,297	-	- 30	- 80	- 43	+ 93	-	- 671	-	-		
Sep.	- 1,825	+ 1,519	- 3,341	- 3	- 355	- 27	- 38	- 290	-	+ 647	-	-		
Oct.	+ 5,068	+ 7,549	- 2,481	-	+ 398	+ 33	+ 673	- 308	-	+ 916	-	-		

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

liabilities arising from monetary policy operations with the Bundesbank. ³ Own acceptances and promissory notes outstanding. ⁴ Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) ¹				Deposits and borrowing from domestic banks (excluding the Bundesbank) ¹				Memo item			
	Total	Sight deposits ²	Time deposits ²	Bills redis-counted ³	Total	Sight deposits	Time deposits		Bills redis-counted ³	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
1	2	3	4	5	6	7	8	9	10	11	12	
Landesbanken												
												End of year or month
2024	199,499	34,608	164,891	–	162,114	25,073	10,774	126,267	–	2,000	7,047	1,825
2025 July	205,333	38,235	167,098	–	164,123	22,713	16,316	125,094	–	2,544	12,065	1,678
Aug.	210,237	38,384	171,853	–	163,460	23,388	14,092	125,980	–	1,461	10,328	1,670
Sep.	204,449	37,937	166,512	–	161,908	22,623	14,570	124,715	–	564	11,127	1,616
Oct.	213,743	47,961	165,782	–	167,458	33,162	9,213	125,083	–	2,716	7,159	1,617
												Changes *
2024	– 8,774	+ 1,003	– 9,777	–	– 2,839	+ 3,817	– 1,398	– 5,258	–	– 12,486	+ 1,275	– 326
2025 July	– 8,679	– 6,553	– 2,126	–	– 1,412	– 1,929	+ 795	– 278	–	– 1,106	– 746	+ 3
Aug.	+ 3,887	+ 231	+ 3,656	–	– 1,824	+ 675	– 2,895	+ 396	–	– 1,083	– 2,384	– 8
Sep.	– 5,636	– 421	– 5,215	–	– 1,552	– 765	+ 478	– 1,265	–	– 897	+ 804	– 54
Oct.	+ 15,420	+ 10,223	+ 5,197	–	+ 11,950	+ 10,789	+ 663	+ 498	–	+ 2,152	+ 2,169	+ 1
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 July	140,956	3,243	137,713	–	140,079	3,189	6,293	130,597	–	799	224	2,378
Aug.	139,647	2,339	137,308	–	139,001	2,283	5,868	130,850	–	562	103	2,370
Sep.	139,266	3,181	136,085	–	138,281	3,110	5,912	129,259	–	888	–	2,255
Oct.	138,789	1,890	136,899	–	137,696	1,839	6,076	129,781	–	1,007	–	2,244
												Changes *
2024	– 18,293	– 338	– 17,955	–	– 6,684	– 372	– 6,082	– 230	–	– 11,599	– 1	– 640
2025 July	+ 613	+ 69	+ 544	–	+ 606	+ 69	+ 164	+ 373	–	+ 3	+ 121	– 10
Aug.	– 1,308	– 903	– 405	–	– 1,078	– 906	– 425	+ 253	–	– 237	– 121	– 8
Sep.	– 381	+ 842	– 1,223	–	– 720	+ 827	+ 44	– 1,591	–	+ 326	– 103	– 115
Oct.	– 322	– 1,136	+ 814	–	– 430	– 1,116	+ 164	+ 522	–	+ 119	–	– 11
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 July	151,682	1,702	149,980	–	150,564	1,651	3,085	145,828	–	774	1,613	2,068
Aug.	151,386	1,103	150,283	–	150,145	1,056	3,106	145,983	–	914	1,640	2,055
Sep.	150,112	1,379	148,733	–	148,630	1,229	3,113	144,288	–	1,161	1,710	1,989
Oct.	150,176	1,017	149,159	–	148,952	963	3,233	144,756	–	885	1,734	1,981
												Changes *
2024	– 5,744	– 263	– 5,481	–	+ 272	– 301	– 1,635	+ 2,208	–	– 6,004	+ 638	– 437
2025 July	+ 130	+ 196	– 66	–	– 12	+ 196	– 91	– 117	–	+ 131	– 16	– 11
Aug.	– 293	– 598	+ 305	–	– 419	– 595	+ 21	+ 155	–	+ 140	+ 27	– 13
Sep.	– 1,274	+ 276	– 1,550	–	– 1,515	+ 173	+ 7	– 1,695	–	+ 247	+ 70	– 66
Oct.	+ 62	– 362	+ 424	–	+ 322	– 266	+ 120	+ 468	–	– 276	+ 24	– 8
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 July	39,315	2,474	36,841	–	36,857	2,371	6,607	27,879	–	10	2,642	5
Aug.	36,898	2,424	34,474	–	34,433	2,294	5,580	26,559	–	–	2,140	5
Sep.	37,091	2,390	34,701	–	34,546	2,281	5,780	26,485	–	–	2,116	5
Oct.	35,693	2,284	33,409	–	33,016	2,170	4,401	26,445	–	–	1,103	5
												Changes *
2024	– 4,563	– 359	– 4,204	–	– 3,950	– 340	– 2,260	– 1,350	–	– 400	– 2,809	–
2025 July	– 882	– 158	– 724	–	– 900	– 54	– 518	– 328	–	+ 10	– 655	–
Aug.	+ 512	– 49	+ 561	–	+ 339	– 77	+ 696	– 280	–	– 10	+ 159	–
Sep.	+ 196	– 34	+ 230	–	+ 113	– 13	+ 200	– 74	–	–	– 24	–
Oct.	– 1,094	– 106	– 988	–	– 1,230	– 111	– 1,079	– 40	–	–	– 713	–

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non-negotiable bearer debt securities; including subordinated liabilities. ² Including liabilities arising from monetary policy operations with the Bundesbank. ³ Own acceptances and promissory notes outstanding.

I Banks (MFIs) in Germany

cont'd: 12 Deposits and borrowing from banks (MFIs) *

(b) By category of banks

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) ¹				Deposits and borrowing from domestic banks (excluding the Bundesbank) ¹				Memo item			
	Total	Sight deposits ²	Time deposits ²	Bills redis-counted ³	Total	Sight deposits	Time deposits		Bills redis-counted ³	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
1	2	3	4	5	6	7	8	9	10	11	12	
Building and loan associations												End of year or month
2024	37,583	2,505	35,078	.	37,481	2,503	12,415	22,563	.	100	160	–
2025 July	39,205	2,355	36,850	.	38,691	2,354	13,757	22,580	.	500	511	–
Aug.	39,951	2,386	37,565	.	39,301	2,380	14,346	22,575	.	626	1,026	–
Sep.	40,006	2,414	37,592	.	39,329	2,413	14,170	22,746	.	645	1,209	–
Oct.	38,740	2,261	36,479	.	38,000	2,227	13,342	22,431	.	707	666	–
												Changes *
2024	– 355	– 198	– 157	.	+ 163	– 200	+ 5,833	– 5,470	.	– 450	– 700	–
2025 July	+ 515	– 133	+ 648	.	+ 733	– 133	+ 799	+ 67	.	– 221	+ 194	–
Aug.	+ 746	+ 31	+ 715	.	+ 610	+ 26	+ 589	– 5	.	+ 126	+ 515	–
Sep.	+ 55	+ 28	+ 27	.	+ 28	+ 33	– 176	+ 171	.	+ 19	+ 183	–
Oct.	– 716	– 153	– 563	.	– 779	– 186	– 278	– 315	.	+ 62	+ 7	–
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 July	364,780	98,045	266,735	–	302,240	67,675	28,369	206,196	–	2,309	22,561	1,935
Aug.	361,383	98,624	262,759	–	300,823	69,513	24,556	206,754	–	1,864	18,824	1,929
Sep.	365,187	105,227	259,960	–	295,405	69,075	21,455	204,875	–	4,973	23,178	1,842
Oct.	315,135	66,618	248,517	–	275,462	55,952	14,467	205,043	–	4,907	8,171	1,838
												Changes *
2024	+ 8,433	+ 4,997	+ 3,436	–	+ 1,513	+ 2,970	+ 3,157	– 4,614	–	+ 500	– 158	– 611
2025 July	+ 2,881	+ 2,670	+ 211	–	+ 7,784	+ 1,239	+ 5,781	+ 764	–	– 1,902	+ 4,203	– 33
Aug.	– 3,150	+ 601	– 3,751	–	– 1,417	+ 1,838	– 3,813	+ 558	–	– 445	– 3,737	– 6
Sep.	+ 3,932	+ 6,618	– 2,686	–	– 5,418	– 438	– 3,101	– 1,879	–	+ 3,109	+ 4,354	– 87
Oct.	– 10,003	– 3,550	– 6,453	–	– 3,832	– 1,862	– 2,528	+ 558	–	– 66	– 10,377	– 4
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 July	644,952	320,081	324,851	20	59,242	12,872	15,478	30,892	–	5,951	140,025	224
Aug.	657,567	309,371	348,176	20	58,633	11,101	16,407	31,125	–	4,883	141,917	222
Sep.	664,316	335,617	328,682	17	62,134	12,010	19,693	30,431	–	5,803	145,037	208
Oct.	655,011	342,155	312,839	17	42,786	6,760	6,106	29,920	–	6,404	130,540	208
												Changes *
2024	– 17,605	– 37,983	+ 20,384	– 6	+ 7,459	+ 5,347	+ 4,777	– 2,665	–	– 7,568	+ 13,205	– 115
2025 July	– 32,723	– 26,550	– 6,173	–	+ 4,901	+ 1,433	+ 4,047	– 579	–	+ 875	– 7,963	– 2
Aug.	+ 14,417	– 9,578	+ 23,995	–	– 609	– 1,771	+ 929	+ 233	–	– 1,068	+ 2,229	– 2
Sep.	+ 7,535	+ 26,564	– 19,026	– 3	+ 3,501	+ 909	+ 3,286	– 694	–	+ 920	+ 3,261	– 14
Oct.	– 4,486	+ 6,049	– 10,535	–	– 13,213	– 4,990	– 7,912	– 311	–	+ 601	– 8,796	–

* For the corpus of reporting credit institutions, the categories of banks, 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												
Total	Sight deposits	Time deposits ²					Savings deposits ³	Bank savings bonds ⁴	Memo item			
		Total	for up to and including 1 year	for more than 1 year					Included in time deposits			
				Total	for up to and including 2 years	for 2 years and more ²			Liabilities arising from Repos		Loans and advances to financial vehicle corporations	
										of which with central counter-parties ⁵		
1	2	3	4	5	6	7	8	9	10	11	12	13
End of year or month [*]												
3,662,085	2,050,361	969,423	269,118	700,305	62,000	638,305	590,331	51,970	30,303	46,002	22,557	84,234
3,769,144	2,190,314	952,013	260,834	691,179	60,181	630,998	585,612	41,205	34,009	38,772	15,299	77,809
3,890,732	2,348,686	924,422	257,212	667,210	55,823	611,387	581,761	35,863	32,593	29,209	6,320	79,717
4,143,718	2,646,351	900,355	248,720	651,635	51,370	600,265	566,844	30,168	34,552	32,632	3,603	85,409
4,264,457	2,796,506	876,133	224,257	651,876	52,630	599,246	567,123	24,695	34,314	32,004	3,125	97,350
4,532,227	2,916,580	1,042,278	394,367	647,911	56,938	590,973	538,482	34,887	36,047	48,605	2,211	99,057
4,609,660	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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
4,855,662	2,907,680	1,391,689	702,892	688,797	80,379	608,418	402,149	154,144	72,410	110,345	4,893	113,044
4,850,231	2,918,264	1,376,418	690,433	685,985	78,556	607,429	401,330	154,219	73,842	107,387	6,223	112,185
4,861,034	2,931,297	1,376,272	686,806	689,466	82,365	607,101	399,738	153,727	75,225	98,675	5,723	111,280
4,865,406	2,936,590	1,376,792	685,981	690,811	83,111	607,700	398,155	153,869	80,803	117,562	5,713	112,148
4,931,785	2,963,437	1,416,774	735,483	681,291	85,261	596,030	396,060	155,514	82,436	172,795	52,158	112,856
Changes [*]												
+ 105,727	+139,083	- 19,497	- 8,860	-10,637	- 1,466	- 9,171	- 4,719	- 9,140	+ 3,731	- 7,915	- 7,235	- 6,426
+ 121,753	+157,879	- 27,008	- 2,382	-24,626	- 4,407	-20,219	- 3,851	- 5,267	- 1,416	- 5,416	- 4,209	+ 1,527
+ 245,146	+287,478	- 21,790	- 7,686	-14,104	- 4,236	- 9,868	-14,847	- 5,695	+ 1,959	+ 519	- 2,346	+ 5,675
+ 117,963	+150,775	- 27,870	-26,980	- 890	+ 1,232	- 2,122	+ 284	- 5,226	- 238	- 1,984	- 812	+ 11,006
+ 259,948	+114,818	+163,059	+166,885	- 3,826	+ 4,004	- 7,830	-28,136	+10,207	+ 1,733	+ 16,021	- 718	- 1,266
+ 88,149	-190,318	+256,237	+219,847	+36,390	+28,385	+ 8,005	-82,981	+405,211	+ 3,665	+ 17,937	+ 2,577	+ 313
+ 143,632	+ 70,588	+ 89,961	+84,697	+ 5,264	+ 580	+ 4,684	-40,209	+23,292	+20,229	+ 7,685	- 787	+ 12,476
+ 8,179	- 18,154	+ 27,076	+23,969	+ 3,107	+ 2,353	+ 754	- 4,119	+ 3,376	+ 3,150	- 18,302	+ 954	+ 156
+ 10,721	+ 10,309	+ 814	+ 2,044	- 1,230	- 2,501	+ 1,271	- 4,605	+ 4,203	+ 4,192	+ 11,624	+ 76	+ 350
+ 25,950	+ 26,998	+ 122	- 2,396	+ 2,518	+ 96	+ 2,422	- 3,556	+ 2,386	+ 4,003	- 3,130	- 540	+ 1,358
- 7,917	- 10,977	+ 4,492	+ 4,852	- 360	+ 1,557	- 1,917	- 4,192	+ 2,760	+ 2,513	- 1,350	+ 616	- 768
- 7,631	- 9,735	+ 4,663	+ 5,276	- 613	+ 87	- 700	- 4,073	+ 1,514	+ 1,395	+ 257	+ 151	- 231
+ 31,110	+ 25,664	+ 7,277	+ 8,061	- 784	+ 306	- 1,090	- 2,886	+ 1,055	+ 4,698	+ 8,003	+ 201	- 669
+ 16,041	+ 10,360	+ 4,584	+11,359	- 6,775	- 1,857	- 4,918	- 1,861	+ 2,958	+ 1,332	- 5,429	+ 500	+ 135
- 7,091	- 2,543	- 1,866	+ 638	- 2,504	- 1,021	- 1,483	- 1,739	- 943	- 1,618	- 651	- 3,670	- 994
+ 59,434	+ 60,830	+ 7,239	- 4,778	+12,017	+ 592	+11,425	- 2,506	- 6,129	- 8,595	- 1,837	- 36	+ 8,045
- 13,895	+ 5,300	- 17,011	-17,202	+ 191	- 3,530	+ 3,721	+ 886	- 3,070	+ 808	- 12,398	- 1,048	+ 9,304
+ 4,283	- 8,833	+ 16,534	+17,683	- 1,149	- 249	- 900	- 2,678	- 740	+ 8	+ 27,866	+ 1,375	- 418
+ 36,731	+ 37,427	+ 2,104	+ 3,115	- 1,011	- 1,252	+ 241	- 2,141	- 659	- 1,016	+ 10,842	+ 3,117	+ 321
+ 8,210	+ 1,727	+ 9,299	+ 9,245	+ 54	- 2,903	+ 2,957	- 2,332	- 484	+ 608	- 10,588	- 1,600	+ 464
+ 14,927	+ 40,546	- 22,953	-22,947	- 6	+ 289	- 295	- 1,426	- 1,240	+ 616	+ 6,995	+ 489	- 127
+ 13,654	+ 27,644	- 12,514	-13,299	+ 785	- 54	+ 839	- 262	- 1,214	+ 948	+ 2,722	- 3,194	+ 726
+ 949	- 4,215	+ 4,922	+ 4,886	+ 36	- 950	+ 986	+ 636	- 394	- 113	+ 685	+ 620	+ 1,217
- 7,381	+ 9,726	- 16,363	-13,348	- 3,015	- 1,852	- 1,163	- 819	+ 75	+ 1,432	- 3,621	+ 1,347	- 861
+ 12,444	+ 13,822	+ 706	- 2,937	+ 3,643	+ 3,826	- 183	- 1,592	- 492	+ 1,383	- 8,150	- 494	- 904
+ 5,053	+ 5,595	+ 899	- 520	+ 1,419	+ 753	+ 666	- 1,583	+ 142	+ 5,578	+ 19,101	+ 8	+ 868
+ 35,436	+ 23,441	+ 12,445	+22,917	-10,472	+ 1,314	-11,786	- 2,095	+ 1,645	+ 1,633	+ 25,327	+ 17,031	+ 707

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Including liabilities

arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. 2 Including deposits under

I Banks (MFIs) in Germany

Deposits and borrowing from domestic non-banks ¹											
Total	Sight deposits	Time deposits ²				Savings deposits ³	Bank savings bonds ⁴	Memo item		Period	
		Total	for up to and including 1 year	for more than 1 year				Fiduciary loans	Liabilities arising from repos		
				Total	for up to and including 2 years						for 2 years and more ²
14	15	16	17	18	19	20	21	22	23	24	
End of year or month *											
3,420,874	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
4,239,032	2,479,234	1,168,772	578,572	590,200	87,339	502,861	430,342	160,684	60,182	4,473	2024 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
4,395,091	2,677,469	1,166,695	585,649	581,046	74,182	506,864	397,884	153,043	65,913	9,019	June
4,399,823	2,692,635	1,157,005	578,490	578,515	72,061	506,454	397,064	153,119	66,856	7,820	July
4,418,769	2,712,280	1,158,380	576,653	581,727	76,234	505,493	395,482	152,627	67,766	7,162	Aug.
4,405,696	2,705,940	1,153,059	569,902	583,157	77,365	505,792	393,921	152,776	72,581	7,694	Sep.
4,477,966	2,747,853	1,183,842	611,075	572,767	79,711	493,056	391,850	154,421	73,841	57,652	Oct.
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
+ 25,453	+ 914	+ 25,250	+ 23,186	+ 2,064	+ 2,241	- 177	- 4,088	+ 3,377	+ 2,640	- 514	2024 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
- 7,815	- 7,381	- 672	+ 942	- 1,614	- 951	- 663	+ 634	- 396	- 302	+ 622	June
+ 4,732	+ 15,166	- 9,690	- 7,159	- 2,531	- 2,121	- 410	- 820	+ 76	+ 943	- 1,199	July
+ 19,016	+ 19,715	+ 1,375	- 1,837	+ 3,212	+ 4,173	- 961	- 1,582	- 492	+ 910	- 658	Aug.
- 13,073	- 6,340	- 5,321	- 6,751	+ 1,430	+ 1,131	+ 299	- 1,561	+ 149	+ 4,815	+ 532	Sep.
+ 37,895	+ 34,463	+ 3,858	+ 15,068	- 11,210	+ 1,526	- 12,736	- 2,071	+ 1,645	+ 1,260	+ 20,523	Oct.

savings and loan contracts; see Table III.2. ³ Excluding deposits under savings and loan contracts. ⁴ Including liabilities arising from non-negotiable bearer debt securities.

⁵ Within the meaning of § 1 section 31 KWG.

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1					
	Total	Sight deposits	Time deposits 2		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans		
			Total	of which										
				for up to and including 1 year									for more than 2 years 2	
	1	2	3	4	5	6	7	8	9	10	11	12	13	
Commercial banks 5														End of year or month
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	
2025 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	2,040,246	1,293,018	632,830	364,826	224,729	84,731	29,667	39,938	1,656,051	1,111,814	431,937	112,300	33,510	
July	2,047,226	1,302,780	629,079	363,027	224,268	85,335	30,032	41,173	1,664,331	1,122,411	428,669	113,251	34,255	
Aug.	2,041,922	1,300,275	626,956	358,392	224,678	84,643	30,048	42,568	1,670,484	1,125,746	432,163	112,575	35,177	
Sep.	2,068,406	1,319,378	634,596	364,721	225,480	84,195	30,237	48,135	1,673,036	1,131,133	429,582	112,321	39,984	
Oct.	2,106,830	1,327,883	664,118	393,247	225,349	83,320	31,509	49,769	1,712,294	1,148,977	450,590	112,727	41,246	
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	18,226	
2025 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	- 5,052	- 5,581	- 1,081	- 2,300	+ 1,187	+ 1,585	+ 25	- 194	- 6,986	- 8,065	- 517	+ 1,596	- 383	
July	+ 5,303	+ 8,968	- 4,634	- 2,490	- 625	+ 604	+ 365	+ 1,235	+ 8,280	+ 10,597	- 3,268	+ 951	+ 745	
Aug.	- 3,815	- 1,791	- 1,348	- 4,015	+ 548	- 692	+ 16	+ 1,395	+ 6,223	+ 3,405	+ 3,494	- 676	+ 922	
Sep.	+ 27,067	+ 19,369	+ 7,957	+ 6,576	+ 865	- 448	+ 189	+ 5,567	+ 2,552	+ 5,387	- 2,581	- 254	+4,807	
Oct.	+ 14,684	+ 629	+ 13,658	+ 13,090	- 243	- 875	+ 1,272	+ 1,634	+ 16,653	+ 10,534	+ 5,713	+ 406	+1,262	
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	
2025 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	
July	921,224	579,901	259,737	183,709	66,789	78,314	3,272	3,478	804,902	522,121	203,113	79,668	3,421	
Aug.	925,824	583,640	261,246	182,393	67,384	77,721	3,217	3,457	813,412	528,278	206,112	79,022	3,402	
Sep.	942,217	590,948	270,831	191,666	67,586	77,211	3,227	3,405	815,332	530,763	206,040	78,529	3,351	
Oct.	966,022	605,085	281,380	202,233	67,255	76,300	3,257	3,336	844,706	548,394	218,652	77,660	3,285	
Changes *														
2024	+ 31,225	+ 26,095	+ 6,159	+ 1,556	+ 8,828	- 647	- 382	+ 859	+ 23,574	+ 20,042	+ 4,597	- 1,065	+ 842	
2025 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	
July	+ 8,518	+ 11,350	- 3,383	- 1,425	- 211	+ 678	- 127	+ 12	+ 11,342	+ 12,470	- 1,662	+ 534	+ 14	
Aug.	+ 5,206	+ 3,970	+ 1,884	- 953	+ 597	- 593	- 55	- 21	+ 8,510	+ 6,157	+ 2,999	- 646	- 19	
Sep.	+ 16,634	+ 7,387	+ 9,747	+ 9,420	+ 213	- 510	+ 10	- 52	+ 1,920	+ 2,485	- 72	- 493	- 51	
Oct.	+ 4,398	+ 6,956	- 1,677	- 1,455	- 327	- 911	+ 30	- 69	+ 10,409	+ 10,631	+ 647	- 869	- 66	
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	
2025 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	
July	886,183	555,853	296,826	130,604	141,263	6,862	26,642	37,695	656,615	454,184	169,118	33,313	30,834	
Aug.	875,473	552,091	289,921	123,860	140,604	6,742	26,719	39,111	655,450	456,213	165,969	33,268	31,775	
Sep.	884,194	561,700	288,835	122,789	140,396	6,762	26,897	44,730	653,426	455,604	164,358	33,464	36,633	
Oct.	897,744	558,779	304,102	136,923	140,652	6,730	28,133	46,433	661,463	456,971	169,828	34,664	37,961	
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	18,384	
2025 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	
July	- 6,471	- 5,675	- 1,229	- 1,507	- 72	- 66	+ 499	+ 1,223	- 6,661	- 5,206	- 1,885	+ 430	+ 731	
Aug.	- 9,927	- 3,332	- 6,552	- 6,534	- 523	- 120	+ 77	+ 1,416	- 1,095	+ 2,099	- 3,149	- 45	+ 941	
Sep.	+ 9,002	+ 9,754	- 950	- 990	- 156	+ 20	+ 178	+ 5,619	- 2,024	- 609	- 1,611	+ 196	+4,858	
Oct.	+ 9,313	- 3,563	+ 11,672	+ 10,761	+ 140	- 32	+ 1,236	+ 1,703	+ 4,397	+ 1,057	+ 2,140	+ 1,200	+1,328	

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

and loan associations: including deposits under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts, see also footnote 2. **4** Including liabilities arising from non-negotiable bearer debt securities. **5** Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1					
	Total	Sight deposits	Time deposits 2			Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans	
			Total	of which										
				for up to and including 1 year	for more than 2 years 2									
1	2	3	4	5	6	7	8	9	10	11	12	13		
Branches of foreign banks													End of year or month	
2024	228,669	151,975	76,347	51,352	17,035	208	139	–	197,792	137,984	59,474	334	–	
2025 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	236,450	163,677	72,481	48,221	16,558	167	125	–	199,215	142,773	56,159	283	–	
July	239,819	167,026	72,516	48,714	16,216	159	118	–	202,814	146,106	56,438	270	–	
Aug.	240,625	164,544	75,789	52,139	16,690	180	112	–	201,622	141,255	60,082	285	–	
Sep.	241,995	166,730	74,930	50,266	17,498	222	113	–	204,278	144,766	59,184	328	–	
Oct.	243,064	164,019	78,636	54,091	17,442	290	119	–	206,125	143,612	62,110	403	–	
Landesbanken													Changes *	
2024	+ 4,752	+ 1,273	+ 3,433	+ 2,001	– 811	– 30	+ 76	–	+ 2,079	– 645	+ 2,678	+ 46	–	
2025 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	+ 2,695	+ 1,959	+ 745	– 216	+ 1,047	– 8	– 1	–	– 577	+ 527	– 1,095	– 9	–	
July	+ 3,256	+ 3,293	– 22	+ 442	– 342	– 8	– 7	–	+ 3,599	+ 3,333	+ 279	– 13	–	
Aug.	+ 906	– 2,429	+ 3,320	+ 3,472	+ 474	+ 21	– 6	–	– 1,192	– 4,851	+ 3,644	+ 15	–	
Sep.	+ 1,431	+ 2,228	– 840	– 1,854	+ 808	+ 42	+ 1	–	+ 2,656	+ 3,511	– 898	+ 43	–	
Oct.	+ 973	– 2,764	+ 3,663	+ 3,784	– 56	+ 68	+ 6	–	+ 1,847	– 1,154	+ 2,926	+ 75	–	
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	
2025 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	
July	301,653	163,993	131,414	68,219	60,488	4,115	2,131	12,327	270,719	142,510	122,031	6,178	12,327	
Aug.	299,798	161,252	132,257	64,408	63,844	4,089	2,200	12,393	270,771	142,884	121,666	6,221	12,393	
Sep.	302,806	165,439	131,055	63,127	63,880	4,069	2,243	12,383	273,057	145,961	120,850	6,246	12,383	
Oct.	310,300	166,403	137,554	69,746	63,622	4,038	2,305	12,344	282,915	147,156	129,483	6,276	12,344	
Landesbanken													Changes *	
2024	+ 16,615	+ 15,026	+ 934	+ 7,492	– 2,364	– 243	+ 898	+ 3,737	+ 15,720	+ 14,050	+ 1,016	+ 654	+ 3,737	
2025 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	
July	– 7,068	– 6,484	– 599	– 185	– 203	– 25	+ 40	+ 72	– 5,822	– 5,307	– 531	+ 16	+ 72	
Aug.	– 9,076	– 3,236	– 5,883	– 6,381	– 712	– 26	+ 69	+ 66	– 6,918	– 87	– 6,874	+ 43	+ 66	
Sep.	+ 3,062	+ 4,209	– 1,170	– 1,251	+ 38	– 20	+ 43	– 10	+ 2,286	+ 3,077	– 816	+ 25	– 10	
Oct.	+ 1,009	+ 682	+ 296	+ 551	– 263	– 31	+ 62	– 39	+ 3,458	+ 945	+ 2,483	+ 30	– 39	
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	
2025 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	
July	1,209,676	812,207	116,689	93,841	15,677	184,856	95,924	52	1,198,372	804,169	115,465	278,738	52	
Aug.	1,219,330	823,093	116,449	93,476	15,754	184,061	95,727	51	1,207,902	814,996	115,158	277,748	51	
Sep.	1,208,994	814,901	115,184	92,259	15,758	183,209	95,700	52	1,197,764	806,877	113,997	276,890	52	
Oct.	1,218,276	824,908	114,944	91,816	15,924	182,293	96,131	51	1,206,858	816,676	113,767	276,415	51	
Savings banks													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	
2025 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	
July	+ 4,396	+ 6,841	– 1,142	– 928	+ 6	– 1,179	– 124	–	+ 4,803	+ 6,833	– 741	– 1,289	–	
Aug.	+ 9,659	+ 10,889	– 238	– 363	+ 77	– 795	– 197	– 1	+ 9,530	+ 10,827	– 307	– 990	– 1	
Sep.	– 10,333	– 8,191	– 1,263	– 1,216	+ 5	– 852	– 27	+ 1	– 10,138	– 8,119	– 1,161	– 858	+ 1	
Oct.	+ 9,280	+ 10,005	– 240	– 445	+ 168	– 916	+ 431	– 1	+ 9,094	+ 9,799	– 230	– 475	–	

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

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1				
	Total	Sight deposits	Time deposits 2			Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans
			Total	of which									
				for up to and including 1 year	for more than 2 years 2								
1	2	3	4	5	6	7	8	9	10	11	12	13	
Credit cooperatives													End of year or month *
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
2025 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	180,821	136,442	22,276	126,873	25,858	171	887,958	556,902	179,466	151,590	141
July	902,070	568,037	181,727	136,801	22,690	126,658	25,648	173	894,501	562,959	180,374	151,168	143
Aug.	908,215	573,973	182,397	137,182	23,021	126,579	25,266	172	900,602	568,793	181,094	150,715	142
Sep.	904,112	570,371	182,203	136,816	23,262	126,318	25,220	170	896,514	565,197	180,908	150,409	141
Oct.	912,638	579,193	182,295	136,295	23,540	126,047	25,103	171	905,005	574,000	180,978	150,027	142
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
2025 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	- 2,048	- 2,079	+ 267	- 34	- 152	- 3	- 3,432	- 1,226	- 2,012	- 194	- 3
July	+ 6,609	+ 6,128	+ 906	+ 359	+ 414	- 215	- 210	+ 2	+ 6,543	+ 6,057	+ 908	- 422	+ 2
Aug.	+ 6,148	+ 5,939	+ 670	+ 381	+ 331	- 79	- 382	- 1	+ 6,101	+ 5,834	+ 720	- 453	- 1
Sep.	- 4,102	- 3,601	- 194	- 366	+ 241	- 261	- 46	- 2	- 4,088	- 3,596	- 186	- 306	- 1
Oct.	+ 8,524	+ 8,820	+ 92	- 521	+ 278	- 271	- 117	+ 1	+ 8,491	+ 8,803	+ 70	- 382	+ 1
Mortgage banks													End of year or month *
2024	54,133	2,641	51,492	6,193	43,112	-	.	-	53,371	2,413	50,958	-	-
2025 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	-	-
July	53,511	1,784	51,727	6,691	42,750	-	.	-	52,724	1,549	51,175	-	-
Aug.	45,860	1,265	44,595	3,945	38,394	-	.	-	45,424	1,121	44,303	-	-
Sep.	45,984	1,170	44,814	4,134	38,377	-	.	-	45,584	1,064	44,520	-	-
Oct.	46,585	1,918	44,667	4,116	38,242	-	.	-	45,886	1,508	44,378	-	-
Changes *													
2024	+ 133	+ 738	- 605	+ 388	- 550	-	.	-	+ 207	+ 738	- 531	-	-
2025 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	-	-
July	+ 7	- 618	+ 625	+ 638	- 29	-	.	-	- 127	- 622	+ 495	-	-
Aug.	- 327	+ 35	- 362	- 137	- 283	-	.	-	- 330	+ 33	- 363	-	-
Sep.	+ 124	- 95	+ 219	+ 189	- 17	-	.	-	+ 160	- 57	+ 217	-	-
Oct.	+ 301	+ 748	- 447	- 318	- 135	-	.	-	+ 2	+ 444	- 442	-	-
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
2025 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	192,543	6,625	185,421	2,682	181,509	370	127	3	191,050	6,610	183,945	495	3
July	191,617	6,177	184,943	2,641	181,075	366	131	3	190,128	6,161	183,472	495	3
Aug.	190,557	4,784	185,274	2,890	180,994	366	133	3	189,070	4,769	183,804	497	3
Sep.	190,317	4,370	185,450	3,007	180,883	364	133	3	188,836	4,356	183,985	495	3
Oct.	190,660	4,210	185,953	3,376	180,888	362	135	3	189,196	4,195	184,506	495	3
Changes *													
2024	+ 497	+ 3,107	- 2,612	+ 524	- 3,197	- 29	+ 31	- 3	+ 588	+ 3,109	- 2,523	+ 2	- 3
2025 Apr.	- 665	- 141	- 521	- 40	- 498	- 3	-	-	- 653	- 142	- 508	- 3	-
May	- 28	- 26	+ 1	+ 73	- 79	- 1	- 2	-	- 24	- 26	+ 5	- 3	-
June	- 688	- 269	- 417	- 75	- 324	- 2	-	-	- 683	- 269	- 412	- 2	-
July	- 926	- 448	- 478	- 41	- 434	- 4	+ 4	-	- 922	- 449	- 473	-	-
Aug.	- 1,060	- 1,393	+ 331	+ 249	- 81	-	+ 2	-	- 1,058	- 1,392	+ 332	+ 2	-
Sep.	- 240	- 414	+ 176	+ 117	- 111	- 2	-	-	- 234	- 413	+ 181	- 2	-
Oct.	- 207	- 160	- 47	- 181	+ 5	- 2	+ 2	-	- 190	- 161	- 29	-	-

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

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

I Banks (MFIs) in Germany

cont'd: 13 Deposits and borrowing from non-banks (non-MFIs) *

(b) By category of banks

€ million

Deposits and borrowing from domestic and foreign non-banks 1														Deposits and borrowing from domestic non-banks 1				
Period	Total	Sight deposits	Time deposits 2			Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans					
			Total	of which														
				for up to and including 1 year	for more than 2 years 2													
	1	2	3	4	5	6	7	8	9	10	11	12	13					
Banks with special, development and other central support tasks														End of year or month				
2024	151,683	65,065	86,265	21,945	62,956	–	.	19,697	129,822	49,305	80,164	353	19,662					
2025 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					
July	144,478	63,286	80,839	19,213	60,481	–	.	20,114	129,048	52,876	75,819	353	20,076					
Aug.	155,352	66,655	88,344	26,513	60,416	–	.	20,038	134,516	53,971	80,192	353	20,000					
Sep.	144,787	60,961	83,490	21,917	60,060	–	.	20,060	130,905	51,352	79,217	336	20,018					
Oct.	146,496	58,922	87,243	36,887	48,465	–	.	20,098	135,812	55,341	80,140	331	20,055					
Changes *																		
2024	– 23,392	– 5,296	– 18,113	– 5,047	– 12,000	–	.	+ 52	– 19,382	– 2,540	– 16,859	+ 17	+ 32					
2025 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					
July	– 15,702	– 4,661	– 11,041	– 10,701	– 292	–	.	+ 123	– 8,023	– 1,943	– 6,080	–	+ 124					
Aug.	+ 10,915	+ 3,379	+ 7,536	+ 7,329	– 63	–	.	– 76	+ 5,468	+ 1,095	+ 4,373	–	– 76					
Sep.	– 10,525	– 5,682	– 4,826	– 4,569	– 355	–	.	+ 22	– 3,611	– 2,619	– 975	– 17	+ 18					
Oct.	+ 1,845	+ 2,717	– 867	+ 10,741	– 11,596	–	.	+ 38	+ 387	+ 4,099	– 3,707	– 5	+ 37					
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					
2025 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	848,343	556,384	269,135	153,655	97,988	6,079	16,745	154	641,158	449,640	168,888	22,630	3					
July	842,781	549,046	270,799	157,677	97,630	6,005	16,931	159	634,959	444,296	167,916	22,747	3					
Aug.	834,065	536,925	274,690	159,858	97,748	5,979	16,471	155	634,257	436,573	175,421	22,263	3					
Sep.	852,443	554,487	276,763	160,880	98,283	5,966	15,227	99	640,519	444,538	174,969	21,012	3					
Oct.	869,274	552,822	296,275	180,299	98,148	5,993	14,184	101	654,551	449,055	185,495	20,001	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					
2025 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	– 8,232	– 7,361	– 1,184	– 2,402	+ 884	– 54	+ 367	– 11	– 2,142	– 3,878	+ 1,427	+ 309	–					
July	– 6,437	– 7,843	+ 1,294	+ 3,812	– 509	– 74	+ 186	+ 5	– 6,199	– 5,344	– 972	+ 117	–					
Aug.	– 7,945	– 11,681	+ 4,222	+ 2,392	+ 236	– 26	– 460	– 4	– 632	– 7,653	+ 7,505	– 484	–					
Sep.	+ 18,672	+ 17,731	+ 2,198	+ 1,101	+ 580	– 13	– 1,244	– 56	+ 6,262	+ 7,965	– 452	– 1,251	–					
Oct.	+ 10,093	– 2,272	+ 13,381	+ 13,594	– 237	+ 27	– 1,043	+ 2	+ 7,897	+ 4,257	+ 4,651	– 1,011	–					

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

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing 1										Memo item Fiduciary loans
	Total	Sight deposits	Time deposits 2				Savings deposits 3	Bank savings bonds 4			
			Total	for up to and including 1 year	for more than 1 year						
					Total	for up to and including 2 years			for more than 2 years 2		
1	2	3	4	5	6	7	8	9	10		
Domestic enterprises and households											
											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	
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	4,138,877	2,585,104	1,007,498	483,025	524,473	62,518	461,955	397,395	148,880	35,080	
July	4,163,867	2,610,214	1,008,098	485,340	522,758	60,854	461,904	396,585	148,970	35,851	
Aug.	4,167,822	2,616,747	1,007,679	483,899	523,780	62,984	460,796	395,020	148,376	36,669	
Sep.	4,165,404	2,618,375	1,005,029	479,687	525,342	64,240	461,102	393,467	148,533	41,502	
Oct.	4,248,818	2,656,884	1,050,248	523,473	526,775	66,870	459,905	391,411	150,275	42,732	
											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	
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	- 23,626	- 12,313	- 11,600	- 11,051	- 549	+ 191	- 740	+ 665	- 378	- 311	
July	+ 24,990	+ 25,110	+ 600	+ 2,315	- 1,715	- 1,664	- 51	- 810	+ 90	+ 771	
Aug.	+ 4,025	+ 6,603	- 419	- 1,441	+ 1,022	+ 2,130	- 1,108	- 1,565	- 594	+ 818	
Sep.	- 2,418	+ 1,628	- 2,650	- 4,212	+ 1,562	+ 1,256	+ 306	- 1,553	+ 157	+ 4,833	
Oct.	+ 50,074	+ 31,824	+ 18,564	+ 17,981	+ 583	+ 1,860	- 1,277	- 2,056	+ 1,742	+ 1,230	
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	
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	256,214	92,365	159,197	102,624	56,573	11,664	44,909	489	4,163	30,833	
July	235,956	82,421	148,907	93,150	55,757	11,207	44,550	479	4,149	31,005	
Aug.	250,947	95,533	150,701	92,754	57,947	13,250	44,697	462	4,251	31,097	
Sep.	240,292	87,565	148,030	90,215	57,815	13,125	44,690	454	4,243	31,079	
Oct.	229,148	90,969	133,594	87,602	45,992	12,841	33,151	439	4,146	31,109	
											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	
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	+ 15,811	+ 4,932	+ 10,928	+ 11,993	- 1,065	- 1,142	+ 77	- 31	- 18	+ 9	
July	- 20,258	- 9,944	- 10,290	- 9,474	- 816	- 457	- 359	- 10	- 14	+ 172	
Aug.	+ 14,991	+ 13,112	+ 1,794	- 396	+ 2,190	+ 2,043	+ 147	- 17	+ 102	+ 92	
Sep.	- 10,655	- 7,968	- 2,671	- 2,539	- 132	- 125	- 7	- 8	- 8	- 18	
Oct.	- 12,179	+ 2,639	- 14,706	- 2,913	- 11,793	- 334	- 11,459	- 15	- 97	+ 30	

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

gories of banks" and "Building and loan associations", including deposits under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts, see also footnote 2. **4** Including liabilities arising from non-negotiable bearer debt securities.

I Banks (MFIs) in Germany

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

€ million

		Deposits and borrowing from domestic enterprises and households 1					Deposits and borrowing from domestic government 1						
Period	Total	of which				Total	Memo item Fiduciary loans	Time deposits 2			Savings deposits and bank savings bonds 3, 4	Memo item Fiduciary loans by domestic non-banks, total	
		Sight deposits	Time deposits 2					Sight deposits	of which				
			Total	for up to and including 1 year	for more than 2 years 2				for up to and including 1 year	for more than 2 years 2			
1	2	3	4	5	6	7	8	9	10	11	12	13	
Commercial banks 5													End of 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 July	1,618,283	1,105,251	400,199	243,292	123,717	112,833	46,048	17,160	28,470	21,965	4,046	418	34,255
Aug.	1,622,874	1,108,056	402,648	243,935	123,533	112,170	47,610	17,690	29,515	22,587	3,997	405	35,177
Sep.	1,626,441	1,114,291	400,247	239,991	123,964	111,903	46,595	16,842	29,335	22,699	3,942	418	39,984
Oct.	1,666,478	1,130,328	423,838	263,166	122,881	112,312	45,816	18,649	26,752	20,387	3,819	415	41,246
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 July	+ 8,978	+ 9,823	- 1,809	- 358	+ 224	+ 964	- 698	+ 774	- 1,459	- 1,198	- 148	- 13	+ 745
Aug.	+ 4,661	+ 2,875	+ 2,449	+ 643	- 184	- 663	+ 1,562	+ 530	+ 1,045	+ 622	- 49	- 13	+ 922
Sep.	+ 3,567	+ 6,235	- 2,401	- 3,944	+ 431	- 267	- 1,015	- 848	- 180	+ 112	- 55	+ 13	+4,807
Oct.	+ 18,337	+ 9,362	+ 8,566	+ 8,480	- 1,163	+ 409	- 1,684	+ 1,172	- 2,853	- 2,612	- 43	- 3	+1,262
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 July	772,734	510,191	182,891	112,764	63,333	79,652	32,168	11,930	20,222	16,409	2,353	16	3,421
Aug.	779,970	516,022	184,942	112,929	63,286	79,006	33,442	12,256	21,170	17,122	2,301	16	3,402
Sep.	782,214	519,192	184,509	112,155	63,494	78,513	33,118	11,571	21,531	17,480	2,314	16	3,351
Oct.	811,886	534,913	199,329	126,873	63,336	77,644	32,820	13,481	19,323	15,282	2,233	16	3,285
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 July	+ 11,832	+ 11,742	- 444	+ 1,374	- 107	+ 534	- 490	+ 728	- 1,218	- 1,090	- 108	-	+ 14
Aug.	+ 7,236	+ 5,831	+ 2,051	+ 165	- 47	- 646	+ 1,274	+ 326	+ 948	+ 713	- 52	-	- 19
Sep.	+ 2,244	+ 3,170	- 433	- 774	+ 208	- 493	- 324	- 685	+ 361	+ 358	+ 13	-	- 51
Oct.	+ 11,612	+ 9,356	+ 3,125	+ 3,253	- 238	- 869	- 1,203	+ 1,275	- 2,478	- 2,498	- 1	-	- 66
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 July	644,156	449,636	161,609	90,337	51,114	32,911	12,459	4,548	7,509	5,306	1,204	402	30,834
Aug.	643,179	451,636	158,664	87,439	50,970	32,879	12,271	4,577	7,305	4,926	1,195	389	31,775
Sep.	641,754	451,060	157,632	85,480	51,011	33,062	11,672	4,544	6,726	4,623	1,146	402	36,633
Oct.	650,122	452,660	163,197	90,651	50,129	34,265	11,341	4,311	6,631	4,786	1,107	399	37,961
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 July	- 6,809	- 5,309	- 1,943	- 2,449	+ 416	+ 443	+ 148	+ 103	+ 58	+ 163	- 42	- 13	+ 731
Aug.	- 907	+ 2,070	- 2,945	- 2,898	- 144	- 32	- 188	+ 29	- 204	- 380	- 9	- 13	+ 941
Sep.	- 1,425	- 576	- 1,032	- 1,959	+ 41	+ 183	- 599	- 33	- 579	- 303	- 49	+ 13	+4,858
Oct.	+ 4,728	+ 1,290	+ 2,235	+ 1,941	- 882	+ 1,203	- 331	- 233	- 95	+ 163	- 39	- 3	+1,328
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 July	201,393	145,424	55,699	40,191	9,270	270	1,421	682	739	250	489	-	-
Aug.	199,725	140,398	59,042	43,567	9,277	285	1,897	857	1,040	539	501	-	-
Sep.	202,473	144,039	58,106	42,356	9,459	328	1,805	727	1,078	596	482	-	-
Oct.	204,470	142,755	61,312	45,642	9,416	403	1,655	857	798	319	479	-	-
Changes *													
2024	+ 3,175	- 96	+ 3,225	+ 2,869	- 959	+ 46	- 1,096	- 549	- 547	- 368	- 182	-	-
2025 July	+ 201,393	+145,424	+ 55,699	+ 40,191	+ 9,270	+ 270	+ 1,421	+ 682	+ 739	+ 250	+ 489	-	-
Aug.	+ 199,725	+140,398	+ 59,042	+ 43,567	+ 9,277	+ 285	+ 1,897	+ 857	+ 1,040	+ 539	+ 501	-	-
Sep.	+ 202,473	+144,039	+ 58,106	+ 42,356	+ 9,459	+ 328	+ 1,805	+ 727	+ 1,078	+ 596	+ 482	-	-
Oct.	+ 204,470	+142,755	+ 61,312	+ 45,642	+ 9,416	+ 403	+ 1,655	+ 857	+ 798	+ 319	+ 479	-	-

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic enterprises and households 1						Deposits and borrowing from domestic government 1						Memo item Fiduciary loans by domestic non-banks, total
	Total	of which				Total	Memo item Fiduciary loans	Time deposits 2			Savings deposits and bank savings bonds 3, 4		
		Sight deposits	Time deposits 2					Sight deposits	of which				
			Total	for up to and including 1 year	for more than 2 years 2				for up to and including 1 year	for more than 2 years 2			
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Landesbanken												End of year or month *
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 July	215,713	122,821	86,793	32,678	53,186	6,099	55,006	19,689	35,238	27,289	6,293	79	12,327
Aug.	215,672	121,345	88,207	30,989	56,228	6,120	55,099	21,539	33,459	23,955	6,611	101	12,393
Sep.	217,328	123,334	87,849	30,612	56,225	6,145	55,729	22,627	33,001	23,439	6,648	101	12,383
Oct.	228,275	123,421	98,685	41,350	56,018	6,169	54,640	23,735	30,798	21,452	6,598	107	12,344
	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 July	1,151,381	775,697	100,319	81,423	13,455	275,365	46,991	28,472	15,146	11,427	2,060	3,373	52
Aug.	1,154,992	780,767	99,921	80,966	13,530	274,304	52,910	34,229	15,237	11,450	2,061	3,444	51
Sep.	1,149,764	777,104	99,183	80,249	13,507	273,477	48,000	29,773	14,814	11,054	2,088	3,413	52
Oct.	1,158,182	786,282	98,792	79,728	13,632	273,108	48,676	30,394	14,975	11,141	2,131	3,307	51
	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 July	859,992	553,541	156,001	118,146	19,593	150,450	34,509	9,418	24,373	17,519	3,006	718	143
Aug.	864,228	558,336	155,900	117,911	19,827	149,992	36,374	10,457	25,194	18,188	3,100	723	142
Sep.	860,281	554,628	155,969	117,794	20,060	149,684	36,233	10,569	24,939	17,944	3,109	725	141
Oct.	868,895	563,479	156,110	117,326	20,287	149,306	36,110	10,521	24,868	17,898	3,156	721	142
	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 July	46,239	1,419	44,820	2,396	40,801	–	6,485	130	6,355	4,042	1,650	–	–
Aug.	41,258	1,121	40,137	1,903	36,628	–	4,166	–	4,166	2,032	1,484	–	–
Sep.	41,139	1,064	40,075	1,871	36,601	–	4,445	–	4,445	2,253	1,492	–	–
Oct.	41,452	1,278	40,174	2,088	36,480	–	4,434	230	4,204	2,019	1,485	–	–
	Landesbanken												End of year or month *
2024	– 80	+ 210	– 290	+ 99	– 454	–	+ 287	+ 528	– 241	+ 351	– 88	–	–
2025 July	– 227	– 229	+ 2	+ 37	– 11	–	+ 100	– 393	+ 493	+ 471	– 18	–	–
Aug.	– 249	+ 33	– 282	– 32	– 258	–	– 81	–	– 81	– 113	– 18	–	–
Sep.	– 119	– 57	– 62	– 32	– 27	–	+ 279	–	+ 279	+ 221	+ 8	–	–
Oct.	+ 13	+ 214	– 201	– 83	– 121	–	– 11	+ 230	– 241	– 234	– 7	–	–
	Savings banks												End of year or month *
2024	+ 34,453	+ 14,214	+ 19,051	+ 15,049	+ 1,181	+ 1,188	– 2,647	+ 191	– 2,688	– 2,882	+ 215	– 150	– 17
2025 July	+ 8,547	+ 10,093	– 250	– 202	– 11	– 1,296	– 3,744	– 3,260	– 491	– 320	+ 17	+ 7	–
Aug.	+ 3,611	+ 5,070	– 398	– 457	+ 75	– 1,061	+ 5,919	+ 5,757	+ 91	+ 23	+ 1	+ 71	– 1
Sep.	– 5,228	– 3,663	– 738	– 717	– 23	– 827	– 4,910	– 4,456	– 423	– 396	+ 27	– 31	+ 1
Oct.	+ 8,418	+ 9,178	– 391	– 521	+ 125	– 369	+ 676	+ 621	+ 161	+ 87	+ 43	– 106	– 1
	Credit cooperatives												End of year or month *
2024	+ 32,794	+ 5,415	+ 33,833	+ 26,317	+ 3,134	– 6,454	– 833	+ 71	– 920	– 682	– 135	+ 16	– 15
2025 July	+ 6,760	+ 6,341	+ 823	+ 449	+ 331	– 404	– 217	– 284	+ 85	– 86	+ 80	– 18	+ 2
Aug.	+ 4,236	+ 4,795	– 101	– 235	+ 234	– 458	+ 1,865	+ 1,039	+ 821	+ 669	+ 94	+ 5	– 1
Sep.	– 3,947	– 3,708	+ 69	– 117	+ 233	– 308	– 141	+ 112	– 255	– 244	+ 9	+ 2	– 1
Oct.	+ 8,614	+ 8,851	+ 141	– 468	+ 227	– 378	– 123	– 48	– 71	– 46	+ 47	– 4	+ 1
	Mortgage banks												End of year or month *
2024	– 80	+ 210	– 290	+ 99	– 454	–	+ 287	+ 528	– 241	+ 351	– 88	–	–
2025 July	– 227	– 229	+ 2	+ 37	– 11	–	+ 100	– 393	+ 493	+ 471	– 18	–	–
Aug.	– 249	+ 33	– 282	– 32	– 258	–	– 81	–	– 81	– 113	– 18	–	–
Sep.	– 119	– 57	– 62	– 32	– 27	–	+ 279	–	+ 279	+ 221	+ 8	–	–
Oct.	+ 13	+ 214	– 201	– 83	– 121	–	– 11	+ 230	– 241	– 234	– 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

Deposits and borrowing from domestic enterprises and households 1														Deposits and borrowing from domestic government 1														Memo item Fiduciary loans by domestic non-banks, total
Period	of which						Total	Memo item Fiduciary loans	Time deposits 2						Savings deposits and bank savings bonds 3, 4													
	Total	Sight deposits	Time deposits 2						Sight deposits	of which																		
			Total	for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4				for up to and including 1 year	for more than 2 years 2																	
1	2	3	4	5	6	7	8	9	10	11	12	13																
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 July	188,763	6,161	182,107	2,286	178,650	495	1,365	–	1,365	338	973	–	3															
Aug.	187,735	4,769	182,469	2,556	178,579	497	1,335	–	1,335	318	963	–	3															
Sep.	187,490	4,356	182,639	2,660	178,477	495	1,346	–	1,346	331	959	–	3															
Oct.	187,890	4,195	183,200	3,071	178,498	495	1,306	–	1,306	299	951	–	3															
Changes *																												
2024	+ 620	+ 3,109	– 2,491	+ 403	– 2,998	+ 2	– 32	–	– 32	+ 143	– 132	–	– 3															
2025 July	– 852	– 449	– 403	+ 22	– 422	–	– 70	–	– 70	– 62	– 8	–	–															
Aug.	– 1,028	– 1,392	+ 362	+ 270	– 71	+ 2	– 30	–	– 30	– 20	– 10	–	–															
Sep.	– 245	– 413	+ 170	+ 104	– 102	– 2	+ 11	–	+ 11	+ 13	– 4	–	–															
Oct.	– 150	– 161	+ 11	– 139	+ 21	–	– 40	–	– 40	– 32	– 8	–	–															
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 July	83,496	45,324	37,859	5,119	32,502	313	45,552	7,552	37,960	10,570	26,522	40	20,076															
Aug.	81,063	42,353	38,397	5,639	32,471	313	53,453	11,618	41,795	14,224	26,481	40	20,000															
Sep.	82,961	43,598	39,067	6,510	32,268	296	47,944	7,754	40,150	12,495	26,452	40	20,018															
Oct.	97,646	47,901	49,449	16,744	32,109	296	38,166	7,440	30,691	14,406	15,011	35	20,055															
Changes *																												
2024	+ 840	+ 1,297	– 456	+ 811	– 1,066	– 1	– 20,222	– 3,837	– 16,403	– 4,402	– 11,107	+ 18	+ 32															
2025 July	– 5,163	– 5,578	+ 298	+ 1,837	+ 135	+ 117	– 1,036	+ 234	– 1,270	– 952	– 31	–	–															
Aug.	– 2,066	– 7,519	+ 5,937	+ 4,090	+ 157	– 484	+ 1,434	– 134	+ 1,568	+ 1,093	– 2	–	–															
Sep.	+ 4,973	+ 7,423	– 1,199	– 1,913	+ 334	– 1,251	+ 1,289	+ 542	+ 747	+ 766	– 17	–	–															
Oct.	+ 9,500	+ 4,080	+ 6,431	+ 6,236	+ 135	– 1,011	– 1,603	+ 177	– 1,780	– 1,760	– 24	–	–															
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 July	619,004	437,532	158,735	106,969	39,204	22,737	15,955	6,764	9,181	6,476	1,614	10	–															
Aug.	616,868	429,943	164,672	111,059	39,361	22,253	17,389	6,630	10,749	7,569	1,612	10	–															
Sep.	621,841	437,366	163,473	109,146	39,695	21,002	18,678	7,172	11,496	8,335	1,595	10	–															
Oct.	637,476	441,706	175,779	121,057	39,830	19,991	17,075	7,349	9,716	6,575	1,571	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 July	– 5,163	– 5,578	+ 298	+ 1,837	+ 135	+ 117	– 1,036	+ 234	– 1,270	– 952	– 31	–	–															
Aug.	– 2,066	– 7,519	+ 5,937	+ 4,090	+ 157	– 484	+ 1,434	– 134	+ 1,568	+ 1,093	– 2	–	–															
Sep.	+ 4,973	+ 7,423	– 1,199	– 1,913	+ 334	– 1,251	+ 1,289	+ 542	+ 747	+ 766	– 17	–	–															
Oct.	+ 9,500	+ 4,080	+ 6,431	+ 6,236	+ 135	– 1,011	– 1,603	+ 177	– 1,780	– 1,760	– 24	–	–															

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

I Banks (MFIs) in Germany

15 Deposits and borrowing from domestic enterprises and households, by creditor group *

(a) Total

€ million

Deposits and borrowing 1											
Period	Total	Sight deposits	Time deposits 2				Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans		
			Total	for up to and including 1 year	for more than 1 year						
					Total	for up to and including 2 years				for more than 2 years 2	
1	2	3	4	5	6	7	8	9	10		
Domestic 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 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	1,236,883	754,354	464,205	206,749	257,456	16,083	241,373	3,221	15,103	1,724	
July	1,254,606	768,562	467,736	211,079	256,657	15,887	240,770	3,218	15,090	1,743	
Aug.	1,246,441	757,310	470,932	215,597	255,335	16,259	239,076	3,143	15,056	1,643	
Sep.	1,253,556	764,446	470,893	214,494	256,399	17,444	238,955	3,221	14,996	1,668	
Oct.	1,326,853	794,222	514,441	257,499	256,942	19,606	237,336	3,201	14,989	1,640	
											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 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	- 16,292	- 11,068	- 5,233	- 3,458	- 1,775	- 507	- 1,268	- 2	+ 11	+ 59	
July	+ 17,723	+ 14,208	+ 3,531	+ 4,330	- 799	- 196	- 603	- 3	- 13	+ 19	
Aug.	- 8,095	- 11,182	+ 3,196	+ 4,518	- 1,322	+ 372	- 1,694	- 75	- 34	- 100	
Sep.	+ 7,115	+ 7,136	- 39	- 1,103	+ 1,064	+ 1,185	- 121	+ 78	- 60	+ 25	
Oct.	+ 39,957	+ 23,091	+ 16,893	+ 17,200	- 307	+ 1,392	- 1,699	- 20	- 7	- 28	
Domestic self-employed persons 6											End of year or month *
2022	365,065	307,251	31,178	17,103	14,075	916	13,159	24,920	1,716	206	
2023	368,021	270,859	67,555	49,750	17,805	3,934	13,871	19,033	10,574	261	
2024	386,031	276,548	80,786	61,907	18,879	4,221	14,658	17,351	11,346	.	
2024 Dec.	386,031	276,548	80,786	61,907	18,879	4,221	14,658	17,351	11,346	.	
2025 Jan.	385,142	276,256	80,538	61,693	18,845	4,144	14,701	17,204	11,144	.	
Feb.	385,585	277,921	79,620	60,805	18,815	4,030	14,785	17,089	10,955	.	
Mar.	379,265	273,203	78,247	59,416	18,831	3,969	14,862	16,987	10,828	.	
Apr.	385,013	280,455	76,894	58,125	18,769	3,896	14,873	17,001	10,663	.	
May	386,032	282,501	75,986	57,236	18,750	3,856	14,894	17,012	10,533	.	
June	380,340	278,355	74,435	55,574	18,861	3,953	14,908	17,138	10,412	.	
July	387,186	286,090	73,515	54,841	18,674	3,710	14,964	17,203	10,378	.	
Aug.	389,490	289,119	72,888	53,972	18,916	3,908	15,008	17,195	10,288	.	
Sep.	383,183	283,513	72,280	53,344	18,936	3,901	15,035	17,115	10,275	.	
Oct.	388,760	288,746	72,537	53,529	19,008	3,925	15,083	17,033	10,444	.	
											Changes *
2023	+ 2,378	- 36,740	+ 36,147	+ 32,457	+ 3,690	+ 3,018	+ 672	+ 254,639	+ 8,858	+ 55	
2024	+ 12,370	+ 219	+ 12,841	+ 11,872	+ 969	+ 257	+ 712	+ 213,449	+ 992	.	
2024 Dec.	- 40	+ 667	- 333	- 315	- 18	- 125	+ 107	+ 17,351	- 447	.	
2025 Jan.	+ 566	+ 1,163	- 248	- 214	- 34	- 77	+ 43	+ 17,204	- 202	.	
Feb.	+ 1,023	+ 2,255	- 928	- 898	- 30	- 114	+ 84	+ 17,089	- 189	.	
Mar.	- 6,320	- 4,718	- 1,373	- 1,389	+ 16	- 61	+ 77	+ 16,987	- 127	.	
Apr.	+ 5,748	+ 7,252	- 1,353	- 1,291	- 62	- 73	+ 11	+ 17,001	- 165	.	
May	+ 1,019	+ 2,046	- 908	- 889	- 19	- 40	+ 21	+ 17,012	- 130	.	
June	- 5,692	- 4,146	- 1,551	- 1,662	+ 111	+ 97	+ 14	+ 17,138	- 121	.	
July	+ 6,846	+ 7,735	- 920	- 733	- 187	- 243	+ 56	+ 17,203	- 34	.	
Aug.	+ 2,319	+ 3,029	- 617	- 864	+ 247	+ 198	+ 49	+ 17,195	- 85	.	
Sep.	- 6,307	- 5,606	- 608	- 628	+ 20	- 7	+ 27	+ 17,115	- 13	.	
Oct.	+ 5,577	+ 5,233	+ 257	+ 185	+ 72	+ 24	+ 48	+ 17,033	+ 169	.	

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

under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts, see also footnote 2. **4** Including liabilities arising from non-negotiable bearer debt securities. **5** Excluding sole proprietors; see also footnote 6. **6** Including sole proprietors; see also footnote 5.

