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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	Data unknown, not to be published or not meaningful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 *										
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
2025	1,256	10,995,781	18,469	69,246	5,150	203	2,813,641	4,584,747	1,174,095	16,260	1,157,835
2025 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	10,752,869	16,245	72,510	7,904	215	2,854,139	4,569,770	1,179,056	14,608	1,164,448
Nov.	1,256	11,058,932	16,064	53,811	10,920	207	2,900,726	4,587,595	1,181,095	15,145	1,165,950
Dec.	1,256	10,995,781	18,469	69,246	5,150	203	2,813,641	4,584,747	1,174,095	16,260	1,157,835
2026 Jan.	1,254	11,652,871	15,856	46,802	7,888	197	2,979,744	4,669,965	1,203,784	14,811	1,188,973
Feb.	1,254	11,752,906	15,561	54,417	7,778	191	2,998,262	4,683,584	1,217,482	13,591	1,203,891
Mar.	1,253	11,383,258	15,339	59,642	9,318	192	2,962,070	4,696,791	1,223,285	14,953	1,208,332
Apr.	1,252	11,484,391	15,880	61,045	10,447	209	2,960,336	4,703,120	1,229,748	14,349	1,215,399
May	1,251	11,471,948	15,983	53,913	11,056	207	2,994,460	4,727,598	1,254,568	14,272	1,240,296
June	1,249	11,532,223	15,063	113,992	9,430	229	2,913,707	4,761,295	1,277,612	15,026	1,262,586
July	1,244	11,660,804	15,297	121,914	6,660	235	2,901,499	4,777,187	1,263,718	15,979	1,247,739
Aug.	1,244	11,596,915	14,922	117,197	11,522	256	2,945,775	4,775,468	1,274,502	15,987	1,258,515
Sep.	1,234	12,101,130	15,165	116,920	12,559	273	2,910,099	4,818,451	1,298,838	16,911	1,281,927
	Changes *										
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
2025	.	+ 208,917	– 1,169	+ 7,676	+ 2,577	– 8	+ 15,612	+ 168,967	+ 119,957	+ 1,720	+ 118,237
2025 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.	.	– 110,949	+ 422	+ 24,001	+ 2,807	– 9	+ 1,405	+ 21,151	+ 245	– 16	+ 261
Nov.	.	+ 308,289	– 181	– 18,698	+ 3,028	– 8	+ 46,119	+ 17,713	+ 2,005	+ 535	+ 1,470
Dec.	.	– 58,461	+ 2,405	+ 15,435	– 5,699	– 4	– 96,027	– 909	– 6,514	+ 1,130	– 7,644
2026 Jan.	.	+ 334,381	– 2,613	– 22,923	+ 2,751	– 6	+ 122,793	+ 35,025	+ 26,919	– 1,431	+ 28,350
Feb.	.	+ 94,352	– 295	+ 7,615	+ 237	– 6	+ 15,784	+ 12,735	+ 13,154	– 1,231	+ 14,385
Mar.	.	– 60,179	– 222	+ 5,225	+ 1,533	+ 1	– 45,046	+ 9,174	+ 4,784	+ 1,339	+ 3,445
Apr.	.	+ 116,115	+ 541	+ 1,404	+ 1,128	+ 17	+ 1,628	+ 9,523	+ 7,069	– 585	+ 7,654
May	.	– 16,042	+ 103	– 7,132	+ 619	– 2	+ 32,781	+ 23,673	+ 24,660	– 85	+ 24,745
June	.	+ 42,214	– 920	+ 60,079	– 1,630	+ 22	– 87,824	+ 30,656	+ 22,291	+ 733	+ 21,558
July	.	+ 133,992	+ 234	+ 7,923	– 2,784	+ 6	– 9,753	+ 16,685	– 13,664	+ 965	– 14,629
Aug.	.	– 56,181	– 375	– 4,717	+ 4,865	+ 21	+ 47,409	+ 2,195	+ 11,158	+ 22	+ 11,136
Sep.	.	+ 484,903	+ 243	– 277	+ 1,023	+ 17	– 42,198	+ 40,358	+ 21,510	+ 899	+ 20,611

***** For the corpus of reporting credit institutions, the categories of banks, 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]					
			Total	of which			Total	of which: trading portfolio derivatives [3]				
				Fiduciary loans	Securities held on a fiduciary basis			Total	of which with group-affiliated [4] foreign banks	*Memo item Rediscount credit (col 8 and Table I.2, col 23)* [5]		
12	13	14	15	16	17	18	19	20	21	22	Period	
End of year or month *												
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	
258,368	39,297	64,061	110,601	95,034	2	40,047	1,817,856	1,353,516	833,312	203	2025	
265,011	38,579	64,561	97,077	81,136	12	38,788	1,635,039	1,183,380	635,848	227	2025	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.
279,160	39,001	63,980	107,834	92,477	11	39,989	1,778,550	1,305,884	771,344	207		Nov.
258,368	39,297	64,061	110,601	95,034	2	40,047	1,817,856	1,353,516	833,312	203		Dec.
276,184	37,198	66,243	113,723	97,398	2	39,903	2,195,384	1,711,656	871,071	197	2026	Jan.
283,565	37,483	66,184	115,574	98,789	2	39,688	2,233,137	1,758,772	916,497	191		Feb.
269,104	37,518	66,267	118,724	101,972	2	39,653	1,885,355	1,416,748	567,860	192		Mar.
277,765	37,492	66,430	122,071	105,762	2	39,844	1,960,004	1,487,116	625,703	209		Apr.
282,672	37,686	66,735	124,379	107,464	2	39,927	1,862,764	1,398,152	567,965	207		May
280,593	37,706	66,604	124,561	107,703	2	40,299	1,891,132	1,404,247	605,785	229		June
272,469	37,758	66,712	128,816	108,522	2	40,644	2,027,895	1,542,932	716,435	235		July
272,106	37,789	66,798	132,876	111,868	863	40,815	1,906,889	1,428,605	574,926	256		Aug.
276,394	37,830	66,572	135,358	114,227	868	41,089	2,371,582	1,905,560	932,920	273		Sep.
Changes *												
+ 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	
+ 13,079	+ 1,154	+ 2,364	+ 12,776	+ 12,905	− 11	+ 820	− 134,888	− 149,501	− 95,831	− 8	2025	
+ 12,961	+ 201	+ 19	− 945	− 979	− 1	− 197	− 526,786	− 531,850	− 521,033	+ 5	2025	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	− 166,730	− 174,639	− 193,803	− 9		Oct.
+ 2,749	+ 27	+ 13	− 740	+ 547	−	+ 154	+ 256,108	+ 240,008	+ 249,507	− 8		Nov.
− 20,545	+ 298	+ 97	+ 2,767	+ 2,557	− 9	+ 58	+ 50,177	+ 51,516	+ 64,680	− 4		Dec.
+ 16,802	− 2,097	+ 1,408	+ 3,122	+ 2,364	−	− 160	+ 153,360	+ 135,875	+ 39,851	− 6	2026	Jan.
+ 7,340	+ 284	− 66	+ 1,851	+ 1,391	−	− 215	+ 35,934	+ 45,454	+ 43,922	− 6		Feb.
− 14,754	+ 33	+ 65	+ 3,230	+ 3,183	−	− 35	− 24,167	− 17,960	− 99,962	+ 1		Mar.
+ 8,783	− 25	+ 175	+ 3,347	+ 3,790	−	+ 191	+ 82,334	+ 74,972	+ 60,953	+ 17		Apr.
+ 4,858	+ 24	+ 469	+ 2,308	+ 1,767	−	+ 83	− 98,486	− 90,125	− 58,787	− 2		May
− 2,331	+ 18	− 149	+ 182	+ 239	−	+ 372	+ 21,448	− 450	+ 33,415	+ 22		June
− 8,073	+ 53	+ 115	+ 4,255	+ 819	−	+ 352	+ 138,643	+ 140,431	+ 112,134	+ 6		July
− 264	− 33	+ 96	+ 4,060	+ 3,896	+ 41	+ 169	− 120,765	− 111,050	− 139,313	+ 21		Aug.
+ 4,054	+ 40	− 84	+ 2,482	+ 2,359	+ 5	+ 209	+ 457,526	+ 469,697	+ 352,108	+ 17		Sep.

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

I Banks (MFIs) in Germany

2 Liabilities *

€ million

Period	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)				Securitised debts 4			Fiduciary liabilities			Value adjustments 5	Provisions for liabilities and charges
		Total	Sight and time deposits 1	Saving deposits 2	Bank saving bonds 3	Total	of which: Debt securities in issue	of which: Money market paper in issue	Total	of which: Fiduciary loans	of which: Securities issued on a fiduciary basis		
	1	2	3	4	5	6	7	8	9	10	11	12	13
End of year or month *													
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
2025	1,918,869	4,920,640	4,375,591	394,430	150,619	1,406,345	1,258,715	147,083	110,601	95,137	194	11,301	68,674
2025 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.	1,988,680	4,888,976	4,343,731	396,060	149,185	1,418,792	1,269,839	148,401	108,574	92,049	190	11,539	69,672
Nov.	1,998,851	4,931,345	4,387,620	393,910	149,815	1,424,612	1,268,134	155,906	107,834	92,597	190	11,541	69,386
Dec.	1,918,869	4,920,640	4,375,591	394,430	150,619	1,406,345	1,258,715	147,083	110,601	95,137	194	11,301	68,674
2026 Jan.	2,054,279	5,036,143	4,492,374	392,865	150,904	1,422,286	1,284,283	137,402	113,723	97,481	194	11,317	68,686
Feb.	2,093,455	5,041,918	4,497,953	391,843	152,122	1,424,110	1,289,244	134,264	115,574	98,858	194	11,610	68,488
Mar.	2,088,902	5,038,823	4,495,326	389,611	153,886	1,412,061	1,292,255	119,418	118,724	102,075	161	11,671	68,468
Apr.	2,095,726	5,049,385	4,507,256	386,966	155,163	1,420,391	1,299,771	119,941	122,071	105,859	161	11,702	67,167
May	2,116,333	5,089,351	4,545,365	387,164	156,822	1,430,836	1,309,987	120,270	124,379	107,543	60	11,648	66,266
June	2,116,573	5,106,222	4,558,020	386,175	162,027	1,447,397	1,316,396	130,402	124,561	107,797	60	11,785	65,724
July	2,092,817	5,113,985	4,563,537	383,637	166,811	1,456,785	1,326,485	128,597	128,816	108,606	60	11,511	65,411
Aug.	2,122,446	5,108,884	4,556,013	381,709	171,162	1,463,886	1,326,647	135,701	132,876	112,485	60	11,521	65,198
Sep.	2,100,576	5,131,598	4,580,284	379,002	172,312	1,470,234	1,330,985	137,685	135,358	114,846	60	11,629	64,893
Changes *													
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
2025	+ 70,117	+ 151,670	+ 169,967	− 15,922	− 2,375	+ 46,199	+ 20,917	+ 25,191	+ 12,776	+ 12,760	± 0	+ 53	− 1,656
2025 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.	− 125	+ 35,480	+ 35,961	− 2,095	+ 1,614	+ 14,170	+ 15,769	− 1,610	+ 2,482	+ 1,594	+ 1	+ 211	+ 46
Nov.	+ 8,208	+ 42,422	+ 43,942	− 2,150	+ 630	+ 5,820	− 1,705	+ 7,505	− 740	+ 548	−	+ 2	− 286
Dec.	− 86,972	− 12,414	− 13,738	+ 520	+ 804	− 18,267	− 9,419	− 8,823	+ 2,767	+ 2,540	+ 4	− 240	− 712
2026 Jan.	+ 101,848	+ 56,779	+ 58,059	− 1,565	+ 285	+ 13,848	+ 23,919	− 10,125	+ 3,122	+ 2,344	−	− 94	+ 40
Feb.	+ 37,345	+ 5,085	+ 4,889	− 1,022	+ 1,218	+ 1,824	+ 4,961	− 3,138	+ 1,851	+ 1,377	−	+ 293	− 198
Mar.	− 11,192	− 5,654	− 5,186	− 2,232	+ 1,764	− 12,049	+ 3,011	− 14,846	+ 3,230	+ 3,217	− 33	+ 61	− 20
Apr.	+ 10,521	+ 12,032	+ 13,400	− 2,645	+ 1,277	+ 8,330	+ 7,516	+ 523	+ 3,347	+ 3,784	−	+ 31	− 1,295
May	+ 19,437	+ 39,527	+ 37,665	+ 198	+ 1,664	+ 10,445	+ 10,216	+ 329	+ 2,308	+ 1,749	− 101	− 54	− 900
June	− 5,187	+ 15,012	+ 10,796	− 989	+ 5,205	+ 16,561	+ 6,409	+ 10,132	+ 182	+ 254	−	+ 137	− 542
July	− 22,069	+ 8,445	+ 6,199	− 2,538	+ 4,784	+ 9,388	+ 10,089	− 1,805	+ 4,255	+ 809	−	− 274	− 313
Aug.	+ 29,071	+ 821	− 607	− 1,928	+ 3,356	+ 7,101	+ 162	+ 7,104	+ 4,060	+ 3,879	−	+ 10	− 276
Sep.	− 27,784	+ 21,731	+ 23,228	− 2,707	+ 1,210	+ 6,348	+ 4,338	+ 1,984	+ 2,482	+ 2,361	−	+ 108	− 305

***** For the corpus of reporting credit institutions, the categories of banks, 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*	
			Total	Subscribed capital	Reserves 6	Total	of which: trading portfolio derivates 8 Total	of which with group-affiliated 9 foreign banks				Period
14	15	16	17	18	19	20	21	22	23	24	25	
End of year or month *												
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
91,432	17,517	171,820	488,992	111,416	377,576	1,789,590	1,318,077	824,623	10,995,781	10,995,781	274,880	2025
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	2025 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	1,500,104	1,026,375	512,347	10,752,869	10,752,869	271,843	Oct.
91,730	16,508	172,174	487,277	111,358	375,919	1,747,674	1,270,570	761,752	11,058,932	11,058,932	275,804	Nov.
91,432	17,517	171,820	488,992	111,416	377,576	1,789,590	1,318,077	824,623	10,995,781	10,995,781	274,880	Dec.
98,846	18,489	175,753	496,733	113,816	382,917	2,156,616	1,662,130	851,680	11,652,871	11,652,871	275,394	2026 Jan.
97,494	18,487	178,480	496,619	113,986	382,633	2,206,671	1,715,928	901,529	11,752,906	11,752,906	279,287	Feb.
96,479	18,516	184,862	498,558	114,067	384,491	1,846,194	1,367,570	549,878	11,383,258	11,383,258	284,263	Mar.
96,085	17,742	185,232	498,958	113,593	385,365	1,919,932	1,441,636	606,645	11,484,391	11,484,391	285,476	Apr.
96,897	19,200	185,387	498,598	113,384	385,214	1,833,053	1,353,809	552,287	11,471,948	11,471,948	287,947	May
97,976	19,219	185,578	500,589	113,282	387,307	1,856,599	1,360,859	597,736	11,532,223	11,532,223	291,571	June
96,830	19,207	185,720	501,624	113,594	388,030	1,988,098	1,495,735	701,929	11,660,804	11,660,804	294,612	July
96,608	23,076	185,772	501,236	113,661	387,575	1,885,412	1,380,865	566,790	11,596,915	11,596,915	296,181	Aug.
97,040	24,430	186,030	500,356	113,991	386,365	2,378,986	1,859,158	926,599	12,101,130	12,101,130	300,981	Sep.
Changes *												
+ 1,043	+ 451	+ 6,938	+ 11,720	+ 2,950	+ 8,770	+ 313,098	+ 233,245	+ 83,779	+ 477,126	+ 477,126	+ 3,608	2019
+ 2,201	+ 132	+ 9,316	− 3,866	− 874	− 2,992	+ 112,359	+ 147,735	+ 103,571	+ 755,499	+ 755,498	+ 5,027	2020
+ 10,458	+ 2,295	+ 4,295	+ 11,593	+ 6,927	+ 4,666	− 236,636	− 227,229	− 89,026	+ 198,571	+ 198,571	+ 24,469	2021
+ 11,455	+ 984	+ 7,991	+ 11,411	− 102	+ 11,513	+ 824,223	+ 735,423	+ 394,802	+1,155,186	+1,155,185	+ 17,777	2022
+ 6,554	− 40	+ 4,485	+ 15,962	+ 1,572	+ 14,390	− 176,153	− 235,995	− 54,283	− 172,920	− 172,920	+ 3,236	2023
+ 4,204	+ 4,626	+ 14,002	+ 18,584	− 1,019	+ 19,603	+ 268,895	+ 221,914	+ 368,393	+ 464,773	+ 464,773	+ 5,594	2024
− 1,712	+ 749	+ 14,272	+ 15,459	+ 1,234	+ 14,225	− 99,010	− 142,257	− 93,436	+ 208,917	+ 208,917	+ 2,033	2025
− 1,174	+ 5	+ 3,296	+ 303	− 104	+ 407	− 534,931	− 532,887	− 522,322	− 453,254	− 453,254	− 148	2025 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	− 161,706	− 171,353	− 188,654	− 110,949	− 110,949	+ 3,448	Oct.
− 60	+ 1,199	+ 54	− 36	+ 170	− 206	+ 251,706	+ 244,004	+ 249,335	+ 308,289	+ 308,289	+ 3,961	Nov.
− 298	+ 1,009	− 354	+ 1,715	+ 58	+ 1,657	+ 55,305	+ 51,295	+ 65,614	− 58,461	− 58,461	− 924	Dec.
+ 1,814	− 28	− 125	− 1,923	+ 552	− 2,475	+ 159,100	+ 126,536	+ 29,874	+ 334,381	+ 334,381	+ 514	2026 Jan.
− 1,352	− 2	+ 2,727	− 114	+ 170	− 284	+ 46,893	+ 51,776	+ 48,059	+ 94,352	+ 94,352	+ 3,893	Feb.
− 1,015	+ 29	+ 6,382	+ 1,939	+ 81	+ 1,858	− 41,890	− 24,906	− 102,871	− 60,179	− 60,179	+ 5,046	Mar.
− 300	− 774	+ 370	+ 865	− 469	+ 1,334	+ 82,988	+ 78,239	+ 59,813	+ 116,115	+ 116,115	+ 1,213	Apr.
+ 812	+ 1,458	+ 155	− 87	+ 64	− 151	− 89,143	− 88,952	− 55,358	− 16,042	− 16,042	+ 2,471	May
+ 729	+ 19	+ 191	+ 1,991	− 102	+ 2,093	+ 13,121	+ 261	+ 40,943	+ 42,214	+ 42,214	+ 3,624	June
− 1,146	− 12	+ 142	+ 1,094	+ 371	+ 723	+ 134,482	+ 136,298	+ 105,641	+ 133,992	+ 133,992	+ 3,041	July
− 222	+ 3,869	− 18	− 390	+ 67	− 457	− 100,207	− 111,630	− 132,864	− 56,181	− 56,181	− 386	Aug.
+ 432	+ 1,354	+ 258	− 880	+ 330	− 1,210	+ 481,159	+ 470,625	+ 353,673	+ 484,903	+ 484,903	+ 4,800	Sep.

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

I Banks (MFIs) in Germany

3 Assets and liabilities, by category of banks *

€ million

Period	Number of reporting credit institutions	Balance sheet total 1	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecuritised lending to banks (MFIs) (including postal giro account balances)	Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
	1	2	3	4	5	6	7	8	9	10	11	12
Commercial banks 6												End of year or month *
2025	227	5,271,111	3,082	26,687	4,752	193	1,534,349	1,518,631	438,104	47,226	34,969	59,558
2026 June	226	5,768,035	2,352	59,668	9,514	223	1,688,628	1,644,975	493,686	65,708	37,601	73,602
July	225	5,854,308	2,530	62,821	6,238	229	1,675,148	1,643,990	482,318	56,779	37,592	74,304
Aug.	226	5,764,274	2,389	57,910	11,014	250	1,709,063	1,636,439	492,714	56,321	37,599	78,113
Sep.	226	6,270,582	2,443	61,656	12,200	265	1,704,609	1,665,490	505,736	61,414	37,448	80,606
												Changes *
2025	.	+ 141,679	− 452	− 1,287	+ 2,954	+ 15	+ 57,927	+ 102,235	+ 71,257	+ 6,022	+ 1,143	+ 13,033
2026 June	.	+ 48,556	− 234	+ 31,084	− 960	+ 23	− 33,275	+ 12,217	+ 10,904	− 2,757	+ 26	+ 584
July	.	+ 90,951	+ 178	+ 3,154	− 3,290	+ 6	− 11,488	− 399	− 11,167	− 8,889	− 5	+ 702
Aug.	.	− 83,578	− 141	− 4,911	+ 4,779	+ 21	+ 36,483	− 6,972	+ 10,684	− 380	+ 13	+ 3,809
Sep.	.	+ 489,255	+ 54	+ 3,746	+ 1,172	+ 15	− 9,894	+ 26,786	+ 10,380	+ 4,905	− 1	+ 2,493
Big banks												End of year or month *
2025	3	2,416,174	2,206	9,387	830	−	671,843	673,737	254,793	18,589	26,877	5,056
2026 June	3	2,479,224	1,628	9,617	820	−	705,402	679,685	268,683	19,154	28,710	4,370
July	3	2,505,026	1,722	10,679	174	−	696,768	669,727	266,449	18,967	28,714	4,299
Aug.	3	2,536,711	1,593	11,587	765	−	697,608	665,014	277,006	18,427	28,714	4,247
Sep.	3	2,662,475	1,605	11,353	83	−	693,036	673,142	291,792	18,462	28,706	4,160
												Changes *
2025	.	+ 108,244	− 429	− 1,482	− 47	−	+ 45,285	+ 49,396	+ 46,042	+ 1,774	+ 1,056	− 1,686
2026 June	.	+ 25,209	− 190	+ 9	+ 318	−	+ 7,595	+ 8,171	+ 6,329	+ 631	− 4	− 139
July	.	+ 28,843	+ 94	+ 1,062	− 648	−	− 7,148	− 9,580	− 2,128	− 178	+ 5	− 71
Aug.	.	+ 36,794	− 129	+ 908	+ 591	−	+ 2,836	− 4,158	+ 10,711	− 519	+ 1	− 52
Sep.	.	+ 113,970	+ 12	− 234	− 682	−	− 9,275	+ 6,999	+ 12,416	+ 3	− 10	− 87
Regional banks and other commercial banks												End of year or month *
2025	120	2,373,608	862	13,783	3,878	193	568,212	698,532	169,131	26,906	7,526	54,110
2026 June	121	2,798,541	712	28,769	8,647	223	706,917	812,818	210,173	44,530	8,256	68,845
July	121	2,876,466	794	34,550	6,017	229	713,316	823,772	200,934	35,852	8,244	69,608
Aug.	121	2,752,240	781	32,492	10,203	250	741,409	819,327	201,059	35,930	8,236	73,471
Sep.	121	3,124,686	827	32,233	12,070	265	741,488	836,799	199,320	40,920	8,093	76,122
												Changes *
2025	.	+ 4,741	− 16	+ 787	+ 2,999	+ 15	− 15,481	+ 53,499	+ 25,320	+ 3,677	+ 76	+ 14,706
2026 June	.	+ 7,831	− 41	+ 13,177	− 1,279	+ 23	− 31,695	− 1,351	+ 4,354	− 3,571	+ 30	+ 752
July	.	+ 79,364	+ 82	+ 5,782	− 2,642	+ 6	+ 6,747	+ 11,149	− 9,157	− 8,649	− 9	+ 763
Aug.	.	− 121,790	− 13	− 2,058	+ 4,189	+ 21	+ 28,744	− 3,857	+ 244	+ 132	− 3	+ 3,863
Sep.	.	+ 367,687	+ 46	− 259	+ 1,853	+ 15	− 295	+ 16,427	− 1,981	+ 4,841	+ 9	+ 2,651
Branches of foreign banks												End of year or month *
2025	104	481,329	14	3,517	44	−	294,294	146,362	14,180	1,731	566	392
2026 June	102	490,270	12	21,282	47	−	276,309	152,472	14,830	2,024	635	387
July	101	472,816	14	17,592	47	−	265,064	150,491	14,935	1,960	634	397
Aug.	102	475,323	15	13,831	46	−	270,046	152,098	14,649	1,964	649	395
Sep.	102	483,421	11	18,070	47	−	270,085	155,549	14,624	2,032	649	324
												Changes *
2025	.	+ 28,694	− 7	− 592	+ 2	−	+ 28,123	− 660	− 105	+ 571	+ 11	+ 13
2026 June	.	+ 15,516	− 3	+ 17,898	+ 1	−	− 9,175	+ 5,397	+ 221	+ 183	−	− 29
July	.	− 17,256	+ 2	− 3,690	−	−	− 11,087	− 1,968	+ 118	− 62	− 1	+ 10
Aug.	.	+ 1,418	+ 1	− 3,761	− 1	−	+ 4,903	+ 1,043	− 271	+ 7	+ 15	− 2
Sep.	.	+ 7,598	− 4	+ 4,239	+ 1	−	− 324	+ 3,360	− 55	+ 61	−	− 71

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

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Tangible assets and others [1]										Other liabilities [1]			
Total	of which Derivative financial instruments in the trading portfolio [4]	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts [5]	Fiduciary liabilities	Value adjustments [2]	Provisions for liabilities and charges	Subordinated liabilities [5]	Capital [3]	Total	of which Derivative financial instruments in the trading portfolio [4]	*Memo item Sureties*	
13	14	15	16	17	18	19	20	21	22	23	24	25	Period
End of year or month *												**Commercial banks** [6]	
1,603,560	1,255,875	1,035,349	2,089,710	241,780	59,558	4,562	23,054	59,222	240,145	1,517,731	1,223,311	153,424	2025
1,692,078	1,311,361	1,224,406	2,257,342	266,245	73,602	4,728	22,306	64,745	249,488	1,605,173	1,269,539	165,292	2026 June
1,812,359	1,436,919	1,193,152	2,258,380	273,291	74,304	4,468	22,430	64,159	249,981	1,714,143	1,392,458	168,018	July
1,682,462	1,316,216	1,213,927	2,258,281	273,308	78,113	4,511	22,617	64,036	253,358	1,596,123	1,271,170	167,615	Aug.
2,138,715	1,777,472	1,207,939	2,291,869	280,117	80,606	4,625	22,821	65,032	253,463	2,064,110	1,733,289	171,126	Sep.
Changes *													
− 111,168	− 142,501	+ 64,861	+ 110,736	+ 38,143	+ 13,033	− 233	+ 666	− 950	+ 10,105	− 94,682	− 138,452	+ 3,074	2025
+ 30,944	+ 2,052	+ 4,428	+ 19,347	+ 2,480	+ 584	+ 152	+ 201	+ 765	− 209	+ 20,808	+ 3,206	+ 3,552	2026 June
+ 122,149	+ 127,288	− 29,763	+ 1,641	+ 7,046	+ 702	− 260	+ 124	− 586	+ 552	+ 111,495	+ 124,331	+ 2,726	July
− 126,963	− 117,460	+ 23,418	− 582	+ 17	+ 3,809	+ 43	+ 124	− 123	+ 3,305	− 113,589	− 118,085	− 403	Aug.
+ 449,599	+ 454,078	− 11,178	+ 32,805	+ 6,809	+ 2,493	+ 114	+ 204	+ 996	+ 105	+ 456,907	+ 454,539	+ 3,511	Sep.
End of year or month *												**Big banks**	
752,856	497,565	420,302	995,275	173,322	5,056	1,590	13,547	14,822	89,941	702,319	480,195	82,541	2025
761,155	491,586	442,009	998,272	186,821	4,370	1,570	13,298	13,383	91,748	727,753	481,633	90,541	2026 June
807,527	542,692	437,148	985,325	192,854	4,299	1,435	13,187	13,078	91,740	765,960	531,702	92,228	July
831,750	574,548	434,018	994,239	191,310	4,247	1,373	13,283	13,067	91,130	794,044	563,153	91,398	Aug.
940,136	679,346	433,726	1,007,135	194,992	4,160	1,413	13,481	12,934	90,725	903,909	670,009	91,709	Sep.
Changes *													
− 31,665	− 59,483	+ 47,645	+ 61,263	+ 22,016	− 1,686	− 212	+ 664	− 4,483	+ 1,566	− 18,529	− 57,870	+ 1,494	2025
+ 2,489	− 21,813	+ 4,349	+ 13,586	+ 2,092	− 139	+ 147	+ 566	+ 262	+ 25	+ 4,321	− 18,255	+ 2,264	2026 June
+ 47,435	+ 52,037	− 4,056	− 12,750	+ 6,033	− 71	− 135	− 111	− 305	− 8	+ 40,246	+ 50,883	+ 1,687	July
+ 26,605	+ 34,079	− 1,824	+ 9,218	− 1,544	− 52	− 62	+ 96	− 11	− 610	+ 31,583	+ 33,597	− 830	Aug.
+ 104,828	+ 99,590	− 3,428	+ 12,225	+ 3,682	− 87	+ 40	+ 198	− 133	− 405	+ 101,878	+ 101,702	+ 311	Sep.
End of year or month *												**Regional banks and other commercial banks**	
830,475	.	419,897	848,305	67,605	54,110	2,551	6,871	43,086	129,412	801,771	.	19,787	2025
908,651	.	581,221	1,008,719	78,499	68,845	2,713	6,397	50,249	140,089	861,809	.	21,135	2026 June
983,150	.	571,830	1,022,542	79,402	69,608	2,611	6,650	50,071	140,335	933,417	.	20,830	July
829,082	.	591,740	1,015,292	81,236	73,471	2,676	6,630	49,957	144,316	786,922	.	20,606	Aug.
1,176,549	.	579,791	1,034,328	84,358	76,122	2,750	6,705	51,084	144,825	1,144,723	.	23,166	Sep.
Changes *													
− 80,841	.	+ 7,676	+ 30,093	+ 17,018	+ 14,706	− 44	− 360	+ 3,666	+ 7,351	− 75,365	.	+ 311	2025
+ 27,432	.	− 10,455	− 155	+ 383	+ 752	− 18	− 252	+ 502	− 212	+ 17,286	.	+ 149	2026 June
+ 75,292	.	− 8,824	+ 14,189	+ 903	+ 763	− 102	+ 253	− 178	+ 246	+ 72,114	.	− 305	July
− 153,052	.	+ 21,826	− 7,687	+ 1,834	+ 3,863	+ 65	− 20	− 114	+ 3,911	− 145,468	.	− 224	Aug.
+ 344,380	.	− 13,746	+ 19,079	+ 3,122	+ 2,651	+ 74	+ 75	+ 1,127	+ 509	+ 354,796	.	+ 2,560	Sep.
End of year or month *												**Branches of foreign banks**	
20,229	.	195,150	246,130	853	392	421	2,636	1,314	20,792	13,641	.	51,096	2025
22,272	.	201,176	250,351	925	387	445	2,611	1,113	17,651	15,611	.	53,616	2026 June
21,682	.	184,174	250,513	1,035	397	422	2,593	1,010	17,906	14,766	.	54,960	July
21,630	.	188,169	248,750	762	395	462	2,704	1,012	17,912	15,157	.	55,611	Aug.
22,030	.	194,422	250,406	767	324	462	2,635	1,014	17,913	15,478	.	56,251	Sep.
Changes *													
+ 1,338	.	+ 9,540	+ 19,380	− 891	+ 13	+ 23	+ 362	− 133	+ 1,188	− 788	.	+ 1,269	2025
+ 1,023	.	+ 10,534	+ 5,916	+ 5	− 29	+ 23	− 113	+ 1	− 22	− 799	.	+ 1,139	2026 June
− 578	.	− 16,883	+ 202	+ 110	+ 10	− 23	− 18	− 103	+ 314	− 865	.	+ 1,344	July
− 516	.	+ 3,416	− 2,113	− 273	− 2	+ 40	+ 48	+ 2	+ 4	+ 296	.	+ 651	Aug.
+ 391	.	+ 5,996	+ 1,501	+ 5	− 71	−	− 69	+ 2	+ 1	+ 233	.	+ 640	Sep.

assets side. **3** Subscribed capital and reserves, less published loss; including participation rights capital and fund for general banking risks. **4** Trading portfolio derivatives. **5** Less own debt securities. **6** Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

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

€ million

Period	Number of reporting credit institutions	Balance sheet total 1	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecuritised lending to banks (MFIs) (including postal giro account balances)	Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
	1	2	3	4	5	6	7	8	9	10	11	12
Landesbanken												**End of year or month ***
2025	6	905,841	262	3,481	–	2	233,497	435,981	112,755	6,437	8,894	14,444
2026 June	6	935,088	218	3,472	125	–	238,337	451,986	122,720	7,773	8,625	14,530
July	6	946,585	208	3,001	158	–	239,933	457,998	120,242	8,068	8,677	14,538
Aug.	6	954,659	205	4,025	229	–	241,870	461,764	119,335	7,994	8,696	14,598
Sep.	6	957,910	226	3,277	192	–	232,782	463,905	122,755	7,895	8,689	14,587
												Changes *
2025	.	+ 672	+ 8	– 969	– 105	– 1	– 11,303	+ 12,263	+ 8,572	+ 2,349	+ 707	+ 455
2026 June	.	– 782	– 7	+ 815	+ 57	– 1	– 5,379	+ 4,391	+ 2,417	+ 345	– 64	– 146
July	.	+ 11,867	– 10	– 471	+ 33	–	+ 1,925	+ 6,018	– 2,459	+ 305	+ 52	+ 8
Aug.	.	+ 8,715	– 3	+ 1,024	+ 71	–	+ 2,321	+ 3,962	– 880	– 55	+ 19	+ 60
Sep.	.	+ 1,945	+ 21	– 748	– 37	–	– 9,907	+ 2,204	+ 3,370	– 142	– 7	– 11
Savings banks												**End of year or month ***
2025	342	1,619,537	9,103	17,606	–	–	153,282	1,080,738	210,462	105,754	17,529	2,170
2026 June	339	1,621,212	7,362	34,518	–	–	113,716	1,090,654	223,808	107,807	17,857	1,921
July	338	1,630,027	7,490	38,856	–	–	112,858	1,093,923	225,246	108,114	17,858	1,909
Aug.	337	1,632,782	7,273	38,925	–	–	111,376	1,096,068	226,390	108,258	17,871	1,902
Sep.	337	1,627,907	7,385	35,287	–	–	106,782	1,098,241	228,252	108,018	17,850	1,799
												Changes *
2025	.	+ 36,456	– 484	+ 927	–	–	– 10,561	+ 20,048	+ 22,411	+ 2,588	+ 802	– 573
2026 June	.	– 6,448	– 458	+ 22,643	–	–	– 31,673	+ 2,639	+ 1,526	+ 123	+ 8	– 99
July	.	+ 8,823	+ 128	+ 4,338	–	–	– 852	+ 3,270	+ 1,439	+ 307	+ 1	– 12
Aug.	.	+ 2,764	– 217	+ 69	–	–	– 1,475	+ 2,146	+ 1,145	+ 144	+ 13	– 7
Sep.	.	– 4,882	+ 112	– 3,638	–	–	– 4,597	+ 2,172	+ 1,859	– 240	– 21	– 103
Credit cooperatives												**End of year or month ***
2025	645	1,237,782	5,756	8,833	–	8	112,464	824,868	158,393	77,129	20,989	2,082
2026 June	642	1,235,391	4,912	11,362	–	6	91,235	834,692	165,717	77,372	20,964	1,900
July	639	1,244,539	4,862	11,729	–	6	96,648	836,946	166,782	77,470	20,929	1,888
Aug.	639	1,247,998	4,815	10,678	–	6	97,684	839,336	167,310	77,449	20,922	1,880
Sep.	629	1,245,772	4,875	11,499	–	8	91,980	840,916	168,330	77,404	20,910	1,819
												Changes *
2025	.	+ 33,541	– 222	– 462	–	+ 3	– 3,363	+ 29,308	+ 7,484	+ 1,006	+ 111	– 383
2026 June	.	– 4,083	– 212	+ 4,966	–	–	– 10,495	+ 2,249	– 484	+ 19	+ 5	– 59
July	.	+ 9,148	– 50	+ 367	–	–	+ 5,413	+ 2,254	+ 1,065	+ 98	– 35	– 12
Aug.	.	+ 3,459	– 47	– 1,051	–	–	+ 1,036	+ 2,390	+ 528	– 21	– 7	– 8
Sep.	.	– 2,226	+ 60	+ 821	–	+ 2	– 5,704	+ 1,645	+ 1,020	– 45	– 12	– 61
Mortgage banks												**End of year or month ***
2025	6	177,160	–	60	–	–	8,630	146,724	17,390	127	215	5
2026 June	6	177,466	–	96	–	–	10,514	145,551	17,481	127	223	5
July	6	176,491	–	54	–	–	10,068	144,854	17,493	141	224	5
Aug.	6	175,463	–	97	–	–	8,685	145,169	17,394	141	224	5
Sep.	6	174,984	–	133	–	–	9,301	143,843	17,675	141	195	6
												Changes *
2025	.	– 3,267	–	– 63	–	–	+ 548	– 6,277	+ 2,556	– 15	+ 13	– 1
2026 June	.	+ 1,021	–	+ 31	–	–	+ 1,723	– 407	+ 15	–	+ 1	–
July	.	– 932	–	– 42	–	–	– 446	– 657	+ 15	+ 14	+ 1	–
Aug.	.	– 941	–	+ 43	–	–	– 1,383	+ 397	– 94	–	–	–
Sep.	.	– 469	–	+ 36	–	–	+ 616	– 1,307	+ 272	–	– 29	+ 1

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I Banks (MFIs) in Germany

Tangible assets and others [1]										Other liabilities [1]			
Total	of which Derivative financial instruments in the trading portfolio [4]	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts [5]	Fiduciary liabilities	Value adjustments [2]	Provisions for liabilities and charges	Subordinated liabilities [5]	Capital [3]	Total	of which Derivative financial instruments in the trading portfolio [4]	*Memo item Sureties*	
13	14	15	16	17	18	19	20	21	22	23	24	25	Period
End of year or month *												**Landesbanken**	
90,088	55,504	203,686	294,638	239,725	14,444	1,668	5,690	12,573	45,891	87,526	55,337	40,782	2025
87,302	53,066	213,748	314,212	240,241	14,530	1,614	5,644	13,286	47,165	84,648	53,929	42,790	2026 June
93,762	60,017	212,470	316,712	241,441	14,538	1,573	5,670	12,740	47,168	94,273	59,687	43,050	July
95,943	63,639	219,041	312,632	243,912	14,598	1,568	5,581	12,718	47,171	97,438	63,401	43,041	Aug.
103,602	69,603	210,873	313,218	247,230	14,587	1,573	5,489	12,196	47,425	105,319	69,946	43,242	Sep.
Changes *													
− 11,304	− 6,149	+ 12,069	− 10,548	− 2,669	+ 455	+ 1	+ 27	− 1,445	+ 918	+ 1,864	− 3,187	− 1,562	2025
− 3,210	− 1,518	− 1,844	+ 2,529	+ 1,328	− 146	+ 9	− 18	− 6	+ 2	− 2,636	− 2,087	+ 256	2026 June
+ 6,466	+ 6,953	− 1,136	+ 2,528	+ 1,200	+ 8	− 41	+ 26	− 546	+ 3	+ 9,825	+ 5,760	+ 260	July
+ 2,196	+ 3,631	+ 6,773	− 4,025	+ 2,471	+ 60	− 5	− 89	− 22	+ 3	+ 3,549	+ 3,728	− 9	Aug.
+ 7,202	+ 5,940	− 8,702	+ 453	+ 3,318	− 11	+ 5	− 92	− 522	+ 254	+ 7,242	+ 6,511	+ 201	Sep.
End of year or month *												**Savings banks**	
22,893	15	136,654	1,233,606	25,356	2,170	2,191	15,374	4,577	160,940	38,669	4	32,275	2025
23,569	3	136,885	1,227,911	26,989	1,921	2,367	15,368	4,541	170,029	35,201	3	32,576	2026 June
23,773	4	137,394	1,234,586	26,955	1,909	2,369	15,056	4,539	170,516	36,703	2	32,360	July
24,719	2	138,505	1,234,432	27,127	1,902	2,368	14,890	4,525	170,546	38,487	3	32,303	Aug.
24,293	4	138,339	1,228,637	26,905	1,799	2,371	14,733	4,490	170,586	40,047	2	32,276	Sep.
Changes *													
+ 1,298	+ 10	− 4,678	+ 29,128	+ 3,209	− 573	+ 252	− 1,429	+ 125	+ 10,299	+ 123	− 2	+ 545	2025
− 1,157	+ 1	− 334	− 6,879	+ 88	− 99	− 1	− 330	− 17	+ 1,188	− 64	− 3	− 82	2026 June
+ 204	+ 1	+ 509	+ 6,677	− 34	− 12	+ 2	− 312	− 2	+ 487	+ 1,508	− 1	− 216	July
+ 946	− 2	+ 1,111	− 151	+ 172	− 7	− 1	− 166	− 14	+ 30	+ 1,790	+ 1	− 57	Aug.
− 426	+ 2	− 166	− 5,803	− 222	− 103	+ 3	− 157	− 35	+ 40	+ 1,561	− 1	− 27	Sep.
End of year or month *												**Credit cooperatives**	
27,260	.	150,116	921,529	6,149	2,082	1,256	8,667	4,176	119,022	24,785	.	16,836	2025
27,231	.	148,906	917,755	6,148	1,900	1,466	8,797	4,157	124,106	22,156	.	17,199	2026 June
27,279	.	149,234	925,667	6,167	1,888	1,510	8,673	4,149	124,239	23,012	.	17,201	July
27,918	.	149,334	927,638	6,118	1,880	1,510	8,525	4,135	124,346	24,512	.	17,331	Aug.
28,031	.	148,135	925,433	6,114	1,819	1,513	8,447	4,132	124,675	25,504	.	17,386	Sep.
Changes *													
+ 59	.	− 2,733	+ 32,677	− 2,635	− 383	− 38	− 372	+ 245	+ 6,717	+ 63	.	− 161	2025
− 72	.	− 673	− 3,360	− 8	− 59	− 23	− 174	− 12	+ 725	− 499	.	− 71	2026 June
+ 48	.	+ 329	+ 7,913	+ 19	− 12	+ 44	− 124	− 8	+ 133	+ 854	.	+ 2	July
+ 639	.	+ 101	+ 1,972	− 49	− 8	−	− 148	− 14	+ 107	+ 1,498	.	+ 130	Aug.
+ 48	.	− 1,198	− 2,207	− 4	− 61	+ 3	− 78	− 3	+ 329	+ 993	.	+ 55	Sep.
End of year or month *												**Mortgage banks**	
4,009	.	36,533	45,263	80,626	5	457	627	1,134	7,840	4,675	.	452	2025
3,469	.	35,943	46,593	80,758	5	417	614	1,149	7,754	4,233	.	422	2026 June
3,652	.	35,774	45,057	81,394	5	413	610	1,148	7,755	4,335	.	413	July
3,748	.	36,596	45,571	79,098	5	412	606	1,107	7,756	4,312	.	410	Aug.
3,690	.	36,825	45,247	78,655	6	405	592	1,106	7,756	4,392	.	404	Sep.
Changes *													
− 28	.	+ 395	− 1,652	− 2,192	− 1	+ 117	+ 44	+ 91	+ 353	− 422	.	+ 91	2025
− 342	.	− 301	+ 702	+ 730	−	− 8	− 5	− 2	+ 2	− 97	.	− 12	2026 June
+ 183	.	− 174	− 1,536	+ 636	−	− 4	− 4	− 1	+ 1	+ 150	.	− 9	July
+ 96	.	+ 822	+ 514	− 2,296	−	− 1	− 4	− 41	+ 1	+ 64	.	− 3	Aug.
− 58	.	+ 228	− 324	− 443	+ 1	− 7	− 14	− 1	−	+ 91	.	− 6	Sep.

assets side. **3** Subscribed capital and reserves, less published loss; including participation rights capital and fund for general banking risks. **4** Trading portfolio derivatives. **5** Less own debt securities.

I Banks (MFIs) in Germany

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

€ million

Period	1	2	3	4	5	6	7	8	9	10	11	12
	Number of reporting credit institutions	Balance sheet total 1	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecuritised lending to banks (MFIs) (including postal giro account balances)	Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
Building and loan associations												**End of year or month ***
2025	13	260,346	–	256	–	.	19,737	200,427	25,109	10,295	157	3
2026 June	13	261,027	–	211	–	.	19,591	202,117	24,183	10,295	129	2
July	13	261,199	–	277	–	.	19,679	202,630	23,918	10,295	129	2
Aug.	13	261,576	–	247	–	.	19,821	202,927	23,929	10,295	129	2
Sep.	13	261,667	–	281	–	.	19,577	203,375	23,724	9,889	128	2
												Changes *
2025	.	– 176	± 0	+ 61	–	.	– 3,737	+ 4,100	– 739	+ 8	+ 3	–
2026 June	.	+ 893	–	+ 60	–	.	+ 120	+ 517	– 85	–	–	–
July	.	+ 172	–	+ 66	–	.	+ 88	+ 513	– 265	–	–	–
Aug.	.	+ 377	–	– 30	–	.	+ 142	+ 297	+ 11	–	–	–
Sep.	.	+ 91	–	+ 34	–	.	– 244	+ 448	– 205	– 406	– 1	–
Banks with special, development and other central support tasks												**End of year or month ***
2025	17	1,524,004	266	12,323	398	–	751,682	377,378	211,882	11,400	20,605	32,339
2026 June	17	1,534,004	219	4,665	– 209	–	751,686	391,320	230,017	11,511	18,911	32,601
July	17	1,547,655	207	5,176	264	–	747,165	396,846	227,719	11,602	19,061	36,170
Aug.	17	1,560,163	240	5,315	279	–	757,276	393,765	227,430	11,648	19,146	36,376
Sep.	17	1,562,308	236	4,787	167	–	745,068	402,681	232,366	11,633	19,182	36,539
												Changes *
2025	.	+ 12	– 19	+ 9,469	– 272	– 25	– 13,899	+ 7,290	+ 8,416	+ 1,121	+ 739	+ 245
2026 June	.	+ 3,057	– 9	+ 480	– 727	–	– 8,845	+ 9,050	+ 7,998	– 61	– 107	– 98
July	.	+ 13,963	– 12	+ 511	+ 473	–	– 4,393	+ 5,686	– 2,292	+ 92	+ 154	+ 3,569
Aug.	.	+ 13,023	+ 33	+ 139	+ 15	–	+ 10,285	– 25	– 236	+ 48	+ 25	+ 206
Sep.	.	+ 1,189	– 4	– 528	– 112	–	– 12,468	+ 8,410	+ 4,814	– 18	+ 27	+ 163
Memo item: Foreign banks												**End of year or month ***
2025	131	2,597,276	947	11,516	3,193	174	732,958	624,850	178,890	37,224	2,230	4,282
2026 June	129	2,623,192	816	37,111	8,556	174	792,142	687,255	206,962	54,261	2,279	5,093
July	128	2,692,389	875	36,821	5,939	177	790,824	696,866	199,888	45,691	2,277	5,024
Aug.	129	2,582,080	862	32,295	10,106	198	823,676	697,205	197,726	45,534	2,292	5,130
Sep.	129	2,889,278	881	36,826	11,985	213	814,027	705,669	197,737	50,938	2,136	5,187
												Changes *
2025	.	+ 10,739	– 37	– 947	+ 2,447	+ 17	+ 19,773	+ 36,223	+ 25,144	+ 5,228	– 372	+ 379
2026 June	.	+ 37,382	– 57	+ 22,895	– 1,259	+ 2	– 26,599	+ 2,734	+ 6,092	– 3,151	–	– 135
July	.	+ 70,988	+ 59	– 289	– 2,629	+ 3	– 835	+ 9,913	– 6,966	– 8,532	– 1	– 69
Aug.	.	– 108,969	– 13	– 4,526	+ 4,170	+ 21	+ 33,347	+ 317	– 2,016	– 81	+ 16	+ 106
Sep.	.	+ 301,863	+ 19	+ 4,531	+ 1,865	+ 15	– 10,221	+ 7,324	– 287	+ 5,221	+ 2	+ 57

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

I Banks (MFIs) in Germany

Tangible assets and others [1]										Other liabilities [1]			
Total	of which Derivative financial instruments in the trading portfolio [4]	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts [5]	Fiduciary liabilities	Value adjustments [2]	Provisions for liabilities and charges	Subordinated liabilities [5]	Capital [3]	Total	of which Derivative financial instruments in the trading portfolio [4]	*Memo item Sureties*	
13	14	15	16	17	18	19	20	21	22	23	24	25	Period
End of year or month *										**Building and loan associations**			
4,362	.	37,539	191,599	9,857	3	235	4,854	470	13,695	2,094	.	1	2025
4,499	.	38,533	189,533	10,801	2	231	4,747	820	13,942	2,418	.	1	2026 June
4,269	.	39,370	188,993	10,811	2	230	4,774	820	13,997	2,202	.	1	July
4,226	.	39,819	188,876	10,811	2	213	4,772	820	14,005	2,258	.	1	Aug.
4,691	.	39,303	188,961	10,656	2	219	4,761	820	14,004	2,941	.	1	Sep.
Changes *													
+ 128	.	+ 546	− 3,117	+ 2,442	−	+ 35	− 790	+ 102	+ 473	+ 133	.	−	2025
+ 281	.	+ 1,114	− 327	−	−	+ 2	− 67	−	+ 4	+ 167	.	−	2026 June
− 230	.	+ 837	− 540	+ 10	−	− 1	+ 27	−	+ 55	− 216	.	−	July
− 43	.	+ 449	− 117	−	−	− 17	− 2	−	+ 8	+ 56	.	−	Aug.
+ 465	.	− 516	+ 85	− 155	−	+ 6	− 11	−	− 1	+ 683	.	−	Sep.
End of year or month *										**Banks with special, development and other central support tasks**			
105,731	.	318,992	144,295	802,852	32,339	932	10,408	9,280	90,796	114,110	.	31,110	2025
93,283	.	318,152	152,876	816,215	32,601	962	8,248	9,278	92,902	102,770	.	33,291	2026 June
103,445	.	325,423	144,590	816,726	36,170	948	8,198	9,275	92,895	113,430	.	33,569	July
108,688	.	325,224	141,454	823,512	36,376	939	8,207	9,267	92,902	122,282	.	35,480	Aug.
109,649	.	319,162	138,233	820,557	36,539	923	8,050	9,264	92,907	136,673	.	36,546	Sep.
Changes *													
− 13,053	.	− 343	− 5,554	+ 9,901	+ 245	− 81	+ 198	+ 120	+ 1,615	− 6,089	.	+ 46	2025
− 4,624	.	− 7,577	+ 3,000	+ 11,943	− 98	+ 6	− 149	+ 1	+ 489	− 4,558	.	− 19	2026 June
+ 10,175	.	+ 7,329	− 8,238	+ 511	+ 3,569	− 14	− 50	− 3	− 7	+ 10,866	.	+ 278	July
+ 2,533	.	− 3,603	+ 3,210	+ 6,786	+ 206	− 9	+ 9	− 8	+ 7	+ 6,425	.	− 44	Aug.
+ 905	.	− 6,252	− 3,278	− 2,955	+ 163	− 16	− 157	− 3	+ 5	+ 13,682	.	+ 1,066	Sep.
End of year or month *										**Memo item: Foreign banks**			
1,001,012	793,018	588,421	815,674	58,777	4,282	1,589	10,341	35,597	112,380	970,215	782,292	91,831	2025
828,543	602,138	694,526	907,487	68,322	5,093	1,640	10,217	37,440	111,587	786,880	582,076	97,531	2026 June
908,007	685,515	672,119	921,240	69,642	5,024	1,554	10,415	37,276	111,941	863,178	663,177	99,534	July
767,056	546,703	698,101	913,255	71,068	5,130	1,655	10,581	37,198	115,252	729,840	524,510	100,207	Aug.
1,063,679	846,102	685,862	931,827	71,750	5,187	1,713	10,438	38,340	113,947	1,030,214	821,699	103,403	Sep.
Changes *													
− 77,116	− 94,795	+ 25,385	+ 36,526	+ 9,554	+ 379	− 45	+ 616	+ 2,079	+ 5,517	− 69,272	− 86,685	+ 2,424	2025
+ 36,860	+ 33,224	− 4,697	+ 14,415	− 1,405	− 135	+ 24	− 157	+ 482	− 198	+ 29,053	+ 32,361	+ 1,291	2026 June
+ 80,334	+ 84,239	− 21,720	+ 14,109	+ 1,320	− 69	− 86	+ 198	− 164	+ 413	+ 76,987	+ 81,738	+ 2,003	July
− 140,310	− 137,703	+ 27,320	− 8,833	+ 1,426	+ 106	+ 101	+ 103	− 78	+ 3,239	− 132,353	− 137,534	+ 673	Aug.
+ 293,337	+ 297,239	− 14,294	+ 18,596	+ 682	+ 57	+ 58	− 143	+ 1,142	− 1,305	+ 297,070	+ 294,597	+ 3,196	Sep.

assets side. **3** Subscribed capital and reserves, less published loss; including participation rights capital and fund for general banking risks. **4** Trading portfolio derivatives. **5** Less own debt securities.

I Banks (MFIs) in Germany

4 Lending to banks (MFIs) *
(a) Total

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
							Balances and loans						
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*	Total	Total	Short-term	Medium-term	Long-term	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*
	1	2	3	4	5	6	7	8	9	10	11	12	13
	End of year or month *												
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
2025	3,351,480	2,813,641	37	537,802	56,355	1,941,096	1,656,624	908,947	87,267	660,410	–	284,472	38,805
2025 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.	3,397,351	2,854,139	49	543,163	53,741	1,994,765	1,707,101	956,463	87,620	663,018	–	287,664	40,847
Nov.	3,446,303	2,900,726	46	545,531	53,891	2,005,126	1,718,329	964,791	87,707	665,831	–	286,797	40,010
Dec.	3,351,480	2,813,641	37	537,802	56,355	1,941,096	1,656,624	908,947	87,267	660,410	–	284,472	38,805
2026 Jan.	3,524,226	2,979,744	31	544,451	58,255	2,020,120	1,727,154	977,630	87,823	661,701	–	292,966	36,415
Feb.	3,546,642	2,998,262	34	548,346	59,390	1,989,384	1,694,337	941,828	88,525	663,984	–	295,047	35,572
Mar.	3,509,322	2,962,070	29	547,223	60,833	1,981,083	1,686,503	939,640	88,561	658,302	–	294,580	33,555
Apr.	3,511,894	2,960,336	42	551,516	62,238	1,996,006	1,700,248	950,618	88,175	661,455	–	295,758	32,757
May	3,547,369	2,994,460	45	552,864	62,742	1,997,037	1,700,641	947,748	88,482	664,411	–	296,396	32,721
June	3,475,868	2,913,707	68	562,093	62,806	1,884,926	1,587,722	839,912	87,144	660,666	–	297,204	32,416
July	3,458,591	2,901,499	69	557,023	63,154	1,882,951	1,587,289	834,928	87,652	664,709	–	295,662	32,851
Aug.	3,506,669	2,945,775	74	560,820	67,170	1,907,270	1,611,038	854,542	87,616	668,880	–	296,232	34,465
Sep.	3,477,183	2,910,099	74	567,010	68,653	1,843,094	1,546,639	795,112	86,700	664,827	–	296,455	39,467
	Changes *												
2019	– 67,116	– 72,377	– 1	+ 5,262	– 709	– 62,986	– 61,113	– 73,359	+ 3,181	+ 9,065	– 1	– 1,872	– 1,419
2020	+ 169,130	+ 169,163	+ 24	– 57	+ 4,592	+ 201,177	+ 191,588	+ 145,632	+ 12,695	+ 33,261	– 1	+ 9,590	+ 4,327
2021	+ 96,975	+ 117,398	– 8	– 20,415	+ 975	+ 44,142	+ 46,267	+ 14,208	+ 1,308	+ 30,751	– 2	– 2,123	+ 1,491
2022	+ 959,646	+ 958,523	+ 2	+ 1,121	+ 1,933	+ 937,957	+ 938,090	+ 910,007	+ 9,528	+ 18,555	–	– 133	+ 1,720
2023	– 32,956	– 46,360	+ 32	+ 13,372	+ 2,415	– 65,512	– 71,192	– 92,379	+ 17,008	+ 4,179	–	+ 5,680	+ 1,882
2024	– 28,657	– 58,536	+ 27	+ 29,852	+ 15,086	– 149,706	– 164,673	– 137,607	– 11,221	– 15,845	–	+ 14,967	+ 15,325
2025	+ 39,709	+ 15,612	– 61	+ 24,158	+ 11,783	– 93,272	– 110,665	– 87,083	– 11,503	– 12,079	–	+ 17,393	+ 1,064
2025 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.	+ 2,365	+ 1,405	– 10	+ 970	+ 1,539	– 12,665	– 14,493	– 15,500	– 1,093	+ 2,100	–	+ 1,828	+ 775
Nov.	+ 48,465	+ 46,119	– 3	+ 2,349	+ 150	+ 10,361	+ 11,228	+ 8,328	+ 87	+ 2,813	–	– 867	– 837
Dec.	– 103,699	– 96,027	– 9	– 7,663	+ 2,464	– 64,030	– 61,705	– 55,844	– 440	– 5,421	–	– 2,325	– 1,205
2026 Jan.	+ 129,292	+ 122,793	– 6	+ 6,505	+ 1,900	+ 61,352	+ 54,776	+ 53,059	+ 476	+ 1,241	–	+ 6,576	– 2,390
Feb.	+ 19,618	+ 15,784	+ 3	+ 3,831	+ 1,135	– 30,736	– 32,817	– 35,802	+ 702	+ 2,283	–	+ 2,081	– 843
Mar.	– 46,361	– 45,046	– 5	– 1,310	+ 1,443	– 8,301	– 7,834	– 2,188	+ 36	– 5,682	–	– 467	– 2,017
Apr.	+ 6,027	+ 1,628	+ 13	+ 4,386	+ 1,405	+ 15,674	+ 14,496	+ 11,729	– 386	+ 3,153	–	+ 1,178	– 798
May	+ 34,005	+ 32,781	+ 3	+ 1,221	+ 504	+ 1,211	+ 673	– 2,590	+ 407	+ 2,856	–	+ 538	– 36
June	– 80,069	– 87,824	+ 23	+ 7,732	+ 64	– 112,111	– 112,919	– 107,836	– 1,338	– 3,745	–	+ 808	– 305
July	– 14,797	– 9,753	+ 1	– 5,045	+ 348	– 1,962	– 420	– 4,971	+ 508	+ 4,043	–	– 1,542	+ 435
Aug.	+ 51,275	+ 47,409	+ 5	+ 3,861	+ 4,016	+ 24,096	+ 23,526	+ 19,341	– 36	+ 4,221	–	+ 570	+ 1,614
Sep.	– 36,127	– 42,198	–	+ 6,071	+ 1,483	– 64,176	– 64,399	– 59,430	– 916	– 4,053	–	+ 223	+ 602

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
							Balances and loans						
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*	Total	Total	Short-term	Medium-term	Long-term	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks [1]													**End of year or month** *
2025	1,649,071	1,534,349	37	114,685	50,829	564,392	523,946	495,449	13,627	14,870	–	40,446	33,828
2026 June	1,813,269	1,688,628	68	124,573	57,645	568,525	526,227	496,213	14,341	15,673	–	42,298	27,836
July	1,796,630	1,675,148	69	121,413	57,964	564,405	523,186	493,012	14,448	15,726	–	41,219	28,241
Aug.	1,833,076	1,709,063	74	123,939	61,926	580,744	538,660	508,353	14,564	15,743	–	42,084	29,785
Sep.	1,830,853	1,704,609	74	126,170	63,573	547,471	506,499	476,830	14,104	15,565	–	40,972	34,951
													Changes *
2025	+ 70,129	+ 57,927	– 61	+ 12,263	+12,333	– 40,928	– 46,078	– 44,059	– 2,299	+ 280	–	+ 5,150	+ 1,550
2026 June	– 29,456	– 33,275	+ 23	+ 3,796	+ 232	– 46,963	– 47,144	– 47,013	– 683	+ 552	–	+ 181	– 128
July	– 14,611	– 11,488	+ 1	– 3,124	+ 319	– 4,107	– 3,028	– 3,188	+ 107	+ 53	–	– 1,079	+ 405
Aug.	+ 39,060	+ 36,483	+ 5	+ 2,572	+ 3,962	+ 16,116	+ 15,251	+ 15,118	+ 116	+ 17	–	+ 865	+ 1,544
Sep.	– 7,750	– 9,894	–	+ 2,144	+ 1,647	– 33,273	– 32,161	– 31,523	– 460	– 178	–	– 1,112	+ 766
Big banks													**End of year or month** *
2025	727,450	671,843	–	55,607	3,060	131,110	112,246	101,950	1,182	9,114	–	18,864	3,060
2026 June	764,693	705,402	–	59,291	2,641	119,795	100,418	89,671	1,173	9,574	–	19,377	2,641
July	755,719	696,768	–	58,951	2,589	128,415	109,558	98,861	1,043	9,654	–	18,857	2,589
Aug.	758,653	697,608	–	61,045	2,543	125,526	105,851	95,105	1,073	9,673	–	19,675	2,543
Sep.	754,766	693,036	–	61,730	2,518	118,047	98,892	88,389	1,039	9,464	–	19,155	2,518
													Changes *
2025	+ 53,736	+ 45,285	–	+ 8,451	– 992	– 7,309	– 9,928	– 9,710	– 154	– 64	–	+ 2,619	– 992
2026 June	+ 8,327	+ 7,595	–	+ 732	– 75	– 4,798	– 4,643	– 5,077	– 10	+ 444	–	– 155	– 75
July	– 7,470	– 7,148	–	– 322	– 52	+ 8,620	+ 9,140	+ 9,190	– 130	+ 80	–	– 520	– 52
Aug.	+ 4,957	+ 2,836	–	+ 2,121	– 46	– 2,889	– 3,707	– 3,756	+ 30	+ 19	–	+ 818	– 46
Sep.	– 8,649	– 9,275	–	+ 626	– 25	– 7,479	– 6,959	– 6,716	– 34	– 209	–	– 520	– 25
Regional banks and other commercial banks													**End of year or month** *
2025	623,230	568,212	37	54,981	47,769	277,480	258,478	246,054	7,047	5,377	–	19,002	30,768
2026 June	767,317	706,917	68	60,332	55,004	309,953	289,895	276,158	8,231	5,506	–	20,058	25,195
July	770,893	713,316	69	57,508	55,375	308,818	289,343	275,519	8,355	5,469	–	19,475	25,652
Aug.	799,585	741,409	74	58,102	59,383	322,265	302,689	288,955	8,265	5,469	–	19,576	27,242
Sep.	801,471	741,488	74	59,909	61,055	306,642	287,604	274,300	7,783	5,521	–	19,038	32,433
													Changes *
2025	– 12,044	– 15,481	– 61	+ 3,498	+13,325	– 35,672	– 38,010	– 37,478	– 795	+ 263	–	+ 2,338	+ 2,542
2026 June	– 28,888	– 31,695	+ 23	+ 2,784	+ 307	– 35,645	– 35,944	– 35,956	– 47	+ 59	–	+ 299	– 53
July	+ 3,938	+ 6,747	+ 1	– 2,810	+ 371	– 1,135	– 552	– 639	+ 124	– 37	–	– 583	+ 457
Aug.	+ 29,357	+ 28,744	+ 5	+ 608	+ 4,008	+ 13,447	+ 13,346	+ 13,436	– 90	–	–	+ 101	+ 1,590
Sep.	+ 1,494	– 295	–	+ 1,789	+ 1,672	– 15,623	– 15,085	– 14,655	– 482	+ 52	–	– 538	+ 791
Branches of foreign banks													**End of year or month** *
2025	298,391	294,294	–	4,097	–	155,802	153,222	147,445	5,398	379	–	2,580	–
2026 June	281,259	276,309	–	4,950	–	138,777	135,914	130,384	4,937	593	–	2,863	–
July	270,018	265,064	–	4,954	–	127,172	124,285	118,632	5,050	603	–	2,887	–
Aug.	274,838	270,046	–	4,792	–	132,953	130,120	124,293	5,226	601	–	2,833	–
Sep.	274,616	270,085	–	4,531	–	122,782	120,003	114,141	5,282	580	–	2,779	–
													Changes *
2025	+ 28,437	+ 28,123	–	+ 314	–	+ 2,053	+ 1,860	+ 3,129	– 1,350	+ 81	–	+ 193	–
2026 June	– 8,895	– 9,175	–	+ 280	–	– 6,520	– 6,557	– 5,980	– 626	+ 49	–	+ 37	–
July	– 11,079	– 11,087	–	+ 8	–	– 11,592	– 11,616	– 11,739	+ 113	+ 10	–	+ 24	–
Aug.	+ 4,746	+ 4,903	–	– 157	–	+ 5,558	+ 5,612	+ 5,438	+ 176	– 2	–	– 54	–
Sep.	– 595	– 324	–	– 271	–	– 10,171	– 10,117	– 10,152	+ 56	– 21	–	– 54	–

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
							Balances and loans						
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*	Total	Total	Short-term	Medium-term	Long-term	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of year or month ***
2025	293,383	233,497	–	59,886	2,439	173,946	154,362	72,223	11,527	70,612	–	19,584	2,439
2026 June	300,480	238,337	–	62,143	2,252	170,103	148,983	67,964	10,095	70,924	–	21,120	2,252
July	300,694	239,933	–	60,761	2,239	175,622	155,078	73,611	9,974	71,493	–	20,544	2,239
Aug.	302,258	241,870	–	60,388	2,227	176,157	155,903	74,108	9,632	72,163	–	20,254	2,227
Sep.	294,119	232,782	–	61,337	2,150	169,638	149,046	68,289	9,347	71,410	–	20,592	2,150
													Changes *
2025	– 12,068	– 11,303	–	– 765	– 181	– 27,433	– 28,855	– 26,080	– 2,442	– 333	–	+ 1,422	– 181
2026 June	– 4,621	– 5,379	–	+ 758	– 115	– 12,643	– 13,238	– 12,513	– 116	– 609	–	+ 595	– 115
July	+ 547	+ 1,925	–	– 1,378	– 13	+ 5,519	+ 6,095	+ 5,647	– 121	+ 569	–	– 576	– 13
Aug.	+ 1,953	+ 2,321	–	– 368	– 12	+ 535	+ 825	+ 497	– 342	+ 670	–	– 290	– 12
Sep.	– 8,960	– 9,907	–	+ 947	– 77	– 6,519	– 6,857	– 5,819	– 285	– 753	–	+ 338	– 77
Savings banks													**End of year or month ***
2025	284,249	153,282	–	130,967	–	253,700	151,030	126,912	3,804	20,314	–	102,670	–
2026 June	249,934	113,716	–	136,218	–	217,552	110,706	85,645	4,711	20,350	–	106,846	–
July	249,685	112,858	–	136,827	–	217,434	109,933	84,806	4,744	20,383	–	107,501	–
Aug.	248,539	111,376	–	137,163	–	216,189	108,649	83,522	4,745	20,382	–	107,540	–
Sep.	244,602	106,782	–	137,820	–	211,712	103,974	78,404	5,111	20,459	–	107,738	–
													Changes *
2025	+ 106	– 10,561	–	+ 10,667	–	– 1,633	– 11,338	– 10,490	– 153	– 695	–	+ 9,705	–
2026 June	– 31,148	– 31,673	–	+ 525	–	– 32,458	– 32,629	– 32,778	+ 159	– 10	–	+ 171	–
July	– 243	– 852	–	+ 609	–	– 118	– 773	– 839	+ 33	+ 33	–	+ 655	–
Aug.	– 1,139	– 1,475	–	+ 336	–	– 1,245	– 1,284	– 1,284	+ 1	– 1	–	+ 39	–
Sep.	– 3,940	– 4,597	–	+ 657	–	– 4,477	– 4,675	– 5,118	+ 366	+ 77	–	+ 198	–
Credit cooperatives													**End of year or month ***
2025	222,836	112,464	–	110,372	–	183,279	109,840	89,914	4,461	15,465	–	73,439	–
2026 June	203,721	91,235	–	112,486	–	164,617	89,107	70,130	4,268	14,709	–	75,510	–
July	209,645	96,648	–	112,997	–	170,266	94,550	75,544	4,408	14,598	–	75,716	–
Aug.	211,082	97,684	–	113,398	–	171,232	95,568	76,750	4,380	14,438	–	75,664	–
Sep.	205,742	91,980	–	113,762	–	165,629	89,882	71,236	4,302	14,344	–	75,747	–
													Changes *
2025	– 1,341	– 3,363	–	+ 2,022	–	– 1,389	– 3,457	– 1,795	– 903	– 759	–	+ 2,068	–
2026 June	– 10,935	– 10,495	–	– 440	–	– 11,258	– 10,488	– 10,207	– 25	– 256	–	– 770	–
July	+ 5,924	+ 5,413	–	+ 511	–	+ 5,649	+ 5,443	+ 5,414	+ 140	– 111	–	+ 206	–
Aug.	+ 1,437	+ 1,036	–	+ 401	–	+ 966	+ 1,018	+ 1,206	– 28	– 160	–	– 52	–
Sep.	– 5,340	– 5,704	–	+ 364	–	– 5,603	– 5,686	– 5,514	– 78	– 94	–	+ 83	–
Mortgage banks													**End of year or month ***
2025	12,303	8,630	–	3,673	–	9,395	6,848	4,569	564	1,715	–	2,547	–
2026 June	14,375	10,514	–	3,861	–	11,464	8,738	6,264	572	1,902	–	2,726	–
July	13,998	10,068	–	3,930	–	11,082	8,288	5,785	580	1,923	–	2,794	–
Aug.	12,594	8,685	–	3,909	–	9,683	6,891	4,366	580	1,945	–	2,792	–
Sep.	13,193	9,301	–	3,892	–	10,240	7,475	4,848	582	2,045	–	2,765	–
													Changes *
2025	+ 1	+ 548	–	– 547	–	+ 615	+ 1,092	+ 750	+ 140	+ 202	–	– 477	–
2026 June	+ 1,757	+ 1,723	–	+ 34	–	+ 1,780	+ 1,755	+ 1,745	+ 2	+ 8	–	+ 25	–
July	– 377	– 446	–	+ 69	–	– 382	– 450	– 479	+ 8	+ 21	–	+ 68	–
Aug.	– 1,404	– 1,383	–	– 21	–	– 1,399	– 1,397	– 1,419	–	+ 22	–	– 2	–
Sep.	+ 599	+ 616	–	– 17	–	+ 557	+ 584	+ 482	+ 2	+ 100	–	– 27	–

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I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
							Balances and loans						
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*	Total	Total	Short-term	Medium-term	Long-term	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													**End of year or month ***
2025	33,916	19,737	.	14,179	–	24,834	16,431	3,310	338	12,783	.	8,403	–
2026 June	33,233	19,591	.	13,642	–	24,401	16,226	3,810	200	12,216	.	8,175	–
July	33,108	19,679	.	13,429	–	24,334	16,301	3,885	200	12,216	.	8,033	–
Aug.	33,264	19,821	.	13,443	–	24,458	16,434	4,029	200	12,205	.	8,024	–
Sep.	32,825	19,577	.	13,248	–	24,143	16,229	3,869	185	12,175	.	7,914	–
													Changes *
2025	– 4,876	– 3,737	.	– 1,139	–	– 4,297	– 3,873	– 2,040	– 133	– 1,700	.	– 424	–
2026 June	+ 34	+ 120	.	– 86	–	+ 36	+ 96	+ 191	– 30	– 65	.	– 60	–
July	– 125	+ 88	.	– 213	–	– 67	+ 75	+ 75	–	–	.	– 142	–
Aug.	+ 156	+ 142	.	+ 14	–	+ 124	+ 133	+ 144	–	– 11	.	– 9	–
Sep.	– 439	– 244	.	– 195	–	– 315	– 205	– 160	– 15	– 30	.	– 110	–
Banks with special, development and other central support tasks													**End of year or month ***
2025	855,722	751,682	–	104,040	3,087	731,550	694,167	116,570	52,946	524,651	–	37,383	2,538
2026 June	860,856	751,686	–	109,170	2,909	728,264	687,735	109,886	52,957	524,892	–	40,529	2,328
July	854,831	747,165	–	107,666	2,951	719,808	679,953	98,285	53,298	528,370	–	39,855	2,371
Aug.	865,856	757,276	–	108,580	3,017	728,807	688,933	103,414	53,515	532,004	–	39,874	2,453
Sep.	855,849	745,068	–	110,781	2,930	714,261	673,534	91,636	53,069	528,829	–	40,727	2,366
													Changes *
2025	– 12,242	– 13,899	–	+ 1,657	– 369	– 18,207	– 18,156	– 3,369	– 5,713	– 9,074	–	– 51	– 305
2026 June	– 5,700	– 8,845	–	+ 3,145	– 53	– 10,605	– 11,271	– 7,261	– 645	– 3,365	–	+ 666	– 62
July	– 5,912	– 4,393	–	– 1,519	+ 42	– 8,456	– 7,782	– 11,601	+ 341	+ 3,478	–	– 674	+ 43
Aug.	+ 11,212	+ 10,285	–	+ 927	+ 66	+ 8,999	+ 8,980	+ 5,079	+ 217	+ 3,684	–	+ 19	+ 82
Sep.	– 10,297	– 12,468	–	+ 2,171	– 87	– 14,546	– 15,399	– 11,778	– 446	– 3,175	–	+ 853	– 87
Memo item: Foreign banks													**End of year or month ***
2025	776,809	732,958	37	43,814	115	335,581	320,951	309,922	10,328	701	–	14,630	–
2026 June	839,778	792,142	38	47,598	79	341,078	326,103	314,209	10,997	897	–	14,975	–
July	836,307	790,824	37	45,446	27	335,554	320,830	308,809	11,115	906	–	14,724	–
Aug.	869,516	823,676	40	45,800	26	352,199	337,382	325,243	11,235	904	–	14,817	–
Sep.	862,457	814,027	40	48,390	30	321,770	307,224	294,981	11,339	904	–	14,546	–
													Changes *
2025	+ 21,672	+ 19,773	– 61	+ 1,960	– 16	– 23,970	– 24,606	– 22,740	– 1,988	+ 122	–	+ 636	–
2026 June	– 24,967	– 26,599	+ 2	+ 1,630	+ 26	– 18,597	– 18,606	– 17,974	– 681	+ 49	–	+ 9	–
July	– 2,967	– 835	– 1	– 2,131	– 52	– 5,511	– 5,260	– 5,387	+ 118	+ 9	–	– 251	–
Aug.	+ 33,728	+ 33,347	+ 3	+ 378	– 1	+ 16,422	+ 16,329	+ 16,211	+ 120	– 2	–	+ 93	–
Sep.	– 7,670	– 10,221	–	+ 2,551	+ 4	– 30,429	– 30,158	– 30,262	+ 104	–	–	– 271	–

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks								Short-term lending	
	Total		Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	Equalisation claims [1]	*Memo item Fiduciary loans*	Total	
	including Treasury bills credits, securities portfolios, equalisation claims	excluding							including Treasury bills credits	excluding
	1	2	3	4	5	6	7	8	9	10
	End of year or month *									
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
2025	5,484,724	4,584,913	4,584,747	166	17,466	882,345	–	38,679	657,629	640,163
2025 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	–	38,189	647,890	628,581
Nov.	5,513,400	4,587,756	4,587,595	161	22,084	903,560	–	38,586	659,352	637,268
Dec.	5,484,724	4,584,913	4,584,747	166	17,466	882,345	–	38,679	657,629	640,163
2026 Jan.	5,613,536	4,670,131	4,669,965	166	18,649	924,756	–	39,143	741,984	723,335
Feb.	5,644,220	4,683,741	4,683,584	157	17,351	943,128	–	39,399	742,722	725,371
Mar.	5,651,438	4,696,954	4,696,791	163	20,070	934,414	–	41,139	750,582	730,512
Apr.	5,669,731	4,703,287	4,703,120	167	20,512	945,932	–	43,524	750,050	729,538
May	5,723,192	4,727,760	4,727,598	162	21,390	974,042	–	44,722	761,887	740,497
June	5,766,998	4,761,456	4,761,295	161	19,582	985,960	–	44,897	784,262	764,680
July	5,763,177	4,777,353	4,777,187	166	16,843	968,981	–	45,368	776,502	759,659
Aug.	5,772,960	4,775,650	4,775,468	182	21,711	975,599	–	44,698	773,608	751,897
Sep.	5,839,431	4,818,650	4,818,451	199	23,340	997,441	–	45,574	815,287	791,947
	Changes *									
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
2025	+ 280,479	+ 169,024	+ 168,967	+ 57	+ 3,135	+ 108,320	–	+ 1,122	+ 92,700	+ 89,565
2025 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
Nov.	+ 23,141	+ 17,708	+ 17,713	– 5	+ 2,786	+ 2,647	–	+ 397	+ 11,528	+ 8,742
Dec.	– 25,998	– 903	– 909	+ 6	– 4,534	– 20,561	–	+ 93	– 753	+ 3,781
2026 Jan.	+ 74,992	+ 35,025	+ 35,025	–	+ 1,213	+ 38,754	–	+ 464	+ 33,923	+ 32,710
Feb.	+ 29,626	+ 12,726	+ 12,735	– 9	– 961	+ 17,861	–	+ 256	+ 5,101	+ 6,062
Mar.	+ 2,052	+ 9,179	+ 9,174	+ 5	+ 2,692	– 9,819	–	+ 1,740	+ 5,058	+ 2,366
Apr.	+ 22,122	+ 9,528	+ 9,523	+ 5	+ 458	+ 12,136	–	+ 2,385	+ 1,668	+ 1,210
May	+ 52,584	+ 23,668	+ 23,673	– 5	+ 881	+ 28,035	–	+ 1,263	+ 11,948	+ 11,067
June	+ 41,252	+ 30,654	+ 30,656	– 2	– 1,832	+ 12,430	–	+ 175	+ 20,808	+ 22,640
July	– 2,786	+ 16,690	+ 16,685	+ 5	– 2,743	– 16,733	–	+ 471	– 7,264	– 4,521
Aug.	+ 14,109	+ 2,211	+ 2,195	+ 16	+ 4,884	+ 7,014	–	– 120	– 1,283	– 6,167
Sep.	+ 60,890	+ 40,374	+ 40,358	+ 16	+ 1,591	+ 18,925	–	+ 876	+ 40,130	+ 38,539

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

I Banks (MFIs) in Germany

			Medium and long-term lending							
			Total		Unsecuritised lending					
Loans	Bills	Treasury bills and negotiable money market paper	including Securities portfolios, equalisation claims	excluding I	Total	Medium-term	Long-term	Securities	Equalisation claims [1]	
11	12	13	14	15	16	17	18	19	20	Period
End of year or month *										
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
639,997	166	17,466	4,827,095	3,944,750	3,944,750	545,941	3,398,809	882,345	–	2025
552,717	116	18,172	4,725,239	3,890,013	3,890,013	543,167	3,346,846	835,226	–	2025 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	–	Sep.
628,415	166	19,309	4,842,234	3,941,355	3,941,355	547,497	3,393,858	900,879	–	Oct.
637,107	161	22,084	4,854,048	3,950,488	3,950,488	551,558	3,398,930	903,560	–	Nov.
639,997	166	17,466	4,827,095	3,944,750	3,944,750	545,941	3,398,809	882,345	–	Dec.
723,169	166	18,649	4,871,552	3,946,796	3,946,796	547,524	3,399,272	924,756	–	2026 Jan.
725,214	157	17,351	4,901,498	3,958,370	3,958,370	548,950	3,409,420	943,128	–	Feb.
730,349	163	20,070	4,900,856	3,966,442	3,966,442	558,810	3,407,632	934,414	–	Mar.
729,371	167	20,512	4,919,681	3,973,749	3,973,749	555,692	3,418,057	945,932	–	Apr.
740,335	162	21,390	4,961,305	3,987,263	3,987,263	559,698	3,427,565	974,042	–	May
764,519	161	19,582	4,982,736	3,996,776	3,996,776	568,705	3,428,071	985,960	–	June
759,493	166	16,843	4,986,675	4,017,694	4,017,694	574,244	3,443,450	968,981	–	July
751,715	182	21,711	4,999,352	4,023,753	4,023,753	574,407	3,449,346	975,599	–	Aug.
791,748	199	23,340	5,024,144	4,026,703	4,026,703	577,810	3,448,893	997,441	–	Sep.
Changes *										
+ 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
+ 89,508	+ 57	+ 3,135	+ 187,779	+ 79,459	+ 79,459	+ 9,574	+ 69,885	+ 108,320	–	2025
+ 14,379	+ 2	+ 2,045	+ 37,897	+ 10,768	+ 10,768	+ 2,569	+ 8,199	+ 27,129	–	2025 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	–	Sep.
+ 5,619	–	+ 2,749	+ 17,716	+ 15,532	+ 15,532	+ 2,740	+ 12,792	+ 2,184	–	Oct.
+ 8,747	– 5	+ 2,786	+ 11,613	+ 8,966	+ 8,966	+ 4,026	+ 4,940	+ 2,647	–	Nov.
+ 3,775	+ 6	– 4,534	– 25,245	– 4,684	– 4,684	– 5,243	+ 559	– 20,561	–	Dec.
+ 32,710	–	+ 1,213	+ 41,069	+ 2,315	+ 2,315	+ 1,483	+ 832	+ 38,754	–	2026 Jan.
+ 6,071	– 9	– 961	+ 24,525	+ 6,664	+ 6,664	+ 264	+ 6,400	+ 17,861	–	Feb.
+ 2,361	+ 5	+ 2,692	– 3,006	+ 6,813	+ 6,813	+ 9,223	– 2,410	– 9,819	–	Mar.
+ 1,205	+ 5	+ 458	+ 20,454	+ 8,318	+ 8,318	– 1,202	+ 9,520	+ 12,136	–	Apr.
+ 11,072	– 5	+ 881	+ 40,636	+ 12,601	+ 12,601	+ 3,381	+ 9,220	+ 28,035	–	May
+ 22,642	– 2	– 1,832	+ 20,444	+ 8,014	+ 8,014	+ 8,348	– 334	+ 12,430	–	June
– 4,526	+ 5	– 2,743	+ 4,478	+ 21,211	+ 21,211	+ 5,643	+ 15,568	– 16,733	–	July
– 6,183	+ 16	+ 4,884	+ 15,392	+ 8,378	+ 8,378	+ 1,228	+ 7,150	+ 7,014	–	Aug.
+ 38,523	+ 16	+ 1,591	+ 20,760	+ 1,835	+ 1,835	+ 2,880	– 1,045	+ 18,925	–	Sep.

I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
		of which						*of which*			of which Loans	
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks [1]	*Memo item Fiduciary loans*	Total	Loans	Bills	Total	Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
Commercial banks [2]												**End of year or month ***
2025	1,894,184	1,518,631	156	8,359	367,038	3,858	439,216	430,701	156	1,454,968	270,370	817,560
2026 Mar.	2,024,698	1,614,671	155	12,608	397,264	6,207	523,344	510,581	155	1,501,354	281,978	822,112
Apr.	2,025,276	1,607,734	159	12,890	404,493	8,572	516,455	503,406	159	1,508,821	278,434	825,894
May	2,070,993	1,630,604	155	13,978	426,256	9,653	535,762	521,629	155	1,535,231	280,203	828,772
June	2,089,465	1,644,975	155	12,793	431,542	10,151	540,420	527,472	155	1,549,045	287,874	829,629
July	2,068,072	1,643,990	160	9,777	414,145	10,642	531,876	521,939	160	1,536,196	290,967	831,084
Aug.	2,072,725	1,636,439	176	14,640	421,470	10,371	527,899	513,083	176	1,544,826	290,663	832,693
Sep.	2,118,861	1,665,490	191	15,703	437,477	11,171	559,190	543,296	191	1,559,671	293,802	828,392
												Changes *
2025	+ 170,285	+ 102,235	+ 80	+ 2,241	+ 65,729	+ 825	+ 80,417	+ 78,096	+ 80	+ 89,868	+ 12,435	+ 11,704
2026 Mar.	− 3,636	+ 7,700	+ 6	+ 2,816	− 14,158	+ 1,777	+ 4,375	+ 1,553	+ 6	− 8,011	+ 8,594	− 2,447
Apr.	+ 3,586	− 4,436	+ 5	+ 290	+ 7,727	+ 2,365	− 4,821	− 5,116	+ 5	+ 8,407	− 1,781	+ 2,461
May	+ 45,047	+ 22,337	− 4	+ 1,094	+ 21,620	+ 1,146	+ 19,464	+ 18,374	− 4	+ 25,583	+ 1,221	+ 2,742
June	+ 15,607	+ 12,217	− 1	− 1,200	+ 4,591	+ 498	+ 3,266	+ 4,467	− 1	+ 12,341	+ 7,204	+ 546
July	− 20,616	− 399	+ 5	− 3,025	− 17,197	+ 491	− 8,113	− 5,093	+ 5	− 12,503	+ 3,166	+ 1,528
Aug.	+ 5,555	− 6,972	+ 16	+ 4,872	+ 7,639	− 271	− 3,794	− 8,682	+ 16	+ 9,349	− 92	+ 1,802
Sep.	+ 41,113	+ 26,786	+ 14	+ 1,037	+ 13,276	+ 800	+ 29,473	+ 28,422	+ 14	+ 11,640	+ 2,782	− 4,418
Big banks												**End of year or month ***
2025	892,342	673,737	−	3,168	215,437	1,577	232,086	228,918	−	660,256	51,387	393,432
2026 Mar.	898,491	673,206	−	3,231	222,054	1,501	223,824	220,593	−	674,667	56,071	396,542
Apr.	887,575	668,111	−	3,065	216,399	1,494	222,058	218,993	−	665,517	53,013	396,105
May	892,860	670,346	−	2,980	219,534	1,490	222,696	219,716	−	670,164	54,234	396,396
June	909,051	679,685	−	3,248	226,118	1,430	230,575	227,327	−	678,476	58,047	394,311
July	896,366	669,727	−	2,691	223,948	1,429	220,499	217,808	−	675,867	58,579	393,340
Aug.	900,167	665,014	−	3,388	231,765	1,423	217,142	213,754	−	683,025	58,185	393,075
Sep.	921,749	673,142	−	2,762	245,845	1,361	227,918	225,156	−	693,831	59,333	388,653
												Changes *
2025	+ 88,714	+ 49,396	−	− 42	+ 39,360	− 337	+ 47,934	+ 47,976	−	+ 40,780	+ 4,666	− 3,246
2026 Mar.	− 428	+ 1,270	−	− 4	− 1,694	− 65	− 1,380	− 1,376	−	+ 952	+ 3,869	− 1,223
Apr.	− 9,731	− 4,169	−	− 157	− 5,405	− 7	− 1,092	− 935	−	− 8,639	− 2,926	− 308
May	+ 4,931	+ 1,950	−	− 87	+ 3,068	− 4	+ 422	+ 509	−	+ 4,509	+ 1,188	+ 253
June	+ 14,717	+ 8,171	−	+ 259	+ 6,287	− 60	+ 7,000	+ 6,741	−	+ 7,717	+ 3,673	− 2,243
July	− 12,212	− 9,580	−	− 555	− 2,077	− 1	− 9,813	− 9,258	−	− 2,399	+ 590	− 912
Aug.	+ 4,504	− 4,158	−	+ 701	+ 7,961	− 6	− 2,968	− 3,669	−	+ 7,472	− 308	− 181
Sep.	+ 18,110	+ 6,999	−	− 636	+ 11,747	− 62	+ 9,979	+ 10,615	−	+ 8,131	+ 976	− 4,592
Regional banks and other commercial banks												**End of year or month ***
2025	843,622	698,532	156	4,313	140,621	2,279	157,846	153,377	156	685,776	164,529	380,626
2026 Mar.	967,659	794,283	155	8,755	164,466	4,704	250,274	241,364	155	717,385	169,952	382,967
Apr.	978,525	791,918	159	9,186	177,262	7,076	244,093	234,748	159	734,432	170,499	386,671
May	1,019,310	813,236	155	10,435	195,484	8,161	263,438	252,848	155	755,872	171,757	388,631
June	1,015,991	812,818	155	8,946	194,072	8,719	255,983	246,882	155	760,008	175,144	390,792
July	1,009,227	823,772	160	6,488	178,807	9,211	260,113	253,465	160	749,114	177,580	392,727
Aug.	1,008,593	819,327	176	10,662	178,428	8,946	258,669	247,831	176	749,924	176,938	394,558
Sep.	1,029,391	836,799	191	12,336	180,065	9,808	276,536	264,009	191	752,855	177,990	394,800
												Changes *
2025	+ 82,077	+ 53,499	+ 80	+ 2,440	+ 26,058	+ 1,162	+ 30,508	+ 27,988	+ 80	+ 51,569	+ 10,290	+ 15,221
2026 Mar.	− 6,200	+ 3,131	+ 6	+ 2,769	− 12,106	+ 1,842	+ 4,334	+ 1,559	+ 6	− 10,534	+ 2,903	− 1,331
Apr.	+ 12,512	− 944	+ 5	+ 429	+ 13,022	+ 2,372	− 4,814	− 5,248	+ 5	+ 17,326	+ 2,160	+ 2,144
May	+ 40,501	+ 21,095	− 4	+ 1,258	+ 18,152	+ 1,150	+ 19,232	+ 17,978	− 4	+ 21,269	+ 1,206	+ 1,911
June	− 4,632	− 1,351	− 1	− 1,493	− 1,787	+ 558	− 7,947	− 6,453	− 1	+ 3,315	+ 3,081	+ 2,021
July	− 6,484	+ 11,149	+ 5	− 2,470	− 15,168	+ 492	+ 4,287	+ 6,752	+ 5	− 10,771	+ 2,449	+ 1,948
Aug.	+ 116	− 3,857	+ 16	+ 4,178	− 221	− 265	− 1,059	− 5,253	+ 16	+ 1,175	− 533	+ 1,929
Sep.	+ 19,365	+ 16,427	+ 14	+ 1,660	+ 1,264	+ 862	+ 16,787	+ 15,113	+ 14	+ 2,578	+ 995	+ 319

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
		of which						of which			of which Loans	
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks 1	*Memo item Fiduciary loans*	Total	Loans	Bills	Total	Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
Branches of foreign banks												**End of year or month ***
2025	158,220	146,362	–	878	10,980	2	49,284	48,406	–	108,936	54,454	43,502
2026 Mar.	158,548	147,182	–	622	10,744	2	49,246	48,624	–	109,302	55,955	42,603
Apr.	159,176	147,705	–	639	10,832	2	50,304	49,665	–	108,872	54,922	43,118
May	158,823	147,022	–	563	11,238	2	49,628	49,065	–	109,195	54,212	43,745
June	164,423	152,472	–	599	11,352	2	53,862	53,263	–	110,561	54,683	44,526
July	162,479	150,491	–	598	11,390	2	51,264	50,666	–	111,215	54,808	45,017
Aug.	163,965	152,098	–	590	11,277	2	52,088	51,498	–	111,877	55,540	45,060
Sep.	167,721	155,549	–	605	11,567	2	54,736	54,131	–	112,985	56,479	44,939
												Changes *
2025	– 506	– 660	–	– 157	+ 311	–	+ 1,975	+ 2,132	–	– 2,481	– 2,521	– 271
2026 Mar.	+ 2,992	+ 3,299	–	+ 51	– 358	–	+ 1,421	+ 1,370	–	+ 1,571	+ 1,822	+ 107
Apr.	+ 805	+ 677	–	+ 18	+ 110	–	+ 1,085	+ 1,067	–	– 280	– 1,015	+ 625
May	– 385	– 708	–	– 77	+ 400	–	– 190	– 113	–	– 195	– 1,173	+ 578
June	+ 5,522	+ 5,397	–	+ 34	+ 91	–	+ 4,213	+ 4,179	–	+ 1,309	+ 450	+ 768
July	– 1,920	– 1,968	–	–	+ 48	–	– 2,587	– 2,587	–	+ 667	+ 127	+ 492
Aug.	+ 935	+ 1,043	–	– 7	– 101	–	+ 233	+ 240	–	+ 702	+ 749	+ 54
Sep.	+ 3,638	+ 3,360	–	+ 13	+ 265	–	+ 2,707	+ 2,694	–	+ 931	+ 811	– 145
Landesbanken												**End of year or month ***
2025	495,289	435,981	2	4,084	55,222	11,723	64,736	60,650	2	430,553	100,905	274,426
2026 Mar.	506,707	443,110	2	2,024	61,571	11,889	70,286	68,260	2	436,421	103,350	271,500
Apr.	509,474	445,198	2	1,797	62,477	11,931	71,310	69,511	2	438,164	103,332	272,355
May	513,533	447,214	1	2,032	64,286	12,021	70,125	68,092	1	443,408	105,500	273,622
June	520,461	451,986	–	2,134	66,341	11,985	75,358	73,224	–	445,103	105,310	273,452
July	525,705	457,998	–	1,889	65,818	12,010	78,419	76,530	–	447,286	107,146	274,322
Aug.	528,934	461,764	–	1,937	65,233	12,083	81,138	79,201	–	447,796	108,128	274,435
Sep.	533,410	463,905	–	2,513	66,992	12,141	81,239	78,726	–	452,171	108,960	276,219
												Changes *
2025	+ 23,843	+ 12,263	– 1	+ 1,106	+ 10,475	+ 623	+ 8,662	+ 7,557	– 1	+ 15,181	+ 2,681	+ 2,025
2026 Mar.	+ 1,604	+ 2,984	–	– 395	– 985	+ 75	+ 3,233	+ 3,628	–	– 1,629	+ 1,074	– 1,718
Apr.	+ 3,069	+ 2,325	–	– 224	+ 968	+ 42	+ 1,121	+ 1,345	–	+ 1,948	+ 45	+ 935
May	+ 3,956	+ 1,933	– 1	+ 234	+ 1,790	+ 90	– 1,216	– 1,449	– 1	+ 5,172	+ 2,145	+ 1,237
June	+ 6,451	+ 4,391	– 1	+ 99	+ 1,962	– 36	+ 5,104	+ 5,006	– 1	+ 1,347	– 303	– 312
July	+ 5,275	+ 6,018	–	– 244	– 499	+ 25	+ 3,103	+ 3,347	–	+ 2,172	+ 1,820	+ 851
Aug.	+ 3,466	+ 3,962	–	+ 49	– 545	+ 73	+ 2,783	+ 2,734	–	+ 683	+ 1,041	+ 187
Sep.	+ 4,448	+ 2,204	–	+ 574	+ 1,670	+ 58	+ 391	– 183	–	+ 4,057	+ 729	+ 1,658
Savings banks												**End of year or month ***
2025	1,265,987	1,080,738	–	34	185,215	2,165	55,897	55,863	–	1,210,090	60,933	963,942
2026 Mar.	1,276,519	1,084,806	–	4	191,709	2,037	59,451	59,447	–	1,217,068	59,632	965,727
Apr.	1,279,436	1,086,794	–	4	192,638	2,025	58,834	58,830	–	1,220,602	59,773	968,191
May	1,282,285	1,088,015	–	4	194,266	2,015	57,702	57,698	–	1,224,583	59,625	970,692
June	1,286,051	1,090,654	–	4	195,393	1,915	59,286	59,282	–	1,226,765	59,613	971,759
July	1,290,456	1,093,923	–	69	196,464	1,904	59,216	59,147	–	1,231,240	59,363	975,413
Aug.	1,293,553	1,096,068	–	69	197,416	1,897	58,615	58,546	–	1,234,938	59,714	977,808
Sep.	1,296,691	1,098,241	–	70	198,380	1,794	59,990	59,920	–	1,236,701	59,808	978,513
												Changes *
2025	+ 34,380	+ 20,048	–	– 50	+ 14,382	– 573	+ 1,758	+ 1,808	–	+ 32,622	– 3,094	+ 21,334
2026 Mar.	+ 4,147	+ 1,596	–	–	+ 2,551	– 105	+ 1,822	+ 1,822	–	+ 2,325	– 616	+ 390
Apr.	+ 2,921	+ 1,989	–	–	+ 932	– 12	– 616	– 616	–	+ 3,537	+ 141	+ 2,464
May	+ 2,847	+ 1,220	–	–	+ 1,627	– 10	– 1,132	– 1,132	–	+ 3,979	– 148	+ 2,500
June	+ 3,763	+ 2,639	–	–	+ 1,124	– 100	+ 1,583	+ 1,583	–	+ 2,180	– 12	+ 1,068
July	+ 4,407	+ 3,270	–	+ 65	+ 1,072	– 11	– 70	– 135	–	+ 4,477	– 250	+ 3,655
Aug.	+ 3,099	+ 2,146	–	–	+ 953	– 7	– 601	– 601	–	+ 3,700	+ 351	+ 2,396
Sep.	+ 3,134	+ 2,172	–	+ 1	+ 961	– 103	+ 1,374	+ 1,373	–	+ 1,760	+ 94	+ 705

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I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
		of which						of which			of which Loans	
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks 1	*Memo item Fiduciary loans*	Total	Loans	Bills	Total	Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
Credit cooperatives												**End of year or month ***
2025	950,026	824,868	8	71	125,079	2,076	37,071	36,992	8	912,955	41,872	746,004
2026 Mar.	956,043	828,233	6	70	127,734	1,986	36,829	36,753	6	919,214	41,128	750,352
Apr.	958,784	830,263	6	69	128,446	1,981	36,241	36,166	6	922,543	41,125	752,972
May	963,077	832,443	6	69	130,559	1,954	36,373	36,298	6	926,704	41,005	755,140
June	965,301	834,692	6	69	130,534	1,895	37,282	37,207	6	928,019	40,696	756,789
July	968,207	836,946	6	69	131,186	1,883	35,755	35,680	6	932,452	40,769	760,497
Aug.	970,703	839,336	6	69	131,292	1,875	35,966	35,891	6	934,737	40,791	762,654
Sep.	972,896	840,916	8	69	131,903	1,814	36,850	36,773	8	936,046	40,711	763,432
												Changes *
2025	+ 35,779	+ 29,308	+ 3	+ 71	+ 6,397	− 384	+ 166	+ 92	+ 3	+ 35,613	− 1,469	+ 30,685
2026 Mar.	+ 2,136	+ 1,041	− 1	−	+ 1,096	− 67	− 184	− 183	− 1	+ 2,320	− 188	+ 1,412
Apr.	+ 2,741	+ 2,030	−	− 1	+ 712	− 5	− 588	− 587	−	+ 3,329	− 3	+ 2,620
May	+ 4,293	+ 2,180	−	−	+ 2,113	− 27	+ 132	+ 132	−	+ 4,161	− 120	+ 2,168
June	+ 2,224	+ 2,249	−	−	− 25	− 59	+ 909	+ 909	−	+ 1,315	− 309	+ 1,649
July	+ 2,906	+ 2,254	−	−	+ 652	− 12	− 1,527	− 1,527	−	+ 4,433	+ 73	+ 3,708
Aug.	+ 2,496	+ 2,390	−	−	+ 106	− 8	+ 211	+ 211	−	+ 2,285	+ 22	+ 2,157
Sep.	+ 2,258	+ 1,645	+ 2	−	+ 611	− 61	+ 904	+ 902	+ 2	+ 1,354	− 60	+ 803
Mortgage banks												**End of year or month ***
2025	160,568	146,724	−	.	13,551	5	1,537	1,244	−	159,031	33,902	111,578
2026 Mar.	159,244	145,490	−	.	13,474	5	1,289	1,009	−	157,955	33,834	110,647
Apr.	159,443	145,661	−	.	13,507	5	1,160	885	−	158,283	34,144	110,632
May	159,728	145,973	−	.	13,477	5	1,165	887	−	158,563	34,325	110,761
June	159,298	145,551	−	.	13,474	5	1,126	853	−	158,172	34,889	109,809
July	158,558	144,854	−	.	13,434	5	1,279	1,009	−	157,279	34,374	109,471
Aug.	158,795	145,169	−	.	13,385	5	2,057	1,816	−	156,738	34,381	108,972
Sep.	157,767	143,843	−	.	13,684	6	1,610	1,370	−	156,157	33,982	108,491
												Changes *
2025	− 3,189	− 6,277	−	.	+ 2,795	− 1	+ 319	+ 26	−	− 3,508	+ 368	− 6,671
2026 Mar.	− 780	− 797	−	.	+ 19	−	− 97	− 95	−	− 683	− 169	− 533
Apr.	+ 246	+ 210	−	.	+ 36	−	− 123	− 123	−	+ 369	+ 329	+ 4
May	+ 215	+ 244	−	.	− 31	−	+ 4	+ 2	−	+ 211	+ 146	+ 96
June	− 426	− 407	−	.	− 8	−	− 46	− 35	−	− 380	+ 573	− 945
July	− 697	− 657	−	.	− 39	−	+ 155	+ 156	−	− 852	− 494	− 319
Aug.	+ 324	+ 397	−	.	− 47	−	+ 781	+ 807	−	− 457	+ 50	− 460
Sep.	− 1,018	− 1,307	−	.	+ 295	+ 1	− 452	− 446	−	− 566	− 389	− 472
Building and loan associations												**End of year or month ***
2025	221,652	200,427	.	.	21,225	3	1,192	1,192	.	220,460	2,570	196,665
2026 Mar.	222,164	201,181	.	.	20,983	2	1,239	1,239	.	220,925	2,485	197,457
Apr.	222,403	201,474	.	.	20,929	2	1,297	1,297	.	221,106	2,468	197,709
May	222,435	201,600	.	.	20,835	2	1,285	1,285	.	221,150	2,457	197,858
June	222,953	202,117	.	.	20,836	2	1,275	1,275	.	221,678	2,455	198,387
July	223,414	202,630	.	.	20,784	2	1,337	1,337	.	222,077	2,448	198,845
Aug.	223,708	202,927	.	.	20,781	2	1,324	1,324	.	222,384	2,436	199,167
Sep.	223,740	203,375	.	.	20,365	2	1,308	1,308	.	222,432	2,436	199,631
												Changes *
2025	+ 4,508	+ 4,100	.	.	+ 408	−	+ 13	+ 13	.	+ 4,495	− 324	+ 4,411
2026 Mar.	+ 284	+ 489	.	.	− 205	−	+ 67	+ 67	.	+ 217	− 7	+ 429
Apr.	+ 239	+ 293	.	.	− 54	−	+ 58	+ 58	.	+ 181	− 17	+ 252
May	+ 32	+ 126	.	.	− 94	−	− 12	− 12	.	+ 44	− 11	+ 149
June	+ 518	+ 517	.	.	+ 1	−	− 10	− 10	.	+ 528	− 2	+ 529
July	+ 461	+ 513	.	.	− 52	−	+ 62	+ 62	.	+ 399	− 7	+ 458
Aug.	+ 294	+ 297	.	.	− 3	−	− 13	− 13	.	+ 307	− 12	+ 322
Sep.	+ 32	+ 448	.	.	− 416	−	− 16	− 16	.	+ 48	−	+ 464

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I Banks (MFIs) in Germany

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

€ million

Period	Lending to non-banks						Short-term lending			Medium and long-term lending		
		of which						of which			of which Loans	
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks 1	*Memo item Fiduciary loans*	Total	Loans	Bills	Total	Medium-term	Long-term
	1	2	3	4	5	6	7	8	9	10	11	12
Banks with special, development and other central support tasks												**End of year or month ***
2025	497,018	377,378	–	4,625	115,015	18,849	57,980	53,355	–	439,038	35,389	288,634
2026 Mar.	506,063	379,300	–	5,084	121,679	19,013	58,144	53,060	–	447,919	36,403	289,837
Apr.	514,915	385,996	–	5,477	123,442	19,008	64,753	59,276	–	450,162	36,416	290,304
May	511,141	381,749	–	5,029	124,363	19,072	59,475	54,446	–	451,666	36,583	290,720
June	523,469	391,320	–	4,309	127,840	18,944	69,515	65,206	–	453,954	37,868	288,246
July	528,765	396,846	–	4,769	127,150	18,922	68,620	63,851	–	460,145	39,177	293,818
Aug.	524,542	393,765	–	4,755	126,022	18,465	66,609	61,854	–	457,933	38,294	293,617
Sep.	536,066	402,681	–	4,745	128,640	18,646	75,100	70,355	–	460,966	38,111	294,215
												Changes *
2025	+ 14,873	+ 7,290	– 25	– 526	+ 8,134	+ 632	+ 1,365	+ 1,916	– 25	+ 13,508	– 1,023	+ 6,397
2026 Mar.	– 1,703	– 3,839	–	+ 273	+ 1,863	+ 60	– 4,158	– 4,431	–	+ 2,455	+ 535	+ 57
Apr.	+ 9,320	+ 7,112	–	+ 393	+ 1,815	– 5	+ 6,637	+ 6,244	–	+ 2,683	+ 84	+ 784
May	– 3,806	– 4,367	–	– 449	+ 1,010	+ 64	– 5,292	– 4,843	–	+ 1,486	+ 148	+ 328
June	+ 13,115	+ 9,050	–	– 720	+ 4,785	– 128	+ 10,002	+ 10,722	–	+ 3,113	+ 1,197	– 2,869
July	+ 5,478	+ 5,686	–	+ 462	– 670	– 22	– 874	– 1,336	–	+ 6,352	+ 1,335	+ 5,687
Aug.	– 1,125	– 25	–	– 11	– 1,089	+ 93	– 650	– 639	–	– 475	– 132	+ 746
Sep.	+ 10,923	+ 8,410	–	– 15	+ 2,528	+ 181	+ 8,456	+ 8,471	–	+ 2,467	– 276	+ 215
Memo item: Foreign banks												**End of year or month ***
2025	800,480	624,850	137	6,557	168,936	194	189,415	182,721	137	611,065	127,236	314,893
2026 Mar.	865,378	670,488	138	11,510	183,242	178	233,374	221,726	138	632,004	132,343	316,419
Apr.	877,747	669,409	138	11,616	196,584	177	230,146	218,392	138	647,601	130,867	320,150
May	905,292	683,474	136	13,105	208,577	176	245,314	232,073	136	659,978	130,007	321,394
June	909,572	687,255	136	11,555	210,626	166	243,583	231,892	136	665,989	132,255	323,108
July	903,078	696,866	140	9,044	197,028	165	246,174	236,990	140	656,904	135,043	324,833
Aug.	904,929	697,205	158	13,522	194,044	164	249,309	235,629	158	655,620	134,899	326,677
Sep.	918,112	705,669	173	15,211	197,059	152	256,530	241,146	173	661,582	137,661	326,862
												Changes *
2025	+ 67,164	+ 36,223	+ 82	+ 2,234	+ 28,625	– 67	+ 31,279	+ 28,963	+ 82	+ 35,885	– 953	+ 8,213
2026 Mar.	+ 2,143	+ 13,631	+ 3	+ 3,213	– 14,704	– 11	+ 11,876	+ 8,660	+ 3	– 9,733	+ 4,604	+ 367
Apr.	+ 13,548	– 188	+ 1	+ 114	+ 13,621	– 1	– 1,743	– 1,858	+ 1	+ 15,291	– 521	+ 2,191
May	+ 27,242	+ 13,846	– 2	+ 1,496	+ 11,902	– 1	+ 15,532	+ 14,038	– 2	+ 11,710	– 1,352	+ 1,160
June	+ 2,785	+ 2,734	– 1	– 1,564	+ 1,616	– 10	– 2,479	– 914	– 1	+ 5,264	+ 2,102	+ 1,546
July	– 6,079	+ 9,913	+ 4	– 2,519	– 13,477	– 1	+ 2,815	+ 5,330	+ 4	– 8,894	+ 2,820	+ 1,763
Aug.	+ 2,030	+ 317	+ 18	+ 4,486	– 2,791	– 1	+ 2,961	– 1,543	+ 18	– 931	– 65	+ 1,925
Sep.	+ 11,586	+ 7,324	+ 14	+ 1,662	+ 2,586	– 12	+ 6,102	+ 4,426	+ 14	+ 5,484	+ 2,639	+ 259

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I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium
		of which						to enterprises and households			to government		
									of which				
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks [1]	*Memo item Fiduciary loans*	Total	Total	Loans	Bills	Total	of which Loans	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13
	End of year or month *												
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
2025	4,286,538	3,838,873	29	1,874	445,762	27,050	367,133	339,283	338,819	29	27,850	26,411	3,919,405
2025 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.	4,268,535	3,818,236	30	1,906	448,363	26,864	355,295	327,373	326,670	30	27,922	26,689	3,913,240
Nov.	4,296,573	3,845,767	27	1,812	448,967	27,148	371,611	344,692	344,225	27	26,919	25,547	3,924,962
Dec.	4,286,538	3,838,873	29	1,874	445,762	27,050	367,133	339,283	338,819	29	27,850	26,411	3,919,405
2026 Jan.	4,293,037	3,837,804	25	1,685	453,523	27,324	366,418	334,753	334,472	25	31,665	30,236	3,926,619
Feb.	4,306,258	3,845,906	23	1,750	458,579	27,447	364,405	335,831	335,162	23	28,574	27,470	3,941,853
Mar.	4,309,500	3,855,971	25	1,827	451,677	27,962	372,483	342,245	341,683	25	30,238	28,948	3,937,017
Apr.	4,324,562	3,866,589	29	2,376	455,568	29,576	375,399	343,590	343,003	29	31,809	29,991	3,949,163
May	4,335,881	3,869,460	26	3,311	463,084	30,177	370,461	340,535	339,827	26	29,926	27,297	3,965,420
June	4,370,040	3,899,920	25	1,979	468,116	30,210	394,006	363,068	362,476	25	30,938	29,526	3,976,034
July	4,376,104	3,909,867	26	2,300	463,911	30,606	386,913	353,319	352,571	26	33,594	32,016	3,989,191
Aug.	4,378,509	3,914,012	24	2,809	461,664	30,047	383,100	350,554	349,995	24	32,546	30,272	3,995,409
Sep.	4,396,677	3,931,171	26	3,015	462,465	30,419	401,898	366,370	365,734	26	35,528	33,123	3,994,779
	Changes *												
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
2025	+ 121,998	+ 92,968	− 25	+ 169	+ 28,886	+ 1,003	+ 26,969	+ 18,541	+ 18,450	− 25	+ 8,428	+ 8,375	+ 95,029
2025 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.	+ 15,203	+ 16,479	−	−	− 321	− 955	+ 25	+ 2,803	+ 1,704	+ 1,711	−	+ 1,099	+ 1,413	+ 12,400
Nov.	+ 28,088	+ 27,441	− 3	+ 46	+ 604	+ 284	+ 16,456	+ 17,459	+ 17,555	− 3	− 1,003	− 1,142	+ 11,632
Dec.	− 10,035	− 6,894	+ 2	+ 62	− 3,205	− 98	− 4,618	− 5,549	− 5,546	+ 2	+ 931	+ 864	− 5,417
2026 Jan.	+ 13,160	+ 3,413	− 4	− 19	+ 9,770	+ 274	+ 3,937	+ 582	+ 595	− 4	+ 3,355	+ 3,365	+ 9,223
Feb.	+ 13,221	+ 8,102	− 2	+ 65	+ 5,056	+ 123	+ 2,267	+ 5,358	+ 4,970	− 2	− 3,091	− 2,766	+ 10,954
Mar.	+ 3,077	+ 9,900	+ 2	+ 77	− 6,902	+ 515	+ 7,793	+ 6,129	+ 6,236	+ 2	+ 1,664	+ 1,478	− 4,716
Apr.	+ 15,862	+ 11,418	+ 4	+ 549	+ 3,891	+ 1,614	+ 2,916	+ 1,345	+ 1,320	+ 4	+ 1,571	+ 1,043	+ 12,946
May	+ 11,419	+ 2,871	− 3	+ 935	+ 7,616	+ 666	− 4,938	− 3,055	− 3,176	− 3	− 1,883	− 2,694	+ 16,357
June	+ 34,159	+ 30,460	− 1	− 1,332	+ 5,032	+ 33	+ 23,585	+ 22,573	+ 22,689	− 1	+ 1,012	+ 2,229	+ 10,574
July	+ 6,065	+ 9,948	+ 1	+ 321	− 4,205	+ 396	− 7,092	− 9,748	− 9,904	+ 1	+ 2,656	+ 2,490	+ 13,157
Aug.	+ 4,865	+ 6,605	− 2	+ 509	− 2,247	− 9	− 1,703	− 636	− 447	− 2	− 1,067	− 1,763	+ 6,568
Sep.	+ 18,923	+ 17,914	+ 2	+ 206	+ 801	+ 372	+ 19,213	+ 16,231	+ 16,154	+ 2	+ 2,982	+ 2,851	− 290

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

I Banks (MFIs) in Germany

and long-term lending

to enterprises and households						to government							
	Loans						Loans						
Total	Total	Medium-term	Long-term	Securities	*Memo item Fiduciary loans*	Total	Total	Medium-term	Long-term	Securities [1]	Equalisation claims [2]	*Memo item Fiduciary loans*	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of year or month *													
2,732,836	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
3,493,709	3,204,702	347,923	2,856,779	289,007	24,450	425,696	268,941	17,434	251,507	156,755	–	2,600	2025
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	2025 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	426,570	266,605	17,258	249,347	159,965	–	2,639	Oct.
3,497,048	3,207,718	351,380	2,856,338	289,330	24,494	427,914	268,277	17,425	250,852	159,637	–	2,654	Nov.
3,493,709	3,204,702	347,923	2,856,779	289,007	24,450	425,696	268,941	17,434	251,507	156,755	–	2,600	Dec.
3,494,830	3,203,576	346,718	2,856,858	291,254	24,686	431,789	269,520	17,543	251,977	162,269	–	2,638	2026 Jan.
3,503,695	3,213,068	346,937	2,866,131	290,627	24,806	438,158	270,206	18,106	252,100	167,952	–	2,641	Feb.
3,504,593	3,214,965	349,386	2,865,579	289,628	25,267	432,424	270,375	18,261	252,114	162,049	–	2,695	Mar.
3,511,938	3,222,131	348,842	2,873,289	289,807	26,850	437,225	271,464	18,802	252,662	165,761	–	2,726	Apr.
3,518,959	3,228,519	349,315	2,879,204	290,440	27,437	446,461	273,817	19,010	254,807	172,644	–	2,740	May
3,525,871	3,234,159	353,586	2,880,573	291,712	27,518	450,163	273,759	18,838	254,921	176,404	–	2,692	June
3,537,862	3,245,426	354,823	2,890,603	292,436	27,929	451,329	279,854	19,419	260,435	171,475	–	2,677	July
3,544,724	3,253,316	356,278	2,897,038	291,408	27,894	450,685	280,429	19,503	260,926	170,256	–	2,153	Aug.
3,541,905	3,251,133	356,628	2,894,505	290,772	28,216	452,874	281,181	19,549	261,632	171,693	–	2,203	Sep.
Changes *													
+ 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
+ 55,756	+ 50,612	– 4,022	+ 54,634	+ 5,144	+ 849	+ 39,273	+ 15,531	+ 1,544	+ 13,987	+ 23,742	–	+ 154	2025
+ 7,343	+ 5,769	– 739	+ 6,508	+ 1,574	+ 53	+ 5,246	+ 1,266	+ 390	+ 876	+ 3,980	–	– 1	2025 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	+ 1,660	+ 2,607	+ 524	+ 2,083	– 947	–	+ 14	Oct.
+ 10,113	+ 9,181	+ 2,584	+ 6,597	+ 932	+ 269	+ 1,519	+ 1,847	+ 167	+ 1,680	– 328	–	+ 15	Nov.
– 4,559	– 4,236	– 3,457	– 779	– 323	– 44	– 858	+ 2,024	+ 9	+ 2,015	– 2,882	–	– 54	Dec.
+ 1,629	– 611	– 1,135	+ 524	+ 2,240	+ 236	+ 7,594	+ 64	+ 39	+ 25	+ 7,530	–	+ 38	2026 Jan.
+ 4,585	+ 5,212	– 761	+ 5,973	– 627	+ 120	+ 6,369	+ 686	+ 563	+ 123	+ 5,683	–	+ 3	Feb.
+ 1,018	+ 2,017	+ 2,389	– 372	– 999	+ 461	– 5,734	+ 169	+ 155	+ 14	– 5,903	–	+ 54	Mar.
+ 8,085	+ 7,906	+ 596	+ 7,310	+ 179	+ 1,583	+ 4,861	+ 1,149	+ 541	+ 608	+ 3,712	–	+ 31	Apr.
+ 7,926	+ 7,193	+ 518	+ 6,675	+ 733	+ 652	+ 8,431	+ 1,548	+ 208	+ 1,340	+ 6,883	–	+ 14	May
+ 6,872	+ 5,600	+ 4,216	+ 1,384	+ 1,272	+ 81	+ 3,702	– 58	– 172	+ 114	+ 3,760	–	– 48	June
+ 12,481	+ 11,757	+ 1,237	+ 10,520	+ 724	+ 411	+ 676	+ 5,605	+ 581	+ 5,024	– 4,929	–	– 15	July
+ 7,212	+ 8,240	+ 1,805	+ 6,435	– 1,028	– 35	– 644	+ 575	+ 84	+ 491	– 1,219	–	+ 26	Aug.
– 2,479	– 1,843	+ 415	– 2,258	– 636	+ 322	+ 2,189	+ 752	+ 46	+ 706	+ 1,437	–	+ 50	Sep.

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium
		of which						to enterprises and households			to government		
									of which				
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	*Memo item Fiduciary loans*	Total	Total	Loans	Bills	Total	of which Loans	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks [1]													**End of year or month** *
2025	1,194,073	1,084,794	19	445	108,815	2,572	182,672	172,622	172,552	19	10,050	9,656	1,011,401
2026 June	1,213,286	1,100,600	19	1,739	110,928	5,751	185,867	174,956	174,861	19	10,911	9,248	1,027,419
July	1,204,684	1,095,206	20	1,335	108,123	6,128	177,368	165,985	165,789	20	11,383	10,224	1,027,316
Aug.	1,201,312	1,093,048	18	1,781	106,465	5,996	173,474	161,742	161,609	18	11,732	10,066	1,027,838
Sep.	1,205,200	1,099,372	18	1,851	103,959	6,385	183,851	171,838	171,689	18	12,013	10,293	1,021,349
													Changes *
2025	+ 35,631	+ 28,381	− 2	− 128	+ 7,380	+ 379	+ 16,351	+ 13,484	+ 13,485	− 2	+ 2,867	+ 2,996	+ 19,280
2026 June	+ 9,830	+ 10,272	−	− 712	+ 270	+ 243	+ 6,472	+ 6,489	+ 6,464	−	− 17	+ 720	+ 3,358
July	− 8,601	− 5,393	+ 1	− 404	− 2,805	+ 377	− 8,498	− 8,970	− 9,071	+ 1	+ 472	+ 976	− 103
Aug.	− 3,712	− 2,498	− 2	+ 446	− 1,658	− 132	− 4,234	− 4,564	− 4,501	− 2	+ 330	− 177	+ 522
Sep.	+ 4,068	+ 6,504	−	+ 70	− 2,506	+ 389	+ 10,262	+ 9,981	+ 9,965	−	+ 281	+ 227	− 6,194
Big banks													**End of year or month** *
2025	556,587	475,499	−	113	80,975	1,577	79,777	76,372	76,322	−	3,405	3,342	476,810
2026 June	561,841	477,760	−	778	83,303	1,430	80,628	76,122	76,046	−	4,506	3,804	481,213
July	554,592	471,713	−	447	82,432	1,429	74,612	70,092	69,916	−	4,520	4,249	479,980
Aug.	551,234	468,563	−	562	82,109	1,423	71,542	66,607	66,492	−	4,935	4,488	479,692
Sep.	556,461	474,080	−	688	81,693	1,361	81,862	76,618	76,487	−	5,244	4,687	474,599
													Changes *
2025	+ 6,003	+ 3,921	−	− 102	+ 2,184	− 336	+ 5,987	+ 4,311	+ 4,291	−	+ 1,676	+ 1,798	+ 16
2026 June	+ 3,983	+ 1,616	−	− 210	+ 2,577	− 60	+ 3,656	+ 3,076	+ 3,051	−	+ 580	+ 815	+ 327
July	− 7,249	− 6,047	−	− 331	− 871	− 1	− 6,016	− 6,030	− 6,130	−	+ 14	+ 445	− 1,233
Aug.	− 3,358	− 3,150	−	+ 115	− 323	− 6	− 3,070	− 3,485	− 3,424	−	+ 415	+ 239	− 288
Sep.	+ 5,227	+ 5,517	−	+ 126	− 416	− 62	+ 10,320	+ 10,011	+ 9,995	−	+ 309	+ 199	− 5,093
Regional banks and other commercial banks													**End of year or month** *
2025	523,012	499,984	19	332	22,677	993	68,363	62,073	62,053	19	6,290	5,959	454,649
2026 June	533,130	509,522	19	961	22,628	4,319	66,879	60,810	60,791	19	6,069	5,108	466,251
July	533,234	511,668	20	888	20,658	4,697	66,211	59,690	59,670	20	6,521	5,633	467,023
Aug.	532,413	511,863	18	1,219	19,313	4,571	65,384	58,947	58,929	18	6,437	5,218	467,029
Sep.	529,253	511,055	18	1,163	17,017	5,022	63,969	57,560	57,542	18	6,409	5,246	465,284
													Changes *
2025	+ 31,498	+ 26,546	− 2	− 26	+ 4,980	+ 715	+ 9,059	+ 7,888	+ 7,909	− 2	+ 1,171	+ 1,178	+ 22,439
2026 June	+ 1,477	+ 4,291	−	− 502	− 2,312	+ 303	− 281	+ 333	+ 333	−	− 614	− 112	+ 1,758
July	+ 104	+ 2,146	+ 1	− 73	− 1,970	+ 378	− 668	− 1,120	− 1,121	+ 1	+ 452	+ 525	+ 772
Aug.	− 821	+ 195	− 2	+ 331	− 1,345	− 126	− 827	− 743	− 741	− 2	− 84	− 415	+ 6
Sep.	− 2,980	− 628	−	− 56	− 2,296	+ 451	− 1,620	− 1,592	− 1,592	−	− 28	+ 28	− 1,360
Branches of foreign banks													**End of year or month** *
2025	114,474	109,311	−	−	5,163	2	34,532	34,177	34,177	−	355	355	79,942
2026 June	118,315	113,318	−	−	4,997	2	38,360	38,024	38,024	−	336	336	79,955
July	116,858	111,825	−	−	5,033	2	36,545	36,203	36,203	−	342	342	80,313
Aug.	117,665	112,622	−	−	5,043	2	36,548	36,188	36,188	−	360	360	81,117
Sep.	119,486	114,237	−	−	5,249	2	38,020	37,660	37,660	−	360	360	81,466
													Changes *
2025	− 1,870	− 2,086	−	−	+ 216	−	+ 1,305	+ 1,285	+ 1,285	−	+ 20	+ 20	− 3,175
2026 June	+ 4,370	+ 4,365	−	−	+ 5	−	+ 3,097	+ 3,080	+ 3,080	−	+ 17	+ 17	+ 1,273
July	− 1,456	− 1,492	−	−	+ 36	−	− 1,814	− 1,820	− 1,820	−	+ 6	+ 6	+ 358
Aug.	+ 467	+ 457	−	−	+ 10	−	− 337	− 336	− 336	−	− 1	− 1	+ 804
Sep.	+ 1,821	+ 1,615	−	−	+ 206	−	+ 1,562	+ 1,562	+ 1,562	−	−	−	+ 259

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

I Banks (MFIs) in Germany

and long-term lending

to enterprises and households						to government							
	Loans						Loans						
Total	Total	Medium-term	Long-term	Securities	*Memo item Fiduciary loans*	Total	Total	Medium-term	Long-term	Securities	Equalisation claims	*Memo item Fiduciary loans*	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of year or month *													**Commercial banks [1]**
932,707	859,046	171,478	687,568	73,661	2,566	78,694	43,540	4,524	39,016	35,154	–	6	2025
945,370	872,397	178,654	693,743	72,973	5,745	82,049	44,094	4,586	39,508	37,955	–	6	2026 June
947,122	874,228	179,297	694,931	72,894	6,122	80,194	44,965	4,740	40,225	35,229	–	6	July
948,209	876,177	180,018	696,159	72,032	5,990	79,629	45,196	4,753	40,443	34,433	–	6	Aug.
945,155	872,696	180,425	692,271	72,459	6,379	76,194	44,694	4,804	39,890	31,500	–	6	Sep.
Changes *													
+ 6,698	+ 6,826	+ 1,287	+ 5,539	– 128	+ 382	+ 12,582	+ 5,074	+ 622	+ 4,452	+ 7,508	–	– 3	2025
+ 4,057	+ 3,017	+ 3,832	– 815	+ 1,040	+ 243	– 699	+ 71	+ 32	+ 39	– 770	–	–	2026 June
+ 2,242	+ 2,321	+ 643	+ 1,678	– 79	+ 377	– 2,345	+ 381	+ 154	+ 227	– 2,726	–	–	July
+ 1,087	+ 1,949	+ 721	+ 1,228	– 862	– 132	– 565	+ 231	+ 13	+ 218	– 796	–	–	Aug.
– 2,759	– 3,186	+ 452	– 3,638	+ 427	+ 389	– 3,435	– 502	+ 51	– 553	– 2,933	–	–	Sep.
End of year or month *													**Big banks**
437,612	370,634	26,180	344,454	66,978	1,571	39,198	25,201	2,270	22,931	13,997	–	6	2025
438,861	372,809	28,915	343,894	66,052	1,424	42,352	25,101	2,155	22,946	17,251	–	6	2026 June
438,543	372,260	28,922	343,338	66,283	1,423	41,437	25,288	2,313	22,975	16,149	–	6	July
437,986	372,095	29,011	343,084	65,891	1,417	41,706	25,488	2,344	23,144	16,218	–	6	Aug.
433,408	367,932	29,008	338,924	65,476	1,355	41,191	24,974	2,328	22,646	16,217	–	6	Sep.
Changes *													
– 5,728	– 5,184	+ 841	– 6,025	– 544	– 333	+ 5,744	+ 3,016	+ 95	+ 2,921	+ 2,728	–	– 3	2025
– 1,492	– 2,110	+ 531	– 2,641	+ 618	– 60	+ 1,819	– 140	– 79	– 61	+ 1,959	–	–	2026 June
– 318	– 549	+ 7	– 556	+ 231	– 1	– 915	+ 187	+ 158	+ 29	– 1,102	–	–	July
– 557	– 165	+ 89	– 254	– 392	– 6	+ 269	+ 200	+ 31	+ 169	+ 69	–	–	Aug.
– 4,578	– 4,163	– 3	– 4,160	– 415	– 62	– 515	– 514	– 16	– 498	– 1	–	–	Sep.
End of year or month *													**Regional banks and other commercial banks**
418,955	413,755	105,835	307,920	5,200	993	35,694	18,217	2,206	16,011	17,477	–	–	2025
430,157	424,737	110,052	314,685	5,420	4,319	36,094	18,886	2,398	16,488	17,208	–	–	2026 June
431,842	426,782	110,713	316,069	5,060	4,697	35,181	19,583	2,406	17,177	15,598	–	–	July
432,724	428,102	110,522	317,580	4,622	4,571	34,305	19,614	2,388	17,226	14,691	–	–	Aug.
434,094	428,635	110,406	318,229	5,459	5,022	31,190	19,632	2,456	17,176	11,558	–	–	Sep.
Changes *													
+ 15,118	+ 15,182	+ 2,600	+ 12,582	– 64	+ 715	+ 7,321	+ 2,277	+ 740	+ 1,537	+ 5,044	–	–	2025
+ 4,257	+ 3,857	+ 2,682	+ 1,175	+ 400	+ 303	– 2,499	+ 213	+ 112	+ 101	– 2,712	–	–	2026 June
+ 2,175	+ 2,535	+ 661	+ 1,874	– 360	+ 378	– 1,403	+ 207	+ 8	+ 199	– 1,610	–	–	July
+ 882	+ 1,320	– 191	+ 1,511	– 438	– 126	– 876	+ 31	– 18	+ 49	– 907	–	–	Aug.
+ 1,755	+ 918	+ 19	+ 899	+ 837	+ 451	– 3,115	+ 18	+ 68	– 50	– 3,133	–	–	Sep.
End of year or month *													**Branches of foreign banks**
76,140	74,657	39,463	35,194	1,483	2	3,802	122	48	74	3,680	–	–	2025
76,352	74,851	39,687	35,164	1,501	2	3,603	107	33	74	3,496	–	–	2026 June
76,737	75,186	39,662	35,524	1,551	2	3,576	94	21	73	3,482	–	–	July
77,499	75,980	40,485	35,495	1,519	2	3,618	94	21	73	3,524	–	–	Aug.
77,653	76,129	41,011	35,118	1,524	2	3,813	88	20	68	3,725	–	–	Sep.
Changes *													
– 2,692	– 3,172	– 2,154	– 1,018	+ 480	–	– 483	– 219	– 213	– 6	– 264	–	–	2025
+ 1,292	+ 1,270	+ 619	+ 651	+ 22	–	– 19	– 2	– 1	– 1	– 17	–	–	2026 June
+ 385	+ 335	– 25	+ 360	+ 50	–	– 27	– 13	– 12	– 1	– 14	–	–	July
+ 762	+ 794	+ 823	– 29	– 32	–	+ 42	–	–	–	+ 42	–	–	Aug.
+ 64	+ 59	+ 436	– 377	+ 5	–	+ 195	– 6	– 1	– 5	+ 201	–	–	Sep.

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium
		of which						to enterprises and households			to government		
									of which				
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	*Memo item Fiduciary loans*	Total	Total	Loans	Bills	Total	of which Loans	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of year or month ***
2025	314,806	293,770	2	786	20,248	11,598	45,408	38,618	38,477	2	6,790	6,143	269,398
2026 June	329,850	304,666	–	724	24,460	11,849	54,597	47,039	46,590	–	7,558	7,283	275,253
July	333,420	308,930	–	734	23,756	11,874	57,390	48,950	48,439	–	8,440	8,217	276,030
Aug.	336,404	312,632	–	734	23,038	11,947	59,845	51,927	51,541	–	7,918	7,570	276,559
Sep.	337,420	312,371	–	1,048	24,001	12,005	58,838	50,448	49,997	–	8,390	7,793	278,582
													Changes *
2025	+ 12,695	+ 9,295	– 1	+ 100	+ 3,301	+ 635	+ 8,018	+ 6,000	+ 6,216	– 1	+ 2,018	+ 1,703	+ 4,677
2026 June	+ 6,646	+ 5,057	– 1	+ 192	+ 1,398	– 46	+ 5,667	+ 5,089	+ 5,039	– 1	+ 578	+ 437	+ 979
July	+ 3,570	+ 4,264	–	+ 10	– 704	+ 25	+ 2,793	+ 1,911	+ 1,849	–	+ 882	+ 934	+ 777
Aug.	+ 2,984	+ 3,702	–	–	– 718	+ 73	+ 2,455	+ 2,977	+ 3,102	–	– 522	– 647	+ 529
Sep.	+ 1,526	+ 249	–	+ 314	+ 963	+ 58	– 497	– 969	– 1,034	–	+ 472	+ 223	+ 2,023
Savings banks													**End of year or month ***
2025	1,210,516	1,061,545	–	34	148,937	2,163	54,725	47,594	47,560	–	7,131	7,131	1,155,791
2026 June	1,227,791	1,072,061	–	4	155,726	1,913	58,259	49,096	49,092	–	9,163	9,163	1,169,532
July	1,231,545	1,075,332	–	–	156,213	1,902	58,056	48,379	48,379	–	9,677	9,677	1,173,489
Aug.	1,234,046	1,077,428	–	–	156,618	1,895	57,555	49,061	49,061	–	8,494	8,494	1,176,491
Sep.	1,236,713	1,079,509	–	–	157,204	1,793	58,869	49,239	49,239	–	9,630	9,630	1,177,844
													Changes *
2025	+ 29,315	+ 20,713	–	+ 24	+ 8,578	– 568	+ 1,738	– 618	– 642	–	+ 2,356	+ 2,356	+ 27,577
2026 June	+ 3,498	+ 2,719	–	–	+ 779	– 100	+ 1,731	+ 798	+ 798	–	+ 933	+ 933	+ 1,767
July	+ 3,754	+ 3,271	–	– 4	+ 487	– 11	– 203	– 717	– 713	–	+ 514	+ 514	+ 3,957
Aug.	+ 2,501	+ 2,096	–	–	+ 405	– 7	– 501	+ 682	+ 682	–	– 1,183	– 1,183	+ 3,002
Sep.	+ 2,667	+ 2,081	–	–	+ 586	– 102	+ 1,314	+ 178	+ 178	–	+ 1,136	+ 1,136	+ 1,353
Credit cooperatives													**End of year or month ***
2025	904,654	810,038	8	–	94,608	2,074	36,471	35,956	35,948	8	515	515	868,183
2026 June	918,310	819,677	6	–	98,627	1,893	36,704	36,085	36,079	6	619	619	881,606
July	920,909	821,949	6	–	98,954	1,881	35,190	34,575	34,569	6	615	615	885,719
Aug.	923,309	824,269	6	–	99,034	1,873	35,400	34,910	34,904	6	490	490	887,909
Sep.	925,275	825,822	8	–	99,445	1,812	36,241	35,658	35,650	8	583	583	889,034
													Changes *
2025	+ 32,869	+ 28,655	+ 3	–	+ 4,211	– 383	– 22	– 82	– 85	+ 3	+ 60	+ 60	+ 32,891
2026 June	+ 2,456	+ 2,217	–	–	+ 239	– 59	+ 906	+ 814	+ 814	–	+ 92	+ 92	+ 1,550
July	+ 2,599	+ 2,272	–	–	+ 327	– 12	– 1,514	– 1,510	– 1,510	–	– 4	– 4	+ 4,113
Aug.	+ 2,400	+ 2,320	–	–	+ 80	– 8	+ 210	+ 335	+ 335	–	– 125	– 125	+ 2,190
Sep.	+ 2,031	+ 1,618	+ 2	–	+ 411	– 61	+ 861	+ 768	+ 766	+ 2	+ 93	+ 93	+ 1,170
Mortgage banks													**End of year or month ***
2025	114,087	107,405	–	–	6,682	5	717	601	601	–	116	116	113,370
2026 June	113,054	106,273	–	–	6,781	5	595	473	473	–	122	122	112,459
July	113,099	106,318	–	–	6,781	5	705	589	589	–	116	116	112,394
Aug.	113,737	106,999	–	–	6,738	5	1,519	1,393	1,393	–	126	126	112,218
Sep.	112,970	106,123	–	–	6,847	6	1,075	949	949	–	126	126	111,895
													Changes *
2025	– 909	– 1,398	–	–	+ 489	– 1	– 291	– 368	– 368	–	+ 77	+ 77	– 618
2026 June	– 596	– 598	–	–	+ 2	–	– 44	– 39	– 39	–	– 5	– 5	– 552
July	+ 45	+ 45	–	–	–	–	+ 110	+ 116	+ 116	–	– 6	– 6	– 65
Aug.	+ 638	+ 681	–	–	– 43	–	+ 814	+ 804	+ 804	–	+ 10	+ 10	– 176
Sep.	– 767	– 876	–	–	+ 109	+ 1	– 444	– 444	– 444	–	–	–	– 323

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

I Banks (MFIs) in Germany

and long-term lending

to enterprises and households						to government							
	Loans						Loans						
Total	Total	Medium-term	Long-term	Securities	*Memo item Fiduciary loans*	Total	Total	Medium-term	Long-term	Securities	Equalisation claims	*Memo item Fiduciary loans*	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of year or month *													**Landesbanken**
186,518	182,753	47,161	135,592	3,765	10,180	82,880	66,397	1,939	64,458	16,483	–	1,418	2025
186,884	182,630	48,043	134,587	4,254	10,321	88,369	68,163	2,200	65,963	20,206	–	1,528	2026 June
188,545	183,975	48,881	135,094	4,570	10,381	87,485	68,299	2,305	65,994	19,186	–	1,493	July
189,367	185,133	49,624	135,509	4,234	10,467	87,192	68,388	2,334	66,054	18,804	–	1,480	Aug.
189,350	185,492	49,825	135,667	3,858	10,469	89,232	69,089	2,342	66,747	20,143	–	1,536	Sep.
Changes *													
+ 1,345	+ 577	+ 1,438	– 861	+ 768	+ 507	+ 3,332	+ 799	+ 573	+ 226	+ 2,533	–	+ 128	2025
+ 122	– 88	– 280	+ 192	+ 210	– 16	+ 857	– 331	– 18	– 313	+ 1,188	–	– 30	2026 June
+ 1,661	+ 1,345	+ 838	+ 507	+ 316	+ 60	– 884	+ 136	+ 105	+ 31	– 1,020	–	– 35	July
+ 822	+ 1,158	+ 743	+ 415	– 336	+ 86	– 293	+ 89	+ 29	+ 60	– 382	–	– 13	Aug.
– 17	+ 359	+ 201	+ 158	– 376	+ 2	+ 2,040	+ 701	+ 8	+ 693	+ 1,339	–	+ 56	Sep.
End of year or month *													**Savings banks**
1,075,443	967,562	54,860	912,702	107,881	2,130	80,348	39,292	2,516	36,776	41,056	–	33	2025
1,083,358	973,041	53,639	919,402	110,317	1,881	86,174	40,765	2,581	38,184	45,409	–	32	2026 June
1,086,439	975,795	53,310	922,485	110,644	1,870	87,050	41,481	2,665	38,816	45,569	–	32	July
1,088,616	977,805	53,534	924,271	110,811	1,864	87,875	42,068	2,656	39,412	45,807	–	31	Aug.
1,088,972	978,349	53,542	924,807	110,623	1,767	88,872	42,291	2,718	39,573	46,581	–	26	Sep.
Changes *													
+ 16,360	+ 13,652	– 2,678	+ 16,330	+ 2,708	– 561	+ 11,217	+ 5,347	– 105	+ 5,452	+ 5,870	–	– 7	2025
+ 842	+ 685	+ 29	+ 656	+ 157	– 100	+ 925	+ 303	– 27	+ 330	+ 622	–	–	2026 June
+ 3,081	+ 2,754	– 329	+ 3,083	+ 327	– 11	+ 876	+ 716	+ 84	+ 632	+ 160	–	–	July
+ 2,177	+ 2,010	+ 224	+ 1,786	+ 167	– 6	+ 825	+ 587	– 9	+ 596	+ 238	–	– 1	Aug.
+ 356	+ 544	+ 8	+ 536	– 188	– 97	+ 997	+ 223	+ 62	+ 161	+ 774	–	– 5	Sep.
End of year or month *													**Credit cooperatives**
848,175	769,042	40,186	728,856	79,133	2,074	20,008	4,533	270	4,263	15,475	–	–	2025
857,533	778,059	38,959	739,100	79,474	1,893	24,073	4,920	221	4,699	19,153	–	–	2026 June
861,311	781,747	39,008	742,739	79,564	1,881	24,408	5,018	234	4,784	19,390	–	–	July
863,343	783,790	39,028	744,762	79,553	1,873	24,566	5,085	249	4,836	19,481	–	–	Aug.
864,045	784,509	38,952	745,557	79,536	1,812	24,989	5,080	250	4,830	19,909	–	–	Sep.
Changes *													
+ 28,925	+ 27,702	– 1,688	+ 29,390	+ 1,223	– 383	+ 3,966	+ 978	+ 16	+ 962	+ 2,988	–	–	2025
+ 1,382	+ 1,340	– 303	+ 1,643	+ 42	– 59	+ 168	– 29	– 24	– 5	+ 197	–	–	2026 June
+ 3,778	+ 3,688	+ 49	+ 3,639	+ 90	– 12	+ 335	+ 98	+ 13	+ 85	+ 237	–	–	July
+ 2,032	+ 2,043	+ 20	+ 2,023	– 11	– 8	+ 158	+ 67	+ 15	+ 52	+ 91	–	–	Aug.
+ 747	+ 764	– 56	+ 820	– 17	– 61	+ 423	– 5	+ 1	– 6	+ 428	–	–	Sep.
End of year or month *													**Mortgage banks**
97,486	97,361	14,961	82,400	125	5	15,884	9,327	299	9,028	6,557	–	–	2025
96,747	96,622	15,213	81,409	125	5	15,712	9,056	250	8,806	6,656	–	–	2026 June
96,491	96,366	14,913	81,453	125	5	15,903	9,247	289	8,958	6,656	–	–	July
96,378	96,253	14,998	81,255	125	5	15,840	9,227	270	8,957	6,613	–	–	Aug.
95,997	95,872	14,766	81,106	125	6	15,898	9,176	255	8,921	6,722	–	–	Sep.
Changes *													
– 243	– 224	+ 1,198	– 1,422	– 19	– 1	– 375	– 883	– 35	– 848	+ 508	–	–	2025
– 443	– 443	+ 321	– 764	–	–	– 109	– 111	– 47	– 64	+ 2	–	–	2026 June
– 256	– 256	– 300	+ 44	–	–	+ 191	+ 191	+ 39	+ 152	–	–	–	July
– 113	– 113	+ 85	– 198	–	–	– 63	– 20	– 19	– 1	– 43	–	–	Aug.
– 381	– 381	– 232	– 149	–	+ 1	+ 58	– 51	– 15	– 36	+ 109	–	–	Sep.

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic non-banks						Short-term lending						Medium
		of which						to enterprises and households			to government		
									of which				
	Total	Loans	Bills	Treasury bills, negotiable money market paper issued by non-banks	Securities issued by non-banks	*Memo item Fiduciary loans*	Total	Total	Loans	Bills	Total	of which Loans	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													End of year or month *
2025	212,208	198,906	.	–	13,302	3	1,178	1,177	1,177	.	1	1	211,030
2026 June	213,978	200,605	.	–	13,373	2	1,258	1,255	1,255	.	3	3	212,720
July	214,446	201,114	.	–	13,332	2	1,319	1,315	1,315	.	4	4	213,127
Aug.	214,746	201,414	.	–	13,332	2	1,306	1,302	1,302	.	4	4	213,440
Sep.	214,778	201,867	.	–	12,911	2	1,290	1,286	1,286	.	4	4	213,488
													Changes *
2025	+ 4,000	+ 4,088	.	–	– 88	–	+ 3	+ 3	+ 3	.	–	–	+ 3,997
2026 June	+ 552	+ 527	.	–	+ 25	–	– 9	– 11	– 11	.	+ 2	+ 2	+ 561
July	+ 468	+ 509	.	–	– 41	–	+ 61	+ 60	+ 60	.	+ 1	+ 1	+ 407
Aug.	+ 300	+ 300	.	–	–	–	– 13	– 13	– 13	.	–	–	+ 313
Sep.	+ 32	+ 453	.	–	– 421	–	– 16	– 16	– 16	.	–	–	+ 48
Banks with special, development and other central support tasks													End of year or month *
2025	336,194	282,415	–	609	53,170	8,635	45,962	42,715	42,504	–	3,247	2,849	290,232
2026 June	353,771	296,038	–	– 488	58,221	8,797	56,726	54,164	54,126	–	2,562	3,088	297,045
July	358,001	301,018	–	231	56,752	8,814	56,885	53,526	53,491	–	3,359	3,163	301,116
Aug.	354,955	298,222	–	294	56,439	8,329	54,001	50,219	50,185	–	3,782	3,522	300,954
Sep.	364,321	306,107	–	116	58,098	8,416	61,734	56,952	56,924	–	4,782	4,694	302,587
													Changes *
2025	+ 8,397	+ 3,234	– 25	+ 173	+ 5,015	+ 941	+ 1,172	+ 122	– 159	– 25	+ 1,050	+ 1,183	+ 7,225
2026 June	+ 11,773	+ 10,266	–	– 812	+ 2,319	– 5	+ 8,862	+ 9,433	+ 9,624	–	– 571	+ 50	+ 2,911
July	+ 4,230	+ 4,980	–	+ 719	– 1,469	+ 17	+ 159	– 638	– 635	–	+ 797	+ 75	+ 4,071
Aug.	– 246	+ 4	–	+ 63	– 313	+ 65	– 434	– 857	– 856	–	+ 423	+ 359	+ 188
Sep.	+ 9,366	+ 7,885	–	– 178	+ 1,659	+ 87	+ 7,733	+ 6,733	+ 6,739	–	+ 1,000	+ 1,172	+ 1,633
Memo item: Foreign banks													End of year or month *
2025	471,621	439,735	.	.	31,779	194	80,083	73,634	73,634	–	6,449	6,342	391,538
2026 June	479,614	448,212	.	.	30,445	166	82,878	77,144	77,143	–	5,734	4,778	396,736
July	478,201	447,559	.	.	29,765	165	80,437	74,316	74,315	–	6,121	5,245	397,764
Aug.	475,121	448,299	.	.	25,606	164	79,804	73,716	73,715	–	6,088	4,873	395,317
Sep.	477,129	450,993	.	.	24,981	152	81,513	75,587	75,586	–	5,926	4,772	395,616
													Changes *
2025	+ 20,125	+ 16,003	.	.	+ 4,333	– 67	+ 9,453	+ 7,938	+ 7,938	–	+ 1,515	+ 1,726	+ 10,672
2026 June	+ 4,558	+ 5,716	.	.	– 664	– 10	+ 2,146	+ 2,834	+ 2,834	–	– 688	– 194	+ 2,412
July	– 1,412	– 652	.	.	– 680	– 1	– 2,440	– 2,827	– 2,827	–	+ 387	+ 467	+ 1,028
Aug.	– 3,420	+ 400	.	.	– 4,159	– 1	– 973	– 921	– 921	–	– 52	– 391	– 2,447
Sep.	+ 2,188	+ 2,874	.	.	– 625	– 12	+ 1,594	+ 1,756	+ 1,756	–	– 162	– 101	+ 594

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I Banks (MFIs) in Germany

and long-term lending

to enterprises and households						to government							
	Loans						Loans						
Total	Total	Medium-term	Long-term	Securities	*Memo item Fiduciary loans*	Total	Total	Medium-term	Long-term	Securities	Equalisation claims	*Memo item Fiduciary loans*	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of year or month *											**Building and loan associations**		
204,556	194,039	2,563	191,476	10,517	3	6,474	3,689	–	3,689	2,785	–	–	2025
206,187	195,680	2,450	193,230	10,507	2	6,533	3,667	–	3,667	2,866	–	–	2026 June
206,603	196,138	2,443	193,695	10,465	2	6,524	3,657	–	3,657	2,867	–	–	July
206,919	196,454	2,431	194,023	10,465	2	6,521	3,654	–	3,654	2,867	–	–	Aug.
206,966	196,923	2,429	194,494	10,043	2	6,522	3,654	–	3,654	2,868	–	–	Sep.
Changes *													
+ 4,578	+ 4,552	– 321	+ 4,873	+ 26	–	– 581	– 467	–	– 467	– 114	–	–	2025
+ 533	+ 533	– 2	+ 535	–	–	+ 28	+ 3	–	+ 3	+ 25	–	–	2026 June
+ 416	+ 458	– 7	+ 465	– 42	–	– 9	– 10	–	– 10	+ 1	–	–	July
+ 316	+ 316	– 12	+ 328	–	–	– 3	– 3	–	– 3	–	–	–	Aug.
+ 47	+ 469	– 2	+ 471	– 422	–	+ 1	–	–	–	+ 1	–	–	Sep.
End of year or month *											**Banks with special, development and other central support tasks**		
148,824	134,899	16,714	118,185	13,925	7,492	141,408	102,163	7,886	94,277	39,245	–	1,143	2025
149,792	135,730	16,628	119,102	14,062	7,671	147,253	103,094	9,000	94,094	44,159	–	1,126	2026 June
151,351	137,177	16,971	120,206	14,174	7,668	149,765	107,187	9,186	98,001	42,578	–	1,146	July
151,892	137,704	16,645	121,059	14,188	7,693	149,062	106,811	9,241	97,570	42,251	–	636	Aug.
151,420	137,292	16,689	120,603	14,128	7,781	151,167	107,197	9,180	98,017	43,970	–	635	Sep.
Changes *													
– 1,907	– 2,473	– 3,258	+ 785	+ 566	+ 905	+ 9,132	+ 4,683	+ 473	+ 4,210	+ 4,449	–	+ 36	2025
+ 379	+ 556	+ 619	– 63	– 177	+ 13	+ 2,532	+ 36	– 88	+ 124	+ 2,496	–	– 18	2026 June
+ 1,559	+ 1,447	+ 343	+ 1,104	+ 112	– 3	+ 2,512	+ 4,093	+ 186	+ 3,907	– 1,581	–	+ 20	July
+ 891	+ 877	+ 24	+ 853	+ 14	+ 25	– 703	– 376	+ 55	– 431	– 327	–	+ 40	Aug.
– 472	– 412	+ 44	– 456	– 60	+ 88	+ 2,105	+ 386	– 61	+ 447	+ 1,719	–	– 1	Sep.
End of year or month *											**Memo item: Foreign banks**		
364,193	349,068	84,863	264,205	15,125	194	27,345	10,691	1,680	9,011	16,654	–	–	2025
369,183	354,778	87,234	267,544	14,405	166	27,553	11,513	1,750	9,763	16,040	–	–	2026 June
370,251	356,203	87,315	268,888	14,048	165	27,513	11,796	1,870	9,926	15,717	–	–	July
370,946	357,790	87,927	269,863	13,156	164	24,371	11,921	1,875	10,046	12,450	–	–	Aug.
372,848	358,822	88,719	270,103	14,026	152	22,768	11,813	1,911	9,902	10,955	–	–	Sep.
Changes *													
+ 4,501	+ 4,045	– 2,081	+ 6,126	+ 456	– 67	+ 6,171	+ 2,294	+ 436	+ 1,858	+ 3,877	–	–	2025
+ 3,377	+ 2,798	+ 1,594	+ 1,204	+ 579	– 10	– 965	+ 278	+ 52	+ 226	– 1,243	–	–	2026 June
+ 1,068	+ 1,425	+ 81	+ 1,344	– 357	– 1	– 40	+ 283	+ 120	+ 163	– 323	–	–	July
+ 695	+ 1,587	+ 612	+ 975	– 892	– 1	– 3,142	+ 125	+ 5	+ 120	– 3,267	–	–	Aug.
+ 2,197	+ 1,327	+ 837	+ 490	+ 870	– 12	– 1,603	– 108	+ 36	– 144	– 1,495	–	–	Sep.

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
		of which			Lending to enterprises and self-employed persons								
		Housing loans					Enterprises				Self-employed persons		
	Total	Total	Mortgage loans secured by residential real estate	Other housing loans	Total	of which Housing loans	Total	Short-term lending	Medium-term lending	Long-term lending	Total	Short-term lending	Medium-term lending
	1	2	3	4	5	6	7	8	9	10	11	12	13
	End of quarter *												
2020 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
Q4	3,543,546	1,862,138	1,568,874	293,264	1,975,508	543,870	1,458,181	286,161	248,574	923,446	517,327	20,952	31,152
2026 Q1	3,556,670	1,867,083	1,574,055	293,028	1,985,703	545,607	1,466,812	289,046	250,046	927,720	518,891	21,274	30,961
Q2	3,596,665	1,878,213	1,582,150	296,063	2,016,797	549,120	1,496,159	308,902	253,983	933,274	520,638	21,313	30,724
Q3	3,616,897	1,892,431	1,593,426	299,005	2,021,947	553,064	1,500,422	311,690	253,255	935,477	521,525	21,100	31,091
	Changes during quarter *												
2020 Q4	+ 23,948	+ 27,744	+ 19,321	+ 8,423	+ 6,143	+ 8,372	+ 1,751	− 8,492	− 1,756	+ 11,999	+ 4,392	− 760	+ 203
2021 Q1	+ 44,843	+ 22,219	+ 17,298	+ 4,921	+ 33,004	+ 7,581	+ 29,844	+ 15,741	+ 6,476	+ 7,627	+ 3,160	− 391	− 529
Q2	+ 17,940	+ 30,722	+ 21,042	+ 9,680	− 3,153	+ 9,595	− 8,935	− 12,034	− 3,382	+ 6,481	+ 5,782	+ 453	− 164
Q3	+ 37,075	+ 29,096	+ 19,702	+ 9,394	+ 12,728	+ 6,289	+ 8,497	− 841	+ 81	+ 9,257	+ 4,231	− 468	− 187
Q4	+ 54,123	+ 28,615	+ 18,878	+ 9,737	+ 34,906	+ 8,961	+ 29,704	+ 11,155	+ 8,377	+ 10,172	+ 5,202	− 632	− 369
2022 Q1	+ 57,864	+ 21,959	+ 16,618	+ 5,341	+ 41,972	+ 6,991	+ 36,943	+ 22,093	+ 2,828	+ 12,022	+ 5,029	+ 633	− 83
Q2	+ 65,002	+ 29,943	+ 20,539	+ 9,404	+ 42,710	+ 9,140	+ 36,913	+ 15,017	+ 7,382	+ 14,514	+ 5,797	+ 415	− 51
Q3	+ 78,980	+ 26,941	+ 20,542	+ 6,399	+ 58,457	+ 8,590	+ 54,113	+ 19,881	+ 16,021	+ 18,211	+ 4,344	− 95	+ 97
Q4	+ 16,536	+ 15,434	+ 14,835	+ 599	+ 8,851	+ 5,871	+ 6,759	− 10,669	+ 9,855	+ 7,573	+ 2,092	− 140	+ 106
2023 Q1	+ 20,434	+ 4,803	+ 8,569	− 3,766	+ 19,898	+ 3,464	+ 18,399	+ 4,220	+ 7,474	+ 6,705	+ 1,499	+ 452	+ 168
Q2	+ 12,378	+ 9,073	+ 11,487	− 2,414	+ 8,176	+ 5,295	+ 7,459	− 3,512	+ 5,155	+ 5,816	+ 717	− 135	+ 254
Q3	+ 4,668	+ 9,186	+ 11,187	− 2,001	− 1,392	+ 4,160	− 1,892	− 4,153	− 607	+ 2,868	+ 500	− 582	+ 151
Q4	− 4,919	+ 4,750	+ 6,999	− 2,249	− 4,623	+ 3,434	− 4,203	− 10,220	+ 1,619	+ 4,398	− 420	+ 61	+ 36
2024 Q1	+ 4,948	+ 1,895	+ 7,667	− 5,772	+ 5,801	+ 2,172	+ 5,297	+ 8,074	− 5,503	+ 2,726	+ 504	+ 297	− 200
Q2	+ 7,339	+ 5,575	+ 7,126	− 1,551	+ 4,471	+ 2,177	+ 3,649	+ 1,231	− 1,251	+ 3,669	+ 822	− 192	− 18
Q3	+ 13,422	+ 7,977	+ 7,121	+ 856	+ 5,820	+ 2,149	+ 4,507	+ 231	+ 4,145	+ 131	+ 1,313	+ 282	− 96
Q4	+ 10,294	+ 8,048	+ 6,200	+ 1,848	+ 5,797	+ 3,360	+ 4,313	− 1,611	− 2,040	+ 7,964	+ 1,484	− 364	+ 276
2025 Q1	+ 10,488	+ 6,770	+ 6,609	+ 161	+ 7,393	+ 3,095	+ 5,359	+ 5,318	− 2,767	+ 2,808	+ 2,034	+ 658	− 283
Q2	+ 12,666	+ 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
Q4	+ 29,414	+ 12,237	+ 8,558	+ 3,679	+ 21,851	+ 4,013	+ 21,348	+ 13,572	+ 1,504	+ 6,272	+ 503	− 230	− 44
2026 Q1	+ 18,432	+ 5,750	+ 5,946	− 196	+ 15,008	+ 1,977	+ 13,034	+ 12,123	+ 482	+ 429	+ 1,974	+ 357	− 226
Q2	+ 41,540	+ 11,165	+ 8,120	+ 3,045	+ 31,959	+ 3,373	+ 29,917	+ 19,886	+ 4,432	+ 5,599	+ 2,042	+ 49	− 47
Q3	+ 23,148	+ 14,288	+ 11,341	+ 2,947	+ 10,496	+ 3,944	+ 8,699	+ 4,574	+ 2,447	+ 1,678	+ 1,797	− 208	+ 47

***** for the corpus of reporting credit institutions, the categories of banks, 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 *													
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	2020 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
465,223	1,551,414	1,314,069	187,406	7,293	31,176	67,791	1,452,447	16,624	4,199	559	404	15,661	Q4
466,656	1,554,022	1,317,164	188,279	7,580	30,820	67,970	1,455,232	16,945	4,312	568	408	15,969	2026 Q1
468,601	1,562,980	1,324,774	188,819	7,594	31,696	68,465	1,462,819	16,888	4,319	590	415	15,883	Q2
469,334	1,578,157	1,335,024	189,576	7,739	32,416	71,876	1,473,865	16,793	4,343	553	407	15,833	Q3
Changes during quarter *													
+ 4,949	+ 17,649	+ 19,284	− 693	− 805	− 703	− 645	+ 18,997	+ 156	+ 88	− 72	+ 41	+ 187	2020 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
+ 777	+ 7,678	+ 8,341	− 1,528	− 331	+ 381	+ 153	+ 7,144	− 115	− 117	− 1	+ 1	− 115	Q4
+ 1,843	+ 3,713	+ 3,780	+ 1,158	+ 287	− 676	+ 264	+ 4,125	− 289	− 7	+ 9	− 26	− 272	2026 Q1
+ 2,040	+ 9,638	+ 7,785	+ 1,050	+ 14	+ 876	+ 940	+ 7,822	− 57	+ 7	+ 22	+ 7	− 86	Q2
+ 1,958	+ 12,747	+ 10,320	+ 1,957	+ 145	+ 665	+ 971	+ 11,111	− 95	+ 24	− 37	− 8	− 50	Q3

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
		of which			Lending to enterprises and self-employed persons								
		Housing loans					Enterprises				Self-employed persons		
	Total	Total	Mortgage loans secured by residential real estate	Other housing loans	Total	of which Housing loans	Total	Short-term lending	Medium-term lending	Long-term lending	Total	Short-term lending	Medium-term lending
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Commercial banks [3]												**End of quarter** *
2025 Q3	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
Q4	1,031,615	431,049	402,459	28,590	538,458	94,387	452,949	146,733	104,646	201,570	85,509	6,922	17,144
2026 Q1	1,036,443	430,112	401,753	28,359	541,740	93,265	456,290	143,344	108,232	204,714	85,450	6,915	17,110
Q2	1,047,275	431,059	401,159	29,900	550,383	93,555	465,619	147,961	111,003	206,655	84,764	6,959	16,956
Q3	1,044,402	432,883	402,610	30,273	541,492	93,746	456,583	144,438	109,103	203,042	84,909	6,958	17,295
													Changes during quarter *
2025 Q4	+ 14,262	+ 832	+ 359	+ 473	+ 14,414	+ 297	+ 14,638	+ 10,904	+ 2,747	+ 987	− 224	+ 40	+ 144
2026 Q1	+ 9,621	− 877	− 636	− 241	+ 8,070	− 1,157	+ 8,279	+ 5,849	+ 2,586	− 156	− 209	+ 28	− 74
Q2	+ 11,672	+ 957	− 594	+ 1,551	+ 8,978	+ 300	+ 9,304	+ 4,647	+ 3,266	+ 1,391	− 326	+ 54	+ 36
Q3	− 2,502	+ 1,824	+ 1,451	+ 373	− 6,005	+ 191	− 5,875	− 3,887	+ 905	− 2,893	− 130	+ 4	+ 19
	Big banks												**End of quarter** *
2025 Q3	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
Q4	446,956	256,734	247,467	9,267	214,639	48,893	171,336	70,272	22,652	78,412	43,303	2,495	910
2026 Q1	448,140	254,604	245,478	9,126	217,023	48,142	173,834	66,700	24,220	82,914	43,189	2,503	916
Q2	448,855	253,139	243,113	10,026	219,471	48,238	176,699	69,214	25,453	82,032	42,772	2,544	895
Q3	444,419	252,397	242,200	10,197	216,454	48,459	173,876	69,727	25,530	78,619	42,578	2,542	895
													Changes during quarter *
2025 Q4	+ 3,193	− 1,147	− 1,084	− 63	+ 4,614	− 209	+ 4,834	+ 3,812	+ 797	+ 225	− 220	+ 47	+ 19
2026 Q1	+ 1,184	− 2,060	− 1,919	− 141	+ 2,254	− 751	+ 2,368	+ 708	+ 588	+ 1,072	− 114	+ 8	+ 6
Q2	+ 715	− 1,465	− 2,365	+ 900	+ 2,448	+ 96	+ 2,865	+ 2,514	+ 1,233	− 882	− 417	+ 41	− 21
Q3	− 4,436	− 742	− 913	+ 171	− 3,017	+ 221	− 2,823	+ 513	+ 77	− 3,413	− 194	− 2	−
	Regional banks and other commercial banks												**End of quarter** *
2025 Q3	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
Q4	475,826	170,973	152,854	18,119	236,589	44,723	200,975	50,147	52,490	98,338	35,614	3,194	13,239
2026 Q1	479,909	172,283	154,141	18,142	237,855	44,433	202,188	50,287	53,737	98,164	35,667	3,174	13,190
Q2	485,546	174,734	155,893	18,841	240,040	44,632	204,603	48,732	56,099	99,772	35,437	3,181	13,077
Q3	486,194	177,381	158,320	19,061	233,597	44,643	197,647	45,233	52,837	99,577	35,950	3,172	13,545
													Changes during quarter *
2025 Q4	+ 11,523	+ 1,942	+ 1,493	+ 449	+ 9,629	+ 416	+ 9,483	+ 5,889	+ 2,822	+ 772	+ 146	+ 49	+ 133
2026 Q1	+ 8,856	+ 1,300	+ 1,287	+ 13	+ 6,017	− 325	+ 6,156	+ 5,036	+ 1,227	− 107	− 139	− 21	− 89
Q2	+ 6,377	+ 2,461	+ 1,752	+ 709	+ 2,420	+ 209	+ 2,290	− 1,525	+ 2,812	+ 1,003	+ 130	+ 17	+ 77
Q3	+ 1,318	+ 2,647	+ 2,427	+ 220	− 3,278	+ 11	− 3,396	− 3,654	− 267	+ 525	+ 118	− 4	+ 48
	Branches of foreign banks												**End of quarter** *
2025 Q3	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
Q4	108,833	3,342	2,138	1,204	87,230	771	80,638	26,314	29,504	24,820	6,592	1,233	2,995
2026 Q1	108,394	3,225	2,134	1,091	86,862	690	80,268	26,357	30,275	23,636	6,594	1,238	3,004
Q2	112,874	3,186	2,153	1,033	90,872	685	84,317	30,015	29,451	24,851	6,555	1,234	2,984
Q3	113,789	3,105	2,090	1,015	91,441	644	85,060	29,478	30,736	24,846	6,381	1,244	2,855
													Changes during quarter *
2025 Q4	− 454	+ 37	− 50	+ 87	+ 171	+ 90	+ 321	+ 1,203	− 872	− 10	− 150	− 56	− 8
2026 Q1	− 419	− 117	− 4	− 113	− 201	− 81	− 245	+ 105	+ 771	− 1,121	+ 44	+ 41	+ 9
Q2	+ 4,580	− 39	+ 19	− 58	+ 4,110	− 5	+ 4,149	+ 3,658	− 779	+ 1,270	− 39	− 4	− 20
Q3	+ 616	− 81	− 63	− 18	+ 290	− 41	+ 344	− 746	+ 1,095	− 5	− 54	+ 10	− 29

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I Banks (MFIs) in Germany

Lending to employees and other individuals								Lending to non-profits institutions					
		of which											
Long-term lending	Total	Housing loans	Instalment credit [1]	Debit balances on wage, salary and pension accounts	Short-term lending	Medium-term lending	Long-term lending	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending	
14	15	16	17	18	19	20	21	22	23	24	25	26	Period
End of quarter *												**Commercial banks [3]**	
61,851	491,644	335,691	131,288	2,832	19,030	49,265	423,349	1,870	436	187	154	1,529	2025 Q3
61,443	491,325	336,310	130,441	2,714	18,721	49,542	423,062	1,832	352	196	144	1,492	Q4
61,425	493,006	336,569	132,035	2,811	19,097	49,923	423,986	1,697	278	211	134	1,352	2026 Q1
60,849	495,263	337,227	133,021	2,808	19,751	50,561	424,951	1,629	277	208	133	1,288	Q2
60,656	501,238	338,826	134,964	2,872	20,098	53,904	427,236	1,672	311	213	123	1,336	Q3
Changes during quarter *													
− 408	− 114	+ 619	− 847	− 118	− 309	+ 282	− 87	− 38	− 84	+ 9	− 10	− 37	2025 Q4
− 163	+ 1,556	+ 284	+ 1,599	+ 97	+ 176	+ 381	+ 999	− 5	− 4	+ 15	− 10	− 10	2026 Q1
− 416	+ 2,762	+ 658	+ 1,491	− 3	+ 654	+ 1,083	+ 1,025	− 68	− 1	− 3	− 1	− 64	Q2
− 153	+ 3,460	+ 1,599	+ 1,678	+ 64	+ 292	+ 903	+ 2,265	+ 43	+ 34	+ 5	− 10	+ 48	Q3
End of quarter *												**Big banks**	
40,184	233,176	208,621	17,226	1,376	3,612	2,604	226,960	562	158	57	27	478	2025 Q3
39,898	231,752	207,682	16,649	1,279	3,490	2,592	225,670	565	159	65	26	474	Q4
39,770	230,689	206,376	17,079	1,346	3,933	2,558	224,198	428	86	85	10	333	2026 Q1
39,333	228,978	204,815	16,826	1,329	4,212	2,565	222,201	406	86	76	2	328	Q2
39,141	227,546	203,852	16,568	1,346	4,136	2,579	220,831	419	86	82	4	333	Q3
Changes during quarter *													
− 286	− 1,424	− 939	− 577	− 97	− 122	− 12	− 1,290	+ 3	+ 1	+ 8	− 1	− 4	2025 Q4
− 128	− 1,063	− 1,306	+ 430	+ 67	+ 443	− 34	− 1,472	− 7	− 3	+ 20	− 16	− 11	2026 Q1
− 437	− 1,711	− 1,561	− 253	− 17	+ 279	+ 7	− 1,997	− 22	−	− 9	− 8	− 5	Q2
− 192	− 1,432	− 963	− 258	+ 17	− 76	+ 14	− 1,370	+ 13	−	+ 6	+ 2	+ 5	Q3
End of quarter *												**Regional banks and other commercial banks**	
19,217	236,453	124,448	103,158	1,438	8,865	39,604	187,984	1,095	276	28	85	982	2025 Q3
19,181	238,183	126,059	103,490	1,417	8,701	40,027	189,455	1,054	191	31	78	945	Q4
19,303	240,975	127,660	104,680	1,447	8,717	40,367	191,891	1,079	190	45	83	951	2026 Q1
19,179	244,476	129,913	105,778	1,461	8,850	40,788	194,838	1,030	189	46	88	896	Q2
19,233	251,532	132,515	107,788	1,507	9,109	43,941	198,482	1,065	223	46	83	936	Q3
Changes during quarter *													
− 36	+ 1,935	+ 1,611	+ 332	− 21	− 164	+ 428	+ 1,671	− 41	− 85	+ 3	− 7	− 37	2025 Q4
− 29	+ 2,814	+ 1,626	+ 1,195	+ 30	− 37	+ 340	+ 2,511	+ 25	− 1	+ 14	+ 5	+ 6	2026 Q1
+ 36	+ 4,006	+ 2,253	+ 1,603	+ 14	+ 133	+ 866	+ 3,007	− 49	− 1	+ 1	+ 5	− 55	Q2
+ 74	+ 4,561	+ 2,602	+ 1,765	+ 46	+ 204	+ 713	+ 3,644	+ 35	+ 34	−	− 5	+ 40	Q3
End of quarter *												**Branches of foreign banks**	
2,450	22,015	2,622	10,904	18	6,553	7,057	8,405	213	2	102	42	69	2025 Q3
2,364	21,390	2,569	10,302	18	6,530	6,923	7,937	213	2	100	40	73	Q4
2,352	21,342	2,533	10,276	18	6,447	6,998	7,897	190	2	81	41	68	2026 Q1
2,337	21,809	2,499	10,417	18	6,689	7,208	7,912	193	2	86	43	64	Q2
2,282	22,160	2,459	10,608	19	6,853	7,384	7,923	188	2	85	36	67	Q3
Changes during quarter *													
− 86	− 625	− 53	− 602	−	− 23	− 134	− 468	−	−	− 2	− 2	+ 4	2025 Q4
− 6	− 195	− 36	− 26	−	− 230	+ 75	− 40	− 23	−	− 19	+ 1	− 5	2026 Q1
− 15	+ 467	− 34	+ 141	−	+ 242	+ 210	+ 15	+ 3	−	+ 5	+ 2	− 4	Q2
− 35	+ 331	− 40	+ 171	+ 1	+ 164	+ 176	− 9	− 5	−	− 1	− 7	+ 3	Q3

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
		of which			Lending to enterprises and self-employed persons								
		Housing loans					Enterprises				Self-employed persons		
	Total	Total	Mortgage loans secured by residential real estate	Other housing loans	Total	of which Housing loans	Total	Sort-term lending	Medium-term lending	Long-term lending	Total	Short-term lending	Medium-term lending
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of quarter ***
2025 Q3	210,935	31,676	24,657	7,019	196,769	19,475	189,871	27,729	45,702	116,440	6,898	420	930
Q4	221,231	29,171	22,279	6,892	207,029	16,963	200,124	37,513	45,658	116,953	6,905	406	913
2026 Q1	224,423	29,198	22,209	6,989	210,376	17,053	203,435	41,594	45,814	116,027	6,941	402	993
Q2	229,220	28,986	22,319	6,667	215,098	16,837	208,254	45,516	46,618	116,120	6,844	421	917
Q3	235,489	28,913	22,192	6,721	220,914	16,784	214,095	48,711	48,365	117,019	6,819	435	924
													Changes during quarter *
2025 Q4	+ 4,856	− 370	− 243	− 127	+ 4,820	− 377	+ 4,813	+ 4,974	− 394	+ 233	+ 7	− 14	− 17
2026 Q1	+ 3,707	+ 27	− 70	+ 97	+ 3,777	+ 90	+ 3,826	+ 4,081	+ 226	− 481	− 49	− 4	− 5
Q2	+ 5,562	− 212	+ 110	− 322	+ 5,487	− 216	+ 5,584	+ 3,922	+ 804	+ 858	− 97	+ 19	− 76
Q3	+ 5,949	− 73	− 127	+ 54	+ 5,496	− 53	+ 5,521	+ 2,875	+ 1,747	+ 899	− 25	+ 14	+ 7
Saving banks													**End of quarter ***
2025 Q3	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
Q4	1,015,122	608,995	403,485	205,510	570,499	207,539	363,223	35,494	42,356	285,373	207,276	6,485	5,487
2026 Q1	1,016,762	611,065	405,390	205,675	571,330	208,571	363,512	36,829	41,016	285,667	207,818	6,612	5,396
Q2	1,022,133	615,700	408,347	207,353	574,497	210,664	365,251	36,954	41,183	287,114	209,246	6,486	5,430
Q3	1,027,588	620,806	411,841	208,965	576,872	212,748	366,423	36,995	40,996	288,432	210,449	6,452	5,435
													Changes during quarter *
2025 Q4	+ 3,279	+ 4,686	+ 1,303	+ 3,383	+ 946	+ 2,017	+ 466	− 1,581	− 393	+ 2,440	+ 480	− 63	− 65
2026 Q1	+ 1,640	+ 2,070	+ 1,905	+ 165	+ 831	+ 1,032	+ 289	+ 1,335	− 1,340	+ 294	+ 542	+ 127	− 91
Q2	+ 5,371	+ 4,660	+ 2,982	+ 1,678	+ 2,992	+ 1,943	+ 1,739	+ 125	+ 167	+ 1,447	+ 1,253	− 126	+ 34
Q3	+ 5,455	+ 5,186	+ 3,569	+ 1,617	+ 2,280	+ 2,084	+ 1,172	+ 41	− 187	+ 1,318	+ 1,108	− 34	+ 5
Credit cooperatives													**End of quarter ***
2025 Q3	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
Q4	804,998	491,048	467,641	23,407	415,035	143,471	231,337	23,540	24,860	182,937	183,698	6,972	7,240
2026 Q1	807,829	494,129	471,168	22,961	418,039	145,380	233,356	23,930	24,302	185,124	184,683	7,131	7,126
Q2	814,144	498,576	476,084	22,492	420,844	146,464	235,022	24,082	24,097	186,843	185,822	7,277	7,036
Q3	820,167	503,884	481,471	22,413	422,793	147,722	235,951	23,785	24,023	188,143	186,842	7,096	7,057
													Changes during quarter *
2025 Q4	+ 6,544	+ 5,554	+ 5,728	− 174	+ 2,444	+ 1,905	+ 2,169	− 209	− 517	+ 2,895	+ 275	− 159	− 82
2026 Q1	+ 2,831	+ 3,766	+ 4,162	− 396	+ 2,599	+ 2,124	+ 969	+ 390	− 618	+ 1,197	+ 1,630	+ 159	− 24
Q2	+ 6,255	+ 4,447	+ 4,916	− 469	+ 2,745	+ 1,084	+ 1,606	+ 152	− 205	+ 1,659	+ 1,139	+ 146	− 90
Q3	+ 6,088	+ 5,308	+ 5,387	− 79	+ 2,014	+ 1,258	+ 994	− 277	− 54	+ 1,325	+ 1,020	− 181	+ 21
Mortgage banks													**End of quarter ***
2025 Q3	97,389	61,905	58,921	2,984	62,993	27,637	54,076	482	14,103	39,491	8,917	1	199
Q4	97,961	61,715	58,825	2,890	63,494	27,333	54,602	596	14,760	39,246	8,892	2	178
2026 Q1	97,556	61,498	58,695	2,803	62,934	26,956	54,046	554	14,835	38,657	8,888	45	149
Q2	97,093	61,429	58,546	2,883	62,293	26,707	53,413	467	14,996	37,950	8,880	2	194
Q3	96,820	61,532	58,660	2,872	61,689	26,476	52,832	943	14,557	37,332	8,857	2	186
													Changes during quarter *
2025 Q4	+ 572	− 135	− 41	− 94	+ 406	− 304	+ 431	+ 114	+ 657	− 340	− 25	+ 1	− 21
2026 Q1	− 405	− 157	− 70	− 87	− 560	− 317	− 556	− 42	+ 75	− 589	− 4	+ 43	− 29
Q2	− 463	− 69	− 149	+ 80	− 641	− 249	− 633	− 87	+ 161	− 707	− 8	− 43	+ 45
Q3	− 273	+ 103	+ 114	− 11	− 604	− 231	− 581	+ 476	− 439	− 618	− 23	−	− 8

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I Banks (MFIs) in Germany

Lending to employees and other individuals								Lending to non-profits institutions					
		of which											
Long-term lending	Total	Housing loans	Instalment credit [1]	Debit balances on wage, salary and pension accounts	Short-term lending	Medium-term lending	Long-term lending	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending	
14	15	16	17	18	19	20	21	22	23	24	25	26	Period
End of quarter *													**Landesbanken**
5,548	13,467	11,880	356	189	549	535	12,383	699	321	12	19	668	2025 Q3
5,586	13,519	11,889	345	205	555	571	12,393	683	319	5	19	659	Q4
5,546	13,360	11,828	324	222	559	462	12,339	687	317	14	20	653	2026 Q1
5,506	13,439	11,828	320	257	637	486	12,316	683	321	16	22	645	Q2
5,460	13,897	11,808	600	205	836	509	12,552	678	321	15	27	636	Q3
Changes during quarter *													
+ 38	+ 52	+ 9	− 11	+ 16	+ 6	+ 36	+ 10	− 16	− 2	− 7	−	− 9	2025 Q4
− 40	− 74	− 61	− 21	+ 17	+ 4	− 24	− 54	+ 4	− 2	+ 9	+ 1	− 6	2026 Q1
− 40	+ 79	−	− 4	+ 35	+ 78	+ 24	− 23	− 4	+ 4	+ 2	+ 2	− 8	Q2
− 46	+ 458	− 20	+ 280	− 52	+ 199	+ 23	+ 236	− 5	−	− 1	+ 5	− 9	Q3
End of quarter *													**Saving banks**
194,696	436,055	397,302	27,637	2,921	5,520	6,910	423,625	6,235	1,485	198	134	5,903	2025 Q3
195,304	438,448	400,001	27,535	2,841	5,388	6,885	426,175	6,175	1,455	193	132	5,850	Q4
195,810	439,364	401,047	27,439	2,887	5,541	6,842	426,981	6,068	1,447	195	130	5,743	2026 Q1
197,330	441,591	403,586	27,213	2,874	5,457	6,890	429,244	6,045	1,450	195	136	5,714	Q2
198,562	444,712	406,623	27,166	2,973	5,609	6,972	432,131	6,004	1,435	183	139	5,682	Q3
Changes during quarter *													
+ 608	+ 2,393	+ 2,699	− 102	− 80	− 132	− 25	+ 2,550	− 60	− 30	− 5	− 2	− 53	2025 Q4
+ 506	+ 916	+ 1,046	− 96	+ 46	+ 153	− 43	+ 806	− 107	− 8	+ 2	− 2	− 107	2026 Q1
+ 1,345	+ 2,402	+ 2,714	− 226	− 13	− 84	+ 48	+ 2,438	− 23	+ 3	−	+ 6	− 29	Q2
+ 1,137	+ 3,216	+ 3,117	− 37	+ 99	+ 152	+ 82	+ 2,982	− 41	− 15	− 12	+ 3	− 32	Q3
End of quarter *													**Credit cooperatives**
168,970	379,452	343,287	25,337	1,682	4,510	8,006	366,936	6,206	641	131	81	5,994	2025 Q3
169,486	383,734	346,930	24,896	1,533	5,306	7,992	370,436	6,229	647	138	94	5,997	Q4
170,426	382,985	347,921	24,400	1,660	4,411	7,826	370,748	6,805	828	125	110	6,570	2026 Q1
171,509	386,486	351,282	24,280	1,655	4,587	7,716	374,183	6,814	830	139	110	6,565	Q2
172,689	390,637	355,337	24,479	1,689	4,662	7,771	378,204	6,737	825	115	101	6,521	Q3
Changes during quarter *													
+ 516	+ 4,077	+ 3,643	− 441	− 149	+ 796	− 19	+ 3,300	+ 23	+ 6	+ 7	+ 13	+ 3	2025 Q4
+ 1,495	+ 396	+ 1,651	− 216	+ 127	− 1,015	− 166	+ 1,577	− 164	− 9	− 13	− 14	− 137	2026 Q1
+ 1,083	+ 3,501	+ 3,361	− 115	− 5	+ 176	− 110	+ 3,435	+ 9	+ 2	+ 14	−	− 5	Q2
+ 1,180	+ 4,151	+ 4,055	− 51	+ 34	+ 75	+ 55	+ 4,021	− 77	− 5	− 24	− 9	− 44	Q3
End of quarter *													**Mortgage banks**
8,717	34,292	34,208	15	−	3	23	34,266	104	60	−	−	104	2025 Q3
8,712	34,460	34,379	16	−	3	23	34,434	7	3	−	−	7	Q4
8,694	34,615	34,539	13	−	4	24	34,587	7	3	−	−	7	2026 Q1
8,684	34,793	34,719	11	−	4	23	34,766	7	3	−	−	7	Q2
8,669	35,125	35,053	12	−	4	23	35,098	6	3	−	−	6	Q3
Changes during quarter *													
− 5	+ 168	+ 171	+ 1	−	−	−	+ 168	− 2	− 2	−	−	− 2	2025 Q4
− 18	+ 155	+ 160	− 3	−	+ 1	+ 1	+ 153	−	−	−	−	−	2026 Q1
− 10	+ 178	+ 180	− 2	−	−	− 1	+ 179	−	−	−	−	−	Q2
− 15	+ 332	+ 334	+ 1	−	−	−	+ 332	− 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

Period	Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
		of which			Lending to enterprises and self-employed persons								
		Housing loans					Enterprises				Self-employed persons		
	Total	Total	Mortgage loans secured by residential real estate	Other housing loans	Total	of which Housing loans	Total	Short-term lending	Medium-term lending	Long-term lending	Total	Short-term lending	Medium-term lending
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													**End of quarter ***
2025 Q3	193,909	190,267	167,979	22,288	22,794	19,964	3,200	87	22	3,091	19,594	147	179
Q4	195,217	191,566	169,096	22,470	22,910	20,050	3,230	48	21	3,161	19,680	137	178
2026 Q1	195,994	192,343	169,647	22,696	23,022	20,171	3,219	55	21	3,143	19,803	143	175
Q2	196,943	193,290	170,051	23,239	23,148	20,274	3,260	63	21	3,176	19,888	144	179
Q3	198,216	194,578	170,678	23,900	23,357	20,422	3,345	78	17	3,250	20,012	137	182
													Changes during quarter *
2025 Q4	+ 1,308	+ 1,299	+ 1,117	+ 182	+ 116	+ 86	+ 30	− 39	− 1	+ 70	+ 86	− 10	− 1
2026 Q1	+ 777	+ 777	+ 551	+ 226	+ 112	+ 121	− 11	+ 7	−	− 18	+ 123	+ 6	− 3
Q2	+ 949	+ 947	+ 404	+ 543	+ 126	+ 103	+ 41	+ 8	−	+ 33	+ 85	+ 1	+ 4
Q3	+ 1,273	+ 1,288	+ 627	+ 661	+ 209	+ 148	+ 85	+ 15	− 4	+ 74	+ 124	− 7	+ 3
Banks with special, development and other central support tasks													**End of quarter ***
2025 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
Q4	177,402	48,594	45,089	3,505	158,083	34,127	152,716	42,237	16,273	94,206	5,367	28	12
2026 Q1	177,663	48,738	45,193	3,545	158,262	34,211	152,954	42,740	15,826	94,388	5,308	26	12
Q2	189,857	49,173	45,644	3,529	170,534	34,619	165,340	53,859	16,065	95,416	5,194	24	12
Q3	194,215	49,835	45,974	3,861	174,830	35,166	171,193	56,740	16,194	98,259	3,637	20	12
													Changes during quarter *
2025 Q4	− 1,407	+ 371	+ 335	+ 36	− 1,295	+ 389	− 1,199	− 591	− 595	− 13	− 96	− 25	− 2
2026 Q1	+ 261	+ 144	+ 104	+ 40	+ 179	+ 84	+ 238	+ 503	− 447	+ 182	− 59	− 2	−
Q2	+ 12,194	+ 435	+ 451	− 16	+ 12,272	+ 408	+ 12,276	+ 11,119	+ 239	+ 918	− 4	− 2	−
Q3	+ 7,158	+ 652	+ 320	+ 332	+ 7,106	+ 547	+ 7,383	+ 5,331	+ 479	+ 1,573	− 277	− 4	−
Memo item: Foreign banks													**End of quarter ***
2025 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
Q4	422,701	145,677	138,244	7,433	211,894	25,490	181,373	58,109	56,228	67,036	30,521	2,930	6,103
2026 Q1	425,497	146,990	139,746	7,244	212,403	25,396	182,111	58,596	58,124	65,391	30,292	2,873	6,078
Q2	431,920	148,640	141,304	7,336	215,185	25,021	185,033	61,354	57,680	65,999	30,152	2,858	6,042
Q3	434,408	151,249	143,694	7,555	211,231	25,222	180,753	59,475	55,931	65,347	30,478	2,861	6,356
													Changes during quarter *
2025 Q4	+ 7,009	+ 1,431	+ 1,153	+ 278	+ 6,307	+ 42	+ 6,633	+ 7,768	− 957	− 178	− 326	− 39	− 28
2026 Q1	+ 2,816	+ 1,313	+ 1,502	− 189	+ 676	− 94	+ 863	+ 549	+ 1,836	− 1,522	− 187	− 21	− 25
Q2	+ 6,523	+ 1,650	+ 1,558	+ 92	+ 2,882	− 375	+ 3,022	+ 2,758	+ 111	+ 153	− 140	− 15	− 36
Q3	+ 2,419	+ 2,609	+ 2,390	+ 219	− 1,563	+ 201	− 1,529	− 2,243	+ 1,116	− 402	− 34	+ 3	− 66

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

I Banks (MFIs) in Germany

Lending to employees and other individuals								Lending to non-profits institutions					
		of which											
Long-term lending	Total	Housing loans	Instalment credit [1]	Debit balances on wage, salary and pension accounts	Short-term lending	Medium-term lending	Long-term lending	Total	of which Housing loans	Short-term lending	Medium-term lending	Long-term lending	
14	15	16	17	18	19	20	21	22	23	24	25	26	Period
End of quarter *												**Building and loan associations**	
19,268	170,924	170,114	14	–	1,031	2,414	167,479	191	189	–	–	191	2025 Q3
19,365	172,111	171,322	20	–	991	2,364	168,756	196	194	1	–	195	Q4
19,485	172,767	171,969	28	–	1,022	2,285	169,460	205	203	3	–	202	2026 Q1
19,565	173,586	172,809	21	–	1,049	2,251	170,286	209	207	–	–	209	Q2
19,693	174,644	173,942	17	–	1,071	2,231	171,342	215	214	–	–	215	Q3
Changes during quarter *													
+ 97	+ 1,187	+ 1,208	+ 6	–	– 40	– 50	+ 1,277	+ 5	+ 5	+ 1	–	+ 4	2025 Q4
+ 120	+ 656	+ 647	+ 8	–	+ 31	– 79	+ 704	+ 9	+ 9	+ 2	–	+ 7	2026 Q1
+ 80	+ 819	+ 840	– 7	–	+ 27	– 34	+ 826	+ 4	+ 4	– 3	–	+ 7	Q2
+ 128	+ 1,058	+ 1,133	– 4	–	+ 22	– 20	+ 1,056	+ 6	+ 7	–	–	+ 6	Q3
End of quarter *												**Banks with special, development and other central support tasks**	
5,396	17,902	13,246	4,527	–	152	485	17,265	1,529	1,239	32	15	1,482	2025 Q3
5,327	17,817	13,238	4,153	–	212	414	17,191	1,502	1,229	26	15	1,461	Q4
5,270	17,925	13,291	4,040	–	186	608	17,131	1,476	1,236	20	14	1,442	2026 Q1
5,158	17,822	13,323	3,953	–	211	538	17,073	1,501	1,231	32	14	1,455	Q2
3,605	17,904	13,435	2,338	–	136	466	17,302	1,481	1,234	27	17	1,437	Q3
Changes during quarter *													
– 69	– 85	– 8	– 134	–	+ 60	– 71	– 74	– 27	– 10	– 6	–	– 21	2025 Q4
– 57	+ 108	+ 53	– 113	–	– 26	+ 194	– 60	– 26	+ 7	– 6	– 1	– 19	2026 Q1
– 2	– 103	+ 32	– 87	–	+ 25	– 70	– 58	+ 25	– 5	+ 12	–	+ 13	Q2
– 273	+ 72	+ 102	+ 90	–	– 75	– 72	+ 219	– 20	+ 3	– 5	+ 3	– 18	Q3
End of quarter *												**Memo item: Foreign banks**	
21,747	209,657	118,755	76,230	1,332	12,582	22,508	174,567	448	43	122	90	236	2025 Q3
21,488	210,362	120,144	75,537	1,338	12,477	22,444	175,441	445	43	118	87	240	Q4
21,341	212,653	121,554	76,310	1,355	12,473	22,725	177,455	441	40	123	89	229	2026 Q1
21,252	216,308	123,580	77,501	1,359	12,815	23,423	180,070	427	39	116	88	223	Q2
21,261	222,751	125,988	79,015	1,412	13,134	26,355	183,262	426	39	116	77	233	Q3
Changes during quarter *													
– 259	+ 705	+ 1,389	– 693	+ 6	– 105	– 64	+ 874	– 3	–	– 4	– 3	+ 4	2025 Q4
– 141	+ 2,144	+ 1,410	+ 773	+ 17	– 151	+ 281	+ 2,014	– 4	– 3	+ 5	+ 2	– 11	2026 Q1
– 89	+ 3,655	+ 2,026	+ 1,191	+ 4	+ 342	+ 698	+ 2,615	– 14	– 1	– 7	– 1	– 6	Q2
+ 29	+ 3,983	+ 2,408	+ 1,249	+ 53	+ 319	+ 492	+ 3,172	– 1	–	–	– 11	+ 10	Q3

I Banks (MFIs) in Germany

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

€ million

Period	Total	Manufacturing										Electricity, gas and water supply; mining and quarrying	Construction
		Total	Chemical industry, manufacture of coke, refined petroleum products and nuclear fuel	Manufacture of rubber and plastic products	Manufacture of other non-metallic mineral products	Manufacture of basic metals and of fabricated metal products	Manufacture of machinery and equipment; manufacture of vehicles	Manufacture of electrical and optical equipment	Manufacture of wood, paper, wood and paper products; printing and publishing; Manufacture of furniture, etc.; recycling	Manufacture of textiles, and textile products leather and textile leather products	Manufacture of food products, beverages and tobacco		
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Lending to domestic enterprises and self-employed persons (excluding holdings of negotiable money market paper and excluding securities portfolios)												
	Total lending												**End of quarter** *
2025 Q3	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
Q4	1,975,508	144,906	14,279	7,020	4,347	22,396	40,245	15,840	18,262	3,164	19,353	156,563	111,812
2026 Q1	1,985,703	150,907	13,905	6,888	4,468	22,925	39,831	22,139	18,241	3,145	19,365	160,560	85,504
Q2	2,016,797	149,013	14,167	7,023	4,216	22,670	39,742	20,662	18,027	3,126	19,380	165,621	85,594
Q3	2,021,947	147,834	14,122	6,974	4,318	22,288	39,406	19,973	18,205	3,075	19,473	167,306	85,736
	Short-term lending												
2025 Q3	248,711	39,380	3,118	1,911	776	6,107	13,434	4,007	4,037	967	5,023	7,282	22,539
Q4	307,113	38,058	3,593	2,090	744	5,988	11,541	4,641	3,645	987	4,829	7,635	21,360
2026 Q1	310,320	40,031	3,125	2,073	854	6,678	11,841	5,820	3,803	1,079	4,758	8,448	12,552
Q2	330,215	39,135	3,777	2,142	776	6,484	11,921	4,470	3,931	1,184	4,450	8,968	12,497
Q3	332,790	40,081	3,562	2,129	963	6,503	12,925	4,034	4,173	1,175	4,617	7,058	12,567
	Medium-term lending												
2025 Q3	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
Q4	279,726	31,041	4,509	1,258	1,043	3,600	9,429	3,805	3,374	787	3,236	7,029	20,280
2026 Q1	281,007	31,580	4,573	1,207	1,077	3,599	9,428	4,277	3,430	736	3,253	7,211	12,804
Q2	284,707	31,882	4,579	1,287	991	3,735	9,610	4,150	3,224	662	3,644	7,634	12,905
Q3	284,346	32,511	4,920	1,330	994	3,670	9,751	4,162	3,403	654	3,627	7,641	12,977
	Long-term lending												
2025 Q3	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
Q4	1,388,669	75,807	6,177	3,672	2,560	12,808	19,275	7,394	11,243	1,390	11,288	141,899	70,172
2026 Q1	1,394,376	79,296	6,207	3,608	2,537	12,648	18,562	12,042	11,008	1,330	11,354	144,901	60,148
Q2	1,401,875	77,996	5,811	3,594	2,449	12,451	18,211	12,042	10,872	1,280	11,286	149,019	60,192
Q3	1,404,811	75,242	5,640	3,515	2,361	12,115	16,730	11,777	10,629	1,246	11,229	152,607	60,192
	Total lending												**Changes during quarter** *
2025 Q4	+ 21,851	− 3,274	− 107	+ 173	− 204	− 492	− 2,640	+ 620	− 554	+ 12	− 82	+ 5,557	− 1,744
2026 Q1	+ 15,008	+ 1,226	− 414	− 172	+ 121	+ 429	− 704	+ 2,064	+ 29	− 19	− 108	+ 3,222	− 1,213
Q2	+ 31,959	− 1,769	+ 322	+ 135	− 252	− 255	− 139	− 1,462	− 114	− 19	+ 15	+ 5,001	+ 125
Q3	+ 10,496	− 1,749	− 115	− 94	− 8	− 352	− 476	− 739	+ 28	− 61	+ 68	+ 1,655	− 73
	Short-term lending												
2025 Q4	+ 13,342	− 1,322	+ 475	+ 179	− 32	− 119	− 1,893	+ 634	− 392	+ 20	− 194	+ 353	− 1,179
2026 Q1	+ 12,480	+ 1,823	− 448	− 17	+ 110	+ 690	+ 400	+ 829	+ 208	+ 92	− 41	+ 1,313	+ 897
Q2	+ 19,935	− 866	+ 657	+ 69	− 78	− 194	+ 80	− 1,325	+ 128	+ 105	− 308	+ 520	− 55
Q3	+ 4,366	+ 706	− 265	− 33	+ 97	+ 109	+ 924	− 436	+ 152	− 9	+ 167	− 1,795	− 40
	Medium-term lending												
2025 Q4	+ 1,460	− 1,431	− 585	+ 40	− 77	− 129	− 848	+ 51	− 59	+ 47	+ 129	+ 662	− 819
2026 Q1	+ 256	+ 564	+ 64	− 51	+ 34	− 1	− 41	+ 537	+ 56	− 51	+ 17	+ 147	− 1,251
Q2	+ 4,385	+ 402	+ 6	+ 80	− 86	+ 136	+ 182	− 127	− 106	− 74	+ 391	+ 468	+ 161
Q3	+ 2,494	+ 299	+ 321	+ 18	− 17	− 125	+ 81	− 38	+ 119	− 18	− 42	− 23	− 78
	Long-term lending												
2025 Q4	+ 7,049	− 521	+ 3	− 46	− 95	− 244	+ 101	− 65	− 103	− 55	− 17	+ 4,542	+ 254
2026 Q1	+ 2,272	− 1,161	− 30	− 104	− 23	− 260	− 1,063	+ 698	− 235	− 60	− 84	+ 1,762	− 859
Q2	+ 7,639	− 1,305	− 341	− 14	− 88	− 197	− 401	− 10	− 136	− 50	− 68	+ 4,013	+ 19
Q3	+ 3,636	− 2,754	− 171	− 79	− 88	− 336	− 1,481	− 265	− 243	− 34	− 57	+ 3,473	+ 45

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

I Banks (MFIs) in Germany

Wholesale and retail trade; repair of motorcycles and personal and household goods	Agriculture, hunting and forestry, fishing and fish farming	Transport, storage and commu-nication	Financial institutions (excluding MFIs) and insurance	Services sector (including the professions)									Period
				Total	Housing enterprises	Holding companies	Other real estate enterprises	Hotels and restaurants	Computer and related activities, research and develop-ment [1]	Health, veterinary and social work (enterprises and professions)	Letting of movables	Other services	
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of quarter *												**Total lending**	
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	2025 Q3
152,857	55,721	49,714	295,733	1,008,202	375,627	76,487	224,712	29,775	157,938	93,210	11,485	38,968	Q4
147,411	55,714	48,857	300,993	1,035,757	382,135	77,684	236,606	29,847	167,277	92,588	11,401	38,219	2026 Q1
147,470	56,369	48,246	321,261	1,043,223	384,909	79,693	236,610	29,686	169,661	92,993	11,634	38,037	Q2
148,678	56,739	47,978	320,253	1,047,423	388,461	78,765	235,576	29,599	171,913	93,281	11,532	38,296	Q3
												Short-term lending	
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	2025 Q3
49,349	3,448	3,642	118,803	64,818	14,400	12,751	10,277	1,216	16,787	4,865	1,502	3,020	Q4
48,511	3,446	3,743	118,455	75,134	20,469	13,441	13,271	1,361	17,648	4,416	1,503	3,025	2026 Q1
48,537	3,819	3,676	135,747	77,836	20,317	15,232	13,162	1,225	18,526	4,388	1,833	3,153	Q2
50,121	3,907	4,181	136,738	78,137	20,350	15,115	13,026	1,082	19,295	4,274	1,852	3,143	Q3
												Medium-term lending	
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	2025 Q3
24,632	4,174	10,826	66,480	115,264	24,443	20,856	33,685	2,048	19,734	5,140	4,382	4,976	Q4
24,067	4,195	10,416	68,510	122,224	27,912	21,755	36,235	2,043	19,964	5,220	4,224	4,871	2026 Q1
24,452	4,265	9,892	71,351	122,326	27,925	21,534	36,056	2,055	20,463	5,359	3,982	4,952	Q2
25,158	4,340	9,309	69,612	122,798	27,691	21,198	35,146	2,124	22,109	5,466	3,924	5,140	Q3
												Long-term lending	
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	2025 Q3
78,876	48,099	35,246	110,450	828,120	336,784	42,880	180,750	26,511	121,417	83,205	5,601	30,972	Q4
74,833	48,073	34,698	114,028	838,399	333,754	42,488	187,100	26,443	129,665	82,952	5,674	30,323	2026 Q1
74,481	48,285	34,678	114,163	843,061	336,667	42,927	187,392	26,406	130,672	83,246	5,819	29,932	Q2
73,399	48,492	34,488	113,903	846,488	340,420	42,452	187,404	26,393	130,509	83,541	5,756	30,013	Q3
Changes during quarter *												**Total lending**	
− 404	− 127	− 2,547	+ 22,232	+ 2,158	+ 5,252	− 1,727	− 701	+ 307	− 1,283	+ 547	+ 128	− 365	2025 Q4
+ 492	+ 393	− 757	+ 8,008	+ 3,637	+ 3,028	− 588	+ 819	+ 122	+ 1,056	− 452	− 34	− 314	2026 Q1
+ 29	+ 855	+ 24	+ 20,388	+ 7,306	+ 2,714	+ 1,999	− 41	− 146	+ 2,254	+ 395	+ 323	− 192	Q2
− 137	+ 360	+ 12	+ 7,550	+ 2,878	+ 3,522	− 1,008	− 714	− 117	+ 920	+ 188	− 122	+ 209	Q3
												Short-term lending	
− 233	− 45	− 313	+ 18,648	− 2,567	+ 71	− 1,387	− 611	+ 63	− 1,212	+ 573	− 55	− 9	2025 Q4
+ 955	+ 398	+ 201	+ 6,260	+ 633	− 131	+ 410	− 56	+ 195	+ 558	− 399	+ 51	+ 5	2026 Q1
+ 26	+ 373	− 67	+ 17,292	+ 2,712	− 152	+ 1,791	− 109	− 136	+ 888	− 28	+ 330	+ 128	Q2
+ 539	+ 88	+ 505	+ 4,829	− 466	+ 33	− 217	− 136	− 143	+ 102	− 114	+ 19	− 10	Q3
												Medium-term lending	
+ 343	− 24	− 803	+ 3,788	− 256	+ 105	− 55	− 755	+ 8	+ 410	− 176	+ 143	+ 64	2025 Q4
− 90	+ 21	− 410	+ 945	+ 330	− 81	+ 354	+ 305	− 5	+ 100	+ 30	− 158	− 215	2026 Q1
+ 385	+ 70	− 354	+ 2,881	+ 372	+ 43	− 221	− 64	+ 27	+ 509	+ 149	− 152	+ 81	Q2
+ 406	+ 55	− 303	+ 2,731	− 593	− 264	− 336	− 940	+ 39	+ 841	+ 7	− 78	+ 138	Q3
												Long-term lending	
− 514	− 58	− 1,431	− 204	+ 4,981	+ 5,076	− 285	+ 665	+ 236	− 481	+ 150	+ 40	− 420	2025 Q4
− 373	− 26	− 548	+ 803	+ 2,674	+ 3,240	− 1,352	+ 570	− 68	+ 398	− 83	+ 73	− 104	2026 Q1
− 382	+ 412	+ 445	+ 215	+ 4,222	+ 2,823	+ 429	+ 132	− 37	+ 857	+ 274	+ 145	− 401	Q2
− 1,082	+ 217	− 190	− 10	+ 3,937	+ 3,753	− 455	+ 362	− 13	− 23	+ 295	− 63	+ 81	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

Period	Total	Manufacturing										Electricity, gas and water supply; mining and quarrying	Construction
		Total	Chemical industry, manufacture of coke, refined petroleum products and nuclear fuel	Manufacture of rubber and plastic products	Manufacture of other non-metallic mineral products	Manufacture of basic metals and of fabricated metal products	Manufacture of machinery and equipment; manufacture of vehicles	Manufacture of electrical and optical equipment	Manufacture of wood, paper, wood and paper products; printing and publishing; Manufacture of furniture, etc.; recycling	Manufacture of textiles, and textile products leather and textile leather products	Manufacture of food products, beverages and tobacco		
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Lending to domestic enterprises and self-employed persons (excluding holdings of negotiable money market paper and excluding securities portfolios)												
	Commercial banks [2]												**End of quarter** *
2025 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	15,513
Q4	538,458	58,809	6,685	2,408	1,419	7,925	19,183	7,983	5,757	1,231	6,218	52,027	15,176
2026 Q1	541,740	61,172	6,888	2,507	1,499	8,352	18,978	9,523	5,828	1,277	6,320	54,441	12,535
Q2	550,383	59,799	7,425	2,588	1,287	8,104	19,129	8,046	5,569	1,248	6,403	57,087	12,817
Q3	541,492	59,151	6,877	2,612	1,325	8,106	19,302	7,629	5,598	1,247	6,455	56,576	12,766
													Changes during quarter *
2025 Q4	+ 14,414	− 2,537	− 604	− 76	− 68	− 135	− 2,178	+ 803	− 130	− 85	− 64	+ 1,651	− 337
2026 Q1	+ 8,070	+ 1,928	+ 163	+ 59	+ 80	+ 327	− 455	+ 1,605	+ 121	+ 46	− 18	+ 1,784	+ 154
Q2	+ 8,978	− 1,248	+ 597	+ 81	− 212	− 248	+ 101	− 1,462	− 159	− 29	+ 83	+ 2,646	+ 332
Q3	− 6,005	− 978	− 568	− 1	+ 18	− 58	+ 113	− 467	− 31	− 11	+ 27	− 466	− 181
	Big banks												**End of quarter** *
2025 Q3	202,795	30,548	2,793	1,697	687	4,653	9,544	3,734	3,250	744	3,446	12,876	4,551
Q4	214,639	28,780	3,011	1,629	651	4,551	8,424	3,232	3,176	633	3,473	13,419	4,394
2026 Q1	217,023	30,229	3,046	1,730	727	4,874	8,568	3,874	3,283	633	3,494	14,661	4,324
Q2	219,471	29,788	3,236	1,714	648	4,506	8,558	3,856	3,252	641	3,377	15,120	4,326
Q3	216,454	30,166	3,223	1,710	677	4,614	8,807	3,801	3,282	630	3,422	15,120	4,300
													Changes during quarter *
2025 Q4	+ 4,614	− 1,768	+ 218	− 68	− 36	− 102	− 1,120	− 502	− 74	− 111	+ 27	+ 543	− 157
2026 Q1	+ 2,254	+ 849	− 5	+ 61	+ 76	+ 223	− 106	+ 542	+ 157	−	− 99	+ 612	+ 130
Q2	+ 2,448	− 441	+ 190	− 16	− 79	− 368	− 10	− 18	− 31	+ 8	− 117	+ 459	+ 2
Q3	− 3,017	+ 378	− 13	− 4	+ 29	+ 108	+ 249	− 55	+ 30	− 11	+ 45	−	− 26
	Regional banks and other commercial banks												**End of quarter** *
2025 Q3	224,378	13,795	1,576	434	312	2,235	3,667	1,904	1,800	136	1,731	34,219	8,817
Q4	236,589	14,445	1,479	416	312	2,226	3,338	3,128	1,764	141	1,641	35,047	8,777
2026 Q1	237,855	15,222	1,672	388	276	2,214	3,246	3,939	1,714	125	1,648	35,854	6,327
Q2	240,040	13,689	1,537	441	268	2,270	3,316	2,462	1,470	132	1,793	36,746	6,558
Q3	233,597	13,302	1,562	451	264	2,284	3,309	2,062	1,425	145	1,800	37,250	6,562
													Changes during quarter *
2025 Q4	+ 9,629	+ 650	− 97	− 18	−	− 9	− 329	+ 1,224	− 36	+ 5	− 90	+ 828	− 40
2026 Q1	+ 6,017	+ 777	+ 193	− 28	− 36	− 12	− 92	+ 811	− 50	− 16	+ 7	+ 807	+ 76
Q2	+ 2,420	− 1,408	− 75	+ 53	− 8	+ 56	+ 20	− 1,462	− 144	+ 7	+ 145	+ 892	+ 281
Q3	− 3,278	− 717	+ 5	− 15	− 24	− 46	− 67	− 450	− 105	+ 3	− 18	+ 459	− 146
	Branches of foreign banks												**End of quarter** *
2025 Q3	87,059	17,003	2,920	353	488	1,172	8,150	1,542	837	436	1,105	3,281	2,145
Q4	87,230	15,584	2,195	363	456	1,148	7,421	1,623	817	457	1,104	3,561	2,005
2026 Q1	86,862	15,721	2,170	389	496	1,264	7,164	1,710	831	519	1,178	3,926	1,884
Q2	90,872	16,322	2,652	433	371	1,328	7,255	1,728	847	475	1,233	5,221	1,933
Q3	91,441	15,683	2,092	451	384	1,208	7,186	1,766	891	472	1,233	4,206	1,904
													Changes during quarter *
2025 Q4	+ 171	− 1,419	− 725	+ 10	− 32	− 24	− 729	+ 81	− 20	+ 21	− 1	+ 280	− 140
2026 Q1	− 201	+ 302	− 25	+ 26	+ 40	+ 116	− 257	+ 252	+ 14	+ 62	+ 74	+ 365	− 52
Q2	+ 4,110	+ 601	+ 482	+ 44	− 125	+ 64	+ 91	+ 18	+ 16	− 44	+ 55	+ 1,295	+ 49
Q3	+ 290	− 639	− 560	+ 18	+ 13	− 120	− 69	+ 38	+ 44	− 3	−	− 925	− 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** Plus other business activities (except holding companies). **2** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks".

I Banks (MFIs) in Germany

Wholesale and retail trade; repair of motorcycles and personal and household goods	Agriculture, hunting and forestry, fishing and fish farming	Transport, storage and commu-nication	Financial institutions (excluding MFIs) and insurance	Services sector (including the professions)									Period
				Total	Housing enterprises	Holding companies	Other real estate enterprises	Hotels and restaurants	Computer and related activities, research and develop-ment [1]	Health, veterinary and social work (enterprises and professions)	Letting of movables	Other services	
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of quarter *												**Commercial banks [2]**	
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	2025 Q3
57,405	9,819	15,771	114,304	215,147	56,327	31,389	39,654	5,899	49,432	16,036	4,813	11,597	Q4
56,818	9,735	15,888	112,791	218,360	57,048	31,624	41,052	5,906	50,470	15,979	4,616	11,665	2026 Q1
56,963	9,809	15,965	118,866	219,077	56,987	32,545	40,657	5,834	50,613	16,073	4,798	11,570	Q2
57,467	9,938	16,412	109,777	219,405	57,323	31,546	39,879	5,881	51,912	16,241	4,921	11,702	Q3
Changes during quarter *													
+ 471	+ 201	+ 89	+ 16,195	− 1,319	+ 106	− 548	− 352	+ 226	− 933	+ 73	+ 140	− 31	2025 Q4
+ 381	+ 316	+ 217	+ 3,440	− 150	− 804	− 370	+ 433	+ 57	+ 780	− 57	− 147	− 42	2026 Q1
+ 135	+ 74	+ 147	+ 6,195	+ 697	− 51	+ 921	− 420	− 57	+ 43	+ 84	+ 272	− 95	Q2
− 491	+ 109	+ 357	− 3,841	− 514	+ 306	− 979	− 458	+ 17	+ 347	+ 68	+ 103	+ 82	Q3
End of quarter *												**Big banks**	
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	2025 Q3
17,442	1,266	6,143	46,607	96,588	17,504	12,156	27,876	2,285	22,939	7,670	1,333	4,825	Q4
17,872	1,120	6,246	45,112	97,459	17,271	12,004	28,220	2,282	23,753	7,592	1,458	4,879	2026 Q1
17,709	1,069	6,181	47,881	97,397	16,895	13,076	27,963	2,224	23,299	7,568	1,444	4,928	Q2
17,332	1,067	6,506	44,839	97,124	17,132	12,714	27,582	2,248	23,295	7,582	1,496	5,075	Q3
Changes during quarter *													
− 1,197	+ 154	− 85	+ 7,823	− 699	+ 162	+ 138	+ 48	+ 53	− 1,175	− 11	+ 76	+ 10	2025 Q4
+ 780	+ 254	+ 203	− 1,495	+ 921	− 183	− 252	+ 324	+ 47	+ 844	− 28	+ 175	− 6	2026 Q1
− 163	− 51	− 65	+ 2,769	− 62	− 376	+ 1,072	− 257	− 58	− 454	− 24	− 14	+ 49	Q2
− 377	− 2	+ 325	− 3,042	− 273	+ 237	− 362	− 381	+ 24	− 4	+ 14	+ 52	+ 147	Q3
End of quarter *												**Regional banks and other commercial banks**	
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	2025 Q3
26,183	5,477	6,988	50,996	88,676	34,128	7,968	10,094	3,171	19,030	7,545	1,893	4,847	Q4
25,624	5,516	6,915	51,496	90,901	35,444	8,107	10,836	3,187	19,302	7,530	1,711	4,784	2026 Q1
25,518	5,591	6,827	53,877	91,234	35,716	8,122	10,632	3,163	19,445	7,651	1,734	4,771	Q2
26,584	5,657	6,710	46,547	90,985	35,729	7,574	10,100	3,183	20,083	7,776	1,785	4,755	Q3
Changes during quarter *													
+ 192	− 8	− 50	+ 8,300	− 243	+ 194	− 407	− 264	+ 164	− 165	+ 186	+ 50	− 1	2025 Q4
− 39	+ 39	− 73	+ 5,473	− 1,043	− 209	− 226	− 248	+ 16	− 16	− 65	− 182	− 113	2026 Q1
− 116	+ 75	− 18	+ 2,286	+ 428	+ 282	+ 15	− 229	− 9	+ 158	+ 111	+ 113	− 13	Q2
+ 71	+ 46	− 207	− 2,070	− 714	− 17	− 528	− 212	− 10	+ 63	+ 25	+ 31	− 66	Q3
End of quarter *												**Branches of foreign banks**	
12,304	3,021	2,416	16,629	30,260	4,945	11,544	1,820	434	7,056	923	1,573	1,965	2025 Q3
13,780	3,076	2,640	16,701	29,883	4,695	11,265	1,684	443	7,463	821	1,587	1,925	Q4
13,322	3,099	2,727	16,183	30,000	4,333	11,513	1,996	437	7,415	857	1,447	2,002	2026 Q1
13,736	3,149	2,957	17,108	30,446	4,376	11,347	2,062	447	7,869	854	1,620	1,871	Q2
13,551	3,214	3,196	18,391	31,296	4,462	11,258	2,197	450	8,534	883	1,640	1,872	Q3
Changes during quarter *													
+ 1,476	+ 55	+ 224	+ 72	− 377	− 250	− 279	− 136	+ 9	+ 407	− 102	+ 14	− 40	2025 Q4
− 360	+ 23	+ 87	− 538	− 28	− 412	+ 108	+ 357	− 6	− 48	+ 36	− 140	+ 77	2026 Q1
+ 414	+ 50	+ 230	+ 1,140	+ 331	+ 43	− 166	+ 66	+ 10	+ 339	− 3	+ 173	− 131	Q2
− 185	+ 65	+ 239	+ 1,271	+ 473	+ 86	− 89	+ 135	+ 3	+ 288	+ 29	+ 20	+ 1	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

Period	Total	Manufacturing										Electricity, gas and water supply; mining and quarrying	Construction
		Total	Chemical industry, manufacture of coke, refined petroleum products and nuclear fuel	Manufacture of rubber and plastic products	Manufacture of other non-metallic mineral products	Manufacture of basic metals and of fabricated metal products	Manufacture of machinery and equipment; manufacture of vehicles	Manufacture of electrical and optical equipment	Manufacture of wood, paper, wood and paper products; printing and publishing; Manufacture of furniture, etc.; recycling	Manufacture of textiles, and textile products leather and textile leather products	Manufacture of food products, beverages and tobacco		
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of quarter ***
2025 Q3	196,769	17,700	2,247	750	601	1,683	5,436	1,598	2,003	200	3,182	24,625	3,888
Q4	207,029	18,220	2,729	963	591	1,561	5,396	1,537	1,891	293	3,259	25,344	3,492
2026 Q1	210,376	17,832	2,327	721	613	1,691	5,485	1,546	1,959	281	3,209	25,998	3,423
Q2	215,098	17,883	2,427	736	626	1,739	5,304	1,441	2,032	346	3,232	26,468	3,319
Q3	220,914	18,052	2,622	778	744	1,679	4,997	1,400	2,174	317	3,341	26,892	3,387
													Changes during quarter *
2025 Q4	+ 4,820	+ 520	+ 482	+ 213	− 10	− 122	− 40	− 61	− 112	+ 93	+ 77	+ 719	− 396
2026 Q1	+ 3,777	− 428	− 402	− 242	+ 22	+ 130	+ 49	+ 9	+ 68	− 12	− 50	+ 559	− 69
Q2	+ 5,487	+ 51	+ 100	+ 15	+ 13	+ 48	− 181	− 105	+ 73	+ 65	+ 23	+ 470	− 104
Q3	+ 5,496	− 171	+ 145	+ 22	+ 28	− 70	− 387	− 41	+ 52	− 29	+ 109	+ 424	− 42
Saving banks													**End of quarter ***
2025 Q3	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
Q4	570,499	35,852	2,460	2,076	1,293	7,014	7,521	3,561	5,965	781	5,181	33,825	40,647
2026 Q1	571,330	38,108	2,377	2,096	1,301	7,048	7,373	5,990	5,907	767	5,249	34,494	40,521
Q2	574,497	37,828	2,330	2,096	1,276	6,982	7,302	6,025	5,878	722	5,217	35,038	40,613
Q3	576,872	37,251	2,340	2,051	1,253	6,813	7,122	5,904	5,833	719	5,216	35,714	40,727
													Changes during quarter *
2025 Q4	+ 946	− 790	− 18	− 56	− 64	− 241	− 215	− 49	− 106	− 32	− 9	+ 1,239	− 696
2026 Q1	+ 831	− 94	− 83	+ 20	+ 8	+ 34	− 148	+ 79	− 58	− 14	+ 68	+ 669	− 126
Q2	+ 2,992	− 280	− 47	−	− 25	− 66	− 71	+ 35	− 29	− 45	− 32	+ 534	+ 77
Q3	+ 2,280	− 477	+ 10	− 45	− 23	− 69	− 180	− 121	− 45	− 3	− 1	+ 581	+ 114
Credit cooperatives													**End of quarter ***
2025 Q3	412,443	20,802	850	1,174	897	4,609	3,717	1,607	3,774	666	3,508	20,742	41,957
Q4	415,035	20,359	848	1,171	865	4,544	3,585	1,581	3,621	643	3,501	21,548	41,599
2026 Q1	418,039	22,175	846	1,125	897	4,520	3,598	3,620	3,502	608	3,459	21,219	18,541
Q2	420,844	21,919	807	1,116	881	4,494	3,540	3,613	3,447	585	3,436	21,804	18,635
Q3	422,793	21,603	822	1,101	848	4,424	3,415	3,587	3,456	573	3,377	22,329	18,515
													Changes during quarter *
2025 Q4	+ 2,444	− 443	− 2	− 3	− 32	− 65	− 132	− 26	− 153	− 23	− 7	+ 806	− 358
2026 Q1	+ 2,599	− 134	− 2	− 46	+ 32	− 24	+ 13	+ 89	− 119	− 35	− 42	− 154	− 758
Q2	+ 2,745	− 256	− 39	− 9	− 16	− 26	− 58	− 7	− 55	− 23	− 23	+ 535	+ 94
Q3	+ 2,014	− 316	+ 15	− 15	− 33	− 70	− 125	− 26	+ 9	− 12	− 59	+ 545	− 95
Mortgage banks													**End of quarter ***
2025 Q3	62,993	240	4	4	12	37	48	18	62	12	43	1,642	1,162
Q4	63,494	243	4	4	13	38	48	18	63	12	43	1,906	1,175
2026 Q1	62,934	252	4	4	12	38	45	33	61	12	43	1,938	1,008
Q2	62,293	270	4	4	12	38	45	53	60	12	42	1,921	702
Q3	61,689	274	4	4	12	38	45	57	60	13	41	1,902	758
													Changes during quarter *
2025 Q4	+ 406	+ 3	−	−	+ 1	+ 1	−	−	+ 1	−	−	+ 169	+ 13
2026 Q1	− 560	+ 9	−	−	− 1	−	− 3	+ 15	− 2	−	−	+ 32	− 167
Q2	− 641	+ 18	−	−	−	−	−	+ 20	− 1	−	− 1	− 17	− 306
Q3	− 604	+ 4	−	−	−	−	−	+ 4	−	+ 1	− 1	− 19	+ 56

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I Banks (MFIs) in Germany

Wholesale and retail trade; repair of motorcycles and personal and household goods	Agriculture, hunting and forestry, fishing and fish farming	Transport, storage and commu-nication	Financial institutions (excluding MFIs) and insurance	Services sector (including the professions)									Period
				Total	Housing enterprises	Holding companies	Other real estate enterprises	Hotels and restaurants	Computer and related activities, research and develop-ment [1]	Health, veterinary and social work (enterprises and professions)	Letting of movables	Other services	
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of quarter *												**Landesbanken**	
9,311	2,243	8,057	38,142	92,803	26,133	10,299	34,750	407	13,645	4,029	1,186	2,354	2025 Q3
9,150	2,305	7,973	48,961	91,584	26,854	10,178	33,888	419	12,891	4,076	1,205	2,073	Q4
9,014	2,268	7,704	54,444	89,693	27,013	9,973	32,386	428	12,748	3,886	1,266	1,993	2026 Q1
9,415	2,327	7,328	56,898	91,460	27,299	10,553	32,640	425	13,338	4,023	1,324	1,858	Q2
9,432	2,427	7,225	61,879	91,620	27,342	10,697	32,269	417	13,792	4,038	1,203	1,862	Q3
Changes during quarter *													
− 161	+ 62	− 84	+ 5,379	− 1,219	+ 721	− 121	− 862	+ 12	− 754	+ 47	+ 19	− 281	2025 Q4
− 136	− 37	− 269	+ 3,598	+ 559	+ 459	+ 45	− 112	+ 9	+ 257	− 190	+ 61	+ 30	2026 Q1
+ 401	+ 259	+ 189	+ 2,454	+ 1,767	+ 286	+ 580	+ 254	− 3	+ 590	+ 137	+ 58	− 135	Q2
+ 17	+ 100	− 103	+ 5,491	− 220	+ 43	+ 144	− 371	− 8	+ 74	+ 15	− 121	+ 4	Q3
End of quarter *												**Saving banks**	
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	2025 Q3
37,681	11,707	10,899	49,920	349,968	122,701	19,872	94,366	13,048	55,136	28,098	3,169	13,578	Q4
35,012	11,782	10,892	49,790	350,731	123,323	19,529	94,765	13,142	55,162	28,075	3,187	13,548	2026 Q1
34,948	11,928	10,800	50,378	352,964	124,276	19,650	95,017	13,132	55,761	28,307	3,193	13,628	Q2
35,006	11,923	10,813	50,274	355,164	125,968	19,384	95,304	13,145	56,114	28,356	3,160	13,733	Q3
Changes during quarter *													
− 544	− 146	− 120	+ 45	+ 1,958	+ 1,559	− 410	+ 243	+ 43	+ 150	+ 306	− 16	+ 83	2025 Q4
− 319	+ 75	− 7	− 130	+ 763	+ 622	− 343	+ 399	+ 94	+ 26	− 23	+ 18	− 30	2026 Q1
− 84	+ 146	− 92	+ 588	+ 2,103	+ 893	+ 111	+ 232	− 10	+ 569	+ 232	+ 6	+ 70	Q2
+ 58	− 5	+ 13	− 104	+ 2,100	+ 1,692	− 366	+ 287	+ 13	+ 353	+ 49	− 33	+ 105	Q3
End of quarter *												**Credit cooperatives**	
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	2025 Q3
29,866	28,738	6,316	19,669	246,940	114,289	5,161	31,756	9,352	33,220	40,739	1,897	10,526	Q4
27,603	28,785	6,446	20,684	272,586	118,800	6,674	43,708	9,302	41,823	40,492	1,912	9,875	2026 Q1
27,339	29,188	6,413	20,917	274,629	119,954	6,729	43,782	9,262	42,637	40,491	1,901	9,873	Q2
27,507	29,340	6,424	20,982	276,093	121,174	6,698	44,020	9,168	42,770	40,557	1,843	9,863	Q3
Changes during quarter *													
− 201	− 236	− 55	+ 297	+ 2,634	+ 2,459	− 6	+ 276	+ 29	− 165	+ 202	− 15	− 146	2025 Q4
+ 357	+ 47	+ 130	+ 410	+ 2,701	+ 2,316	+ 83	+ 452	− 50	+ 178	− 77	+ 15	− 216	2026 Q1
− 264	+ 403	− 33	+ 233	+ 2,033	+ 1,144	+ 55	+ 74	− 40	+ 814	− 1	− 11	− 2	Q2
+ 168	+ 152	+ 31	+ 65	+ 1,464	+ 1,220	− 31	+ 238	− 94	+ 133	+ 66	− 58	− 10	Q3
End of quarter *												**Mortgage banks**	
383	415	111	9,968	49,072	23,455	511	21,707	262	2,136	583	9	409	2025 Q3
384	410	111	10,101	49,164	23,366	500	21,740	264	2,255	578	9	452	Q4
364	406	117	9,956	48,893	23,468	374	21,545	265	2,249	576	8	408	2026 Q1
345	400	117	9,748	48,790	23,505	380	21,386	262	2,279	570	8	400	Q2
344	392	118	9,756	48,145	23,332	379	20,888	258	2,293	575	8	412	Q3
Changes during quarter *													
+ 1	− 5	−	+ 133	+ 92	− 89	− 11	+ 33	+ 2	+ 119	− 5	−	+ 43	2025 Q4
− 20	− 4	+ 6	− 85	− 331	+ 42	− 126	− 195	+ 1	− 6	− 2	− 1	− 44	2026 Q1
− 19	− 6	−	− 208	− 103	+ 37	+ 6	− 159	− 3	+ 30	− 6	−	− 8	Q2
− 1	− 8	+ 1	+ 8	− 645	− 173	− 1	− 498	− 4	+ 14	+ 5	−	+ 12	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	Total	Manufacturing										Electricity, gas and water supply; mining and quarrying	Construction
		Total	Chemical industry, manufacture of coke, refined petroleum products and nuclear fuel	Manufacture of rubber and plastic products	Manufacture of other non-metallic mineral products	Manufacture of basic metals and of fabricated metal products	Manufacture of machinery and equipment; manufacture of vehicles	Manufacture of electrical and optical equipment	Manufacture of wood, paper, wood and paper products; printing and publishing; Manufacture of furniture, etc.; recycling	Manufacture of textiles, and textile products leather and textile leather products	Manufacture of food products, beverages and tobacco		
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													**End of quarter ***
2025 Q3	22,794	–	–	–	–	–	–	–	–	–	–	–	7,837
Q4	22,910	–	–	–	–	–	–	–	–	–	–	–	7,892
2026 Q1	23,022	–	–	–	–	–	–	–	–	–	–	–	7,933
Q2	23,148	–	–	–	–	–	–	–	–	–	–	–	7,971
Q3	23,357	–	–	–	–	–	–	–	–	–	–	–	8,038
													Changes during quarter *
2025 Q4	+ 116	–	–	–	–	–	–	–	–	–	–	–	+ 55
2026 Q1	+ 112	–	–	–	–	–	–	–	–	–	–	–	+ 41
Q2	+ 126	–	–	–	–	–	–	–	–	–	–	–	+ 38
Q3	+ 209	–	–	–	–	–	–	–	–	–	–	–	+ 67
Banks with special, development and other central support tasks													**End of quarter ***
2025 Q3	127,518	11,450	1,518	303	197	1,244	4,587	1,207	1,019	145	1,230	20,940	1,856
Q4	158,083	11,423	1,553	398	166	1,314	4,512	1,160	965	204	1,151	21,913	1,831
2026 Q1	158,262	11,368	1,463	435	146	1,276	4,352	1,427	984	200	1,085	22,470	1,543
Q2	170,534	11,314	1,174	483	134	1,313	4,422	1,484	1,041	213	1,050	23,303	1,537
Q3	174,830	11,503	1,457	428	136	1,228	4,525	1,396	1,084	206	1,043	23,893	1,545
													Changes during quarter *
2025 Q4	– 1,295	– 27	+ 35	+ 95	– 31	+ 70	– 75	– 47	– 54	+ 59	– 79	+ 973	– 25
2026 Q1	+ 179	– 55	– 90	+ 37	– 20	– 38	– 160	+ 267	+ 19	– 4	– 66	+ 332	– 288
Q2	+ 12,272	– 54	– 289	+ 48	– 12	+ 37	+ 70	+ 57	+ 57	+ 13	– 35	+ 833	– 6
Q3	+ 7,106	+ 189	+ 283	– 55	+ 2	– 85	+ 103	– 88	+ 43	– 7	– 7	+ 590	+ 8
Memo item: Foreign banks													**End of quarter ***
2025 Q3	203,512	30,336	4,526	1,081	732	2,632	12,397	3,754	2,149	673	2,392	9,164	4,050
Q4	211,894	29,357	3,646	1,129	727	2,613	11,173	5,017	2,089	662	2,301	9,203	3,794
2026 Q1	212,403	30,007	3,618	1,148	742	2,730	10,907	5,612	2,200	699	2,351	9,805	3,678
Q2	215,185	29,215	4,158	1,218	595	2,825	11,126	4,252	1,932	658	2,451	11,107	3,864
Q3	211,231	28,305	3,611	1,228	605	2,719	11,168	3,845	2,045	657	2,427	10,211	3,744
													Changes during quarter *
2025 Q4	+ 6,307	– 979	– 880	+ 48	– 5	– 19	– 1,224	+ 1,263	– 60	– 11	– 91	+ 39	– 256
2026 Q1	+ 676	+ 815	– 28	+ 19	+ 15	+ 117	– 266	+ 760	+ 111	+ 37	+ 50	+ 602	– 47
Q2	+ 2,882	– 752	+ 540	+ 70	– 147	+ 95	+ 169	– 1,370	– 168	– 41	+ 100	+ 1,302	+ 176
Q3	– 1,563	– 1,240	– 567	– 15	– 10	– 166	– 18	– 457	+ 53	– 11	– 49	– 836	– 250