I Banks (MFIs) in Germany

cont'd: 15 Deposits and borrowing from domestic enterprises and households, by creditor group *

(a) Total

€ million

Deposits and borrowing 1											
Total	Sight deposits	Time deposits 2					Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans		
		Total	for up to and including 1 year	for more than 1 year							
				Total	for up to and including 2 years	for more than 2 years 2					
1	2	3	4	5	6	7	8	9	10		
Domestic employees											End of year or month
2,179,110	1,321,241	405,375	201,249	204,126	36,420	167,706	338,091	114,403			
2,197,152	1,353,593	399,622	195,619	204,003	34,925	169,078	331,451	112,486			
2,205,893	1,365,834	397,007	192,209	204,798	35,142	169,656	331,370	111,682			
2,205,323	1,368,383	393,433	187,481	205,952	35,747	170,205	332,057	111,450			
2,207,240	1,372,904	391,117	185,694	205,423	34,646	170,777	331,546	111,673			
2,216,620	1,386,283	388,742	181,071	207,671	36,114	171,557	330,310	111,285			
2,213,270	1,385,483	387,272	179,093	208,179	36,205	171,974	328,993	111,522			
2,218,482	1,389,148	388,994	180,024	208,970	36,577	172,393	327,294	113,046			
Changes *											
+ 95,112	+ 27,661	+ 79,179	+ 67,924	+ 11,255	+ 7,288	+ 3,967	+ 4,174,154	+ 19,497			
+ 11,893	+ 16,424	- 2,627	- 2,862	+ 235	+ 129	+ 106	+ 331,451	- 707			
+ 8,741	+ 12,241	- 2,615	- 3,410	+ 795	+ 217	+ 578	+ 331,370	- 804			
- 570	+ 2,549	- 3,574	- 4,728	+ 1,154	+ 605	+ 549	+ 332,057	- 232			
+ 1,762	+ 4,441	- 2,346	- 1,817	- 529	- 1,101	+ 572	+ 331,546	+ 208			
+ 9,100	+ 13,379	- 2,645	- 4,653	+ 2,008	+ 1,468	+ 540	+ 330,310	- 398			
- 3,350	- 800	- 1,470	- 1,978	+ 508	+ 91	+ 417	+ 328,993	+ 237			
+ 5,212	+ 3,665	+ 1,722	+ 931	+ 791	+ 372	+ 419	+ 327,294	+ 1,524			
Other domestic individuals											End of year or month *
250,138	141,307	55,456	20,258	35,198	5,457	29,741	44,228	9,147			
244,051	138,861	53,767	19,259	34,508	5,092	29,416	42,708	8,715			
244,204	139,624	53,471	18,936	34,535	5,099	29,436	42,543	8,566			
243,154	139,612	52,626	18,031	34,595	5,140	29,455	42,423	8,493			
242,418	139,047	52,885	18,380	34,505	5,055	29,450	42,074	8,412			
242,109	139,543	52,406	18,098	34,308	5,119	29,189	41,829	8,331			
242,373	140,322	52,129	17,843	34,286	5,103	29,183	41,608	8,314			
241,791	139,839	52,225	17,890	34,335	5,147	29,188	41,356	8,371			
Changes *											
- 2,464	- 5,865	+ 7,950	+ 6,817	+ 1,133	+ 1,567	- 434	+ 553,314	+ 1,227			
- 693	+ 624	- 843	- 700	- 143	- 52	- 91	+ 42,708	- 172			
+ 153	+ 763	- 296	- 323	+ 27	+ 7	+ 20	+ 42,543	- 149			
- 1,050	- 12	- 845	- 905	+ 60	+ 41	+ 19	+ 42,423	- 73			
- 581	- 485	+ 289	+ 379	- 90	- 85	- 5	+ 42,074	- 66			
- 44	+ 496	- 219	- 257	+ 38	+ 64	- 26	+ 41,829	- 76			
+ 264	+ 779	- 277	- 255	- 22	- 16	- 6	+ 41,608	- 17			
- 582	- 483	+ 96	+ 47	+ 49	+ 44	+ 5	+ 41,356	+ 57			
Domestic non-profit institutions											End of year or month *
70,775	42,662	22,120	14,359	7,761	1,636	6,125	2,708	3,285			
71,999	43,252	22,769	15,039	7,730	1,610	6,120	2,604	3,374			
73,198	44,036	23,196	15,488	7,708	1,640	6,068	2,582	3,384			
73,176	44,400	22,799	15,190	7,609	1,595	6,014	2,556	3,421			
72,416	43,611	22,845	15,346	7,499	1,556	5,943	2,544	3,416			
73,161	44,492	22,711	15,161	7,550	1,584	5,966	2,543	3,415			
73,021	44,611	22,455	14,913	7,542	1,587	5,955	2,530	3,425			
72,931	44,929	22,051	14,531	7,520	1,615	5,905	2,527	3,424			
Changes *											
+ 1,622	+ 1,276	+ 501	+ 658	- 157	- 201	+ 44	- 702	+ 547			
- 35	- 279	+ 241	+ 237	+ 4	+ 10	- 6	- 34	+ 37			
+ 1,199	+ 784	+ 427	+ 449	- 22	+ 30	- 52	- 22	+ 10			
- 22	+ 364	- 397	- 298	- 99	- 45	- 54	- 26	+ 37			
- 760	- 789	+ 46	+ 156	- 110	- 39	- 71	- 12	- 5			
+ 745	+ 881	- 134	- 185	+ 51	+ 28	+ 23	- 1	- 1			
- 140	+ 119	- 256	- 248	- 8	+ 3	- 11	- 13	+ 10			
- 90	+ 318	- 404	- 382	- 22	+ 28	- 50	- 3	- 1			

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

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

I Banks (MFIs) in Germany

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

€ million

Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2													
Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4					Domestic employees		
Period	Total	Sight deposits	Time deposits 2		Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2		Total	Sight deposits		
			Total	of which				Total	of which				
				for up to and including 1 year					for more than 2 years 2			for up to and including 1 year	for more than 2 years 2
1	2	3	4	5	6	7	8	9	10	11	12	13	
Commercial banks 5													
												End of month *	
2025 Aug.	585,098	347,198	237,900	126,307	99,532	103	135,853	107,758	28,095	24,340	1,801	701,797	587,111
Sep.	590,569	353,038	237,531	124,656	99,717	103	134,183	106,503	27,680	23,905	1,814	701,157	587,824
Oct.	629,352	369,821	259,531	146,480	98,423	104	135,166	107,125	28,041	24,250	1,836	702,033	587,427
Big banks													
2025 Aug.	329,247	191,835	137,412	70,278	61,910	–	70,426	54,242	16,184	15,585	108	263,163	239,363
Sep.	332,376	194,798	137,578	70,047	62,117	–	69,411	53,347	16,064	15,437	112	262,928	239,576
Oct.	361,919	209,949	151,970	84,322	61,982	–	70,631	54,294	16,337	15,709	112	263,506	240,019
Regional banks and other commercial banks													
2025 Aug.	142,810	78,971	63,839	24,661	33,232	103	53,694	44,626	9,068	6,825	1,268	373,754	299,214
Sep.	142,662	79,007	63,655	23,835	33,044	103	52,898	43,977	8,921	6,684	1,274	373,112	299,130
Oct.	151,648	83,691	67,957	28,089	31,936	104	52,676	43,571	9,105	6,840	1,295	371,769	296,713
Branches of foreign banks													
2025 Aug.	113,041	76,392	36,649	31,368	4,390	–	11,733	8,890	2,843	1,930	425	64,880	48,534
Sep.	115,531	79,233	36,298	30,774	4,556	–	11,874	9,179	2,695	1,784	428	65,117	49,118
Oct.	115,785	76,181	39,604	34,069	4,505	–	11,859	9,260	2,599	1,701	429	66,758	50,695
Landesbanken													
2025 Aug.	174,159	95,969	78,190	23,005	54,274	147	8,395	5,190	3,205	3,185	2	19,327	16,083
Sep.	176,114	98,194	77,920	22,715	54,270	146	8,253	5,008	3,245	3,222	3	19,220	15,982
Oct.	186,857	97,817	89,040	33,727	54,092	147	8,341	5,110	3,231	3,197	3	19,359	16,227
Savings banks													
2025 Aug.	198,252	157,422	40,830	28,718	11,599	51	104,399	91,492	12,907	12,255	196	506,549	466,661
Sep.	196,500	156,041	40,459	28,393	11,512	52	102,603	89,802	12,801	12,153	200	506,107	466,351
Oct.	201,056	160,848	40,208	28,124	11,517	51	104,302	91,533	12,769	12,117	208	508,332	468,603
Commercial banks 5													
												Changes *	
2025 Aug.	– 1,486	– 6,117	+ 4,631	+ 4,918	– 515	– 1	+ 1,136	+ 1,172	– 36	– 278	+ 24	+ 5,675	+ 7,694
Sep.	+ 5,471	+ 5,840	– 369	– 1,651	+ 185	–	– 1,670	– 1,255	– 415	– 435	+ 13	– 640	+ 713
Oct.	+ 17,083	+ 10,108	+ 6,975	+ 7,129	– 1,374	+ 1	+ 983	+ 622	+ 361	+ 345	+ 22	+ 876	– 397
Big banks													
2025 Aug.	+ 0	– 2	+ 2	+ 2	– 0	–	+ 1	+ 1	+ 0	+ 0	+ 0	+ 6	+ 7
Sep.	+ 3	+ 3	+ 0	– 0	+ 0	–	– 1	– 1	– 0	– 0	+ 0	– 0	+ 0
Oct.	+ 11	+ 9	+ 3	+ 3	– 0	–	+ 1	+ 1	+ 0	+ 0	–	+ 1	+ 0
Regional banks and other commercial banks													
2025 Aug.	+ 714	+ 1,803	– 1,089	– 642	– 408	– 1	– 4	+ 276	– 280	– 283	+ 13	– 1,352	+ 296
Sep.	– 148	+ 36	– 184	– 826	– 188	–	– 796	– 649	– 147	– 141	+ 6	– 642	– 84
Oct.	+ 5,346	+ 4,374	+ 972	+ 1,024	– 1,108	+ 1	– 222	– 406	+ 184	+ 156	+ 21	– 1,343	– 2,417
Branches of foreign banks													
2025 Aug.	– 2,265	– 5,916	+ 3,651	+ 3,645	+ 7	–	+ 82	+ 162	– 80	– 77	+ 3	+ 615	+ 762
Sep.	+ 2,490	+ 2,841	– 351	– 594	+ 166	–	+ 141	+ 289	– 148	– 146	+ 3	+ 237	+ 584
Oct.	+ 254	– 3,052	+ 3,306	+ 3,295	– 51	–	– 15	+ 81	– 96	– 83	+ 1	+ 1,641	+ 1,577
Landesbanken													
2025 Aug.	– 5	– 2	– 3	– 2	– 1	–	– 0	– 0	– 0	– 0	–	+ 0	+ 0
Sep.	+ 2	+ 2	– 0	– 0	– 0	– 0	– 0	– 0	+ 0	+ 0	+ 0	– 0	– 0
Oct.	+ 4	– 0	+ 5	+ 5	– 0	+ 0	+ 0	+ 0	– 0	– 0	–	+ 0	+ 0
Savings banks													
2025 Aug.	– 380	– 464	+ 84	+ 87	– 4	– 1	+ 734	+ 986	– 252	– 249	+ 4	+ 3,732	+ 3,900
Sep.	– 1,752	– 1,381	– 371	– 325	– 87	+ 1	– 1,796	– 1,690	– 106	– 102	+ 4	– 442	– 310
Oct.	+ 4,556	+ 4,807	– 251	– 269	+ 5	– 1	+ 1,699	+ 1,731	– 32	– 36	+ 8	+ 2,225	+ 2,252

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Including

liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. 2 For building

I Banks (MFIs) in Germany

														Period	
			Other domestic households						Domestic non-profit institutions						
Time deposits 2				Sight deposits	Time deposits 2				Sight deposits						
Total	of which				Total	of which	for more than 2 years 2			Total	Sight deposits	Total	of which		for more than 2 years 2
	for up to and including 1year	for more than 2 years 2													
14	15	16	17	18	19	20	21	22	23	24	25	26			
End of month *													Commercial banks 5		
114,686	78,907	17,825	71,426	56,440	14,986	8,756	3,480	16,530	9,549	6,981	5,625	895	2025 Aug.		
113,333	77,264	18,068	72,068	57,312	14,756	8,557	3,475	16,561	9,614	6,947	5,609	890	Sep.		
114,606	78,335	18,257	71,282	56,409	14,873	8,653	3,495	16,333	9,546	6,787	5,448	870	Oct.		
													Big banks		
23,800	20,658	640	26,341	24,276	2,065	1,859	54	11,787	6,306	5,481	4,549	574	2025 Aug.		
23,352	20,287	632	27,051	25,037	2,014	1,806	55	11,935	6,434	5,501	4,578	578	Sep.		
23,487	20,442	629	26,384	24,270	2,114	1,908	55	11,802	6,381	5,421	4,492	558	Oct.		
													Regional banks and other commercial banks		
74,540	49,731	13,387	36,672	26,502	10,170	5,480	2,865	3,370	2,323	1,047	742	218	2025 Aug.		
73,982	48,830	13,630	36,722	26,655	10,067	5,419	2,854	3,298	2,291	1,007	712	209	Sep.		
75,056	49,615	13,817	36,563	26,446	10,117	5,436	2,872	3,201	2,239	962	671	209	Oct.		
													Branches of foreign banks		
16,346	8,518	3,798	8,413	5,662	2,751	1,417	561	1,373	920	453	334	103	2025 Aug.		
15,999	8,147	3,806	8,295	5,620	2,675	1,332	566	1,328	889	439	319	103	Sep.		
16,063	8,278	3,811	8,335	5,693	2,642	1,309	568	1,330	926	404	285	103	Oct.		
													Landesbanken		
3,244	3,216	1	2,096	1,833	263	262	–	5,575	2,270	3,305	1,321	1,951	2025 Aug.		
3,238	3,213	1	2,076	1,816	260	259	1	5,520	2,334	3,186	1,203	1,950	Sep.		
3,132	3,108	2	2,122	1,852	270	269	1	5,427	2,415	3,012	1,049	1,920	Oct.		
													Savings banks		
39,888	34,387	1,427	50,648	47,695	2,953	2,532	141	20,840	17,497	3,343	3,074	167	2025 Aug.		
39,756	34,222	1,494	50,565	47,642	2,923	2,508	138	20,512	17,268	3,244	2,973	163	Sep.		
39,729	34,091	1,597	50,785	47,911	2,874	2,456	147	20,599	17,387	3,212	2,940	163	Oct.		
Changes *													Commercial banks 5		
– 2,019	– 3,731	+ 284	+ 55	+ 69	– 14	– 120	+ 19	– 56	+ 57	– 113	– 146	+ 4	2025 Aug.		
– 1,353	– 1,643	+ 243	+ 642	+ 872	– 230	– 199	– 5	+ 31	+ 65	– 34	– 16	– 5	Sep.		
+ 1,273	+ 1,071	+ 189	– 786	– 903	+ 117	+ 96	+ 20	– 228	– 68	– 160	– 161	– 20	Oct.		
													Big banks		
– 224	– 1,589	+ 42	+ 468	+ 489	– 21	– 98	+ 2	– 121	– 24	– 97	– 145	+ 15	2025 Aug.		
– 448	– 371	– 8	+ 710	+ 761	– 51	– 53	+ 1	+ 148	+ 128	+ 20	+ 29	+ 4	Sep.		
+ 135	+ 155	– 3	– 667	– 767	+ 100	+ 102	–	– 133	– 53	– 80	– 86	– 20	Oct.		
													Regional banks and other commercial banks		
– 1,648	– 2,020	+ 237	– 278	– 354	+ 76	+ 46	+ 15	+ 45	+ 49	– 4	+ 1	– 1	2025 Aug.		
– 558	– 901	+ 243	+ 50	+ 153	– 103	– 61	– 11	– 72	– 32	– 40	– 30	– 9	Sep.		
+ 1,074	+ 785	+ 187	– 159	– 209	+ 50	+ 17	+ 18	– 97	– 52	– 45	– 41	–	Oct.		
													Branches of foreign banks		
– 147	– 122	+ 5	– 135	– 66	– 69	– 68	+ 2	+ 20	+ 32	– 12	– 2	– 10	2025 Aug.		
– 347	– 371	+ 8	– 118	– 42	– 76	– 85	+ 5	– 45	– 31	– 14	– 15	–	Sep.		
+ 64	+ 131	+ 5	+ 40	+ 73	– 33	– 23	+ 2	+ 2	+ 37	– 35	– 34	–	Oct.		
													Landesbanken		
– 81	– 82	–	– 44	– 25	– 19	– 19	–	+ 104	+ 123	– 19	– 48	+ 24	2025 Aug.		
– 6	– 3	–	– 20	– 17	– 3	– 3	+ 1	– 55	+ 64	– 119	– 118	– 1	Sep.		
– 106	– 105	+ 1	+ 46	+ 36	+ 10	+ 10	–	– 93	+ 81	– 174	– 154	– 30	Oct.		
													Savings banks		
– 168	– 234	+ 70	+ 236	+ 276	– 40	– 48	+ 16	+ 350	+ 372	– 22	– 13	– 11	2025 Aug.		
– 132	– 165	+ 67	– 83	– 53	– 30	– 24	– 3	– 328	– 229	– 99	– 101	– 4	Sep.		
– 27	– 131	+ 103	+ 220	+ 269	– 49	– 52	+ 9	+ 87	+ 119	– 32	– 33	–	Oct.		

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

also footnote 3. **5** Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

I Banks (MFIs) in Germany

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

€ million

Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2													
Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4					Domestic employees		
Total	Sight deposits	Time deposits 2			Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2			Total	Sight deposits	
			of which						of which				
			for up to and including 1 year	for more than 2 years 2					for up to and including 1 year	for more than 2 years 2			
1	2	3	4	5	6	7	8	9	10	11	12	13	
Credit cooperatives													End of month *
153,786	113,499	40,287	31,241	6,660	20	100,867	84,344	16,523	14,016	1,101	396,340	312,528	
153,445	112,798	40,647	31,553	6,701	19	98,285	81,900	16,385	13,878	1,120	395,431	311,730	
157,306	116,933	40,373	31,266	6,676	18	100,993	84,690	16,303	13,765	1,134	397,503	313,327	
Mortgage banks													
32,546	446	32,100	242	31,761	–	60	15	45	.	.	6,028	624	
32,459	400	32,059	256	31,706	–	54	8	46	.	.	6,002	621	
32,562	384	32,178	516	31,565	–	59	12	47	.	.	6,184	843	
Building and loan associations													
4,732	762	3,970	677	3,283	3	12,425	312	12,113	166	11,880	144,978	3,270	
4,665	706	3,959	650	3,285	3	12,408	285	12,123	177	11,869	144,829	2,966	
5,226	834	4,392	864	3,458	3	12,413	267	12,146	190	11,872	144,720	2,710	
Banks with special, development and other central support tasks													
79,669	42,014	37,655	5,407	31,967	1,319	8	8	–	–	–	6	6	
81,587	43,269	38,318	6,271	31,764	1,345	7	7	–	–	–	9	9	
96,304	47,585	48,719	16,522	31,605	1,317	9	9	–	–	–	11	11	
Memo item: Foreign banks													
224,449	137,165	87,284	58,945	26,824	–	46,888	35,347	11,541	9,599	923	289,797	233,586	
229,510	143,418	86,092	57,183	27,001	–	46,821	35,370	11,451	9,514	931	290,800	234,331	
242,958	145,084	97,874	68,525	27,067	–	47,096	35,629	11,467	9,540	935	293,689	236,668	
Credit cooperatives													Changes *
+ 1,280	+ 548	+ 732	+ 697	+ 5	– 4	+ 756	+ 1,048	– 292	– 289	+ 22	+ 2,162	+ 2,652	
– 341	– 701	+ 360	+ 312	+ 41	– 1	– 2,582	– 2,444	– 138	– 138	+ 19	– 909	– 798	
+ 3,861	+ 4,135	– 274	– 287	– 25	– 1	+ 2,708	+ 2,790	– 82	– 113	+ 14	+ 2,072	+ 1,597	
Mortgage banks													
– 183	+ 51	– 234	– 1	– 266	–	– 1	–	– 1	.	.	– 47	– 17	
– 87	– 46	– 41	+ 14	– 55	–	– 6	– 7	+ 1	.	.	– 26	– 3	
– 197	– 16	– 181	– 40	– 141	–	+ 5	+ 4	+ 1	.	.	+ 182	+ 222	
Building and loan associations													
+ 60	– 210	+ 270	+ 255	+ 14	–	– 94	– 97	+ 3	– 9	– 1	– 863	– 1,006	
– 67	– 56	– 11	– 27	+ 2	–	– 17	– 27	+ 10	+ 11	– 11	– 149	– 304	
+ 11	+ 128	– 117	– 336	+ 173	–	+ 5	– 18	+ 23	+ 13	+ 3	– 109	– 256	
Banks with special, development and other central support tasks													
– 2,468	– 3,010	+ 542	+ 524	– 31	– 94	– 1	– 1	–	–	–	+ 2	+ 2	
+ 1,918	+ 1,255	+ 663	+ 864	– 203	+ 26	– 1	– 1	–	–	–	+ 3	+ 3	
+ 10,197	+ 4,426	+ 5,771	+ 6,011	– 159	– 28	+ 2	+ 2	–	–	–	+ 2	+ 2	
Memo item: Foreign banks													
– 1,003	– 5,972	+ 4,969	+ 4,925	– 78	–	– 173	– 254	+ 81	– 146	+ 16	– 109	– 838	
+ 5,061	+ 6,253	– 1,192	– 1,762	+ 177	–	– 67	+ 23	– 90	– 85	+ 8	+ 1,003	+ 745	
+ 7,313	+ 1,406	+ 5,907	+ 5,667	+ 66	–	+ 275	+ 259	+ 16	+ 26	+ 4	+ 2,889	+ 2,337	

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Including

liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. 2 For building

I Banks (MFIs) in Germany

													Period
			Other domestic households					Domestic non-profit institutions					
Time deposits ²				Sight deposits	Time deposits ²				Sight deposits				
	of which					of which				of which			
	for up to and including 1 year	for more than 2 years ²									for up to and including 1 year	for more than 2 years ²	
Total			Total		Total			Total		Total			
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of month *													
Credit Cooperatives													
83,812	62,274	9,352	40,954	33,111	7,843	5,475	1,162	22,289	14,854	7,435	4,905	1,552	2025 Aug.
83,701	62,029	9,517	40,938	33,115	7,823	5,449	1,182	22,498	15,085	7,413	4,885	1,540	Sep.
84,176	61,986	9,729	41,103	33,244	7,859	5,441	1,202	22,684	15,285	7,399	4,868	1,546	Oct.
Mortgage banks													
5,404	1,203	3,198	2,068	36	2,032	448	1,085	556	–	556	–	556	2025 Aug.
5,381	1,174	3,214	2,058	35	2,023	432	1,086	566	–	566	–	566	Sep.
5,341	1,135	3,230	2,081	39	2,042	427	1,089	566	–	566	–	566	Oct.
Building and loan associations													
141,708	1,084	139,754	24,751	424	24,327	623	23,321	352	1	351	6	341	2025 Aug.
141,863	1,191	139,680	24,740	398	24,342	636	23,301	353	1	352	6	342	Sep.
142,010	1,369	139,578	24,688	383	24,305	642	23,254	348	1	347	6	336	Oct.
Banks with special, development and other central support tasks													
–	–	–	6	4	2	2	–	1,061	321	740	230	504	2025 Aug.
–	–	–	6	4	2	2	–	1,056	309	747	237	504	Sep.
–	–	–	3	1	2	2	–	1,023	295	728	220	504	Oct.
Memo item: Foreign banks													
56,211	36,330	9,781	29,821	21,772	8,049	5,014	1,471	3,660	2,073	1,587	1,171	362	2025 Aug.
56,469	36,413	9,941	29,891	21,954	7,937	4,931	1,460	3,817	2,293	1,524	1,105	362	Sep.
57,021	36,999	9,992	30,021	22,067	7,954	4,960	1,466	3,721	2,258	1,463	1,033	370	Oct.
Changes *													
Credit Cooperatives													
– 490	– 602	+ 187	+ 181	+ 256	– 75	– 67	+ 14	+ 315	+ 291	+ 24	+ 26	+ 6	2025 Aug.
– 111	– 245	+ 165	– 16	+ 4	– 20	– 26	+ 20	+ 209	+ 231	– 22	– 20	– 12	Sep.
+ 475	– 43	+ 212	+ 165	+ 129	+ 36	– 8	+ 20	+ 186	+ 200	– 14	– 17	+ 6	Oct.
Mortgage banks													
– 30	– 26	+ 11	– 20	– 1	– 19	– 5	– 5	+ 2	–	+ 2	–	+ 2	2025 Aug.
– 23	– 29	+ 16	– 10	– 1	– 9	– 16	+ 1	+ 10	–	+ 10	–	+ 10	Sep.
– 40	– 39	+ 16	+ 23	+ 4	+ 19	– 5	+ 3	–	–	–	–	–	Oct.
Building and loan associations													
+ 143	+ 22	– 12	– 131	– 79	– 52	+ 2	– 70	– 2	–	– 2	–	– 2	2025 Aug.
+ 155	+ 107	– 74	– 11	– 26	+ 15	+ 13	– 20	+ 1	–	+ 1	–	+ 1	Sep.
+ 147	+ 178	– 102	– 52	– 15	– 37	+ 6	– 47	– 5	–	– 5	–	– 6	Oct.
Banks with special, development and other central support tasks													
–	–	–	–	–	–	–	–	+ 34	+ 38	– 4	– 4	–	2025 Aug.
–	–	–	–	–	–	–	–	– 5	– 12	+ 7	+ 7	–	Sep.
–	–	–	– 3	– 3	–	–	–	– 33	– 14	– 19	– 17	–	Oct.
Memo item: Foreign banks													
+ 729	– 770	+ 217	– 313	– 504	+ 191	+ 117	+ 8	+ 16	+ 49	– 33	– 36	– 6	2025 Aug.
+ 258	+ 83	+ 160	+ 70	+ 182	– 112	– 83	– 11	+ 157	+ 220	– 63	– 66	–	Sep.
+ 552	+ 586	+ 51	+ 130	+ 113	+ 17	+ 29	+ 6	– 96	– 35	– 61	– 72	+ 8	Oct.

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

also footnote 3.

I Banks (MFIs) in Germany

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

€ million

Deposits and borrowing from domestic government 1												
Total	Federal Government and its special funds 2						State governments					
	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans
			for up to and including 1 year	for more than 1 year					for up to and including 1 year	for more than 1 year		
1	2	3	4	5	6	7	8	9	10	11	12	13
All categories of banks												End of month *
250,947	30,448	5,744	3,019	21,680	5	11,522	58,223	22,504	28,204	7,052	463	19,573
240,292	29,728	5,644	2,379	21,700	5	11,497	61,319	24,729	29,140	6,992	458	19,580
229,148	22,749	6,013	6,417	10,315	4	11,560	56,113	24,795	23,954	6,943	421	19,547
Commercial banks 6												
47,610	2,255	1,684	415	151	5	40	8,896	3,505	4,513	845	33	49
46,595	2,181	1,551	481	144	5	39	8,841	3,139	4,815	854	33	47
45,816	2,788	1,949	674	161	4	36	7,207	3,311	3,024	839	33	47
Big banks												
33,442	1,555	1,305	174	74	2	40	6,718	2,184	3,873	655	6	49
33,118	1,444	1,142	233	67	2	39	6,493	1,638	4,179	670	6	47
32,820	2,128	1,603	431	92	2	36	5,159	1,713	2,760	680	6	47
Regional banks and other commercial banks												
12,271	521	219	237	62	3	–	1,779	1,236	.	.	27	–
11,672	560	251	244	62	3	–	1,946	1,452	.	.	27	–
11,341	471	176	239	54	2	–	1,862	1,465	.	.	27	–
Branches of foreign banks												
1,897	179	160	4	15	–	–	399	85	.	.	–	–
1,805	177	158	4	15	–	–	402	49	.	.	–	–
1,655	189	170	4	15	–	–	186	133	.	.	–	–
Landesbanken												
55,099	747	544	94	109	–	–	20,487	10,525	8,771	1,108	83	12,246
55,729	827	599	76	152	–	–	24,860	13,780	9,896	1,101	83	12,237
54,640	823	559	117	147	–	–	23,514	13,595	8,728	1,108	83	12,197
All categories of banks												Changes *
+ 14,991	+ 143	+ 194	– 42	– 9	–	– 38	+ 2,896	+ 1,068	+ 1,822	– 20	+ 26	+ 130
– 10,655	– 720	– 100	– 640	+ 20	–	– 25	+ 3,096	+ 2,225	+ 936	– 60	– 5	+ 7
– 12,179	– 7,674	– 131	+ 3,843	– 11,385	– 1	+ 63	– 5,206	+ 66	– 5,186	– 49	– 37	– 33
Commercial banks 6												
+ 1,562	+ 27	+ 79	– 52	–	–	– 941	– 127	+ 1,067	+ 1	–	–	–
– 1,015	– 74	– 133	+ 66	– 7	–	– 1	– 55	– 366	+ 302	+ 9	–	2
– 1,684	– 88	– 102	– 2	+ 17	– 1	– 3	– 1,634	+ 172	– 1,791	– 15	–	–
Big banks												
+ 1,274	+ 124	+ 179	– 55	–	–	– 839	+ 27	+ 814	– 2	–	–	–
– 324	– 111	– 163	+ 59	– 7	–	– 1	– 225	– 546	+ 306	+ 15	–	2
– 1,203	– 11	– 39	+ 3	+ 25	–	– 3	– 1,334	+ 75	– 1,419	+ 10	–	–
Regional banks and other commercial banks												
– 188	– 119	– 122	+ 3	–	–	– 140	– 145	.	.	–	–	–
– 599	+ 39	+ 32	+ 7	–	–	– 167	+ 216	.	.	–	–	–
– 331	– 89	– 75	– 5	– 8	– 1	– 84	+ 13	.	.	–	–	–
Branches of foreign banks												
+ 476	+ 22	+ 22	–	–	–	+ 242	– 9	.	.	–	–	–
– 92	– 2	– 2	–	–	–	– 3	– 36	.	.	–	–	–
– 150	+ 12	+ 12	–	–	–	– 216	+ 84	.	.	–	–	–
Landesbanken												
– 2,145	+ 134	+ 126	+ 7	+ 1	–	– 3,130	– 481	– 2,676	+ 5	+ 22	+ 66	–
+ 630	+ 80	+ 55	– 18	+ 43	–	– 4,373	+ 3,255	+ 1,125	– 7	–	– 9	–
– 1,219	– 4	– 40	+ 41	– 5	–	– 1,346	– 185	– 1,168	+ 7	–	– 40	–

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

non-negotiable bearer debt securities; including subordinated liabilities. Excluding deposits and borrowing of the Treuhand agency and its successor organisations, of the Federal Railways, East German Railways and Federal Post Office and, from 1995, of the Deutsche Bahn AG, Deutsche Post AG and Deutsche Telekom AG. 2 Federal Railways

I Banks (MFIs) in Germany

												Period
Local government and local government associations (including municipal special purpose associations)						Social security funds						
	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3, 5	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	
		for up to and including 1 year	for more than 1 year 4					for up to and including 1 year	for more than 1 year			
Total						Total						
14	15	16	17	18	19	20	21	22	23	24	25	
End of month *												All categories of banks
77,817	42,290	18,456	13,410	3,661	2	84,459	24,995	43,075	15,805	584	–	2025 Aug.
71,818	37,220	17,613	13,317	3,668	2	77,427	19,972	41,083	15,806	566	–	Sep.
70,601	37,078	16,728	13,204	3,591	2	79,685	23,083	40,503	15,530	569	–	Oct.
												Commercial banks 6
9,951	3,899	3,308	2,380	364	–	26,508	8,602	14,351	3,552	3	–	2025 Aug.
9,154	3,359	3,068	2,350	377	–	26,419	8,793	14,335	3,288	3	–	Sep.
8,815	3,473	2,675	2,292	375	–	27,006	9,916	14,014	3,073	3	–	Oct.
												Big banks
4,235	1,307	1,947	975	6	–	20,934	7,460	11,128	2,344	2	–	2025 Aug.
3,861	1,101	1,775	979	6	–	21,320	7,690	11,293	2,335	2	–	Sep.
3,631	1,199	1,497	929	6	–	21,902	8,966	10,594	2,340	2	–	Oct.
												Regional banks and other commercial banks
5,071	2,395	1,257	1,061	358	–	4,900	727	3,045	1,127	1	–	2025 Aug.
4,761	2,166	1,184	1,040	371	–	4,405	675	2,857	872	1	–	Sep.
4,674	2,206	1,069	1,030	369	–	4,334	464	3,217	652	1	–	Oct.
												Branches of foreign banks
645	197	104	344	–	–	674	415	178	81	–	–	2025 Aug.
532	92	109	331	–	–	694	428	185	81	–	–	Sep.
510	68	109	333	–	–	770	486	203	81	–	–	Oct.
												Landesbanken
7,923	3,774	1,283	2,848	18	.	25,942	6,696	13,807	5,439	–	–	2025 Aug.
7,252	3,263	1,169	2,802	18	.	22,790	4,985	12,298	5,507	–	–	Sep.
7,224	3,399	1,022	2,779	24	.	23,079	6,182	11,585	5,312	–	–	Oct.
Changes *												All categories of banks
+ 7,785	+ 6,657	+ 821	+ 219	+ 88	–	+ 4,167	+ 5,193	– 2,997	+ 2,000	– 29	–	2025 Aug.
– 5,999	– 5,070	– 843	– 93	+ 7	–	– 7,032	– 5,023	– 1,992	+ 1	– 18	–	Sep.
– 1,427	– 277	– 990	– 83	– 77	–	+ 2,128	+ 2,981	– 580	– 276	+ 3	–	Oct.
												Commercial banks 6
+ 781	+ 677	+ 96	+ 21	– 13	–	– 187	– 99	– 489	+ 401	–	–	2025 Aug.
– 797	– 540	– 240	– 30	+ 13	–	– 89	+ 191	– 16	– 264	–	–	Sep.
– 549	– 21	– 498	– 28	– 2	–	+ 587	+ 1,123	– 321	– 215	–	–	Oct.
												Big banks
+ 562	+ 286	+ 277	– 1	–	–	– 251	– 166	– 323	+ 238	–	–	2025 Aug.
– 374	– 206	– 172	+ 4	–	–	+ 386	+ 230	+ 165	– 9	–	–	Sep.
– 440	– 37	– 383	– 20	–	–	+ 582	+ 1,276	– 699	+ 5	–	–	Oct.
												Regional banks and other commercial banks
+ 0	+ 0	– 0	+ 0	– 0	–	– 0	+ 0	– 0	+ 0	–	–	2025 Aug.
– 0	– 0	– 0	– 0	+ 0	–	– 0	– 0	– 0	– 0	–	–	Sep.
– 0	+ 0	– 0	– 0	– 0	–	– 0	– 0	+ 0	– 0	–	–	Oct.
												Branches of foreign banks
+ 142	+ 130	+ 1	+ 11	–	–	+ 70	+ 32	+ 38	–	–	–	2025 Aug.
– 113	– 105	+ 5	– 13	–	–	+ 20	+ 13	+ 7	–	–	–	Sep.
– 22	– 24	–	+ 2	–	–	+ 76	+ 58	+ 18	–	–	–	Oct.
												Landesbanken
+ 229	+ 299	– 161	+ 91	–	.	+ 622	+ 1,776	– 2,401	+ 1,247	–	–	2025 Aug.
– 671	– 511	– 114	– 46	–	.	– 3,152	– 1,711	– 1,509	+ 68	–	–	Sep.
– 28	+ 136	– 147	– 23	+ 6	.	+ 159	+ 1,067	– 713	– 195	–	–	Oct.

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

under savings and loan contracts; see also footnote 4. ⁶ Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

I Banks (MFIs) in Germany

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

€ million

Deposits and borrowing from domestic government 1												
Total	Federal Government and its special funds 2						State governments					
	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans
			for up to and including 1 year	for more than 1 year					for up to and including 1 year	for more than 1 year		
1	2	3	4	5	6	7	8	9	10	11	12	13
Savings banks												End of month *
52,910	361	276	.	45	.	–	5,060	2,651	1,416	668	325	–
48,000	384	273	.	70	.	–	4,879	2,463	1,498	609	309	–
48,676	429	317	.	75	.	–	4,875	2,504	1,493	606	272	–
Credit cooperatives												
36,374	735	177	503	55	–	116	6,559	1,172	4,539	839	9	–
36,233	764	406	303	55	–	116	7,042	1,750	4,443	829	20	–
36,110	753	592	106	55	–	118	7,099	1,812	4,455	812	20	–
Mortgage banks												
4,166	114	–	–	114	–	–	735	–	625	110	–	–
4,445	114	–	–	114	–	–	960	–	850	110	–	–
4,434	114	–	–	114	–	–	896	230	555	111	–	–
Building and loan associations												
1,335	.	–	–	18	.	–	335	.	276	.	–	–
1,346	.	–	–	18	.	–	360	.	301	.	–	–
1,306	.	–	–	18	.	–	342	.	281	.	–	–
Banks with special, development and other central support tasks												
53,453	26,218	3,063	1,967	21,188	–	11,366	16,151	4,651	8,064	3,423	13	7,278
47,944	25,440	2,815	1,478	21,147	–	11,342	14,377	3,597	7,337	3,430	13	7,296
38,166	17,824	2,596	5,483	9,745	–	11,406	12,180	3,343	5,418	3,406	13	7,303
Savings banks												Changes *
+ 5,919	– 30	– 53	.	+ 20	.	–	+ 224	+ 265	– 48	+ 3	+ 4	–
– 4,910	+ 23	– 3	.	+ 25	.	–	– 181	– 188	+ 82	– 59	– 16	–
+ 676	+ 45	+ 44	.	+ 5	.	–	– 4	+ 41	– 5	– 3	– 37	–
Credit cooperatives												
+ 1,865	+ 7	– 3	– 10	+ 20	–	+ 3	– 79	+ 62	– 113	– 28	–	–
– 141	+ 29	+ 229	– 200	–	–	–	+ 483	+ 578	– 96	– 10	+ 11	–
– 123	– 11	+ 186	– 197	–	–	+ 2	+ 57	+ 62	+ 12	– 17	–	–
Mortgage banks												
– 81	–	–	–	–	–	–	– 100	–	– 100	–	–	–
+ 279	–	–	–	–	–	–	+ 225	–	+ 225	–	–	–
– 11	–	–	–	–	–	–	– 64	+ 230	– 295	+ 1	–	–
Building and loan associations												
– 30	.	–	–	–	.	–	– 20	.	– 20	.	–	–
+ 11	.	–	–	–	.	–	+ 25	.	+ 25	.	–	–
– 40	.	–	–	–	.	–	– 18	.	– 20	.	–	–
Banks with special, development and other central support tasks												
+ 7,901	+ 5	+ 45	+ 10	– 50	–	– 41	+ 5,060	+ 1,349	+ 3,712	– 1	–	+ 64
– 5,509	– 778	– 248	– 489	– 41	–	– 24	– 1,774	– 1,054	– 727	+ 7	–	+ 18
– 9,778	– 7,616	– 219	+ 4,005	– 11,402	–	+ 64	– 2,197	– 254	– 1,919	– 24	–	+ 7

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

non-negotiable bearer debt securities; including subordinated liabilities. Excluding deposits and borrowing of the Treuhand agency and its successor organisations, of the Federal Railways, East German Railways and Federal Post Office and, from 1995, of the Deutsche Bahn AG, Deutsche Post AG and Deutsche Telekom AG. ² Federal Railways

I Banks (MFIs) in Germany

												Period
Local government and local government associations (including municipal special purpose associations)						Social security funds						
Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3, 5	Memo item Fiduciary loans	Total	Sight deposits	Time deposits		Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	
		for up to and including 1 year	for more than 1 year 4					for up to and including 1 year	for more than 1 year			
14	15	16	17	18	19	20	21	22	23	24	25	
End of month *												Savings banks
37,704	26,779	6,747	1,607	2,571	–	9,785	4,523	3,247	1,467	548	–	2025 Aug.
34,437	23,617	6,697	1,562	2,561	–	8,300	3,420	2,818	1,519	543	–	Sep.
34,331	23,870	6,391	1,581	2,489	–	9,041	3,703	3,220	1,572	546	–	Oct.
												Credit cooperatives
17,845	6,984	6,591	3,584	686	–	11,235	2,124	6,555	2,528	28	–	2025 Aug.
16,785	6,160	6,334	3,601	690	–	11,642	2,253	6,864	2,510	15	–	Sep.
16,104	5,553	6,276	3,589	686	–	12,154	2,564	7,061	2,514	15	–	Oct.
												Mortgage banks
921	–	136	785	–	–	2,396	–	1,271	1,125	–	–	2025 Aug.
915	–	117	798	–	–	2,456	–	1,286	1,170	–	–	Sep.
975	–	185	790	–	–	2,449	–	1,279	1,170	–	–	Oct.
												Building and loan associations
955	–	42	913	–	–	27	–	–	27	–	–	2025 Aug.
941	–	30	911	–	–	27	–	–	27	–	–	Sep.
919	–	18	901	–	–	27	–	–	27	–	–	Oct.
												Banks with special, development and other central support tasks
2,518	854	349	1,293	22	2	8,566	3,050	3,844	1,667	5	–	2025 Aug.
2,334	821	198	1,293	22	2	5,793	521	3,482	1,785	5	–	Sep.
2,233	783	161	1,272	17	2	5,929	718	3,344	1,862	5	–	Oct.
Changes *												Savings banks
+ 4,393	+ 4,226	+ 68	+ 2	+ 97	–	+ 1,332	+ 1,319	–	+ 43	– 30	–	2025 Aug.
– 3,267	– 3,162	– 50	– 45	– 10	–	– 1,485	– 1,103	– 429	+ 52	– 5	–	Sep.
– 106	+ 253	– 306	+ 19	– 72	–	+ 741	+ 283	+ 402	+ 53	+ 3	–	Oct.
												Credit cooperatives
+ 1,944	+ 1,240	+ 592	+ 108	+ 4	–	– 7	– 260	+ 200	+ 52	+ 1	–	2025 Aug.
– 1,060	– 824	– 257	+ 17	+ 4	–	+ 407	+ 129	+ 309	– 18	– 13	–	Sep.
– 681	– 607	– 58	– 12	– 4	–	+ 512	+ 311	+ 197	+ 4	–	–	Oct.
												Mortgage banks
+ 28	–	+ 31	– 3	–	–	– 9	–	– 44	+ 35	–	–	2025 Aug.
– 6	–	– 19	+ 13	–	–	+ 60	–	+ 15	+ 45	–	–	Sep.
+ 60	–	+ 68	– 8	–	–	– 7	–	– 7	–	–	–	Oct.
												Building and loan associations
– 10	–	–	– 10	–	–	–	–	–	–	–	–	2025 Aug.
– 14	–	– 12	– 2	–	–	–	–	–	–	–	–	Sep.
– 22	–	– 12	– 10	–	–	–	–	–	–	–	–	Oct.
												Banks with special, development and other central support tasks
+ 420	+ 215	+ 195	+ 10	–	–	+ 2,416	+ 2,457	– 263	+ 222	–	–	2025 Aug.
– 184	– 33	– 151	–	–	–	– 2,773	– 2,529	– 362	+ 118	–	–	Sep.
– 101	– 38	– 37	– 21	– 5	–	+ 136	+ 197	– 138	+ 77	–	–	Oct.

Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, German Unity Fund, Equalisation of Burdens Fund. **3** Including non-negotiable bearer debt securities. **4** For "All categories of banks" and "Building and loan

associations", including deposits under savings and loan contracts. **5** Excluding deposits under savings and loan contracts; see also footnote 4.

I Banks (MFIs) in Germany

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

€ million

Savings deposits 1												
Period	By maturity			By group of savers and maturity								
	Total	At 3 months notice	At a period of notice of more than 3 months	Domestic households 2			Domestic non-profit institutions		Domestic enterprises (non-MFIs) 3		Domestic government	
				Total	At 3 months notice	At a period of notice of more than 3 months	Total	of which At 3 months notice	Total	of which At 3 months notice	Total	of which At 3 months notice
	1	2	3	4	5	6	7	8	9	10	11	12
All categories of banks												
											End of year or month *	
2024	410,322	349,444	60,878	399,670	340,431	59,239	2,708	2,335	3,057	2,927	546	462
2025 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
July	401,330	337,642	63,688	390,823	328,724	62,099	2,544	2,207	3,218	3,102	479	442
Aug.	399,738	336,452	63,286	389,334	327,637	61,697	2,543	2,207	3,143	3,031	462	426
Sep.	398,155	335,079	63,076	387,716	326,246	61,470	2,530	2,190	3,221	3,100	454	420
Oct.	396,060	333,759	62,301	385,683	324,982	60,701	2,527	2,190	3,201	3,079	439	406
											Changes *	
2024	- 40,209	- 49,688	+ 9,479	- 38,683	- 48,139	+ 9,456	- 702	- 604	- 266	- 206	- 313	- 260
2025 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
July	- 819	- 1,850	+ 1,031	- 795	- 1,809	+ 1,014	- 12	- 8	- 3	- 3	- 10	- 10
Aug.	- 1,592	- 1,190	- 402	- 1,489	- 1,087	- 402	- 1	-	- 75	- 71	- 17	- 16
Sep.	- 1,583	- 1,373	- 210	- 1,618	- 1,391	- 227	- 13	- 17	+ 78	+ 69	- 8	- 6
Oct.	- 2,095	- 1,320	- 775	- 2,033	- 1,264	- 769	- 3	-	- 20	- 21	- 15	- 14
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
2025 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
July	78,314	39,854	38,460	76,222	38,735	37,487	119	83	39	39	16	15
Aug.	77,721	39,454	38,267	75,629	38,340	37,289	120	83	40	40	16	15
Sep.	77,211	39,039	38,172	75,119	37,933	37,186	127	82	40	40	16	15
Oct.	76,300	38,692	37,608	74,223	37,598	36,625	126	81	38	38	16	15
											Changes *	
2024	- 647	- 10,685	+ 10,038	- 573	- 10,377	+ 9,804	- 45	- 40	- 17	- 17	- 48	- 48
2025 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
July	+ 678	- 570	+ 1,248	+ 659	- 561	+ 1,220	+ 3	- 1	- 1	- 1	-	-
Aug.	- 593	- 400	- 193	- 593	- 395	- 198	+ 1	-	+ 1	+ 1	-	-
Sep.	- 510	- 415	- 95	- 510	- 407	- 103	+ 7	- 1	-	-	-	-
Oct.	- 911	- 347	- 564	- 896	- 335	- 561	- 1	- 1	- 2	- 2	-	-
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
2025 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
July	6,862	6,126	736	6,598	5,872	726	26	22	161	160	7	7
Aug.	6,742	6,000	742	6,570	5,836	734	26	23	69	69	7	7
Sep.	6,762	6,011	751	6,538	5,795	743	25	22	123	123	7	7
Oct.	6,730	5,946	784	6,541	5,765	776	25	22	88	88	7	7
											Changes *	
2024	- 1,574	- 1,443	- 131	- 1,522	- 1,391	- 131	- 7	- 8	- 13	- 13	- 10	- 10
2025 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	-	-
July	- 66	- 72	+ 6	- 49	- 55	+ 6	-	-	- 16	- 16	-	-
Aug.	- 120	- 126	+ 6	- 28	- 36	+ 8	-	+ 1	- 92	- 91	-	-
Sep.	+ 20	+ 11	+ 9	- 32	- 41	+ 9	- 1	- 1	+ 54	+ 54	-	-
Oct.	- 32	- 65	+ 33	+ 3	- 30	+ 33	-	-	- 35	- 35	-	-

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 For "All

categories of banks" and "Building and loan associations", excluding deposits under savings and loan contracts, which are classified under time deposits. 2 Including sole proprietors; see also footnote 3. 3 Excluding sole proprietors; see also footnote 2.

I Banks (MFIs) in Germany

				Bank savings bonds 5								
		Memo item Special savings facilities of domestic non-banks 4			Sold to							
Non-residents						domestic non-banks (non-MFIs)						
		domestic banks (MFIs)	Total			of which with maturities of more than 2 years	Households (including non-profit institu- tions 2)	Enterprises 3	Government	Non- residents		
Total	of which At 3 months notice	Total	of which At 3 months notice	Total		Total						
13	14	15	16	17	18	19	20	21	22	23	24	Period
End of year or month *												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
4,259	3,226	220,586	168,693	172,423	16,560	154,657	46,208	135,239	15,101	4,317	1,206	2025 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	170,503	16,298	153,043	47,903	133,777	15,103	4,163	1,162	June
4,266	3,167	224,012	167,954	170,477	16,197	153,119	48,884	133,880	15,090	4,149	1,161	July
4,256	3,151	223,495	167,832	169,496	15,708	152,627	49,845	133,320	15,056	4,251	1,161	Aug.
4,234	3,123	222,945	167,484	169,617	15,688	152,776	50,765	133,537	14,996	4,243	1,153	Sep.
4,210	3,102	222,085	167,357	171,792	16,208	154,421	52,022	135,286	14,989	4,146	1,163	Oct.
Changes *												
- 245	- 479	- 7,059	- 17,057	+ 24,269	+ 976	+ 23,132	+ 8,935	+ 22,263	+ 992	- 123	+ 161	2024
- 8	- 12	- 96	- 346	- 1,219	+ 21	- 1,228	+ 738	- 1,007	- 239	+ 18	- 12	2025 Apr.
+ 4	- 20	+ 806	- 233	- 1,368	- 154	- 1,218	+ 863	- 1,073	- 9	- 136	+ 4	May
+ 2	- 19	+ 1,839	- 253	- 552	- 108	- 396	+ 832	- 389	+ 11	- 18	- 48	June
+ 1	- 20	+ 781	- 253	- 26	- 101	+ 76	+ 981	+ 103	- 13	- 14	- 1	July
- 10	- 16	- 517	- 122	- 896	- 404	- 492	+ 961	- 560	- 34	+ 102	-	Aug.
- 22	- 28	- 550	- 348	+ 121	- 20	+ 149	+ 920	+ 217	- 60	- 8	- 8	Sep.
- 24	- 21	- 860	- 127	+ 2,175	+ 520	+ 1,645	+ 1,257	+ 1,749	- 7	- 97	+ 10	Oct.
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
1,882	1,013	41,055	8,165	3,381	-	3,381	3,381	-	3,381	-	-	2025 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
1,918	982	45,454	7,937	3,272	-	3,272	3,272	-	3,272	-	-	July
1,916	976	45,203	7,878	3,217	-	3,217	3,217	-	3,217	-	-	Aug.
1,909	969	45,036	7,808	3,227	-	3,227	3,227	-	3,227	-	-	Sep.
1,897	960	44,444	7,774	3,257	-	3,257	3,257	-	3,257	-	-	Oct.
Changes *												
+ 36	- 203	+ 6,580	- 3,223	- 382	± 0	- 382	+ 13	- 2	- 385	+ 5	± 0	2024
+ 2	- 6	+ 275	- 78	- 163	-	- 163	- 163	-	- 163	-	-	2025 Apr.
+ 6	- 15	+ 1,136	- 62	+ 18	-	+ 18	+ 18	-	+ 18	-	-	May
+ 13	- 9	+ 2,123	- 84	-	-	-	-	-	-	-	-	June
+ 17	- 7	+ 1,140	- 82	- 127	-	- 127	- 127	-	- 127	-	-	July
- 2	- 6	- 251	- 59	- 55	-	- 55	- 55	-	- 55	-	-	Aug.
- 7	- 7	- 167	- 70	+ 10	-	+ 10	+ 10	-	+ 10	-	-	Sep.
- 12	- 9	- 592	- 34	+ 30	-	+ 30	+ 30	-	+ 30	-	-	Oct.
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
71	66	2,758	2,343	26,198	182	25,845	5,085	24,742	672	431	171	2025 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
70	65	2,723	2,318	26,999	297	26,521	5,382	25,447	679	395	181	July
70	65	2,715	2,309	26,988	209	26,596	5,508	25,534	680	382	183	Aug.
69	64	2,702	2,294	27,136	179	26,771	5,687	25,704	672	395	186	Sep.
69	64	2,717	2,282	28,823	630	28,003	5,972	26,956	655	392	190	Oct.
Changes *												
- 22	- 21	- 414	- 391	- 9,370	+ 180	- 9,534	- 492	- 9,121	- 97	- 316	- 16	2024
-	-	- 19	- 9	+ 34	+ 11	+ 23	+ 25	+ 32	- 1	- 8	-	2025 Apr.
-	-	- 12	- 4	+ 172	+ 11	+ 156	+ 63	+ 172	+ 7	- 23	+ 5	May
-	-	- 9	- 7	+ 42	+ 16	+ 25	+ 63	+ 39	- 14	-	+ 1	June
- 1	- 1	- 14	- 14	+ 587	+ 88	+ 495	+ 171	+ 494	+ 14	- 13	+ 4	July
-	-	- 8	- 9	- 11	- 88	+ 75	+ 126	+ 87	+ 1	- 13	+ 2	Aug.
- 1	- 1	- 13	- 15	+ 148	- 30	+ 175	+ 179	+ 170	- 8	+ 13	+ 3	Sep.
-	-	+ 15	- 12	+ 1,687	+ 451	+ 1,232	+ 285	+ 1,252	- 17	- 3	+ 4	Oct.

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

I Banks (MFIs) in Germany

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

€ million

Savings deposits 1												
Period	By maturity		By group of savers and maturity									
	Total	At 3 months notice	At a period of notice of more than 3 months	Domestic households 2			Domestic non-profit institutions		Domestic enterprises (non-MFIs) 3		Domestic government	
				Total	At 3 months notice	At a period of notice of more than 3 months	Total	of which At 3 months notice	Total	of which At 3 months notice	Total	of which At 3 months notice
	1	2	3	4	5	6	7	8	9	10	11	12
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
2025 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
July	184,856	169,140	15,716	181,596	166,162	15,434	1,113	1,009	561	516	327	297
Aug.	184,061	168,422	15,639	180,832	165,478	15,354	1,109	1,004	558	515	310	280
Sep.	183,209	167,659	15,550	180,010	164,740	15,270	1,105	1,001	549	507	303	277
Oct.	182,293	166,865	15,428	179,114	163,966	15,148	1,101	996	546	503	298	273
												Changes *
2024	- 25,745	- 25,277	- 468	- 24,924	- 24,520	- 404	- 278	- 258	- 116	- 114	- 239	- 210
2025 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
July	- 1,179	- 1,005	- 174	- 1,147	- 981	- 166	- 7	- 4	- 8	- 4	- 7	- 7
Aug.	- 795	- 718	- 77	- 764	- 684	- 80	- 4	- 5	- 3	- 1	- 17	- 17
Sep.	- 852	- 763	- 89	- 822	- 738	- 84	- 4	- 3	- 9	- 8	- 7	- 3
Oct.	- 916	- 794	- 122	- 896	- 774	- 122	- 4	- 5	- 3	- 4	- 5	- 4
Credit cooperatives												
												End of year or month *
2024	128,851	119,592	9,259	124,051	115,173	8,878	1,338	1,122	2,354	2,268	128	116
2025 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
July	126,658	117,906	8,752	121,879	113,450	8,429	1,250	1,058	2,437	2,367	124	118
Aug.	126,579	117,964	8,615	121,780	113,482	8,298	1,251	1,061	2,456	2,387	124	119
Sep.	126,318	117,738	8,580	121,506	113,257	8,249	1,237	1,050	2,487	2,408	123	116
Oct.	126,047	117,589	8,458	121,227	113,097	8,130	1,238	1,055	2,507	2,428	113	106
												Changes *
2024	- 11,941	- 11,987	+ 46	- 11,378	- 11,570	+ 192	- 363	- 290	- 116	- 58	- 17	+ 7
2025 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
July	- 215	- 166	- 49	- 225	- 179	- 46	- 7	- 2	+ 23	+ 19	- 3	- 3
Aug.	- 79	+ 58	- 137	- 99	+ 32	- 131	+ 1	+ 3	+ 19	+ 20	-	+ 1
Sep.	- 261	- 226	- 35	- 274	- 225	- 49	- 14	- 11	+ 31	+ 21	- 1	- 3
Oct.	- 271	- 149	- 122	- 279	- 160	- 119	+ 1	+ 5	+ 20	+ 20	- 10	- 10
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
2025 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
July	4,640	4,616	24	4,528	4,505	23	36	35	20	20	5	5
Aug.	4,635	4,612	23	4,523	4,501	22	37	36	20	20	5	5
Sep.	4,655	4,632	23	4,543	4,521	22	36	35	22	22	5	5
Oct.	4,690	4,667	23	4,578	4,556	22	37	36	22	22	5	5
												Changes *
2024	- 302	- 296	- 6	- 286	- 281	- 5	- 9	- 8	- 4	- 4	+ 1	+ 1
2025 Apr.	- 22	- 22	-	- 22	- 22	-	-	-	-	-	-	-
May	- 30	- 30	-	- 29	- 29	-	-	-	-	-	-	-
June	- 37	- 37	-	- 26	- 26	-	- 1	- 1	-	-	- 10	- 10
July	- 37	- 37	-	- 33	- 33	-	- 1	- 1	- 1	- 1	-	-
Aug.	- 5	- 4	- 1	- 5	- 4	- 1	+ 1	+ 1	-	-	-	-
Sep.	+ 20	+ 20	-	+ 20	+ 20	-	- 1	- 1	+ 2	+ 2	-	-
Oct.	+ 35	+ 35	-	+ 35	+ 35	-	+ 1	+ 1	-	-	-	-

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 For "All

categories of banks" and "Building and loan associations", excluding deposits under savings and loan contracts, which are classified under time deposits. 2 Including sole proprietors; see also footnote 3. 3 Excluding sole proprietors; see also footnote 2.

I Banks (MFIs) in Germany

				Bank savings bonds 5								
		Memo item Special savings facilities of domestic non-banks 4			Sold to							
Non-residents						domestic non-banks (non-MFIs)						
						domestic banks (MFIs)	Total	of which with maturities of more than 2 years	Households (including non-profit institu- tions 2)	Enterprises 3		
Total	of which At 3 months notice	Total	of which At 3 months notice	Total								
13	14	15	16	17	18	19	20	21	22	23	24	Period
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
1,285	1,181	103,126	92,052	111,085	13,606	96,685	27,116	85,500	8,007	3,178	794	2025 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
1,259	1,156	101,624	90,938	109,121	13,197	95,141	29,066	84,026	8,069	3,046	783	July
1,252	1,145	101,172	90,560	108,612	12,885	94,939	29,816	83,702	8,103	3,134	788	Aug.
1,242	1,134	100,647	90,113	108,602	12,902	94,923	30,334	83,790	8,023	3,110	777	Sep.
1,234	1,127	100,254	89,811	109,080	12,939	95,356	31,143	84,371	7,976	3,009	785	Oct.
Changes *												
- 188	- 175	- 11,125	- 10,983	+ 27,017	+ 281	+ 26,595	+ 7,041	+ 25,474	+ 1,032	+ 89	+ 141	2024
- 11	- 8	- 456	- 381	- 918	- 7	- 904	+ 684	- 861	- 64	+ 21	- 7	2025 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
- 10	- 9	- 538	- 391	- 302	- 178	- 120	+ 763	- 218	+ 84	+ 14	- 4	July
- 7	- 11	- 452	- 378	- 509	- 312	- 202	+ 750	- 324	+ 34	+ 88	+ 5	Aug.
- 10	- 11	- 525	- 447	- 10	+ 17	- 16	+ 518	+ 88	- 80	- 24	- 11	Sep.
- 8	- 7	- 393	- 302	+ 478	+ 37	+ 433	+ 809	+ 581	- 47	- 101	+ 8	Oct.
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
967	912	70,768	63,255	29,046	2,699	26,130	9,407	22,973	2,565	592	217	2025 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	28,499	2,641	25,688	9,721	22,522	2,557	609	170	June
968	913	71,385	63,936	28,278	2,630	25,478	9,862	22,323	2,561	594	170	July
968	915	71,572	64,253	27,802	2,536	25,104	9,987	21,964	2,541	599	162	Aug.
965	907	71,694	64,404	27,749	2,529	25,056	10,200	21,880	2,574	602	164	Sep.
962	903	71,761	64,582	27,664	2,561	24,942	10,307	21,736	2,598	608	161	Oct.
Changes *												
- 67	- 76	- 2,099	- 2,459	+ 5,994	+ 528	+ 5,436	+ 1,869	+ 5,021	+ 382	+ 33	+ 30	2024
+ 1	+ 2	+ 113	+ 131	- 217	+ 17	- 229	+ 168	- 218	- 11	-	- 5	2025 Apr.
+ 1	+ 1	+ 195	+ 236	- 347	- 60	- 285	+ 148	- 268	- 14	- 3	- 2	May
+ 3	+ 1	+ 209	+ 191	- 200	+ 2	- 157	+ 166	- 183	+ 6	+ 20	- 45	June
- 3	- 1	+ 213	+ 254	- 221	- 11	- 210	+ 141	- 199	+ 4	- 15	-	July
-	+ 2	+ 187	+ 317	- 391	- 9	- 374	+ 125	- 359	- 20	+ 5	- 8	Aug.
- 3	- 8	+ 122	+ 151	- 53	- 7	- 48	+ 213	- 84	+ 33	+ 3	+ 2	Sep.
- 3	- 4	+ 67	+ 178	- 85	+ 32	- 114	+ 107	- 144	+ 24	+ 6	- 3	Oct.
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
54	54	2,879	2,878	2,713	73	2,616	1,219	2,024	476	116	24	2025 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
51	51	2,826	2,825	2,807	73	2,707	1,302	2,084	509	114	27	July
50	50	2,833	2,832	2,877	78	2,771	1,317	2,120	515	136	28	Aug.
49	49	2,866	2,865	2,903	78	2,799	1,317	2,163	500	136	26	Sep.
48	48	2,909	2,908	2,968	78	2,863	1,343	2,223	503	137	27	Oct.
Changes *												
- 4	- 4	- 1	- 1	+ 1,010	- 13	+ 1,017	+ 504	+ 891	+ 60	+ 66	+ 6	2024
-	-	- 9	- 9	+ 45	-	+ 45	+ 24	+ 40	-	+ 5	-	2025 Apr.
- 1	- 1	- 18	- 18	+ 31	-	+ 30	+ 23	+ 21	+ 11	- 2	+ 1	May
-	-	- 15	- 15	+ 26	-	+ 23	+ 27	+ 13	+ 10	-	+ 3	June
- 2	- 2	- 20	- 20	+ 37	-	+ 38	+ 33	+ 26	+ 12	-	- 1	July
- 1	- 1	+ 7	+ 7	+ 70	+ 5	+ 64	+ 15	+ 36	+ 6	+ 22	+ 1	Aug.
- 1	- 1	+ 33	+ 33	+ 26	-	+ 28	-	+ 43	- 15	-	- 2	Sep.
- 1	- 1	+ 43	+ 43	+ 65	-	+ 64	+ 26	+ 60	+ 3	+ 1	+ 1	Oct.

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

Bearer debt securities outstanding issued by banks (MFIs) 1									
Period	of which				Maturity of the bearer debt securities 5				
	Total	Floating rate Notes 2	Zero coupon bonds 2, 3	Foreign currency bonds 4	Up to and including 1 year	More than 1 year			
						Total	Up to and including 2 years	More than 2 years	
	1	2	3	4	5	6	7	8	
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 July	1,429,541	106,956	26,191	311,827	137,075	1,292,466	38,950	1,253,516	
Aug.	1,440,514	111,451	25,586	313,559	149,545	1,290,969	38,460	1,252,509	
Sep.	1,440,736	113,785	25,911	311,067	150,011	1,290,725	35,272	1,255,453	
Oct.	1,454,697	117,374	26,369	319,370	148,400	1,306,297	35,254	1,271,043	
									Changes *
2024	+ 34,825	+ 11,861	+ 990	+ 5,339	- 2,073	+ 36,898	- 495	+ 37,393	
2025 July	+ 10,459	+ 2,781	+ 940	+ 4,035	+ 6,111	+ 4,348	+ 1,198	+ 3,150	
Aug.	+ 10,973	+ 4,495	- 605	+ 1,732	+ 12,470	- 1,497	- 490	- 1,007	
Sep.	+ 577	+ 2,669	+ 325	- 2,277	+ 466	+ 111	- 3,188	+ 3,299	
Oct.	+ 13,961	+ 3,589	+ 458	+ 8,303	- 1,611	+ 15,572	- 18	+ 15,590	
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 July	249,105	34,348	16,125	35,080	19,810	229,295	4,548	224,747	
Aug.	252,611	38,043	15,752	34,937	19,882	232,729	5,811	226,918	
Sep.	252,928	40,062	15,936	35,116	20,479	232,449	6,202	226,247	
Oct.	258,849	43,219	16,293	36,619	20,476	238,373	6,404	231,969	
									Changes *
2024	+ 18,803	+ 8,268	- 34	+ 9,446	+ 624	+ 18,179	- 781	+ 18,960	
2025 July	+ 2,016	+ 1,887	+ 983	+ 359	+ 1,887	+ 129	+ 513	- 384	
Aug.	+ 3,506	+ 3,695	- 373	- 143	+ 72	+ 3,434	+ 1,263	+ 2,171	
Sep.	+ 672	+ 2,354	+ 184	+ 394	+ 597	+ 75	+ 391	- 316	
Oct.	+ 5,921	+ 3,157	+ 357	+ 1,503	- 3	+ 5,924	+ 202	+ 5,722	
Landesbanken									
									End of year or month *
2024	228,459	23,748	5,233	12,259	23,249	205,210	12,772	192,438	
2025 July	229,959	24,882	5,496	11,542	19,829	210,130	12,082	198,048	
Aug.	250,442	25,621	5,526	11,713	18,803	231,639	12,740	218,899	
Sep.	248,579	25,466	5,585	10,994	17,199	231,380	12,913	218,467	
Oct.	250,629	25,701	5,682	11,377	17,385	233,244	12,937	220,307	
									Changes *
2024	+ 16,668	+ 2,300	+ 815	+ 7,020	+ 9,366	+ 7,302	- 1,655	+ 8,957	
2025 July	- 258	+ 344	+ 179	+ 280	- 1,095	+ 837	+ 333	+ 504	
Aug.	- 3,314	+ 209	+ 30	- 1,109	- 1,026	- 2,288	- 742	- 1,546	
Sep.	- 1,863	- 155	+ 59	- 719	- 1,604	- 259	+ 173	- 432	
Oct.	+ 2,050	+ 235	+ 97	+ 383	+ 186	+ 1,864	+ 24	+ 1,840	
Savings banks									
									End of year or month *
2024	22,659	2,638	43	-	162	22,497	1,448	21,049	
2025 July	24,597	2,837	40	-	20	24,577	898	23,679	
Aug.	24,384	2,848	40	-	20	24,364	630	23,734	
Sep.	24,454	2,847	39	-	20	24,434	632	23,802	
Oct.	25,584	2,846	39	-	20	25,564	641	24,923	
									Changes *
2024	+ 1,101	- 365	- 10	-	+ 24	+ 1,077	- 585	+ 1,662	
2025 July	- 254	- 11	-	-	- 9	- 245	- 77	- 168	
Aug.	- 213	+ 11	-	-	-	- 213	- 268	+ 55	
Sep.	+ 70	- 1	- 1	-	-	+ 70	+ 2	+ 68	
Oct.	+ 1,130	- 1	-	-	-	+ 1,130	+ 9	+ 1,121	

* For the corpus of reporting credit institutions, the categories of banks, the classification by maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. 1 Including subordinated

negotiable bearer debt securities; excluding non-negotiable (classified under bank savings bonds); registered debt securities are recorded under time deposits. 2 Including debt securities in foreign currencies. 3 Issue value when floated. 4 Securities

I Banks (MFIs) in Germany

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

€ million

Bearer debt securities outstanding issued by banks (MFIs) 1									
Period	of which				Maturity of the bearer debt securities 5				
	Total	Floating rate Notes 2	Zero coupon bonds 2, 3	Foreign currency bonds 4	Up to and including 1 year	More than 1 year			
						Total	Up to and including 2 years	More than 2 years	
	1	2	3	4	5	6	7	8	
Credit cooperatives									
									End of year or month *
2024	8,887	1,053	–	–	1,690	7,197	194	7,003	
2025 July	6,426	1,000	–	–	44	6,382	135	6,247	
Aug.	6,390	983	–	–	46	6,344	133	6,211	
Sep.	6,304	977	–	–	49	6,255	131	6,124	
Oct.	6,327	1,004	–	–	51	6,276	126	6,150	
									Changes *
2024	– 173	– 1,779	–	–	+ 1,588	– 1,761	+ 59	– 1,820	
2025 July	– 1,291	+ 13	–	–	– 1,274	– 17	+ 8	– 25	
Aug.	– 36	– 17	–	–	+ 2	– 38	– 2	– 36	
Sep.	– 86	– 6	–	–	+ 3	– 89	– 2	– 87	
Oct.	+ 23	+ 27	–	–	+ 2	+ 21	– 5	+ 26	
Mortgage banks									
									End of year or month *
2024	107,565	5,491	697	9,463	823	106,742	2,621	104,121	
2025 July	108,228	4,532	368	8,253	487	107,741	2,137	105,604	
Aug.	84,175	4,107	174	6,851	206	83,969	563	83,406	
Sep.	83,757	4,366	272	7,113	304	83,453	563	82,890	
Oct.	83,392	4,521	197	7,060	229	83,163	563	82,600	
									Changes *
2024	– 1,743	+ 1,717	– 207	– 2,514	– 1,406	– 337	+ 310	– 647	
2025 July	+ 1,148	+ 10	– 334	+ 15	– 347	+ 1,495	– 49	+ 1,544	
Aug.	– 256	+ 105	– 194	– 122	– 281	+ 25	– 174	+ 199	
Sep.	– 418	+ 259	+ 98	+ 262	+ 98	– 516	–	– 516	
Oct.	– 365	+ 155	– 75	– 53	– 75	– 290	–	– 290	
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 July	802,032	39,337	4,162	256,952	96,885	705,147	19,150	685,997	
Aug.	813,317	39,829	4,094	260,058	110,588	702,729	18,583	684,146	
Sep.	815,019	40,047	4,079	257,844	111,960	703,059	14,831	688,228	
Oct.	819,725	40,063	4,158	264,314	110,239	709,486	14,583	694,903	
									Changes *
2024	– 753	+ 1,720	+ 426	– 8,613	– 12,269	+ 11,516	+ 2,157	+ 9,359	
2025 July	+ 9,098	+ 538	+ 112	+ 3,381	+ 6,949	+ 2,149	+ 470	+ 1,679	
Aug.	+ 11,285	+ 492	– 68	+ 3,106	+ 13,703	– 2,418	– 567	+ 1,851	
Sep.	+ 1,702	+ 218	– 15	– 2,214	+ 1,372	+ 330	– 3,752	+ 4,082	
Oct.	+ 4,706	+ 16	+ 79	+ 6,470	– 1,721	+ 6,427	– 248	+ 6,675	

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 June	85,041	51,070	2,814	7,496	13,624	10,037	109,456	76,443	2,992	6,154	11,829	12,038
July	85,685	52,733	2,628	7,047	13,494	9,783	111,811	79,829	2,264	6,409	11,499	11,810
Aug.	87,490	53,677	2,832	7,800	13,278	9,903	108,617	76,012	2,325	6,545	11,799	11,936
Sep.	84,975	52,464	2,699	7,294	13,335	9,183	109,587	77,653	2,258	5,985	11,360	12,331
Oct.	84,062	51,544	2,755	6,989	12,875	9,899	105,093	75,256	2,283	5,776	9,190	12,588
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 June	29,395	19,196	1,128	3,613	3,406	2,052	77,761	53,511	2,825	4,500	6,780	10,145
July	31,269	21,589	1,117	3,585	3,191	1,787	80,252	55,989	2,146	4,722	7,173	10,222
Aug.	31,467	21,531	1,243	3,796	3,252	1,645	78,177	53,352	2,205	4,786	7,430	10,404
Sep.	30,070	20,006	1,211	3,759	3,385	1,709	78,944	54,347	2,122	4,003	7,733	10,739
Oct.	30,135	19,655	1,280	3,725	3,214	2,261	79,995	55,022	2,169	4,146	7,832	10,826
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 June	27,325	12,418	1,097	2,537	4,982	6,291	38,034	26,518	861	1,286	5,366	4,003
July	26,443	11,865	946	2,260	5,198	6,174	38,727	27,980	449	1,327	4,767	4,204
Aug.	28,152	12,618	1,044	2,933	4,974	6,583	37,261	26,095	520	1,408	4,892	4,346
Sep.	25,470	11,557	962	2,437	4,921	5,593	37,604	26,522	557	1,540	4,462	4,523
Oct.	26,563	12,003	966	2,175	4,959	6,460	32,900	24,110	515	1,296	2,561	4,418
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 June	12,266	10,054	54	665	571	922	16,001	10,361	258	750	2,300	2,332
July	13,251	11,347	52	643	412	797	16,088	10,413	224	759	2,399	2,293
Aug.	13,537	11,653	120	699	396	669	15,805	10,109	192	665	2,550	2,289
Sep.	14,624	12,568	156	655	483	762	16,238	10,180	240	873	2,437	2,508
Oct.	12,541	10,235	72	649	717	868	15,999	10,121	218	792	2,373	2,495
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 June	8,817	4,786	646	1,381	1,593	411	14,443	9,997	470	955	1,110	1,911
July	8,428	4,513	650	1,357	1,505	403	15,391	10,873	438	960	1,121	1,999
Aug.	8,245	4,378	650	1,407	1,493	317	14,918	10,109	528	939	1,267	2,075
Sep.	8,371	4,365	624	1,408	1,511	463	15,098	10,658	410	783	1,199	2,048
Oct.	8,020	4,224	624	1,429	1,400	343	15,206	10,491	455	865	1,211	2,184
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 June	36,633	23,812	1,017	2,913	6,478	2,413	40,978	29,567	1,403	3,163	3,053	3,792
July	37,563	25,008	980	2,787	6,379	2,409	41,605	30,563	1,153	3,363	3,212	3,314
Aug.	37,556	25,028	1,018	2,761	6,415	2,334	40,633	29,699	1,085	3,533	3,090	3,226
Sep.	36,510	23,974	957	2,794	6,420	2,365	40,647	30,293	1,051	2,789	3,262	3,252
Oct.	36,938	25,082	1,093	2,736	5,799	2,228	40,988	30,534	1,095	2,823	3,045	3,491

* 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 coo- peratives	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 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 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
July	65,583,480	55,686,189	33,399,545	22,235,853	50,791	5,967,046	336,288	136,071	368,061	88,987	3,000,838	23,013,157
Aug.	66,041,671	56,092,755	33,277,436	22,765,343	49,976	6,142,433	336,188	136,263	304,649	94,302	2,935,081	23,545,875
Sep.	70,516,730	60,361,818	34,137,225	26,174,422	50,171	6,350,835	337,873	137,885	302,565	86,570	2,939,184	26,965,561
Oct.	67,342,112	56,778,804	34,670,782	22,058,177	49,845	6,730,213	333,481	138,937	304,896	86,760	2,969,021	22,857,710
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 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
July	2,155,254	2,058,845	.	713,979	.	51,149	1,631	–	4,666	–	38,963	708,555
Aug.	2,088,050	1,992,486	.	709,162	.	50,887	1,604	–	4,491	–	38,582	704,186
Sep.	2,170,982	2,075,021	.	718,510	.	50,919	1,661	–	4,401	–	38,980	713,616
Oct.	2,275,244	2,179,051	.	713,816	.	51,288	1,613	–	4,425	–	38,867	709,425
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 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
July	4,009,282	3,802,453	.	1,627,525	.	30,796	152	198	3,661	–	172,022	1,992,358
Aug.	3,947,736	3,746,222	.	1,588,829	.	30,642	149	198	2,095	–	168,430	1,947,398
Sep.	4,005,861	3,804,539	.	1,619,333	.	31,900	169	198	2,131	–	166,924	1,976,317
Oct.	4,055,605	3,852,687	.	1,630,342	.	31,247	170	198	2,080	–	169,223	1,976,194

* 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
2025 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
July	402,149	11,837	12,845	–	1,008	189	401,330
Aug.	401,330	9,625	11,400	–	1,775	183	399,738
Sep.	399,738	9,991	11,775	–	1,784	201	398,155
Oct.	398,155	10,056	12,370	–	2,314	219	396,060
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
2025 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
July	84,731	4,197	3,682	+	515	89	85,335
Aug.	85,335	2,694	3,472	–	778	86	84,643
Sep.	84,643	3,079	3,631	–	552	104	84,195
Oct.	84,195	3,108	4,093	–	985	110	83,320
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
2025 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
July	77,636	3,899	3,310	+	589	89	78,314
Aug.	78,314	2,479	3,158	–	679	86	77,721
Sep.	77,721	2,713	3,327	–	614	104	77,211
Oct.	77,211	2,705	3,726	–	1,021	110	76,300
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
2025 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
July	6,928	293	359	–	66	–	6,862
Aug.	6,862	187	307	–	120	–	6,742
Sep.	6,742	318	298	+	20	–	6,762
Oct.	6,762	332	364	–	32	–	6,730

* For the corpus of reporting credit institutions, the categories of banks, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** For "All categories of banks" and "All other categories of banks", excluding changes arising from deposits under savings and loan contracts. **2** For "All categories of banks" and "All other categories of banks", excluding deposits under

savings and loan contracts. Discrepancies between the level at the beginning of the period and the level at the end of preceding period and changes in the totals of turnover are mainly due to changes caused by mergers etc. **3** Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

I Banks (MFIs) in Germany

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

€ million

Changes in savings deposits ¹							
Total savings deposits at the beginning of year or month ²	Credits	Debits	Balances of credits and debits		Interest credited	Total savings deposits at the end of year or month ²	
1	2	3	4		5	6	
Savings banks							
277,342	57,036	57,897	–	861	891	277,372	
277,372	48,697	61,223	–	12,526	868	265,714	
265,714	47,791	96,324	–	48,533	1,469	218,650	
218,650	45,336	72,844	–	27,508	1,763	192,905	
191,396	3,818	5,262	–	1,444	90	190,042	
190,042	3,760	5,099	–	1,339	80	188,783	
188,783	3,721	4,809	–	1,088	80	187,775	
187,775	3,709	4,643	–	934	80	186,921	
186,921	3,453	4,417	–	964	78	186,035	
186,035	3,616	4,877	–	1,261	82	184,856	
184,856	3,343	4,217	–	874	79	184,061	
184,061	3,347	4,277	–	930	78	183,209	
183,209	3,409	4,407	–	998	82	182,293	
Credit cooperatives							
184,137	48,891	52,266	–	3,375	499	181,261	
181,261	44,224	52,173	–	7,949	427	173,739	
173,739	49,736	83,478	–	33,742	745	140,742	
140,756	48,743	61,562	–	12,819	914	128,851	
128,045	4,121	4,474	–	353	21	127,713	
127,713	3,900	4,392	–	492	23	127,244	
127,244	4,130	4,435	–	305	29	126,968	
126,968	3,967	4,048	–	81	20	126,907	
126,907	3,716	3,768	–	52	18	126,873	
126,873	3,948	4,181	–	233	18	126,658	
126,658	3,520	3,617	–	97	18	126,579	
126,579	3,490	3,770	–	280	19	126,318	
126,318	3,472	3,769	–	297	26	126,047	
All remaining bank groups ⁴							
6,608	1,311	1,644	–	333	–	6,275	
6,275	1,079	1,616	–	537	–	5,738	
5,738	1,253	2,171	–	918	51	4,871	
4,871	1,126	1,460	–	334	62	4,599	
4,604	126	123	+	3	1	4,608	
4,608	89	116	–	27	–	4,581	
4,581	88	107	–	19	1	4,563	
4,563	85	110	–	25	1	4,539	
4,539	74	103	–	29	–	4,510	
4,510	76	105	–	29	–	4,481	
4,481	68	94	–	26	–	4,455	
4,455	75	97	–	22	–	4,433	
4,433	67	101	–	34	1	4,400	

⁴ "Landesbanken", "Mortgage banks", "Building and loan associations" und "Banks with special, development and other central support tasks".