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

I Banks (MFIs) in Germany

Wholesale and retail trade; repair of motorcycles and personal and household goods	Agriculture, hunting and forestry, fishing and fish farming	Transport, storage and commu-nication	Financial institutions (excluding MFIs) and insurance	Services sector (including the professions)									
				Total	Housing enterprises	Holding companies	Other real estate enterprises	Hotels and restaurants	Computer and related activities, research and develop-ment [1]	Health, veterinary and social work (enterprises and professions)	Letting of movables	Other services	
14	15	16	17	18	19	20	21	22	23	24	25	26	Period
End of quarter *												**Building and loan associations**	
12,316	2,240	–	401	–	–	–	–	–	–	–	–	–	2025 Q3
12,400	2,256	–	362	–	–	–	–	–	–	–	–	–	Q4
12,466	2,268	–	355	–	–	–	–	–	–	–	–	–	2026 Q1
12,524	2,281	–	372	–	–	–	–	–	–	–	–	–	Q2
12,631	2,301	–	387	–	–	–	–	–	–	–	–	–	Q3
Changes during quarter *													
+ 84	+ 16	–	– 39	–	–	–	–	–	–	–	–	–	2025 Q4
+ 66	+ 12	–	– 7	–	–	–	–	–	–	–	–	–	2026 Q1
+ 58	+ 13	–	+ 17	–	–	–	–	–	–	–	–	–	Q2
+ 107	+ 20	–	+ 15	–	–	–	–	–	–	–	–	–	Q3
End of quarter *												**Banks with special, development and other central support tasks**	
6,025	505	11,021	21,329	54,392	31,594	9,023	3,347	798	4,704	3,759	392	775	2025 Q3
5,971	486	8,644	52,416	55,399	32,090	9,387	3,308	793	5,004	3,683	392	742	Q4
6,134	470	7,810	52,973	55,494	32,483	9,510	3,150	804	4,825	3,580	412	730	2026 Q1
5,936	436	7,623	64,082	56,303	32,888	9,836	3,128	771	5,033	3,529	410	708	Q2
6,291	418	6,986	67,198	56,996	33,322	10,061	3,216	730	5,032	3,514	397	724	Q3
Changes during quarter *													
– 54	– 19	– 2,377	+ 222	+ 12	+ 496	– 631	– 39	– 5	+ 300	– 76	–	– 33	2025 Q4
+ 163	– 16	– 834	+ 782	+ 95	+ 393	+ 123	– 158	+ 11	– 179	– 103	+ 20	– 12	2026 Q1
– 198	– 34	– 187	+ 11,109	+ 809	+ 405	+ 326	– 22	– 33	+ 208	– 51	– 2	– 22	Q2
+ 5	– 8	– 287	+ 5,916	+ 693	+ 434	+ 225	+ 88	– 41	– 1	– 15	– 13	+ 16	Q3
End of quarter *												**Memo item: Foreign banks**	
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	2025 Q3
27,955	4,101	8,184	41,064	88,236	16,267	20,706	16,572	1,073	21,996	4,557	2,997	4,068	Q4
26,951	4,114	8,408	40,799	88,641	15,724	20,969	16,710	1,063	22,665	4,553	2,910	4,047	2026 Q1
27,446	4,161	8,796	42,351	88,245	15,303	21,314	16,593	1,074	22,334	4,569	3,118	3,940	Q2
27,690	4,231	9,221	38,161	89,668	15,689	20,360	16,774	1,108	23,632	4,851	3,197	4,057	Q3
Changes during quarter *													
+ 1,408	+ 29	+ 124	+ 6,665	– 723	– 154	– 918	+ 162	+ 3	+ 176	– 105	+ 170	– 57	2025 Q4
– 906	+ 13	+ 224	– 285	+ 260	– 593	+ 123	+ 183	– 10	+ 669	– 4	– 87	– 21	2026 Q1
+ 485	+ 47	+ 368	+ 1,767	– 511	– 411	+ 345	– 157	+ 11	– 466	– 4	+ 278	– 107	Q2
– 751	+ 50	+ 335	+ 1,058	+ 71	+ 356	– 954	+ 151	+ 4	+ 206	+ 182	+ 59	+ 67	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)									
		of which Treasury bills, securities portfolios and equalisation claims	Domestic government, total				Federal Government and its special funds 2				State go-	
	Total		Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	
	1	2	3	4	5	6	7	8	9	10	11	
	End of year or month *											
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	453,546	158,194	295,352	26,411	17,434	251,507	21,222	426	4,428	16,368	78,721	
2026 Feb.	466,732	169,056	297,676	27,470	18,106	252,100	22,235	771	4,277	17,187	79,042	
Mar.	462,662	163,339	299,323	28,948	18,261	252,114	22,305	653	4,233	17,419	81,750	
Apr.	469,034	167,579	301,455	29,991	18,802	252,662	22,444	673	4,338	17,433	82,386	
May	476,387	175,273	301,114	27,297	19,010	254,807	22,622	567	4,430	17,625	82,150	
June	481,101	177,816	303,285	29,526	18,838	254,921	22,289	402	4,281	17,606	81,522	
July	484,923	173,053	311,870	32,016	19,419	260,435	25,977	478	4,378	21,121	81,875	
Aug.	483,231	172,530	310,701	30,272	19,503	260,926	26,415	664	4,445	21,306	82,104	
Sep.	488,402	174,098	314,304	33,123	19,549	261,632	26,421	658	4,239	21,524	81,330	
	Changes *											
2024	+ 26,173	+ 9,842	+ 16,331	+ 3,808	+ 1,599	+ 10,924	+ 2,290	+ 204	+ 41	+ 2,045	− 3,051	
2025	+ 47,701	+ 23,795	+ 23,906	+ 8,375	+ 1,544	+ 13,987	+ 2,061	− 266	+ 70	+ 2,257	+ 911	
2026 Feb.	+ 3,278	+ 5,358	− 2,080	− 2,766	+ 563	+ 123	− 139	− 314	+ 113	+ 62	− 118	
Mar.	− 4,070	− 5,717	+ 1,647	+ 1,478	+ 155	+ 14	+ 70	− 118	− 44	+ 232	+ 2,708	
Apr.	+ 6,432	+ 4,240	+ 2,192	+ 1,043	+ 541	+ 608	+ 139	+ 20	+ 105	+ 14	+ 636	
May	+ 6,548	+ 7,694	− 1,146	− 2,694	+ 208	+ 1,340	+ 178	− 106	+ 92	+ 192	− 636	
June	+ 4,714	+ 2,543	+ 2,171	+ 2,229	− 172	+ 114	− 333	− 165	− 149	− 19	− 628	
July	+ 3,332	− 4,763	+ 8,095	+ 2,490	+ 581	+ 5,024	+ 3,688	+ 76	+ 97	+ 3,515	+ 353	
Aug.	− 1,711	− 523	− 1,188	− 1,763	+ 84	+ 491	+ 420	+ 168	+ 67	+ 185	+ 228	
Sep.	+ 5,171	+ 1,568	+ 3,603	+ 2,851	+ 46	+ 706	+ 6	− 6	− 206	+ 218	− 774	

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) (cont'd)										
	vernment			Local government and local government association 3				Social security funds			
	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term
	12	13	14	15	16	17	18	19	20	21	22
	End of year or month *										
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	5,432	1,620	71,669	194,952	20,360	11,306	163,286	457	193	80	184
2026 Feb.	5,140	2,798	71,104	195,917	21,323	10,963	163,631	482	236	68	178
Mar.	5,998	3,280	72,472	194,852	22,109	10,678	162,065	416	188	70	158
Apr.	5,958	3,838	72,590	196,201	23,154	10,563	162,484	424	206	63	155
May	5,262	3,874	73,014	195,918	21,269	10,644	164,005	424	199	62	163
June	5,047	3,792	72,683	199,041	23,863	10,703	164,475	433	214	62	157
July	5,175	3,895	72,805	203,762	26,191	11,091	166,480	256	172	55	29
Aug.	5,467	3,866	72,771	201,930	23,972	11,138	166,820	252	169	54	29
Sep.	5,483	3,903	71,944	206,218	26,722	11,361	168,135	335	260	46	29
	Changes *										
2024	− 134	+ 83	− 3,000	+ 17,284	+ 3,762	+ 1,547	+ 11,975	− 192	− 24	− 72	− 96
2025	+ 2,789	− 53	− 1,825	+ 21,272	+ 5,817	+ 1,736	+ 13,719	− 338	+ 35	− 209	− 164
2026 Feb.	− 467	+ 499	− 150	− 1,858	− 2,052	− 46	+ 240	+ 35	+ 67	− 3	− 29
Mar.	+ 858	+ 482	+ 1,368	− 1,065	+ 786	− 285	− 1,566	− 66	− 48	+ 2	− 20
Apr.	− 40	+ 558	+ 118	+ 1,409	+ 1,045	− 115	+ 479	+ 8	+ 18	− 7	− 3
May	− 696	+ 36	+ 24	− 688	− 1,885	+ 81	+ 1,116	−	− 7	− 1	+ 8
June	− 215	− 82	− 331	+ 3,123	+ 2,594	+ 59	+ 470	+ 9	+ 15	−	− 6
July	+ 128	+ 103	+ 122	+ 4,231	+ 2,328	+ 388	+ 1,515	− 177	− 42	− 7	− 128
Aug.	+ 291	− 29	− 34	− 1,832	− 2,219	+ 47	+ 340	− 4	− 3	− 1	−
Sep.	+ 16	+ 37	− 827	+ 4,288	+ 2,750	+ 223	+ 1,315	+ 83	+ 91	− 8	−

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) [1]												
	Domestic government total				Federal Government and its special funds [2]				State government		Local government and local government association [3]		Social security funds
	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks [4]													**End of year or month ***
2025	53,196	9,656	4,524	39,016	543	62	50	431	13,258	9,389	39,190	29,196	205
2026 June	53,342	9,248	4,586	39,508	474	71	14	389	14,246	10,149	38,386	28,960	236
July	55,189	10,224	4,740	40,225	544	138	13	393	14,584	10,203	39,859	29,619	202
Aug.	55,262	10,066	4,753	40,443	762	328	13	421	14,780	10,265	39,527	29,747	193
Sep.	54,987	10,293	4,804	39,890	738	305	13	420	14,490	9,739	39,518	29,721	241
													Changes *
2025	+ 8,070	+ 2,996	+ 622	+ 4,452	+ 173	− 4	+ 35	+ 142	+ 2,823	+ 743	+ 5,288	+ 3,569	− 214
2026 June	+ 791	+ 720	+ 32	+ 39	− 107	− 31	−	− 76	− 14	+ 54	+ 914	+ 61	− 2
July	+ 1,357	+ 976	+ 154	+ 227	+ 70	+ 67	− 1	+ 4	+ 338	+ 54	+ 983	+ 169	− 34
Aug.	+ 54	− 177	+ 13	+ 218	+ 200	+ 172	−	+ 28	+ 195	+ 62	− 332	+ 128	− 9
Sep.	− 275	+ 227	+ 51	− 553	− 24	− 23	−	− 1	− 290	− 526	− 9	− 26	+ 48
Big banks													**End of year or month ***
2025	28,543	3,342	2,270	22,931	481	24	42	415	9,236	6,998	18,779	15,518	47
2026 June	28,905	3,804	2,155	22,946	395	26	6	363	9,538	7,445	18,920	15,128	52
July	29,537	4,249	2,313	22,975	402	33	5	364	9,761	7,474	19,307	15,127	67
Aug.	29,976	4,488	2,344	23,144	472	75	5	392	9,901	7,538	19,551	15,204	52
Sep.	29,661	4,687	2,328	22,646	458	62	5	391	9,465	7,041	19,688	15,204	50
													Changes *
2025	+ 4,814	+ 1,798	+ 95	+ 2,921	+ 205	− 16	+ 42	+ 179	+ 2,471	+ 758	+ 2,153	+ 1,984	− 15
2026 June	+ 675	+ 815	− 79	− 61	− 102	− 26	−	− 76	+ 28	+ 60	+ 767	− 45	− 18
July	+ 632	+ 445	+ 158	+ 29	+ 7	+ 7	− 1	+ 1	+ 223	+ 29	+ 387	− 1	+ 15
Aug.	+ 439	+ 239	+ 31	+ 169	+ 70	+ 42	−	+ 28	+ 140	+ 64	+ 244	+ 77	− 15
Sep.	− 315	+ 199	− 16	− 498	− 14	− 13	−	− 1	− 436	− 497	+ 137	−	− 2
Regional banks and other commercial banks													**End of year or month ***
2025	24,176	5,959	2,206	16,011	35	12	.	16	3,643	.	20,368	13,647	130
2026 June	23,994	5,108	2,398	16,488	75	42	.	26	4,337	.	19,414	13,800	168
July	25,216	5,633	2,406	17,177	140	104	.	29	4,447	.	20,499	14,461	130
Aug.	24,832	5,218	2,388	17,226	270	234	.	29	4,502	.	19,924	14,512	136
Sep.	24,878	5,246	2,456	17,176	246	210	.	29	4,656	.	19,790	14,486	186
													Changes *
2025	+ 3,455	+ 1,178	+ 740	+ 1,537	− 50	− 7	.	− 37	+ 351	.	+ 3,141	+ 1,587	+ 13
2026 June	+ 101	− 112	+ 112	+ 101	− 6	− 6	.	−	− 47	.	+ 137	+ 107	+ 17
July	+ 732	+ 525	+ 8	+ 199	+ 65	+ 62	.	+ 3	+ 110	.	+ 595	+ 171	− 38
Aug.	− 384	− 415	− 18	+ 49	+ 130	+ 130	.	−	+ 55	.	− 575	+ 51	+ 6
Sep.	+ 46	+ 28	+ 68	− 50	− 24	− 24	.	−	+ 154	.	− 134	− 26	+ 50
Branches of foreign banks													**End of year or month ***
2025	477	355	48	74	27	26	.	−	379	.	43	31	28
2026 June	443	336	33	74	4	3	.	−	371	.	52	32	16
July	436	342	21	73	2	1	.	−	376	.	53	31	5
Aug.	454	360	21	73	20	19	.	−	377	.	52	31	5
Sep.	448	360	20	68	34	33	.	−	369	.	40	31	5
													Changes *
2025	− 199	+ 20	− 213	− 6	+ 18	+ 19	.	−	+ 1	.	− 6	− 2	− 212
2026 June	+ 15	+ 17	− 1	− 1	+ 1	+ 1	.	−	+ 5	.	+ 10	− 1	− 1
July	− 7	+ 6	− 12	− 1	− 2	− 2	.	−	+ 5	.	+ 1	− 1	− 11
Aug.	− 1	− 1	−	−	−	−	.	−	−	.	− 1	−	−
Sep.	− 6	−	− 1	− 5	+ 14	+ 14	.	−	− 8	.	− 12	−	−

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) [1]												
	Domestic government total				Federal Government and its special funds [2]				State government		Local government and local government association [3]		Social security funds
	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of year or month ***
2025	72,540	6,143	1,939	64,458	1,023	20	31	972	23,516	22,152	47,780	41,163	221
2026 June	75,446	7,283	2,200	65,963	1,214	20	43	1,151	24,029	22,402	50,036	42,274	167
July	76,516	8,217	2,305	65,994	1,215	20	46	1,149	24,001	22,318	51,275	42,518	25
Aug.	75,958	7,570	2,334	66,054	1,214	20	46	1,148	24,116	22,330	50,599	42,567	29
Sep.	76,882	7,793	2,342	66,747	1,214	20	46	1,148	23,760	22,129	51,843	43,461	65
													Changes *
2025	+ 2,502	+ 1,703	+ 573	+ 226	− 94	− 77	+ 29	− 46	− 978	− 1,615	+ 3,695	+ 2,046	− 121
2026 June	+ 106	+ 437	− 18	− 313	− 12	− 10	−	− 2	− 367	− 323	+ 478	+ 19	+ 7
July	+ 1,070	+ 934	+ 105	+ 31	+ 1	−	+ 3	− 2	− 28	− 84	+ 1,239	+ 244	− 142
Aug.	− 558	− 647	+ 29	+ 60	− 1	−	−	− 1	+ 115	+ 12	− 676	+ 49	+ 4
Sep.	+ 924	+ 223	+ 8	+ 693	−	−	−	−	− 356	− 201	+ 1,244	+ 894	+ 36
Savings banks													**End of year or month ***
2025	46,423	7,131	2,516	36,776	219	65	4	150	4,602	4,319	41,571	32,294	31
2026 June	49,928	9,163	2,581	38,184	221	58	8	155	5,296	4,725	44,383	33,293	28
July	51,158	9,677	2,665	38,816	200	37	8	155	5,399	4,859	45,533	33,792	26
Aug.	50,562	8,494	2,656	39,412	197	31	11	155	5,621	5,095	44,717	34,152	27
Sep.	51,921	9,630	2,718	39,573	188	32	11	145	5,580	5,055	46,127	34,363	26
													Changes *
2025	+ 7,703	+ 2,356	− 105	+ 5,452	+ 36	− 15	+ 2	+ 49	+ 378	+ 737	+ 7,292	+ 4,669	− 3
2026 June	+ 1,236	+ 933	− 27	+ 330	− 16	− 14	− 1	− 1	− 6	+ 33	+ 1,256	+ 297	+ 2
July	+ 1,230	+ 514	+ 84	+ 632	− 21	− 21	−	−	+ 103	+ 134	+ 1,150	+ 499	− 2
Aug.	− 596	− 1,183	− 9	+ 596	− 3	− 6	+ 3	−	+ 222	+ 236	− 816	+ 360	+ 1
Sep.	+ 1,359	+ 1,136	+ 62	+ 161	− 9	+ 1	−	− 10	− 41	− 40	+ 1,410	+ 211	− 1
Credit cooperatives													**End of year or month ***
2025	5,048	515	270	4,263	9	3	−	6	438	367	4,601	3,890	−
2026 June	5,539	619	221	4,699	8	1	−	7	467	403	5,064	4,289	−
July	5,633	615	234	4,784	9	2	−	7	467	412	5,157	4,365	−
Aug.	5,575	490	249	4,836	8	1	−	7	449	400	5,118	4,429	−
Sep.	5,663	583	250	4,830	9	2	−	7	456	406	5,198	4,417	−
													Changes *
2025	+ 1,038	+ 60	+ 16	+ 962	− 70	− 8	− 21	− 41	+ 73	+ 12	+ 1,035	+ 991	−
2026 June	+ 63	+ 92	− 24	− 5	− 1	− 1	−	−	− 2	−	+ 66	− 5	−
July	+ 94	− 4	+ 13	+ 85	+ 1	+ 1	−	−	−	+ 9	+ 93	+ 76	−
Aug.	− 58	− 125	+ 15	+ 52	− 1	− 1	−	−	− 18	− 12	− 39	+ 64	−
Sep.	+ 88	+ 93	+ 1	− 6	+ 1	+ 1	−	−	+ 7	+ 6	+ 80	− 12	−
Mortgage banks													**End of year or month ***
2025	9,443	116	299	9,028	167	−	10	157	2,774	2,774	6,502	6,097	−
2026 June	9,178	122	250	8,806	162	−	10	152	2,705	2,697	6,311	5,957	−
July	9,363	116	289	8,958	162	−	10	152	2,704	2,696	6,497	6,110	−
Aug.	9,353	126	270	8,957	163	−	10	153	2,704	2,696	6,486	6,108	−
Sep.	9,302	126	255	8,921	163	−	10	153	2,704	2,696	6,435	6,072	−
													Changes *
2025	− 806	+ 77	− 35	− 848	− 39	− 10	+ 7	− 36	− 307	− 305	− 460	− 507	−
2026 June	− 116	− 5	− 47	− 64	+ 1	−	−	+ 1	−	−	− 117	− 65	−
July	+ 185	− 6	+ 39	+ 152	−	−	−	−	− 1	− 1	+ 186	+ 153	−
Aug.	− 10	+ 10	− 19	− 1	+ 1	−	−	+ 1	−	−	− 11	− 2	−
Sep.	− 51	−	− 15	− 36	−	−	−	−	−	−	− 51	− 36	−

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) [1]												
	Domestic government total				Federal Government and its special funds [2]				State government		Local government and local government association [3]		
	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	Social security funds
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building an loan associations													**End of year or month ***
2025	3,690	1	–	3,689	25	–	–	25	2,835	2,835	830	829	–
2026 June	3,670	3	–	3,667	25	–	–	25	2,850	2,850	793	792	2
July	3,661	4	–	3,657	25	–	–	25	2,850	2,850	783	782	3
Aug.	3,658	4	–	3,654	25	–	–	25	2,850	2,850	780	779	3
Sep.	3,658	4	–	3,654	25	–	–	25	2,835	2,835	795	794	3
													Changes *
2025	– 467	–	–	– 467	– 3	–	–	– 3	– 316	– 316	– 148	– 148	–
2026 June	+ 5	+ 2	–	+ 3	–	–	–	–	–	–	+ 3	+ 3	+ 2
July	– 9	+ 1	–	– 10	–	–	–	–	–	–	– 10	– 10	+ 1
Aug.	– 3	–	–	– 3	–	–	–	–	–	–	– 3	– 3	–
Sep.	–	–	–	–	–	–	–	–	– 15	– 15	+ 15	+ 15	–
Banks with special, development and other central support tasks													**End of year or month ***
2025	105,012	2,849	7,886	94,277	19,236	276	4,333	14,627	31,298	29,833	54,478	49,817	–
2026 June	106,182	3,088	9,000	94,094	20,185	252	4,206	15,727	31,929	29,457	54,068	48,910	–
July	110,350	3,163	9,186	98,001	23,822	281	4,301	19,240	31,870	29,467	54,658	49,294	–
Aug.	110,333	3,522	9,241	97,570	24,046	284	4,365	19,397	31,584	29,135	54,703	49,038	–
Sep.	111,891	4,694	9,180	98,017	24,084	299	4,159	19,626	31,505	29,084	56,302	49,307	–
													Changes *
2025	+ 5,866	+ 1,183	+ 473	+ 4,210	+ 2,058	– 152	+ 18	+ 2,192	– 762	– 1,081	+ 4,570	+ 3,099	–
2026 June	+ 86	+ 50	– 88	+ 124	– 198	– 109	– 148	+ 59	– 239	– 95	+ 523	+ 160	–
July	+ 4,168	+ 75	+ 186	+ 3,907	+ 3,637	+ 29	+ 95	+ 3,513	– 59	+ 10	+ 590	+ 384	–
Aug.	– 17	+ 359	+ 55	– 431	+ 224	+ 3	+ 64	+ 157	– 286	– 332	+ 45	– 256	–
Sep.	+ 1,558	+ 1,172	– 61	+ 447	+ 38	+ 15	– 206	+ 229	– 79	– 51	+ 1,599	+ 269	–
Memo item: Foreign banks													**End of year or month ***
2025	17,033	6,342	1,680	9,011	161	62	48	51	6,302	4,762	10,490	4,198	80
2026 June	16,291	4,778	1,750	9,763	142	68	12	62	6,585	5,132	9,505	4,569	59
July	17,041	5,245	1,870	9,926	204	127	11	66	6,832	5,206	9,965	4,654	40
Aug.	16,794	4,873	1,875	10,046	352	275	11	66	6,974	5,259	9,423	4,721	45
Sep.	16,585	4,772	1,911	9,902	340	265	11	64	6,740	4,970	9,456	4,868	49
													Changes *
2025	+ 4,020	+ 1,726	+ 436	+ 1,858	+ 73	+ 22	+ 44	+ 7	+ 1,449	+ 699	+ 2,725	+ 1,153	– 227
2026 June	+ 84	– 194	+ 52	+ 226	– 3	– 4	+ 1	–	+ 33	+ 117	+ 73	+ 109	– 19
July	+ 750	+ 467	+ 120	+ 163	+ 62	+ 59	– 1	+ 4	+ 247	+ 74	+ 460	+ 85	– 19
Aug.	– 266	– 391	+ 5	+ 120	+ 130	+ 130	–	–	+ 141	+ 53	– 542	+ 67	+ 5
Sep.	– 209	– 101	+ 36	– 144	– 12	– 10	–	– 2	– 234	– 289	+ 33	+ 147	+ 4

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I Banks (MFIs) in Germany

10 Securities portfolios and participating interests *

€ million

Period	Securities Portfolios 1						Domestic securities						
		Bonds and debt securities 2						Bank debt securiries 7			Public debt securities 9		
			of which						with an maturity of				
	Total	Total	Floating rate notes 3	Zero coupon bonds 4	Foreign currency bonds 5,6	Shares, mutual fund shares and other securities	Total	Total	up to and including 2 years 8	more than 2 years	Total	of which issued by the Federal Government and its special funds 9,10	Corporate debt securities (non-MFIs) 11
	1	2	3	4	5	6	7	8	9	10	11	12	13
	End of year or month *												
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	1,416,203	1,157,835	158,398	50,784	153,771	258,368	729,406	283,111	3,400	279,711	156,755	9,833	79,299
2026 May	1,522,968	1,240,296	163,940	55,753	157,303	282,672	758,495	294,744	2,171	292,573	172,644	13,808	79,865
June	1,543,179	1,262,586	167,266	58,304	161,717	280,593	764,264	295,395	2,329	293,066	176,404	15,921	79,881
July	1,520,208	1,247,739	169,468	57,575	162,351	272,469	758,479	293,788	2,366	291,422	171,475	12,514	79,887
Aug.	1,530,621	1,258,515	170,082	61,379	161,733	272,106	756,788	294,580	2,550	292,030	170,256	11,535	79,941
Sep.	1,558,321	1,281,927	169,325	66,680	158,705	276,394	757,587	294,515	2,479	292,036	171,693	9,707	79,924
	Changes *												
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	+ 131,316	+ 118,237	+ 6,463	− 13,815	− 837	+ 13,079	+ 46,199	+ 17,100	− 190	+ 17,290	+ 23,742	+ 6,240	− 654
2026 May	+ 29,603	+ 24,745	− 210	+ 1,162	+ 2,210	+ 4,858	+ 8,093	+ 287	− 166	+ 453	+ 6,883	+ 4,775	+ 371
June	+ 19,227	+ 21,558	+ 3,326	+ 2,551	+ 4,374	− 2,331	+ 5,769	+ 651	+ 158	+ 493	+ 3,760	+ 2,113	+ 16
July	− 22,702	− 14,629	+ 2,202	− 729	+ 644	− 8,073	− 5,785	− 1,607	+ 37	− 1,644	− 4,929	− 3,407	+ 6
Aug.	+ 10,872	+ 11,136	+ 614	+ 3,804	− 596	− 264	− 1,691	+ 792	+ 184	+ 608	− 1,219	− 979	+ 54
Sep.	+ 24,665	+ 20,611	− 757	+ 5,301	− 3,078	+ 4,054	+ 799	− 65	− 71	+ 6	+ 1,437	− 1,828	− 17

Period	Domestic securities (cont'd)				Foreign securities				Participating interests				
	Shares (including participating certificates)		Mutual fund shares, other securities										
	Total	of which issued by banks (MFIs)	Total	of which issued by banks (MFIs)	Total	Bank debt securities	Bonds and debt securities issued by foreign non-banks	Shares, mutual fund shares and other securities	Total	in domestic banks (MFIs)	in domestic enterprises (non-MFIs)	in foreign banks	in foreign enterprises
	14	15	16	17	18	19	20	21	22	23	24	25	26
	End of year or month *												
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	18,392	500	191,849	33	686,797	246,307	392,363	48,127	103,358	15,415	69,765	10,640	7,346
2026 May	17,056	603	194,186	64	764,473	249,227	443,816	71,430	104,421	14,684	70,669	10,494	8,358
June	18,268	701	194,316	52	778,915	255,516	455,390	68,009	104,310	14,684	70,439	10,493	8,478
July	18,665	727	194,664	53	761,729	252,240	450,349	59,140	104,470	14,684	70,566	10,493	8,509
Aug.	17,168	499	194,843	45	773,833	255,319	458,419	60,095	104,587	14,691	70,716	10,484	8,480
Sep.	17,247	554	194,208	53	800,734	259,023	476,772	64,939	104,402	14,686	70,514	10,481	8,505
	Changes *												
2024	+ 1,556	+ 105	+ 4,624	+ 26	+ 55,627	+ 14,224	+ 34,612	+ 6,791	+ 4,136	+ 377	+ 3,451	+ 596	− 288
2025	+ 2,079	+ 236	+ 3,932	− 23	+ 85,117	+ 5,960	+ 72,089	+ 7,068	+ 3,518	+ 641	+ 1,854	+ 873	+ 143
2026 May	− 110	+ 174	+ 662	+ 16	+ 21,510	+ 2,088	+ 15,116	+ 4,306	+ 493	+ 6	+ 485	− 1	+ 3
June	+ 1,212	+ 98	+ 130	− 12	+ 13,458	+ 4,797	+ 12,334	− 3,673	− 131	−	− 230	−	+ 100
July	+ 397	+ 26	+ 348	+ 1	− 16,917	− 3,254	− 4,845	− 8,818	+ 168	−	+ 127	−	+ 39
Aug.	− 1,497	− 228	+ 179	− 8	+ 12,563	+ 3,140	+ 8,369	+ 1,054	+ 63	+ 7	+ 85	− 8	− 19
Sep.	+ 79	+ 55	− 635	+ 8	+ 23,866	+ 3,593	+ 15,663	+ 4,610	− 44	− 5	− 42	− 2	+ 6

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I Banks (MFIs) in Germany

11 Securities portfolios, by category of banks *

€ million

Period	Securities portfolios, total 1	Domestic securities 2							Foreign securities				
		Total	Bank debt securities 3	Public sector bonds 4	Corporate bonds (non-MFIs) 5	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks 6													**End of year or month ***
2025	481,395	149,261	40,104	35,154	64,459	6,454	2,782	308	332,134	70,037	224,415	36,159	1,523
2026 June	554,984	153,125	41,588	37,955	64,399	6,152	2,748	283	401,859	75,795	269,539	53,888	2,637
July	534,584	149,173	40,556	35,229	64,388	5,978	2,746	276	385,411	75,040	262,592	45,033	2,746
Aug.	544,529	148,391	41,515	34,433	64,478	4,911	2,786	268	396,138	76,624	271,158	45,198	3,158
Sep.	562,683	144,771	40,353	31,500	64,516	5,361	2,782	259	417,912	77,859	287,041	50,016	2,996
													Changes *
2025	+ 78,359	+ 12,791	+ 5,342	+ 7,508	− 1,133	+ 1,022	+ 74	− 22	+ 65,568	+ 7,506	+ 53,114	+ 4,770	+ 178
2026 June	+ 8,104	+ 453	+ 108	− 770	+ 59	+ 1,097	+ 1	− 42	+ 7,651	+ 2,079	+ 9,385	− 3,375	− 438
July	− 20,166	− 3,952	− 1,032	− 2,726	− 11	− 174	− 2	− 7	− 16,214	− 722	− 6,786	− 8,815	+ 109
Aug.	+ 10,304	− 782	+ 959	− 796	+ 90	− 1,067	+ 40	− 8	+ 11,086	+ 1,627	+ 8,804	+ 243	+ 412
Sep.	+ 15,337	− 3,620	− 1,162	− 2,933	+ 38	+ 450	− 4	− 9	+ 18,957	+ 1,156	+ 13,333	+ 4,631	− 163
Big banks													**End of year or month ***
2025	271,043	99,839	18,623	13,997	62,118	4,826	249	26	171,204	35,969	121,747	13,125	363
2026 June	285,409	102,680	19,166	17,251	62,029	3,965	243	26	182,729	38,182	129,627	14,892	28
July	282,896	101,289	18,518	16,149	61,967	4,380	249	26	181,607	38,415	128,880	14,280	32
Aug.	292,796	101,784	19,391	16,218	61,947	3,944	258	26	191,012	39,755	137,058	14,167	32
Sep.	307,506	100,848	18,839	16,217	61,937	3,570	259	26	206,658	40,571	151,480	14,572	35
													Changes *
2025	+ 47,810	+ 4,803	+ 2,543	+ 2,728	− 735	+ 259	+ 8	± 0	+ 43,007	+ 6,043	+ 35,457	+ 1,476	+ 31
2026 June	+ 7,019	+ 2,422	− 47	+ 1,959	+ 60	+ 452	− 2	−	+ 4,597	+ 979	+ 3,437	+ 189	− 8
July	− 2,402	− 1,391	− 648	− 1,102	− 62	+ 415	+ 6	−	− 1,011	+ 251	− 663	− 603	+ 4
Aug.	+ 10,071	+ 495	+ 873	+ 69	− 20	− 436	+ 9	−	+ 9,576	+ 1,367	+ 8,301	− 92	−
Sep.	+ 12,318	− 936	− 552	− 1	− 10	− 374	+ 1	−	+ 13,254	+ 757	+ 12,121	+ 374	+ 2
Regional banks and other commercial banks													**End of year or month ***
2025	195,531	41,679	18,991	17,477	2,199	376	2,446	190	153,852	32,815	97,143	22,769	1,125
2026 June	253,995	42,585	19,685	17,208	2,241	844	2,417	190	211,410	36,254	134,077	38,498	2,581
July	236,013	39,964	19,278	15,598	2,231	263	2,409	185	196,049	35,232	127,822	30,306	2,689
Aug.	236,291	38,731	19,412	14,691	2,333	− 330	2,441	184	197,560	35,542	128,383	30,533	3,102
Sep.	239,498	35,895	18,857	11,558	2,369	508	2,436	167	203,603	35,958	129,836	34,873	2,936
													Changes *
2025	+ 29,945	+ 7,579	+ 2,618	+ 5,044	− 385	+ 256	+ 67	− 21	+ 22,366	+ 1,353	+ 17,638	+ 3,215	+ 160
2026 June	+ 878	− 2,011	+ 107	− 2,712	− 2	+ 623	+ 3	− 30	+ 2,889	+ 1,020	+ 6,036	− 3,747	− 420
July	− 17,873	− 2,621	− 407	− 1,610	− 10	− 581	− 8	− 5	− 15,252	− 1,011	− 6,186	− 8,163	+ 108
Aug.	+ 449	− 1,233	+ 134	− 907	+ 102	− 593	+ 32	− 1	+ 1,682	+ 321	+ 667	+ 281	+ 413
Sep.	+ 2,817	− 2,836	− 555	− 3,133	+ 36	+ 838	− 5	− 17	+ 5,653	+ 406	+ 1,222	+ 4,191	− 166
Branches of foreign banks													**End of year or month ***
2025	14,821	7,743	2,490	3,680	142	1,252	87	92	7,078	1,253	5,525	265	35
2026 June	15,580	7,860	2,737	3,496	129	1,343	88	67	7,720	1,359	5,835	498	28
July	15,675	7,920	2,760	3,482	190	1,335	88	65	7,755	1,393	5,890	447	25
Aug.	15,442	7,876	2,712	3,524	198	1,297	87	58	7,566	1,327	5,717	498	24
Sep.	15,679	8,028	2,657	3,725	210	1,283	87	66	7,651	1,330	5,725	571	25
													Changes *
2025	+ 604	+ 409	+ 181	− 264	− 13	+ 507	− 1	− 1	+ 195	+ 110	+ 19	+ 79	− 13
2026 June	+ 207	+ 42	+ 48	− 17	+ 1	+ 22	−	− 12	+ 165	+ 80	− 88	+ 183	− 10
July	+ 109	+ 60	+ 23	− 14	+ 61	− 8	−	− 2	+ 49	+ 38	+ 63	− 49	− 3
Aug.	− 216	− 44	− 48	+ 42	+ 8	− 38	− 1	− 7	− 172	− 61	− 164	+ 54	− 1
Sep.	+ 202	+ 152	− 55	+ 201	+ 12	− 14	−	+ 8	+ 50	− 7	− 10	+ 66	+ 1

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I Banks (MFIs) in Germany

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

€ million

Period	Securities portfolios, total 1	Domestic securities 2							Foreign securities				
		Total	Bank debt securities 3	Public sector bonds 4	Corporate bonds (non-MFIs) 5	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of year or month ***
2025	114,290	39,779	19,432	16,483	1,901	1,254	522	187	74,511	39,515	30,522	4,474	–
2026 June	128,362	45,499	20,993	20,206	2,141	1,357	619	183	82,863	40,890	36,359	5,614	–
July	125,782	44,220	20,282	19,186	2,133	1,841	595	183	81,562	39,443	36,670	5,449	–
Aug.	124,872	43,262	20,209	18,804	2,073	1,399	594	183	81,610	39,357	36,435	5,818	–
Sep.	127,415	44,384	20,356	20,143	2,024	1,068	610	183	83,031	39,852	37,145	6,034	–
													Changes *
2025	+ 8,943	+ 4,719	+ 1,343	+ 2,533	+ 411	+ 164	+ 254	+ 14	+ 4,224	– 2,959	+ 5,266	+ 1,917	–
2026 June	+ 2,695	+ 1,993	+ 575	+ 1,188	+ 55	+ 163	+ 12	–	+ 702	+ 127	+ 405	+ 170	–
July	– 2,552	– 1,279	– 711	– 1,020	– 8	+ 484	– 24	–	– 1,273	– 1,443	+ 325	– 155	–
Aug.	– 865	– 958	– 73	– 382	– 60	– 442	– 1	–	+ 93	– 81	– 214	+ 388	–
Sep.	+ 2,452	+ 1,122	+ 147	+ 1,339	– 49	– 331	+ 16	–	+ 1,330	+ 493	+ 664	+ 173	–
Savings banks													**End of year or month ***
2025	316,163	251,588	102,648	41,056	5,484	129	86,476	15,795	64,575	28,297	32,924	3,233	121
2026 June	331,571	262,532	106,803	45,409	5,831	138	88,711	15,640	69,039	29,372	36,349	3,204	114
July	333,271	263,694	107,478	45,569	5,865	128	89,051	15,603	69,577	29,326	36,919	3,218	114
Aug.	334,558	264,137	107,516	45,807	5,877	127	89,312	15,498	70,421	29,623	37,477	3,207	114
Sep.	336,180	264,922	107,715	46,581	5,888	128	89,340	15,270	71,258	30,082	37,896	3,167	113
													Changes *
2025	+ 25,045	+ 18,279	+ 9,698	+ 5,870	+ 323	– 21	+ 3,254	– 845	+ 6,766	+ 962	+ 5,604	+ 216	– 16
2026 June	+ 1,650	+ 951	+ 172	+ 622	+ 33	– 1	+ 112	+ 13	+ 699	+ 354	+ 346	– 1	–
July	+ 1,701	+ 1,162	+ 675	+ 160	+ 34	– 10	+ 340	– 37	+ 539	– 46	+ 571	+ 14	–
Aug.	+ 1,288	+ 443	+ 38	+ 238	+ 12	– 1	+ 261	– 105	+ 845	+ 297	+ 559	– 11	–
Sep.	+ 1,619	+ 785	+ 199	+ 774	+ 11	+ 1	+ 28	– 228	+ 834	+ 459	+ 416	– 40	– 1
Credit cooperatives													**End of year or month ***
2025	234,683	167,760	73,151	15,475	4,086	23	69,586	5,439	66,923	36,452	28,390	2,075	6
2026 June	242,192	173,783	75,150	19,153	4,077	28	70,200	5,175	68,409	36,502	29,938	1,964	5
July	243,407	174,349	75,389	19,390	4,075	29	70,453	5,013	69,058	36,826	30,257	1,970	5
Aug.	243,859	174,343	75,303	19,481	4,075	27	70,491	4,966	69,516	37,258	30,293	1,960	5
Sep.	244,836	174,840	75,389	19,909	4,090	27	70,626	4,799	69,996	37,538	30,506	1,947	5
													Changes *
2025	+ 7,965	+ 6,103	+ 1,892	+ 2,988	+ 53	– 21	+ 2,010	– 819	+ 1,862	– 323	+ 2,349	– 164	–
2026 June	– 465	– 532	– 771	+ 197	+ 9	–	+ 93	– 60	+ 67	+ 331	– 250	– 14	–
July	+ 1,215	+ 566	+ 239	+ 237	– 2	+ 1	+ 253	– 162	+ 649	+ 324	+ 319	+ 6	–
Aug.	+ 452	– 6	– 86	+ 91	–	– 2	+ 38	– 47	+ 458	+ 432	+ 36	– 10	–
Sep.	+ 977	+ 497	+ 86	+ 428	+ 15	–	+ 135	– 167	+ 480	+ 280	+ 213	– 13	–
Mortgage banks													**End of year or month ***
2025	17,224	9,229	2,547	6,557	–	–	125	–	7,995	1,126	6,867	2	–
2026 June	17,335	9,507	2,726	6,656	–	–	125	–	7,828	1,135	6,691	2	–
July	17,364	9,575	2,794	6,656	–	–	125	–	7,789	1,136	6,637	16	–
Aug.	17,294	9,530	2,792	6,613	–	–	125	–	7,764	1,117	6,631	16	–
Sep.	17,576	9,612	2,765	6,722	–	–	125	–	7,964	1,127	6,821	16	–
													Changes *
2025	+ 2,248	+ 12	– 477	+ 508	– 4	–	– 15	–	+ 2,236	– 70	+ 2,306	–	–
2026 June	+ 26	+ 27	+ 25	+ 2	–	–	–	–	– 1	+ 9	– 10	–	–
July	+ 30	+ 68	+ 68	–	–	–	–	–	– 38	+ 1	– 53	+ 14	–
Aug.	– 68	– 45	– 2	– 43	–	–	–	–	– 23	– 19	– 4	–	–
Sep.	+ 278	+ 82	– 27	+ 109	–	–	–	–	+ 196	+ 10	+ 186	–	–

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I Banks (MFIs) in Germany

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

€ million

Period	Securities portfolios, total 1	Domestic securities 2							Foreign securities				
		Total	Bank debt securities 3	Public sector bonds 4	Corporate bonds (non-MFIs) 5	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													**End of year or month ***
2025	35,404	21,705	8,403	2,785	222	–	10,295	–	13,699	5,776	7,923	–	–
2026 June	34,478	21,548	8,175	2,866	212	–	10,295	–	12,930	5,467	7,463	–	–
July	34,213	21,365	8,033	2,867	170	–	10,295	–	12,848	5,396	7,452	–	–
Aug.	34,224	21,356	8,024	2,867	170	–	10,295	–	12,868	5,419	7,449	–	–
Sep.	33,613	20,825	7,914	2,868	154	–	9,889	–	12,788	5,334	7,454	–	–
													Changes *
2025	– 731	– 512	– 424	– 114	+ 18	–	+ 8	–	– 219	– 715	+ 496	–	–
2026 June	– 85	– 35	– 60	+ 25	–	–	–	–	– 50	– 26	– 24	–	–
July	– 265	– 183	– 142	+ 1	– 42	–	–	–	– 82	– 71	– 11	–	–
Aug.	+ 11	– 9	– 9	–	–	–	–	–	+ 20	+ 23	– 3	–	–
Sep.	– 611	– 531	– 110	+ 1	– 16	–	– 406	–	– 80	– 85	+ 5	–	–
Banks with special, development and other central support tasks													**End of year or month ***
2025	217,044	90,084	36,826	39,245	3,147	10,532	293	41	126,960	65,104	61,322	534	–
2026 June	234,257	98,270	39,960	44,159	3,221	10,593	296	41	135,987	66,355	69,051	581	–
July	231,587	96,103	39,256	42,578	3,256	10,689	296	28	135,484	65,073	69,822	589	–
Aug.	231,285	95,769	39,221	42,251	3,268	10,704	297	28	135,516	65,921	68,976	619	–
Sep.	236,018	98,233	40,023	43,970	3,252	10,663	297	28	137,785	67,231	69,909	645	–
													Changes *
2025	+ 9,487	+ 4,807	– 274	+ 4,449	– 322	+ 935	+ 6	+ 13	+ 4,680	+ 1,559	+ 2,954	+ 168	– 1
2026 June	+ 7,302	+ 2,912	+ 602	+ 2,496	– 140	– 47	+ 1	–	+ 4,390	+ 1,923	+ 2,482	– 15	–
July	– 2,665	– 2,167	– 704	– 1,581	+ 35	+ 96	–	– 13	– 498	– 1,297	+ 790	+ 9	–
Aug.	– 250	– 334	– 35	– 327	+ 12	+ 15	+ 1	–	+ 84	+ 861	– 809	+ 32	–
Sep.	+ 4,613	+ 2,464	+ 802	+ 1,719	– 16	– 41	–	–	+ 2,149	+ 1,280	+ 846	+ 23	–
Memo item: Foreign banks													**End of year or month ***
2025	212,445	46,410	14,392	16,654	10,463	4,450	332	119	166,035	25,472	108,240	31,225	1,098
2026 June	257,194	45,420	14,390	16,040	10,366	4,199	332	93	211,774	27,074	135,063	47,079	2,558
July	241,655	44,472	14,323	15,717	10,356	3,649	336	91	197,183	26,326	129,242	38,955	2,660
Aug.	239,137	40,424	14,430	12,450	10,407	2,711	342	84	198,713	26,430	129,886	39,326	3,071
Sep.	244,730	39,528	14,130	10,955	10,530	3,491	344	78	205,202	27,181	130,996	44,113	2,912
													Changes *
2025	+ 30,975	+ 5,231	+ 870	+ 3,877	– 1,038	+ 1,512	+ 10	± 0	+ 25,744	+ 1,737	+ 20,301	+ 3,552	+ 154
2026 June	+ 2,961	– 655	– 45	– 1,243	– 68	+ 711	+ 2	– 12	+ 3,616	+ 244	+ 7,224	– 3,424	– 428
July	– 15,399	– 948	– 67	– 323	– 10	– 550	+ 4	– 2	– 14,451	– 730	– 5,737	– 8,086	+ 102
Aug.	– 2,302	– 4,048	+ 107	– 3,267	+ 51	– 938	+ 6	– 7	+ 1,746	+ 124	+ 764	+ 447	+ 411
Sep.	+ 5,126	– 896	– 300	– 1,495	+ 123	+ 780	+ 2	– 6	+ 6,022	+ 721	+ 856	+ 4,604	– 159

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) 1				Deposits and borrowing from domestic banks (excluding the Bundesbank) 1					*Memo item*		
							Time deposits					
	Total	Sight deposits 2	Time deposits 2	Bills redis-counted 3	Total	Sight deposits	Short-term	Medium and long-term	Bills redis-counted 3	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12
	End of year or month *											
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
2025	1,931,373	594,952	1,336,401	20	921,075	108,991	68,063	744,018	3	19,893	247,674	9,345
2025 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.	2,001,209	641,908	1,359,283	18	923,030	110,451	62,283	750,295	1	20,466	278,575	9,613
Nov.	2,011,400	673,685	1,337,696	19	935,397	119,704	62,048	753,643	2	16,416	256,677	9,685
Dec.	1,931,373	594,952	1,336,401	20	921,075	108,991	68,063	744,018	3	19,893	247,674	9,345
2026 Jan.	2,067,186	716,129	1,351,038	19	928,961	121,108	61,477	746,374	2	15,727	332,247	9,267
Feb.	2,106,111	736,826	1,369,266	19	927,710	118,296	60,034	749,378	2	18,366	337,198	9,061
Mar.	2,101,547	728,159	1,373,376	12	929,601	121,225	64,960	743,414	2	11,020	358,557	8,686
Apr.	2,108,361	720,262	1,388,087	12	934,958	122,016	66,090	746,850	2	17,852	355,593	8,681
May	2,128,958	719,163	1,409,784	11	933,912	116,981	66,965	749,965	1	21,334	364,897	8,642
June	2,129,867	734,872	1,394,984	11	933,813	119,046	69,303	745,463	1	20,305	354,512	8,251
July	2,106,003	702,909	1,403,082	12	941,948	119,288	73,103	749,555	2	17,259	366,012	8,287
Aug.	2,135,634	706,382	1,429,241	11	951,212	120,440	73,389	757,382	1	16,198	377,319	8,411
Sep.	2,114,746	709,554	1,405,181	11	940,066	121,395	69,842	748,828	1	18,980	362,035	8,057
	Changes *											
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
2025	+ 70,490	+ 62,876	+ 7,622	− 8	− 3,182	+ 8,562	+ 10,000	− 21,742	− 2	+ 3,650	+ 5,510	− 1,673
2025 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.	− 57	+ 6,542	− 6,599	−	− 14,310	− 4,985	− 11,153	+ 1,828	−	+ 2,401	− 11,821	− 39
Nov.	+ 8,228	+ 29,825	− 21,598	+ 1	+ 12,367	+ 9,253	− 235	+ 3,348	+ 1	− 4,050	− 21,977	+ 72
Dec.	− 87,017	− 81,516	− 5,502	+ 1	− 11,047	− 10,718	+ 6,055	− 6,385	+ 1	+ 3,477	− 22,913	− 340
2026 Jan.	+ 102,251	+ 82,998	+ 19,254	− 1	− 668	+ 4,083	− 6,986	+ 2,236	− 1	− 4,166	+ 54,013	− 78
Feb.	+ 37,094	+ 19,811	+ 17,283	−	− 1,171	− 2,812	− 1,363	+ 3,004	−	+ 2,639	+ 4,817	− 206
Mar.	− 11,203	− 12,087	+ 891	− 7	+ 1,891	+ 2,474	+ 5,381	− 5,964	−	− 7,346	+ 20,538	− 375
Apr.	+ 10,511	− 5,931	+ 16,442	−	+ 5,262	+ 696	+ 1,130	+ 3,436	−	+ 6,832	− 2,453	− 5
May	+ 19,427	− 1,582	+ 21,010	− 1	− 1,046	− 5,035	+ 875	+ 3,115	− 1	+ 3,482	+ 9,154	− 39
June	− 4,868	+ 15,479	− 20,347	−	− 99	+ 2,065	+ 2,198	− 4,362	−	− 1,029	− 11,180	− 391
July	− 22,177	− 31,203	+ 9,025	+ 1	+ 8,135	+ 242	+ 3,800	+ 4,092	+ 1	− 3,046	+ 11,623	+ 36
Aug.	+ 29,073	+ 9,695	+ 19,379	− 1	+ 6,544	+ 1,087	+ 1,281	+ 4,177	− 1	− 1,061	+ 11,634	+ 124
Sep.	− 26,802	+ 337	− 27,139	−	− 11,146	+ 955	− 3,547	− 8,554	−	+ 2,782	− 16,030	− 354

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) 1				Deposits and borrowing from domestic banks (excluding the Bundesbank) 1					Memo item		
							Time deposits					
	Total	Sight deposits 2	Time deposits 2	Bills redis-counted 3	Total	Sight deposits	Short-term	Medium and long-term	Bills redis-counted 3	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12
Commercial banks 4												**End of year or month ***
2025	1,045,727	477,704	568,003	20	117,540	11,508	13,184	92,845	3	11,761	234,347	2,029
2026 June	1,235,249	606,931	628,307	11	133,658	25,280	15,814	92,563	1	8,394	338,309	1,698
July	1,203,889	574,600	629,277	12	135,282	25,033	17,285	92,962	2	6,989	346,887	1,715
Aug.	1,224,665	580,830	643,824	11	135,125	25,317	16,145	93,662	1	7,883	359,131	1,838
Sep.	1,219,660	585,760	633,889	11	136,128	27,748	16,022	92,357	1	5,916	347,440	1,784
												Changes *
2025	+ 65,371	+ 52,356	+ 13,023	− 8	− 1,356	+ 1,897	+ 3,257	− 6,508	− 2	+ 4,444	+ 5,319	+ 16
2026 June	+ 4,750	+ 19,975	− 15,225	−	+ 2,096	+ 2,729	+ 885	− 1,518	−	+ 351	− 9,219	− 69
July	− 29,869	− 31,632	+ 1,762	+ 1	+ 1,624	− 247	+ 1,471	+ 399	+ 1	− 1,405	+ 8,695	+ 17
Aug.	+ 23,419	+ 12,369	+ 11,051	− 1	+ 623	+ 219	− 145	+ 550	− 1	+ 894	+ 12,565	+ 123
Sep.	− 10,195	+ 2,237	− 12,432	−	+ 1,003	+ 2,431	− 123	− 1,305	−	− 1,967	− 12,422	− 54
Big banks												**End of year or month ***
2025	420,530	182,069	238,461	−	47,816	6,957	4,676	36,183	−	2,599	120,554	1,503
2026 June	442,237	195,811	246,426	−	50,610	9,231	6,347	35,032	−	2,714	135,322	1,356
July	437,376	186,558	250,818	−	52,895	10,905	7,058	34,932	−	1,160	134,420	1,353
Aug.	434,246	187,275	246,971	−	53,481	10,244	8,136	35,101	−	2,136	133,719	1,348
Sep.	433,954	183,927	250,027	−	54,038	12,455	7,315	34,268	−	25	137,965	1,290
												Changes *
2025	+ 47,645	+ 21,326	+ 26,319	−	+ 1,202	+ 2,260	+ 2,873	− 3,931	−	+ 847	+ 13,213	− 333
2026 June	+ 4,349	+ 6,002	− 1,653	−	+ 75	+ 227	+ 431	− 583	−	+ 149	− 2,293	− 59
July	− 4,056	− 8,827	+ 4,771	−	+ 2,285	+ 1,674	+ 711	− 100	−	− 1,554	− 888	− 3
Aug.	− 1,824	+ 1,339	− 3,163	−	+ 586	− 661	+ 1,078	+ 169	−	+ 976	− 540	− 5
Sep.	− 3,428	− 5,000	+ 1,572	−	+ 557	+ 2,211	− 821	− 833	−	− 2,111	+ 3,862	− 58
Regional banks and other commercial banks												**End of year or month ***
2025	429,163	200,682	228,478	3	55,311	2,761	4,705	47,842	3	4,807	113,793	524
2026 June	590,960	307,512	283,447	1	67,594	13,114	5,363	49,116	1	3,200	202,763	340
July	581,566	302,044	279,520	2	66,596	11,203	5,611	49,780	2	4,285	212,239	360
Aug.	601,475	305,866	295,608	1	65,534	11,612	3,817	50,104	1	3,246	225,352	488
Sep.	590,507	309,088	281,418	1	64,409	10,304	4,381	49,723	1	3,430	209,473	492
												Changes *
2025	+ 8,299	+ 13,753	− 5,452	− 2	− 2,711	− 532	− 1,423	− 754	− 2	+ 1,050	− 7,798	+ 349
2026 June	− 10,134	− 877	− 9,257	−	+ 1,904	+ 1,609	+ 778	− 483	−	+ 182	− 6,984	− 10
July	− 8,827	− 5,235	− 3,593	+ 1	− 998	− 1,911	+ 248	+ 664	+ 1	+ 1,085	+ 9,578	+ 20
Aug.	+ 21,825	+ 4,374	+ 17,452	− 1	− 67	+ 409	− 799	+ 324	− 1	− 1,039	+ 13,271	+ 128
Sep.	− 12,765	+ 2,249	− 15,014	−	− 1,125	− 1,308	+ 564	− 381	−	+ 184	− 16,226	+ 4
Branches of foreign banks												**End of year or month ***
2025	196,034	94,953	101,064	17	14,413	1,790	3,803	8,820	−	4,355	−	2
2026 June	202,052	103,608	98,434	10	15,454	2,935	4,104	8,415	−	2,480	224	2
July	184,947	85,998	98,939	10	15,791	2,925	4,616	8,250	−	1,544	228	2
Aug.	188,944	87,689	101,245	10	16,110	3,461	4,192	8,457	−	2,501	60	2
Sep.	195,199	92,745	102,444	10	17,681	4,989	4,326	8,366	−	2,461	2	2
												Changes *
2025	+ 9,427	+ 17,277	− 7,844	− 6	+ 153	+ 169	+ 1,807	− 1,823	−	+ 2,547	− 96	−
2026 June	+ 10,535	+ 14,850	− 4,315	−	+ 117	+ 893	− 324	− 452	−	+ 20	+ 58	−
July	− 16,986	− 17,570	+ 584	−	+ 337	− 10	+ 512	− 165	−	− 936	+ 5	−
Aug.	+ 3,418	+ 6,656	− 3,238	−	+ 104	+ 471	− 424	+ 57	−	+ 957	− 166	−
Sep.	+ 5,998	+ 4,988	+ 1,010	−	+ 1,571	+ 1,528	+ 134	− 91	−	− 40	− 58	−

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) 1				Deposits and borrowing from domestic banks (excluding the Bundesbank) 1					*Memo item*		
							Time deposits					
	Total	Sight deposits 2	Time deposits 2	Bills redis-counted 3	Total	Sight deposits	Short-term	Medium and long-term	Bills redis-counted 3	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12
Landesbanken												**End of year or month ***
2025	204,370	41,601	162,769	–	164,213	30,657	8,865	124,691	–	1,050	4,321	1,569
2026 June	214,415	51,213	163,202	–	166,134	29,504	10,377	126,253	–	3,867	5,904	1,434
July	213,137	48,565	164,572	–	166,850	29,711	10,566	126,573	–	3,142	4,789	1,426
Aug.	219,708	47,288	172,420	–	167,915	29,670	10,842	127,403	–	3,090	5,544	1,441
Sep.	211,541	46,233	165,308	–	166,568	29,299	10,504	126,765	–	2,891	4,795	1,382
												Changes *
2025	+ 11,869	+ 6,962	+ 4,907	–	+ 7,068	+ 5,564	+ 3,440	– 1,936	–	– 950	+ 2,866	– 256
2026 June	– 1,844	+ 3,695	– 5,539	–	+ 551	+ 1,164	– 51	– 562	–	– 643	+ 311	– 98
July	– 1,136	– 2,603	+ 1,467	–	+ 716	+ 207	+ 189	+ 320	–	– 725	– 1,109	– 8
Aug.	+ 6,773	– 1,219	+ 7,992	–	+ 1,065	– 41	+ 276	+ 830	–	– 52	+ 761	+ 15
Sep.	– 8,701	– 1,148	– 7,553	–	– 1,347	– 371	– 338	– 638	–	– 199	– 765	– 59
Savings banks												**End of year or month ***
2025	137,181	2,318	134,863	–	136,621	2,266	5,719	128,636	–	477	–	2,118
2026 June	137,406	2,982	134,424	–	136,363	2,779	5,462	128,122	–	973	–	1,875
July	137,914	2,136	135,778	–	136,878	2,073	5,638	129,167	–	952	10	1,863
Aug.	139,026	2,487	136,539	–	137,759	2,438	5,417	129,904	–	1,168	–	1,857
Sep.	138,858	3,004	135,854	–	137,286	2,941	5,582	128,763	–	1,456	–	1,757
												Changes *
2025	– 4,627	– 573	– 4,054	–	– 4,371	– 549	– 264	– 3,558	–	– 243	± 0	– 554
2026 June	– 335	+ 468	– 803	–	– 514	+ 338	+ 27	– 879	–	+ 211	–	– 96
July	+ 508	– 846	+ 1,354	–	+ 515	– 706	+ 176	+ 1,045	–	– 21	+ 10	– 12
Aug.	+ 1,112	+ 351	+ 761	–	+ 881	+ 365	– 221	+ 737	–	+ 216	– 10	– 6
Sep.	– 168	+ 517	– 685	–	– 473	+ 503	+ 165	– 1,141	–	+ 288	–	– 100
Credit cooperatives												**End of year or month ***
2025	150,308	1,692	148,616	–	148,684	1,642	3,541	143,501	–	1,291	1,661	1,900
2026 June	149,086	1,346	147,740	–	147,166	1,340	3,727	142,099	–	1,777	1,651	1,731
July	149,413	1,333	148,080	–	147,387	1,323	3,459	142,605	–	1,871	1,550	1,718
Aug.	149,513	1,354	148,159	–	147,320	1,351	3,030	142,939	–	2,046	1,477	1,710
Sep.	148,314	1,916	146,398	–	146,208	1,910	3,015	141,283	–	1,957	1,451	1,652
												Changes *
2025	– 2,740	– 261	– 2,479	–	– 3,190	– 138	+ 932	– 3,984	–	+ 629	+ 82	– 377
2026 June	– 674	+ 127	– 801	–	– 704	+ 123	+ 39	– 866	–	+ 25	– 37	– 57
July	+ 328	– 13	+ 341	–	+ 221	– 17	– 268	+ 506	–	+ 94	– 101	– 13
Aug.	+ 101	+ 21	+ 80	–	– 67	+ 28	– 429	+ 334	–	+ 175	– 73	– 8
Sep.	– 1,198	+ 562	– 1,760	–	– 1,112	+ 559	– 15	– 1,656	–	– 89	– 25	– 58
Mortgage banks												**End of year or month ***
2025	36,581	2,606	33,975	–	34,002	2,496	4,957	26,549	–	–	1,468	5
2026 June	35,991	2,499	33,492	–	33,274	2,389	4,066	26,819	–	100	575	5
July	35,822	2,617	33,205	–	33,024	2,505	3,823	26,696	–	250	508	5
Aug.	36,644	2,895	33,749	–	33,808	2,781	4,148	26,879	–	250	842	5
Sep.	36,873	2,662	34,211	–	34,125	2,548	4,225	27,352	–	250	841	6
												Changes *
2025	+ 414	+ 293	+ 121	–	+ 843	+ 248	+ 1,568	– 973	–	– 500	– 598	– 1
2026 June	– 301	– 175	– 126	–	– 425	– 133	– 40	– 252	–	–	– 265	–
July	– 174	+ 118	– 292	–	– 250	+ 116	– 243	– 123	–	+ 150	– 67	–
Aug.	+ 822	+ 278	+ 544	–	+ 784	+ 276	+ 325	+ 183	–	–	+ 334	–
Sep.	+ 228	– 233	+ 461	–	+ 317	– 233	+ 77	+ 473	–	–	– 1	+ 1

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign banks (including the Bundesbank) 1				Deposits and borrowing from domestic banks (excluding the Bundesbank) 1					*Memo item*		
							Time deposits					
	Total	Sight deposits 2	Time deposits 2	Bills redis-counted 3	Total	Sight deposits	Short-term	Medium and long-term	Bills redis-counted 3	Liabilities of domestic banks to the Bundesbank	Liabilities arising from repos	Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12
Building and loan associations												**End of year or month ***
2025	37,579	2,256	35,323	.	36,846	2,253	13,040	21,553	.	720	807	–
2026 June	38,933	3,030	35,903	.	38,461	2,621	13,790	22,050	.	405	557	–
July	39,770	2,317	37,453	.	38,882	2,303	14,243	22,336	.	775	648	–
Aug.	40,219	2,976	37,243	.	39,252	2,973	13,836	22,443	.	863	644	–
Sep.	39,703	3,015	36,688	.	38,874	2,942	13,195	22,737	.	718	634	–
												Changes *
2025	+ 546	– 249	+ 795	.	– 85	– 250	+ 1,175	– 1,010	.	+ 620	+ 1,197	–
2026 June	+ 1,113	+ 621	+ 492	.	+ 1,553	+ 216	+ 817	+ 520	.	– 430	– 25	–
July	+ 837	– 713	+ 1,550	.	+ 421	– 318	+ 453	+ 286	.	+ 370	+ 91	–
Aug.	+ 449	+ 659	– 210	.	+ 370	+ 670	– 407	+ 107	.	+ 88	– 4	–
Sep.	– 516	+ 39	– 555	.	– 378	– 31	– 641	+ 294	.	– 145	– 10	–
Banks with special, development and other support tasks												**End of year or month ***
2025	319,627	66,775	252,852	–	283,169	58,169	18,757	206,243	–	4,594	5,070	1,724
2026 June	318,787	66,871	251,916	–	278,757	55,133	16,067	207,557	–	4,789	7,516	1,508
July	326,058	71,341	254,717	–	283,645	56,340	18,089	209,216	–	3,280	11,620	1,560
Aug.	325,859	68,552	257,307	–	290,033	55,910	19,971	214,152	–	898	9,681	1,560
Sep.	319,797	66,964	252,833	–	280,877	54,007	17,299	209,571	–	5,792	6,874	1,476
												Changes *
2025	– 343	+ 4,348	– 4,691	–	– 2,091	+ 1,790	– 108	– 3,773	–	– 350	– 3,356	– 501
2026 June	– 7,577	– 9,232	+ 1,655	–	– 2,656	– 2,372	+ 521	– 805	–	– 543	– 1,945	– 71
July	+ 7,329	+ 4,486	+ 2,843	–	+ 4,888	+ 1,207	+ 2,022	+ 1,659	–	– 1,509	+ 4,104	+ 52
Aug.	– 3,603	– 2,764	– 839	–	+ 2,888	– 430	+ 1,882	+ 1,436	–	– 2,382	– 1,939	–
Sep.	– 6,252	– 1,637	– 4,615	–	– 9,156	– 1,903	– 2,672	– 4,581	–	+ 4,894	– 2,807	– 84
Memo item: Foreign banks												**End of year or month ***
2025	595,150	294,279	300,854	17	42,746	6,605	7,226	28,915	–	6,538	115,758	194
2026 June	701,571	364,936	336,625	10	44,862	7,749	9,266	27,847	–	4,659	167,297	166
July	679,058	346,867	332,181	10	46,060	8,752	9,595	27,713	–	3,184	179,640	165
Aug.	705,041	354,616	350,415	10	45,813	9,639	8,298	27,876	–	4,710	193,684	164
Sep.	693,788	354,184	339,594	10	46,185	10,627	8,136	27,422	–	2,931	177,118	152
												Changes *
2025	+ 25,573	+ 34,712	– 9,133	– 6	– 1,892	+ 106	+ 2,408	– 4,406	–	+ 4,523	– 4,621	– 68
2026 June	– 4,375	+ 18,875	– 23,250	–	+ 23	+ 546	+ 428	– 951	–	+ 92	– 4,770	– 10
July	– 21,826	– 17,794	– 4,032	–	+ 1,198	+ 1,003	+ 329	– 134	–	– 1,475	+ 12,445	– 1
Aug.	+ 27,321	+ 13,270	+ 14,051	–	+ 533	+ 822	– 302	+ 13	–	+ 1,526	+ 14,203	– 1
Sep.	– 13,308	– 1,481	– 11,827	–	+ 372	+ 988	– 162	– 454	–	– 1,779	– 16,908	– 12

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1												
			Time deposits 2							*Memo item*			
					for more than 1 year						Included in time deposits		
											Liabilities arising from Repos		Loans and advances to financial vehicle corpo-tations
	Total	Sight deposits	Total	for up to and including 1 year	Total	for up to and including 2 years	for 2 years and more 2	Savings deposits 3	Bank savings bonds 4	Fiduciary loans	Total	of which with central counter-parties 5	
	1	2	3	4	5	6	7	8	9	10	11	12	13
	End of year or month *												
2018	3,769,144	2,190,314	952,013	260,834	691,179	60,181	630,998	585,612	41,205	34,009	38,772	15,299	77,809
2019	3,890,732	2,348,686	924,422	257,212	667,210	55,823	611,387	581,761	35,863	32,593	29,209	6,320	79,717
2020	4,143,718	2,646,351	900,355	248,720	651,635	51,370	600,265	566,844	30,168	34,552	32,632	3,603	85,409
2021	4,264,457	2,796,506	876,133	224,257	651,876	52,630	599,246	567,123	24,695	34,314	32,004	3,125	97,350
2022	4,532,227	2,916,580	1,042,278	394,367	647,911	56,938	590,973	538,482	34,887	36,047	48,605	2,211	99,057
2023	4,609,660	2,717,077	1,298,899	615,271	683,628	85,099	598,529	450,481	143,203	51,235	66,016	4,814	99,191
2024	4,791,674	2,821,274	1,401,203	708,612	692,591	86,011	606,580	410,322	158,875	71,369	75,393	4,147	111,990
2025	4,963,426	3,006,469	1,405,501	721,328	684,173	85,195	598,978	394,430	157,026	85,792	141,592	37,774	110,996
2025 Feb.	4,830,884	2,849,224	1,418,651	729,302	689,349	84,507	604,842	405,533	157,476	70,361	114,067	8,647	110,793
Mar.	4,834,226	2,847,818	1,426,215	737,087	689,128	81,550	607,578	403,201	156,992	71,219	102,333	7,016	111,249
Apr.	4,844,217	2,886,052	1,400,638	712,373	688,265	81,419	606,846	401,775	155,752	71,835	107,803	7,472	111,105
May	4,857,622	2,913,251	1,388,320	699,233	689,087	81,368	607,719	401,513	154,538	72,523	110,652	4,306	111,831
June	4,855,662	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
July	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
Aug.	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
Sep.	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
Oct.	4,931,798	2,963,436	1,416,788	735,497	681,291	85,261	596,030	396,060	155,514	82,436	172,808	52,158	112,856
Nov.	4,974,443	3,019,555	1,404,798	722,015	682,783	85,621	597,162	393,910	156,180	82,912	155,700	47,597	111,611
Dec.	4,963,426	3,006,469	1,405,501	721,328	684,173	85,195	598,978	394,430	157,026	85,792	141,592	37,774	110,996
2026 Jan.	5,084,351	3,090,648	1,443,510	753,789	689,721	84,951	604,770	392,865	157,328	88,214	230,142	57,107	110,299
Feb.	5,090,177	3,096,313	1,443,469	753,696	689,773	85,668	604,105	391,843	158,552	89,797	215,367	50,190	110,048
Mar.	5,087,072	3,100,257	1,436,909	744,517	692,392	86,280	606,112	389,611	160,295	93,389	212,726	54,200	113,027
Apr.	5,097,240	3,111,030	1,437,684	745,366	692,318	85,765	606,553	386,966	161,560	97,178	217,830	46,833	112,824
May	5,138,513	3,158,672	1,429,460	731,518	697,942	87,765	610,177	387,164	163,217	98,901	225,811	58,794	114,151
June	5,155,497	3,134,486	1,466,436	765,524	700,912	87,161	613,751	386,175	168,400	99,546	232,736	68,521	117,762
July	5,163,175	3,130,884	1,475,467	772,959	702,508	88,027	614,481	383,637	173,187	100,319	238,696	57,428	118,305
Aug.	5,157,926	3,124,289	1,474,390	771,675	702,715	87,666	615,049	381,709	177,538	104,074	222,020	55,879	117,170
Sep.	5,180,724	3,141,080	1,481,978	778,295	703,683	85,462	618,221	379,002	178,664	106,789	230,851	51,160	115,969
	Changes *												
2019	+ 121,753	+ 157,879	− 27,008	− 2,382	− 24,626	− 4,407	− 20,219	− 3,851	− 5,267	− 1,416	− 5,416	− 4,209	+ 1,527
2020	+ 245,146	+ 287,478	− 21,790	− 7,686	− 14,104	− 4,236	− 9,868	− 14,847	− 5,695	+ 1,959	+ 519	− 2,346	+ 5,675
2021	+ 117,963	+ 150,775	− 27,870	− 26,980	− 890	+ 1,232	− 2,122	+ 284	− 5,226	− 238	− 1,984	− 812	+ 11,006
2022	+ 259,948	+ 114,818	+ 163,059	+ 166,885	− 3,826	+ 4,004	− 7,830	− 28,136	+ 10,207	+ 1,733	+ 16,021	− 718	− 1,266
2023	+ 88,149	− 190,318	+ 256,237	+ 219,847	+ 36,390	+ 28,385	+ 8,005	− 82,981	+ 105,211	+ 3,665	+ 17,937	+ 2,577	+ 313
2024	+ 143,632	+ 70,588	+ 89,961	+ 84,697	+ 5,264	+ 580	+ 4,684	− 40,209	+ 23,292	+ 20,229	+ 7,685	− 787	+ 12,476
2025	+ 154,291	+ 189,724	− 17,662	− 8,966	− 8,696	− 1,245	− 7,451	− 15,922	− 1,849	+ 14,433	+ 40,454	+ 4,300	+ 133
2025 Feb.	+ 36,731	+ 37,427	+ 2,104	+ 3,115	− 1,011	− 1,252	+ 241	− 2,141	− 659	− 1,016	+ 10,842	+ 3,117	+ 321
Mar.	+ 8,210	+ 1,727	+ 9,299	+ 9,245	+ 54	− 2,903	+ 2,957	− 2,332	− 484	+ 608	− 10,588	− 1,600	+ 464
Apr.	+ 14,927	+ 40,546	− 22,953	− 22,947	− 6	+ 289	− 295	− 1,426	− 1,240	+ 616	+ 6,995	+ 489	− 127
May	+ 13,654	+ 27,644	− 12,514	− 13,299	+ 785	− 54	+ 839	− 262	− 1,214	+ 948	+ 2,722	− 3,194	+ 726
June	+ 949	− 4,215	+ 4,922	+ 4,886	+ 36	− 950	+ 986	+ 636	− 394	− 113	+ 685	+ 620	+ 1,217
July	− 7,381	+ 9,726	− 16,363	− 13,348	− 3,015	− 1,852	− 1,163	− 819	+ 75	+ 1,432	− 3,621	+ 1,347	− 861
Aug.	+ 12,444	+ 13,822	+ 706	− 2,937	+ 3,643	+ 3,826	− 183	− 1,592	− 492	+ 1,383	− 8,150	− 494	− 904
Sep.	+ 5,053	+ 5,595	+ 899	− 520	+ 1,419	+ 753	+ 666	− 1,583	+ 142	+ 5,578	+ 19,101	+ 8	+ 868
Oct.	+ 35,449	+ 23,440	+ 12,459	+ 22,931	− 10,472	+ 1,314	− 11,786	− 2,095	+ 1,645	+ 1,633	+ 25,340	+ 17,031	+ 707
Nov.	+ 42,698	+ 56,148	− 11,966	− 13,465	+ 1,499	+ 361	+ 1,138	− 2,150	+ 666	+ 476	− 17,093	− 4,571	− 1,245
Dec.	− 12,726	− 13,303	− 789	− 310	− 479	− 528	+ 49	+ 520	+ 846	+ 2,880	− 13,645	− 9,828	− 615
2026 Jan.	+ 56,601	+ 25,283	+ 32,581	+ 32,309	+ 272	− 73	+ 345	− 1,565	+ 302	+ 2,422	+ 48,975	+ 18,092	− 747
Feb.	+ 5,136	+ 5,296	− 362	− 341	− 21	+ 709	− 730	− 1,022	+ 1,224	+ 1,583	− 15,022	− 6,901	− 252
Mar.	− 5,664	+ 2,734	− 7,909	− 10,289	+ 2,380	+ 588	+ 1,792	− 2,232	+ 1,743	+ 3,592	− 3,545	+ 3,996	+ 2,977
Apr.	+ 11,732	+ 11,526	+ 1,586	+ 1,414	+ 172	− 500	+ 672	− 2,645	+ 1,265	+ 3,789	+ 5,682	− 7,370	− 202
May	+ 40,834	+ 47,399	− 8,425	− 13,863	+ 5,438	+ 1,856	+ 3,582	+ 198	+ 1,662	+ 1,788	+ 7,823	+ 11,962	+ 1,327
June	+ 15,125	− 22,573	+ 33,504	+ 30,490	+ 3,014	− 256	+ 3,270	− 989	+ 5,183	+ 645	+ 6,139	+ 9,719	+ 3,608
July	+ 8,360	− 3,261	+ 9,372	+ 7,710	+ 1,662	+ 874	+ 788	− 2,538	+ 4,787	+ 773	+ 6,233	− 11,099	+ 543
Aug.	+ 673	− 3,005	+ 2,250	− 954	+ 3,204	− 353	+ 3,557	− 1,928	+ 3,356	+ 3,755	− 16,269	− 1,549	− 1,135
Sep.	+ 21,815	+ 16,349	+ 6,987	+ 5,878	+ 1,109	− 1,824	+ 2,933	− 2,707	+ 1,186	+ 2,715	+ 7,947	− 4,721	− 1,204

***** 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 of the Statstical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** Including deposits under

I Banks (MFIs) in Germany

Deposits and borrowing from domestic non-banks [1]											
		Time deposits [2]							*Memo item*		
				for more than 1 year							
Total	Sight deposits	Total	for up to and including 1 year	Total	for up to and including 2 years	for 2 years and more [2]	Savings deposits [3]	Bank savings bonds [4]	Fiduciary loans	Liabilities arising from repos	
14	15	16	17	18	19	20	21	22	23	24	Period
End of year or month *											
3,537,616	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
4,527,909	2,795,703	1,186,012	608,985	577,027	80,505	496,522	390,259	155,935	76,003	41,596	2025
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	2025 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.
4,477,998	2,747,859	1,183,868	611,101	572,767	79,711	493,056	391,850	154,421	73,841	57,665	Oct.
4,533,741	2,803,569	1,185,334	611,681	573,653	80,057	493,596	389,734	155,104	73,906	51,157	Nov.
4,527,909	2,795,703	1,186,012	608,985	577,027	80,505	496,522	390,259	155,935	76,003	41,596	Dec.
4,546,866	2,801,026	1,200,898	623,557	577,341	80,459	496,882	388,695	156,247	77,460	64,690	2026 Jan.
4,550,083	2,800,745	1,204,205	626,140	578,065	81,206	496,859	387,684	157,449	78,343	57,340	Feb.
4,540,374	2,787,841	1,207,884	629,240	578,644	82,214	496,430	385,467	159,182	80,920	60,496	Mar.
4,547,863	2,806,004	1,198,571	619,644	578,927	81,950	496,977	382,845	160,443	83,801	56,832	Apr.
4,580,258	2,829,976	1,205,159	621,959	583,200	83,667	499,533	383,030	162,093	84,215	66,952	May
4,589,787	2,818,097	1,222,408	640,683	581,725	82,777	498,948	382,035	167,247	83,529	76,783	June
4,586,216	2,801,605	1,233,120	649,978	583,142	83,820	499,322	379,488	172,003	83,171	66,574	July
4,583,264	2,804,186	1,226,167	644,010	582,157	83,304	498,853	377,561	175,350	84,762	64,700	Aug.
4,578,742	2,793,582	1,233,336	648,439	584,897	81,285	503,612	374,875	176,949	85,784	61,821	Sep.
Changes *											
+ 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
+ 107,777	+ 163,496	− 38,143	− 23,530	− 14,613	− 1,018	− 13,595	− 15,752	− 1,824	+ 9,347	+ 8,588	2025
+ 19,038	+ 27,576	− 5,765	− 4,851	− 914	− 1,203	+ 289	− 2,115	− 658	− 1,292	+ 736	2025 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.
+ 37,927	+ 34,469	+ 3,884	+ 15,094	− 11,210	+ 1,526	− 12,736	− 2,071	+ 1,645	+ 1,260	+ 20,536	Oct.
+ 55,743	+ 55,710	+ 1,466	+ 580	+ 886	+ 346	+ 540	− 2,116	+ 683	+ 65	− 6,508	Nov.
− 8,817	− 7,861	− 2,312	− 2,876	+ 564	− 7	+ 571	+ 525	+ 831	+ 2,097	− 9,561	Dec.
+ 15,389	+ 1,405	+ 15,236	+ 14,877	+ 359	− 46	+ 405	− 1,564	+ 312	+ 1,457	+ 21,861	2026 Jan.
+ 3,217	− 281	+ 3,307	+ 2,583	+ 724	+ 747	− 23	− 1,011	+ 1,202	+ 883	− 7,350	Feb.
− 9,709	− 12,904	+ 3,679	+ 3,100	+ 579	+ 1,008	− 429	− 2,217	+ 1,733	+ 2,577	+ 3,156	Mar.
+ 7,489	+ 18,163	− 9,313	− 9,596	+ 283	− 264	+ 547	− 2,622	+ 1,261	+ 2,881	− 3,664	Apr.
+ 32,395	+ 23,972	+ 6,583	+ 2,365	+ 4,218	+ 1,667	+ 2,551	+ 185	+ 1,655	+ 479	+ 10,120	May
+ 9,824	− 11,729	+ 17,394	+ 18,329	− 935	− 520	− 415	− 995	+ 5,154	− 686	+ 9,831	June
− 3,571	− 16,492	+ 10,712	+ 9,295	+ 1,417	+ 1,043	+ 374	− 2,547	+ 4,756	− 358	− 10,209	July
+ 3,215	+ 5,838	− 4,043	− 5,968	+ 1,925	− 516	+ 2,441	− 1,927	+ 3,347	+ 1,591	− 1,874	Aug.
− 3,312	− 10,069	+ 7,784	+ 4,704	+ 3,080	− 1,619	+ 4,699	− 2,686	+ 1,659	+ 1,022	− 2,879	Sep.

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1				
	Total	Sight deposits	Time deposits 2			Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans
			Total	of which for up to and including 1 year	of which for more than 2 years 2								
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks 5													**End of year or month ***
2025	2,120,860	1,349,562	657,161	385,256	226,758	81,532	32,605	52,661	1,743,952	1,177,145	454,745	112,062	42,960
2026 Mar.	2,243,180	1,446,982	678,866	399,942	233,607	81,403	35,929	59,984	1,759,914	1,175,803	468,865	115,246	47,602
Apr.	2,242,493	1,453,203	672,503	393,507	233,932	80,799	35,988	63,804	1,755,679	1,184,702	456,269	114,708	50,507
May	2,273,920	1,482,420	672,016	389,586	236,766	82,685	36,799	65,296	1,778,080	1,194,638	466,059	117,383	50,674
June	2,295,151	1,473,745	697,358	412,137	240,481	83,969	40,079	66,097	1,797,452	1,198,392	477,146	121,914	50,146
July	2,296,120	1,469,410	699,673	414,271	240,571	84,217	42,820	66,886	1,780,294	1,180,203	475,226	124,865	49,804
Aug.	2,295,912	1,467,286	698,415	409,861	243,220	84,358	45,853	70,455	1,787,753	1,187,410	473,323	127,020	51,209
Sep.	2,329,636	1,491,055	709,264	424,270	242,054	83,838	45,479	72,956	1,790,519	1,183,299	480,605	126,615	52,016
													Changes *
2025	+ 113,635	+103,857	+ 10,264	+ 4,212	+ 4,853	− 2,204	+ 1,718	+13,141	+ 61,508	+ 78,752	− 16,787	− 457	+8,075
2026 Mar.	+ 12,376	+ 14,303	− 2,767	− 5,018	+ 1,740	− 215	+ 1,055	+ 3,411	+ 4,650	+ 1,160	+ 2,654	+ 836	+2,395
Apr.	+ 737	+ 6,936	− 5,654	− 5,969	+ 553	− 604	+ 59	+ 3,820	− 4,235	+ 8,899	− 12,596	− 538	+2,905
May	+ 31,029	+ 28,983	− 656	− 3,904	+ 2,792	+ 1,886	+ 816	+ 1,557	+ 22,401	+ 9,936	+ 9,785	+ 2,680	+ 232
June	+ 19,500	− 7,018	+ 21,954	+ 19,115	+ 3,415	+ 1,284	+ 3,280	+ 801	+ 19,667	+ 3,904	+ 11,232	+ 4,531	− 528
July	+ 1,572	− 4,001	+ 2,584	+ 2,338	+ 147	+ 248	+ 2,741	+ 789	− 17,158	− 18,189	− 1,920	+ 2,951	− 342
Aug.	− 691	− 1,991	− 879	− 4,116	+ 2,726	+ 141	+ 2,038	+ 3,569	+ 7,286	+ 7,034	− 1,903	+ 2,155	+1,405
Sep.	+ 32,941	+ 23,394	+ 10,441	+ 13,793	− 1,339	− 520	− 374	+ 2,501	+ 3,976	− 3,576	+ 7,957	− 405	+ 807
Big banks													**End of year or month ***
2025	995,615	624,887	292,830	212,968	67,432	74,693	3,205	3,138	865,251	567,473	221,745	76,033	3,095
2026 Mar.	985,758	615,032	292,760	212,899	66,884	74,643	3,323	2,922	855,222	550,806	228,315	76,101	2,886
Apr.	982,807	626,471	279,387	199,224	67,267	74,062	2,887	2,874	853,949	558,786	220,070	75,093	2,840
May	984,373	621,294	284,351	203,675	67,310	75,998	2,730	2,788	856,461	554,733	224,879	76,849	2,756
June	998,595	627,968	290,676	210,509	67,240	77,352	2,599	2,714	866,251	559,303	228,897	78,051	2,684
July	985,649	615,817	289,826	209,229	67,242	77,532	2,474	2,661	855,122	546,528	230,508	78,086	2,632
Aug.	994,562	629,482	284,963	203,924	67,329	77,662	2,455	2,615	861,033	557,324	225,527	78,182	2,587
Sep.	1,007,463	632,168	295,735	215,125	67,197	77,130	2,430	2,586	861,635	552,221	231,791	77,623	2,560
													Changes *
2025	+ 61,196	+ 47,371	+ 16,045	+ 14,745	− 687	− 1,822	− 398	− 996	+ 33,689	+ 37,933	− 2,061	− 2,183	− 969
2026 Mar.	+ 6,072	+ 3,843	+ 2,296	+ 1,736	− 119	− 182	+ 115	− 92	+ 232	− 783	+ 1,082	− 67	− 91
Apr.	− 2,468	+ 11,655	− 13,106	− 13,421	+ 387	− 581	− 436	− 48	− 1,273	+ 7,980	− 8,245	− 1,008	− 46
May	+ 1,418	− 5,252	+ 4,891	+ 4,380	+ 43	+ 1,936	− 157	− 86	+ 2,512	− 4,053	+ 4,809	+ 1,756	− 84
June	+ 13,571	+ 6,371	+ 5,977	+ 6,515	− 86	+ 1,354	− 131	− 74	+ 9,790	+ 4,570	+ 4,018	+ 1,202	− 72
July	− 12,749	− 12,065	− 739	− 1,172	−	+ 180	− 125	− 53	− 11,129	− 12,775	+ 1,611	+ 35	− 52
Aug.	+ 9,217	+ 13,804	− 4,698	− 5,152	+ 93	+ 130	− 19	− 46	+ 5,911	+ 10,796	− 4,981	+ 96	− 45
Sep.	+ 12,230	+ 2,390	+ 10,397	+ 10,857	− 149	− 532	− 25	− 29	+ 602	− 5,103	+ 6,264	− 559	− 27
Regional banks and other commercial banks													**End of year or month ***
2025	879,103	550,017	293,314	124,386	142,580	6,491	29,281	49,523	669,876	457,287	177,021	35,568	39,865
2026 Mar.	1,011,553	658,250	314,410	137,773	150,120	6,401	32,492	57,062	695,444	473,442	183,324	38,678	44,716
Apr.	1,016,736	658,715	318,661	142,488	149,887	6,367	32,993	60,930	695,527	479,157	177,227	39,143	47,667
May	1,045,209	691,907	313,016	135,281	151,541	6,323	33,963	62,508	716,575	494,041	182,464	40,070	47,918
June	1,046,193	676,632	325,930	146,000	154,146	6,251	37,380	63,383	722,712	493,696	185,613	43,403	47,462
July	1,059,946	684,922	328,452	148,876	154,063	6,322	40,250	64,225	716,544	488,641	181,577	46,326	47,172
Aug.	1,052,588	671,281	331,677	151,172	154,828	6,325	43,305	67,840	722,202	489,030	184,793	48,379	48,622
Sep.	1,071,755	691,642	330,792	152,258	154,763	6,363	42,958	70,370	723,898	489,532	185,805	48,561	49,456
													Changes *
2025	+ 33,085	+ 34,237	− 2,766	− 7,480	+ 4,274	− 522	+ 2,136	+14,137	+ 12,786	+ 22,453	− 11,266	+ 1,599	+9,044
2026 Mar.	+ 7,349	+ 10,482	− 4,035	− 5,985	+ 1,976	− 40	+ 942	+ 3,503	+ 4,904	+ 1,979	+ 2,027	+ 898	+2,486
Apr.	+ 6,053	+ 927	+ 4,659	+ 4,893	− 9	− 34	+ 501	+ 3,868	+ 83	+ 5,715	− 6,097	+ 465	+2,951
May	+ 28,244	+ 33,044	− 5,731	− 7,249	+ 1,612	− 44	+ 975	+ 1,643	+ 21,048	+ 14,884	+ 5,232	+ 932	+ 316
June	+ 13	− 13,395	+ 10,063	+ 7,790	+ 2,321	− 72	+ 3,417	+ 875	+ 6,432	− 345	+ 3,444	+ 3,333	− 456
July	+ 14,119	+ 8,518	+ 2,660	+ 2,952	− 24	+ 71	+ 2,870	+ 842	− 6,168	− 5,055	− 4,036	+ 2,923	− 290
Aug.	− 7,795	− 13,273	+ 3,415	+ 2,413	+ 836	+ 3	+ 2,060	+ 3,615	+ 5,658	+ 389	+ 3,216	+ 2,053	+1,450
Sep.	+ 19,210	+ 19,967	− 448	+ 1,283	− 221	+ 38	− 347	+ 2,530	+ 2,906	+ 862	+ 1,862	+ 182	+ 834

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1				
	Total	Sight deposits	Time deposits 2			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	of which: 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 ***
2025	246,142	174,658	71,017	47,902	16,746	348	119	–	208,825	152,385	55,979	461	–
2026 Mar.	245,869	173,700	71,696	49,270	16,603	359	114	–	209,248	151,555	57,226	467	–
Apr.	242,950	168,017	74,455	51,795	16,778	370	108	–	206,203	146,759	58,972	472	–
May	244,338	169,219	74,649	50,630	17,915	364	106	–	205,044	145,864	58,716	464	–
June	250,363	169,145	80,752	55,628	19,095	366	100	–	208,489	145,393	62,636	460	–
July	250,525	168,671	81,395	56,166	19,266	363	96	–	208,628	145,034	63,141	453	–
Aug.	248,762	166,523	81,775	54,765	21,063	371	93	–	204,518	141,056	63,003	459	–
Sep.	250,418	167,245	82,737	56,887	20,094	345	91	–	204,986	141,546	63,009	431	–
													Changes *
2025	+ 19,354	+ 22,249	– 3,015	– 3,053	+ 1,266	+ 140	– 20	–	+ 15,033	+ 18,366	– 3,460	+ 127	–
2026 Mar.	– 1,045	– 22	– 1,028	– 769	– 117	+ 7	– 2	–	– 486	– 36	– 455	+ 5	–
Apr.	– 2,848	– 5,646	+ 2,793	+ 2,559	+ 175	+ 11	– 6	–	– 3,045	– 4,796	+ 1,746	+ 5	–
May	+ 1,367	+ 1,191	+ 184	– 1,035	+ 1,137	– 6	– 2	–	– 1,159	– 895	– 256	– 8	–
June	+ 5,916	+ 6	+ 5,914	+ 4,810	+ 1,180	+ 2	– 6	–	+ 3,445	– 321	+ 3,770	– 4	–
July	+ 202	– 454	+ 663	+ 558	+ 171	– 3	– 4	–	+ 139	– 359	+ 505	– 7	–
Aug.	– 2,113	– 2,522	+ 404	– 1,377	+ 1,797	+ 8	– 3	–	– 4,283	– 4,151	– 138	+ 6	–
Sep.	+ 1,501	+ 1,037	+ 492	+ 1,653	– 969	– 26	– 2	–	+ 468	+ 665	– 169	– 28	–
Landesbanken													**End of year or month ***
2025	297,420	160,992	130,083	63,250	62,757	4,005	2,340	12,593	271,055	141,720	123,067	6,268	12,593
2026 Mar.	319,984	172,645	141,013	73,801	62,708	3,916	2,410	12,722	287,631	151,072	130,309	6,250	12,722
Apr.	315,754	162,692	146,750	79,364	62,802	3,888	2,424	12,704	285,637	145,077	134,326	6,234	12,704
May	314,296	169,735	138,234	70,170	63,053	3,862	2,465	12,856	284,291	149,976	128,068	6,247	12,856
June	316,919	171,033	139,565	71,550	63,130	3,847	2,474	12,803	286,668	150,727	129,699	6,242	12,803
July	319,406	164,124	148,864	80,488	63,432	3,818	2,600	12,823	289,358	143,830	139,193	6,335	12,823
Aug.	315,321	162,708	146,159	78,554	63,510	3,791	2,663	12,869	282,631	143,427	132,833	6,371	12,869
Sep.	315,868	168,117	141,118	72,830	64,052	3,764	2,869	12,909	283,663	147,542	129,574	6,547	12,909
													Changes *
2025	– 11,038	+ 10,094	– 20,516	– 18,238	– 767	– 211	– 405	+ 698	– 10,263	+ 4,320	– 13,962	– 621	+ 698
2026 Mar.	+ 3,378	+ 2,185	+ 1,221	+ 1,150	+ 52	– 28	–	+ 55	+ 3,759	+ 614	+ 3,172	– 27	+ 55
Apr.	– 4,118	– 9,922	+ 5,818	+ 5,642	+ 96	– 28	+ 14	– 18	– 1,994	– 5,995	+ 4,017	– 16	– 18
May	– 1,486	+ 7,036	– 8,537	– 9,214	+ 250	– 26	+ 41	+ 152	– 1,346	+ 4,899	– 6,258	+ 13	+ 152
June	+ 2,515	+ 1,263	+ 1,258	+ 1,310	+ 74	– 15	+ 9	– 53	+ 2,377	+ 751	+ 1,631	– 5	– 53
July	+ 2,515	– 6,902	+ 9,320	+ 8,958	+ 303	– 29	+ 126	+ 20	+ 2,690	– 6,897	+ 9,494	+ 93	+ 20
Aug.	– 4,030	– 1,393	– 2,673	– 1,903	+ 79	– 27	+ 63	+ 46	– 6,727	– 403	– 6,360	+ 36	+ 46
Sep.	+ 414	+ 5,374	– 5,139	– 5,820	+ 540	– 27	+ 206	+ 40	+ 1,032	+ 4,115	– 3,259	+ 176	+ 40
Savings banks													**End of year or month ***
2025	1,237,235	845,110	114,086	90,844	16,234	181,516	96,523	47	1,225,728	836,753	112,915	276,060	47
2026 Mar.	1,224,649	834,383	115,348	91,255	16,758	178,308	96,610	44	1,213,180	826,099	114,133	272,948	44
Apr.	1,234,180	843,749	115,477	91,382	16,980	177,187	97,767	45	1,222,660	835,453	114,214	272,993	45
May	1,238,401	847,548	116,054	92,097	17,101	176,262	98,537	44	1,226,784	839,156	114,791	272,837	44
June	1,231,510	840,255	116,148	91,912	17,202	174,872	100,235	41	1,219,962	831,914	114,913	273,135	41
July	1,238,189	844,327	118,531	93,916	17,458	173,383	101,948	41	1,226,659	836,031	117,265	273,363	41
Aug.	1,238,020	843,873	118,938	94,178	17,558	172,199	103,010	40	1,226,513	835,581	117,681	273,251	40
Sep.	1,232,215	838,927	118,231	93,209	17,885	170,920	104,137	37	1,220,820	830,728	116,995	273,097	37
													Changes *
2025	+ 29,293	+ 47,519	– 5,454	– 6,382	+ 1,113	– 11,419	– 1,353	– 19	+ 28,949	+ 46,942	– 5,362	– 12,631	– 19
2026 Mar.	– 9,521	– 8,526	– 318	– 365	+ 118	– 1,335	+ 658	– 2	– 9,476	– 8,430	– 373	– 673	– 2
Apr.	+ 9,535	+ 9,368	+ 131	+ 129	+ 222	– 1,121	+ 1,157	+ 1	+ 9,480	+ 9,354	+ 81	+ 45	+ 1
May	+ 4,221	+ 3,798	+ 578	+ 715	+ 122	– 925	+ 770	– 1	+ 4,124	+ 3,703	+ 577	– 156	– 1
June	– 6,895	– 7,295	+ 92	– 187	+ 101	– 1,390	+ 1,698	– 3	– 6,822	– 7,242	+ 122	+ 298	– 3
July	+ 6,681	+ 4,073	+ 2,384	+ 2,005	+ 256	– 1,489	+ 1,713	–	+ 6,697	+ 4,117	+ 2,352	+ 228	–
Aug.	– 166	– 453	+ 409	+ 263	+ 101	– 1,184	+ 1,062	– 1	– 146	– 450	+ 416	– 112	– 1
Sep.	– 5,813	– 4,949	– 712	– 971	+ 324	– 1,279	+ 1,127	– 3	– 5,693	– 4,853	– 686	– 154	– 3

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1				
	Total	Sight deposits	Time deposits 2			Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans
			Total	of which: for up to and including 1 year	of which: for more than 2 years 2								
	1	2	3	4	5	6	7	8	9	10	11	12	13
Credit cooperatives													**End of year or month ***
2025	925,399	588,900	184,404	137,134	24,301	127,015	25,080	170	917,597	583,563	183,068	150,966	142
2026 Mar.	916,696	578,465	187,742	138,751	25,167	125,625	24,864	169	908,944	573,129	186,449	149,366	143
Apr.	922,627	585,023	187,972	138,111	25,296	124,734	24,898	175	914,859	579,676	186,670	148,513	149
May	924,987	586,773	189,280	138,361	25,432	124,001	24,933	158	917,150	581,347	187,983	147,820	150
June	921,619	583,228	190,148	138,534	25,774	123,134	25,109	156	913,789	577,859	188,794	147,136	147
July	929,524	589,190	193,151	140,544	26,113	121,869	25,314	157	921,719	583,889	191,756	146,074	148
Aug.	931,481	590,030	194,939	141,839	26,347	121,011	25,501	157	923,646	584,681	193,556	145,409	148
Sep.	929,273	585,874	197,601	143,894	26,687	120,134	25,664	154	921,519	580,650	196,164	144,705	146
													Changes *
2025	+ 32,925	+ 35,103	+ 1,689	− 323	+ 3,669	− 2,067	− 1,800	− 8	+ 32,577	+ 34,673	+ 1,740	− 3,836	− 3
2026 Mar.	− 3,885	− 5,815	+ 2,555	+ 1,782	+ 326	− 652	+ 27	− 4	− 3,852	− 5,795	+ 2,564	− 621	− 2
Apr.	+ 5,933	+ 6,560	+ 230	− 640	+ 129	− 891	+ 34	+ 6	+ 5,915	+ 6,547	+ 221	− 853	+ 6
May	+ 2,359	+ 1,749	+ 1,308	+ 250	+ 136	− 733	+ 35	− 17	+ 2,291	+ 1,671	+ 1,313	− 693	+ 1
June	− 3,371	− 3,548	+ 868	+ 173	+ 342	− 867	+ 176	− 2	− 3,361	− 3,488	+ 811	− 684	− 3
July	+ 7,906	+ 5,963	+ 3,003	+ 2,010	+ 339	− 1,265	+ 205	+ 1	+ 7,930	+ 6,030	+ 2,962	− 1,062	+ 1
Aug.	+ 1,958	+ 841	+ 1,788	+ 1,295	+ 234	− 858	+ 187	−	+ 1,927	+ 792	+ 1,800	− 665	−
Sep.	− 2,210	− 4,158	+ 2,602	+ 2,055	+ 280	− 877	+ 223	− 3	− 2,127	− 4,031	+ 2,548	− 644	− 2
Mortgage banks													**End of year or month ***
2025	45,322	1,584	43,738	3,332	38,121	−	.	−	44,827	1,377	43,450	−	−
2026 Mar.	45,470	2,061	43,409	3,618	37,988	−	.	−	44,969	1,850	43,119	−	−
Apr.	45,325	2,069	43,256	3,742	38,087	−	.	−	44,786	1,820	42,966	−	−
May	45,916	2,134	43,782	4,105	38,136	−	.	−	45,399	1,907	43,492	−	−
June	46,617	3,138	43,479	3,837	38,207	−	.	−	45,841	2,642	43,199	−	−
July	45,081	1,849	43,232	3,509	38,343	−	.	−	44,521	1,570	42,951	−	−
Aug.	45,590	1,830	43,760	4,256	38,294	−	.	−	44,890	1,603	43,287	−	−
Sep.	45,266	1,765	43,501	4,184	38,111	−	.	−	44,576	1,547	43,029	−	−
													Changes *
2025	− 1,657	− 433	− 1,224	− 492	− 918	−	.	−	− 1,854	− 555	− 1,299	± 0	−
2026 Mar.	− 780	− 322	− 458	+ 2	− 81	−	.	−	− 449	− 191	− 258	−	−
Apr.	− 145	+ 8	− 153	+ 124	+ 99	−	.	−	− 183	− 30	− 153	−	−
May	+ 591	+ 65	+ 526	+ 363	+ 49	−	.	−	+ 613	+ 87	+ 526	−	−
June	+ 702	+ 1,005	− 303	− 268	+ 71	−	.	−	+ 442	+ 735	− 293	−	−
July	− 1,536	− 1,289	− 247	− 328	+ 136	−	.	−	− 1,320	− 1,072	− 248	−	−
Aug.	+ 509	− 19	+ 528	+ 747	− 49	−	.	−	+ 369	+ 33	+ 336	−	−
Sep.	− 324	− 65	− 259	− 72	− 183	−	.	−	− 314	− 56	− 258	−	−
Building and loan associations													**End of year or month ***
2025	191,971	3,852	187,610	3,849	181,955	362	147	3	190,458	3,837	186,114	507	3
2026 Mar.	190,737	3,778	186,449	3,493	181,148	359	151	2	189,208	3,763	184,937	508	2
Apr.	190,262	3,870	185,882	3,587	180,562	358	152	2	188,746	3,855	184,382	509	2
May	190,221	3,837	185,878	3,547	180,551	354	152	2	188,696	3,823	184,368	505	2
June	189,895	3,605	185,765	3,805	180,168	353	172	2	188,365	3,591	184,250	524	2
July	189,355	3,569	185,262	3,722	179,711	350	174	2	187,850	3,555	183,772	523	2
Aug.	189,238	3,439	185,269	3,864	179,465	350	180	2	187,674	3,425	183,720	529	2
Sep.	189,323	3,550	185,243	4,110	179,204	346	184	2	187,754	3,536	183,689	529	2
													Changes *
2025	− 3,016	− 2,903	− 105	+ 390	− 1,101	− 21	+ 13	−	− 2,990	− 2,904	− 77	− 9	−
2026 Mar.	− 797	− 123	− 675	− 216	− 458	− 2	+ 3	−	− 803	− 124	− 680	+ 1	−
Apr.	− 475	+ 92	− 567	+ 94	− 586	− 1	+ 1	−	− 462	+ 92	− 555	+ 1	−
May	− 41	− 33	− 4	− 40	− 11	− 4	−	−	− 50	− 32	− 14	− 4	−
June	− 326	− 232	− 113	+ 258	− 383	− 1	+ 20	−	− 331	− 232	− 118	+ 19	−
July	− 540	− 36	− 503	− 83	− 457	− 3	+ 2	−	− 515	− 36	− 478	− 1	−
Aug.	− 117	− 130	+ 7	+ 142	− 246	−	+ 6	−	− 176	− 130	− 52	+ 6	−
Sep.	+ 85	+ 111	− 26	+ 246	− 261	− 4	+ 4	−	+ 80	+ 111	− 31	−	−

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1				
	Total	Sight deposits	Time deposits 2			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	of which: 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 ***
2025	145,219	56,469	88,419	37,663	48,852	–	.	20,318	134,292	51,308	82,653	331	20,258
2026 Mar.	146,356	61,943	84,082	33,657	48,736	–	.	20,468	136,528	56,125	80,072	331	20,407
Apr.	146,599	60,424	85,844	35,673	48,894	–	.	20,448	135,496	55,421	79,744	331	20,394
May	150,772	66,225	84,216	33,652	49,138	–	.	20,545	139,858	59,129	80,398	331	20,489
June	153,786	59,482	93,973	43,749	48,789	–	.	20,447	137,710	52,972	84,407	331	20,390
July	145,500	58,415	86,754	36,509	48,853	–	.	20,410	135,815	52,527	82,957	331	20,353
Aug.	142,364	55,123	86,910	39,123	46,655	–	.	20,551	130,157	48,059	81,767	331	20,494
Sep.	139,143	51,792	87,020	35,798	50,228	–	.	20,731	129,891	46,280	83,280	331	20,674
													Changes *
2025	– 5,851	– 3,513	– 2,316	+ 11,867	– 14,300	–	.	+ 621	– 150	+ 2,268	– 2,396	– 22	+ 596
2026 Mar.	– 6,435	+ 1,032	– 7,467	– 7,624	+ 95	–	.	+ 132	– 3,538	– 138	– 3,400	–	+ 131
Apr.	+ 265	– 1,516	+ 1,781	+ 2,034	+ 159	–	.	– 20	– 1,032	– 704	– 328	–	– 13
May	+ 4,161	+ 5,801	– 1,640	– 2,033	+ 244	–	.	+ 97	+ 4,362	+ 3,708	+ 654	–	+ 95
June	+ 3,000	– 6,748	+ 9,748	+ 10,089	– 350	–	.	– 98	– 2,148	– 6,157	+ 4,009	–	– 99
July	– 8,238	– 1,069	– 7,169	– 7,190	+ 64	–	.	– 37	– 1,895	– 445	– 1,450	–	– 37
Aug.	+ 3,210	+ 140	+ 3,070	+ 2,618	+ 712	–	.	+ 141	+ 682	– 1,038	+ 1,720	–	+ 141
Sep.	– 3,278	– 3,358	+ 80	– 3,353	+ 3,572	–	.	+ 180	– 266	– 1,779	+ 1,513	–	+ 180
Memo item: Foreign banks													**End of year or month ***
2025	844,069	551,444	273,703	159,012	97,433	6,023	12,899	115	658,273	457,842	181,678	18,753	3
2026 Mar.	891,553	578,003	294,104	178,684	99,043	5,829	13,617	123	665,480	455,052	191,149	19,279	2
Apr.	895,076	573,117	302,450	187,416	98,644	5,798	13,711	99	658,530	450,799	188,388	19,343	2
May	922,083	606,653	296,064	177,863	101,531	5,743	13,623	53	678,722	466,102	193,418	19,202	2
June	937,602	609,623	308,679	189,813	103,111	5,693	13,607	79	694,647	475,985	199,525	19,137	2
July	951,297	622,048	309,830	191,190	102,869	5,625	13,794	27	692,666	477,803	195,607	19,256	2
Aug.	943,233	614,231	308,293	186,812	105,426	5,582	15,127	26	694,087	478,006	196,529	19,552	2
Sep.	961,961	627,205	314,527	196,502	102,912	5,496	14,733	30	699,139	479,517	200,052	19,570	2
													Changes *
2025	+ 39,211	+ 38,937	+ 2,599	– 1,091	+ 2,306	– 563	– 1,762	– 15	+ 19,215	+ 27,931	– 6,415	– 2,301	–
2026 Mar.	+ 7,588	+ 9,651	– 2,398	– 5,560	+ 3,065	– 47	+ 382	– 9	+ 2,994	+ 3,754	– 1,097	+ 337	–
Apr.	+ 4,258	– 4,439	+ 8,634	+ 8,903	– 287	– 31	+ 94	– 24	– 6,950	– 4,253	– 2,761	+ 64	–
May	+ 26,795	+ 33,394	– 6,456	– 9,451	+ 2,856	– 55	– 88	– 46	+ 20,192	+ 15,303	+ 5,030	– 141	–
June	+ 14,575	+ 2,489	+ 12,152	+ 11,633	+ 1,441	– 50	– 16	+ 26	+ 15,925	+ 10,033	+ 5,957	– 65	–
July	+ 14,051	+ 12,652	+ 1,280	+ 1,453	– 191	– 68	+ 187	– 52	– 1,981	+ 1,818	– 3,918	+ 119	–
Aug.	– 8,912	– 7,848	– 1,359	– 4,263	+ 2,619	– 43	+ 338	– 1	+ 1,248	+ 30	+ 922	+ 296	–
Sep.	+ 18,752	+ 12,943	+ 6,289	+ 9,484	– 2,650	– 86	– 394	+ 4	+ 6,262	+ 2,046	+ 4,198	+ 18	–