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

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

€ million

Period	Number of German banks (MFIs) with foreign branches	Number of foreign branches ¹	Total assets ⁶	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets ⁶	
				Total	Balances and loans			Money market paper, securities ^{2 3}	Total	Loans			Money market paper, securities ²	Total	of which: trading portfolio derivatives
					Total	German banks	Foreign banks			Total	to German non-banks	to foreign non-banks			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
All foreign branches 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	+18,779	- 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	+ 3,405
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	+	+ 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	+ 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		Period														
Total	from banks (MFIs)			from non-banks (non-MFIs)				Total			of which: trading portfolio derivatives																
	Total	German banks	Foreign banks	Total	German non-banks																						
					Total	Short- term	Medium and long- term					Foreign non-banks															
16	17	18	18	20	21	22	23	24	25	26	27	28															
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.														
+ 12,880	+ 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. Sep.	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	
	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	+ 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	- 2,673	+ 2,224	-	+ 1,693	+ 1,592	- 35	+ 1,627	+ 101	- 529	- 86	
Oct.	±	0	-	+ 5,702	+ 2,807	+ 2,746	+ 4,950	+ 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. Sep.	20	20	39,199	.	.	.	.	.	.	14,272	42	14,230	.	6,915	-	
	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	+ 5,983	.	.	.	.	.	.	+ 2,220	- 20	+ 2,240	.	+ 854	+ 3	
2024	-	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. Sep.	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	
	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	- 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	+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	+ 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		Period		
Total	from banks (MFIs)			from non-banks (non-MFIs)				Total			of which: trading portfolio derivatives				
	Total	German banks	Foreign banks	Total	German non-banks							Foreign non-banks			
					Total	Short- term	Medium and long- term								
16	17	18	19	20	21	22	23	24	25	26	27	28			
End of year or month *														of which: in Luxembourg 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		Total assets ⁶	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets ⁶									
	Number of foreign branches ¹	Total		Balances and loans			Money market paper, securities ^{2 3}	Total	Loans			Money market paper, securities ²	Total	of which: trading portfolio derivatives									
				Total	German banks	Foreign banks			Total	to German non-banks	to foreign non-banks												
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15									
of which: in 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	+	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	+	368	+	1,688	- 3,449			
Nov.	±	0	-	+	14,128	- 1,486	- 1,618	- 2,114	+ 496	+	132	+ 2,901	+ 2,464	+	13	+	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		
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		Period	
Total	from banks (MFIs)			from non-banks (non-MFIs)							Total	of which: trading portfolio derivatives		
	Total	German banks	Foreign banks	Total	German non-banks			Foreign non-banks						
					Total	Short- term	Medium and long- term							
16	17	18	18	20	21	22	23	24	25	26	27	28		
End of year or month *									of which: in the United Kingdom 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	
				Total	Balances and loans ¹			Money market paper, securities ^{3 4}	Total	Loans ¹				Money market paper, securities ³		
					Total	German banks ²	Foreign banks			Total	to German non-banks		to foreign non-banks			
											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	-	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	-	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	+	+ 3,219	+ 5,282	+ 4,236	+ 890	+ 3,346	+ 1,046	+ 904	+ 883	- 37	- 36	+ 920	+ 21	- 2,967
July	-	-	1	+ 627	- 485	- 417	+ 555	- 972	- 68	+ 1,234	+ 656	+ 137	+ 137	+ 519	+ 578	- 122
Aug.	-	-	-	- 1,236	- 1,047	- 195	- 1,025	+ 830	- 852	- 1,844	- 1,736	- 188	- 186	- 1,548	- 108	+ 1,655
Sep.	-	-	-	+ 2,170	+ 3,244	+ 3,468	+ 3,016	+ 452	- 224	- 25	- 531	- 389	- 389	- 142	+ 506	- 1,049
Oct.	-	-	-	+ 1,414	- 555	+ 103	- 434	+ 537	- 658	+ 182	+ 476	- 291	- 291	+ 767	- 294	+ 1,787
Nov.	-	-	-	+ 3,790	+ 1,548	+ 1,950	- 918	+ 2,868	- 402	+ 1,847	+ 1,535	+ 82	+ 83	+ 1,453	+ 312	+ 395
Dec.	-	-	+	+ 4,521	+ 7,653	+ 6,275	+ 2,122	+ 4,153	+ 1,378	- 1,085	- 1,343	- 198	- 198	- 1,145	+ 258	- 2,047
Foreign subsidiaries in EU countries ⁸															End of year or month [*]	
2021	7	13	169,661	35,588	29,670	15,794	13,876	5,918	104,626	86,059	12,281	12,230	73,778	18,567	29,447	
2022	7	11	180,222	47,279	38,348	17,383	20,965	8,931	106,291	89,104	12,897	12,850	76,207	17,187	26,652	
2023	7	12	193,545	61,828	51,749	22,812	28,937	10,079	106,191	88,735	11,567	11,528	77,168	17,456	25,526	
2023 Mar.	7	11	180,730	48,690	38,710	17,813	20,897	9,980	106,595	90,209	12,977	12,933	77,232	16,386	25,445	
Apr.	7	11	182,088	51,611	41,085	19,474	21,611	10,526	106,128	90,270	12,657	12,614	77,613	15,858	24,349	
May	7	11	179,983	46,294	36,346	18,513	17,833	9,948	106,341	90,504	12,431	12,388	78,073	15,837	27,348	
June	7	12	182,107	50,871	39,955	19,693	20,262	10,916	106,438	90,403	12,401	12,359	78,002	16,035	24,798	
July	7	12	183,664	51,055	40,231	20,551	19,680	10,824	107,984	91,343	12,548	12,506	78,795	16,641	24,625	
Aug.	7	12	182,242	50,365	40,357	19,395	20,962	10,008	106,560	89,821	12,360	12,320	77,461	16,739	25,317	
Sep.	7	12	184,506	53,565	43,677	22,252	21,425	9,888	106,284	89,222	11,985	11,945	77,237	17,062	24,657	
Oct.	7	12	186,103	53,280	44,048	22,000	22,048	9,232	106,314	89,504	11,705	11,665	77,799	16,810	26,509	
Nov.	7	12	189,224	54,180	45,458	20,767	24,691	8,722	107,401	90,037	11,648	11,609	78,389	17,364	27,643	
Dec.	7	12	193,545	61,828	51,749	22,812	28,937	10,079	106,191	88,735	11,567	11,528	77,168	17,456	25,526	
Changes [*]																
2022	-	-	2	+ 9,641	+ 11,282	+ 8,598	+ 1,589	+ 7,224	+ 2,684	+ 1,371	+ 2,751	+ 616	+ 620	+ 2,135	- 1,380	- 3,012
2023	-	+	1	+ 13,478	+ 14,677	+ 13,392	+ 5,429	+ 7,963	+ 1,285	- 73	- 341	- 1,330	- 1,322	+ 989	+ 268	- 1,126
2023 Apr.	-	-	-	+ 1,340	+ 2,881	+ 2,300	+ 1,661	+ 639	+ 581	- 445	+ 83	- 320	- 319	+ 403	- 528	- 1,096
May	-	-	-	- 2,506	- 5,532	- 4,814	- 961	- 3,853	- 718	+ 27	+ 48	- 226	- 226	+ 274	- 21	+ 2,999
June	-	+	1	+ 2,309	+ 4,693	+ 3,641	+ 1,180	+ 2,461	+ 1,052	+ 166	- 32	- 30	- 29	- 2	+ 198	- 2,550
July	-	-	-	+ 1,661	+ 261	+ 301	+ 858	- 557	- 40	+ 1,573	+ 967	+ 147	+ 147	+ 820	+ 606	- 173
Aug.	-	-	-	- 1,596	- 799	+ 80	- 1,156	+ 1,236	- 879	- 1,489	- 1,586	- 188	- 186	- 1,398	+ 97	+ 692
Sep.	-	-	+	+ 2,016	+ 3,029	+ 3,263	+ 2,857	+ 406	- 234	- 353	- 675	- 375	- 375	- 300	+ 322	- 660
Oct.	-	-	-	+ 1,659	- 257	+ 387	- 252	+ 639	- 644	+ 64	+ 316	- 280	- 280	+ 596	- 252	+ 1,852
Nov.	-	-	-	+ 3,397	+ 1,087	+ 1,470	- 1,233	+ 2,703	- 383	+ 1,176	+ 621	- 57	- 56	+ 678	+ 555	+ 1,134
Dec.	-	-	+	+ 4,391	+ 7,704	+ 6,307	+ 2,045	+ 4,262	+ 1,397	- 1,196	- 1,288	- 81	- 81	- 1,207	+ 92	- 2,117

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

practice, breaks due to changes in the reporting population are not eliminated in the flow data on foreign subsidiaries. In this table "foreign" also includes the country of domicile of the foreign subsidiaries. 1 Including bill-based lending. 2 Including trans-

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

Deposits and borrowing											Money market paper and debt securities out-standing ⁶	Equity capital	Other liabilities ⁷	Period	
from banks (MFIs)				from non-banks (non-MFIs)											
Total	Total	German banks ²	Foreign banks	Total	German non-banks (non-MFIs) ⁵				Foreign non-banks						
					Total	Short-term		Medium and long-term							
						Total	of which: Enterprises and households	Total		of which: Enterprises and households					
16	17	18	19	20	21	22	23	24	25	26	27	28	29		
End of year or month *											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)						Other assets
				Total	Balances and loans ¹			Money market paper, securities ^{3 4}	Total	Loans ¹				Money market paper, securities ³	
					Total	German banks ²	Foreign banks			Total	to German non-banks		to foreign non-banks		
											Total				
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	+ 1,490	+ 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	+ 3,449	+ 4,488	+ 4,204	+ 1,913	+ 2,291	+	284	- 225	- 111	- 30	- 29	- 81	- 814
July	-	-	- 422	- 775	- 722	+ 189	- 911	-	53	+ 442	+ 606	+ 142	+ 142	+ 464	- 164
Aug.	-	-	- 1,331	- 994	- 623	- 1,220	+ 597	-	371	- 400	- 423	- 197	- 195	- 226	+ 23
Sep.	-	-	+ 1,814	+ 1,148	+ 1,250	+ 1,925	- 675	-	102	+ 30	- 42	- 368	+ 368	+ 326	+ 72
Oct.	-	-	+ 371	+ 525	+ 551	- 1,009	+ 1,560	-	26	- 187	- 170	- 285	- 285	+ 115	- 17
Nov.	-	-	+ 344	+ 66	- 24	- 1,310	+ 1,286	+	90	+ 75	+ 267	- 35	- 34	+ 302	- 192
Dec.	-	-	+ 622	+ 1,909	+ 1,890	+ 1,379	+ 511	+	19	- 343	- 239	- 28	- 28	- 211	- 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	- 3,101	- 3,320	- 3,421	- 1,781	- 1,640	.	+ 3,672	+ 4,192	+ 38	+ 38	+ 4,154	- 520	- 3,453
2023	-	-	- 4,816	- 1,204	- 1,145	- 256	- 889	.	+ 1,556	+ 2,007	- 59	- 59	+ 2,066	- 451	- 5,168
2023 Apr.	-	-	- 4,022	- 665	- 678	+ 26	- 704	.	- 403	- 457	- 1	- 1	- 456	+ 54	- 2,954
May	-	-	+ 1,030	- 121	- 110	+ 115	- 225	.	- 175	- 303	- 1	- 1	- 302	+ 128	+ 1,326
June	-	-	+ 910	+ 589	+ 595	- 290	+ 885	.	+ 738	+ 915	- 7	- 7	+ 922	- 177	- 417
July	-	-	- 1,034	- 746	- 718	- 303	- 415	.	- 339	- 311	- 10	- 10	- 301	- 28	+ 51
Aug.	-	-	+ 360	- 248	- 275	+ 131	- 406	.	- 355	- 150	-	-	- 150	- 205	+ 963
Sep.	-	-	+ 154	+ 215	+ 205	+ 159	+ 46	.	+ 328	+ 144	- 14	- 14	+ 158	+ 184	- 389
Oct.	-	-	- 245	- 298	- 284	- 182	- 102	.	+ 118	+ 160	- 11	- 11	+ 171	- 42	- 65
Nov.	-	-	+ 393	+ 461	+ 480	+ 315	+ 165	.	+ 671	+ 914	+ 139	+ 139	+ 775	- 243	- 739
Dec.	-	-	+ 130	- 51	- 32	+ 77	- 109	.	+ 111	- 55	- 117	- 117	+ 62	+ 166	+ 70

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

practice, breaks due to changes in the reporting population are not eliminated in the flow data on foreign subsidiaries. In this table "foreign" also includes the country of domicile of the foreign subsidiaries. 1 Including bill-based lending. 2 Including trans-

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

Deposits and borrowing											Money market paper and debt securities out-standing ⁶	Equity capital	Other liabilities ⁷	Period	
from banks (MFIs)				from non-banks (non-MFIs)											
Total	Total	German banks ²	Foreign banks	Total	German non-banks (non-MFIs) ⁵				Foreign non-banks						
					Total	Short-term		Medium and long-term							
						Total	of which: Enterprises and households	Total		of which: Enterprises and households					
16	17	18	19	20	21	22	23	24	25	26	27	28	29		
End of year or month [*]											of which: Luxembourg 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	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	
		Total	by debtor group		by type and maturity				Other loans				
			Self- employed individuals	Employees and other individuals	Loans under savings and loan contracts		Interim and bridging loans						
					Total	of which To employees and other individuals	Total	of which					
								Medium- term					Long-term
1	2	3	4	5	6	7	8	9	10	11	12	13	
All building and loan associations													
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
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
July	21,115	189,981	19,530	170,451	23,300	20,442	129,300	2,327	126,475	37,381	7,165	1,525	36,515
Aug.	20,757	190,248	19,553	170,695	23,667	20,754	129,059	2,309	126,277	37,522	7,166	1,530	36,320
Sep.	20,981	190,709	19,594	171,115	24,146	21,164	128,896	2,302	126,125	37,667	7,176	1,528	36,017
Oct.	20,387	191,053	19,628	171,425	24,586	21,551	128,637	2,270	125,873	37,830	7,187	1,533	35,917
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
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
July	8,699	149,660	14,238	135,422	15,115	13,426	100,664	2,047	98,142	33,881	3,535	608	19,605
Aug.	8,364	149,732	14,222	135,510	15,298	13,585	100,416	2,032	97,933	34,018	3,520	609	19,412
Sep.	8,622	149,993	14,228	135,765	15,584	13,832	100,250	2,028	97,771	34,159	3,536	607	19,224
Oct.	8,143	150,161	14,230	135,931	15,870	14,090	99,968	2,000	97,492	34,323	3,550	609	19,381
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
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
July	12,416	40,321	5,292	35,029	8,185	7,016	28,636	280	28,333	3,500	3,630	917	16,910
Aug.	12,393	40,516	5,331	35,185	8,369	7,169	28,643	277	28,344	3,504	3,646	921	16,908
Sep.	12,359	40,716	5,366	35,350	8,562	7,332	28,646	274	28,354	3,508	3,640	921	16,793
Oct.	12,244	40,892	5,398	35,494	8,716	7,461	28,669	270	28,381	3,507	3,637	924	16,536

* 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				
	Total	of which		Deposits under savings and loan contracts					Other ²	Number of institutions	Balance sheet total ³	Number of savings and loan contracts for building purposes, in thousands	Total amount covered by such contracts
		Time deposits of more than 2 years	Deposits under savings and loan contracts	Total	Domestic house-holds	Other domestic non-banks							
	1	2	3	4	5	6	7	8	9	10	11	12	13
All building and loan associations													
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 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
July	39,205	21,838	604	176,343	173,393	2,950	13,785	1,489	9,194	13	261,143	20,429	968,204
Aug.	39,951	21,851	586	176,108	173,158	2,950	12,962	1,487	9,195	13	261,170	20,366	968,094
Sep.	40,006	22,040	573	175,911	172,966	2,945	12,925	1,479	9,695	13	261,632	20,302	967,904
Oct.	38,740	21,697	571	175,654	172,711	2,943	13,542	1,464	10,191	13	261,002	20,229	967,707
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 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
July	35,099	21,018	138	112,638	111,486	1,152	13,493	1,134	9,194	8	185,601	13,139	638,701
Aug.	35,634	21,006	135	112,464	111,327	1,137	12,648	1,133	9,195	8	185,432	13,104	638,819
Sep.	35,584	21,186	133	112,354	111,229	1,125	12,618	1,125	9,695	8	185,861	13,066	638,736
Oct.	34,487	20,835	131	112,141	111,020	1,121	13,260	1,111	10,191	8	185,442	13,017	638,625
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 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
July	4,106	820	466	63,705	61,907	1,798	292	355	–	5	75,542	7,290	329,503
Aug.	4,317	845	451	63,644	61,831	1,813	314	354	–	5	75,738	7,262	329,275
Sep.	4,422	854	440	63,557	61,737	1,820	307	354	–	5	75,771	7,236	329,168
Oct.	4,253	862	440	63,513	61,691	1,822	282	353	–	5	75,560	7,212	329,082

* Excluding assets and liabilities of the foreign branches. For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Sta-

tistical Series Banking Statistics. **1** Including liabilities to domestic building and loan associations. **2** Including small amounts of savings deposits. **3** See table I. 1, footnote 1.

IV. Structural figures, multi-office banks

1. Number of credit institutions and their branches *

Credit institutions in Germany										
End of year	Commercial banks				Landesbanken 5	Savings banks	Regional institutions of credit cooperatives 6	Credit cooperatives 7	Mortgage banks	
	Total	Total	Big banks	Regional banks and other commercial banks 3						Branches of foreign banks 4
Local branches in Germany - total										
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	–	–

Credit institutions in Germany								for information only: Banks majority-owned by foreign banks ¹⁰			
End of year	Banks with special, development and other central support tasks	Building and loan associations			Categories of banks not included in the monthly balance sheet statistics				foreign banks	foreign non-banks	
		Total	Private Building and loan associations	Public Building and loan associations ⁸	Total	of which: Housing enter- prises with savings facilities	of which: Guarantee banks and other credit institutions	of which: Securities trading banks ⁹			
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		Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts ⁵	Fiduciary liabilities	Value adjustments ²	Provisions for liabilities and charges	Sub-ordinated liabilities ⁵	Capital ³	Other liabilities ¹			End of year or month
Total	of which: trading portfolio derivatives ⁴									Total	of which: trading portfolio derivatives ⁴	Memo items: Sureties	
13	14	15	16	17	18	19	20	21	22	23	24	25	
All categories of banks													
1,910,628	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 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														
	Total	Short-term assets						Long-term assets							
		Total	Loans and advances to				Treasury bills and other money market instruments		Total	Loans and advances to			Bonds and notes		Shares and other securities
			foreign banks 2	foreign non-banks		Total	of which: enterprises and house-holds	foreign banks		foreign non-banks		Total	of which: enterprises and house-holds		
				Total	of which: enterprises and house-holds					Total	of which: enterprises and house-holds				
1	2	3	4	5	6	7	8	9	10	11	12	13	14		
Assets and liabilities, total 4															
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 June	2,651,005	1,116,271	850,595	243,501	234,120	22,175	2,245	1,534,734	289,999	471,157	423,792	633,318	244,305	53,980	
July	2,619,123	1,084,494	818,727	248,622	238,107	17,145	2,161	1,534,629	292,489	474,501	426,577	620,857	242,403	59,753	
Aug.	2,642,873	1,096,988	832,248	249,169	237,146	15,571	2,300	1,545,885	294,484	473,626	425,272	628,594	248,504	62,538	
Sep.	2,679,394	1,122,267	833,854	271,834	259,945	16,579	2,234	1,557,127	294,346	473,255	425,173	638,855	249,945	63,992	
Oct.	2,710,272	1,146,905	852,049	275,169	262,223	19,687	2,285	1,563,367	294,032	476,473	428,237	639,093	248,160	66,608	
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 June	1,926,700	749,668	571,688	159,815	151,519	18,165	1,724	1,177,032	166,799	337,826	294,081	582,910	235,671	26,993	
July	1,898,900	732,175	556,546	162,236	152,805	13,393	1,561	1,166,725	167,742	338,797	295,014	571,025	233,118	26,415	
Aug.	1,908,024	725,830	549,695	164,920	154,599	11,215	1,513	1,182,194	170,047	340,060	295,516	581,599	238,428	27,637	
Sep.	1,948,577	760,616	569,201	179,695	169,357	11,720	1,520	1,187,961	169,045	339,528	295,176	591,433	240,776	24,956	
Oct.	1,971,655	777,255	578,702	184,885	173,558	13,668	1,517	1,194,400	169,541	342,598	297,813	592,039	238,676	27,129	
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 June	515,381	278,444	219,533	58,064	57,416	847	58	236,937	104,794	73,235	71,143	30,851	3,418	10,064	
July	510,244	265,085	204,540	59,597	59,076	948	81	245,159	106,542	74,894	72,278	31,217	3,923	14,038	
Aug.	523,707	280,261	222,381	56,679	55,805	1,201	86	243,446	105,984	72,870	70,304	30,824	4,105	15,695	
Sep.	518,655	271,354	208,060	62,359	61,576	935	.	247,301	106,958	73,656	71,150	31,145	4,137	17,537	
Oct.	526,183	282,668	218,015	62,045	61,291	2,608	.	243,515	106,654	73,402	71,063	30,504	4,204	14,639	
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 June	2,344,746	1,004,277	793,653	189,263	183,248	21,361	1,899	1,340,469	241,939	404,245	379,767	574,270	241,153	43,372	
July	2,302,223	965,358	754,520	194,263	186,916	16,575	1,760	1,336,865	243,254	406,953	382,343	561,194	239,191	48,152	
Aug.	2,321,809	978,197	766,050	197,154	189,231	14,993	1,902	1,343,612	245,980	405,068	380,553	566,692	245,261	48,800	
Sep.	2,346,112	994,158	770,929	207,520	199,289	15,709	1,861	1,351,954	245,599	405,498	380,928	576,414	246,521	47,279	
Oct.	2,376,010	1,019,729	792,212	208,574	199,211	18,943	1,907	1,356,281	245,268	408,336	383,909	576,240	244,966	48,891	

* Results of the reports on the monthly external position of banks. The reports of "banks in Germany" comprise the reports of all bank branches domiciled in Germany (excluding the Bundesbank). This means that the foreign branch office networks of

German banks are excluded while the legally dependent branches of foreign banks resident in Germany are included. In December 2002 the previous exemption limit (€ 10 million) ceased to apply. The results of the external positions reports of the

V External position of banks

			Liabilities to non-residents 3											
				Short-term liabilities				Long-term liabilities						
Participating interest							to foreign non-banks				to foreign non-banks			
Total	of which: working capital at foreign branches	Memo item: Loans and advances to foreign monetary authorities	Total	Total	to foreign banks	Total	of which: enterprises and households	Total	to foreign banks	Total	of which: enterprises and households	Working capital of branches of foreign banks	Memo item: Liabilities to foreign monetary authorities	End of reporting period
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
Assets and liabilities, total 4														
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
86,280	68,752	9,743	1,548,892	1,243,395	891,543	351,852	333,326	305,497	180,478	108,256	107,091	16,763	71,411	2025 June
87,029	69,489	13,166	1,502,223	1,193,991	852,022	341,969	321,400	308,232	183,500	107,982	106,853	16,750	67,714	July
86,643	69,013	10,184	1,511,646	1,206,144	872,591	333,553	314,253	305,502	180,517	108,253	106,810	16,732	66,679	Aug.
86,679	69,056	12,062	1,542,611	1,229,481	878,405	351,076	328,484	313,130	188,004	108,192	106,766	16,934	71,782	Sep.
87,161	69,423	10,423	1,527,766	1,215,180	870,874	344,306	317,235	312,586	186,598	109,066	107,738	16,922	69,485	Oct.
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
62,504	46,364	6,798	1,103,351	845,276	593,535	251,741	234,604	258,075	143,221	98,116	97,003	16,738	29,281	2025 June
62,746	46,621	9,095	1,061,652	803,441	557,481	245,960	227,329	258,211	143,610	97,876	96,800	16,725	26,176	July
62,851	46,620	6,510	1,076,832	819,374	578,195	241,179	223,495	257,458	142,899	97,851	96,775	16,708	27,284	Aug.
62,999	46,760	7,677	1,111,968	850,580	593,512	257,068	236,078	261,388	146,460	98,019	96,959	16,909	30,877	Sep.
63,093	46,759	6,652	1,086,487	822,881	569,033	253,848	228,898	263,606	147,891	98,818	97,775	16,897	27,216	Oct.
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
17,993	16,808	2,017	326,367	292,198	213,970	78,228	77,306	34,169	25,238	8,931	8,908	–	35,819	2025 June
18,468	17,252	2,707	322,509	286,416	210,890	75,526	74,072	36,093	27,180	8,913	8,889	–	36,090	July
18,073	16,882	2,801	324,481	286,430	211,658	74,772	73,620	38,051	28,835	9,216	8,881	–	34,055	Aug.
18,005	16,826	3,268	315,773	273,971	201,159	72,812	71,714	41,802	32,821	8,981	8,647	–	34,988	Sep.
18,316	17,117	3,083	327,118	288,180	215,481	72,699	71,109	38,938	29,872	9,066	8,813	–	34,712	Oct.
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
76,643	60,809	9,248	1,351,050	1,061,561	750,553	311,008	295,603	289,489	168,866	105,850	105,442	14,773	32,741	2025 June
77,312	61,466	12,255	1,299,341	1,007,388	706,225	301,163	285,191	291,953	171,593	105,600	105,185	14,760	27,892	July
77,072	61,135	9,514	1,302,567	1,015,017	723,780	291,237	277,191	287,550	167,100	105,708	105,170	14,742	29,143	Aug.
77,164	61,234	10,917	1,326,712	1,031,234	728,611	302,623	286,056	295,478	174,755	105,780	105,234	14,943	31,908	Sep.
77,546	61,501	9,594	1,309,686	1,015,056	719,797	295,259	273,378	294,630	173,119	106,580	106,121	14,931	28,807	Oct.

foreign branches and foreign subsidiaries are shown separately; the concept of "non-residents", as used there, also includes the country of domicile of the foreign branches or foreign subsidiaries (see Tables V 2a to d and Tables V 3a to d). Distinction

by maturity: short-term = payable on demand and with an agreed maturity or period of notice of one year or less; long-term = with an agreed maturity or period of notice of more than one year. Statistical increases and decreases are not eliminated; assets and

V External position of banks

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

€ million

End of reporting period	Claims on non-residents 1															
	Total	Short-term assets						Long-term assets								
		Total	Loans and advances to				Treasury bills and other money market instruments		Total	Loans and advances to				Bonds and notes		Shares and other securities
			foreign banks 2	foreign non-banks		Total	of which: enterprises and house-holds	Total		of foreign banks	foreign non-banks		Total	of foreign banks		
				Total	of which: enterprises and house-holds						Total	of which: enterprises and house-holds				
1	2	3	4	5	6	7	8	9	10	11	12	13	14			
of which: vis-à-vis EU Member States 6,7																
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 June	1,386,618	455,121	334,649	102,561	97,996	17,911	1,595	931,497	124,276	288,683	267,835	461,184	183,625	23,823		
July	1,374,438	448,727	332,670	102,457	96,553	13,600	1,557	925,711	125,381	289,902	269,127	451,029	181,528	25,647		
Aug.	1,381,936	448,889	333,889	103,648	97,434	11,352	1,701	933,047	124,511	289,866	268,937	458,331	186,705	26,499		
Sep.	1,391,967	449,786	329,012	109,179	102,573	11,595	1,663	942,181	124,918	289,926	268,951	466,282	188,065	27,068		
Oct.	1,408,497	458,633	334,480	110,404	102,777	13,749	1,680	949,864	126,715	292,434	271,379	467,894	186,850	28,722		
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 June	1,263,545	422,587	313,255	91,863	87,333	17,469	1,302	840,958	119,514	258,532	237,958	409,398	141,484	23,398		
July	1,251,981	417,593	311,952	92,623	86,743	13,018	1,264	834,388	120,628	259,445	238,944	398,955	139,844	25,024		
Aug.	1,253,174	413,814	310,650	92,495	86,337	10,669	1,224	839,360	119,415	259,343	238,861	404,213	142,991	26,071		
Sep.	1,262,727	413,859	307,263	95,651	89,611	10,945	1,226	848,868	119,667	258,911	238,413	413,053	144,925	26,784		
Oct.	1,280,313	422,540	311,899	97,498	90,719	13,143	1,386	857,773	121,639	260,838	240,361	416,468	145,243	28,267		
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 June	250,440	111,428	56,825	54,227	50,861	376	346	139,012	46,704	65,125	42,479	7,017	2,750	10,608		
July	261,006	118,820	64,091	54,298	51,131	431	401	142,186	47,934	65,753	42,678	7,260	2,842	11,601		
Aug.	262,731	118,407	66,084	51,895	47,796	428	398	144,324	47,209	66,711	43,115	7,174	2,872	13,738		
Sep.	274,235	127,265	62,813	64,050	60,453	402	373	146,970	47,454	65,895	42,624	7,472	2,947	16,713		
Oct.	274,993	126,497	59,704	66,386	62,804	407	378	148,496	47,430	66,268	42,700	7,545	2,755	17,717		
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 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		
July	152,085	89,624	.	47,883	47,882	.	-	62,461	34,191	20,720	20,443	3,083	1,830	314		
Aug.	150,316	88,017	.	44,867	44,866	.	-	62,299	34,196	20,631	20,362	3,053	1,887	313		
Sep.	160,793	98,621	.	57,574	57,545	.	-	62,172	34,291	20,388	20,140	3,000	1,891	404		
Oct.	159,093	97,444	37,226	60,218	60,217	0	-	61,649	34,017	20,322	20,094	2,827	1,734	354		

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											End of reporting period
Participating interest			Memo item: Loans and advances to foreign monetary authorities	Short-term liabilities				Long-term liabilities				Memo item: Liabilities to foreign monetary authorities		
						to foreign non-banks				to foreign non-banks			Working capital of branches of foreign banks	
Total	of which: working capital at foreign branches		Total	Total	to foreign banks	Total	of which: enterprises and households	Total	to foreign banks	Total	of which: enterprises and households			
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
33,531	20,099	8,190	770,716	597,661	424,707	172,954	158,183	173,055	81,612	80,376	80,094	11,067	21,307	2025 June
33,752	20,303	8,626	750,458	576,972	408,714	168,258	153,464	173,486	82,215	80,217	79,934	11,054	14,954	July
33,840	20,301	8,222	742,886	570,364	408,000	162,364	149,209	172,522	81,222	80,263	79,982	11,037	16,806	Aug.
33,987	20,437	9,213	764,561	591,327	421,373	169,954	154,261	173,234	81,793	80,364	80,083	11,077	19,188	Sep.
34,099	20,444	8,049	750,469	575,314	405,138	170,176	149,675	175,155	82,918	81,184	80,904	11,053	12,874	Oct.
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
30,116	19,818	6,028	701,963	540,549	381,409	159,140	144,738	161,414	70,301	80,103	79,827	11,010	2,513	2025 June
30,336	20,021	6,710	690,683	529,006	374,597	154,409	139,951	161,677	70,734	79,946	79,669	10,997	2,100	July
30,318	20,018	6,724	682,233	521,477	372,992	148,485	135,748	160,756	69,784	79,992	79,717	10,980	2,401	Aug.
30,453	20,142	7,800	703,197	541,739	385,546	156,193	140,919	161,458	70,353	80,088	79,813	11,017	3,207	Sep.
30,561	20,145	7,015	694,465	531,715	376,059	155,656	135,661	162,750	70,857	80,900	80,625	10,993	2,554	Oct.
Assets and liabilities 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
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	2025 June
9,638	8,023	911	193,706	178,897	145,147	33,750	31,315	14,809	11,907	912	911	1,990	39,822	July
9,492	7,878	670	201,359	184,911	148,448	36,463	33,437	16,448	13,417	1,041	858	1,990	37,536	Aug.
9,436	7,822	1,145	208,000	191,713	149,560	42,153	38,938	16,287	13,249	1,047	864	1,991	39,874	Sep.
9,536	7,922	829	210,544	193,964	150,407	43,557	40,749	16,580	13,479	1,110	935	1,991	40,678	Oct.
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
4,095	3,641	—	72,413	65,529	45,410	20,119	19,901	6,884	6,532	352	352	—	230	2025 June
4,153	3,699	—	73,536	66,141	47,391	18,750	18,530	7,395	7,033	362	362	—	352	July
4,106	3,651	.	81,702	72,885	52,183	20,702	20,486	8,817	8,452	365	365	—	350	Aug.
4,089	3,635	—	87,169	78,600	51,828	26,772	26,556	8,569	8,203	366	366	—	351	Sep.
4,129	3,675	.	86,686	77,811	49,036	28,775	28,557	8,875	8,499	376	376	—	339	Oct.

by group of countries. **5** EU Member States, Andorra, Australia, Canada, Faroe Islands, Gibraltar, Greenland, Guernsey, Holy See, Iceland, Isle of Man, Japan, Jersey, Liechtenstein, New Zealand, Norway, San Marino, Switzerland, Turkey, United Kingdom,

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

V. External position of banks

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

End of reporting period; € million

Country/group of countries	Claims on non-residents 1											
	December 2023	December 2024	September 2025	Claims total	Oktober 2025							
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
					Euro	US dollar	short-term 2	long-term	foreign banks 2	foreign non-banks	loans and advances 2	foreign securities, participating interest, working capital
	1	2	3	4	5	6	7	8	9	10	11	12
All countries	2,214,973	2,275,744	2,679,394	2,710,272	1,971,655	526,183	1,146,905	1,563,367	1,483,687	1,226,585	1,897,723	812,549
Countries in Europe	1,660,074	1,700,001	1,991,002	2,012,498	1,698,458	159,755	855,375	1,157,123	1,127,312	885,186	1,398,222	614,276
EU Member States 5	1,152,671	1,210,468	1,391,967	1,408,497	1,290,304	67,804	458,633	949,864	683,824	724,673	864,033	544,464
Euro area 5	1,049,731	1,104,908	1,262,727	1,280,313	1,188,234	64,563	422,540	857,773	610,728	669,585	791,874	488,439
Austria	67,246	71,276	75,035	74,936	73,438	532	11,400	63,536	32,808	42,128	37,321	37,615
Belgium	32,168	34,647	44,571	45,335	41,815	3,013	9,109	36,226	15,415	29,920	19,417	25,918
Croatia	1,168	4,992	1,302	1,315	1,295	20	595	720	574	741	730	585
Cyprus	933	927	2,145	2,333	1,910	338	981	1,352	.	.	2,229	104
Estonia	457	968	999	1,012	1,011	.	214	798	380	632	344	668
Finland	23,446	26,383	32,651	33,339	32,757	302	5,804	27,535	18,428	14,911	11,167	22,172
France	321,628	337,981	389,121	393,637	374,021	17,201	169,852	223,785	263,847	129,790	262,245	131,392
Greece	19,531	17,420	14,399	13,975	13,945	29	2,924	11,051	2,616	11,359	12,298	1,677
Ireland	45,988	49,527	60,225	61,395	48,897	8,449	26,625	34,770	13,338	48,057	37,178	24,217
Italy	85,351	103,492	124,226	125,653	117,623	6,728	37,266	88,387	59,378	66,275	74,886	50,767
Latvia	1,448	894	1,132	1,282	1,284	.	76	1,206	.	.	144	1,138
Lithuania	1,243	1,607	1,866	1,815	1,815	.	57	1,758	1	1,814	564	1,251
Luxembourg 6	193,807	195,062	207,675	209,937	181,013	16,053	49,552	160,385	58,123	151,814	132,393	77,544
Malta	1,945	1,582	1,588	1,407	807	587	462	945	99	1,308	1,155	252
Netherlands	146,628	149,836	171,115	175,630	164,777	6,402	66,180	109,450	83,106	92,524	127,287	48,343
Portugal	7,358	8,443	8,095	7,988	7,860	25	2,950	5,038	4,564	3,424	4,413	3,575
Slovakia	4,997	6,253	8,825	8,815	7,372	1,302	3,476	5,339	5,437	3,378	3,860	4,955
Slovenia	2,002	2,028	2,787	2,949	2,871	78	818	2,131	226	2,723	1,102	1,847
Spain	75,938	75,173	92,647	95,398	91,640	3,427	31,118	64,280	49,815	45,583	60,627	34,771
Other EU Member States 5	102,940	105,560	129,240	128,184	102,070	3,241	36,093	92,091	73,096	55,088	72,159	56,025
Bulgaria	717	696	925	761	751	1	.	.	.	.	292	469
Czechia	7,306	9,653	13,394	13,204	9,471	90	8,983	4,221	8,057	5,147	12,130	1,074
Denmark	15,033	13,598	17,129	16,159	12,537	387	6,618	9,541	8,695	7,464	10,649	5,510
Hungary	4,274	4,820	5,811	5,693	3,862	321	1,625	4,068	2,144	3,549	4,340	1,353
Poland	24,961	24,383	27,824	27,836	24,347	128	3,232	24,604	7,922	19,914	19,087	8,749
Romania	1,791	1,832	2,614	2,946	2,685	11	1,318	1,628	433	2,513	2,109	837
Sweden	34,493	36,178	40,146	41,757	32,275	1,660	14,173	27,584	26,013	15,744	23,103	18,654
EU institutions	14,365	14,400	21,397	19,828	16,142	643	.	.	.	.	449	19,379
Other European countries 5	507,403	489,533	599,035	604,001	408,154	91,951	396,742	207,259	443,488	160,513	534,189	69,812
Guernsey	2,203	1,095	1,375	1,388	349	569	278	1,110	7	1,381	1,375	13
Iceland	420	541	942	857	777	72	60	797	245	612	418	439
Isle of Man	1,275	1,219	1,161	1,142	604	7	15	1,127	-	1,142	1,109	33
Jersey	9,900	7,361	7,343	7,359	1,457	158	1,621	5,738	3	7,356	7,168	191
Liechtenstein	851	755	1,067	1,023	727	235	198	825	95	928	836	187
Norway	25,397	27,255	25,786	25,592	22,154	779	3,031	22,561	19,735	5,857	6,163	19,429
Russian Federation	4,763	3,195	1,257	1,254	1,079	148	169	1,085	287	967	1,131	123
Switzerland	55,550	49,094	46,062	45,393	19,147	6,252	21,626	23,767	18,603	26,790	42,823	2,570
Turkey	15,580	14,740	20,084	20,065	15,412	3,274	4,561	15,504	5,414	14,651	19,446	619
Ukraine	697	171	400	398	253	13	271	127	45	353	390	8
United Kingdom	389,093	382,716	491,805	497,772	344,501	80,440	364,789	132,983	398,824	98,948	451,594	46,178
Remaining European countries	1,674	1,391	1,753	1,758	1,694	4	123	1,635	230	1,528	1,736	22
Countries in Africa	18,338	20,796	22,901	22,979	14,441	7,760	5,584	17,395	3,088	19,891	22,837	142
Algeria	40	40	28	39	21	18	39	0	.	.	39	-
Cameroon	157	139	104	104	82	.	28	76	26	78	104	-
Cote d'Ivoire	1,101	1,123	1,340	1,333	1,329	.	798	535	13	1,320	.	-
Egypt	3,739	4,143	3,600	3,518	2,734	770	745	2,773	665	2,853	.	-
Ghana	844	696	531	547	486	61	268	279	15	532	547	-
Kenya	239	430	192	189	159	30	32	157	33	156	189	-
Liberia	3,650	3,968	3,932	3,989	0	3,989	13	3,976	-	3,989	3,987	2
Libya	33	16	14	25	14	.	25	-	.	.	25	-
Morocco	1,909	2,036	2,561	2,549	2,541	7	92	2,457	52	2,497	2,546	3
Nigeria	911	834	815	1,004	304	700	579	425	548	456	.	-
South Africa	1,912	1,696	3,264	3,041	1,553	1,058	578	2,463	1,226	1,815	2,928	113
Tunisia	925	956	850	858	850	.	33	825	21	837	858	-
Zimbabwe	90	90	99	100	89	11	99	1	-	100	100	-
Remaining countries in Africa	2,788	4,629	5,571	5,683	4,279	1,072	2,255	3,428	426	5,257	5,674	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											Country/group of countries
December 2023	December 2024	September 2025	Oktober2025								
			Liabilities total	of which:		broken down by maturity		broken down by sector		Memo item: saving deposits	
				Euro	US dollar	short- term	long- term ⁴	foreign banks ⁴	foreign non- banks		
13	14	15	16	17	18	19	20	21	22	23	
1,506,900	1,402,788	1,542,611	1,527,766	1,086,487	327,118	1,215,180	312,586	1,074,394	453,372	4,156	All countries
1,203,909	1,105,342	1,200,237	1,178,573	933,913	149,953	931,472	247,101	837,597	340,976	3,057	Countries in Europe
668,563	672,982	764,561	750,469	624,977	83,717	575,314	175,155	499,109	251,360	2,114	EU Member States ⁵
611,148	622,237	703,197	694,465	580,210	77,375	531,715	162,750	457,909	236,556	1,838	Euro area ⁵
20,691	19,937	25,933	24,292	22,051	1,826	19,879	4,413	10,336	13,956	206	Austria
34,837	38,192	38,435	35,250	28,192	3,851	28,968	6,282	27,898	7,352	115	Belgium
1,587	614	765	794	677	107	737	57	460	334	47	Croatia
2,792	2,596	2,920	2,863	1,454	1,281	2,804	59	148	2,715	24	Cyprus
195	285	204	169	154	9	168	1	13	156	1	Estonia
3,785	3,928	3,532	2,997	2,986	9	2,988	9	672	2,325	10	Finland
154,066	154,936	158,567	156,688	148,617	5,939	126,808	29,880	123,789	32,899	290	France
5,499	4,695	6,943	6,896	6,600	222	6,610	286	4,003	2,893	489	Greece
71,930	74,860	74,021	70,977	62,535	3,626	67,536	3,441	58,522	12,455	28	Ireland
34,555	41,698	42,253	38,300	35,542	2,077	30,209	8,091	30,890	7,410	142	Italy
229	207	435	444	433	9	442	2	11	433	2	Latvia
321	418	12,880	13,590	13,557	11	13,583	7	12,943	647	4	Lithuania
174,649	177,279	202,893	207,669	142,059	45,686	141,690	65,979	121,922	85,747	99	Luxembourg ⁶
1,566	1,766	1,801	1,872	1,310	403	1,869	3	194	1,678	3	Malta
72,716	62,025	80,650	82,686	68,460	10,288	55,566	27,120	28,749	53,937	177	Netherlands
2,306	2,046	3,303	3,108	2,913	165	3,092	16	1,371	1,737	37	Portugal
1,310	1,272	1,674	1,616	1,588	7	1,562	54	36	1,580	5	Slovakia
861	1,133	897	1,018	953	23	955	63	121	897	7	Slovenia
26,430	32,559	43,381	42,129	39,022	1,836	25,142	16,987	34,724	7,405	152	Spain
57,415	50,745	61,364	56,004	44,767	6,342	43,599	12,405	41,200	14,804	276	Other EU Member States ⁵
1,396	904	1,157	1,192	1,161	14	1,186	6	798	394	12	Bulgaria
3,405	4,834	8,838	4,348	4,074	45	4,248	100	2,883	1,465	58	Czechia
16,792	11,462	16,695	15,604	12,911	2,307	15,540	64	11,271	4,333	44	Denmark
2,501	5,430	4,176	4,174	2,860	1,050	4,054	120	2,580	1,594	29	Hungary
8,166	5,969	9,160	8,289	6,133	361	8,118	171	4,235	4,054	62	Poland
1,054	924	1,642	1,523	1,220	208	1,404	119	1,025	498	14	Romania
14,103	13,526	13,703	14,387	11,480	831	8,726	5,661	11,921	2,466	57	Sweden
9,998	7,696	5,993	6,487	4,928	1,526	323	6,164	6,487	–	–	EU institutions
535,346	432,360	435,676	428,104	308,936	66,236	356,158	71,946	338,488	89,616	943	Other European countries ⁵
2,310	1,324	269	316	32	98	309	7	111	205	0	Guernsey
101	72	100	49	34	9	49	0	.	.	2	Iceland
286	178	510	212	66	89	.	.	.	.	0	Isle of Man
234	185	269	369	189	74	.	.	7	362	0	Jersey
1,325	1,589	1,898	1,668	1,123	410	1,636	32	834	834	4	Liechtenstein
4,793	7,339	3,051	3,757	2,715	745	3,730	27	2,495	1,262	14	Norway
6,435	4,596	1,745	1,759	1,384	149	1,752	7	418	1,341	30	Russian Federation
46,071	40,451	47,242	47,998	30,104	14,307	37,239	10,759	25,224	22,774	634	Switzerland
4,193	6,776	8,604	9,033	7,421	1,542	8,293	740	5,256	3,777	26	Turkey
3,031	2,476	2,535	2,628	1,853	744	2,621	7	2,486	142	11	Ukraine
463,834	364,227	366,366	357,265	261,746	47,482	296,927	60,338	298,785	58,480	181	United Kingdom
2,733	3,147	3,087	3,050	2,269	587	3,036	14	2,727	323	41	Remaining European countries
14,090	14,900	23,132	25,572	4,314	20,164	25,383	189	22,275	3,297	129	Countries in Africa
237	224	287	272	93	179	272	0	213	59	4	Algeria
43	52	34	29	28	.	.	.	16	13	0	Cameroon
65	35	87	35	32	.	35	0	31	4	0	Cote d'Ivoire
1,496	1,027	5,935	6,217	841	5,285	6,211	6	5,602	615	29	Egypt
136	162	333	358	123	231	358	0	330	28	0	Ghana
218	794	492	670	276	292	669	1	638	32	1	Kenya
694	897	894	811	68	736	.	.	12	799	0	Liberia
3,572	4,014	4,601	4,857	188	3,957	4,848	9	4,137	720	2	Libya
651	472	843	647	417	220	644	3	595	52	2	Morocco
961	927	3,675	4,785	458	4,270	4,785	0	4,742	43	2	Nigeria
2,754	2,386	1,841	2,899	567	2,301	2,773	126	2,397	502	66	South Africa
179	481	245	227	215	2	226	1	153	74	6	Tunisia
33	28	11	9	6	3	9	0	5	4	0	Zimbabwe
3,051	3,401	3,854	3,756	1,002	2,684	3,724	32	3,404	352	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

Country/group of countries	Claims on non-residents 1											
	December 2023	December 2024	September 2025	Claims total	Oktober2025							
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
					Euro	US dollar	short-term 2	long-term	foreign banks 2	foreign non-banks	loans and advances 2	foreign securities, participating interest, working capital
1	2	3	4	5	6	7	8	9	10	11	12	
Countries in America	367,705	371,735	423,278	436,495	111,302	313,687	214,475	222,020	245,314	191,181	341,048	95,447
Argentina	581	543	536	559	23	535	156	403	.	.	546	13
Bahamas	1,824	1,768	2,052	1,670	254	1,395	1,666	4	1,620	50	.	.
Bermuda	3,576	3,222	2,657	2,509	563	1,758	233	2,276	–	2,509	2,469	40
Bolivia, Plurinational State of	20	8	9	8	0	7	4	4	.	.	.	.
Brazil	3,073	3,044	3,613	3,891	1,532	2,120	1,440	2,451	2,281	1,610	3,418	473
British Virgin Islands	1,225	1,250	1,143	1,093	106	338	129	964	.	.	874	219
Canada	36,710	35,534	39,115	37,781	29,868	3,370	2,572	35,209	23,345	14,436	6,890	30,891
Cayman Islands	56,334	65,917	90,236	93,664	41,853	49,930	62,152	31,512	37,962	55,702	91,487	2,177
Chile	1,962	2,125	2,503	2,541	387	2,145	222	2,319	530	2,011	2,232	309
Columbia	2,230	2,328	2,288	2,652	1,863	789	329	2,323	462	2,190	2,635	17
Cuba	54	48	43	43	43	–	10	33	19	24	.	.
Curacao 7	91	88	85	89	84	5	2	87	–	89	10	79
Ecuador	213	244	397	344	14	330	332	12	.	.	.	.
Guatemala	329	282	437	319	13	303	290	29	.	.	319	–
Mexico	2,492	2,655	3,939	4,054	1,024	2,326	1,147	2,907	1,255	2,799	3,557	497
Panama	1,188	1,103	1,653	1,541	754	740	401	1,140	323	1,218	1,527	14
Paraguay	278	230	418	504	19	483	342	162	433	71	504	–
Peru	1,473	1,747	1,988	1,851	773	1,048	186	1,665	136	1,715	1,849	2
United States of America	252,719	248,296	268,778	280,019	31,992	244,854	142,114	137,905	175,513	104,506	219,376	60,643
Uruguay	414	369	323	358	33	325	55	303	43	315	326	32
Venezuela, Bolivarian Republic	41	16	12	11	5	6	6	5	–	11	11	0
Remaining countries in America	878	918	1,053	994	99	880	687	307	657	337	954	40
Countries in Asia	118,924	128,962	155,569	151,863	73,542	37,505	67,878	83,985	86,749	65,114	116,650	35,213
Bahrain	1,146	715	770	861	117	739	414	447	534	327	861	–
China, People's Republic of 8	12,161	13,937	16,906	16,975	4,586	999	3,168	13,807	4,517	12,458	5,700	11,275
Hong Kong	12,448	7,876	5,976	5,846	1,922	2,150	2,949	2,897	4,461	1,385	4,793	1,053
India	9,037	9,923	15,476	16,495	6,991	3,036	1,535	14,960	8,366	8,129	11,776	4,719
Indonesia	4,450	4,841	4,539	4,546	3,501	499	543	4,003	575	3,971	4,455	91
Iran	511	420	491	491	476	.	221	270	253	238	.	.
Iraq	482	829	740	894	663	.	160	734	.	.	894	–
Israel	1,088	1,055	1,820	1,929	982	816	1,499	430	930	999	1,805	124
Japan	19,919	16,633	25,633	24,483	14,376	3,562	17,288	7,195	17,041	7,442	20,264	4,219
Jordan	688	809	958	968	902	54	61	907	43	925	968	–
Kazakhstan	240	94	564	601	40	175	322	279	96	505	597	4
Korea, Republic of	5,079	5,928	6,170	6,707	1,247	3,953	1,979	4,728	3,950	2,757	3,688	3,019
Kuwait	1,307	1,335	1,133	1,133	319	800	391	742	503	630	1,133	.
Lebanon	.	4	6	4	4	.	2	2	.	.	.	.
Malaysia	389	353	623	450	311	117	201	249	326	124	280	170
Myanmar	.	7	0	0	0	–	0	0	–	0	0	–
Pakistan	113	119	95	98	52	31	45	53	66	32	.	.
Philippines	813	936	1,114	1,048	16	925	389	659	204	844	983	65
Qatar	2,163	2,274	3,093	2,694	438	2,183	1,013	1,681	2,113	581	.	.
Saudi Arabia	1,903	2,639	3,192	3,601	743	2,789	1,104	2,497	1,054	2,547	3,472	129
Singapore	29,665	40,245	42,243	37,795	27,493	5,840	27,566	10,229	32,176	5,619	34,306	3,489
Sri Lanka	72	91	96	95	5	–	40	55	90	5	.	.
Syria	0	1	0	0	0	–	0	0	–	0	0	–
Taiwan	2,174	3,857	7,077	7,473	755	378	1,088	6,385	909	6,564	1,221	6,252
Thailand	876	695	794	897	148	239	821	76	817	80	897	0
Turkmenistan	192	204	79	73	53	.	–	73	–	73	73	–
United Arab Emirates	3,789	4,335	5,689	5,362	1,489	3,526	2,043	3,319	2,475	2,887	5,175	187
Uzbekistan	1,627	2,272	3,029	2,808	2,528	280	649	2,159	1,743	1,065	2,808	–
Vietnam	1,433	1,396	1,281	1,344	290	1,053	182	1,162	418	926	.	.
Remaining countries in Asia	5,128	5,139	5,982	6,192	3,095	3,091	2,205	3,987	2,928	3,264	6,186	6
Countries in Oceania	26,293	24,603	27,597	27,168	19,320	3,298	2,914	24,254	19,239	7,929	15,421	11,747
Australia	20,457	18,412	22,032	21,851	16,960	623	2,723	19,128	17,948	3,903	12,468	9,383
Marshall Islands	3,213	3,716	2,722	2,624	68	2,556	35	2,589	–	2,624	.	.
New Zealand	2,583	2,405	2,761	2,600	2,292	26	155	2,445	1,291	1,309	246	2,354
Papua New Guinea	0	0	0	0	0	–	0	0	–	0	0	0
Remaining countries in Oceania	40	70	82	93	0	93	1	92	–	93	.	.
Countries not identifiable	13	4	0	0	0	–	0	0	0	0	0	–
International organisations 9	23,626	29,643	59,047	59,269	54,592	4,178	679	58,590	1,985	57,284	3,545	55,724

For footnotes see p. 112 and 113

V. External position of banks

Liabilities to non-residents ¹											Country/group of countries
December 2023	December 2024	September 2025	Oktober2025								
			Liabilities total	of which:		broken down by maturity		broken down by sector		Memo item: saving deposits	
				Euro	US dollar	short-term	long-term ⁴	foreign banks ⁴	foreign non-banks		
13	14	15	16	17	18	19	20	21	22	23	
145,603	143,228	157,099	166,093	85,293	79,026	125,377	40,716	78,298	87,795	652	Countries in America
356	920	323	381	228	152	369	12	78	303	23	Argentina
391	172	120	224	200	20	.	.	180	44	0	Bahamas
377	249	384	422	30	376	.	.	179	243	0	Bermuda
94	109	60	66	44	22	62	4	20	46	5	Bolivia, Plurinational State of
1,078	927	891	915	767	118	798	117	502	413	36	Brazil
1,130	320	574	517	150	342	.	.	.	.	.	British Virgin Islands
2,036	1,995	1,472	1,161	870	252	975	186	430	731	68	Canada
31,157	31,506	37,044	39,425	27,372	11,919	39,413	12	15,336	24,089	0	Cayman Islands
346	369	355	302	217	71	298	4	148	154	17	Chile
159	118	178	172	152	10	172	0	102	70	5	Columbia
164	89	141	153	153	—	153	0	148	5	0	Cuba
436	33	22	22	15	4	22	—	.	.	0	Curacao ⁷
66	107	101	149	41	107	147	2	111	38	2	Ecuador
156	88	93	76	36	35	74	2	38	38	0	Guatemala
839	973	1,768	1,696	528	545	1,691	5	1,246	450	25	Mexico
518	737	1,101	1,023	277	740	895	128	237	786	0	Panama
160	154	244	182	73	103	180	2	119	63	.	Paraguay
173	121	329	325	301	22	320	5	267	58	4	Peru
105,004	103,338	110,966	117,774	53,434	63,519	77,557	40,217	58,689	59,085	454	United States of America
390	324	345	322	80	238	322	0	69	253	1	Uruguay
79	99	52	51	46	5	51	0	10	41	4	Venezuela, Bolivarian Republic
494	480	536	735	279	426	725	10	376	359	6	Remaining countries in America
127,520	127,934	149,111	144,636	56,425	73,340	121,802	22,834	133,538	11,098	269	Countries in Asia
626	458	591	436	328	104	436	0	423	13	0	Bahrain
18,078	21,208	21,445	22,760	18,366	2,105	18,487	4,273	19,746	3,014	50	China, People's Republic of ⁸
15,046	10,955	19,687	20,197	4,445	14,324	17,523	2,674	19,443	754	12	Hong Kong
1,049	1,386	3,596	4,277	2,142	1,476	3,540	737	3,921	356	7	India
395	344	547	541	537	3	540	1	482	59	4	Indonesia
2,419	2,019	1,662	1,650	1,631	5	1,295	355	1,472	178	11	Iran
4,703	5,128	4,625	4,318	2,967	1,350	4,318	0	4,198	120	0	Iraq
838	558	1,045	702	511	170	611	91	230	472	47	Israel
4,932	7,310	18,316	16,415	8,625	2,664	9,599	6,816	14,599	1,816	32	Japan
734	421	576	516	112	291	516	0	478	38	2	Jordan
853	1,178	928	1,413	507	497	1,412	1	1,309	104	7	Kazakhstan
2,723	3,312	3,012	2,347	1,700	618	1,634	713	1,892	455	5	Korea, Republic of
736	1,265	1,286	631	190	223	631	0	505	126	4	Kuwait
847	936	1,219	1,230	432	746	1,217	13	999	231	2	Lebanon
386	266	196	207	186	20	206	1	118	89	6	Malaysia
3	4	5	4	4	—	.	.	.	.	0	Myanmar
246	240	134	135	119	15	.	.	73	62	2	Pakistan
353	269	691	587	246	340	585	2	535	52	3	Philippines
404	1,112	904	751	186	565	750	1	705	46	1	Qatar
1,649	2,433	2,782	2,964	671	2,247	2,958	6	2,830	134	5	Saudi Arabia
21,421	15,539	24,387	21,387	5,448	14,000	15,383	6,004	20,406	981	15	Singapore
223	268	171	189	68	119	189	0	174	15	0	Sri Lanka
64	89	101	101	101	0	101	0	.	.	2	Syria
2,242	1,818	2,634	2,311	1,840	140	2,127	184	2,207	104	8	Taiwan
432	380	615	595	557	33	572	23	267	328	22	Thailand
33,570	37,902	22,402	22,780	100	22,629	.	.	22,776	4	0	Turkmenistan
4,993	5,314	5,494	5,559	1,683	3,309	5,344	215	4,426	1,133	12	United Arab Emirates
1,307	614	1,589	1,601	401	1,137	1,601	0	1,584	17	0	Uzbekistan
1,251	1,017	2,624	2,249	454	1,146	2,110	139	2,201	48	2	Vietnam
4,997	4,191	5,847	5,783	1,868	3,064	5,210	573	5,502	281	8	Remaining countries in Asia
8,479	5,896	5,133	5,356	1,545	2,370	.	.	.	.	.	Countries in Oceania
6,574	3,313	2,788	2,853	1,348	101	2,518	335	1,965	888	40	Australia
1,755	2,430	2,206	2,354	75	2,264	.	.	—	2,354	—	Marshall Islands
141	146	113	137	112	3	135	2	48	89	—	New Zealand
0	1	0	0	0	—	0	0	—	0	0	Papua New Guinea
9	6	26	12	10	2	12	0	.	.	0	Remaining countries in Oceania
77	64	14	33	27	.	.	.	.	.	0	Countries not identifiable
7,222	5,424	7,885	7,503	4,970	.	6,127	1,376	657	6,846	.	International organisations ⁹

V External position of banks

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

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents ¹				
	Total	Short-term loans and advances		Long-term loans and advances		Money market instruments, bonds and notes	Shares and participating interests	Total	Short-term liabilities		Long-term liabilities	
		to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks				to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
	1	2	3	4	5	6	7	8	9	10	11	12
	Assets and liabilities, total ²											
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 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
Q2	855,830	253,531	266,115	10,329	224,676	88,622	12,557	545,358	139,270	366,714	10,091	29,283
2025 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
June	855,830	253,531	266,115	10,329	224,676	88,622	12,557	545,358	139,270	366,714	10,091	29,283
July	886,535	279,775	265,400	10,861	227,277	90,611	12,611	581,589	159,868	379,037	11,202	31,482
Aug.	892,480	289,250	260,524	11,045	227,742	91,570	12,349	582,493	169,329	370,125	10,850	32,189
Sep.	863,104	252,167	263,983	10,563	231,090	92,787	12,514	573,572	154,198	377,057	10,461	31,856
	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 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
Q2	213,426	22,905	80,453	2,213	90,902	16,474	479	156,100	21,934	121,573	1,397	11,196
2025 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
June	213,426	22,905	80,453	2,213	90,902	16,474	479	156,100	21,934	121,573	1,397	11,196
July	212,299	23,808	78,224	2,289	92,635	14,943	400	147,288	21,041	112,728	1,401	12,118
Aug.	214,795	27,676	75,781	2,277	93,154	15,573	334	147,940	22,009	112,230	1,525	12,176
Sep.	213,811	24,333	75,784	2,243	94,991	16,054	406	149,264	20,491	115,041	1,882	11,850
	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 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
Q2	440,063	165,104	124,412	3,902	103,361	31,547	11,737	264,209	76,910	168,208	5,068	14,023
2025 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
June	440,063	165,104	124,412	3,902	103,361	31,547	11,737	264,209	76,910	168,208	5,068	14,023
July	466,827	183,961	127,325	4,558	104,115	35,001	11,867	299,710	89,479	189,226	5,877	15,128
Aug.	470,596	192,043	122,338	4,445	104,607	35,549	11,614	303,661	98,683	183,917	5,557	15,504
Sep.	444,171	158,420	128,230	4,135	105,986	35,737	11,663	291,779	87,115	183,906	5,212	15,546
	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 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
Q2	709,348	222,838	210,926	7,704	202,554	52,917	12,409	421,850	98,007	294,142	8,461	21,240
2025 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
June	709,348	222,838	210,926	7,704	202,554	52,917	12,409	421,850	98,007	294,142	8,461	21,240
July	737,551	246,094	212,589	8,116	205,174	53,128	12,450	439,633	106,699	301,051	9,138	22,745
Aug.	745,071	255,202	209,107	8,066	205,928	54,569	12,199	438,173	113,482	293,174	8,763	22,754
Sep.	716,802	218,254	213,537	7,787	209,405	55,451	12,368	432,939	103,180	298,259	9,193	22,307

* 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		Money market instruments, bonds and notes	Shares and participating interests	Total	Short-term liabilities		Long-term liabilities		
		to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks				to foreign banks	to foreign non-banks			
											Total	Total	Total
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 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	
Q2	172,290	15,795	55,438	644	81,553	16,185	2,675	192,524	9,531	167,873	1,358	13,762	
2025 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	
June	172,290	15,795	55,438	644	81,553	16,185	2,675	192,524	9,531	167,873	1,358	13,762	
July	173,012	15,933	55,820	652	82,768	15,142	2,697	185,693	8,339	161,290	1,394	14,670	
Aug.	172,545	16,515	54,127	625	83,204	15,166	2,908	184,582	9,055	159,654	1,164	14,709	
Sep.	177,145	15,497	57,001	633	85,428	15,513	3,073	185,259	8,209	161,352	1,178	14,520	
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 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	
Q2	160,642	11,631	52,802	643	79,305	13,587	2,674	176,832	9,072	153,239	1,224	13,297	
2025 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	
June	160,642	11,631	52,802	643	79,305	13,587	2,674	176,832	9,072	153,239	1,224	13,297	
July	161,899	11,838	53,604	647	80,524	12,590	2,696	170,906	7,946	147,520	1,260	14,180	
Aug.	161,114	12,343	51,644	620	80,916	12,684	2,907	169,431	8,737	145,417	1,029	14,248	
Sep.	165,730	10,973	54,518	628	83,069	13,470	3,072	169,895	7,926	146,899	1,050	14,020	
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 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	
Q2	143,050	30,544	55,189	2,566	22,122	32,481	148	122,673	41,029	71,971	1,630	8,043	
2025 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	
June	143,050	30,544	55,189	2,566	22,122	32,481	148	122,673	41,029	71,971	1,630	8,043	
July	145,441	33,528	52,811	2,685	22,103	34,153	161	141,151	53,169	77,181	2,064	8,737	
Aug.	143,892	33,941	51,417	2,898	21,814	33,672	150	143,560	55,847	76,191	2,087	9,435	
Sep.	142,747	33,764	50,446	2,699	21,684	34,008	146	139,469	51,018	77,634	1,268	9,549	
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 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	
Q2	85,200	18,474	43,954	.	13,155	8,033	.	80,227	22,678	50,795	319	6,435	
2025 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	
June	85,200	18,474	43,954	.	13,155	8,033	.	80,227	22,678	50,795	319	6,435	
July	87,815	21,839	43,302	1,530	12,542	8,465	137	98,806	34,535	56,274	842	7,155	
Aug.	85,657	21,548	42,016	.	12,709	7,568	.	98,602	34,260	55,559	935	7,848	
Sep.	87,605	21,940	44,306	.	12,682	6,990	.	93,392	29,327	55,667	395	8,003	

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 (MFI) 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													
	Total	of which:				Short-term loans and advances				Long-term loans and advances				Money market instruments, bond and notes
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
All foreign branches														
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 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
Q2	855,830	213,426	440,063	35,657	62,569	174,362	79,169	95,499	170,616	3,859	6,470	179,264	45,412	88,622
2025 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
June	855,830	213,426	440,063	35,657	62,569	174,362	79,169	95,499	170,616	3,859	6,470	179,264	45,412	88,622
July	886,535	212,299	466,827	41,837	60,212	183,096	96,679	97,606	167,794	3,518	7,343	182,565	44,712	90,611
Aug.	892,480	214,795	470,596	40,457	60,560	187,836	101,414	89,385	171,139	3,686	7,359	181,956	45,786	91,570
Sep.	863,104	213,811	444,171	35,877	62,349	164,112	88,055	99,796	164,187	4,044	6,519	184,977	46,113	92,787
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 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
Q2	159,626	110,362	34,928	2,081	4,096	7,630	16,514	26,156	24,084	529	87	68,161	11,257	4,133
2025 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
June	159,626	110,362	34,928	2,081	4,096	7,630	16,514	26,156	24,084	529	87	68,161	11,257	4,133
July	162,067	112,613	35,491	1,257	4,550	8,090	16,522	26,777	24,987	536	92	69,288	11,306	3,414
Aug.	159,524	113,167	31,070	819	4,058	8,719	14,907	24,303	25,696	508	91	69,779	10,915	3,521
Sep.	162,153	114,073	32,042	1,346	4,984	6,933	14,338	26,096	25,893	505	92	71,921	11,205	4,102
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 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
Q2	61,093	24,093	24,548	1,979	3,397	5,724	12,290	8,588	20,006	.	.	3,405	6,776	3,152
2025 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
June	61,093	24,093	24,548	1,979	3,397	5,724	12,290	8,588	20,006	.	.	3,405	6,776	3,152
July	61,953	24,202	25,675	1,186	3,804	5,723	12,387	8,724	20,928	.	.	3,509	6,869	2,624
Aug.	59,414	24,627	21,364	765	3,312	6,547	11,335	7,107	20,629	.	.	3,519	6,410	2,676
Sep.	56,886	21,131	21,672	1,276	4,227	2,717	10,553	8,577	20,626	.	.	3,655	6,314	3,273
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 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
Q2	262,198	86,136	96,942	8,687	55,847	18,164	20,895	19,389	122,221	.	4,581	21,636	13,642	38,913
2025 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
June	262,198	86,136	96,942	8,687	55,847	18,164	20,895	19,389	122,221	.	4,581	21,636	13,642	38,913
July	259,934	82,138	100,039	9,995	53,055	18,175	21,781	19,969	118,219	.	4,919	22,673	12,246	39,744
Aug.	268,310	83,120	106,397	9,941	53,971	18,856	26,312	18,288	120,918	.	4,962	22,614	12,441	41,942
Sep.	260,681	80,707	100,031	9,086	54,747	22,361	21,495	17,262	114,453	.	4,586	22,284	12,299	43,317
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 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
Q2	265,365	3,272	255,979	665	2,020	113,185	15,719	25,993	11,989	.	728	71,269	9,523	16,666
2025 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
June	265,365	3,272	255,979	665	2,020	113,185	15,719	25,993	11,989	.	728	71,269	9,523	16,666
July	283,432	3,551	273,575	654	2,049	122,242	21,682	27,558	12,022	.	719	71,835	10,003	17,062
Aug.	284,485	3,891	274,278	651	2,026	126,107	23,317	23,596	11,602	.	614	71,764	10,518	16,728
Sep.	264,472	4,029	254,134	643	2,079	103,061	17,640	32,630	11,008	.	630	72,900	10,116	16,243

* See footnote * to Table V 1a. 1 Excluding bearer bonds and money market instruments outstanding. 2 The historical statistics for the country of domicile groups of

foreign branches are calculated according to the respective (historical) status of membership of the group.