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing [1]									
			Time deposits [2]							
					for more than 1 year					
	Total	Sight deposits	Total	for up to and including 1 year	Total	for up to and including 2 years	for more than 2 years [2]	Savings deposits [3]	Bank savings bonds [4]	Memo item Fiduciary loans
	1	2	3	4	5	6	7	8	9	10
	Domestic enterprises and households									**End of year or month ***
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	4,285,875	2,702,516	1,041,731	511,168	530,563	66,829	463,734	389,845	151,783	44,460
2025 Dec.	4,285,875	2,702,516	1,041,731	511,168	530,563	66,829	463,734	389,845	151,783	44,460
2026 Jan.	4,308,220	2,710,916	1,056,991	526,520	530,471	66,652	463,819	388,277	152,036	45,873
Feb.	4,295,156	2,703,850	1,050,831	519,867	530,964	67,051	463,913	387,272	153,203	46,710
Mar.	4,295,965	2,697,495	1,058,474	526,849	531,625	68,242	463,383	385,059	154,937	49,146
Apr.	4,307,886	2,715,059	1,054,331	522,034	532,297	68,327	463,970	382,382	156,114	52,013
May	4,328,372	2,731,074	1,056,980	521,706	535,274	68,823	466,451	382,565	157,753	52,202
June	4,335,349	2,720,705	1,070,117	536,279	533,838	67,890	465,948	381,584	162,943	51,719
July	4,339,650	2,706,439	1,086,509	551,223	535,286	69,010	466,276	379,062	167,640	51,374
Aug.	4,336,758	2,710,058	1,078,593	543,755	534,838	70,101	464,737	377,133	170,974	52,778
Sep.	4,335,515	2,700,177	1,088,250	549,768	538,482	69,195	469,287	374,453	172,635	53,685
										Changes *
2024	+ 163,739	+ 57,796	+ 122,339	+ 100,778	+ 21,561	+ 8,783	+ 12,778	− 39,651	+ 23,255	+ 13,462
2025	+ 117,470	+ 163,127	− 28,372	− 30,171	+ 1,799	− 455	+ 2,254	− 15,620	− 1,665	+ 7,938
2025 Dec.	− 5,670	− 4,646	− 2,350	− 2,861	+ 511	− 542	+ 1,053	+ 553	+ 773	+ 1,889
2026 Jan.	+ 20,386	+ 5,891	+ 15,810	+ 15,847	− 37	− 177	+ 140	− 1,568	+ 253	+ 1,413
Feb.	− 13,064	− 7,066	− 6,160	− 6,653	+ 493	+ 399	+ 94	− 1,005	+ 1,167	+ 837
Mar.	+ 809	− 6,355	+ 7,643	+ 6,982	+ 661	+ 1,191	− 530	− 2,213	+ 1,734	+ 2,436
Apr.	+ 11,921	+ 17,564	− 4,143	− 4,815	+ 672	+ 85	+ 587	− 2,677	+ 1,177	+ 2,867
May	+ 20,621	+ 16,115	+ 2,679	− 248	+ 2,927	+ 446	+ 2,481	+ 183	+ 1,644	+ 254
June	+ 7,272	− 10,219	+ 13,282	+ 14,178	− 896	− 563	− 333	− 981	+ 5,190	− 483
July	+ 4,301	− 14,266	+ 16,392	+ 14,944	+ 1,448	+ 1,120	+ 328	− 2,522	+ 4,697	− 345
Aug.	+ 3,325	+ 6,876	− 4,956	− 7,468	+ 2,512	+ 1,141	+ 1,371	− 1,929	+ 3,334	+ 1,404
Sep.	− 33	− 9,346	+ 10,297	+ 6,288	+ 4,009	− 506	+ 4,515	− 2,680	+ 1,696	+ 907
	Domestic government									**End of year or month ***
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	242,034	93,187	144,281	97,817	46,464	13,676	32,788	414	4,152	31,543
2025 Dec.	242,034	93,187	144,281	97,817	46,464	13,676	32,788	414	4,152	31,543
2026 Jan.	238,646	90,110	143,907	97,037	46,870	13,807	33,063	418	4,211	31,587
Feb.	254,927	96,895	153,374	106,273	47,101	14,155	32,946	412	4,246	31,633
Mar.	244,409	90,346	149,410	102,391	47,019	13,972	33,047	408	4,245	31,774
Apr.	239,977	90,945	144,240	97,610	46,630	13,623	33,007	463	4,329	31,788
May	251,886	98,902	148,179	100,253	47,926	14,844	33,082	465	4,340	32,013
June	254,438	97,392	152,291	104,404	47,887	14,887	33,000	451	4,304	31,810
July	246,566	95,166	146,611	98,755	47,856	14,810	33,046	426	4,363	31,797
Aug.	246,506	94,128	147,574	100,255	47,319	13,203	34,116	428	4,376	31,984
Sep.	243,227	93,405	145,086	98,671	46,415	12,090	34,325	422	4,314	32,099
										Changes *
2024	− 37,671	+ 125	− 37,360	− 15,032	− 22,328	− 9,285	− 13,043	− 313	− 123	+ 3,498
2025	− 9,693	+ 369	− 9,771	+ 6,641	− 16,412	− 563	− 15,849	− 132	− 159	+ 1,409
2025 Dec.	− 3,147	− 3,215	+ 38	− 15	+ 53	+ 535	− 482	− 28	+ 58	+ 208
2026 Jan.	− 4,997	− 4,486	− 574	− 970	+ 396	+ 131	+ 265	+ 4	+ 59	+ 44
Feb.	+ 16,281	+ 6,785	+ 9,467	+ 9,236	+ 231	+ 348	− 117	− 6	+ 35	+ 46
Mar.	− 10,518	− 6,549	− 3,964	− 3,882	− 82	− 183	+ 101	− 4	− 1	+ 141
Apr.	− 4,432	+ 599	− 5,170	− 4,781	− 389	− 349	− 40	+ 55	+ 84	+ 14
May	+ 11,774	+ 7,857	+ 3,904	+ 2,613	+ 1,291	+ 1,221	+ 70	+ 2	+ 11	+ 225
June	+ 2,552	− 1,510	+ 4,112	+ 4,151	− 39	+ 43	− 82	− 14	− 36	− 203
July	− 7,872	− 2,226	− 5,680	− 5,649	− 31	− 77	+ 46	− 25	+ 59	− 13
Aug.	− 110	− 1,038	+ 913	+ 1,500	− 587	− 1,657	+ 1,070	+ 2	+ 13	+ 187
Sep.	− 3,279	− 723	− 2,513	− 1,584	− 929	− 1,113	+ 184	− 6	− 37	+ 115

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic enterprises and households [1]						Deposits and borrowing from domestic government [1]						
		of which							Time deposits [2]				
			Time deposits [2]							*of which*			
	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years [2]	Savings deposits and bank savings bonds [3, 4]	Total	Memo item Fiduciary loans	Sight deposits	for up to and including 1 year	for more than 2 years [2]	Savings deposits and bank savings bonds [3, 4]	Memo item Fiduciary loans by domestic non-banks, total
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks [5]													**End of year or month ***
2025	1,694,890	1,158,942	424,350	261,755	125,019	111,598	49,062	18,203	30,395	23,549	3,632	464	42,960
2026 June	1,746,077	1,179,796	444,861	281,654	126,366	121,420	51,375	18,596	32,285	24,817	3,568	494	50,146
July	1,729,871	1,161,932	443,591	280,406	126,118	124,348	50,423	18,271	31,635	24,145	3,544	517	49,804
Aug.	1,737,108	1,168,678	441,915	276,774	127,696	126,515	50,645	18,732	31,408	23,926	3,560	505	51,209
Sep.	1,741,715	1,164,413	451,192	287,269	128,139	126,110	48,804	18,886	29,413	22,504	3,528	505	52,016
													Changes *
2025	+ 58,923	+ 78,952	− 19,530	− 20,657	+ 164	− 499	+ 2,585	− 200	+ 2,743	+ 4,197	− 1,662	+ 42	+8,075
2026 June	+ 19,649	+ 4,470	+ 10,649	+ 11,929	− 285	+ 4,530	+ 18	− 566	+ 583	+ 391	+ 21	+ 1	− 528
July	− 16,206	− 17,864	− 1,270	− 1,248	− 248	+ 2,928	− 952	− 325	− 650	− 672	− 24	+ 23	− 342
Aug.	+ 7,064	+ 6,573	− 1,676	− 3,632	+ 1,578	+ 2,167	+ 222	+ 461	− 227	− 219	+ 16	− 12	+1,405
Sep.	+ 5,817	− 3,730	+ 9,952	+ 10,770	+ 443	− 405	− 1,841	+ 154	− 1,995	− 1,422	− 32	−	+ 807
Big banks													**End of year or month ***
2025	829,764	554,694	199,121	126,689	63,432	75,949	35,487	12,779	22,624	17,965	2,163	84	3,095
2026 June	829,206	547,161	204,081	132,132	63,342	77,964	37,045	12,142	24,816	19,422	2,141	87	2,684
July	819,018	534,885	206,124	133,763	63,338	78,009	36,104	11,643	24,384	18,956	2,134	77	2,632
Aug.	824,955	545,471	201,370	128,741	63,382	78,114	36,078	11,853	24,157	18,583	2,148	68	2,587
Sep.	826,325	539,602	209,166	136,254	63,354	77,557	35,310	12,619	22,625	17,595	2,136	66	2,560
													Changes *
2025	+ 29,476	+ 37,306	− 5,591	− 6,239	− 280	− 2,239	+ 4,213	+ 627	+ 3,530	+ 3,800	− 947	+ 56	− 969
2026 June	+ 9,305	+ 4,647	+ 3,457	+ 4,121	+ 1	+ 1,201	+ 485	− 77	+ 561	+ 302	− 4	+ 1	− 72
July	− 10,188	− 12,276	+ 2,043	+ 1,631	− 4	+ 45	− 941	− 499	− 432	− 466	− 7	− 10	− 52
Aug.	+ 5,937	+ 10,586	− 4,754	− 5,022	+ 44	+ 105	− 26	+ 210	− 227	− 373	+ 14	− 9	− 45
Sep.	+ 1,370	− 5,869	+ 7,796	+ 7,513	− 28	− 557	− 768	+ 766	− 1,532	− 988	− 12	− 2	− 27
Regional banks and other commercial banks													**End of year or month ***
2025	657,968	452,716	170,064	94,959	52,379	35,188	11,908	4,571	6,957	5,195	1,044	380	39,865
2026 June	709,882	487,798	179,088	102,817	53,640	42,996	12,830	5,898	6,525	4,865	1,013	407	47,462
July	703,505	482,678	174,941	99,033	53,389	45,886	13,039	5,963	6,636	4,982	1,002	440	47,172
Aug.	709,155	482,769	178,444	102,439	53,291	47,942	13,047	6,261	6,349	4,848	1,005	437	48,622
Sep.	711,383	483,633	179,628	103,989	54,765	48,122	12,515	5,899	6,177	4,693	997	439	49,456
													Changes *
2025	+ 13,987	+ 23,004	− 10,630	− 12,179	+ 766	+ 1,613	− 1,201	− 551	− 636	+ 383	− 594	− 14	+9,044
2026 June	+ 6,797	− 219	+ 3,683	+ 4,220	− 307	+ 3,333	− 365	− 126	− 239	− 172	+ 25	−	− 456
July	− 6,377	− 5,120	− 4,147	− 3,784	− 251	+ 2,890	+ 209	+ 65	+ 111	+ 117	− 11	+ 33	− 290
Aug.	+ 5,650	+ 91	+ 3,503	+ 3,406	− 98	+ 2,056	+ 8	+ 298	− 287	− 134	+ 3	− 3	+1,450
Sep.	+ 3,438	+ 1,224	+ 2,034	+ 2,000	+ 1,474	+ 180	− 532	− 362	− 172	− 155	− 8	+ 2	+ 834
Branches of foreign banks													**End of year or month ***
2025	207,158	151,532	55,165	40,107	9,208	461	1,667	853	814	389	425	−	−
2026 June	206,989	144,837	61,692	46,705	9,384	460	1,500	556	944	530	414	−	−
July	207,348	144,369	62,526	47,610	9,391	453	1,280	665	615	207	408	−	−
Aug.	202,998	140,438	62,101	45,594	11,023	459	1,520	618	902	495	407	−	−
Sep.	204,007	141,178	62,398	47,026	10,020	431	979	368	611	216	395	−	−
													Changes *
2025	+ 15,460	+ 18,642	− 3,309	− 2,239	− 322	+ 127	− 427	− 276	− 151	+ 14	− 121	−	−
2026 June	+ 206,989	+144,837	+ 61,692	+ 46,705	+ 9,384	+ 460	+ 1,500	+ 556	+ 944	+ 530	+ 414	−	−
July	+ 207,348	+144,369	+ 62,526	+ 47,610	+ 9,391	+ 453	+ 1,280	+ 665	+ 615	+ 207	+ 408	−	−
Aug.	+ 202,998	+140,438	+ 62,101	+ 45,594	+ 11,023	+ 459	+ 1,520	+ 618	+ 902	+ 495	+ 407	−	−
Sep.	+ 204,007	+141,178	+ 62,398	+ 47,026	+ 10,020	+ 431	+ 979	+ 368	+ 611	+ 216	+ 395	−	−

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic enterprises and households 1						Deposits and borrowing from domestic government 1						
		of which							Time deposits 2				
			Time deposits 2							of which			
	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4	Total	Memo item Fiduciary loans	Sight deposits	for up to and including 1 year	for more than 2 years 2	Savings deposits and bank savings bonds 3, 4	Memo item Fiduciary loans by domestic non-banks, total
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													End of year or month *
2025	215,443	120,712	88,570	31,891	55,468	6,161	55,612	21,008	34,497	25,364	6,362	107	12,593
2026 June	222,464	125,484	90,861	34,141	55,735	6,119	64,204	25,243	38,838	28,431	6,563	123	12,803
July	229,048	118,932	103,903	46,851	56,010	6,213	60,310	24,898	35,290	24,847	6,592	122	12,823
Aug.	227,122	123,427	97,425	39,998	56,065	6,270	55,509	20,000	35,408	26,116	6,610	101	12,869
Sep.	223,417	123,073	93,898	35,760	56,498	6,446	60,246	24,469	35,676	26,434	6,698	101	12,909
													Changes *
2025	− 6,235	+ 2,240	− 7,829	− 7,603	− 250	− 646	− 4,028	+ 2,080	− 6,133	− 4,437	− 351	+ 25	+ 698
2026 June	− 5,340	− 2,610	− 2,725	− 2,819	+ 105	− 5	+ 7,717	+ 3,361	+ 4,356	+ 4,479	− 30	−	− 53
July	+ 6,584	− 6,552	+ 13,042	+ 12,710	+ 275	+ 94	− 3,894	− 345	− 3,548	− 3,584	+ 29	− 1	+ 20
Aug.	− 1,926	+ 4,495	− 6,478	− 6,853	+ 55	+ 57	− 4,801	− 4,898	+ 118	+ 1,269	+ 18	− 21	+ 46
Sep.	− 3,705	− 354	− 3,527	− 4,238	+ 433	+ 176	+ 4,737	+ 4,469	+ 268	+ 318	+ 88	−	+ 40
Savings banks													End of year or month *
2025	1,171,536	800,955	97,763	78,646	13,897	272,818	54,192	35,798	15,152	11,255	2,182	3,242	47
2026 June	1,170,560	800,255	100,373	79,888	14,952	269,932	49,402	31,659	14,540	11,030	2,092	3,203	41
July	1,176,677	804,229	102,302	81,399	15,184	270,146	49,982	31,802	14,963	11,497	2,115	3,217	41
Aug.	1,174,342	801,289	103,047	81,994	15,259	270,006	52,171	34,292	14,634	11,175	2,140	3,245	40
Sep.	1,173,097	800,348	102,848	81,442	15,572	269,901	47,723	30,380	14,147	10,785	2,148	3,196	37
													Changes *
2025	+ 30,287	+ 47,067	− 4,482	− 5,524	+ 1,032	− 12,298	− 1,338	− 125	− 880	− 779	+ 72	− 333	− 19
2026 June	− 2,935	− 3,571	+ 265	− 92	+ 144	+ 371	− 3,887	− 3,671	− 143	− 64	− 41	− 73	− 3
July	+ 6,117	+ 3,974	+ 1,929	+ 1,511	+ 232	+ 214	+ 580	+ 143	+ 423	+ 467	+ 23	+ 14	−
Aug.	− 2,335	− 2,940	+ 745	+ 595	+ 75	− 140	+ 2,189	+ 2,490	− 329	− 322	+ 25	+ 28	− 1
Sep.	− 1,245	− 941	− 199	− 552	+ 313	− 105	− 4,448	− 3,912	− 487	− 390	+ 8	− 49	− 3
Credit cooperatives													End of year or month *
2025	879,688	572,472	156,968	117,273	20,884	150,248	37,909	11,091	26,100	18,774	3,318	718	142
2026 June	875,647	566,912	162,479	119,432	21,905	146,256	38,142	10,947	26,315	18,038	3,753	880	147
July	883,423	572,961	165,266	121,194	22,232	145,196	38,296	10,928	26,490	18,251	3,766	878	148
Aug.	884,803	572,892	167,400	122,789	22,438	144,511	38,843	11,789	26,156	17,972	3,790	898	148
Sep.	882,798	569,673	169,299	123,930	22,743	143,826	38,721	10,977	26,865	18,836	3,825	879	146
													Changes *
2025	+ 28,393	+ 33,710	− 1,501	− 3,115	+ 3,362	− 3,816	+ 4,184	+ 963	+ 3,241	+ 2,875	+ 286	− 20	− 3
2026 June	− 2,437	− 2,868	+ 1,117	+ 533	+ 261	− 686	− 924	− 620	− 306	− 414	+ 78	+ 2	− 3
July	+ 7,776	+ 6,049	+ 2,787	+ 1,762	+ 327	− 1,060	+ 154	− 19	+ 175	+ 213	+ 13	− 2	+ 1
Aug.	+ 1,430	− 69	+ 2,184	+ 1,595	+ 206	− 685	+ 497	+ 861	− 384	− 279	+ 24	+ 20	−
Sep.	− 2,005	− 3,219	+ 1,864	+ 1,141	+ 270	− 650	− 122	− 812	+ 684	+ 864	+ 10	+ 6	− 2
Mortgage banks													End of year or month *
2025	41,241	1,375	39,866	1,970	36,327	−	3,586	2	3,584	1,353	1,518	−	−
2026 June	41,202	1,715	39,487	1,926	36,413	−	4,639	927	3,712	1,902	1,527	−	−
July	40,646	1,192	39,454	1,764	36,580	−	3,875	378	3,497	1,736	1,495	−	−
Aug.	40,586	1,253	39,333	1,757	36,536	−	4,304	350	3,954	2,298	1,490	−	−
Sep.	40,356	1,170	39,186	1,787	36,363	−	4,220	377	3,843	2,196	1,481	−	−
													Changes *
2025	− 1,424	− 157	− 1,267	− 187	− 832	−	− 430	− 398	− 32	− 398	− 71	± 0	−
2026 June	+ 310	+ 85	+ 225	+ 126	+ 102	−	+ 132	+ 650	− 518	− 394	− 21	−	−
July	− 556	− 523	− 33	− 162	+ 167	−	− 764	− 549	− 215	− 166	− 32	−	−
Aug.	− 60	+ 61	− 121	− 7	− 44	−	+ 429	− 28	+ 457	+ 562	− 5	−	−
Sep.	− 230	− 83	− 147	+ 30	− 173	−	− 84	+ 27	− 111	− 102	− 9	−	−

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic enterprises and households [1]						Deposits and borrowing from domestic government [1]						
		of which							Time deposits [2]				
			Time deposits [2]							*of which*			
	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years [2]	Savings deposits and bank savings bonds [3, 4]	Total	Memo item Fiduciary loans	Sight deposits	for up to and including 1 year	for more than 2 years [2]	Savings deposits and bank savings bonds [3, 4]	Memo item Fiduciary loans by domestic non-banks, total
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													**End of year or month ***
2025	189,087	3,837	184,743	3,424	179,571	507	1,371	–	1,371	369	946	–	3
2026 June	187,157	3,564	183,089	3,471	177,840	504	1,208	27	1,161	233	916	20	2
July	186,705	3,555	182,647	3,443	177,389	503	1,145	–	1,125	203	910	20	2
Aug.	186,528	3,418	182,601	3,520	177,155	509	1,146	7	1,119	203	904	20	2
Sep.	186,591	3,497	182,585	3,762	176,908	509	1,163	39	1,104	203	889	20	2
													Changes *
2025	– 2,943	– 2,904	– 30	+ 265	– 899	– 9	– 47	–	– 47	+ 96	– 145	–	–
2026 June	– 345	– 209	– 135	+ 254	– 391	– 1	+ 14	– 23	+ 17	–	+ 7	+ 20	–
July	– 452	– 9	– 442	– 28	– 451	– 1	– 63	– 27	– 36	– 30	– 6	–	–
Aug.	– 177	– 137	– 46	+ 77	– 234	+ 6	+ 1	+ 7	– 6	–	– 6	–	–
Sep.	+ 63	+ 79	– 16	+ 242	– 247	–	+ 17	+ 32	– 15	–	– 15	–	–
Banks with special, development and other central support tasks													**End of year or month ***
2025	93,990	44,223	49,471	16,209	32,568	296	40,302	7,085	33,182	17,153	14,830	35	20,258
2026 June	92,242	42,979	48,967	15,767	32,737	296	45,468	9,993	35,440	19,953	14,581	35	20,390
July	93,280	43,638	49,346	16,166	32,763	296	42,535	8,889	33,611	18,076	14,624	35	20,353
Aug.	86,269	39,101	46,872	16,923	29,588	296	43,888	8,958	34,895	18,565	15,622	35	20,494
Sep.	87,541	38,003	49,242	15,818	33,064	296	42,350	8,277	34,038	17,713	15,756	35	20,674
													Changes *
2025	+ 10,469	+ 4,219	+ 6,267	+ 6,650	– 323	– 17	– 10,619	– 1,951	– 8,663	+ 5,087	– 13,978	– 5	+ 596
2026 June	+ 14,955	+ 10,094	+ 4,926	+ 5,757	– 22	– 65	+ 970	– 61	+ 1,031	+ 1,107	+ 20	–	–
July	– 471	+ 2,122	– 2,712	– 2,772	– 36	+ 119	– 1,510	– 304	– 1,206	– 1,165	– 40	–	–
Aug.	+ 1,064	+ 227	+ 541	– 1,356	+ 1,602	+ 296	+ 184	– 197	+ 381	+ 556	+ 2	–	–
Sep.	+ 7,114	+ 1,837	+ 5,259	+ 6,198	– 1,065	+ 18	– 852	+ 209	– 1,061	– 499	– 24	–	–
Memo item: Foreign banks													**End of year or month ***
2025	640,567	450,467	171,357	117,851	39,224	18,743	17,706	7,375	10,321	7,115	1,447	10	–
2026 June	674,536	468,666	186,743	132,821	40,863	19,127	20,111	7,319	12,782	9,562	1,417	10	–
July	674,065	470,788	184,031	130,049	40,827	19,246	18,601	7,015	11,576	8,397	1,377	10	–
Aug.	675,302	471,188	184,572	128,693	42,429	19,542	18,785	6,818	11,957	8,953	1,379	10	–
Sep.	681,206	472,490	189,156	134,616	41,364	19,560	17,933	7,027	10,896	8,454	1,355	10	–
													Changes *
2025	+ 18,548	+ 28,807	– 7,961	– 7,948	– 104	– 2,298	+ 667	– 876	+ 1,546	+ 1,546	– 957	– 3	–
2026 June	+ 14,955	+ 10,094	+ 4,926	+ 5,757	– 22	– 65	+ 970	– 61	+ 1,031	+ 1,107	+ 20	–	–
July	– 471	+ 2,122	– 2,712	– 2,772	– 36	+ 119	– 1,510	– 304	– 1,206	– 1,165	– 40	–	–
Aug.	+ 1,064	+ 227	+ 541	– 1,356	+ 1,602	+ 296	+ 184	– 197	+ 381	+ 556	+ 2	–	–
Sep.	+ 7,114	+ 1,837	+ 5,259	+ 6,198	– 1,065	+ 18	– 852	+ 209	– 1,061	– 499	– 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

Period	Deposits and borrowing [1]									
			Time deposits [2]							
					for more than 1 year					
	Total	Sight deposits	Total	for up to and including 1 year	Total	for up to and including 2 years	for more than 2 years [2]	Savings deposits [3]	Bank savings bonds [4]	Memo item Fiduciary loans
	1	2	3	4	5	6	7	8	9	10
	Domestic enterprises (non-MFIs) [5]									**End of year or month ***
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
2025	1,319,069	799,461	501,737	245,888	255,849	19,197	236,652	3,062	14,809	1,644
2025 Nov.	1,329,844	804,931	506,772	250,158	256,614	19,372	237,242	3,183	14,958	1,638
Dec.	1,319,069	799,461	501,737	245,888	255,849	19,197	236,652	3,062	14,809	1,644
2026 Jan.	1,341,107	807,188	516,125	261,198	254,927	18,818	236,109	3,066	14,728	1,646
Feb.	1,314,996	786,954	510,449	255,583	254,866	18,899	235,967	3,017	14,576	1,650
Mar.	1,329,258	793,574	517,833	262,409	255,424	19,566	235,858	3,030	14,821	1,672
Apr.	1,326,369	794,964	513,949	257,963	255,986	19,428	236,558	3,023	14,433	1,641
May	1,334,541	800,706	516,308	257,907	258,401	19,457	238,944	3,014	14,513	1,565
June	1,351,098	804,456	529,159	271,609	257,550	19,092	238,458	2,995	14,488	1,613
July	1,347,938	789,723	540,652	282,915	257,737	19,179	238,558	3,063	14,500	1,618
Aug.	1,343,374	796,846	528,937	272,692	256,245	19,401	236,844	3,081	14,510	1,607
Sep.	1,345,130	793,046	534,457	275,867	258,590	17,654	240,936	3,129	14,498	1,709
										Changes *
2024	+ 57,099	+ 34,505	+ 21,868	+ 13,507	+ 8,361	− 128	+ 8,489	− 266	+ 992	+ 862
2025	+ 34,694	+ 36,470	− 1,294	+ 2,557	− 3,851	+ 102	− 3,953	− 25	− 457	− 179
2025 Nov.	+ 2,947	+ 10,678	− 7,682	− 7,354	− 328	− 234	− 94	− 18	− 31	− 2
Dec.	− 10,225	− 5,265	− 4,690	− 4,215	− 475	− 175	− 300	− 121	− 149	+ 6
2026 Jan.	+ 23,589	+ 7,393	+ 16,273	+ 16,550	− 277	− 194	− 83	+ 4	− 81	+ 2
Feb.	− 26,041	− 20,164	− 5,676	− 5,615	− 61	+ 81	− 142	− 49	− 152	+ 4
Mar.	+ 12,927	+ 5,305	+ 7,364	+ 6,806	+ 558	+ 667	− 109	+ 13	+ 245	+ 22
Apr.	− 2,889	+ 1,390	− 3,884	− 4,446	+ 562	− 138	+ 700	− 7	− 388	− 31
May	+ 8,307	+ 5,842	+ 2,389	+ 24	+ 2,365	− 21	+ 2,386	− 9	+ 85	− 11
June	+ 16,557	+ 3,900	+ 12,701	+ 13,552	− 851	− 365	− 486	− 19	− 25	+ 48
July	− 3,160	− 14,733	+ 11,493	+ 11,306	+ 187	+ 87	+ 100	+ 68	+ 12	+ 5
Aug.	+ 1,623	+ 10,380	− 8,785	− 10,223	+ 1,438	+ 242	+ 1,196	+ 18	+ 10	− 11
Sep.	+ 2,966	− 3,265	+ 6,160	+ 3,450	+ 2,710	− 1,347	+ 4,057	+ 48	+ 23	+ 102
	Domestic self-employed persons [6]									**End of year or month ***
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	.
2025	391,647	291,597	72,461	52,973	19,488	3,871	15,617	16,996	10,593	.
2025 Nov.	390,071	290,595	72,001	53,011	18,990	3,917	15,073	16,961	10,514	.
Dec.	391,647	291,597	72,461	52,973	19,488	3,871	15,617	16,996	10,593	.
2026 Jan.	387,668	288,432	72,129	52,670	19,459	3,816	15,643	16,523	10,584	.
Feb.	387,460	288,504	71,784	52,436	19,348	3,725	15,623	16,463	10,709	.
Mar.	381,304	282,926	71,244	51,903	19,341	3,768	15,573	16,360	10,774	.
Apr.	385,681	287,001	71,508	51,822	19,686	3,871	15,815	16,267	10,905	.
May	385,881	287,541	70,867	51,225	19,642	3,839	15,803	16,425	11,048	.
June	381,766	283,298	70,553	51,469	19,084	3,664	15,420	16,390	11,525	.
July	388,559	288,409	71,809	52,608	19,201	3,784	15,417	16,335	12,006	.
Aug.	389,490	288,889	72,027	52,718	19,309	3,877	15,432	16,274	12,300	.
Sep.	383,731	282,587	72,575	53,119	19,456	3,973	15,483	16,118	12,451	.
										Changes *
2024	+ 12,370	+ 219	+ 12,841	+ 11,872	+ 969	+ 257	+ 712	+ 213,449	+ 992	.
2025	+ 7,126	+ 17,094	− 8,865	− 8,944	+ 79	− 425	+ 504	+ 204,934	− 748	.
2025 Nov.	+ 1,322	+ 1,873	− 549	− 531	− 18	− 8	− 10	+ 16,961	+ 70	.
Dec.	+ 1,036	+ 1,002	− 80	− 43	− 37	− 121	+ 84	+ 16,996	+ 79	.
2026 Jan.	− 3,079	− 2,265	− 332	− 303	− 29	− 55	+ 26	+ 16,523	− 9	.
Feb.	− 208	+ 72	− 345	− 234	− 111	− 91	− 20	+ 16,463	+ 125	.
Mar.	− 4,241	− 4,008	− 195	− 188	− 7	+ 43	− 50	+ 16,360	+ 65	.
Apr.	+ 4,127	+ 4,075	+ 14	− 81	+ 95	+ 103	− 8	+ 16,267	+ 131	.
May	+ 205	+ 545	− 641	− 597	− 44	− 32	− 12	+ 16,425	+ 143	.
June	− 3,605	− 4,168	+ 121	+ 219	− 98	− 90	− 8	+ 16,390	+ 477	.
July	+ 6,793	+ 5,111	+ 1,256	+ 1,139	+ 117	+ 120	− 3	+ 16,335	+ 481	.
Aug.	+ 956	+ 505	+ 218	+ 110	+ 108	+ 93	+ 15	+ 16,274	+ 294	.
Sep.	− 5,759	− 6,302	+ 548	+ 401	+ 147	+ 96	+ 51	+ 16,118	+ 151	.

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing [1]							Savings deposits [3]	Bank savings bonds [4]	Memo item Fiduciary loans
			Time deposits [2]							
					for more than 1 year					
	Total	Sight deposits	Total	for up to and including 1 year	Total	for up to and including 2 years	for more than 2 years [2]			
	1	2	3	4	5	6	7	8	9	10
Domestic employees										**End of year or month ***
2025	2,256,704	1,422,926	393,110	180,312	212,798	36,936	175,862	326,133	114,535	.
2026 Mar.	2,265,821	1,431,074	394,787	179,713	215,074	38,074	177,000	322,722	117,238	.
Apr.	2,277,311	1,442,704	395,393	179,990	215,403	38,482	176,921	320,579	118,635	.
May	2,287,031	1,450,357	395,817	179,874	215,943	38,912	177,031	320,870	119,987	.
June	2,285,842	1,443,656	396,676	180,403	216,273	38,669	177,604	320,956	124,554	.
July	2,287,794	1,440,323	400,052	182,577	217,475	39,565	177,910	318,898	128,521	.
Aug.	2,288,419	1,436,451	403,227	184,727	218,500	40,366	178,134	317,372	131,369	.
Sep.	2,291,977	1,437,377	406,587	186,991	219,596	41,137	178,459	315,208	132,805	.
										Changes *
2025	+ 76,974	+ 103,985	− 14,990	− 21,227	+ 6,237	+ 186	+ 6,051	+ 3,967,680	+ 107	.
2026 Mar.	− 6,528	− 6,129	+ 51	− 217	+ 268	+ 414	− 146	+ 322,722	+ 1,325	.
Apr.	+ 11,090	+ 11,630	+ 206	+ 17	+ 189	+ 308	− 119	+ 320,579	+ 1,397	.
May	+ 9,490	+ 7,483	+ 364	− 166	+ 530	+ 420	+ 110	+ 320,870	+ 1,352	.
June	− 1,969	− 6,906	+ 409	+ 314	+ 95	− 23	+ 118	+ 320,956	+ 4,567	.
July	+ 1,952	− 3,333	+ 3,376	+ 2,174	+ 1,202	+ 896	+ 306	+ 318,898	+ 3,967	.
Aug.	+ 630	− 3,867	+ 3,175	+ 2,150	+ 1,025	+ 801	+ 224	+ 317,372	+ 2,848	.
Sep.	+ 3,558	+ 926	+ 3,360	+ 2,264	+ 1,096	+ 771	+ 325	+ 315,208	+ 1,436	.
Other domestic individuals										**End of year or month ***
2025	246,012	143,530	52,832	17,896	34,936	5,216	29,720	41,253	8,397	.
2026 Mar.	243,200	142,920	51,425	17,439	33,986	5,148	28,838	40,426	8,429	.
Apr.	242,557	143,697	50,386	17,052	33,334	4,867	28,467	40,012	8,462	.
May	243,326	144,736	50,333	16,971	33,362	4,901	28,461	39,767	8,490	.
June	239,059	141,829	49,843	16,812	33,031	4,787	28,244	38,764	8,623	.
July	238,002	140,804	50,088	17,040	33,048	4,827	28,221	38,304	8,806	.
Aug.	237,244	139,955	50,387	17,328	33,059	4,895	28,164	37,957	8,945	.
Sep.	236,460	139,411	50,484	17,381	33,103	4,880	28,223	37,554	9,011	.
										Changes *
2025	− 2,991	+ 3,238	− 2,694	− 2,297	− 397	− 291	− 106	+ 507,184	− 730	.
2026 Mar.	− 1,652	− 1,213	− 141	+ 28	− 169	+ 29	− 198	+ 40,426	+ 43	.
Apr.	+ 7	+ 777	− 389	− 127	− 262	− 181	− 81	+ 40,012	+ 33	.
May	+ 994	+ 1,204	+ 7	− 31	+ 38	+ 44	− 6	+ 39,767	+ 28	.
June	− 3,702	− 2,777	− 180	− 164	− 16	− 49	+ 33	+ 38,764	+ 133	.
July	− 1,057	− 1,025	+ 245	+ 228	+ 17	+ 40	− 23	+ 38,304	+ 183	.
Aug.	− 788	− 879	+ 299	+ 288	+ 11	+ 68	− 57	+ 37,957	+ 139	.
Sep.	− 784	− 544	+ 97	+ 53	+ 44	− 15	+ 59	+ 37,554	+ 66	.
Domestic non-profit institutions										**End of year or month ***
2025	72,442	45,002	21,591	14,099	7,492	1,609	5,883	2,401	3,448	–
2026 Mar.	76,381	47,001	23,185	15,385	7,800	1,686	6,114	2,521	3,674	–
Apr.	75,967	46,693	23,095	15,207	7,888	1,679	6,209	2,501	3,678	–
May	77,592	47,734	23,655	15,729	7,926	1,714	6,212	2,489	3,714	–
June	77,583	47,466	23,886	15,986	7,900	1,678	6,222	2,479	3,752	–
July	77,356	47,180	23,908	16,083	7,825	1,655	6,170	2,462	3,806	–
Aug.	78,230	47,917	24,015	16,290	7,725	1,562	6,163	2,449	3,849	–
Sep.	78,216	47,756	24,147	16,410	7,737	1,551	6,186	2,444	3,869	–
										Changes *
2025	+ 1,667	+ 2,340	− 529	− 260	− 269	− 27	− 242	− 307	+ 163	–
2026 Mar.	+ 303	− 310	+ 564	+ 553	+ 11	+ 38	− 27	− 7	+ 56	–
Apr.	− 414	− 308	− 90	− 178	+ 88	− 7	+ 95	− 20	+ 4	–
May	+ 1,625	+ 1,041	+ 560	+ 522	+ 38	+ 35	+ 3	− 12	+ 36	–
June	− 9	− 268	+ 231	+ 257	− 26	− 36	+ 10	− 10	+ 38	–
July	− 227	− 286	+ 22	+ 97	− 75	− 23	− 52	− 17	+ 54	–
Aug.	+ 904	+ 737	+ 137	+ 207	− 70	− 63	− 7	− 13	+ 43	–
Sep.	− 14	− 161	+ 132	+ 120	+ 12	− 11	+ 23	− 5	+ 20	–

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2												
	Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4					Domestic employees	
			Time deposits 2						Time deposits 2				
				of which						of which			
	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	Memo item Fiduciary loans	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	Total	Sight deposits
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Commercial banks 5												**End of month ***
2026 July	654,821	375,820	279,001	165,472	98,973	19	139,086	111,340	27,746	24,150	1,840	724,514	608,708
Aug.	659,436	384,348	275,088	160,206	100,403	19	139,416	111,557	27,859	24,168	1,864	724,638	606,995
Sep.	664,102	381,748	282,354	169,038	100,788	19	138,358	110,387	27,971	24,230	1,875	726,530	607,144
	Big banks												
2026 July	374,958	215,830	159,128	90,826	62,007	–	70,695	53,708	16,987	16,420	118	258,114	235,356
Aug.	380,166	226,045	154,121	85,874	62,046	–	70,733	53,697	17,036	16,395	117	258,571	235,681
Sep.	383,856	222,386	161,470	93,240	62,004	–	69,715	52,597	17,118	16,447	122	258,112	234,847
	Regional banks and other commercial banks												
2026 July	162,215	82,483	79,732	39,941	32,532	19	56,921	48,511	8,410	6,128	1,307	398,269	322,232
Aug.	164,918	83,346	81,572	41,988	32,322	19	57,326	48,883	8,443	6,124	1,331	398,822	321,333
Sep.	165,624	84,538	81,086	42,003	33,755	19	57,319	48,876	8,443	6,104	1,337	400,417	321,417
	Branches of foreign banks												
2026 July	117,648	77,507	40,141	34,705	4,434	–	11,470	9,121	2,349	1,602	415	68,131	51,120
Aug.	114,352	74,957	39,395	32,344	6,035	–	11,357	8,977	2,380	1,649	416	67,245	49,981
Sep.	114,622	74,824	39,798	33,795	5,029	–	11,324	8,914	2,410	1,679	416	68,001	50,880
	Landesbanken												
2026 July	185,201	90,543	94,658	39,651	54,086	155	8,633	5,525	3,108	3,073	3	20,970	18,079
Aug.	183,137	94,917	88,220	32,870	54,115	155	8,684	5,574	3,110	3,074	3	20,871	18,035
Sep.	179,406	94,710	84,696	28,776	54,418	155	8,578	5,503	3,075	3,025	3	20,827	17,997
	Savings banks												
2026 July	203,372	161,208	42,164	29,280	12,235	41	104,606	92,243	12,363	11,703	225	526,172	484,514
Aug.	203,008	160,316	42,692	29,784	12,224	40	104,486	92,120	12,366	11,699	231	524,529	482,669
Sep.	202,282	160,639	41,643	28,686	12,276	37	102,865	90,012	12,853	12,151	259	525,611	483,389
	Commercial banks 5												**Changes ***
2026 July	– 18,346	– 15,257	– 3,089	– 2,747	– 340	–	+ 1,790	+ 1,108	+ 682	+ 623	+ 11	– 1,860	– 2,848
Aug.	+ 4,442	+ 8,355	– 3,913	– 5,266	+ 1,430	–	+ 355	+ 242	+ 113	+ 18	+ 24	+ 129	– 1,708
Sep.	+ 5,876	– 2,065	+ 7,941	+ 9,107	+ 385	–	– 1,058	– 1,170	+ 112	+ 62	+ 11	+ 1,892	+ 149
	Big banks												
2026 July	– 11	– 12	+ 1	+ 1	+ 0	–	+ 1	+ 1	+ 1	+ 1	+ 0	– 0	– 1
Aug.	+ 5	+ 10	– 5	– 5	+ 0	–	+ 0	– 0	+ 0	– 0	– 0	+ 0	+ 0
Sep.	+ 4	– 4	+ 7	+ 7	– 0	–	– 1	– 1	+ 0	+ 0	+ 0	– 0	– 1
	Regional banks and other commercial banks												
2026 July	– 9,292	– 4,473	– 4,819	– 4,236	– 319	–	+ 598	+ 524	+ 74	+ 40	+ 6	– 299	– 764
Aug.	+ 2,703	+ 863	+ 1,840	+ 2,047	– 210	–	+ 430	+ 397	+ 33	– 4	+ 24	+ 558	– 894
Sep.	+ 1,916	+ 1,552	+ 364	+ 465	+ 1,433	–	– 7	– 7	–	– 20	+ 6	+ 1,595	+ 84
	Branches of foreign banks												
2026 July	+ 1,854	+ 1,294	+ 560	+ 593	– 26	–	– 256	– 311	+ 55	+ 57	+ 2	– 1,107	– 1,262
Aug.	– 3,469	– 2,723	– 746	– 2,361	+ 1,601	–	– 113	– 144	+ 31	+ 47	+ 1	– 886	– 1,139
Sep.	+ 270	+ 42	+ 228	+ 1,276	– 1,006	–	– 33	– 63	+ 30	+ 30	–	+ 756	+ 899
	Landesbanken												
2026 July	+ 7	– 7	+ 13	+ 13	+ 0	–	+ 0	+ 0	+ 0	+ 0	–	+ 0	+ 0
Aug.	– 2	+ 4	– 6	– 7	+ 0	–	+ 0	+ 0	+ 0	+ 0	–	– 0	– 0
Sep.	– 4	– 0	– 4	– 4	+ 0	–	– 0	– 0	– 0	– 0	–	– 0	– 0
	Savings banks												
2026 July	+ 4,231	+ 3,276	+ 955	+ 830	+ 87	–	+ 1,820	+ 1,575	+ 245	+ 206	+ 8	– 152	– 821
Aug.	– 364	– 892	+ 528	+ 504	– 11	– 1	– 120	– 123	+ 3	– 4	+ 6	– 1,643	– 1,845
Sep.	– 726	+ 323	– 1,049	– 1,098	+ 52	– 3	– 1,621	– 2,108	+ 487	+ 452	+ 28	+ 1,082	+ 720

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

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Other domestic households								Domestic non-profit institutions					
Time deposits [2]					Time deposits [2]								
	of which					*of which*					*of which*		
Total	for up to and including 1year	for more than 2 years [2]	Total	Sight deposits	Total	for up to and including 1year	for more than 2 years [2]	Total	Sight deposits	Total	for up to and including 1year	for more than 2 years [2]	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of month *													**Commercial banks** [5]
115,806	76,996	21,007	71,263	56,859	14,404	8,415	3,492	15,839	9,205	6,634	5,373	806	2026 July
117,643	78,326	21,125	71,072	56,424	14,648	8,655	3,490	16,031	9,354	6,677	5,419	814	Aug.
119,386	79,698	21,202	70,645	55,947	14,698	8,765	3,478	15,970	9,187	6,783	5,538	796	Sep.
													Big banks
22,758	20,293	651	26,101	24,099	2,002	1,808	62	11,141	5,892	5,249	4,416	500	2026 July
22,890	20,187	653	26,008	24,006	2,002	1,789	62	11,363	6,042	5,321	4,496	504	Aug.
23,265	20,301	672	25,762	23,861	1,901	1,673	64	11,323	5,911	5,412	4,593	492	Sep.
													Regional banks and other commercial banks
76,037	47,068	16,492	36,806	27,085	9,721	5,143	2,849	3,408	2,367	1,041	753	209	2026 July
77,489	48,242	16,584	36,765	26,841	9,924	5,358	2,844	3,382	2,366	1,016	727	210	Aug.
79,000	49,570	16,640	36,548	26,435	10,113	5,608	2,829	3,353	2,367	986	704	204	Sep.
													Branches of foreign banks
17,011	9,635	3,864	8,356	5,675	2,681	1,464	581	1,290	946	344	204	97	2026 July
17,264	9,897	3,888	8,299	5,577	2,722	1,508	584	1,286	946	340	196	100	Aug.
17,121	9,827	3,890	8,335	5,651	2,684	1,484	585	1,294	909	385	241	100	Sep.
													Landesbanken
2,891	2,857	7	2,584	2,371	213	209	1	5,447	2,414	3,033	1,061	1,913	2026 July
2,836	2,794	8	2,600	2,377	223	208	12	5,560	2,524	3,036	1,052	1,927	Aug.
2,830	2,787	7	2,718	2,352	366	217	146	5,442	2,511	2,931	955	1,924	Sep.
													Savings banks
41,658	35,043	2,335	51,257	48,404	2,853	2,398	202	21,124	17,860	3,264	2,975	187	2026 July
41,860	35,132	2,412	50,929	48,076	2,853	2,389	209	21,384	18,108	3,276	2,990	183	Aug.
42,222	35,244	2,630	51,091	48,236	2,855	2,371	226	21,347	18,072	3,275	2,990	181	Sep.
Changes *													**Commercial banks** [5]
+ 988	+ 717	+ 95	− 621	− 726	+ 105	+ 108	− 2	− 97	− 141	+ 44	+ 51	− 12	2026 July
+ 1,837	+ 1,330	+ 118	− 221	− 465	+ 244	+ 240	− 2	+ 192	+ 149	+ 43	+ 46	+ 8	Aug.
+ 1,743	+ 1,372	+ 77	− 427	− 477	+ 50	+ 110	− 12	− 61	− 167	+ 106	+ 119	− 18	Sep.
													Big banks
+ 368	+ 262	− 2	− 413	− 424	+ 11		−		−	+ 94	+ 153	− 59	− 53	− 10	2026 July
+ 132	− 106	+ 2	− 93	− 93		−	− 19		−	+ 222	+ 150	+ 72	+ 80	+ 4	Aug.
+ 375	+ 114	+ 19	− 246	− 145	− 101	− 116	+ 2	− 40	− 131	+ 91	+ 97	− 12	Sep.
													Regional banks and other commercial banks
+ 465	+ 264	+ 64	− 145	− 195	+ 50	+ 64	−	− 129	− 212	+ 83	+ 84	− 2	2026 July
+ 1,452	+ 1,174	+ 92	− 71	− 274	+ 203	+ 215	− 5	− 26	− 1	− 25	− 26	+ 1	Aug.
+ 1,511	+ 1,328	+ 56	− 217	− 406	+ 189	+ 250	− 15	− 29	+ 1	− 30	− 23	− 6	Sep.
													Branches of foreign banks
+ 155	+ 191	+ 33	− 63	− 107	+ 44	+ 44	− 2	− 62	− 82	+ 20	+ 20	−	2026 July
+ 253	+ 262	+ 24	− 57	− 98	+ 41	+ 44	+ 3	− 4	−	− 4	− 8	+ 3	Aug.
− 143	− 70	+ 2	+ 36	+ 74	− 38	− 24	+ 1	+ 8	− 37	+ 45	+ 45	−	Sep.
													Landesbanken
− 30	− 26	− 1	− 153	− 140	− 13	− 13	−	− 168	+ 15	− 183	− 163	− 19	2026 July
− 55	− 63	+ 1	+ 16	+ 6	+ 10	− 1	+ 11	+ 113	+ 110	+ 3	− 9	+ 14	Aug.
− 6	− 7	− 1	+ 118	− 25	+ 143	+ 9	+ 134	− 118	− 13	− 105	− 97	− 3	Sep.
													Savings banks
+ 669	+ 434	+ 120	− 81	− 139	+ 58	+ 45	+ 9	+ 85	+ 83	+ 2	− 4	+ 8	2026 July
+ 202	+ 89	+ 77	− 328	− 328	−	− 9	+ 7	+ 260	+ 248	+ 12	+ 15	− 4	Aug.
+ 362	+ 112	+ 218	+ 162	+ 160	+ 2	− 18	+ 17	− 37	− 36	− 1	−	− 2	Sep.

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".

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

€ million

Period	Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2												
	Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4					Domestic employees	
			Time deposits 2						Time deposits 2				
				of which						of which			
	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	Memo item Fiduciary loans	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	Total	Sight deposits
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Credit cooperatives												**End of month** *
2026 July	158,017	117,706	40,311	31,326	6,557	15	95,192	79,071	16,121	13,450	1,214	417,815	326,161
Aug.	158,117	117,370	40,747	31,821	6,536	15	95,670	79,425	16,245	13,549	1,217	418,976	325,953
Sep.	158,268	117,171	41,097	32,175	6,588	14	92,720	76,468	16,252	13,494	1,242	420,558	325,983
	Mortgage banks												
2026 July	32,158	442	31,716	424	31,214	–	67	12	55	.	.	5,733	704
Aug.	32,189	541	31,648	443	31,191	–	68	13	55	.	.	5,666	664
Sep.	31,882	421	31,461	443	31,004	–	71	14	57	.	.	5,682	692
	Building and loan associations												
2026 July	5,927	859	5,068	1,082	3,786	2	12,558	213	12,345	215	12,041	144,775	2,151
Aug.	6,043	772	5,271	1,153	3,818	2	12,516	194	12,322	209	12,023	144,601	2,128
Sep.	6,466	803	5,663	1,484	3,880	2	12,492	198	12,294	197	12,008	144,351	2,164
	Banks with special, development and other central support tasks												
2026 July	90,879	43,145	47,734	15,680	31,707	1,386	76	5	71	3	60	396	6
Aug.	83,853	38,582	45,271	16,415	28,557	1,376	76	6	70	5	60	397	7
Sep.	85,097	37,554	47,543	15,265	31,982	1,482	78	5	73	7	61	405	8
	Memo item: Foreign banks												
2026 July	257,747	149,953	107,794	77,825	27,879	–	50,800	40,077	10,723	9,105	906	312,776	256,217
Aug.	255,956	148,922	107,034	75,412	29,526	–	51,604	40,884	10,720	9,053	901	314,741	257,106
Sep.	258,223	148,125	110,098	79,917	28,503	–	51,621	40,810	10,811	9,101	900	318,343	259,565
	Credit cooperatives												**Changes** *
2026 July	+ 3,788	+ 3,571	+ 217	+ 198	– 12	–	+ 2,738	+ 2,427	+ 311	+ 258	+ 13	+ 2,257	+ 355
Aug.	+ 120	– 336	+ 456	+ 495	– 21	–	+ 478	+ 354	+ 124	+ 99	+ 3	+ 1,161	– 208
Sep.	+ 116	– 199	+ 315	+ 354	+ 17	– 1	– 2,950	– 2,957	+ 7	– 55	+ 25	+ 1,582	+ 30
	Mortgage banks												
2026 July	– 334	– 285	– 49	– 54	+ 5	–	– 14	– 15	+ 1	.	.	– 94	– 219
Aug.	+ 31	+ 99	– 68	+ 19	– 23	–	+ 1	+ 1	–	.	.	– 67	– 40
Sep.	– 307	– 120	– 187	–	– 187	–	+ 3	+ 1	+ 2	.	.	+ 16	+ 28
	Building and loan associations												
2026 July	+ 59	+ 86	– 27	– 88	+ 60	–	– 11	+ 7	– 18	+ 20	– 39	– 391	– 95
Aug.	+ 116	– 87	+ 203	+ 71	+ 32	–	– 42	– 19	– 23	– 6	– 18	– 174	– 23
Sep.	+ 423	+ 31	+ 392	+ 331	+ 62	–	– 24	+ 4	– 28	– 12	– 15	– 250	+ 36
	Banks with special, development and other central support tasks												
2026 July	+ 857	+ 607	+ 250	+ 286	+ 5	+ 5	–	– 3	+ 3	+ 1	+ 3	+ 21	+ 3
Aug.	– 686	– 1,133	+ 447	+ 735	– 240	– 10	–	+ 1	– 1	+ 2	–	+ 1	+ 1
Sep.	+ 1,244	– 1,028	+ 2,272	– 1,150	+ 3,425	+ 106	+ 2	– 1	+ 3	+ 2	+ 1	+ 8	+ 1
	Memo item: Foreign banks												
2026 July	– 5,454	– 1,647	– 3,807	– 3,786	– 46	–	+ 1,680	+ 1,473	+ 207	+ 187	+ 3	+ 3,238	+ 2,550
Aug.	– 1,964	– 1,204	– 760	– 2,413	+ 1,647	–	+ 804	+ 807	– 3	– 52	– 5	+ 1,965	+ 889
Sep.	+ 3,477	– 262	+ 3,739	+ 4,780	– 1,023	–	+ 17	– 74	+ 91	+ 48	– 1	+ 3,602	+ 2,459

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

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Other domestic households								Domestic non-profit institutions					
Time deposits [2]					Time deposits [2]								
	of which					*of which*					*of which*		
Total	for up to and including 1year	for more than 2 years [2]	Total	Sight deposits	Total	for up to and including 1year	for more than 2 years [2]	Total	Sight deposits	Total	for up to and including 1year	for more than 2 years [2]	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of month *													**Credit Cooperatives**
91,654	64,852	11,421	41,087	32,800	8,287	5,362	1,361	26,116	17,223	8,893	6,204	1,679	2026 July
93,023	65,644	11,616	41,141	32,714	8,427	5,426	1,380	26,388	17,430	8,958	6,349	1,689	Aug.
94,575	66,509	11,846	40,923	32,497	8,426	5,389	1,387	26,503	17,554	8,949	6,363	1,680	Sep.
													Mortgage banks
5,029	894	3,439	2,055	34	2,021	432	1,260	633	–	633	–	633	2026 July
5,002	876	3,449	2,035	35	2,000	424	1,234	628	–	628	–	628	Aug.
4,990	861	3,460	2,038	43	1,995	418	1,231	683	–	683	50	633	Sep.
													Building and loan associations
142,624	1,917	139,362	22,603	331	22,272	220	21,874	339	1	338	9	326	2026 July
142,473	1,929	139,180	22,520	323	22,197	220	21,808	339	1	338	9	326	Aug.
142,187	1,859	138,970	22,435	331	22,104	214	21,724	338	1	337	8	326	Sep.
													Banks with special, development and other central support tasks
390	18	339	43	5	38	4	31	1,590	477	1,113	461	626	2026 July
390	26	344	45	6	39	6	31	1,602	500	1,102	471	596	Aug.
397	33	344	45	5	40	7	31	1,620	431	1,189	506	646	Sep.
													Memo item: Foreign banks
56,559	37,265	10,248	29,721	22,187	7,534	4,881	1,431	3,775	2,354	1,421	973	363	2026 July
57,635	38,167	10,206	29,764	21,992	7,772	5,105	1,430	3,695	2,284	1,411	956	366	Aug.
58,778	39,232	10,170	29,861	21,857	8,004	5,359	1,422	3,598	2,133	1,465	1,007	369	Sep.
Changes *													**Credit Cooperatives**
+ 1,902	+ 1,009	+ 311	+ 188	– 9	+ 197	+ 93	+ 33	– 135	– 295	+ 160	+ 204	– 18	2026 July
+ 1,369	+ 792	+ 195	+ 54	– 86	+ 140	+ 64	+ 19	+ 302	+ 207	+ 95	+ 145	+ 10	Aug.
+ 1,552	+ 865	+ 230	– 218	– 217	– 1	– 37	+ 7	+ 115	+ 124	– 9	+ 14	– 9	Sep.
													Mortgage banks
+ 125	+ 2	+ 128	– 13	– 4	– 9	– 10	+ 34	– 101	–	– 101	– 100	– 1	2026 July
– 27	– 18	+ 10	– 20	+ 1	– 21	– 8	– 26	– 5	–	– 5	–	– 5	Aug.
– 12	– 15	+ 11	+ 3	+ 8	– 5	– 6	– 3	+ 55	–	+ 55	+ 50	+ 5	Sep.
													Building and loan associations
– 296	+ 36	– 367	– 102	– 7	– 95	+ 4	– 99	– 6	–	– 6	–	– 6	2026 July
– 151	+ 12	– 182	– 83	– 8	– 75	–	– 66	–	–	–	–	–	Aug.
– 286	– 70	– 210	– 85	+ 8	– 93	– 6	– 84	– 1	–	– 1	– 1	–	Sep.
													Banks with special, development and other central support tasks
+ 18	+ 2	+ 20	+ 2	–	+ 2	+ 1	+ 2	+ 158	+ 52	+ 106	+ 109	– 4	2026 July
–	+ 8	+ 5	+ 2	+ 1	+ 1	+ 2	–	+ 12	+ 23	– 11	+ 10	– 30	Aug.
+ 7	+ 7	–	–	– 1	+ 1	+ 1	–	+ 18	– 69	+ 87	+ 35	+ 50	Sep.
													Memo item: Foreign banks
+ 688	+ 629	+ 13	+ 24	– 83	+ 107	+ 103	– 1	– 78	– 171	+ 93	+ 95	– 5	2026 July
+ 1,076	+ 902	– 42	+ 43	– 195	+ 238	+ 224	– 1	– 80	– 70	– 10	– 17	+ 3	Aug.
+ 1,143	+ 1,065	– 36	+ 97	– 135	+ 232	+ 254	– 8	– 97	– 151	+ 54	+ 51	+ 3	Sep.

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.

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

€ million

Period	Deposits and borrowing from domestic government [1]												
		Federal Government and its special funds [2]						State governments					
				Time deposits						Time deposits			
	Total	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds [3]	Memo item Fiduciary loans	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds [3]	Memo item Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12	13
	All categories of banks												**End of month** *
2026 July	246,566	24,029	7,880	5,469	10,676	4	11,240	62,824	26,034	29,054	7,311	425	20,555
Aug.	246,506	25,098	7,920	5,360	11,814	4	11,269	58,509	19,944	30,771	7,392	402	20,713
Sep.	243,227	23,943	7,761	4,332	11,846	4	11,320	66,397	24,293	34,841	6,885	378	20,777
	Commercial banks [6]												
2026 July	50,423	4,515	3,836	576	99	4	32	8,891	3,490	4,285	1,083	33	43
Aug.	50,645	4,744	4,074	533	133	4	32	10,144	3,502	5,471	1,139	32	43
Sep.	48,804	4,706	4,075	495	132	4	31	10,170	3,601	5,909	629	31	41
	Big banks												
2026 July	36,104	2,435	2,056	331	46	2	32	6,438	1,648	3,906	876	8	43
Aug.	36,078	2,576	2,216	278	80	2	32	7,356	1,647	4,815	886	8	43
Sep.	35,310	2,650	2,320	248	80	2	31	7,736	1,809	5,540	381	6	41
	Regional banks and other commercial banks												
2026 July	13,039	1,953	1,684	229	38	2	–	2,287	1,731	.	.	25	–
Aug.	13,047	2,069	1,793	236	38	2	–	2,287	1,703	.	.	24	–
Sep.	12,515	1,988	1,720	228	38	2	–	2,335	1,742	.	.	25	–
	Branches of foreign banks												
2026 July	1,280	127	96	16	15	–	–	166	111	.	.	–	–
Aug.	1,520	99	65	19	15	–	–	501	152	.	.	–	–
Sep.	979	68	35	19	14	–	–	99	50	.	.	–	–
	Landesbanken												
2026 July	60,310	905	441	219	245	–	–	26,443	13,694	11,395	1,259	95	12,668
Aug.	55,509	924	476	175	273	–	–	21,031	7,767	11,950	1,241	73	12,714
Sep.	60,246	864	418	175	271	–	–	27,485	12,454	13,704	1,254	73	12,754
	All categories of banks												**Changes** *
2026 July	– 7,872	– 435	– 326	– 82	– 27	–	– 66	– 4,468	+ 175	– 4,671	+ 15	+ 13	+ 53
Aug.	– 110	+ 1,069	+ 40	– 109	+ 1,138	–	+ 29	– 4,420	– 6,090	+ 1,662	+ 31	– 23	+ 158
Sep.	– 3,279	– 1,155	– 159	– 1,028	+ 32	–	+ 51	+ 7,888	+ 4,349	+ 4,070	– 507	– 24	+ 64
	Commercial banks [6]												
2026 July	– 952	+ 218	+ 164	+ 66	– 12	–	–	– 486	+ 180	– 670	+ 4	–	–
Aug.	+ 222	+ 229	+ 238	– 43	+ 34	–	–	+ 1,253	+ 12	+ 1,186	+ 56	– 1	–
Sep.	– 1,841	– 38	+ 1	– 38	– 1	–	– 1	+ 26	+ 99	+ 438	– 510	– 1	– 2
	Big banks												
2026 July	– 941	+ 191	+ 142	+ 61	– 12	–	–	– 296	+ 100	– 401	+ 5	–	–
Aug.	– 26	+ 141	+ 160	– 53	+ 34	–	–	+ 918	– 1	+ 909	+ 10	–	–
Sep.	– 768	+ 74	+ 104	– 30	–	–	– 1	+ 380	+ 162	+ 725	– 505	– 2	– 2
	Regional banks and other commercial banks												
2026 July	+ 209	– 16	– 20	+ 4	–	–	–	+ 71	+ 46	.	.	–	–
Aug.	+ 8	+ 116	+ 109	+ 7	–	–	–	–	– 28	.	.	– 1	–
Sep.	– 532	– 81	– 73	– 8	–	–	–	+ 48	+ 39	.	.	+ 1	–
	Branches of foreign banks												
2026 July	– 220	+ 43	+ 42	+ 1	–	–	–	– 261	+ 34	.	.	–	–
Aug.	+ 240	– 28	– 31	+ 3	–	–	–	+ 335	+ 41	.	.	–	–
Sep.	– 541	– 31	– 30	–	– 1	–	–	– 402	– 102	.	.	–	–
	Landesbanken												
2026 July	– 3,894	– 68	– 66	– 1	– 1	–	–	– 1,942	+ 449	– 2,390	–	– 1	+ 20
Aug.	– 4,801	+ 19	+ 35	– 44	+ 28	–	–	– 5,412	– 5,927	+ 555	– 18	– 22	+ 46
Sep.	+ 4,737	– 60	– 58	–	– 2	–	–	+ 6,454	+ 4,687	+ 1,754	+ 13	–	+ 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

Local government and local government associations (including municipal special purpose associations)						Social security funds						
		Time deposits						Time deposits				
Total	Sight deposits	for up to and including 1 year	for more than 1 year [4]	Savings deposits and bank savings bonds [3, 5]	Memo item Fiduciary loans	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds [3]	Memo item Fiduciary loans	Period
14	15	16	17	18	19	20	21	22	23	24	25	
End of month *												**All categories of banks**
70,023	36,371	17,477	12,528	3,647	2	89,690	24,881	46,755	17,341	713	–	2026 July
74,601	40,387	17,925	12,581	3,708	2	88,298	25,877	46,199	15,532	690	–	Aug.
68,755	35,842	16,753	12,432	3,728	2	84,132	25,509	42,745	15,252	626	–	Sep.
												Commercial banks [6]
8,633	3,153	2,914	2,148	418	–	28,384	7,792	16,370	4,160	62	–	2026 July
8,993	3,503	2,944	2,130	416	–	26,764	7,653	14,978	4,080	53	–	Aug.
8,457	3,349	2,582	2,109	417	–	25,471	7,861	13,518	4,039	53	–	Sep.
												Big banks
3,690	1,043	1,760	880	7	–	23,541	6,896	12,959	3,626	60	–	2026 July
3,928	1,242	1,795	884	7	–	22,218	6,748	11,695	3,724	51	–	Aug.
3,778	1,348	1,537	886	7	–	21,146	7,142	10,270	3,683	51	–	Sep.
												Regional banks and other commercial banks
4,540	2,038	1,118	973	411	–	4,259	510	3,258	489	2	–	2026 July
4,724	2,251	1,113	951	409	–	3,967	514	3,140	311	2	–	Aug.
4,367	1,989	1,034	934	410	–	3,825	448	3,064	311	2	–	Sep.
												Branches of foreign banks
403	72	36	295	–	–	584	386	153	45	–	–	2026 July
341	10	36	295	–	–	579	391	143	45	–	–	Aug.
312	12	11	289	–	–	500	271	184	45	–	–	Sep.
												Landesbanken
7,065	3,430	972	2,636	27	.	25,897	7,333	12,261	6,303	–	–	2026 July
7,499	3,625	1,180	2,666	28	.	26,055	8,132	12,811	5,112	–	–	Aug.
7,306	3,647	951	2,680	28	.	24,591	7,950	11,604	5,037	–	–	Sep.
Changes *												**All categories of banks**
+ 757	+ 609	+ 234	– 119	+ 33	–	– 3,726	– 2,684	– 1,130	+ 100	– 12	–	2026 July
+ 4,633	+ 4,016	+ 503	+ 53	+ 61	–	– 1,392	+ 996	– 556	– 1,809	– 23	–	Aug.
– 5,846	– 4,545	– 1,172	– 154	+ 25	–	– 4,166	– 368	– 3,454	– 300	– 44	–	Sep.
												Commercial banks [6]
+ 175	– 38	+ 218	– 38	+ 33	–	– 859	– 631	– 286	+ 68	– 10	–	2026 July
+ 360	+ 350	+ 30	– 18	– 2	–	– 1,620	– 139	– 1,392	– 80	– 9	–	Aug.
– 536	– 154	– 362	– 21	+ 1	–	– 1,293	+ 208	– 1,460	– 41	–	–	Sep.
												Big banks
+ 100	– 93	+ 226	– 33	–	–	– 936	– 648	– 352	+ 74	– 10	–	2026 July
+ 238	+ 199	+ 35	+ 4	–	–	– 1,323	– 148	– 1,264	+ 98	– 9	–	Aug.
– 150	+ 106	– 258	+ 2	–	–	– 1,072	+ 394	– 1,425	– 41	–	–	Sep.
												Regional banks and other commercial banks
+ 0	– 0	– 0	– 0	+ 0	–	+ 0	+ 0	+ 0	– 0	–	–	2026 July
+ 0	+ 0	– 0	– 0	– 0	–	– 0	+ 0	– 0	– 0	–	–	Aug.
– 0	– 0	– 0	– 0	+ 0	–	– 0	– 0	– 0	–	–	–	Sep.
												Branches of foreign banks
+ 57	+ 62	– 4	– 1	–	–	– 59	– 29	– 25	– 5	–	–	2026 July
– 62	– 62	–	–	–	–	– 5	+ 5	– 10	–	–	–	Aug.
– 29	+ 2	– 25	– 6	–	–	– 79	– 120	+ 41	–	–	–	Sep.
												Landesbanken
– 135	+ 182	– 238	– 79	–	.	– 1,749	– 910	– 955	+ 116	–	–	2026 July
+ 434	+ 195	+ 208	+ 30	+ 1	.	+ 158	+ 799	+ 550	– 1,191	–	–	Aug.
– 193	+ 22	– 229	+ 14	–	.	– 1,464	– 182	– 1,207	– 75	–	–	Sep.

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic government 1												
		Federal Government and its special funds 2						State governments					
				Time deposits						Time deposits			
	Total	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds 3	Memo item Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Savings banks												**End of month** *
2026 July	49,982	467	390	.	1	.	–	5,306	2,847	1,648	560	251	–
Aug.	52,171	494	436	.	1	.	–	5,090	2,740	1,529	570	251	–
Sep.	47,723	466	422	.	1	.	–	5,247	2,924	1,526	554	243	–
	Credit cooperatives												
2026 July	38,296	296	161	90	45	–	128	7,209	1,717	4,065	1,394	33	–
Aug.	38,843	295	180	90	25	–	128	7,009	1,550	3,946	1,480	33	–
Sep.	38,721	316	181	110	25	–	127	7,580	1,605	4,555	1,402	18	–
	Mortgage banks												
2026 July	3,875	162	–	–	162	–	–	516	–	405	111	–	–
Aug.	4,304	162	–	–	162	–	–	668	–	557	111	–	–
Sep.	4,220	162	–	–	162	–	–	706	–	595	111	–	–
	Building and loan associations												
2026 July	1,145	.	–	–	24	.	–	204	.	197	.	–	–
Aug.	1,146	.	–	–	24	.	–	204	.	197	.	–	–
Sep.	1,163	.	–	–	24	.	–	204	.	197	.	–	–
	Banks with special, development and other central support tasks												
2026 July	42,535	17,660	3,052	4,508	10,100	–	11,080	14,255	4,286	7,059	2,897	13	7,844
Aug.	43,888	18,455	2,754	4,505	11,196	–	11,109	14,363	4,385	7,121	2,844	13	7,956
Sep.	42,350	17,405	2,665	3,509	11,231	–	11,162	15,005	3,709	8,355	2,928	13	7,982
	Savings banks												**Changes** *
2026 July	+ 580	– 37	– 66	.	+ 1	.	–	+ 182	– 17	+ 176	+ 24	– 1	–
Aug.	+ 2,189	+ 27	+ 46	.	–	.	–	– 216	– 107	– 119	+ 10	–	–
Sep.	– 4,448	– 28	– 14	.	–	.	–	+ 157	+ 184	– 3	– 16	– 8	–
	Credit cooperatives												
2026 July	+ 154	– 99	– 99	–	–	–	+ 1	– 293	– 43	– 266	+ 1	+ 15	–
Aug.	+ 497	– 1	+ 19	–	– 20	–	–	– 305	– 167	– 174	+ 36	–	–
Sep.	– 122	+ 21	+ 1	+ 20	–	–	– 1	+ 571	+ 55	+ 609	– 78	– 15	–
	Mortgage banks												
2026 July	– 764	– 5	–	–	– 5	–	–	– 9	–	–	– 9	–	–
Aug.	+ 429	–	–	–	–	–	–	+ 152	–	+ 152	–	–	–
Sep.	– 84	–	–	–	–	–	–	+ 38	–	+ 38	–	–	–
	Building and loan associations												
2026 July	– 63	.	–	–	–	.	–	– 29	.	– 29	.	–	–
Aug.	+ 1	.	–	–	–	.	–	–	.	–	.	–	–
Sep.	+ 17	.	–	–	–	.	–	–	.	–	.	–	–
	Banks with special, development and other central support tasks												
2026 July	– 2,933	– 444	– 259	– 175	– 10	–	– 67	– 1,891	– 394	– 1,492	– 5	–	+ 33
Aug.	+ 1,353	+ 795	– 298	– 3	+ 1,096	–	+ 29	+ 108	+ 99	+ 62	– 53	–	+ 112
Sep.	– 1,538	– 1,050	– 89	– 996	+ 35	–	+ 53	+ 642	– 676	+ 1,234	+ 84	–	+ 26

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

I Banks (MFIs) in Germany

Local government and local government associations (including municipal special purpose associations)						Social security funds						
		Time deposits						Time deposits				
Total	Sight deposits	for up to and including 1 year	for more than 1 year [4]	Savings deposits and bank savings bonds [3, 5]	Memo item Fiduciary loans	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds [3]	Memo item Fiduciary loans	Period
14	15	16	17	18	19	20	21	22	23	24	25	
End of month *											**Savings banks**	
33,617	23,494	6,358	1,351	2,414	–	10,592	5,071	3,415	1,554	552	–	2026 July
35,820	25,500	6,472	1,391	2,457	–	10,767	5,616	3,117	1,497	537	–	Aug.
32,130	22,007	6,309	1,353	2,461	–	9,880	5,027	2,907	1,454	492	–	Sep.
											Credit cooperatives	
17,166	5,618	6,992	3,805	751	–	13,625	3,432	7,104	2,995	94	–	2026 July
18,364	6,836	6,954	3,804	770	–	13,175	3,223	6,982	2,875	95	–	Aug.
17,128	5,912	6,721	3,710	785	–	13,697	3,279	7,450	2,892	76	–	Sep.
											Mortgage banks	
836	1	43	792	–	–	2,361	377	1,288	696	–	–	2026 July
838	–	46	792	–	–	2,636	350	1,695	591	–	–	Aug.
808	–	21	787	–	–	2,544	377	1,580	587	–	–	Sep.
											Building and loan associations	
881	–	6	855	20	–	36	–	–	36	–	–	2026 July
882	7	6	849	20	–	36	–	–	36	–	–	Aug.
899	39	6	834	20	–	36	–	–	36	–	–	Sep.
											Banks with special, development and other central support tasks	
1,825	675	192	941	17	2	8,795	876	6,317	1,597	5	–	2026 July
2,205	916	323	949	17	2	8,865	903	6,616	1,341	5	–	Aug.
2,027	888	163	959	17	2	7,913	1,015	5,686	1,207	5	–	Sep.
Changes *											**Savings banks**	
+ 797	+ 715	+ 88	– 7	+ 1	–	– 362	– 489	+ 175	– 62	+ 14	–	2026 July
+ 2,203	+ 2,006	+ 114	+ 40	+ 43	–	+ 175	+ 545	– 298	– 57	– 15	–	Aug.
– 3,690	– 3,493	– 163	– 38	+ 4	–	– 887	– 589	– 210	– 43	– 45	–	Sep.
											Credit cooperatives	
– 84	– 158	+ 57	+ 18	– 1	–	+ 630	+ 281	+ 422	– 57	– 16	–	2026 July
+ 1,253	+ 1,218	+ 17	– 1	+ 19	–	– 450	– 209	– 122	– 120	+ 1	–	Aug.
– 1,236	– 924	– 233	– 99	+ 20	–	+ 522	+ 56	+ 468	– 3	+ 1	–	Sep.
											Mortgage banks	
+ 10	+ 1	+ 20	– 11	–	–	– 760	– 550	– 186	– 24	–	–	2026 July
+ 2	– 1	+ 3	–	–	–	+ 275	– 27	+ 407	– 105	–	–	Aug.
– 30	–	– 25	– 5	–	–	– 92	+ 27	– 115	– 4	–	–	Sep.
											Building and loan associations	
– 38	– 27	– 1	– 10	–	–	+ 4	–	–	+ 4	–	–	2026 July
+ 1	+ 7	–	– 6	–	–	–	–	–	–	–	–	Aug.
+ 17	+ 32	–	– 15	–	–	–	–	–	–	–	–	Sep.
											Banks with special, development and other central support tasks	
+ 32	– 66	+ 90	+ 8	–	–	– 630	– 385	– 300	+ 55	–	–	2026 July
+ 380	+ 241	+ 131	+ 8	–	–	+ 70	+ 27	+ 299	– 256	–	–	Aug.
– 178	– 28	– 160	+ 10	–	–	– 952	+ 112	– 930	– 134	–	–	Sep.

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

I Banks (MFIs) in Germany

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

€ million

Period	Savings deposits 1											
		By maturity		By group of savers and maturity								
				Domestic households 2			Domestic non-profit institutions		Domestic enterprises (non-MFIs) 3		Domestic government	
	Total	At 3 months notice	At a period of notice of more than 3 months	Total	At 3 months notice	At a period of notice of more than 3 months	Total	of which At 3 months notice	Total	of which At 3 months notice	Total	of which At 3 months notice
	1	2	3	4	5	6	7	8	9	10	11	12
All categories of banks												**End of year or month ***
2025	394,430	333,493	60,937	384,382	325,003	59,379	2,401	2,071	3,062	2,950	414	380
2026 Mar.	389,611	327,586	62,025	379,508	319,045	60,463	2,521	2,193	3,030	2,929	408	371
Apr.	386,966	325,099	61,867	376,858	316,593	60,265	2,501	2,184	3,023	2,926	463	366
May	387,164	323,097	64,067	377,062	314,604	62,458	2,489	2,177	3,014	2,920	465	378
June	386,175	320,468	65,707	376,110	312,023	64,087	2,479	2,170	2,995	2,913	451	366
July	383,637	317,218	66,419	373,537	308,768	64,769	2,462	2,154	3,063	2,982	426	344
Aug.	381,709	314,813	66,896	371,603	306,387	65,216	2,449	2,136	3,081	2,996	428	346
Sep.	379,002	312,223	66,779	368,880	303,799	65,081	2,444	2,122	3,129	3,042	422	340
												Changes *
2025	− 15,922	− 17,116	+ 1,194	− 15,288	− 16,558	+ 1,270	− 307	− 264	− 25	− 7	− 132	− 82
2026 Mar.	− 2,232	− 2,597	+ 365	− 2,219	− 2,583	+ 364	− 7	−	+ 13	+ 11	− 4	− 4
Apr.	− 2,645	− 2,487	− 158	− 2,650	− 2,452	− 198	− 20	− 9	− 7	− 3	+ 55	− 5
May	+ 198	− 2,002	+ 2,200	+ 204	− 1,989	+ 2,193	− 12	− 7	− 9	− 6	+ 2	+ 12
June	− 989	− 2,629	+ 1,640	− 952	− 2,581	+ 1,629	− 10	− 7	− 19	− 7	− 14	− 12
July	− 2,538	− 3,250	+ 712	− 2,573	− 3,255	+ 682	− 17	− 16	+ 68	+ 69	− 25	− 22
Aug.	− 1,928	− 2,405	+ 477	− 1,934	− 2,381	+ 447	− 13	− 18	+ 18	+ 14	+ 2	+ 2
Sep.	− 2,707	− 2,590	− 117	− 2,723	− 2,588	− 135	− 5	− 14	+ 48	+ 46	− 6	− 6
Big banks												**End of year or month ***
2025	74,693	38,263	36,430	72,656	37,182	35,474	120	79	38	38	15	14
2026 Mar.	74,643	36,981	37,662	72,607	35,920	36,687	118	75	38	38	16	14
Apr.	74,062	36,584	37,478	72,045	35,531	36,514	108	74	38	38	16	14
May	75,998	36,200	39,798	73,962	35,160	38,802	107	72	36	36	15	13
June	77,352	35,738	41,614	75,293	34,707	40,586	107	72	37	37	16	13
July	77,532	35,207	42,325	75,455	34,190	41,265	106	71	36	36	16	13
Aug.	77,662	34,758	42,904	75,569	33,749	41,820	107	70	36	36	16	13
Sep.	77,130	34,302	42,828	75,036	33,302	41,734	106	70	36	36	16	13
												Changes *
2025	− 1,822	− 5,516	+ 3,694	− 1,773	− 5,394	+ 3,621	− 4	− 20	− 4	− 4	− 3	− 3
2026 Mar.	− 182	− 443	+ 261	− 180	− 436	+ 256	−	−	− 2	− 2	−	−
Apr.	− 581	− 397	− 184	− 562	− 389	− 173	− 10	− 1	−	−	−	−
May	+ 1,936	− 384	+ 2,320	+ 1,917	− 371	+ 2,288	− 1	− 2	− 2	− 2	− 1	− 1
June	+ 1,354	− 462	+ 1,816	+ 1,331	− 453	+ 1,784	−	−	+ 1	+ 1	+ 1	−
July	+ 180	− 531	+ 711	+ 162	− 517	+ 679	− 1	− 1	− 1	− 1	−	−
Aug.	+ 130	− 449	+ 579	+ 114	− 441	+ 555	+ 1	− 1	−	−	−	−
Sep.	− 532	− 456	− 76	− 533	− 447	− 86	− 1	−	−	−	−	−
Regional banks and other commercial banks												**End of year or month ***
2025	6,491	5,674	817	6,339	5,529	810	23	20	54	54	7	7
2026 Mar.	6,401	5,634	767	6,170	5,409	761	27	24	134	134	7	7
Apr.	6,367	5,577	790	6,151	5,368	783	28	24	119	119	6	6
May	6,323	5,518	805	6,127	5,329	798	28	24	99	99	6	6
June	6,251	5,438	813	6,080	5,274	806	28	24	74	74	6	6
July	6,322	5,440	882	6,095	5,220	875	26	22	133	133	6	6
Aug.	6,325	5,414	911	6,081	5,177	904	26	22	151	151	5	5
Sep.	6,363	5,387	976	6,088	5,120	968	26	22	181	181	5	5
												Changes *
2025	− 522	− 545	+ 23	− 517	− 540	+ 23	− 1	− 2	− 1	± 0	− 1	− 1
2026 Mar.	− 40	− 54	+ 14	− 39	− 54	+ 15	− 1	− 1	+ 2	+ 2	−	−
Apr.	− 34	− 57	+ 23	− 19	− 41	+ 22	+ 1	−	− 15	− 15	− 1	− 1
May	− 44	− 59	+ 15	− 24	− 39	+ 15	−	−	− 20	− 20	−	−
June	− 72	− 80	+ 8	− 47	− 55	+ 8	−	−	− 25	− 25	−	−
July	+ 71	+ 2	+ 69	+ 15	− 54	+ 69	− 2	− 2	+ 59	+ 59	−	−
Aug.	+ 3	− 26	+ 29	− 14	− 43	+ 29	−	−	+ 18	+ 18	− 1	− 1
Sep.	+ 38	− 27	+ 65	+ 7	− 57	+ 64	−	−	+ 30	+ 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** For "All categories of banks" and "Building and loan associations", excluding deposits under savings and loan contracts, which are classified under time deposits. **2** Including sole proprietors; see also footnote 3. **3** Excluding sole proprietors; see also footnote 2.

I Banks (MFIs) in Germany

Non-residents		Memo item Special savings facilities of domestic non-banks [4]		Bank savings bonds [5]								
					Sold to							
						domestic non-banks (non-MFIs)						
Total	of which At 3 months notice	Total	of which At 3 months notice	Total	domestic banks (MFIs)	Total	of which with maturities of more than 2 years	Households (including non-profit institutions [2])	Enterprises [3]	Goverrnment	Non-residents	Period
13	14	15	16	17	18	19	20	21	22	23	24	
End of year or month *											**All categories of banks**	
4,171	3,089	221,513	168,193	174,125	17,029	155,935	54,910	136,974	14,809	4,152	1,161	2025
4,144	3,048	219,986	165,412	177,159	16,794	159,182	57,935	140,116	14,821	4,245	1,183	2026 Mar.
4,121	3,030	218,500	164,050	177,899	16,269	160,443	58,174	141,681	14,433	4,329	1,187	Apr.
4,134	3,018	219,750	163,155	179,417	16,130	162,093	58,438	143,240	14,513	4,340	1,194	May
4,140	2,996	220,224	161,967	184,566	16,096	167,247	59,005	148,455	14,488	4,304	1,223	June
4,149	2,970	219,384	160,415	189,232	15,975	172,003	59,754	153,140	14,500	4,363	1,254	July
4,148	2,948	218,842	159,404	192,598	14,990	175,350	60,248	156,464	14,510	4,376	2,258	Aug.
4,127	2,920	217,501	158,173	193,580	14,846	176,949	60,716	158,137	14,498	4,314	1,785	Sep.
Changes *												
− 170	− 205	− 1,121	− 2,404	− 1,313	+ 577	− 1,824	+ 11,711	− 1,208	− 457	− 159	− 66	2025
− 15	− 21	− 722	− 1,120	+ 1,683	− 60	+ 1,733	+ 816	+ 1,489	+ 245	− 1	+ 10	2026 Mar.
− 23	− 18	− 1,486	− 1,362	+ 740	− 525	+ 1,261	+ 239	+ 1,565	− 388	+ 84	+ 4	Apr.
+ 13	− 12	+ 1,250	− 895	+ 1,523	− 139	+ 1,655	+ 269	+ 1,559	+ 85	+ 11	+ 7	May
+ 6	− 22	+ 474	− 1,188	+ 5,149	− 34	+ 5,154	+ 567	+ 5,215	− 25	− 36	+ 29	June
+ 9	− 26	− 840	− 1,552	+ 4,666	− 121	+ 4,756	+ 749	+ 4,685	+ 12	+ 59	+ 31	July
− 1	− 22	− 542	− 1,011	+ 3,366	+ 10	+ 3,347	+ 494	+ 3,324	+ 10	+ 13	+ 9	Aug.
− 21	− 28	− 1,341	− 1,231	+ 1,042	− 144	+ 1,659	+ 528	+ 1,673	+ 23	− 37	− 473	Sep.
End of year or month *											**Big banks**	
1,864	950	43,254	7,740	3,205	−	3,204	3,204	−	3,135	69	1	2025
1,864	934	44,183	7,454	3,323	−	3,322	3,322	10	3,241	71	1	2026 Mar.
1,855	927	43,915	7,371	2,887	−	2,886	2,886	10	2,805	71	1	Apr.
1,878	919	46,120	7,286	2,730	−	2,729	2,729	10	2,648	71	1	May
1,899	909	47,814	7,193	2,599	−	2,598	2,598	10	2,517	71	1	June
1,919	897	48,408	7,110	2,474	−	2,473	2,473	15	2,397	61	1	July
1,934	890	48,873	7,017	2,455	−	2,454	2,454	20	2,382	52	1	Aug.
1,936	881	48,692	6,922	2,430	−	2,429	2,429	20	2,359	50	1	Sep.
Changes *												
− 38	− 95	+ 2,812	− 830	− 398	−	− 399	− 399	− 1	− 457	+ 59	+ 1	2025
−	− 5	+ 177	− 79	+ 115	−	+ 115	+ 115	−	+ 113	+ 2	−	2026 Mar.
− 9	− 7	− 268	− 83	− 436	−	− 436	− 436	−	− 436	−	−	Apr.
+ 23	− 8	+ 2,205	− 85	− 157	−	− 157	− 157	−	− 157	−	−	May
+ 21	− 10	+ 1,694	− 93	− 131	−	− 131	− 131	−	− 131	−	−	June
+ 20	− 12	+ 594	− 83	− 125	−	− 125	− 125	+ 5	− 120	− 10	−	July
+ 15	− 7	+ 465	− 93	− 19	−	− 19	− 19	+ 5	− 15	− 9	−	Aug.
+ 2	− 9	− 181	− 95	− 25	−	− 25	− 25	−	− 23	− 2	−	Sep.
End of year or month *											**Regional banks and other commercial banks**	
68	64	2,763	2,304	30,871	1,530	29,145	7,247	28,125	647	373	196	2025
63	60	2,721	2,274	34,117	1,565	32,340	8,657	31,334	637	369	212	2026 Mar.
63	60	2,729	2,267	34,250	1,197	32,839	8,838	31,824	644	371	214	Apr.
63	60	2,725	2,257	35,124	1,101	33,810	9,056	32,698	711	401	213	May
63	60	2,713	2,242	38,468	1,028	37,215	9,308	36,087	727	401	225	June
62	59	2,761	2,226	41,332	1,022	40,066	9,489	38,893	739	434	244	July
62	59	2,771	2,214	43,390	25	42,116	9,604	40,900	784	432	1,249	Aug.
63	59	2,820	2,203	43,043	25	42,261	9,736	41,053	774	434	757	Sep.
Changes *												
− 2	− 2	− 107	− 119	+ 3,475	+ 1,339	+ 2,119	+ 2,238	+ 2,120	+ 12	− 13	+ 17	2025
− 2	− 1	− 8	− 17	+ 960	+ 18	+ 936	+ 288	+ 936	+ 1	− 1	+ 6	2026 Mar.
−	−	+ 8	− 7	+ 133	− 368	+ 499	+ 181	+ 490	+ 7	+ 2	+ 2	Apr.
−	−	− 4	− 10	+ 879	− 96	+ 976	+ 223	+ 874	+ 72	+ 30	− 1	May
−	−	− 12	− 15	+ 3,344	− 73	+ 3,405	+ 252	+ 3,389	+ 16	−	+ 12	June
− 1	− 1	+ 48	− 16	+ 2,864	− 6	+ 2,851	+ 181	+ 2,806	+ 12	+ 33	+ 19	July
−	−	+ 10	− 12	+ 2,058	− 2	+ 2,050	+ 115	+ 2,007	+ 45	− 2	+ 10	Aug.
+ 1	−	+ 49	− 11	− 347	−	+ 145	+ 132	+ 153	− 10	+ 2	− 492	Sep.

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

I Banks (MFIs) in Germany

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

€ million

Period	Savings deposits [1]											
		By maturity		By group of savers and maturity								
				Domestic households [2]			Domestic non-profit institutions		Domestic enterprises (non-MFIs) [3]		Domestic government	
	Total	At 3 months notice	At a period of notice of more than 3 months	Total	At 3 months notice	At a period of notice of more than 3 months	Total	of which At 3 months notice	Total	of which At 3 months notice	Total	of which At 3 months notice
	1	2	3	4	5	6	7	8	9	10	11	12
	Savings banks											**End of year or month ***
2025	181,516	166,235	15,281	178,428	163,411	15,017	1,035	933	556	523	273	248
2026 Mar.	178,308	163,503	14,805	175,282	160,731	14,551	1,021	926	533	500	267	241
Apr.	177,187	162,399	14,788	174,124	159,646	14,478	1,016	922	529	497	323	237
May	176,262	161,557	14,705	173,214	158,804	14,410	1,013	921	521	489	325	249
June	174,872	160,318	14,554	171,859	157,596	14,263	1,007	917	516	485	308	232
July	173,383	159,022	14,361	170,409	156,338	14,071	1,003	911	517	486	283	208
Aug.	172,199	158,037	14,162	169,240	155,368	13,872	1,004	908	511	480	283	209
Sep.	170,920	156,924	13,996	167,984	154,272	13,712	996	901	510	480	281	207
												Changes *
2025	− 11,419	− 9,644	− 1,775	− 11,004	− 9,327	− 1,677	− 148	− 121	− 57	− 47	− 104	− 58
2026 Mar.	− 1,335	− 1,256	− 79	− 1,317	− 1,243	− 74	− 3	−	− 3	− 3	− 1	− 1
Apr.	− 1,121	− 1,104	− 17	− 1,158	− 1,085	− 73	− 5	− 4	− 4	− 3	+ 56	− 4
May	− 925	− 842	− 83	− 910	− 842	− 68	− 3	− 1	− 8	− 8	+ 2	+ 12
June	− 1,390	− 1,239	− 151	− 1,355	− 1,208	− 147	− 6	− 4	− 5	− 4	− 17	− 17
July	− 1,489	− 1,296	− 193	− 1,450	− 1,258	− 192	− 4	− 6	+ 1	+ 1	− 25	− 24
Aug.	− 1,184	− 985	− 199	− 1,169	− 970	− 199	+ 1	− 3	− 6	− 6	−	+ 1
Sep.	− 1,279	− 1,113	− 166	− 1,256	− 1,096	− 160	− 8	− 7	− 1	−	− 2	− 2
	Credit cooperatives											**End of year or month ***
2025	127,015	118,629	8,386	122,358	114,302	8,056	1,186	1,003	2,390	2,311	114	106
2026 Mar.	125,625	117,012	8,613	120,941	112,654	8,287	1,304	1,118	2,304	2,236	113	104
Apr.	124,734	116,098	8,636	120,043	111,727	8,316	1,302	1,118	2,317	2,252	113	104
May	124,001	115,425	8,576	119,305	111,039	8,266	1,291	1,111	2,337	2,275	114	105
June	123,134	114,601	8,533	118,437	110,197	8,240	1,288	1,109	2,347	2,296	116	110
July	121,869	113,210	8,659	117,173	108,806	8,367	1,277	1,101	2,356	2,306	116	112
Aug.	121,011	112,284	8,727	116,324	107,895	8,429	1,263	1,088	2,363	2,309	119	114
Sep.	120,134	111,348	8,786	115,441	106,966	8,475	1,266	1,080	2,382	2,325	115	110
												Changes *
2025	− 2,067	− 1,321	− 746	− 1,924	− 1,229	− 695	− 152	− 119	+ 36	+ 43	− 14	− 10
2026 Mar.	− 652	− 818	+ 166	− 647	− 811	+ 164	− 15	− 11	+ 15	+ 13	− 3	− 3
Apr.	− 891	− 914	+ 23	− 898	− 927	+ 29	− 2	−	+ 13	+ 16	−	−
May	− 733	− 673	− 60	− 738	− 688	− 50	− 11	− 7	+ 20	+ 23	+ 1	+ 1
June	− 867	− 824	− 43	− 868	− 842	− 26	− 3	− 2	+ 10	+ 21	+ 2	+ 5
July	− 1,265	− 1,391	+ 126	− 1,264	− 1,391	+ 127	− 11	− 8	+ 9	+ 10	−	+ 2
Aug.	− 858	− 926	+ 68	− 849	− 911	+ 62	− 14	− 13	+ 7	+ 3	+ 3	+ 2
Sep.	− 877	− 936	+ 59	− 883	− 929	+ 46	+ 3	− 8	+ 19	+ 16	− 4	− 4
	All remaining banks [6]											**End of year or month ***
2025	4,715	4,692	23	4,601	4,579	22	37	36	24	24	5	5
2026 Mar.	4,634	4,456	178	4,508	4,331	177	51	50	21	21	5	5
Apr.	4,616	4,441	175	4,495	4,321	174	47	46	20	20	5	5
May	4,580	4,397	183	4,454	4,272	182	50	49	21	21	5	5
June	4,566	4,373	193	4,441	4,249	192	49	48	21	21	5	5
July	4,531	4,339	192	4,405	4,214	191	50	49	21	21	5	5
Aug.	4,512	4,320	192	4,389	4,198	191	49	48	20	20	5	5
Sep.	4,455	4,262	193	4,331	4,139	192	50	49	20	20	5	5
												Changes *
2025	− 92	− 90	− 2	− 70	− 68	− 2	− 2	− 2	+ 1	+ 1	− 10	− 10
2026 Mar.	− 23	− 26	+ 3	− 36	− 39	+ 3	+ 12	+ 12	+ 1	+ 1	−	−
Apr.	− 18	− 15	− 3	− 13	− 10	− 3	− 4	− 4	− 1	− 1	−	−
May	− 36	− 44	+ 8	− 41	− 49	+ 8	+ 3	+ 3	+ 1	+ 1	−	−
June	− 14	− 24	+ 10	− 13	− 23	+ 10	− 1	− 1	−	−	−	−
July	− 35	− 34	− 1	− 36	− 35	− 1	+ 1	+ 1	−	−	−	−
Aug.	− 19	− 19	−	− 16	− 16	−	− 1	− 1	− 1	− 1	−	−
Sep.	− 57	− 58	+ 1	− 58	− 59	+ 1	+ 1	+ 1	−	−	−	−

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

I Banks (MFIs) in Germany

Non-residents		Memo item Special savings facilities of domestic non-banks [4]		Bank savings bonds [5]								
					Sold to							
						domestic non-banks (non-MFIs)						
Total	of which At 3 months notice	Total	of which At 3 months notice	Total	domestic banks (MFIs)	Total	of which with maturities of more than 2 years	Households (including non-profit institutions [2])	Enterprises [3]	Goverrnment	Non-residents	Period
13	14	15	16	17	18	19	20	21	22	23	24	
End of year or month *											**Savings banks**	
1,224	1,120	100,023	89,777	109,393	12,860	95,768	32,537	84,925	7,874	2,969	765	2025
1,205	1,105	98,091	88,197	109,191	12,571	95,845	33,814	84,950	7,975	2,920	775	2026 Mar.
1,195	1,097	97,547	87,644	110,186	12,409	97,001	34,315	86,033	7,983	2,985	776	Apr.
1,189	1,094	96,989	87,204	110,866	12,319	97,764	34,520	86,666	8,147	2,951	783	May
1,182	1,088	96,319	86,644	112,561	12,316	99,445	34,940	88,311	8,239	2,895	800	June
1,171	1,079	95,585	86,078	114,168	12,210	101,151	35,483	89,884	8,333	2,934	807	July
1,161	1,072	94,949	85,632	115,216	12,196	102,213	35,825	90,959	8,292	2,962	807	Aug.
1,149	1,064	94,316	85,138	116,199	12,052	103,326	36,231	92,103	8,308	2,915	821	Sep.
Changes *												
− 106	− 91	− 5,632	− 4,056	− 2,131	− 788	− 1,318	+ 7,785	− 927	− 162	− 229	− 25	2025
− 11	− 9	− 593	− 550	+ 540	− 118	+ 651	+ 365	+ 552	+ 107	− 8	+ 7	2026 Mar.
− 10	− 8	− 544	− 553	+ 995	− 162	+ 1,156	+ 501	+ 1,083	+ 8	+ 65	+ 1	Apr.
− 6	− 3	− 558	− 440	+ 680	− 90	+ 763	+ 205	+ 633	+ 164	− 34	+ 7	May
− 7	− 6	− 670	− 560	+ 1,695	− 3	+ 1,681	+ 420	+ 1,645	+ 92	− 56	+ 17	June
− 11	− 9	− 734	− 566	+ 1,607	− 106	+ 1,706	+ 543	+ 1,573	+ 94	+ 39	+ 7	July
− 10	− 7	− 636	− 446	+ 1,048	− 14	+ 1,062	+ 342	+ 1,075	− 41	+ 28	−	Aug.
− 12	− 8	− 633	− 494	+ 983	− 144	+ 1,113	+ 406	+ 1,144	+ 16	− 47	+ 14	Sep.
End of year or month *											**Credit cooperatives**	
967	907	72,528	65,428	27,639	2,559	24,918	10,527	21,690	2,624	604	162	2025
963	900	72,093	64,746	27,447	2,583	24,704	10,692	21,557	2,399	748	160	2026 Mar.
959	897	71,415	64,029	27,486	2,588	24,738	10,673	21,555	2,434	749	160	Apr.
954	895	71,038	63,694	27,500	2,567	24,773	10,651	21,573	2,436	764	160	May
946	889	70,502	63,187	27,690	2,581	24,948	10,654	21,749	2,435	764	161	June
947	885	69,769	62,314	27,868	2,554	25,152	10,718	21,932	2,458	762	162	July
942	878	69,392	61,858	28,072	2,571	25,340	10,711	22,085	2,476	779	161	Aug.
930	867	68,857	61,269	28,230	2,566	25,501	10,677	22,276	2,461	764	163	Sep.
Changes *												
− 13	− 6	+ 1,760	+ 2,555	− 1,826	+ 24	− 1,782	+ 1,781	− 1,900	+ 124	− 6	− 68	2025
− 2	− 6	− 286	− 458	+ 67	+ 40	+ 29	+ 32	+ 7	+ 16	+ 6	− 2	2026 Mar.
− 4	− 3	− 678	− 717	+ 39	+ 5	+ 34	− 19	− 2	+ 35	+ 1	−	Apr.
− 5	− 2	− 377	− 335	+ 14	− 21	+ 35	− 22	+ 18	+ 2	+ 15	−	May
− 8	− 6	− 536	− 507	+ 190	+ 14	+ 175	+ 3	+ 176	− 1	−	+ 1	June
+ 1	− 4	− 733	− 873	+ 178	− 27	+ 204	+ 64	+ 183	+ 23	− 2	+ 1	July
− 5	− 7	− 377	− 456	+ 204	+ 17	+ 188	− 7	+ 153	+ 18	+ 17	− 1	Aug.
− 12	− 11	− 535	− 589	+ 218	− 5	+ 221	+ 26	+ 191	+ 20	+ 10	+ 2	Sep.
End of year or month *											**All remaining banks** [6]	
48	48	2,945	2,944	3,017	80	2,900	1,395	2,234	529	137	37	2025
49	49	2,898	2,741	3,081	75	2,971	1,450	2,265	569	137	35	2026 Mar.
49	49	2,894	2,739	3,090	75	2,979	1,462	2,259	567	153	36	Apr.
50	50	2,878	2,714	3,197	143	3,017	1,482	2,293	571	153	37	May
50	50	2,876	2,701	3,248	171	3,041	1,505	2,298	570	173	36	June
50	50	2,861	2,687	3,390	189	3,161	1,591	2,416	573	172	40	July
49	49	2,857	2,683	3,465	198	3,227	1,654	2,500	576	151	40	Aug.
49	49	2,816	2,641	3,678	203	3,432	1,643	2,685	596	151	43	Sep.
Changes *												
− 11	− 11	+ 46	+ 46	− 433	+ 2	− 444	+ 306	− 500	+ 26	+ 30	+ 9	2025
−	−	− 12	− 16	+ 1	−	+ 2	+ 16	− 6	+ 8	−	− 1	2026 Mar.
−	−	− 4	− 2	+ 9	−	+ 8	+ 12	− 6	− 2	+ 16	+ 1	Apr.
+ 1	+ 1	− 16	− 25	+ 107	+ 68	+ 38	+ 20	+ 34	+ 4	−	+ 1	May
−	−	− 2	− 13	+ 51	+ 28	+ 24	+ 23	+ 5	− 1	+ 20	− 1	June
−	−	− 15	− 14	+ 142	+ 18	+ 120	+ 86	+ 118	+ 3	− 1	+ 4	July
− 1	− 1	− 4	− 4	+ 75	+ 9	+ 66	+ 63	+ 84	+ 3	− 21	−	Aug.
−	−	− 41	− 42	+ 213	+ 5	+ 205	− 11	+ 185	+ 20	−	+ 3	Sep.

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

I Banks (MFIs) in Germany

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

€ million

Period	Bearer debt securities outstanding issued by banks (MFIs) [1]							
		of which			Maturity of the bearer debt securities [5]			
						More than 1 year		
	Total	Floating rate Notes [2]	Zero coupon bonds [2, 3]	Foreign currency bonds [4]	Up to and including 1 year	Total	Up to and including 2 years	More than 2 years
	1	2	3	4	5	6	7	8
All categories of banks [6]								**End of year or month ***
2025	1,441,960	120,360	24,893	315,321	147,083	1,294,877	35,563	1,259,314
2026 June	1,482,216	135,446	30,748	324,961	130,402	1,351,814	30,781	1,321,033
July	1,489,548	138,686	33,287	329,777	128,597	1,360,951	31,334	1,329,617
Aug.	1,496,737	140,088	33,668	327,331	135,701	1,361,036	30,888	1,330,148
Sep.	1,502,425	139,642	34,411	332,696	137,685	1,364,740	30,839	1,333,901
								Changes *
2025	+ 41,394	+ 23,069	+ 8,687	− 3,509	+ 25,191	+ 16,203	− 6,590	+ 22,793
2026 June	+ 16,838	+ 2,550	+ 682	+ 13,853	+ 10,132	+ 6,706	+ 512	+ 6,194
July	+ 7,332	+ 3,240	+ 2,539	+ 4,816	− 1,805	+ 9,137	+ 553	+ 8,584
Aug.	+ 7,189	+ 1,402	+ 381	+ 4,554	+ 7,104	+ 85	− 446	+ 531
Sep.	+ 5,688	− 446	+ 743	+ 5,365	+ 1,984	+ 3,704	− 49	+ 3,753
Commercial banks [7]								**End of year or month ***
2025	258,953	45,802	15,438	35,743	18,993	239,960	6,964	232,996
2026 June	281,755	61,587	20,748	42,187	24,326	257,429	8,287	249,142
July	287,287	64,879	23,207	43,016	27,462	259,825	8,496	251,329
Aug.	287,453	65,073	23,504	42,094	29,805	257,648	7,601	250,047
Sep.	294,113	64,847	24,221	44,224	29,538	264,575	7,782	256,793
								Changes *
2025	+ 33,684	+ 18,750	+ 9,033	+ 1,064	+ 10,921	+ 22,763	+ 1,587	+ 21,176
2026 June	+ 2,750	+ 2,320	+ 551	+ 1,554	+ 658	+ 2,092	+ 648	+ 1,444
July	+ 5,532	+ 3,292	+ 2,459	+ 829	+ 3,136	+ 2,396	+ 209	+ 2,187
Aug.	+ 166	+ 194	+ 297	− 922	+ 2,343	− 2,177	− 895	− 1,282
Sep.	+ 6,660	− 226	+ 717	+ 2,130	− 267	+ 6,927	+ 181	+ 6,746
Landesbanken								**End of year or month ***
2025	248,832	25,437	5,814	10,492	16,536	232,296	12,664	219,632
2026 June	250,153	24,553	6,191	10,320	14,617	235,536	11,460	224,076
July	250,820	24,530	6,275	11,469	15,848	234,972	11,596	223,376
Aug.	253,274	24,559	6,322	12,442	17,962	235,312	11,720	223,592
Sep.	256,108	24,587	6,287	12,229	18,479	237,629	11,551	226,078
								Changes *
2025	− 3,424	+ 1,159	+ 581	− 3,047	− 7,228	+ 3,804	− 993	+ 4,797
2026 June	+ 1,336	+ 700	+ 71	+ 563	+ 1,008	+ 328	+ 681	− 353
July	+ 667	− 23	+ 84	+ 1,149	+ 1,231	− 564	+ 136	− 700
Aug.	+ 2,454	+ 29	+ 47	+ 973	+ 2,114	+ 340	+ 124	+ 216
Sep.	+ 2,834	+ 28	− 35	− 213	+ 517	+ 2,317	− 169	+ 2,486
Savings banks								**End of year or month ***
2025	25,777	2,795	45	−	18	25,759	613	25,146
2026 June	27,410	3,017	42	−	−	27,410	565	26,845
July	27,371	3,016	42	−	−	27,371	584	26,787
Aug.	27,543	3,016	42	−	−	27,543	612	26,931
Sep.	27,298	3,016	42	−	−	27,298	612	26,686
								Changes *
2025	+ 3,118	+ 107	+ 2	−	− 144	+ 3,262	− 835	+ 4,097
2026 June	+ 88	+ 5	− 1	−	−	+ 88	− 5	+ 93
July	− 39	− 1	−	−	−	− 39	+ 19	− 58
Aug.	+ 172	−	−	−	−	+ 172	+ 28	+ 144
Sep.	− 245	−	−	−	−	− 245	−	− 245

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

I Banks (MFIs) in Germany

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

€ million

Period	Bearer debt securities outstanding issued by banks (MFIs) [1]							
		of which			Maturity of the bearer debt securities [5]			
						More than 1 year		
	Total	Floating rate Notes [2]	Zero coupon bonds [2, 3]	Foreign currency bonds [4]	Up to and including 1 year	Total	Up to and including 2 years	More than 2 years
	1	2	3	4	5	6	7	8
	Credit cooperatives							**End of year or month ***
2025	6,257	972	–	–	58	6,199	139	6,060
2026 June	6,256	940	–	–	52	6,204	153	6,051
July	6,275	957	–	–	59	6,216	163	6,053
Aug.	6,226	948	–	–	60	6,166	168	5,998
Sep.	6,222	949	–	–	66	6,156	173	5,983
								Changes *
2025	– 2,630	– 81	–	–	– 1,632	– 998	– 55	– 943
2026 June	– 8	+ 1	–	–	+ 8	– 16	– 6	– 10
July	+ 19	+ 17	–	–	+ 7	+ 12	+ 10	+ 2
Aug.	– 49	– 9	–	–	+ 1	– 50	+ 5	– 55
Sep.	– 4	+ 1	–	–	+ 6	– 10	+ 5	– 15
	Mortgage banks							**End of year or month ***
2025	81,653	4,801	181	6,667	213	81,440	563	80,877
2026 June	81,835	4,386	116	6,681	98	81,737	312	81,425
July	82,470	4,387	116	6,644	98	82,372	307	82,065
Aug.	80,138	4,258	116	6,690	98	80,040	307	79,733
Sep.	79,694	3,855	115	6,343	97	79,597	307	79,290
								Changes *
2025	– 2,115	– 160	– 516	– 1,516	– 610	– 1,505	– 658	– 847
2026 June	+ 728	– 292	–	– 74	–	+ 728	–	+ 728
July	+ 635	+ 1	–	– 37	–	+ 635	– 5	+ 640
Aug.	– 2,332	– 129	–	+ 46	–	– 2,332	–	– 2,332
Sep.	– 444	– 403	– 1	– 347	– 1	– 443	–	– 443
	Banks with special, development and other central support tasks							**End of year or month ***
2025	810,573	40,533	3,415	262,419	111,265	699,308	14,620	684,688
2026 June	823,948	40,943	3,651	265,773	91,309	732,639	10,004	722,635
July	824,456	40,897	3,647	268,648	85,130	739,326	10,188	729,138
Aug.	831,234	42,214	3,684	266,105	87,776	743,458	10,480	732,978
Sep.	828,276	42,368	3,746	269,900	89,505	738,771	10,414	728,357
								Changes *
2025	+ 10,318	+ 3,294	– 413	– 10	+ 23,884	– 13,566	– 5,636	– 7,930
2026 June	+ 11,944	– 184	+ 61	+ 11,810	+ 8,458	+ 3,486	– 806	+ 4,292
July	+ 508	– 46	– 4	+ 2,875	– 6,179	+ 6,687	+ 184	+ 6,503
Aug.	+ 6,778	+ 1,317	+ 37	+ 4,457	+ 2,646	+ 4,132	+ 292	+ 3,840
Sep.	– 2,958	+ 154	+ 62	+ 3,795	+ 1,729	– 4,687	– 66	– 4,621

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												
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	75,874	43,937	2,402	6,899	12,885	9,751	102,376	73,087	2,206	5,904	8,646	12,533
2026 May	85,717	49,425	2,416	7,812	14,671	11,393	106,873	74,542	2,918	6,783	9,161	13,469
June	90,216	53,449	2,236	7,552	15,748	11,231	109,113	76,695	2,816	6,422	9,339	13,841
July	89,548	52,134	2,125	7,365	14,905	13,019	106,311	74,824	2,503	5,912	9,169	13,903
Aug.	87,711	51,372	2,230	7,329	15,578	11,202	105,063	74,446	2,554	5,872	8,984	13,207
Sep.	90,856	53,499	2,288	7,468	15,691	11,910	107,983	76,009	3,038	5,861	9,454	13,621
of which: vis-à-vis domestic non-banks (non-MFIs)												
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	23,938	13,751	1,015	3,782	3,471	1,919	77,670	53,574	2,089	4,088	7,108	10,811
2026 May	26,683	15,347	1,183	4,184	3,823	2,146	80,720	54,682	2,785	4,571	7,495	11,187
June	28,952	18,017	999	4,135	3,801	2,000	81,184	55,507	2,649	4,321	7,389	11,318
July	28,431	15,805	956	3,976	3,738	3,956	80,001	54,957	2,378	4,041	7,218	11,407
Aug.	26,129	15,152	1,080	4,020	3,809	2,068	79,814	55,151	2,442	3,863	7,437	10,921
Sep.	28,287	16,209	1,100	4,150	3,864	2,964	81,903	56,016	2,869	3,858	7,832	11,328
Big banks												
2024	26,143	12,578	944	2,003	5,041	5,577	31,523	22,850	486	1,414	2,609	4,164
2025	25,394	11,242	884	2,143	5,014	6,111	31,699	23,455	506	1,365	1,945	4,428
2026 May	28,494	13,213	940	2,543	5,028	6,770	30,578	22,397	485	1,696	1,825	4,175
June	28,379	12,637	914	2,366	5,374	7,088	32,131	23,427	445	1,676	2,322	4,261
July	30,175	13,397	902	2,070	5,153	8,653	30,928	22,213	481	1,334	2,390	4,510
Aug.	27,768	12,605	922	2,158	5,233	6,850	30,953	22,621	499	1,525	2,204	4,104
Sep.	28,990	13,796	934	2,189	5,299	6,772	31,982	22,990	535	1,516	2,552	4,389
Regional banks and other commercial banks												
2024	11,606	9,823	21	509	407	846	17,704	12,378	165	686	2,248	2,227
2025	5,960	4,128	33	598	363	838	15,857	10,060	161	732	2,320	2,584
2026 May	9,299	4,515	260	921	1,970	1,633	19,077	11,801	365	974	2,524	3,413
June	11,225	6,162	140	866	2,659	1,398	18,598	11,230	392	879	2,423	3,674
July	10,555	6,093	91	986	2,039	1,346	18,679	11,984	243	756	2,393	3,303
Aug.	11,846	6,690	119	893	2,645	1,499	18,791	11,572	320	814	2,538	3,547
Sep.	11,678	6,343	208	910	2,676	1,541	18,637	11,797	328	690	2,394	3,428
Landesbanken												
2024	9,050	4,731	655	1,428	1,762	474	14,389	9,772	459	973	1,041	2,144
2025	7,828	4,000	571	1,464	1,487	306	14,204	9,667	465	818	1,155	2,099
2026 May	7,933	4,057	429	1,492	1,570	385	14,359	8,907	674	1,067	1,558	2,153
June	8,061	4,251	406	1,448	1,629	327	13,820	8,851	566	887	1,374	2,142
July	8,035	4,183	408	1,474	1,638	332	12,955	8,358	562	846	1,110	2,079
Aug.	7,770	3,941	399	1,412	1,682	336	13,090	8,544	453	829	1,110	2,154
Sep.	8,716	4,110	414	1,428	1,616	1,148	13,352	8,281	731	929	1,311	2,100
All other categories of banks [1]												
2024	39,153	25,648	995	2,857	6,941	2,712	40,352	30,332	910	2,446	3,216	3,448
2025	36,692	24,567	914	2,694	6,021	2,496	40,616	29,905	1,074	2,989	3,226	3,422
2026 May	39,991	27,640	787	2,856	6,103	2,605	42,859	31,437	1,394	3,046	3,254	3,728
June	42,551	30,399	776	2,872	6,086	2,418	44,564	33,187	1,413	2,980	3,220	3,764
July	40,783	28,461	724	2,835	6,075	2,688	43,749	32,269	1,217	2,976	3,276	4,011
Aug.	40,327	28,136	790	2,866	6,018	2,517	42,229	31,709	1,282	2,704	3,132	3,402
Sep.	41,472	29,250	732	2,941	6,100	2,449	44,012	32,941	1,444	2,726	3,197	3,704

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

I Banks (MFIs) in Germany

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

€ million

End of year or month	All categories of banks	Commercial banks				Landesbanken	Savings banks	Credit cooperatives	Mortgage banks	Building and loan associations	Banks with special, development and other central support tasks	*Memo item Foreign banks*
		Total	Big banks [1]	Regional banks and other commercial banks [2]	Branches of foreign banks							
	1	2	3	4	5	6	7	8	9	10	11	12
Interest rate swaps												
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
2025	67,816,217	56,894,596	34,531,055	22,313,338	50,203	7,086,598	332,411	139,329	298,980	90,070	2,974,233	23,173,196
2025 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
Nov.	67,213,642	56,490,072	36,229,039	20,210,201	50,832	6,898,146	333,205	139,245	301,678	89,324	2,961,972	21,060,721
Dec.	67,816,217	56,894,596	34,531,055	22,313,338	50,203	7,086,598	332,411	139,329	298,980	90,070	2,974,233	23,173,196
2026 Jan.	69,193,185	58,522,519	35,793,054	22,678,706	50,759	6,819,518	328,951	139,501	299,219	90,130	2,993,347	23,556,137
Feb.	74,339,543	63,576,045	37,827,880	25,697,146	51,019	6,893,347	330,737	139,334	296,493	90,395	3,013,192	26,616,463
Mar.	72,473,591	61,149,154	39,462,566	21,635,265	51,323	7,405,175	336,601	140,960	295,998	88,792	3,056,911	22,647,783
Apr.	75,493,219	63,768,970	41,124,136	22,592,690	52,144	7,773,080	337,870	141,442	299,423	95,002	3,077,432	23,681,837
May	75,051,385	63,697,048	40,989,130	22,655,029	52,889	7,354,123	338,280	143,085	302,166	99,225	3,117,458	23,773,160
June	73,677,207	61,977,770	36,938,337	24,984,930	54,503	7,684,395	338,651	143,265	303,405	92,704	3,137,017	26,132,890
July	76,754,751	64,718,866	38,430,907	26,233,239	54,720	7,998,760	339,709	143,133	303,354	86,233	3,164,696	27,378,025
Aug.	74,134,087	61,798,189	39,142,295	22,601,513	54,381	8,271,157	340,369	143,081	301,124	87,363	3,192,804	23,764,613
Sep.	79,652,434	66,976,555	40,050,872	26,872,124	53,559	8,573,840	342,556	145,053	299,500	101,502	3,213,428	28,061,244
Currency swaps												
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
2025	2,087,449	1,993,099	.	678,545	.	50,874	1,916	–	3,676	–	37,884	675,259
2025 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
Nov.	2,306,054	2,209,705	.	733,009	.	51,020	1,924	–	4,245	–	39,160	729,282
Dec.	2,087,449	1,993,099	.	678,545	.	50,874	1,916	–	3,676	–	37,884	675,259
2026 Jan.	2,050,696	1,956,466	.	670,517	.	50,765	1,940	–	3,861	–	37,664	667,055
Feb.	2,079,847	1,983,491	.	687,060	.	50,941	1,541	–	4,922	–	38,952	683,366
Mar.	2,070,978	1,973,759	.	698,586	.	51,682	1,785	–	4,954	–	38,798	694,923
Apr.	2,041,771	1,942,959	.	685,654	.	52,374	1,946	–	5,018	–	39,474	682,145
May	2,029,959	1,930,872	.	683,318	.	53,804	1,479	–	5,004	–	38,800	679,803
June	2,176,300	2,076,025	.	757,101	.	54,079	1,872	–	5,207	–	39,117	753,497
July	2,155,844	2,053,159	.	768,177	.	55,362	1,822	–	4,986	–	40,515	764,695
Aug.	2,204,546	2,102,628	.	786,964	.	54,692	1,606	–	4,585	–	41,035	783,367
Sep.	2,214,549	2,112,554	.	796,893	.	54,565	1,487	–	4,693	–	41,250	793,175
Interest rate/Currency swaps (combined)												
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
2025	4,015,732	3,818,198	.	1,615,028	.	30,988	167	198	2,180	–	164,001	1,936,473
2025 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
Nov.	4,050,194	3,846,269	.	1,618,694	.	31,300	169	198	2,199	–	170,059	1,962,872
Dec.	4,015,732	3,818,198	.	1,615,028	.	30,988	167	198	2,180	–	164,001	1,936,473
2026 Jan.	4,030,026	3,828,018	.	1,615,455	.	30,270	167	198	2,188	–	169,185	1,919,963
Feb.	4,073,604	3,876,266	.	1,632,632	.	29,328	168	190	2,149	–	165,503	1,926,831
Mar.	4,192,110	3,987,455	.	1,637,068	.	31,864	170	191	2,235	–	170,195	1,930,434
Apr.	4,223,635	4,020,286	.	1,635,239	.	33,052	168	190	2,098	–	167,841	1,930,725
May	4,302,215	4,092,854	.	1,663,454	.	32,443	169	190	2,102	–	174,457	1,963,527
June	4,426,618	4,214,144	.	1,677,833	.	33,105	171	184	2,088	–	176,926	1,979,635
July	4,488,035	4,269,628	.	1,649,575	.	34,233	170	184	2,071	–	181,749	1,957,924
Aug.	4,440,852	4,224,705	.	1,604,252	.	34,466	169	189	2,055	–	179,268	1,908,841
Sep.	4,595,346	4,378,130	.	1,649,389	.	34,163	165	189	2,010	–	180,689	1,958,594

***** 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						
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	410,322	131,311	150,954	– 19,643	3,751	394,430
2026 Jan.	394,430	11,195	12,971	– 1,776	211	392,865
Feb.	392,865	10,558	11,742	– 1,184	162	391,843
Mar.	391,843	10,571	12,968	– 2,397	165	389,611
Apr.	389,611	9,375	12,189	– 2,814	169	386,966
May	386,966	11,160	11,139	+ 21	177	387,164
June	387,164	11,194	12,385	– 1,191	202	386,175
July	386,175	11,136	13,877	– 2,741	203	383,637
Aug.	383,637	9,636	11,731	– 2,095	167	381,709
Sep.	381,709	8,686	11,563	– 2,877	170	379,002
Commercial banks [3]						
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	83,967	40,244	43,611	– 3,367	1,163	81,532
2026 Jan.	81,532	3,664	3,885	– 221	89	81,400
Feb.	81,400	3,607	3,446	+ 161	57	81,618
Mar.	81,618	3,311	3,584	– 273	58	81,403
Apr.	81,403	2,600	3,263	– 663	59	80,799
May	80,799	5,009	3,199	+ 1,810	76	82,685
June	82,685	4,809	3,627	+ 1,182	102	83,969
July	83,969	4,509	4,349	+ 160	88	84,217
Aug.	84,217	3,689	3,610	+ 79	62	84,358
Sep.	84,358	2,845	3,427	– 582	62	83,838
of which: Big banks						
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	76,515	36,474	39,405	– 2,931	1,109	74,693
2026 Jan.	74,693	3,213	3,471	– 258	86	74,521
Feb.	74,521	3,389	3,142	+ 247	57	74,825
Mar.	74,825	2,945	3,185	– 240	58	74,643
Apr.	74,643	2,308	2,948	– 640	59	74,062
May	74,062	4,707	2,847	+ 1,860	76	75,998
June	75,998	4,554	3,301	+ 1,253	101	77,352
July	77,352	4,080	3,987	+ 93	87	77,532
Aug.	77,532	3,391	3,322	+ 69	61	77,662
Sep.	77,662	2,513	3,105	– 592	60	77,130
Regional banks and other commercial banks						
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	7,244	3,536	4,110	– 574	52	6,491
2026 Jan.	6,491	430	399	+ 31	3	6,525
Feb.	6,525	210	294	– 84	–	6,441
Mar.	6,441	348	388	– 40	–	6,401
Apr.	6,401	273	307	– 34	–	6,367
May	6,367	289	333	– 44	–	6,323
June	6,323	247	319	– 72	–	6,251
July	6,251	407	336	+ 71	–	6,322
Aug.	6,322	289	286	+ 3	–	6,325
Sep.	6,325	328	290	+ 38	–	6,363

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

I Banks (MFIs) in Germany

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

€ million

Period	Changes in savings deposits [1]					
	Total savings deposits at the beginning of year or month [2]	Credits	Debits	Balances of credits and debits	Interest credited	Total savings deposits at the end of year or month [2]
	1	2	3	4	5	6
Savings banks						
2022	277,372	48,697	61,223	– 12,526	868	265,714
2023	265,714	47,791	96,324	– 48,533	1,469	218,650
2024	218,650	45,336	72,844	– 27,508	1,763	192,905
2025	192,905	43,820	56,662	– 12,842	1,453	181,516
2026 Jan.	181,516	3,637	4,673	– 1,036	94	180,574
Feb.	180,574	3,331	4,343	– 1,012	81	179,643
Mar.	179,643	3,446	4,861	– 1,415	80	178,308
Apr.	178,308	3,204	4,403	– 1,199	78	177,187
May	177,187	2,984	3,988	– 1,004	79	176,262
June	176,262	3,025	4,489	– 1,464	74	174,872
July	174,872	3,079	4,651	– 1,572	83	173,383
Aug.	173,383	2,841	4,104	– 1,263	79	172,199
Sep.	172,199	2,768	4,130	– 1,362	83	170,920
Credit cooperatives						
2022	181,261	44,224	52,173	– 7,949	427	173,739
2023	173,739	49,736	83,478	– 33,742	745	140,742
2024	140,756	48,743	61,562	– 12,819	914	128,851
2025	128,851	46,196	49,357	– 3,161	1,094	127,015
2026 Jan.	127,015	3,815	4,300	– 485	28	126,558
Feb.	126,558	3,547	3,852	– 305	24	126,277
Mar.	126,277	3,730	4,409	– 679	27	125,625
Apr.	125,625	3,505	4,428	– 923	32	124,734
May	124,734	3,099	3,854	– 755	22	124,001
June	124,001	3,280	4,173	– 893	26	123,134
July	123,134	3,472	4,769	– 1,297	32	121,869
Aug.	121,869	3,041	3,925	– 884	26	121,011
Sep.	121,011	3,015	3,917	– 902	25	120,134
All remaining bank groups [4]						
2022	6,275	1,079	1,616	– 537	–	5,738
2023	5,738	1,253	2,171	– 918	51	4,871
2024	4,871	1,126	1,460	– 334	62	4,599
2025	4,599	1,051	1,324	– 273	41	4,367
2026 Jan.	4,367	79	113	– 34	–	4,333
Feb.	4,333	73	101	– 28	–	4,305
Mar.	4,305	84	114	– 30	–	4,275
Apr.	4,275	66	95	– 29	–	4,246
May	4,246	68	98	– 30	–	4,216
June	4,216	80	96	– 16	–	4,200
July	4,200	76	108	– 32	–	4,168
Aug.	4,168	65	92	– 27	–	4,141
Sep.	4,141	58	89	– 31	–	4,110

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

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

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

€ million

Period	Number of German banks (MFIs) with foreign branches	Number of foreign branches [1]	Total assets [6]	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets [6]	
					Balances and loans					Loans					
				Total	Total	German banks	Foreign banks	Money market paper, securities [2] [3]	Total	Total	to German non-banks	to foreign non-banks	Money market paper, securities [2]	Total	of which: trading portfolio derivatives
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
All foreign branches [9]															**End of year or month ***
2021	51	207	1,504,502	471,199	457,827	297,889	159,938	13,372	497,200	418,782	12,913	405,869	78,418	536,103	404,468
2022	47	202	1,625,523	461,835	447,400	315,624	131,776	14,435	516,679	447,657	9,744	437,913	69,022	647,008	513,289
2023	47	200	1,544,220	457,549	437,704	304,401	133,303	19,845	507,889	421,018	5,392	415,626	86,871	578,782	417,049
2024	47	197	1,722,735	526,717	504,869	360,723	144,146	21,848	580,201	486,122	4,883	481,239	94,079	615,816	456,930
2024 Mar.	47	199	1,634,658	506,581	483,773	327,192	156,581	22,808	523,933	431,366	5,110	426,256	92,567	604,144	428,760
Apr.	47	199	1,667,953	499,372	474,939	325,689	149,250	24,433	520,346	432,352	4,821	427,531	87,994	648,233	477,134
May	47	199	1,647,357	504,472	482,044	330,906	151,138	22,428	527,982	440,321	4,870	435,451	87,661	614,899	439,187
June	47	198	1,612,373	498,622	478,750	329,844	148,906	19,872	538,458	449,144	4,948	444,196	89,314	575,293	421,025
July	47	198	1,596,879	505,755	485,821	328,097	157,724	19,934	539,868	450,412	5,197	445,215	89,456	551,253	384,683
Aug.	47	195	1,594,862	499,757	479,704	324,429	155,275	20,053	543,045	453,267	5,281	447,986	89,778	552,057	380,539
Sep.	47	195	1,598,457	499,148	478,790	322,486	156,304	20,358	568,409	477,875	5,067	472,808	90,534	530,899	372,432
Oct.	47	197	1,645,831	503,083	482,034	333,178	148,856	21,049	579,720	492,911	4,878	488,033	86,809	563,028	392,957
Nov.	47	197	1,708,572	528,289	507,499	357,296	150,203	20,790	591,694	500,938	4,590	496,348	90,756	588,588	412,906
Dec.	47	197	1,722,735	526,717	504,869	360,723	144,146	21,848	580,201	486,122	4,883	481,239	94,079	615,816	456,930
															Changes *
2022	− 4	− 5	+124,077	− 13,265	− 14,301	+17,848	−32,149	+ 1,036	+ 6,695	+17,468	− 3,169	+ 20,637	−10,773	+ 108,092	+ 102,976
2023	± 0	− 2	− 83,691	− 2,670	− 8,092	−12,090	+ 3,998	+ 5,422	− 1,426	−20,215	− 4,368	− 15,847	+18,789	− 68,081	− 94,377
2024	± 0	− 3	+175,690	+ 64,597	+ 62,623	+56,284	+ 6,339	+ 1,974	+54,213	+49,095	− 509	+ 49,604	+ 5,118	+ 32,044	+ 37,603
2024 Apr.	± 0	−	+ 32,871	− 7,545	− 9,165	− 1,503	− 7,662	+ 1,620	− 5,429	− 606	− 289	− 317	− 4,823	+ 43,665	+ 48,052
May	± 0	−	− 19,910	+ 6,170	+ 8,169	+ 5,217	+ 2,952	− 1,999	+10,786	+10,781	+ 49	+ 10,732	+ 5	− 32,648	− 37,457
June	± 0	− 1	− 35,724	− 7,098	− 4,535	− 1,100	− 3,435	− 2,563	+ 6,641	+ 5,421	+ 78	+ 5,343	+ 1,220	− 40,346	− 18,752
July	± 0	−	− 15,023	+ 7,312	+ 7,244	− 1,747	+ 8,991	+ 68	+ 3,655	+ 3,238	+ 249	+ 2,989	+ 417	− 24,039	− 36,043
Aug.	± 0	− 3	− 797	− 4,388	− 4,516	− 3,668	− 848	+ 128	+ 8,847	+ 7,885	+ 84	+ 7,801	+ 962	+ 804	− 3,045
Sep.	± 0	−	+ 4,069	− 28	− 336	− 1,943	+ 1,607	+ 308	+27,485	+26,479	− 214	+ 26,693	+ 1,006	− 21,158	− 7,827
Oct.	± 0	+ 2	+ 45,999	+ 2,103	+ 1,422	+10,692	− 9,270	+ 681	+ 4,435	+ 8,961	− 189	+ 9,150	− 4,526	+ 30,754	+ 19,544
Nov.	± 0	−	+ 61,244	+ 22,259	+ 22,531	+24,118	− 1,587	− 272	+ 2,680	− 305	− 288	− 17	+ 2,985	+ 24,063	+ 18,876
Dec.	± 0	−	+ 13,276	− 2,283	− 3,336	+ 3,427	− 6,763	+ 1,053	−15,804	−18,610	+ 293	− 18,903	+ 2,806	+ 26,341	+ 43,523
Foreign branches in EU countries [7] [9]															**End of year or month ***
2021	48	134	236,237	100,412	99,454	76,192	23,262	958	96,703	95,821	9,285	86,536	882	39,122	20,357
2022	44	133	314,069	162,629	159,175	138,702	20,473	3,454	107,694	106,600	5,075	101,525	1,094	43,746	27,297
2023	44	133	330,653	171,870	165,140	142,210	22,930	6,730	116,161	113,370	2,483	110,887	2,791	42,622	20,262
2024	43	131	364,129	199,452	190,995	166,503	24,492	8,457	133,854	130,685	2,045	128,640	3,169	30,823	4,494
2024 Mar.	44	133	334,519	175,884	167,636	146,501	21,135	8,248	119,490	116,848	2,575	114,273	2,642	39,145	19,195
Apr.	44	133	326,167	178,481	170,494	148,836	21,658	7,987	118,461	115,693	2,427	113,266	2,768	29,224	8,899
May	44	133	333,043	181,175	173,237	152,727	20,510	7,938	120,808	117,986	2,320	115,666	2,822	31,059	8,437
June	44	132	330,620	177,602	170,114	150,795	19,319	7,488	123,750	120,937	2,179	118,758	2,813	29,268	8,582
July	43	132	332,436	184,889	176,818	154,439	22,379	8,071	122,525	119,614	2,101	117,513	2,911	25,021	4,480
Aug.	41	129	333,090	184,501	176,506	154,969	21,537	7,995	122,708	119,828	2,126	117,702	2,880	25,880	4,216
Sep.	41	129	337,291	185,672	177,689	153,348	24,341	7,983	126,142	123,170	2,227	120,943	2,972	25,477	4,306
Oct.	43	131	344,842	186,659	178,472	156,078	22,394	8,187	129,848	126,673	2,192	124,481	3,175	28,335	4,256
Nov.	43	131	355,861	196,695	188,454	164,342	24,112	8,241	131,823	128,538	2,206	126,332	3,285	27,343	4,816
Dec.	43	131	364,129	199,452	190,995	166,503	24,492	8,457	133,854	130,685	2,045	128,640	3,169	30,823	4,494
															Changes *
2022	− 4	− 1	+ 77,912	+ 62,112	+ 59,616	+62,510	− 2,894	+ 2,496	+ 9,804	+ 9,608	− 4,210	+ 13,818	+ 196	+ 4,628	+ 6,939
2023	± 0	± 0	+ 12,718	+ 8,015	+ 4,739	+ 2,549	+ 2,190	+ 3,276	+ 7,528	+ 5,805	− 2,608	+ 8,413	+ 1,723	− 2,204	− 7,009
2024	− 1	− 2	+ 33,476	+ 27,193	+ 25,466	+24,255	+ 1,211	+ 1,727	+15,939	+15,630	− 438	+ 16,068	+ 309	− 11,799	− 15,433
2024 Apr.	± 0	−	− 8,352	+ 2,612	+ 2,873	+ 2,335	+ 538	− 261	− 1,222	− 1,342	− 148	− 1,194	+ 120	− 9,921	− 10,299
May	± 0	−	+ 6,876	+ 2,753	+ 2,802	+ 3,891	− 1,089	− 49	+ 2,604	+ 2,540	− 107	+ 2,647	+ 64	+ 1,835	− 456
June	± 0	− 1	− 2,423	− 3,761	− 3,311	− 1,970	− 1,341	− 450	+ 2,578	+ 2,600	− 141	+ 2,741	− 22	− 1,791	+ 140
July	− 1	−	+ 1,816	+ 7,245	+ 6,662	+ 3,644	+ 3,018	+ 583	− 954	− 1,062	− 78	− 984	+ 108	− 4,247	− 4,101
Aug.	− 2	− 3	+ 654	− 375	− 299	+ 530	− 829	− 76	+ 710	+ 721	+ 25	+ 696	− 11	+ 859	+ 98
Sep.	± 0	−	+ 4,201	+ 1,200	+ 1,212	− 1,621	+ 2,833	− 12	+ 3,641	+ 3,542	+ 101	+ 3,441	+ 99	− 403	+ 92
Oct.	+ 2	+ 2	+ 7,551	+ 837	+ 633	+ 2,730	− 2,097	+ 204	+ 3,022	+ 2,845	− 35	+ 2,880	+ 177	+ 2,858	− 55
Nov.	± 0	−	+ 11,019	+ 9,833	+ 9,779	+ 8,264	+ 1,515	+ 54	+ 1,138	+ 1,062	+ 14	+ 1,048	+ 76	− 992	+ 552
Dec.	± 0	−	+ 8,268	+ 2,737	+ 2,521	+ 2,161	+ 360	+ 216	+ 1,607	+ 1,743	− 161	+ 1,904	− 136	+ 3,480	− 329

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. In this table "foreign" also includes the country of domicile of the foreign branches. **1** Several branches in a given country of domicile are regarded as a single branch. **2** Treasury bills, Treasury discount paper and other money market paper, bonds and debt

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

Deposits and borrowing [4]									Money market paper and debt securities outstanding [5]	Working capital	Other liabilities		
	from banks (MFIs)			from non-banks (non-MFIs)									
					German non-banks								
Total	Total	German banks	Foreign banks	Total	Total	Short- term	Medium and long- term	Foreign non-banks			Total	of which: trading portfolio derivatives	
16	17	18	18	20	21	22	23	24	25	26	27	28	Period
End of year or month *											**All foreign branches** [9]		
950,180	638,519	461,233	177,286	311,661	8,094	6,309	1,785	303,567	65,168	51,257	437,897	403,369	2021
943,412	573,620	435,167	138,453	369,792	10,351	8,868	1,483	359,441	61,668	63,072	557,371	512,888	2022
943,524	554,483	422,615	131,868	389,041	10,631	9,463	1,168	378,410	64,137	66,087	470,472	418,342	2023
1,057,385	635,498	503,311	132,187	421,887	14,899	13,851	1,048	406,988	72,542	72,914	519,893	460,957	2024
997,169	587,299	442,380	144,919	409,870	11,270	10,288	982	398,600	86,272	69,367	481,849	431,556	2024 Mar.
978,946	576,408	435,799	140,609	402,538	11,100	10,136	964	391,438	87,964	69,216	531,827	479,268	Apr.
998,156	591,859	449,727	142,132	406,297	14,823	13,869	954	391,474	85,789	69,025	494,387	443,384	May
986,353	578,309	450,488	127,821	408,044	14,199	13,236	963	393,845	81,748	69,549	474,723	423,058	June
999,480	583,602	450,568	133,034	415,878	14,318	13,361	957	401,560	86,973	69,326	441,100	388,895	July
1,002,428	590,991	457,093	133,898	411,437	14,876	13,893	983	396,561	85,495	69,136	437,803	385,000	Aug.
1,013,972	602,520	466,138	136,382	411,452	13,429	12,500	929	398,023	84,669	70,140	429,676	376,994	Sep.
1,040,370	610,398	472,544	137,854	429,972	13,921	12,969	952	416,051	81,664	70,816	452,981	397,053	Oct.
1,075,030	638,746	500,960	137,786	436,284	14,953	13,983	970	421,331	88,016	71,328	474,198	417,558	Nov.
1,057,385	635,498	503,311	132,187	421,887	14,899	13,851	1,048	406,988	72,542	72,914	519,893	460,957	Dec.
Changes *													
− 6,223	− 64,187	− 22,215	− 41,972	+ 57,964	+ 2,257	+ 2,559	− 302	+ 55,707	− 6,325	+ 11,816	+118,970	+ 109,519	2022
+ 1,154	− 16,977	− 13,839	− 3,138	+ 18,131	+ 1,208	+ 1,523	− 315	+ 16,923	+ 3,949	+ 3,015	− 87,996	− 94,546	2023
+107,929	+ 76,033	+ 80,658	− 4,625	+ 31,896	+ 4,268	+ 4,388	− 120	+ 27,628	+ 5,574	+ 6,827	+ 49,421	+ 42,911	2024
− 18,806	− 11,380	− 6,581	− 4,799	− 7,426	− 170	− 152	− 18	− 7,256	+ 1,267	− 151	+ 49,978	+ 47,712	2024 Apr.
+ 20,502	+ 16,630	+ 13,928	+ 2,702	+ 3,872	+ 3,723	+ 3,733	− 10	+ 149	− 1,488	− 191	− 37,440	− 35,884	May
− 13,200	− 14,741	+ 723	− 15,464	+ 1,541	− 624	− 633	+ 9	+ 2,165	− 4,782	+ 524	− 19,664	− 20,326	June
+ 13,528	+ 5,465	+ 80	+ 5,385	+ 8,063	+ 119	+ 125	− 6	+ 7,944	+ 5,697	− 223	− 33,623	− 34,163	July
+ 4,862	+ 9,004	+ 6,525	+ 2,479	− 4,142	+ 558	+ 532	+ 26	− 4,700	− 256	− 190	− 3,297	− 3,599	Aug.
+ 12,280	+ 12,112	+ 9,045	+ 3,067	+ 168	− 1,447	− 1,393	− 54	+ 1,615	− 351	+ 1,004	− 8,127	− 8,006	Sep.
+ 24,163	+ 6,077	+ 6,406	− 329	+ 18,086	+ 492	+ 469	+ 23	+ 17,594	− 4,382	+ 676	+ 23,305	+ 20,059	Oct.
+ 31,085	+ 25,316	+ 28,416	− 3,100	+ 5,769	+ 1,032	+ 1,014	+ 18	+ 4,737	+ 4,852	+ 512	+ 21,217	+ 20,505	Nov.
− 18,677	− 4,018	+ 2,351	− 6,369	− 14,659	− 54	− 132	+ 78	− 14,605	− 16,362	+ 1,586	+ 45,695	+ 43,399	Dec.
End of year or month *											**Foreign branches in EU countries** [7 9]		
202,563	107,965	100,881	7,084	94,598	1,795	1,771	24	92,803	356	5,846	27,472	18,717	2021
259,019	94,233	84,819	9,414	164,786	3,937	3,913	24	160,849	328	17,031	37,691	27,460	2022
273,140	91,750	80,213	11,537	181,390	7,020	6,995	25	174,370	389	20,343	36,781	22,104	2023
315,983	106,959	91,359	15,600	209,024	11,134	11,100	34	197,890	287	21,661	26,198	9,087	2024
276,141	92,473	76,917	15,556	183,668	8,112	8,085	27	175,556	374	20,828	37,176	22,433	2024 Mar.
278,239	98,268	80,794	17,474	179,971	7,953	7,926	27	172,018	359	20,667	26,902	11,967	Apr.
283,234	97,619	81,811	15,808	185,615	11,751	11,724	27	173,864	368	20,762	28,679	13,448	May
283,156	96,173	79,589	16,584	186,983	10,995	10,969	26	175,988	331	20,788	26,345	11,289	June
287,680	97,318	80,043	17,275	190,362	11,272	11,246	26	179,090	346	20,774	23,636	9,395	July
287,641	98,025	80,405	17,620	189,616	11,742	11,716	26	177,874	347	20,907	24,195	9,162	Aug.
291,510	102,408	84,730	17,678	189,102	10,216	10,190	26	178,886	342	20,953	24,486	9,079	Sep.
298,011	101,063	82,502	18,561	196,948	10,922	10,888	34	186,026	348	20,636	25,847	8,901	Oct.
308,458	103,796	86,272	17,524	204,662	11,606	11,570	36	193,056	366	20,492	26,545	9,618	Nov.
315,983	106,959	91,359	15,600	209,024	11,134	11,100	34	197,890	287	21,661	26,198	9,087	Dec.
Changes *													
+ 56,527	− 13,730	− 16,008	+ 2,278	+ 70,257	+ 2,142	+ 2,142	± 0	+ 68,115	− 28	+ 11,186	+ 10,244	+ 8,743	2022
+ 11,284	− 3,736	− 5,961	+ 2,225	+ 15,020	+ 2,949	+ 2,948	+ 1	+ 12,071	+ 61	+ 3,312	− 1,887	− 5,356	2023
+ 42,485	+ 14,857	+ 11,108	+ 3,749	+ 27,628	+ 4,114	+ 4,105	+ 9	+ 23,514	− 102	+ 1,318	− 10,583	− 12,721	2024
+ 2,056	+ 5,739	+ 3,877	+ 1,862	− 3,683	− 159	− 159	−	− 3,524	− 15	− 161	− 10,274	− 10,466	2024 Apr.
+ 5,059	− 564	+ 1,017	− 1,581	+ 5,623	+ 3,798	+ 3,798	−	+ 1,825	+ 9	+ 95	+ 1,777	+ 1,481	May
− 194	− 1,552	− 2,260	+ 708	+ 1,358	− 756	− 755	− 1	+ 2,114	− 37	+ 26	− 2,334	− 2,159	June
+ 4,606	+ 1,204	+ 454	+ 750	+ 3,402	+ 277	+ 277	−	+ 3,125	+ 15	− 14	− 2,709	− 1,894	July
+ 77	+ 837	+ 362	+ 475	− 760	+ 470	+ 470	−	− 1,230	+ 1	+ 133	+ 559	+ 63	Aug.
+ 3,924	+ 4,438	+ 4,325	+ 113	− 514	− 1,526	− 1,526	−	+ 1,012	− 5	+ 46	+ 291	− 83	Sep.
+ 6,352	− 1,508	− 2,228	+ 720	+ 7,860	+ 706	+ 698	+ 8	+ 7,154	+ 6	− 317	+ 1,361	− 178	Oct.
+ 10,231	+ 2,539	+ 3,770	− 1,231	+ 7,692	+ 684	+ 682	+ 2	+ 7,008	+ 18	− 144	+ 698	+ 717	Nov.
+ 7,420	+ 3,069	+ 5,087	− 2,018	+ 4,351	− 472	− 470	− 2	+ 4,823	− 79	+ 1,169	− 347	− 531	Dec.

securities. **3** Including own debt securities. **4** Excluding subordinated liabilities and non-negotiable debt securities. **5** Issues of negotiable and non-negotiable debt securities and money market paper. **6** See Table I.1, footnote 1. **7** Changing composition; from February 2020 without United Kingdom. **8** Changing composition; from February 2020 including United Kingdom. **9** The collection of data regarding foreign branches matured in 12/2024.

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

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

€ million

Period	Number of German banks (MFIs) with foreign branches	Number of foreign branches [1]	Total assets [6]	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets [6]	
				Total	Balances and loans			Money market paper, securities [2 3]	Total	Loans			Money market paper, securities [2]	Total	of which: trading portfolio derivatives
					Total	German banks	Foreign banks			Total	to German non-banks	to foreign non-banks			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
of which: in Luxembourg [9]															**End of year or month ***
2022	15	15	130,502	90,820	90,803	79,553	11,250	17	35,541	35,252	4,676	30,576	289	4,141	519
2023	13	13	139,751	96,253	94,345	79,103	15,242	1,908	35,357	32,997	2,044	30,953	2,360	8,141	1,085
2024	13	13	163,987	114,007	111,853	96,290	15,563	2,154	43,066	40,321	1,589	38,732	2,745	6,914	526
2024 Aug.	13	13	151,516	106,213	104,502	91,332	13,170	1,711	37,829	35,345	1,768	33,577	2,484	7,474	342
Sep.	13	13	152,073	105,747	104,036	88,659	15,377	1,711	39,381	36,803	1,733	35,070	2,578	6,945	255
Oct.	13	13	157,775	108,658	106,886	93,609	13,277	1,772	41,115	38,386	1,716	36,670	2,729	8,002	303
Nov.	13	13	162,219	113,233	111,556	97,324	14,232	1,677	41,699	38,843	1,742	37,101	2,856	7,287	435
Dec.	13	13	163,987	114,007	111,853	96,290	15,563	2,154	43,066	40,321	1,589	38,732	2,745	6,914	526
															Changes *
2023	− 2	− 2	+ 9,249	+ 5,533	+ 3,642	− 248	+ 3,890	+ 1,891	+ 249	− 1,845	− 2,632	+ 787	+ 2,094	+ 3,798	+ 576
2024	± 0	−	+ 24,236	+ 17,471	+ 17,225	+17,187	+ 38	+ 246	+ 6,453	+ 6,134	− 455	+ 6,589	+ 319	− 1,227	− 216
2024 Sep.	± 0	−	+ 557	− 449	− 449	− 2,673	+ 2,224	−	+ 1,693	+ 1,592	− 35	+ 1,627	+ 101	− 529	− 86
Oct.	± 0	−	+ 5,702	+ 2,807	+ 2,746	+ 4,950	− 2,204	+ 61	+ 1,260	+ 1,134	− 17	+ 1,151	+ 126	+ 1,057	+ 46
Nov.	± 0	−	+ 4,444	+ 4,427	+ 4,522	+ 3,715	+ 807	− 95	− 1	− 95	+ 26	− 121	+ 94	− 715	+ 128
Dec.	± 0	−	+ 1,768	+ 780	+ 303	− 1,034	+ 1,337	+ 477	+ 1,079	+ 1,209	− 153	+ 1,362	− 130	− 373	+ 87
of which: in France [9]															**End of year or month ***
2022	20	20	27,831	.	.	.	.	.	.	9,508	31	9,477	.	4,359	−
2023	21	21	37,679	.	.	.	.	.	.	13,543	27	13,516	.	5,780	3
2024	20	20	41,559	.	.	.	.	.	.	14,488	15	14,473	.	7,958	−
2024 Aug.	20	20	39,199	.	.	.	.	.	.	14,272	42	14,230	.	6,915	−
Sep.	20	20	39,391	.	.	.	.	.	.	14,258	22	14,236	.	6,961	−
Oct.	20	20	40,419	.	.	.	.	.	.	14,722	24	14,698	.	7,566	−
Nov.	20	20	40,761	.	.	.	.	.	.	14,915	21	14,894	.	7,592	−
Dec.	20	20	41,559	.	.	.	.	.	.	14,488	15	14,473	.	7,958	−
															Changes *
2023	+ 1	+ 1	+ 5,983	.	.	.	.	.	.	+ 2,220	− 20	+ 2,240	.	+ 854	+ 3
2024	− 1	− 1	+ 3,880	.	.	.	.	.	.	+ 922	− 12	+ 934	.	+ 2,178	− 3
2024 Sep.	± 0	−	+ 192	.	.	.	.	.	.	− 12	− 20	+ 8	.	+ 46	−
Oct.	± 0	−	+ 1,028	.	.	.	.	.	.	+ 457	+ 2	+ 455	.	+ 605	−
Nov.	± 0	−	+ 342	.	.	.	.	.	.	+ 185	− 3	+ 188	.	+ 26	−
Dec.	± 0	−	+ 798	.	.	.	.	.	.	− 431	− 6	− 425	.	+ 366	−
Foreign branches in non-EU countries [8 9]															**End of year or month ***
2022	19	69	1,311,454	299,206	288,225	176,922	111,303	10,981	408,985	341,057	4,669	336,388	67,928	603,262	485,992
2023	18	67	1,213,567	285,679	272,564	162,191	110,373	13,115	391,728	307,648	2,909	304,739	84,080	536,160	396,787
2024	18	66	1,358,606	327,265	313,874	194,220	119,654	13,391	446,347	355,437	2,838	352,599	90,910	584,993	452,436
2024 Aug.	18	66	1,261,772	315,256	303,198	169,460	133,738	12,058	420,337	333,439	3,155	330,284	86,898	526,177	376,323
Sep.	18	66	1,261,166	313,476	301,101	169,138	131,963	12,375	442,267	354,705	2,840	351,865	87,562	505,422	368,126
Oct.	18	66	1,300,989	316,424	303,562	177,100	126,462	12,862	449,872	366,238	2,686	363,552	83,634	534,693	388,701
Nov.	18	66	1,352,711	331,594	319,045	192,954	126,091	12,549	459,871	372,400	2,384	370,016	87,471	561,245	408,090
Dec.	18	66	1,358,606	327,265	313,874	194,220	119,654	13,391	446,347	355,437	2,838	352,599	90,910	584,993	452,436
															Changes *
2023	− 1	− 2	− 96,409	− 10,685	− 12,831	−14,639	+ 1,808	+ 2,146	− 8,954	−26,020	− 1,760	− 24,260	+17,066	− 65,877	− 87,368
2024	± 0	− 1	+142,214	+ 37,404	+ 37,157	+32,029	+ 5,128	+ 247	+38,274	+33,465	− 71	+ 33,536	+ 4,809	+ 43,843	+ 53,036
2024 Sep.	± 0	−	− 132	− 1,228	− 1,548	− 322	− 1,226	+ 320	+23,844	+22,937	− 315	+ 23,252	+ 907	− 20,755	− 7,919
Oct.	± 0	−	+ 38,448	+ 1,266	+ 789	+ 7,962	− 7,173	+ 477	+ 1,413	+ 6,116	− 154	+ 6,270	− 4,703	+ 27,896	+ 19,599
Nov.	± 0	−	+ 50,225	+ 12,426	+ 12,752	+15,854	− 3,102	− 326	+ 1,542	− 1,367	− 302	− 1,065	+ 2,909	+ 25,055	+ 18,324
Dec.	± 0	−	+ 5,008	− 5,020	− 5,857	+ 1,266	− 7,123	+ 837	−17,411	−20,353	+ 454	− 20,807	+ 2,942	+ 22,861	+ 43,852

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. In this table "foreign" also includes the country of domicile of the foreign branches. **1** Several branches in a given country of domicile are regarded as a single branch. **2** Treasury bills, Treasury discount paper and other money market paper, bonds and debt

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

Deposits and borrowing [4]									Money market paper and debt securities outstanding [5]	Working capital	Other liabilities		
	from banks (MFIs)			from non-banks (non-MFIs)									
					German non-banks								
Total	Total	German banks	Foreign banks	Total	Total	Short- term	Medium and long- term	Foreign non-banks			Total	of which: trading portfolio derivatives	
16	17	18	19	20	21	22	23	24	25	26	27	28	Period
End of year or month *										**of which: in Luxembourg** [9]			
126,359	23,790	16,632	7,158	102,569	3,462	3,438	24	99,107	–	1,117	3,026	518	2022
131,555	17,548	8,800	8,748	114,007	6,633	6,608	25	107,374	–	1,702	6,494	998	2023
156,755	24,464	12,733	11,731	132,291	10,551	10,526	25	121,740	–	1,794	5,438	523	2024
143,746	23,410	11,362	12,048	120,336	11,303	11,279	24	109,033	–	1,901	5,869	341	2024 Aug.
144,488	26,369	14,412	11,957	118,119	9,771	9,747	24	108,348	–	1,901	5,684	254	Sep.
150,630	24,613	12,091	12,522	126,017	10,469	10,445	24	115,548	–	1,781	5,364	302	Oct.
154,429	24,838	13,094	11,744	129,591	11,131	11,107	24	118,460	–	1,781	6,009	434	Nov.
156,755	24,464	12,733	11,731	132,291	10,551	10,526	25	121,740	–	1,794	5,438	523	Dec.
Changes *													
+ 5,329	– 5,988	– 7,695	+ 1,707	+ 11,317	+ 3,037	+ 3,036	+ 1	+ 8,280	–	+ 585	+ 3,417	+ 480	2023
+ 24,826	+ 6,567	+ 3,933	+ 2,634	+ 18,259	+ 3,918	+ 3,918	± 0	+ 14,341	–	+ 92	– 1,056	– 179	2024
+ 799	+ 3,013	+ 3,050	– 37	– 2,214	– 1,532	– 1,532	–	– 682	–	–	– 185	– 87	2024 Sep.
+ 5,974	– 1,916	– 2,321	+ 405	+ 7,890	+ 698	+ 698	–	+ 7,192	–	– 120	– 320	+ 48	Oct.
+ 3,600	+ 35	+ 1,003	– 968	+ 3,565	+ 662	+ 662	–	+ 2,903	–	–	+ 645	+ 132	Nov.
+ 2,229	– 466	– 361	– 105	+ 2,695	– 580	– 581	+ 1	+ 3,275	–	+ 13	– 571	+ 89	Dec.
End of year or month *										**of which: in France** [9]			
13,495	10,390	9,862	528	3,105	73	.	.	3,032	.	12,119	2,217	–	2022
20,063	12,776	11,829	947	7,287	33	.	.	7,254	.	14,430	3,186	3	2023
22,762	15,587	14,620	967	7,175	52	.	.	7,123	.	14,709	4,088	–	2024
21,235	14,415	13,248	1,167	6,820	39	.	.	6,781	.	14,603	3,361	–	2024 Aug.
21,218	14,442	13,251	1,191	6,776	40	.	.	6,736	.	14,600	3,573	–	Sep.
21,984	15,189	13,863	1,326	6,795	46	.	.	6,749	.	14,559	3,876	–	Oct.
22,389	15,262	14,286	976	7,127	53	.	.	7,074	.	14,401	3,971	–	Nov.
22,762	15,587	14,620	967	7,175	52	.	.	7,123	.	14,709	4,088	–	Dec.
Changes *													
+ 3,505	+ 795	+ 384	+ 411	+ 2,710	– 40	.	.	+ 2,750	.	+ 2,311	+ 166	+ 3	2023
+ 2,696	+ 2,809	+ 2,791	+ 18	– 113	+ 19	.	.	– 132	.	+ 279	+ 902	– 3	2024
– 17	+ 27	+ 3	+ 24	– 44	+ 1	.	.	– 45	.	– 3	+ 212	–	2024 Sep.
+ 765	+ 747	+ 612	+ 135	+ 18	+ 6	.	.	+ 12	.	– 41	+ 303	–	Oct.
+ 404	+ 72	+ 423	– 351	+ 332	+ 7	.	.	+ 325	.	– 158	+ 95	–	Nov.
+ 373	+ 325	+ 334	– 9	+ 48	– 1	.	.	+ 49	.	+ 308	+ 117	–	Dec.
End of year or month *										**Foreign branches in non-EU countries** [8 9]			
684,393	479,387	350,348	129,039	205,006	6,414	4,955	1,459	198,592	61,340	46,041	519,680	485,428	2022
670,384	462,733	342,402	120,331	207,651	3,611	2,468	1,143	204,040	63,748	45,744	433,691	396,238	2023
741,402	528,539	411,952	116,587	212,863	3,765	2,751	1,014	209,098	72,255	51,253	493,695	451,870	2024
714,787	492,966	376,688	116,278	221,821	3,134	2,177	957	218,687	85,148	48,229	413,608	375,838	2024 Aug.
722,462	500,112	381,408	118,704	222,350	3,213	2,310	903	219,137	84,327	49,187	405,190	367,915	Sep.
742,359	509,335	390,042	119,293	233,024	2,999	2,081	918	230,025	81,316	50,180	427,134	388,152	Oct.
766,572	534,950	414,688	120,262	231,622	3,347	2,413	934	228,275	87,650	50,836	447,653	407,940	Nov.
741,402	528,539	411,952	116,587	212,863	3,765	2,751	1,014	209,098	72,255	51,253	493,695	451,870	Dec.
Changes *													
– 10,130	– 13,241	– 7,878	– 5,363	+ 3,111	– 1,741	– 1,425	– 316	+ 4,852	+ 3,888	– 297	– 86,109	– 89,190	2023
+ 65,444	+ 61,176	+ 69,550	– 8,374	+ 4,268	+ 154	+ 283	– 129	+ 4,114	+ 5,676	+ 5,509	+ 60,004	+ 55,632	2024
+ 8,356	+ 7,674	+ 4,720	+ 2,954	+ 682	+ 79	+ 133	– 54	+ 603	– 346	+ 958	– 8,418	– 7,923	2024 Sep.
+ 17,811	+ 7,585	+ 8,634	– 1,049	+ 10,226	– 214	– 229	+ 15	+ 10,440	– 4,388	+ 993	+ 21,944	+ 20,237	Oct.
+ 20,854	+ 22,777	+ 24,646	– 1,869	– 1,923	+ 348	+ 332	+ 16	– 2,271	+ 4,834	+ 656	+ 20,519	+ 19,788	Nov.
– 26,097	– 7,087	– 2,736	– 4,351	– 19,010	+ 418	+ 338	+ 80	– 19,428	– 16,283	+ 417	+ 46,042	+ 43,930	Dec.

securities. **3** Including own debt securities. **4** Excluding subordinated liabilities and non-negotiable debt securities. **5** Issues of negotiable and non-negotiable debt securities and money market paper. **6** See Table I.1, footnote 1. **7** Changing composition; from February 2020 without United Kingdom. **8** Changing composition; from February 2020 including United Kingdom. **9** The collection of data regarding foreign branches matured in 12/2024.

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

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

€ million

Period	Number of German banks (MFIs) with foreign branches	Number of foreign branches [1]	Total assets [6]	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)					Other assets [6]	
				Total	Balances and loans			Money market paper, securities [2 3]	Total	Loans			Money market paper, securities [2]	Total	of which: trading portfolio derivatives
					Total	German banks	Foreign banks			Total	to German non-banks	to foreign non-banks			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
of which: in the United Kingdom [7]															**End of year or month ***
2022	17	17	772,446	160,151	154,753	113,488	41,265	5,398	194,076	151,577	3,541	148,036	42,499	418,219	400,321
2023	18	18	678,508	148,130	142,319	106,205	36,114	5,811	185,158	136,019	1,841	134,178	49,139	345,220	326,135
2024	17	17	775,350	168,445	162,881	120,811	42,070	5,564	212,959	158,679	1,753	156,926	54,280	393,946	376,361
2024 Aug.	17	17	686,943	156,095	150,594	110,378	40,216	5,501	202,566	153,815	2,053	151,762	48,751	328,282	312,024
Sep.	17	17	687,717	152,544	146,844	105,441	41,403	5,700	218,869	169,511	1,782	167,729	49,358	316,304	299,946
Oct.	17	17	721,542	153,741	148,448	108,187	40,261	5,293	225,466	176,176	1,688	174,488	49,290	342,335	324,119
Nov.	17	17	744,220	159,299	154,347	118,497	35,850	4,952	228,250	175,261	1,359	173,902	52,989	356,671	339,528
Dec.	17	17	775,350	168,445	162,881	120,811	42,070	5,564	212,959	158,679	1,753	156,926	54,280	393,946	376,361
															Changes *
2023	+ 1	+ 1	− 93,700	− 11,418	− 11,831	− 7,191	− 4,640	+ 413	− 6,009	−13,141	− 1,700	− 11,441	+ 7,132	− 73,020	− 73,254
2024	− 1	− 1	+ 96,552	+ 19,356	+ 19,603	+14,606	+ 4,997	− 247	+21,370	+17,529	− 88	+ 17,617	+ 3,841	+ 48,454	+ 48,584
2024 Sep.	± 0	−	+ 773	− 3,528	− 3,727	− 4,937	+ 1,210	+ 199	+16,787	+16,043	− 271	+ 16,314	+ 744	− 11,978	− 11,929
Oct.	± 0	−	+ 33,788	+ 1,039	+ 1,446	+ 2,746	− 1,300	− 407	+ 4,643	+ 5,175	− 94	+ 5,269	− 532	+ 25,994	+ 23,603
Nov.	± 0	−	+ 22,500	+ 5,058	+ 5,399	+10,310	− 4,911	− 341	− 577	− 3,732	− 329	− 3,403	+ 3,155	+ 14,158	+ 14,696
Dec.	± 0	−	+ 31,083	+ 9,075	+ 8,463	+ 2,314	+ 6,149	+ 612	−16,538	−17,535	+ 394	− 17,929	+ 997	+ 37,275	+ 36,518
of which: in the United States [7]															**End of year or month ***
2022	8	8	310,777	56,834	55,114	18,838	36,276	1,720	131,431	122,618	360	122,258	8,813	122,512	57,387
2023	8	8	310,186	56,539	54,710	17,234	37,476	1,829	124,098	115,238	298	114,940	8,860	129,549	46,776
2024	8	8	320,694	52,169	49,779	16,584	33,195	2,390	146,788	133,821	165	133,656	12,967	121,737	49,756
2024 Aug.	8	8	334,872	64,445	62,287	11,303	50,984	2,158	129,354	118,541	155	118,386	10,813	141,073	44,625
Sep.	8	8	333,687	67,012	64,877	16,015	48,862	2,135	136,539	125,437	114	125,323	11,102	130,136	47,852
Oct.	8	8	337,130	63,338	61,119	19,507	41,612	2,219	140,682	128,895	131	128,764	11,787	133,110	44,700
Nov.	8	8	352,520	63,090	60,738	17,393	43,345	2,352	147,682	135,104	144	134,960	12,578	141,748	46,065
Dec.	8	8	320,694	52,169	49,779	16,584	33,195	2,390	146,788	133,821	165	133,656	12,967	121,737	49,756
															Changes *
2023	± 0	−	+ 582	+ 958	+ 841	− 1,604	+ 2,445	+ 117	− 3,256	− 3,603	− 62	− 3,541	+ 347	+ 8,210	− 9,868
2024	± 0	−	+ 8,084	− 6,754	− 7,305	− 650	− 6,655	+ 551	+14,328	+10,919	− 133	+ 11,052	+ 3,409	− 12,284	+ 2,217
2024 Sep.	± 0	−	− 729	+ 3,049	+ 3,072	+ 4,712	− 1,640	− 23	+ 8,380	+ 7,987	− 41	+ 8,028	+ 393	− 10,937	+ 3,328
Oct.	± 0	−	+ 2,157	− 5,028	− 5,111	+ 3,492	− 8,603	+ 83	+ 429	+ 61	+ 17	+ 44	+ 368	+ 1,688	− 3,449
Nov.	± 0	−	+ 14,128	− 1,486	− 1,618	− 2,114	+ 496	+ 132	+ 2,901	+ 2,464	+ 13	+ 2,451	+ 437	+ 7,376	+ 1,098
Dec.	± 0	−	− 32,633	− 11,602	− 11,640	− 809	−10,831	+ 38	− 3,211	− 3,392	+ 21	− 3,413	+ 181	− 20,818	+ 3,535
of which: in countries of the offshore banking centres [7]															**End of year or month ***
2022	7	13	144,235	66,046	63,529	39,708	23,821	2,517	50,673	41,210	756	40,454	9,463	27,516	12,579
2023	7	12	143,344	60,740	57,029	32,101	24,928	3,711	52,080	35,509	680	34,829	16,571	30,524	12,964
2024	7	12	157,863	75,339	71,415	43,364	28,051	3,924	48,795	36,162	867	35,295	12,633	33,729	12,784
2024 Aug.	7	12	146,841	68,997	66,078	38,972	27,106	2,919	50,314	33,771	852	32,919	16,543	27,530	9,817
Sep.	7	12	146,933	70,033	67,044	38,874	28,170	2,989	49,366	33,648	888	32,760	15,718	27,534	9,936
Oct.	7	12	146,870	71,918	67,951	39,002	28,949	3,967	46,337	34,586	812	33,774	11,751	28,615	9,774
Nov.	7	12	155,278	78,333	74,511	45,262	29,249	3,822	46,387	35,415	830	34,585	10,972	30,558	11,039
Dec.	7	12	157,863	75,339	71,415	43,364	28,051	3,924	48,795	36,162	867	35,295	12,633	33,729	12,784
															Changes *
2023	± 0	− 1	− 824	− 4,622	− 5,820	− 7,607	+ 1,787	+ 1,198	+ 2,343	− 4,871	− 76	− 4,795	+ 7,214	+ 3,075	− 94,377
2024	± 0	−	+ 14,408	+ 13,735	+ 13,541	+11,263	+ 2,278	+ 194	− 4,754	− 801	+ 187	− 988	− 3,953	+ 3,003	+ 37,603
2024 Sep.	± 0	−	+ 111	+ 1,093	+ 1,020	− 98	+ 1,118	+ 73	− 735	+ 89	+ 36	+ 53	− 824	+ 4	− 7,827
Oct.	± 0	−	− 115	+ 1,615	+ 646	+ 128	+ 518	+ 969	− 3,629	+ 329	− 76	+ 405	− 3,958	+ 1,029	+ 19,544
Nov.	± 0	−	+ 8,351	+ 5,763	+ 5,920	+ 6,260	− 340	− 157	− 712	+ 93	+ 18	+ 75	− 805	+ 1,886	+ 18,876
Dec.	± 0	−	+ 2,552	− 3,054	− 3,151	− 1,898	− 1,253	+ 97	+ 2,048	+ 380	+ 37	+ 343	+ 1,668	+ 3,140	+ 43,523

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. In this table "foreign" also includes the country of domicile of the foreign branches. **1** Several branches in a given country of domicile are regarded as a single branch. **2** Treasury bills, Treasury discount paper and other money market paper, bonds and

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

Deposits and borrowing [4]									Money market paper and debt securities outstanding [5]	Working capital	Other liabilities		
	from banks (MFIs)			from non-banks (non-MFIs)									
					German non-banks								
Total	Total	German banks	Foreign banks	Total	Total	Short- term	Medium and long- term	Foreign non-banks			Total	of which: trading portfolio derivatives	
16	17	18	18	20	21	22	23	24	25	26	27	28	Period
End of year or month *									**of which: in the United Kingdom** [7]				
322,145	218,965	166,062	52,903	103,180	3,664	2,584	1,080	99,516	12,317	22,232	415,752	400,454	2022
302,067	194,999	158,095	36,904	107,068	2,786	1,697	1,089	104,282	12,557	22,097	341,787	326,223	2023
347,721	263,108	223,678	39,430	84,613	2,641	1,706	935	81,972	13,100	22,023	392,506	376,539	2024
324,682	226,426	192,050	34,376	98,256	2,264	1,368	896	95,992	12,412	22,316	327,533	312,113	2024 Aug.
338,107	240,111	205,811	34,300	97,996	2,311	1,467	844	95,685	12,269	22,053	315,288	300,035	Sep.
347,387	252,127	216,221	35,906	95,260	2,265	1,433	832	92,995	11,273	22,065	340,817	324,186	Oct.
355,404	261,530	222,641	38,889	93,874	2,399	1,552	847	91,475	11,253	22,063	355,500	339,595	Nov.
347,721	263,108	223,678	39,430	84,613	2,641	1,706	935	81,972	13,100	22,023	392,506	376,539	Dec.
Changes *													
− 19,084	− 23,071	− 7,899	− 15,172	+ 3,987	− 878	− 887	+ 9	+ 4,865	+ 480	− 135	− 74,085	− 74,231	2023
+ 44,234	+ 66,837	+ 65,583	+ 1,254	− 22,603	− 145	+ 9	− 154	− 22,458	+ 247	− 74	+ 50,719	+ 50,316	2024
+ 13,535	+ 13,778	+ 13,761	+ 17	− 243	+ 47	+ 99	− 52	− 290	− 143	− 263	− 12,245	− 12,078	2024 Sep.
+ 8,811	+ 11,606	+ 10,410	+ 1,196	− 2,795	− 46	− 34	− 12	− 2,749	− 1,035	+ 12	+ 25,529	+ 24,151	Oct.
+ 7,335	+ 8,784	+ 6,420	+ 2,364	− 1,449	+ 134	+ 119	+ 15	− 1,583	− 201	− 2	+ 14,683	+ 15,409	Nov.
− 7,953	+ 1,341	+ 1,037	+ 304	− 9,294	+ 242	+ 154	+ 88	− 9,536	+ 1,799	− 40	+ 37,006	+ 36,944	Dec.
End of year or month *									**of which: in the United States** [7]				
180,299	147,929	105,311	42,618	32,370	701	.	.	31,669	45,937	16,134	68,407	57,228	2022
188,098	156,125	106,298	49,827	31,973	150	.	.	31,823	48,097	15,767	58,224	46,241	2023
182,487	132,005	95,452	36,553	50,482	374	.	.	50,108	55,679	20,035	62,493	49,552	2024
192,633	147,293	99,604	47,689	45,340	196	.	.	45,144	68,966	17,588	55,685	44,434	2024 Aug.
187,436	141,524	90,463	51,061	45,912	217	.	.	45,695	68,422	18,807	59,022	47,693	Sep.
195,524	137,988	90,388	47,600	57,536	188	.	.	57,348	66,366	19,235	56,005	44,505	Oct.
201,916	145,638	102,373	43,265	56,278	265	.	.	56,013	72,990	19,712	57,902	45,893	Nov.
182,487	132,005	95,452	36,553	50,482	374	.	.	50,108	55,679	20,035	62,493	49,552	Dec.
Changes *													
+ 9,301	+ 9,566	+ 987	+ 8,579	− 265	− 551	.	.	+ 286	+ 3,333	− 367	− 10,183	− 10,987	2023
− 8,868	− 27,089	− 10,846	− 16,243	+ 18,221	+ 224	.	.	+ 17,997	+ 5,158	+ 4,268	+ 4,269	+ 3,311	2024
− 4,760	− 5,379	− 9,141	+ 3,762	+ 619	+ 21	.	.	+ 598	− 88	+ 1,219	+ 3,337	+ 3,259	2024 Sep.
+ 6,672	− 4,806	− 75	− 4,731	+ 11,478	− 29	.	.	+ 11,507	− 3,342	+ 428	− 3,017	− 3,188	Oct.
+ 4,918	+ 6,323	+ 11,985	− 5,662	− 1,405	+ 77	.	.	− 1,482	+ 5,362	+ 477	+ 1,897	+ 1,388	Nov.
− 20,134	− 14,254	− 6,921	− 7,333	− 5,880	+ 109	.	.	− 5,989	− 18,118	+ 323	+ 4,591	+ 3,659	Dec.
End of year or month *									**of which: in countries of the offshore banking centres** [7]				
121,644	78,381	56,493	21,888	43,263	186	.	.	43,077	2,713	3,664	16,214	12,110	2022
118,204	73,808	56,387	17,421	44,396	205	.	.	44,191	2,730	3,675	18,735	12,674	2023
130,862	81,370	62,227	19,143	49,492	212	.	.	49,280	3,476	3,881	19,644	11,967	2024
123,652	75,284	57,187	18,097	48,368	264	.	.	48,104	3,490	3,723	15,976	9,000	2024 Aug.
124,087	73,492	54,859	18,633	50,595	294	.	.	50,301	3,353	3,711	15,782	9,265	Sep.
124,041	74,174	55,940	18,234	49,867	167	.	.	49,700	3,371	3,768	15,690	8,927	Oct.
130,881	79,296	59,626	19,670	51,585	227	.	.	51,358	3,407	3,842	17,148	10,535	Nov.
130,862	81,370	62,227	19,143	49,492	212	.	.	49,280	3,476	3,881	19,644	11,967	Dec.
Changes *													
− 2,927	− 4,213	− 106	− 4,107	+ 1,286	+ 19	.	.	+ 1,267	+ 84	+ 11	+ 2,521	+ 564	2023
+ 11,487	+ 6,963	+ 5,840	+ 1,123	+ 4,524	+ 7	.	.	+ 4,517	+ 635	+ 206	+ 909	− 707	2024
+ 601	− 1,702	− 2,328	+ 626	+ 2,303	+ 30	.	.	+ 2,273	− 118	− 12	− 194	+ 265	2024 Sep.
− 542	+ 445	+ 1,081	− 636	− 987	− 127	.	.	− 860	− 34	+ 57	− 92	− 338	Oct.
+ 6,270	+ 4,828	+ 3,686	+ 1,142	+ 1,442	+ 60	.	.	+ 1,382	− 21	+ 74	+ 1,458	+ 1,608	Nov.
− 301	+ 1,937	+ 2,601	− 664	− 2,238	− 15	.	.	− 2,223	+ 36	+ 39	+ 2,496	+ 1,432	Dec.

debt securities. **3** Including own debt securities. **4** Excluding subordinated liabilities and non-negotiable debt securities. **5** Issues of negotiable and non-negotiable debt securities and money market paper. **6** See Table I.1, footnote 1. **7** The collection of data regarding foreign branches matured in 12/2024.

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

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

€ million

Period	Number of German banks (MFIs) with foreign subsidiaries	Number of foreign subsidiaries	Volume of business	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)						Other assets
					Balances and loans [1]					Loans [1]					
								Money market paper, securities [3] [4]			to German non-banks		to foreign non-banks	Money market paper, securities [3]	
				Total	Total	German banks [2]	Foreign banks		Total	Total	Total				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
All foreign subsidiaries [8]															**End of year or month ***
2021	12	35	245,971	50,760	44,414	20,740	23,674	6,346	139,539	116,314	12,627	12,576	103,687	23,225	55,672
2022	11	32	256,691	61,472	51,965	20,548	31,417	9,507	145,792	124,467	13,281	13,234	111,186	21,325	49,427
2023	12	31	264,010	74,485	63,884	25,721	38,163	10,601	146,388	125,245	11,892	11,853	113,353	21,143	43,137
2023 Mar.	11	32	253,904	62,226	51,695	20,674	31,021	10,531	146,472	126,236	13,324	13,280	112,912	20,236	45,206
Apr.	11	31	250,884	64,378	53,288	22,361	30,927	11,090	145,349	125,587	13,003	12,960	112,584	19,762	41,157
May	11	31	250,905	59,269	48,751	21,515	27,236	10,518	146,153	126,284	12,776	12,733	113,508	19,869	45,483
June	12	32	253,317	64,246	52,776	22,405	30,371	11,470	146,555	126,665	12,739	12,697	113,926	19,890	42,516
July	12	31	253,364	63,573	52,223	22,960	29,263	11,350	147,396	126,928	12,876	12,834	114,052	20,468	42,395
Aug.	12	31	252,827	62,783	52,215	21,935	30,280	10,568	145,994	125,633	12,688	12,648	112,945	20,361	44,050
Sep.	12	31	256,152	66,442	55,976	24,951	31,025	10,466	146,710	125,842	12,299	12,259	113,543	20,868	43,000
Oct.	12	31	257,395	65,833	56,036	24,517	31,519	9,797	146,775	126,201	12,008	11,968	114,193	20,574	44,787
Nov.	12	31	259,890	66,932	57,675	23,599	34,076	9,257	147,776	126,891	12,090	12,051	114,801	20,885	45,182
Dec.	12	31	264,010	74,485	63,884	25,721	38,163	10,601	146,388	125,245	11,892	11,853	113,353	21,143	43,137
															Changes *
2022	− 1	− 3	+ 6,540	+ 8,177	+ 5,177	− 192	+ 5,584	+ 2,785	+ 5,043	+ 6,943	+ 654	+ 658	+ 6,289	− 1,900	− 6,465
2023	+ 1	− 1	+ 8,662	+ 13,473	+ 12,247	+ 5,173	+ 7,074	+ 1,226	+ 1,483	+ 1,666	− 1,389	− 1,381	+ 3,055	− 183	− 6,294
2023 Apr.	−	− 1	− 2,682	+ 2,216	+ 1,622	+ 1,687	− 65	+ 594	− 848	− 374	− 321	− 320	− 53	− 474	− 4,050
May	−	−	− 1,476	− 5,653	− 4,924	− 846	− 4,078	− 729	− 148	− 255	− 227	− 227	− 28	+ 107	+ 4,325
June	+ 1	+ 1	+ 3,219	+ 5,282	+ 4,236	+ 890	+ 3,346	+ 1,046	+ 904	+ 883	− 37	− 36	+ 920	+ 21	− 2,967
July	−	− 1	+ 627	− 485	− 417	+ 555	− 972	− 68	+ 1,234	+ 656	+ 137	+ 137	+ 519	+ 578	− 122
Aug.	−	−	− 1,236	− 1,047	− 195	− 1,025	+ 830	− 852	− 1,844	− 1,736	− 188	− 186	− 1,548	− 108	+ 1,655
Sep.	−	−	+ 2,170	+ 3,244	+ 3,468	+ 3,016	+ 452	− 224	− 25	− 531	− 389	− 389	− 142	+ 506	− 1,049
Oct.	−	−	+ 1,414	− 555	+ 103	− 434	+ 537	− 658	+ 182	+ 476	− 291	− 291	+ 767	− 294	+ 1,787
Nov.	−	−	+ 3,790	+ 1,548	+ 1,950	− 918	+ 2,868	− 402	+ 1,847	+ 1,535	+ 82	+ 83	+ 1,453	+ 312	+ 395
Dec.	−	−	+ 4,521	+ 7,653	+ 6,275	+ 2,122	+ 4,153	+ 1,378	− 1,085	− 1,343	− 198	− 198	− 1,145	+ 258	− 2,047
Foreign subsidiaries in EU countries [8]															**End of year or month ***
2021	7	13	169,661	35,588	29,670	15,794	13,876	5,918	104,626	86,059	12,281	12,230	73,778	18,567	29,447
2022	7	11	180,222	47,279	38,348	17,383	20,965	8,931	106,291	89,104	12,897	12,850	76,207	17,187	26,652
2023	7	12	193,545	61,828	51,749	22,812	28,937	10,079	106,191	88,735	11,567	11,528	77,168	17,456	25,526
2023 Mar.	7	11	180,730	48,690	38,710	17,813	20,897	9,980	106,595	90,209	12,977	12,933	77,232	16,386	25,445
Apr.	7	11	182,088	51,611	41,085	19,474	21,611	10,526	106,128	90,270	12,657	12,614	77,613	15,858	24,349
May	7	11	179,983	46,294	36,346	18,513	17,833	9,948	106,341	90,504	12,431	12,388	78,073	15,837	27,348
June	7	12	182,107	50,871	39,955	19,693	20,262	10,916	106,438	90,403	12,401	12,359	78,002	16,035	24,798
July	7	12	183,664	51,055	40,231	20,551	19,680	10,824	107,984	91,343	12,548	12,506	78,795	16,641	24,625
Aug.	7	12	182,242	50,365	40,357	19,395	20,962	10,008	106,560	89,821	12,360	12,320	77,461	16,739	25,317
Sep.	7	12	184,506	53,565	43,677	22,252	21,425	9,888	106,284	89,222	11,985	11,945	77,237	17,062	24,657
Oct.	7	12	186,103	53,280	44,048	22,000	22,048	9,232	106,314	89,504	11,705	11,665	77,799	16,810	26,509
Nov.	7	12	189,224	54,180	45,458	20,767	24,691	8,722	107,401	90,037	11,648	11,609	78,389	17,364	27,643
Dec.	7	12	193,545	61,828	51,749	22,812	28,937	10,079	106,191	88,735	11,567	11,528	77,168	17,456	25,526
															Changes *
2022	−	− 2	+ 9,641	+ 11,282	+ 8,598	+ 1,589	+ 7,224	+ 2,684	+ 1,371	+ 2,751	+ 616	+ 620	+ 2,135	− 1,380	− 3,012
2023	−	+ 1	+ 13,478	+ 14,677	+ 13,392	+ 5,429	+ 7,963	+ 1,285	− 73	− 341	− 1,330	− 1,322	+ 989	+ 268	− 1,126
2023 Apr.	−	−	+ 1,340	+ 2,881	+ 2,300	+ 1,661	+ 639	+ 581	− 445	+ 83	− 320	− 319	+ 403	− 528	− 1,096
May	−	−	− 2,506	− 5,532	− 4,814	− 961	− 3,853	− 718	+ 27	+ 48	− 226	− 226	+ 274	− 21	+ 2,999
June	−	+ 1	+ 2,309	+ 4,693	+ 3,641	+ 1,180	+ 2,461	+ 1,052	+ 166	− 32	− 30	− 29	− 2	+ 198	− 2,550
July	−	−	+ 1,661	+ 261	+ 301	+ 858	− 557	− 40	+ 1,573	+ 967	+ 147	+ 147	+ 820	+ 606	− 173
Aug.	−	−	− 1,596	− 799	+ 80	− 1,156	+ 1,236	− 879	− 1,489	− 1,586	− 188	− 186	− 1,398	+ 97	+ 692
Sep.	−	−	+ 2,016	+ 3,029	+ 3,263	+ 2,857	+ 406	− 234	− 353	− 675	− 375	− 375	− 300	+ 322	− 660
Oct.	−	−	+ 1,659	− 257	+ 387	− 252	+ 639	− 644	+ 64	+ 316	− 280	− 280	+ 596	− 252	+ 1,852
Nov.	−	−	+ 3,397	+ 1,087	+ 1,470	− 1,233	+ 2,703	− 383	+ 1,176	+ 621	− 57	− 56	+ 678	+ 555	+ 1,134
Dec.	−	−	+ 4,391	+ 7,704	+ 6,307	+ 2,045	+ 4,262	+ 1,397	− 1,196	− 1,288	− 81	− 81	− 1,207	+ 92	− 2,117

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics; contrary to normal practice, breaks due to changes in the reporting population are not eliminated in the flow data on foreign subsidiaries. In this table "foreign" also includes the country of domicile of the foreign subsidiaries. **1** Including bill-based lending. **2** Including trans-

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

Deposits and borrowing											Money market paper and debt securities outstanding [6]	Equity capital	Other liabilities [7]	
	from banks (MFIs)			from non-banks (non-MFIs)										
					German non-banks (non-MFIs) [5]									
						Short-term		Medium and long-term						
Total	Total	German banks [2]	Foreign banks	Total	Total	Total	of which: Enterprises and households	Total	of which: Enterprises and households	Foreign non-banks				
16	17	18	19	20	21	22	23	24	25	26	27	28	29	Period
End of year or month *												**All foreign subsidiaries** [8]		
178,587	64,210	32,969	31,241	114,377	7,285	4,870	4,867	2,415	2,062	107,092	16,356	20,322	30,706	2021
189,430	67,464	38,599	28,865	121,966	6,877	4,574	4,358	2,303	2,058	115,089	13,451	20,119	33,691	2022
195,854	76,001	51,224	24,777	119,853	6,442	4,037	4,035	2,405	2,077	113,411	12,061	20,812	35,283	2023
186,581	71,229	42,161	29,068	115,352	6,831	4,315	4,198	2,516	2,072	108,521	12,261	20,294	34,768	2023 Mar.
183,535	71,023	44,008	27,015	112,512	6,940	4,471	4,355	2,469	2,075	105,572	12,166	20,170	35,013	Apr.
183,942	71,157	43,579	27,578	112,785	6,920	4,449	4,348	2,471	2,086	105,865	12,118	20,552	34,293	May
185,641	71,920	45,395	26,525	113,721	6,622	4,198	4,197	2,424	2,090	107,099	10,553	20,497	36,626	June
187,901	72,324	47,015	25,309	115,577	6,824	4,397	4,395	2,427	2,094	108,753	10,536	20,530	34,397	July
185,461	70,642	45,974	24,668	114,819	6,640	4,219	4,166	2,421	2,088	108,179	10,313	20,622	36,431	Aug.
188,249	74,136	49,084	25,052	114,113	6,702	4,283	4,180	2,419	2,086	107,411	11,346	20,534	36,023	Sep.
189,294	73,089	48,289	24,800	116,205	6,541	4,128	4,125	2,413	2,085	109,664	11,562	20,788	35,751	Oct.
192,084	73,730	48,427	25,303	118,354	6,509	4,098	4,095	2,411	2,083	111,845	11,639	20,805	35,362	Nov.
195,854	76,001	51,224	24,777	119,853	6,442	4,037	4,035	2,405	2,077	113,411	12,061	20,812	35,283	Dec.
Changes *														
+ 7,699	+ 1,381	+ 5,630	− 4,249	+ 6,318	− 408	− 296	− 509	− 112	− 4	+ 6,726	− 2,905	− 203	+ 2,164	2022
+ 7,583	+ 8,862	+ 12,625	− 3,763	− 1,279	− 435	− 537	− 323	+ 102	+ 19	− 844	− 1,390	+ 693	+ 1,776	2023
− 2,678	− 77	+ 1,847	− 1,924	− 2,601	+ 109	+ 156	+ 157	− 47	+ 3	− 2,710	− 95	− 124	+ 215	2023 Apr.
− 644	− 265	− 429	+ 164	− 379	− 20	− 22	− 7	+ 2	+ 11	− 359	− 48	+ 382	− 1,166	May
+ 2,300	+ 963	+ 1,816	− 853	+ 1,337	− 298	− 251	− 151	− 47	+ 4	+ 1,635	− 1,565	− 55	+ 2,539	June
+ 2,718	+ 550	+ 1,620	− 1,070	+ 2,168	+ 202	+ 199	+ 198	+ 3	+ 4	+ 1,966	− 17	+ 33	− 2,107	July
− 2,927	− 1,855	− 1,041	− 814	− 1,072	− 184	− 178	− 229	− 6	− 6	− 888	− 223	+ 92	+ 1,822	Aug.
+ 1,925	+ 3,221	+ 3,110	+ 111	− 1,296	+ 62	+ 64	+ 14	− 2	− 2	− 1,358	+ 1,033	− 88	− 700	Sep.
+ 1,176	− 998	− 795	− 203	+ 2,174	− 161	− 155	− 55	− 6	− 1	+ 2,335	+ 216	+ 254	− 232	Oct.
+ 3,739	+ 931	+ 138	+ 793	+ 2,808	− 32	− 30	− 30	− 2	− 2	+ 2,840	+ 77	+ 17	− 43	Nov.
+ 4,065	+ 2,351	+ 2,797	− 446	+ 1,714	− 67	− 61	− 60	− 6	− 6	+ 1,781	+ 422	+ 7	+ 27	Dec.
End of year or month *												**Foreign subsidiaries in EU countries** [8]		
121,179	37,501	25,193	12,308	83,678	4,753	2,338	2,337	2,415	2,062	78,925	15,857	14,106	18,519	2021
135,186	44,978	31,482	13,496	90,208	4,712	2,410	2,195	2,302	2,057	85,496	13,292	13,572	18,172	2022
149,181	56,728	42,944	13,784	92,453	4,749	2,347	2,345	2,402	2,074	87,704	11,765	14,324	18,275	2023
135,502	49,095	34,530	14,565	86,407	4,801	2,287	2,171	2,514	2,070	81,606	12,128	13,765	19,335	2023 Mar.
136,604	51,005	36,379	14,626	85,599	4,857	2,390	2,274	2,467	2,073	80,742	12,047	13,779	19,658	Apr.
136,549	51,422	36,176	15,246	85,127	4,823	2,354	2,253	2,469	2,084	80,304	12,000	13,946	17,488	May
138,592	51,864	37,810	14,054	86,728	4,606	2,184	2,183	2,422	2,088	82,122	10,159	14,059	19,297	June
141,455	52,564	38,990	13,574	88,891	4,737	2,312	2,311	2,425	2,092	84,154	10,154	14,162	17,893	July
139,210	51,383	38,224	13,159	87,827	4,695	2,276	2,225	2,419	2,086	83,132	9,981	14,195	18,856	Aug.
140,971	54,658	40,906	13,752	86,313	4,842	2,425	2,324	2,417	2,084	81,471	11,006	14,003	18,526	Sep.
142,559	54,296	40,200	14,096	88,263	4,749	2,338	2,337	2,411	2,083	83,514	11,264	14,175	18,105	Oct.
145,209	54,492	40,206	14,286	90,717	4,653	2,245	2,243	2,408	2,080	86,064	11,345	14,286	18,384	Nov.
149,181	56,728	42,944	13,784	92,453	4,749	2,347	2,345	2,402	2,074	87,704	11,765	14,324	18,275	Dec.
Changes *														
+ 13,586	+ 7,274	+ 6,289	+ 985	+ 6,312	− 41	+ 72	− 142	− 113	− 5	+ 6,353	− 2,565	− 534	− 631	2022
+ 14,220	+ 11,818	+ 11,462	+ 356	+ 2,402	+ 37	− 63	+ 150	+ 100	+ 17	+ 2,365	− 1,527	+ 752	+ 33	2023
+ 1,193	+ 1,948	+ 1,849	+ 99	− 755	+ 56	+ 103	+ 103	− 47	+ 3	− 811	− 81	+ 14	+ 214	2023 Apr.
− 370	+ 261	− 203	+ 464	− 631	− 34	− 36	− 21	+ 2	+ 11	− 597	− 47	+ 167	− 2,256	May
+ 2,218	+ 525	+ 1,634	− 1,109	+ 1,693	− 217	− 170	− 70	− 47	+ 4	+ 1,910	− 1,841	+ 113	+ 1,819	June
+ 2,971	+ 746	+ 1,180	− 434	+ 2,225	+ 131	+ 128	+ 128	+ 3	+ 4	+ 2,094	− 5	+ 103	− 1,408	July
− 2,375	− 1,248	− 766	− 482	− 1,127	− 42	− 36	− 86	− 6	− 6	− 1,085	− 173	+ 33	+ 919	Aug.
+ 1,529	+ 3,174	+ 2,682	+ 492	− 1,645	+ 147	+ 149	+ 99	− 2	− 2	− 1,792	+ 1,025	− 192	− 346	Sep.
+ 1,635	− 348	− 706	+ 358	+ 1,983	− 93	− 87	+ 13	− 6	− 1	+ 2,076	+ 258	+ 172	− 406	Oct.
+ 2,912	+ 318	+ 6	+ 312	+ 2,594	− 96	− 93	− 94	− 3	− 3	+ 2,690	+ 81	+ 111	+ 293	Nov.
+ 4,004	+ 2,240	+ 2,738	− 498	+ 1,764	+ 96	+ 102	+ 102	− 6	− 6	+ 1,668	+ 420	+ 38	− 71	Dec.

actions with the parent institution. **3** Treasury bills, Treasury discount paper and other money market paper, bonds and debt securities. **4** Including own debt securities. **5** Excluding subordinated liabilities and non-negotiable debt securities. **6** Issues of negotiable and non-negotiable debt securities and money market paper. **7** Including subordinated liabilities. **8** The collection of data regarding foreign subsidiaries matured in 12/2023.

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

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

€ million

Period	Number of German banks (MFIs) with foreign subsidiaries	Number of foreign subsidiaries	Volume of business	Lending to banks (MFIs)					Lending to non-banks (non-MFIs)						
					Balances and loans [1]					Loans [1]					
								Money market paper, securities [3] [4]			to German non-banks			Money market paper, securities [3]	Other assets
				Total	Total	German banks [2]	Foreign banks		Total	Total	Total		to foreign non-banks		
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	of which: Luxembourg [8]													End of year or month *	
2021	4	4	71,046	22,205	19,379	8,497	10,882	.	31,938	24,215	12,093	12,042	12,122	7,723	16,903
2022	4	4	76,740	29,008	25,183	9,691	15,492	.	33,705	26,283	12,708	12,661	13,575	7,422	14,027
2023	5	5	78,039	31,472	27,710	10,084	17,626	3,762	32,411	25,783	11,426	11,387	14,357	6,628	14,156
2023 Mar.	4	4	75,644	27,796	23,598	8,287	15,311	.	33,396	26,308	12,775	12,731	13,533	7,088	14,452
Apr.	4	4	76,621	29,438	25,221	9,532	15,689	.	33,225	26,206	12,453	12,410	13,753	7,019	13,958
May	4	4	73,490	25,289	21,233	8,217	13,016	.	33,133	26,009	12,227	12,184	13,782	7,124	15,068
June	5	5	76,787	29,664	25,407	10,130	15,277	4,257	32,869	25,859	12,197	12,155	13,662	7,010	14,254
July	5	5	76,252	28,814	24,661	10,319	14,342	4,153	33,273	26,427	12,339	12,297	14,088	6,846	14,165
Aug.	5	5	75,074	27,927	24,083	9,099	14,984	3,844	32,919	26,050	12,142	12,102	13,908	6,869	14,228
Sep.	5	5	77,108	29,237	25,382	11,024	14,358	3,855	33,007	26,066	11,774	11,734	14,292	6,941	14,864
Oct.	5	5	77,417	29,734	25,917	10,015	15,902	3,817	32,786	25,862	11,489	11,449	14,373	6,924	14,897
Nov.	5	5	77,514	29,617	25,835	8,705	17,130	3,782	32,797	26,065	11,454	11,415	14,611	6,732	15,100
Dec.	5	5	78,039	31,472	27,710	10,084	17,626	3,762	32,411	25,783	11,426	11,387	14,357	6,628	14,156
														Changes *	
2022	–	–	+ 5,197	+ 6,619	+ 5,945	+ 1,194	+ 4,751	.	+ 1,669	+ 1,970	+ 615	+ 619	+ 1,355	– 301	– 3,091
2023	+ 1	+ 1	+ 1,490	+ 2,591	+ 2,521	+ 393	+ 2,128	.	– 1,230	– 436	– 1,282	– 1,274	+ 846	– 794	+ 129
2023 Apr.	–	–	+ 967	+ 1,600	+ 1,547	+ 1,245	+ 302	.	– 139	– 70	– 322	– 321	+ 252	– 69	– 494
May	–	–	– 3,476	– 4,359	– 4,060	– 1,315	– 2,745	.	– 227	– 332	– 226	– 226	– 106	+ 105	+ 1,110
June	+ 1	+ 1	+ 3,449	+ 4,488	+ 4,204	+ 1,913	+ 2,291	+ 284	– 225	– 111	– 30	– 29	– 81	– 114	– 814
July	–	–	– 422	– 775	– 722	+ 189	– 911	– 53	+ 442	+ 606	+ 142	+ 142	+ 464	– 164	– 89
Aug.	–	–	– 1,331	– 994	– 623	– 1,220	+ 597	– 371	– 400	– 423	– 197	– 195	– 226	+ 23	+ 63
Sep.	–	–	+ 1,814	+ 1,148	+ 1,250	+ 1,925	– 675	– 102	+ 30	– 42	– 368	– 368	+ 326	+ 72	+ 636
Oct.	–	–	+ 371	+ 525	+ 551	– 1,009	+ 1,560	– 26	– 187	– 170	– 285	– 285	+ 115	– 17	+ 33
Nov.	–	–	+ 344	+ 66	– 24	– 1,310	+ 1,286	+ 90	+ 75	+ 267	– 35	– 34	+ 302	– 192	+ 203
Dec.	–	–	+ 622	+ 1,909	+ 1,890	+ 1,379	+ 511	+ 19	– 343	– 239	– 28	– 28	– 211	– 104	– 944
	Foreign subsidiaries in non-EU countries [8]													End of year or month *	
2021	9	22	76,310	15,172	14,744	4,946	9,798	.	34,913	30,255	346	346	29,909	4,658	26,225
2022	8	21	76,469	14,193	13,617	3,165	10,452	.	39,501	35,363	384	384	34,979	4,138	22,775
2023	8	19	70,465	12,657	12,135	2,909	9,226	.	40,197	36,510	325	325	36,185	3,687	17,611
2023 Mar.	8	21	73,174	13,536	12,985	2,861	10,124	.	39,877	36,027	347	347	35,680	3,850	19,761
Apr.	8	20	68,796	12,767	12,203	2,887	9,316	.	39,221	35,317	346	346	34,971	3,904	16,808
May	8	20	70,922	12,975	12,405	3,002	9,403	.	39,812	35,780	345	345	35,435	4,032	18,135
June	8	20	71,210	13,375	12,821	2,712	10,109	.	40,117	36,262	338	338	35,924	3,855	17,718
July	8	19	69,700	12,518	11,992	2,409	9,583	.	39,412	35,585	328	328	35,257	3,827	17,770
Aug.	8	19	70,585	12,418	11,858	2,540	9,318	.	39,434	35,812	328	328	35,484	3,622	18,733
Sep.	8	19	71,646	12,877	12,299	2,699	9,600	.	40,426	36,620	314	314	36,306	3,806	18,343
Oct.	8	19	71,292	12,553	11,988	2,517	9,471	.	40,461	36,697	303	303	36,394	3,764	18,278
Nov.	8	19	70,666	12,752	12,217	2,832	9,385	.	40,375	36,854	442	442	36,412	3,521	17,539
Dec.	8	19	70,465	12,657	12,135	2,909	9,226	.	40,197	36,510	325	325	36,185	3,687	17,611
														Changes *	
2022	– 1	– 1	– 3,101	– 3,320	– 3,421	– 1,781	– 1,640	.	+ 3,672	+ 4,192	+ 38	+ 38	+ 4,154	– 520	– 3,453
2023	–	– 2	– 4,816	– 1,204	– 1,145	– 256	– 889	.	+ 1,556	+ 2,007	– 59	– 59	+ 2,066	– 451	– 5,168
2023 Apr.	–	– 1	– 4,022	– 665	– 678	+ 26	– 704	.	– 403	– 457	– 1	– 1	– 456	+ 54	– 2,954
May	–	–	+ 1,030	– 121	– 110	+ 115	– 225	.	– 175	– 303	– 1	– 1	– 302	+ 128	+ 1,326
June	–	–	+ 910	+ 589	+ 595	– 290	+ 885	.	+ 738	+ 915	– 7	– 7	+ 922	– 177	– 417
July	–	– 1	– 1,034	– 746	– 718	– 303	– 415	.	– 339	– 311	– 10	– 10	– 301	– 28	+ 51
Aug.	–	–	+ 360	– 248	– 275	+ 131	– 406	.	– 355	– 150	–	–	– 150	– 205	+ 963
Sep.	–	–	+ 154	+ 215	+ 205	+ 159	+ 46	.	+ 328	+ 144	– 14	– 14	+ 158	+ 184	– 389
Oct.	–	–	– 245	– 298	– 284	– 182	– 102	.	+ 118	+ 160	– 11	– 11	+ 171	– 42	– 65
Nov.	–	–	+ 393	+ 461	+ 480	+ 315	+ 165	.	+ 671	+ 914	+ 139	+ 139	+ 775	– 243	– 739
Dec.	–	–	+ 130	– 51	– 32	+ 77	– 109	.	+ 111	– 55	– 117	– 117	+ 62	+ 166	+ 70

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics; contrary to normal practice, breaks due to changes in the reporting population are not eliminated in the flow data on foreign subsidiaries. In this table "foreign" also includes the country of domicile of the foreign subsidiaries. **1** Including bill-based lending. **2** Including trans-

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

Deposits and borrowing														
	from banks (MFIs)			from non-banks (non-MFIs)										
					German non-banks (non-MFIs) [5]									
						Short-term		Medium and long-term						
Total	Total	German banks [2]	Foreign banks	Total	Total	Total	of which: Enterprises and households	Total	of which: Enterprises and households	Foreign non-banks	Money market paper and debt securities out-standing [6]	Equity capital	Other liabilities [7]	
16	17	18	19	20	21	22	23	24	25	26	27	28	29	Period
End of year or month *											**of which: Luxembourg** [8]			
41,820	24,301	19,104	5,197	17,519	3,984	1,570	1,570	2,414	2,061	13,535	9,631	6,457	13,138	2021
51,517	31,597	25,127	6,470	19,920	3,850	1,550	1,336	2,300	2,055	16,070	6,896	6,414	11,913	2022
53,613	35,363	26,126	9,237	18,250	3,739	1,337	1,337	2,402	2,074	14,511	6,497	6,518	11,411	2023
49,551	32,193	23,970	8,223	17,358	3,957	1,444	1,329	2,513	2,069	13,401	6,381	6,367	13,345	2023 Mar.
50,298	33,842	25,479	8,363	16,456	3,965	1,499	1,384	2,466	2,072	12,491	6,323	6,379	13,621	Apr.
49,395	33,818	24,920	8,898	15,577	3,939	1,471	1,371	2,468	2,083	11,638	6,251	6,378	11,466	May
51,306	35,153	26,084	9,069	16,153	3,785	1,364	1,364	2,421	2,087	12,368	5,769	6,559	13,153	June
52,176	35,830	27,025	8,805	16,346	3,812	1,388	1,388	2,424	2,091	12,534	5,735	6,534	11,807	July
50,001	34,531	25,853	8,678	15,470	3,851	1,433	1,383	2,418	2,085	11,619	5,651	6,534	12,888	Aug.
52,076	36,819	27,471	9,348	15,257	3,980	1,564	1,464	2,416	2,083	11,277	5,976	6,533	12,523	Sep.
52,590	36,385	26,751	9,634	16,205	3,858	1,448	1,448	2,410	2,082	12,347	6,219	6,536	12,072	Oct.
53,194	36,001	26,359	9,642	17,193	3,757	1,350	1,350	2,407	2,079	13,436	6,088	6,536	11,696	Nov.
53,613	35,363	26,126	9,237	18,250	3,739	1,337	1,337	2,402	2,074	14,511	6,497	6,518	11,411	Dec.
Changes *														
+ 9,421	+ 7,113	+ 6,023	+ 1,090	+ 2,308	− 134	− 20	− 234	− 114	− 6	+ 2,442	− 2,735	− 43	− 1,446	2022
+ 2,271	+ 3,860	+ 999	+ 2,861	− 1,589	− 111	− 213	+ 1	+ 102	+ 19	− 1,478	− 399	+ 104	− 486	2023
+ 815	+ 1,692	+ 1,509	+ 183	− 877	+ 8	+ 55	+ 55	− 47	+ 3	− 885	− 58	+ 12	+ 198	2023 Apr.
− 1,126	− 174	− 559	+ 385	− 952	− 26	− 28	− 13	+ 2	+ 11	− 926	− 72	− 1	− 2,277	May
+ 2,033	+ 1,415	+ 1,164	+ 251	+ 618	− 154	− 107	− 7	− 47	+ 4	+ 772	− 482	+ 181	+ 1,717	June
+ 951	+ 730	+ 941	− 211	+ 221	+ 27	+ 24	+ 24	+ 3	+ 4	+ 194	− 34	− 25	− 1,314	July
− 2,263	− 1,364	− 1,172	− 192	− 899	+ 39	+ 45	− 5	− 6	− 6	− 938	− 84	−	+ 1,016	Aug.
+ 1,911	+ 2,184	+ 1,618	+ 566	− 273	+ 129	+ 131	+ 81	− 2	− 2	− 402	+ 325	− 1	− 421	Sep.
+ 554	− 417	− 720	+ 303	+ 971	− 122	− 116	− 16	− 6	− 1	+ 1,093	+ 243	+ 3	− 429	Oct.
+ 793	− 261	− 392	+ 131	+ 1,054	− 101	− 98	− 98	− 3	− 3	+ 1,155	− 131	−	− 318	Nov.
+ 444	− 620	− 233	− 387	+ 1,064	− 18	− 13	− 13	− 5	− 5	+ 1,082	+ 409	− 18	− 213	Dec.
End of year or month *											**Foreign subsidiaries in non-EU countries** [8]			
57,408	26,709	7,776	18,933	30,699	2,532	2,532	2,530	−	−	28,167	499	6,216	12,187	2021
54,244	22,486	7,117	15,369	31,758	2,165	2,164	2,163	.	.	29,593	159	6,547	15,519	2022
46,673	19,273	8,280	10,993	27,400	1,693	1,690	1,690	.	.	25,707	.	6,488	17,008	2023
51,079	22,134	7,631	14,503	28,945	2,030	2,028	2,027	.	.	26,915	133	6,529	15,433	2023 Mar.
46,931	20,018	7,629	12,389	26,913	2,083	2,081	2,081	.	.	24,830	.	6,391	15,355	Apr.
47,393	19,735	7,403	12,332	27,658	2,097	2,095	2,095	.	.	25,561	.	6,606	16,805	May
47,049	20,056	7,585	12,471	26,993	2,016	2,014	2,014	2	2	24,977	.	6,438	17,329	June
46,446	19,760	8,025	11,735	26,686	2,087	2,085	2,084	.	.	24,599	.	6,368	16,504	July
46,251	19,259	7,750	11,509	26,992	1,945	1,943	1,941	.	.	25,047	.	6,427	17,575	Aug.
47,278	19,478	8,178	11,300	27,800	1,860	1,858	1,856	.	.	25,940	.	6,531	17,497	Sep.
46,735	18,793	8,089	10,704	27,942	1,792	1,790	1,788	.	.	26,150	.	6,613	17,646	Oct.
46,875	19,238	8,221	11,017	27,637	1,856	1,853	1,852	.	.	25,781	.	6,519	16,978	Nov.
46,673	19,273	8,280	10,993	27,400	1,693	1,690	1,690	.	.	25,707	.	6,488	17,008	Dec.
Changes *														
− 5,887	− 5,893	− 659	− 5,234	+ 6	− 367	− 368	− 367	.	.	+ 373	− 340	+ 331	+ 2,795	2022
− 6,637	− 2,956	+ 1,163	− 4,119	− 3,681	− 472	− 474	− 473	.	.	− 3,209	.	− 59	+ 1,743	2023
− 3,871	− 2,025	− 2	− 2,023	− 1,846	+ 53	+ 53	+ 54	.	.	− 1,899	.	− 138	+ 1	2023 Apr.
− 274	− 526	− 226	− 300	+ 252	+ 14	+ 14	+ 14	.	.	+ 238	.	+ 215	+ 1,090	May
+ 82	+ 438	+ 182	+ 256	− 356	− 81	− 81	− 81	−	−	− 275	.	− 168	+ 720	June
− 253	− 196	+ 440	− 636	− 57	+ 71	+ 71	+ 70	.	.	− 128	.	− 70	− 699	July
− 552	− 607	− 275	− 332	+ 55	− 142	− 142	− 143	.	.	+ 197	.	+ 59	+ 903	Aug.
+ 396	+ 47	+ 428	− 381	+ 349	− 85	− 85	− 85	.	.	+ 434	.	+ 104	− 354	Sep.
− 459	− 650	− 89	− 561	+ 191	− 68	− 68	− 68	.	.	+ 259	.	+ 82	+ 174	Oct.
+ 827	+ 613	+ 132	+ 481	+ 214	+ 64	+ 63	+ 64	.	.	+ 150	.	− 94	− 336	Nov.
+ 61	+ 111	+ 59	+ 52	− 50	− 163	− 163	− 162	.	.	+ 113	.	− 31	+ 98	Dec.

action with the parent institution. **3** Treasury bills, Treasury discount paper and other money market paper, bonds and debt securities. **4** Including own debt securities. **5** Excluding subordinated liabilities and non-negotiable debt securities. **6** Issues of negotiable and non-negotiable debt securities and money market paper. **7** Including subordinated liabilities. **8** The collection of data regarding foreign subsidiaries matured in 12/2023.

III Building and loan associations (MFIs) in Germany

1 Loans, building loans *

€ million

End of year or month	Unsecuritised lending to banks (MFIs), bank balances (including building loans to banks) 1	Building loans to domestic households 2									Building loans to domestic enterprises and public authorities	Building loans to foreign non-banks (non-MFIs)	Securities
		Total	by debtor group		by type and maturity								
			Self-employed individuals	Employees and other individuals	Loans under savings and loan contracts		Interim and bridging loans			Other loans			
					Total	of which To employees and other individuals	Total	of which Medium-term	of which Long-term				
	1	2	3	4	5	6	7	8	9	10	11	12	13
All building and loan associations													
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	19,737	191,987	19,680	172,307	25,236	22,105	128,627	2,248	125,912	38,124	6,919	1,521	35,404
2025 Dec.	19,737	191,987	19,680	172,307	25,236	22,105	128,627	2,248	125,912	38,124	6,919	1,521	35,404
2026 Jan.	19,719	192,091	19,707	172,384	25,631	22,452	128,244	2,204	125,577	38,216	6,883	1,520	35,260
Feb.	19,446	192,289	19,742	172,547	25,971	22,745	127,929	2,180	125,298	38,389	6,882	1,521	35,183
Mar.	19,388	192,775	19,803	172,972	26,459	23,170	127,697	2,176	125,024	38,619	6,886	1,520	34,878
Apr.	19,438	193,036	19,832	173,204	26,915	23,559	127,271	2,181	124,562	38,850	6,917	1,521	34,749
May	19,471	193,155	19,838	173,317	27,166	23,771	126,990	2,166	124,312	38,999	6,923	1,522	34,563
June	19,591	193,683	19,888	173,795	27,653	24,203	126,858	2,164	124,185	39,172	6,922	1,512	34,478
July	19,679	194,144	19,918	174,226	28,152	24,642	126,628	2,158	123,921	39,364	6,970	1,516	34,213
Aug.	19,821	194,426	19,959	174,467	28,564	25,011	126,342	2,144	123,661	39,520	6,988	1,513	34,224
Sep.	19,577	194,871	20,012	174,859	29,009	25,395	126,144	2,142	123,479	39,718	6,996	1,508	33,613
Private building and loan associations													
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	7,577	150,833	14,237	136,596	16,217	14,395	99,982	1,986	97,547	34,634	3,283	612	18,913
2025 Dec.	7,577	150,833	14,237	136,596	16,217	14,395	99,982	1,986	97,547	34,634	3,283	612	18,913
2026 Jan.	7,647	150,822	14,249	136,573	16,464	14,618	99,619	1,945	97,231	34,739	3,269	612	18,848
Feb.	7,445	150,920	14,261	136,659	16,672	14,801	99,332	1,925	96,976	34,916	3,276	614	18,879
Mar.	7,434	151,243	14,298	136,945	16,993	15,085	99,109	1,922	96,709	35,141	3,272	611	18,773
Apr.	7,597	151,391	14,307	137,084	17,294	15,345	98,719	1,928	96,282	35,378	3,289	614	18,903
May	7,656	151,427	14,294	137,133	17,429	15,462	98,474	1,915	96,066	35,524	3,292	616	18,768
June	7,819	151,786	14,310	137,476	17,760	15,766	98,326	1,911	95,926	35,700	3,291	612	18,692
July	7,962	152,058	14,315	137,743	18,085	16,061	98,080	1,904	95,646	35,893	3,322	614	18,664
Aug.	8,104	152,196	14,326	137,870	18,357	16,310	97,780	1,892	95,371	36,059	3,329	613	18,678
Sep.	7,897	152,460	14,346	138,114	18,644	16,562	97,552	1,889	95,160	36,264	3,325	607	18,658
Public building and loan associations													
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	12,160	41,154	5,443	35,711	9,019	7,710	28,645	262	28,365	3,490	3,636	909	16,491
2025 Dec.	12,160	41,154	5,443	35,711	9,019	7,710	28,645	262	28,365	3,490	3,636	909	16,491
2026 Jan.	12,072	41,269	5,458	35,811	9,167	7,834	28,625	259	28,346	3,477	3,614	908	16,412
Feb.	12,001	41,369	5,481	35,888	9,299	7,944	28,597	255	28,322	3,473	3,606	907	16,304
Mar.	11,954	41,532	5,505	36,027	9,466	8,085	28,588	254	28,315	3,478	3,614	909	16,105
Apr.	11,841	41,645	5,525	36,120	9,621	8,214	28,552	253	28,280	3,472	3,628	907	15,846
May	11,815	41,728	5,544	36,184	9,737	8,309	28,516	251	28,246	3,475	3,631	906	15,795
June	11,772	41,897	5,578	36,319	9,893	8,437	28,532	253	28,259	3,472	3,631	900	15,786
July	11,717	42,086	5,603	36,483	10,067	8,581	28,548	254	28,275	3,471	3,648	902	15,549
Aug.	11,717	42,230	5,633	36,597	10,207	8,701	28,562	252	28,290	3,461	3,659	900	15,546
Sep.	11,680	42,411	5,666	36,745	10,365	8,833	28,592	253	28,319	3,454	3,671	901	14,955

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

III Building and loan associations (MFIs) in Germany

2 Deposits and borrowing, by size of business *

€ million

End of year or month	Deposits and borrowing from banks (MFIs) [1]			Deposits and borrowing from domestic non-banks (non-MFIs)				Deposits (including deposits under savings and loan contracts and borrowing) of foreign non-banks (non-MFIs)	Bearer debt securities out-standing	*Memo items*			
		of which		Deposits under savings and loan contracts									
	Total	Time deposits of more than 2 years	Deposits under savings and loan contracts	Total	Domestic house-holds	Other domestic non-banks	Other [2]			Number of institutions	Balance sheet total [3]	Number of savings and loan contracts for bulding purposes, in thousands	Total amount covered by such contracts
	1	2	3	4	5	6	7	8	9	10	11	12	13
All building and loan associations													
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
2025	37,579	20,845	550	176,558	173,587	2,971	13,900	1,513	9,915	13	260,346	20,130	968,719
2025 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
Nov.	38,449	21,121	556	175,609	172,653	2,956	13,711	1,457	9,915	13	260,739	20,180	968,088
Dec.	37,579	20,845	550	176,558	173,587	2,971	13,900	1,513	9,915	13	260,346	20,130	968,719
2026 Jan.	36,850	20,907	539	176,408	173,429	2,979	14,123	1,526	10,358	13	260,072	20,065	968,472
Feb.	36,626	20,963	528	176,162	173,172	2,990	13,849	1,523	10,858	13	259,844	19,995	968,181
Mar.	37,430	20,691	524	175,637	172,650	2,987	13,571	1,529	10,858	13	259,892	19,911	967,302
Apr.	37,989	21,040	521	175,049	172,113	2,936	13,697	1,516	10,859	13	259,996	19,827	966,624
May	37,820	20,935	490	174,990	172,047	2,943	13,706	1,525	10,859	13	260,134	19,769	966,724
June	38,933	21,447	483	174,560	171,601	2,959	13,805	1,530	10,859	13	261,027	19,700	966,156
July	39,770	21,749	477	174,030	171,073	2,957	13,820	1,505	10,869	13	261,199	19,622	965,507
Aug.	40,219	21,878	465	173,709	170,747	2,962	13,965	1,564	10,869	13	261,576	19,557	965,218
Sep.	39,703	22,188	454	173,369	170,381	2,988	14,385	1,569	10,714	13	261,667	19,494	964,926
Private building and loan associations													
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
2025	33,323	19,974	115	112,676	111,562	1,114	13,654	1,160	9,915	8	184,658	12,954	639,172
2025 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
Nov.	34,216	20,254	117	112,070	110,954	1,116	13,414	1,106	9,915	8	185,124	12,986	638,772
Dec.	33,323	19,974	115	112,676	111,562	1,114	13,654	1,160	9,915	8	184,658	12,954	639,172
2026 Jan.	32,721	20,031	112	112,554	111,440	1,114	13,863	1,175	10,358	8	184,451	12,916	638,987
Feb.	32,658	20,082	108	112,309	111,197	1,112	13,583	1,170	10,858	8	184,383	12,870	638,679
Mar.	33,455	19,794	107	111,893	110,794	1,099	13,294	1,176	10,858	8	184,494	12,813	637,949
Apr.	34,121	20,139	103	111,441	110,394	1,047	13,445	1,166	10,859	8	184,851	12,762	637,462
May	33,987	20,023	101	111,401	110,351	1,050	13,444	1,177	10,859	8	185,005	12,730	637,627
June	34,865	20,523	95	111,149	110,084	1,065	13,542	1,182	10,859	8	185,800	12,691	637,300
July	35,608	20,792	93	110,788	109,724	1,064	13,577	1,158	10,869	8	186,041	12,641	636,860
Aug.	35,844	20,878	89	110,554	109,495	1,059	13,704	1,220	10,869	8	186,255	12,601	636,686
Sep.	35,684	21,179	82	110,301	109,249	1,052	14,128	1,225	10,714	8	186,759	12,565	636,475
Public building and loan associations													
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
2025	4,256	871	435	63,882	62,025	1,857	246	353	–	5	75,688	7,176	329,547
2025 Oct.	4,253	862	440	63,513	61,691	1,822	282	353	–	5	75,560	7,212	329,082
Nov.	4,233	867	439	63,539	61,699	1,840	297	351	–	5	75,615	7,194	329,316
Dec.	4,256	871	435	63,882	62,025	1,857	246	353	–	5	75,688	7,176	329,547
2026 Jan.	4,129	876	427	63,854	61,989	1,865	260	351	–	5	75,621	7,149	329,485
Feb.	3,968	881	420	63,853	61,975	1,878	266	353	–	5	75,461	7,125	329,502
Mar.	3,975	897	417	63,744	61,856	1,888	277	353	–	5	75,398	7,098	329,353
Apr.	3,868	901	418	63,608	61,719	1,889	252	350	–	5	75,145	7,065	329,162
May	3,833	912	389	63,589	61,696	1,893	262	348	–	5	75,129	7,039	329,097
June	4,068	924	388	63,411	61,517	1,894	263	348	–	5	75,227	7,009	328,856
July	4,162	957	384	63,242	61,349	1,893	243	347	–	5	75,158	6,981	328,647
Aug.	4,375	1,000	376	63,155	61,252	1,903	261	344	–	5	75,321	6,955	328,532
Sep.	4,019	1,009	372	63,068	61,132	1,936	257	344	–	5	74,908	6,929	328,451

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

IV. Structural figures, multi-office banks

1. Number of credit institutions and their branches *

End of year	Credit institutions in Germany									
	Total	Commercial banks				Landesbanken 5	Savings banks	Regional institutions of credit cooperatives 6	Credit cooperatives 7	Mortgage banks
		Total	Big banks	Regional banks and other commercial banks 3	Branches of foreign banks 4					
Local branches in Germany - total										
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
2025	18,126	2,762	1,432	1,056	274	145	7,013	14	6,874	33
Credit institutions *										
2023	1,403	242	3	137	102	6	354	1	696	7
2024	1,368	238	3	133	102	6	349	1	671	7
2025	1,327	232	3	129	100	6	342	1	646	6
Branches in Germany										
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
2025	16,799	2,530	1,429	927	174	139	6,671	13	6,228	27
for information only: Foreign branches of German banks 1										
2023	257	214	85	129	–	24	–	4	4	6
2024	271	229	85	144	–	23	–	4	4	6
2025	277	234	83	151	–	25	–	4	4	5
for information only: Foreign subsidiaries of German banks 2										
2023	76	67	58	9	–	3	–	4	–	–
2024	73	65	58	7	–	3	–	4	–	–
2025	73	65	59	6	–	3	–	4	–	–

End of year	Credit institutions in Germany								for information only: Banks majority-owned by foreign banks 10	
	Banks with special, development and other central support tasks	Building and loan associations			Categories of banks not included in the monthly balance sheet statistics					
		Total	Private Building and loan associations	Public Building and loan associations 8	Total	of which: Housing enterprises with savings facilities	of which: Guarantee banks and other credit institutions	of which: Securities trading banks 9	foreign banks	foreign non-banks
Local branches in Germany - total										
2023	27	1,200	752	448	76	60	15	1	937	117
2024	24	1,215	730	485	76	60	15	1	877	180
2025	25	1,189	715	474	71	56	14	1	820	72
Credit institutions *										
2023	20	14	9	5	63	47	15	1	36	26
2024	20	13	8	5	63	47	15	1	33	25
2025	20	13	8	5	61	46	14	1	31	24
Branches in Germany										
2023	7	1,186	743	443	13	13	–	–	901	91
2024	4	1,202	722	480	13	13	–	–	844	155
2025	5	1,176	707	469	10	10	–	–	789	48
for information only: Foreign branches of German banks 1										
2023	2	3	3	–	–	–	–	–	–	–
2024	2	3	3	–	–	–	–	–	–	–
2025	2	3	3	–	–	–	–	–	–	–
for information only: Foreign subsidiaries of German banks 2										
2023	1	1	1	–	–	–	–	–	–	–
2024	1	–	–	–	–	–	–	–	–	–
2025	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 reporting for the banking statistics, by size category *

period	Commercial banks				Landesbanken	Savings banks	Regional institutions of credit cooperatives	Credit cooperatives	Banks with special, development and other central support tasks	Building and loan associations	All domestic banks
	Total	Big banks	Regional banks and other commercial banks	Branches of foreign banks							
	1	2	3	4	5	6	7	8	9	10	11
	Total number										
2021	251	3	139	109	6	371	773	9	18	18	1,446
2022	241	3	133	105	6	362	733	8	18	18	1,388
2023	241	3	133	105	6	360	733	8	18	18	1,386
2024	234	3	124	107	6	349	721	7	18	28	1,363
2025	227	3	120	104	6	342	645	6	17	13	1,256
	Business volume of less than €50 million [1]										
2021	31	–	6	25	–	–	7	–	–	–	38
2022	24	–	5	19	–	–	4	–	–	–	28
2023	25	–	5	20	–	–	4	–	–	–	29
2024	28	–	6	22	–	–	4	–	–	–	32
2025	22	–	4	18	–	–	4	–	–	–	26
	Business volume of €50 million or more but less than €100 million [1]										
2021	8	–	4	4	–	–	35	–	–	–	43
2022	9	–	5	4	–	–	29	–	–	–	38
2023	10	–	5	5	–	–	29	–	–	–	39
2024	11	–	4	7	–	–	24	–	–	–	35
2025	9	–	2	7	–	–	21	–	–	–	30
	Business volume of €1 billion or more but less than €5 billion [1]										
2021	27	–	18	9	–	1	140	–	–	1	169
2022	26	–	15	11	–	1	124	–	–	1	152
2023	22	–	13	9	–	1	126	–	–	1	150
2024	15	–	6	9	–	–	107	–	–	–	121
2025	14	–	6	8	–	–	91	–	–	–	105
	Business volume of €250 million or more but less than €500 million [1]										
2021	19	–	16	3	–	11	145	2	–	0	177
2022	18	–	14	4	–	11	141	1	–	–	171
2023	20	–	15	5	–	11	139	1	–	–	171
2024	24	–	20	4	–	8	136	2	–	–	170
2025	20	–	18	2	–	7	118	2	–	–	147
	Business volume of €500 million or more but less than €1 billion [1]										
2021	30	–	16	14	–	33	144	–	–	1	208
2022	32	–	18	14	–	26	135	1	–	1	195
2023	34	–	21	13	–	27	134	1	–	1	197
2024	23	–	13	10	–	26	144	–	–	1	194
2025	32	–	16	16	–	23	119	–	–	–	174
	Business volume of €5 billion or more but less than €10 billion [1]										
2021	68	–	40	28	–	237	260	3	4	5	577
2022	66	–	38	28	–	231	253	2	4	5	561
2023	63	–	35	28	–	229	255	2	4	5	558
2024	73	–	39	34	–	219	252	1	4	8	557
2025	64	–	35	29	–	208	234	1	4	4	515
	5 Mrd € bis unter 10 Mrd € Geschäftsvolumen [1]										
2021	31	–	19	12	–	62	29	–	3	5	130
2022	28	–	18	10	–	64	31	–	2	5	130
2023	29	–	18	11	–	63	32	–	2	5	131
2024	23	–	13	10	–	64	34	–	1	8	130
2025	28	–	16	12	–	72	38	–	1	4	143
	Business volume of more than €10 billion [1]										
2021	37	3	20	14	6	27	13	4	11	6	104
2022	38	3	20	15	6	29	16	4	12	6	113
2023	38	3	21	14	6	29	14	4	12	6	111
2024	38	3	23	12	6	32	20	4	13	11	124
2025	38	3	23	12	6	32	20	3	12	5	116

***** 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** See Table I.1, footnote 1.

IV. Structural figures, multi-office banks [7]

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

€ million

End of year or month	Number of reporting credit institutions	Total assets [1]	Cash in hand	Balances with central banks	Treasury bills and treasury discount paper	Bills	Unsecuritised lending to banks (MFIs) (including postal giro account balances)	Unsecuritised lending to non-banks (non-MFIs)	Debt securities and other fixed interest securities	Shares and other variable yield securities	Participating interests and shares in affiliated enterprises	Fiduciary assets
	1	2	3	4	5	6	7	8	9	10	11	12
All categories of banks												
2022	1,385	10,886,539	19,992	155,852	6,162	2,679	2,702,048	4,671,833	1,020,394	225,818	104,486	66,647
2023	1,330	10,715,327	18,717	160,727	5,304	2,079	2,653,897	4,671,427	1,073,477	235,528	106,044	83,148
2024	1,294	11,210,624	19,672	159,499	7,228	2,181	2,519,227	4,861,880	1,165,706	249,359	111,268	99,350
2024 Dec.	1,294	11,210,624	19,672	159,499	7,228	2,181	2,519,227	4,861,880	1,165,706	249,359	111,268	99,350
Commercial banks [6]												
2022	240	5,125,904	3,997	106,055	5,223	2,616	1,250,815	1,735,064	347,614	21,410	39,327	17,321
2023	236	5,026,257	3,568	118,852	4,306	2,035	1,241,589	1,704,141	404,274	36,876	39,670	34,671
2024	232	5,464,338	3,552	118,088	5,315	2,144	1,137,262	1,848,876	460,747	45,124	43,833	47,940
2024 Dec.	232	5,464,338	3,552	118,088	5,315	2,144	1,137,262	1,848,876	460,747	45,124	43,833	47,940
Big banks												
2022	3	2,733,448	3,011	83,000	2,517	2,393	386,701	910,627	207,105	10,691	34,142	5,788
2023	3	2,637,640	2,520	104,266	2,118	1,873	405,371	880,124	251,509	13,449	34,058	6,130
2024	3	2,574,928	2,652	98,061	4,044	1,966	349,624	942,716	295,131	18,895	35,820	6,492
2024 Dec.	3	2,574,928	2,652	98,061	4,044	1,966	349,624	942,716	295,131	18,895	35,820	6,492
Regional banks and other commercial banks												
2022	132	1,911,399	963	18,202	2,706	177	542,295	691,288	131,729	10,692	4,509	11,321
2023	126	1,881,073	1,031	10,706	2,152	162	501,983	684,464	139,806	22,553	4,688	28,230
2024	122	2,430,386	879	15,918	1,229	178	519,278	757,456	151,112	25,045	7,593	41,069
2024 Dec.	122	2,430,386	879	15,918	1,229	178	519,278	757,456	151,112	25,045	7,593	41,069
Branches of foreign banks												
2022	105	481,057	23	4,853	–	46	321,819	133,149	8,780	27	676	212
2023	107	507,544	17	3,880	36	–	334,235	139,553	12,959	874	924	311
2024	107	459,024	21	4,109	42	–	268,360	148,704	14,504	1,184	420	379
2024 Dec.	107	459,024	21	4,109	42	–	268,360	148,704	14,504	1,184	420	379
Landesbanken and savings banks												
2022	368	2,483,943	9,403	30,666	728	40	410,168	1,456,987	286,864	107,484	25,107	15,008
2023	360	2,443,101	9,075	30,402	784	20	390,004	1,465,701	282,070	102,265	26,171	13,977
2024	355	2,493,475	9,841	28,752	834	7	398,546	1,484,405	300,450	107,395	26,262	16,732
2024 Dec.	355	2,493,475	9,841	28,752	834	7	398,546	1,484,405	300,450	107,395	26,262	16,732
Credit cooperatives												
2022	733	1,172,886	6,445	13,237	17	23	112,729	755,077	162,053	75,216	19,628	3,356
2023	694	1,172,420	5,890	9,259	–	4	104,084	776,192	149,748	74,859	20,330	2,917
2024	669	1,206,305	5,994	9,291	–	5	113,925	796,735	150,912	76,122	20,878	2,465
2024 Dec.	669	1,206,305	5,994	9,291	–	5	113,925	796,735	150,912	76,122	20,878	2,465
Mortgage banks												
2022	8	223,334	–	216	–	–	11,547	184,978	20,951	147	136	88
2023	7	224,145	–	140	–	–	9,942	187,608	20,781	149	114	6
2024	7	218,066	–	163	–	–	8,462	184,183	19,893	142	206	6
2024 Dec.	7	218,066	–	163	–	–	8,462	184,183	19,893	142	206	6
Building and loan associations												
2022	18	260,882	–	382	–	–	28,504	189,659	27,866	10,459	252	8
2023	15	260,639	–	144	–	–	23,737	195,192	27,355	10,397	259	6
2024	13	261,684	–	195	–	–	21,423	199,668	25,848	10,287	154	3
2024 Dec.	13	261,684	–	195	–	–	21,423	199,668	25,848	10,287	154	3
Banks with special, development and other central support tasks												
2022	18	1,619,590	147	5,296	194	–	888,285	350,068	175,046	11,102	20,036	30,866
2023	18	1,588,765	184	1,930	214	20	884,541	342,593	189,249	10,982	19,500	31,571
2024	18	1,566,756	285	3,010	1,079	25	839,609	348,013	207,856	10,289	19,935	32,204
2024 Dec.	18	1,566,756	285	3,010	1,079	25	839,609	348,013	207,856	10,289	19,935	32,204

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

IV. Structural figures, multi-office banks

Tangible assets and other assets [1]										Other liabilities [1]			
Total	of which: trading portfolio derivatives [4]	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts [5]	Fiduciary liabilities	Value adjust-ments [2]	Provisions for liabilities and charges	Sub-ordinated liabilities [5]	Capital [3]	Total	of which: trading portfolio derivatives [4]	Memo items: Sureties	End of year or month
13	14	15	16	17	18	19	20	21	22	23	24	25	
All categories of banks													
1,910,628	1,561,978	2,022,379	4,865,225	1,296,424	66,647	8,302	75,919	85,493	591,288	1,874,862	1,542,622	352,464	2022
1,704,979	1,331,963	1,824,918	4,938,780	1,388,119	83,148	5,631	78,538	92,756	610,141	1,693,296	1,298,479	353,878	2023
2,015,254	1,576,960	1,688,396	5,157,662	1,430,959	99,350	12,542	78,690	97,588	650,650	1,994,787	1,537,202	370,505	2024
2,015,254	1,576,960	1,688,396	5,157,662	1,430,959	99,350	12,542	78,690	97,588	650,650	1,994,787	1,537,202	370,505	2024 Dec.
Commercial banks [6]													
1,596,462	1,386,576	966,855	2,113,498	208,615	17,321	5,086	28,850	54,161	201,623	1,529,895	1,367,449	218,950	2022
1,436,275	1,198,525	868,205	2,195,529	224,429	34,671	3,471	29,600	60,130	211,098	1,399,124	1,166,417	222,572	2023
1,751,457	1,456,892	766,064	2,356,958	243,637	47,940	5,839	30,478	64,079	231,142	1,718,201	1,421,962	238,452	2024
1,751,457	1,456,892	766,064	2,356,958	243,637	47,940	5,839	30,478	64,079	231,142	1,718,201	1,421,962	238,452	2024 Dec.
Big banks													
1,087,473	965,589	350,997	1,057,228	163,648	5,788	2,160	17,188	24,024	73,590	1,038,825	947,069	137,555	2022
936,222	772,336	348,233	1,074,659	173,087	6,130	1,548	17,853	23,433	79,575	913,122	753,005	137,625	2023
819,527	606,380	293,812	1,135,095	190,951	6,492	2,222	18,134	26,109	88,875	813,238	590,151	146,030	2024
819,527	606,380	293,812	1,135,095	190,951	6,492	2,222	18,134	26,109	88,875	813,238	590,151	146,030	2024 Dec.
Regional banks and other commercial banks													
497,517	.	338,265	882,409	44,484	11,321	2,368	9,672	29,482	112,689	480,709	.	42,837	2022
485,298	.	269,122	903,064	50,320	28,230	1,435	9,120	35,446	114,506	469,830	.	38,976	2023
910,629	.	284,250	993,232	50,942	41,069	3,104	9,415	36,523	122,963	888,888	.	42,595	2024
910,629	.	284,250	993,232	50,942	41,069	3,104	9,415	36,523	122,963	888,888	.	42,595	2024 Dec.
Branches of foreign banks													
11,472	.	277,593	173,861	483	212	558	1,990	655	15,344	10,361	.	38,558	2022
14,755	.	250,850	217,806	1,022	311	488	2,627	1,251	17,017	16,172	.	45,971	2023
21,301	.	188,002	228,631	1,744	379	513	2,929	1,447	19,304	16,075	.	49,827	2024
21,301	.	188,002	228,631	1,744	379	513	2,929	1,447	19,304	16,075	.	49,827	2024 Dec.
Landesbanken and savings banks													
141,488	89,597	412,636	1,455,016	217,338	15,008	1,240	21,608	18,021	180,563	162,513	92,077	80,707	2022
122,632	67,363	366,111	1,460,695	238,608	13,977	911	22,630	17,659	184,259	138,251	68,432	80,811	2023
120,251	62,140	341,248	1,509,285	257,272	16,732	3,671	22,337	18,355	194,827	129,748	58,857	82,404	2024
120,251	62,140	341,248	1,509,285	257,272	16,732	3,671	22,337	18,355	194,827	129,748	58,857	82,404	2024 Dec.
Credit cooperatives													
25,105	–	164,996	858,263	8,472	3,356	489	8,149	3,277	101,668	24,216	1	19,740	2022
29,137	–	158,530	856,415	8,954	2,917	11	8,836	3,624	105,530	27,603	1	18,322	2023
29,978	–	152,859	888,269	8,784	2,465	1,289	9,019	3,918	112,195	27,507	–	16,997	2024
29,978	–	152,859	888,269	8,784	2,465	1,289	9,019	3,918	112,195	27,507	–	16,997	2024 Dec.
Mortgage banks													
5,271	.	51,059	52,782	102,360	88	279	915	898	9,498	5,455	.	745	2022
5,405	.	43,607	53,735	108,402	6	348	895	1,764	8,930	6,458	.	582	2023
5,011	.	39,044	53,969	106,615	6	490	903	1,708	9,223	6,108	.	584	2024
5,011	.	39,044	53,969	106,615	6	490	903	1,708	9,223	6,108	.	584	2024 Dec.
Building and loan associations													
3,752	.	38,610	195,441	5,033	8	177	6,358	434	12,255	2,566	.	1	2022
3,549	.	37,884	194,704	6,483	6	131	5,812	371	12,999	2,249	.	1	2023
4,106	.	37,546	195,237	7,415	3	218	5,678	368	13,223	1,996	.	1	2024
4,106	.	37,546	195,237	7,415	3	218	5,678	368	13,223	1,996	.	1	2024 Dec.
Banks with special, development and other central support tasks													
138,550	.	388,223	190,225	754,606	30,866	1,031	10,039	8,702	85,681	150,217	.	32,321	2022
107,981	.	350,581	177,702	801,243	31,571	759	10,765	9,208	87,325	119,611	.	31,590	2023
104,451	.	351,635	153,944	807,236	32,204	1,035	10,275	9,160	90,040	111,227	.	32,067	2024
104,451	.	351,635	153,944	807,236	32,204	1,035	10,275	9,160	90,040	111,227	.	32,067	2024 Dec.