V External position of banks

	Liabilities to non-residents 1													
Shares and participating interests	Total	of which:				Short-term liabilities				Long-term liabilities				End of reporting period
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
All foreign branches														
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
11,926	539,623	151,357	268,799	20,609	39,462	47,897	75,974	188,982	181,298	4,872	7,589	20,485	12,526	2024 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
12,557	545,358	156,100	264,209	19,454	42,952	55,193	84,077	195,102	171,612	4,924	5,167	18,960	10,323	Q2
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	2025 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
12,557	545,358	156,100	264,209	19,454	42,952	55,193	84,077	195,102	171,612	4,924	5,167	18,960	10,323	June
12,611	581,589	147,288	299,710	27,611	43,040	60,102	99,766	205,786	173,251	5,260	5,942	20,758	10,724	July
12,349	582,493	147,940	303,661	26,324	41,798	63,894	105,435	195,335	174,790	5,384	5,466	21,518	10,671	Aug.
12,514	573,572	149,264	291,779	24,223	43,308	62,315	91,883	202,563	174,494	5,657	4,804	21,375	10,481	Sep.
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	192,761	108,928	58,461	1,526	10,299	4,531	11,222	88,658	75,306	508	1,199	6,256	5,081	2024 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
1,075	210,917	119,006	62,553	2,182	11,168	5,222	9,020	100,958	83,067	490	1,091	5,986	5,083	Q2
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	2025 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
1,075	210,917	119,006	62,553	2,182	11,168	5,222	9,020	100,958	83,067	490	1,091	5,986	5,083	June
1,055	205,987	110,726	67,844	1,777	9,951	4,801	10,548	96,964	80,128	508	1,125	6,737	5,176	July
1,085	204,516	110,396	65,799	1,640	11,101	5,495	8,537	94,591	82,253	522	1,131	6,788	5,199	Aug.
1,068	205,154	112,645	62,168	1,781	12,365	5,088	8,384	96,296	81,834	616	1,085	6,694	5,157	Sep.
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	120,276	47,786	50,695	1,353	8,941	2,629	8,301	38,582	68,333	.	819	898	.	2024 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
928	134,535	55,670	53,910	1,827	9,423	2,713	7,772	47,014	75,037	.	706	.	333	Q2
883	138,885	57,021	56,159	1,320	10,491	3,212	7,833	45,299	80,459	.	672	926	.	2025 Apr.
889	132,910	53,990	54,219	1,585	8,880	2,964	8,316	44,846	74,737	.	687	926	.	May
928	134,535	55,670	53,910	1,827	9,423	2,713	7,772	47,014	75,037	.	706	.	333	June
960	130,948	49,317	58,381	1,296	8,572	2,514	9,175	45,564	71,653	.	.	931	341	July
988	129,827	50,824	55,820	1,400	8,505	3,275	7,302	44,288	72,940	.	.	.	333	Aug.
971	128,332	50,830	52,810	1,377	9,650	2,535	7,164	44,847	71,789	.	.	.	330	Sep.
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
.	129,960	30,424	64,270	5,566	25,687	15,103	17,632	24,735	69,587	.	1,066	.	1,034	2024 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
.	129,028	24,836	63,804	6,772	28,409	26,576	27,632	22,685	49,059	.	.	414	744	Q2
.	136,332	23,723	73,806	6,051	27,797	22,409	35,236	26,833	48,918	.	.	420	811	2025 Apr.
.	127,133	21,956	66,352	6,223	28,255	23,692	27,732	24,651	48,122	.	.	.	820	May
.	129,028	24,836	63,804	6,772	28,409	26,576	27,632	22,685	49,059	.	.	414	744	June
.	140,906	24,570	72,712	7,845	29,490	28,040	35,439	23,085	50,800	.	.	.	874	July
.	137,059	23,278	73,739	7,397	27,306	27,181	34,622	21,464	50,330	.	.	560	875	Aug.
.	131,762	23,260	68,516	7,352	27,469	27,453	28,187	21,801	50,419	.	.	.	779	Sep.
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
.	102,163	2,421	96,020	765	2,265	23,149	23,918	38,093	5,669	.	1,640	6,408	.	2024 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
.	91,486	1,911	85,797	695	2,389	16,522	25,761	31,729	6,299	.	1,397	6,490	.	Q2
.	104,861	1,894	99,433	726	2,335	19,612	29,256	36,101	8,638	.	1,414	6,512	.	2025 Apr.
.	108,847	1,931	103,181	722	2,370	17,737	32,278	37,804	9,498	.	1,454	6,724	.	May
.	91,486	1,911	85,797	695	2,389	16,522	25,761	31,729	6,299	.	1,397	6,490	.	June
.	105,436	1,963	99,734	683	2,599	19,185	24,671	41,480	7,804	.	2,098	6,781	.	July
.	110,199	2,228	104,457	716	2,381	23,928	30,329	36,237	7,783	.	.	6,672	927	Aug.
.	108,465	2,283	102,689	712	2,343	21,416	29,230	39,691	7,034	.	1,355	6,415	.	Sep.

V External position of banks

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

€ million

End of reporting period	Claims on non-residents													
	Total	of which:				Short-term loans and advances				Long-term loans and advances				Money market instruments, bond and notes
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
Foreign branches in the Cayman Islands														
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 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
Q2	24,165	722	23,348	0	57	999	8,791	642	1,241	42	3	–	1,695	1
2025 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
June	24,165	722	23,348	0	57	999	8,791	642	1,241	42	3	–	1,695	1
July	25,680	796	24,791	0	56	833	9,613	562	1,397	28	527	–	1,685	2
Aug.	28,034	991	26,961	0	49	917	10,788	482	1,981	16	513	–	2,537	2
Sep.	27,116	980	26,057	0	45	996	10,456	306	1,575	2	0	–	2,956	1
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 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
Q2	20,281	1,428	1,653	17,192	2	13,143	1,603	2,102	55	0	86	2,552	682	6
2025 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
June	20,281	1,428	1,653	17,192	2	13,143	1,603	2,102	55	0	86	2,552	682	6
July	21,108	1,549	2,654	16,897	2	12,601	2,169	2,639	48	0	111	2,724	763	5
Aug.	21,348	1,536	2,959	16,846	2	12,493	2,065	2,959	56	130	111	2,585	752	150
Sep.	18,744	1,521	2,946	14,269	2	8,844	2,668	3,427	54	0	110	2,671	761	150
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 Q3	10,153	1,186	–	–	–	351	2,583	–	–	–	–	–	–	–
Q4	8,714	921	–	–	–	436	1,634	–	–	–	–	–	–	–
2025 Q1	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Q2	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2025 Apr.	–	–	–	–	–	–	–	–	–	–	–	–	–	–
May	–	–	–	–	–	–	–	–	–	–	–	–	–	–
June	–	–	–	–	–	–	–	–	–	–	–	–	–	–
July	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Aug.	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Sep.	–	–	–	–	–	–	–	–	–	–	–	–	–	–
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 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
Q2	54,065	5,247	17,588	5,451	447	7,544	7,495	4,066	8,750	81	515	4,894	6,326	14,394
2025 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
June	54,065	5,247	17,588	5,451	447	7,544	7,495	4,066	8,750	81	515	4,894	6,326	14,394
July	65,288	5,782	19,930	11,478	348	8,487	15,884	4,249	8,807	81	503	4,710	6,352	16,215
Aug.	62,442	6,183	18,578	10,656	340	7,991	14,797	3,844	8,563	80	502	4,461	6,296	15,908
Sep.	59,614	6,407	18,271	9,048	320	8,148	12,907	4,173	8,758	79	515	4,604	6,423	14,007
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 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
Q2	37,325	3,269	5,129	952	57	4,928	5,170	11,009	251	57	57	4,633	224	10,988
2025 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
June	37,325	3,269	5,129	952	57	4,928	5,170	11,009	251	57	57	4,633	224	10,988
July	36,073	3,257	5,292	967	109	3,896	5,433	9,849	327	58	59	4,885	213	11,345
Aug.	36,045	3,193	5,532	902	71	4,124	5,510	9,797	312	27	56	4,702	213	11,296
Sep.	37,493	3,255	5,840	907	126	4,198	5,687	9,913	349	26	76	4,471	209	12,558

For footnotes see p. 118 and 119.

V External position of banks

	Liabilities to non-residents ¹													
Shares and participating interests	Total	of which:				Short-term liabilities				Long-term liabilities				End of reporting period
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
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
8,941	8,872	3,924	4,801	89	44	99	1,822	94	4,965	—	1,892	—	—	2024 Q3
9,779	7,858	4,412	3,169	208	51	132	2,247	14	4,080	—	1,373	12	0	2024 Q4
11,007	9,984	4,872	5,017	35	49	231	1,903	59	6,881	—	907	3	0	2025 Q1
10,751	7,633	4,604	2,969	2	48	343	1,291	25	5,842	—	113	19	0	2025 Q2
11,113	8,876	4,800	4,010	7	49	344	1,867	11	5,760	—	893	1	0	2025 Apr.
11,127	9,458	4,563	4,832	3	50	566	1,590	5	6,908	—	313	76	0	May
10,751	7,633	4,604	2,969	2	48	343	1,291	25	5,842	—	113	19	0	June
11,033	7,734	4,045	3,629	2	48	422	893	85	6,207	—	116	11	0	July
10,798	8,833	5,378	3,397	2	47	416	1,798	126	6,375	—	114	4	0	Aug.
10,824	8,488	4,719	3,725	1	37	278	992	332	6,788	—	96	2	0	Sep.
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
68	11,036	51	221	10,758	2	220	7,740	2,790	41	158	49	38	0	2024 Q3
61	16,810	206	112	16,482	2	2,493	11,995	2,025	52	154	51	40	0	2024 Q4
66	9,999	337	120	9,531	2	1,110	6,239	2,430	32	156	23	9	0	2025 Q1
52	9,206	302	289	8,608	2	1,230	6,185	1,577	35	149	21	9	0	2025 Q2
55	8,385	515	164	7,692	2	659	5,095	2,404	41	155	22	9	0	2025 Apr.
52	7,731	635	297	6,786	3	650	5,074	1,787	34	155	22	9	0	May
52	9,206	302	289	8,608	2	1,230	6,185	1,577	35	149	21	9	0	June
48	16,931	514	331	16,078	2	738	13,186	2,795	34	147	22	9	0	July
47	16,555	925	278	15,345	2	1,279	13,238	1,825	36	147	21	9	0	Aug.
59	14,349	675	275	13,394	2	1,711	10,666	1,763	39	145	22	3	0	Sep.
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
.	.	.	.	.	.	.	.	.	.	—	.	.	.	2024 Q3
.	.	.	.	.	.	.	.	.	.	—	.	.	.	2024 Q4
.	.	.	.	.	.	.	.	.	.	—	.	.	.	2025 Q1
.	.	.	.	.	.	.	.	.	.	—	.	.	.	2025 Q2
.	.	.	.	.	.	.	.	.	.	—	.	.	.	2025 Apr.
.	.	.	.	.	.	.	.	.	.	—	.	.	.	May
.	.	.	.	.	.	.	.	.	.	—	.	.	.	June
.	.	.	.	.	.	.	.	.	.	—	.	.	.	July
.	.	.	.	.	.	.	.	.	.	—	.	.	.	Aug.
.	.	.	.	.	.	.	.	.	.	—	.	.	.	Sep.
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
.	46,749	1,719	31,972	1,418	1,019	2,015	7,573	11,545	17,381	.	.	.	.	2024 Q3
.	48,408	1,643	33,140	1,567	928	2,336	9,391	10,637	19,136	—	.	.	2,021	2024 Q4
.	50,908	1,271	36,202	1,006	1,007	2,575	9,905	13,216	20,201	—	.	.	1,595	2025 Q1
—	46,494	1,368	33,274	1,074	829	1,823	10,600	12,388	16,820	—	.	.	1,058	2025 Q2
.	48,930	1,721	34,462	1,120	990	1,955	12,296	11,427	18,518	—	.	.	1,493	2025 Apr.
—	52,328	1,598	38,439	1,037	846	4,819	12,186	12,565	18,020	—	.	.	1,141	May
—	46,494	1,368	33,274	1,074	829	1,823	10,600	12,388	16,820	—	.	.	1,058	June
—	49,641	1,431	35,081	1,145	822	3,193	10,970	12,678	17,767	—	.	.	1,153	July
—	50,029	1,639	35,635	1,144	827	2,140	12,595	12,293	17,247	—	.	.	1,106	Aug.
—	48,268	1,549	34,585	874	967	2,165	10,101	12,735	17,486	.	.	3,816	1,128	Sep.
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
.	23,074	1,799	4,034	201	10	1,855	2,532	12,567	3,861	.	.	1,174	260	2024 Q3
.	24,173	1,767	4,685	360	13	2,828	1,355	12,316	5,273	.	.	1,251	280	2024 Q4
.	26,401	1,818	5,421	134	9	2,653	1,401	14,353	5,642	.	.	1,264	254	2025 Q1
8	24,847	1,757	5,476	7	10	2,682	1,354	13,249	5,480	.	.	1,204	223	2025 Q2
.	24,339	2,330	4,608	45	9	2,174	2,989	11,994	5,145	.	.	1,262	234	2025 Apr.
.	25,047	2,452	6,146	46	9	2,605	1,833	12,793	5,646	.	.	1,297	229	May
8	24,847	1,757	5,476	7	10	2,682	1,354	13,249	5,480	.	.	1,204	223	June
8	24,678	1,809	5,892	11	12	2,846	1,409	12,878	5,454	.	.	1,213	220	July
8	24,244	1,769	5,905	6	10	2,822	1,184	12,741	5,383	.	.	1,253	218	Aug.
6	25,935	1,822	5,772	7	10	3,198	958	14,107	5,903	.	.	1,206	215	Sep.

V External position of banks

2 Assets and liabilities of the foreign branches of German banks (MFIs) vis-à-vis non-residents *

c Assets broken down by country

End of reporting period; € million

Country/group of countries	Claims on non-residents											
	December 2023	December 2024	August 2025	September 2025								
				Claims total	of which:		broken down by maturity		broken down by sector		broken down by type of business	
					Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks	loans and advances	foreign securities, participating interest, working capital
1	2	3	4	5	6	7	8	9	10	11	12	
All countries	770,729	796,922	892,480	863,104	213,811	444,171	528,814	334,290	286,779	576,325	757,803	105,301
Countries in Europe	264,561	267,102	303,202	308,454	171,069	61,259	171,323	137,131	83,553	224,901	287,908	20,546
EU Member States ¹	142,881	152,173	172,545	177,145	134,964	26,707	73,061	104,084	20,807	156,338	158,559	18,586
Euro area ¹	133,882	143,062	161,114	165,730	132,696	25,590	65,784	99,946	15,126	150,604	149,188	16,542
Austria	2,960	3,412	3,537	3,581	3,455	82	593	2,988	257	3,324	2,516	1,065
Belgium	2,975	3,732	4,008	4,004	3,242	701	1,773	2,231	873	3,131	2,405	1,599
Croatia	22	14	16	22	22	0	0	22	—	22	—	—
Cyprus	285	282	1,343	1,434	294	1,016	1,401	33	—	—	—	—
Estonia	4	3	9	13	10	—	—	—	—	13	—	—
Finland	583	943	1,084	1,080	840	165	507	573	134	946	556	524
France	15,451	21,409	22,441	23,322	21,655	1,525	8,933	14,389	1,250	22,072	18,556	4,766
Greece	1,194	685	612	592	557	23	277	315	—	—	—	—
Ireland	10,639	10,898	12,401	12,922	5,396	6,431	6,206	6,716	182	12,740	10,909	2,013
Italy	29,451	23,932	27,904	29,896	29,193	512	8,315	21,581	2,725	27,171	28,644	1,252
Latvia	28	23	11	17	14	—	—	—	—	—	—	—
Lithuania	1	—	5	—	—	—	—	—	—	—	—	—
Luxembourg ²	24,423	30,803	33,573	32,689	16,865	11,174	22,761	9,928	7,171	25,518	28,145	4,544
Malta	180	308	223	253	194	46	123	130	—	—	—	—
Netherlands	30,669	31,962	36,894	37,582	33,184	3,462	10,282	27,300	648	36,934	36,738	844
Portugal	1,566	1,914	2,083	2,050	2,013	33	730	1,320	173	1,877	2,004	46
Slovakia	205	195	75	79	40	42	67	12	—	—	—	—
Slovenia	12	253	238	154	76	78	34	120	0	154	34	120
Spain	13,234	12,286	14,613	16,029	15,661	272	3,767	12,262	1,684	14,345	16,295	—
Other EU Member States ¹	8,999	9,111	11,431	11,415	2,268	1,117	7,277	4,138	5,681	5,734	9,371	2,044
Czechia	2,388	2,264	3,935	4,502	587	12	3,899	603	3,535	967	—	—
Denmark	1,109	780	536	720	351	197	486	234	182	538	—	—
Hungary	439	620	536	446	76	51	375	71	224	222	—	—
Poland	1,861	2,603	2,864	2,726	207	83	1,647	1,079	632	2,094	2,577	149
Sweden	2,085	1,598	1,892	1,696	366	425	608	1,088	317	1,379	1,380	316
Remaining EU countries ^{3, 4}	1,117	1,246	1,668	1,325	681	349	262	1,063	791	534	189	1,136
Other European countries ¹	121,680	114,929	130,657	131,309	36,105	34,552	98,262	33,047	62,746	68,563	129,349	1,960
Guernsey	5,011	5,386	9,159	10,065	2,554	6,832	9,615	450	—	—	—	—
Jersey	3,416	3,259	3,835	6,233	2,610	1,030	4,624	1,609	—	—	—	—
Norway	1,847	1,405	1,661	1,630	390	295	590	1,040	731	899	1,275	355
Russian Federation	617	499	819	938	166	—	818	120	823	115	—	—
Switzerland	9,532	14,259	12,945	12,504	1,106	1,732	11,039	1,465	7,958	4,546	10,919	1,585
Turkey	3,150	2,591	2,786	2,908	1,954	899	1,116	1,792	1,472	1,436	—	—
United Kingdom	96,270	85,585	97,688	95,278	26,647	23,238	69,541	25,737	51,232	44,046	95,548	—
Remaining European countries ⁵	1,837	1,945	1,764	1,753	678	530	919	834	99	1,654	—	—
Countries in Africa	5,966	4,620	6,408	5,861	725	3,599	—	—	1,516	4,345	4,946	915
South Africa	1,688	1,339	1,914	1,527	177	128	—	—	378	1,149	—	—
Remaining countries in Africa	4,278	3,281	4,494	4,334	548	3,471	2,640	1,694	1,138	3,196	—	—
Countries in America	372,727	383,974	425,761	394,584	24,661	342,904	253,568	141,016	144,657	249,927	347,933	46,651
Bahamas	471	589	593	294	—	—	—	—	—	488	501	—
Bermuda	1,343	948	1,019	1,113	115	670	784	329	—	—	—	—
Brazil	1,435	2,952	3,904	3,784	—	768	946	2,838	583	3,201	—	—
British Virgin Islands	6,352	5,236	3,557	3,555	441	1,728	3,110	445	—	3,555	—	—
Canada	14,470	10,225	14,242	13,729	3,764	5,155	5,038	8,691	2,327	11,402	10,177	3,552
Cayman Islands	27,263	22,603	23,369	20,907	1,899	18,055	17,658	3,249	3,858	17,049	—	—
Curacao ⁶	9	9	13	—	—	—	—	—	—	—	—	—
Mexico	1,961	2,067	4,335	4,094	102	3,489	3,483	611	733	3,361	—	—
United States of America	317,229	336,773	371,218	343,601	17,901	309,957	221,145	122,456	136,799	206,802	305,486	38,115
Remaining countries in America	2,194	2,572	3,511	3,289	128	2,932	945	2,344	339	2,950	2,029	1,260
Countries in Asia	111,544	125,276	138,044	134,783	15,707	31,763	91,924	42,859	53,528	81,255	103,464	31,319
China, People's Republic of ⁷	4,709	13,619	4,233	4,190	34	1,169	2,482	1,708	1,362	2,828	—	—
Hong Kong	11,911	13,205	10,754	11,926	3,561	3,147	9,921	2,005	3,600	8,326	10,657	1,269
Japan	30,462	32,812	42,517	36,919	4,384	4,115	31,874	5,045	20,533	16,386	33,720	3,199
Korea, Republic of	9,994	12,421	12,011	11,714	1,207	999	3,875	7,839	2,631	9,083	3,792	7,922
Singapore	18,997	18,649	30,287	30,254	1,906	13,117	23,040	7,214	17,762	12,492	25,211	5,043
Taiwan	990	800	1,420	1,523	248	134	1,150	373	395	1,128	—	—
Remaining countries in Asia	34,481	33,770	36,822	38,257	4,367	9,082	19,582	18,675	7,245	31,012	26,194	12,063
Countries in Oceania	14,263	13,451	15,548	15,867	1,357	1,694	8,039	7,828	3,300	12,567	13,325	2,542
Australia	13,369	12,612	14,296	14,604	936	1,507	7,315	7,289	2,911	11,693	12,288	2,316
New Zealand	589	591	832	824	211	137	334	490	—	—	—	—
Remaining countries in Oceania	305	248	420	439	210	50	390	49	—	—	—	—
Countries not identifiable	—	—	—	—	—	—	—	—	—	—	—	—
International organisations ⁸	1,668	2,499	3,517	3,555	292	2,952	—	—	225	3,330	227	3,328

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

including Croatia. Up to December 2013 including Latvia. Up to December 2014 including Lithuania. Up to December 2022 including Croatia. ⁵ Up to June 2013 including Croatia. ⁶ Up to December 2010 Netherlands Antilles. ⁷ Excluding Hong Kong. ⁸ Excluding EU institutions.

V External position of banks

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

End of reporting period; € million

Country/group of countries	Liabilities to non-residents 1									
	December 2023	December 2024	August 2025	Liabilities total	September 2025					
					of which:		broken down by maturity		broken down by sector	
					Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks
	1	2	3	4	5	6	7	8	9	10
All countries	546,770	528,708	582,493	573,572	149,264	291,779	531,255	42,317	164,659	408,913
Countries in Europe	254,860	257,686	294,080	292,647	133,992	84,862	271,446	21,201	64,692	227,955
EU Member States 2	169,913	169,863	184,582	185,259	113,080	43,833	169,561	15,698	9,387	175,872
Euro area 2	158,003	156,792	169,431	169,895	108,209	40,487	154,825	15,070	8,976	160,919
Austria	1,824	1,686	1,825	2,071	1,743	289	1,881	190	112	1,959
Belgium	13,044	13,983	13,485	12,880	10,557	1,793	12,742	138	380	12,500
Croatia	11	10	13	14	6	2	14	0	.	.
Cyprus	1,829	1,591	2,068	2,074	446	1,508	.	.	.	.
Estonia	34	11	19	13	7	5	.	.	.	13
Finland	1,676	1,618	1,559	1,822	1,222	221	.	.	1	1,821
France	9,038	12,571	11,554	11,508	6,961	2,448	10,755	753	1,336	10,172
Greece	969	997	488	354	249	96	354	0	1	353
Ireland	15,769	16,683	17,167	17,286	7,796	4,662	17,126	160	157	17,129
Italy	22,521	19,659	21,544	22,696	19,844	2,231	19,751	2,945	2,499	20,197
Latvia	21	30	34	32	28	4	32	.	.	32
Lithuania	34	143	381	394	123	259	.	.	.	394
Luxembourg 3	47,826	44,001	52,483	53,003	25,840	20,034	52,026	977	3,355	49,648
Malta	1,049	1,145	1,000	834	467	172	834	.	.	.
Netherlands	34,445	33,316	35,690	34,574	23,792	5,712	25,500	9,074	252	34,322
Portugal	1,333	1,119	1,615	1,691	1,467	209	1,631	60	175	1,516
Slovakia	165	396	490	494	491	1	.	.	.	.
Slovenia	36	8	10	11	11	0	.	.	.	.
Spain	6,379	7,825	8,006	8,144	7,159	841	7,373	771	707	7,437
Other EU Member States 2	11,910	13,071	15,151	15,364	4,871	3,346	14,736	628	411	14,953
Czechia	1,293	1,284	1,222	1,234	609	140	1,134	100	15	1,219
Denmark	5,959	5,228	5,722	5,729	1,761	1,848	5,332	397	46	5,683
Hungary	487	473	611	718	324	102	.	.	150	568
Poland	599	745	2,456	2,576	102	72	2,576	0	60	2,516
Sweden	3,450	5,216	5,027	4,949	1,971	1,152	4,946	3	125	4,824
Remaining EU countries 4, 5	122	125	113	158	104	32	.	.	15	143
Other European countries 2	84,947	87,823	109,498	107,388	20,912	41,029	101,885	5,503	55,305	52,083
Guernsey	3,313	2,159	1,180	1,155	112	634	1,155	.	23	1,132
Jersey	1,215	1,044	2,297	2,302	388	1,104	.	.	481	1,821
Norway	2,335	1,788	2,228	3,033	475	689	3,025	8	469	2,564
Russian Federation	277	395	107	95	11	70	95	.	11	84
Switzerland	11,775	14,659	14,584	13,347	2,545	5,993	12,381	966	5,528	7,819
Turkey	470	302	1,058	996	72	919	.	.	857	139
United Kingdom	64,693	66,254	86,545	85,007	16,867	30,828	80,505	4,502	47,380	37,627
Remaining European countries 6	869	1,222	1,499	1,453	442	792	1,453	0	556	897
Countries in Africa	4,185	3,290	4,321	4,039	409	2,297	4,027	12	853	3,186
South Africa	2,061	1,478	1,691	1,393	81	327	.	.	538	855
Remaining countries in Africa	2,124	1,812	2,630	2,646	328	1,970	.	.	315	2,331
Countries in America	186,687	170,918	172,005	167,072	8,843	149,859	155,477	11,595	59,443	107,629
Bahamas	308	302	175	241	9	219	241	.	.	.
Bermuda	1,642	2,166	2,208	2,293	91	1,731	.	.	.	.
Brazil	188	642	715	618	22	576	.	.	547	71
British Virgin Islands	7,962	7,546	10,840	11,623	438	9,771	10,643	980	1	11,622
Canada	4,060	2,417	3,190	2,835	88	2,023	2,801	34	1,880	955
Cayman Islands	22,320	17,249	21,128	18,835	442	18,130	18,236	599	13,020	5,815
Curacao 7	45	64	22	20	14	5	.	.	.	20
Mexico	2,478	710	2,805	3,251	26	3,104	3,236	15	2,965	286
United States of America	145,503	138,429	129,882	126,136	7,690	113,166	116,176	9,960	40,328	85,808
Remaining countries in America	2,181	1,393	1,040	1,220	23	1,134	.	.	640	580
Countries in Asia	96,655	92,265	107,602	105,137	5,316	53,089	95,677	9,460	38,203	66,934
China, People's Republic of 8	6,985	3,893	4,726	4,390	203	2,845	3,833	557	3,287	1,103
Hong Kong	17,997	14,957	20,590	18,882	503	13,534	16,286	2,596	2,530	16,352
Japan	6,630	10,838	8,064	8,560	342	357	8,304	256	4,493	4,067
Korea, Republic of	7,806	3,747	3,800	4,441	329	2,234	4,376	65	1,543	2,898
Singapore	29,896	31,122	38,611	36,624	1,954	19,813	32,408	4,216	13,123	23,501
Taiwan	3,259	2,243	6,922	6,004	105	5,175	5,881	123	4,527	1,477
Remaining countries in Asia	24,082	25,465	24,889	26,236	1,880	9,131	24,589	1,647	8,700	17,536
Countries in Oceania	3,946	4,275	3,725	3,513	.	.	3,464	49	1,468	2,045
Australia	3,486	3,767	3,211	2,998	234	667	2,949	49	1,196	1,802
New Zealand	149	170	344	350	23	284	350	.	272	78
Remaining countries in Oceania	311	338	170	165	.	.	165	.	.	165
Countries not identifiable	.	.	.	.	.	.	.	.	.	.
International organisations 9	437	274	760	1,164	.	.	1,164	.	.	1,164

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

2008 including Slovakia. Up to December 2010 including Estonia. Since July 2013 including Croatia. Up to December 2013 including Latvia. Up to December 2014 including Lithuania. Up to December 2022 including Croatia. 6 Up to June 2013 including Croatia. 7 Up to December 2010 Netherlands Antilles. 8 Excluding Hong Kong. 9 Excluding EU institutions.

V External position of banks

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

€ million

End of reporting period	Claims on non-residents						Liabilities to non-residents ¹					
	Total	Short-term loans and advances		Long-term loans and advances		Money market instruments, bonds and notes	Shares and participating interests	Total	Short-term liabilities		Long-term liabilities	
		to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks				to foreign banks	to foreign non-banks	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 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
Q2	198,517	45,612	32,475	3,481	80,935	34,916	1,098	144,417	24,339	115,230	2,683	2,165
2025 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
June	198,517	45,612	32,475	3,481	80,935	34,916	1,098	144,417	24,339	115,230	2,683	2,165
July	197,837	44,001	31,708	3,507	81,071	36,444	1,106	144,731	24,634	115,560	2,471	2,066
Aug.	198,591	45,831	31,111	3,708	80,962	35,862	1,117	144,553	25,497	114,673	2,413	1,970
Sep.	198,869	46,258	30,847	4,108	81,317	35,212	1,127	146,538	24,799	117,413	2,327	1,999
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 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
Q2	78,684	24,915	6,424	.	40,977	6,008	.	50,201	5,432	42,695	867	1,207
2025 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
June	78,684	24,915	6,424	.	40,977	6,008	.	50,201	5,432	42,695	867	1,207
July	77,348	23,398	6,200	.	41,504	5,880	.	49,043	5,562	41,470	868	1,143
Aug.	78,186	24,272	6,110	.	41,636	5,801	.	48,802	5,874	41,005	868	1,055
Sep.	77,477	23,493	6,319	.	41,415	5,884	.	49,878	5,985	41,954	860	1,079
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 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
Q2	45,339	10,962	16,406	.	12,327	4,203	.	36,864	14,853	21,433	455	123
2025 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
June	45,339	10,962	16,406	.	12,327	4,203	.	36,864	14,853	21,433	455	123
July	45,306	11,535	16,082	.	11,909	4,297	.	37,681	14,818	22,297	446	120
Aug.	45,038	12,411	15,609	.	11,412	4,152	.	37,455	15,591	21,344	404	116
Sep.	44,905	12,247	15,207	1,721	11,660	4,047	23	37,288	14,810	21,836	511	131
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 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
Q2	176,664	39,932	26,876	2,980	76,154	29,684	1,038	127,568	16,417	107,031	2,557	1,563
2025 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
June	176,664	39,932	26,876	2,980	76,154	29,684	1,038	127,568	16,417	107,031	2,557	1,563
July	175,608	38,598	25,913	2,976	76,152	30,924	1,045	126,847	15,970	107,029	2,346	1,502
Aug.	175,963	40,241	25,560	3,194	76,195	29,716	1,057	126,982	16,915	106,356	2,299	1,412
Sep.	177,190	40,799	25,719	3,592	76,123	29,890	1,067	128,309	16,177	108,481	2,215	1,436

* See footnote * to Table V 1a. **1** Excluding bearer bonds and money market instruments outstanding. **2** Including assets and liabilities vis-à-vis international organisations, which are not included in the further breakdown by group of countries. **3** EU Member

States, Andorra, Australia, Canada, Faroe Islands, Gibraltar, Greenland, Guernsey, Holy See, Iceland, Isle of Man, Japan, Jersey, Liechtenstein, New Zealand, Norway, San

V External position of banks

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

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents 1				
	Total	Short-term loans and advances		Long-term loans and advances		Money market instruments, bonds and notes	Shares and participating interests	Total	Short-term liabilities		Long-term liabilities	
		to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks				to foreign banks	to foreign non-banks	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 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
Q2	124,932	26,230	10,919	.	60,969	24,086	.	96,436	3,220	90,300	1,411	1,505
2025 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
June	124,932	26,230	10,919	.	60,969	24,086	.	96,436	3,220	90,300	1,411	1,505
July	123,774	24,357	10,160	.	61,579	24,976	.	95,701	2,827	90,204	1,227	1,443
Aug.	124,622	25,501	10,147	.	61,963	24,063	.	94,480	2,534	89,392	1,201	1,353
Sep.	123,938	24,345	10,228	.	62,090	24,228	.	96,198	2,470	91,266	1,068	1,394
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 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
Q2	67,751	23,461	5,897	.	34,883	3,378	.	44,022	2,721	39,061	911	1,329
2025 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
June	67,751	23,461	5,897	.	34,883	3,378	.	44,022	2,721	39,061	911	1,329
July	66,583	22,023	5,597	.	35,434	3,392	.	42,960	2,568	38,213	913	1,266
Aug.	67,386	23,071	5,383	.	35,574	3,221	.	41,914	2,368	37,483	888	1,175
Sep.	66,256	21,862	5,651	.	35,410	3,197	.	42,752	2,156	38,505	876	1,215
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	9,555	8,656	627	712
2024 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
Q2	20,892	5,680	5,599	.	4,781	4,271	.	16,612	7,922	7,962	126	602
2025 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
June	20,892	5,680	5,599	.	4,781	4,271	.	16,612	7,922	7,962	126	602
July	21,379	5,403	5,795	.	4,919	4,670	.	17,724	8,664	8,371	125	564
Aug.	21,734	5,590	5,551	.	4,767	5,252	.	17,391	8,582	8,137	114	558
Sep.	20,786	5,459	5,128	.	5,194	4,429	.	18,045	8,622	8,748	112	563
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 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	.	.
Q2	4,177	1,225	1,227	.	1,195	.	–	3,755	2,288	1,464	.	.
2025 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	.	.
June	4,177	1,225	1,227	.	1,195	.	–	3,755	2,288	1,464	.	.
July	4,063	1,160	1,227	.	1,126	.	–	4,042	2,466	1,573	.	.
Aug.	4,168	1,264	1,376	.	987	.	–	3,896	2,596	1,297	.	.
Sep.	4,157	1,232	1,392	.	992	.	–	4,124	2,504	1,617	.	.

Marino, Switzerland, Turkey, United Kingdom, United States of America. ⁴ The historical statistics for the groups of countries are calculated according to the respective

(historical) status of membership of the group. ⁵ Including EU institutions. ⁶ All countries not recorded under "industrial countries".

V External position of banks

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

€ million

End of reporting period	Claims on non-residents													
	Total	of which:				Short-term loans and advances				Long-term loans and advances				Money market instruments, bond and notes
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	
All foreign subsidiaries														
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 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
Q2	198,517	78,684	45,339	246	5,896	34,819	10,793	24,410	8,065	2,924	557	69,309	11,626	34,916
2025 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
June	198,517	78,684	45,339	246	5,896	34,819	10,793	24,410	8,065	2,924	557	69,309	11,626	34,916
July	197,837	77,348	45,306	268	5,715	33,042	10,959	23,979	7,729	2,935	572	69,360	11,711	36,444
Aug.	198,591	78,186	45,038	245	5,736	34,693	11,138	23,619	7,492	3,144	564	69,206	11,756	35,862
Sep.	198,869	77,477	44,905	281	5,809	33,577	12,681	23,470	7,377	3,527	581	69,390	11,927	35,212
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 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
Q2	81,153	66,507	9,507	232	2,920	20,318	3,510	3,495	5,034	.	.	32,013	7,655	8,208
2025 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
June	81,153	66,507	9,507	232	2,920	20,318	3,510	3,495	5,034	.	.	32,013	7,655	8,208
July	79,975	65,038	9,571	241	2,840	18,725	3,599	3,350	4,502	.	.	32,458	7,844	8,557
Aug.	79,598	65,613	8,890	231	2,843	19,193	3,264	3,270	4,125	.	.	32,509	8,029	8,276
Sep.	81,145	65,090	9,583	263	2,974	18,567	5,410	3,513	4,122	.	.	32,414	7,895	8,276
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 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
Q2	42,661	29,101	8,509	205	2,914	17,198	3,113	1,468	4,580	.	.	.	6,068	8,208
2025 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
June	42,661	29,101	8,509	205	2,914	17,198	3,113	1,468	4,580	.	.	.	6,068	8,208
July	41,216	27,338	8,604	215	2,832	15,694	3,209	1,307	4,046	.	.	.	6,242	8,557
Aug.	40,807	27,895	7,922	201	2,825	16,125	2,887	1,168	3,703	.	.	.	6,419	8,276
Sep.	42,452	27,493	8,579	235	2,966	15,542	5,039	1,390	3,795	.	.	.	6,264	8,276
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 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
Q2	117,364	12,177	35,832	14	2,976	14,501	7,283	20,915	3,031	.	.	37,296	3,971	26,708
2025 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
June	117,364	12,177	35,832	14	2,976	14,501	7,283	20,915	3,031	.	.	37,296	3,971	26,708
July	117,862	12,310	35,735	27	2,875	14,317	7,360	20,629	3,227	.	.	36,902	3,867	27,887
Aug.	118,993	12,573	36,148	14	2,893	15,500	7,874	20,349	3,367	.	.	36,697	3,727	27,586
Sep.	117,724	12,387	35,322	18	2,835	15,010	7,271	19,957	3,255	.	.	36,976	4,032	26,936

* See footnote * to Table V 1a. 1 Excluding bearer bonds and money market instruments outstanding. 2 The historical statistics for the country of domicile groups of

foreign subsidiaries are calculated according to the respective (historical) status of membership of the group.

V External position of banks

		Liabilities to non-residents 1												End of reporting period
Shares and participating interests	Total	of which:				Short-term liabilities				Long-term liabilities				
		Euro	US dollar	Japanese yen	Pound sterling	to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
						in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
All foreign subsidiaries														
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
1,065	144,370	49,514	39,277	397	3,233	7,769	17,161	100,822	12,803	1,825	1,359	2,380	251	2024 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
1,098	144,417	50,201	36,864	304	2,653	6,694	17,645	102,207	13,023	1,511	1,172	2,004	161	Q2
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	2025 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
1,098	144,417	50,201	36,864	304	2,653	6,694	17,645	102,207	13,023	1,511	1,172	2,004	161	June
1,106	144,731	49,043	37,681	303	2,692	7,714	16,920	102,049	13,511	1,499	972	1,903	163	July
1,117	144,553	48,802	37,455	289	2,690	7,997	17,500	101,921	12,752	1,470	943	1,809	161	Aug.
1,127	146,538	49,878	37,288	319	2,875	6,788	18,011	103,510	13,903	1,405	922	1,862	137	Sep.
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
285	55,935	40,931	10,857	341	1,574	2,185	10,532	35,881	4,432	.	696	1,139	.	2024 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
296	53,768	40,861	10,089	260	1,202	1,561	10,751	34,587	4,434	.	385	1,202	.	Q2
295	53,621	39,873	10,330	338	1,091	2,083	10,360	34,515	4,369	.	384	1,085	.	2025 Apr.
292	52,579	38,932	10,375	273	1,158	1,856	10,828	33,402	4,183	.	352	1,130	.	May
296	53,768	40,861	10,089	260	1,202	1,561	10,751	34,587	4,434	.	385	1,202	.	June
302	53,196	39,905	10,538	258	1,214	1,685	10,753	33,660	4,725	.	387	1,132	.	July
303	52,111	39,447	10,128	246	1,208	1,523	11,169	32,798	4,374	.	378	1,043	.	Aug.
303	53,407	40,420	10,294	274	1,428	1,301	11,218	33,915	4,593	.	488	1,091	.	Sep.
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
.	27,899	14,049	9,836	332	1,475	1,798	10,496	9,909	3,778	.	397	.	.	2024 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
.	24,631	13,041	8,892	253	1,125	1,185	10,743	7,575	3,692	.	90	.	.	Q2
.	25,015	12,578	9,134	331	1,018	1,706	10,352	8,016	3,642	.	.	.	.	2025 Apr.
.	24,205	11,846	9,209	264	1,085	1,484	10,820	7,145	3,442	.	57	.	84	May
.	24,631	13,041	8,892	253	1,125	1,185	10,743	7,575	3,692	.	90	.	.	June
.	24,652	12,664	9,349	254	1,141	1,333	10,700	7,256	3,991	.	92	.	.	July
.	24,147	12,815	8,915	240	1,132	1,204	11,084	6,974	3,641	.	83	.	.	Aug.
.	25,044	13,490	8,986	269	1,342	1,052	11,057	7,723	3,837	.	193	902	.	Sep.
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
780	88,435	8,583	28,420	56	1,659	5,584	6,629	64,941	8,371	.	663	1,241	.	2024 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
802	90,649	9,340	26,775	44	1,451	5,133	6,894	67,620	8,589	.	787	802	.	Q2
817	87,261	9,274	24,725	43	1,415	4,496	6,367	66,161	7,762	.	873	814	.	2025 Apr.
795	88,672	9,253	24,894	38	1,405	5,159	5,800	66,921	8,249	.	870	821	.	May
802	90,649	9,340	26,775	44	1,451	5,133	6,894	67,620	8,589	.	787	802	.	June
804	91,535	9,138	27,143	45	1,478	6,029	6,167	68,389	8,786	.	585	771	.	July
814	92,442	9,355	27,327	43	1,482	6,474	6,331	69,123	8,378	.	565	766	.	Aug.
824	93,131	9,458	26,994	45	1,447	5,487	6,793	69,595	9,310	.	434	771	.	Sep.

V External position of banks

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

End of reporting period; € million

Country/group of countries	Claims on non-residents											
	December 2023	December 2024	August 2025	Claims total	September 2025							
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
					Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks	loans and advances	foreign securities, participating interest, working capital
1	2	3	4	5	6	7	8	9	10	11	12	
All countries	193,436	199,956	198,591	198,869	77,477	44,905	83,646	115,223	58,586	140,283	162,530	36,339
Countries in Europe	132,465	143,254	141,669	143,242	74,072	5,593	52,425	90,817	44,475	98,767	116,425	26,817
EU Member States ¹	114,658	125,958	124,622	123,938	70,162	1,399	38,828	85,110	32,650	91,288	98,966	24,972
Euro area ¹	67,992	77,787	67,386	66,256	64,216	1,081	27,813	38,443	23,093	43,163	62,992	3,264
Austria	499	579	1,065	802	769	.	347	455	183	619	288	514
Belgium	602	509	504	289	198	81	163	126	174	115	199	90
Croatia	0	7	5	5	5	—	0	5	.	.	5	.
Cyprus	333	348	211	202	77	.	.	.	.	202	202	—
Estonia	0	0	2	2	2	—	.	.	—	2	2	—
Finland	244	298	267	267	246	.	0	267	266	1	1	266
France	2,925	3,070	2,747	2,911	2,653	165	2,190	721	1,682	1,229	2,509	402
Greece	19	55	23	23	22	—	23	—	.	.	23	—
Ireland	613	2,330	325	431	428	3	159	272	9	422	.	.
Italy	23,458	22,104	21,772	21,676	21,436	212	1,831	19,845	1,378	20,298	20,978	698
Latvia	0	0	0	0	0	—	0	0	—	0	0	—
Lithuania	4	.	2	3	3	.	1	2	.	3	3	—
Luxembourg ²	18,736	24,171	19,124	18,674	17,856	161	16,994	1,680	15,778	2,896	18,457	217
Malta	9	18	75	77	9	68	49	28	—	77	77	—
Netherlands	1,338	1,360	1,501	1,425	1,209	150	352	1,073	329	1,096	1,091	334
Portugal	246	220	214	213	202	0	12	201	0	213	.	.
Slovakia	2,315	.	.	.	.	—	.	.	.	.	.	.
Slovenia	0	0	.	.	.	—	—	.	.	.	.	—
Spain	16,495	17,775	16,714	16,799	16,644	114	3,990	12,809	1,782	15,017	.	.
Other EU Member States ¹	46,666	48,171	57,236	57,682	5,946	318	11,015	46,667	9,557	48,125	35,974	21,708
Czechia	3,190	2,858	3,528	3,640	80	—	2,078	1,562	1,979	1,661	.	.
Denmark	131	106	239	145	136	.	43	102	93	52	.	.
Hungary	1,775	1,821	52	46	43	3	4	42	0	46	46	—
Poland	39,996	41,479	51,711	52,186	5,145	249	8,871	43,315	6,031	46,155	32,067	20,119
Sweden	628	615	514	470	421	24	16	454	266	204	207	263
Remaining EU countries ^{3, 4}	946	1,292	1,192	1,195	121	.	3	1,192	1,188	7	8	1,187
Other European countries ¹	17,807	17,296	17,047	19,304	3,910	4,194	13,597	5,707	11,825	7,479	17,459	1,845
Guernsey	.	.	.	.	.	.	.	.	—	.	.	—
Jersey	1,056	1,007	669	699	327	.	277	422	.	.	699	—
Norway	.	.	.	.	172	50	.	.	.	89	.	197
Russian Federation	2,577	1,822	1,328	1,289	.	.	1,016	273	1,003	286	.	.
Switzerland	6,305	5,545	6,460	7,667	880	1,998	6,023	1,644	5,775	1,892	6,265	1,402
Turkey	886	664	1,078	1,047	852	195	850	197	528	519	.	.
United Kingdom	5,878	6,927	6,622	7,692	1,533	1,781	4,881	2,811	4,179	3,513	7,491	201
Remaining European countries ⁵	498	453	577	606	110	65	453	153	156	450	.	.
Countries in Africa	476	589	550	550	457	63	137	413	0	550	550	—
South Africa	3	.	0	0	0	0	0	0	0	0	0	—
Remaining countries in Africa	473	.	550	550	457	63	137	413	0	550	550	—
Countries in America	46,514	43,050	41,084	40,070	1,009	36,902	23,064	17,006	10,281	29,789	35,557	4,513
Bahamas	.	.	.	.	3	.	.	.	.	50	50	—
Bermuda	.	.	.	.	.	.	.	.	.	.	.	—
Brazil	2,220	2,159	2,337	1,764	1	251	854	910	338	1,426	.	.
British Virgin Islands	1,018	681	594	598	97	108	242	356	—	598	598	—
Canada	687	690	662	655	327	306	131	524	243	412	136	519
Cayman Islands	1,083	1,424	1,444	1,457	185	1,155	828	629	.	.	1,457	—
Curacao ⁶	.	.	.	.	—	—	—	—	—	—	—	—
Mexico	145	111	292	296	.	224	243	53	.	.	296	—
United States of America	40,485	37,126	34,665	34,316	184	34,054	20,134	14,182	8,421	25,895	31,037	3,279
Remaining countries in America	813	798	957	929	150	764	580	349	.	.	929	—
Countries in Asia	13,118	12,100	14,137	13,875	1,067	2,095	7,708	6,167	3,597	10,278	9,984	3,891
China, People's Republic of ⁷	6,463	6,729	6,933	7,134	0	.	.	.	1,672	5,462	.	.
Hong Kong	76	39	88	113	36	2	98	15	38	75	113	—
Japan	137	415	351	342	103	53	194	148	229	113	194	148
Korea, Republic of	107	129	86	82	59	7	1	81	74	8	.	.
Singapore	1,600	835	971	942	104	448	892	50	866	76	.	.
Taiwan	21	11	8	4	0	.	.	.	0	4	4	—
Remaining countries in Asia	4,714	3,942	5,700	5,258	765	1,581	2,987	2,271	718	4,540	.	.
Countries in Oceania	.	483	257	239	201	.	.	.	233	6	14	225
Australia	426	428	154	147	115	27	8	139	144	3	8	139
New Zealand	35	55	89	89	.	—	3	86	89	0	.	.
Remaining countries in Oceania	.	—	14	3	.	.	.	.	—	3	.	.
Countries not identifiable	.	—	—	—	—	—	—	—	—	—	—	—
International organisations ⁸	.	480	894	893	671	.	.	.	—	893	—	893

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

including Croatia. Up to December 2013 including Latvia. Up to December 2014 including Lithuania. Up to December 2022 including Croatia. ⁵ Up to June 2013 including Croatia. ⁶ Up to December 2010 Netherlands Antilles. ⁷ Excluding Hong Kong. ⁸ Excluding EU institutions.

V External position of banks

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

End of reporting period; € million

Country/group of countries	Liabilities to non-residents 1									
	December 2023	December 2024	August 2025	Liabilities total	September 2025					
					of which:		broken down by maturity		broken down by sector	
					Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks
1	2	3	4	5	6	7	8	9	10	
All countries	142,189	138,974	144,553	146,538	49,878	37,288	142,212	4,326	27,126	119,412
Countries in Europe	106,845	107,317	111,483	113,676	48,948	14,311	110,521	3,155	17,099	96,577
EU Member States 2	92,857	92,404	94,480	96,198	42,491	6,586	93,736	2,462	3,538	92,660
Euro area 2	50,689	45,884	41,914	42,752	36,238	4,585	40,661	2,091	3,032	39,720
Austria	494	672	1,200	1,138	985	129	1,087	51	14	1,124
Belgium	157	232	150	181	73	69	.	.	47	134
Croatia	14	26	28	17	16	1	17	–	.	.
Cyprus	133	153	293	279	111	147	.	.	.	.
Estonia	14	13	9	8	4	1	8	.	–	8
Finland	9	11	8	9	6	0	9	–	.	.
France	584	606	642	561	137	366	561	0	56	505
Greece	104	134	62	65	13	51	65	–	.	.
Ireland	275	465	250	301	100	113	.	.	62	239
Italy	22,291	17,123	14,999	15,342	14,871	418	14,818	524	633	14,709
Latvia	22	26	35	40	1	39	40	–	.	.
Lithuania	10	5	9	6	4	0	6	–	.	.
Luxembourg 3	14,122	12,463	9,557	10,191	7,115	2,082	9,085	1,106	1,264	8,927
Malta	100	40	99	60	19	15	.	.	.	.
Netherlands	744	774	1,106	1,217	383	341	.	.	597	620
Portugal	27	41	67	68	48	9	68	0	.	.
Slovakia	1,053	1,010	1,065	1,060	1,059	0	1,060	–	.	.
Slovenia	2	32	20	20	1	0	20	–	19	1
Spain	10,534	12,058	12,315	12,189	11,292	804	.	.	247	11,942
Other EU Member States 2	42,168	46,520	52,566	53,446	6,253	2,001	53,075	371	506	52,940
Czechia	2,652	2,664	3,245	3,845	24	6	.	.	1	3,844
Denmark	17	13	22	14	6	1	.	.	1	13
Hungary	1,540	1,521	14	15	5	6	15	–	.	.
Poland	37,415	41,781	48,907	49,317	6,176	1,968	49,093	224	333	48,984
Sweden	111	67	77	79	31	2	79	–	3	76
Remaining EU countries 4, 5	433	474	301	176	11	18	.	.	.	.
Other European countries 2	13,988	14,913	17,003	17,478	6,457	7,725	16,785	693	13,561	3,917
Guernsey	101	56	32	30	2	15	30	–	.	.
Jersey	115	111	177	219	3	199	219	–	.	.
Norway	10	10	12	13	8	0	.	.	0	13
Russian Federation	1,935	1,033	412	402	109	46	.	.	58	344
Switzerland	5,474	8,513	11,229	11,391	4,359	5,809	11,294	97	10,315	1,076
Turkey	158	170	380	391	348	37	391	–	80	311
United Kingdom	5,090	4,132	3,200	3,573	1,221	824	3,032	541	1,970	1,603
Remaining European countries 6	1,105	888	1,561	1,459	407	795	1,459	–	1,115	344
Countries in Africa	852	722	1,048	1,274	23	1,224	1,274	–	1,082	192
South Africa	52	57	35	40	2	37	40	–	.	.
Remaining countries in Africa	800	665	1,013	1,234	21	1,187	1,234	–	.	.
Countries in America	22,480	19,102	19,451	19,046	469	17,201	18,492	554	3,350	15,696
Bahamas	26	33	16	15	0	2	15	–	–	15
Bermuda	6	7	5	14	–	13	14	–	.	.
Brazil	582	898	954	935	4	42	935	–	.	.
British Virgin Islands	387	153	163	185	37	72	185	–	–	185
Canada	68	147	33	104	4	99	104	–	.	.
Cayman Islands	1,094	1,249	878	1,247	29	1,022	.	.	507	740
Curacao 7	0	–	0	0	0	–	0	–	–	0
Mexico	59	44	178	126	8	116	126	–	.	.
United States of America	19,587	15,890	16,460	15,386	348	14,850	14,835	551	1,636	13,750
Remaining countries in America	671	681	764	1,034	39	985	.	.	.	.
Countries in Asia	11,475	11,425	12,215	12,203	326	4,396	11,586	617	5,594	6,609
China, People's Republic of 8	6,157	5,912	6,733	7,000	17	456	.	.	1,705	5,295
Hong Kong	162	201	154	268	67	190	.	.	195	73
Japan	269	247	236	288	8	276	288	–	250	38
Korea, Republic of	241	248	168	236	1	.	236	–	221	15
Singapore	1,391	1,725	2,288	1,880	88	1,625	1,880	–	1,624	256
Taiwan	84	57	35	33	7	.	.	–	33	0
Remaining countries in Asia	3,171	3,035	2,601	2,498	138	1,593	2,498	0	1,566	932
Countries in Oceania	.	.	.	.	.	.	.	0	1	.
Australia	.	.	.	.	.	.	.	0	.	5
New Zealand	5	5	4	3	0	3	3	–	–	.
Remaining countries in Oceania	151	141	168	147	4	143	147	–	–	147
Countries not identifiable	0	0	–	–	–	–	–	–	–	–
International organisations 9	.	.	.	.	.	.	.	–	–	–

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

2008 including Slovakia. Up to December 2010 including Estonia. Since July 2013 including Croatia. Up to December 2013 including Latvia. Up to December 2014 including Lithuania. Up to December 2022 including Croatia. 6 Up to June 2013 including Croatia. 7 Up to December 2010 Netherlands Antilles. 8 Excluding Hong Kong. 9 Excluding EU institutions.

VI German contribution to the consolidated banking statistics of the BIS

1 Claims of German banks, including their foreign branches and subsidiaries vis-à-vis non-residents *

End of reporting period; € million

Country/group of countries	Claims on non-residents ¹									
	December 2020	December 2021	December 2022	December 2023	December 2024	August 2025	September 2025			
							Claims, total	of which:		
								Euro	US dollar	Currency of debtor country ²
	1	2	3	4	5	6	7	8	9	10
All countries	1,935,695	1,823,408	1,885,336	1,874,243	1,967,161	2,174,247	2,184,541	1,237,154	613,340	260,058
Countries in Europe	1,195,513	1,182,296	1,161,231	1,112,984	1,167,595	1,291,924	1,317,349	1,019,472	82,805	166,140
EU Member States ⁵	1,060,260	842,257	825,254	845,523	909,306	1,020,661	1,034,379	884,813	42,107	64,538
Euro area ⁵	694,729	715,015	698,606	716,912	777,099	864,467	876,448	799,674	39,787	.
Austria	47,788	47,092	49,491	55,758	59,411	64,916	65,397	65,048	87	.
Belgium	23,298	23,819	23,221	23,318	27,891	35,616	37,058	35,913	1,007	.
Croatia	1,080	682	667	676	4,061	1,061	1,012	1,012	0	.
Cyprus	2,104	1,721	1,477	1,057	1,130	1,660	1,660	1,208	421	.
Estonia	154	289	313	318	626	611	710	711	0	.
Finland	19,880	21,564	17,461	18,884	22,961	27,212	28,200	27,782	295	.
France	165,809	171,563	160,899	166,365	189,975	215,924	219,558	210,014	8,463	.
Greece	20,131	19,664	18,290	18,602	14,889	12,172	12,496	12,491	4	.
Ireland	34,230	32,730	32,897	34,020	34,370	44,938	43,831	32,619	7,919	.
Italy	76,353	74,461	70,402	73,915	81,498	94,961	99,533	94,894	4,212	.
Latvia	756	710	840	829	755	970	1,000	994	7	.
Lithuania	745	999	1,134	1,164	1,233	1,426	1,542	1,543	0	.
Luxembourg ⁶	119,763	122,176	134,438	132,381	143,671	145,774	144,997	123,207	10,608	.
Malta	1,086	1,132	1,632	1,286	1,333	1,311	1,359	788	570	.
Netherlands	102,521	103,389	98,699	91,069	94,732	101,238	101,963	97,531	2,668	.
Portugal	7,536	7,869	6,714	6,123	6,711	7,168	6,790	6,762	18	.
Slovakia	3,938	3,745	3,804	6,127	9,148	10,309	9,712	8,212	1,326	.
Slovenia	1,494	2,221	1,676	1,743	1,839	2,688	2,532	2,408	122	.
Spain	62,696	65,435	61,295	68,677	66,874	76,831	78,976	76,537	2,060	.
Other EU Member States ⁵	365,531	127,242	126,648	128,611	132,207	156,194	157,931	85,139	2,320	64,538
Bulgaria	490	534	614	512	538	669	696	684	- 1	12
Czechia	7,308	7,482	9,318	8,349	8,272	11,895	12,781	6,605	38	6,127
Denmark	12,832	13,055	12,955	12,698	10,828	14,196	14,876	11,830	491	2,464
Hungary	4,572	4,887	5,549	4,262	4,764	2,553	2,724	2,028	70	625
Poland	48,258	52,103	51,794	56,046	59,933	72,779	72,904	22,471	352	49,062
Romania	1,253	1,436	1,367	1,329	1,881	2,105	2,279	2,038	64	86
Sweden	29,339	29,256	28,824	29,883	31,449	31,384	31,936	24,551	730	6,162
EU institutions	21,466	17,807	15,560	15,532	14,542	20,613	19,735	14,932	576	.
Other European countries ⁵	135,253	340,039	335,977	267,461	258,289	271,263	282,970	134,659	40,698	101,602
Guernsey	9,573	5,232	5,682	5,605	6,156	9,630	10,491	2,756	6,707	1,020
Iceland	776	667	554	534	552	763	763	690	69	3
Isle of Man	1,659	1,983	2,322	2,110	2,082	1,734	1,738	613	88	971
Jersey	10,056	9,009	9,077	12,388	9,909	9,785	12,226	3,824	801	7,480
Liechtenstein	664	634	566	798	674	907	926	704	157	64
Norway	27,663	27,025	24,371	24,153	25,013	23,801	23,698	19,466	1,121	2,876
Russian Federation	7,285	7,673	7,112	5,256	3,737	2,014	1,971	624	61	1,286
Switzerland	63,055	52,904	69,710	54,060	44,082	42,746	43,943	15,342	4,427	22,025
Turkey	11,442	12,205	11,630	12,291	10,791	15,412	15,283	12,691	2,331	262
Ukraine	1,055	1,104	998	1,118	597	922	921	417	158	210
United Kingdom	238,933	219,676	202,118	147,499	153,223	161,731	169,124	75,872	24,739	65,401
Remaining European countries	2,025	1,927	1,837	1,649	1,473	1,818	1,886	1,660	39	4
Countries in Africa	20,378	18,979	20,051	21,182	22,371	25,446	25,210	13,793	9,409	1,575
Algeria	42	32	56	37	32	14	10	6	1	1
Cameroon	121	139	211	211	191	175	198	159	38	0
Cote d'Ivoire	767	180	891	1,006	1,139	1,232	1,422	1,418	4	0
Egypt	4,398	4,392	4,253	3,444	3,906	3,513	3,574	2,068	1,434	52
Ghana	930	1,023	1,236	1,220	983	705	744	613	123	6
Kenya	283	217	227	215	416	233	257	122	115	1
Liberia	3,723	3,149	3,315	3,181	3,569	3,491	3,463	0	3,463	0
Libya	0	0	0	0	0	0	0	0	0	0
Morocco	1,510	1,863	1,688	1,995	2,128	2,639	2,703	2,582	111	11
Nigeria	1,025	1,206	1,314	1,428	1,112	1,370	1,434	409	901	107
South Africa	2,786	3,122	2,475	3,011	2,482	3,945	4,257	1,654	1,205	1,389
Tunisia	503	672	903	955	1,017	913	904	873	9	7
Zimbabwe	80	85	88	89	89	99	99	88	11	0
Remaining countries in Africa	4,210	2,899	3,394	4,390	5,307	7,117	6,145	3,801	1,994	1

* Foreign assets of banks domiciled in Germany, including the foreign assets of their branches abroad and of their foreign subsidiaries operating as banks. The reporting banks do not include foreign banks resident in Germany. Intra-group claims between

the domestic part of the institutions, their foreign branches and subsidiaries have been excluded as far as possible, the statistics are therefore broadly consolidated. The definition of figures reported here corresponds to that of the "Consolidated foreign claims

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										Country/group of countries
Loans and advances					Foreign securities ³					
Total	of which: with a re- sidual ma- turity of one year or less	to foreign banks	to foreign enterprises and households	to foreign general government	Total	issued by foreign banks	issued by foreign enterprises and households		issued by foreign general government	
							Total	of which: foreign shares ⁴		
11	12	13	14	15	16	17	18	19	20	
1,530,081	965,351	447,669	1,020,447	61,965	654,460	242,134	138,832	14,740	273,494	All countries
858,314	479,995	255,896	569,829	32,589	459,035	201,290	86,441	14,742	171,304	Countries in Europe
615,594	316,568	165,378	423,537	26,679	418,785	175,039	82,437	13,238	161,309	EU Member States ⁵
527,458	275,459	146,404	355,368	25,686	348,990	131,527	78,763	13,101	138,700	Euro area ⁵
30,562	8,505	6,415	18,011	6,136	34,835	19,694	1,423	38	13,718	Austria
13,349	6,464	3,163	8,878	1,308	23,709	6,103	1,886	965	15,720	Belgium
432	344	288	144	–	580	13	0	–	567	Croatia
1,593	1,059	636	957	–	67	–	1	0	66	Cyprus
290	212	–	290	–	420	153	8	0	259	Estonia
8,810	5,291	3,470	5,256	84	19,390	13,575	1,100	3	4,715	Finland
123,788	77,263	60,812	58,814	4,162	95,770	53,188	10,869	228	31,713	France
11,959	2,589	2,129	750	9,080	537	0	17	0	520	Greece
27,083	16,734	2,947	24,119	17	16,748	399	14,468	2,837	1,881	Ireland
65,892	21,796	13,973	47,996	3,923	33,641	3,630	2,986	180	27,025	Italy
147	79	1	112	34	853	1	5	0	847	Latvia
330	61	–	330	–	1,212	–	7	0	1,205	Lithuania
107,582	64,648	22,242	85,315	25	37,415	4,688	30,420	7,029	2,307	Luxembourg ⁶
1,160	597	118	1,042	–	199	0	1	0	198	Malta
66,371	27,143	5,228	61,124	19	35,592	20,453	13,374	1,148	1,765	Netherlands
3,317	1,918	737	2,497	83	3,473	955	137	0	2,381	Portugal
5,671	4,891	4,698	971	2	4,041	1,677	113	–	2,251	Slovakia
679	530	122	176	381	1,853	46	0	0	1,807	Slovenia
56,494	33,386	17,476	38,586	432	22,482	6,952	1,619	673	13,911	Spain
88,136	41,109	18,974	68,169	993	69,795	43,512	3,674	137	22,609	Other EU Member States ⁵
220	54	13	207	–	476	4	23	0	449	Bulgaria
11,952	8,377	5,587	6,364	1	829	389	237	0	203	Czechia
9,737	6,688	3,639	6,098	–	5,139	4,189	831	22	119	Denmark
1,461	756	304	1,099	58	1,263	41	95	46	1,127	Hungary
48,854	16,687	4,297	44,474	83	24,050	3,859	546	68	19,645	Poland
1,041	663	51	317	673	1,238	–	186	–	1,052	Romania
14,424	7,884	4,783	9,610	31	17,512	15,742	1,756	1	14	Sweden
447	0	300	–	147	19,288	19,288	–	–	–	EU institutions
242,720	163,427	90,518	146,292	5,910	40,250	26,251	4,004	1,504	9,995	Other European countries ⁵
10,491	9,469	57	10,434	–	0	–	0	0	–	Guernsey
461	31	186	275	–	302	42	9	–	251	Iceland
1,737	671	–	1,737	–	1	–	1	0	–	Isle of Man
12,031	6,502	374	11,657	–	195	–	195	–8	–	Jersey
750	273	69	681	0	176	10	166	155	–	Liechtenstein
5,578	3,005	2,177	3,398	3	18,120	16,160	1,916	1	44	Norway
1,995	1,360	1,127	855	13	–24	–	–17	–17	–7	Russian Federation
40,044	22,925	16,476	22,431	1,137	3,899	2,108	1,226	176	565	Switzerland
15,139	6,951	4,870	7,293	2,976	144	–461	96	3	509	Turkey
747	672	196	239	312	174	–	21	–	153	Ukraine
151,873	110,912	64,779	86,259	835	17,251	8,392	384	1,194	8,475	United Kingdom
1,874	656	207	1,033	634	12	–	7	0	5	Remaining European countries
24,304	10,193	3,790	9,542	10,972	906	15	495	0	396	Countries in Africa
10	10	10	0	–	–	–	–	–	–	Algeria
198	106	29	27	142	–	–	–	–	–	Cameroon
1,431	962	18	263	1,150	–9	2	0	–	–11	Cote d'Ivoire
3,521	1,688	1,223	1,433	865	53	13	25	0	15	Egypt
745	497	17	135	593	–1	–	–1	–	–	Ghana
257	174	104	68	85	0	–	0	–	0	Kenya
3,463	558	–	3,463	–	0	–	0	0	–	Liberia
0	0	–	0	–	–	–	–	–	–	Libya
2,638	359	54	984	1,600	65	–	26	0	39	Morocco
1,345	906	539	454	352	89	–	98	0	–9	Nigeria
3,570	1,389	1,289	899	1,382	687	–	322	0	365	South Africa
890	204	24	161	705	14	0	14	–	–	Tunisia
99	99	–	56	43	–	–	–	–	–	Zimbabwe
6,137	3,241	483	1,599	4,055	8	–	11	0	–3	Remaining countries in Africa

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

tutions to protect against risks are not taken into consideration in these statistics. ¹ From August 2009, excluding claims arising from the Financial Cooperation programme of the Federal Ministry for Economic Cooperation and Development. ² Exclu-

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

End of reporting period; € million

Country/group of countries	Claims on non-residents ¹									
	December 2020	December 2021	December 2022	December 2023	December 2024	August 2025	September 2025			
							Claims, total	of which:		
								Euro	US dollar	Currency of debtor country ²
	1	2	3	4	5	6	7	8	9	10
Countries in America	488,307	427,928	503,881	532,248	550,480	592,286	577,951	83,608	467,849	13,304
Argentina	1,086	829	753	729	797	665	757	144	610	0
Bahamas	1,656	985	1,387	2,179	2,197	2,455	2,386	571	1,808	0
Bermuda	5,734	5,024	5,023	4,412	3,818	3,046	3,261	466	2,288	0
Bolivia, Plurinational State of	37	83	42	32	116	216	132	1	134	0
Brazil	5,030	5,089	4,520	6,063	7,121	8,721	8,513	937	2,862	4,686
British Virgin Islands	10,615	9,471	9,723	6,699	5,139	3,861	3,860	443	1,580	.
Canada	35,008	36,375	38,833	47,561	40,821	46,529	46,153	29,875	7,793	7,467
Cayman Islands	50,234	30,374	33,923	44,738	54,148	63,939	71,337	32,408	36,674	0
Chile	2,208	2,147	2,465	2,247	2,343	2,649	2,675	373	2,165	119
Columbia	1,220	1,710	1,990	2,676	2,796	2,863	2,919	1,613	1,299	5
Cuba	83	68	59	55	49	43	43	43	0	0
Curacao ⁷	125	76	78	103	102	92	92	84	8	0
Ecuador	272	310	515	373	363	235	494	11	480	.
Guatemala	209	206	251	468	444	692	691	12	678	0
Mexico	4,557	4,254	4,510	4,209	4,439	7,813	7,827	1,115	5,657	997
Panama	1,556	1,564	1,348	1,130	1,131	2,110	2,170	691	1,469	0
Paraguay	150	61	92	264	228	450	468	15	452	0
Peru	1,187	1,315	1,357	1,901	2,146	2,240	2,222	765	1,415	15
United States of America	365,077	326,196	395,280	404,599	420,215	441,479	419,887	13,830	398,645	.
Uruguay	552	443	447	391	373	310	302	41	261	0
Venezuela, Bolivarian Republic	78	48	- 37	21	27	33	24	5	16	0
Remaining countries in America	1,633	1,300	1,322	1,398	1,667	1,845	1,738	165	1,555	15
Countries in Asia	188,322	149,293	154,149	155,147	169,708	178,975	177,781	53,825	44,333	69,465
Bahrain	1,529	1,490	1,361	1,493	983	753	867	28	824	4
China, People's Republic of ⁸	18,119	19,789	19,160	16,761	24,896	14,216	13,968	3,008	873	9,399
Hong Kong	17,872	12,149	14,240	11,523	11,903	10,165	11,119	4,592	1,982	1,286
India	24,542	18,892	21,146	21,459	23,251	26,669	27,999	6,859	2,707	16,738
Indonesia	6,700	6,142	5,621	6,457	6,787	7,663	7,529	3,646	1,004	2,774
Iran	11	8	2	2	1	2	1	1	0	0
Iraq	415	384	453	519	853	727	744	670	73	0
Israel	1,206	1,340	2,822	2,395	2,159	2,901	3,176	867	474	1,826
Japan	45,571	28,154	23,650	29,562	30,253	33,474	29,856	13,405	5,493	10,892
Jordan	531	599	705	702	834	971	969	901	43	10
Kazakhstan	191	163	133	121	88	727	709	26	276	12
Korea, Republic of	10,806	8,767	11,547	11,958	14,632	14,264	14,065	2,123	2,760	8,965
Kuwait	929	1,059	1,057	1,038	1,068	1,239	1,179	291	862	21
Lebanon	126	118	121	93	45	70	79	7	68	0
Malaysia	2,413	1,961	2,082	1,903	2,202	3,218	3,135	298	679	2,071
Myanmar	43	41	28	30	11	3	3	0	3	0
Pakistan	922	827	422	410	325	324	352	46	101	187
Philippines	1,944	1,175	1,504	1,681	1,607	2,515	2,669	138	1,838	613
Qatar	3,453	3,027	2,631	3,092	4,094	4,867	4,578	1,817	2,739	12
Saudi Arabia	4,901	4,005	3,816	4,338	3,290	3,758	3,749	1,269	2,319	124
Singapore	22,963	20,176	22,347	20,395	22,196	29,314	29,530	6,002	9,227	11,460
Sri Lanka	884	697	579	266	270	217	197	9	51	137
Syria	0	0	0	0	1	0	0	0	0	0
Taiwan	4,251	2,156	1,735	1,168	848	1,747	1,841	1,050	118	534
Thailand	2,504	2,283	2,762	3,309	2,326	2,605	2,278	218	113	1,891
Turkmenistan	585	440	387	307	213	89	78	59	19	0
United Arab Emirates	6,681	5,641	5,372	4,974	5,632	6,773	7,589	1,773	5,133	291
Uzbekistan	686	885	1,194	1,665	2,286	3,070	3,070	2,761	309	0
Vietnam	2,301	2,116	2,455	2,432	2,015	1,890	1,776	353	1,206	218
Remaining countries in Asia	5,243	4,809	4,817	5,094	4,639	4,744	4,676	1,608	3,039	0
Countries in Oceania	32,159	29,104	28,896	31,018	29,905	31,898	32,502	19,692	2,619	9,574
Australia	25,699	23,827	23,701	25,637	23,968	25,649	26,376	16,797	292	9,061
Marshall Islands	3,714	2,765	2,488	2,151	2,826	2,303	2,155	74	2,081	.
New Zealand	2,578	2,437	2,497	2,947	2,855	3,482	3,504	2,617	162	513
Papua New Guinea	14	- 15	0	19	0	4	3	0	3	0
Remaining countries in Oceania	154	90	210	264	256	460	464	204	81	0
Countries not identifiable	133	0	5	13	4	0	0	0	0	.
International organisations ⁹	10,883	15,808	17,123	21,651	27,098	53,718	53,748	46,764	6,325	.