2 Untaxed general value adjustments and individual country-risk value adjustments; other individual value adjustments are deducted on the asset side. **3** Subscribed capital and reserves, less published loss; including participation rights capital and fund for general banking risks. **4** Trading portfolio derivatives. **5** 5 Less own debt securities. **6** Commercial banks comprise the sub-groups "big banks", "regional banks and other commercial banks" and "branches of foreign banks". **7** The collection of data regarding multi-office banks matured in 12/2024.

V External position of banks

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

€ million

End of reporting period	Claims on non-residents [1]														
		Short-term assets						Long-term assets							
			Loans and advances to			Treasury bills and other money market instruments			Loans and advances to			Bonds and notes		
				foreign non-banks						foreign non-banks				
	Total	Total	foreign banks [2]	Total	of which: enterprises and households	Total	of which: of foreign banks	Total	foreign banks	Total	of which: enterprises and households	Total	of which: of foreign banks	Shares and other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Assets and liabilities, total [4]														
2023	2,208,819	842,814	652,573	174,906	167,309	15,335	3,051	1,366,005	282,661	452,386	404,686	514,626	226,691	35,372
2024	2,461,421	997,174	760,197	222,014	214,314	14,963	2,051	1,464,247	298,704	469,198	421,508	565,727	241,251	42,331
2025 Q1	2,619,510	1,100,830	836,205	245,733	236,045	18,892	2,260	1,518,680	298,104	474,275	426,939	604,741	242,955	53,441
Q2	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
Q3	2,679,394	1,122,267	833,854	271,834	259,945	16,579	2,234	1,557,127	294,346	473,255	425,172	638,855	249,945	63,992
Q4	2,696,693	1,150,471	856,894	274,872	260,934	18,705	3,114	1,546,222	300,759	471,080	426,557	638,665	246,312	48,110
2026 May	3,028,851	1,378,250	983,891	373,329	359,867	21,030	2,952	1,650,601	310,407	484,866	438,431	692,998	249,214	71,424
June	3,079,694	1,405,781	1,011,720	372,641	359,285	21,420	3,820	1,673,913	314,641	488,841	443,842	710,877	255,495	68,001
July	3,054,398	1,393,103	998,800	375,055	361,648	19,248	4,704	1,661,295	315,768	492,370	446,467	702,561	252,225	59,137
Aug.	3,085,384	1,413,751	1,018,548	371,612	357,864	23,591	4,691	1,671,633	316,501	489,940	444,003	713,722	255,305	60,087
Sep.	3,169,598	1,452,826	1,034,638	393,067	378,333	25,121	4,796	1,716,772	329,653	494,330	448,203	735,761	259,013	64,931
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
2025 Q1	1,859,108	719,914	548,069	157,076	148,459	14,769	1,720	1,139,194	163,275	331,706	288,185	550,488	232,030	31,293
Q2	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
Q3	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
Q4	1,965,107	778,929	580,653	184,117	172,173	14,159	2,512	1,186,178	166,903	338,794	297,570	592,299	237,656	24,302
2026 May	2,224,990	959,538	693,090	249,689	237,232	16,759	2,099	1,265,452	174,349	350,069	307,105	645,572	238,925	28,313
June	2,264,253	990,555	719,581	254,600	242,759	16,374	2,705	1,273,698	168,448	349,142	308,126	659,581	245,132	29,315
July	2,254,311	985,665	714,855	255,535	243,758	15,275	3,698	1,268,646	167,926	353,329	311,459	653,270	241,908	26,866
Aug.	2,270,725	997,913	726,195	252,046	240,229	19,672	3,744	1,272,812	166,874	352,144	310,101	661,587	244,809	24,777
Sep.	2,312,273	1,015,743	739,828	255,956	243,289	19,959	3,899	1,296,530	168,239	354,080	311,994	674,398	248,781	32,182
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
2025 Q1	556,746	296,576	231,105	64,512	63,858	959	104	260,170	113,304	83,140	81,029	36,430	4,678	7,742
Q2	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
Q3	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
Q4	522,825	283,279	217,459	63,271	62,409	2,549	102	239,546	114,777	70,226	68,031	32,382	3,818	4,162
2026 May	553,360	303,520	218,514	83,479	82,632	1,527	66	249,840	116,189	71,478	69,101	32,722	5,126	11,562
June	565,761	300,971	215,588	83,758	82,893	1,625	198	264,790	125,360	75,145	72,611	36,233	5,294	9,677
July	559,760	296,550	210,946	84,278	83,238	1,326	.	263,210	126,309	74,150	71,612	35,238	5,493	9,264
Aug.	571,807	306,594	222,609	82,624	81,464	1,361	61	265,213	127,494	72,979	70,461	36,570	5,408	10,233
Sep.	611,492	327,790	223,548	100,742	99,591	3,500	83	283,702	139,402	75,365	72,811	43,657	5,304	6,937
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
2025 Q1	2,315,537	992,398	779,606	194,814	188,266	17,978	1,890	1,323,139	246,843	404,706	380,335	550,651	238,527	43,102
Q2	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
Q3	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
Q4	2,345,163	1,006,567	780,533	208,033	199,186	18,001	2,805	1,338,596	251,492	402,400	382,295	576,044	243,326	30,413
2026 May	2,651,891	1,227,882	893,446	314,328	305,225	20,108	2,381	1,424,009	259,896	414,884	393,948	623,407	245,964	44,447
June	2,694,838	1,247,226	919,348	307,745	298,921	20,133	3,083	1,447,612	263,464	418,271	399,054	640,749	252,441	43,280
July	2,679,842	1,242,192	908,186	316,190	307,332	17,816	4,018	1,437,650	263,058	421,505	401,871	631,703	249,207	39,611
Aug.	2,702,190	1,262,028	925,643	313,865	304,766	22,520	4,045	1,440,162	263,064	418,924	399,372	637,125	251,937	39,378
Sep.	2,780,149	1,305,341	945,385	336,291	326,846	23,665	4,307	1,474,808	274,039	421,698	402,105	653,140	255,203	43,879

***** 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
88,119	70,666	11,059	1,571,938	1,265,362	906,456	358,906	336,357	306,576	183,110	106,900	106,008	16,566	78,203	2025 Q1
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	Q2
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	Q3
87,608	69,628	8,622	1,442,228	1,136,361	809,011	327,350	312,336	305,867	181,239	107,696	106,330	16,932	53,737	Q4
90,906	72,047	12,170	1,745,460	1,433,503	990,959	442,544	425,064	311,957	182,539	115,333	113,569	14,085	66,842	2026 May
91,553	72,575	12,290	1,754,902	1,445,112	999,585	445,527	426,714	309,790	175,997	119,778	118,032	14,015	63,600	June
91,459	72,451	15,726	1,737,479	1,431,138	974,570	456,568	435,436	306,341	172,023	119,951	118,316	14,367	65,419	July
91,383	72,416	16,155	1,755,582	1,453,875	1,001,812	452,063	428,627	301,707	166,212	121,154	119,537	14,341	62,494	Aug.
92,097	73,125	14,769	1,770,880	1,462,384	980,772	481,612	459,072	308,496	174,756	119,394	118,006	14,346	61,410	Sep.
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
62,432	46,477	7,889	1,110,053	856,856	602,020	254,836	233,969	253,197	140,970	95,687	94,861	16,540	28,246	2025 Q1
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	Q2
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	Q3
63,880	47,292	5,631	1,025,088	770,273	527,851	242,422	229,099	254,815	140,463	97,445	96,290	16,907	15,730	Q4
67,149	49,450	8,795	1,258,740	1,005,433	670,278	335,155	319,485	253,307	134,062	105,199	104,046	14,046	29,952	2026 May
67,212	49,505	9,102	1,261,237	1,015,243	680,817	334,426	317,203	245,994	122,506	109,513	108,324	13,975	26,796	June
67,255	49,511	11,521	1,244,794	995,086	650,071	345,015	325,670	249,708	125,718	109,663	108,579	14,327	27,309	July
67,430	49,582	11,682	1,268,197	1,022,594	685,561	337,033	315,213	245,603	120,376	110,926	109,867	14,301	27,380	Aug.
67,631	49,794	10,564	1,263,572	1,013,326	661,395	351,931	331,191	250,246	127,083	108,857	108,056	14,306	26,039	Sep.
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
19,554	18,263	2,153	347,716	305,220	222,510	82,710	81,497	42,496	32,505	9,991	9,960	–	44,686	2025 Q1
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	Q2
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	Q3
17,999	16,812	2,261	306,302	265,886	197,025	68,861	67,692	40,416	31,381	9,035	8,857	–	31,869	Q4
17,889	16,921	2,213	359,303	312,174	233,085	79,089	77,824	47,129	38,142	.	8,396	.	30,029	2026 May
18,375	17,292	2,183	368,962	317,039	228,353	88,686	87,624	51,923	42,788	.	8,575	.	30,145	June
18,249	17,173	3,254	365,900	321,238	231,911	89,327	88,113	44,662	35,606	.	8,496	.	31,503	July
17,937	17,008	3,615	364,986	321,529	229,440	92,089	91,007	43,457	34,492	.	8,399	.	29,112	Aug.
18,341	17,393	3,243	383,361	337,287	234,443	102,844	101,597	46,074	36,804	.	8,731	.	29,054	Sep.
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
77,837	62,084	10,498	1,360,875	1,071,547	756,974	314,573	294,605	289,328	170,070	104,632	104,274	14,626	29,132	2025 Q1
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	Q2
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	Q3
78,247	62,027	8,126	1,224,142	937,113	668,178	268,935	261,101	287,029	166,780	105,308	104,854	14,941	18,305	Q4
81,375	64,223	11,541	1,521,384	1,230,358	838,825	391,533	380,595	291,026	166,417	112,525	112,017	12,084	29,922	2026 May
81,848	64,575	11,502	1,533,668	1,244,916	850,561	394,355	383,481	288,752	159,716	116,930	116,471	12,106	29,092	June
81,773	64,469	14,914	1,513,498	1,228,309	819,719	408,590	395,578	285,189	155,608	117,200	116,747	12,381	30,263	July
81,671	64,407	15,139	1,534,658	1,252,984	848,098	404,886	387,769	281,674	150,896	118,423	117,962	12,355	28,706	Aug.
82,052	64,782	13,518	1,546,710	1,257,542	828,597	428,945	415,015	289,168	159,832	116,979	116,367	12,357	26,863	Sep.

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

V External position of banks

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

€ million

End of reporting period	Claims on non-residents [1]													
		Short-term assets						Long-term assets						
			Loans and advances to			Treasury bills and other money market instruments			Loans and advances to			Bonds and notes		
				foreign non-banks						foreign non-banks				
	Total	Total	foreign banks [2]	Total	of which: enterprises and households	Total	of which: of foreign banks	Total	foreign banks	Total	of which: enterprises and households	Total	of which: of foreign banks	Shares and other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
of which: vis-à-vis EU Member States [6,7]														
2023	1,180,998	380,719	292,052	77,468	72,813	11,199	2,195	800,279	106,145	270,868	246,440	368,868	164,038	23,078
2024	1,267,151	406,955	304,071	90,489	86,716	12,395	1,343	860,196	116,627	278,830	257,757	404,615	175,904	26,975
2025 Q1	1,355,524	447,791	329,209	103,703	98,182	14,879	1,564	907,733	121,199	285,909	265,129	435,936	179,697	31,318
Q2	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
Q3	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
Q4	1,413,846	469,932	350,029	106,029	99,337	13,874	2,316	943,914	126,631	286,460	269,531	468,527	184,980	27,192
2026 May	1,614,098	600,713	440,787	143,724	135,655	16,202	1,810	1,013,385	135,812	294,583	277,067	514,605	188,635	31,653
June	1,629,757	596,884	444,842	136,425	129,115	15,617	2,125	1,032,873	138,199	295,221	279,506	529,778	194,046	32,926
July	1,635,460	608,306	456,942	137,299	129,764	14,065	2,819	1,027,154	137,372	298,269	282,449	524,602	191,991	30,141
Aug.	1,651,574	623,577	468,198	136,629	128,973	18,750	2,829	1,027,997	135,933	297,202	281,365	527,269	194,424	30,784
Sep.	1,670,117	629,022	472,510	138,019	129,966	18,493	2,851	1,041,095	135,741	298,426	282,619	534,600	197,902	35,866
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
2025 Q1	1,233,415	416,383	309,679	92,628	87,844	14,076	1,193	817,032	116,280	256,102	235,598	383,952	137,922	30,738
Q2	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
Q3	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
Q4	1,280,837	428,550	322,099	92,996	86,403	13,455	2,022	852,287	121,387	254,992	238,655	417,766	144,413	26,834
2026 May	1,472,051	557,375	412,478	128,804	121,663	16,093	1,712	914,676	129,851	260,778	244,280	459,827	145,013	31,229
June	1,481,084	550,230	413,541	121,311	114,819	15,378	1,885	930,854	131,436	261,194	246,461	472,703	147,754	32,510
July	1,492,242	567,565	430,727	123,020	116,351	13,818	2,575	924,677	130,659	263,789	249,101	467,528	146,169	29,668
Aug.	1,504,004	580,298	440,139	121,663	114,843	18,496	2,584	923,706	128,750	262,738	248,033	469,013	147,575	30,139
Sep.	1,513,945	577,918	437,036	122,654	115,433	18,228	2,594	936,027	128,469	263,997	249,320	475,596	150,632	35,253
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
2025 Q1	254,283	107,616	56,489	50,721	47,770	406	370	146,667	49,709	67,790	44,991	8,626	3,782	10,339
Q2	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
Q3	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
Q4	292,135	143,303	76,214	66,704	61,614	385	309	148,832	47,845	66,640	42,468	7,368	2,688	17,697
2026 May	310,389	149,866	90,261	58,992	54,634	613	571	160,523	49,083	67,598	42,385	7,425	2,772	26,977
June	318,037	157,434	91,930	64,723	60,350	781	737	160,603	49,858	68,248	42,754	8,162	2,656	24,721
July	307,322	149,958	90,384	58,845	54,297	729	686	157,364	51,402	68,575	42,582	8,266	2,649	19,526
Aug.	311,019	151,056	92,677	57,690	53,047	689	646	159,963	51,888	68,536	42,401	9,209	3,027	20,709
Sep.	312,637	145,980	89,006	56,441	51,466	533	489	166,657	54,088	70,084	43,839	11,479	3,477	21,052
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
2025 Q1	145,385	80,348	35,643	44,705	44,702	0	–	65,037	36,128	21,018	20,666	3,226	1,576	233
Q2	143,717	82,642	35,254	47,436	47,425	– 48	.	61,075	33,220	20,491	20,148	3,050	1,615	219
Q3	160,793	98,621	.	57,574	57,545	.	–	62,172	34,291	20,388	20,140	3,000	1,891	404
Q4	173,345	110,026	51,110	58,907	58,907	9	.	63,319	34,574	21,143	20,920	2,964	1,785	656
2026 May	177,314	113,959	62,805	51,140	51,140	14	.	63,355	35,335	20,264	20,042	2,904	1,629	763
June	183,828	119,316	64,747	54,555	54,555	14	.	64,512	35,909	20,693	20,161	2,977	1,652	763
July	181,220	115,483	65,019	50,447	50,447	17	.	65,737	37,030	20,747	20,349	2,965	1,632	839
Aug.	183,328	116,731	66,497	50,211	50,211	23	.	66,597	36,990	20,463	20,068	3,290	1,958	1,720
Sep.	177,909	109,947	61,358	48,519	48,519	70	.	67,962	38,556	20,854	20,462	3,434	2,091	786

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

Participating interest			Liabilities to non-residents [3]											
				Short-term liabilities				Long-term liabilities						
						to foreign non-banks				to foreign non-banks				
Total	of which: working capital at foreign branches	Memo item: Loans and advances to foreign monetary authorities	Total	Total	to foreign banks	Total	of which: enterprises and households	Total	to foreign banks	Total	of which: enterprises and households	Working capital of branches of foreign banks	Memo item: Liabilities to foreign monetary authorities	End of reporting period
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
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
33,371	20,081	8,011	767,790	595,605	419,898	175,707	156,955	172,185	82,792	78,465	78,250	10,928	19,572	2025 Q1
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	Q2
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	Q3
35,104	21,260	6,207	720,114	546,190	394,944	151,246	144,621	173,924	83,348	79,514	79,229	11,062	11,964	Q4
36,732	22,988	10,147	891,750	714,068	513,183	200,885	191,338	177,682	85,631	81,537	81,299	10,514	18,435	2026 May
36,749	22,991	10,337	889,058	703,570	505,382	198,188	188,312	185,488	89,449	85,503	85,250	10,536	17,856	June
36,770	22,980	13,835	876,644	693,582	488,540	205,042	193,017	183,062	86,232	86,019	85,765	10,811	19,092	July
36,809	23,053	14,566	906,548	722,223	510,324	211,899	195,588	184,325	86,172	87,368	87,115	10,785	19,581	Aug.
36,462	22,677	12,919	897,569	712,239	494,928	217,311	204,179	185,330	88,973	85,570	85,316	10,787	16,578	Sep.
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
29,960	19,804	6,830	701,214	540,603	379,210	161,393	142,672	160,611	71,543	78,191	77,983	10,877	4,029	2025 Q1
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	Q2
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	Q3
31,308	20,854	6,096	664,769	502,769	366,829	135,940	129,737	162,000	71,760	79,238	78,961	11,002	2,994	Q4
32,991	22,568	8,431	827,812	662,225	477,037	185,188	176,198	165,587	73,743	81,388	81,159	10,456	2,818	2026 May
33,011	22,574	8,466	823,060	649,852	469,175	180,677	171,184	173,208	77,383	85,351	85,107	10,474	3,750	June
33,033	22,563	12,321	814,047	643,344	455,599	187,745	176,132	170,703	74,088	85,866	85,621	10,749	4,856	July
33,066	22,633	12,474	837,108	665,115	471,673	193,442	177,769	171,993	74,061	87,209	86,964	10,723	4,683	Aug.
32,712	22,250	10,290	829,189	656,352	458,519	197,833	185,169	172,837	76,710	85,402	85,156	10,725	2,962	Sep.
Assets and liabilites vis-à-vis emerging market economies and developing countries [6,8]														
8,998	7,407	2,722	172,085	155,996	119,852	36,144	35,546	16,089	13,383	937	862	1,769	44,841	2023
10,311	8,681	502	194,195	179,063	145,023	34,040	33,664	15,132	12,249	953	936	1,930	44,936	2024
10,203	8,582	561	203,014	187,084	148,824	38,260	37,769	15,930	13,040	950	939	1,940	49,071	2025 Q1
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	Q2
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	Q3
9,282	7,601	496	209,790	192,398	140,597	51,801	47,997	17,392	14,459	942	837	1,991	35,432	Q4
9,440	7,824	629	214,984	195,559	151,899	43,660	41,006	19,425	16,122	1,302	902	2,001	36,920	2026 May
9,614	8,000	788	211,797	192,306	148,738	43,568	39,766	19,491	16,281	1,301	894	1,909	34,508	June
9,595	7,982	812	214,573	194,861	154,483	40,378	36,028	19,712	16,415	1,311	903	1,986	35,156	July
9,621	8,009	1,016	211,469	192,835	153,369	39,466	37,084	18,634	15,316	1,332	926	1,986	33,788	Aug.
9,954	8,343	1,251	213,572	195,483	151,869	43,614	39,333	18,089	14,924	1,176	891	1,989	34,547	Sep.
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
4,432	3,973	.	76,612	69,453	45,308	24,145	24,143	7,159	6,760	399	399	–	426	2025 Q1
4,095	3,641	–	72,413	65,529	45,410	20,119	19,901	6,884	6,532	352	352	–	230	Q2
4,089	3,635	–	87,169	78,600	51,828	26,772	26,556	8,569	8,203	366	366	–	351	Q3
3,982	3,460	–	97,408	88,091	52,948	35,143	34,928	9,317	9,054	263	263	–	349	Q4
4,089	3,570	–	90,393	80,251	53,137	27,114	27,027	10,142	9,663	479	264	–	307	2026 May
4,170	3,652	–	86,554	76,112	52,228	23,884	23,770	10,442	9,959	483	264	–	340	June
4,156	3,638	.	90,953	79,979	58,213	21,766	21,666	10,974	10,489	485	267	–	307	July
4,134	3,616	–	91,513	81,491	57,648	23,843	23,756	10,022	9,526	496	280	–	306	Aug.
4,332	3,813	.	90,177	80,621	56,298	24,323	24,233	9,556	9,047	509	289	–	310	Sep.

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

V. External position of banks

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

End of reporting period; € million

	Claims on non-residents [1]											
				September2026								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
Country/group of countries	December 2024	December 2025	August 2026	Claims total	Euro	US dollar	short-term [2]	long-term	foreign banks [2]	foreign non-banks	loans and advances [2]	foreign securities, participating interest, working capital
	1	2	3	4	5	6	7	8	9	10	11	12
All countries	2,461,421	2,696,693	3,085,384	3,169,598	2,312,273	611,492	1,452,826	1,716,772	1,720,197	1,449,401	2,251,688	917,910
Countries in Europe	1,825,805	1,994,697	2,343,656	2,368,877	2,017,685	180,032	1,125,089	1,243,788	1,300,258	1,068,619	1,674,609	694,268
EU Member States [5]	1,267,151	1,413,846	1,651,574	1,670,117	1,535,458	79,818	629,022	1,041,095	845,466	824,651	1,044,696	625,421
Euro area [5]	1,152,047	1,280,837	1,504,004	1,513,945	1,411,696	73,409	577,918	936,027	751,443	762,502	952,156	561,789
Austria	70,011	73,890	80,321	79,327	75,975	2,695	11,101	68,226	32,316	47,011	35,900	43,427
Belgium	35,865	43,071	52,194	54,282	51,537	2,362	11,864	42,418	15,908	38,374	21,164	33,118
Bulgaria	828	792	1,257	1,334	1,333	1	459	875	420	914	784	550
Croatia	3,002	1,156	1,636	1,627	1,625	.	732	895	684	943	864	763
Cyprus	1,368	2,537	1,993	1,773	1,173	560	304	1,469	4	1,769	1,652	121
Estonia	721	758	999	989	987	2	51	938	361	628	125	864
Finland	30,306	37,663	35,546	36,838	36,144	477	5,332	31,506	18,541	18,297	10,577	26,261
France	337,472	386,463	519,000	520,556	497,763	19,574	271,286	249,270	360,049	160,507	367,510	153,046
Greece	14,035	13,952	12,526	12,304	11,927	373	4,740	7,564	4,527	7,777	11,067	1,237
Ireland	56,804	65,615	66,534	67,893	53,832	9,786	30,920	36,973	15,377	52,516	43,276	24,617
Italy	116,199	121,904	137,816	143,439	136,918	5,561	48,773	94,666	68,369	75,070	85,550	57,889
Latvia	790	1,346	1,617	1,615	1,583	.	39	1,576	4	1,611	162	1,453
Lithuania	1,766	1,824	3,010	3,015	3,015	–	69	2,946	4	3,011	673	2,342
Luxembourg [6]	203,083	215,022	216,174	214,975	186,439	15,597	53,357	161,618	56,264	158,711	136,127	78,848
Malta	1,645	1,380	1,384	1,314	904	398	218	1,096	56	1,258	910	404
Netherlands	165,908	175,416	211,442	210,861	197,374	8,468	89,511	121,350	103,578	107,283	152,910	57,951
Portugal	6,450	8,169	11,107	10,692	10,646	15	4,224	6,468	6,228	4,464	6,089	4,603
Slovakia	8,705	8,253	8,826	9,459	8,215	834	2,900	6,559	5,224	4,235	3,168	6,291
Slovenia	1,910	2,385	2,579	2,233	1,928	232	550	1,683	347	1,886	641	1,592
Spain	77,425	97,945	112,694	114,312	107,356	6,357	36,351	77,961	59,385	54,927	67,959	46,353
Other EU Member States [5]	115,104	133,009	147,570	156,172	123,762	6,409	51,104	105,068	94,023	62,149	92,540	63,632
Czechia	13,094	19,067	16,811	17,787	12,251	75	12,851	4,936	12,465	5,322	16,058	1,729
Denmark	14,187	17,777	20,756	20,564	16,069	1,001	9,198	11,366	9,967	10,597	14,282	6,282
Hungary	4,468	5,260	7,025	7,077	5,163	372	1,769	5,308	2,597	4,480	5,001	2,076
Poland	27,811	28,434	31,478	32,850	27,925	1,367	4,732	28,118	11,815	21,035	21,402	11,448
Romania	1,716	2,261	3,977	3,935	3,721	10	.	.	426	3,509	2,998	937
Sweden	35,713	39,965	44,103	50,469	39,173	2,664	21,375	29,094	33,411	17,058	32,292	18,177
EU institutions	17,287	19,453	23,420	23,490	19,460	920	.	.	23,342	148	507	22,983
Other European countries [5]	558,654	580,851	692,082	698,760	482,227	100,214	496,067	202,693	454,792	243,968	629,913	68,847
Guernsey	1,229	1,524	1,448	1,388	279	544	232	1,156	.	.	1,355	33
Iceland	660	829	788	845	766	.	70	775	305	540	.	.
Isle of Man	1,074	1,109	1,021	987	494	7	12	975	–	987	980	7
Jersey	7,825	7,758	10,298	9,064	2,403	202	2,485	6,579	.	.	8,813	251
Liechtenstein	744	1,212	972	968	746	194	177	791	60	908	790	178
Norway	27,901	27,045	27,278	27,355	23,381	933	4,004	23,351	20,959	6,396	7,033	20,322
Russian Federation	1,943	1,213	1,041	1,053	915	97	195	858	285	768	938	115
Switzerland	48,339	48,364	55,164	51,797	20,289	8,142	26,760	25,037	21,917	29,880	48,304	3,493
Turkey	18,018	20,815	23,378	23,851	17,318	4,282	5,898	17,953	7,226	16,625	22,991	860
Ukraine	249	384	574	651	270	164	501	150	196	455	.	.
United Kingdom	448,977	468,698	567,077	577,759	412,397	85,572	455,494	122,265	402,709	175,050	534,635	43,124
Remaining European countries	1,695	1,900	3,043	3,042	2,969	.	239	2,803	261	2,781	2,927	115
Countries in Africa	21,458	25,490	27,480	29,078	16,930	9,868	.	.	.	.	28,166	912
Algeria	35	68	25	31	28	.	31	0	31	0	31	–
Cameroon	107	97	106	105	92	.	21	84	.	.	105	–
Cote d'Ivoire	1,293	1,326	1,840	1,956	1,888	.	1,255	701	132	1,824	.	.
Egypt	3,702	3,741	4,424	5,125	3,517	1,607	1,139	3,986	926	4,199	.	.
Ghana	652	500	469	514	431	83	253	261	44	470	.	.
Kenya	289	174	147	128	116	12	13	115	16	112	128	–
Liberia	3,976	4,103	3,853	4,006	0	4,006	74	3,932	–	4,006	4,003	3
Libya	23	31	42	31	24	.	31	–	.	.	31	–
Morocco	2,474	2,566	2,743	2,751	2,684	64	131	2,620	91	2,660	.	.
Nigeria	678	1,045	1,538	1,418	340	892	834	584	300	1,118	1,234	184
South Africa	2,270	3,123	4,868	5,454	1,865	1,982	2,477	2,977	3,471	1,983	5,341	113
Tunisia	899	865	825	801	795	5	27	774	14	787	.	.
Zimbabwe	101	103	2	3	3	.	.	.	–	3	3	–
Remaining countries in Africa	4,959	7,748	6,598	6,755	5,147	1,190	2,935	3,820	637	6,118	6,704	51

***** 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]											
			September2026								
				of which:		broken down by maturity		broken down by sector			
December 2024	December 2025	August 2026	Liabilities total	Euro	US dollar	short-term	long-term [4]	foreign banks [4]	foreign non-banks	Memo item: saving deposits	
13	14	15	16	17	18	19	20	21	22	23	Country/group of countries
1,381,281	1,442,228	1,755,582	1,770,880	1,263,572	383,361	1,462,384	308,496	1,169,874	601,006	4,086	All countries
1,056,548	1,088,509	1,356,322	1,353,163	1,089,883	165,567	1,125,418	227,745	897,796	455,367	3,016	Countries in Europe
673,389	720,114	906,548	897,569	756,394	94,370	712,239	185,330	594,688	302,881	2,100	EU Member States [5]
623,461	664,769	837,108	829,189	704,470	86,964	656,352	172,837	545,954	283,235	1,837	Euro area [5]
22,519	23,592	31,750	31,949	29,962	1,544	27,134	4,815	13,706	18,243	209	Austria
30,247	33,066	34,004	33,968	29,155	2,293	28,629	5,339	25,749	8,219	116	Belgium
1,293	718	626	661	601	36	655	6	257	404	10	Bulgaria
534	700	1,203	1,904	1,693	167	1,894	10	1,594	310	46	Croatia
3,385	3,260	3,415	3,669	1,759	1,631	3,661	8	192	3,477	21	Cyprus
139	226	136	177	159	13	177	0	16	161	0	Estonia
2,968	4,336	4,360	5,213	5,032	119	5,195	18	1,137	4,076	9	Finland
137,602	142,763	229,127	221,769	209,518	9,433	188,129	33,640	192,013	29,756	284	France
5,912	8,016	9,669	9,789	9,286	389	9,555	234	5,653	4,136	487	Greece
69,553	63,289	67,610	70,277	60,079	4,333	66,526	3,751	51,892	18,385	27	Ireland
38,233	36,766	40,709	40,952	37,745	2,390	32,636	8,316	33,695	7,257	136	Italy
207	263	506	501	475	10	500	1	26	475	2	Latvia
698	14,596	14,940	13,429	13,420	4	12,679	750	12,004	1,425	4	Lithuania
194,309	199,550	217,113	216,235	148,144	51,703	148,332	67,903	129,295	86,940	108	Luxembourg [6]
1,753	1,848	2,613	2,702	1,581	860	2,691	11	133	2,569	4	Malta
69,048	79,300	110,762	108,380	91,589	9,745	79,858	28,522	30,634	77,746	172	Netherlands
2,653	3,231	4,312	4,080	3,799	243	4,059	21	2,520	1,560	41	Portugal
1,786	1,149	1,272	1,168	1,138	7	1,165	3	13	1,155	5	Slovakia
1,260	1,159	1,526	1,604	1,533	24	1,544	60	109	1,495	8	Slovenia
38,140	45,903	60,590	59,998	57,038	2,020	40,569	19,429	44,702	15,296	148	Spain
49,928	55,345	69,440	68,380	51,924	7,406	55,887	12,493	48,734	19,646	263	Other EU Member States [5]
4,755	4,630	8,092	6,005	5,647	46	5,894	111	4,447	1,558	52	Czechia
15,175	15,781	16,494	15,477	13,007	1,658	15,370	107	9,677	5,800	41	Denmark
2,665	4,520	3,874	4,184	2,841	1,064	4,163	21	1,980	2,204	30	Hungary
5,354	7,100	14,970	15,738	10,423	514	15,526	212	10,485	5,253	68	Poland
1,377	1,362	1,474	1,791	1,564	57	1,709	82	1,493	298	15	Romania
12,883	15,137	18,432	19,069	14,119	2,358	12,877	6,192	14,536	4,533	57	Sweden
6,426	6,097	6,104	6,116	4,323	1,709	348	5,768	6,116	–	–	EU institutions
383,159	368,395	449,774	455,594	333,489	71,197	413,179	42,415	303,108	152,486	916	Other European countries [5]
203	279	836	415	44	273	.	.	58	357	0	Guernsey
86	99	60	115	59	49	115	0	.	.	4	Iceland
194	118	128	129	56	73	.	.	.	.	0	Isle of Man
261	278	275	237	81	32	.	.	8	229	0	Jersey
1,844	1,726	1,809	1,766	1,121	479	1,704	62	940	826	4	Liechtenstein
3,971	3,830	3,952	5,411	4,256	987	5,392	19	3,263	2,148	14	Norway
2,714	1,730	1,660	1,668	1,298	136	1,662	6	390	1,278	27	Russian Federation
39,110	44,208	47,570	47,171	28,331	13,190	36,125	11,046	22,965	24,206	614	Switzerland
4,621	4,928	8,169	9,003	7,042	1,706	8,275	728	5,412	3,591	28	Turkey
3,069	2,414	2,232	2,265	1,420	787	2,257	8	2,128	137	8	Ukraine
324,291	306,504	380,443	384,801	287,746	53,069	354,310	30,491	265,528	119,273	175	United Kingdom
2,795	2,281	2,640	2,613	2,035	416	2,574	39	2,322	291	42	Remaining European countries
16,755	23,816	27,136	26,298	4,986	20,251	26,099	199	22,434	3,864	124	Countries in Africa
276	272	214	216	168	48	216	0	160	56	4	Algeria
30	30	71	45	44	.	.	.	25	20	0	Cameroon
61	50	49	153	142	11	149	4	146	7	0	Cote d'Ivoire
1,516	6,097	6,206	5,228	934	4,271	5,203	25	4,546	682	26	Egypt
465	560	444	451	148	289	450	1	418	33	0	Ghana
621	789	793	686	276	169	684	2	647	39	1	Kenya
1,025	828	928	1,030	96	927	.	.	3	1,027	0	Liberia
4,431	4,138	4,440	4,453	240	3,809	4,437	16	3,718	735	2	Libya
816	519	656	438	298	130	434	4	391	47	3	Morocco
1,689	4,512	6,299	6,112	314	5,694	6,112	0	5,768	344	3	Nigeria
1,684	1,602	1,389	2,497	624	1,754	2,425	72	2,057	440	62	South Africa
293	311	363	396	337	55	368	28	320	76	4	Tunisia
41	21	20	15	6	.	15	0	11	4	0	Zimbabwe
3,807	4,087	5,264	4,578	1,359	3,085	4,543	35	4,224	354	19	Remaining countries in Africa

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

V. External position of banks

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

End of reporting period; € million

	Claims on non-residents [1]											
				September2026								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
Country/group of countries	December 2024	December 2025	August 2026	Claims total	Euro	US dollar	short-term [2]	long-term	foreign banks [2]	foreign non-banks	loans and advances [2]	foreign securities, participating interest, working capital
	1	2	3	4	5	6	7	8	9	10	11	12
Countries in America	398,188	429,708	434,945	485,843	103,723	365,019	224,658	261,185	280,525	205,318	385,185	100,658
Argentina	498	512	562	554	20	533	204	350	55	499	538	16
Bahamas	1,922	1,718	1,676	1,793	239	1,497	1,780	13	1,747	46	1,793	–
Bermuda	2,741	2,522	2,710	2,832	715	1,767	190	2,642	–	2,832	2,799	33
Bolivia, Plurinational State of	12	9	251	251	8	241	7	244	.	.	.	.
Brazil	3,598	4,042	4,875	6,994	1,993	2,474	1,647	5,347	2,916	4,078	4,301	2,693
British Virgin Islands	1,363	1,176	742	837	27	286	250	587	.	.	695	142
Canada	36,955	36,681	37,312	37,250	29,475	2,490	1,557	35,693	21,475	15,775	6,456	30,794
Cayman Islands	76,147	100,452	93,323	91,188	31,330	57,065	55,910	35,278	46,691	44,497	88,735	2,453
Chile	2,150	2,496	2,894	2,936	385	2,542	86	2,850	381	2,555	2,625	311
Columbia	2,476	2,571	2,881	2,807	1,859	947	438	2,369	483	2,324	2,794	13
Cuba	45	44	16	17	17	–	6	11	.	.	.	.
Curacao [7]	90	88	88	89	83	6	2	87	–	89	9	80
Ecuador	193	230	271	384	12	372	366	18	371	13	.	.
Guatemala	416	381	378	377	12	361	351	26	356	21	377	–
Mexico	4,577	3,845	3,871	3,811	1,000	2,108	1,010	2,801	1,167	2,644	3,469	342
Panama	1,290	1,618	1,596	1,671	443	815	523	1,148	492	1,179	1,670	1
Paraguay	396	513	504	553	46	481	445	108	490	63	553	–
Peru	2,075	1,840	2,035	2,102	862	1,204	292	1,810	231	1,871	2,071	31
United States of America	259,392	267,817	277,838	328,259	35,086	288,885	158,913	169,346	203,071	125,188	264,821	63,438
Uruguay	673	318	347	361	25	336	122	239	88	273	356	5
Venezuela, Bolivarian Republic	16	12	8	7	4	2	1	6	.	.	5	2
Remaining countries in America	1,163	823	767	770	82	607	558	212	479	291	710	60
Countries in Asia	149,546	160,332	177,879	179,456	82,501	47,157	86,700	92,756	110,577	68,879	140,298	39,158
Bahrain	650	859	752	1,471	23	1,436	987	484	1,060	411	.	.
China, People's Republic of [8]	19,102	15,955	17,164	17,868	4,272	1,146	3,132	14,736	4,285	13,583	5,311	12,557
Hong Kong	7,059	7,669	9,737	11,215	3,132	4,573	7,354	3,861	9,034	2,181	9,538	1,677
India	12,698	16,153	17,656	18,117	7,609	3,865	1,541	16,576	9,522	8,595	13,066	5,051
Indonesia	5,072	4,699	4,961	4,775	3,792	461	552	4,223	603	4,172	4,669	106
Iran	460	449	404	390	375	.	217	173	215	175	.	.
Iraq	813	708	620	629	553	.	15	614	.	.	629	–
Israel	1,074	1,290	1,862	2,182	1,143	804	1,217	965	1,242	940	1,471	711
Japan	23,464	24,917	21,312	23,495	11,255	2,304	15,082	8,413	15,985	7,510	19,873	3,622
Jordan	884	1,005	1,126	1,125	1,051	72	87	1,038	61	1,064	1,125	–
Kazakhstan	95	591	785	824	22	442	362	462	296	528	824	0
Korea, Republic of	7,851	6,718	6,229	6,447	1,468	3,323	1,996	4,451	3,865	2,582	3,537	2,910
Kuwait	1,585	1,070	843	875	162	698	425	450	572	303	875	–
Lebanon	2	5	5	4	4	.	.	.	.	.	4	–
Malaysia	320	481	517	558	317	189	340	218	409	149	402	156
Myanmar	3	0	0	0	0	–	0	0	–	0	0	–
Pakistan	104	93	96	97	50	29	46	51	70	27	.	.
Philippines	1,447	1,102	1,021	1,116	18	996	397	719	231	885	1,054	62
Qatar	2,933	2,765	3,110	3,077	618	2,418	1,295	1,782	2,437	640	2,964	113
Saudi Arabia	3,484	3,759	3,699	4,611	1,104	3,417	1,284	3,327	1,533	3,078	4,479	132
Singapore	38,338	42,716	56,004	51,288	35,310	10,563	40,101	11,187	46,487	4,801	47,352	3,936
Sri Lanka	98	96	112	135	4	59	82	53	131	4	.	.
Syria	0	1	1	1	1	–	0	1	–	1	1	–
Taiwan	6,480	8,643	9,929	9,800	1,527	534	2,055	7,745	1,923	7,877	2,183	7,617
Thailand	840	867	943	888	263	120	780	108	785	103	879	9
Turkmenistan	133	65	35	35	29	.	.	.	–	35	35	–
United Arab Emirates	4,839	6,273	6,520	6,157	1,561	4,330	2,858	3,299	3,321	2,836	5,938	219
Uzbekistan	3,052	3,072	4,008	3,859	3,059	670	1,255	2,604	2,192	1,667	3,859	–
Vietnam	1,299	1,395	1,586	1,471	259	1,211	344	1,127	728	743	.	.
Remaining countries in Asia	5,367	6,916	6,842	6,946	3,520	3,415	2,895	4,051	3,586	3,360	6,938	8
Countries in Oceania	27,472	27,071	29,249	29,532	20,835	3,712	5,652	23,880	20,927	8,605	18,774	10,758
Australia	20,879	21,633	23,361	23,586	18,408	930	5,190	18,396	19,294	4,292	15,583	8,003
Marshall Islands	3,970	2,638	2,777	2,762	51	2,711	66	2,696	–	2,762	2,761	1
New Zealand	2,539	2,742	3,047	3,117	2,376	.	389	2,728	1,633	1,484	363	2,754
Papua New Guinea	0	0	0	0	0	–	0	0	–	0	0	0
Remaining countries in Oceania	84	58	64	67	0	.	7	60	–	67	67	–
Countries not identifiable	0	0	3	3	3	–	.	.	.	.	3	–
International organisations [9]	38,952	59,395	72,172	76,809	70,596	5,704	1,505	75,304	2,197	74,612	4,653	72,156

For footnotes see p. 112 and 113

V. External position of banks

Liabilities to non-residents [1]											
			September2026								
				of which:		broken down by maturity		broken down by sector			
December 2024	December 2025	August 2026	Liabilities total	Euro	US dollar	short-term	long-term [4]	foreign banks [4]	foreign non-banks	Memo item: saving deposits	Country/group of countries
13	14	15	16	17	18	19	20	21	22	23	
151,231	172,797	202,704	217,204	91,533	123,884	166,350	50,854	106,725	110,479	634	Countries in America
342	472	465	1,111	245	864	1,098	13	192	919	22	Argentina
381	229	211	261	173	74	.	.	137	124	0	Bahamas
482	346	371	418	29	387	.	.	177	241	0	Bermuda
77	57	68	69	49	20	66	3	24	45	5	Bolivia, Plurinational State of
965	773	981	1,044	845	129	923	121	623	421	33	Brazil
476	426	457	450	61	353	.	.	.	.	.	British Virgin Islands
1,627	1,431	1,429	1,821	963	775	1,634	187	1,061	760	60	Canada
30,698	46,519	34,987	35,757	21,645	14,009	35,732	25	16,888	18,869	0	Cayman Islands
371	303	296	288	188	71	286	2	134	154	16	Chile
154	184	130	125	108	7	125	0	58	67	5	Columbia
111	79	16	21	15	–	.	.	17	4	0	Cuba
35	28	482	31	25	5	31	–	.	.	0	Curacao [7]
73	155	446	375	37	335	375	0	336	39	.	Ecuador
156	77	99	139	35	104	139	0	82	57	0	Guatemala
2,461	1,475	1,356	1,667	843	177	1,660	7	1,149	518	22	Mexico
865	834	838	870	169	698	641	229	184	686	0	Panama
136	211	227	297	65	226	293	4	234	63	4	Paraguay
199	260	298	395	377	15	391	4	342	53	4	Peru
110,823	118,074	158,426	170,817	65,238	104,831	120,582	50,235	84,282	86,535	448	United States of America
336	299	336	343	100	235	343	0	84	259	2	Uruguay
80	59	60	56	51	5	56	0	13	43	4	Venezuela, Bolivarian Republic
383	506	725	849	272	564	846	3	689	160	8	Remaining countries in America
142,747	143,740	153,957	157,225	67,718	67,947	129,140	28,085	140,484	16,741	261	Countries in Asia
544	845	687	933	198	733	933	0	923	10	0	Bahrain
22,095	19,250	17,772	21,953	18,645	1,504	18,453	3,500	16,768	5,185	48	China, People's Republic of [8]
14,091	21,153	22,127	24,335	8,847	13,021	20,812	3,523	23,310	1,025	14	Hong Kong
2,820	3,739	6,367	4,500	2,697	1,309	3,684	816	4,088	412	7	India
370	507	497	640	596	42	638	2	577	63	4	Indonesia
1,815	1,550	1,545	1,518	1,502	2	1,269	249	1,347	171	9	Iran
5,535	3,814	4,343	4,157	2,987	1,170	4,156	1	4,058	99	0	Iraq
701	1,152	1,286	774	513	199	742	32	373	401	45	Israel
15,356	19,600	21,676	23,722	9,613	2,510	13,022	10,700	20,232	3,490	31	Japan
784	891	870	715	118	484	711	4	674	41	2	Jordan
1,402	772	1,273	1,033	458	452	1,032	1	908	125	4	Kazakhstan
1,672	2,026	2,655	2,140	1,529	603	1,400	740	1,610	530	4	Korea, Republic of
975	1,172	1,082	1,067	234	714	1,067	0	922	145	3	Kuwait
1,000	1,168	1,285	1,243	443	748	1,188	55	959	284	1	Lebanon
239	228	267	238	215	23	237	1	132	106	5	Malaysia
4	3	4	5	5	.	5	0	–	5	0	Myanmar
129	177	188	186	170	15	172	14	68	118	2	Pakistan
300	408	381	355	196	159	353	2	295	60	5	Philippines
1,384	474	790	1,676	142	1,065	1,675	1	1,625	51	6	Qatar
1,578	2,396	2,066	2,254	561	1,589	2,247	7	2,131	123	4	Saudi Arabia
20,275	24,323	27,834	24,031	7,983	14,494	18,356	5,675	22,652	1,379	12	Singapore
127	129	159	130	67	44	128	2	109	21	0	Sri Lanka
100	105	107	103	103	0	.	.	36	67	2	Syria
2,849	3,740	4,428	4,040	3,295	373	3,815	225	3,928	112	8	Taiwan
728	593	509	456	405	10	432	24	141	315	22	Thailand
31,847	20,221	19,104	19,313	200	.	.	.	19,310	3	0	Turkmenistan
6,037	4,646	4,327	5,510	2,143	2,999	4,886	624	3,441	2,069	13	United Arab Emirates
1,174	1,583	1,526	1,229	660	433	1,213	16	1,197	32	0	Uzbekistan
874	1,297	1,271	1,370	451	906	1,179	191	1,312	58	2	Vietnam
5,942	5,778	7,531	7,599	2,742	3,286	5,933	1,666	7,358	241	8	Remaining countries in Asia
5,609	5,070	6,008	6,392	1,952	2,933	.	.	.	.	.	Countries in Oceania
2,636	2,488	2,459	3,274	1,725	76	2,945	329	1,972	1,302	41	Australia
2,826	2,396	2,855	2,847	106	2,721	.	.	–	2,847	–	Marshall Islands
132	174	686	263	113	136	261	2	155	108	.	New Zealand
1	0	0	0	0	0	0	–	–	0	0	Papua New Guinea
14	12	8	8	8	0	8	0	.	.	0	Remaining countries in Oceania
13	27	17	18	11	.	.	.	.	.	0	Countries not identifiable
8,378	8,269	9,438	10,580	7,489	.	9,341	1,239	292	10,288	.	International organisations [9]

V External position of banks

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

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents [1]				
		Short-term loans and advances		Long-term loans and advances					Short-term liabilities		Long-term liabilities	
	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks	Money market instruments, bonds and notes	Shares and participating interests	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
	1	2	3	4	5	6	7	8	9	10	11	12
Assets and liabilities, total [2]												
2024	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	861,734	242,060	261,875	13,316	235,687	95,526	13,270	583,043	161,208	377,108	10,144	34,583
2025 Q3	863,104	252,167	263,983	10,563	231,090	92,787	12,514	573,572	154,198	377,057	10,461	31,856
Q4	861,734	242,060	261,875	13,316	235,687	95,526	13,270	583,043	161,208	377,108	10,144	34,583
2026 Q1	927,185	259,622	282,439	12,144	248,981	110,935	13,064	616,040	167,320	402,624	10,797	35,299
Q2	956,554	246,877	310,689	12,711	255,916	117,257	13,104	612,063	155,268	408,556	10,059	38,180
2026 Mar.	927,185	259,622	282,439	12,144	248,981	110,935	13,064	616,040	167,320	402,624	10,797	35,299
Apr.	927,610	267,865	278,670	11,332	248,708	108,230	12,805	630,963	168,358	416,568	10,049	35,988
May	948,842	273,951	283,684	13,096	250,044	115,234	12,833	632,855	163,787	420,967	10,005	38,096
June	956,554	246,877	310,689	12,711	255,916	117,257	13,104	612,063	155,268	408,556	10,059	38,180
July	959,408	256,085	303,107	13,426	257,464	116,521	12,805	635,494	171,386	413,529	11,627	38,952
Aug.	967,087	258,489	303,050	15,600	259,222	117,393	13,333	647,611	163,190	430,288	14,666	39,467
of which: denominated in euro [2]												
2024	201,209	24,249	74,769	2,468	83,485	15,728	510	155,148	17,885	124,265	1,518	11,480
2025	218,573	21,727	79,756	2,372	97,386	16,890	442	157,479	22,189	121,184	1,960	12,146
2025 Q3	213,811	24,333	75,784	2,243	94,991	16,054	406	149,264	20,491	115,041	1,882	11,850
Q4	218,573	21,727	79,756	2,372	97,386	16,890	442	157,479	22,189	121,184	1,960	12,146
2026 Q1	230,516	25,810	80,273	2,314	103,703	17,946	470	182,264	31,138	136,521	2,265	12,340
Q2	237,292	28,618	82,294	1,906	105,115	18,769	590	179,826	28,692	134,119	2,284	14,731
2026 Mar.	230,516	25,810	80,273	2,314	103,703	17,946	470	182,264	31,138	136,521	2,265	12,340
Apr.	241,914	33,160	83,318	2,002	104,281	18,788	365	182,323	29,028	137,771	2,288	13,236
May	240,435	34,649	80,041	1,966	104,143	19,117	519	188,538	29,808	141,638	2,330	14,762
June	237,292	28,618	82,294	1,906	105,115	18,769	590	179,826	28,692	134,119	2,284	14,731
July	245,399	41,629	78,518	1,469	103,831	19,460	492	183,990	35,033	131,791	2,294	14,872
Aug.	243,169	31,430	86,171	1,411	103,614	19,749	794	184,662	27,982	139,498	2,324	14,858
denominated in US dollar [2]												
2024	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	423,181	147,124	115,216	6,244	107,500	34,718	12,379	287,477	91,759	172,362	5,366	17,990
2025 Q3	444,171	158,420	128,230	4,135	105,986	35,737	11,663	291,779	87,115	183,906	5,212	15,546
Q4	423,181	147,124	115,216	6,244	107,500	34,718	12,379	287,477	91,759	172,362	5,366	17,990
2026 Q1	466,162	161,342	130,759	5,548	111,891	44,585	12,037	289,563	87,030	178,889	5,492	18,152
Q2	477,555	143,789	151,356	7,818	115,250	47,449	11,893	288,939	77,414	186,974	5,949	18,602
2026 Mar.	466,162	161,342	130,759	5,548	111,891	44,585	12,037	289,563	87,030	178,889	5,492	18,152
Apr.	460,346	164,482	125,260	5,991	109,937	42,807	11,869	301,675	85,199	192,914	5,668	17,894
May	478,122	164,331	134,785	8,160	111,043	48,134	11,669	296,078	80,334	191,506	5,762	18,476
June	477,555	143,789	151,356	7,818	115,250	47,449	11,893	288,939	77,414	186,974	5,949	18,602
July	484,020	151,595	145,805	7,469	117,545	49,919	11,687	305,826	85,134	195,552	6,219	18,921
Aug.	491,402	153,604	146,128	9,611	119,340	50,816	11,903	316,444	84,373	203,654	9,164	19,253
Assets and liabilities vis-à-vis industrial countries [3,4]												
2024	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	714,565	210,755	211,357	9,129	214,071	56,129	13,124	443,844	111,836	300,214	9,428	22,366
2025 Q3	716,802	218,254	213,537	7,787	209,405	55,451	12,368	432,939	103,180	298,259	9,193	22,307
Q4	714,565	210,755	211,357	9,129	214,071	56,129	13,124	443,844	111,836	300,214	9,428	22,366
2026 Q1	766,062	221,874	228,536	8,429	226,672	67,637	12,914	462,198	111,457	318,121	9,650	22,970
Q2	794,147	208,486	259,125	7,271	233,601	72,702	12,962	459,564	102,983	322,106	8,886	25,589
2026 Mar.	766,062	221,874	228,536	8,429	226,672	67,637	12,914	462,198	111,457	318,121	9,650	22,970
Apr.	770,286	232,460	224,336	7,313	227,387	66,131	12,659	481,231	113,577	334,940	8,854	23,860
May	786,208	235,763	229,639	7,460	228,483	72,181	12,682	480,222	106,732	338,859	8,848	25,783
June	794,147	208,486	259,125	7,271	233,601	72,702	12,962	459,564	102,983	322,106	8,886	25,589
July	788,382	216,259	243,066	8,067	234,218	74,106	12,666	482,017	115,045	330,193	10,403	26,376
Aug.	794,403	215,867	244,959	7,708	235,875	76,782	13,212	488,748	104,877	343,807	13,466	26,598

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

V External position of banks

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

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents 1				
		Short-term loans and advances		Long-term loans and advances					Short-term liabilities		Long-term liabilities	
	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks	Money market instruments, bonds and notes	Shares and participating interests	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
	1	2	3	4	5	6	7	8	9	10	11	12
of which: vis-à-vis EU Member States 4,5												
2024	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	184,695	20,663	56,749	620	87,503	15,822	3,338	194,788	7,764	171,052	1,251	14,721
2025 Q3	177,145	15,497	57,001	633	85,428	15,513	3,073	185,259	8,209	161,352	1,178	14,520
Q4	184,695	20,663	56,749	620	87,503	15,822	3,338	194,788	7,764	171,052	1,251	14,721
2026 Q1	188,664	15,945	59,331	859	92,356	16,565	3,608	211,517	10,727	184,187	1,579	15,024
Q2	196,661	18,991	61,536	836	93,731	17,997	3,570	207,349	10,086	178,214	1,504	17,545
2026 Mar.	188,664	15,945	59,331	859	92,356	16,565	3,608	211,517	10,727	184,187	1,579	15,024
Apr.	193,904	18,048	61,453	887	92,874	17,221	3,421	211,400	10,902	182,955	1,575	15,968
May	197,590	20,860	61,988	838	92,858	17,648	3,398	216,436	9,882	187,392	1,536	17,626
June	196,661	18,991	61,536	836	93,731	17,997	3,570	207,349	10,086	178,214	1,504	17,545
July	206,832	30,470	59,877	888	94,984	17,050	3,563	210,929	15,845	175,959	1,405	17,720
Aug.	195,516	19,493	59,873	857	94,624	17,077	3,592	208,064	9,387	179,291	1,628	17,758
of which: vis-à-vis the euro area 4												
2024	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	167,256	10,907	53,955	620	85,201	13,236	3,337	177,379	7,380	154,615	1,192	14,192
2025 Q3	165,730	10,973	54,518	628	83,069	13,470	3,072	169,895	7,926	146,899	1,050	14,020
Q4	167,256	10,907	53,955	620	85,201	13,236	3,337	177,379	7,380	154,615	1,192	14,192
2026 Q1	176,042	11,172	56,713	749	89,810	13,991	3,607	194,988	10,295	168,556	1,556	14,581
Q2	179,841	10,747	58,277	763	91,033	15,452	3,569	190,973	9,728	162,648	1,498	17,099
2026 Mar.	176,042	11,172	56,713	749	89,810	13,991	3,607	194,988	10,295	168,556	1,556	14,581
Apr.	181,205	14,283	57,947	744	90,220	14,591	3,420	193,679	10,555	166,033	1,558	15,533
May	183,377	15,182	58,942	754	90,234	14,868	3,397	198,683	9,489	170,482	1,525	17,187
June	179,841	10,747	58,277	763	91,033	15,452	3,569	190,973	9,728	162,648	1,498	17,099
July	192,049	24,001	57,090	552	92,085	14,759	3,562	194,677	15,527	160,470	1,405	17,275
Aug.	181,527	13,960	56,925	551	91,804	14,696	3,591	191,422	9,082	163,396	1,628	17,316
Assets and liabilities vis-à-vis emerging market economies and developing countries 4,6												
2024	145,044	30,282	58,298	2,687	21,308	32,268	201	128,112	41,784	74,200	2,119	10,009
2025	143,337	31,156	50,518	4,114	21,616	35,787	146	138,651	49,372	76,346	716	12,217
2025 Q3	142,747	33,764	50,446	2,699	21,684	34,008	146	139,469	51,018	77,634	1,268	9,549
Q4	143,337	31,156	50,518	4,114	21,616	35,787	146	138,651	49,372	76,346	716	12,217
2026 Q1	156,727	37,588	53,903	3,637	22,309	39,140	150	153,328	55,863	83,989	1,147	12,329
Q2	157,758	38,383	51,561	5,363	22,315	39,994	142	151,624	52,285	85,575	1,173	12,591
2026 Mar.	156,727	37,588	53,903	3,637	22,309	39,140	150	153,328	55,863	83,989	1,147	12,329
Apr.	153,035	35,248	54,334	3,955	21,321	38,031	146	149,205	54,781	81,101	1,195	12,128
May	158,141	38,180	54,045	5,546	21,561	38,658	151	152,038	57,055	81,513	1,157	12,313
June	157,758	38,383	51,561	5,363	22,315	39,994	142	151,624	52,285	85,575	1,173	12,591
July	166,535	39,826	60,040	5,282	23,246	38,002	139	152,916	56,341	82,775	1,224	12,576
Aug.	168,221	42,622	58,090	7,828	23,347	36,213	121	158,124	58,313	85,742	1,200	12,869
Memo item: assets and liabilities vis-à-vis offshore banking centres												
2024	86,102	17,479	46,725	1,842	12,896	7,006	154	87,239	25,716	53,174	189	8,160
2025	90,144	18,513	47,327	.	12,672	8,650	.	98,726	30,205	57,458	402	10,661
2025 Q3	87,605	21,940	44,306	.	12,682	6,990	.	93,392	29,327	55,667	395	8,003
Q4	90,144	18,513	47,327	.	12,672	8,650	.	98,726	30,205	57,458	402	10,661
2026 Q1	91,849	20,859	45,973	1,560	13,406	9,904	147	110,446	36,070	62,613	842	10,921
Q2	95,338	21,012	47,778	.	13,153	10,292	.	108,522	31,847	64,582	916	11,177
2026 Mar.	91,849	20,859	45,973	1,560	13,406	9,904	147	110,446	36,070	62,613	842	10,921
Apr.	87,004	20,232	43,798	1,615	12,457	8,765	137	108,829	34,940	62,247	887	10,755
May	92,917	21,038	47,620	3,011	12,677	8,433	138	110,108	36,627	61,686	849	10,946
June	95,338	21,012	47,778	.	13,153	10,292	.	108,522	31,847	64,582	916	11,177
July	102,615	22,507	55,642	2,982	13,571	7,764	149	105,475	31,860	61,607	909	11,099
Aug.	110,128	24,646	59,334	5,525	14,035	6,462	126	104,574	32,110	60,243	890	11,331

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

V External position of banks

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

€ million

End of reporting period	Claims on non-residents													
		of which:				Short-term loans and advances				Long-term loans and advances				
						to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
	Total	Euro	US dollar	Japanese yen	Pound sterling	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	Money market instruments, bond and notes
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
All foreign branches														
2024	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	861,734	218,573	423,181	39,153	67,104	157,016	85,044	93,606	168,269	5,870	7,446	189,007	46,680	95,526
2025 Q3	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
Q4	861,734	218,573	423,181	39,153	67,104	157,016	85,044	93,606	168,269	5,870	7,446	189,007	46,680	95,526
2026 Q1	927,185	230,516	466,162	37,214	67,105	157,454	102,168	101,830	180,609	5,248	6,896	201,412	47,569	110,935
Q2	956,554	237,292	477,555	38,844	71,406	159,700	87,177	104,645	206,044	4,626	8,085	206,837	49,079	117,257
2026 Mar.	927,185	230,516	466,162	37,214	67,105	157,454	102,168	101,830	180,609	5,248	6,896	201,412	47,569	110,935
Apr.	927,610	241,914	460,346	41,523	65,387	171,569	96,296	95,465	183,205	4,649	6,683	200,955	47,753	108,230
May	948,842	240,435	478,122	39,541	65,643	178,866	95,085	96,198	187,486	4,587	8,509	202,657	47,387	115,234
June	956,554	237,292	477,555	38,844	71,406	159,700	87,177	104,645	206,044	4,626	8,085	206,837	49,079	117,257
July	959,408	245,399	484,020	33,896	74,758	171,719	84,366	113,485	189,622	4,058	9,368	208,101	49,363	116,521
Aug.	967,087	243,169	491,402	37,558	67,501	168,436	90,053	123,167	179,883	3,857	11,743	208,851	50,371	117,393
Foreign branches in the euro area [2]														
2024	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	164,900	116,676	33,125	2,475	4,410	7,351	11,341	26,375	29,114	499	89	73,629	10,777	4,624
2025 Q3	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
Q4	164,900	116,676	33,125	2,475	4,410	7,351	11,341	26,375	29,114	499	89	73,629	10,777	4,624
2026 Q1	185,102	124,457	37,178	2,209	4,352	6,646	19,378	27,799	32,088	617	91	77,226	11,609	8,273
Q2	190,012	126,245	38,920	3,651	4,643	6,534	19,418	28,473	33,516	628	93	79,183	11,414	9,456
2026 Mar.	185,102	124,457	37,178	2,209	4,352	6,646	19,378	27,799	32,088	617	91	77,226	11,609	8,273
Apr.	185,791	130,207	36,503	2,190	4,638	10,416	15,567	28,391	32,862	613	91	77,654	11,457	7,394
May	187,595	130,951	36,528	2,125	4,656	11,043	15,981	28,042	33,784	622	91	78,225	11,053	7,477
June	190,012	126,245	38,920	3,651	4,643	6,534	19,418	28,473	33,516	628	93	79,183	11,414	9,456
July	198,138	141,564	38,164	3,188	5,316	20,071	14,773	28,290	33,260	417	79	79,818	12,364	7,772
Aug.	189,196	130,105	37,954	3,492	5,033	9,870	14,936	28,673	33,533	416	57	79,447	12,470	8,510
of which: in Luxembourg														
2024	60,379	20,722	25,802	711	4,251	3,927	12,554	9,021	20,214	.	.	2,894	6,584	3,917
2025	58,782	23,779	21,800	2,419	3,565	5,196	7,404	7,892	24,120	.	.	3,558	5,671	3,754
2025 Q3	56,886	21,131	21,672	1,276	4,227	2,717	10,553	8,577	20,626	.	.	3,655	6,314	3,273
Q4	58,782	23,779	21,800	2,419	3,565	5,196	7,404	7,892	24,120	.	.	3,558	5,671	3,754
2026 Q1	71,179	26,219	23,383	2,093	3,606	3,791	14,886	8,952	25,239	.	.	3,797	5,574	7,465
Q2	73,920	26,391	25,200	3,536	3,884	4,227	14,418	9,264	26,957	.	.	3,879	5,235	8,547
2026 Mar.	71,179	26,219	23,383	2,093	3,606	3,791	14,886	8,952	25,239	.	.	3,797	5,574	7,465
Apr.	71,397	31,322	23,109	2,070	3,786	7,767	11,130	9,245	25,925	.	.	3,796	5,551	6,545
May	70,423	29,493	23,132	2,009	3,855	8,327	11,015	8,554	25,955	.	.	3,605	4,983	6,616
June	73,920	26,391	25,200	3,536	3,884	4,227	14,418	9,264	26,957	.	.	3,879	5,235	8,547
July	73,576	33,522	24,795	3,052	4,180	11,659	9,404	8,362	25,919	.	.	3,880	6,105	6,859
Aug.	73,512	29,361	25,135	3,371	4,071	7,604	10,763	8,968	27,132	.	.	3,889	6,239	7,540
Foreign branches in the United Kingdom														
2024	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	270,319	81,836	98,778	12,056	59,940	25,416	21,910	22,476	112,945	.	5,447	23,534	12,047	43,330
2025 Q3	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
Q4	270,319	81,836	98,778	12,056	59,940	25,416	21,910	22,476	112,945	.	5,447	23,534	12,047	43,330
2026 Q1	274,166	80,734	105,978	8,697	59,533	19,702	28,942	17,035	122,448	.	4,594	25,037	9,766	44,580
Q2	293,389	87,052	117,035	6,558	63,706	20,464	26,251	12,695	144,493	.	5,725	25,685	8,802	47,342
2026 Mar.	274,166	80,734	105,978	8,697	59,533	19,702	28,942	17,035	122,448	.	4,594	25,037	9,766	44,580
Apr.	280,624	88,084	109,964	8,432	57,030	26,703	29,871	17,321	124,699	.	4,411	24,934	8,626	42,448
May	289,745	84,462	120,946	8,136	56,958	22,463	33,412	18,228	127,156	.	6,238	24,993	8,563	46,991
June	293,389	87,052	117,035	6,558	63,706	20,464	26,251	12,695	144,493	.	5,725	25,685	8,802	47,342
July	294,059	80,917	118,674	8,816	65,982	23,884	29,094	22,501	128,920	.	7,082	24,747	8,441	48,049
Aug.	296,504	90,585	118,939	9,852	58,759	21,888	33,335	32,465	118,913	.	6,831	25,004	8,043	47,832
Foreign branches in the United States of America														
2024	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	241,648	4,895	230,363	605	2,175	88,194	19,359	20,221	9,778	.	.	73,831	10,830	16,937
2025 Q3	264,472	4,029	254,134	643	2,079	103,061	17,640	32,630	11,008	.	630	72,900	10,116	16,243
Q4	241,648	4,895	230,363	605	2,175	88,194	19,359	20,221	9,778	.	.	73,831	10,830	16,937
2026 Q1	270,321	5,072	258,807	218	2,672	99,345	14,343	31,242	9,112	.	.	79,115	11,146	23,288
Q2	264,911	4,954	253,749	37	2,550	94,940	5,340	35,170	10,856	.	.	80,761	10,897	24,231
2026 Mar.	270,321	5,072	258,807	218	2,672	99,345	14,343	31,242	9,112	.	.	79,115	11,146	23,288
Apr.	263,530	4,967	251,586	130	3,185	101,932	12,891	23,307	9,685	.	.	77,990	11,195	23,862
May	269,151	4,933	256,978	69	3,511	109,590	7,120	23,127	10,686	.	.	78,609	11,225	26,074
June	264,911	4,954	253,749	37	2,550	94,940	5,340	35,170	10,856	.	.	80,761	10,897	24,231
July	268,465	4,926	256,909	31	2,918	95,582	4,946	35,327	11,293	.	.	81,903	10,719	26,262
Aug.	277,312	5,308	265,217	27	3,089	97,426	6,798	36,250	11,848	.	.	82,439	11,003	26,988

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

V External position of banks

Liabilities to non-residents [1]														
		of which:				Short-term liabilitites				Long-term liabilitites				
						to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
Shares and participating interests	Total	Euro	US dollar	Japanese yen	Pound sterling	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	End of reporting period
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
All foreign branches														
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	2024
13,270	583,043	157,479	287,477	26,820	45,302	63,876	97,332	197,707	179,401	5,838	4,306	23,694	10,889	2025
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	2025 Q3
13,270	583,043	157,479	287,477	26,820	45,302	63,876	97,332	197,707	179,401	5,838	4,306	23,694	10,889	Q4
13,064	616,040	182,264	289,563	25,967	47,825	69,221	98,099	210,684	191,940	6,263	4,534	24,277	11,022	2026 Q1
13,104	612,063	179,826	288,939	22,801	50,012	71,992	83,276	222,722	185,834	7,062	2,997	26,696	11,484	Q2
13,064	616,040	182,264	289,563	25,967	47,825	69,221	98,099	210,684	191,940	6,263	4,534	24,277	11,022	2026 Mar.
12,805	630,963	182,323	301,675	27,897	50,231	71,900	96,458	223,537	193,031	6,563	3,486	24,938	11,050	Apr.
12,833	632,855	188,538	296,078	25,927	51,066	73,327	90,460	225,471	195,496	6,800	3,205	26,499	11,597	May
13,104	612,063	179,826	288,939	22,801	50,012	71,992	83,276	222,722	185,834	7,062	2,997	26,696	11,484	June
12,805	635,494	183,990	305,826	19,946	53,292	82,138	89,248	224,151	189,378	7,491	4,136	27,264	11,688	July
13,333	647,611	184,662	316,444	22,644	50,732	73,189	90,001	233,972	196,316	7,702	6,964	27,498	11,969	Aug.
Foreign branches in the Euro area [2]														
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	2024
1,101	214,988	119,762	64,530	1,842	11,023	4,081	10,042	101,177	85,979	737	1,033	6,440	5,499	2025
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	2025 Q3
1,101	214,988	119,762	64,530	1,842	11,023	4,081	10,042	101,177	85,979	737	1,033	6,440	5,499	Q4
1,375	241,507	133,900	73,524	2,331	11,448	4,951	14,166	111,708	96,364	1,068	955	6,743	5,552	2026 Q1
1,297	238,453	130,500	74,088	2,676	12,072	5,049	12,676	110,871	92,935	1,125	974	9,022	5,801	Q2
1,375	241,507	133,900	73,524	2,331	11,448	4,951	14,166	111,708	96,364	1,068	955	6,743	5,552	2026 Mar.
1,346	242,943	134,484	73,259	2,372	12,204	5,639	13,504	112,939	95,682	1,073	912	7,519	5,675	Apr.
1,277	246,321	138,180	72,652	2,692	12,192	5,026	12,869	112,585	99,010	1,066	934	8,985	5,846	May
1,297	238,453	130,500	74,088	2,676	12,072	5,049	12,676	110,871	92,935	1,125	974	9,022	5,801	June
1,294	242,771	134,114	74,610	2,748	12,550	11,019	15,132	108,989	90,589	1,135	993	9,006	5,908	July
1,284	236,675	131,929	71,841	2,570	11,529	5,146	13,087	105,400	95,792	1,163	1,190	8,896	6,001	Aug.
of which: in Luxembourg														
883	133,433	52,895	58,511	1,421	8,435	3,440	7,328	44,919	75,336	.	793	921	.	2024
993	131,113	53,113	53,434	1,601	8,836	2,006	8,927	42,143	75,906	.	.	975	430	2025
971	128,332	50,830	52,810	1,377	9,650	2,535	7,164	44,847	71,789	.	.	.	330	2025 Q3
993	131,113	53,113	53,434	1,601	8,836	2,006	8,927	42,143	75,906	.	.	975	430	Q4
1,264	154,966	66,441	60,660	1,948	8,947	2,453	12,034	54,555	83,647	.	845	986	.	2026 Q1
1,179	147,326	58,004	62,205	2,470	8,893	2,706	11,383	49,796	80,983	.	854	996	.	Q2
1,264	154,966	66,441	60,660	1,948	8,947	2,453	12,034	54,555	83,647	.	845	986	.	2026 Mar.
1,231	154,960	64,214	61,981	1,909	9,343	2,441	11,736	55,126	83,350	.	802	984	.	Apr.
1,160	156,604	67,410	60,725	2,190	8,898	2,524	11,148	54,501	86,022	.	820	988	.	May
1,179	147,326	58,004	62,205	2,470	8,893	2,706	11,383	49,796	80,983	.	854	996	.	June
1,175	144,720	57,039	61,088	2,519	8,750	2,221	13,906	49,137	76,979	.	873	998	.	July
1,166	148,068	62,011	59,834	2,350	8,388	2,479	11,945	46,968	84,001	.	1,070	1,001	.	Aug.
Foreign branches in the United Kingdom														
.	121,378	28,281	56,898	7,683	24,252	15,172	22,591	25,992	54,382	.	.	459	1,123	2024
.	146,494	23,386	77,110	7,902	31,518	32,690	31,420	22,413	55,520	.	.	845	981	2025
.	131,762	23,260	68,516	7,352	27,469	27,453	28,187	21,801	50,419	.	.	.	779	2025 Q3
.	146,494	23,386	77,110	7,902	31,518	32,690	31,420	22,413	55,520	.	.	845	981	Q4
.	146,114	32,472	67,509	6,986	33,589	36,222	27,865	20,158	56,746	.	.	1,007	1,135	2026 Q1
.	149,655	35,438	65,315	7,168	35,882	41,722	21,756	27,726	53,354	.	.	821	1,073	Q2
.	146,114	32,472	67,509	6,986	33,589	36,222	27,865	20,158	56,746	.	.	1,007	1,135	2026 Mar.
.	155,475	33,594	71,625	9,098	35,906	40,600	28,167	23,116	58,239	.	.	1,025	1,095	Apr.
.	151,571	34,974	66,259	7,595	36,755	39,369	23,130	28,019	55,746	.	.	880	1,114	May
.	149,655	35,438	65,315	7,168	35,882	41,722	21,756	27,726	53,354	.	.	821	1,073	June
.	156,793	35,505	71,007	6,426	37,157	44,126	20,152	28,961	57,804	.	.	1,233	1,089	July
.	162,141	38,579	76,194	6,728	35,553	40,598	22,695	33,805	58,989	.	.	1,480	1,096	Aug.
Foreign branches in the United States of America														
.	92,480	1,544	87,165	748	2,374	10,591	21,910	39,172	8,906	.	1,659	6,882	.	2024
1	93,731	3,523	87,600	673	1,609	19,686	28,466	28,742	6,280	.	1,369	6,109	.	2025
.	108,465	2,283	102,689	712	2,343	21,416	29,230	39,691	7,034	.	1,355	6,415	.	2025 Q3
1	93,731	3,523	87,600	673	1,609	19,686	28,466	28,742	6,280	.	1,369	6,109	.	Q4
.	93,528	3,882	87,399	342	1,538	20,578	25,986	29,921	6,617	2,215	1,422	6,131	658	2026 Q1
.	94,363	4,214	88,726	.	771	18,899	25,196	33,238	7,496	2,544	197	6,133	660	Q2
.	93,528	3,882	87,399	342	1,538	20,578	25,986	29,921	6,617	2,215	1,422	6,131	658	2026 Mar.
.	102,702	4,104	96,883	322	1,082	18,435	27,551	39,443	7,910	2,215	423	6,085	640	Apr.
.	102,219	4,283	96,439	.	813	20,700	27,092	36,924	8,201	2,263	215	6,180	644	May
.	94,363	4,214	88,726	.	771	18,899	25,196	33,238	7,496	2,544	197	6,133	660	June
.	105,681	4,003	99,055	.	2,110	18,926	28,649	38,023	8,978	2,718	1,443	6,291	653	July
.	110,090	3,471	103,782	.	2,147	19,450	26,720	43,190	9,412	2,742	1,688	6,248	640	Aug.

V External position of banks

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

€ million

End of reporting period	Claims on non-residents													
		of which:				Short-term loans and advances				Long-term loans and advances				
						to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
	Total	Euro	US dollar	Japanese yen	Pound sterling	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	Money market instruments, bond and notes
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Foreign branches in the Cayman Islands														
2024	25,230	735	24,311	83	58	767	8,005	716	3,609	705	0	–	1,648	1
2025	30,021	1,346	28,588	0	56	1,053	10,036	374	4,065	2	1	–	3,674	1
2025 Q3	27,116	980	26,057	0	45	996	10,456	306	1,575	2	0	–	2,956	1
Q4	30,021	1,346	28,588	0	56	1,053	10,036	374	4,065	2	1	–	3,674	1
2026 Q1	31,127	1,250	29,784	–	62	688	10,350	117	3,958	0	6	–	5,051	1
Q2	34,020	2,030	31,868	4	69	1,163	11,175	198	3,155	0	3	–	7,614	2
2026 Mar.	31,127	1,250	29,784	–	62	688	10,350	117	3,958	0	6	–	5,051	1
Apr.	31,099	1,351	29,666	0	57	778	10,541	135	2,437	0	4	–	6,437	2
May	31,740	1,838	29,818	0	49	897	11,108	274	2,216	0	3	–	6,579	2
June	34,020	2,030	31,868	4	69	1,163	11,175	198	3,155	0	3	–	7,614	2
July	34,021	1,635	32,258	7	70	1,022	12,652	140	1,866	0	3	–	7,357	2
Aug.	33,861	1,452	32,288	4	72	869	12,103	141	1,681	0	3	–	8,187	3
Foreign branches in Japan														
2024	21,563	2,684	1,753	17,115	2	14,122	3,022	1,614	4	0	90	2,157	482	11
2025	18,231	2,135	2,781	13,304	2	8,809	2,471	3,086	34	–	104	2,892	780	5
2025 Q3	18,744	1,521	2,946	14,269	2	8,844	2,668	3,427	54	0	110	2,671	761	150
Q4	18,231	2,135	2,781	13,304	2	8,809	2,471	3,086	34	–	104	2,892	780	5
2026 Q1	16,917	2,815	2,146	11,943	1	8,943	1,214	2,733	41	–	102	3,018	811	3
Q2	20,905	2,552	2,026	16,317	2	10,726	2,201	4,052	32	–	157	2,876	784	3
2026 Mar.	16,917	2,815	2,146	11,943	1	8,943	1,214	2,733	41	–	102	3,018	811	3
Apr.	22,025	2,843	2,165	17,008	2	11,743	2,308	3,939	24	–	102	3,014	825	3
May	21,050	2,853	2,013	16,169	2	11,928	1,944	3,314	22	–	159	2,854	754	3
June	20,905	2,552	2,026	16,317	2	10,726	2,201	4,052	32	–	157	2,876	784	3
July	15,560	1,876	1,456	12,213	2	6,806	1,091	3,613	182	–	162	2,922	715	0
Aug.	15,889	1,900	1,468	12,511	2	8,355	1,599	1,868	193	–	158	2,935	722	0
Foreign branches in Hong Kong														
2024	8,714	921	.	.	.	436	1,634	.	.	.	.	.	.	.
2025	.	.	.	.	.	.	.	.	.	.	.	.	.	.
2025 Q3	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Q4	.	.	.	.	.	.	.	.	.	.	.	.	.	.
2026 Q1	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Q2	.	.	.	.	.	.	.	.	.	.	.	.	.	.
2026 Mar.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Apr.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
May	.	.	.	.	.	.	.	.	.	.	.	.	.	.
June	.	.	.	.	.	.	.	.	.	.	.	.	.	.
July	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Aug.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Foreign branches in Singapore														
2024	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	63,323	5,580	20,161	9,255	351	8,240	12,488	4,322	9,647	.	594	4,709	6,256	16,999
2025 Q3	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
Q4	63,323	5,580	20,161	9,255	351	8,240	12,488	4,322	9,647	.	594	4,709	6,256	16,999
2026 Q1	76,139	9,315	21,396	12,598	325	8,839	19,320	5,462	10,018	22	808	5,083	6,969	19,618
Q2	76,240	7,412	24,554	10,913	311	9,083	16,358	6,097	10,816	31	791	5,092	7,395	20,577
2026 Mar.	76,139	9,315	21,396	12,598	325	8,839	19,320	5,462	10,018	22	808	5,083	6,969	19,618
Apr.	74,651	7,423	20,767	12,277	345	8,726	18,196	4,679	10,545	20	791	4,758	7,066	19,870
May	75,995	8,410	22,244	11,701	290	8,561	18,561	5,229	10,535	19	688	4,995	7,077	20,330
June	76,240	7,412	24,554	10,913	311	9,083	16,358	6,097	10,816	31	791	5,092	7,395	20,577
July	73,647	7,185	26,566	8,346	332	9,141	14,839	6,045	11,183	.	722	5,122	7,395	19,183
Aug.	76,960	6,613	26,691	10,404	300	12,137	15,851	5,943	10,730	.	840	5,245	7,628	18,571
Foreign branches in emerging market economies and developing countries (other than offshore banking centres) [2]														
2024	35,616	2,630	4,128	700	25	4,330	3,990	10,935	366	.	64	4,002	298	11,594
2025	35,758	3,254	4,744	894	121	3,916	4,227	10,802	408	23	75	4,665	205	11,431
2025 Q3	37,493	3,255	5,840	907	126	4,198	5,687	9,913	349	26	76	4,471	209	12,558
Q4	35,758	3,254	4,744	894	121	3,916	4,227	10,802	408	23	75	4,665	205	11,431
2026 Q1	39,943	3,805	5,957	912	114	5,196	4,820	11,217	641	21	75	5,020	201	12,742
Q2	38,583	3,487	4,232	894	103	5,191	3,804	10,556	725	72	76	5,326	197	12,626
2026 Mar.	39,943	3,805	5,957	912	114	5,196	4,820	11,217	641	21	75	5,020	201	12,742
Apr.	36,806	3,708	4,581	891	89	3,949	3,721	10,854	604	16	74	5,092	198	12,288
May	37,808	3,691	4,465	894	147	5,393	3,448	10,798	698	17	74	5,174	201	11,995
June	38,583	3,487	4,232	894	103	5,191	3,804	10,556	725	72	76	5,326	197	12,626
July	39,643	3,949	4,945	896	124	5,636	4,573	10,356	625	74	75	5,571	197	12,526
Aug.	39,704	3,142	3,719	881	234	7,489	2,740	10,367	634	77	74	5,345	193	12,775

For footnotes see p. 118 and 119.

V External position of banks

Liabilities to non-residents [1]														
		of which:				Short-term liabilitites				Long-term liabilitites				
						to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
Shares and participating interests	Total	Euro	US dollar	Japanese yen	Pound sterling	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	End of reporting period
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
Foreign branches in the Cayman Islands														
9,779	7,858	4,412	3,169	208	51	132	2,247	14	4,080	–	1,373	12	0	2024
10,815	6,565	4,411	2,121	0	32	114	699	126	5,375	36	113	102	0	2025
10,824	8,488	4,719	3,725	1	37	278	992	332	6,788	–	96	2	0	2025 Q3
10,815	6,565	4,411	2,121	0	32	114	699	126	5,375	36	113	102	0	Q4
10,956	7,600	3,857	3,673	2	57	99	764	51	6,465	93	115	13	0	2026 Q1
10,710	7,807	3,956	3,738	5	87	26	751	5	6,325	167	116	149	268	Q2
10,956	7,600	3,857	3,673	2	57	99	764	51	6,465	93	115	13	0	2026 Mar.
10,765	7,694	4,599	3,007	2	77	63	788	27	6,538	158	113	7	0	Apr.
10,661	8,504	4,411	4,002	1	80	41	809	15	7,025	163	114	74	263	May
10,710	7,807	3,956	3,738	5	87	26	751	5	6,325	167	116	149	268	June
10,979	8,437	3,952	4,371	4	78	20	818	15	6,828	179	77	234	266	July
10,874	8,137	4,226	3,838	1	48	13	778	4	6,593	181	42	262	264	Aug.
Foreign branches in Japan														
61	16,810	206	112	16,482	2	2,493	11,995	2,025	52	154	51	40	0	2024
50	15,904	134	296	15,465	2	1,885	12,016	1,809	34	137	22	1	0	2025
59	14,349	675	275	13,394	2	1,711	10,666	1,763	39	145	22	3	0	2025 Q3
50	15,904	134	296	15,465	2	1,885	12,016	1,809	34	137	22	1	0	Q4
52	18,062	2,124	328	15,605	2	1,394	14,344	2,111	54	138	21	–	–	2026 Q1
74	12,234	245	149	11,832	2	838	9,096	2,058	84	136	22	–	–	Q2
52	18,062	2,124	328	15,605	2	1,394	14,344	2,111	54	138	21	–	–	2026 Mar.
67	15,565	65	120	15,374	2	1,238	12,000	2,136	32	137	22	–	–	Apr.
72	15,675	1,349	147	14,167	2	1,443	12,103	1,939	33	136	21	–	–	May
74	12,234	245	149	11,832	2	838	9,096	2,058	84	136	22	–	–	June
69	10,813	635	220	9,950	2	1,097	7,644	1,873	40	137	22	–	–	July
59	13,283	414	209	12,655	2	1,533	9,849	1,709	35	136	21	–	–	Aug.
Foreign branches in Hong Kong														
.	.	.	.	.	.	.	.	.	.	–	.	.	.	2024
.	.	.	.	.	.	.	.	.	.	.	.	.	.	2025
.	.	.	.	.	.	.	.	.	.	.	.	.	.	2025 Q3
.	.	.	.	.	.	.	.	.	.	.	.	.	.	Q4
.	.	.	.	.	.	.	.	.	.	.	.	.	.	2026 Q1
.	.	.	.	.	.	.	.	.	.	.	.	.	.	Q2
.	.	.	.	.	.	.	.	.	.	.	.	.	.	2026 Mar.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	Apr.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	May
.	.	.	.	.	.	.	.	.	.	.	.	.	.	June
.	.	.	.	.	.	.	.	.	.	.	.	.	.	July
.	.	.	.	.	.	.	.	.	.	.	.	.	.	Aug.
Foreign branches in Singapore														
.	48,408	1,643	33,140	1,567	928	2,336	9,391	10,637	19,136	–	.	.	2,021	2024
.	50,204	1,603	36,123	782	987	2,371	10,379	12,812	16,845	–	.	.	.	2025
–	48,268	1,549	34,585	874	967	2,165	10,101	12,735	17,486	.	.	3,816	1,128	2025 Q3
.	50,204	1,603	36,123	782	987	2,371	10,379	12,812	16,845	–	.	.	.	Q4
–	50,568	1,520	36,885	603	1,096	2,417	10,277	13,736	16,415	.	.	.	.	2026 Q1
–	49,854	1,288	36,902	760	1,092	1,665	8,967	14,506	16,696	.	.	6,799	881	Q2
–	50,568	1,520	36,885	603	1,096	2,417	10,277	13,736	16,415	.	.	.	.	2026 Mar.
–	50,501	1,249	37,238	665	860	2,683	9,234	14,731	15,916	.	.	.	.	Apr.
–	49,877	1,281	36,270	1,099	1,105	.	9,391	13,414	16,703	.	.	6,641	882	May
–	49,854	1,288	36,902	760	1,092	1,665	8,967	14,506	16,696	.	.	6,799	881	June
.	50,653	1,561	37,760	608	1,287	2,086	11,160	13,818	15,571	.	.	6,756	917	July
.	55,032	1,571	41,366	511	1,326	1,708	11,377	14,746	16,305	.	.	6,977	1,074	Aug.
Foreign branches in emerging market economies and developing countries (other than offshore banking centres) [2]														
.	24,173	1,767	4,685	360	13	2,828	1,355	12,316	5,273	.	.	1,251	280	2024
6	23,551	2,088	5,316	52	13	2,085	1,861	13,476	4,366	.	.	1,209	209	2025
6	25,935	1,822	5,772	7	10	3,198	958	14,107	5,903	.	.	1,206	215	2025 Q3
6	23,551	2,088	5,316	52	13	2,085	1,861	13,476	4,366	.	.	1,209	209	Q4
10	27,239	2,284	4,695	14	12	2,980	2,261	15,600	4,562	.	.	1,140	204	2026 Q1
10	26,547	2,181	3,956	5	12	2,645	2,080	16,005	4,162	.	.	1,156	204	Q2
10	27,239	2,284	4,695	14	12	2,980	2,261	15,600	4,562	.	.	1,140	204	2026 Mar.
10	24,892	2,248	4,449	5	10	2,516	2,423	13,848	4,303	.	.	1,121	197	Apr.
10	25,772	2,116	4,085	7	15	3,235	2,380	14,171	4,281	.	.	1,129	199	May
10	26,547	2,181	3,956	5	12	2,645	2,080	16,005	4,162	.	.	1,156	204	June
10	28,605	2,254	4,167	6	12	4,017	2,214	15,760	4,933	.	.	1,188	201	July
10	29,155	1,886	4,069	8	12	3,690	1,908	17,530	4,356	.	.	1,186	196	Aug.

V External position of banks

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

End of reporting period; € million

	Claims on non-residents											
				August 2026								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
Country/group of countries	December 2024	December 2025	July 2026	Claims total	Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks	loans and advances	foreign securities, participating interest, working capital
	1	2	3	4	5	6	7	8	9	10	11	12
All countries	828,326	861,734	959,408	967,087	243,169	491,402	576,035	391,052	302,061	665,026	836,361	130,726
Countries in Europe	290,633	327,406	341,770	353,338	188,166	82,988	192,587	160,751	79,691	273,647	322,065	31,273
EU Member States [1]	172,549	184,695	206,832	195,516	147,678	30,023	79,543	115,973	27,642	167,874	174,847	20,669
Euro area [1]	158,661	167,256	192,049	181,527	144,567	28,844	70,839	110,688	19,741	161,786	163,240	18,287
Austria	3,585	3,512	3,873	3,965	3,508	388	913	3,052	421	3,544	2,769	1,196
Belgium	4,043	3,985	4,285	4,487	3,212	1,196	2,243	2,244	1,473	3,014	2,934	1,553
Bulgaria	108	153	139	149	149	0	1	148	.	.	.	.
Croatia	15	21	19	17	15	0	.	.	–	17	.	.
Cyprus	445	1,438	2,838	3,107	536	2,550	2,154	953	.	.	.	.
Estonia	3	5	89	99	4	.	54	45	–	99	.	.
Finland	1,051	1,082	1,457	1,429	964	368	618	811	298	1,131	670	759
France	23,622	23,874	26,522	25,871	24,167	1,332	9,442	16,429	1,061	24,810	20,903	4,968
Greece	736	617	740	679	613	36	343	336	36	643	.	.
Ireland	13,632	13,162	12,196	11,739	4,358	6,492	6,781	4,958	192	11,547	10,708	1,031
Italy	27,108	30,462	37,603	31,230	30,716	348	7,830	23,400	2,186	29,044	30,015	1,215
Latvia	17	22	29	25	4	.	3	22	.	.	.	.
Lithuania	1	7	11	11	10	.	.	.	–	11	.	.
Luxembourg [2]	30,930	33,383	42,065	38,524	21,270	12,487	26,755	11,769	12,243	26,281	33,187	5,337
Malta	319	174	266	249	217	22	47	202	.	.	.	.
Netherlands	37,446	37,907	39,699	39,589	35,122	3,175	9,501	30,088	1,457	38,132	37,630	1,959
Portugal	2,128	1,985	2,310	2,353	2,231	29	842	1,511	176	2,177	2,292	61
Slovakia	83	40	22	32	4	0	13	19	–	32	.	.
Slovenia	207	129	130	132	54	78	9	123	.	.	9	123
Spain	13,280	15,417	17,552	17,636	17,209	335	3,280	14,356	197	17,439	17,854	– 218
Other EU Member States [1]	13,888	17,439	14,783	13,989	3,111	1,179	8,704	5,285	7,901	6,088	11,607	2,382
Czechia	7,380	9,579	4,954	5,270	730	62	5,070	200	4,514	756	.	.
Denmark	657	561	646	828	425	164	490	338	378	450	588	240
Hungary	381	529	769	706	70	164	565	141	316	390	.	.
Poland	2,486	3,239	3,557	3,431	381	43	1,878	1,553	583	2,848	3,125	306
Sweden	1,595	2,048	3,395	2,252	559	475	516	1,736	848	1,404	1,626	626
Remaining EU countries [3, 4]	1,389	1,483	1,462	1,502	946	271	185	1,317	1,262	240	185	1,317
Other European countries [1]	118,084	142,711	134,938	157,822	40,488	52,965	113,044	44,778	52,049	105,773	147,218	10,604
Guernsey	6,246	13,868	11,957	15,925	3,578	10,902	15,360	565	.	.	.	.
Jersey	4,510	6,072	5,679	7,575	1,982	2,389	5,684	1,891	214	7,361	.	.
Norway	1,508	1,675	1,987	2,059	583	446	718	1,341	1,027	1,032	1,578	481
Russian Federation	613	933	1,034	999	150	26	887	112	.	.	.	.
Switzerland	16,720	10,270	10,484	17,088	1,248	3,383	14,572	2,516	9,548	7,540	13,863	3,225
Turkey	3,410	2,891	3,668	3,554	1,945	1,137	1,926	1,628	1,916	1,638	.	.
United Kingdom	82,965	104,989	97,863	108,484	30,149	33,983	72,631	35,853	38,340	70,144	102,225	6,259
Remaining European countries [5]	2,112	2,013	2,266	2,138	853	699	1,266	872	104	2,034	.	.
Countries in Africa	4,249	5,986	7,502	6,468	.	3,561	4,680	1,788	1,551	4,917	5,287	1,181
South Africa	902	1,600	2,333	1,913	.	275	1,787	126	835	1,078	.	.
Remaining countries in Africa	3,347	4,386	5,169	4,555	628	3,286	2,893	1,662	716	3,839	.	.
Countries in America	376,618	370,073	439,681	428,740	37,791	358,293	266,675	162,065	151,089	277,651	372,412	56,328
Bahamas	590	.	735	811	467	.	.	.	302	509	.	.
Bermuda	1,078	969	1,889	1,843	.	1,426	676	1,167	.	.	1,800	43
Brazil	3,397	5,084	5,555	5,284	198	1,515	2,877	2,407	1,437	3,847	.	.
British Virgin Islands	4,827	3,531	3,823	3,830	436	1,817	3,260	570	.	.	.	.
Canada	12,955	14,301	12,193	12,657	1,802	6,016	4,471	8,186	3,114	9,543	8,698	3,959
Cayman Islands	26,502	20,195	28,590	25,593	3,152	21,591	21,548	4,045	4,739	20,854	25,817	– 224
Curacao [6]	10	.	13	11	.	.	.	.	–	11	.	.
Mexico	2,985	3,363	1,626	1,731	136	1,221	1,273	458	637	1,094	.	.
United States of America	321,180	319,175	382,358	374,020	31,324	321,808	230,486	143,534	139,917	234,103	325,990	48,030
Remaining countries in America	3,094	3,021	2,899	2,960	135	2,594	1,323	1,637	935	2,025	2,276	684
Countries in Asia	137,911	138,006	146,656	153,791	14,519	41,380	101,963	51,828	64,760	89,031	119,359	34,432
China, People's Republic of [7]	7,709	3,441	4,012	3,406	138	787	1,940	1,466	1,443	1,963	.	.
Hong Kong	12,044	10,418	10,779	12,357	2,530	4,516	10,232	2,125	3,347	9,010	10,809	1,548
Japan	41,144	38,920	34,525	35,887	2,965	3,061	30,109	5,778	20,043	15,844	32,136	3,751
Korea, Republic of	10,894	13,569	16,110	16,738	1,105	1,860	5,894	10,844	3,197	13,541	5,199	11,539
Singapore	27,423	31,494	35,998	39,173	1,718	19,908	28,540	10,633	23,665	15,508	34,250	4,923
Taiwan	1,262	1,263	1,945	1,821	211	172	1,536	285	773	1,048	.	.
Remaining countries in Asia	37,435	38,901	43,287	44,409	5,852	11,076	23,712	20,697	12,292	32,117	33,160	11,249
Countries in Oceania	16,016	16,431	19,308	20,287	1,246	2,134	10,129	10,158	4,840	15,447	17,173	3,114
Australia	14,790	15,336	17,877	18,641	891	1,814	9,250	9,391	4,304	14,337	15,861	2,780
New Zealand	791	765	1,029	1,210	341	162	550	660	.	.	.	.
Remaining countries in Oceania	435	330	402	436	14	158	329	107	.	.	.	.
Countries not identifiable	–	–	.	.	.	–	.	.	.	.	.	.
International organisations [8]	2,899	3,832	.	.	799	3,046	.	.	.	.	.	.

* See footnote * to Table V 1a. **1** The historical statistics for the groups of countries are calculated on the basis of the respective (historical) status of membership of the group. **2** Up to June 2020 including European Financial Stability Facility (EFSF). **3** Including EU institutions. **4** Up to December 2007 including Malta and Cyprus. Up to December 2008 including Slovakia. Up to Dezember 2010 including Estonia. Since July 2013 including Croatia. Up to December 2013 including Latvia. Up to December 2014 including Lithuania. Up to December 2022 including Croatia. Up to December 2025 including Bulgaria. **5** Up to June 2013 including Croatia. **6** Up to December 2010 Netherlands Antilles. **7** Excluding Hong Kong. **8** Excluding EU institutions.

V External position of banks

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

End of reporting period; € million

	Liabilities to non-residents [1]									
				August 2026						
					of which:		broken down by maturity		broken down by sector	
Country/group of countries	December 2024	December 2025	July 2026	Liabilities total	Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks
	1	2	3	4	5	6	7	8	9	10
All countries	544,831	583,043	635,494	647,611	184,662	316,444	593,478	54,133	177,856	469,755
Countries in Europe	289,547	309,950	349,112	347,365	166,283	100,879	320,527	26,838	81,328	266,037
EU Member States [2]	194,863	194,788	210,929	208,064	130,897	48,383	188,678	19,386	11,015	197,049
Euro area [2]	179,608	177,379	194,677	191,422	125,668	44,797	172,478	18,944	10,710	180,712
Austria	2,168	2,532	2,385	2,431	2,133	277	2,274	157	207	2,224
Belgium	13,635	13,953	13,906	13,468	11,172	1,703	13,249	219	294	13,174
Bulgaria	29	37	52	98	92	6	.	.	.	.
Croatia	15	14	13	13	6	2	13	0	.	.
Cyprus	1,628	2,025	2,122	2,646	1,075	1,414	.	.	–	2,646
Estonia	20	16	24	25	14	10	.	.	–	25
Finland	1,587	1,638	1,710	1,768	1,208	173	.	.	1	1,767
France	12,658	11,564	13,877	14,295	9,223	3,603	13,312	983	2,143	12,152
Greece	972	392	665	624	221	390	.	.	1	623
Ireland	19,411	22,011	18,680	20,410	11,244	5,367	20,214	196	322	20,088
Italy	23,642	23,179	30,518	22,968	19,773	2,565	19,919	3,049	2,539	20,429
Latvia	27	31	80	96	78	18	96	–	.	.
Lithuania	308	362	504	510	212	278	.	.	–	510
Luxembourg [3]	54,637	49,693	57,043	54,732	26,192	20,834	53,682	1,050	3,428	51,304
Malta	1,335	1,095	1,300	1,151	729	272	1,151	–	.	.
Netherlands	37,850	37,003	36,845	42,598	30,205	6,572	32,216	10,382	419	42,179
Portugal	1,536	1,474	3,242	2,186	1,879	280	2,049	137	254	1,932
Slovakia	60	483	418	422	419	2	.	.	–	422
Slovenia	6	6	10	6	6	0	.	.	.	.
Spain	8,113	9,908	11,283	10,975	9,787	1,031	8,206	2,769	1,088	9,887
Other EU Member States [2]	15,255	17,409	16,252	16,642	5,229	3,586	16,200	442	305	16,337
Czechia	1,179	1,413	1,283	1,203	605	64	1,199	4	17	1,186
Denmark	6,536	5,967	5,561	6,107	2,127	1,589	5,702	405	30	6,077
Hungary	782	1,450	835	901	323	345	.	.	.	.
Poland	1,488	2,700	2,734	2,830	196	101	2,830	0	112	2,718
Sweden	5,132	5,698	5,718	5,490	1,953	1,430	5,488	2	104	5,386
Remaining EU countries [4, 5]	138	181	121	111	25	57	.	.	.	.
Other European countries [2]	94,684	115,162	138,183	139,301	35,386	52,496	131,849	7,452	70,313	68,988
Guernsey	1,728	1,060	2,169	1,444	234	876	.	.	80	1,364
Jersey	1,477	4,387	4,421	3,870	613	2,006	.	.	.	.
Norway	1,597	2,028	2,686	2,873	701	773	2,873	0	593	2,280
Russian Federation	165	91	77	75	9	56	75	–	.	.
Switzerland	14,603	14,542	18,269	19,452	7,017	7,551	18,011	1,441	11,209	8,243
Turkey	439	999	992	747	119	606	719	28	587	160
United Kingdom	72,914	90,599	107,624	109,146	26,247	39,672	103,187	5,959	56,630	52,516
Remaining European countries [6]	1,761	1,456	1,945	1,694	446	956	1,694	0	746	948
Countries in Africa	4,138	3,920	4,038	4,197	.	2,559	4,192	5	871	3,326
South Africa	1,162	1,335	1,576	1,521	.	390	.	.	558	963
Remaining countries in Africa	2,976	2,585	2,462	2,676	125	2,169	.	.	313	2,363
Countries in America	148,514	159,492	164,845	170,471	12,493	147,192	155,924	14,547	51,729	118,742
Bahamas	305	351	205	148	13	123	148	–	.	.
Bermuda	1,926	2,126	2,824	2,886	63	2,285	.	.	.	.
Brazil	321	670	247	387	32	154	.	.	166	221
British Virgin Islands	11,349	10,740	8,654	8,540	383	6,851	7,772	768	.	.
Canada	2,634	2,769	2,949	2,771	79	1,814	2,745	26	1,327	1,444
Cayman Islands	18,699	18,602	24,033	22,342	1,862	19,108	21,376	966	14,523	7,819
Curacao [7]	28	19	12	5	3	2	.	.	–	5
Mexico	1,457	3,566	3,833	4,081	13	3,913	.	.	3,930	151
United States of America	110,442	119,357	120,636	127,994	10,010	111,714	115,215	12,779	31,287	96,707
Remaining countries in America	1,353	1,292	1,452	1,317	35	1,228	1,313	4	472	845
Countries in Asia	98,832	105,316	113,650	121,090	4,902	64,577	108,456	12,634	42,785	78,305
China, People's Republic of [8]	4,238	3,866	5,817	9,480	114	8,356	9,471	9	8,299	1,181
Hong Kong	13,667	20,688	19,177	19,750	301	14,378	16,789	2,961	2,659	17,091
Japan	11,218	8,651	6,805	7,634	238	625	7,322	312	3,654	3,980
Korea, Republic of	3,447	3,143	5,747	5,573	369	2,468	5,486	87	1,806	3,767
Singapore	36,401	39,085	42,087	44,089	1,535	25,088	36,590	7,499	14,681	29,408
Taiwan	4,909	4,801	4,794	3,811	74	2,600	3,660	151	1,905	1,906
Remaining countries in Asia	24,952	25,082	29,223	30,753	2,271	11,062	29,138	1,615	9,781	20,972
Countries in Oceania	2,800	3,817	3,288	3,749	523	.	3,640	109	1,143	2,606
Australia	2,355	3,490	2,894	3,369	497	746	.	.	1,086	2,283
New Zealand	149	201	107	97	4	.	97	–	57	40
Remaining countries in Oceania	296	126	287	283	22	239	.	.	–	283
Countries not identifiable	–	–	–	0	0	–	0	–	–	0
International organisations [9]	1,000	548	561	739	.	.	739	–	–	739

* See footnote * to Table V 1a. **1** Excluding bearer bonds and money market instruments outstanding. **2** The historical statistics for the groups of countries are calculated on the basis of the respective (historical) status of membership of the group. **3** Up to June 2020 including European Financial Stability Facility (EFSF). **4** Including EU institutions. **5** Up to December 2007 including Malta and Cyprus. Up to December 2008 including Slovakia. Up to Dezember 2010 including Estonia. Since July 2013 including Croatia. Up to December 2013 including Latvia. Up to December 2014 including Lithuania. Up to December 2022 including Croatia. Up to December 2025 including Bulgaria. **6** Up to June 2013 including Croatia. **7** Up to December 2010 Netherlands Antilles. **8** Excluding Hong Kong. **9** Excluding EU institutions.

V External position of banks

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

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents [1]				
		Short-term loans and advances		Long-term loans and advances					Short-term liabilities		Long-term liabilities	
	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks	Money market instruments, bonds and notes	Shares and participating interests	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
	1	2	3	4	5	6	7	8	9	10	11	12
Assets and liabilities, total [2]												
2024	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	201,856	49,594	30,099	3,133	80,233	37,655	1,142	152,645	26,292	122,182	2,251	1,920
2025 Q3	198,869	46,258	30,847	4,108	81,317	35,212	1,127	146,538	24,799	117,413	2,327	1,999
Q4	201,856	49,594	30,099	3,133	80,233	37,655	1,142	152,645	26,292	122,182	2,251	1,920
2026 Q1	193,234	42,846	30,396	2,795	80,833	35,424	940	142,427	20,148	117,968	2,305	2,006
Q2	198,063	40,390	31,636	2,900	83,026	39,189	922	148,930	19,140	125,283	2,346	2,161
2026 Mar.	193,234	42,846	30,396	2,795	80,833	35,424	940	142,427	20,148	117,968	2,305	2,006
Apr.	192,468	40,776	31,137	2,834	81,472	35,295	954	142,460	18,613	119,466	2,305	2,076
May	197,168	41,488	32,125	2,976	82,667	36,947	965	147,035	18,301	124,298	2,332	2,104
June	198,063	40,390	31,636	2,900	83,026	39,189	922	148,930	19,140	125,283	2,346	2,161
July	198,329	42,082	32,912	2,600	82,837	36,972	926	148,103	17,904	125,728	2,350	2,121
Aug.	198,054	40,514	32,574	2,772	83,208	38,057	929	148,074	17,060	126,539	2,352	2,123
of which: denominated in euro [2]												
2024	79,016	24,990	6,789	.	41,913	4,966	.	47,709	4,893	40,936	872	1,008
2025	74,313	20,898	6,178	.	41,919	5,173	.	49,222	5,753	41,599	865	1,005
2025 Q3	77,477	23,493	6,319	.	41,415	5,884	.	49,878	5,985	41,954	860	1,079
Q4	74,313	20,898	6,178	.	41,919	5,173	.	49,222	5,753	41,599	865	1,005
2026 Q1	71,033	17,739	6,504	.	42,174	4,480	.	43,495	4,480	37,164	855	996
Q2	68,778	15,628	6,237	.	42,325	4,450	.	44,148	4,095	38,072	866	1,115
2026 Mar.	71,033	17,739	6,504	.	42,174	4,480	.	43,495	4,480	37,164	855	996
Apr.	70,564	17,783	6,405	.	42,030	4,210	.	43,595	4,338	37,329	855	1,073
May	70,898	17,629	6,521	.	42,231	4,387	.	43,875	4,141	37,806	855	1,073
June	68,778	15,628	6,237	.	42,325	4,450	.	44,148	4,095	38,072	866	1,115
July	70,431	17,352	6,203	.	42,656	4,080	.	43,660	4,138	37,560	865	1,097
Aug.	70,891	16,655	6,515	.	42,773	4,799	.	44,179	4,404	37,812	868	1,095
denominated in US dollar [2]												
2024	50,123	11,187	11,215	1,422	21,772	4,493	34	40,831	16,243	23,736	695	157
2025	44,744	13,702	15,435	1,058	10,512	4,018	19	39,771	16,734	22,512	401	124
2025 Q3	44,905	12,247	15,207	1,721	11,660	4,047	23	37,288	14,810	21,836	511	131
Q4	44,744	13,702	15,435	1,058	10,512	4,018	19	39,771	16,734	22,512	401	124
2026 Q1	42,036	13,132	14,318	791	10,239	3,537	19	35,086	12,332	22,062	488	204
Q2	43,610	13,074	15,505	792	10,714	3,503	22	36,570	10,872	25,046	447	205
2026 Mar.	42,036	13,132	14,318	791	10,239	3,537	19	35,086	12,332	22,062	488	204
Apr.	43,089	13,003	15,430	777	10,483	3,376	20	35,594	11,338	23,621	441	194
May	43,281	12,629	15,698	973	10,513	3,447	21	35,997	10,635	24,717	447	198
June	43,610	13,074	15,505	792	10,714	3,503	22	36,570	10,872	25,046	447	205
July	43,549	12,869	15,884	606	10,806	3,362	22	36,576	10,604	25,324	444	204
Aug.	42,483	12,224	15,665	667	10,593	3,309	25	36,153	9,960	25,524	453	216
Assets and liabilities vis-à-vis industrial countries [3,4]												
2024	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	179,521	43,214	24,284	3,010	75,511	32,422	1,080	133,225	17,520	112,197	2,156	1,352
2025 Q3	177,190	40,799	25,719	3,592	76,123	29,890	1,067	128,309	16,177	108,481	2,215	1,436
Q4	179,521	43,214	24,284	3,010	75,511	32,422	1,080	133,225	17,520	112,197	2,156	1,352
2026 Q1	169,726	35,689	24,982	2,795	75,321	30,062	877	124,886	12,961	108,273	2,230	1,422
Q2	173,154	33,813	25,865	2,900	77,308	32,356	912	131,416	13,177	114,407	2,280	1,552
2026 Mar.	169,726	35,689	24,982	2,795	75,321	30,062	877	124,886	12,961	108,273	2,230	1,422
Apr.	170,265	35,272	25,925	2,834	75,886	29,457	891	127,199	12,674	110,797	2,233	1,495
May	173,956	35,038	26,892	2,976	77,100	31,048	902	130,162	12,378	114,003	2,267	1,514
June	173,154	33,813	25,865	2,900	77,308	32,356	912	131,416	13,177	114,407	2,280	1,552
July	173,270	35,062	25,952	2,600	78,277	30,465	914	130,976	12,596	114,584	2,284	1,512
Aug.	173,062	33,886	25,706	2,762	78,666	31,125	917	131,481	12,117	115,557	2,287	1,520

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

V External position of banks

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

€ million

End of reporting period	Claims on non-residents							Liabilities to non-residents 1				
		Short-term loans and advances		Long-term loans and advances					Short-term liabilities		Long-term liabilities	
	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks	Money market instruments, bonds and notes	Shares and participating interests	Total	to foreign banks	to foreign non-banks	to foreign banks	to foreign non-banks
	1	2	3	4	5	6	7	8	9	10	11	12
of which: vis-à-vis EU Member States 4,5												
2024	123,757	26,954	10,468	.	60,598	23,270	.	92,767	2,896	87,029	1,531	1,311
2025	126,391	24,356	9,215	.	63,053	26,996	.	98,975	1,842	94,726	1,090	1,317
2025 Q3	123,938	24,345	10,228	.	62,090	24,228	.	96,198	2,470	91,266	1,068	1,394
Q4	126,391	24,356	9,215	.	63,053	26,996	.	98,975	1,842	94,726	1,090	1,317
2026 Q1	122,827	19,434	10,191	1,917	63,925	26,585	775	94,086	1,414	90,179	1,104	1,389
Q2	125,001	17,522	10,287	2,020	65,510	28,860	802	97,899	1,489	93,796	1,107	1,507
2026 Mar.	122,827	19,434	10,191	1,917	63,925	26,585	775	94,086	1,414	90,179	1,104	1,389
Apr.	122,586	19,266	10,053	1,968	64,462	26,051	786	94,930	1,486	90,880	1,101	1,463
May	125,740	19,368	10,658	1,913	65,425	27,579	797	97,360	1,546	93,227	1,106	1,481
June	125,001	17,522	10,287	2,020	65,510	28,860	802	97,899	1,489	93,796	1,107	1,507
July	125,640	18,888	10,430	1,916	66,473	27,122	811	97,300	1,301	93,428	1,104	1,467
Aug.	126,586	18,360	10,517	2,017	67,087	27,795	810	98,216	1,247	94,394	1,100	1,475
of which: vis-à-vis the euro area 4												
2024	68,958	23,670	6,720	.	35,547	2,888	.	42,767	2,671	37,921	1,035	1,140
2025	63,665	19,432	5,404	.	35,908	2,790	.	41,721	1,524	38,169	896	1,132
2025 Q3	66,256	21,862	5,651	.	35,410	3,197	.	42,752	2,156	38,505	876	1,215
Q4	63,665	19,432	5,404	.	35,908	2,790	.	41,721	1,524	38,169	896	1,132
2026 Q1	60,770	16,251	5,523	.	36,072	2,793	.	35,977	1,211	32,655	909	1,202
Q2	58,645	14,034	5,436	.	36,208	2,834	.	36,905	1,348	33,340	913	1,304
2026 Mar.	60,770	16,251	5,523	.	36,072	2,793	.	35,977	1,211	32,655	909	1,202
Apr.	60,425	16,052	5,465	.	35,995	2,783	.	36,207	1,334	32,696	907	1,270
May	60,980	16,247	5,614	.	36,199	2,796	.	36,597	1,415	33,000	909	1,273
June	58,645	14,034	5,436	.	36,208	2,834	.	36,905	1,348	33,340	913	1,304
July	60,037	15,503	5,381	.	36,574	2,445	.	36,127	1,161	32,793	911	1,262
Aug.	60,351	14,963	5,472	.	36,658	3,125	.	36,669	1,083	33,408	908	1,270
Assets and liabilities vis-à-vis emerging market economies and developing countries 4,6												
2024	23,135	6,900	6,484	.	4,988	4,145	.	18,026	7,956	8,943	218	909
2025	21,743	6,380	5,815	.	4,722	4,641	.	19,241	8,772	9,806	95	568
2025 Q3	20,786	5,459	5,128	.	5,194	4,429	.	18,045	8,622	8,748	112	563
Q4	21,743	6,380	5,815	.	4,722	4,641	.	19,241	8,772	9,806	95	568
2026 Q1	22,744	7,157	5,414	.	5,512	4,598	.	17,532	7,187	9,686	75	584
Q2	24,063	6,577	5,771	–	5,718	5,987	10	17,514	5,963	10,876	.	.
2026 Mar.	22,744	7,157	5,414	.	5,512	4,598	.	17,532	7,187	9,686	75	584
Apr.	21,494	5,504	5,212	.	5,586	5,129	.	15,252	5,939	8,660	72	581
May	22,371	6,450	5,233	–	5,567	5,058	63	16,873	5,923	10,295	.	.
June	24,063	6,577	5,771	–	5,718	5,987	10	17,514	5,963	10,876	.	.
July	24,216	7,020	6,960	–	4,560	5,664	12	17,127	5,308	11,144	.	.
Aug.	24,111	6,628	6,868	.	4,542	6,051	.	16,593	4,943	10,982	.	.
Memo item: assets and liabilities vis-à-vis offshore banking centres												
2024	5,431	967	2,286	.	1,538	85	.	4,590	2,748	1,839	.	.
2025	3,685	1,083	1,482	.	962	.	–	4,794	2,906	1,885	.	.
2025 Q3	4,157	1,232	1,392	.	992	.	–	4,124	2,504	1,617	.	.
Q4	3,685	1,083	1,482	.	962	.	–	4,794	2,906	1,885	.	.
2026 Q1	3,802	1,243	1,529	.	1,025	.	–	4,355	2,797	1,555	.	.
Q2	3,735	1,012	1,562	–	1,156	.	.	4,398	2,772	1,623	.	.
2026 Mar.	3,802	1,243	1,529	.	1,025	.	–	4,355	2,797	1,555	.	.
Apr.	3,800	1,286	1,395	.	1,114	.	–	4,071	2,747	1,324	0	–
May	3,575	1,017	1,405	–	1,148	.	.	4,282	2,738	1,541	.	.
June	3,735	1,012	1,562	–	1,156	.	.	4,398	2,772	1,623	.	.
July	3,294	851	1,579	–	859	.	.	4,865	3,253	1,609	.	.
Aug.	3,095	787	1,485	–	823	–	–	5,007	3,367	1,637	.	.

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

V External position of banks

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

€ million

End of reporting period	Claims on non-residents													
		of which:				Short-term loans and advances				Long-term loans and advances				
						to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
	Total	Euro	US dollar	Japanese yen	Pound sterling	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	Money market instruments, bond and notes
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
All foreign subsidiaries														
2024	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	201,856	74,313	44,744	270	5,223	34,683	14,911	22,061	8,038	2,935	198	69,602	10,631	37,655
2025 Q3	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
Q4	201,856	74,313	44,744	270	5,223	34,683	14,911	22,061	8,038	2,935	198	69,602	10,631	37,655
2026 Q1	193,234	71,033	42,036	276	5,199	32,088	10,758	22,672	7,724	2,693	102	69,317	11,516	35,424
Q2	198,063	68,778	43,610	314	4,965	31,110	9,280	23,759	7,877	2,796	104	71,106	11,920	39,189
2026 Mar.	193,234	71,033	42,036	276	5,199	32,088	10,758	22,672	7,724	2,693	102	69,317	11,516	35,424
Apr.	192,468	70,564	43,089	264	4,930	29,458	11,318	23,734	7,403	2,731	103	69,750	11,722	35,295
May	197,168	70,898	43,281	319	5,058	30,821	10,667	24,599	7,526	2,873	103	70,662	12,005	36,947
June	198,063	68,778	43,610	314	4,965	31,110	9,280	23,759	7,877	2,796	104	71,106	11,920	39,189
July	198,329	70,431	43,549	250	5,070	31,382	10,700	25,028	7,884	2,497	103	70,944	11,893	36,972
Aug.	198,054	70,891	42,483	255	4,850	30,457	10,057	24,399	8,175	2,659	113	71,311	11,897	38,057
Foreign subsidiaries in the euro area [2]														
2024	83,246	67,346	10,440	363	3,057	19,577	3,331	4,377	5,109	.	.	32,606	8,330	8,939
2025	76,270	61,240	8,490	254	2,115	14,870	5,333	3,280	4,121	.	.	33,148	6,950	8,011
2025 Q3	81,145	65,090	9,583	263	2,974	18,567	5,410	3,513	4,122	.	.	32,414	7,895	8,276
Q4	76,270	61,240	8,490	254	2,115	14,870	5,333	3,280	4,121	.	.	33,148	6,950	8,011
2026 Q1	68,411	57,162	8,135	256	1,905	12,832	2,926	3,492	4,236	.	.	33,104	7,248	4,343
Q2	67,092	55,921	8,222	300	1,575	12,158	3,153	3,289	3,836	.	.	32,917	7,331	4,174
2026 Mar.	68,411	57,162	8,135	256	1,905	12,832	2,926	3,492	4,236	.	.	33,104	7,248	4,343
Apr.	67,457	56,374	8,299	243	1,576	12,483	3,261	3,362	3,734	.	.	32,859	7,344	4,184
May	67,931	56,830	8,119	299	1,578	12,768	2,916	3,466	3,822	.	.	32,934	7,618	4,183
June	67,092	55,921	8,222	300	1,575	12,158	3,153	3,289	3,836	.	.	32,917	7,331	4,174
July	67,982	56,628	8,514	236	1,618	12,667	3,476	3,243	3,800	.	.	33,073	7,376	4,113
Aug.	67,679	56,928	7,905	240	1,638	12,279	2,935	3,409	3,908	.	.	33,117	7,471	4,327
of which: in Luxembourg														
2024	43,844	29,037	9,433	338	3,050	16,215	2,867	1,799	4,687	.	.	.	6,957	8,939
2025	37,353	23,461	7,452	223	2,105	11,955	5,267	.	3,755	.	.	.	5,292	8,011
2025 Q3	42,452	27,493	8,579	235	2,966	15,542	5,039	1,390	3,795	.	.	.	6,264	8,276
Q4	37,353	23,461	7,452	223	2,105	11,955	5,267	.	3,755	.	.	.	5,292	8,011
2026 Q1	28,955	19,049	6,895	225	1,899	9,671	2,858	.	3,674	.	.	.	5,573	4,343
Q2	27,921	18,086	6,985	267	1,569	9,223	3,095	.	3,256	.	.	.	5,629	4,174
2026 Mar.	28,955	19,049	6,895	225	1,899	9,671	2,858	.	3,674	.	.	.	5,573	4,343
Apr.	28,501	18,576	7,238	210	1,569	9,463	3,197	.	3,342	.	.	.	5,662	4,184
May	28,866	18,968	7,017	266	1,569	9,740	2,852	.	3,477	.	.	.	5,930	4,183
June	27,921	18,086	6,985	267	1,569	9,223	3,095	.	3,256	.	.	.	5,629	4,174
July	28,862	18,692	7,430	203	1,611	9,764	3,422	.	3,377	.	.	.	5,658	4,113
Aug.	28,540	18,977	6,823	205	1,631	9,365	2,869	.	3,540	.	.	.	5,740	4,327
Foreign subsidiaries outside the euro area [2]														
2024	119,894	11,670	39,683	20	3,114	17,637	7,382	13,527	4,125	.	.	44,608	4,230	25,039
2025	125,586	13,073	36,254	16	3,108	19,813	9,578	18,781	3,917	.	.	36,454	3,681	29,644
2025 Q3	117,724	12,387	35,322	18	2,835	15,010	7,271	19,957	3,255	.	.	36,976	4,032	26,936
Q4	125,586	13,073	36,254	16	3,108	19,813	9,578	18,781	3,917	.	.	36,454	3,681	29,644
2026 Q1	124,823	13,871	33,901	20	3,294	19,256	7,832	19,180	3,488	.	.	36,213	4,268	31,081
Q2	130,971	12,857	35,388	14	3,390	18,952	6,127	20,470	4,041	.	.	38,189	4,589	35,015
2026 Mar.	124,823	13,871	33,901	20	3,294	19,256	7,832	19,180	3,488	.	.	36,213	4,268	31,081
Apr.	125,011	14,190	34,790	21	3,354	16,975	8,057	20,372	3,669	.	.	36,891	4,378	31,111
May	129,237	14,068	35,162	20	3,480	18,053	7,751	21,133	3,704	.	.	37,728	4,387	32,764
June	130,971	12,857	35,388	14	3,390	18,952	6,127	20,470	4,041	.	.	38,189	4,589	35,015
July	130,347	13,803	35,035	14	3,452	18,715	7,224	21,785	4,084	.	.	37,871	4,517	32,859
Aug.	130,375	13,963	34,578	15	3,212	18,178	7,122	20,990	4,267	.	.	38,194	4,426	33,730

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

V External position of banks

Liabilities to non-residents [1]														
		of which:				Short-term liabilitites				Long-term liabilitites				
						to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks		
Shares and participating interests	Total	Euro	US dollar	Japanese yen	Pound sterling	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	in the country of domicile of the subsidiary	in other foreign countries	End of reporting period
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
All foreign subsidiaries														
1,096	145,758	47,709	40,831	405	2,636	7,695	17,933	101,937	12,929	1,754	1,203	2,162	145	2024
1,142	152,645	49,222	39,771	331	3,035	6,449	19,843	107,039	15,143	1,400	851	1,776	144	2025
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	2025 Q3
1,142	152,645	49,222	39,771	331	3,035	6,449	19,843	107,039	15,143	1,400	851	1,776	144	Q4
940	142,427	43,495	35,086	227	2,844	5,986	14,162	102,667	15,301	1,468	837	1,869	137	2026 Q1
922	148,930	44,148	36,570	271	2,684	7,249	11,891	108,676	16,607	1,526	820	1,941	220	Q2
940	142,427	43,495	35,086	227	2,844	5,986	14,162	102,667	15,301	1,468	837	1,869	137	2026 Mar.
954	142,460	43,595	35,594	211	2,670	5,783	12,830	104,189	15,277	1,501	804	1,919	157	Apr.
965	147,035	43,875	35,997	267	2,912	6,160	12,141	108,307	15,991	1,513	819	1,921	183	May
922	148,930	44,148	36,570	271	2,684	7,249	11,891	108,676	16,607	1,526	820	1,941	220	June
926	148,103	43,660	36,576	205	2,705	6,632	11,272	109,938	15,790	1,528	822	1,931	190	July
929	148,074	44,179	36,153	215	2,471	6,156	10,904	110,771	15,768	1,522	830	1,934	189	Aug.
Foreign subsidiaries in the euro area [2]														
285	53,651	39,149	10,821	372	1,199	1,950	10,518	34,110	4,587	.	444	1,060	.	2024
303	52,947	39,719	10,395	289	1,308	754	12,075	33,553	4,382	.	385	996	.	2025
303	53,407	40,420	10,294	274	1,428	1,301	11,218	33,915	4,593	.	488	1,091	.	2025 Q3
303	52,947	39,719	10,395	289	1,308	754	12,075	33,553	4,382	.	385	996	.	Q4
82	43,831	34,206	8,034	187	984	704	8,475	28,062	4,341	.	367	1,070	.	2026 Q1
90	44,698	34,529	8,420	230	934	860	8,496	28,422	4,511	.	401	1,109	.	Q2
82	43,831	34,206	8,034	187	984	704	8,475	28,062	4,341	.	367	1,070	.	2026 Mar.
82	44,149	34,127	8,567	172	856	743	8,665	28,061	4,348	.	383	1,121	.	Apr.
82	44,510	34,153	8,573	229	1,008	761	8,650	28,157	4,597	.	392	1,098	.	May
90	44,698	34,529	8,420	230	934	860	8,496	28,422	4,511	.	401	1,109	.	June
92	44,033	34,099	8,256	167	872	753	8,569	27,933	4,391	.	399	1,097	.	July
92	44,591	34,979	7,924	177	848	679	8,395	28,682	4,433	.	408	1,106	.	Aug.
of which: in Luxembourg														
.	24,387	11,352	9,470	368	1,125	1,574	10,506	6,979	3,831	.	148	.	.	2024
.	24,116	12,414	9,010	281	1,217	593	11,819	6,924	3,609	.	90	801	.	2025
.	25,044	13,490	8,986	269	1,342	1,052	11,057	7,723	3,837	.	193	902	.	2025 Q3
.	24,116	12,414	9,010	281	1,217	593	11,819	6,924	3,609	.	90	801	.	Q4
.	14,786	6,694	6,640	.	896	534	8,196	1,268	3,557	.	72	.	.	2026 Q1
.	15,240	6,596	7,049	.	839	691	8,231	1,240	3,693	.	106	.	.	Q2
.	14,786	6,694	6,640	.	896	534	8,196	1,268	3,557	.	72	.	.	2026 Mar.
.	15,020	6,631	7,093	.	748	574	8,394	1,198	3,541	.	88	.	.	Apr.
.	15,335	6,574	7,132	.	910	594	8,382	1,236	3,800	.	97	.	.	May
.	15,240	6,596	7,049	.	839	691	8,231	1,240	3,693	.	106	.	.	June
.	15,040	6,633	6,888	.	770	589	8,262	1,248	3,579	.	104	.	.	July
.	14,900	6,841	6,521	.	753	513	8,101	1,297	3,615	.	113	.	.	Aug.
Foreign subsidiaries outside the euro area [2]														
811	92,107	8,560	30,010	33	1,437	5,745	7,415	67,827	8,342	.	759	1,102	.	2024
839	99,698	9,503	29,376	42	1,727	5,695	7,768	73,486	10,761	.	466	780	.	2025
824	93,131	9,458	26,994	45	1,447	5,487	6,793	69,595	9,310	.	434	771	.	2025 Q3
839	99,698	9,503	29,376	42	1,727	5,695	7,768	73,486	10,761	.	466	780	.	Q4
858	98,596	9,289	27,052	40	1,860	5,282	5,687	74,605	10,960	.	470	799	.	2026 Q1
832	104,232	9,619	28,150	41	1,750	6,389	3,395	80,254	12,096	.	419	832	.	Q2
858	98,596	9,289	27,052	40	1,860	5,282	5,687	74,605	10,960	.	470	799	.	2026 Mar.
872	98,311	9,468	27,027	39	1,814	5,040	4,165	76,128	10,929	.	421	798	.	Apr.
883	102,525	9,722	27,424	38	1,904	5,399	3,491	80,150	11,394	.	427	823	.	May
832	104,232	9,619	28,150	41	1,750	6,389	3,395	80,254	12,096	.	419	832	.	June
834	104,070	9,561	28,320	38	1,833	5,879	2,703	82,005	11,399	.	423	834	.	July
837	103,483	9,200	28,229	38	1,623	5,477	2,509	82,089	11,335	.	422	828	.	Aug.

V External position of banks

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

End of reporting period; € million

	Claims on non-residents											
				August 2026								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
Country/group of countries	December 2024	December 2025	July 2026	Claims total	Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks	loans and advances	foreign securities, participating interest, working capital
	1	2	3	4	5	6	7	8	9	10	11	12
All countries	203,140	201,856	198,329	198,054	70,891	42,483	81,930	116,124	48,526	149,528	159,068	38,986
Countries in Europe	141,742	144,375	141,117	141,263	67,891	4,597	45,915	95,348	33,753	107,510	112,246	29,017
EU Member States [1]	123,757	126,391	125,640	126,586	64,377	1,275	35,005	91,581	25,348	101,238	97,981	28,605
Euro area [1]	68,958	63,665	60,037	60,351	58,313	864	21,466	38,885	15,313	45,038	57,154	3,197
Austria	389	475	727	784	754	.	593	191	277	507	442	342
Belgium	249	222	298	448	301	6	368	80	166	282	.	.
Bulgaria	5	5	.	.	.	–	.	.	–	.	.	–
Croatia	5	1	0	0	0	–	0	0	0	0	0	–
Cyprus	185	138	308	309	166	59	120	189	–	309	309	–
Estonia	.	2	2	2	2	–	.	.	–	2	2	–
Finland	281	223	33	36	33	.	4	32	34	2	.	.
France	1,609	1,415	2,372	2,260	2,144	16	1,570	690	551	1,709	1,625	635
Greece	37	23	25	24	24	–	.	.	–	24	24	–
Ireland	356	414	432	439	374	43	164	275	1	438	439	–
Italy	21,867	22,148	22,816	23,396	23,196	151	1,955	21,441	1,471	21,925	22,372	1,024
Latvia	0	0	0	0	0	–	–	0	–	0	0	–
Lithuania	2	3	3	3	3	–	1	2	–	3	3	–
Luxembourg [2]	19,938	14,967	12,409	12,194	11,326	227	10,524	1,670	9,481	2,713	12,102	92
Malta	32	87	42	42	8	31	35	7	–	42	42	–
Netherlands	1,710	1,311	1,035	1,110	849	214	387	723	112	998	893	217
Portugal	217	214	213	213	201	0	12	201	.	.	.	.
Slovakia	.	.	2,653	2,437	2,437	–	.	.	.	.	2,437	–
Slovenia	0	.	.	.	.	–	–	.	–	.	.	–
Spain	17,352	16,793	16,576	16,560	16,401	114	4,097	12,463	1,630	14,930	16,209	351
Other EU Member States [1]	54,799	62,726	65,603	66,235	6,064	411	13,539	52,696	10,035	56,200	40,827	25,408
Czechia	3,423	4,449	4,690	4,746	164	–	2,836	1,910	2,745	2,001	.	.
Denmark	687	116	17	18	.	.	3	15	6	12	.	.
Hungary	161	52	49	49	.	3	4	45	0	49	49	–
Poland	48,604	56,262	59,054	59,809	5,461	238	10,564	49,245	5,859	53,950	35,756	24,053
Sweden	556	470	323	340	312	.	130	210	154	186	.	.
Remaining EU countries [3, 4]	1,368	1,377	1,470	1,273	71	.	2	1,271	1,271	2	3	1,270
Other European countries [1]	17,985	17,984	15,477	14,677	3,514	3,322	10,910	3,767	8,405	6,272	14,265	412
Guernsey	.	.	.	.	.	.	.	.	–	.	.	–
Jersey	707	723	646	571	96	107	341	230	.	.	571	–
Norway	.	.	.	.	.	24	.	.	.	92	100	.
Russian Federation	1,225	1,076	1,485	1,391	34	.	1,189	202	1,164	227	.	.
Switzerland	5,750	8,588	5,217	5,130	942	1,824	3,719	1,411	3,294	1,836	4,842	288
Turkey	894	997	1,270	1,269	1,053	213	1,041	228	608	661	.	.
United Kingdom	7,855	5,866	6,160	5,526	1,185	1,105	3,979	1,547	3,048	2,478	.	.
Remaining European countries [5]	611	418	500	577	107	33	466	111	257	320	.	.
Countries in Africa	530	607	638	650	474	151	227	423	11	639	650	–
South Africa	0	0	2	12	.	.	.	.	.	.	12	–
Remaining countries in Africa	530	607	636	638	.	.	.	.	.	.	638	–
Countries in America	44,852	41,610	39,135	38,630	793	34,903	24,591	14,039	11,275	27,355	34,936	3,694
Bahamas	43	69	61	60	.	50	12	48	–	60	.	.
Bermuda	–	0	–	–	–	–	–	–	–	–	–	–
Brazil	2,763	2,526	2,706	2,757	1	470	1,825	932	1,368	1,389	.	.
British Virgin Islands	643	609	498	507	75	87	188	319	–	507	507	–
Canada	619	552	187	184	24	138	1	183	27	157	33	151
Cayman Islands	1,959	1,240	1,159	1,057	321	587	911	146	.	.	1,057	–
Curacao [6]	–	0	–	–	–	–	–	–	–	–	–	–
Mexico	312	302	226	208	.	132	167	41	.	.	208	–
United States of America	37,719	35,413	33,639	33,157	146	32,927	21,163	11,994	9,346	23,811	30,368	2,789
Remaining countries in America	794	899	659	700	.	512	324	376	.	.	700	–
Countries in Asia	15,049	14,457	16,558	16,592	1,028	2,637	10,817	5,775	3,454	13,138	11,222	5,370
China, People's Republic of [7]	7,724	7,083	8,264	7,810	0	.	.	.	2,133	5,677	.	.
Hong Kong	39	114	116	131	79	17	99	32	56	75	131	–
Japan	458	343	138	200	93	73	107	93	107	93	.	.
Korea, Republic of	119	84	13	13	1	1	.	.	12	1	.	.
Singapore	1,142	677	503	424	63	10	398	26	353	71	424	–
Taiwan	7	5	4	4	0	.	.	.	0	4	4	–
Remaining countries in Asia	5,560	6,151	7,520	8,010	792	2,532	5,396	2,614	793	7,217	.	.
Countries in Oceania	400	215	38	38	14	.	.	.	33	5	14	24
Australia	326	137	23	24	4	3	10	14	21	3	10	14
New Zealand	.	76	12	.	.	–	2	.	12	.	.	.
Remaining countries in Oceania	.	2	3	.	.	.	.	.	–	.	.	.
Countries not identifiable	–	–	–	–	–	–	–	–	–	–	–	–
International organisations [8]	567	592	843	881	691	.	.	.	–	881	–	881

* See footnote * to Table V 1a. **1** The historical statistics for the groups of countries are calculated on the basis of the respective (historical) status of membership of the group. **2** Up to June 2020 including European Financial Stability Facility (EFSF). **3** Including EU institutions. **4** Up to December 2007 including Malta and Cyprus. Up to December 2008 including Slovakia. Up to Dezember 2010 including Estonia. Since July 2013 including Croatia. Up to December 2013 including Latvia. Up to December 2014 including Lithuania. Up to December 2022 including Croatia. Up to December 2025 including Bulgaria. **5** Up to June 2013 including Croatia. **6** Up to December 2010 Netherlands Antilles. **7** Excluding Hong Kong. **8** Excluding EU institutions.

V External position of banks

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

End of reporting period; € million

	Liabilities to non-residents [1]									
				August 2026						
					of which:		broken down by maturity		broken down by sector	
Country/group of countries	December 2024	December 2025	July 2026	Liabilities total	Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks
	1	2	3	4	5	6	7	8	9	10
All countries	145,758	152,645	148,103	148,074	44,179	36,153	143,599	4,475	19,412	128,662
Countries in Europe	111,325	117,489	112,181	112,477	43,260	10,848	109,093	3,384	12,942	99,535
EU Member States [2]	92,767	98,975	97,300	98,216	38,185	5,139	95,641	2,575	2,347	95,869
Euro area [2]	42,767	41,721	36,127	36,669	32,214	3,230	34,491	2,178	1,991	34,678
Austria	735	1,023	1,246	1,214	1,073	120	.	.	6	1,208
Belgium	245	169	131	118	54	42	.	.	19	99
Bulgaria	16	23	3	12	1	11	12	–	.	.
Croatia	29	20	12	7	6	1	7	–	.	.
Cyprus	153	271	415	391	182	167	.	.	–	391
Estonia	11	8	5	4	3	0	4	–	–	4
Finland	9	9	8	12	8	1	12	–	.	.
France	361	573	426	434	127	260	.	.	43	391
Greece	117	69	46	29	12	17	29	–	.	.
Ireland	183	247	263	209	72	67	.	.	.	.
Italy	15,816	15,438	15,778	16,658	16,081	476	16,126	532	524	16,134
Latvia	4	44	24	22	5	16	22	–	.	.
Lithuania	6	5	6	6	4	0	6	–	.	.
Luxembourg [3]	10,141	8,836	3,281	3,225	2,056	920	2,115	1,110	739	2,486
Malta	56	92	151	125	34	41	.	.	.	.
Netherlands	880	1,184	865	911	189	238	703	208	361	550
Portugal	83	78	73	84	59	17	.	.	.	.
Slovakia	1,021	1,098	1,131	1,125	1,124	0	1,125	–	.	.
Slovenia	16	22	19	19	0	0	19	–	.	.
Spain	12,901	12,535	12,244	12,064	11,124	836	11,853	211	227	11,837
Other EU Member States [2]	50,000	57,254	61,173	61,547	5,971	1,909	61,150	397	356	61,191
Czechia	3,008	5,022	5,812	5,858	42	6	.	.	1	5,857
Denmark	37	16	15	11	6	0	11	–	.	.
Hungary	17	13	10	21	7	12	21	–	.	.
Poland	46,369	51,913	55,119	55,436	5,867	1,890	55,186	250	203	55,233
Sweden	85	107	57	63	40	0	63	–	3	60
Remaining EU countries [4, 5]	484	183	160	158	9	1	.	.	.	.
Other European countries [2]	18,558	18,514	14,881	14,261	5,075	5,709	13,452	809	10,595	3,666
Guernsey	73	54	65	52	1	17	52	–	.	.
Jersey	139	129	127	115	2	83	115	–	.	.
Norway	17	18	15	16	9	2	.	.	1	15
Russian Federation	466	440	495	479	90	49	.	.	.	.
Switzerland	11,057	12,382	9,198	8,982	3,245	4,586	8,874	108	7,998	984
Turkey	364	340	330	401	320	70	401	–	121	280
United Kingdom	5,111	3,933	3,950	3,526	1,267	670	2,827	699	2,180	1,346
Remaining European countries [6]	1,331	1,218	701	690	141	232	.	.	283	407
Countries in Africa	849	925	474	507	31	429	507	–	130	377
South Africa	65	43	11	8	1	6	8	–	.	.
Remaining countries in Africa	784	882	463	499	30	423	499	–	.	.
Countries in America	20,054	20,501	21,873	22,113	475	20,410	21,685	428	1,935	20,178
Bahamas	6	21	14	10	0	7	10	–	–	10
Bermuda	8	.	3	1	.	1	1	–	.	.
Brazil	673	1,047	904	922	5	51	922	–	.	.
British Virgin Islands	141	348	198	234	36	157	234	–	–	234
Canada	108	65	71	58	.	51	58	–	.	.
Cayman Islands	1,439	1,072	939	870	32	667	.	.	96	774
Curacao [7]	0	.	–	–	–	–	–	–	–	–
Mexico	58	123	63	64	13	50	64	–	.	.
United States of America	16,901	16,595	19,500	19,757	368	19,255	19,332	425	1,542	18,215
Remaining countries in America	720	1,208	181	197	16	171	.	.	.	.
Countries in Asia	12,976	13,424	13,383	12,781	408	4,277	12,118	663	4,403	8,378
China, People's Republic of [8]	6,705	7,140	7,525	6,915	26	46	.	.	343	6,572
Hong Kong	164	218	147	152	77	36	152	–	66	86
Japan	364	281	157	70	8	60	70	–	26	44
Korea, Republic of	184	152	37	27	2	.	27	–	11	16
Singapore	2,380	2,671	3,289	3,474	123	3,157	.	.	3,167	307
Taiwan	48	28	15	15	7	.	.	.	12	3
Remaining countries in Asia	3,131	2,934	2,213	2,128	165	952	2,123	5	778	1,350
Countries in Oceania	.	.	192	196	5	189	196	0	2	194
Australia	5	5	7	6	3	1	6	0	.	.
New Zealand	.	.	4	8	.	8	8	–	.	.
Remaining countries in Oceania	256	119	181	182	.	180	182	–	–	182
Countries not identifiable	–	–	–	–	–	–	–	–	–	–
International organisations [9]	.	.	–	–	–	–	–	–	–	–

* See footnote * to Table V 1a. **1** Excluding bearer bonds and money market instruments outstanding. **2** The historical statistics for the groups of countries are calculated on the basis of the respective (historical) status of membership of the group. **3** Up to June 2020 including European Financial Stability Facility (EFSF). **4** Including EU institutions. **5** Up to December 2007 including Malta and Cyprus. Up to December 2008 including Slovakia. Up to Dezember 2010 including Estonia. Since July 2013 including Croatia. Up to December 2013 including Latvia. Up to December 2014 including Lithuania. Up to December 2022 including Croatia. Up to December 2025 including Bulgaria. **6** Up to June 2013 including Croatia. **7** Up to December 2010 Netherlands Antilles. **8** Excluding Hong Kong. **9** Excluding EU institutions.

VI German contribution to the consolidated banking statistics of the BIS

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

End of reporting period; € million

	Claims on non-residents [1]									
							August 2026			
								of which:		
Country/group of countries	December 2021	December 2022	December 2023	December 2024	December 2025	July 2026	Claims, total	Euro	US dollar	Currency of debtor country [2]
	1	2	3	4	5	6	7	8	9	10
All countries	1,812,734	1,825,680	1,903,777	2,062,650	2,185,621	2,310,651	2,334,684	1,303,535	653,612	292,853
Countries in Europe	1,127,567	1,101,036	1,155,048	1,226,827	1,331,379	1,374,823	1,396,250	1,065,602	96,262	178,993
EU Member States [5]	811,137	834,710	901,198	959,238	1,040,958	1,073,005	1,076,366	912,053	43,665	76,013
Euro area [5]	682,610	700,296	761,500	813,378	873,514	898,647	900,314	821,135	40,392	.
Austria	48,555	52,048	58,019	58,442	63,423	65,817	66,046	65,271	641	.
Belgium	22,966	23,320	28,361	29,640	36,122	39,796	40,478	38,755	1,607	.
Bulgaria	675	488	537	607	710	809	820	823	0	.
Croatia	658	701	3,771	2,956	804	1,019	1,041	1,038	0	.
Cyprus	1,461	1,068	1,160	1,259	1,770	1,193	1,179	731	363	.
Estonia	335	324	564	602	502	714	723	723	0	.
Finland	17,803	18,186	21,013	24,070	29,270	32,067	30,284	29,436	693	.
France	146,438	158,230	176,549	198,827	214,357	230,550	230,622	222,034	7,093	.
Greece	18,344	18,907	14,663	12,554	11,318	9,411	9,229	9,100	127	.
Ireland	32,673	34,434	35,025	42,767	46,110	41,736	42,714	30,923	8,720	.
Italy	70,779	73,106	82,603	89,370	99,836	98,825	99,372	96,218	2,801	.
Latvia	796	794	798	773	1,223	1,539	1,565	1,513	36	.
Lithuania	1,117	1,188	1,275	1,454	1,596	2,309	2,385	2,385	0	.
Luxembourg [6]	132,899	131,625	143,013	142,055	145,183	141,957	142,468	122,287	9,770	.
Malta	1,550	1,253	1,233	1,514	1,230	1,124	1,117	699	414	.
Netherlands	99,043	91,211	93,368	100,762	103,794	103,627	103,885	98,153	3,653	.
Portugal	6,800	6,316	6,266	6,725	6,874	8,589	8,498	8,389	10	.
Slovakia	3,757	5,985	9,791	12,664	11,741	9,288	9,719	8,785	710	.
Slovenia	1,641	1,657	1,771	2,013	2,214	2,528	2,708	2,524	185	.
Spain	62,368	66,578	68,270	69,447	78,497	84,651	85,595	81,348	3,569	.
Other EU Member States [5]	128,527	134,414	139,698	145,860	167,444	174,358	176,052	90,918	3,273	76,013
Czechia	12,442	13,379	12,384	14,171	18,754	14,511	16,068	8,146	187	7,617
Denmark	11,416	11,857	11,419	12,863	15,635	17,129	16,830	12,914	629	3,047
Hungary	4,790	4,194	4,476	2,655	2,623	3,216	3,065	2,195	89	782
Poland	52,977	56,928	63,477	67,897	78,553	82,267	82,495	24,075	372	57,157
Romania	1,438	1,503	2,019	1,714	1,971	2,940	2,838	2,660	31	110
Sweden	28,297	30,226	31,093	29,392	31,466	32,523	32,903	24,353	978	7,300
EU institutions	15,834	15,138	14,293	16,561	17,732	21,772	21,853	16,575	987	.
Other European countries [5]	316,430	266,326	253,850	267,589	290,421	301,818	319,884	153,549	52,597	102,980
Guernsey	5,659	5,917	5,842	7,156	14,363	12,242	16,223	3,600	10,688	1,928
Iceland	542	524	556	700	808	762	779	703	69	8
Isle of Man	2,316	2,186	2,074	2,007	1,689	1,716	1,663	528	33	992
Jersey	9,187	12,535	9,749	10,830	12,351	13,055	14,822	4,175	2,032	8,511
Liechtenstein	555	733	779	648	980	913	871	663	168	40
Norway	25,925	24,961	24,186	25,829	24,844	25,018	25,820	21,497	1,252	2,876
Russian Federation	6,483	5,378	3,863	2,345	1,751	2,110	2,024	527	94	1,402
Switzerland	67,421	55,717	41,756	47,057	45,689	47,653	49,658	17,321	6,379	22,455
Turkey	11,872	12,658	10,653	14,155	15,763	17,649	17,428	13,549	2,844	1,033
Ukraine	969	1,078	576	767	885	1,034	1,127	363	295	295
United Kingdom	183,656	142,900	152,356	154,135	169,372	177,515	187,181	88,404	28,740	63,434
Remaining European countries	1,845	1,739	1,460	1,960	1,926	2,151	2,288	2,219	3	6
Countries in Africa	19,697	20,941	22,125	22,268	27,811	29,306	28,995	14,609	10,979	2,881
Algeria	37	42	33	60	88	75	44	27	17	0
Cameroon	208	205	193	189	188	179	190	164	27	0
Cote d'Ivoire	923	950	1,124	1,343	1,398	2,077	1,944	1,940	4	0
Egypt	4,256	3,537	3,908	3,199	3,787	4,523	3,777	1,912	1,844	8
Ghana	1,271	1,287	983	861	847	682	656	514	137	2
Kenya	216	175	447	258	189	163	189	101	53	19
Liberia	3,293	3,177	3,532	3,347	3,542	3,486	3,361	0	3,361	0
Libya	0	0	0	0	0	0	0	0	0	0
Morocco	1,780	2,013	2,061	2,574	2,715	2,844	2,878	2,705	151	20
Nigeria	1,330	1,589	1,216	1,230	1,562	1,895	2,096	285	1,291	501
South Africa	2,110	2,526	2,265	2,713	4,219	5,284	5,989	1,701	1,931	2,322
Tunisia	765	962	1,006	957	892	862	865	847	9	7
Zimbabwe	86	89	89	100	102	106	1	1	0	0
Remaining countries in Africa	3,422	4,389	5,268	5,437	8,282	7,130	7,005	4,412	2,154	2

* Foreign assets of banks domiciled in Germany, including the foreign assets of their branches abroad and of their foreign subsidiaries operating as banks. The reporting banks do not include foreign banks resident in Germany. Intra-group claims between the domestic part of the institutions, their foreign branches and subsidiaries have been excluded as far as possible, the statistics are therefore broadly consolidated. The definition of figures reported here corresponds to that of the "Consolidated foreign claims

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Loans and advances					Foreign securities [3]					
							issued by foreign enterprises and households			
Total	of which: with a residual maturity of one year or less	to foreign banks	to foreign enterprises and households	to foreign general government	Total	issued by foreign banks	Total	of which: foreign shares [4]	issued by foreign general government	
11	12	13	14	15	16	17	18	19	20	Country/group of countries
1,616,476	1,049,362	479,298	1,076,751	60,427	718,208	248,431	166,878	18,661	302,899	All countries
898,753	534,102	257,069	613,687	27,997	497,497	209,281	102,242	17,979	185,974	Countries in Europe
625,470	342,351	169,597	433,878	21,995	450,896	181,019	90,265	16,072	179,612	EU Member States [5]
526,092	294,508	145,559	360,203	20,330	374,222	133,890	86,343	15,829	153,989	Euro area [5]
26,842	8,211	4,939	18,092	3,811	39,204	19,084	1,470	44	18,650	Austria
14,510	7,401	3,412	9,789	1,309	25,968	6,616	2,111	1,112	17,241	Belgium
242	38	0	217	25	578	3	23	0	552	Bulgaria
353	279	196	157	–	688	12	1	–	675	Croatia
1,083	323	0	1,083	–	96	–	0	0	96	Cyprus
118	49	0	118	–	605	154	9	0	442	Estonia
7,855	4,601	2,214	5,586	55	22,429	14,351	1,162	37	6,916	Finland
131,950	88,553	69,065	58,706	4,179	98,672	52,103	12,006	222	34,563	France
8,884	3,028	2,509	813	5,562	345	9	28	14	308	Greece
28,909	18,280	2,255	26,648	6	13,805	139	11,140	3,294	2,526	Ireland
64,824	22,533	8,318	51,879	4,627	34,548	4,776	3,759	269	26,013	Italy
148	96	0	132	16	1,417	–	3	0	1,414	Latvia
508	63	–	488	20	1,877	–	23	0	1,854	Lithuania
104,761	65,720	20,050	84,711	0	37,707	3,207	32,905	6,841	1,595	Luxembourg [6]
892	312	24	868	–	225	0	1	0	224	Malta
62,064	25,784	6,529	55,516	19	41,821	21,922	17,148	2,447	2,751	Netherlands
4,418	3,228	1,657	2,691	70	4,080	1,225	219	0	2,636	Portugal
4,970	4,173	3,974	994	2	4,749	2,015	118	–	2,616	Slovakia
417	369	174	121	122	2,291	104	4	0	2,183	Slovenia
58,614	37,737	16,538	41,594	482	26,981	8,170	4,091	1,549	14,720	Spain
99,378	47,843	24,038	73,675	1,665	76,674	47,129	3,922	243	25,623	Other EU Member States [5]
15,150	11,105	8,609	6,538	3	918	870	267	0	– 219	Czechia
10,996	7,986	4,833	6,163	–	5,834	4,913	760	56	161	Denmark
1,696	856	478	1,170	48	1,369	153	199	93	1,017	Hungary
53,589	18,148	4,358	49,206	25	28,906	4,405	746	92	23,755	Poland
1,948	1,125	84	445	1,419	890	4	7	–	879	Romania
15,492	8,371	5,316	10,153	23	17,411	15,438	1,943	2	30	Sweden
507	252	360	–	147	21,346	21,346	–	–	–	EU institutions
273,283	191,751	87,472	179,809	6,002	46,601	28,262	11,977	1,907	6,362	Other European countries [5]
16,213	15,400	43	16,170	–	10	–	10	10	–	Guernsey
529	24	241	288	–	250	44	6	– 2	200	Iceland
1,658	904	–	1,658	–	5	–	4	1	1	Isle of Man
14,625	9,391	1,561	13,064	–	197	–	197	4	–	Jersey
718	222	43	675	0	153	– 11	164	167	–	Liechtenstein
6,594	3,690	2,735	3,827	32	19,226	17,282	1,974	1	– 30	Norway
2,043	1,494	1,296	735	12	– 19	–	– 17	– 17	– 2	Russian Federation
45,288	28,295	19,618	24,763	907	4,370	1,958	1,721	602	691	Switzerland
16,750	7,981	5,631	8,016	3,103	678	220	368	0	90	Turkey
931	836	393	242	296	196	–	38	–	158	Ukraine
165,654	122,687	55,708	109,218	728	21,527	8,769	7,485	1,139	5,273	United Kingdom
2,280	827	203	1,153	924	8	–	27	2	– 19	Remaining European countries
27,205	12,934	5,568	9,076	12,561	1,790	2	1,136	1	652	Countries in Africa
44	44	44	0	–	–	–	–	–	–	Algeria
190	94	11	61	118	0	–	–	–	0	Cameroon
1,943	1,390	88	222	1,633	1	2	0	–	– 1	Cote d'Ivoire
3,208	1,557	1,136	1,154	918	569	–	26	–	543	Egypt
655	428	26	127	502	1	–	1	–	0	Ghana
170	105	34	67	69	19	–	19	–	0	Kenya
3,361	540	–	3,361	–	0	–	0	0	–	Liberia
0	0	–	0	–	–	–	–	–	–	Libya
2,834	437	111	979	1,744	44	–	– 1	0	45	Morocco
1,599	1,292	431	377	791	497	–	507	0	– 10	Nigeria
5,409	3,005	3,043	901	1,465	580	0	498	1	82	South Africa
865	237	26	165	674	0	0	0	–	–	Tunisia
1	0	0	1	–	–	–	–	–	–	Zimbabwe
6,926	3,805	618	1,661	4,647	79	–	86	0	– 7	Remaining countries in Africa

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

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

End of reporting period; € million

	Claims on non-residents [1]									
							August 2026			
								of which:		
	December 2021	December 2022	December 2023	December 2024	December 2025	July 2026	Claims, total	Euro	US dollar	Currency of debtor country [2]
Country/group of countries	1	2	3	4	5	6	7	8	9	10
Countries in America	474,912	503,550	504,552	560,197	559,336	614,133	605,553	88,245	484,339	15,226
Argentina	771	744	783	680	709	1,367	1,430	163	1,270	0
Bahamas	1,368	2,371	2,105	2,328	1,999	1,943	2,352	669	1,642	0
Bermuda	4,854	4,651	3,756	3,450	3,104	4,189	4,089	608	2,995	0
Bolivia, Plurinational State of	41	32	112	136	46	36	39	1	38	0
Brazil	4,836	6,237	7,066	8,714	10,331	11,160	11,136	1,455	3,469	6,182
British Virgin Islands	10,338	6,849	5,428	4,777	4,078	4,372	4,415	463	1,903	.
Canada	36,990	46,492	42,231	45,439	46,117	42,990	43,515	27,433	7,452	7,932
Cayman Islands	29,858	41,530	47,316	64,455	77,250	74,152	70,755	29,093	38,459	0
Chile	2,428	2,406	2,360	2,350	2,593	2,855	2,840	398	2,360	69
Columbia	1,933	2,668	2,833	3,166	3,194	3,346	3,361	1,881	1,479	0
Cuba	59	55	48	45	44	45	17	16	0	0
Curacao [7]	78	103	102	92	95	93	91	83	8	0
Ecuador	632	366	415	306	324	368	365	10	353	.
Guatemala	247	511	394	534	558	459	464	10	453	0
Mexico	4,342	4,431	4,147	7,381	7,086	5,329	5,395	1,116	3,217	990
Panama	1,279	1,155	1,158	1,459	2,106	1,437	1,399	193	829	0
Paraguay	89	255	217	426	568	531	532	45	459	0
Peru	1,333	1,790	2,172	2,404	2,156	2,192	2,341	831	1,447	40
United States of America	371,747	379,054	379,889	409,427	395,058	455,507	449,200	23,590	414,970	.
Uruguay	429	394	362	677	316	281	369	36	331	1
Venezuela, Bolivarian Republic	– 37	21	27	23	23	57	57	3	22	0
Remaining countries in America	1,297	1,435	1,631	1,928	1,581	1,424	1,391	148	1,183	12
Countries in Asia	146,255	149,280	165,700	183,846	180,793	198,221	203,399	59,151	51,505	83,404
Bahrain	1,358	1,473	1,008	952	1,093	990	948	25	915	4
China, People's Republic of [8]	16,659	15,640	22,874	19,067	13,506	14,798	13,714	2,650	965	9,815
Hong Kong	13,145	12,355	11,328	11,544	10,400	12,557	14,679	4,180	5,409	1,263
India	21,043	21,027	22,006	26,840	27,435	31,185	34,121	7,538	4,807	19,681
Indonesia	5,834	5,995	6,708	8,242	7,969	8,153	8,482	4,149	952	3,263
Iran	3	2	1	1	1	1	1	1	0	0
Iraq	465	531	842	829	710	640	620	551	69	0
Israel	2,090	2,262	2,593	2,260	3,103	2,797	2,034	896	259	872
Japan	22,720	26,805	30,706	33,440	30,055	30,082	29,108	10,059	3,640	15,350
Jordan	696	705	830	915	1,019	1,120	1,145	1,052	75	3
Kazakhstan	136	94	114	148	708	1,005	1,077	75	370	133
Korea, Republic of	11,237	11,107	13,952	14,401	15,598	18,437	18,943	1,947	3,751	12,786
Kuwait	1,015	937	1,144	1,299	1,084	1,236	1,291	129	1,135	23
Lebanon	116	94	45	41	82	104	108	5	98	0
Malaysia	1,821	1,774	2,199	3,014	2,773	2,838	3,038	194	616	2,185
Myanmar	28	30	11	7	3	3	3	0	3	0
Pakistan	348	473	317	378	315	493	447	43	116	270
Philippines	1,136	1,617	1,709	2,852	1,844	1,953	1,903	193	1,083	561
Qatar	2,623	3,119	3,930	4,128	4,708	5,268	5,177	1,917	3,028	192
Saudi Arabia	4,038	4,314	3,349	3,832	4,467	4,251	3,834	1,231	2,459	118
Singapore	21,073	20,172	21,562	29,018	30,085	34,901	36,835	13,133	9,533	13,314
Sri Lanka	520	277	261	192	283	186	212	0	42	170
Syria	0	0	1	0	1	1	1	1	0	0
Taiwan	1,696	1,060	934	1,616	2,108	2,429	2,297	1,380	338	415
Thailand	2,730	2,732	2,358	2,533	2,657	2,523	2,718	261	189	2,055
Turkmenistan	382	308	212	132	64	41	34	28	6	0
United Arab Emirates	5,004	5,161	5,654	6,333	8,637	8,596	9,021	2,255	5,941	526
Uzbekistan	1,177	1,643	2,269	3,096	3,130	3,896	3,917	3,368	439	0
Vietnam	2,415	2,440	2,122	1,691	1,935	2,489	2,599	313	1,777	405
Remaining countries in Asia	4,747	5,133	4,661	5,045	5,020	5,248	5,092	1,577	3,490	0
Countries in Oceania	28,384	30,314	29,915	33,212	32,777	34,287	35,632	19,824	2,732	12,349
Australia	23,151	25,003	24,101	26,414	26,984	28,353	29,197	17,226	334	11,568
Marshall Islands	2,458	2,273	2,671	3,041	2,078	2,034	2,220	51	2,169	.
New Zealand	2,506	2,750	2,894	3,283	3,393	3,568	3,885	2,543	167	781
Papua New Guinea	0	20	0	0	0	0	0	0	0	0
Remaining countries in Oceania	269	268	249	474	322	332	330	4	62	0
Countries not identifiable	0	0	1	0	0	3	3	3	0	.
International organisations [9]	15,919	20,559	26,436	36,300	53,525	59,878	64,852	56,101	7,795	.

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

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Loans and advances					Foreign securities [3]					
							issued by foreign enterprises and households			
Total	of which: with a residual maturity of one year or less	to foreign banks	to foreign enterprises and households	to foreign general government	Total	issued by foreign banks	Total	of which: foreign shares [4]	issued by foreign general government	
11	12	13	14	15	16	17	18	19	20	Country/group of countries
506,544	377,327	150,128	349,165	7,251	99,009	20,720	35,146	11	43,143	Countries in America
1,414	708	592	499	323	16	–	– 1	0	17	Argentina
2,354	2,305	1,930	117	307	– 2	–	– 3	–	1	Bahamas
4,044	1,617	8	4,036	–	45	–	47	0	– 2	Bermuda
38	37	15	23	–	1	–	0	–	1	Bolivia, Plurinational State of
6,315	4,184	4,369	1,557	389	4,821	0	1,955	0	2,866	Brazil
4,266	3,384	0	4,266	–	149	–	149	14	–	British Virgin Islands
13,136	5,655	2,201	10,798	137	30,379	19,156	2,288	15	8,935	Canada
70,467	66,647	6,124	64,343	–	288	0	389	7	– 101	Cayman Islands
2,442	750	365	2,070	7	398	–	81	0	317	Chile
2,981	912	599	445	1,937	380	–	130	0	250	Columbia
17	13	17	0	–	–	–	–	–	–	Cuba
1	1	–	1	–	90	–	90	8	–	Curacao [7]
368	339	278	11	79	– 3	–	0	–	– 3	Ecuador
446	434	428	10	8	18	–	0	–	18	Guatemala
4,826	2,710	1,790	2,494	542	569	–	195	0	374	Mexico
1,401	589	483	555	363	– 2	–	– 1	0	– 1	Panama
530	445	467	30	33	2	–	0	–	2	Paraguay
2,282	589	264	843	1,175	59	–	48	0	11	Peru
387,586	284,833	129,517	256,206	1,863	61,614	1,564	29,713	– 33	30,337	United States of America
355	163	86	269	–	14	–	–	–	14	Uruguay
12	9	0	12	–	45	–	42	–	3	Venezuela, Bolivarian Republic
1,263	1,003	595	580	88	128	–	24	0	104	Remaining countries in America
156,671	109,143	60,896	83,527	12,248	46,728	8,655	10,817	565	27,256	Countries in Asia
962	367	687	275	–	– 14	–	– 5	–	– 9	Bahrain
10,520	7,480	2,935	5,987	1,598	3,194	497	422	38	2,275	China, People's Republic of [8]
12,683	11,896	4,272	8,411	0	1,996	90	1,347	497	559	Hong Kong
26,429	13,553	8,324	15,635	2,470	7,692	37	1,793	6	5,862	India
5,925	1,794	147	1,951	3,827	2,557	7	1,787	8	763	Indonesia
1	1	–	1	–	–	–	–	–	–	Iran
620	150	3	233	384	0	–	–	–	0	Iraq
775	549	221	529	25	1,259	16	368	8	875	Israel
22,637	18,369	10,849	11,472	316	6,471	2,080	1,824	3	2,567	Japan
1,146	225	67	91	988	– 1	–	0	–	– 1	Jordan
942	600	354	588	–	135	–	38	0	97	Kazakhstan
5,540	5,192	1,848	3,692	0	13,403	1,483	1,775	0	10,145	Korea, Republic of
1,291	380	743	548	–	0	–	–	–	0	Kuwait
11	9	2	9	–	97	–	–	–	97	Lebanon
1,739	1,516	1,112	627	0	1,299	5	549	0	745	Malaysia
3	0	–	3	–	–	–	–	–	–	Myanmar
403	320	302	101	0	44	28	17	–	– 1	Pakistan
1,784	1,298	631	1,146	7	119	0	97	0	22	Philippines
4,921	3,647	2,292	2,396	233	256	–	184	–	72	Qatar
3,700	2,042	1,128	2,572	0	134	–	31	–	103	Saudi Arabia
30,347	26,691	14,669	15,678	0	6,488	3,911	114	2	2,463	Singapore
152	95	52	78	22	60	42	–	–	18	Sri Lanka
1	0	–	1	–	–	–	–	–	–	Syria
1,995	1,596	1,098	897	–	302	–	302	1	–	Taiwan
1,659	1,352	865	794	0	1,059	451	71	2	537	Thailand
34	25	–	–	34	–	–	–	–	–	Turkmenistan
8,950	5,317	3,594	5,356	0	71	5	61	0	5	United Arab Emirates
3,910	1,762	2,006	1,260	644	7	–	7	–	–	Uzbekistan
2,546	1,345	1,050	1,311	185	53	–	0	0	53	Vietnam
5,045	1,572	1,645	1,885	1,515	47	3	35	–	9	Remaining countries in Asia
22,944	14,890	3,809	19,021	114	12,688	9,386	2,652	105	650	Countries in Oceania
19,284	13,705	3,482	15,723	79	9,913	7,704	1,821	105	388	Australia
2,211	322	–	2,211	–	9	–	9	0	–	Marshall Islands
1,119	590	327	757	35	2,766	1,682	822	0	262	New Zealand
–	–	–	–	–	0	–	0	0	–	Papua New Guinea
330	273	0	330	–	0	–	0	–	0	Remaining countries in Oceania
3	0	–	3	–	–	–	–	–	–	Countries not identifiable
4,356	966	1,828	2,272	256	60,496	387	14,885	–	45,224	International organisations [9]

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

VII OTC derivatives statistics (BIS)

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

€ billion

End of half-year	Nominal values										
	Derivative contracts, total [1]	Foreign exchange contracts [2]				Interest-rate contracts [3]				Credit derivatives [4]	
		Total	with reporting banks [6]	with other banks and financial institutions [7]	with non-financial corporations	Total	with reporting banks [6]	with other banks and financial institutions [7]	with non-financial corporations	Total	with reporting banks [6]
	1	2	3	4	5	6	7	8	9	10	11
Contracts reported by all reporting banks world-wide [8]											
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	525,370	15,604	9,430	924
H2	718,058	126,509	44,283	66,937	15,289	569,655	26,592	525,323	17,740	9,366	880
of which: contracts reported by German banks											
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	.
H2	68,066	7,597	2,505	4,472	620	59,106	2,145	56,379	582	1,189	.

***** 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						
with other banks and financial institutions [7]	with non-financial corporations	Index-related and stock-related contracts [5]	Commodity-contracts [5]	Derivative contracts, total [1]	Foreign exchange contracts [2]	Interest-rate contracts [3]	Credit derivatives [4]	Index-related and stock-related contracts [5]	Commodity-contracts [5]	End of half-year
12	13	14	15	16	17	18	19	20	21	
Contracts reported by all reporting banks world-wide [8]										
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
8,382	104	10,156	2,372	19,333	4,203	13,893	232	723	282	H2
of which: contracts reported by German banks										
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
1,123	.	71	103	825	154	630	30	6	5	H2

agreements, interest rate swaps and interest rate options. **4** Only credit default swaps. The data are recorded for the first time for the second half of 2004. **5** Forwards, swaps and options. **6** Transactions between reporting institutions which are reported by both counterparties involved are recorded only once in the statistics. Conversely, the results of the German reporting institutions shown in the lower part of the table contain certain double countings; covering transactions with the four German reporting banks concluded with each other. **7** Including insurance corporations. **8** Up to and including June 2017 excluding "other" contracts valued by the BIS.

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

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

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
Operating result before the valuation of assets 9														
1993	60,718	21,813	11,129	9,647	249	788	5,017	16,537	1,203	8,814	3,156	–	1,622	2,556
1994	66,353	19,126	7,975	10,327	160	664	5,867	20,590	2,159	10,071	3,592	–	2,134	2,814
1995	62,472	17,764	6,893	10,232	141	498	5,818	19,493	1,443	9,685	4,147	–	1,174	2,948
1996	66,647	19,641	7,603	11,341	133	564	7,084	19,493	1,461	9,830	4,628	–	1,054	3,456
1997	70,601	21,957	8,764	12,396	119	678	7,858	19,357	1,610	9,769	5,307	–	1,269	3,474
1998	72,967	22,761	7,782	13,928	181	870	10,116	17,754	1,721	8,841	6,303	–	1,380	4,091
1999	72,207	21,362	10,628	10,542	192	–	9,568	18,359	1,549	9,537	5,715	–	1,553	4,565
1999	36,919	10,922	5,434	5,390	98	–	4,892	9,387	792	4,876	2,922	–	794	2,334
2000	36,900	11,986	6,043	5,824	119	–	5,103	8,284	1,233	4,289	2,917	–	1,089	1,999
2001	33,408	9,513	4,753	4,638	122	–	5,441	8,058	788	3,824	2,800	–	964	2,020
2002	39,266	12,506	6,177	6,201	128	–	5,648	9,568	1,025	4,632	2,436	–	1,052	2,399
2003	40,107	12,129	5,400	6,573	156	–	6,094	9,806	644	5,638	2,308	–	1,081	2,407
2004	41,025	12,045	5,320	6,590	135	–	5,787	10,212	692	5,915	2,590	–	1,118	2,666
2005	51,511	23,710	15,578	8,008	124	–	4,905	9,880	834	5,725	2,679	–	1,027	2,751
2006	49,822	18,997	11,425	7,438	134	–	6,626	9,884	666	7,503	2,524	–	615	3,007
2007	45,057	19,806	11,887	7,704	215	–	4,624	8,499	122	5,475	2,809	–	997	2,725
2008	29,403	2,417	– 4,974	7,185	206	–	6,112	8,573	72	5,980	2,309	–	943	2,997
2009	45,078	13,828	7,676	5,901	251	–	6,831	9,596	1,368	6,201	2,481	–	988	3,785
2010	46,563	14,285	7,222	6,800	263	–	5,538	11,042	1,090	7,480	2,408	–	864	3,856
2011	46,177	17,476	9,124	8,080	272	–	4,483	11,152	745	7,548	507	–	946	3,320
2012	46,988	18,517	11,210	7,047	260	–	4,267	10,072	1,502	7,135	1,282	–	815	3,398
2013	37,767	14,110	6,876	6,971	263	–	4,077	9,491	1,036	7,604	432	–	674	343
2014	38,093	13,757	6,935	6,480	342	–	2,667	9,232	813	7,339	884	–	544	2,857
2015	37,853	13,205	5,576	7,440	189	–	3,077	9,277	771	7,269	1,094	–	500	2,660
2016	39,350	14,105	6,039	7,846	220	–	3,677	9,549	–	7,237	599	–	919	3,264
2017	34,532	10,505	3,239	7,020	246	–	2,545	9,792	–	7,497	380	–	963	2,850
2018	32,449	10,438	3,710	6,521	207	–	1,695	9,703	–	7,427	656	–	246	2,284
2019	28,493	7,383	– 256	7,401	238	–	1,570	8,491	–	7,262	885	–	104	2,798
2020	33,392	11,123	2,701	8,155	267	–	1,767	8,784	–	7,275	933	–	177	3,333
2021	34,190	10,767	216	10,214	337	–	2,427	8,533	–	7,877	780	–	137	3,669
2022	46,055	14,991	2,915	11,690	386	–	3,555	12,929	–	9,438	1,058	–	617	3,467
2023	66,936	27,845	11,514	15,798	533	–	4,383	17,567	–	10,972	1,278	–	853	4,038
2024	66,870	26,452	9,649	16,337	466	–	5,341	17,843	–	11,077	1,295	–	834	4,028
2025	70,058	30,258	13,160	16,743	355	–	4,719	17,837	–	11,685	851	–	993	3,715
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	53,833	20,645	6,563	13,731	351	–	3,475	15,373	–	9,193	1,113	–	743	3,291
2025	58,206	26,199	12,389	13,600	210	–	3,494	14,637	–	9,018	239	–	804	3,815

***** The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1993, including East German credit institutions and in accordance with the new accounting rules. **1** From 1990 to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 to the category "Big banks". 2018 and 2019, DB Privat- und Firmenkundenbank AG (merger between Deutsche Postbank AG, belonging to the category "Big banks", with Deutsche Bank Privat- und Geschäftskunden AG, belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks"; merger with Deutsche Bank AG in 2020. **2** Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the category "Mortgage banks". For footnotes **3-10,** see pp. 137 f.

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

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

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
	Partial operating result 11													
1968	4,202	882	288	406	47	141	548	1,428	131	314	493	181	–	225
1969	4,904	1,276	454	537	74	211	526	1,425	141	440	720	168	–	208
1970	4,621	1,074	413	435	58	168	273	1,337	93	666	788	175	–	215
1971	4,800	961	246	474	113	128	428	1,338	147	597	798	276	–	255
1972	6,295	1,228	260	645	155	168	679	2,009	205	728	783	374	–	289
1973	6,541	1,072	165	509	240	158	570	2,083	73	1,056	1,103	238	–	346
1974	8,744	2,384	931	985	269	199	700	2,609	203	1,141	1,063	304	–	340
1975	11,219	2,718	1,117	1,164	233	204	973	3,831	555	1,184	1,049	473	–	436
1976	10,369	2,367	906	1,184	146	131	938	3,597	406	1,045	1,060	513	–	443
1977	11,683	2,643	1,148	1,207	158	130	1,111	4,213	350	1,227	1,122	527	–	490
1978	13,195	2,908	1,189	1,360	163	196	1,382	4,810	411	1,409	1,193	541	–	541
1979	12,689	2,558	1,068	1,176	143	171	1,028	4,780	257	1,691	1,301	598	–	476
1980	13,111	2,476	1,043	1,025	165	243	738	4,978	213	2,389	1,355	499	–	463
1981	18,526	3,992	1,931	1,541	198	322	532	7,323	455	3,707	1,432	556	–	529
1982	25,328	6,330	2,838	2,812	249	431	1,610	9,154	980	4,101	1,813	702	–	638
1983	30,873	7,898	3,735	3,433	284	446	2,711	10,715	1,327	4,046	2,511	775	–	890
1984	29,052	7,307	3,583	3,093	313	318	2,705	10,354	1,167	3,324	2,691	540	–	964
1985 12	29,182	7,954	3,696	3,566	384	308	2,780	10,142	963	3,065	2,709	502	–	1,067
1986	29,483	9,209	4,719	3,729	282	479	2,667	9,829	1,028	2,927	2,723	–	–	1,100
1987	26,500	6,959	3,228	3,273	103	355	2,352	9,180	1,085	3,016	2,784	–	–	1,124
1988	27,196	7,225	3,772	3,045	135	273	2,185	9,382	1,074	3,367	2,777	–	–	1,186
1989	27,379	7,701	4,639	2,727	– 11	346	2,043	9,046	579	4,028	2,780	–	–	1,202
1990	29,314	8,901	5,499	3,044	96	262	1,858	9,314	473	4,318	2,733	–	–	1,717
1991	34,834	10,627	6,267	3,963	103	294	2,213	11,072	326	5,370	2,798	–	–	2,428
1992	39,614	13,128	7,121	5,363	208	436	2,655	12,141	626	6,117	2,927	–	–	2,020
1993	52,764	17,187	9,036	7,443	224	484	3,531	15,701	915	7,624	3,202	–	2,188	2,416
1994	64,513	18,337	8,130	9,546	107	554	5,473	20,743	1,983	9,338	3,705	–	2,323	2,611
1995	57,355	14,924	5,899	8,553	99	373	4,708	19,214	1,126	8,754	4,126	–	1,876	2,627
1996	61,479	16,679	6,599	9,634	10	436	5,811	19,712	1,128	9,002	4,744	–	1,454	2,949
1997	63,392	18,545	7,488	10,609	– 91	539	6,357	18,606	1,235	8,751	5,364	–	1,603	2,931
1998	61,191	17,127	7,131	9,486	– 179	689	6,895	16,500	1,488	7,573	6,187	–	1,867	3,554
1999	60,087	14,729	7,055	7,788	– 113	–	7,636	17,381	960	8,279	5,539	–	1,238	4,324
1999	30,722	7,531	3,607	3,982	– 58	–	3,904	8,887	491	4,233	2,832	–	633	2,211
2000	28,150	5,747	1,609	4,231	– 93	–	3,850	8,243	997	3,941	2,611	–	834	1,927
2001	24,295	3,549	– 324	3,795	78	–	4,009	7,661	518	3,370	2,528	–	761	1,899
2002	32,298	8,847	4,328	4,423	96	–	4,327	8,996	582	4,157	2,293	–	727	2,369
2003	29,608	5,133	266	4,740	127	–	5,110	9,335	176	4,473	2,332	–	839	2,210
2004	35,501	9,515	3,794	5,603	118	–	4,944	9,847	259	4,971	2,420	–	1,002	2,543
2005	38,133	12,696	5,649	6,941	106	–	4,812	9,401	422	4,783	2,470	–	931	2,618
2006	38,013	14,149	7,534	6,523	92	–	4,590	9,289	250	4,129	2,453	–	511	2,642
2007	42,642	18,210	10,498	7,533	179	–	5,876	7,658	563	4,301	2,537	–	945	2,552
2008	42,426	16,254	9,129	6,962	163	–	6,974	7,990	913	4,333	2,238	–	803	2,921
2009	37,666	9,657	5,276	4,264	117	–	5,423	9,319	479	5,575	2,457	–	1,000	3,756
2010	41,515	10,744	5,045	5,568	131	–	4,861	10,965	616	7,244	2,328	–	969	3,788
2011	40,969	11,729	5,605	5,929	195	–	4,980	11,238	576	7,040	1,336	–	935	3,135
2012	38,223	12,372	7,414	4,771	187	–	3,273	10,161	668	6,687	1,139	–	769	3,154
2013	32,726	10,835	5,141	5,523	171	–	2,510	9,948	711	7,177	564	–	648	333
2014	36,939	13,066	7,144	5,677	245	–	2,592	9,787	346	7,186	780	–	597	2,585
2015	36,315	12,658	6,812	5,739	107	–	2,332	9,544	571	7,132	1,087	–	502	2,489
2016	32,239	10,249	4,565	5,590	94	–	2,362	9,532	–	6,732	585	–	202	2,577
2017	27,656	6,514	1,250	5,154	110	–	1,372	9,617	–	7,050	415	–	262	2,426
2018	28,589	8,755	3,380	5,274	101	–	901	8,984	–	7,015	677	–	232	2,025
2019	23,506	3,864	– 1,526	5,257	133	–	824	8,464	–	6,849	870	–	52	2,583
2020	26,193	5,379	– 640	5,890	129	–	1,137	8,771	–	6,791	1,005	–	147	2,963
2021	28,114	6,767	– 174	6,725	216	–	1,337	8,478	–	7,232	1,115	–	111	3,074
2022	34,503	9,237	2,654	6,391	192	–	1,761	11,671	–	8,319	1,064	–	224	2,227
2023	47,130	12,994	3,203	9,428	363	–	2,408	16,833	–	9,899	1,175	–	656	3,165
2024	49,732	14,002	4,810	8,792	400	–	3,381	17,131	–	9,973	1,267	–	652	3,326
2025	51,047	16,608	7,584	8,729	295	–	2,585	16,933	–	10,440	812	–	877	2,792

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" prior to expiry for collection). As of 2025 total assets at year-end level.§ **4** In 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". **5** The category "Private bankers" was dissolved in December 1998. The credit institutions formerly belonging to this category were allocated to the category "Regional banks and other commercial banks". **6** From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". **7** The category "Instalment sales financing institutions" was dissolved in December 1986. The credit institutions formerly belonging to this category were allocated to the categories "Regional banks and other commercial banks", "Private bankers" and "Credit cooperatives", according to their legal form. **8** Up to 2015, category "Special purpose banks". For footnotes **11** and **12,** see p. 138.

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

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

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
	Profit or loss (–) for the financial year before tax 13													
1968	4,445	1,308	608	443	50	207	570	1,268	148	366	477	114	–	194
1969	4,160	1,357	607	473	56	221	540	1,007	107	393	483	102	–	171
1970	3,621	1,136	486	445	51	154	336	761	74	521	501	97	–	195
1971	4,714	1,428	567	501	108	252	466	1,130	140	617	577	140	–	216
1972	5,642	1,517	620	554	119	224	683	1,497	228	695	594	193	–	235
1973	4,844	1,281	524	369	236	152	392	1,249	86	869	628	116	–	223
1974	6,187	1,733	896	553	263	21	429	1,719	197	1,064	640	166	–	239
1975	9,342	2,275	1,226	603	177	269	763	3,235	529	1,317	769	147	–	307
1976	9,249	2,555	1,250	699	325	281	812	2,852	385	1,258	806	238	–	343
1977	11,150	2,920	1,520	922	188	290	1,099	3,624	398	1,460	999	270	–	380
1978	11,889	3,100	1,609	1,031	172	288	1,150	3,851	427	1,536	1,179	287	–	359
1979	10,309	2,470	1,394	758	92	226	1,018	3,230	150	1,571	1,189	315	–	366
1980	11,279	2,609	1,227	954	162	266	620	3,603	276	2,110	1,466	274	–	321
1981	12,779	2,722	1,193	1,007	216	306	512	4,554	383	2,612	1,374	253	–	369
1982	16,683	3,395	1,663	1,181	190	361	676	6,306	842	3,126	1,549	298	–	491
1983	19,389	4,025	2,433	1,473	269	– 150	1,070	7,418	974	3,294	1,692	323	–	593
1984	20,408	5,079	2,643	1,738	312	386	1,093	7,590	1,004	2,912	1,743	364	–	623
1985 12	20,925	6,282	3,519	1,963	330	470	1,217	7,098	625	2,873	1,776	405	–	649
1986	21,294	6,902	3,638	2,422	303	539	1,339	6,901	963	2,863	1,575	–	–	751
1987	19,450	5,612	2,418	2,508	268	418	1,244	6,222	938	3,010	1,750	–	–	674
1988	21,875	7,185	3,969	2,676	154	386	1,613	6,175	1,014	3,424	1,707	–	–	757
1989	19,139	7,419	4,547	2,546	– 55	381	1,746	4,143	482	2,684	1,923	–	–	742
1990	20,457	7,566	4,670	2,627	– 13	282	905	4,943	461	3,586	1,890	–	–	1,106
1991	27,280	8,045	4,787	2,766	162	330	1,436	8,436	410	5,131	2,439	–	–	1,383
1992	28,408	7,308	4,879	1,907	234	288	1,810	9,407	461	5,914	2,278	–	–	1,230
1993	35,231	9,459	4,399	4,463	202	395	2,599	10,837	436	6,453	2,261	–	1,601	1,585
1994	34,901	10,222	4,806	4,944	137	335	2,614	9,707	1,094	5,542	2,213	–	2,066	1,443
1995	39,680	10,279	4,243	5,653	158	225	3,323	12,313	1,036	6,841	2,955	–	1,116	1,817
1996	40,645	11,432	5,471	5,533	126	302	3,495	12,548	1,261	6,821	3,439	–	1,415	234
1997	41,766	10,895	3,804	6,509	65	517	4,744	12,203	1,098	6,192	3,610	–	1,525	1,499
1998	67,612	33,250	22,422	10,052	149	627	5,681	12,017	2,778	5,636	4,493	–	1,726	2,031
1999	43,460	13,419	5,666	7,559	194	–	6,345	10,571	681	4,909	3,665	–	1,637	2,234
1999	22,221	6,861	2,897	3,865	99	–	3,244	5,405	348	2,510	1,874	–	837	1,142
2000	21,057	6,411	3,181	3,121	109	–	2,843	5,032	835	2,094	774	–	1,733	1,335
2001	14,760	4,251	2,951	1,209	91	–	1,837	3,649	302	1,888	1,184	–	708	941
2002	11,663	909	– 1,931	2,789	51	–	1,302	3,427	309	2,517	1,285	–	743	1,171
2003	2,359	– 5,688	– 7,315	1,501	126	–	– 2,233	4,756	49	2,923	830	–	536	1,186
2004	10,946	– 342	– 2,067	1,646	79	–	472	4,400	220	2,977	566	–	574	2,079
2005	33,847	17,948	14,867	2,958	123	–	3,030	4,927	406	4,156	160	–	605	2,615
2006	27,879	10,144	7,520	2,500	124	–	6,014	4,421	382	3,614	568	–	282	2,454
2007	20,955	18,726	15,290	3,237	199	–	788	3,759	– 375	2,880	375	–	424	– 5,622
2008	– 24,584	– 16,420	– 17,833	1,301	112	–	– 6,051	2,161	– 416	2,039	– 2,913	–	430	– 3,414
2009	– 2,816	– 6,474	– 6,691	22	195	–	– 5,914	4,710	696	3,404	– 1,419	–	672	1,509
2010	18,449	3,339	2,039	1,071	229	–	– 929	6,586	614	4,789	– 86	–	664	3,472
2011	31,928	2,173	– 94	1,986	281	–	72	16,796	1,210	6,981	– 307	–	1,428	3,575
2012	30,802	8,125	5,138	2,713	274	–	2,296	9,460	607	7,411	97	–	643	2,163
2013	21,954	6,305	3,551	2,493	261	–	– 479	8,601	535	7,650	117	–	441	– 1,216
2014	25,000	6,593	3,659	2,630	304	–	– 368	8,640	599	6,988	– 166	–	763	1,951
2015	26,565	5,132	2,708	2,236	188	–	1,805	8,977	264	6,682	747	–	426	2,532
2016	27,784	6,727	3,145	3,483	99	–	– 547	10,225	–	7,701	525	–	890	2,263
2017	27,515	6,429	2,779	3,363	287	–	944	9,922	–	7,278	487	–	991	1,464
2018	18,855	3,528	1,149	2,208	171	–	– 1,021	8,213	–	6,329	220	–	254	1,332
2019	5,641	– 13,971	– 17,458	3,273	214	–	823	8,236	–	7,507	543	–	456	2,047
2020	14,288	– 2,625	– 5,984	3,312	47	–	538	6,736	–	6,338	847	–	203	2,251
2021	27,018	4,402	– 1,529	5,613	318	–	1,712	8,169	–	7,721	1,667	–	174	3,173
2022	27,292	11,020	6,130	4,619	271	–	2,021	6,412	–	4,537	534	–	350	2,418
2023	48,538	17,259	8,482	8,339	438	–	3,152	14,175	–	9,256	748	–	506	3,442
2024	51,430	19,712	8,885	10,481	346	–	3,810	15,099	–	8,999	688	–	475	2,647
2025	52,342	23,207	13,515	9,482	210	–	2,656	14,415	–	8,660	167	–	443	2,794

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 prior to expiry for collection). As of 2025 total assets at year-end level.§ **11** Net interest and commission income less general administrative spending. **12** Status after extension of credit cooperatives' reporting requirements; full survey as of 1985. **13** Operating result plus other and extraordinary result.

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

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

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
	Profit or loss (–) for the financial year after tax 14													
1968	2,585	807	351	252	29	175	239	731	84	195	344	57	–	128
1969	2,566	858	371	269	27	191	325	585	67	207	353	48	–	123
1970	2,136	687	284	251	26	126	186	411	46	273	352	50	–	131
1971	2,744	904	353	285	52	214	235	578	86	325	406	72	–	138
1972	3,167	916	369	307	62	178	327	751	159	369	391	98	–	156
1973	2,582	726	355	149	113	109	183	613	50	435	380	62	–	133
1974	3,230	944	517	306	144	– 23	231	791	109	524	396	86	–	149
1975	4,590	1,165	671	238	37	219	355	1,422	308	645	465	49	–	181
1976	4,654	1,453	730	374	116	233	328	1,264	181	569	484	130	–	245
1977	5,091	1,478	742	435	63	238	478	1,469	173	587	523	129	–	254
1978	5,574	1,567	774	480	75	238	533	1,633	206	624	615	139	–	257
1979	4,969	1,183	664	307	24	188	520	1,487	82	638	663	133	–	263
1980	5,300	1,318	547	497	53	221	299	1,570	155	820	803	122	–	213
1981	5,311	1,224	429	443	94	258	246	1,670	190	851	791	113	–	226
1982	6,408	1,417	561	484	68	304	268	1,969	381	1,012	877	134	–	350
1983	7,088	1,550	963	685	114	– 212	377	2,222	442	1,026	968	144	–	359
1984	7,986	2,328	1,067	824	122	315	355	2,334	467	944	993	175	–	390
1985 12	8,092	2,823	1,502	834	105	382	421	2,198	119	916	1,012	184	–	419
1986	8,555	3,217	1,651	1,031	99	436	459	2,139	434	920	850	–	–	536
1987	7,900	2,668	1,217	1,050	61	340	497	1,998	396	944	957	–	–	440
1988	8,766	3,199	1,724	1,167	7	301	524	2,080	429	1,067	934	–	–	533
1989	8,642	3,329	2,054	1,133	– 151	293	730	1,677	389	978	1,029	–	–	510
1990	9,700	4,040	2,755	1,176	– 105	214	472	1,810	284	1,355	1,118	–	–	621
1991	12,149	4,055	2,467	1,275	55	258	670	2,824	182	2,035	1,603	–	–	780
1992	11,493	3,363	2,880	161	110	212	921	2,932	200	2,094	1,333	–	–	650
1993	16,742	5,675	2,693	2,519	123	340	1,271	3,831	176	2,439	1,249	–	995	1,106
1994	18,298	6,495	3,126	2,984	92	293	1,499	4,046	551	2,427	1,330	–	1,006	944
1995	20,107	6,899	3,408	3,196	105	190	1,781	4,360	517	2,604	1,916	–	654	1,376
1996	19,755	7,068	3,614	3,158	59	237	2,196	4,355	689	2,512	2,114	–	872	– 51
1997	21,495	7,489	2,806	4,227	14	442	2,564	4,193	497	2,411	2,025	–	1,092	1,224
1998	35,828	18,448	10,918	6,925	94	511	3,084	4,398	2,249	2,217	2,629	–	1,090	1,713
1999	25,025	9,715	4,981	4,616	117	–	3,538	4,260	471	2,173	2,081	–	780	2,007
1999	12,795	4,967	2,547	2,360	60	–	1,809	2,178	241	1,111	1,064	–	399	1,026
2000	13,690	5,716	3,624	1,996	96	–	1,472	2,262	570	998	311	–	1,113	1,248
2001	10,715	3,805	3,389	369	47	–	1,541	2,016	187	1,116	860	–	335	855
2002	7,392	40	– 2,027	2,054	13	–	903	1,956	336	1,716	1,038	–	322	1,081
2003	– 3,442	– 5,990	– 6,825	747	88	–	– 2,715	1,745	172	1,439	575	–	240	1,092
2004	5,042	– 1,168	– 1,849	628	53	–	– 363	2,278	300	1,519	238	–	254	1,984
2005	23,778	12,768	10,837	1,860	71	–	2,617	2,642	396	2,712	– 153	–	280	2,516
2006	22,274	8,240	6,584	1,585	71	–	5,136	2,448	810	2,785	372	–	98	2,385
2007	14,715	15,276	12,741	2,414	121	–	505	2,185	274	1,826	210	–	137	– 5,698
2008	– 26,185	– 15,959	– 16,737	729	49	–	– 6,680	1,145	142	1,468	– 3,006	–	156	– 3,451
2009	– 6,998	– 6,312	– 5,967	– 475	130	–	– 6,137	2,465	733	1,914	– 1,582	–	405	1,516
2010	12,948	2,235	1,551	535	149	–	– 828	4,073	620	3,169	– 69	–	355	3,393
2011	24,894	914	– 657	1,377	194	–	– 625	14,049	1,119	5,057	– 381	–	1,237	3,524
2012	22,040	4,562	2,253	2,120	189	–	1,629	6,803	1,019	5,422	76	–	471	2,058
2013	14,578	4,493	2,515	1,803	175	–	– 948	5,937	412	5,694	29	–	247	– 1,286
2014	17,404	4,817	2,666	1,958	193	–	– 879	5,846	379	4,911	– 269	–	508	2,091
2015	18,120	3,163	1,626	1,434	103	–	1,041	6,064	– 166	4,579	649	–	348	2,442
2016	19,909	4,773	2,281	2,461	31	–	– 1,052	7,286	–	5,597	398	–	730	2,177
2017	19,979	4,544	2,220	2,106	218	–	501	7,061	–	5,079	316	–	836	1,642
2018	12,163	2,622	1,246	1,263	113	–	– 1,624	5,519	–	4,251	92	–	117	1,186
2019	– 2,165	– 16,327	– 18,446	1,979	140	–	627	5,799	–	5,383	383	–	351	1,619
2020	5,900	– 4,959	– 6,944	1,983	2	–	353	4,223	–	4,318	147	–	105	1,713
2021	17,259	2,342	– 1,445	3,568	219	–	964	5,494	–	5,714	565	–	61	2,119
2022	21,807	10,876	8,255	2,435	186	–	1,153	3,816	–	3,417	335	–	207	2,003
2023	35,908	13,217	8,332	4,619	266	–	2,123	9,881	–	6,713	479	–	244	3,251
2024	37,530	14,150	6,968	6,954	228	–	3,151	10,591	–	6,371	387	–	419	2,461
2025	37,094	16,235	10,395	5,728	112	–	2,093	10,051	–	5,889	– 60	–	287	2,599

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

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

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

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
	Total assets 15													
1968	586,935	129,635	58,311	52,520	6,115	12,689	92,052	140,830	22,757	43,175	97,900	5,637	–	54,949
1969	668,741	156,631	68,752	63,759	8,556	15,564	105,955	159,179	25,937	49,484	105,741	6,356	–	59,458
1970	744,997	183,066	77,901	75,310	11,481	18,374	114,540	179,043	28,843	58,224	107,415	7,935	–	65,931
1971	838,116	211,030	88,421	87,682	14,070	20,857	130,364	199,337	31,363	68,544	117,104	9,333	–	71,041
1972	961,905	245,002	100,611	103,306	17,020	24,065	166,313	226,557	35,487	81,252	117,530	11,349	–	78,415
1973	1,084,228	283,965	116,191	120,312	22,657	24,805	181,646	247,670	38,332	101,633	132,239	13,329	–	85,414
1974	1,188,248	300,496	121,371	126,117	29,458	23,550	205,622	271,832	48,103	113,464	145,091	14,449	–	89,191
1975	1,307,896	318,116	129,987	133,991	30,560	23,578	226,911	301,870	56,461	126,510	168,697	15,187	–	94,144
1976	1,479,418	377,545	162,162	156,896	33,180	25,307	250,935	337,364	60,150	143,069	190,681	16,185	–	103,489
1977	1,643,806	424,968	186,743	180,028	32,332	25,865	272,452	370,855	66,762	162,366	217,466	18,494	–	110,443
1978	1,841,904	485,744	218,388	205,687	33,119	28,550	303,083	408,074	75,208	184,220	247,471	20,506	–	117,598
1979	2,064,387	543,929	246,102	230,868	36,529	30,430	344,755	452,413	82,845	212,340	274,073	23,735	–	130,297
1980	2,253,355	586,209	263,727	252,210	38,201	32,071	378,961	490,534	89,558	238,349	301,584	25,997	–	142,163
1981	2,462,883	627,295	272,868	274,597	45,958	33,872	417,523	529,342	97,177	266,029	339,669	28,039	–	157,809
1982	2,657,480	657,658	283,694	288,212	50,819	34,933	449,750	570,029	105,403	291,440	376,432	30,090	–	176,678
1983	2,829,562	683,368	288,832	300,396	57,206	36,934	488,702	606,704	118,133	314,632	396,235	32,378	–	189,410
1984	3,006,203	729,974	306,864	321,565	64,969	36,576	503,875	645,764	128,336	338,117	423,423	35,416	–	201,298
1985 12	3,259,148	792,778	335,269	349,606	73,159	34,744	533,905	689,295	136,874	402,107	453,423	37,265	–	213,501
1986	3,482,978	889,245	365,894	406,618	70,420	46,313	573,933	733,290	144,403	424,901	486,144	–	–	231,062
1987	3,722,645	955,431	399,553	437,887	66,192	51,799	617,561	783,133	159,944	451,136	510,098	–	–	245,342
1988	3,964,977	1,035,650	446,084	466,485	67,114	55,967	655,600	831,211	171,195	474,491	539,270	–	–	257,560
1989	4,234,078	1,147,251	494,426	517,704	74,662	60,459	699,495	875,042	173,658	497,789	564,021	–	–	276,822
1990	4,675,228	1,281,516	563,239	580,780	78,139	59,358	774,961	934,259	178,846	534,273	593,081	–	–	378,292
1991	5,129,528	1,432,000	641,255	643,701	81,066	65,978	872,439	999,930	194,435	575,708	627,296	–	–	427,720
1992	5,571,856	1,574,496	694,382	735,012	78,626	66,476	1,021,846	1,029,488	188,434	624,292	641,603	–	–	491,697
1993	6,551,085	1,740,525	768,766	865,041	43,427	63,291	1,194,272	1,253,312	200,135	716,971	698,613	–	196,948	550,309
1994	7,296,540	1,897,624	829,919	956,434	44,914	66,357	1,321,304	1,367,636	230,507	789,021	805,456	–	211,229	673,763
1995	7,815,161	2,032,272	911,755	1,019,846	51,263	49,408	1,440,883	1,438,297	248,733	842,101	891,904	–	222,245	698,726
1996	8,780,093	2,351,504	1,099,382	1,149,387	53,757	48,978	1,662,667	1,539,310	291,098	901,801	1,051,903	–	234,169	747,641
1997	9,875,680	2,732,361	1,340,110	1,277,328	65,857	49,066	1,923,358	1,634,968	335,243	946,917	1,225,246	–	250,607	826,980
1998	11,043,124	3,143,441	1,665,557	1,359,340	68,061	50,483	2,180,454	1,724,574	386,145	989,676	1,446,545	–	264,925	907,364
1999	12,121,059	3,523,960	2,437,025	1,024,601	62,334	–	2,656,093	1,753,407	428,417	1,024,884	1,552,201	–	275,267	906,828
1999	6,197,399	1,801,772	1,246,031	523,870	31,871	–	1,358,039	896,503	219,046	524,015	793,628	–	140,742	463,654
2000	6,866,201	2,201,783	1,508,019	659,720	34,044	–	1,506,853	922,381	234,249	525,687	880,137	–	149,860	445,251
2001	7,246,646	2,362,579	1,653,158	672,959	36,462	–	1,599,330	948,723	239,709	534,337	924,683	–	155,664	481,621
2002	7,290,284	2,309,650	1,601,526	676,254	31,870	–	1,644,025	975,490	213,520	548,026	929,571	–	161,195	508,807
2003	7,206,090	2,251,587	1,533,976	689,268	28,343	–	1,636,545	980,622	203,899	556,946	877,381	–	167,863	531,247
2004	7,361,833	2,361,859	1,764,080	573,400	24,379	–	1,519,005	985,944	194,244	567,674	875,035	–	178,273	679,799
2005	7,714,428	2,563,063	1,939,373	602,538	21,152	–	1,581,453	995,377	219,881	578,641	879,136	–	189,706	707,171
2006	7,913,181	2,605,735	1,995,918	590,122	19,695	–	1,647,908	1,007,033	233,847	595,576	878,310	–	194,193	750,579
2007	8,351,810	2,935,195	2,240,698	671,668	22,829	–	1,668,143	1,019,129	254,397	614,428	859,798	–	192,926	807,794
2008	8,518,198	2,964,986	2,212,741	722,740	29,505	–	1,695,465	1,042,947	273,650	641,771	821,083	–	191,129	887,167
2009	8,212,026	2,735,704	1,931,021	766,860	37,823	–	1,587,259	1,060,725	263,438	676,780	803,949	–	189,910	894,261
2010	8,300,354	2,845,575	2,061,016	751,218	33,341	–	1,512,276	1,070,231	262,437	697,694	793,476	–	195,151	923,514
2011	9,167,921	3,825,768	3,010,173	778,662	36,933	–	1,504,774	1,078,852	275,900	711,046	645,145	–	199,250	927,186
2012	9,542,656	4,132,098	3,217,291	840,168	74,639	–	1,371,385	1,096,261	294,430	739,066	565,008	–	200,782	1,143,626
2013	8,755,419	3,669,592	2,798,461	822,706	48,425	–	1,229,051	1,098,581	282,833	750,899	482,524	–	204,540	1,037,399
2014	8,452,585	3,532,938	2,647,559	833,806	51,573	–	1,139,438	1,110,362	281,348	771,932	421,014	–	210,066	985,487
2015	8,605,560	3,678,042	2,736,876	884,457	56,709	–	1,087,623	1,130,688	291,157	798,178	376,908	–	214,613	1,028,351
2016	8,355,020	3,580,912	2,575,072	942,665	63,175	–	975,957	1,154,475	–	832,181	289,800	–	215,668	1,306,027
2017	8,251,175	3,532,639	2,400,315	1,048,189	84,135	–	940,293	1,179,915	–	868,255	236,414	–	227,924	1,265,735
2018	8,118,298	3,404,697	2,346,111	962,520	96,066	–	803,978	1,267,726	–	911,385	233,165	–	233,865	1,263,482
2019	8,532,738	3,591,261	2,475,076	1,013,378	102,807	–	862,346	1,315,579	–	957,859	234,978	–	237,363	1,333,352
2020	9,206,853	3,966,453	2,748,655	1,094,301	123,497	–	898,328	1,407,118	–	1,029,671	241,909	–	242,190	1,421,184
2021	9,476,130	3,995,423	2,461,038	1,382,623	151,762	–	905,608	1,516,119	–	1,108,885	232,447	–	249,553	1,468,095
2022	10,609,156	4,779,020	2,716,868	1,895,932	166,220	–	977,020	1,573,071	–	1,165,801	235,064	–	259,381	1,619,799
2023	10,709,833	4,894,274	2,760,665	1,969,388	164,221	–	1,000,033	1,556,061	–	1,160,222	225,456	–	244,652	1,629,135
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
2025	9,531,776	3,856,429	2,000,478	1,786,347	69,604	–	925,774	1,594,670	–	1,224,194	175,457	–	260,861	1,494,391

For footnotes * and **1-8,** see pp. 136 f. For footnote **12,** see p. 138. **15** Up to and including 2024 on an annual average. As of 2025 total assets from the annual financial statement. Up to and including 1998, business volume (total assets plus endorsement liabilities arising from rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited to borrowers, and bills sent from the bill portfolio prior to expiry for collection).

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which: Staff costs	of which: Other administrative spending [2]			Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
	1	2	3	4	5	6	7	8	9	10	11	12	13
All categories of banks													
1993	78.0	17.0	4.3	0.7	100.0	– 62.0	– 37.2	– 24.8	– 15.0	– 1.0	22.1	– 11.6	10.5
1994	82.4	16.5	0.3	0.8	100.0	– 60.8	– 36.2	– 24.7	– 18.3	– 0.2	20.6	– 9.8	10.8
1995	81.0	16.0	2.6	0.4	100.0	– 63.7	– 37.8	– 25.9	– 11.8	– 1.4	23.1	– 11.4	11.7
1996	80.9	16.2	2.3	0.6	100.0	– 63.2	– 36.8	– 26.4	– 12.0	– 2.4	22.4	– 11.5	10.9
1997	78.4	17.9	2.8	1.0	100.0	– 63.3	– 36.1	– 27.1	– 13.0	– 2.0	21.7	– 10.5	11.2
1998	75.6	18.6	3.5	2.3	100.0	– 64.1	– 35.7	– 28.3	– 13.4	10.8	33.3	– 15.7	17.6
1999	73.8	20.5	3.3	2.4	100.0	– 66.3	– 36.2	– 30.1	– 10.4	– 3.0	20.3	– 8.6	11.7
2000	68.3	24.3	5.5	2.0	100.0	– 68.5	– 36.9	– 31.6	– 13.6	0.1	18.0	– 6.3	11.7
2001	70.4	21.8	4.6	3.2	100.0	– 71.4	– 37.8	– 33.7	– 16.9	0.9	12.6	– 3.5	9.2
2002	73.9	20.3	2.5	3.3	100.0	– 67.3	– 35.6	– 31.7	– 26.3	3.3	9.7	– 3.6	6.2
2003	71.0	20.3	5.4	3.4	100.0	– 66.6	– 35.6	– 30.9	– 18.3	– 13.2	2.0	– 4.8	– 2.9
2004	74.2	21.2	1.1	3.6	100.0	– 65.6	– 35.5	– 30.1	– 14.7	– 10.5	9.2	– 5.0	4.2
2005	69.0	20.9	8.6	1.5	100.0	– 61.2	– 33.6	– 27.6	– 10.7	– 2.6	25.5	– 7.6	17.9
2006	68.9	22.2	3.3	5.5	100.0	– 62.7	– 35.3	– 27.4	– 10.7	– 5.7	20.9	– 4.2	16.7
2007	73.7	24.4	– 0.9	2.8	100.0	– 65.0	– 35.4	– 29.6	– 18.7	– 0.1	16.3	– 4.8	11.4
2008	85.2	26.7	– 17.0	5.2	100.0	– 73.3	– 39.0	– 34.3	– 33.6	– 15.4	– 22.3	– 1.5	– 23.8
2009	73.3	21.0	5.3	0.4	100.0	– 65.1	– 35.5	– 29.7	– 20.9	– 16.1	– 2.2	– 3.2	– 5.4
2010	74.1	22.0	4.4	– 0.5	100.0	– 63.8	– 33.5	– 30.4	– 12.0	– 9.9	14.3	– 4.3	10.1
2011	73.9	22.1	3.6	0.5	100.0	– 64.0	– 33.1	– 30.9	2.4	– 13.5	24.9	– 5.5	19.4
2012	72.5	20.9	5.4	1.2	100.0	– 64.3	– 33.9	– 30.5	– 3.3	– 9.0	23.4	– 6.6	16.7
2013	73.0	22.9	4.8	– 0.7	100.0	– 69.2	– 35.7	– 33.5	– 5.3	– 7.6	17.9	– 6.0	11.9
2014	75.4	23.7	2.9	– 2.0	100.0	– 69.2	– 35.5	– 33.7	– 5.3	– 5.3	20.2	– 6.1	14.1
2015	75.0	23.8	2.9	– 1.7	100.0	– 70.4	– 36.0	– 34.4	– 2.7	– 6.1	20.8	– 6.6	14.2
2016	71.2	23.2	2.4	3.2	100.0	– 69.3	– 34.9	– 34.4	– 6.8	– 2.2	21.7	– 6.2	15.6
2017	69.5	24.9	4.5	1.1	100.0	– 71.9	– 36.3	– 35.7	– 2.9	– 2.8	22.4	– 6.1	16.3
2018	72.3	24.5	2.9	0.3	100.0	– 73.1	– 36.7	– 36.4	– 5.6	– 5.7	15.6	– 5.5	10.1
2019	69.5	26.3	2.1	2.1	100.0	– 76.0	– 37.4	– 38.5	– 5.7	– 13.6	4.8	– 6.6	– 1.8
2020	67.3	26.7	2.9	3.1	100.0	– 72.3	– 36.7	– 35.6	– 11.0	– 4.8	11.9	– 7.0	4.9
2021	65.2	30.0	3.9	0.9	100.0	– 72.9	– 37.0	– 35.9	– 2.9	– 2.8	21.4	– 7.7	13.7
2022	64.9	26.9	6.9	1.3	100.0	– 67.3	– 34.3	– 33.0	– 11.5	– 1.8	19.3	– 3.9	15.5
2023	65.0	22.9	7.0	5.0	100.0	– 59.3	– 29.6	– 29.7	– 6.3	– 4.9	29.5	– 7.7	21.9
2024	64.9	24.8	7.1	3.2	100.0	– 59.6	– 30.2	– 29.4	– 7.9	– 1.5	31.0	– 8.4	22.7
2025	63.7	25.3	6.6	4.4	100.0	– 59.4	– 30.7	– 28.7	– 6.9	– 3.4	30.3	– 8.8	21.5
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	– 8.3	– 1.3	28.0	– 7.9	20.1
2025	53.2	28.8	12.3	5.7	100.0	– 60.0	– 27.7	– 32.4	– 5.4	– 4.0	30.7	– 9.2	21.5

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which: Staff costs	of which: Other administrative spending [2]			Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Big banks [4]												
1993	64.6	28.0	7.0	0.4	100.0	– 60.5	– 39.4	– 21.2	– 22.2	– 1.7	15.6	– 6.0	9.5
1994	72.4	28.2	– 0.2	– 0.4	100.0	– 69.0	– 43.9	– 25.1	– 15.1	2.7	18.7	– 6.5	12.1
1995	68.7	27.4	4.2	– 0.3	100.0	– 73.0	– 46.3	– 26.7	– 6.7	– 3.7	16.6	– 3.3	13.3
1996	67.6	28.8	4.2	– 0.5	100.0	– 72.6	– 44.8	– 27.9	– 6.1	– 1.5	19.7	– 6.7	13.0
1997	63.5	32.4	5.4	– 1.4	100.0	– 72.2	– 42.4	– 29.9	– 10.8	– 4.9	12.1	– 3.2	8.9
1998	63.9	34.1	4.4	– 2.4	100.0	– 76.7	– 44.1	– 32.6	– 7.5	51.3	67.0	– 34.4	32.6
1999	59.6	32.8	8.9	– 1.3	100.0	– 77.4	– 41.7	– 35.7	– 12.4	1.8	12.0	– 1.5	10.6
2000	49.2	35.4	16.5	– 1.1	100.0	– 79.0	– 42.3	– 36.7	– 8.2	– 1.8	11.0	1.5	12.6
2001	50.3	32.3	16.7	0.7	100.0	– 83.8	– 43.4	– 40.4	– 13.3	7.2	10.1	1.5	11.6
2002	63.0	30.3	7.4	– 0.8	100.0	– 77.9	– 39.7	– 38.1	– 21.9	– 7.1	– 6.9	– 0.3	– 7.3
2003	49.4	31.2	18.6	0.9	100.0	– 79.5	– 41.5	– 38.0	– 18.0	– 30.2	– 27.7	1.9	– 25.9
2004	62.6	31.9	2.2	3.3	100.0	– 80.8	– 41.4	– 39.4	– 10.6	– 16.0	– 7.5	0.8	– 6.7
2005	49.3	25.6	27.3	– 2.1	100.0	– 60.5	– 31.9	– 28.6	– 4.3	2.5	37.7	– 10.2	27.5
2006	60.0	29.5	8.1	2.5	100.0	– 69.0	– 37.8	– 31.2	– 5.6	– 5.0	20.4	– 2.5	17.9
2007	65.7	30.5	4.7	– 1.0	100.0	– 68.1	– 36.8	– 31.2	– 7.5	16.7	41.1	– 6.9	34.2
2008	123.9	56.2	– 87.2	7.2	100.0	– 128.2	– 62.0	– 66.3	– 40.0	– 33.0	– 101.2	6.2	– 95.0
2009	63.8	29.0	12.9	– 5.6	100.0	– 76.8	– 38.8	– 38.0	– 16.1	– 27.4	– 20.3	2.2	– 18.1
2010	61.2	31.9	14.7	– 7.9	100.0	– 77.4	– 37.1	– 40.3	– 5.4	– 10.8	6.4	– 1.5	4.9
2011	57.5	31.9	13.8	– 3.2	100.0	– 72.5	– 33.4	– 39.2	– 5.7	– 22.1	– 0.3	– 1.7	– 2.0
2012	61.1	28.3	14.5	– 3.9	100.0	– 68.8	– 32.9	– 35.9	– 8.5	– 8.5	14.3	– 8.0	6.3
2013	60.7	33.8	12.1	– 6.6	100.0	– 78.3	– 35.3	– 43.0	– 3.0	– 7.5	11.2	– 3.3	7.9
2014	64.8	35.9	8.3	– 9.0	100.0	– 78.1	– 33.1	– 45.0	– 8.6	– 1.8	11.6	– 3.1	8.4
2015	67.8	36.0	7.6	– 11.4	100.0	– 82.9	– 35.0	– 48.0	0.3	– 9.0	8.3	– 3.3	5.0
2016	62.1	33.4	3.3	1.2	100.0	– 81.4	– 34.3	– 47.0	– 12.4	3.5	9.7	– 2.7	7.0
2017	57.3	35.7	13.0	– 6.0	100.0	– 88.7	– 36.7	– 51.9	2.3	– 3.9	9.7	– 2.0	7.8
2018	64.4	34.5	7.2	– 6.1	100.0	– 87.9	– 34.8	– 53.1	– 1.2	– 7.1	3.7	0.3	4.1
2019	58.5	36.9	4.7	– 0.1	100.0	– 100.9	– 39.2	– 61.7	– 17.1	– 45.3	– 63.4	– 3.6	– 67.0
2020	54.3	33.6	7.2	4.8	100.0	– 90.3	– 38.0	– 52.2	– 19.0	– 12.3	– 21.6	– 3.5	– 25.1
2021	57.5	41.1	7.3	– 5.9	100.0	– 99.2	– 42.9	– 56.3	– 2.5	– 4.0	– 5.6	0.3	– 5.3
2022	63.2	35.8	14.3	– 13.4	100.0	– 89.8	– 40.6	– 49.2	– 2.5	13.7	21.4	7.4	28.8
2023	49.1	28.5	17.6	4.8	100.0	– 69.0	– 30.0	– 39.0	– 6.6	– 1.5	22.9	– 0.4	22.5
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
2025	52.0	33.1	13.8	1.1	100.0	– 64.8	– 29.3	– 35.4	– 2.1	3.0	36.2	– 8.3	27.8
	Regional banks and other commercial banks [4 5 6 7]												
1993	72.7	18.1	7.2	2.0	100.0	– 59.8	– 35.0	– 24.7	– 19.2	– 2.4	18.6	– 8.1	10.5
1994	79.6	17.3	0.6	2.5	100.0	– 59.6	– 34.0	– 25.6	– 19.0	– 2.0	19.4	– 7.7	11.7
1995	77.0	16.7	4.0	2.3	100.0	– 61.6	– 34.9	– 26.7	– 13.4	– 3.8	21.2	– 9.2	12.0
1996	77.0	17.1	2.8	3.2	100.0	– 60.3	– 33.2	– 27.1	– 16.3	– 4.0	19.4	– 8.3	11.1
1997	74.4	19.8	2.3	3.5	100.0	– 59.7	– 31.9	– 27.8	– 14.9	– 4.2	21.1	– 7.4	13.7
1998	67.1	19.9	7.1	6.0	100.0	– 59.2	– 29.8	– 29.4	– 14.8	3.5	29.4	– 9.2	20.3
1999	65.0	26.9	2.1	6.0	100.0	– 68.9	– 32.8	– 36.1	– 6.7	– 2.1	22.3	– 8.7	13.6
2000	58.3	33.6	2.3	5.9	100.0	– 70.2	– 32.3	– 37.9	– 8.5	– 5.4	16.0	– 5.8	10.2
2001	65.3	30.2	– 1.0	5.5	100.0	– 75.4	– 33.9	– 41.6	– 11.8	– 6.3	6.4	– 4.4	2.0
2002	64.8	26.4	0.3	8.5	100.0	– 69.2	– 30.9	– 38.3	– 14.1	– 2.8	13.8	– 3.6	10.2
2003	66.2	24.6	2.3	7.0	100.0	– 66.9	– 30.2	– 36.7	– 12.9	– 12.6	7.6	– 3.8	3.8
2004	68.7	25.6	– 1.2	6.9	100.0	– 62.1	– 29.0	– 33.1	– 13.3	– 15.1	9.5	– 5.8	3.6
2005	67.8	26.7	– 1.3	6.8	100.0	– 58.4	– 27.3	– 31.1	– 11.4	– 14.8	15.4	– 5.7	9.7
2006	65.8	29.3	– 1.3	6.1	100.0	– 60.4	– 28.7	– 31.7	– 10.7	– 15.6	13.3	– 4.9	8.4
2007	67.9	31.2	– 4.5	5.4	100.0	– 61.2	– 28.5	– 32.6	– 10.4	– 12.2	16.3	– 4.2	12.2
2008	68.9	30.0	– 5.0	6.1	100.0	– 63.8	– 29.6	– 34.2	– 15.4	– 14.3	6.6	– 2.9	3.7
2009	62.2	29.0	3.3	5.5	100.0	– 68.1	– 32.4	– 35.8	– 16.6	– 15.2	0.1	– 2.7	– 2.6
2010	65.5	28.1	– 0.1	6.5	100.0	– 64.8	– 28.1	– 36.7	– 13.9	– 15.7	5.5	– 2.8	2.8
2011	63.5	26.1	1.9	8.5	100.0	– 61.0	– 27.1	– 33.9	– 11.7	– 17.7	9.6	– 2.9	6.6
2012	63.1	25.6	1.9	9.5	100.0	– 65.0	– 28.8	– 36.2	– 4.7	– 16.9	13.5	– 2.9	10.5
2013	66.7	25.9	1.5	5.8	100.0	– 64.7	– 28.5	– 36.2	– 5.5	– 17.2	12.6	– 3.5	9.1
2014	69.1	26.8	1.9	2.2	100.0	– 66.9	– 28.9	– 37.9	– 5.3	– 14.4	13.5	– 3.4	10.0
2015	65.9	26.0	1.7	6.4	100.0	– 64.6	– 28.5	– 36.1	– 6.0	– 18.7	10.6	– 3.8	6.8
2016	65.6	24.1	1.6	8.7	100.0	– 64.2	– 27.9	– 36.3	– 4.5	– 15.4	15.9	– 4.7	11.2
2017	65.3	26.2	1.6	6.9	100.0	– 67.8	– 30.0	– 37.9	– 5.7	– 11.0	15.4	– 5.8	9.7
2018	73.6	19.9	1.4	5.1	100.0	– 66.1	– 30.1	– 36.0	– 8.2	– 14.2	11.5	– 4.9	6.6
2019	66.3	23.4	1.2	9.1	100.0	– 64.4	– 28.8	– 35.6	– 4.8	– 15.1	15.7	– 6.2	9.5
2020	61.9	27.7	3.0	7.4	100.0	– 62.4	– 28.8	– 33.7	– 13.1	– 9.2	15.3	– 6.1	9.1
2021	53.8	32.8	5.8	7.6	100.0	– 60.6	– 29.0	– 31.6	– 6.5	– 11.3	21.6	– 7.9	13.8
2022	53.9	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	– 7.3	– 9.1	29.3	– 9.9	19.4
2025	54.0	24.8	11.1	10.2	100.0	– 55.6	– 26.1	– 29.4	– 8.3	– 10.9	25.2	– 10.0	15.2

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which: Staff costs	of which: Other administrative spending [2]			Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
	1	2	3	4	5	6	7	8	9	10	11	12	13
Branches of foreign banks													
1993	76.2	19.6	4.8	– 0.5	100.0	– 57.3	– 28.5	– 28.8	– 8.1	–	34.6	– 13.6	21.1
1994	68.3	21.2	10.4	0.2	100.0	– 68.1	– 33.7	– 34.3	– 3.4	– 1.2	27.3	– 9.0	18.4
1995	69.3	22.8	5.2	2.6	100.0	– 73.6	– 34.1	– 39.5	4.7	– 1.5	29.6	– 9.9	19.7
1996	59.7	20.3	19.5	0.5	100.0	– 78.4	– 28.2	– 50.2	0.5	– 1.6	20.5	– 10.9	9.6
1997	44.3	20.0	14.6	21.1	100.0	– 79.8	– 30.7	– 49.1	– 5.4	– 3.7	11.0	– 8.7	2.4
1998	37.2	14.2	34.1	14.6	100.0	– 75.5	– 21.2	– 54.3	– 7.3	3.0	20.1	– 7.4	12.7
1999	42.7	13.3	37.3	6.8	100.0	– 72.3	– 23.4	– 48.9	0.3	–	28.0	– 11.0	16.9
2000	39.2	14.6	36.6	9.6	100.0	– 74.1	– 18.3	– 55.8	– 2.0	– 0.2	23.7	– 2.8	20.9
2001	58.3	25.9	10.4	5.4	100.0	– 56.1	– 24.5	– 31.7	– 12.6	1.4	32.7	– 15.8	16.9
2002	57.8	31.7	3.6	6.9	100.0	– 57.8	– 25.7	– 32.0	– 23.4	– 2.0	16.8	– 12.5	4.3
2003	49.1	42.3	3.3	5.4	100.0	– 53.6	– 22.9	– 30.7	– 8.3	– 0.6	37.5	– 11.3	26.2
2004	52.2	42.4	1.6	3.8	100.0	– 57.0	– 24.2	– 32.8	– 11.1	– 6.7	25.2	– 8.3	16.9
2005	39.3	54.6	5.4	0.7	100.0	– 58.0	– 26.4	– 31.5	1.4	– 1.7	41.7	– 17.6	24.1
2006	37.0	49.0	8.7	5.3	100.0	– 55.3	– 27.7	– 27.7	– 3.3	–	41.3	– 17.7	23.7
2007	40.0	50.8	5.4	3.8	100.0	– 44.9	– 22.3	– 22.6	– 4.9	0.8	51.0	– 20.0	31.0
2008	51.6	38.2	3.1	7.2	100.0	– 50.8	– 22.2	– 28.6	– 16.2	– 6.2	26.7	– 15.0	11.7
2009	43.2	31.0	3.9	22.0	100.0	– 51.6	– 18.5	– 33.1	– 9.4	– 1.3	37.6	– 12.5	25.0
2010	50.3	25.8	2.9	21.1	100.0	– 52.3	– 16.9	– 35.4	– 4.7	– 1.5	41.6	– 14.5	27.0
2011	59.2	25.5	3.8	11.5	100.0	– 46.1	– 21.2	– 25.0	1.8	–	55.6	– 17.2	38.4
2012	60.1	25.5	4.0	10.5	100.0	– 48.6	– 21.9	– 26.7	2.4	0.4	54.2	– 16.8	37.4
2013	57.0	25.1	3.9	14.0	100.0	– 48.8	– 21.8	– 27.0	– 0.4	–	50.8	– 16.7	34.0
2014	65.2	18.1	2.8	13.9	100.0	– 41.1	– 19.1	– 22.0	– 6.5	–	52.3	– 19.1	33.2
2015	61.4	21.8	3.7	13.1	100.0	– 61.2	– 24.8	– 36.3	– 0.2	–	38.6	– 17.5	21.1
2016	54.6	20.2	4.0	21.2	100.0	– 56.0	– 24.8	– 31.2	– 24.2	–	19.8	– 13.6	6.2
2017	53.3	20.9	4.4	21.4	100.0	– 53.3	– 25.2	– 28.1	8.7	– 0.9	54.5	– 13.1	41.4
2018	52.2	24.8	1.1	22.0	100.0	– 55.0	– 25.4	– 29.6	– 7.8	–	37.2	– 12.6	24.6
2019	53.8	26.1	1.1	19.0	100.0	– 54.4	– 24.5	– 29.9	– 4.4	– 0.2	41.0	– 14.2	26.8
2020	56.0	19.8	1.8	22.4	100.0	– 53.2	– 22.1	– 31.2	– 38.5	–	8.2	– 7.9	0.4
2021	66.6	14.1	1.9	17.4	100.0	– 46.2	– 18.4	– 27.8	– 3.5	0.5	50.8	– 15.8	35.0
2022	57.8	14.6	1.4	26.1	100.0	– 45.2	– 17.5	– 27.7	– 16.2	– 0.1	38.5	– 12.1	26.4
2023	68.8	11.5	1.6	18.1	100.0	– 38.2	– 14.4	– 23.8	– 11.0	–	50.8	– 20.0	30.9
2024	80.1	11.0	1.7	7.1	100.0	– 37.4	– 16.6	– 20.8	– 15.4	– 0.7	46.4	– 15.8	30.6
2025	76.7	13.5	1.6	8.2	100.0	– 41.7	– 17.2	– 24.5	– 23.8	–	34.5	– 16.1	18.4
Private Bankers [8]													
1993	57.6	29.8	9.9	2.7	100.0	– 67.4	– 39.1	– 28.2	– 16.7	0.5	16.4	– 2.3	14.1
1994	64.6	30.6	1.6	3.2	100.0	– 71.1	– 41.5	– 29.6	– 22.6	8.2	14.6	– 1.8	12.8
1995	62.9	30.7	4.1	2.4	100.0	– 74.4	– 42.9	– 31.6	– 19.6	5.6	11.6	– 1.8	9.8
1996	58.3	35.3	2.8	3.5	100.0	– 72.0	– 41.2	– 30.8	– 13.0	–	15.0	– 3.2	11.8
1997	53.8	39.7	4.3	2.3	100.0	– 68.1	– 38.7	– 29.4	– 8.7	1.1	24.3	– 3.5	20.8
1998	49.0	43.4	4.7	3.0	100.0	– 63.3	– 34.8	– 28.5	– 10.3	0.1	26.4	– 4.9	21.6

***** The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. **1** Up to 2009, result from financial operations. **2** Including depreciation of and value adjustments to tangible and intangible assets. **3** Excluding property tax. In part, including taxes paid by legally dependent building and loan associations affiliated to Landesbanken. **4** Up to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 to the category "Big banks". 2018 and 2019, DB Privat- und Firmenkundenbank AG (merger between Deutsche Postbank AG, belonging to the category "Big banks", with Deutsche Bank Privat- und Geschäftskunden AG, belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks"; merger with Deutsche Bank AG in 2020. **5** Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the category "Mortgage banks". **6** From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012 to 2020, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". **7** In 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". **8** The category "Private bankers" was dissolved in December 1998. The credit institutions formerly belonging to this category were allocated to the category "Regional banks and other commercial banks". **9** From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". **10** Up to 2015, bank category "Special purpose banks". **11** Separate presentation of the (legally independent) credit institutions majority-owned by foreign banks included in other categories of banks.