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

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

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										Country/group of countries
Loans and advances					Foreign securities ³					
Total	of which: with a re- sidual ma- turity of one year or less	to foreign banks	to foreign enterprises and households	to foreign general government	Total	issued by foreign banks	issued by foreign enterprises and households		issued by foreign general government	
							Total	of which: foreign shares ⁴		
11	12	13	14	15	16	17	18	19	20	
488,256	370,522	138,544	343,935	5,777	89,695	21,662	25,813	– 140	42,220	Countries in America
740	343	81	495	164	17	–	0	1	17	Argentina
2,389	2,384	2,016	110	263	– 3	–	– 3	0	0	Bahamas
3,182	1,422	8	3,174	–	79	–	79	65	–	Bermuda
136	136	99	37	–	– 4	–	– 4	–	0	Bolivia, Plurinational State of
4,536	2,766	2,711	1,454	371	3,977	0	2,525	0	1,452	Brazil
3,767	3,064	–	3,767	–	93	–	93	2	–	British Virgin Islands
15,840	9,299	2,577	13,183	80	30,313	20,167	2,148	25	7,998	Canada
70,756	67,489	5,539	65,217	–	581	1	658	17	– 78	Cayman Islands
2,172	683	539	1,622	11	503	6	194	0	303	Chile
2,407	663	417	340	1,650	512	–	181	0	331	Columbia
43	37	19	0	24	–	–	–	–	–	Cuba
3	3	–	3	–	89	–	89	8	–	Curacao ⁷
494	443	386	23	85	0	–	–	–	0	Ecuador
674	658	656	9	9	17	–	–	–	17	Guatemala
7,062	4,817	1,811	4,677	574	765	–	443	0	322	Mexico
1,837	690	496	1,135	206	333	–	43	0	290	Panama
468	383	406	24	38	–	–	–	–	–	Paraguay
2,158	522	215	847	1,096	64	–	50	0	14	Peru
367,734	273,467	119,711	246,932	1,091	52,153	1,488	19,285	– 258	31,380	United States of America
300	73	–	300	–	2	–	–	–	2	Uruguay
13	9	0	13	0	11	–	6	–	5	Venezuela, Bolivarian Republic
1,545	1,171	857	573	115	193	–	26	0	167	Remaining countries in America
136,454	90,386	44,830	79,353	12,271	41,327	8,430	9,999	13	22,898	Countries in Asia
874	310	564	310	–	– 7	–	2	–	– 9	Bahrain
10,451	6,232	2,473	6,286	1,692	3,517	478	378	2	2,661	China, People's Republic of ⁸
9,886	9,236	1,835	8,051	–	1,233	82	656	1	495	Hong Kong
20,544	8,469	3,829	14,388	2,327	7,455	43	1,850	7	5,562	India
5,756	1,759	452	1,968	3,336	1,773	0	523	9	1,250	Indonesia
1	1	–	1	–	–	–	–	–	–	Iran
744	157	–	279	465	0	–	–	–	0	Iraq
1,333	940	546	657	130	1,843	–	1,387	0	456	Israel
24,264	20,325	10,267	12,835	1,162	5,592	1,790	1,773	2	2,029	Japan
978	186	46	77	855	– 9	–	–	–	– 9	Jordan
684	500	284	400	–	25	–	1	0	24	Kazakhstan
4,146	4,176	1,378	2,768	–	9,919	1,616	830	1	7,473	Korea, Republic of
1,174	409	360	814	–	5	–	–	–	5	Kuwait
11	6	4	7	–	68	–	–	–	68	Lebanon
1,668	1,442	947	721	0	1,467	49	636	0	782	Malaysia
3	0	–	3	0	–	–	–	–	–	Myanmar
324	244	224	99	1	28	30	1	–	– 3	Pakistan
2,450	1,900	908	1,526	16	219	0	141	0	78	Philippines
4,512	3,194	2,253	2,146	113	66	–	1	–	65	Qatar
3,649	1,868	946	2,703	0	100	–	23	–	77	Saudi Arabia
22,929	18,622	10,245	12,668	16	6,601	3,845	1,426	0	1,330	Singapore
150	117	63	54	33	47	32	–	–	15	Sri Lanka
0	0	–	0	0	–	–	–	–	–	Syria
1,618	1,133	569	1,049	0	223	–	223	– 10	–	Taiwan
1,329	1,186	821	508	–	949	453	50	1	446	Thailand
78	53	2	0	76	–	–	–	–	–	Turkmenistan
7,473	4,714	2,440	5,033	0	116	11	50	0	55	United Arab Emirates
3,077	1,554	1,895	772	410	– 7	–	– 7	–	–	Uzbekistan
1,688	530	280	1,201	207	88	–	56	0	32	Vietnam
4,660	1,123	1,199	2,029	1,432	16	1	– 1	0	16	Remaining countries in Asia
19,062	13,069	2,977	15,972	113	13,440	10,302	2,485	125	653	Countries in Oceania
15,641	11,947	2,727	12,838	76	10,735	8,705	1,621	125	409	Australia
2,155	335	–	2,155	–	0	–	0	0	–	Marshall Islands
807	381	50	720	37	2,697	1,597	861	0	239	New Zealand
0	0	–	0	–	3	–	3	0	–	Papua New Guinea
459	406	200	259	–	5	–	–	–	5	Remaining countries in Oceania
0	0	–	0	–	–	–	–	–	–	Countries not identifiable
3,691	1,186	1,632	1,816	243	50,057	435	13,599	–	36,023	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									
	Foreign exchange contracts ²				Interest-rate contracts ³				Credit derivatives ⁴	
	Derivative contracts, total ¹	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

Contracts reported by 65 reporting banks world-wide ⁸

2011 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
2025 H1	720,924	132,395	47,573	69,331	15,491	567,989	27,015	525,302	15,672	9,430	924

of which: contracts reported by German banks

2011 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	.
2025 H1	64,907	8,010	3,320	4,025	665	55,621	2,335	52,826	460	1,123	.

* These data stem from the semi-annual OTC derivatives statistics of the Bank for International Settlements (BIS). Approximately 65 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										End of half-year
with other banks and financial institutions ⁷	with non-financial corporations	Index-related and stock-related contracts ⁵	Commodity-contracts ⁵	Derivative contracts, total ¹	Foreign exchange contracts ²	Interest-rate contracts ³	Credit derivatives ⁴	Index-related and stock-related contracts ⁵	Commodity-contracts ⁵	
12	13	14	15	16	17	18	19	20	21	

Contracts reported by 65 reporting banks world-wide ⁸

9,118	152	4,623	2,389	19,577	1,996	15,458	1,226	525	372	2011 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
8,429	77	8,872	2,238	18,526	4,566	12,830	215	701	214	2025 H1

of which: contracts reported by German banks

1,308	14	608	222	1,979	219	1,543	136	50	31	2011 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
1,070	.	57	96	845	192	619	27	4	3	2025 H1

agreements, interest rate swaps and interest rate options. ⁴ Only credit default swaps. The data are recorded for the first time for the second half of 2004. ⁵ Forwards, swaps and options. ⁶ Transactions between reporting institutions which are reported by both counterparties involved are recorded only once in the statistics. Conversely, the results

of the German reporting institutions shown in the lower part of the table contain certain double countings; covering transactions with the four German reporting banks concluded with each other. ⁷ Including insurance corporations. ⁸ Up to and including June 2017 excluding "other" contracts valued by the BIS.

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

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

Financial year	All categories of banks	Commercial banks					Landes- banken 3	Savings banks 3	Regional institu- tions of credit coopera- tives 6	Credit coopera- tives	Mortgage banks 2 4	Instalment sales finan- cing institu- tions 7	Building and loan associa- tions	Banks with special, develop- ment and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commen- cial 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
2024	66,837	26,450	9,649	16,334	467	–	5,341	17,850	–	11,034	1,295	–	834	4,033
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
2024	53,552	20,666	6,563	13,746	357	–	3,475	15,409	–	8,850	1,113	–	743	3,296

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1993, including East German credit institutions and in accordance with the new accounting rules. 1 From 1990 to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 to the category "Big

banks". 2018 and 2019, DB Privat- und Firmenkundenbank AG (merger between Deutsche Postbank AG, belonging to the category "Big banks", with Deutsche Bank Privat- und Geschäftskunden AG, belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks"; merger with Deutsche Bank AG in 2020. 2 Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the category "Mortgage banks". For footnotes 3-10, see pp. 137 f.

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

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

Financial year	All categories of banks	Commercial banks					Landes-banken 3	Savings banks 3	Regional institutions of credit co-operatives 6	Credit co-operatives	Mortgage banks 2 4	Instalment sales finan-cing insti-tutions 7	Building and loan associa-tions	Banks with special, develop-ment and other central support tasks 1 3 6 8	
		Total	Big banks 1	Regional banks and other commer-cial banks 1 2 3 4	Branches of foreign banks	Private bankers 5									
Partial operating result 11															
1968	4,202	882	288	406	47	141	548	1,428	131	314	493	181	–	225	
1969	4,904	1,276	454	537	74	211	526	1,425	141	440	720	168	–	208	
1970	4,621	1,074	413	435	58	168	273	1,337	93	666	788	175	–	215	
1971	4,800	961	246	474	113	128	428	1,338	147	597	798	276	–	255	
1972	6,295	1,228	260	645	155	168	679	2,009	205	728	783	374	–	289	
1973	6,541	1,072	165	509	240	158	570	2,083	73	1,056	1,103	238	–	346	
1974	8,744	2,384	931	985	269	199	700	2,609	203	1,141	1,063	304	–	340	
1975	11,219	2,718	1,117	1,164	233	204	973	3,831	555	1,184	1,049	473	–	436	
1976	10,369	2,367	906	1,184	146	131	938	3,597	406	1,045	1,060	513	–	443	
1977	11,683	2,643	1,148	1,207	158	130	1,111	4,213	350	1,227	1,122	527	–	490	
1978	13,195	2,908	1,189	1,360	163	196	1,382	4,810	411	1,409	1,193	541	–	541	
1979	12,689	2,558	1,068	1,176	143	171	1,028	4,780	257	1,691	1,301	598	–	476	
1980	13,111	2,476	1,043	1,025	165	243	738	4,978	213	2,389	1,355	499	–	463	
1981	18,526	3,992	1,931	1,541	198	322	532	7,323	455	3,707	1,432	556	–	529	
1982	25,328	6,330	2,838	2,812	249	431	1,610	9,154	980	4,101	1,813	702	–	638	
1983	30,873	7,898	3,735	3,433	284	446	2,711	10,715	1,327	4,046	2,511	775	–	890	
1984	29,052	7,307	3,583	3,093	313	318	2,705	10,354	1,167	3,324	2,691	540	–	964	
1985 12	29,182	7,954	3,696	3,566	384	308	2,780	10,142	963	3,065	2,709	502	–	1,067	
1986	29,483	9,209	4,719	3,729	282	479	2,667	9,829	1,028	2,927	2,723	–	–	1,100	
1987	26,500	6,959	3,228	3,273	103	355	2,352	9,180	1,085	3,016	2,784	–	–	1,124	
1988	27,196	7,225	3,772	3,045	135	273	2,185	9,382	1,074	3,367	2,777	–	–	1,186	
1989	27,379	7,701	4,639	2,727	– 11	346	2,043	9,046	579	4,028	2,780	–	–	1,202	
1990	29,314	8,901	5,499	3,044	96	262	1,858	9,314	473	4,318	2,733	–	–	1,717	
1991	34,834	10,627	6,267	3,963	103	294	2,213	11,072	326	5,370	2,798	–	–	2,428	
1992	39,614	13,128	7,121	5,363	208	436	2,655	12,141	626	6,117	2,927	–	–	2,020	
1993	52,764	17,187	9,036	7,443	224	484	3,531	15,701	915	7,624	3,202	–	2,188	2,416	
1994	64,513	18,337	8,130	9,546	107	554	5,473	20,743	1,983	9,338	3,705	–	2,323	2,611	
1995	57,355	14,924	5,899	8,553	99	373	4,708	19,214	1,126	8,754	4,126	–	1,876	2,627	
1996	61,479	16,679	6,599	9,634	10	436	5,811	19,712	1,128	9,002	4,744	–	1,454	2,949	
1997	63,392	18,545	7,488	10,609	– 91	539	6,357	18,606	1,235	8,751	5,364	–	1,603	2,931	
1998	61,191	17,127	7,131	9,486	– 179	689	6,895	16,500	1,488	7,573	6,187	–	1,867	3,554	
1999	60,087	14,729	7,055	7,788	– 113	–	7,636	17,381	960	8,279	5,539	–	1,238	4,324	
1999	30,722	7,531	3,607	3,982	– 58	–	3,904	8,887	491	4,233	2,832	–	633	2,211	
2000	28,150	5,747	1,609	4,231	– 93	–	3,850	8,243	997	3,941	2,611	–	834	1,927	
2001	24,295	3,549	– 324	3,795	78	–	4,009	7,661	518	3,370	2,528	–	761	1,899	
2002	32,298	8,847	4,328	4,423	96	–	4,327	8,996	582	4,157	2,293	–	727	2,369	
2003	29,608	5,133	266	4,740	127	–	5,110	9,335	176	4,473	2,332	–	839	2,210	
2004	35,501	9,515	3,794	5,603	118	–	4,944	9,847	259	4,971	2,420	–	1,002	2,543	
2005	38,133	12,696	5,649	6,941	106	–	4,812	9,401	422	4,783	2,470	–	931	2,618	
2006	38,013	14,149	7,534	6,523	92	–	4,590	9,289	250	4,129	2,453	–	511	2,642	
2007	42,642	18,210	10,498	7,533	179	–	5,876	7,658	563	4,301	2,537	–	945	2,552	
2008	42,426	16,254	9,129	6,962	163	–	6,974	7,990	913	4,333	2,238	–	803	2,921	
2009	37,666	9,657	5,276	4,264	117	–	5,423	9,319	479	5,575	2,457	–	1,000	3,756	
2010	41,515	10,744	5,045	5,568	131	–	4,861	10,965	616	7,244	2,328	–	969	3,788	
2011	40,969	11,729	5,605	5,929	195	–	4,980	11,238	576	7,040	1,336	–	935	3,135	
2012	38,223	12,372	7,414	4,771	187	–	3,273	10,161	668	6,687	1,139	–	769	3,154	
2013	32,726	10,835	5,141	5,523	171	–	2,510	9,948	711	7,177	564	–	648	333	
2014	36,939	13,066	7,144	5,677	245	–	2,592	9,787	346	7,186	780	–	597	2,585	
2015	36,315	12,658	6,812	5,739	107	–	2,332	9,544	571	7,132	1,087	–	502	2,489	
2016	32,239	10,249	4,565	5,590	94	–	2,362	9,532	–	6,732	585	–	202	2,577	
2017	27,656	6,514	1,250	5,154	110	–	1,372	9,617	–	7,050	415	–	262	2,426	
2018	28,589	8,755	3,380	5,274	101	–	901	8,984	–	7,015	677	–	232	2,025	
2019	23,506	3,864	– 1,526	5,257	133	–	824	8,464	–	6,849	870	–	52	2,583	
2020	26,193	5,379	– 640	5,890	129	–	1,137	8,771	–	6,791	1,005	–	147	2,963	
2021	28,114	6,767	– 174	6,725	216	–	1,337	8,478	–	7,232	1,115	–	111	3,074	
2022	34,503	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	
2024	49,747	13,995	4,810	8,784	401	–	3,381	17,139	–	9,982	1,267	–	652	3,331	

For footnotes *, 1 and 2, see p. 136. 3 From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012 to 2020, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". 4 In 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". 5 The category "Private bankers" was dissolved in December 1998. The credit

institutions formerly belonging to this category were allocated to the category "Regional banks and other commercial banks". 6 From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". 7 The category "Instalment sales financing institutions" was dissolved in December 1986. The credit institutions formerly belonging to this category were allocated to the categories "Regional banks and other commercial banks", "Private bankers" and "Credit co-operatives", according to their legal form. 8 Up to 2015, category "Special purpose banks". For footnotes 11 and 12, see p. 138.

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

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

Financial year	All categories of banks	Commercial banks					Landes-banken 3	Savings banks 3	Regional institutions of credit co-operatives 6	Credit co-operatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8	
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5									
Profit or loss (–) for the financial year before tax 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	
2024	51,176	19,737	8,885	10,505	347	–	3,810	15,145	–	8,669	688	–	475	2,652	

For footnotes * and 1-8, see pp. 136 f. 9 Net interest and commission income less general administrative spending plus result from the trading portfolio and other operating result. 10 Operating result before the valuation of assets plus result from the valuation of assets (other than tangible or financial fixed assets). 11 Net interest and

commission income less general administrative spending. 12 Status after extension of credit co-operatives' reporting requirements; full survey as of 1985. 13 Operating result plus other and extraordinary result.

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

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

Financial year	All categories of banks	Commercial banks					Landes-banken 3	Savings banks 3	Regional institutions of credit co-operatives 6	Credit co-operatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8	
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5									
Profit or loss (–) for the financial year after tax 14															
1968	2,585	807	351	252	29	175	239	731	84	195	344	57	–	128	
1969	2,566	858	371	269	27	191	325	585	67	207	353	48	–	123	
1970	2,136	687	284	251	26	126	186	411	46	273	352	50	–	131	
1971	2,744	904	353	285	52	214	235	578	86	325	406	72	–	138	
1972	3,167	916	369	307	62	178	327	751	159	369	391	98	–	156	
1973	2,582	726	355	149	113	109	183	613	50	435	380	62	–	133	
1974	3,230	944	517	306	144	– 23	231	791	109	524	396	86	–	149	
1975	4,590	1,165	671	238	37	219	355	1,422	308	645	465	49	–	181	
1976	4,654	1,453	730	374	116	233	328	1,264	181	569	484	130	–	245	
1977	5,091	1,478	742	435	63	238	478	1,469	173	587	523	129	–	254	
1978	5,574	1,567	774	480	75	238	533	1,633	206	624	615	139	–	257	
1979	4,969	1,183	664	307	24	188	520	1,487	82	638	663	133	–	263	
1980	5,300	1,318	547	497	53	221	299	1,570	155	820	803	122	–	213	
1981	5,311	1,224	429	443	94	258	246	1,670	190	851	791	113	–	226	
1982	6,408	1,417	561	484	68	304	268	1,969	381	1,012	877	134	–	350	
1983	7,088	1,550	963	685	114	– 212	377	2,222	442	1,026	968	144	–	359	
1984	7,986	2,328	1,067	824	122	315	355	2,334	467	944	993	175	–	390	
1985 12	8,092	2,823	1,502	834	105	382	421	2,198	119	916	1,012	184	–	419	
1986	8,555	3,217	1,651	1,031	99	436	459	2,139	434	920	850	–	–	536	
1987	7,900	2,668	1,217	1,050	61	340	497	1,998	396	944	957	–	–	440	
1988	8,766	3,199	1,724	1,167	7	301	524	2,080	429	1,067	934	–	–	533	
1989	8,642	3,329	2,054	1,133	– 151	293	730	1,677	389	978	1,029	–	–	510	
1990	9,700	4,040	2,755	1,176	– 105	214	472	1,810	284	1,355	1,118	–	–	621	
1991	12,149	4,055	2,467	1,275	55	258	670	2,824	182	2,035	1,603	–	–	780	
1992	11,493	3,363	2,880	161	110	212	921	2,932	200	2,094	1,333	–	–	650	
1993	16,742	5,675	2,693	2,519	123	340	1,271	3,831	176	2,439	1,249	–	995	1,106	
1994	18,298	6,495	3,126	2,984	92	293	1,499	4,046	551	2,427	1,330	–	1,006	944	
1995	20,107	6,899	3,408	3,196	105	190	1,781	4,360	517	2,604	1,916	–	654	1,376	
1996	19,755	7,068	3,614	3,158	59	237	2,196	4,355	689	2,512	2,114	–	872	– 51	
1997	21,495	7,489	2,806	4,227	14	442	2,564	4,193	497	2,411	2,025	–	1,092	1,224	
1998	35,828	18,448	10,918	6,925	94	511	3,084	4,398	2,249	2,217	2,629	–	1,090	1,713	
1999	25,025	9,715	4,981	4,616	117	–	3,538	4,260	471	2,173	2,081	–	780	2,007	
1999	12,795	4,967	2,547	2,360	60	–	1,809	2,178	241	1,111	1,064	–	399	1,026	
2000	13,690	5,716	3,624	1,996	96	–	1,472	2,262	570	998	311	–	1,113	1,248	
2001	10,715	3,805	3,389	369	47	–	1,541	2,016	187	1,116	860	–	335	855	
2002	7,392	40	– 2,027	2,054	13	–	903	1,956	336	1,716	1,038	–	322	1,081	
2003	– 3,442	– 5,990	– 6,825	747	88	–	– 2,715	1,745	172	1,439	575	–	240	1,092	
2004	5,042	– 1,168	– 1,849	628	53	–	– 363	2,278	300	1,519	238	–	254	1,984	
2005	23,778	12,768	10,837	1,860	71	–	2,617	2,642	396	2,712	– 153	–	280	2,516	
2006	22,274	8,240	6,584	1,585	71	–	5,136	2,448	810	2,785	372	–	98	2,385	
2007	14,715	15,276	12,741	2,414	121	–	505	2,185	274	1,826	210	–	137	– 5,698	
2008	– 26,185	– 15,959	– 16,737	729	49	–	– 6,680	1,145	142	1,468	– 3,006	–	156	– 3,451	
2009	– 6,998	– 6,312	– 5,967	– 475	130	–	– 6,137	2,465	733	1,914	– 1,582	–	405	1,516	
2010	12,948	2,235	1,551	535	149	–	– 828	4,073	620	3,169	– 69	–	355	3,393	
2011	24,894	914	– 657	1,377	194	–	– 625	14,049	1,119	5,057	– 381	–	1,237	3,524	
2012	22,040	4,562	2,253	2,120	189	–	– 1,629	6,803	1,019	5,422	76	–	471	2,058	
2013	14,578	4,493	2,515	1,803	175	–	– 948	5,937	412	5,694	29	–	247	– 1,286	
2014	17,404	4,817	2,666	1,958	193	–	– 879	5,846	379	4,911	– 269	–	508	2,091	
2015	18,120	3,163	1,626	1,434	103	–	– 1,041	6,064	– 166	4,579	649	–	348	2,442	
2016	19,909	4,773	2,281	2,461	31	–	– 1,052	7,286	–	5,597	398	–	730	2,177	
2017	19,979	4,544	2,220	2,106	218	–	501	7,061	–	5,079	316	–	836	1,642	
2018	12,163	2,622	1,246	1,263	113	–	– 1,624	5,519	–	4,251	92	–	117	1,186	
2019	– 2,165	– 16,327	– 18,446	1,979	140	–	627	5,799	–	5,383	383	–	351	1,619	
2020	5,900	– 4,959	– 6,944	1,983	2	–	353	4,223	–	4,318	147	–	105	1,713	
2021	17,259	2,342	– 1,445	3,568	219	–	964	5,494	–	5,714	565	–	61	2,119	
2022	21,807	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	
2024	37,268	14,172	6,968	6,976	228	–	3,151	10,626	–	6,047	387	–	419	2,466	

For footnotes * and 1-8, see pp. 136 f. For footnote 12, see p. 138. 14 From 1993, profit or loss for the financial year including withdrawals from or transfers to the fund for general banking risks.

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

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

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit co-operatives 6	Credit co-operatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8	
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5									
Total assets 15															
1968	586,935	129,635	58,311	52,520	6,115	12,689	92,052	140,830	22,757	43,175	97,900	5,637	–	54,949	
1969	668,741	156,631	68,752	63,759	8,556	15,564	105,955	159,179	25,937	49,484	105,741	6,356	–	59,458	
1970	744,997	183,066	77,901	75,310	11,481	18,374	114,540	179,043	28,843	58,224	107,415	7,935	–	65,931	
1971	838,116	211,030	88,421	87,682	14,070	20,857	130,364	199,337	31,363	68,544	117,104	9,333	–	71,041	
1972	961,905	245,002	100,611	103,306	17,020	24,065	166,313	226,557	35,487	81,252	117,530	11,349	–	78,415	
1973	1,084,228	283,965	116,191	120,312	22,657	24,805	181,646	247,670	38,332	101,633	132,239	13,329	–	85,414	
1974	1,188,248	300,496	121,371	126,117	29,458	23,550	205,622	271,832	48,103	113,464	145,091	14,449	–	89,191	
1975	1,307,896	318,116	129,987	133,991	30,560	23,578	226,911	301,870	56,461	126,510	168,697	15,187	–	94,144	
1976	1,479,418	377,545	162,162	156,896	33,180	25,307	250,935	337,364	60,150	143,069	190,681	16,185	–	103,489	
1977	1,643,806	424,968	186,743	180,028	32,332	25,865	272,452	370,855	66,762	162,366	217,466	18,494	–	110,443	
1978	1,841,904	485,744	218,388	205,687	33,119	28,550	303,083	408,074	75,208	184,220	247,471	20,506	–	117,598	
1979	2,064,387	543,929	246,102	230,868	36,529	30,430	344,755	452,413	82,845	212,340	274,073	23,735	–	130,297	
1980	2,253,355	586,209	263,727	252,210	38,201	32,071	378,961	490,534	89,558	238,349	301,584	25,997	–	142,163	
1981	2,462,883	627,295	272,868	274,597	45,958	33,872	417,523	529,342	97,177	266,029	339,669	28,039	–	157,809	
1982	2,657,480	657,658	283,694	288,212	50,819	34,933	449,750	570,029	105,403	291,440	376,432	30,090	–	176,678	
1983	2,829,562	683,368	288,832	300,396	57,206	36,934	488,702	606,704	118,133	314,632	396,235	32,378	–	189,410	
1984	3,006,203	729,974	306,864	321,565	64,969	36,576	503,875	645,764	128,336	338,117	423,423	35,416	–	201,298	
1985 12	3,259,148	792,778	335,269	349,606	73,159	34,744	533,905	689,295	136,874	402,107	453,423	37,265	–	213,501	
1986	3,482,978	889,245	365,894	406,618	70,420	46,313	573,933	733,290	144,403	424,901	486,144	–	–	231,062	
1987	3,722,645	955,431	399,553	437,887	66,192	51,799	617,561	783,133	159,944	451,136	510,098	–	–	245,342	
1988	3,964,977	1,035,650	446,084	466,485	67,114	55,967	655,600	831,211	171,195	474,491	539,270	–	–	257,560	
1989	4,234,078	1,147,251	494,426	517,704	74,662	60,459	699,495	875,042	173,658	497,789	564,021	–	–	276,822	
1990	4,675,228	1,281,516	563,239	580,780	78,139	59,358	774,961	934,259	178,846	534,273	593,081	–	–	378,292	
1991	5,129,528	1,432,000	641,255	643,701	81,066	65,978	872,439	999,930	194,435	575,708	627,296	–	–	427,720	
1992	5,571,856	1,574,496	694,382	735,012	78,626	66,476	1,021,846	1,029,488	188,434	624,292	641,603	–	–	491,697	
1993	6,551,085	1,740,525	768,766	865,041	43,427	63,291	1,194,272	1,253,312	200,135	716,971	698,613	–	196,948	550,309	
1994	7,296,540	1,897,624	829,919	956,434	44,914	66,357	1,321,304	1,367,636	230,507	789,021	805,456	–	211,229	673,763	
1995	7,815,161	2,032,272	911,755	1,019,846	51,263	49,408	1,440,883	1,438,297	248,733	842,101	891,904	–	222,245	698,726	
1996	8,780,093	2,351,504	1,099,382	1,149,387	53,757	48,978	1,662,667	1,539,310	291,098	901,801	1,051,903	–	234,169	747,641	
1997	9,875,680	2,732,361	1,340,110	1,277,328	65,857	49,066	1,923,358	1,634,968	335,243	946,917	1,225,246	–	250,607	826,980	
1998	11,043,124	3,143,441	1,665,557	1,359,340	68,061	50,483	2,180,454	1,724,574	386,145	989,676	1,446,545	–	264,925	907,364	
1999	12,121,059	3,523,960	2,437,025	1,024,601	62,334	–	2,656,093	1,753,407	428,417	1,024,884	1,552,201	–	275,267	906,828	
1999	6,197,399	1,801,772	1,246,031	523,870	31,871	–	1,358,039	896,503	219,046	524,015	793,628	–	140,742	463,654	
2000	6,866,201	2,201,783	1,508,019	659,720	34,044	–	1,506,853	922,381	234,249	525,687	880,137	–	149,860	445,251	
2001	7,246,646	2,362,579	1,653,158	672,959	36,462	–	1,599,330	948,723	239,709	534,337	924,683	–	155,664	481,621	
2002	7,290,284	2,309,650	1,601,526	676,254	31,870	–	1,644,025	975,490	213,520	548,026	929,571	–	161,195	508,807	
2003	7,206,090	2,251,587	1,533,976	689,268	28,343	–	1,636,545	980,622	203,899	556,946	877,381	–	167,863	531,247	
2004	7,361,833	2,361,859	1,764,080	573,400	24,379	–	1,519,005	985,944	194,244	567,674	875,035	–	178,273	679,799	
2005	7,714,428	2,563,063	1,939,373	602,538	21,152	–	1,581,453	995,377	219,881	578,641	879,136	–	189,706	707,171	
2006	7,913,181	2,605,735	1,995,918	590,122	19,695	–	1,647,908	1,007,033	233,847	595,576	878,310	–	194,193	750,579	
2007	8,351,810	2,935,195	2,240,698	671,668	22,829	–	1,668,143	1,019,129	254,397	614,428	859,798	–	192,926	807,794	
2008	8,518,198	2,964,986	2,212,741	722,740	29,505	–	1,695,465	1,042,947	273,650	641,771	821,083	–	191,129	887,167	
2009	8,212,026	2,735,704	1,931,021	766,860	37,823	–	1,587,259	1,060,725	263,438	676,780	803,949	–	189,910	894,261	
2010	8,300,354	2,845,575	2,061,016	751,218	33,341	–	1,512,276	1,070,231	262,437	697,694	793,476	–	195,151	923,514	
2011	9,167,921	3,825,768	3,010,173	778,662	36,933	–	1,504,774	1,078,852	275,900	711,046	645,145	–	199,250	927,186	
2012	9,542,656	4,132,098	3,217,291	840,168	74,639	–	1,371,385	1,096,261	294,430	739,066	565,008	–	200,782	1,143,626	
2013	8,755,419	3,669,592	2,798,461	822,706	48,425	–	1,229,051	1,098,581	282,833	750,899	482,524	–	204,540	1,037,399	
2014	8,452,585	3,532,938	2,647,559	833,806	51,573	–	1,139,438	1,110,362	281,348	771,932	421,014	–	210,066	985,487	
2015	8,605,560	3,678,042	2,736,876	884,457	56,709	–	1,087,623	1,130,688	291,157	798,178	376,908	–	214,613	1,028,351	
2016	8,355,020	3,580,912	2,575,072	942,665	63,175	–	975,957	1,154,475	–	832,181	289,800	–	215,668	1,306,027	
2017	8,251,175	3,532,639	2,400,315	1,048,189	84,135	–	940,293	1,179,915	–	868,255	236,414	–	227,924	1,265,735	
2018	8,118,298	3,404,697	2,346,111	962,520	96,066	–	803,978	1,267,726	–	911,385	233,165	–	233,865	1,263,482	
2019	8,532,738	3,591,261	2,475,076	1,013,378	102,807	–	862,346	1,315,579	–	957,859	234,978	–	237,363	1,333,352	
2020	9,206,853	3,966,453	2,748,655	1,094,301	123,497	–	898,328	1,407,118	–	1,029,671	241,909	–	242,190	1,421,184	
2021	9,476,130	3,995,423	2,461,038	1,382,623	151,762	–	905,608	1,516,119	–	1,108,885	232,447	–	249,553	1,468,095	
2022	10,609,156	4,779,020	2,716,868	1,895,932	166,220	–	977,020	1,573,071	–	1,165,801	235,064	–	259,381	1,619,799	
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	
2024	10,614,773	4,831,006	2,631,102	2,101,417	98,487	–	951,366	1,559,571	–	1,182,810	221,957	–	259,741	1,608,322	

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	As a percentage of operating income												
	Net interest income	Net commission income	Result from the trading portfolio ¹	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings ³	Profit or loss (–) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending ²					
	1	2	3	4	5	6	7	8	9	10	11	12	13
	All categories of banks												
1993	78.0	17.0	4.3	0.7	100.0	– 62.0	– 37.2	– 24.8	– 15.0	– 1.0	22.1	– 11.6	10.5
1994	82.4	16.5	0.3	0.8	100.0	– 60.8	– 36.2	– 24.7	– 18.3	– 0.2	20.6	– 9.8	10.8
1995	81.0	16.0	2.6	0.4	100.0	– 63.7	– 37.8	– 25.9	– 11.8	– 1.4	23.1	– 11.4	11.7
1996	80.9	16.2	2.3	0.6	100.0	– 63.2	– 36.8	– 26.4	– 12.0	– 2.4	22.4	– 11.5	10.9
1997	78.4	17.9	2.8	1.0	100.0	– 63.3	– 36.1	– 27.1	– 13.0	– 2.0	21.7	– 10.5	11.2
1998	75.6	18.6	3.5	2.3	100.0	– 64.1	– 35.7	– 28.3	– 13.4	10.8	33.3	– 15.7	17.6
1999	73.8	20.5	3.3	2.4	100.0	– 66.3	– 36.2	– 30.1	– 10.4	– 3.0	20.3	– 8.6	11.7
2000	68.3	24.3	5.5	2.0	100.0	– 68.5	– 36.9	– 31.6	– 13.6	0.1	18.0	– 6.3	11.7
2001	70.4	21.8	4.6	3.2	100.0	– 71.4	– 37.8	– 33.7	– 16.9	0.9	12.6	– 3.5	9.2
2002	73.9	20.3	2.5	3.3	100.0	– 67.3	– 35.6	– 31.7	– 26.3	3.3	9.7	– 3.6	6.2
2003	71.0	20.3	5.4	3.4	100.0	– 66.6	– 35.6	– 30.9	– 18.3	– 13.2	2.0	– 4.8	– 2.9
2004	74.2	21.2	1.1	3.6	100.0	– 65.6	– 35.5	– 30.1	– 14.7	– 10.5	9.2	– 5.0	4.2
2005	69.0	20.9	8.6	1.5	100.0	– 61.2	– 33.6	– 27.6	– 10.7	– 2.6	25.5	– 7.6	17.9
2006	68.9	22.2	3.3	5.5	100.0	– 62.7	– 35.3	– 27.4	– 10.7	– 5.7	20.9	– 4.2	16.7
2007	73.7	24.4	– 0.9	2.8	100.0	– 65.0	– 35.4	– 29.6	– 18.7	– 0.1	16.3	– 4.8	11.4
2008	85.2	26.7	– 17.0	5.2	100.0	– 73.3	– 39.0	– 34.3	– 33.6	– 15.4	– 22.3	– 1.5	– 23.8
2009	73.3	21.0	5.3	0.4	100.0	– 65.1	– 35.5	– 29.7	– 20.9	– 16.1	– 2.2	– 3.2	– 5.4
2010	74.1	22.0	4.4	– 0.5	100.0	– 63.8	– 33.5	– 30.4	– 12.0	– 9.9	14.3	– 4.3	10.1
2011	73.9	22.1	3.6	0.5	100.0	– 64.0	– 33.1	– 30.9	– 2.4	– 13.5	24.9	– 5.5	19.4
2012	72.5	20.9	5.4	1.2	100.0	– 64.3	– 33.9	– 30.5	– 3.3	– 9.0	23.4	– 6.6	16.7
2013	73.0	22.9	4.8	– 0.7	100.0	– 69.2	– 35.7	– 33.5	– 5.3	– 7.6	17.9	– 6.0	11.9
2014	75.4	23.7	2.9	– 2.0	100.0	– 69.2	– 35.5	– 33.7	– 5.3	– 5.3	20.2	– 6.1	14.1
2015	75.0	23.8	2.9	– 1.7	100.0	– 70.4	– 36.0	– 34.4	– 2.7	– 6.1	20.8	– 6.6	14.2
2016	71.2	23.2	2.4	3.2	100.0	– 69.3	– 34.9	– 34.4	– 6.8	– 2.2	21.7	– 6.2	15.6
2017	69.5	24.9	4.5	1.1	100.0	– 71.9	– 36.3	– 35.7	– 2.9	– 2.8	22.4	– 6.1	16.3
2018	72.3	24.5	2.9	0.3	100.0	– 73.1	– 36.7	– 36.4	– 5.6	– 5.7	15.6	– 5.5	10.1
2019	69.5	26.3	2.1	2.1	100.0	– 76.0	– 37.4	– 38.5	– 5.7	– 13.6	4.8	– 6.6	– 1.8
2020	67.3	26.7	2.9	3.1	100.0	– 72.3	– 36.7	– 35.6	– 11.0	– 4.8	11.9	– 7.0	4.9
2021	65.2	30.0	3.9	0.9	100.0	– 72.9	– 37.0	– 35.9	– 2.9	– 2.8	21.4	– 7.7	13.7
2022	64.9	26.9	6.9	1.3	100.0	– 67.3	– 34.3	– 33.0	– 11.5	– 1.8	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
2024	64.9	24.8	7.1	3.2	100.0	– 59.6	– 30.2	– 29.4	– 8.0	– 1.4	30.9	– 8.4	22.5
	Commercial Banks												
1993	68.0	23.7	7.2	1.2	100.0	– 60.5	– 37.4	– 23.1	– 20.5	– 1.9	17.1	– 6.9	10.3
1994	75.5	23.1	0.3	1.1	100.0	– 64.6	– 39.0	– 25.6	– 17.1	0.7	18.9	– 6.9	12.0
1995	72.6	22.2	4.1	1.1	100.0	– 67.5	– 40.5	– 27.0	– 10.3	– 3.4	18.8	– 6.2	12.6
1996	71.7	23.2	3.6	1.4	100.0	– 66.7	– 38.9	– 27.8	– 11.2	– 2.7	19.4	– 7.4	12.0
1997	68.2	26.6	4.0	1.2	100.0	– 66.2	– 37.2	– 29.0	– 12.6	– 4.4	16.8	– 5.2	11.5
1998	64.7	27.4	6.0	2.0	100.0	– 67.8	– 36.7	– 31.1	– 11.1	26.0	47.0	– 20.9	26.1
1999	61.7	30.2	6.3	1.8	100.0	– 73.9	– 37.9	– 36.0	– 9.9	0.2	16.4	– 4.5	11.9
2000	52.7	34.5	11.0	1.8	100.0	– 75.4	– 38.0	– 37.4	– 8.2	– 3.2	13.1	– 1.4	11.7
2001	56.2	31.4	9.7	2.6	100.0	– 80.4	– 39.6	– 40.8	– 12.7	1.9	8.8	– 0.9	7.9
2002	63.7	28.7	4.4	3.1	100.0	– 74.2	– 36.0	– 38.2	– 18.7	– 5.3	1.9	– 1.8	0.1
2003	56.5	28.4	11.5	3.5	100.0	– 74.0	– 36.5	– 37.4	– 15.8	– 22.5	– 12.2	– 0.6	– 12.9
2004	64.9	29.6	0.9	4.7	100.0	– 73.5	– 36.5	– 36.9	– 11.7	– 15.6	– 0.8	– 1.8	– 2.6
2005	55.3	26.1	17.9	0.8	100.0	– 59.8	– 30.3	– 29.5	– 6.6	– 3.1	30.4	– 8.8	21.7
2006	61.8	29.5	4.9	3.7	100.0	– 66.0	– 34.7	– 31.4	– 7.3	– 8.5	18.1	– 3.4	14.7
2007	66.3	30.9	1.5	1.2	100.0	– 65.5	– 33.9	– 31.6	– 8.5	6.6	32.6	– 6.0	26.6
2008	94.3	42.2	– 43.2	6.6	100.0	– 93.6	– 44.6	– 49.1	– 26.8	– 22.9	– 43.4	1.2	– 42.2
2009	63.0	29.0	9.4	– 1.4	100.0	– 73.4	– 36.3	– 37.1	– 16.2	– 22.8	– 12.4	0.3	– 12.1
2010	62.7	30.5	9.1	– 2.2	100.0	– 72.5	– 33.6	– 38.9	– 8.5	– 12.6	6.4	– 2.1	4.3
2011	59.8	29.6	9.2	1.4	100.0	– 67.9	– 30.9	– 37.0	– 7.9	– 20.2	4.0	– 2.3	1.7
2012	61.8	27.3	9.9	1.0	100.0	– 67.2	– 31.3	– 35.9	– 7.0	– 11.4	14.4	– 6.3	8.1
2013	63.0	30.7	8.0	– 1.7	100.0	– 72.8	– 32.6	– 40.3	– 3.9	– 11.1	12.1	– 3.5	8.7
2014	66.4	32.2	5.8	– 4.5	100.0	– 73.4	– 31.3	– 42.1	– 7.3	– 6.5	12.7	– 3.4	9.3
2015	67.0	32.0	5.3	– 4.3	100.0	– 75.6	– 32.4	– 43.3	– 2.2	– 12.7	9.5	– 3.6	5.8
2016	63.4	29.6	2.6	4.4	100.0	– 74.3	– 31.7	– 42.6	– 9.4	– 4.1	12.3	– 3.6	8.7
2017	60.7	31.5	8.0	– 0.2	100.0	– 79.4	– 33.7	– 45.7	– 1.1	– 6.9	12.6	– 3.7	8.9
2018	67.8	28.8	4.9	– 1.5	100.0	– 79.3	– 32.9	– 46.4	– 4.0	– 9.8	7.0	– 1.8	5.2
2019	61.8	31.0	3.2	4.0	100.0	– 84.9	– 34.7	– 50.2	– 11.8	– 31.9	– 28.6	– 4.8	– 33.4
2020	57.6	30.9	5.3	6.1	100.0	– 77.7	– 33.8	– 43.9	– 16.7	– 10.8	– 5.3	– 4.7	– 9.9
2021	55.8	36.7	6.5	0.9	100.0	– 79.9	– 35.9	– 44.0	– 4.4	– 7.5	8.2	– 3.8	4.4
2022	58.5	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
2024	53.6	28.7	15.2	2.5	100.0	– 62.4	– 27.8	– 34.6	– 8.2	– 1.3	28.1	– 7.9	20.2

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	As a percentage of operating income												
	Net interest income	Net commission income	Result from the trading portfolio ¹	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings ³	Profit or loss (–) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending ²					
	1	2	3	4	5	6	7	8	9	10	11	12	13
	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
2024	51.0	34.6	17.8	– 3.5	100.0	– 71.5	– 30.9	– 40.6	– 9.1	6.9	26.3	– 5.7	20.6
	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
2024	55.4	23.5	13.0	8.1	100.0	– 54.3	– 25.1	– 29.2	– 7.2	– 9.1	29.4	– 9.9	19.5

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	As a percentage of operating income												
	Net interest income	Net commission income	Result from the trading portfolio ¹	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extra-ordinary result	Memo item		
						Total	of which:				Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings ³	Profit or loss (–) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending ²					
	1	2	3	4	5	6	7	8	9	10	11	12	13
Branches of foreign banks													
1993	76.2	19.6	4.8	– 0.5	100.0	– 57.3	– 28.5	– 28.8	– 8.1	–	34.6	– 13.6	21.1
1994	68.3	21.2	10.4	0.2	100.0	– 68.1	– 33.7	– 34.3	– 3.4	– 1.2	27.3	– 9.0	18.4
1995	69.3	22.8	5.2	2.6	100.0	– 73.6	– 34.1	– 39.5	4.7	– 1.5	29.6	– 9.9	19.7
1996	59.7	20.3	19.5	0.5	100.0	– 78.4	– 28.2	– 50.2	0.5	– 1.6	20.5	– 10.9	9.6
1997	44.3	20.0	14.6	21.1	100.0	– 79.8	– 30.7	– 49.1	– 5.4	– 3.7	11.0	– 8.7	2.4
1998	37.2	14.2	34.1	14.6	100.0	– 75.5	– 21.2	– 54.3	– 7.3	3.0	20.1	– 7.4	12.7
1999	42.7	13.3	37.3	6.8	100.0	– 72.3	– 23.4	– 48.9	0.3	–	28.0	– 11.0	16.9
2000	39.2	14.6	36.6	9.6	100.0	– 74.1	– 18.3	– 55.8	– 2.0	– 0.2	23.7	– 2.8	20.9
2001	58.3	25.9	10.4	5.4	100.0	– 56.1	– 24.5	– 31.7	– 12.6	1.4	32.7	– 15.8	16.9
2002	57.8	31.7	3.6	6.9	100.0	– 57.8	– 25.7	– 32.0	– 23.4	– 2.0	16.8	– 12.5	4.3
2003	49.1	42.3	3.3	5.4	100.0	– 53.6	– 22.9	– 30.7	– 8.3	– 0.6	37.5	– 11.3	26.2
2004	52.2	42.4	1.6	3.8	100.0	– 57.0	– 24.2	– 32.8	– 11.1	– 6.7	25.2	– 8.3	16.9
2005	39.3	54.6	5.4	0.7	100.0	– 58.0	– 26.4	– 31.5	1.4	– 1.7	41.7	– 17.6	24.1
2006	37.0	49.0	8.7	5.3	100.0	– 55.3	– 27.7	– 27.7	– 3.3	–	41.3	– 17.7	23.7
2007	40.0	50.8	5.4	3.8	100.0	– 44.9	– 22.3	– 22.6	– 4.9	0.8	51.0	– 20.0	31.0
2008	51.6	38.2	3.1	7.2	100.0	– 50.8	– 22.2	– 28.6	– 16.2	– 6.2	26.7	– 15.0	11.7
2009	43.2	31.0	3.9	22.0	100.0	– 51.6	– 18.5	– 33.1	– 9.4	– 1.3	37.6	– 12.5	25.0
2010	50.3	25.8	2.9	21.1	100.0	– 52.3	– 16.9	– 35.4	– 4.7	– 1.5	41.6	– 14.5	27.0
2011	59.2	25.5	3.8	11.5	100.0	– 46.1	– 21.2	– 25.0	1.8	–	55.6	– 17.2	38.4
2012	60.1	25.5	4.0	10.5	100.0	– 48.6	– 21.9	– 26.7	2.4	0.4	54.2	– 16.8	37.4
2013	57.0	25.1	3.9	14.0	100.0	– 48.8	– 21.8	– 27.0	– 0.4	–	50.8	– 16.7	34.0
2014	65.2	18.1	2.8	13.9	100.0	– 41.1	– 19.1	– 22.0	– 6.5	–	52.3	– 19.1	33.2
2015	61.4	21.8	3.7	13.1	100.0	– 61.2	– 24.8	– 36.3	– 0.2	–	38.6	– 17.5	21.1
2016	54.6	20.2	4.0	21.2	100.0	– 56.0	– 24.8	– 31.2	– 24.2	–	19.8	– 13.6	6.2
2017	53.3	20.9	4.4	21.4	100.0	– 53.3	– 25.2	– 28.1	8.7	– 0.9	54.5	– 13.1	41.4
2018	52.2	24.8	1.1	22.0	100.0	– 55.0	– 25.4	– 29.6	– 7.8	–	37.2	– 12.6	24.6
2019	53.8	26.1	1.1	19.0	100.0	– 54.4	– 24.5	– 29.9	– 4.4	– 0.2	41.0	– 14.2	26.8
2020	56.0	19.8	1.8	22.4	100.0	– 53.2	– 22.1	– 31.2	– 38.5	–	8.2	– 7.9	0.4
2021	66.6	14.1	1.9	17.4	100.0	– 46.2	– 18.4	– 27.8	– 3.5	0.5	50.8	– 15.8	35.0
2022	57.8	14.6	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
2024	80.2	11.0	1.7	7.1	100.0	– 37.4	– 16.6	– 20.8	– 14.7	– 1.3	46.5	– 16.0	30.6
Private Bankers ⁸													
1993	57.6	29.8	9.9	2.7	100.0	– 67.4	– 39.1	– 28.2	– 16.7	0.5	16.4	– 2.3	14.1
1994	64.6	30.6	1.6	3.2	100.0	– 71.1	– 41.5	– 29.6	– 22.6	8.2	14.6	– 1.8	12.8
1995	62.9	30.7	4.1	2.4	100.0	– 74.4	– 42.9	– 31.6	– 19.6	5.6	11.6	– 1.8	9.8
1996	58.3	35.3	2.8	3.5	100.0	– 72.0	– 41.2	– 30.8	– 13.0	–	15.0	– 3.2	11.8
1997	53.8	39.7	4.3	2.3	100.0	– 68.1	– 38.7	– 29.4	– 8.7	1.1	24.3	– 3.5	20.8
1998	49.0	43.4	4.7	3.0	100.0	– 63.3	– 34.8	– 28.5	– 10.3	0.1	26.4	– 4.9	21.6

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. **1** Up to 2009, result from financial operations. **2** Including depreciation of and value adjustments to tangible and intangible assets. **3** Excluding property tax. In part, including taxes paid by legally dependent building and loan associations affiliated to Landesbanken. **4** Up to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 to the category "Big banks". 2018 and 2019, DB Privat- und Firmenkundenbank AG (merger between Deutsche Postbank AG, belonging to the category "Big banks", with Deutsche Bank Privat- und Geschäftskunden AG, belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks"; merger with Deutsche Bank AG in 2020. **5** Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the

category "Mortgage banks". **6** From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012 to 2020, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". **7** In 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". **8** The category "Private bankers" was dissolved in December 1998. The credit institutions formerly belonging to this category were allocated to the category "Regional banks and other commercial banks". **9** From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". **10** Up to 2015, bank category "Special purpose banks". **11** Separate presentation of the (legally independent) credit institutions majority-owned by foreign banks included in other categories of banks.

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	100 per cent of operating income												
	Net interest income	Net commission income	Result from the trading portfolio ¹	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extra-ordinary 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
2024	69.2	14.0	8.6	8.3	100.0	– 54.1	– 27.2	– 26.9	– 16.0	2.9	32.7	– 5.7	27.1
	Savings banks ⁶												
1993	84.3	13.9	2.4	– 0.5	100.0	– 63.4	– 39.2	– 24.2	– 12.6	0.0	24.0	– 15.5	8.5
1994	86.5	13.8	0.4	– 0.7	100.0	– 58.7	– 36.7	– 22.0	– 20.1	– 1.8	19.5	– 11.4	8.1
1995	85.7	13.8	1.4	– 0.9	100.0	– 61.6	– 38.0	– 23.6	– 14.7	0.6	24.3	– 15.7	8.6
1996	86.4	14.0	1.4	– 1.8	100.0	– 62.5	– 38.1	– 24.4	– 13.8	0.4	24.2	– 15.8	8.4
1997	84.0	14.6	1.8	– 0.4	100.0	– 63.4	– 38.0	– 25.3	– 14.3	0.8	23.1	– 15.2	7.9
1998	81.9	15.7	1.7	0.6	100.0	– 66.5	– 39.8	– 26.7	– 11.1	0.3	22.7	– 14.4	8.3
1999	81.2	16.9	0.9	1.0	100.0	– 65.7	– 39.4	– 26.4	– 5.7	– 8.8	19.7	– 11.8	7.9
2000	80.9	19.0	0.6	– 0.4	100.0	– 68.9	– 41.3	– 27.6	– 15.9	3.7	18.9	– 10.4	8.5
2001	80.8	17.7	–	1.5	100.0	– 69.9	– 41.4	– 28.5	– 18.6	2.1	13.6	– 6.1	7.5
2002	81.3	16.7	– 0.2	2.2	100.0	– 66.5	– 39.6	– 26.9	– 24.2	2.7	12.0	– 5.1	6.8
2003	80.6	17.8	0.7	0.9	100.0	– 66.4	– 40.2	– 26.1	– 18.0	0.7	16.3	– 10.3	6.0
2004	79.6	19.1	0.5	0.7	100.0	– 64.9	– 39.8	– 25.1	– 20.2	0.2	15.1	– 7.3	7.8
2005	79.0	19.4	0.6	1.0	100.0	– 66.0	– 40.8	– 25.2	– 17.0	–	17.0	– 7.9	9.1
2006	77.7	20.3	0.6	1.4	100.0	– 65.8	– 40.5	– 25.3	– 18.2	– 0.8	15.3	– 6.8	8.5
2007	75.2	21.8	0.5	2.5	100.0	– 69.5	– 40.7	– 28.8	– 15.7	– 1.3	13.5	– 5.6	7.8
2008	76.0	21.8	0.1	2.0	100.0	– 68.8	– 42.0	– 26.7	– 17.9	– 5.5	7.9	– 3.7	4.2
2009	78.6	20.4	0.6	0.4	100.0	– 66.6	– 41.5	– 25.1	– 15.6	– 1.4	16.4	– 7.8	8.6
2010	79.1	20.6	0.2	0.1	100.0	– 62.8	– 38.9	– 24.0	– 11.8	– 3.2	22.2	– 8.5	13.7
2011	79.6	20.7	– 0.1	– 0.2	100.0	– 62.7	– 38.7	– 24.0	25.0	– 6.1	56.2	– 9.2	47.0
2012	79.4	20.9	0.1	– 0.4	100.0	– 65.7	– 41.1	– 24.5	2.3	– 4.3	32.3	– 9.1	23.2
2013	80.0	21.6	0.1	– 1.6	100.0	– 67.2	– 41.8	– 25.3	0.4	– 3.5	29.8	– 9.2	20.5
2014	79.8	22.1	–	– 1.9	100.0	– 68.3	– 43.3	– 25.0	–	– 2.0	29.7	– 9.6	20.1
2015	78.2	22.7	–	– 0.9	100.0	– 68.9	– 43.5	– 25.4	0.3	– 1.3	30.1	– 9.8	20.4
2016	76.4	23.5	–	–	100.0	– 67.8	– 42.4	– 25.4	3.6	– 1.3	34.5	– 9.9	24.6
2017	73.9	25.5	–	0.6	100.0	– 67.1	– 42.5	– 24.7	1.0	– 0.5	33.3	– 9.6	23.7
2018	71.7	26.0	–	2.3	100.0	– 68.3	– 42.5	– 25.8	– 2.3	– 2.6	26.8	– 8.8	18.0
2019	71.4	28.5	–	0.1	100.0	– 71.4	– 44.0	– 27.4	– 1.0	0.1	27.7	– 8.2	19.5
2020	70.5	29.4	–	–	100.0	– 70.1	– 43.6	– 26.5	– 6.7	– 0.3	22.9	– 8.5	14.4
2021	68.1	31.7	–	0.2	100.0	– 70.7	– 43.2	– 27.5	– 0.7	– 0.5	28.0	– 9.2	18.8
2022	67.8	28.5	–	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
2024	72.3	26.0	–	1.7	100.0	– 56.8	– 34.0	– 22.8	– 5.9	– 0.6	36.7	– 10.9	25.7

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	As a percentage of operating income												
	Net interest income	Net com- mission 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 extra-ordinary result	Memo item		
						Total	of which: Staff costs	Other adminis- trative spending ²			Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings ³	Profit or loss (–) for the financial year after tax (col. 11 + 12)
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Regional institutions of credit cooperatives ⁹												
1993	69.1	20.1	11.3	–0.5	100.0	–54.8	–28.9	–25.9	–24.6	–4.2	16.4	–9.8	6.6
1994	81.0	14.3	4.9	–0.2	100.0	–41.4	–21.7	–19.7	–45.9	17.0	29.7	–14.7	14.9
1995	71.7	18.0	9.7	0.6	100.0	–53.1	–27.5	–25.6	–10.9	–2.3	33.7	–16.9	16.8
1996	69.4	20.2	9.3	1.1	100.0	–54.3	–26.9	–27.4	–4.0	–2.2	39.5	–17.9	21.6
1997	67.9	21.5	9.7	0.9	100.0	–54.5	–27.1	–27.5	–9.5	–4.9	31.0	–17.0	14.0
1998	74.6	19.4	4.8	1.2	100.0	–56.0	–26.1	–29.9	–18.6	45.6	71.0	–13.5	57.5
1999	65.5	19.6	12.7	2.2	100.0	–60.7	–27.9	–32.8	–18.1	–3.9	17.3	–5.3	12.0
2000	71.2	19.5	8.6	0.7	100.0	–51.8	–24.3	–27.5	–43.3	27.8	32.7	–10.4	22.3
2001	70.3	16.8	6.3	6.6	100.0	–62.5	–29.2	–33.4	–36.7	13.6	14.4	–5.5	8.9
2002	65.5	14.0	10.8	9.7	100.0	–52.5	–25.0	–27.5	–41.9	8.8	14.3	1.3	15.6
2003	53.6	19.6	21.2	5.6	100.0	–63.1	–29.9	–33.2	–29.4	–4.6	2.8	7.0	9.8
2004	55.8	18.7	22.1	3.4	100.0	–59.2	–30.5	–28.7	–18.9	–8.9	13.0	4.7	17.7
2005	57.4	19.9	22.4	0.4	100.0	–53.9	–30.0	–23.8	–10.0	–13.7	22.5	–0.6	21.9
2006	57.3	19.1	22.9	0.7	100.0	–62.2	–38.2	–24.0	–6.3	–9.8	21.7	24.3	46.0
2007	112.7	26.6	–43.0	3.7	100.0	–89.1	–49.2	–39.9	–40.6	–3.7	–33.4	57.8	24.4
2008	151.7	28.5	–86.8	6.6	100.0	–93.1	–49.2	–43.9	–66.2	19.7	–39.7	53.2	13.5
2009	48.2	15.3	36.2	0.3	100.0	–43.9	–24.5	–19.3	1.1	–28.7	28.6	1.5	30.1
2010	60.5	16.7	23.6	–0.8	100.0	–47.6	–26.2	–21.4	0.3	–23.2	29.5	0.3	29.8
2011	70.4	20.0	10.2	–0.6	100.0	–57.7	–30.1	–27.7	63.8	–37.4	68.6	–5.2	63.5
2012	53.9	14.0	32.1	–0.1	100.0	–42.3	–21.6	–20.6	–5.3	–29.1	23.3	15.8	39.2
2013	68.1	16.9	16.0	–1.0	100.0	–52.3	–27.1	–25.1	–15.2	–7.9	24.6	–5.7	19.0
2014	56.9	19.7	23.1	0.3	100.0	–59.3	–31.0	–28.3	0.7	–11.4	30.0	–11.0	19.0
2015	71.4	19.1	15.5	–5.9	100.0	–63.1	–29.7	–33.3	5.9	–30.2	12.6	–20.6	–8.0
	Credit cooperatives												
1993	80.9	14.8	1.2	3.1	100.0	–68.5	–41.4	–27.1	–8.2	–0.3	23.0	–14.3	8.7
1994	82.6	15.0	–0.1	2.5	100.0	–66.6	–40.3	–26.3	–14.3	–0.7	18.4	–10.3	8.1
1995	82.6	14.4	0.9	2.1	100.0	–68.7	–41.4	–27.4	–9.6	0.4	22.1	–13.7	8.4
1996	82.5	14.9	0.8	1.8	100.0	–69.1	–41.2	–27.9	–10.4	0.9	21.4	–13.5	7.9
1997	81.0	15.8	0.6	2.5	100.0	–69.8	–41.3	–28.5	–12.0	0.9	19.2	–11.7	7.5
1998	79.0	17.1	0.6	3.4	100.0	–72.4	–42.1	–30.3	–11.1	1.1	17.6	–10.7	6.9
1999	77.1	19.2	0.3	3.5	100.0	–71.2	–41.7	–29.6	–12.1	–1.9	14.8	–8.3	6.6
2000	76.5	21.4	0.1	1.9	100.0	–74.5	–43.1	–31.5	–14.5	1.5	12.4	–6.5	5.9
2001	78.3	18.9	–0.2	3.0	100.0	–76.7	–44.8	–31.9	–16.3	4.5	11.5	–4.7	6.8
2002	79.1	18.1	–0.2	2.9	100.0	–73.1	–43.1	–30.0	–21.4	9.1	14.6	–4.6	9.9
2003	75.4	18.3	0.7	5.5	100.0	–69.6	–41.1	–28.5	–16.7	2.0	15.8	–8.0	7.8
2004	75.5	19.5	0.2	4.8	100.0	–68.7	–40.7	–28.0	–16.1	0.6	15.8	–7.7	8.0
2005	74.7	20.4	0.3	4.7	100.0	–70.0	–42.0	–27.9	–15.7	7.5	21.8	–7.6	14.2
2006	65.2	18.8	0.3	15.8	100.0	–64.3	–39.2	–25.1	–20.2	1.7	17.2	–3.9	13.2
2007	71.3	22.3	0.3	6.1	100.0	–70.5	–42.1	–28.3	–14.6	0.6	15.5	–5.7	9.9
2008	69.9	21.4	0.1	8.7	100.0	–68.3	–41.7	–26.7	–19.1	–1.7	10.8	–3.0	7.8
2009	76.9	19.9	0.3	2.9	100.0	–68.3	–42.3	–26.0	–11.5	–2.8	17.4	–7.6	9.8
2010	78.9	20.0	–	1.1	100.0	–63.7	–38.5	–25.2	–11.2	–1.8	23.2	–7.9	15.4
2011	78.0	19.5	0.1	2.4	100.0	–63.9	–38.1	–25.8	–1.5	–1.2	33.4	–9.2	24.2
2012	78.2	19.6	0.1	2.1	100.0	–65.9	–39.3	–26.6	1.3	0.1	35.4	–9.5	25.9
2013	78.6	19.5	–	1.9	100.0	–64.6	–38.6	–26.0	1.5	–1.3	35.6	–9.1	26.5
2014	79.2	20.1	–	0.7	100.0	–65.9	–39.6	–26.3	–0.9	–0.7	32.4	–9.6	22.8
2015	78.4	21.0	–	0.6	100.0	–66.6	–40.2	–26.4	–2.1	–0.6	30.7	–9.7	21.0
2016	76.5	21.1	–	2.3	100.0	–66.6	–39.9	–26.7	0.5	1.7	35.6	–9.7	25.8
2017	75.3	22.7	–	2.0	100.0	–65.7	–39.2	–26.5	–0.9	–0.2	33.3	–10.1	23.2
2018	74.6	23.5	–	1.9	100.0	–66.2	–39.0	–27.1	–4.2	–0.8	28.8	–9.5	19.4
2019	73.5	24.7	–	1.8	100.0	–67.2	–38.5	–28.7	1.9	–0.8	33.9	–9.6	24.3
2020	72.3	25.5	–	2.1	100.0	–67.2	–38.5	–28.7	–3.4	–0.9	28.6	–9.1	19.5
2021	70.6	26.6	–	2.7	100.0	–65.9	–37.5	–28.4	–0.1	–0.5	33.4	–8.7	24.7
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
2024	72.9	23.4	–	3.7	100.0	–60.6	–33.6	–27.0	–7.8	–0.6	30.9	–9.4	21.6

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	100 per cent of operating income												
	Net interest income	Net commission income	Result from the trading portfolio ¹	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extra-ordinary result	Memo item		
						Total	of which:				Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings ³	Profit or loss (–) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending ²					
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Mortgage banks ^{5 7}												
1993	101.6	– 0.7	0.3	– 1.3	100.0	– 35.2	– 21.3	– 14.0	– 17.0	– 1.4	46.4	– 20.8	25.6
1994	102.9	– 0.8	– 0.3	– 1.8	100.0	– 33.5	– 20.2	– 13.3	– 27.6	2.1	41.0	– 16.4	24.6
1995	99.9	– 0.2	0.3	0.0	100.0	– 32.5	– 19.1	– 13.4	– 15.1	– 4.3	48.1	– 16.9	31.2
1996	103.5	– 1.8	0.2	– 1.9	100.0	– 31.6	– 18.5	– 13.1	– 12.5	– 5.0	50.9	– 19.6	31.3
1997	102.2	– 1.4	0.2	– 1.0	100.0	– 30.0	– 17.2	– 12.8	– 17.0	– 5.4	47.6	– 20.9	26.7
1998	100.4	– 1.7	0.2	1.1	100.0	– 29.7	– 17.1	– 12.6	– 13.0	– 7.2	50.1	– 20.8	29.3
1999	100.0	– 2.2	–	2.2	100.0	– 29.3	– 15.6	– 13.7	– 19.3	– 6.0	45.3	– 19.6	25.7
2000	93.9	– 1.1	–	7.2	100.0	– 31.4	– 16.2	– 15.2	– 39.5	– 10.9	18.2	– 10.9	7.3
2001	95.3	– 1.8	–	6.5	100.0	– 33.4	– 16.5	– 16.8	– 26.7	– 11.8	28.2	– 7.7	20.5
2002	97.7	– 1.5	0.1	3.6	100.0	– 35.6	– 17.6	– 18.1	– 48.7	18.3	34.0	– 6.5	27.4
2003	102.2	– 1.6	0.1	– 0.7	100.0	– 37.8	– 17.9	– 20.0	– 29.9	– 9.9	22.4	– 6.9	15.5
2004	96.5	– 0.8	–	4.2	100.0	– 35.0	– 16.6	– 18.4	– 40.8	– 10.0	14.2	– 8.2	6.0
2005	95.1	– 0.1	0.1	5.0	100.0	– 35.2	– 16.8	– 18.4	– 27.3	– 33.6	3.9	– 7.6	– 3.7
2006	91.4	6.9	0.1	1.6	100.0	– 38.9	– 19.6	– 19.3	– 25.8	– 21.5	13.8	– 4.7	9.0
2007	85.2	8.6	– 0.4	6.6	100.0	– 36.0	– 17.1	– 18.9	– 28.4	– 27.1	8.5	– 3.8	4.8
2008	86.8	11.3	– 0.1	2.0	100.0	– 37.6	– 16.4	– 21.3	– 107.4	– 33.6	– 78.7	– 2.5	– 81.2
2009	96.1	3.3	– 0.1	0.7	100.0	– 36.6	– 16.3	– 20.3	– 89.0	– 10.7	– 36.3	– 4.2	– 40.4
2010	92.7	5.2	– 0.2	2.3	100.0	– 36.3	– 14.1	– 22.2	– 64.1	– 1.9	– 2.3	0.4	– 1.8
2011	135.9	7.2	– 0.2	– 42.9	100.0	– 73.7	– 28.7	– 45.0	– 85.2	43.0	– 15.9	– 3.8	– 19.8
2012	91.0	3.7	–	5.4	100.0	– 51.7	– 21.1	– 30.6	– 24.3	– 20.4	3.7	– 0.8	2.9
2013	104.2	3.3	0.1	– 7.6	100.0	– 75.4	– 29.9	– 45.4	– 23.1	5.1	6.7	– 5.0	1.7
2014	94.4	0.7	– 0.2	5.1	100.0	– 58.4	– 24.9	– 33.5	– 13.1	– 36.3	– 7.8	– 4.8	– 12.7
2015	100.2	– 0.5	– 0.1	0.4	100.0	– 51.2	– 22.0	– 29.2	– 14.6	– 0.9	33.3	– 4.4	29.0
2016	101.9	– 2.8	–	0.9	100.0	– 61.0	– 26.7	– 34.3	– 7.4	2.5	34.2	– 8.3	25.9
2017	106.5	– 3.8	–	– 2.7	100.0	– 70.2	– 32.2	– 38.1	2.5	5.9	38.1	– 13.4	24.7
2018	106.2	– 4.9	0.4	– 1.7	100.0	– 59.8	– 27.5	– 32.3	– 20.9	– 5.8	13.5	– 7.8	5.6
2019	105.2	– 6.0	–	0.8	100.0	– 51.2	– 23.6	– 27.6	– 6.9	– 12.0	29.9	– 8.8	21.1
2020	110.7	– 6.7	–	– 3.9	100.0	– 49.0	– 22.1	– 26.8	– 19.5	14.8	46.3	– 38.3	8.0
2021	129.2	– 8.8	–	– 20.4	100.0	– 52.5	– 24.6	– 27.9	– 9.5	63.5	101.5	– 67.1	34.4
2022	105.4	– 5.1	–	– 0.3	100.0	– 47.3	– 23.0	– 24.3	– 15.0	– 11.1	26.6	– 9.9	16.7
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
2024	102.0	– 3.3	–	1.3	100.0	– 41.4	– 19.5	– 21.9	– 8.2	– 19.2	31.1	– 13.6	17.5
	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
2024	99.1	– 5.5	–	6.5	100.0	– 70.4	– 27.4	– 43.1	– 3.2	– 9.5	16.8	– 2.0	14.9

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	As a percentage of operating income												
	Net interest income	Net commission income	Result from the trading portfolio ¹	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which: Staff costs	Other administrative spending ²			Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings ³	Profit or loss (–) for the financial year after tax (col. 11 + 12)
	1	2	3	4	5	6	7	8	9	10	11	12	13
	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
2024	69.5	23.0	1.2	6.4	100.0	– 56.7	– 29.0	– 27.8	– 7.9	– 6.9	28.5	– 2.0	26.5
	Memo item: Banks majority-owned by foreign banks ¹¹												
1993	66.1	21.5	9.4	2.9	100.0	– 68.4	– 36.2	– 32.3	– 18.5	– 2.6	10.4	– 2.4	8.0
1994	71.5	20.5	4.3	3.7	100.0	– 65.9	– 34.9	– 31.1	– 20.5	– 3.0	10.6	– 4.8	5.8
1995	70.9	21.0	3.4	4.7	100.0	– 68.5	– 35.7	– 32.8	– 11.6	– 2.1	17.8	– 6.8	11.0
1996	67.4	22.6	3.6	6.4	100.0	– 66.6	– 34.2	– 32.4	– 10.0	– 4.9	18.5	– 8.6	9.9
1997	69.3	25.0	0.3	5.4	100.0	– 62.9	– 31.7	– 31.2	– 10.4	– 6.8	19.9	– 6.2	13.7
1998	61.4	28.5	2.9	7.1	100.0	– 63.8	– 31.0	– 32.8	– 8.9	– 1.0	26.3	– 8.6	17.8
1999	62.6	30.7	– 0.3	7.0	100.0	– 65.7	– 31.6	– 34.1	– 11.7	– 10.3	12.3	– 7.6	4.7
2000	61.1	30.7	– 2.8	11.0	100.0	– 69.0	– 33.5	– 35.4	– 7.9	0.5	23.7	– 6.1	17.6
2001	65.2	30.8	– 3.1	7.1	100.0	– 69.5	– 31.8	– 37.6	– 9.1	– 5.7	15.7	– 7.5	8.1
2002	64.9	22.4	2.0	10.6	100.0	– 64.0	– 28.1	– 35.9	– 12.0	– 0.3	23.7	– 8.5	15.2
2003	63.7	25.8	5.2	5.3	100.0	– 60.2	– 26.1	– 34.1	– 14.5	– 15.1	10.2	– 5.0	5.2
2004	67.4	29.6	– 1.5	4.5	100.0	– 60.6	– 25.3	– 35.3	– 10.5	– 15.0	13.9	– 8.5	5.5
2005	67.8	28.0	2.8	1.4	100.0	– 60.2	– 28.2	– 32.0	– 16.2	– 6.5	17.2	– 6.0	11.2
2006	67.3	28.7	2.5	1.5	100.0	– 59.5	– 28.8	– 30.7	– 14.4	– 10.0	16.1	– 4.0	12.1
2007	72.2	28.6	– 3.8	3.0	100.0	– 57.5	– 27.8	– 29.7	– 15.6	41.9	68.8	– 5.5	63.3
2008	93.3	34.7	– 31.1	3.2	100.0	– 76.8	– 36.2	– 40.6	– 26.5	– 13.1	– 16.4	– 3.3	– 19.7
2009	66.5	22.4	8.6	2.5	100.0	– 59.6	– 30.2	– 29.3	– 20.0	– 12.3	8.2	– 3.4	4.8
2010	70.9	26.0	2.9	0.2	100.0	– 59.4	– 26.7	– 32.6	– 13.2	– 11.2	16.2	– 4.3	11.9
2011	73.8	24.2	– 1.3	3.3	100.0	– 59.4	– 26.5	– 32.9	– 15.6	– 11.8	13.2	– 2.0	11.1
2012	65.3	22.2	9.3	3.2	100.0	– 62.2	– 28.0	– 34.2	– 2.2	– 10.3	25.3	– 5.6	19.7
2013	67.2	21.4	9.0	2.4	100.0	– 66.9	– 30.7	– 36.2	– 3.9	– 12.0	17.2	– 4.2	13.1
2014	71.5	25.9	2.9	– 0.4	100.0	– 67.9	– 30.1	– 37.7	– 3.8	– 11.2	17.2	– 2.7	14.4
2015	68.8	23.9	3.6	3.7	100.0	– 69.7	– 32.7	– 37.0	– 3.9	– 14.1	12.2	– 3.5	8.7
2016	67.7	23.9	5.4	3.0	100.0	– 68.6	– 32.7	– 35.9	– 7.7	– 12.1	11.6	– 4.8	6.8
2017	62.4	25.5	5.8	6.3	100.0	– 62.6	– 28.9	– 33.7	– 4.2	– 12.9	20.3	– 5.7	14.6
2018	74.7	24.6	3.5	– 2.7	100.0	– 70.4	– 32.8	– 37.6	– 8.0	– 8.0	13.6	– 4.7	8.9
2019	64.8	23.6	3.7	7.9	100.0	– 64.4	– 30.9	– 33.5	– 1.1	– 13.1	21.5	– 8.0	13.5
2020	61.6	30.6	3.6	4.3	100.0	– 62.8	– 30.2	– 32.6	– 12.3	– 8.3	16.6	– 7.7	8.9
2021	51.7	38.4	8.5	1.4	100.0	– 67.9	– 35.5	– 32.4	– 3.3	– 2.8	26.1	– 13.9	12.2
2022	49.6	32.0	13.7	4.7	100.0	– 62.6	– 30.3	– 32.3	– 9.8	– 9.4	18.2	– 3.7	14.4
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
2024	47.9	27.4	21.1	3.7	100.0	– 51.8	– 24.9	– 26.8	– 6.9	– 12.0	29.3	– 11.6	17.7

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
2024	381,010	369,085	333,380	35,705	9,130	5,096	1,508	2,526	2,795

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

VIII. Items of banks' profit and loss accounts

3. Interest received by credit institutions *

As a percentage of average total assets for the year ⁸

Interest received, current income, profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement ¹									
Financial year	Interest received				Current income				Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement
	Total	Total	from lending and money market transactions ²	from debt securities and Debt Register claims	Total ³	from shares and other variable yield securities ⁴	from participating interests ⁵	from shares in affiliated enterprises ⁶	
1993	7.47	7.31	6.23	1.08	0.14	0.06	0.03	0.05	0.01
1994	6.74	6.55	5.49	1.06	0.18	0.06	0.05	0.07	0.02
1995	6.54	6.39	5.37	1.02	0.14	0.06	0.03	0.05	0.02
1996	6.05	5.87	4.95	0.92	0.15	0.07	0.02	0.05	0.02
1997	5.75	5.55	4.70	0.85	0.17	0.09	0.03	0.06	0.02
1998	5.58	5.36	4.53	0.83	0.21	0.10	0.03	0.08	0.01
1999	5.33	5.10	4.27	0.83	0.21	0.11	0.02	0.07	0.02
2000	5.50	5.22	4.33	0.89	0.25	0.12	0.03	0.10	0.02
2001	5.39	5.12	4.21	0.91	0.24	0.14	0.03	0.07	0.03
2002	4.84	4.55	3.74	0.81	0.24	0.10	0.03	0.12	0.04
2003	4.40	4.19	3.48	0.71	0.16	0.10	0.02	0.05	0.05
2004	4.24	3.99	3.30	0.69	0.21	0.14	0.02	0.05	0.04
2005	4.37	4.07	3.36	0.71	0.23	0.17	0.02	0.04	0.07
2006	4.62	4.30	3.55	0.75	0.24	0.18	0.02	0.04	0.07
2007	5.11	4.76	3.90	0.86	0.29	0.22	0.02	0.05	0.06
2008	5.18	4.89	3.96	0.93	0.23	0.15	0.02	0.06	0.06
2009	3.87	3.69	3.02	0.67	0.14	0.09	0.01	0.04	0.04
2010	3.25	3.07	2.55	0.52	0.15	0.09	0.01	0.05	0.03
2011	3.31	3.15	2.68	0.47	0.12	0.07	0.01	0.04	0.03
2012	2.88	2.69	2.31	0.38	0.13	0.08	0.01	0.04	0.07
2013	2.61	2.44	2.11	0.33	0.11	0.07	0.01	0.03	0.05
2014	2.49	2.32	2.01	0.31	0.13	0.07	0.01	0.05	0.04
2015	2.33	2.13	1.86	0.27	0.17	0.08	0.02	0.08	0.03
2016	2.17	2.00	1.76	0.24	0.12	0.07	0.02	0.03	0.06
2017	2.00	1.83	1.63	0.20	0.13	0.08	0.01	0.04	0.04
2018	2.07	1.88	1.69	0.19	0.12	0.07	0.01	0.04	0.07
2019	1.91	1.78	1.61	0.17	0.09	0.06	0.01	0.02	0.04
2020	1.53	1.42	1.29	0.13	0.06	0.04	0.01	0.02	0.03
2021	1.39	1.29	1.18	0.11	0.08	0.04	0.01	0.02	0.03
2022	1.57	1.47	1.36	0.11	0.08	0.04	0.01	0.03	0.02
2023	3.10	3.00	2.76	0.24	0.07	0.04	0.01	0.03	0.03
2024	3.59	3.48	3.14	0.34	0.09	0.05	0.01	0.02	0.03

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of financial year 1993, including East German credit institutions and in accordance with the new accounting rules. ¹ Up to 1992, excluding profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement (up to 1992 included in "Other income"). ² From 1993, excluding guarantee commissions (included in Commissions received). Discount deductions may not be offset against any contrary discount income. ³ From 1993, excluding interest received from debt securities and Debt Register claims. ⁴ From 1993,

excluding income from shares in affiliated enterprises securitised in securities. ⁵ From 1993, including income from amounts paid up on cooperative society shares. Up to 1992, only shown here if the amounts paid up have been reported under "Participating interests". ⁶ Up to 1992, included in "Current income from shares and other variable-yield securities" if the interest was held in shares. ⁷ Status after extension of credit cooperatives' reporting requirements; full survey as of 1985. ⁸ Up to 1998, as a percentage of average business volume for the year (total assets plus endorsement liabilities arising from rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited to borrowers, and bills sent from the bill portfolio prior to expiry for collection).

VIII. Items of banks' profit and loss accounts

4. Cost/income ratios by category of banks *

As a percentage

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit co-operatives 6	Credit co-operatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8	
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5									
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	
2024	66.5	75.8	83.4	68.9	41.0	–	65.1	57.8	–	63.0	41.9	–	75.3	61.4	

For footnotes * and 1-10, see p. 151.

VIII. Items of banks' profit and loss accounts

4. Cost/income ratios by category of banks *

As a percentage

Financial year	All categories of banks	Commercial banks					Landes-banken 3	Savings banks 3	Regional institutions of credit co-operatives 6	Credit co-operatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
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
2024	59.6	62.4	71.5	54.3	37.4	–	54.1	56.8	–	60.6	41.4	–	70.4	56.7

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

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

Other and extraordinary result												
Financial year	total	Income					Charges					
		total	Value adjustments in respect of participating interests, shares in affiliated enterprises, and securities treated as fixed assets	from the release of special reserves ¹	from loss transfers	Extra-ordinary income	total	Write-offs and write downs in respect of participating interests, shares in affiliated enterprises, and securities treated as fixed assets	from loss transfers	Transfers to special reserves ¹	Extra-ordinary charges	Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement ²
1993	- 1,539	1,922	818	342	55	707	3,461	326	744	651	1,003	737
1994	- 398	5,364	3,006	371	143	1,844	5,762	1,580	884	660	1,531	1,107
1995	- 2,475	1,852	857	413	117	465	4,327	521	987	173	1,235	1,411
1996	- 4,268	4,004	1,176	357	1,191	1,280	8,272	571	2,108	404	3,191	1,998
1997	- 3,810	4,431	2,284	829	311	1,007	8,241	596	910	609	4,271	1,855
1998	21,876	32,356	15,789	298	676	15,593	10,480	545	1,373	362	6,428	1,772
1999	- 6,392	9,329	6,100	331	213	2,685	15,721	1,119	1,017	8,584	3,260	1,741
1999	- 3,268	4,770	3,119	169	109	1,373	8,038	572	520	4,389	1,667	890
2000	101	6,075	2,347	1,860	145	1,723	5,974	1,756	756	61	2,289	1,112
2001	1,094	10,070	5,789	1,519	353	2,409	8,976	1,839	2,807	113	2,340	1,877
2002	3,933	17,387	12,087	904	795	3,601	13,454	3,418	4,572	64	2,131	3,269
2003	- 15,772	3,905	2,219	456	112	1,118	19,677	7,487	2,863	63	5,353	3,911
2004	- 12,550	3,327	1,076	49	485	1,717	15,877	1,403	1,429	37	8,900	4,108
2005	- 3,409	8,283	4,983	83	56	3,161	11,692	739	1,400	36	4,791	4,726
2006	- 7,624	3,655	2,311	27	369	948	11,279	2,671	796	49	2,822	4,941
2007	- 89	11,177	8,979	38	49	2,111	11,266	3,940	939	65	1,361	4,961
2008	- 16,920	7,227	1,793	121	1,705	3,608	24,147	15,290	3,318	30	1,938	3,571
2009	- 20,848	3,307	1,111	37	879	1,280	24,155	9,624	3,750	23	7,405	3,353
2010	- 12,718	8,904	1,638	-	1,181	6,085	21,622	4,045	3,941	-	10,433	3,203
2011	- 17,352	6,667	690	-	5,213	764	24,019	11,180	6,581	-	2,674	3,584
2012	- 11,852	2,557	1,405	-	458	694	14,409	7,095	628	-	2,406	4,280
2013	- 9,271	3,274	1,539	-	865	870	12,545	3,646	651	-	3,359	4,889
2014	- 6,510	2,905	1,735	-	374	796	9,415	3,464	609	-	1,478	3,864
2015	- 7,791	3,549	1,905	-	1,101	543	11,340	3,579	1,213	-	2,471	4,077
2016	- 2,812	8,347	3,446	-	39	4,862	11,159	3,720	914	-	1,800	4,725
2017	- 3,398	5,318	3,100	-	610	1,608	8,716	1,466	636	-	2,317	4,297
2018	- 6,831	2,779	876	-	730	1,173	9,610	1,723	497	-	1,700	5,690
2019	- 16,133	4,201	1,609	-	734	1,858	20,334	12,158	908	-	3,152	4,116
2020	- 5,822	4,247	1,350	-	590	2,307	10,069	2,839	328	-	3,972	2,930
2021	- 3,547	5,720	2,144	-	1,210	2,366	9,267	1,494	318	-	3,585	3,870
2022	- 2,475	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
2024	- 2,376	6,625	5,942	-	41	642	9,001	899	334	-	537	7,231

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. ¹ As of the financial year 2010, no special reserves may be formed under the Act to

Modernise Accounting Law (Bilanzrechtsmodernisierungsgesetz). ² Income from profit transfers is recorded in net interest income; it is assumed that these are part of the business policy strategy and thus of the operating business.

VIII. Items of banks' profit and loss accounts

6. Return on equity of individual categories of banks *

as a percentage of the annual average equity ¹

Financial year	All categories of banks	Commercial banks					Landes- banken ⁴	Savings banks ⁴	Regional institutions of credit coope- ratives ⁷	Credit coope- ratives	Mortgage banks ^{3 5}	Building and loan associations	Banks with special, develop- ment and other central support tasks ^{2 4 7 8}
		Total	Big banks ²	Regional banks and other commercial banks ^{2 3 4 5}	Branches of foreign banks	Private bankers ⁶							
Profit for the financial year before tax													
1993 ^{ts}	14.87	10.02	10.44	9.82	6.64	10.37	7.15	21.87	5.12	20.23	13.15	17.77	5.77
1994 ^{ts}	13.26	10.93	12.48	10.08	5.90	9.25	7.84	19.21	15.16	17.38	13.42	21.52	5.42
1995 ^{ts}	14.00	10.31	10.18	10.68	7.13	7.73	8.87	22.58	12.98	19.48	16.52	10.88	8.25
1996 ^{ts}	13.27	10.77	11.79	10.15	5.54	10.10	8.66	21.38	14.80	17.72	16.38	12.88	1.04
1997 ^{ts}	12.76	9.68	7.38	11.52	4.24	17.26	10.90	19.37	12.00	14.94	15.92	13.08	6.45
1998 ^{ts}	19.16	27.36	39.51	16.75	11.56	18.03	11.69	17.82	28.57	12.84	17.81	14.12	8.38
1999	11.26	9.67	6.23	16.48	9.87	–	10.61	15.18	5.74	10.71	15.62	12.73	9.44
2000	9.84	8.20	6.34	11.58	10.26	–	8.14	13.39	12.95	8.59	5.89	25.75	10.59
2001	6.31	4.73	4.96	4.12	9.41	–	4.78	9.16	4.43	7.47	8.93	10.30	6.97
2002	4.63	0.97	– 3.14	9.04	4.87	–	2.59	8.16	4.56	9.68	10.81	10.48	8.13
2003	0.91	– 6.24	–12.85	4.52	11.67	–	– 4.30	10.94	0.66	10.65	5.34	7.73	7.22
2004	4.29	– 0.41	– 3.97	5.57	7.19	–	1.07	9.75	2.91	10.31	3.32	8.08	9.06
2005	12.87	21.82	31.72	8.63	10.99	–	6.44	10.45	5.25	13.79	0.91	8.40	11.00
2006	9.21	11.22	14.01	6.96	14.25	–	11.40	8.94	4.49	11.04	2.83	3.93	5.92
2007	6.55	19.13	25.97	8.51	20.33	–	1.46	7.24	–4.03	8.14	1.89	5.98	–12.71
2008	– 7.40	–15.49	–25.30	3.81	7.99	–	–11.07	4.00	–4.40	5.53	–15.49	6.07	– 7.56
2009	– 0.81	– 5.82	– 9.10	0.06	11.82	–	– 9.23	8.48	7.24	8.96	– 8.33	9.53	3.38
2010	5.27	3.01	2.88	2.78	13.20	–	– 1.47	11.42	5.77	12.12	– 0.50	9.19	7.91
2011	8.57	1.77	– 0.12	4.80	15.11	–	0.12	27.35	10.27	16.39	– 1.72	17.86	7.58
2012	7.80	6.55	6.65	6.08	13.09	–	3.91	12.96	4.94	15.71	0.58	7.65	3.96
2013	5.28	4.96	4.58	5.27	11.64	–	– 0.80	10.61	4.10	14.75	0.73	4.97	– 2.11
2014	5.72	4.80	4.33	5.22	12.41	–	– 0.63	9.94	4.18	12.22	– 1.03	8.43	3.37
2015	5.82	3.54	3.01	4.22	8.55	–	3.27	9.68	1.72	10.74	4.94	4.49	4.15
2016	5.97	4.51	3.45	6.30	3.98	–	– 1.01	10.42	–	11.54	5.54	8.87	2.89
2017	5.63	3.95	2.88	5.31	10.54	–	1.85	9.44	–	10.11	5.49	9.18	1.86
2018	3.73	2.07	1.14	3.30	6.50	–	– 2.45	7.19	–	8.19	2.09	2.21	1.67
2019	1.07	– 7.70	–16.63	4.44	7.48	–	2.03	6.86	–	9.17	5.31	3.83	2.52
2020	2.71	– 1.56	– 7.08	4.10	1.52	–	1.29	5.36	–	7.31	8.06	1.66	2.72
2021	5.03	2.65	– 2.26	6.00	6.85	–	4.02	6.27	–	8.37	16.91	1.41	3.80
2022	4.83	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
2024	8.43	10.00	11.81	9.06	5.56	–	8.84	10.34	–	7.92	7.95	3.60	3.00
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
2024	6.14	7.18	9.26	6.02	3.65	–	7.31	7.25	–	5.53	4.47	3.17	2.79

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. ¹ Equity including the fund for general banking risks, but excluding participation rights capital. ² Up to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 to the category "Big banks". 2018 and 2019, DB Privat- und Firmenkundenbank AG (merger between Deutsche Postbank AG, belonging to the category "Big banks", with Deutsche Bank Privat- und Geschäftskunden AG, belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks"; merger with Deutsche Bank AG in 2020. ³ Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the

category "Mortgage banks". ⁴ From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012 to 2020, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". ⁵ In 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". ⁶ The category "Private bankers" was dissolved in December 1998. The credit institutions that were part of this category were regrouped and included in the bank category "Regional banks and other commercial banks". ⁷ From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". ⁸ Up to 2015, category "Special purpose banks".

VIII. Items of banks' profit and loss accounts

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

As a percentage of average total assets for the year ¹

Financial year	All categories of banks	Commercial banks					Landes-banken 4	Savings banks 4	Regional institutions of credit co-operatives 6	Credit co-operatives	Mortgage banks 3 5	Instalment sales financing institutions 8	Building and loan associations	Banks with special, development and other central support tasks 2 4 7 9	
		total	Big banks 2	Regional banks and other commercial banks 2 3 4 5	Branches of foreign banks	Private bankers 6									
Interest received (total) 11															
1968	4.97	5.28	4.98	5.69	4.54	5.30	5.09	5.89	3.43	6.02	4.43	11.29	–	1.81	
1969	5.52	6.02	5.62	6.26	6.79	6.41	5.48	6.11	5.23	6.48	4.78	11.91	–	2.68	
1970	6.59	7.60	7.20	7.82	8.28	7.97	6.38	7.17	6.50	7.88	5.08	13.41	–	3.14	
1971	6.40	6.62	6.24	6.99	6.67	6.67	6.28	7.06	6.17	7.58	5.31	13.11	–	4.00	
1972	6.12	5.86	5.42	6.32	5.67	5.88	5.96	6.84	5.81	7.23	5.67	12.20	–	4.03	
1973	7.57	8.30	7.74	8.72	8.36	8.76	7.20	8.07	7.41	8.76	6.10	13.43	–	4.55	
1974	8.26	9.40	9.19	9.49	9.75	9.51	7.78	8.73	8.05	9.41	6.34	14.10	–	4.91	
1975	7.21	7.28	7.37	7.37	6.76	6.94	7.00	7.79	6.91	8.00	6.65	12.94	–	4.76	
1976	6.54	6.12	5.94	6.47	5.42	5.95	6.68	6.97	5.96	7.12	6.75	12.42	–	4.64	
1977	6.41	6.01	5.85	6.35	5.39	5.59	6.64	6.67	5.80	6.79	6.73	11.88	–	4.70	
1978	6.09	5.80	5.78	5.99	5.27	5.18	6.32	6.19	5.51	6.28	6.54	11.31	–	4.53	
1979	6.47	6.73	6.65	6.88	6.50	6.45	6.40	6.48	6.06	6.67	6.40	11.22	–	4.73	
1980	7.64	8.55	8.55	8.50	8.71	8.73	7.25	7.65	7.82	8.24	6.53	12.36	–	5.27	
1981	8.72	10.03	10.02	9.87	10.78	10.45	8.22	8.70	9.58	9.58	6.97	13.50	–	5.72	
1982	8.63	9.39	9.38	9.32	9.88	9.37	8.25	8.86	9.35	9.49	7.36	13.27	–	6.02	
1983	7.61	7.77	7.92	7.76	7.66	6.97	7.53	7.79	7.81	7.93	7.38	11.72	–	5.74	
1984	7.53	7.76	7.95	7.81	7.23	6.75	7.60	7.63	7.52	7.74	7.29	10.59	–	5.78	
1985 10	7.18	7.20	7.21	7.30	7.05	6.35	7.14	7.39	7.07	7.43	7.13	10.09	–	5.69	
1986	6.64	6.64	6.65	6.81	6.11	5.80	6.60	6.87	6.26	6.87	6.83	–	–	5.47	
1987	6.23	6.14	6.07	6.37	5.41	5.66	6.23	6.44	5.76	6.42	6.55	–	–	5.27	
1988	6.13	6.22	6.30	6.32	5.50	5.65	6.16	6.23	5.62	6.18	6.33	–	–	5.19	
1989	6.62	7.05	7.12	7.02	6.64	7.24	6.70	6.57	6.40	6.71	6.28	–	–	5.44	
1990	7.26	7.75	7.75	7.68	7.48	8.89	7.33	7.23	7.92	7.56	6.46	–	–	6.11	
1991	7.71	8.12	7.87	8.23	7.92	9.59	7.69	7.84	8.11	8.15	6.85	–	–	6.55	
1992	7.98	8.35	8.03	8.43	8.03	11.36	7.51	8.27	8.55	8.61	7.49	–	–	6.79	
1993	7.47	7.58	7.30	7.62	8.42	9.78	6.87	7.95	7.76	8.17	7.49	–	6.02	6.76	
1994	6.74	6.66	6.25	6.91	6.69	8.08	6.49	7.33	6.44	7.34	7.11	–	5.77	5.57	
1995	6.54	6.38	6.07	6.66	5.84	6.69	6.32	7.08	5.61	7.10	6.90	–	5.63	5.90	
1996	6.05	5.71	5.40	6.06	4.58	5.80	5.90	6.61	4.78	6.54	6.54	–	5.45	5.67	
1997	5.75	5.34	4.94	5.82	3.98	5.49	5.70	6.28	4.64	6.20	6.39	–	5.30	5.30	
1998	5.58	5.07	4.61	5.68	3.80	5.50	5.53	6.05	4.61	5.95	6.54	–	5.20	5.20	
1999	5.33	5.00	4.85	5.45	3.49	–	5.28	5.71	4.11	5.60	6.04	–	5.17	5.11	
2000	5.50	5.32	5.24	5.58	3.93	–	5.63	5.72	5.04	5.69	5.81	–	5.06	5.03	
2001	5.39	5.12	4.91	5.68	4.25	–	5.47	5.75	4.91	5.76	5.73	–	5.13	4.95	
2002	4.84	4.41	4.09	5.18	3.68	–	4.67	5.53	4.15	5.47	5.36	–	5.01	4.59	
2003	4.40	3.82	3.42	4.74	3.06	–	4.26	5.20	3.42	5.12	5.09	–	4.94	4.12	
2004	4.24	3.60	3.30	4.57	2.58	–	4.39	4.92	3.28	4.88	4.85	–	4.69	3.97	
2005	4.37	3.98	3.79	4.64	2.63	–	4.69	4.75	3.05	4.72	4.88	–	4.36	4.05	
2006	4.62	4.46	4.36	4.83	3.39	–	4.95	4.67	3.18	4.61	5.32	–	4.18	4.12	
2007	5.11	4.78	4.65	5.23	4.27	–	5.66	4.81	3.56	4.77	7.09	–	4.23	4.45	
2008	5.18	4.73	4.53	5.36	4.10	–	5.59	4.97	3.90	4.95	7.73	–	4.26	4.53	
2009	3.87	3.24	2.93	4.07	2.23	–	3.82	4.37	2.85	4.41	5.38	–	4.15	3.75	
2010	3.25	2.60	2.19	3.74	1.61	–	3.21	4.02	2.27	4.03	4.47	–	4.05	2.96	
2011	3.31	2.02	1.56	3.78	1.77	–	5.39	3.96	2.14	3.93	4.96	–	3.94	3.05	
2012	2.88	1.77	1.37	3.35	0.91	–	4.87	3.72	1.90	3.68	4.25	–	3.83	2.59	
2013	2.61	1.70	1.29	3.09	1.16	–	3.49	3.40	1.75	3.40	3.91	–	3.61	2.80	
2014	2.49	1.74	1.38	2.91	1.52	–	3.20	3.15	1.57	3.15	3.86	–	3.39	2.62	
2015	2.33	1.66	1.33	2.71	1.16	–	3.04	2.90	1.46	2.84	4.07	–	3.18	2.42	
2016	2.17	1.58	1.30	2.37	0.85	–	2.81	2.64	–	2.55	4.01	–	2.89	2.15	
2017	2.00	1.54	1.26	2.25	0.73	–	2.74	2.42	–	2.33	3.35	–	2.63	1.78	
2018	2.07	1.82	1.62	2.45	0.67	–	3.10	2.17	–	2.13	2.99	–	2.42	1.67	
2019	1.91	1.58	1.41	2.09	0.63	–	3.23	2.03	–	2.00	2.80	–	2.34	1.52	
2020	1.53	1.13	0.92	1.74	0.33	–	2.79	1.78	–	1.77	2.49	–	2.11	1.15	
2021	1.39	0.98	0.90	1.21	0.19	–	2.93	1.58	–	1.63	2.35	–	1.92	0.93	
2022	1.57	1.26	1.38	1.17	0.41	–	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	
2024	3.59	3.34	3.57	3.01	4.15	–	7.38	2.95	–	2.78	4.67	–	2.17	3.41	

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

As a percentage of average total assets for the year														
Financial year	All categories of banks	Commercial banks					Landes-banken 4	Savings banks 4	Regional institutions of credit co-operatives 6	Credit co-operatives	Mortgage banks 3 5	Instalment sales financing institutions 8	Building and loan associations	Banks with special, development and other central support tasks 2 4 7 9
		total	Big banks 2	Regional banks and other commercial banks 2 3 4 5	Branches of foreign banks	Private bankers 6								
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
2024	2.58	2.56	2.91	2.07	3.55	–	6.53	1.03	–	1.05	3.65	–	1.09	3.00

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	
2024	1.01	0.78	0.66	0.94	0.61	–	0.85	1.91	–	1.73	1.02	–	1.08	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

As a percentage of average total assets for the year														
Financial year	All categories of banks	Commercial banks					Landes-banken 4	Savings banks 4	Regional institutions of credit co-operatives 6	Credit co-operatives	Mortgage banks 3 5	Instalment sales financing institutions 8	Building and loan associations	Banks with special, develop-ment and other central support tasks 2 4 7 9
		total	Big banks 2	Regional banks and other commercial banks 2 3 4 5	Branches of foreign banks	Private bankers 6								
Net commission income 13														
1968	0.25	0.74	0.93	0.52	0.36	0.95	0.10	0.15	0.13	0.37	–	0.21	–	0.02
1969	0.26	0.72	0.90	0.51	0.40	0.96	0.11	0.15	0.14	0.36	–	0.14	–	0.07
1970	0.24	0.61	0.76	0.45	0.35	0.75	0.11	0.16	0.14	0.35	–	0.11	–	0.08
1971	0.26	0.63	0.78	0.48	0.41	0.73	0.11	0.18	0.14	0.35	–	0.15	–	0.08
1972	0.29	0.65	0.84	0.51	0.30	0.70	0.11	0.23	0.16	0.36	–	0.11	–	0.11
1973	0.30	0.65	0.81	0.52	0.33	0.85	0.12	0.26	0.17	0.36	–	0.27	–	0.13
1974	0.31	0.66	0.86	0.49	0.46	0.78	0.11	0.28	0.16	0.36	–	0.33	–	0.12
1975	0.31	0.70	0.93	0.51	0.34	0.83	0.12	0.28	0.18	0.35	–	0.34	–	0.12
1976	0.29	0.61	0.78	0.46	0.33	0.74	0.12	0.27	0.18	0.35	–	–0.08	–	0.10
1977	0.28	0.58	0.72	0.42	0.44	0.70	0.12	0.27	0.18	0.34	–	–0.06	–	0.12
1978	0.27	0.56	0.69	0.42	0.41	0.71	0.12	0.26	0.22	0.34	–	–0.30	–	0.11
1979	0.27	0.53	0.64	0.41	0.50	0.64	0.11	0.28	0.23	0.36	–	–0.06	–	0.10
1980	0.29	0.56	0.69	0.41	0.54	0.70	0.12	0.31	0.18	0.37	–	–0.06	–	0.12
1981	0.30	0.60	0.76	0.46	0.41	0.73	0.11	0.35	0.21	0.37	–	–0.30	–	0.14
1982	0.30	0.63	0.80	0.47	0.43	0.75	0.10	0.35	0.22	0.36	–	–0.14	–	0.13
1983	0.31	0.67	0.89	0.49	0.41	0.85	0.10	0.35	0.21	0.37	–	–0.09	–	0.11
1984	0.31	0.68	0.91	0.48	0.49	0.86	0.10	0.33	0.20	0.36	–	0.01	–	0.12
1985 10	0.34	0.78	1.00	0.59	0.51	1.13	0.11	0.32	0.21	0.35	–	0.12	–	0.11
1986	0.35	0.78	1.04	0.58	0.39	1.15	0.11	0.32	0.24	0.37	–	–	–	0.10
1987	0.32	0.68	0.92	0.51	0.28	0.91	0.09	0.32	0.21	0.37	–	–	–	0.11
1988	0.33	0.69	0.94	0.50	0.29	0.78	0.09	0.32	0.22	0.41	–	–	–	0.11
1989	0.36	0.72	0.97	0.52	0.25	0.94	0.09	0.36	0.24	0.45	–	–	–	0.11
1990	0.39	0.69	0.91	0.51	0.24	0.92	0.10	0.44	0.27	0.49	–	–	–	0.34
1991	0.38	0.65	0.84	0.50	0.27	0.82	0.08	0.47	0.24	0.51	–	–	–	0.33
1992	0.40	0.66	0.87	0.49	0.27	0.97	0.11	0.53	0.27	0.55	–	–	–	0.30
1993	0.41	0.75	1.03	0.50	0.26	1.14	0.10	0.50	0.27	0.58	0.00	–	0.30	0.25
1994	0.38	0.66	0.87	0.46	0.24	1.06	0.11	0.50	0.23	0.57	–0.01	–	0.33	0.22
1995	0.35	0.60	0.77	0.44	0.24	1.21	0.10	0.49	0.22	0.53	0.00	–	0.22	0.21
1996	0.33	0.58	0.73	0.42	0.23	1.45	0.10	0.47	0.22	0.53	–0.01	–	0.07	0.18
1997	0.35	0.63	0.76	0.48	0.18	1.72	0.10	0.47	0.23	0.54	–0.01	–	0.12	0.17
1998	0.34	0.62	0.69	0.50	0.15	2.04	0.10	0.48	0.20	0.55	–0.01	–	0.31	0.13
1999	0.36	0.70	0.63	0.89	0.15	–	0.11	0.52	0.18	0.62	–0.01	–	0.03	0.05
2000	0.41	0.76	0.68	0.99	0.20	–	0.13	0.55	0.21	0.69	–0.01	–	0.20	0.05
2001	0.35	0.64	0.57	0.85	0.20	–	0.11	0.50	0.15	0.58	–0.01	–	0.08	0.05
2002	0.33	0.60	0.53	0.79	0.30	–	0.11	0.49	0.14	0.57	–0.01	–	0.03	0.09
2003	0.34	0.59	0.54	0.71	0.50	–	0.11	0.53	0.17	0.61	–0.01	–	–0.03	0.09
2004	0.34	0.57	0.50	0.78	0.55	–	0.11	0.56	0.16	0.65	0.00	–	0.00	0.09
2005	0.36	0.60	0.52	0.85	0.76	–	0.12	0.56	0.16	0.67	0.00	–	–0.02	0.09
2006	0.37	0.63	0.54	0.93	0.75	–	0.13	0.58	0.14	0.66	0.03	–	–0.11	0.10
2007	0.38	0.60	0.51	0.92	0.87	–	0.13	0.60	0.12	0.67	0.04	–	–0.12	0.10
2008	0.34	0.54	0.45	0.82	0.54	–	0.13	0.57	0.11	0.63	0.05	–	–0.18	0.09
2009	0.33	0.55	0.50	0.70	0.43	–	0.07	0.55	0.14	0.58	0.02	–	–0.16	0.10
2010	0.34	0.56	0.50	0.72	0.43	–	0.08	0.57	0.13	0.59	0.02	–	–0.19	0.09
2011	0.31	0.42	0.35	0.70	0.35	–	0.07	0.57	0.13	0.58	0.02	–	–0.25	0.08
2012	0.29	0.37	0.32	0.61	0.17	–	0.06	0.56	0.12	0.56	0.02	–	–0.26	0.09
2013	0.32	0.43	0.38	0.62	0.27	–	0.06	0.57	0.13	0.56	0.01	–	–0.31	0.11
2014	0.35	0.47	0.43	0.63	0.20	–	0.07	0.58	0.14	0.56	0.00	–	–0.26	0.12
2015	0.35	0.47	0.43	0.62	0.19	–	0.09	0.60	0.14	0.57	0.00	–	–0.27	0.10
2016	0.36	0.45	0.42	0.56	0.16	–	0.12	0.60	–	0.55	–0.01	–	–0.23	0.10
2017	0.37	0.45	0.43	0.54	0.13	–	0.13	0.64	–	0.57	–0.02	–	–0.21	0.10
2018	0.36	0.43	0.45	0.40	0.12	–	0.13	0.63	–	0.57	–0.03	–	–0.21	0.11
2019	0.37	0.42	0.41	0.48	0.13	–	0.14	0.64	–	0.57	–0.05	–	–0.23	0.12
2020	0.35	0.39	0.34	0.55	0.09	–	0.13	0.62	–	0.55	–0.05	–	–0.20	0.13
2021	0.40	0.49	0.45	0.61	0.06	–	0.15	0.61	–	0.55	–0.06	–	–0.16	0.14
2022	0.36	0.39	0.38	0.44	0.06	–	0.16	0.61	–	0.54	–0.04	–	–0.07	0.12
2023	0.35	0.37	0.38	0.38	0.06	–	0.15	0.65	–	0.54	–0.03	–	–0.07	0.12
2024	0.39	0.42	0.45	0.40	0.08	–	0.17	0.69	–	0.55	–0.03	–	–0.06	0.13

For footnotes * and 1-10, see p. 163. ¹³ From 1993, including guarantee commissions (up to 1992 included in interest received from lending and money market transactions).

VIII. Items of banks' profit and loss accounts

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

As a percentage of average total assets for the year ¹

Financial year	All categories of banks	Commercial banks					Landes-banken 4	Savings banks 4	Regional institutions of credit co-operatives 6	Credit co-operatives	Mortgage banks 3 5	Instalment sales financing institutions 8	Building and loan associations	Banks with special, development and other central support tasks 2 4 7 9
		total	Big banks 2	Regional banks and other commercial banks 2 3 4 5	Branches of foreign banks	Private bankers 6								
General administrative spending														
1968	1.35	2.28	2.83	1.86	0.93	2.16	0.45	1.96	0.60	2.55	0.23	4.03	–	0.25
1969	1.41	2.27	2.85	1.88	0.85	2.06	0.47	2.01	0.64	2.57	0.24	4.25	–	0.29
1970	1.51	2.28	2.90	1.91	0.96	1.96	0.56	2.16	0.66	2.72	0.25	4.05	–	0.30
1971	1.58	2.28	2.96	1.89	0.90	1.97	0.56	2.32	0.72	2.80	0.27	4.10	–	0.31
1972	1.56	2.21	2.88	1.84	0.94	1.90	0.51	2.29	0.77	2.76	0.28	3.93	–	0.31
1973	1.60	2.12	2.73	1.77	0.95	2.02	0.55	2.40	0.84	2.84	0.28	3.92	–	0.32
1974	1.70	2.35	3.16	1.90	0.98	2.28	0.55	2.51	0.75	3.03	0.30	4.19	–	0.36
1975	1.69	2.48	3.30	1.99	1.14	2.41	0.56	2.42	0.67	3.00	0.27	4.57	–	0.35
1976	1.67	2.26	2.86	1.86	1.16	2.35	0.61	2.44	0.74	3.00	0.26	4.58	–	0.35
1977	1.61	2.15	2.64	1.79	1.15	2.25	0.57	2.36	0.69	2.90	0.25	4.43	–	0.37
1978	1.54	2.03	2.47	1.71	1.12	2.06	0.55	2.27	0.71	2.78	0.25	4.33	–	0.36
1979	1.49	1.96	2.40	1.62	1.07	2.03	0.52	2.21	0.68	2.66	0.24	3.83	–	0.34
1980	1.49	1.98	2.40	1.65	1.17	1.98	0.51	2.23	0.67	2.66	0.23	3.81	–	0.33
1981	1.47	1.97	2.46	1.59	1.13	2.14	0.47	2.23	0.68	2.66	0.23	3.72	–	0.30
1982	1.47	2.01	2.53	1.63	1.16	2.06	0.46	2.21	0.65	2.70	0.22	3.79	–	0.30
1983	1.49	2.10	2.72	1.70	1.17	2.14	0.46	2.21	0.66	2.74	0.22	3.91	–	0.29
1984	1.49	2.09	2.70	1.69	1.12	2.26	0.48	2.18	0.62	2.78	0.22	3.84	–	0.30
1985 10	1.52	2.09	2.70	1.69	1.05	2.42	0.48	2.17	0.66	2.83	0.23	3.79	–	0.31
1986	1.52	2.20	2.75	1.92	0.98	2.28	0.49	2.17	0.71	2.81	0.23	–	–	0.31
1987	1.50	2.16	2.61	1.91	1.02	2.29	0.47	2.16	0.66	2.74	0.23	–	–	0.31
1988	1.47	2.10	2.49	1.89	0.93	2.17	0.48	2.13	0.60	2.66	0.23	–	–	0.31
1989	1.44	2.00	2.34	1.81	0.88	2.13	0.47	2.11	0.61	2.61	0.23	–	–	0.31
1990	1.48	1.95	2.25	1.80	0.75	2.24	0.47	2.11	0.66	2.63	0.24	–	–	1.11
1991	1.49	1.99	2.30	1.79	0.81	2.25	0.44	2.18	0.63	2.62	0.23	–	–	1.05
1992	1.50	1.97	2.31	1.76	0.80	2.24	0.50	2.23	0.72	2.65	0.26	–	–	1.02
1993	1.51	1.92	2.22	1.66	0.77	2.57	0.46	2.28	0.73	2.68	0.25	–	2.09	0.91
1994	1.41	1.84	2.14	1.59	0.76	2.46	0.45	2.14	0.66	2.54	0.22	–	1.99	0.77
1995	1.40	1.81	2.05	1.61	0.77	2.93	0.46	2.17	0.66	2.53	0.22	–	2.01	0.78
1996	1.31	1.67	1.84	1.50	0.90	2.96	0.43	2.11	0.60	2.44	0.20	–	1.98	0.69
1997	1.23	1.58	1.70	1.44	0.71	2.95	0.42	2.05	0.58	2.38	0.19	–	1.88	0.66
1998	1.18	1.53	1.54	1.49	0.82	2.97	0.40	2.04	0.57	2.34	0.18	–	1.83	0.57
1999	1.17	1.71	1.50	2.28	0.80	–	0.44	2.01	0.56	2.30	0.15	–	1.77	0.19
2000	1.17	1.67	1.51	2.08	1.00	–	0.43	1.99	0.56	2.39	0.15	–	1.69	0.19
2001	1.15	1.65	1.48	2.12	0.43	–	0.45	1.97	0.55	2.36	0.15	–	1.64	0.18
2002	1.11	1.55	1.36	2.06	0.55	–	0.44	1.95	0.53	2.30	0.14	–	1.58	0.22
2003	1.11	1.53	1.37	1.93	0.64	–	0.42	1.97	0.54	2.32	0.16	–	1.50	0.22
2004	1.06	1.41	1.27	1.89	0.73	–	0.44	1.92	0.52	2.28	0.16	–	1.37	0.22
2005	1.05	1.38	1.23	1.87	0.81	–	0.45	1.92	0.44	2.30	0.17	–	1.23	0.21
2006	1.06	1.42	1.27	1.92	0.84	–	0.46	1.89	0.47	2.27	0.18	–	1.13	0.22
2007	1.00	1.28	1.13	1.81	0.77	–	0.43	1.90	0.39	2.12	0.18	–	1.08	0.21
2008	0.95	1.20	1.02	1.75	0.72	–	0.43	1.81	0.36	2.01	0.17	–	1.08	0.20
2009	1.02	1.40	1.31	1.65	0.71	–	0.45	1.80	0.41	1.98	0.18	–	1.04	0.21
2010	0.99	1.32	1.20	1.67	0.86	–	0.44	1.74	0.38	1.88	0.17	–	0.99	0.19
2011	0.89	0.97	0.80	1.62	0.63	–	0.44	1.74	0.37	1.88	0.22	–	0.98	0.20
2012	0.89	0.92	0.77	1.55	0.33	–	0.46	1.76	0.37	1.86	0.24	–	0.97	0.26
2013	0.97	1.03	0.89	1.55	0.52	–	0.54	1.77	0.40	1.85	0.27	–	0.91	0.27
2014	1.01	1.08	0.93	1.57	0.46	–	0.57	1.79	0.42	1.84	0.29	–	0.90	0.29
2015	1.05	1.11	0.99	1.53	0.53	–	0.63	1.81	0.45	1.82	0.30	–	0.81	0.29
2016	1.06	1.14	1.02	1.49	0.44	–	0.66	1.74	–	1.73	0.32	–	0.83	0.33
2017	1.07	1.14	1.06	1.41	0.33	–	0.71	1.69	–	1.66	0.38	–	0.83	0.33
2018	1.09	1.17	1.15	1.32	0.26	–	0.69	1.65	–	1.59	0.42	–	0.82	0.34
2019	1.06	1.16	1.12	1.32	0.28	–	0.66	1.61	–	1.55	0.40	–	0.77	0.31
2020	0.95	0.98	0.91	1.24	0.25	–	0.62	1.47	–	1.45	0.37	–	0.78	0.30
2021	0.97	1.07	1.09	1.14	0.19	–	0.64	1.36	–	1.37	0.37	–	0.80	0.31
2022	0.90	0.92	0.95	0.95	0.19	–	0.61	1.34	–	1.35	0.40	–	0.85	0.31
2023	0.91	0.89	0.93	0.90	0.20	–	0.62	1.45	–	1.44	0.41	–	0.83	0.32
2024	0.93	0.91	0.92	0.92	0.28	–	0.66	1.50	–	1.44	0.41	–	0.76	0.33

For footnotes * and 1-10, see p. 163.

VIII. Items of banks' profit and loss accounts

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

As a percentage of average total assets for the year ¹

Financial year	As a percentage of average total assets for the year													
	All categories of banks	Commercial banks					Landes-banken 4	Savings banks 4	Regional institutions of credit co-operatives 6	Credit co-operatives	Mortgage banks 3 5	Instalment sales financing institutions 8	Building and loan associations	Banks with special, develop-ment and other central support tasks 2 4 7 9
		total	Big banks 2	Regional banks and other commercial banks 2 3 4 5	Branches of foreign banks	Private bankers 6								
	Partial operating result 14													
1968	0.72	0.68	0.49	0.77	0.77	1.11	0.60	1.01	0.58	0.73	0.50	3.21	–	0.41
1969	0.73	0.81	0.66	0.84	0.87	1.36	0.50	0.90	0.54	0.89	0.68	2.64	–	0.35
1970	0.62	0.59	0.53	0.58	0.50	0.92	0.24	0.75	0.32	1.15	0.74	2.20	–	0.33
1971	0.57	0.46	0.28	0.54	0.80	0.61	0.33	0.67	0.47	0.87	0.68	2.96	–	0.36
1972	0.65	0.50	0.26	0.62	0.91	0.70	0.41	0.89	0.58	0.90	0.67	3.29	–	0.37
1973	0.60	0.38	0.14	0.42	1.06	0.63	0.31	0.84	0.19	1.04	0.83	1.78	–	0.41
1974	0.74	0.79	0.77	0.78	0.91	0.85	0.34	0.96	0.42	1.00	0.73	2.10	–	0.38
1975	0.86	0.86	0.86	0.87	0.76	0.87	0.43	1.27	0.98	0.93	0.62	3.11	–	0.46
1976	0.70	0.63	0.56	0.75	0.44	0.52	0.37	1.07	0.67	0.73	0.55	3.17	–	0.43
1977	0.71	0.62	0.61	0.67	0.49	0.50	0.41	1.14	0.53	0.76	0.51	2.85	–	0.44
1978	0.71	0.60	0.54	0.66	0.49	0.69	0.46	1.18	0.54	0.76	0.48	2.64	–	0.46
1979	0.61	0.47	0.43	0.51	0.39	0.56	0.29	1.06	0.31	0.80	0.47	2.52	–	0.36
1980	0.58	0.42	0.40	0.41	0.43	0.76	0.19	1.01	0.24	1.00	0.45	1.92	–	0.33
1981	0.75	0.63	0.71	0.56	0.43	0.95	0.13	1.38	0.47	1.39	0.42	1.98	–	0.33
1982	0.95	0.96	1.00	0.98	0.49	1.23	0.36	1.61	0.93	1.41	0.48	2.33	–	0.36
1983	1.09	1.16	1.29	1.14	0.50	1.21	0.56	1.77	1.12	1.29	0.63	2.39	–	0.47
1984	0.97	1.00	1.17	0.96	0.48	0.87	0.54	1.60	0.91	0.98	0.64	1.53	–	0.48
1985 10	0.90	1.00	1.10	1.02	0.53	0.89	0.52	1.47	0.70	0.76	0.60	1.35	–	0.50
1986	0.85	1.04	1.29	0.92	0.40	1.03	0.46	1.34	0.71	0.69	0.56	–	–	0.48
1987	0.71	0.73	0.81	0.75	0.16	0.69	0.38	1.17	0.68	0.67	0.55	–	–	0.46
1988	0.69	0.70	0.85	0.65	0.20	0.49	0.33	1.13	0.63	0.71	0.52	–	–	0.46
1989	0.65	0.67	0.94	0.53	– 0.01	0.57	0.29	1.03	0.33	0.81	0.49	–	–	0.43
1990	0.63	0.70	0.98	0.52	0.12	0.44	0.24	1.00	0.27	0.81	0.46	–	–	0.45
1991	0.68	0.74	0.98	0.62	0.13	0.45	0.25	1.11	0.17	0.93	0.45	–	–	0.57
1992	0.71	0.83	1.03	0.73	0.27	0.65	0.26	1.18	0.33	0.98	0.46	–	–	0.41
1993	0.81	0.99	1.18	0.86	0.52	0.76	0.30	1.25	0.46	1.06	0.46	–	1.11	0.44
1994	0.88	0.97	0.98	1.00	0.24	0.83	0.41	1.52	0.86	1.18	0.46	–	1.10	0.39
1995	0.73	0.73	0.65	0.84	0.19	0.75	0.33	1.34	0.45	1.04	0.46	–	0.84	0.38
1996	0.70	0.71	0.60	0.84	0.02	0.89	0.35	1.28	0.39	1.00	0.45	–	0.62	0.39
1997	0.64	0.68	0.56	0.83	– 0.14	1.10	0.33	1.14	0.37	0.92	0.44	–	0.64	0.35
1998	0.55	0.54	0.43	0.70	– 0.26	1.36	0.32	0.96	0.39	0.77	0.43	–	0.70	0.39
1999	0.50	0.42	0.29	0.76	– 0.18	–	0.29	0.99	0.22	0.81	0.36	–	0.45	0.48
2000	0.41	0.26	0.11	0.64	– 0.27	–	0.26	0.89	0.43	0.75	0.30	–	0.56	0.43
2001	0.34	0.15	– 0.02	0.56	0.21	–	0.25	0.81	0.22	0.63	0.27	–	0.49	0.39
2002	0.44	0.38	0.27	0.65	0.30	–	0.26	0.92	0.27	0.76	0.25	–	0.45	0.47
2003	0.41	0.23	0.02	0.69	0.45	–	0.31	0.95	0.09	0.80	0.27	–	0.50	0.42
2004	0.48	0.40	0.22	0.98	0.48	–	0.33	1.00	0.13	0.88	0.28	–	0.56	0.37
2005	0.49	0.50	0.29	1.15	0.50	–	0.30	0.94	0.19	0.83	0.28	–	0.49	0.37
2006	0.48	0.54	0.38	1.11	0.47	–	0.28	0.92	0.11	0.69	0.28	–	0.26	0.35
2007	0.51	0.62	0.47	1.12	0.78	–	0.35	0.75	0.22	0.70	0.30	–	0.49	0.32
2008	0.50	0.55	0.41	0.96	0.55	–	0.41	0.77	0.33	0.68	0.27	–	0.42	0.33
2009	0.46	0.35	0.27	0.56	0.31	–	0.34	0.88	0.18	0.82	0.31	–	0.53	0.42
2010	0.50	0.38	0.24	0.74	0.39	–	0.32	1.02	0.23	1.04	0.29	–	0.50	0.41
2011	0.45	0.31	0.19	0.76	0.53	–	0.33	1.04	0.21	0.99	0.21	–	0.47	0.34
2012	0.40	0.30	0.23	0.57	0.25	–	0.24	0.93	0.23	0.90	0.20	–	0.38	0.28
2013	0.37	0.30	0.18	0.67	0.35	–	0.20	0.91	0.25	0.96	0.12	–	0.32	0.03
2014	0.44	0.37	0.27	0.68	0.48	–	0.23	0.88	0.12	0.93	0.19	–	0.28	0.26
2015	0.42	0.34	0.25	0.65	0.19	–	0.21	0.84	0.20	0.89	0.29	–	0.23	0.24
2016	0.39	0.29	0.18	0.59	0.15	–	0.24	0.83	–	0.81	0.20	–	0.09	0.20
2017	0.34	0.18	0.05	0.49	0.13	–	0.15	0.82	–	0.81	0.18	–	0.11	0.19
2018	0.35	0.26	0.14	0.55	0.11	–	0.11	0.71	–	0.77	0.29	–	0.10	0.16
2019	0.28	0.11	– 0.06	0.52	0.13	–	0.10	0.64	–	0.72	0.37	–	0.02	0.19
2020	0.28	0.14	– 0.02	0.54	0.10	–	0.13	0.62	–	0.66	0.42	–	0.06	0.21
2021	0.30	0.17	– 0.01	0.49	0.14	–	0.15	0.56	–	0.65	0.48	–	0.04	0.21
2022	0.33	0.19	0.10	0.34	0.12	–	0.18	0.74	–	0.71	0.45	–	0.09	0.14
2023	0.44	0.27	0.12	0.48	0.22	–	0.24	1.08	–	0.85	0.52	–	0.27	0.19
2024	0.47	0.29	0.18	0.42	0.41	–	0.36	1.10	–	0.84	0.57	–	0.25	0.21

For footnotes * and 1-10, see p. 163. ¹⁴ Sum of net interest income and net commission income less general administrative spending.

VIII. Items of banks' profit and loss accounts

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

As a percentage of average total assets for the year ¹

Financial year	All categories of banks	Commercial banks					Landes-banken 4	Savings banks 4	Regional institutions of credit co-operatives 6	Credit co-operatives	Mortgage banks 3 5	Instalment sales financing institutions 8	Building and loan associations	Banks with special, development and other central support tasks 2 4 7 9	
		total	Big banks 2	Regional banks and other commercial banks 2 3 4 5	Branches of foreign banks	Private bankers 6									
Result from the trading portfolio 15															
1993	0.10	0.23	0.26	0.20	0.06	0.38	0.09	0.09	0.15	0.05	0.00	—	—	0.02	
1994	0.01	0.01	−0.01	0.02	0.12	0.05	0.00	0.01	0.08	0.00	0.00	—	—	0.00	
1995	0.06	0.11	0.12	0.10	0.05	0.16	0.05	0.05	0.12	0.03	0.00	—	—	0.01	
1996	0.05	0.09	0.10	0.07	0.22	0.12	0.04	0.05	0.10	0.03	0.00	—	—	0.01	
1997	0.05	0.10	0.13	0.06	0.13	0.19	0.05	0.06	0.10	0.02	0.00	—	—	0.02	
1998	0.06	0.13	0.09	0.18	0.37	0.22	0.07	0.05	0.05	0.02	0.00	—	—	0.01	
1999	0.06	0.15	0.17	0.07	0.41	—	0.03	0.03	0.12	0.01	—	—	—	0.00	
2000	0.09	0.24	0.32	0.07	0.49	—	0.05	0.02	0.09	0.00	0.00	—	—	0.00	
2001	0.07	0.20	0.30	−0.03	0.08	—	0.04	0.00	0.06	−0.01	0.00	—	—	0.00	
2002	0.04	0.09	0.13	0.01	0.03	—	0.04	0.00	0.11	−0.01	0.00	—	—	0.00	
2003	0.09	0.24	0.32	0.07	0.04	—	0.02	0.02	0.18	0.02	0.00	—	—	0.00	
2004	0.02	0.02	0.04	−0.04	0.02	—	0.02	0.02	0.19	0.01	0.00	—	—	0.00	
2005	0.15	0.41	0.56	−0.04	0.08	—	0.02	0.02	0.18	0.01	0.00	—	—	0.00	
2006	0.06	0.11	0.15	−0.04	0.13	—	0.06	0.02	0.17	0.01	0.00	—	—	0.00	
2007	−0.01	0.03	0.08	−0.13	0.09	—	−0.10	0.01	−0.19	0.01	0.00	—	—	0.00	
2008	−0.22	−0.55	−0.69	−0.14	0.04	—	−0.09	—	−0.33	0.00	0.00	—	—	0.00	
2009	0.08	0.18	0.22	0.08	0.05	—	0.06	0.02	0.33	0.01	0.00	—	—	0.00	
2010	0.07	0.17	0.23	0.00	0.05	—	0.03	0.00	0.19	0.00	0.00	—	—	0.00	
2011	0.05	0.13	0.15	0.05	0.05	—	−0.04	0.00	0.06	0.00	0.00	—	—	0.00	
2012	0.07	0.14	0.16	0.04	0.03	—	0.05	0.00	0.28	0.00	—	—	—	0.00	
2013	0.07	0.11	0.14	0.04	0.04	—	0.11	0.00	0.12	0.00	0.00	—	—	0.00	
2014	0.04	0.09	0.10	0.04	0.03	—	0.01	0.00	0.16	0.00	0.00	—	—	0.00	
2015	0.04	0.08	0.09	0.04	0.03	—	0.05	0.00	0.11	0.00	0.00	—	—	0.00	
2016	0.04	0.04	0.04	0.04	0.03	—	0.11	0.00	—	0.00	—	—	—	0.04	
2017	0.07	0.12	0.15	0.03	0.03	—	0.11	0.00	—	0.00	—	—	—	0.03	
2018	0.04	0.07	0.09	0.03	0.01	—	0.08	—	—	—	—	—	—	0.03	
2019	0.03	0.04	0.05	0.02	0.01	—	0.05	—	—	—	—	—	—	0.03	
2020	0.04	0.07	0.07	0.06	0.01	—	0.05	—	—	—	—	—	—	0.03	
2021	0.05	0.09	0.08	0.11	0.01	—	0.10	—	—	—	—	—	—	0.03	
2022	0.09	0.14	0.15	0.14	0.01	—	0.18	—	—	—	—	—	—	0.07	
2023	0.11	0.21	0.24	0.18	0.01	—	0.11	—	—	—	—	—	—	0.03	
2024	0.11	0.22	0.23	0.22	0.01	—	0.10	—	—	—	—	—	—	0.01	
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	
2024	0.63	0.55	0.37	0.78	0.47	—	0.56	1.14	—	0.93	0.58	—	0.32	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 result 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

As a percentage of average total assets for the year														
Financial year	All categories of banks	Commercial banks					Landes-banken 4	Savings banks 4	Regional institutions of credit co-operatives 6	Credit co-operatives	Mortgage banks 3 5	Instalment sales financing institutions 8	Building and loan associations	Banks with special, develop-ment and other central support tasks 2 4 7 9
		total	Big banks 2	Regional banks and other commercial banks 2 3 4 5	Branches of foreign banks	Private bankers 6								
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
2024	- 0.13	- 0.12	- 0.12	- 0.12	- 0.11	-	- 0.20	- 0.16	-	- 0.18	- 0.08	-	- 0.04	- 0.05

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

less write-downs of receivables and specific securities as well as transfers to loan loss provisions.

VIII. Items of banks' profit and loss accounts

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

As a percentage of average total assets for the year ¹

Financial year	All categories of banks	Commercial banks					Landes-banken 4	Savings banks 4	Regional institutions of credit co-operatives 6	Credit co-operatives	Mortgage banks 3 5	Instalment sales financing institutions 8	Building and loan associations	Banks with special, development and other central support tasks 2 4 7 9	
		total	Big banks 2	Regional banks and other commercial banks 2 3 4 5	Branches of foreign banks	Private bankers 6									
Operating result 18															
1993	0.56	0.60	0.63	0.58	0.47	0.61	0.23	0.87	0.27	0.91	0.33	–	0.84	0.29	
1994	0.48	0.52	0.49	0.57	0.32	0.22	0.25	0.77	0.20	0.73	0.26	–	0.94	0.19	
1995	0.54	0.60	0.57	0.65	0.32	0.23	0.26	0.84	0.45	0.80	0.36	–	0.63	0.27	
1996	0.51	0.55	0.54	0.58	0.25	0.62	0.28	0.80	0.46	0.72	0.36	–	0.59	0.26	
1997	0.46	0.50	0.40	0.61	0.13	1.00	0.26	0.72	0.38	0.62	0.33	–	0.53	0.29	
1998	0.41	0.47	0.32	0.65	0.19	1.24	0.20	0.69	0.26	0.54	0.36	–	0.50	0.22	
1999	0.41	0.38	0.20	0.81	0.31	–	0.25	0.87	0.19	0.54	0.27	–	0.62	0.27	
2000	0.31	0.36	0.24	0.63	0.32	–	0.22	0.44	0.05	0.35	0.14	–	0.69	0.30	
2001	0.19	0.14	0.05	0.36	0.24	–	0.14	0.32	0.01	0.22	0.18	–	0.54	0.27	
2002	0.11	0.15	0.00	0.50	0.18	–	– 0.13	0.27	0.06	0.17	0.06	–	0.45	0.26	
2003	0.25	0.21	0.04	0.58	0.45	–	0.14	0.46	0.06	0.46	0.14	–	0.51	0.32	
2004	0.32	0.29	0.13	0.74	0.41	–	0.33	0.44	0.19	0.51	0.11	–	0.49	0.35	
2005	0.48	0.77	0.71	0.96	0.61	–	0.26	0.50	0.30	0.47	0.18	–	0.41	0.38	
2006	0.45	0.57	0.47	0.92	0.63	–	0.49	0.46	0.24	0.55	0.17	–	0.15	0.32	
2007	0.25	0.51	0.41	0.84	0.86	–	0.15	0.40	– 0.13	0.45	0.18	–	0.30	– 0.62	
2008	– 0.09	– 0.26	– 0.54	0.57	0.47	–	– 0.14	0.35	– 0.23	0.37	– 0.20	–	0.25	– 0.19	
2009	0.22	0.20	0.12	0.37	0.53	–	0.05	0.48	0.53	0.58	– 0.12	–	0.46	0.18	
2010	0.38	0.35	0.27	0.55	0.71	–	0.22	0.71	0.42	0.74	0.00	–	0.44	0.37	
2011	0.54	0.34	0.24	0.73	0.76	–	0.25	1.73	0.68	1.02	– 0.18	–	0.85	0.43	
2012	0.45	0.35	0.25	0.73	0.36	–	0.30	0.98	0.46	1.00	0.11	–	0.41	0.26	
2013	0.36	0.33	0.21	0.72	0.54	–	0.06	0.88	0.25	1.06	0.01	–	0.29	– 0.05	
2014	0.37	0.28	0.16	0.65	0.59	–	0.10	0.83	0.29	0.93	0.14	–	0.39	0.19	
2015	0.40	0.33	0.21	0.70	0.33	–	0.18	0.83	0.31	0.85	0.20	–	0.20	0.20	
2016	0.37	0.25	0.08	0.73	0.16	–	0.00	0.92	–	0.88	0.17	–	0.44	0.18	
2017	0.37	0.28	0.16	0.55	0.35	–	0.03	0.85	–	0.84	0.17	–	0.40	0.15	
2018	0.32	0.25	0.14	0.51	0.18	–	– 0.12	0.71	–	0.71	0.14	–	0.11	0.17	
2019	0.26	0.05	– 0.20	0.63	0.21	–	0.14	0.62	–	0.80	0.32	–	0.06	0.16	
2020	0.22	0.07	– 0.09	0.49	0.04	–	0.13	0.48	–	0.63	0.24	–	0.04	0.15	
2021	0.32	0.21	– 0.02	0.62	0.21	–	0.26	0.55	–	0.71	0.27	–	0.05	0.20	
2022	0.28	0.22	0.08	0.42	0.16	–	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	
2024	0.50	0.43	0.25	0.65	0.36	–	0.37	0.99	–	0.75	0.50	–	0.29	0.20	

For footnotes * and 1-9, see p. 163. **18** Sum of partial operating result, result from the trading portfolio, other operating result and result from the valuation of assets (other

than tangible oder financial fixed assets).

VIII. Items of banks' profit and loss accounts

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

As a percentage of average total assets for the year ¹

As a percentage of average total assets for the year														
Financial year	All categories of banks	Commercial banks					Landes-banken 4	Savings banks 4	Regional institutions of credit co-operatives 6	Credit co-operatives	Mortgage banks 3 5	Instalment sales financing institutions 8	Building and loan associations	Banks with special, development and other central support tasks 2 4 7 9
		total	Big banks 2	Regional banks and other commercial banks 2 3 4 5	Branches of foreign banks	Private bankers 6								
Other and extraordinary result														
1993	- 0.02	- 0.06	- 0.06	- 0.07	0.00	0.02	- 0.01	0.00	- 0.06	- 0.01	- 0.01	-	- 0.03	0.00
1994	- 0.01	0.02	0.09	- 0.05	- 0.01	0.28	- 0.05	- 0.06	0.27	- 0.03	0.01	-	0.04	0.03
1995	- 0.03	- 0.09	- 0.10	- 0.10	- 0.02	0.22	- 0.03	0.02	- 0.03	0.02	- 0.03	-	- 0.13	- 0.01
1996	- 0.05	- 0.07	- 0.04	- 0.10	- 0.02	-	- 0.07	0.01	- 0.02	0.03	- 0.03	-	0.01	- 0.22
1997	- 0.04	- 0.10	- 0.12	- 0.10	- 0.03	0.05	- 0.02	0.02	- 0.05	0.03	- 0.03	-	0.08	- 0.11
1998	0.20	0.58	1.03	0.09	0.03	0.00	0.06	0.01	0.46	0.03	- 0.04	-	0.16	0.01
1999	- 0.05	0.00	0.04	- 0.07	-	-	- 0.01	- 0.27	- 0.04	- 0.06	- 0.03	-	- 0.03	- 0.02
2000	0.00	- 0.07	- 0.03	- 0.16	0.00	-	- 0.03	0.11	0.30	0.05	- 0.05	-	0.47	0.00
2001	0.02	0.04	0.13	- 0.18	0.01	-	- 0.03	0.06	0.12	0.14	- 0.05	-	- 0.08	- 0.07
2002	0.05	- 0.11	- 0.12	- 0.08	- 0.02	-	0.21	0.08	0.09	0.29	0.07	-	0.01	- 0.03
2003	- 0.22	- 0.47	- 0.52	- 0.36	- 0.01	-	- 0.28	0.02	- 0.04	0.07	- 0.04	-	- 0.19	- 0.10
2004	- 0.17	- 0.30	- 0.25	- 0.46	- 0.09	-	- 0.30	0.01	- 0.08	0.02	- 0.05	-	- 0.17	- 0.04
2005	- 0.04	- 0.07	0.05	- 0.47	- 0.02	-	- 0.07	0.00	- 0.11	0.25	- 0.16	-	- 0.09	- 0.01
2006	- 0.10	- 0.18	- 0.09	- 0.50	-	-	- 0.12	- 0.02	- 0.07	0.06	- 0.10	-	- 0.01	0.01
2007	0.00	0.13	0.28	- 0.36	0.01	-	- 0.10	- 0.04	- 0.02	0.02	- 0.14	-	- 0.08	- 0.07
2008	- 0.20	- 0.29	- 0.26	- 0.39	- 0.09	-	- 0.21	- 0.14	0.08	- 0.05	- 0.15	-	- 0.03	- 0.19
2009	- 0.25	- 0.43	- 0.47	- 0.37	- 0.02	-	- 0.42	- 0.04	- 0.27	- 0.08	- 0.05	-	- 0.11	- 0.01
2010	- 0.15	- 0.23	- 0.17	- 0.40	- 0.02	-	- 0.28	- 0.09	- 0.18	- 0.05	- 0.01	-	- 0.10	0.01
2011	- 0.19	- 0.29	- 0.24	- 0.47	-	-	- 0.25	- 0.17	- 0.24	- 0.04	0.13	-	- 0.14	- 0.05
2012	- 0.12	- 0.16	- 0.09	- 0.40	0.00	-	- 0.14	- 0.12	- 0.26	-	- 0.10	-	- 0.09	- 0.07
2013	- 0.11	- 0.16	- 0.08	- 0.41	-	-	- 0.10	- 0.09	- 0.06	- 0.04	0.02	-	- 0.07	- 0.07
2014	- 0.08	- 0.10	- 0.02	- 0.34	-	-	- 0.13	- 0.05	- 0.08	- 0.02	- 0.18	-	- 0.03	0.01
2015	- 0.09	- 0.19	- 0.11	- 0.45	-	-	- 0.01	- 0.03	- 0.22	- 0.02	- 0.01	-	0.00	0.04
2016	- 0.03	- 0.06	0.04	- 0.36	-	-	- 0.05	- 0.03	-	0.04	0.01	-	- 0.02	0.00
2017	- 0.04	- 0.10	- 0.05	- 0.23	- 0.01	-	0.07	- 0.01	-	-	0.03	-	0.04	- 0.04
2018	- 0.08	- 0.14	- 0.09	- 0.28	-	-	- 0.01	- 0.06	-	- 0.02	- 0.04	-	- 0.01	- 0.06
2019	- 0.19	- 0.43	- 0.50	- 0.31	-	-	- 0.05	-	-	- 0.02	- 0.09	-	0.13	-
2020	- 0.06	- 0.14	- 0.12	- 0.18	-	-	- 0.07	- 0.01	-	- 0.02	0.11	-	0.04	0.01
2021	- 0.04	- 0.10	- 0.04	- 0.21	-	-	- 0.07	- 0.01	-	- 0.01	0.45	-	0.02	0.02
2022	- 0.02	0.01	0.14	- 0.17	-	-	-	- 0.11	-	- 0.07	- 0.09	-	- 0.05	- 0.01
2023	- 0.07	- 0.13	- 0.02	- 0.29	-	-	- 0.04	- 0.02	-	- 0.05	0.01	-	- 0.10	- 0.02
2024	- 0.02	- 0.02	0.09	- 0.15	- 0.01	-	0.04	- 0.02	-	- 0.02	- 0.19	-	- 0.10	- 0.04

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1993 including East German credit institutions and in accordance with the new accounting rules. ¹ Up to and including 1998, as a percentage of average business volume for the year (total assets plus endorsement liabilities arising from rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited to borrowers, and bills sent from the bill portfolio prior to expiry for collection). In the following periods excluding the total assets of the foreign branches, broken down by category of bank: regional institutions of credit cooperatives: 1984-1993, 2004-2015; Banks with special, development and other central support tasks: 1984-1987 and 1999-2012 and from 2021; private bankers: 1988-1991; savings banks: from 1992; mortgage banks: 1996-1997, from 2016. Statistically-induced increase in total assets due to inclusion of foreign branches: 1976: big banks +DM 14.1 billion; regional and other commercial banks +DM 6.7 billion; 1979: regional giro institutions +DM 8.9 billion; 1988: Banks with special, development and other central support tasks +DM 1.4 billion; 1992: private bankers +DM 1.5 billion; 1994: regional institutions of credit cooperatives +DM 13.8 billion; 1998: mortgage banks +DM 1.3 billion; 2013: banks with special, development and other central support tasks -€ 0.7 billion. ² From 1990 to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 to the category "Big banks". 2018 and

2019, DB Privat- und Firmenkundenbank AG (merger between Deutsche Postbank AG, belonging to the category "Big banks", with Deutsche Bank Privat- und Geschäftskunden AG, belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks"; merger with Deutsche Bank AG in 2020. ³ Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the category "Mortgage banks". ⁴ From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012 to 2020, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". ⁵ In 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". ⁶ The category "Private bankers" was dissolved in December 1998. The credit institutions formerly belonging to this category were allocated to the category "Regional banks and other commercial banks". ⁷ From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". ⁸ The category "Instalment sales financing institutions" was dissolved in December 1986. The credit institutions formerly belonging to this category were allocated to the categories "Regional banks and other commercial banks", "Private bankers" and "Credit cooperatives", according to their legal form. ⁹ Up to 2015, category "Special purpose banks". ¹⁰ Status after extension of credit cooperatives' reporting requirements; full survey as of 1985.

VIII. Items of banks' profit and loss accounts

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

As a percentage of average total assets for the year ¹

Financial year	All categories of banks	Commercial banks					Landes-banken 4	Savings banks 4	Regional institutions of credit co-operatives 6	Credit co-operatives	Mortgage banks 3 5	Instalment sales financing institutions 8	Building and loan 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	
2024	0.48	0.41	0.34	0.50	0.35	–	0.40	0.97	–	0.73	0.31	–	0.18	0.16	

For footnotes * and 1-10, see p. 163. ¹⁹ From 1993, including withdrawals from or transfers to the fund for general banking risks.

VIII. Items of banks' profit and loss accounts

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

As a percentage of average total assets for the year ¹

Financial year	All categories of banks	Commercial banks					Landes-banken 4	Savings banks 4	Regional institutions of credit co-operatives 6	Credit co-operatives	Mortgage banks 3 5	Instalment sales financing institutions 8	Building and loan associations	Banks with special, develop-ment and other central support tasks 2 4 7 9	
		total	Big banks 2	Regional banks and other commercial banks 2 3 4 5	Branches of foreign banks	Private bankers 6									
Profit or loss (-) for the financial year after tax 19															
1968	0.44	0.62	0.60	0.48	0.48	1.38	0.26	0.52	0.37	0.45	0.35	1.01	–	0.23	
1969	0.38	0.54	0.54	0.42	0.32	1.23	0.31	0.37	0.26	0.42	0.33	0.75	–	0.21	
1970	0.29	0.38	0.36	0.33	0.22	0.69	0.16	0.23	0.16	0.47	0.33	0.63	–	0.20	
1971	0.33	0.43	0.40	0.32	0.37	1.03	0.18	0.29	0.28	0.47	0.35	0.77	–	0.19	
1972	0.33	0.37	0.37	0.29	0.36	0.74	0.20	0.33	0.45	0.46	0.34	0.86	–	0.20	
1973	0.24	0.26	0.31	0.12	0.50	0.44	0.10	0.25	0.13	0.43	0.29	0.46	–	0.16	
1974	0.27	0.31	0.43	0.24	0.49	–0.10	0.11	0.29	0.23	0.46	0.27	0.60	–	0.17	
1975	0.35	0.37	0.51	0.18	0.12	0.93	0.16	0.47	0.54	0.51	0.28	0.32	–	0.19	
1976	0.31	0.39	0.45	0.24	0.35	0.92	0.13	0.38	0.30	0.40	0.25	0.80	–	0.24	
1977	0.31	0.35	0.39	0.24	0.19	0.92	0.18	0.40	0.26	0.36	0.24	0.70	–	0.23	
1978	0.30	0.32	0.35	0.23	0.23	0.84	0.18	0.40	0.27	0.34	0.25	0.68	–	0.22	
1979	0.24	0.22	0.27	0.13	0.06	0.62	0.15	0.33	0.10	0.30	0.24	0.56	–	0.20	
1980	0.24	0.23	0.21	0.20	0.14	0.69	0.08	0.32	0.17	0.34	0.27	0.47	–	0.15	
1981	0.22	0.19	0.16	0.16	0.21	0.76	0.06	0.32	0.19	0.32	0.23	0.40	–	0.14	
1982	0.24	0.22	0.20	0.17	0.13	0.87	0.06	0.35	0.36	0.35	0.23	0.44	–	0.20	
1983	0.25	0.23	0.33	0.23	0.20	–0.58	0.08	0.37	0.37	0.33	0.24	0.45	–	0.19	
1984	0.27	0.32	0.35	0.26	0.19	0.86	0.07	0.36	0.36	0.28	0.24	0.49	–	0.19	
1985 10	0.25	0.36	0.45	0.24	0.14	1.10	0.08	0.32	0.09	0.23	0.22	0.49	–	0.19	
1986	0.24	0.36	0.45	0.26	0.14	0.94	0.08	0.29	0.30	0.22	0.17	–	–	0.23	
1987	0.21	0.28	0.31	0.24	0.09	0.66	0.08	0.26	0.25	0.21	0.19	–	–	0.18	
1988	0.22	0.31	0.39	0.25	0.01	0.54	0.08	0.25	0.25	0.22	0.17	–	–	0.21	
1989	0.20	0.29	0.42	0.22	–0.20	0.48	0.10	0.19	0.22	0.20	0.18	–	–	0.18	
1990	0.21	0.32	0.49	0.20	–0.13	0.36	0.06	0.19	0.16	0.25	0.19	–	–	0.16	
1991	0.24	0.28	0.39	0.20	0.07	0.39	0.08	0.28	0.09	0.35	0.26	–	–	0.18	
1992	0.21	0.21	0.41	0.02	0.14	0.32	0.09	0.29	0.11	0.34	0.21	–	–	0.13	
1993	0.26	0.33	0.35	0.29	0.28	0.54	0.11	0.31	0.09	0.34	0.18	–	0.51	0.20	
1994	0.25	0.34	0.38	0.31	0.20	0.44	0.11	0.30	0.24	0.31	0.17	–	0.48	0.14	
1995	0.26	0.34	0.37	0.31	0.20	0.38	0.12	0.30	0.21	0.31	0.21	–	0.29	0.20	
1996	0.22	0.30	0.33	0.27	0.11	0.48	0.13	0.28	0.24	0.28	0.20	–	0.37	–0.01	
1997	0.22	0.27	0.21	0.33	0.02	0.90	0.13	0.26	0.15	0.25	0.17	–	0.44	0.15	
1998	0.32	0.59	0.66	0.51	0.14	1.01	0.14	0.26	0.58	0.22	0.18	–	0.41	0.19	
1999	0.21	0.28	0.20	0.45	0.19	–	0.13	0.24	0.11	0.21	0.13	–	0.28	0.22	
2000	0.20	0.26	0.24	0.30	0.28	–	0.10	0.25	0.24	0.19	0.04	–	0.74	0.28	
2001	0.15	0.16	0.21	0.05	0.13	–	0.10	0.21	0.08	0.21	0.09	–	0.22	0.18	
2002	0.10	0.00	–0.13	0.30	0.04	–	0.05	0.20	0.16	0.31	0.11	–	0.20	0.21	
2003	–0.05	–0.27	–0.44	0.11	0.31	–	–0.17	0.18	0.08	0.26	0.07	–	0.14	0.21	
2004	0.07	–0.05	–0.10	0.11	0.22	–	–0.02	0.23	0.15	0.27	0.03	–	0.14	0.29	
2005	0.31	0.50	0.56	0.31	0.34	–	0.17	0.27	0.18	0.47	–0.02	–	0.15	0.36	
2006	0.28	0.32	0.33	0.27	0.36	–	0.31	0.24	0.35	0.47	0.04	–	0.05	0.32	
2007	0.18	0.52	0.57	0.36	0.53	–	0.03	0.21	0.11	0.30	0.02	–	0.07	–0.71	
2008	–0.31	–0.54	–0.76	0.10	0.17	–	–0.39	0.11	0.05	0.23	–0.37	–	0.08	–0.39	
2009	–0.09	–0.23	–0.31	–0.06	0.34	–	–0.39	0.23	0.28	0.28	–0.20	–	0.21	0.17	
2010	0.16	0.08	0.08	0.07	0.45	–	–0.05	0.38	0.24	0.45	–0.01	–	0.18	0.37	
2011	0.27	0.02	–0.02	0.18	0.53	–	–0.04	1.30	0.41	0.71	–0.06	–	0.62	0.38	
2012	0.23	0.11	0.07	0.25	0.25	–	0.12	0.62	0.35	0.73	0.01	–	0.23	0.18	
2013	0.17	0.12	0.09	0.22	0.36	–	–0.08	0.54	0.15	0.76	0.01	–	0.12	–0.12	
2014	0.21	0.14	0.10	0.23	0.37	–	–0.08	0.53	0.13	0.64	–0.06	–	0.24	0.21	
2015	0.21	0.09	0.06	0.16	0.18	–	0.10	0.54	–0.06	0.57	0.17	–	0.16	0.24	
2016	0.24	0.13	0.09	0.26	0.05	–	–0.11	0.63	–	0.67	0.14	–	0.34	0.17	
2017	0.24	0.13	0.09	0.20	0.26	–	0.05	0.60	–	0.58	0.13	–	0.37	0.13	
2018	0.15	0.08	0.05	0.13	0.12	–	–0.20	0.44	–	0.47	0.04	–	0.05	0.09	
2019	–0.03	–0.45	–0.75	0.20	0.14	–	0.07	0.44	–	0.56	0.16	–	0.15	0.12	
2020	0.06	–0.13	–0.25	0.18	–	–	0.04	0.30	–	0.42	0.06	–	0.04	0.12	
2021	0.18	0.06	–0.06	0.26	0.14	–	0.11	0.36	–	0.52	0.24	–	0.02	0.14	
2022	0.21	0.23	0.30	0.13	0.11	–	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	
2024	0.35	0.29	0.26	0.33	0.23	–	0.33	0.68	–	0.51	0.17	–	0.16	0.15	

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	2,301	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
2024	1,207	10,614,773	107,511	381,010	273,499	41,010	58,106	17,096	11,841	5,249	165,611

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1993, including East German credit institutions and in accordance with the new accounting rules. 1 Up to and including 1998, as a percentage of average business volume for the year (total assets plus endorsement liabilities arising from rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited to borrowers, and bills sent from the bill portfolio prior to expiry for collection). In the following periods excluding the average total assets for the year/average business volume for the year of the foreign branches, broken down by category of bank: regional institutions of credit

cooperatives: 1984-1993, 2004-2015; Banks with special, development and other central support tasks: 1984-1987 and 1999-2012 and as of 2021; private bankers: 1988-1991; savings banks: as of 1992; mortgage banks: 1996-1997, as of 2016. Statistically-induced increase in total assets due to inclusion of foreign branches: 1976: big banks +DM 14.1 billion; regional and other commercial banks +DM 6.7 billion; 1979: regional giro institutions +DM 8.9 billion; 1988: Banks with special, development and other central support tasks +DM 1.4 billion; 1992: private bankers +DM 1.5 billion; 1994: regional institutions of credit cooperatives +DM 13.8 billion; 1998: mortgage banks +DM 1.3 billion; 2013: banks with special, development and other central support tasks –€ 0.7 billion.

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts *

All categories of banks

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings ¹³	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
7,957	5,244	2,713	4,202	-	4,202	243	4,445	1,860	2,585	- 945	1,640	1968
9,396	6,206	3,190	4,904	-	4,904	744	4,160	1,594	2,566	- 828	1,738	1969
11,246	7,510	3,736	4,621	-	4,621	1,000	3,621	1,485	2,136	- 550	1,586	1970
13,237	8,885	4,352	4,800	-	4,800	86	4,714	1,970	2,744	- 837	1,907	1971
14,990	10,100	4,890	6,295	-	6,295	653	5,642	2,475	3,167	- 1,134	2,033	1972
17,327	11,887	5,440	6,541	-	6,541	1,697	4,844	2,262	2,582	- 792	1,790	1973
20,198	14,004	6,194	8,744	-	8,744	2,557	6,187	2,957	3,230	- 1,072	2,158	1974
22,114	15,157	6,957	11,219	-	11,219	1,877	9,342	4,752	4,590	- 1,816	2,774	1975
24,666	16,760	7,906	10,369	-	10,369	1,120	9,249	4,595	4,654	- 1,555	3,099	1976
26,376	17,870	8,506	11,683	-	11,683	533	11,150	6,059	5,091	- 1,929	3,162	1977
28,402	19,194	9,208	13,195	-	13,195	1,306	11,889	6,315	5,574	- 2,120	3,454	1978
30,687	20,656	10,031	12,689	-	12,689	2,380	10,309	5,340	4,969	- 1,783	3,186	1979
33,596	22,787	10,809	13,111	-	13,111	1,832	11,279	5,979	5,300	- 2,013	3,287	1980
36,128	24,298	11,830	18,526	-	18,526	5,747	12,779	7,468	5,311	- 1,950	3,361	1981
38,956	25,691	13,265	25,328	-	25,328	8,645	16,683	10,275	6,408	- 2,476	3,932	1982
42,181	27,613	14,568	30,873	-	30,873	11,484	19,389	12,301	7,088	- 3,052	4,036	1983
44,864	29,001	15,863	29,052	-	29,052	8,644	20,408	12,422	7,986	- 3,065	4,921	1984
49,524	31,675	17,849	29,182	-	29,182	8,257	20,925	12,833	8,092	- 2,969	5,123	1985 ¹⁶
53,067	33,892	19,175	29,483	-	29,483	8,189	21,294	12,739	8,555	- 2,869	5,686	1986
55,796	35,803	19,993	26,500	-	26,500	7,050	19,450	11,550	7,900	- 2,446	5,454	1987
58,274	37,430	20,844	27,196	-	27,196	5,321	21,875	13,109	8,766	- 3,056	5,710	1988
60,788	38,680	22,108	27,379	-	27,379	8,240	19,139	10,497	8,642	- 2,552	6,090	1989
69,196	43,163	26,033	29,314	-	29,314	8,857	20,457	10,757	9,700	- 3,299	6,401	1990
76,363	47,428	28,935	34,834	-	34,834	7,554	27,280	15,131	12,149	- 5,057	7,092	1991
83,729	51,679	32,050	39,614	-	39,614	11,206	28,408	16,915	11,493	- 4,157	7,336	1992
98,995	59,443	39,552	60,718	- 23,948	36,770	1,539	35,231	18,489	16,742	- 6,167	10,575	1993
102,970	61,211	41,759	66,353	- 31,054	35,299	398	34,901	16,603	18,298	- 7,267	11,031	1994
109,631	65,133	44,498	62,472	- 20,317	42,155	2,475	39,680	19,573	20,107	- 8,012	12,095	1995
114,666	66,752	47,914	66,647	- 21,734	44,913	4,268	40,645	20,890	19,755	- 7,145	12,610	1996
121,566	69,424	52,142	70,601	- 25,025	45,576	3,810	41,766	20,271	21,495	- 7,485	14,010	1997
130,054	72,534	57,520	72,967	- 27,231	45,736	21,876	67,612	31,784	35,828	- 17,206	18,622	1998
142,140	77,666	64,474	72,207	- 22,355	49,852	6,392	43,460	18,436	25,025	- 8,164	16,859	1999
72,675	39,710	32,965	36,919	- 11,430	25,489	3,268	22,221	9,426	12,795	- 4,174	8,620	1999
80,201	43,248	36,953	36,900	- 15,944	20,956	101	21,057	7,367	13,690	- 3,839	9,854	2000
83,600	44,224	39,376	33,408	- 19,742	13,666	1,094	14,760	4,045	10,715	- 3,876	6,842	2001
80,867	42,767	38,100	39,266	- 31,536	7,730	3,933	11,663	4,271	7,392	- 2,327	5,067	2002
79,820	42,724	37,096	40,107	- 21,976	18,131	15,772	2,359	5,801	- 3,442	7,220	3,776	2003
78,211	42,352	35,859	41,025	- 17,529	23,496	12,550	10,946	5,904	5,042	- 844	4,197	2004
81,134	44,577	36,557	51,511	- 14,255	37,256	3,409	33,847	10,069	23,778	- 14,432	9,345	2005
83,673	47,069	36,604	49,822	- 14,319	35,503	7,624	27,879	5,605	22,274	- 11,739	10,534	2006
83,635	45,559	38,076	45,057	- 24,013	21,044	89	20,955	6,240	14,715	- 2,699	12,020	2007
80,790	43,005	37,785	29,403	- 37,067	- 7,664	16,920	- 24,584	1,601	- 26,185	21,574	- 4,610	2008
84,173	45,849	38,324	45,078	- 27,046	18,032	20,848	- 2,816	4,182	- 6,998	2,314	- 4,682	2009
82,167	43,073	39,094	46,563	- 15,396	31,167	12,718	18,449	5,501	12,948	- 13,625	- 677	2010
82,037	42,481	39,556	46,177	3,103	49,280	17,352	31,928	7,034	24,894	- 25,706	- 812	2011
84,774	44,607	40,167	46,988	- 4,334	42,654	11,852	30,802	8,762	22,040	- 22,237	- 197	2012
84,798	43,756	41,042	37,767	- 6,542	31,225	9,271	21,954	7,376	14,578	- 16,232	- 1,654	2013
85,756	43,979	41,777	38,093	- 6,583	31,510	6,510	25,000	7,596	17,404	- 15,454	1,950	2014
90,033	46,039	43,994	37,853	- 3,497	34,356	7,791	26,565	8,445	18,120	- 15,436	2,684	2015
88,653	44,615	44,038	39,350	- 8,754	30,596	2,812	27,784	7,875	19,909	- 15,395	4,514	2016
88,389	44,563	43,826	34,532	- 3,619	30,913	3,398	27,515	7,536	19,979	- 16,777	3,202	2017
88,135	44,282	43,853	32,449	- 6,763	25,686	6,831	18,855	6,692	12,163	- 13,116	- 953	2018
90,191	44,447	45,744	28,493	- 6,719	21,774	16,133	5,641	7,806	- 2,165	7,223	5,058	2019
87,023	44,210	42,813	33,392	- 13,282	20,110	5,822	14,288	8,388	5,900	- 1,312	4,588	2020
92,004	46,747	45,257	34,190	- 3,625	30,565	3,547	27,018	9,759	17,259	- 8,511	8,748	2021
94,995	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
98,774	50,061	48,713	66,837	- 13,285	53,552	2,376	51,176	13,908	37,268	- 18,132	19,136	2024

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
2024	1,207	10,614.8	1.01	3.59	2.58	0.39	0.55	0.16	0.11	0.05	1.56

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			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings ¹³	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
1.35	0.89	0.46	0.72	-	0.72	0.04	0.76	0.32	0.44	- 0.16	0.28	1968
1.41	0.93	0.48	0.73	-	0.73	- 0.11	0.62	0.24	0.38	- 0.12	0.26	1969
1.51	1.01	0.50	0.62	-	0.62	- 0.13	0.49	0.20	0.29	- 0.08	0.21	1970
1.58	1.06	0.52	0.57	-	0.57	- 0.01	0.56	0.23	0.33	- 0.10	0.23	1971
1.56	1.05	0.51	0.65	-	0.65	- 0.06	0.59	0.26	0.33	- 0.12	0.21	1972
1.60	1.10	0.50	0.60	-	0.60	- 0.15	0.45	0.21	0.24	- 0.07	0.17	1973
1.70	1.18	0.52	0.74	-	0.74	- 0.22	0.52	0.25	0.27	- 0.09	0.18	1974
1.69	1.16	0.53	0.86	-	0.86	- 0.14	0.72	0.37	0.35	- 0.14	0.21	1975
1.67	1.13	0.54	0.70	-	0.70	- 0.08	0.62	0.31	0.31	- 0.10	0.21	1976
1.61	1.09	0.52	0.71	-	0.71	- 0.03	0.68	0.37	0.31	- 0.12	0.19	1977
1.54	1.04	0.50	0.71	-	0.71	- 0.07	0.64	0.34	0.30	- 0.12	0.18	1978
1.49	1.00	0.49	0.61	-	0.61	- 0.11	0.50	0.26	0.24	- 0.09	0.15	1979
1.49	1.01	0.48	0.58	-	0.58	- 0.08	0.50	0.26	0.24	- 0.09	0.15	1980
1.47	0.99	0.48	0.75	-	0.75	- 0.23	0.52	0.30	0.22	- 0.08	0.14	1981
1.47	0.97	0.50	0.95	-	0.95	- 0.32	0.63	0.39	0.24	- 0.09	0.15	1982
1.49	0.98	0.51	1.09	-	1.09	- 0.40	0.69	0.44	0.25	- 0.11	0.14	1983
1.49	0.96	0.53	0.97	-	0.97	- 0.29	0.68	0.41	0.27	- 0.11	0.16	1984
1.52	0.97	0.55	0.90	-	0.90	- 0.26	0.64	0.39	0.25	- 0.09	0.16	1985 ¹⁶
1.52	0.97	0.55	0.85	-	0.85	- 0.24	0.61	0.37	0.24	- 0.08	0.16	1986
1.50	0.96	0.54	0.71	-	0.71	- 0.19	0.52	0.31	0.21	- 0.06	0.15	1987
1.47	0.94	0.53	0.69	-	0.69	- 0.14	0.55	0.33	0.22	- 0.08	0.14	1988
1.44	0.92	0.52	0.65	-	0.65	- 0.20	0.45	0.25	0.20	- 0.06	0.14	1989
1.48	0.92	0.56	0.63	-	0.63	- 0.19	0.44	0.23	0.21	- 0.07	0.14	1990
1.49	0.92	0.57	0.68	-	0.68	- 0.15	0.53	0.29	0.24	- 0.10	0.14	1991
1.50	0.93	0.57	0.71	-	0.71	- 0.20	0.51	0.30	0.21	- 0.08	0.13	1992
1.51	0.91	0.60	0.93	- 0.37	0.56	- 0.02	0.54	0.28	0.26	- 0.09	0.16	1993
1.41	0.84	0.57	0.91	- 0.43	0.48	- 0.01	0.48	0.23	0.25	- 0.10	0.15	1994
1.40	0.83	0.57	0.80	- 0.26	0.54	- 0.03	0.51	0.25	0.26	- 0.10	0.15	1995
1.31	0.76	0.55	0.76	- 0.25	0.51	- 0.05	0.46	0.24	0.22	- 0.08	0.14	1996
1.23	0.70	0.53	0.71	- 0.25	0.46	- 0.04	0.42	0.21	0.22	- 0.08	0.14	1997
1.18	0.66	0.52	0.66	- 0.25	0.41	- 0.20	0.61	0.29	0.32	- 0.16	0.17	1998
1.17	0.64	0.53	0.60	- 0.18	0.41	- 0.05	0.36	0.15	0.21	- 0.07	0.14	1999
1.17	0.63	0.54	0.54	- 0.23	0.31	0.00	0.31	0.11	0.20	- 0.06	0.14	2000
1.15	0.61	0.54	0.46	- 0.27	0.19	0.02	0.20	0.06	0.15	- 0.05	0.09	2001
1.11	0.59	0.52	0.54	- 0.43	0.11	0.05	0.16	0.06	0.10	- 0.03	0.07	2002
1.11	0.59	0.51	0.56	- 0.30	0.25	- 0.22	0.03	0.08	- 0.05	0.10	0.05	2003
1.06	0.58	0.49	0.56	- 0.24	0.32	- 0.17	0.15	0.08	0.07	- 0.01	0.06	2004
1.05	0.58	0.47	0.67	- 0.18	0.48	- 0.04	0.44	0.13	0.31	- 0.19	0.12	2005
1.06	0.59	0.46	0.63	- 0.18	0.45	- 0.10	0.35	0.07	0.28	- 0.15	0.13	2006
1.00	0.55	0.46	0.54	- 0.29	0.25	0.00	0.25	0.07	0.18	- 0.03	0.14	2007
0.95	0.50	0.44	0.35	- 0.44	- 0.09	- 0.20	- 0.29	0.02	- 0.31	0.25	- 0.05	2008
1.02	0.56	0.47	0.55	- 0.33	0.22	- 0.25	- 0.03	0.05	- 0.09	0.03	- 0.06	2009
0.99	0.52	0.47	0.56	- 0.19	0.38	- 0.15	0.22	0.07	0.16	- 0.16	- 0.01	2010
0.89	0.46	0.43	0.50	0.03	0.54	- 0.19	0.35	0.08	0.27	- 0.28	- 0.01	2011
0.89	0.47	0.42	0.49	- 0.05	0.45	- 0.12	0.32	0.09	0.23	- 0.23	-	2012
0.97	0.50	0.47	0.43	- 0.07	0.36	- 0.11	0.25	0.08	0.17	- 0.19	- 0.02	2013
1.01	0.52	0.49	0.45	- 0.08	0.37	- 0.08	0.30	0.09	0.21	- 0.18	0.02	2014
1.05	0.53	0.51	0.44	- 0.04	0.40	- 0.09	0.31	0.10	0.21	- 0.18	0.03	2015
1.06	0.53	0.53	0.47	- 0.10	0.37	- 0.03	0.33	0.09	0.24	- 0.18	0.05	2016
1.07	0.54	0.53	0.42	- 0.04	0.37	- 0.04	0.33	0.09	0.24	- 0.20	0.04	2017
1.09	0.55	0.54	0.40	- 0.08	0.32	- 0.08	0.23	0.08	0.15	- 0.16	- 0.01	2018
1.06	0.52	0.54	0.33	- 0.08	0.26	- 0.19	0.07	0.09	- 0.03	0.08	0.06	2019
0.95	0.48	0.47	0.36	- 0.14	0.22	- 0.06	0.16	0.09	0.06	- 0.01	0.05	2020
0.97	0.49	0.48	0.36	- 0.04	0.32	- 0.04	0.29	0.10	0.18	- 0.09	0.09	2021
0.90	0.46	0.44	0.43	- 0.15	0.28	- 0.02	0.26	0.05	0.21	- 0.09	0.11	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
0.93	0.47	0.46	0.63	- 0.13	0.50	- 0.02	0.48	0.13	0.35	- 0.17	0.18	2024

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
2024	146	4,831,006	37,668	161,241	123,573	20,203	30,376	10,173	10,711	1,744	70,326

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extra-ordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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
43,876	19,567	24,309	26,450	- 5,784	20,666	- 929	19,737	5,565	14,172	- 911	13,261	2024

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
2024	3	2,631,102	17,259	93,846	76,587	11,716	14,746	3,030	6,033	– 1,194	33,814

For footnotes *, 1-12, 14 and 15, see pp. 166 f. 17 From 1990 to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 to the category "Big banks". 2018 and 2019,

DB Privat- und Firmenkundenbank AG (merger between Deutsche Postbank AG, belonging to the category "Big banks", with Deutsche Bank Privat- und Geschäftskunden AG, belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks"; merger with Deutsche Bank AG in 2020.

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts *

Big banks ¹⁷

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
1,648	1,105	543	288	-	288	320	608	257	351	- 146	205	1968
1,959	1,342	617	454	-	454	153	607	236	371	- 92	279	1969
2,260	1,564	696	413	-	413	73	486	202	284	- 56	228	1970
2,620	1,791	829	246	-	246	321	567	214	353	- 81	272	1971
2,897	2,053	844	260	-	260	360	620	251	369	- 92	277	1972
3,177	2,317	860	165	-	165	359	524	169	355	- 39	316	1973
3,843	2,845	998	931	-	931	- 35	896	379	517	- 172	345	1974
4,295	3,107	1,188	1,117	-	1,117	109	1,226	555	671	- 231	440	1975
4,639	3,297	1,342	906	-	906	344	1,250	520	730	- 245	485	1976
4,931	3,545	1,386	1,148	-	1,148	372	1,520	778	742	- 266	476	1977
5,394	3,846	1,548	1,189	-	1,189	420	1,609	835	774	- 267	507	1978
5,908	4,158	1,750	1,068	-	1,068	326	1,394	730	664	- 144	520	1979
6,345	4,568	1,777	1,043	-	1,043	184	1,227	680	547	- 179	368	1980
6,720	4,812	1,908	1,931	-	1,931	- 738	1,193	764	429	- 68	361	1981
7,172	5,108	2,064	2,838	-	2,838	- 1,175	1,663	1,102	561	- 102	459	1982
7,858	5,509	2,349	3,735	-	3,735	- 1,302	2,433	1,470	963	- 357	606	1983
8,290	5,702	2,588	3,583	-	3,583	- 940	2,643	1,576	1,067	- 392	675	1984
9,063	6,104	2,959	3,696	-	3,696	- 177	3,519	2,017	1,502	- 640	862	1985
10,056	6,770	3,286	4,719	-	4,719	- 1,081	3,638	1,987	1,651	- 537	1,114	1986
10,442	7,012	3,430	3,228	-	3,228	- 810	2,418	1,201	1,217	- 214	1,003	1987
11,105	7,457	3,648	3,772	-	3,772	197	3,969	2,245	1,724	- 687	1,037	1988
11,571	7,702	3,869	4,639	-	4,639	- 92	4,547	2,493	2,054	- 750	1,304	1989
12,657	8,348	4,309	5,499	-	5,499	- 829	4,670	1,915	2,755	- 793	1,962	1990
14,795	9,671	5,124	6,267	-	6,267	- 1,480	4,787	2,320	2,467	- 924	1,543	1991
16,027	10,378	5,649	7,121	-	7,121	- 2,242	4,879	1,999	2,880	- 1,294	1,586	1992
17,075	11,105	5,970	11,129	-6,259	4,870	- 471	4,399	1,706	2,693	- 1,025	1,668	1993
17,780	11,314	6,466	7,975	-3,877	4,098	708	4,806	1,680	3,126	- 1,150	1,976	1994
18,657	11,827	6,830	6,893	-1,705	5,188	- 945	4,243	835	3,408	- 1,390	2,018	1995
20,187	12,437	7,750	7,603	-1,702	5,901	- 430	5,471	1,857	3,614	- 1,450	2,164	1996
22,773	13,357	9,416	8,764	-3,400	5,364	- 1,560	3,804	998	2,806	- 400	2,406	1997
25,664	14,766	10,898	7,782	-2,523	5,259	17,163	22,422	11,504	10,918	-5,486	5,432	1998
36,480	19,654	16,826	10,628	-5,824	4,804	863	5,666	685	4,981	- 1,177	3,804	1999
18,652	10,049	8,603	5,434	-2,978	2,456	441	2,897	350	2,547	- 602	1,945	1999
22,770	12,182	10,588	6,043	-2,352	3,691	- 510	3,181	- 443	3,624	- 1,325	2,299	2000
24,505	12,688	11,817	4,753	-3,900	853	2,098	2,951	- 438	3,389	- 1,154	2,235	2001
21,768	11,107	10,661	6,177	-6,119	58	- 1,989	- 1,931	96	- 2,027	2,889	862	2002
20,992	10,957	10,035	5,400	-4,751	649	- 7,964	- 7,315	- 490	- 6,825	7,698	873	2003
22,382	11,473	10,909	5,320	-2,947	2,373	- 4,440	- 2,067	- 218	- 1,849	3,337	1,488	2004
23,846	12,564	11,282	15,578	-1,713	13,865	1,002	14,867	4,030	10,837	-7,941	2,896	2005
25,438	13,936	11,502	11,425	-2,073	9,352	- 1,832	7,520	936	6,584	-2,807	3,777	2006
25,321	13,709	11,612	11,887	-2,806	9,081	6,209	15,290	2,549	12,741	-5,386	7,355	2007
22,594	10,917	11,677	-4,974	-7,041	-12,015	- 5,818	-17,833	-1,096	-16,737	16,810	73	2008
25,349	12,811	12,538	7,676	-5,326	2,350	- 9,041	- 6,691	- 724	- 5,967	8,392	2,426	2009
24,754	11,873	12,881	7,222	-1,714	5,508	- 3,469	2,039	488	1,551	837	2,388	2010
24,107	11,095	13,012	9,124	-1,887	7,237	- 7,331	- 94	563	- 657	2,645	1,988	2011
24,682	11,814	12,868	11,210	-3,034	8,176	- 3,038	5,138	2,885	2,253	1,001	3,254	2012
24,792	11,174	13,618	6,876	- 958	5,918	- 2,367	3,551	1,036	2,515	- 756	1,759	2013
24,683	10,450	14,233	6,935	-2,717	4,218	- 559	3,659	993	2,666	- 729	1,937	2014
27,101	11,422	15,679	5,576	85	5,661	- 2,953	2,708	1,082	1,626	- 216	1,410	2015
26,378	11,134	15,244	6,039	-4,021	2,018	1,127	3,145	864	2,281	1,918	4,199	2016
25,324	10,489	14,835	3,239	666	3,905	- 1,126	2,779	559	2,220	- 433	1,787	2017
26,944	10,660	16,284	3,710	- 382	3,328	- 2,179	1,149	- 97	1,246	22	1,268	2018
27,806	10,807	16,999	- 256	-4,723	- 4,979	-12,479	-17,458	988	-18,446	21,922	3,476	2019
25,003	10,532	14,471	2,701	-5,270	- 2,569	- 3,415	- 5,984	960	- 6,944	7,344	400	2020
26,866	11,614	15,252	216	- 665	- 449	- 1,080	- 1,529	- 84	- 1,445	2,659	1,214	2021
25,762	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
24,165	10,452	13,713	9,649	-3,086	6,563	2,322	8,885	1,917	6,968	- 1,643	5,325	2024

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
2024	121	2,101,417	19,811	63,304	43,493	8,405	15,481	7,076	4,665	2,885	35,766

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

WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". **20** In 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks".

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts *
Regional banks and other commercial banks ^{17 18 19 20}

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extra-ordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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
19,432	8,991	10,441	16,334	-2,588	13,746	- 3,241	10,505	3,529	6,976	767	7,743	2024

VIII. Items of banks' profit and loss accounts

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

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

	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
Financial year	1	2	3	4	5	6	7	8	9	10	11
1968	21	6,115	82	278	196	22	22	–	–	–	104
1969	22	8,556	113	581	468	34	43	9	–	–	147
1970	23	11,481	128	951	823	40	53	13	–	–	168
1971	24	14,070	181	938	757	58	70	12	–	–	239
1972	29	17,020	263	965	702	51	71	20	–	–	314
1973	36	22,657	382	1,895	1,513	74	101	27	–	–	456
1974	39	29,458	423	2,874	2,451	134	176	42	–	–	557
1975	46	30,560	478	2,066	1,588	104	144	40	–	–	582
1976	49	33,180	421	1,797	1,376	109	147	38	–	–	530
1977	50	32,332	390	1,743	1,353	142	184	42	–	–	532
1978	51	33,119	397	1,744	1,347	138	174	36	–	–	535
1979	53	36,529	353	2,375	2,022	183	215	32	–	–	536
1980	54	38,201	405	3,329	2,924	208	254	46	–	–	613
1981	56	45,958	528	4,953	4,425	187	230	43	–	–	715
1982	58	50,819	622	5,020	4,398	220	261	41	–	–	842
1983	58	57,206	719	4,380	3,661	233	251	18	–	–	952
1984	62	64,969	723	4,701	3,978	318	337	19	–	–	1,041
1985	63	73,159	784	5,158	4,374	370	395	25	–	–	1,154
1986	62	70,420	694	4,302	3,608	275	310	35	–	–	969
1987	58	66,192	596	3,581	2,985	182	216	34	–	–	778
1988	58	67,114	566	3,694	3,128	194	236	42	–	–	760
1989	60	74,662	465	4,958	4,493	184	227	43	–	–	649
1990	60	78,139	491	5,848	5,357	194	237	43	–	–	685
1991	59	81,066	547	6,424	5,877	215	253	38	–	–	762
1992	56	78,626	628	6,311	5,683	209	250	41	–	–	837
1993	34	43,427	444	3,655	3,211	114	132	18	28	–3	583
1994	33	44,914	342	3,005	2,663	106	122	16	52	1	501
1995	33	51,263	370	2,994	2,624	122	136	14	28	14	534
1996	31	53,757	368	2,464	2,096	125	138	13	120	3	616
1997	30	65,857	261	2,623	2,362	118	146	28	86	124	589
1998	26	68,061	275	2,588	2,313	105	147	42	252	108	740
1999	28	62,334	295	2,177	1,882	92	158	66	258	47	692
1999	28	31,871	151	1,113	962	47	81	34	132	24	354
2000	27	34,044	180	1,339	1,159	67	75	8	168	44	459
2001	21	36,462	162	1,551	1,389	72	78	6	29	15	278
2002	19	31,870	175	1,173	998	96	103	7	11	21	303
2003	19	28,343	165	867	702	142	149	7	11	18	336
2004	19	24,379	164	628	464	133	139	6	5	12	314
2005	19	21,152	116	557	441	161	166	5	16	2	295
2006	17	19,695	111	668	557	147	152	5	26	16	300
2007	17	22,829	156	974	818	198	205	7	21	15	390
2008	18	29,505	216	1,210	994	160	166	6	13	30	419
2009	18	37,823	224	842	618	161	166	5	20	114	519
2010	18	33,341	277	537	260	142	150	8	16	116	551
2011	18	36,933	299	652	353	129	146	17	19	58	505
2012	19	74,639	304	676	372	129	144	15	20	53	506
2013	19	48,425	293	563	270	129	144	15	20	72	514
2014	19	51,573	379	783	404	105	122	17	16	81	581
2015	19	56,709	299	660	361	106	122	16	18	64	487
2016	19	63,175	273	536	263	101	118	17	20	106	500
2017	19	84,135	281	612	331	110	124	14	23	113	527
2018	18	96,066	240	648	408	114	124	10	5	101	460
2019	19	102,807	281	647	366	136	146	10	6	99	522
2020	22	123,497	320	409	89	113	131	18	10	128	571
2021	24	151,762	417	283	– 134	88	137	49	12	109	626
2022	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
2024	22	98,487	598	4,091	3,493	82	149	67	13	53	746

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extra-ordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
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
279	124	155	467	-110	357	- 10	347	119	228	-35	193	2024

VIII. Items of banks' profit and loss accounts

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

in DM million

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

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

were allocated to the category "Regional banks and other commercial banks".

VIII. Items of banks' profit and loss accounts

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

in DM million

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

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets on annual average ¹	Interest business			Commissions business			Result from the trading portfolio ⁵	Other operating result ⁶	Operating income ⁷ (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received ²	Interest paid ³	Net commission income ⁴ (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	14	92,052	870	4,680	3,810	92	107	15	–	–	962
1969	13	105,955	914	5,808	4,894	117	141	24	–	–	1,031
1970	12	114,540	785	7,306	6,521	126	146	20	–	–	911
1971	12	130,364	1,012	8,186	7,174	147	172	25	–	–	1,159
1972	12	166,313	1,339	9,907	8,568	191	223	32	–	–	1,530
1973	12	181,646	1,337	13,074	11,737	223	250	27	–	–	1,560
1974	12	205,622	1,611	15,993	14,382	231	267	36	–	–	1,842
1975	12	226,911	1,980	15,887	13,907	263	317	54	–	–	2,243
1976	12	250,935	2,174	16,774	14,600	301	346	45	–	–	2,475
1977	12	272,452	2,344	18,085	15,741	337	388	51	–	–	2,681
1978	12	303,083	2,688	19,151	16,463	378	435	57	–	–	3,066
1979	12	344,755	2,430	22,090	19,660	396	450	54	–	–	2,826
1980	12	378,961	2,234	27,493	25,259	449	513	64	–	–	2,683
1981	12	417,523	2,026	34,300	32,274	453	523	70	–	–	2,479
1982	12	449,750	3,220	37,094	33,874	477	548	71	–	–	3,697
1983	12	488,702	4,465	36,771	32,306	511	597	86	–	–	4,976
1984	12	503,875	4,619	38,271	33,652	513	607	94	–	–	5,132
1985	12	533,905	4,784	38,132	33,348	572	684	112	–	–	5,356
1986	12	573,933	4,830	37,898	33,068	613	766	153	–	–	5,443
1987	12	617,561	4,715	38,471	33,756	556	730	174	–	–	5,271
1988	11	655,600	4,742	40,388	35,646	560	723	163	–	–	5,302
1989	11	699,495	4,703	46,856	42,153	648	866	218	–	–	5,351
1990	11	774,961	4,739	56,817	52,078	723	973	250	–	–	5,462
1991	11	872,439	5,351	67,101	61,750	735	975	240	–	–	6,086
1992	12	1,021,846	6,638	76,780	70,142	1,080	1,430	350	–	–	7,718
1993	13	1,194,272	7,821	82,029	74,208	1,234	1,650	416	1,022	464	10,541
1994	13	1,321,304	10,019	85,756	75,737	1,424	1,823	399	– 64	458	11,837
1995	13	1,440,883	9,860	91,024	81,164	1,431	1,840	409	780	330	12,401
1996	13	1,662,667	11,448	98,124	86,676	1,590	2,089	499	640	633	14,311
1997	13	1,923,358	12,429	109,605	97,176	1,985	2,617	632	1,051	450	15,915
1998	13	2,180,454	13,615	120,670	107,055	2,076	2,872	796	1,427	1,794	18,912
1999	13	2,656,093	16,411	140,200	123,788	2,812	4,755	1,942	751	1,181	21,156
1999	13	1,358,039	8,391	71,683	63,292	1,438	2,431	993	384	604	10,817
2000	13	1,506,853	8,386	84,761	76,375	1,943	3,185	1,242	680	573	11,582
2001	13	1,599,330	9,519	87,500	77,981	1,745	2,831	1,086	573	859	12,696
2002	14	1,644,025	9,743	76,744	67,001	1,794	2,963	1,169	644	677	12,858
2003	13	1,636,545	10,260	69,740	59,480	1,748	3,016	1,268	345	639	12,992
2004	12	1,519,005	9,886	66,634	56,748	1,718	3,010	1,292	262	581	12,447
2005	12	1,581,453	10,019	74,094	64,075	1,933	3,455	1,522	241	– 148	12,045
2006	12	1,647,908	10,030	81,578	71,548	2,206	3,784	1,578	1,010	1,026	14,272
2007	12	1,668,143	10,877	94,386	83,509	2,247	3,987	1,740	– 1,726	474	11,872
2008	10	1,695,465	12,161	94,705	82,544	2,177	4,015	1,838	– 1,514	652	13,476
2009	10	1,587,259	11,353	60,664	49,311	1,181	3,614	2,433	907	501	13,942
2010	10	1,512,276	10,325	48,471	38,146	1,225	3,379	2,154	472	205	12,227
2011	10	1,504,774	10,548	81,148	70,600	1,113	3,037	1,924	– 541	44	11,164
2012	9	1,371,385	8,702	66,849	58,147	876	2,612	1,736	708	286	10,572
2013	9	1,229,051	8,383	42,870	34,487	732	2,582	1,850	1,340	227	10,682
2014	9	1,139,438	8,243	36,437	28,194	847	2,632	1,785	112	– 37	9,165
2015	9	1,087,623	8,230	33,092	24,862	995	2,816	1,821	535	210	9,970
2016	9	975,957	7,558	27,464	19,906	1,216	2,810	1,594	1,026	289	10,089
2017	8	940,293	6,833	25,797	18,964	1,238	2,867	1,629	1,059	114	9,244
2018	6	803,978	5,365	24,895	19,530	1,074	2,408	1,334	634	160	7,233
2019	6	862,346	5,327	27,818	22,491	1,226	2,617	1,391	466	280	7,299
2020	6	898,328	5,559	25,055	19,496	1,152	2,697	1,545	456	174	7,341
2021	6	905,608	5,826	26,496	20,670	1,326	3,118	1,792	886	204	8,242
2022	6	977,020	6,178	28,753	22,575	1,526	3,152	1,626	1,729	65	9,498
2023	6	1,000,033	7,056	65,309	58,253	1,503	3,095	1,592	1,061	914	10,534
2024	6	951,366	8,049	70,178	62,129	1,625	3,489	1,864	995	965	11,634

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings ¹³	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
414	292	122	548	-	548	22	570	331	239	- 150	89	1968
505	346	159	526	-	526	14	540	215	325	- 223	102	1969
638	447	191	273	-	273	63	336	150	186	- 92	94	1970
731	509	222	428	-	428	38	466	231	235	- 114	121	1971
851	575	276	679	-	679	4	683	356	327	- 187	140	1972
990	670	320	570	-	570	- 178	392	209	183	- 93	90	1973
1,142	774	368	700	-	700	- 271	429	198	231	- 129	102	1974
1,270	850	420	973	-	973	- 210	763	408	355	- 206	149	1975
1,537	1,006	531	938	-	938	- 126	812	484	328	- 170	158	1976
1,570	1,052	518	1,111	-	1,111	- 12	1,099	621	478	- 253	225	1977
1,684	1,140	544	1,382	-	1,382	- 232	1,150	617	533	- 276	257	1978
1,798	1,228	570	1,028	-	1,028	- 10	1,018	498	520	- 254	266	1979
1,945	1,331	614	738	-	738	- 118	620	321	299	- 128	171	1980
1,947	1,322	625	532	-	532	- 20	512	266	246	- 101	145	1981
2,087	1,394	693	1,610	-	1,610	- 934	676	408	268	- 121	147	1982
2,265	1,499	766	2,711	-	2,711	-1,641	1,070	693	377	- 140	237	1983
2,427	1,616	811	2,705	-	2,705	-1,612	1,093	738	355	- 136	219	1984
2,576	1,738	838	2,780	-	2,780	-1,563	1,217	796	421	- 138	283	1985
2,776	1,842	934	2,667	-	2,667	-1,328	1,339	880	459	- 138	321	1986
2,919	1,942	977	2,352	-	2,352	-1,108	1,244	747	497	- 147	350	1987
3,117	2,069	1,048	2,185	-	2,185	- 572	1,613	1,089	524	- 165	359	1988
3,308	2,171	1,137	2,043	-	2,043	- 297	1,746	1,016	730	- 356	374	1989
3,604	2,393	1,211	1,858	-	1,858	- 953	905	433	472	- 136	336	1990
3,873	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
5,528	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
6,293	3,163	3,130	5,341	-1,866	3,475	335	3,810	659	3,151	-1,682	1,469	2024

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
2024	349	1,559,571	29,852	45,945	16,093	10,718	11,728	1,010	12	699	41,281

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
2,761	1,843	918	1,428	–	1,428	– 160	1,268	537	731	– 201	530	1968
3,204	2,171	1,033	1,425	–	1,425	– 418	1,007	422	585	– 129	456	1969
3,871	2,648	1,223	1,337	–	1,337	– 576	761	350	411	– 75	336	1970
4,631	3,212	1,419	1,338	–	1,338	– 208	1,130	552	578	– 163	415	1971
5,191	3,601	1,590	2,009	–	2,009	– 512	1,497	746	751	– 238	513	1972
5,945	4,205	1,740	2,083	–	2,083	– 834	1,249	636	613	– 178	435	1973
6,834	4,884	1,950	2,609	–	2,609	– 890	1,719	928	791	– 262	529	1974
7,304	5,147	2,157	3,831	–	3,831	– 596	3,235	1,813	1,422	– 600	822	1975
8,256	5,794	2,462	3,597	–	3,597	– 745	2,852	1,588	1,264	– 466	798	1976
8,738	6,061	2,677	4,213	–	4,213	– 589	3,624	2,155	1,469	– 542	927	1977
9,271	6,413	2,858	4,810	–	4,810	– 959	3,851	2,218	1,633	– 648	985	1978
10,023	6,852	3,171	4,780	–	4,780	–1,550	3,230	1,743	1,487	– 589	898	1979
10,911	7,524	3,387	4,978	–	4,978	–1,375	3,603	2,033	1,570	– 612	958	1980
11,800	7,998	3,802	7,323	–	7,323	–2,769	4,554	2,884	1,670	– 714	956	1981
12,620	8,339	4,281	9,154	–	9,154	–2,848	6,306	4,337	1,969	– 837	1,132	1982
13,392	8,830	4,562	10,715	–	10,715	–3,297	7,418	5,196	2,222	– 906	1,316	1983
14,054	9,152	4,902	10,354	–	10,354	–2,764	7,590	5,256	2,334	– 937	1,397	1984
14,946	9,677	5,269	10,142	–	10,142	–3,044	7,098	4,900	2,198	– 819	1,379	1985
15,881	10,283	5,598	9,829	–	9,829	–2,928	6,901	4,762	2,139	– 762	1,377	1986
16,876	11,045	5,831	9,180	–	9,180	–2,958	6,222	4,224	1,998	– 681	1,317	1987
17,680	11,542	6,138	9,382	–	9,382	–3,207	6,175	4,095	2,080	– 735	1,345	1988
18,409	11,864	6,545	9,046	–	9,046	–4,903	4,143	2,466	1,677	– 518	1,159	1989
19,731	12,776	6,955	9,314	–	9,314	–4,371	4,943	3,133	1,810	– 570	1,240	1990
21,782	14,231	7,551	11,072	–	11,072	–2,636	8,436	5,612	2,824	– 1,210	1,614	1991
22,991	15,040	7,951	12,141	–	12,141	–2,734	9,407	6,475	2,932	– 1,206	1,726	1992
28,638	17,728	10,910	16,537	– 5,690	10,847	– 10	10,837	7,006	3,831	– 1,562	2,269	1993
29,237	18,287	10,950	20,590	–10,007	10,583	– 876	9,707	5,661	4,046	– 1,621	2,425	1994
31,280	19,291	11,989	19,493	– 7,481	12,012	301	12,313	7,953	4,360	– 1,789	2,571	1995
32,435	19,788	12,647	19,493	– 7,167	12,326	222	12,548	8,193	4,355	– 1,862	2,493	1996
33,504	20,113	13,391	19,357	– 7,561	11,796	407	12,203	8,010	4,193	– 1,640	2,553	1997
35,247	21,118	14,129	17,754	– 5,889	11,865	152	12,017	7,619	4,398	– 1,820	2,578	1998
35,224	21,090	14,135	18,359	– 3,049	15,310	–4,739	10,571	6,311	4,260	– 1,707	2,552	1999
18,010	10,783	7,227	9,387	– 1,559	7,828	–2,423	5,405	3,227	2,178	– 873	1,305	1999
18,335	10,993	7,342	8,284	– 4,229	4,055	977	5,032	2,770	2,262	– 976	1,287	2000
18,688	11,076	7,612	8,058	– 4,980	3,078	571	3,649	1,633	2,016	– 829	1,188	2001
19,022	11,324	7,698	9,568	– 6,927	2,641	786	3,427	1,471	1,956	– 676	1,281	2002
19,349	11,725	7,624	9,806	– 5,247	4,559	197	4,756	3,011	1,745	– 580	1,164	2003
18,907	11,587	7,320	10,212	– 5,883	4,329	71	4,400	2,122	2,278	– 885	1,394	2004
19,146	11,841	7,305	9,880	– 4,947	4,933	– 6	4,927	2,285	2,642	– 1,125	1,516	2005
19,014	11,693	7,321	9,884	– 5,246	4,638	– 217	4,421	1,973	2,448	– 855	1,592	2006
19,373	11,338	8,035	8,499	– 4,376	4,123	– 364	3,759	1,574	2,185	– 819	1,367	2007
18,865	11,534	7,331	8,573	– 4,900	3,673	–1,512	2,161	1,016	1,145	– 143	1,003	2008
19,109	11,912	7,197	9,596	– 4,484	5,112	– 402	4,710	2,245	2,465	– 1,201	1,264	2009
18,665	11,546	7,119	11,042	– 3,493	7,549	– 963	6,586	2,513	4,073	– 2,555	1,518	2010
18,735	11,562	7,173	11,152	7,468	18,620	–1,824	16,796	2,747	14,049	–12,437	1,612	2011
19,256	12,068	7,188	10,072	660	10,732	–1,272	9,460	2,657	6,803	– 5,200	1,603	2012
19,410	12,085	7,325	9,491	130	9,621	–1,020	8,601	2,664	5,937	– 4,401	1,536	2013
19,891	12,606	7,285	9,232	1	9,233	– 593	8,640	2,794	5,846	– 4,288	1,558	2014
20,517	12,946	7,571	9,277	92	9,369	– 392	8,977	2,913	6,064	– 4,491	1,573	2015
20,110	12,587	7,523	9,549	1,062	10,611	– 386	10,225	2,939	7,286	– 5,728	1,558	2016
19,991	12,646	7,345	9,792	283	10,075	– 153	9,922	2,861	7,061	– 5,517	1,544	2017
20,930	13,012	7,918	9,703	– 704	8,999	– 786	8,213	2,694	5,519	– 4,070	1,449	2018
21,211	13,079	8,132	8,491	– 296	8,195	41	8,236	2,437	5,799	– 4,390	1,409	2019
20,630	12,832	7,798	8,784	– 1,960	6,824	– 88	6,736	2,513	4,223	– 2,923	1,300	2020
20,637	12,606	8,031	8,533	– 209	8,324	– 155	8,169	2,675	5,494	– 4,190	1,304	2021
21,067	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
23,431	14,015	9,416	17,850	– 2,441	15,409	– 264	15,145	4,519	10,626	– 8,654	1,972	2024

VIII. Items of banks' profit and loss accounts

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

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

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

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

VIII. Items of banks' profit and loss accounts

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

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

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

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	2,252	43,175	1,255	2,599	1,344	160	164	4	–	–	1,415
1969	2,222	49,484	1,536	3,208	1,672	179	185	6	–	–	1,715
1970	2,162	58,224	2,049	4,590	2,541	201	209	8	–	–	2,250
1971	2,105	68,544	2,279	5,201	2,922	237	245	8	–	–	2,516
1972	2,045	81,252	2,681	5,875	3,194	292	302	10	–	–	2,973
1973	2,445	101,633	3,578	8,899	5,321	363	377	14	–	–	3,941
1974	2,428	113,464	4,169	10,678	6,509	411	426	15	–	–	4,580
1975	2,408	126,510	4,532	10,124	5,592	446	468	22	–	–	4,978
1976	2,385	143,069	4,841	10,196	5,355	500	528	28	–	–	5,341
1977	2,342	162,366	5,391	11,026	5,635	555	587	32	–	–	5,946
1978	2,312	184,220	5,904	11,568	5,664	632	670	38	–	–	6,536
1979	2,293	212,340	6,574	14,166	7,592	761	805	44	–	–	7,335
1980	2,278	238,349	7,843	19,629	11,786	896	947	51	–	–	8,739
1981	2,268	266,029	9,794	25,484	15,690	991	1,059	68	–	–	10,785
1982	2,263	291,440	10,939	27,675	16,736	1,044	1,119	75	–	–	11,983
1983	2,250	314,632	11,505	24,939	13,434	1,184	1,263	79	–	–	12,689
1984	2,238	338,117	11,503	26,180	14,677	1,222	1,308	86	–	–	12,725
1985 16	3,655	402,107	13,041	29,893	16,852	1,424	1,529	105	–	–	14,465
1986	3,595	424,901	13,301	29,179	15,878	1,556	1,670	114	–	–	14,857
1987	3,473	451,136	13,693	28,961	15,268	1,675	1,798	123	–	–	15,368
1988	3,361	474,491	14,045	29,323	15,278	1,957	2,090	133	–	–	16,002
1989	3,221	497,789	14,749	33,387	18,638	2,255	2,415	160	–	–	17,004
1990	3,038	534,273	15,741	40,361	24,620	2,627	2,820	193	–	–	18,368
1991	2,862	575,708	17,487	46,925	29,438	2,951	3,171	220	–	–	20,438
1992	2,680	624,292	19,241	53,748	34,507	3,433	3,698	265	–	–	22,674
1993	2,774	716,971	22,662	58,603	35,941	4,145	4,442	297	326	864	27,997
1994	2,659	789,021	24,889	57,940	33,051	4,524	4,852	328	– 29	762	30,146
1995	2,591	842,101	25,588	59,789	34,201	4,468	4,823	355	294	637	30,987
1996	2,506	901,801	26,247	58,946	32,699	4,735	5,129	394	266	562	31,810
1997	2,420	946,917	26,180	58,681	32,501	5,115	5,547	432	208	810	32,313
1998	2,248	989,676	25,297	58,919	33,622	5,472	6,016	544	185	1,083	32,037
1999	2,032	1,024,884	25,543	57,361	31,817	6,351	7,000	649	94	1,164	33,151
1999	2,032	524,015	13,060	29,328	16,268	3,247	3,579	332	48	595	16,950
2000	1,791	525,687	12,887	29,920	17,033	3,601	3,988	387	23	325	16,836
2001	1,619	534,337	12,855	30,783	17,928	3,107	3,460	353	– 41	495	16,416
2002	1,488	548,026	13,648	29,958	16,310	3,124	3,491	367	– 28	503	17,247
2003	1,392	556,946	13,987	28,514	14,527	3,401	3,802	401	138	1,027	18,553
2004	1,336	567,674	14,249	27,687	13,438	3,685	4,184	499	40	904	18,878
2005	1,292	578,641	14,230	27,287	13,057	3,886	4,499	613	51	891	19,058
2006	1,257	595,576	13,716	27,427	13,711	3,949	4,601	652	57	3,317	21,039
2007	1,232	614,428	13,219	29,281	16,062	4,138	4,809	671	52	1,122	18,531
2008	1,197	641,771	13,205	31,770	18,565	4,037	4,720	683	10	1,637	18,889
2009	1,157	676,780	15,062	29,842	14,780	3,893	4,665	772	52	574	19,581
2010	1,138	697,694	16,264	28,085	11,821	4,114	4,926	812	10	226	20,614
2011	1,121	711,046	16,331	27,929	11,598	4,091	4,937	846	11	497	20,930
2012	1,101	739,066	16,354	27,223	10,869	4,107	4,969	862	16	432	20,909
2013	1,078	750,899	16,881	25,539	8,658	4,182	5,083	901	10	417	21,490
2014	1,047	771,932	17,063	24,305	7,242	4,324	5,266	942	10	143	21,540
2015	1,021	798,178	17,077	22,705	5,628	4,564	5,570	1,006	5	132	21,778
2016	972	832,181	16,578	21,180	4,602	4,577	5,601	1,024	10	495	21,660
2017	915	868,255	16,475	20,250	3,775	4,957	6,071	1,114	10	437	21,879
2018	875	911,385	16,375	19,424	3,049	5,160	6,318	1,158	4	408	21,947
2019	841	957,859	16,251	19,151	2,900	5,456	6,718	1,262	6	407	22,120
2020	814	1,029,671	16,027	18,239	2,212	5,663	6,955	1,292	10	474	22,174
2021	770	1,108,885	16,326	18,122	1,796	6,141	7,507	1,366	11	634	23,112
2022	733	1,165,801	17,829	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
2024	668	1,182,810	20,421	32,864	12,443	6,548	7,928	1,380	13	1,039	28,021

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
1,101	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
16,987	9,414	7,573	11,034	-2,184	8,850	- 181	8,669	2,622	6,047	-4,904	1,143	2024

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Mortgage banks ^{18 20}

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

	Number of reporting institutions	Total assets on annual average ¹	Interest business			Commissions business			Result from the trading portfolio ⁵	Other operating result ⁶	Operating income ⁷ (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received ²	Interest paid ³	Net commission income ⁴ (col. 7 - 8)	Commissions received	Commissions paid			
Financial year	1	2	3	4	5	6	7	8	9	10	11
1968	47	97,900	716	4,339	3,623	–	–	–	–	–	716
1969	47	105,741	976	5,052	4,076	–	–	–	–	–	976
1970	45	107,415	1,061	5,452	4,391	–	–	–	–	–	1,061
1971	45	117,104	1,109	6,214	5,105	–	–	–	–	–	1,109
1972	42	117,530	1,114	6,668	5,554	–	–	–	–	–	1,114
1973	41	132,239	1,476	8,065	6,589	–	–	–	–	–	1,476
1974	40	145,091	1,494	9,192	7,698	–	–	–	–	–	1,494
1975	40	168,697	1,509	11,219	9,710	–	–	–	–	–	1,509
1976	39	190,681	1,560	12,881	11,321	–	–	–	–	–	1,560
1977	39	217,466	1,663	14,646	12,983	–	–	–	–	–	1,663
1978	38	247,471	1,804	16,185	14,381	–	–	–	–	–	1,804
1979	38	274,073	1,947	17,530	15,583	–	–	–	–	–	1,947
1980	38	301,584	2,066	19,688	17,622	–	–	–	–	–	2,066
1981	38	339,669	2,225	23,697	21,472	–	–	–	–	–	2,225
1982	38	376,432	2,643	27,724	25,081	–	–	–	–	–	2,643
1983	37	396,235	3,390	29,241	25,851	–	–	–	–	–	3,390
1984	37	423,423	3,642	30,877	27,235	–	–	–	–	–	3,642
1985	37	453,423	3,766	32,311	28,545	–	–	–	–	–	3,766
1986	37	486,144	3,841	33,201	29,360	–	–	–	–	–	3,841
1987	38	510,098	3,962	33,422	29,460	–	–	–	–	–	3,962
1988	38	539,270	4,021	34,150	30,129	–	–	–	–	–	4,021
1989	37	564,021	4,062	35,397	31,335	–	–	–	–	–	4,062
1990	36	593,081	4,146	38,295	34,149	–	–	–	–	–	4,146
1991	35	627,296	4,248	42,981	38,733	–	–	–	–	–	4,248
1992	34	641,603	4,628	48,086	43,458	–	–	–	–	–	4,628
1993	33	698,613	4,953	52,340	47,387	– 34	241	275	16	– 62	4,873
1994	33	805,456	5,554	57,248	51,694	– 41	266	307	– 15	– 98	5,400
1995	32	891,904	6,135	61,532	55,397	– 12	275	287	18	3	6,144
1996	34	1,051,903	7,001	68,847	61,846	– 122	301	423	12	– 128	6,763
1997	34	1,225,246	7,744	78,334	70,590	– 109	338	447	17	– 74	7,578
1998	32	1,446,545	9,004	94,571	85,567	– 153	369	522	15	101	8,967
1999	32	1,552,201	8,087	93,676	85,589	– 176	327	503	–	176	8,087
1999	32	793,628	4,135	47,896	43,761	– 90	167	257	–	90	4,135
2000	31	880,137	3,995	51,095	47,100	– 47	187	234	1	305	4,254
2001	27	924,683	4,005	53,012	49,007	– 75	182	257	– 1	273	4,202
2002	25	929,571	3,695	49,868	46,173	– 55	208	263	5	138	3,783
2003	25	877,381	3,795	44,657	40,862	– 58	256	314	2	– 26	3,713
2004	25	875,035	3,847	42,398	38,551	– 31	247	278	1	169	3,986
2005	24	879,136	3,933	42,930	38,997	– 5	331	336	3	206	4,137
2006	22	878,310	3,774	46,761	42,987	285	603	318	6	65	4,130
2007	22	859,798	3,737	60,944	57,207	378	669	291	– 17	289	4,387
2008	19	821,083	3,213	63,510	60,297	418	787	369	– 4	75	3,702
2009	18	803,949	3,760	43,235	39,475	129	910	781	– 3	27	3,913
2010	18	793,476	3,505	35,431	31,926	197	800	603	– 6	86	3,782
2011	18	645,145	2,616	32,016	29,400	138	373	235	– 4	– 825	1,925
2012	17	565,008	2,413	24,026	21,613	97	327	230	–	143	2,653
2013	17	482,524	1,828	18,864	17,036	58	267	209	2	– 134	1,754
2014	17	421,014	2,007	16,232	14,225	14	225	211	– 4	108	2,125
2015	16	376,908	2,245	15,323	13,078	– 11	212	223	– 2	9	2,241
2016	15	289,800	1,565	11,623	10,058	– 43	176	219	–	14	1,536
2017	13	236,414	1,360	7,921	6,561	– 48	158	206	–	– 35	1,277
2018	11	233,165	1,732	6,975	5,243	– 80	97	177	6	– 27	1,631
2019	10	234,978	1,908	6,576	4,668	– 109	116	225	–	15	1,814
2020	10	241,909	2,024	6,020	3,996	– 123	109	232	–	– 72	1,829
2021	9	232,447	2,121	5,452	3,331	– 144	122	266	–	– 335	1,642
2022	8	235,064	2,117	5,620	3,503	– 102	121	223	–	– 6	2,009
2023	7	225,456	2,170	8,078	5,908	– 70	85	155	–	103	2,203
2024	7	221,957	2,253	10,360	8,107	– 72	101	173	–	28	2,209

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

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts *
Mortgage banks ^{18 20}

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
223	157	66	493	-	493	- 16	477	133	344	- 184	160	1968
256	176	80	720	-	720	- 237	483	130	353	- 168	185	1969
273	188	85	788	-	788	- 287	501	149	352	- 173	179	1970
311	217	94	798	-	798	- 221	577	171	406	- 187	219	1971
331	223	108	783	-	783	- 189	594	203	391	- 220	171	1972
373	257	116	1,103	-	1,103	- 475	628	248	380	- 199	181	1973
431	302	129	1,063	-	1,063	- 423	640	244	396	- 200	196	1974
460	314	146	1,049	-	1,049	- 280	769	304	465	- 261	204	1975
500	335	165	1,060	-	1,060	- 254	806	322	484	- 263	221	1976
541	367	174	1,122	-	1,122	- 123	999	476	523	- 303	220	1977
611	404	207	1,193	-	1,193	- 14	1,179	564	615	- 368	247	1978
646	441	205	1,301	-	1,301	- 112	1,189	526	663	- 405	258	1979
711	497	214	1,355	-	1,355	111	1,466	663	803	- 515	288	1980
793	513	280	1,432	-	1,432	- 58	1,374	583	791	- 495	296	1981
830	543	287	1,813	-	1,813	- 264	1,549	672	877	- 540	337	1982
879	576	303	2,511	-	2,511	- 819	1,692	724	968	- 602	366	1983
951	616	335	2,691	-	2,691	- 948	1,743	750	993	- 626	367	1984
1,057	661	396	2,709	-	2,709	- 933	1,776	764	1,012	- 582	430	1985
1,118	717	401	2,723	-	2,723	- 1,148	1,575	725	850	- 470	380	1986
1,178	769	409	2,784	-	2,784	- 1,034	1,750	793	957	- 542	415	1987
1,244	808	436	2,777	-	2,777	- 1,070	1,707	773	934	- 495	439	1988
1,282	821	461	2,780	-	2,780	- 857	1,923	894	1,029	- 554	475	1989
1,413	936	477	2,733	-	2,733	- 843	1,890	772	1,118	- 625	493	1990
1,450	914	536	2,798	-	2,798	- 359	2,439	836	1,603	- 1,049	554	1991
1,701	1,043	658	2,927	-	2,927	- 649	2,278	945	1,333	- 751	582	1992
1,717	1,037	680	3,156	- 828	2,328	- 67	2,261	1,012	1,249	- 529	720	1993
1,808	1,091	717	3,592	- 1,493	2,099	114	2,213	883	1,330	- 571	759	1994
1,997	1,176	821	4,147	- 927	3,220	- 265	2,955	1,039	1,916	- 972	944	1995
2,135	1,250	885	4,628	- 848	3,780	- 341	3,439	1,325	2,114	- 982	1,132	1996
2,271	1,303	968	5,307	- 1,287	4,020	- 410	3,610	1,585	2,025	- 782	1,243	1997
2,664	1,534	1,130	6,303	- 1,165	5,138	- 645	4,493	1,864	2,629	- 618	2,011	1998
2,372	1,262	1,111	5,715	- 1,563	4,152	- 487	3,665	1,584	2,081	- 68	2,015	1999
1,213	645	568	2,922	- 799	2,123	- 249	1,874	810	1,064	- 35	1,030	1999
1,337	689	648	2,917	- 1,681	1,236	- 462	774	463	311	188	499	2000
1,402	694	708	2,800	- 1,121	1,679	- 495	1,184	324	860	680	1,541	2001
1,347	664	683	2,436	- 1,843	593	692	1,285	247	1,038	- 331	705	2002
1,405	663	742	2,308	- 1,110	1,198	- 368	830	255	575	14	590	2003
1,396	663	733	2,590	- 1,625	965	- 399	566	328	238	587	826	2004
1,458	697	761	2,679	- 1,128	1,551	- 1,391	160	313	- 153	906	751	2005
1,606	808	798	2,524	- 1,067	1,457	- 889	568	196	372	- 119	254	2006
1,578	751	827	2,809	- 1,244	1,565	- 1,190	375	165	210	- 626	- 415	2007
1,393	606	787	2,309	- 3,977	- 1,668	- 1,245	- 2,913	93	- 3,006	- 452	- 3,458	2008
1,432	639	793	2,481	- 3,481	- 1,000	- 419	- 1,419	163	- 1,582	- 3,093	- 4,675	2009
1,374	533	841	2,408	- 2,423	- 15	- 71	- 86	- 17	- 69	- 4,494	- 4,563	2010
1,418	552	866	507	- 1,641	- 1,134	827	- 307	74	- 381	- 4,321	- 4,702	2011
1,371	559	812	1,282	- 645	637	- 540	97	21	76	- 4,669	- 4,593	2012
1,322	525	797	432	- 405	27	90	117	88	29	- 4,775	- 4,746	2013
1,241	529	712	884	- 278	606	- 772	- 166	103	- 269	- 1,714	- 1,983	2014
1,147	492	655	1,094	- 327	767	- 20	747	98	649	- 1,385	- 736	2015
937	410	527	599	- 113	486	39	525	127	398	- 1,138	- 740	2016
897	411	486	380	32	412	75	487	171	316	- 722	- 406	2017
975	449	526	656	- 341	315	- 95	220	128	92	- 795	- 703	2018
929	428	501	885	- 125	760	- 217	543	160	383	- 229	154	2019
896	405	491	933	- 357	576	271	847	700	147	19	166	2020
862	404	458	780	- 156	624	1,043	1,667	1,102	565	166	731	2021
951	462	489	1,058	- 301	757	- 223	534	199	335	- 124	211	2022
925	433	492	1,278	- 552	726	22	748	269	479	- 353	126	2023
914	431	483	1,295	- 182	1,113	- 425	688	301	387	- 311	76	2024

VIII. Items of banks' profit and loss accounts

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

in DM million

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

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

commercial banks", "Private bankers" and "Credit cooperatives", according to their legal form.

VIII. Items of banks' profit and loss accounts

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

in DM million

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

VIII. Items of banks' profit and loss accounts

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

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

	Number of reporting institutions	Total assets on annual average 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
Financial year	1	2	3	4	5	6	7	8	9	10	11
1993	34	196,948	5,720	11,856	6,136	588	2,571	1,983	–	– 566	5,742
1994	35	211,229	5,845	12,179	6,334	688	2,716	2,028	–	– 189	6,344
1995	35	222,245	5,865	12,523	6,658	483	2,538	2,055	–	– 702	5,646
1996	34	234,169	5,918	12,769	6,851	170	2,658	2,488	–	– 400	5,688
1997	34	250,607	6,004	13,285	7,281	298	2,633	2,335	–	– 334	5,968
1998	34	264,925	5,909	13,780	7,871	811	3,261	2,450	–	– 487	6,233
1999	33	275,267	6,014	14,225	8,211	92	2,871	2,779	–	315	6,421
1999	33	140,742	3,075	7,273	4,198	47	1,468	1,421	–	161	3,283
2000	31	149,860	3,056	7,579	4,523	306	1,583	1,277	–	255	3,617
2001	29	155,664	3,186	7,986	4,800	130	1,446	1,316	–	203	3,519
2002	28	161,195	3,222	8,079	4,857	48	1,469	1,421	–	325	3,595
2003	27	167,863	3,409	8,287	4,878	– 46	1,789	1,835	–	242	3,605
2004	27	178,273	3,439	8,355	4,916	2	1,573	1,571	–	116	3,557
2005	26	189,706	3,297	8,262	4,965	– 38	1,591	1,629	–	96	3,355
2006	26	194,193	2,915	8,125	5,210	– 205	1,485	1,690	–	104	2,814
2007	25	192,926	3,241	8,158	4,917	– 222	1,425	1,647	–	52	3,071
2008	25	191,129	3,197	8,135	4,938	– 335	1,516	1,851	–	140	3,002
2009	24	189,910	3,278	7,881	4,603	– 312	1,305	1,617	–	– 12	2,954
2010	23	195,151	3,284	7,896	4,612	– 377	1,388	1,765	–	– 105	2,802
2011	23	199,250	3,383	7,847	4,464	– 497	1,395	1,892	–	11	2,897
2012	22	200,782	3,252	7,681	4,429	– 531	1,403	1,934	–	46	2,767
2013	22	204,540	3,144	7,381	4,237	– 629	1,381	2,010	–	26	2,541
2014	21	210,066	3,037	7,126	4,089	– 547	1,339	1,886	–	– 53	2,437
2015	21	214,613	2,841	6,818	3,977	– 590	1,375	1,965	–	– 2	2,249
2016	20	215,668	2,503	6,233	3,730	– 503	1,260	1,763	–	717	2,717
2017	20	227,924	2,634	5,995	3,361	– 481	1,226	1,707	–	701	2,854
2018	20	233,865	2,653	5,661	3,008	– 500	1,295	1,795	–	14	2,167
2019	19	237,363	2,438	5,566	3,128	– 548	1,309	1,857	–	52	1,942
2020	18	242,190	2,520	5,103	2,583	– 493	1,270	1,763	–	30	2,057
2021	18	249,553	2,505	4,785	2,280	– 389	1,295	1,684	–	26	2,142
2022	18	259,381	2,607	4,508	1,901	– 174	1,834	2,008	–	393	2,826
2023	14	244,652	2,876	5,268	2,392	– 178	1,565	1,743	–	197	2,895
2024	13	259,741	2,793	5,625	2,832	– 156	1,371	1,527	–	182	2,819

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
4,120	2,222	1,898	1,622	31	1,653	- 52	1,601	606	995	- 176	819	1993
4,210	2,172	2,038	2,134	- 158	1,976	90	2,066	1,060	1,006	- 284	722	1994
4,472	2,319	2,153	1,174	226	1,400	- 284	1,116	462	654	- 255	399	1995
4,634	2,318	2,316	1,054	334	1,388	27	1,415	543	872	- 539	333	1996
4,699	2,327	2,372	1,269	66	1,335	190	1,525	433	1,092	- 90	1,002	1997
4,853	2,411	2,442	1,380	- 67	1,313	413	1,726	636	1,090	- 653	437	1998
4,868	2,498	2,370	1,553	156	1,709	- 72	1,637	857	780	100	880	1999
2,489	1,277	1,212	794	80	874	- 37	837	438	399	51	450	1999
2,528	1,251	1,277	1,089	- 58	1,031	702	1,733	620	1,113	137	1,250	2000
2,555	1,193	1,362	964	- 125	839	- 131	708	373	335	- 79	255	2001
2,543	1,189	1,354	1,052	- 319	733	10	743	421	322	- 60	263	2002
2,524	1,139	1,385	1,081	- 225	856	- 320	536	296	240	- 52	188	2003
2,439	1,135	1,304	1,118	- 248	870	- 296	574	320	254	- 11	242	2004
2,328	1,132	1,196	1,027	- 248	779	- 174	605	325	280	- 35	245	2005
2,199	1,080	1,119	615	- 319	296	- 14	282	184	98	77	175	2006
2,074	955	1,119	997	- 410	587	- 163	424	287	137	7	145	2007
2,059	972	1,087	943	- 456	487	- 57	430	274	156	25	181	2008
1,966	885	1,081	988	- 116	872	- 200	672	267	405	- 117	288	2009
1,938	814	1,124	864	- 7	857	- 193	664	309	355	- 202	153	2010
1,951	807	1,144	946	755	1,701	- 273	1,428	191	1,237	- 914	323	2011
1,952	758	1,194	815	17	832	- 189	643	172	471	- 300	171	2012
1,867	701	1,166	674	- 88	586	- 145	441	194	247	- 104	143	2013
1,893	752	1,141	544	284	828	- 65	763	255	508	- 389	119	2014
1,749	721	1,028	500	- 72	428	- 2	426	78	348	- 4	344	2015
1,798	692	1,106	919	22	941	- 51	890	160	730	- 548	182	2016
1,891	719	1,172	963	- 61	902	89	991	155	836	- 622	214	2017
1,921	696	1,225	246	22	268	- 14	254	137	117	13	130	2018
1,838	647	1,191	104	49	153	303	456	105	351	- 139	212	2019
1,880	661	1,219	177	- 82	95	108	203	98	105	95	200	2020
2,005	752	1,253	137	- 16	121	53	174	113	61	26	87	2021
2,209	991	1,218	617	- 129	488	- 138	350	143	207	- 112	95	2022
2,042	809	1,233	853	- 92	761	- 255	506	262	244	- 97	147	2023
1,985	771	1,214	834	- 91	743	- 268	475	56	419	- 296	123	2024

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

	Number of reporting institutions	Total assets on annual average ¹	Interest business			Commissions business			Result from the trading portfolio ⁵	Other operating result ⁶	Operating income ⁷ (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received ²	Interest paid ³	Net commission income ⁴ (col. 7 - 8)	Commissions received	Commissions paid			
Financial year	1	2	3	4	5	6	7	8	9	10	11
1968	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
2024	18	1,608,322	6,475	54,797	48,322	2,144	3,113	969	110	592	9,321

For footnotes *, **1-12**, **14** and **15**, see pp. 166 f. For footnote **17**, see p. 172. For footnote **19**, see p. 174. For footnote **22**, see p. 184. **24** Up to 2015, category "Special purpose banks".

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts *
Banks with special, development and other central support tasks ^{17 19 22 24}

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extra-ordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
140	102	38	225	-	225	- 31	194	66	128	- 62	66	1968
170	115	55	208	-	208	- 37	171	48	123	- 66	57	1969
198	135	63	215	-	215	- 20	195	64	131	- 78	53	1970
224	165	59	255	-	255	- 39	216	78	138	- 76	62	1971
241	175	66	289	-	289	- 54	235	79	156	- 93	63	1972
273	205	68	346	-	346	- 123	223	90	133	- 71	62	1973
318	242	76	340	-	340	- 101	239	90	149	- 84	65	1974
334	239	95	436	-	436	- 129	307	126	181	- 99	82	1975
359	248	111	443	-	443	- 100	343	98	245	- 129	116	1976
409	265	144	490	-	490	- 110	380	126	254	- 151	103	1977
425	287	138	541	-	541	- 182	359	102	257	- 147	110	1978
447	306	141	476	-	476	- 110	366	103	263	- 144	119	1979
473	336	137	463	-	463	- 142	321	108	213	- 92	121	1980
468	342	126	529	-	529	- 160	369	143	226	- 115	111	1981
525	366	159	638	-	638	- 147	491	141	350	- 231	119	1982
558	393	165	890	-	890	- 297	593	234	359	- 225	134	1983
594	418	176	964	-	964	- 341	623	233	390	- 228	162	1984
657	453	204	1,067	-	1,067	- 418	649	230	419	- 282	137	1985
732	496	236	1,100	-	1,100	- 349	751	215	536	- 341	195	1986
767	512	255	1,124	-	1,124	- 450	674	234	440	- 286	154	1987
807	535	272	1,186	-	1,186	- 429	757	224	533	- 377	156	1988
853	562	291	1,202	-	1,202	- 460	742	232	510	- 336	174	1989
4,207	1,749	2,458	1,717	-	1,717	- 611	1,106	485	621	- 447	174	1990
4,475	1,925	2,550	2,428	-	2,428	-1,045	1,383	603	780	- 519	261	1991
4,993	2,040	2,953	2,020	-	2,020	- 790	1,230	580	650	- 535	115	1992
4,996	2,069	2,927	2,556	- 947	1,609	- 24	1,585	479	1,106	- 902	204	1993
5,175	2,109	3,066	2,814	-1,549	1,265	- 178	1,443	499	944	- 883	61	1994
5,480	2,673	2,807	2,948	-1,086	1,862	- 45	1,817	441	1,376	-1,108	268	1995
5,179	2,321	2,858	3,456	-1,546	1,910	-1,676	234	285	- 51	- 349	298	1996
5,478	2,749	2,729	3,474	-1,059	2,415	- 916	1,499	275	1,224	- 892	332	1997
5,165	2,371	2,794	4,091	-2,109	1,982	- 49	2,031	318	1,713	-1,160	553	1998
1,717	1,052	665	4,565	-2,136	2,429	- 196	2,234	227	2,007	-1,668	336	1999
878	538	340	2,334	-1,092	1,242	- 100	1,142	116	1,026	- 853	172	1999
846	516	330	1,999	- 655	1,344	- 9	1,335	87	1,248	-1,031	217	2000
883	527	356	2,020	- 725	1,295	- 354	941	86	855	- 681	174	2001
1,098	615	483	2,399	-1,075	1,324	- 153	1,171	90	1,081	- 872	208	2002
1,175	653	522	2,407	- 686	1,721	- 535	1,186	94	1,092	- 909	181	2003
1,463	830	633	2,666	- 310	2,356	- 277	2,079	95	1,984	-1,668	314	2004
1,496	855	641	2,751	- 65	2,686	- 71	2,615	99	2,516	-2,127	389	2005
1,638	959	679	3,007	- 608	2,399	- 55	2,454	69	2,385	-1,997	388	2006
1,683	955	728	2,725	-7,772	-5,047	- 575	-5,622	76	-5,698	4,777	- 921	2007
1,780	976	804	2,997	-4,717	-1,720	-1,694	-3,414	37	-3,451	- 898	-4,349	2008
1,865	1,006	859	3,785	-2,196	1,589	- 80	1,509	- 7	1,516	-4,369	-2,851	2009
1,797	1,027	770	3,856	- 460	3,396	- 76	3,472	79	3,393	-4,625	-1,232	2010
1,865	1,031	834	3,320	- 709	4,029	- 454	3,575	51	3,524	-4,363	- 839	2011
3,030	1,612	1,418	3,398	- 412	2,986	- 823	2,163	105	2,058	-3,730	-1,672	2012
2,773	1,450	1,323	343	- 815	- 472	- 744	-1,216	70	-1,286	- 669	-1,955	2013
2,859	1,458	1,401	2,857	-1,028	1,829	- 122	1,951	-140	2,091	-4,119	-2,028	2014
2,940	1,487	1,453	2,660	- 563	2,097	- 435	2,532	90	2,442	-4,393	-1,951	2015
4,250	2,009	2,241	3,264	- 973	2,291	- 28	2,263	86	2,177	-4,065	-1,888	2016
4,129	1,961	2,168	2,850	- 890	1,960	- 496	1,464	-178	1,642	-1,337	305	2017
4,352	2,214	2,138	2,284	- 197	2,087	- 755	1,332	146	1,186	- 894	292	2018
4,145	2,037	2,108	2,798	- 686	2,112	- 65	2,047	428	1,619	-1,387	232	2019
4,277	2,097	2,180	3,333	-1,159	2,174	- 77	2,251	538	1,713	-1,324	389	2020
4,568	2,235	2,333	3,669	- 799	2,870	- 303	3,173	1,054	2,119	-1,153	966	2021
5,065	2,555	2,510	3,467	- 931	2,536	- 118	2,418	415	2,003	-1,292	711	2022
5,279	2,488	2,791	4,038	- 257	3,781	- 339	3,442	191	3,251	-2,062	1,189	2023
5,288	2,700	2,588	4,033	- 737	3,296	- 644	2,652	186	2,466	-1,374	1,092	2024

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts *

Memo item: Banks majority-owned by foreign banks ²⁵

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

	Number of reporting institutions	Total assets on annual average ¹	Interest business			Commissions business			Result from the trading portfolio ⁵	Other operating result ⁶	Operating income ⁷ (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received ²	Interest paid ³	Net commission income ⁴ (col. 7 - 8)	Commissions received	Commissions paid			
Financial year	1	2	3	4	5	6	7	8	9	10	11
1985	42	52,786	1,387	3,998	2,611	596	683	87	–	–	1,983
1986	47	70,335	1,555	4,430	2,875	681	788	107	–	–	2,236
1987	51	83,156	1,770	4,979	3,209	624	741	117	–	–	2,394
1988	56	96,330	1,901	5,828	3,927	599	746	147	–	–	2,500
1989	65	109,357	1,836	7,936	6,100	721	917	196	–	–	2,557
1990	78	122,583	2,117	10,058	7,941	771	1,013	242	–	–	2,888
1991	83	135,295	2,415	12,213	9,798	926	1,167	241	–	–	3,341
1992	88	197,150	3,656	18,320	14,664	1,196	1,458	262	–	–	4,852
1993	86	211,200	4,222	16,339	12,117	1,373	1,713	340	601	187	6,383
1994	88	231,376	5,038	15,822	10,784	1,448	1,801	353	303	262	7,051
1995	88	227,312	5,020	14,300	9,280	1,490	1,823	333	238	332	7,080
1996	78	240,468	5,074	13,214	8,140	1,699	2,094	395	271	481	7,525
1997	76	255,458	5,609	13,923	8,314	2,020	2,455	435	22	440	8,091
1998	68	256,528	4,970	13,209	8,239	2,309	2,758	449	237	576	8,092
1999	60	253,890	5,197	13,004	7,808	2,548	3,123	575	– 23	579	8,301
1999	60	129,812	2,657	6,649	3,992	1,303	1,597	294	– 12	296	4,244
2000	55	126,022	2,517	7,105	4,588	1,262	2,049	787	– 116	454	4,117
2001	51	168,673	3,019	11,676	8,657	1,426	2,233	807	– 143	327	4,629
2002	49	284,168	3,430	15,964	12,534	1,186	1,929	743	108	561	5,285
2003	45	291,782	3,521	14,921	11,400	1,425	1,818	393	287	292	5,525
2004	42	313,299	3,931	15,124	11,193	1,724	2,167	443	– 85	262	5,832
2005	41	649,254	8,216	29,491	21,275	3,389	4,246	857	345	167	12,117
2006	44	679,356	8,678	32,318	23,640	3,694	4,867	1,173	325	188	12,885
2007	42	766,323	10,189	39,607	29,418	4,038	5,725	1,687	– 542	421	14,106
2008	44	732,683	10,163	39,246	29,083	3,777	5,911	2,134	– 3,392	345	10,893
2009	43	679,565	9,831	26,212	16,381	3,311	5,272	1,961	1,277	370	14,789
2010	42	666,637	9,104	22,602	13,498	3,331	5,236	1,905	371	28	12,834
2011	39	756,406	9,868	23,908	14,040	3,234	4,934	1,700	– 173	447	13,376
2012	37	803,313	8,502	20,365	11,863	2,885	4,501	1,616	1,215	415	13,017
2013	37	692,773	8,266	15,323	7,057	2,633	4,282	1,649	1,106	301	12,306
2014	35	680,177	8,347	14,546	6,199	3,025	4,966	1,941	343	– 45	11,670
2015	33	735,491	8,383	13,502	5,119	2,919	4,834	1,915	435	456	12,193
2016	34	762,620	8,950	13,098	4,148	3,157	5,057	1,900	718	402	13,227
2017	34	765,500	8,801	12,037	3,236	3,589	5,218	1,629	812	891	14,093
2018	33	763,177	9,252	12,327	3,075	3,042	4,711	1,669	436	– 340	12,390
2019	32	849,008	9,683	12,911	3,228	3,520	5,338	1,818	546	1,184	14,933
2020	34	973,655	9,350	11,328	1,978	4,640	6,756	2,116	539	650	15,179
2021	35	1,236,335	9,238	10,296	1,058	6,858	9,737	2,879	1,526	242	17,864
2022	31	1,872,399	10,869	15,104	4,235	7,018	10,163	3,145	2,994	1,037	21,918
2023	30	2,022,969	12,489	35,396	22,907	6,701	9,591	2,890	4,454	968	24,612
2024	28	1,950,682	12,120	47,229	35,109	6,923	10,186	3,263	5,327	924	25,294

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets ¹⁰ (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) ¹¹	Other and extraordinary result ¹²	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax ¹⁴ (col. 19 - 20)	Withdrawals from or transfers to (-) reserves and participation rights capital ¹⁵	Balance sheet profit or loss (-) (col. 21 + 22)	Financial year
total (col. 13 + 14)	Staff costs ⁸	Other administrative spending ⁹										
12	13	14	15	16	17	18	19	20	21	22	23	
1,275	739	536	708	-	708	- 217	491	267	224	- 57	167	1985
1,519	873	646	717	-	717	- 246	471	248	223	- 46	177	1986
1,743	994	749	651	-	651	- 189	462	268	194	- 29	165	1987
1,913	1,083	830	587	-	587	- 61	526	269	257	- 45	212	1988
2,141	1,155	986	416	-	416	- 90	326	212	114	48	162	1989
2,398	1,302	1,096	490	-	490	- 104	386	267	119	- 59	60	1990
2,755	1,456	1,299	586	-	586	- 202	384	243	141	- 34	107	1991
4,026	2,171	1,855	826	-	826	-1,518	- 692	308	- 1,000	1,213	213	1992
4,369	2,310	2,059	2,014	-1,184	830	- 164	666	153	513	27	540	1993
4,649	2,458	2,191	2,402	-1,442	960	- 214	746	339	407	- 109	298	1994
4,852	2,530	2,322	2,228	- 820	1,408	- 150	1,258	479	779	- 98	681	1995
5,010	2,573	2,437	2,515	- 755	1,760	- 369	1,391	646	745	- 108	637	1996
5,090	2,564	2,526	3,001	- 844	2,157	- 549	1,608	502	1,106	- 472	634	1997
5,160	2,505	2,655	2,932	- 720	2,212	- 80	2,132	693	1,439	- 518	921	1998
5,457	2,625	2,832	2,844	- 972	1,872	- 853	1,019	632	387	542	931	1999
2,790	1,342	1,448	1,454	- 497	957	- 436	521	323	198	277	476	1999
2,840	1,381	1,459	1,277	- 324	953	21	974	251	723	229	952	2000
3,216	1,474	1,742	1,413	- 422	991	- 266	725	349	376	134	510	2001
3,381	1,486	1,895	1,904	- 632	1,272	- 18	1,254	449	805	- 310	497	2002
3,325	1,443	1,882	2,200	- 799	1,401	- 837	564	274	290	390	680	2003
3,534	1,473	2,061	2,298	- 612	1,686	- 874	812	494	318	206	525	2004
7,291	3,416	3,875	4,826	-1,962	2,864	- 783	2,081	721	1,360	- 537	824	2005
7,672	3,711	3,961	5,213	-1,852	3,361	-1,287	2,074	517	1,557	- 511	1,045	2006
8,115	3,927	4,188	5,991	-2,204	3,787	5,914	9,701	769	8,932	-3,885	5,046	2007
8,371	3,947	4,424	2,522	-2,887	- 365	-1,423	-1,788	363	- 2,151	2,508	358	2008
8,811	4,471	4,340	5,978	-2,953	3,025	-1,816	1,209	496	713	592	1,306	2009
7,618	3,432	4,186	5,216	-1,697	3,519	-1,439	2,080	550	1,530	- 34	1,496	2010
7,950	3,551	4,399	5,426	-2,084	3,342	-1,582	1,760	271	1,489	- 409	1,080	2011
8,097	3,643	4,454	4,920	- 285	4,635	-1,339	3,296	735	2,561	- 32	2,529	2012
8,230	3,773	4,457	4,076	- 474	3,602	-1,481	2,121	513	1,608	- 558	1,050	2013
7,920	3,516	4,404	3,750	- 439	3,311	-1,308	2,003	320	1,683	- 725	958	2014
8,503	3,992	4,511	3,690	- 479	3,211	-1,723	1,488	430	1,058	- 396	662	2015
9,072	4,329	4,743	4,155	-1,012	3,143	-1,604	1,539	636	903	2,646	3,549	2016
8,817	4,070	4,747	5,276	- 590	4,686	-1,819	2,867	808	2,059	- 565	1,494	2017
8,717	4,064	4,653	3,673	- 994	2,679	- 992	1,687	586	1,101	- 518	583	2018
9,612	4,611	5,001	5,321	- 164	5,157	-1,952	3,205	1,189	2,016	2,664	4,680	2019
9,531	4,587	4,944	5,648	-1,869	3,779	-1,255	2,524	1,175	1,349	846	2,195	2020
12,134	6,350	5,784	5,730	- 581	5,149	- 495	4,654	2,483	2,171	647	2,818	2021
13,729	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
13,094	6,305	6,789	12,200	-1,744	10,456	-3,045	7,411	2,931	4,480	155	4,635	2024

VIII. Items of banks' profit and loss accounts

9. Credit institutions' charge items *

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

Financial year	Number of reporting institutions	Charges					General administrative spending					
		total	Interest paid 1	Commissions paid	Net loss from the trading portfolio 2	Gross loss on transactions in goods and subsidiary transactions 3	total 4	Staff costs			Other administrative spending 6	
								total	Wages and salaries	Social security costs and costs relating to pensions and other benefits		
1	2	3	4	5	6	7	8	9	10	11	12	
1968	3,708	29,844	18,487	155	—	—	7,299	5,244	4,374	870	523	2,055
1969	3,665	37,869	24,378	170	—	—	8,657	6,206	5,154	1,052	632	2,451
1970	3,559	50,898	35,069	196	—	—	10,386	7,510	6,174	1,336	787	2,876
1971	3,469	55,531	37,806	271	—	—	12,219	8,885	7,266	1,619	882	3,334
1972	3,365	61,073	40,373	320	—	—	13,856	10,100	8,317	1,783	905	3,756
1973	3,737	87,039	61,535	326	—	—	16,135	11,887	9,711	2,176	1,086	4,248
1974	3,665	103,031	72,816	318	—	—	18,877	14,004	11,173	2,831	1,572	4,873
1975	3,586	97,554	64,952	393	—	—	20,605	15,157	12,214	2,943	1,481	5,448
1976	3,513	102,063	66,025	516	—	—	22,828	16,760	13,324	3,436	1,725	6,068
1977	3,425	109,844	71,792	562	—	—	24,474	17,870	14,344	3,526	1,661	6,604
1978	3,378	116,884	75,576	639	—	—	26,427	19,194	15,416	3,778	1,756	7,233
1979	3,336	140,023	95,811	629	—	—	28,636	20,656	16,636	4,020	1,832	7,980
1980	3,303	180,150	131,924	702	—	—	31,446	22,787	18,247	4,540	2,138	8,659
1981	3,292	224,166	167,364	784	—	—	33,730	24,298	19,564	4,734	2,089	9,432
1982	3,275	238,913	172,953	774	—	—	36,297	25,691	20,805	4,886	1,992	10,606
1983	3,246	224,794	151,007	912	—	—	39,135	27,613	22,005	5,608	2,458	11,522
1984	3,228	237,311	161,718	963	—	—	41,473	29,001	23,203	5,798	2,350	12,472
1985	4,639	249,035	166,161	1,113	—	—	45,609	31,675	25,280	6,395	2,595	13,934
1986	4,564	246,858	160,816	1,309	—	—	48,864	33,892	27,032	6,860	2,763	14,972
1987	4,438	248,525	161,615	1,270	—	—	51,255	35,803	28,578	7,225	2,901	15,452
1988	4,327	261,724	170,498	1,347	—	—	53,570	37,430	29,859	7,571	3,009	16,140
1989	4,193	305,299	207,062	1,728	—	—	55,784	38,680	31,059	7,621	2,979	17,104
1990	4,012	368,002	259,205	1,882	—	—	63,795	43,163	34,374	8,789	3,726	20,632
1991	3,824	421,585	303,774	1,946	—	—	70,317	47,428	37,554	9,874	4,233	22,889
1992	3,617	475,016	343,802	2,344	—	—	77,235	51,679	40,943	10,736	4,580	25,556
1993	3,879	522,755	364,507	5,054	37	—	90,442	59,443	46,682	12,761	5,043	30,999
1994	3,710	523,470	352,558	5,245	1,209	—	94,110	61,211	48,074	13,137	4,745	32,899
1995	3,606	543,254	372,031	5,363	207	—	100,049	65,133	50,467	14,666	5,974	34,916
1996	3,492	569,878	384,347	6,603	383	—	104,748	66,752	51,782	14,970	5,800	37,996
1997	3,393	613,421	417,195	7,295	625	—	111,199	69,424	53,955	15,469	5,798	41,775
1998	3,201	683,364	463,210	9,043	289	—	118,937	72,534	55,472	17,062	6,809	46,403
1999	2,930	714,367	487,477	11,185	1,056	—	130,974	77,666	60,042	17,624	7,237	53,308
1999	2,930	365,250	249,243	5,719	540	—	66,966	39,710	30,699	9,011	3,700	27,256
2000	2,667	421,644	297,575	6,975	370	—	74,234	43,248	33,680	9,568	4,019	30,986
2001	2,452	440,105	307,984	7,203	833	—	77,651	44,224	34,626	9,598	4,081	33,427
2002	2,296	409,997	263,761	7,306	884	—	74,877	42,767	33,352	9,415	3,682	32,110
2003	2,155	375,232	231,911	8,124	354	—	74,298	42,724	32,921	9,803	4,096	31,574
2004	2,081	356,740	223,533	8,328	898	—	73,324	42,352	32,430	9,922	4,202	30,972
2005	2,014	382,952	245,836	9,183	637	—	76,704	44,577	34,081	10,496	4,746	32,127
2006	1,966	408,333	273,547	10,249	495	—	79,714	47,069	36,000	11,069	5,198	32,645
2007	1,928	482,655	332,273	12,145	4,479	—	79,818	45,559	35,793	9,766	3,985	34,259
2008	1,889	532,475	347,148	13,193	19,762	—	77,105	43,005	33,489	9,516	4,230	34,100
2009	1,843	388,177	223,005	13,620	1,218	—	80,589	45,849	35,199	10,650	4,857	34,740
2010	1,821	329,076	174,657	13,740	689	—	78,683	43,073	35,158	7,915	2,345	35,610
2011	1,801	367,087	208,320	12,769	1,187	—	78,599	42,481	34,663	7,818	2,397	36,118
2012	1,776	328,970	179,202	12,457	210	—	80,935	44,607	35,462	9,145	3,424	36,328
2013	1,748	285,786	138,708	12,579	334	—	81,145	43,756	35,155	8,601	2,921	37,389
2014	1,715	262,816	117,424	13,342	374	—	82,008	43,979	35,317	8,662	3,204	38,029
2015	1,679	256,613	104,974	14,081	463	—	85,965	46,039	36,427	9,612	3,731	39,926
2016	1,611	240,875	90,397	13,455	207	—	84,410	44,615	36,050	8,565	2,699	39,795
2017	1,538	224,142	79,901	13,631	4	—	84,002	44,563	35,617	8,946	2,857	39,439
2018	1,484	226,941	80,575	13,602	8	—	83,641	44,282	34,581	9,701	3,881	39,359
2019	1,440	242,001	80,352	14,521	56	—	84,750	44,447	34,897	9,550	3,604	40,303
2020	1,408	210,980	59,428	14,547	126	—	82,554	44,210	34,730	9,480	3,554	38,344
2021	1,358	203,977	49,420	15,734	—	—	87,120	46,747	36,435	10,312	4,368	40,373
2022	1,302	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
2024	1,207	448,762	273,499	17,096	39	—	93,912	50,061	40,254	9,807	2,998	43,851

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

transactions in goods and subsidiary transactions is only shown in net terms with corresponding income. Up to 1992, loss on transactions in goods and subsidiary transactions is included in column 7 or in table 10 ("Credit institutions' income items") column 12. **4** As of 1993, excluding loss on transactions in goods and subsidiary transactions. **5** Up to 1992, including costs relating to other benefits. **6** Spending item does not include depreciation of and value adjustments to tangible and intangible assets, shown net of depreciation of assets leased ("narrow definition"). All other tables are based on a broad definition of "other administrative spending".

VIII. Items of banks' profit and loss accounts

9. Credit institutions' charge items *

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

Depreciation of and value adjustments to tangible and intangible assets ⁷		Other operating charges ⁸	Depreciation of and value adjustments to loans and advances, and provisions for contingent liabilities and for commitments ⁹	Depreciation of and value adjustments to participating interests, shares in affiliated enterprises and securities treated as fixed assets ¹⁰	Charges incurred from loss transfers	Transfers to special reserves	Extra-ordinary charges ¹¹	Taxes on income and earnings ¹²	Other taxes ¹³	Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement	Financial year
total	of which: Assets leased										
13	14	15	16	17	18	19	20	21	22	23	
605	–	542	775	15	–	35	–	1,860	53	18	1968
686	–	562	1,627	24	3	100	–	1,594	53	15	1969
812	–	676	2,101	40	8	66	–	1,485	48	11	1970
948	–	690	1,416	47	8	66	–	1,970	70	20	1971
1,030	–	692	2,056	36	6	91	–	2,475	104	34	1972
1,101	–	1,489	3,730	236	13	91	–	2,262	91	30	1973
1,230	–	1,976	3,933	297	28	459	–	2,957	91	49	1974
1,404	–	1,351	3,604	128	16	79	–	4,752	105	165	1975
1,731	–	1,729	3,900	254	14	67	–	4,595	107	297	1976
1,775	–	1,857	2,624	178	12	79	–	6,059	127	305	1977
1,852	–	1,877	3,383	197	13	147	–	6,315	123	335	1978
1,925	–	1,776	5,276	120	18	134	–	5,340	126	232	1979
2,079	–	2,061	5,394	126	18	183	–	5,979	71	167	1980
2,320	–	2,530	9,100	157	75	456	–	7,468	78	104	1981
2,580	–	2,831	12,262	234	38	443	–	10,275	79	147	1982
2,979	–	3,411	14,320	293	59	137	–	12,301	67	173	1983
3,307	–	4,110	12,617	256	36	93	–	12,422	84	232	1984
3,802	–	4,716	13,884	313	84	102	–	12,833	113	305	1985 ¹⁴
4,091	–	5,250	12,714	366	142	186	–	12,739	112	269	1986
4,438	–	5,648	11,707	266	140	352	–	11,550	103	181	1987
4,608	–	5,841	8,088	92	157	4,124	–	13,109	96	194	1988
4,846	–	6,470	16,740	212	706	1,016	–	10,497	158	80	1989
5,207	–	6,157	18,512	512	1,145	379	–	10,757	194	257	1990
5,883	–	7,153	15,319	358	612	498	–	15,131	163	431	1991
6,323	–	7,781	18,742	443	429	285	–	16,915	171	546	1992
8,950	397	4,232	25,387	326	744	651	1,003	18,489	2,196	737	1993
9,172	312	4,235	31,905	1,580	884	660	1,531	16,603	2,671	1,107	1994
9,964	382	5,899	23,497	521	987	173	1,235	19,573	2,344	1,411	1995
10,357	439	6,128	25,139	571	2,108	404	3,191	20,890	3,011	1,998	1996
10,845	478	6,803	28,811	596	910	609	4,271	20,271	2,136	1,855	1997
11,611	494	7,479	30,280	545	1,373	362	6,428	31,784	251	1,772	1998
11,958	792	6,617	30,566	1,119	1,017	8,584	3,260	18,436	377	1,741	1999
6,114	405	3,383	15,628	572	520	4,389	1,667	9,426	193	890	1999
6,390	423	4,536	18,039	1,756	756	61	2,289	7,367	184	1,112	2000
6,116	167	4,548	22,531	1,839	2,807	113	2,340	4,045	218	1,877	2001
6,133	143	4,567	34,548	3,418	4,572	64	2,131	4,271	196	3,269	2002
5,647	125	5,661	23,587	7,487	2,863	63	5,353	5,801	172	3,911	2003
4,999	112	4,001	19,697	1,403	1,429	37	8,900	5,904	179	4,108	2004
4,430	–	5,986	18,211	739	1,400	36	4,791	10,069	204	4,726	2005
3,976	17	5,037	18,236	2,671	796	49	2,822	5,605	195	4,941	2006
3,823	6	5,551	26,902	3,940	939	65	1,361	6,240	158	4,961	2007
3,849	164	5,868	39,587	15,290	3,318	30	1,938	1,601	215	3,571	2008
3,922	338	8,357	28,959	9,624	3,750	23	7,405	4,182	170	3,353	2009
3,937	453	11,549	18,416	4,045	3,941	–	10,433	5,501	282	3,203	2010
5,445	2,007	17,231	11,924	11,180	6,581	–	2,674	7,034	559	3,584	2011
5,797	1,958	15,291	11,700	7,095	628	–	2,406	8,762	207	4,280	2012
5,537	1,884	16,824	10,565	3,646	651	–	3,359	7,376	173	4,889	2013
5,538	1,790	16,400	10,540	3,464	609	–	1,478	7,596	179	3,864	2014
5,890	1,822	17,897	7,249	3,579	1,213	–	2,471	8,445	309	4,077	2015
6,568	2,325	13,764	12,743	3,720	914	–	1,800	7,875	297	4,725	2016
6,968	2,581	14,784	8,309	1,466	636	–	2,317	7,536	291	4,297	2017
7,355	2,861	15,209	10,027	1,723	497	–	1,700	6,692	222	5,690	2018
9,153	3,712	14,732	10,045	12,158	908	–	3,152	7,806	252	4,116	2019
8,465	3,996	12,231	14,923	2,839	328	–	3,972	8,388	249	2,930	2020
9,398	4,514	15,950	7,049	1,494	318	–	3,585	9,759	280	3,870	2021
9,446	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
9,647	4,785	16,549	14,811	899	334	–	537	13,908	300	7,231	2024

⁷ Up to 1992, excluding depreciation of and value adjustments to tangible and intangible assets and excluding depreciation of assets leased. ⁸ Up to 1992, including depreciation of assets leased as well as extraordinary charges. ⁹ As of 1993, excluding depreciation of and value adjustments on securities in the trading portfolio and on securities treated as fixed assets. Including premiums for credit insurance. ¹⁰ As of 1993, including depreciation of and value adjustments on securities treated as fixed assets. ¹¹ Up to 1992, included in column 15. Extraordinary charges (and income) are

those incurred outside the credit institutions' normal business activities (§ 277 (4) sentence 1 German Commercial Code (Handelsgesetzbuch)). ¹² In part, including taxes paid by legally dependent building and loan associations affiliated to Landesbanken; as of 1993, excluding property tax. ¹³ If not included under other operating charges; as of 1993, including property tax. ¹⁴ Status after extension of credit cooperatives' reporting requirements; full survey as of 1985.

VIII. Items of banks' profit and loss accounts

10. Credit institutions' income items *

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

Financial year	Income								
	Interest received				Current income				Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement
	total	total	from lending and money market transactions ¹	from debt securities and Debt Register claims	total ²	from shares and other variable yield securities ³	from participating interests ⁴	from shares in affiliated enterprises ⁵	
	1	2	3	4	5	6	7	8	9
1968	32,429	28,654	25,398	3,256	514	293	221	–	10
1969	40,435	36,333	32,196	4,137	595	335	260	–	16
1970	53,034	48,420	43,876	4,544	696	381	315	–	13
1971	58,275	52,908	48,043	4,865	747	424	323	–	65
1972	64,240	58,101	52,646	5,455	815	419	396	–	81
1973	89,621	81,232	75,411	5,821	883	433	450	–	73
1974	106,261	97,228	90,446	6,782	897	426	471	–	67
1975	102,144	93,313	84,427	8,886	939	430	509	–	86
1976	106,717	95,656	85,252	10,404	1,194	489	705	–	149
1977	114,935	103,977	92,209	11,768	1,319	547	772	–	163
1978	122,458	110,534	97,615	12,919	1,619	659	960	–	187
1979	144,992	131,879	118,538	13,341	1,689	674	1,015	–	183
1980	185,450	170,302	155,729	14,573	1,844	737	1,107	–	138
1981	229,477	212,667	195,514	17,153	1,949	744	1,205	–	144
1982	245,321	227,110	206,070	21,040	2,123	753	1,370	–	118
1983	231,882	213,029	188,714	24,315	2,199	751	1,448	–	186
1984	245,297	223,989	198,201	25,788	2,307	839	1,468	–	213
1985 ¹²	257,127	231,371	203,425	27,946	2,531	985	1,546	–	225
1986	255,413	227,498	198,873	28,625	3,796	826	2,970	–	667
1987	256,425	228,595	199,784	28,811	3,488	935	2,553	–	200
1988	270,490	239,285	209,242	30,043	3,735	1,204	2,531	–	241
1989	313,941	275,560	244,021	31,539	4,645	1,636	3,009	–	538
1990	377,702	333,673	295,836	37,837	6,006	2,118	3,888	–	325
1991	433,734	389,419	342,320	47,099	5,952	2,321	3,631	–	318
1992	486,509	437,600	384,487	53,113	7,154	2,889	4,265	–	342
1993	539,497	479,026	408,324	70,702	9,214	3,868	1,957	3,389	850
1994	541,768	477,745	400,591	77,154	13,048	4,634	3,402	5,012	1,274
1995	563,361	499,022	419,536	79,486	11,159	4,875	2,261	4,023	1,267
1996	589,633	515,654	434,739	80,915	13,444	6,473	2,161	4,810	2,000
1997	634,916	548,361	464,075	84,286	17,212	8,664	2,907	5,641	2,186
1998	719,192	591,916	500,085	91,831	23,077	11,124	3,634	8,319	1,641
1999	739,392	618,099	517,262	100,837	25,305	13,669	2,799	8,836	2,279
1999	378,045	316,029	264,472	51,557	12,938	6,989	1,431	4,518	1,165
2000	435,334	358,861	297,436	61,425	17,282	8,200	2,226	6,856	1,382
2001	450,820	370,795	304,891	65,904	17,707	10,148	2,177	5,382	1,898
2002	417,389	331,695	272,956	58,739	17,778	7,530	1,846	8,402	3,078
2003	371,790	302,113	250,744	51,369	11,391	6,894	1,237	3,260	3,525
2004	361,782	293,646	243,084	50,562	15,101	10,036	1,233	3,832	3,219
2005	406,730	314,559	259,581	54,978	17,446	12,793	1,261	3,392	5,339
2006	430,607	340,429	280,997	59,432	19,264	14,537	1,246	3,481	5,893
2007	497,370	397,819	325,674	72,145	24,341	18,348	1,947	4,046	4,931
2008	506,290	416,589	337,037	79,552	19,254	12,672	1,469	5,113	5,138
2009	381,179	302,995	247,738	55,257	11,659	7,217	919	3,523	3,100
2010	342,024	255,538	212,047	43,491	12,424	7,179	980	4,265	2,115
2011	391,981	288,773	246,086	42,687	11,247	6,733	1,233	3,281	3,025
2012	351,010	256,289	220,303	35,986	12,197	7,480	954	3,763	6,220
2013	300,364	213,559	184,892	28,667	10,006	6,039	994	2,973	4,628
2014	280,220	196,361	170,233	26,128	11,347	6,296	1,076	3,975	3,114
2015	274,733	183,052	160,104	22,948	15,036	6,704	1,815	6,517	2,773
2016	260,784	166,812	147,128	19,684	10,001	5,812	1,289	2,900	4,730
2017	244,121	150,969	134,423	16,546	11,030	6,874	1,131	3,025	3,388
2018	239,104	152,392	136,884	15,508	9,998	5,321	1,136	3,541	5,387
2019	239,836	152,206	137,470	14,736	7,603	4,823	1,102	1,678	2,996
2020	216,880	131,360	119,089	12,271	5,980	3,542	557	1,881	3,162
2021	221,236	121,816	111,799	10,017	7,115	4,046	1,320	1,749	2,716
2022	269,661	156,470	144,734	11,736	8,148	3,948	1,204	2,996	2,396
2023	429,263	320,855	295,191	25,664	7,931	3,791	1,366	2,774	2,944
2024	486,030	369,085	333,380	35,705	9,130	5,096	1,508	2,526	2,795

* The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1993, including East German credit institutions and in accordance with the new accounting rules. ¹ Up to 1992, including guarantee commissions (from 1993, included in column 10). Discount

deductions may not be offset against the corresponding discount income. ² As of 1993, excluding interest received from debt securities and Debt Register claims. ³ As of 1993, excluding income from shares in affiliated enterprises securitised in securities. ⁴ As of 1993, including income from amounts paid up on cooperative society shares. Up to 1992, only shown here if the amounts paid up have been reported under participating interests.

VIII. Items of banks' profit and loss accounts

10. Credit institutions' income items *

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

Net profit from the trading portfolio ⁷	Gross profit on transactions in goods and subsidiary transactions ⁸	Value readjustments in respect of loans and advances, and provisions for contingent liabilities and for commitments ⁹	Value readjustments in respect of participating interests, shares in affiliated enterprises and securities treated as fixed assets ⁹	Other operating income ¹⁰		Income from the release of special reserves	Extraordinary income ^{9 11}	Income from loss transfers	Financial year
				total	of which: from leasing business ⁹				
11	12	13	14	15	16	17	18	19	
–	146	–	–	1,437	–	35	–	–	1968
–	162	–	–	1,373	–	36	–	–	1969
–	172	–	–	1,641	–	73	–	3	1970
–	182	–	–	1,816	–	97	–	1	1971
–	210	–	–	1,914	–	56	–	1	1972
–	316	–	–	3,436	–	65	–	2	1973
–	333	–	–	3,685	–	85	–	15	1974
–	356	–	–	2,791	–	225	–	8	1975
–	374	–	–	4,403	–	211	–	4	1976
–	386	–	–	3,823	–	150	–	–	1977
–	379	–	–	3,983	–	96	–	1	1978
–	429	–	–	4,497	–	66	–	1	1979
–	474	–	–	5,378	–	127	–	–	1980
–	523	–	–	5,789	–	209	–	10	1981
–	508	–	–	6,534	–	144	–	6	1982
–	520	–	–	5,688	–	502	–	13	1983
–	548	–	–	7,699	–	224	–	16	1984
–	872	–	–	9,901	–	135	–	14	1985 ¹²
–	824	–	–	9,121	–	117	–	9	1986
–	809	–	–	10,046	–	176	–	13	1987
–	751	–	–	11,984	–	182	–	17	1988
–	722	–	–	12,232	–	2,943	–	549	1989
–	732	–	–	14,551	–	1,878	–	619	1990
–	760	–	–	14,853	–	681	–	205	1991
–	741	–	–	15,385	–	341	–	211	1992
6,827	667	1,439	818	7,322	464	342	707	55	1993
1,698	605	851	3,006	7,964	365	371	1,844	143	1994
4,602	570	3,180	857	8,777	1,594	413	465	117	1995
4,513	548	3,405	1,176	10,068	1,668	357	1,280	1,191	1996
5,931	507	3,786	2,284	10,813	1,841	829	1,007	311	1997
7,368	457	3,049	15,789	12,464	988	298	15,593	676	1998
8,072	432	8,211	6,100	12,459	1,021	331	2,685	213	1999
4,127	221	4,198	3,119	6,370	522	169	1,373	109	1999
6,819	201	2,095	2,347	7,243	536	1,860	1,723	145	2000
6,203	183	2,789	5,789	8,493	247	1,519	2,409	353	2001
3,834	170	3,012	12,087	8,754	243	904	3,601	795	2002
6,803	165	1,611	2,219	9,843	220	456	1,118	112	2003
2,158	160	2,168	1,076	8,396	239	49	1,717	485	2004
12,058	161	3,956	4,983	7,986	55	83	3,161	56	2005
4,908	172	3,917	2,311	12,473	34	27	948	369	2006
3,336	173	2,889	8,979	9,100	12	38	2,111	49	2007
1,044	177	2,520	1,793	11,765	496	121	3,608	1,705	2008
8,124	157	1,913	1,111	9,214	785	37	1,280	879	2009
6,401	170	3,020	1,638	11,450	871	–	6,085	1,181	2010
5,789	184	15,027	690	20,219	6,339	–	764	5,213	2011
7,359	187	7,366	1,405	18,885	5,145	–	694	458	2012
6,195	186	4,023	1,539	17,875	4,705	–	870	865	2013
3,998	190	3,957	1,735	15,709	4,498	–	796	374	2014
4,197	185	3,752	1,905	17,647	4,679	–	543	1,101	2015
3,253	185	3,989	3,446	20,266	5,545	–	4,862	39	2016
5,576	180	4,690	3,100	18,780	5,952	–	1,608	610	2017
3,478	176	3,264	876	18,506	6,308	–	1,173	730	2018
2,525	177	3,326	1,609	21,037	8,442	–	1,858	734	2019
3,639	176	1,641	1,350	19,986	9,099	–	2,307	590	2020
4,926	182	3,424	2,144	21,712	10,525	–	2,366	1,210	2021
9,784	197	2,117	5,175	29,777	11,436	–	947	33	2022
11,563	164	1,588	1,567	28,778	10,976	–	1,082	26	2023
11,880	155	1,526	5,942	26,728	11,116	–	642	41	2024

⁵ Up to 1992, included in column 6 if the investment was held in shares. ⁶ As of 1993, including guarantee commissions. ⁷ Up to 2009, net profit from financial operations. Up to 1992, included in column 15 or in column 15 and 16 of table 9 ("Credit institutions' charge items"). ⁸ Up to 1992, only (gross) profit on transactions in goods and subsidiary transactions. ⁹ Up to 1992, included in column 15. ¹⁰ Up to 1992, other

income including income in connection with transfers from loan-loss provisions and other provisions. ¹¹ Extraordinary income (and charges) are those incurred outside the credit institutions' normal business activities (§ 277 (4) sentence 1 German Commercial Code (Handelsgesetzbuch)). ¹² Status after extension of credit cooperatives' reporting requirements; full survey as of 1985.

Explanatory notes

Banking statistics

Acting on the basis of section 18 of the Bundesbank Act, and the Regulation of the European Central Bank of 24. September 2013 on the consolidated balance sheet of the monetary financial institutions (MFIs) sector (ECB/2013/33), the Bundesbank collects from MFIs the statistics on banking and monetary matters that it needs to fulfil its tasks. This publication includes following individual sets of statistics: monthly balance sheet statistics, borrowers statistics and external positions. Besides the borrowers statistics, which is collected on a quarterly basis, all mentioned statistics are on a monthly basis.

The most important banking statistics figures are published by the Bundesbank in the Statistical Section of its Monthly Report in sections II Overall monetary survey in European monetary union, IV Banks, VI Interest rates and VII Capital market.

Mainly the data from the monthly balance sheet statistics and the borrowers statistics are published in this Statistical Series. Detailed figures from further banking statistics are published within the Statistical Series "Investment Funds Statistics", "Securities Issues Statistics", "Capital Market Indicators", "Statistics on payments and securities trading".

Monthly balance sheet statistics

The monthly balance sheet statistics form the nucleus of the banking statistics. They cover the assets and liabilities of banks, broken down by balance sheet items. The figures are to be reported monthly, in the form of a statistical balance sheet reflecting the position in the books as at the end of the month. In addition, supplementary returns are required in which the major balance sheet items are classified by the debtors' and creditors' economic sector, by type and by maturity. Moreover, a number of off-balance-sheet data are to be reported as additional items, for example contingent liabilities, lending commitments, savings turnover, debits to non-banks' giro accounts. Since January 1999, the calculation of the minimum reserve requirement has been shown in an Annex to the monthly balance sheet statistics. The figures obtained from processing the data returned by institutions subject to the reporting obligation are not published¹ as they appear on the data collection forms, but are aggregated to yield the time series given in this Statistical Series.

Borrowers statistics

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

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

Corpus of reporting credit institutions

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

- one report for that part of the institution which is located in Germany (the head office and the domestic branches),
- separate reports for the branches abroad, by country

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

- of domicile, and
- one report for the entire institution (consolidated return for the domestic part and the branches abroad).

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

Banks in Germany

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

Foreign branches and foreign subsidiaries

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

Building and loan associations

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

Money market funds

The money market funds set up by investment companies are likewise classified as MFIs. The data on money market funds collected for the statistics on investment companies,

however, are not included in the presentations of all banks' transactions, but only in the German contribution to the overall monetary survey of the euro area. Data on money market funds are published in the Statistical Series "Investment Funds Statistics".

Multi-office banks

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

■ Categories of banks

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

Commercial banks

Big banks

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

Regional banks and other commercial banks

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

Branches of foreign banks

Landesbanken

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

Savings banks

Regional institutions of credit Cooperatives

(until June 2016)

Credit cooperatives

Mortgage banks

Banks with special, development and other central support tasks

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

Banks majority-owned by foreign banks

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

Foreign banks

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

Building and loan associations

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

■ Classification by sector

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

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

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

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

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

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

■ Classification by maturity

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

The maturity categories are defined as follows:

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

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

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

■ Notes on the figures

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

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

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

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

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

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

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

The reporting group for statistics on banks' profit and loss accounts (profit and loss statistics) includes all banks 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 re-classifications in the banking categories included in the banking statistics were also carried out in the profit and loss statistics in the 2018 reporting year. This means there is sometimes limited comparability with the prior-year figures for the affected banking groups. "DB Privat- und Firmenkundenbank AG" was created through the merger between "Deutsche Bank Privat- und Geschäftskunden

AG", which had up to now been assigned to the "regional banks and other commercial banks" category, and "Post-bank 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 2024.

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 adjustments ⁵	Provisions for liabilities and charges
	Total	Sight and time deposits ¹	Savings deposits ²	Bank savings bonds ³	Total ⁴	of which		Total	of which			
						Debt securities in issue ⁴	Money market paper in issue ⁴		Fiduciary loans	Securities issued on a fiduciary basis		
1	2	3	4	5	6	7	8	9	10	11	12	13

I Banks (MFIs) in Germany

2 Liabilities (cont'd)

€ million

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

Zeit = Period

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

Veränderungen = Changes

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Since the inclusion of building and loan associations in January 1999, including deposits under savings and loan contracts; see Table III.2. **2** Excluding deposits under savings and loan contracts (see also footnote 1). **3** Including (securitised) liabilities arising from non-negotiable bearer debt securities (savings bonds). **4** Excluding non-negotiable bearer debt securities and bearer money market

paper. **5** Untaxed general value adjustments and individual country-risk value adjustments; other individual value adjustments are deducted on the asset side. **6** Less published loss. **7** See Table I.1, footnote 1. **8** I.e. Derivative financial instruments in the trading portfolio. **9** Group-affiliated banks include foreign branches and legally independent subsidiaries of German banks (MFIs) that are deemed to be banks in their country of domicile. In the case of branches of foreign banks active in Germany and domestic banks that are majority-owned by non-residents, their foreign head offices or parent institutions as well as their foreign branches and subsidiaries are also classified as group-affiliated banks. **10** Col 23 plus contingent liabilities arising from bills rediscounted.

3 Asset and liabilities, by category of banks *

€ million

Number of reporting credit institutions	Balance sheet total ¹	Cash in hand	Balances with central banks	Treasury bills and Treasury discount paper	Bills	Unsecuritised lending to banks (MFIs) (including postal giro account balances)	Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
1	2	3	4	5	6	7	8	9	10	11	12
Tangible assets and others ¹										Other liabilities ¹	
	of which Derivative financial instruments in the trading portfolio ⁴										of which Derivative financial instruments in the trading portfolio ⁴
Total		Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts ⁵	Fiduciary liabilities	Value adjustments ²	Provisions for liabilities and charges	Subordinated liabilities ⁵	Capital ³	Total	
13	14	15	16	17	18	19	20	21	22	23	24
											Memo items Sureties

Zeit = Period

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

Veränderungen = Changes

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

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

I Banks (MFIs) in Germany

4 Lending to banks (MFIs) *

(a) Total

(b) By category of banks

€ million

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

Zeit = Period

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

Veränderungen = Changes

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

Footnote to (b) By category of banks

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

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

(a) Total

€ million

Lending to non-banks								Short-term lending	
Total including Treasury bills credits, securities portfolios, equalisation claims	excluding	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Equalisation claims ¹	Memo item Fiduciary loans	Total including Treasury bill credits	excluding
1	2	3	4	5	6	7	8	9	10
Medium and long-term lending									
Loans	Bills	Treasury bills and negotiable money market paper	Total including Securities portfolios, equalisation claims		Unsecuritised lendings			Securities	Equalisation claims
			including	excluding	Total	Medium-term	Long-term		
11	12	13	14	15	16	17	18	19	20

Zeit = Period

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

Veränderungen = Changes

* For the corpus of reporting credit institutions, the categories of banks, the

classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including debt securities arising from the exchange of equalisation claims.

I Banks (MFIs) in Germany
5 Lending to non-banks (non-MFIs) *
(b) By category of banks

€ million

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

Zeit = Period

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

Veränderungen = Changes

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

breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1**

Excluding debt securities arising from the exchange of equalisation claims.

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

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

€ million

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

and long-term lending

to enterprises and households						to government					
Total	Loans			Securities	Memo item Fiduciary loans	Total	Loans			Securities	Equalisation claims
	Total	Medium-term	Long-term				Total	Medium-term	Long-term		
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** Excluding

debt securities arising from the exchange of equalisation claims. **2** Including debt securities arising from the exchange of equalisation claims.

Footnote to (b) By category of banks

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

I Banks (MFIs) in Germany

7 Lending to domestic enterprises and households, housing loans *

(a) Total

€ million

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

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

Zeit = Period; Vj. = Quarter

Stand am Quartalsende = End of quarter

Veränderungen im Vierteljahr = Changes during quarter

* For the corpus of reporting credit institutions, the categories of banks, the

classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding mortgage loans and housing loans, even in the form of instalment credit.

(b) By category of banks

€ million

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

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

Zeit = Period; Vj. = Quarter

Stand am Quartalsende = End of quarter

Veränderungen im Vierteljahr = Changes during quarter

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

breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including sole proprietors. **2** Excluding mortgage loans and housing loans, even in the form of instalment credit. **3** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

I Banks (MFIs) in Germany

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

(a) Total

(b) By category of banks

€ million

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

Wholesale and retail trade; repair of motor-cycles and personal and household goods	Services sector (including the professions)										Letting of movables	Other services
	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)		
14	15	16	17	18	19	20	21	22	23	24	25	26

Zeit = Period; Vj. = Quarter

Kredite insgesamt = Total lending

Kurzfristige Kredite = Short-term lending

Mittelfristige Kredite = Medium-term lending

Langfristige Kredite = Long-term lending

Stand am Quartalsende = End of quarter

Veränderungen im Vierteljahr = Changes during quarter

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

breaks, see the explanatory notes of the Statistical Series Banking Statistics. ¹ Plus other business activities (except holding companies), representation of interests. ² Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

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

I Banks (MFIs) in Germany

9 Lending to domestic government, by debtor group *

(a) Total

€ million

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

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

Zeit = Period

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

Veränderungen = Changes

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1**

Excluding lending to the successor organisations of the Treuhand agency, as well as to Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, and publicly owned enterprises which are classified under "enterprises". **2** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, "German Unity" Fund, Equalisation of Burdens Fund. **3** Including loans to municipal special purpose associations.

(b) By category of banks

€ million

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

Zeit = Period

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

Veränderungen = Changes

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding lending to the successor organisations of the Treuhand agency as well as to

Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, and publicly owned enterprises which are classified under "enterprises". **2** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, "German Unity" Fund, Equalisation of Burdens Fund. **3** Including loans to municipal special purpose associations. **4** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

I Banks (MFIs) in Germany

10 Securities portfolios and participating interests *

€ million

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

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

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

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

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

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

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

Zeit = Period

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

Veränderungen = Changes

* For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including

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

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

(b) By category of banks

€ million

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

Zeit = Period

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

Veränderungen = Changes

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

market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** For building and loan associations: including deposits under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts, see also footnote 2. **4** Including liabilities arising from non-negotiable bearer debt securities. **5** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

I Banks (MFIs) in Germany

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

(a) Total

€ million

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

Zeit = Period

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

Veränderungen = Changes

Inländische Unternehmen und Privatpersonen = Domestic enterprises and households

Inländische öffentliche Haushalte = Domestic government

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

breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** For "all categories of banks" and "building and loan associations", including deposits under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts, see also footnote 2. **4** Including liabilities arising from non-negotiable bearer debt securities.

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

(b) By category of banks

€ million

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

Zeit = Period

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

Veränderungen = Changes

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

I Banks (MFIs) in Germany

15 Deposits and borrowing from domestic enterprises and households, by creditor group *

(a) Total

€ million

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

Zeit = Period

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

Veränderungen = Changes

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

Inländische wirtschaftlich selbstständige Privatpersonen = Domestic self-employed persons

Inländische wirtschaftlich unselbstständige Privatpersonen = Domestic employees

Inländische sonstige Privatpersonen = Other domestic individuals

Inländische Organisationen ohne Erwerbszweck = Domestic non-profit institutions

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

15 Deposits and borrowing from domestic enterprises and households, by creditor group *

(b) By category of banks

€ million

million

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

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

Zeit = Period

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

Veränderungen = Changes

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

market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** For building and loan associations, including deposits under savings and loan contracts; see Table III.2. **3** Excluding sole proprietors; see also footnote 4. **4** Including sole proprietors; see also footnote 3. **5** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

I Banks (MFIs) in Germany

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

€ million

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

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

Zeit = Period

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

Veränderungen = Changes

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

Federal Post Office and, from 1995, of the Deutsche Bahn AG, Deutsche Post AG and Deutsche Telekom AG. **2** Federal Railways Fund, Indemnification Fund, Redemption Fund for Inherited Liabilities, ERP Special Fund, German Unity Fund, Equalisation of Burdens Fund. **3** Including non-negotiable bearer debt securities. **4** For "all categories of banks" and "building and loan associations", including deposits under savings and loan contracts. **5** Excluding deposits under savings and loan contracts see also footnote 4. **6** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

I Banks (MFIs) in Germany

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

€ million

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

				Bank savings bonds ⁵							
		Memo item Special savings facilities of domestic non-banks ⁴			sold to						
Non-residents					domestic non-banks (non-MFIs)						
	<i>of which</i> At 3 months' notice		<i>of which</i> At 3 months' notice								
Total		Total		Total	domestic banks (MFIs)	Total	<i>of which</i> 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							
Total	of which			Maturity of the bearer debt securities ⁵			
	Floating rate notes ²	Zero coupon bonds ³	Foreign currency bonds ⁴	Up to and including 1 year	More than 1 year		
					Total	Up to and including 2 years	More than 2 years
1	2	3	4	5	6	7	8

Zeit = Period

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

Veränderungen = Changes

Inländische Unternehmen und Privatpersonen = Domestic enterprises and households

Inländische öffentliche Haushalte = Domestic government

* For the corpus of reporting credit institutions, the categories of banks, the classification by maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including

subordinated negotiable bearer debt securities; excluding non-negotiable (classified under bank savings bonds); registered debt securities are recorded under time deposits. **2** Including debt securities in foreign currencies. **3** Issue value when floated. **4** Securities denominated in non-euro currencies; including floating rate notes denominated in foreign currencies and zero coupon bonds. **5** According to terms of issue. **6** Including issues by building and loan associations, which are not shown under the categories of banks. **7** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

I Banks (MFIs) in Germany

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

€ million

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

Zeit = Period

Alle Bankengruppen gegenüber Inländern insgesamt = All categories of banks vis-à-vis residents, total

Darunter: gegenüber inländischen Nichtbanken (Nicht-MFIs) = of which: Vis-à-vis domestic non-banks (non-MFIs)

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

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

€ million

All categories of banks	Commercial banks				Landesbanken	Savings banks	Credit cooperatives	Mortgage banks	Building and loan associations	Banks with special, development and other central support tasks	Memo item Foreign banks
	Total	Big banks ¹	Regional banks and other commercial banks ²	Branches of foreign banks							
1	2	3	4	5	6	7	8	9	10	11	12

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

institution) and Deutsche Postbank AG). **2** Until April 2018 including Deutsche Bank Privat- und Geschäftskunden Aktiengesellschaft (see explanatory notes for banking group „Big banks“).

III Building and loan associations (MFIs) in Germany

1 Loans, building loans

€ million

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

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

* Excluding assets and liabilities of the foreign branches. For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the

explanatory notes of the Statistical Series Banking Statistics. **1** Including unsecured loans and advances to domestic building and loan associations. **2** Including non-profit institutions.

2 Deposits and borrowing, by size of business *

€ million

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

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

* Excluding assets and liabilities of the foreign branches. For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the

explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities to domestic building and loan associations. **2** Including small amounts of savings deposits. **3** See table I. 1, footnote 1.