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending [2]					
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Landesbanken [6]												
1993	74.2	11.7	9.7	4.4	100.0	– 52.4	– 32.3	– 20.1	– 21.4	– 1.6	24.7	– 12.6	12.1
1994	84.6	12.0	– 0.5	3.9	100.0	– 50.4	– 29.5	– 21.0	– 21.7	– 5.8	22.1	– 9.4	12.7
1995	79.5	11.5	6.3	2.7	100.0	– 53.1	– 31.4	– 21.7	– 17.0	– 3.2	26.8	– 12.4	14.4
1996	80.0	11.1	4.5	4.4	100.0	– 50.5	– 29.2	– 21.3	– 17.1	– 8.0	24.4	– 9.1	15.3
1997	78.1	12.5	6.6	2.8	100.0	– 50.6	– 27.9	– 22.8	– 17.5	– 2.1	29.8	– 13.7	16.1
1998	72.0	11.0	7.5	9.5	100.0	– 46.5	– 24.5	– 22.0	– 30.9	7.5	30.0	– 13.7	16.3
1999	77.6	13.3	3.5	5.6	100.0	– 54.8	– 27.9	– 26.8	– 13.9	– 1.3	30.0	– 13.3	16.7
2000	72.4	16.8	5.9	4.9	100.0	– 55.9	– 29.0	– 26.9	– 15.2	– 4.4	24.5	– 11.8	12.7
2001	75.0	13.7	4.5	6.8	100.0	– 57.1	– 28.5	– 28.7	– 25.1	– 3.3	14.5	– 2.3	12.1
2002	75.8	14.0	5.0	5.3	100.0	– 56.1	– 27.8	– 28.2	– 60.2	26.4	10.1	– 3.1	7.0
2003	79.0	13.5	2.7	4.9	100.0	– 53.1	– 26.0	– 27.1	– 28.9	– 35.2	– 17.2	– 3.7	– 20.9
2004	79.4	13.8	2.1	4.7	100.0	– 53.5	– 26.8	– 26.7	– 6.4	– 36.3	3.8	– 6.7	– 2.9
2005	83.2	16.0	2.0	– 1.2	100.0	– 59.3	– 29.9	– 29.3	– 6.5	– 9.1	25.2	– 3.4	21.7
2006	70.3	15.5	7.1	7.2	100.0	– 53.6	– 29.5	– 24.1	9.6	– 13.9	42.1	– 6.2	36.0
2007	91.6	18.9	– 14.5	4.0	100.0	– 61.1	– 31.6	– 29.5	– 18.2	– 14.1	6.6	– 2.4	4.3
2008	90.2	16.2	– 11.2	4.8	100.0	– 54.6	– 27.2	– 27.5	– 63.4	– 26.8	– 44.9	– 4.7	– 49.6
2009	81.4	8.5	6.5	3.6	100.0	– 51.0	– 26.0	– 25.0	– 43.7	– 47.7	– 42.4	– 1.6	– 44.0
2010	84.4	10.0	3.9	1.7	100.0	– 54.7	– 26.7	– 28.0	– 18.6	– 34.3	– 7.6	0.8	– 6.8
2011	94.5	10.0	– 4.8	0.4	100.0	– 59.8	– 28.7	– 31.2	– 6.1	– 33.4	0.6	– 6.2	– 5.6
2012	82.3	8.3	6.7	2.7	100.0	– 59.6	– 29.6	– 30.1	– 1.1	– 17.5	21.7	– 6.3	15.4
2013	78.5	6.9	12.5	2.1	100.0	– 61.8	– 30.0	– 31.9	– 31.1	– 11.6	– 4.5	– 4.4	– 8.9
2014	89.9	9.2	1.2	– 0.4	100.0	– 70.9	– 35.6	– 35.3	– 17.2	– 15.9	– 4.0	– 5.6	– 9.6
2015	82.5	10.0	5.4	2.1	100.0	– 69.1	– 35.0	– 34.2	– 11.2	– 1.6	18.1	– 7.7	10.4
2016	74.9	12.1	10.2	2.9	100.0	– 63.6	– 28.6	– 34.9	– 36.9	– 4.9	– 5.4	– 5.0	– 10.4
2017	73.9	13.4	11.5	1.2	100.0	– 72.5	– 33.4	– 39.1	– 24.4	7.1	10.2	– 4.8	5.4
2018	74.2	14.8	8.8	2.2	100.0	– 76.6	– 38.6	– 38.0	– 36.3	– 1.3	– 14.1	– 8.3	– 22.5
2019	73.0	16.8	6.4	3.8	100.0	– 78.5	– 38.4	– 40.1	– 4.6	– 5.6	11.3	– 2.7	8.6
2020	75.7	15.7	6.2	2.4	100.0	– 75.9	– 37.8	– 38.2	– 8.8	– 8.0	7.3	– 2.5	4.8
2021	70.7	16.1	10.7	2.5	100.0	– 70.6	– 34.3	– 36.2	– 0.6	– 8.1	20.8	– 9.1	11.7
2022	65.0	16.1	18.2	0.7	100.0	– 62.6	– 29.2	– 33.4	– 16.3	0.2	21.3	– 9.1	12.1
2023	67.0	14.3	10.1	8.7	100.0	– 58.4	– 27.2	– 31.2	– 8.1	– 3.6	29.9	– 9.8	20.2
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
2025	65.6	15.7	12.9	5.8	100.0	– 58.6	– 28.8	– 29.8	– 10.7	– 7.3	23.3	– 4.9	18.3
	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	– 33.9	– 22.8	– 6.0	– 0.7	36.6	– 10.9	25.7
2025	71.1	26.7	–	2.1	100.0	– 57.8	– 34.7	– 23.0	– 7.6	– 0.5	34.1	– 10.3	23.8

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which: Staff costs	of which: Other administrative spending [2]			Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
	1	2	3	4	5	6	7	8	9	10	11	12	13
	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	72.7	23.3	–	3.9	100.0	– 60.5	– 33.5	– 27.0	– 6.7	– 0.7	32.1	– 9.4	22.7
2025	72.8	23.0	–	4.2	100.0	– 60.4	– 33.6	– 26.8	– 9.0	– 1.2	29.4	– 9.4	20.0

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which: Staff costs	of which: Other administrative spending [2]			Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
	1	2	3	4	5	6	7	8	9	10	11	12	13
Mortgage banks [5] [7]													
1993	101.6	– 0.7	0.3	– 1.3	100.0	– 35.2	– 21.3	– 14.0	– 17.0	– 1.4	46.4	– 20.8	25.6
1994	102.9	– 0.8	– 0.3	– 1.8	100.0	– 33.5	– 20.2	– 13.3	– 27.6	2.1	41.0	– 16.4	24.6
1995	99.9	– 0.2	0.3	0.0	100.0	– 32.5	– 19.1	– 13.4	– 15.1	– 4.3	48.1	– 16.9	31.2
1996	103.5	– 1.8	0.2	– 1.9	100.0	– 31.6	– 18.5	– 13.1	– 12.5	– 5.0	50.9	– 19.6	31.3
1997	102.2	– 1.4	0.2	– 1.0	100.0	– 30.0	– 17.2	– 12.8	– 17.0	– 5.4	47.6	– 20.9	26.7
1998	100.4	– 1.7	0.2	1.1	100.0	– 29.7	– 17.1	– 12.6	– 13.0	– 7.2	50.1	– 20.8	29.3
1999	100.0	– 2.2	–	2.2	100.0	– 29.3	– 15.6	– 13.7	– 19.3	– 6.0	45.3	– 19.6	25.7
2000	93.9	– 1.1	–	7.2	100.0	– 31.4	– 16.2	– 15.2	– 39.5	– 10.9	18.2	– 10.9	7.3
2001	95.3	– 1.8	–	6.5	100.0	– 33.4	– 16.5	– 16.8	– 26.7	– 11.8	28.2	– 7.7	20.5
2002	97.7	– 1.5	0.1	3.6	100.0	– 35.6	– 17.6	– 18.1	– 48.7	18.3	34.0	– 6.5	27.4
2003	102.2	– 1.6	0.1	– 0.7	100.0	– 37.8	– 17.9	– 20.0	– 29.9	– 9.9	22.4	– 6.9	15.5
2004	96.5	– 0.8	–	4.2	100.0	– 35.0	– 16.6	– 18.4	– 40.8	– 10.0	14.2	– 8.2	6.0
2005	95.1	– 0.1	0.1	5.0	100.0	– 35.2	– 16.8	– 18.4	– 27.3	– 33.6	3.9	– 7.6	– 3.7
2006	91.4	6.9	0.1	1.6	100.0	– 38.9	– 19.6	– 19.3	– 25.8	– 21.5	13.8	– 4.7	9.0
2007	85.2	8.6	– 0.4	6.6	100.0	– 36.0	– 17.1	– 18.9	– 28.4	– 27.1	8.5	– 3.8	4.8
2008	86.8	11.3	– 0.1	2.0	100.0	– 37.6	– 16.4	– 21.3	– 107.4	– 33.6	– 78.7	– 2.5	– 81.2
2009	96.1	3.3	– 0.1	0.7	100.0	– 36.6	– 16.3	– 20.3	– 89.0	– 10.7	– 36.3	– 4.2	– 40.4
2010	92.7	5.2	– 0.2	2.3	100.0	– 36.3	– 14.1	– 22.2	– 64.1	– 1.9	– 2.3	0.4	– 1.8
2011	135.9	7.2	– 0.2	– 42.9	100.0	– 73.7	– 28.7	– 45.0	– 85.2	43.0	– 15.9	– 3.8	– 19.8
2012	91.0	3.7	–	5.4	100.0	– 51.7	– 21.1	– 30.6	– 24.3	– 20.4	3.7	– 0.8	2.9
2013	104.2	3.3	0.1	– 7.6	100.0	– 75.4	– 29.9	– 45.4	– 23.1	5.1	6.7	– 5.0	1.7
2014	94.4	0.7	– 0.2	5.1	100.0	– 58.4	– 24.9	– 33.5	– 13.1	– 36.3	– 7.8	– 4.8	– 12.7
2015	100.2	– 0.5	– 0.1	0.4	100.0	– 51.2	– 22.0	– 29.2	– 14.6	– 0.9	33.3	– 4.4	29.0
2016	101.9	– 2.8	–	0.9	100.0	– 61.0	– 26.7	– 34.3	– 7.4	2.5	34.2	– 8.3	25.9
2017	106.5	– 3.8	–	– 2.7	100.0	– 70.2	– 32.2	– 38.1	2.5	5.9	38.1	– 13.4	24.7
2018	106.2	– 4.9	0.4	– 1.7	100.0	– 59.8	– 27.5	– 32.3	– 20.9	– 5.8	13.5	– 7.8	5.6
2019	105.2	– 6.0	–	0.8	100.0	– 51.2	– 23.6	– 27.6	– 6.9	– 12.0	29.9	– 8.8	21.1
2020	110.7	– 6.7	–	– 3.9	100.0	– 49.0	– 22.1	– 26.8	– 19.5	14.8	46.3	– 38.3	8.0
2021	129.2	– 8.8	–	– 20.4	100.0	– 52.5	– 24.6	– 27.9	– 9.5	63.5	101.5	– 67.1	34.4
2022	105.4	– 5.1	–	– 0.3	100.0	– 47.3	– 23.0	– 24.3	– 15.0	– 11.1	26.6	– 9.9	16.7
2023	98.5	– 3.2	–	4.7	100.0	– 42.0	– 19.7	– 22.3	– 25.1	1.0	34.0	– 12.2	21.7
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
2025	103.7	– 6.2	–	2.5	100.0	– 45.6	– 22.5	– 23.1	– 39.2	– 4.6	10.7	– 14.5	– 3.8
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
2025	103.9	– 7.7	–	3.8	100.0	– 67.2	– 26.8	– 40.4	– 6.2	– 11.9	14.6	– 5.2	9.5

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which: Staff costs	of which: Other administrative spending [2]			Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
	1	2	3	4	5	6	7	8	9	10	11	12	13
Banks with special, development and other central support tasks [4 6 9 10]													
1993	79.7	18.4	1.2	0.6	100.0	– 66.2	– 27.4	– 38.8	– 12.5	– 0.3	21.0	– 6.3	14.6
1994	78.8	18.7	0.3	2.3	100.0	– 64.8	– 26.4	– 38.4	– 19.4	2.2	18.1	– 6.2	11.8
1995	78.5	17.7	0.6	3.2	100.0	– 65.0	– 31.7	– 33.3	– 12.9	– 0.5	21.6	– 5.2	16.3
1996	78.2	16.0	0.9	5.0	100.0	– 60.0	– 26.9	– 33.1	– 17.9	– 19.4	2.7	– 3.3	– 0.6
1997	78.6	15.4	1.4	4.7	100.0	– 61.2	– 30.7	– 30.5	– 11.8	– 10.2	16.7	– 3.1	13.7
1998	81.3	12.9	1.2	4.6	100.0	– 55.8	– 25.6	– 30.2	– 22.8	0.5	21.9	– 3.4	18.5
1999	89.5	6.7	0.6	3.2	100.0	– 27.3	– 16.7	– 10.6	– 34.0	– 3.1	35.6	– 3.6	31.9
2000	89.6	7.9	0.2	2.4	100.0	– 29.7	– 18.1	– 11.6	– 23.0	– 0.3	46.9	– 3.1	43.9
2001	87.3	8.5	–	4.2	100.0	– 30.4	– 18.2	– 12.3	– 25.0	– 12.2	32.4	– 3.0	29.5
2002	85.3	13.8	– 0.2	1.0	100.0	– 31.4	– 17.6	– 13.8	– 30.7	– 4.4	33.5	– 2.6	30.9
2003	80.8	13.7	0.4	5.1	100.0	– 32.8	– 18.2	– 14.6	– 19.2	– 14.9	33.1	– 2.6	30.5
2004	82.5	14.6	0.2	2.8	100.0	– 35.4	– 20.1	– 15.3	– 7.5	– 6.7	50.4	– 2.3	48.1
2005	82.0	14.9	–	3.2	100.0	– 35.2	– 20.1	– 15.1	– 1.5	– 1.7	61.6	– 2.3	59.2
2006	76.7	15.5	–	7.8	100.0	– 35.3	– 20.6	– 14.6	– 13.1	1.2	52.8	– 1.5	51.3
2007	78.4	17.7	– 0.1	4.0	100.0	– 38.2	– 21.7	– 16.5	– 176.3	– 13.0	– 127.5	– 1.7	– 129.3
2008	81.7	16.7	0.2	1.4	100.0	– 37.3	– 20.4	– 16.8	– 98.7	– 35.5	– 71.5	– 0.8	– 72.2
2009	84.0	15.5	–	0.5	100.0	– 33.0	– 17.8	– 15.2	– 38.9	– 1.4	26.7	0.1	26.8
2010	84.1	14.7	– 0.1	1.3	100.0	– 31.8	– 18.2	– 13.6	– 8.1	1.3	61.4	– 1.4	60.0
2011	81.7	14.8	– 0.2	3.8	100.0	– 36.0	– 19.9	– 16.1	13.7	– 8.8	68.9	– 1.0	68.0
2012	80.4	15.9	– 0.5	4.3	100.0	– 47.1	– 25.1	– 22.1	– 6.4	– 12.8	33.6	– 1.6	32.0
2013	63.0	36.6	0.2	0.1	100.0	– 89.0	– 46.5	– 42.5	– 26.2	– 23.9	– 39.0	– 2.2	– 41.3
2014	75.3	19.9	0.2	4.6	100.0	– 50.0	– 25.5	– 24.5	– 18.0	2.1	34.1	2.4	36.6
2015	79.2	17.7	0.2	2.8	100.0	– 52.5	– 26.6	– 25.9	– 10.1	7.8	45.2	– 1.6	43.6
2016	73.3	17.6	7.6	1.5	100.0	– 56.6	– 26.7	– 29.8	– 12.9	– 0.4	30.1	– 1.1	29.0
2017	75.6	18.3	6.1	–	100.0	– 59.2	– 28.1	– 31.1	– 12.8	– 7.1	21.0	2.6	23.5
2018	75.2	20.9	5.5	– 1.6	100.0	– 65.6	– 33.4	– 32.2	– 3.0	– 11.4	20.1	– 2.2	17.9
2019	73.8	23.1	6.2	– 3.1	100.0	– 59.7	– 29.3	– 30.4	– 9.9	– 0.9	29.5	– 6.2	23.3
2020	70.9	24.2	4.9	–	100.0	– 56.2	– 27.6	– 28.6	– 15.2	1.0	29.6	– 7.1	22.5
2021	68.4	24.4	6.2	1.1	100.0	– 55.5	– 27.1	– 28.3	– 9.7	3.7	38.5	– 12.8	25.7
2022	61.9	23.6	13.8	0.7	100.0	– 59.4	– 29.9	– 29.4	– 10.9	– 1.4	28.3	– 4.9	23.5
2023	70.0	20.7	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	– 56.8	– 29.0	– 27.8	– 7.9	– 6.9	28.4	– 2.0	26.4
2025	64.4	25.5	5.7	4.4	100.0	– 59.2	– 32.1	– 27.1	1.1	– 11.2	30.7	– 2.1	28.5
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
2025	48.5	28.8	17.4	5.3	100.0	– 54.1	– 26.3	– 27.8	– 6.9	– 6.6	32.4	– 11.8	20.6

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	380,989	369,063	333,357	35,706	9,131	5,097	1,507	2,527	2,795
2025	311,434	299,118	268,751	30,367	9,784	5,428	1,639	2,717	2,532

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 total assets **8**

Financial year	Interest received, current income, profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement **1**								
		Interest received			Current income				Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement
	Total	Total	from lending and money market transactions **2**	from debt securities and Debt Register claims	Total **3**	from shares and other variable yield securities **4**	from participating interests **5**	from shares in affiliated enterprises **6**	
1993	7.47	7.31	6.23	1.08	0.14	0.06	0.03	0.05	0.01
1994	6.74	6.55	5.49	1.06	0.18	0.06	0.05	0.07	0.02
1995	6.54	6.39	5.37	1.02	0.14	0.06	0.03	0.05	0.02
1996	6.05	5.87	4.95	0.92	0.15	0.07	0.02	0.05	0.02
1997	5.75	5.55	4.70	0.85	0.17	0.09	0.03	0.06	0.02
1998	5.58	5.36	4.53	0.83	0.21	0.10	0.03	0.08	0.01
1999	5.33	5.10	4.27	0.83	0.21	0.11	0.02	0.07	0.02
2000	5.50	5.22	4.33	0.89	0.25	0.12	0.03	0.10	0.02
2001	5.39	5.12	4.21	0.91	0.24	0.14	0.03	0.07	0.03
2002	4.84	4.55	3.74	0.81	0.24	0.10	0.03	0.12	0.04
2003	4.40	4.19	3.48	0.71	0.16	0.10	0.02	0.05	0.05
2004	4.24	3.99	3.30	0.69	0.21	0.14	0.02	0.05	0.04
2005	4.37	4.07	3.36	0.71	0.23	0.17	0.02	0.04	0.07
2006	4.62	4.30	3.55	0.75	0.24	0.18	0.02	0.04	0.07
2007	5.11	4.76	3.90	0.86	0.29	0.22	0.02	0.05	0.06
2008	5.18	4.89	3.96	0.93	0.23	0.15	0.02	0.06	0.06
2009	3.87	3.69	3.02	0.67	0.14	0.09	0.01	0.04	0.04
2010	3.25	3.07	2.55	0.52	0.15	0.09	0.01	0.05	0.03
2011	3.31	3.15	2.68	0.47	0.12	0.07	0.01	0.04	0.03
2012	2.88	2.69	2.31	0.38	0.13	0.08	0.01	0.04	0.07
2013	2.61	2.44	2.11	0.33	0.11	0.07	0.01	0.03	0.05
2014	2.49	2.32	2.01	0.31	0.13	0.07	0.01	0.05	0.04
2015	2.33	2.13	1.86	0.27	0.17	0.08	0.02	0.08	0.03
2016	2.17	2.00	1.76	0.24	0.12	0.07	0.02	0.03	0.06
2017	2.00	1.83	1.63	0.20	0.13	0.08	0.01	0.04	0.04
2018	2.07	1.88	1.69	0.19	0.12	0.07	0.01	0.04	0.07
2019	1.91	1.78	1.61	0.17	0.09	0.06	0.01	0.02	0.04
2020	1.53	1.42	1.29	0.13	0.06	0.04	0.01	0.02	0.03
2021	1.39	1.29	1.18	0.11	0.08	0.04	0.01	0.02	0.03
2022	1.57	1.47	1.36	0.11	0.08	0.04	0.01	0.03	0.02
2023	3.10	3.00	2.76	0.24	0.07	0.04	0.01	0.03	0.03
2024	3.59	3.48	3.14	0.34	0.09	0.05	0.01	0.02	0.03
2025	3.27	3.14	2.82	0.32	0.10	0.06	0.02	0.03	0.03

***** The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of financial year 1993, including East German credit institutions and in accordance with the new accounting rules. **1** Up to 1992, excluding profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement (up to 1992 included in "Other income"). **2** From 1993, excluding guarantee commissions (included in Commissions received). Discount deductions may not be offset against any contrary discount income. **3** From 1993, excluding interest received from debt securities and Debt Register claims. **4** From 1993, excluding income from shares in affiliated enterprises securitised in securities. **5** From 1993, including income from amounts paid up on cooperative society shares. Up to 1992, only shown here if the amounts paid up have been reported under "Participating interests". **6** Up to 1992, included in "Current income from shares and other variable-yield securities" if the interest was held in shares. **7** Status after extension of credit cooperatives' reporting requirements; full survey as of 1985. **8** Up to and including 2024k, as a percentage of total assets on an annual average. As of 2025, as a percentage of total assets from the annual financial statement. 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).

VIII. Items of banks' profit and loss accounts

4. Cost/income ratios by category of banks *

As a percentage

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
	General administrative spending in relation to gross earnings 9													
1968	65.4	77.0	85.1	70.6	54.8	66.0	43.0	65.9	50.9	77.8	–	55.6	–	38.4
1969	65.7	73.6	81.2	69.0	49.7	60.3	49.0	69.2	54.1	74.3	–	61.6	–	45.0
1970	70.9	79.5	84.5	76.8	65.5	68.2	70.0	74.3	67.3	70.4	–	64.7	–	47.9
1971	73.4	83.3	91.4	77.7	52.7	76.3	63.1	77.6	60.8	76.3	–	58.1	–	46.8
1972	70.4	81.5	91.8	74.6	50.6	73.1	55.6	72.1	57.1	75.5	–	54.4	–	45.5
1973	72.6	84.9	95.1	80.7	47.4	76.0	63.5	74.1	81.5	73.2	–	68.7	–	44.1
1974	69.8	74.8	80.5	70.9	51.7	73.0	62.0	72.4	63.9	75.1	–	66.6	–	48.3
1975	66.3	74.4	79.4	69.6	60.0	73.6	56.6	65.6	40.4	76.2	–	59.5	–	43.4
1976	70.4	78.3	83.7	71.1	72.5	82.0	62.1	69.7	52.3	80.4	–	59.1	–	44.8
1977	69.3	77.5	81.1	72.8	70.3	81.7	58.6	67.5	57.0	79.4	–	60.9	–	45.5
1978	68.3	77.2	81.9	72.1	69.5	75.1	54.9	65.8	56.5	78.4	–	62.1	–	44.0
1979	70.7	80.6	84.7	76.0	73.3	78.3	63.6	67.7	68.8	76.9	–	60.3	–	48.4
1980	71.9	82.4	85.9	80.3	73.1	72.4	72.5	68.7	74.0	72.7	–	66.5	–	50.5
1981	66.1	75.6	77.7	74.0	72.3	69.2	78.5	61.7	59.3	65.6	–	65.2	–	46.9
1982	60.6	67.6	71.6	62.6	70.4	62.5	56.5	58.0	41.3	65.8	–	61.9	–	45.1
1983	57.7	64.6	67.8	59.7	70.2	63.9	45.5	55.6	36.8	68.1	–	62.0	–	38.5
1984	60.7	67.6	69.8	63.7	69.9	72.3	47.3	57.6	40.6	73.9	–	71.6	–	38.1
1985 10	62.9	67.6	71.0	62.3	66.7	73.2	48.1	59.6	48.5	78.8	–	73.8	–	38.1
1986	64.3	68.0	68.1	67.6	70.9	68.8	51.0	61.8	50.1	80.3	–	–	–	40.0
1987	67.8	74.8	76.4	71.8	86.8	77.0	55.4	64.8	49.3	80.4	–	–	–	40.6
1988	68.2	75.1	74.6	74.3	82.2	81.7	58.8	65.3	48.9	79.0	–	–	–	40.5
1989	68.9	74.8	71.4	77.5	101.7	78.8	61.8	67.1	64.6	76.3	–	–	–	41.5
1990	70.2	73.8	69.7	77.4	86.0	83.5	66.0	67.9	71.3	76.5	–	–	–	71.0
1991	68.7	72.8	70.2	74.5	86.5	83.5	63.6	66.3	78.9	73.7	–	–	–	64.8
1992	67.9	70.3	69.2	70.7	75.1	77.3	65.6	65.4	68.2	73.0	–	–	–	71.2
1993	65.2	66.0	65.4	65.8	59.9	77.1	61.0	64.6	61.4	71.6	34.9	–	65.3	67.4
1994	61.5	65.6	68.6	61.4	76.1	74.6	52.2	58.5	43.5	68.3	32.8	–	64.4	66.5
1995	65.7	71.2	76.0	65.7	79.9	79.5	58.3	61.9	59.2	70.9	32.6	–	70.4	67.6
1996	65.1	70.2	75.4	64.1	98.0	76.9	55.4	62.2	60.6	70.9	31.0	–	76.1	63.7
1997	65.7	69.9	75.3	63.4	124.0	72.8	55.9	64.3	61.0	72.0	29.7	–	74.6	65.1
1998	68.0	73.7	78.3	68.1	147.1	68.5	56.1	68.1	59.6	75.4	30.1	–	72.2	59.2
1999	70.3	80.4	83.8	75.0	129.3	–	60.3	67.0	71.4	74.0	30.0	–	79.7	28.4
2000	74.0	86.5	93.4	76.4	137.7	–	62.7	69.0	57.0	76.1	33.9	–	75.2	30.5
2001	77.5	91.6	101.3	79.0	66.7	–	64.4	70.9	71.8	78.9	35.7	–	77.1	31.7
2002	71.5	80.2	83.4	75.9	64.6	–	62.5	67.9	66.1	75.2	37.0	–	77.8	31.7
2003	72.9	87.0	98.7	73.7	58.6	–	57.4	67.5	86.2	74.3	37.6	–	75.1	34.7
2004	68.8	77.8	85.5	65.9	60.3	–	57.4	65.8	79.5	72.3	36.6	–	70.9	36.5
2005	68.0	73.5	80.8	61.8	61.7	–	59.7	67.1	69.8	73.6	37.1	–	71.4	36.4
2006	68.8	72.3	77.2	63.5	64.3	–	62.5	67.2	81.4	76.6	39.6	–	81.1	38.3
2007	66.2	67.4	70.7	61.7	49.4	–	55.2	71.7	64.0	75.2	38.3	–	68.7	39.7
2008	65.6	68.6	71.2	64.5	56.6	–	51.4	70.2	51.7	74.9	38.4	–	71.9	37.9
2009	69.1	79.8	82.8	74.8	69.6	–	56.7	67.2	69.1	70.6	36.8	–	66.3	33.2
2010	66.4	77.8	83.1	69.2	68.7	–	57.9	63.0	61.6	64.5	37.1	–	66.7	32.2
2011	66.7	75.9	81.1	68.1	54.4	–	57.3	62.5	63.9	65.5	51.5	–	67.6	37.3
2012	68.9	75.4	76.9	73.2	56.8	–	65.8	65.5	62.2	67.3	54.6	–	71.7	49.0
2013	72.2	77.7	82.8	69.8	59.5	–	72.5	66.1	61.5	65.9	70.1	–	74.2	89.3
2014	69.9	74.4	77.6	69.7	49.4	–	71.5	67.0	77.4	66.4	61.4	–	76.0	52.5
2015	71.3	76.4	79.9	70.3	73.6	–	74.7	68.3	69.8	67.0	51.3	–	77.7	54.2
2016	73.3	79.9	85.2	71.6	74.9	–	73.1	67.8	–	68.2	61.6	–	89.9	62.3
2017	76.2	86.1	95.3	74.2	71.9	–	83.0	67.5	–	67.1	68.4	–	87.8	63.0
2018	75.5	82.0	88.9	70.7	71.5	–	86.0	70.0	–	67.4	59.0	–	89.2	68.2
2019	79.3	91.5	105.8	71.8	68.1	–	87.4	71.5	–	68.4	51.6	–	97.2	61.6
2020	76.9	87.8	102.6	69.7	70.2	–	83.1	70.2	–	68.7	47.1	–	92.7	59.1
2021	76.6	86.4	100.7	70.0	57.2	–	81.3	70.9	–	67.8	43.6	–	94.8	59.8
2022	73.4	82.7	90.7	73.7	62.4	–	77.1	64.4	–	65.4	47.2	–	90.8	69.5
2023	67.4	77.1	88.9	65.4	47.5	–	71.9	57.3	–	62.8	44.0	–	75.7	62.5
2024	66.5	75.8	83.4	68.8	41.1	–	65.1	57.8	–	63.0	41.9	–	75.3	61.4
2025	66.7	73.2	76.2	70.6	46.3	–	72.1	59.1	–	63.0	46.7	–	69.9	65.9

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

VIII. Items of banks' profit and loss accounts

4. Cost/income ratios by category of banks *

As a percentage

Financial year	All categories of banks	Commercial banks					Landesbanken 3	Savings banks 3	Regional institutions of credit cooperatives 6	Credit cooperatives	Mortgage banks 2 4	Instalment sales financing institutions 7	Building and loan associations	Banks with special, development and other central support tasks 1 3 6 8
		Total	Big banks 1	Regional banks and other commercial banks 1 2 3 4	Branches of foreign banks	Private bankers 5								
	General administrative spending in relation to operating income 11													
1993	62.0	60.5	60.5	59.8	57.3	67.4	52.4	63.4	54.8	68.5	35.2	–	71.8	66.2
1994	60.8	64.6	69.0	59.6	68.1	71.1	50.4	58.7	41.4	66.6	33.5	–	66.4	64.8
1995	63.7	67.5	73.0	61.6	73.6	74.4	53.1	61.6	53.1	68.7	32.5	–	79.2	65.0
1996	63.2	66.7	72.6	60.3	78.4	72.0	50.5	62.5	54.3	69.1	31.6	–	81.5	60.0
1997	63.3	66.2	72.2	59.7	79.8	68.1	50.6	63.4	54.5	69.8	30.0	–	78.7	61.2
1998	64.1	67.8	76.7	59.2	75.5	63.3	46.5	66.5	56.0	72.4	29.7	–	77.9	55.8
1999	66.3	73.9	77.4	68.9	72.3	–	54.8	65.7	60.7	71.2	29.3	–	75.8	27.3
2000	68.5	75.4	79.0	70.2	74.1	–	55.9	68.9	51.8	74.5	31.4	–	69.9	29.7
2001	71.4	80.4	83.8	75.4	56.1	–	57.1	69.9	62.5	76.7	33.4	–	72.6	30.4
2002	67.3	74.2	77.9	69.2	57.8	–	56.1	66.5	52.5	73.1	35.6	–	70.7	31.4
2003	66.6	74.0	79.5	66.9	53.6	–	53.1	66.4	63.1	69.6	37.8	–	70.0	32.8
2004	65.6	73.5	80.8	62.1	57.0	–	53.5	64.9	59.2	68.7	35.0	–	68.6	35.4
2005	61.2	59.8	60.5	58.4	58.0	–	59.3	66.0	53.9	70.0	35.2	–	69.4	35.2
2006	62.7	66.0	69.0	60.4	55.3	–	53.6	65.8	62.2	64.3	38.9	–	78.1	35.3
2007	65.0	65.5	68.1	61.2	44.9	–	61.1	69.5	89.1	70.5	36.0	–	67.5	38.2
2008	73.3	93.6	128.2	63.8	50.8	–	54.6	68.8	93.1	68.3	37.6	–	68.6	37.3
2009	65.1	73.4	76.8	68.1	51.6	–	51.0	66.6	43.9	68.3	36.6	–	66.6	33.0
2010	63.8	72.5	77.4	64.8	52.3	–	54.7	62.8	47.6	63.7	36.3	–	69.2	31.8
2011	64.0	67.9	72.5	61.0	46.1	–	59.8	62.7	57.7	63.9	73.7	–	67.3	36.0
2012	64.3	67.2	68.8	65.0	48.6	–	59.6	65.7	42.3	65.9	51.7	–	70.5	47.1
2013	69.2	72.8	78.3	64.7	48.8	–	61.8	67.2	52.3	64.6	75.4	–	73.5	89.0
2014	69.2	73.4	78.1	66.9	41.1	–	70.9	68.3	59.3	65.9	58.4	–	77.7	50.0
2015	70.4	75.6	82.9	64.6	61.2	–	69.1	68.9	63.1	66.6	51.2	–	77.8	52.5
2016	69.3	74.3	81.4	64.2	56.0	–	63.6	67.8	–	66.6	61.0	–	66.2	56.6
2017	71.9	79.4	88.7	67.8	53.3	–	72.5	67.1	–	65.7	70.2	–	66.3	59.2
2018	73.1	79.3	87.9	66.1	55.0	–	76.6	68.3	–	66.2	59.8	–	88.6	65.6
2019	76.0	84.9	100.9	64.4	54.4	–	78.5	71.4	–	67.2	51.2	–	94.6	59.7
2020	72.3	77.7	90.3	62.4	53.2	–	75.9	70.1	–	67.2	49.0	–	91.4	56.2
2021	72.9	79.9	99.2	60.6	46.2	–	70.6	70.7	–	65.9	52.5	–	93.6	55.5
2022	67.3	74.6	89.8	60.5	45.2	–	62.6	62.0	–	62.5	47.3	–	78.2	59.4
2023	59.3	61.1	69.0	53.0	38.2	–	58.4	56.2	–	60.4	42.0	–	70.5	56.7
2024	59.6	62.4	71.5	54.3	37.4	–	54.1	56.8	–	60.5	41.4	–	70.4	56.8
2025	59.4	60.0	64.8	55.6	41.7	–	58.6	57.8	–	60.4	45.6	–	67.2	59.2

***** The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of financial year 1993, including East German credit institutions and in accordance with the new accounting rules. **1** From 1990 to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 to the category "Big banks". 2018 and 2019, DB Privat- und Firmenkundenbank AG (merger between Deutsche Postbank AG, belonging to the category "Big banks", with Deutsche Bank Privat- und Geschäftskunden AG belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks"; merger with Deutsche Bank AG in 2020. **2** Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the category "Mortgage banks". **3** From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012 to 2020, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". **4** In 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". **5** The category "Private bankers" was dissolved in December 1998. The credit institutions formerly belonging to this category were allocated to the category "Regional banks and other commercial banks". **6** From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". **7** The category "Instalment sales financing institutions" was dissolved in December 1986. The credit institutions formerly belonging to this category were allocated to the categories "Regional banks and other commercial banks", "Private bankers" and "Credit cooperatives", according to their legal form. **8** Up to 2015, category "Special purpose banks". **9** Sum of net interest income and net commission income. **10** Status after extension of credit cooperatives' reporting requirements; full survey as of 1985. **11** Gross earnings plus result from the trading portfolio and other operating result.

VIII. Items of banks' profit and loss accounts

5. Breakdown of extraordinary profit and loss *

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

Financial year	Other and extraordinary result											
		Income					Charges					
	total	total	Value adjustments in respect of participating interests, shares in affiliated enterprises, and securities treated as fixed assets	from the release of special reserves [1]	from loss transfers	Extra-ordinary income	total	Write-offs and write downs in respect of participating interests, shares in affiliated enterprises, and securities treated as fixed assets	from loss transfers	Transfers to special reserves [1]	Extra-ordinary charges	Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement [2]
1993	– 1,539	1,922	818	342	55	707	3,461	326	744	651	1,003	737
1994	– 398	5,364	3,006	371	143	1,844	5,762	1,580	884	660	1,531	1,107
1995	– 2,475	1,852	857	413	117	465	4,327	521	987	173	1,235	1,411
1996	– 4,268	4,004	1,176	357	1,191	1,280	8,272	571	2,108	404	3,191	1,998
1997	– 3,810	4,431	2,284	829	311	1,007	8,241	596	910	609	4,271	1,855
1998	21,876	32,356	15,789	298	676	15,593	10,480	545	1,373	362	6,428	1,772
1999	– 6,392	9,329	6,100	331	213	2,685	15,721	1,119	1,017	8,584	3,260	1,741
1999	– 3,268	4,770	3,119	169	109	1,373	8,038	572	520	4,389	1,667	890
2000	101	6,075	2,347	1,860	145	1,723	5,974	1,756	756	61	2,289	1,112
2001	1,094	10,070	5,789	1,519	353	2,409	8,976	1,839	2,807	113	2,340	1,877
2002	3,933	17,387	12,087	904	795	3,601	13,454	3,418	4,572	64	2,131	3,269
2003	– 15,772	3,905	2,219	456	112	1,118	19,677	7,487	2,863	63	5,353	3,911
2004	– 12,550	3,327	1,076	49	485	1,717	15,877	1,403	1,429	37	8,900	4,108
2005	– 3,409	8,283	4,983	83	56	3,161	11,692	739	1,400	36	4,791	4,726
2006	– 7,624	3,655	2,311	27	369	948	11,279	2,671	796	49	2,822	4,941
2007	– 89	11,177	8,979	38	49	2,111	11,266	3,940	939	65	1,361	4,961
2008	– 16,920	7,227	1,793	121	1,705	3,608	24,147	15,290	3,318	30	1,938	3,571
2009	– 20,848	3,307	1,111	37	879	1,280	24,155	9,624	3,750	23	7,405	3,353
2010	– 12,718	8,904	1,638	–	1,181	6,085	21,622	4,045	3,941	–	10,433	3,203
2011	– 17,352	6,667	690	–	5,213	764	24,019	11,180	6,581	–	2,674	3,584
2012	– 11,852	2,557	1,405	–	458	694	14,409	7,095	628	–	2,406	4,280
2013	– 9,271	3,274	1,539	–	865	870	12,545	3,646	651	–	3,359	4,889
2014	– 6,510	2,905	1,735	–	374	796	9,415	3,464	609	–	1,478	3,864
2015	– 7,791	3,549	1,905	–	1,101	543	11,340	3,579	1,213	–	2,471	4,077
2016	– 2,812	8,347	3,446	–	39	4,862	11,159	3,720	914	–	1,800	4,725
2017	– 3,398	5,318	3,100	–	610	1,608	8,716	1,466	636	–	2,317	4,297
2018	– 6,831	2,779	876	–	730	1,173	9,610	1,723	497	–	1,700	5,690
2019	– 16,133	4,201	1,609	–	734	1,858	20,334	12,158	908	–	3,152	4,116
2020	– 5,822	4,247	1,350	–	590	2,307	10,069	2,839	328	–	3,972	2,930
2021	– 3,547	5,720	2,144	–	1,210	2,366	9,267	1,494	318	–	3,585	3,870
2022	– 2,475	6,155	5,175	–	33	947	8,630	3,424	566	–	983	3,657
2023	– 8,007	2,675	1,567	–	26	1,082	10,682	2,609	480	–	753	6,840
2024	– 2,403	6,621	5,934	–	41	646	9,024	922	334	–	537	7,231
2025	– 5,864	3,163	2,770	–	56	337	9,027	1,403	739	–	1,883	5,002

***** 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 balance sheet equity **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit cooperatives **7**	Credit cooperatives	Mortgage banks **3 5**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 8**
		Total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**							
Profit for the financial year before tax													
1993 ts	14.87	10.02	10.44	9.82	6.64	10.37	7.15	21.87	5.12	20.23	13.15	17.77	5.77
1994 ts	13.26	10.93	12.48	10.08	5.90	9.25	7.84	19.21	15.16	17.38	13.42	21.52	5.42
1995 ts	14.00	10.31	10.18	10.68	7.13	7.73	8.87	22.58	12.98	19.48	16.52	10.88	8.25
1996 ts	13.27	10.77	11.79	10.15	5.54	10.10	8.66	21.38	14.80	17.72	16.38	12.88	1.04
1997 ts	12.76	9.68	7.38	11.52	4.24	17.26	10.90	19.37	12.00	14.94	15.92	13.08	6.45
1998 ts	19.16	27.36	39.51	16.75	11.56	18.03	11.69	17.82	28.57	12.84	17.81	14.12	8.38
1999	11.26	9.67	6.23	16.48	9.87	–	10.61	15.18	5.74	10.71	15.62	12.73	9.44
2000	9.84	8.20	6.34	11.58	10.26	–	8.14	13.39	12.95	8.59	5.89	25.75	10.59
2001	6.31	4.73	4.96	4.12	9.41	–	4.78	9.16	4.43	7.47	8.93	10.30	6.97
2002	4.63	0.97	– 3.14	9.04	4.87	–	2.59	8.16	4.56	9.68	10.81	10.48	8.13
2003	0.91	– 6.24	–12.85	4.52	11.67	–	– 4.30	10.94	0.66	10.65	5.34	7.73	7.22
2004	4.29	– 0.41	– 3.97	5.57	7.19	–	1.07	9.75	2.91	10.31	3.32	8.08	9.06
2005	12.87	21.82	31.72	8.63	10.99	–	6.44	10.45	5.25	13.79	0.91	8.40	11.00
2006	9.21	11.22	14.01	6.96	14.25	–	11.40	8.94	4.49	11.04	2.83	3.93	5.92
2007	6.55	19.13	25.97	8.51	20.33	–	1.46	7.24	– 4.03	8.14	1.89	5.98	–12.71
2008	– 7.40	–15.49	–25.30	3.81	7.99	–	–11.07	4.00	– 4.40	5.53	–15.49	6.07	– 7.56
2009	– 0.81	– 5.82	– 9.10	0.06	11.82	–	– 9.23	8.48	7.24	8.96	– 8.33	9.53	3.38
2010	5.27	3.01	2.88	2.78	13.20	–	– 1.47	11.42	5.77	12.12	– 0.50	9.19	7.91
2011	8.57	1.77	– 0.12	4.80	15.11	–	0.12	27.35	10.27	16.39	– 1.72	17.86	7.58
2012	7.80	6.55	6.65	6.08	13.09	–	3.91	12.96	4.94	15.71	0.58	7.65	3.96
2013	5.28	4.96	4.58	5.27	11.64	–	– 0.80	10.61	4.10	14.75	0.73	4.97	– 2.11
2014	5.72	4.80	4.33	5.22	12.41	–	– 0.63	9.94	4.18	12.22	– 1.03	8.43	3.37
2015	5.82	3.54	3.01	4.22	8.55	–	3.27	9.68	1.72	10.74	4.94	4.49	4.15
2016	5.97	4.51	3.45	6.30	3.98	–	– 1.01	10.42	–	11.54	5.54	8.87	2.89
2017	5.63	3.95	2.88	5.31	10.54	–	1.85	9.44	–	10.11	5.49	9.18	1.86
2018	3.73	2.07	1.14	3.30	6.50	–	– 2.45	7.19	–	8.19	2.09	2.21	1.67
2019	1.07	– 7.70	–16.63	4.44	7.48	–	2.03	6.86	–	9.17	5.31	3.83	2.52
2020	2.71	– 1.56	– 7.08	4.10	1.52	–	1.29	5.36	–	7.31	8.06	1.66	2.72
2021	5.03	2.65	– 2.26	6.00	6.85	–	4.02	6.27	–	8.37	16.91	1.41	3.80
2022	4.83	6.05	9.12	4.27	3.94	–	4.77	4.74	–	4.59	5.99	2.79	2.85
2023	8.36	9.16	12.12	7.49	6.22	–	7.45	10.17	–	8.92	8.89	4.14	3.98
2024	8.48	9.99	11.81	9.04	5.54	–	8.84	10.31	–	8.23	7.95	3.60	2.99
2025	7.85	10.75	16.92	7.37	2.86	–	5.65	8.55	–	7.03	2.32	3.21	3.06
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	6.19	7.17	9.26	6.00	3.65	–	7.31	7.23	–	5.82	4.47	3.17	2.78
2025	5.56	7.52	13.01	4.45	1.53	–	4.45	5.96	–	4.78	– 0.83	2.08	2.85

***** 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. Up to and including 2024, as a percentage of balance sheet equity on an annual average. As of 2025, as a percentage of balance sheet equity from the annual financial statement. **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 total assets **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Interest received (total) **11**													
1968	4.97	5.28	4.98	5.69	4.54	5.30	5.09	5.89	3.43	6.02	4.43	11.29	–	1.81
1969	5.52	6.02	5.62	6.26	6.79	6.41	5.48	6.11	5.23	6.48	4.78	11.91	–	2.68
1970	6.59	7.60	7.20	7.82	8.28	7.97	6.38	7.17	6.50	7.88	5.08	13.41	–	3.14
1971	6.40	6.62	6.24	6.99	6.67	6.67	6.28	7.06	6.17	7.58	5.31	13.11	–	4.00
1972	6.12	5.86	5.42	6.32	5.67	5.88	5.96	6.84	5.81	7.23	5.67	12.20	–	4.03
1973	7.57	8.30	7.74	8.72	8.36	8.76	7.20	8.07	7.41	8.76	6.10	13.43	–	4.55
1974	8.26	9.40	9.19	9.49	9.75	9.51	7.78	8.73	8.05	9.41	6.34	14.10	–	4.91
1975	7.21	7.28	7.37	7.37	6.76	6.94	7.00	7.79	6.91	8.00	6.65	12.94	–	4.76
1976	6.54	6.12	5.94	6.47	5.42	5.95	6.68	6.97	5.96	7.12	6.75	12.42	–	4.64
1977	6.41	6.01	5.85	6.35	5.39	5.59	6.64	6.67	5.80	6.79	6.73	11.88	–	4.70
1978	6.09	5.80	5.78	5.99	5.27	5.18	6.32	6.19	5.51	6.28	6.54	11.31	–	4.53
1979	6.47	6.73	6.65	6.88	6.50	6.45	6.40	6.48	6.06	6.67	6.40	11.22	–	4.73
1980	7.64	8.55	8.55	8.50	8.71	8.73	7.25	7.65	7.82	8.24	6.53	12.36	–	5.27
1981	8.72	10.03	10.02	9.87	10.78	10.45	8.22	8.70	9.58	9.58	6.97	13.50	–	5.72
1982	8.63	9.39	9.38	9.32	9.88	9.37	8.25	8.86	9.35	9.49	7.36	13.27	–	6.02
1983	7.61	7.77	7.92	7.76	7.66	6.97	7.53	7.79	7.81	7.93	7.38	11.72	–	5.74
1984	7.53	7.76	7.95	7.81	7.23	6.75	7.60	7.63	7.52	7.74	7.29	10.59	–	5.78
1985 **10**	7.18	7.20	7.21	7.30	7.05	6.35	7.14	7.39	7.07	7.43	7.13	10.09	–	5.69
1986	6.64	6.64	6.65	6.81	6.11	5.80	6.60	6.87	6.26	6.87	6.83	–	–	5.47
1987	6.23	6.14	6.07	6.37	5.41	5.66	6.23	6.44	5.76	6.42	6.55	–	–	5.27
1988	6.13	6.22	6.30	6.32	5.50	5.65	6.16	6.23	5.62	6.18	6.33	–	–	5.19
1989	6.62	7.05	7.12	7.02	6.64	7.24	6.70	6.57	6.40	6.71	6.28	–	–	5.44
1990	7.26	7.75	7.75	7.68	7.48	8.89	7.33	7.23	7.92	7.56	6.46	–	–	6.11
1991	7.71	8.12	7.87	8.23	7.92	9.59	7.69	7.84	8.11	8.15	6.85	–	–	6.55
1992	7.98	8.35	8.03	8.43	8.03	11.36	7.51	8.27	8.55	8.61	7.49	–	–	6.79
1993	7.47	7.58	7.30	7.62	8.42	9.78	6.87	7.95	7.76	8.17	7.49	–	6.02	6.76
1994	6.74	6.66	6.25	6.91	6.69	8.08	6.49	7.33	6.44	7.34	7.11	–	5.77	5.57
1995	6.54	6.38	6.07	6.66	5.84	6.69	6.32	7.08	5.61	7.10	6.90	–	5.63	5.90
1996	6.05	5.71	5.40	6.06	4.58	5.80	5.90	6.61	4.78	6.54	6.54	–	5.45	5.67
1997	5.75	5.34	4.94	5.82	3.98	5.49	5.70	6.28	4.64	6.20	6.39	–	5.30	5.30
1998	5.58	5.07	4.61	5.68	3.80	5.50	5.53	6.05	4.61	5.95	6.54	–	5.20	5.20
1999	5.33	5.00	4.85	5.45	3.49	–	5.28	5.71	4.11	5.60	6.04	–	5.17	5.11
2000	5.50	5.32	5.24	5.58	3.93	–	5.63	5.72	5.04	5.69	5.81	–	5.06	5.03
2001	5.39	5.12	4.91	5.68	4.25	–	5.47	5.75	4.91	5.76	5.73	–	5.13	4.95
2002	4.84	4.41	4.09	5.18	3.68	–	4.67	5.53	4.15	5.47	5.36	–	5.01	4.59
2003	4.40	3.82	3.42	4.74	3.06	–	4.26	5.20	3.42	5.12	5.09	–	4.94	4.12
2004	4.24	3.60	3.30	4.57	2.58	–	4.39	4.92	3.28	4.88	4.85	–	4.69	3.97
2005	4.37	3.98	3.79	4.64	2.63	–	4.69	4.75	3.05	4.72	4.88	–	4.36	4.05
2006	4.62	4.46	4.36	4.83	3.39	–	4.95	4.67	3.18	4.61	5.32	–	4.18	4.12
2007	5.11	4.78	4.65	5.23	4.27	–	5.66	4.81	3.56	4.77	7.09	–	4.23	4.45
2008	5.18	4.73	4.53	5.36	4.10	–	5.59	4.97	3.90	4.95	7.73	–	4.26	4.53
2009	3.87	3.24	2.93	4.07	2.23	–	3.82	4.37	2.85	4.41	5.38	–	4.15	3.75
2010	3.25	2.60	2.19	3.74	1.61	–	3.21	4.02	2.27	4.03	4.47	–	4.05	2.96
2011	3.31	2.02	1.56	3.78	1.77	–	5.39	3.96	2.14	3.93	4.96	–	3.94	3.05
2012	2.88	1.77	1.37	3.35	0.91	–	4.87	3.72	1.90	3.68	4.25	–	3.83	2.59
2013	2.61	1.70	1.29	3.09	1.16	–	3.49	3.40	1.75	3.40	3.91	–	3.61	2.80
2014	2.49	1.74	1.38	2.91	1.52	–	3.20	3.15	1.57	3.15	3.86	–	3.39	2.62
2015	2.33	1.66	1.33	2.71	1.16	–	3.04	2.90	1.46	2.84	4.07	–	3.18	2.42
2016	2.17	1.58	1.30	2.37	0.85	–	2.81	2.64	–	2.55	4.01	–	2.89	2.15
2017	2.00	1.54	1.26	2.25	0.73	–	2.74	2.42	–	2.33	3.35	–	2.63	1.78
2018	2.07	1.82	1.62	2.45	0.67	–	3.10	2.17	–	2.13	2.99	–	2.42	1.67
2019	1.91	1.58	1.41	2.09	0.63	–	3.23	2.03	–	2.00	2.80	–	2.34	1.52
2020	1.53	1.13	0.92	1.74	0.33	–	2.79	1.78	–	1.77	2.49	–	2.11	1.15
2021	1.39	0.98	0.90	1.21	0.19	–	2.93	1.58	–	1.63	2.35	–	1.92	0.93
2022	1.57	1.26	1.38	1.17	0.41	–	2.94	1.67	–	1.68	2.39	–	1.74	1.36
2023	3.10	2.78	3.02	2.41	3.21	–	6.53	2.63	–	2.40	3.58	–	2.15	2.96
2024	3.59	3.34	3.57	3.01	4.15	–	7.38	2.94	–	2.78	4.67	–	2.17	3.41
2025	3.27	3.26	3.38	3.08	4.19	–	5.75	2.69	–	2.62	4.23	–	2.16	2.99

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 total assets **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Interest paid [12]													
1968	3.15	3.06	2.59	3.58	3.20	2.98	4.14	3.07	2.38	3.11	3.70	4.26	–	1.17
1969	3.64	3.66	3.01	4.05	5.47	3.95	4.62	3.35	4.19	3.38	3.86	5.16	–	2.11
1970	4.70	5.34	4.53	5.78	7.17	5.84	5.69	4.42	5.66	4.36	4.09	7.27	–	2.59
1971	4.51	4.51	3.78	5.04	5.38	4.82	5.50	4.25	5.12	4.26	4.36	6.20	–	3.41
1972	4.20	3.80	3.12	4.37	4.12	3.98	5.15	3.89	4.62	3.93	4.72	5.09	–	3.46
1973	5.67	6.45	5.68	7.05	6.68	6.96	6.46	5.09	6.55	5.24	4.99	8.00	–	3.95
1974	6.13	6.92	6.12	7.30	8.32	7.16	7.00	5.54	7.04	5.74	5.31	8.14	–	4.29
1975	4.97	4.64	4.14	5.02	5.20	4.49	6.13	4.38	5.44	4.42	5.76	5.60	–	4.07
1976	4.46	3.84	3.30	4.32	4.15	3.82	5.82	3.73	4.73	3.74	5.94	4.59	–	3.96
1977	4.37	3.82	3.32	4.31	4.19	3.54	5.78	3.44	4.76	3.47	5.97	4.54	–	4.01
1978	4.11	3.73	3.46	4.04	4.07	3.14	5.43	3.00	4.48	3.08	5.81	4.04	–	3.82
1979	4.64	4.83	4.46	5.16	5.54	4.50	5.70	3.49	5.30	3.57	5.69	4.81	–	4.13
1980	5.86	6.71	6.44	6.85	7.65	6.69	6.67	4.72	7.09	4.95	5.85	6.57	–	4.73
1981	6.80	8.03	7.61	8.18	9.63	8.09	7.73	5.44	8.64	5.90	6.32	7.50	–	5.23
1982	6.51	7.05	6.65	7.18	8.66	6.83	7.53	5.39	7.99	5.74	6.66	7.01	–	5.49
1983	5.34	5.18	4.80	5.41	6.40	4.47	6.61	4.16	6.24	4.27	6.53	5.33	–	5.09
1984	5.38	5.35	4.99	5.64	6.12	4.48	6.68	4.18	6.19	4.34	6.43	5.23	–	5.12
1985 **10**	5.10	4.89	4.41	5.18	5.98	4.17	6.25	4.07	5.92	4.19	6.30	5.07	–	4.99
1986	4.62	4.18	3.65	4.55	5.12	3.64	5.76	3.68	5.08	3.74	6.04	–	–	4.78
1987	4.34	3.93	3.57	4.22	4.51	3.59	5.47	3.43	4.63	3.38	5.77	–	–	4.61
1988	4.30	4.11	3.90	4.28	4.66	3.77	5.44	3.29	4.61	3.22	5.58	–	–	4.53
1989	4.89	5.10	4.81	5.20	6.02	5.48	6.03	3.79	5.70	3.74	5.56	–	–	4.81
1990	5.54	5.79	5.43	5.87	6.85	7.13	6.72	4.56	7.26	4.61	5.76	–	–	4.89
1991	5.92	6.04	5.43	6.32	7.25	7.71	7.08	5.02	7.55	5.11	6.17	–	–	5.26
1992	6.17	6.21	5.56	6.43	7.23	9.44	6.86	5.39	7.77	5.53	6.77	–	–	5.66
1993	5.56	5.42	4.93	5.61	7.39	7.58	6.21	4.91	6.84	5.01	6.78	–	3.12	5.66
1994	4.83	4.50	4.00	4.78	5.93	5.85	5.73	4.18	5.15	4.19	6.42	–	3.00	4.64
1995	4.76	4.42	4.15	4.65	5.12	4.21	5.63	4.05	4.72	4.06	6.21	–	3.00	4.96
1996	4.38	3.91	3.69	4.15	3.90	3.41	5.21	3.70	4.02	3.63	5.88	–	2.93	4.76
1997	4.22	3.71	3.44	4.02	3.59	3.17	5.05	3.56	3.92	3.43	5.76	–	2.91	4.45
1998	4.19	3.61	3.33	3.99	3.40	3.20	4.91	3.54	3.86	3.40	5.92	–	2.97	4.37
1999	4.02	3.57	3.69	3.29	3.02	–	4.66	3.23	3.51	3.10	5.51	–	2.98	4.49
2000	4.33	4.15	4.30	3.85	3.40	–	5.07	3.39	4.26	3.24	5.35	–	3.02	4.46
2001	4.25	3.97	4.02	3.85	3.81	–	4.88	3.47	4.29	3.36	5.30	–	3.08	4.43
2002	3.62	3.07	2.99	3.25	3.13	–	4.08	3.15	3.49	2.98	4.97	–	3.01	4.01
2003	3.22	2.65	2.57	2.83	2.48	–	3.63	2.80	2.96	2.61	4.66	–	2.91	3.58
2004	3.04	2.35	2.31	2.48	1.90	–	3.74	2.57	2.79	2.37	4.41	–	2.76	3.47
2005	3.19	2.71	2.79	2.47	2.08	–	4.05	2.45	2.57	2.26	4.44	–	2.62	3.56
2006	3.46	3.14	3.26	2.74	2.83	–	4.34	2.44	2.75	2.30	4.89	–	2.68	3.65
2007	3.98	3.48	3.56	3.23	3.58	–	5.01	2.75	3.06	2.61	6.65	–	2.55	4.02
2008	4.08	3.52	3.54	3.47	3.37	–	4.87	2.97	3.32	2.89	7.34	–	2.58	4.09
2009	2.72	2.04	1.84	2.57	1.63	–	3.11	2.25	2.41	2.18	4.91	–	2.42	3.22
2010	2.10	1.45	1.24	2.05	0.78	–	2.52	1.82	1.79	1.69	4.02	–	2.36	2.45
2011	2.27	1.17	0.93	2.09	0.96	–	4.69	1.75	1.69	1.63	4.56	–	2.24	2.59
2012	1.88	0.92	0.69	1.84	0.50	–	4.24	1.59	1.42	1.47	3.83	–	2.21	2.14
2013	1.58	0.80	0.61	1.50	0.56	–	2.81	1.29	1.22	1.15	3.53	–	2.07	2.61
2014	1.39	0.77	0.60	1.30	0.78	–	2.47	1.06	1.16	0.94	3.38	–	1.95	2.18
2015	1.22	0.67	0.52	1.14	0.64	–	2.29	0.84	0.95	0.71	3.47	–	1.85	1.99
2016	1.08	0.61	0.52	0.85	0.42	–	2.04	0.68	–	0.55	3.47	–	1.73	1.73
2017	0.97	0.66	0.58	0.89	0.39	–	2.02	0.56	–	0.43	2.78	–	1.47	1.36
2018	0.99	0.82	0.77	0.98	0.42	–	2.43	0.44	–	0.33	2.25	–	1.29	1.28
2019	0.94	0.74	0.76	0.73	0.36	–	2.61	0.42	–	0.30	1.99	–	1.32	1.13
2020	0.65	0.40	0.37	0.52	0.07	–	2.17	0.30	–	0.21	1.65	–	1.07	0.77
2021	0.52	0.23	0.27	0.20	– 0.09	–	2.28	0.27	–	0.16	1.43	–	0.91	0.55
2022	0.71	0.54	0.71	0.33	0.17	–	2.31	0.21	–	0.16	1.49	–	0.73	1.03
2023	2.10	1.99	2.36	1.40	2.85	–	5.83	0.74	–	0.65	2.62	–	0.98	2.56
2024	2.58	2.56	2.91	2.07	3.55	–	6.53	1.03	–	1.05	3.65	–	1.09	3.00
2025	2.11	2.21	2.41	1.94	3.52	–	4.94	0.80	–	0.87	3.31	–	0.95	2.60

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 total assets **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
2025	1.15	1.04	0.97	1.14	0.67	–	0.81	1.88	–	1.75	0.92	–	1.20	0.39

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 total assets **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Net commission income [13]													
1968	0.25	0.74	0.93	0.52	0.36	0.95	0.10	0.15	0.13	0.37	–	0.21	–	0.02
1969	0.26	0.72	0.90	0.51	0.40	0.96	0.11	0.15	0.14	0.36	–	0.14	–	0.07
1970	0.24	0.61	0.76	0.45	0.35	0.75	0.11	0.16	0.14	0.35	–	0.11	–	0.08
1971	0.26	0.63	0.78	0.48	0.41	0.73	0.11	0.18	0.14	0.35	–	0.15	–	0.08
1972	0.29	0.65	0.84	0.51	0.30	0.70	0.11	0.23	0.16	0.36	–	0.11	–	0.11
1973	0.30	0.65	0.81	0.52	0.33	0.85	0.12	0.26	0.17	0.36	–	0.27	–	0.13
1974	0.31	0.66	0.86	0.49	0.46	0.78	0.11	0.28	0.16	0.36	–	0.33	–	0.12
1975	0.31	0.70	0.93	0.51	0.34	0.83	0.12	0.28	0.18	0.35	–	0.34	–	0.12
1976	0.29	0.61	0.78	0.46	0.33	0.74	0.12	0.27	0.18	0.35	–	– 0.08	–	0.10
1977	0.28	0.58	0.72	0.42	0.44	0.70	0.12	0.27	0.18	0.34	–	– 0.06	–	0.12
1978	0.27	0.56	0.69	0.42	0.41	0.71	0.12	0.26	0.22	0.34	–	– 0.30	–	0.11
1979	0.27	0.53	0.64	0.41	0.50	0.64	0.11	0.28	0.23	0.36	–	– 0.06	–	0.10
1980	0.29	0.56	0.69	0.41	0.54	0.70	0.12	0.31	0.18	0.37	–	– 0.06	–	0.12
1981	0.30	0.60	0.76	0.46	0.41	0.73	0.11	0.35	0.21	0.37	–	– 0.30	–	0.14
1982	0.30	0.63	0.80	0.47	0.43	0.75	0.10	0.35	0.22	0.36	–	– 0.14	–	0.13
1983	0.31	0.67	0.89	0.49	0.41	0.85	0.10	0.35	0.21	0.37	–	– 0.09	–	0.11
1984	0.31	0.68	0.91	0.48	0.49	0.86	0.10	0.33	0.20	0.36	–	0.01	–	0.12
1985 **10**	0.34	0.78	1.00	0.59	0.51	1.13	0.11	0.32	0.21	0.35	–	0.12	–	0.11
1986	0.35	0.78	1.04	0.58	0.39	1.15	0.11	0.32	0.24	0.37	–	–	–	0.10
1987	0.32	0.68	0.92	0.51	0.28	0.91	0.09	0.32	0.21	0.37	–	–	–	0.11
1988	0.33	0.69	0.94	0.50	0.29	0.78	0.09	0.32	0.22	0.41	–	–	–	0.11
1989	0.36	0.72	0.97	0.52	0.25	0.94	0.09	0.36	0.24	0.45	–	–	–	0.11
1990	0.39	0.69	0.91	0.51	0.24	0.92	0.10	0.44	0.27	0.49	–	–	–	0.34
1991	0.38	0.65	0.84	0.50	0.27	0.82	0.08	0.47	0.24	0.51	–	–	–	0.33
1992	0.40	0.66	0.87	0.49	0.27	0.97	0.11	0.53	0.27	0.55	–	–	–	0.30
1993	0.41	0.75	1.03	0.50	0.26	1.14	0.10	0.50	0.27	0.58	0.00	–	0.30	0.25
1994	0.38	0.66	0.87	0.46	0.24	1.06	0.11	0.50	0.23	0.57	– 0.01	–	0.33	0.22
1995	0.35	0.60	0.77	0.44	0.24	1.21	0.10	0.49	0.22	0.53	0.00	–	0.22	0.21
1996	0.33	0.58	0.73	0.42	0.23	1.45	0.10	0.47	0.22	0.53	– 0.01	–	0.07	0.18
1997	0.35	0.63	0.76	0.48	0.18	1.72	0.10	0.47	0.23	0.54	– 0.01	–	0.12	0.17
1998	0.34	0.62	0.69	0.50	0.15	2.04	0.10	0.48	0.20	0.55	– 0.01	–	0.31	0.13
1999	0.36	0.70	0.63	0.89	0.15	–	0.11	0.52	0.18	0.62	– 0.01	–	0.03	0.05
2000	0.41	0.76	0.68	0.99	0.20	–	0.13	0.55	0.21	0.69	– 0.01	–	0.20	0.05
2001	0.35	0.64	0.57	0.85	0.20	–	0.11	0.50	0.15	0.58	– 0.01	–	0.08	0.05
2002	0.33	0.60	0.53	0.79	0.30	–	0.11	0.49	0.14	0.57	– 0.01	–	0.03	0.09
2003	0.34	0.59	0.54	0.71	0.50	–	0.11	0.53	0.17	0.61	– 0.01	–	– 0.03	0.09
2004	0.34	0.57	0.50	0.78	0.55	–	0.11	0.56	0.16	0.65	0.00	–	0.00	0.09
2005	0.36	0.60	0.52	0.85	0.76	–	0.12	0.56	0.16	0.67	0.00	–	– 0.02	0.09
2006	0.37	0.63	0.54	0.93	0.75	–	0.13	0.58	0.14	0.66	0.03	–	– 0.11	0.10
2007	0.38	0.60	0.51	0.92	0.87	–	0.13	0.60	0.12	0.67	0.04	–	– 0.12	0.10
2008	0.34	0.54	0.45	0.82	0.54	–	0.13	0.57	0.11	0.63	0.05	–	– 0.18	0.09
2009	0.33	0.55	0.50	0.70	0.43	–	0.07	0.55	0.14	0.58	0.02	–	– 0.16	0.10
2010	0.34	0.56	0.50	0.72	0.43	–	0.08	0.57	0.13	0.59	0.02	–	– 0.19	0.09
2011	0.31	0.42	0.35	0.70	0.35	–	0.07	0.57	0.13	0.58	0.02	–	– 0.25	0.08
2012	0.29	0.37	0.32	0.61	0.17	–	0.06	0.56	0.12	0.56	0.02	–	– 0.26	0.09
2013	0.32	0.43	0.38	0.62	0.27	–	0.06	0.57	0.13	0.56	0.01	–	– 0.31	0.11
2014	0.35	0.47	0.43	0.63	0.20	–	0.07	0.58	0.14	0.56	0.00	–	– 0.26	0.12
2015	0.35	0.47	0.43	0.62	0.19	–	0.09	0.60	0.14	0.57	0.00	–	– 0.27	0.10
2016	0.36	0.45	0.42	0.56	0.16	–	0.12	0.60	–	0.55	– 0.01	–	– 0.23	0.10
2017	0.37	0.45	0.43	0.54	0.13	–	0.13	0.64	–	0.57	– 0.02	–	– 0.21	0.10
2018	0.36	0.43	0.45	0.40	0.12	–	0.13	0.63	–	0.57	– 0.03	–	– 0.21	0.11
2019	0.37	0.42	0.41	0.48	0.13	–	0.14	0.64	–	0.57	– 0.05	–	– 0.23	0.12
2020	0.35	0.39	0.34	0.55	0.09	–	0.13	0.62	–	0.55	– 0.05	–	– 0.20	0.13
2021	0.40	0.49	0.45	0.61	0.06	–	0.15	0.61	–	0.55	– 0.06	–	– 0.16	0.14
2022	0.36	0.39	0.38	0.44	0.06	–	0.16	0.61	–	0.54	– 0.04	–	– 0.07	0.12
2023	0.35	0.37	0.38	0.38	0.06	–	0.15	0.65	–	0.54	– 0.03	–	– 0.07	0.12
2024	0.39	0.42	0.45	0.40	0.08	–	0.17	0.69	–	0.55	– 0.03	–	– 0.06	0.13
2025	0.46	0.57	0.62	0.52	0.12	–	0.19	0.71	–	0.55	– 0.06	–	– 0.09	0.16

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 total assets **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	General administrative spending													
1968	1.35	2.28	2.83	1.86	0.93	2.16	0.45	1.96	0.60	2.55	0.23	4.03	–	0.25
1969	1.41	2.27	2.85	1.88	0.85	2.06	0.47	2.01	0.64	2.57	0.24	4.25	–	0.29
1970	1.51	2.28	2.90	1.91	0.96	1.96	0.56	2.16	0.66	2.72	0.25	4.05	–	0.30
1971	1.58	2.28	2.96	1.89	0.90	1.97	0.56	2.32	0.72	2.80	0.27	4.10	–	0.31
1972	1.56	2.21	2.88	1.84	0.94	1.90	0.51	2.29	0.77	2.76	0.28	3.93	–	0.31
1973	1.60	2.12	2.73	1.77	0.95	2.02	0.55	2.40	0.84	2.84	0.28	3.92	–	0.32
1974	1.70	2.35	3.16	1.90	0.98	2.28	0.55	2.51	0.75	3.03	0.30	4.19	–	0.36
1975	1.69	2.48	3.30	1.99	1.14	2.41	0.56	2.42	0.67	3.00	0.27	4.57	–	0.35
1976	1.67	2.26	2.86	1.86	1.16	2.35	0.61	2.44	0.74	3.00	0.26	4.58	–	0.35
1977	1.61	2.15	2.64	1.79	1.15	2.25	0.57	2.36	0.69	2.90	0.25	4.43	–	0.37
1978	1.54	2.03	2.47	1.71	1.12	2.06	0.55	2.27	0.71	2.78	0.25	4.33	–	0.36
1979	1.49	1.96	2.40	1.62	1.07	2.03	0.52	2.21	0.68	2.66	0.24	3.83	–	0.34
1980	1.49	1.98	2.40	1.65	1.17	1.98	0.51	2.23	0.67	2.66	0.23	3.81	–	0.33
1981	1.47	1.97	2.46	1.59	1.13	2.14	0.47	2.23	0.68	2.66	0.23	3.72	–	0.30
1982	1.47	2.01	2.53	1.63	1.16	2.06	0.46	2.21	0.65	2.70	0.22	3.79	–	0.30
1983	1.49	2.10	2.72	1.70	1.17	2.14	0.46	2.21	0.66	2.74	0.22	3.91	–	0.29
1984	1.49	2.09	2.70	1.69	1.12	2.26	0.48	2.18	0.62	2.78	0.22	3.84	–	0.30
1985 **10**	1.52	2.09	2.70	1.69	1.05	2.42	0.48	2.17	0.66	2.83	0.23	3.79	–	0.31
1986	1.52	2.20	2.75	1.92	0.98	2.28	0.49	2.17	0.71	2.81	0.23	–	–	0.31
1987	1.50	2.16	2.61	1.91	1.02	2.29	0.47	2.16	0.66	2.74	0.23	–	–	0.31
1988	1.47	2.10	2.49	1.89	0.93	2.17	0.48	2.13	0.60	2.66	0.23	–	–	0.31
1989	1.44	2.00	2.34	1.81	0.88	2.13	0.47	2.11	0.61	2.61	0.23	–	–	0.31
1990	1.48	1.95	2.25	1.80	0.75	2.24	0.47	2.11	0.66	2.63	0.24	–	–	1.11
1991	1.49	1.99	2.30	1.79	0.81	2.25	0.44	2.18	0.63	2.62	0.23	–	–	1.05
1992	1.50	1.97	2.31	1.76	0.80	2.24	0.50	2.23	0.72	2.65	0.26	–	–	1.02
1993	1.51	1.92	2.22	1.66	0.77	2.57	0.46	2.28	0.73	2.68	0.25	–	2.09	0.91
1994	1.41	1.84	2.14	1.59	0.76	2.46	0.45	2.14	0.66	2.54	0.22	–	1.99	0.77
1995	1.40	1.81	2.05	1.61	0.77	2.93	0.46	2.17	0.66	2.53	0.22	–	2.01	0.78
1996	1.31	1.67	1.84	1.50	0.90	2.96	0.43	2.11	0.60	2.44	0.20	–	1.98	0.69
1997	1.23	1.58	1.70	1.44	0.71	2.95	0.42	2.05	0.58	2.38	0.19	–	1.88	0.66
1998	1.18	1.53	1.54	1.49	0.82	2.97	0.40	2.04	0.57	2.34	0.18	–	1.83	0.57
1999	1.17	1.71	1.50	2.28	0.80	–	0.44	2.01	0.56	2.30	0.15	–	1.77	0.19
2000	1.17	1.67	1.51	2.08	1.00	–	0.43	1.99	0.56	2.39	0.15	–	1.69	0.19
2001	1.15	1.65	1.48	2.12	0.43	–	0.45	1.97	0.55	2.36	0.15	–	1.64	0.18
2002	1.11	1.55	1.36	2.06	0.55	–	0.44	1.95	0.53	2.30	0.14	–	1.58	0.22
2003	1.11	1.53	1.37	1.93	0.64	–	0.42	1.97	0.54	2.32	0.16	–	1.50	0.22
2004	1.06	1.41	1.27	1.89	0.73	–	0.44	1.92	0.52	2.28	0.16	–	1.37	0.22
2005	1.05	1.38	1.23	1.87	0.81	–	0.45	1.92	0.44	2.30	0.17	–	1.23	0.21
2006	1.06	1.42	1.27	1.92	0.84	–	0.46	1.89	0.47	2.27	0.18	–	1.13	0.22
2007	1.00	1.28	1.13	1.81	0.77	–	0.43	1.90	0.39	2.12	0.18	–	1.08	0.21
2008	0.95	1.20	1.02	1.75	0.72	–	0.43	1.81	0.36	2.01	0.17	–	1.08	0.20
2009	1.02	1.40	1.31	1.65	0.71	–	0.45	1.80	0.41	1.98	0.18	–	1.04	0.21
2010	0.99	1.32	1.20	1.67	0.86	–	0.44	1.74	0.38	1.88	0.17	–	0.99	0.19
2011	0.89	0.97	0.80	1.62	0.63	–	0.44	1.74	0.37	1.88	0.22	–	0.98	0.20
2012	0.89	0.92	0.77	1.55	0.33	–	0.46	1.76	0.37	1.86	0.24	–	0.97	0.26
2013	0.97	1.03	0.89	1.55	0.52	–	0.54	1.77	0.40	1.85	0.27	–	0.91	0.27
2014	1.01	1.08	0.93	1.57	0.46	–	0.57	1.79	0.42	1.84	0.29	–	0.90	0.29
2015	1.05	1.11	0.99	1.53	0.53	–	0.63	1.81	0.45	1.82	0.30	–	0.81	0.29
2016	1.06	1.14	1.02	1.49	0.44	–	0.66	1.74	–	1.73	0.32	–	0.83	0.33
2017	1.07	1.14	1.06	1.41	0.33	–	0.71	1.69	–	1.66	0.38	–	0.83	0.33
2018	1.09	1.17	1.15	1.32	0.26	–	0.69	1.65	–	1.59	0.42	–	0.82	0.34
2019	1.06	1.16	1.12	1.32	0.28	–	0.66	1.61	–	1.55	0.40	–	0.77	0.31
2020	0.95	0.98	0.91	1.24	0.25	–	0.62	1.47	–	1.45	0.37	–	0.78	0.30
2021	0.97	1.07	1.09	1.14	0.19	–	0.64	1.36	–	1.37	0.37	–	0.80	0.31
2022	0.90	0.92	0.95	0.95	0.19	–	0.61	1.34	–	1.35	0.40	–	0.85	0.31
2023	0.91	0.89	0.93	0.90	0.20	–	0.62	1.45	–	1.44	0.41	–	0.83	0.32
2024	0.93	0.91	0.92	0.92	0.28	–	0.66	1.50	–	1.44	0.41	–	0.76	0.33
2025	1.08	1.18	1.21	1.17	0.36	–	0.72	1.53	–	1.45	0.41	–	0.78	0.36

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 total assets **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Partial operating result [14]													
1968	0.72	0.68	0.49	0.77	0.77	1.11	0.60	1.01	0.58	0.73	0.50	3.21	–	0.41
1969	0.73	0.81	0.66	0.84	0.87	1.36	0.50	0.90	0.54	0.89	0.68	2.64	–	0.35
1970	0.62	0.59	0.53	0.58	0.50	0.92	0.24	0.75	0.32	1.15	0.74	2.20	–	0.33
1971	0.57	0.46	0.28	0.54	0.80	0.61	0.33	0.67	0.47	0.87	0.68	2.96	–	0.36
1972	0.65	0.50	0.26	0.62	0.91	0.70	0.41	0.89	0.58	0.90	0.67	3.29	–	0.37
1973	0.60	0.38	0.14	0.42	1.06	0.63	0.31	0.84	0.19	1.04	0.83	1.78	–	0.41
1974	0.74	0.79	0.77	0.78	0.91	0.85	0.34	0.96	0.42	1.00	0.73	2.10	–	0.38
1975	0.86	0.86	0.86	0.87	0.76	0.87	0.43	1.27	0.98	0.93	0.62	3.11	–	0.46
1976	0.70	0.63	0.56	0.75	0.44	0.52	0.37	1.07	0.67	0.73	0.55	3.17	–	0.43
1977	0.71	0.62	0.61	0.67	0.49	0.50	0.41	1.14	0.53	0.76	0.51	2.85	–	0.44
1978	0.71	0.60	0.54	0.66	0.49	0.69	0.46	1.18	0.54	0.76	0.48	2.64	–	0.46
1979	0.61	0.47	0.43	0.51	0.39	0.56	0.29	1.06	0.31	0.80	0.47	2.52	–	0.36
1980	0.58	0.42	0.40	0.41	0.43	0.76	0.19	1.01	0.24	1.00	0.45	1.92	–	0.33
1981	0.75	0.63	0.71	0.56	0.43	0.95	0.13	1.38	0.47	1.39	0.42	1.98	–	0.33
1982	0.95	0.96	1.00	0.98	0.49	1.23	0.36	1.61	0.93	1.41	0.48	2.33	–	0.36
1983	1.09	1.16	1.29	1.14	0.50	1.21	0.56	1.77	1.12	1.29	0.63	2.39	–	0.47
1984	0.97	1.00	1.17	0.96	0.48	0.87	0.54	1.60	0.91	0.98	0.64	1.53	–	0.48
1985 **10**	0.90	1.00	1.10	1.02	0.53	0.89	0.52	1.47	0.70	0.76	0.60	1.35	–	0.50
1986	0.85	1.04	1.29	0.92	0.40	1.03	0.46	1.34	0.71	0.69	0.56	–	–	0.48
1987	0.71	0.73	0.81	0.75	0.16	0.69	0.38	1.17	0.68	0.67	0.55	–	–	0.46
1988	0.69	0.70	0.85	0.65	0.20	0.49	0.33	1.13	0.63	0.71	0.52	–	–	0.46
1989	0.65	0.67	0.94	0.53	– 0.01	0.57	0.29	1.03	0.33	0.81	0.49	–	–	0.43
1990	0.63	0.70	0.98	0.52	0.12	0.44	0.24	1.00	0.27	0.81	0.46	–	–	0.45
1991	0.68	0.74	0.98	0.62	0.13	0.45	0.25	1.11	0.17	0.93	0.45	–	–	0.57
1992	0.71	0.83	1.03	0.73	0.27	0.65	0.26	1.18	0.33	0.98	0.46	–	–	0.41
1993	0.81	0.99	1.18	0.86	0.52	0.76	0.30	1.25	0.46	1.06	0.46	–	1.11	0.44
1994	0.88	0.97	0.98	1.00	0.24	0.83	0.41	1.52	0.86	1.18	0.46	–	1.10	0.39
1995	0.73	0.73	0.65	0.84	0.19	0.75	0.33	1.34	0.45	1.04	0.46	–	0.84	0.38
1996	0.70	0.71	0.60	0.84	0.02	0.89	0.35	1.28	0.39	1.00	0.45	–	0.62	0.39
1997	0.64	0.68	0.56	0.83	– 0.14	1.10	0.33	1.14	0.37	0.92	0.44	–	0.64	0.35
1998	0.55	0.54	0.43	0.70	– 0.26	1.36	0.32	0.96	0.39	0.77	0.43	–	0.70	0.39
1999	0.50	0.42	0.29	0.76	– 0.18	–	0.29	0.99	0.22	0.81	0.36	–	0.45	0.48
2000	0.41	0.26	0.11	0.64	– 0.27	–	0.26	0.89	0.43	0.75	0.30	–	0.56	0.43
2001	0.34	0.15	– 0.02	0.56	0.21	–	0.25	0.81	0.22	0.63	0.27	–	0.49	0.39
2002	0.44	0.38	0.27	0.65	0.30	–	0.26	0.92	0.27	0.76	0.25	–	0.45	0.47
2003	0.41	0.23	0.02	0.69	0.45	–	0.31	0.95	0.09	0.80	0.27	–	0.50	0.42
2004	0.48	0.40	0.22	0.98	0.48	–	0.33	1.00	0.13	0.88	0.28	–	0.56	0.37
2005	0.49	0.50	0.29	1.15	0.50	–	0.30	0.94	0.19	0.83	0.28	–	0.49	0.37
2006	0.48	0.54	0.38	1.11	0.47	–	0.28	0.92	0.11	0.69	0.28	–	0.26	0.35
2007	0.51	0.62	0.47	1.12	0.78	–	0.35	0.75	0.22	0.70	0.30	–	0.49	0.32
2008	0.50	0.55	0.41	0.96	0.55	–	0.41	0.77	0.33	0.68	0.27	–	0.42	0.33
2009	0.46	0.35	0.27	0.56	0.31	–	0.34	0.88	0.18	0.82	0.31	–	0.53	0.42
2010	0.50	0.38	0.24	0.74	0.39	–	0.32	1.02	0.23	1.04	0.29	–	0.50	0.41
2011	0.45	0.31	0.19	0.76	0.53	–	0.33	1.04	0.21	0.99	0.21	–	0.47	0.34
2012	0.40	0.30	0.23	0.57	0.25	–	0.24	0.93	0.23	0.90	0.20	–	0.38	0.28
2013	0.37	0.30	0.18	0.67	0.35	–	0.20	0.91	0.25	0.96	0.12	–	0.32	0.03
2014	0.44	0.37	0.27	0.68	0.48	–	0.23	0.88	0.12	0.93	0.19	–	0.28	0.26
2015	0.42	0.34	0.25	0.65	0.19	–	0.21	0.84	0.20	0.89	0.29	–	0.23	0.24
2016	0.39	0.29	0.18	0.59	0.15	–	0.24	0.83	–	0.81	0.20	–	0.09	0.20
2017	0.34	0.18	0.05	0.49	0.13	–	0.15	0.82	–	0.81	0.18	–	0.11	0.19
2018	0.35	0.26	0.14	0.55	0.11	–	0.11	0.71	–	0.77	0.29	–	0.10	0.16
2019	0.28	0.11	– 0.06	0.52	0.13	–	0.10	0.64	–	0.72	0.37	–	0.02	0.19
2020	0.28	0.14	– 0.02	0.54	0.10	–	0.13	0.62	–	0.66	0.42	–	0.06	0.21
2021	0.30	0.17	– 0.01	0.49	0.14	–	0.15	0.56	–	0.65	0.48	–	0.04	0.21
2022	0.33	0.19	0.10	0.34	0.12	–	0.18	0.74	–	0.71	0.45	–	0.09	0.14
2023	0.44	0.27	0.12	0.48	0.22	–	0.24	1.08	–	0.85	0.52	–	0.27	0.19
2024	0.47	0.29	0.18	0.42	0.41	–	0.36	1.10	–	0.84	0.57	–	0.25	0.21
2025	0.54	0.43	0.38	0.49	0.42	–	0.28	1.06	–	0.85	0.46	–	0.34	0.19

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Result from the trading portfolio [15]													
1993	0.10	0.23	0.26	0.20	0.06	0.38	0.09	0.09	0.15	0.05	0.00	–	–	0.02
1994	0.01	0.01	– 0.01	0.02	0.12	0.05	0.00	0.01	0.08	0.00	0.00	–	–	0.00
1995	0.06	0.11	0.12	0.10	0.05	0.16	0.05	0.05	0.12	0.03	0.00	–	–	0.01
1996	0.05	0.09	0.10	0.07	0.22	0.12	0.04	0.05	0.10	0.03	0.00	–	–	0.01
1997	0.05	0.10	0.13	0.06	0.13	0.19	0.05	0.06	0.10	0.02	0.00	–	–	0.02
1998	0.06	0.13	0.09	0.18	0.37	0.22	0.07	0.05	0.05	0.02	0.00	–	–	0.01
1999	0.06	0.15	0.17	0.07	0.41	–	0.03	0.03	0.12	0.01	–	–	–	0.00
2000	0.09	0.24	0.32	0.07	0.49	–	0.05	0.02	0.09	0.00	0.00	–	–	0.00
2001	0.07	0.20	0.30	– 0.03	0.08	–	0.04	0.00	0.06	– 0.01	0.00	–	–	0.00
2002	0.04	0.09	0.13	0.01	0.03	–	0.04	0.00	0.11	– 0.01	0.00	–	–	0.00
2003	0.09	0.24	0.32	0.07	0.04	–	0.02	0.02	0.18	0.02	0.00	–	–	0.00
2004	0.02	0.02	0.04	– 0.04	0.02	–	0.02	0.02	0.19	0.01	0.00	–	–	0.00
2005	0.15	0.41	0.56	– 0.04	0.08	–	0.02	0.02	0.18	0.01	0.00	–	–	0.00
2006	0.06	0.11	0.15	– 0.04	0.13	–	0.06	0.02	0.17	0.01	0.00	–	–	0.00
2007	– 0.01	0.03	0.08	– 0.13	0.09	–	– 0.10	0.01	– 0.19	0.01	0.00	–	–	0.00
2008	– 0.22	– 0.55	– 0.69	– 0.14	0.04	–	– 0.09	–	– 0.33	0.00	0.00	–	–	0.00
2009	0.08	0.18	0.22	0.08	0.05	–	0.06	0.02	0.33	0.01	0.00	–	–	0.00
2010	0.07	0.17	0.23	0.00	0.05	–	0.03	0.00	0.19	0.00	0.00	–	–	0.00
2011	0.05	0.13	0.15	0.05	0.05	–	– 0.04	0.00	0.06	0.00	0.00	–	–	0.00
2012	0.07	0.14	0.16	0.04	0.03	–	0.05	0.00	0.28	0.00	–	–	–	0.00
2013	0.07	0.11	0.14	0.04	0.04	–	0.11	0.00	0.12	0.00	0.00	–	–	0.00
2014	0.04	0.09	0.10	0.04	0.03	–	0.01	0.00	0.16	0.00	0.00	–	–	0.00
2015	0.04	0.08	0.09	0.04	0.03	–	0.05	0.00	0.11	0.00	0.00	–	–	0.00
2016	0.04	0.04	0.04	0.04	0.03	–	0.11	0.00	–	0.00	–	–	–	0.04
2017	0.07	0.12	0.15	0.03	0.03	–	0.11	0.00	–	0.00	–	–	–	0.03
2018	0.04	0.07	0.09	0.03	0.01	–	0.08	–	–	–	–	–	–	0.03
2019	0.03	0.04	0.05	0.02	0.01	–	0.05	–	–	–	–	–	–	0.03
2020	0.04	0.07	0.07	0.06	0.01	–	0.05	–	–	–	–	–	–	0.03
2021	0.05	0.09	0.08	0.11	0.01	–	0.10	–	–	–	–	–	–	0.03
2022	0.09	0.14	0.15	0.14	0.01	–	0.18	–	–	–	–	–	–	0.07
2023	0.11	0.21	0.24	0.18	0.01	–	0.11	–	–	–	–	–	–	0.03
2024	0.11	0.22	0.23	0.22	0.01	–	0.10	–	–	–	–	–	–	0.01
2025	0.12	0.24	0.26	0.23	0.01	–	0.16	–	–	–	–	–	–	0.03
	Operating result before the valuation of assets [16]													
1993	0.93	1.25	1.45	1.12	0.57	1.25	0.42	1.32	0.60	1.23	0.45	–	0.82	0.46
1994	0.91	1.01	0.96	1.08	0.36	1.00	0.44	1.51	0.94	1.28	0.45	–	1.01	0.42
1995	0.80	0.87	0.76	1.00	0.28	1.00	0.40	1.36	0.58	1.15	0.46	–	0.53	0.42
1996	0.76	0.84	0.69	0.99	0.25	1.15	0.43	1.27	0.50	1.09	0.44	–	0.45	0.46
1997	0.71	0.80	0.65	0.97	0.18	1.38	0.41	1.18	0.48	1.03	0.43	–	0.51	0.42
1998	0.66	0.72	0.47	1.02	0.27	1.73	0.46	1.03	0.45	0.89	0.44	–	0.52	0.45
1999	0.60	0.61	0.44	1.03	0.31	–	0.36	1.05	0.36	0.93	0.37	–	0.56	0.50
2000	0.54	0.54	0.40	0.88	0.35	–	0.34	0.90	0.53	0.82	0.33	–	0.73	0.45
2001	0.46	0.40	0.29	0.69	0.33	–	0.34	0.85	0.33	0.72	0.30	–	0.62	0.42
2002	0.54	0.54	0.39	0.92	0.40	–	0.34	0.98	0.48	0.85	0.26	–	0.65	0.47
2003	0.56	0.54	0.35	0.95	0.55	–	0.37	1.00	0.32	1.01	0.26	–	0.64	0.45
2004	0.56	0.51	0.30	1.15	0.55	–	0.38	1.04	0.36	1.04	0.30	–	0.63	0.39
2005	0.67	0.93	0.80	1.33	0.59	–	0.31	0.99	0.38	0.99	0.30	–	0.54	0.39
2006	0.63	0.73	0.57	1.26	0.68	–	0.40	0.98	0.28	1.26	0.29	–	0.32	0.40
2007	0.54	0.67	0.53	1.15	0.94	–	0.28	0.83	0.05	0.89	0.33	–	0.52	0.34
2008	0.35	0.08	– 0.22	0.99	0.70	–	0.36	0.82	0.03	0.93	0.28	–	0.49	0.34
2009	0.55	0.51	0.40	0.77	0.66	–	0.43	0.90	0.52	0.92	0.31	–	0.52	0.42
2010	0.56	0.50	0.35	0.91	0.79	–	0.37	1.03	0.42	1.07	0.30	–	0.44	0.42
2011	0.50	0.46	0.30	1.04	0.74	–	0.30	1.03	0.27	1.06	0.08	–	0.47	0.36
2012	0.49	0.45	0.35	0.84	0.35	–	0.31	0.92	0.51	0.97	0.23	–	0.41	0.30
2013	0.43	0.38	0.25	0.85	0.54	–	0.33	0.86	0.37	1.01	0.09	–	0.33	0.03
2014	0.45	0.39	0.26	0.78	0.66	–	0.23	0.83	0.29	0.95	0.21	–	0.26	0.29
2015	0.44	0.36	0.20	0.84	0.33	–	0.28	0.82	0.26	0.91	0.29	–	0.23	0.26
2016	0.47	0.39	0.23	0.83	0.35	–	0.38	0.83	–	0.87	0.21	–	0.43	0.25
2017	0.42	0.30	0.13	0.67	0.29	–	0.27	0.83	–	0.86	0.16	–	0.42	0.23
2018	0.40	0.31	0.16	0.68	0.22	–	0.21	0.77	–	0.81	0.28	–	0.11	0.18
2019	0.33	0.21	– 0.01	0.73	0.23	–	0.18	0.65	–	0.76	0.38	–	0.04	0.21
2020	0.36	0.28	0.10	0.75	0.22	–	0.20	0.62	–	0.71	0.39	–	0.07	0.23
2021	0.36	0.27	0.01	0.74	0.22	–	0.27	0.56	–	0.71	0.34	–	0.05	0.25
2022	0.43	0.31	0.11	0.62	0.23	–	0.36	0.82	–	0.81	0.45	–	0.24	0.21
2023	0.62	0.57	0.42	0.80	0.32	–	0.44	1.13	–	0.95	0.57	–	0.35	0.25
2024	0.63	0.55	0.37	0.78	0.47	–	0.56	1.14	–	0.94	0.58	–	0.32	0.25
2025	0.73	0.78	0.66	0.94	0.51	–	0.51	1.12	–	0.95	0.49	–	0.38	0.25

For footnotes * and **1-9,** see p. 163. **15** Up to 2009, result from financial operations. Balance of income and expenditure arising from business involving securities from the trading portfolio, financial instruments, foreign exchange assets and precious metals as well as from income from reversals of write-downs and expenditure on write-downs of these assets, expenditure on the formation of provisions for contingent losses arising from the business mentioned and income from the reversal of these provisions. **16** Sum of partial operating result, result from the trading portfolio and other operating result.

VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Result from the valuation of assets **17**													
1993	– 0.37	– 0.65	– 0.81	– 0.53	– 0.11	– 0.64	– 0.19	– 0.45	– 0.33	– 0.32	– 0.12	–	0.02	– 0.17
1994	– 0.43	– 0.49	– 0.47	– 0.51	– 0.04	– 0.78	– 0.19	– 0.73	– 0.73	– 0.55	– 0.19	–	– 0.07	– 0.23
1995	– 0.26	– 0.28	– 0.19	– 0.35	0.05	– 0.77	– 0.15	– 0.52	– 0.13	– 0.35	– 0.10	–	0.10	– 0.16
1996	– 0.25	– 0.28	– 0.15	– 0.41	0.01	– 0.53	– 0.15	– 0.47	– 0.04	– 0.37	– 0.08	–	0.14	– 0.21
1997	– 0.25	– 0.30	– 0.25	– 0.36	– 0.05	– 0.38	– 0.14	– 0.46	– 0.10	– 0.41	– 0.11	–	0.03	– 0.13
1998	– 0.25	– 0.25	– 0.15	– 0.37	– 0.08	– 0.49	– 0.27	– 0.34	– 0.19	– 0.36	– 0.08	–	– 0.03	– 0.23
1999	– 0.18	– 0.23	– 0.24	– 0.22	0.00	–	– 0.11	– 0.17	– 0.17	– 0.39	– 0.10	–	0.06	– 0.24
2000	– 0.23	– 0.18	– 0.16	– 0.25	– 0.03	–	– 0.12	– 0.46	– 0.47	– 0.47	– 0.19	–	– 0.04	– 0.15
2001	– 0.27	– 0.26	– 0.24	– 0.33	– 0.10	–	– 0.20	– 0.52	– 0.32	– 0.50	– 0.12	–	– 0.08	– 0.15
2002	– 0.43	– 0.39	– 0.38	– 0.42	– 0.22	–	– 0.47	– 0.71	– 0.42	– 0.67	– 0.20	–	– 0.20	– 0.21
2003	– 0.30	– 0.33	– 0.31	– 0.37	– 0.10	–	– 0.23	– 0.54	– 0.25	– 0.56	– 0.13	–	– 0.13	– 0.13
2004	– 0.24	– 0.22	– 0.17	– 0.40	– 0.14	–	– 0.05	– 0.60	– 0.17	– 0.54	– 0.19	–	– 0.14	– 0.05
2005	– 0.18	– 0.15	– 0.09	– 0.36	0.02	–	– 0.05	– 0.50	– 0.08	– 0.52	– 0.13	–	– 0.13	– 0.01
2006	– 0.18	– 0.16	– 0.10	– 0.34	– 0.05	–	0.08	– 0.52	– 0.05	– 0.71	– 0.12	–	– 0.16	– 0.08
2007	– 0.29	– 0.17	– 0.13	– 0.31	– 0.08	–	– 0.13	– 0.43	– 0.18	– 0.44	– 0.14	–	– 0.21	– 0.96
2008	– 0.44	– 0.34	– 0.32	– 0.42	– 0.23	–	– 0.50	– 0.47	– 0.25	– 0.56	– 0.48	–	– 0.24	– 0.53
2009	– 0.33	– 0.31	– 0.28	– 0.40	– 0.13	–	– 0.38	– 0.42	0.01	– 0.33	– 0.43	–	– 0.06	– 0.25
2010	– 0.19	– 0.16	– 0.08	– 0.36	– 0.08	–	– 0.15	– 0.33	0.00	– 0.33	– 0.31	–	0.00	– 0.05
2011	0.03	– 0.11	– 0.06	– 0.31	0.02	–	– 0.05	0.69	0.41	– 0.04	– 0.25	–	0.38	0.08
2012	– 0.05	– 0.10	– 0.09	– 0.11	0.02	–	– 0.01	0.06	– 0.05	0.04	– 0.11	–	0.01	– 0.04
2013	– 0.07	– 0.06	– 0.03	– 0.13	0.00	–	– 0.27	0.01	– 0.12	0.04	– 0.08	–	– 0.04	– 0.08
2014	– 0.08	– 0.11	– 0.10	– 0.12	– 0.07	–	– 0.14	0.00	0.00	– 0.03	– 0.07	–	0.14	– 0.10
2015	– 0.04	– 0.03	0.00	– 0.14	0.00	–	– 0.10	0.01	0.04	– 0.06	– 0.09	–	– 0.03	– 0.05
2016	– 0.10	– 0.14	– 0.16	– 0.10	– 0.19	–	– 0.38	0.09	–	0.01	– 0.04	–	0.01	– 0.07
2017	– 0.04	– 0.02	0.03	– 0.12	0.05	–	– 0.24	0.02	–	– 0.02	0.01	–	– 0.03	– 0.07
2018	– 0.08	– 0.06	– 0.02	– 0.16	– 0.04	–	– 0.33	– 0.06	–	– 0.10	– 0.15	–	0.01	– 0.02
2019	– 0.08	– 0.16	– 0.19	– 0.10	– 0.02	–	– 0.04	– 0.02	–	0.04	– 0.05	–	0.02	– 0.05
2020	– 0.14	– 0.21	– 0.19	– 0.26	– 0.18	–	– 0.07	– 0.14	–	– 0.07	– 0.15	–	– 0.03	– 0.08
2021	– 0.04	– 0.06	– 0.03	– 0.12	– 0.01	–	– 0.01	– 0.01	–	–	– 0.07	–	– 0.01	– 0.05
2022	– 0.15	– 0.10	– 0.03	– 0.20	– 0.07	–	– 0.16	– 0.30	–	– 0.35	– 0.13	–	– 0.05	– 0.06
2023	– 0.10	– 0.09	– 0.09	– 0.09	– 0.06	–	– 0.09	– 0.20	–	– 0.10	– 0.24	–	– 0.04	– 0.02
2024	– 0.12	– 0.12	– 0.12	– 0.12	– 0.12	–	– 0.20	– 0.16	–	– 0.16	– 0.08	–	– 0.04	– 0.05
2025	– 0.12	– 0.11	– 0.04	– 0.18	– 0.21	–	– 0.13	– 0.20	–	– 0.22	– 0.35	–	– 0.07	0.01

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 total assets **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Operating result [18]													
1993	0.56	0.60	0.63	0.58	0.47	0.61	0.23	0.87	0.27	0.91	0.33	–	0.84	0.29
1994	0.48	0.52	0.49	0.57	0.32	0.22	0.25	0.77	0.20	0.73	0.26	–	0.94	0.19
1995	0.54	0.60	0.57	0.65	0.32	0.23	0.26	0.84	0.45	0.80	0.36	–	0.63	0.27
1996	0.51	0.55	0.54	0.58	0.25	0.62	0.28	0.80	0.46	0.72	0.36	–	0.59	0.26
1997	0.46	0.50	0.40	0.61	0.13	1.00	0.26	0.72	0.38	0.62	0.33	–	0.53	0.29
1998	0.41	0.47	0.32	0.65	0.19	1.24	0.20	0.69	0.26	0.54	0.36	–	0.50	0.22
1999	0.41	0.38	0.20	0.81	0.31	–	0.25	0.87	0.19	0.54	0.27	–	0.62	0.27
2000	0.31	0.36	0.24	0.63	0.32	–	0.22	0.44	0.05	0.35	0.14	–	0.69	0.30
2001	0.19	0.14	0.05	0.36	0.24	–	0.14	0.32	0.01	0.22	0.18	–	0.54	0.27
2002	0.11	0.15	0.00	0.50	0.18	–	– 0.13	0.27	0.06	0.17	0.06	–	0.45	0.26
2003	0.25	0.21	0.04	0.58	0.45	–	0.14	0.46	0.06	0.46	0.14	–	0.51	0.32
2004	0.32	0.29	0.13	0.74	0.41	–	0.33	0.44	0.19	0.51	0.11	–	0.49	0.35
2005	0.48	0.77	0.71	0.96	0.61	–	0.26	0.50	0.30	0.47	0.18	–	0.41	0.38
2006	0.45	0.57	0.47	0.92	0.63	–	0.49	0.46	0.24	0.55	0.17	–	0.15	0.32
2007	0.25	0.51	0.41	0.84	0.86	–	0.15	0.40	– 0.13	0.45	0.18	–	0.30	– 0.62
2008	– 0.09	– 0.26	– 0.54	0.57	0.47	–	– 0.14	0.35	– 0.23	0.37	– 0.20	–	0.25	– 0.19
2009	0.22	0.20	0.12	0.37	0.53	–	0.05	0.48	0.53	0.58	– 0.12	–	0.46	0.18
2010	0.38	0.35	0.27	0.55	0.71	–	0.22	0.71	0.42	0.74	0.00	–	0.44	0.37
2011	0.54	0.34	0.24	0.73	0.76	–	0.25	1.73	0.68	1.02	– 0.18	–	0.85	0.43
2012	0.45	0.35	0.25	0.73	0.36	–	0.30	0.98	0.46	1.00	0.11	–	0.41	0.26
2013	0.36	0.33	0.21	0.72	0.54	–	0.06	0.88	0.25	1.06	0.01	–	0.29	– 0.05
2014	0.37	0.28	0.16	0.65	0.59	–	0.10	0.83	0.29	0.93	0.14	–	0.39	0.19
2015	0.40	0.33	0.21	0.70	0.33	–	0.18	0.83	0.31	0.85	0.20	–	0.20	0.20
2016	0.37	0.25	0.08	0.73	0.16	–	0.00	0.92	–	0.88	0.17	–	0.44	0.18
2017	0.37	0.28	0.16	0.55	0.35	–	0.03	0.85	–	0.84	0.17	–	0.40	0.15
2018	0.32	0.25	0.14	0.51	0.18	–	– 0.12	0.71	–	0.71	0.14	–	0.11	0.17
2019	0.26	0.05	– 0.20	0.63	0.21	–	0.14	0.62	–	0.80	0.32	–	0.06	0.16
2020	0.22	0.07	– 0.09	0.49	0.04	–	0.13	0.48	–	0.63	0.24	–	0.04	0.15
2021	0.32	0.21	– 0.02	0.62	0.21	–	0.26	0.55	–	0.71	0.27	–	0.05	0.20
2022	0.28	0.22	0.08	0.42	0.16	–	0.21	0.52	–	0.46	0.32	–	0.19	0.16
2023	0.53	0.48	0.33	0.71	0.27	–	0.35	0.93	–	0.84	0.32	–	0.31	0.23
2024	0.51	0.43	0.25	0.65	0.36	–	0.37	0.99	–	0.78	0.50	–	0.29	0.20
2025	0.61	0.68	0.62	0.76	0.30	–	0.38	0.92	–	0.74	0.14	–	0.31	0.26

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 total assets **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Other and extraordinary result													
1993	– 0.02	– 0.06	– 0.06	– 0.07	0.00	0.02	– 0.01	0.00	– 0.06	– 0.01	– 0.01	–	– 0.03	0.00
1994	– 0.01	0.02	0.09	– 0.05	– 0.01	0.28	– 0.05	– 0.06	0.27	– 0.03	0.01	–	0.04	0.03
1995	– 0.03	– 0.09	– 0.10	– 0.10	– 0.02	0.22	– 0.03	0.02	– 0.03	0.02	– 0.03	–	– 0.13	– 0.01
1996	– 0.05	– 0.07	– 0.04	– 0.10	– 0.02	–	– 0.07	0.01	– 0.02	0.03	– 0.03	–	0.01	– 0.22
1997	– 0.04	– 0.10	– 0.12	– 0.10	– 0.03	0.05	– 0.02	0.02	– 0.05	0.03	– 0.03	–	0.08	– 0.11
1998	0.20	0.58	1.03	0.09	0.03	0.00	0.06	0.01	0.46	0.03	– 0.04	–	0.16	0.01
1999	– 0.05	0.00	0.04	– 0.07	–	–	– 0.01	– 0.27	– 0.04	– 0.06	– 0.03	–	– 0.03	– 0.02
2000	0.00	– 0.07	– 0.03	– 0.16	0.00	–	– 0.03	0.11	0.30	0.05	– 0.05	–	0.47	0.00
2001	0.02	0.04	0.13	– 0.18	0.01	–	– 0.03	0.06	0.12	0.14	– 0.05	–	– 0.08	– 0.07
2002	0.05	– 0.11	– 0.12	– 0.08	– 0.02	–	0.21	0.08	0.09	0.29	0.07	–	0.01	– 0.03
2003	– 0.22	– 0.47	– 0.52	– 0.36	– 0.01	–	– 0.28	0.02	– 0.04	0.07	– 0.04	–	– 0.19	– 0.10
2004	– 0.17	– 0.30	– 0.25	– 0.46	– 0.09	–	– 0.30	0.01	– 0.08	0.02	– 0.05	–	– 0.17	– 0.04
2005	– 0.04	– 0.07	0.05	– 0.47	– 0.02	–	– 0.07	0.00	– 0.11	0.25	– 0.16	–	– 0.09	– 0.01
2006	– 0.10	– 0.18	– 0.09	– 0.50	–	–	– 0.12	– 0.02	– 0.07	0.06	– 0.10	–	– 0.01	0.01
2007	0.00	0.13	0.28	– 0.36	0.01	–	– 0.10	– 0.04	– 0.02	0.02	– 0.14	–	– 0.08	– 0.07
2008	– 0.20	– 0.29	– 0.26	– 0.39	– 0.09	–	– 0.21	– 0.14	0.08	– 0.05	– 0.15	–	– 0.03	– 0.19
2009	– 0.25	– 0.43	– 0.47	– 0.37	– 0.02	–	– 0.42	– 0.04	– 0.27	– 0.08	– 0.05	–	– 0.11	– 0.01
2010	– 0.15	– 0.23	– 0.17	– 0.40	– 0.02	–	– 0.28	– 0.09	– 0.18	– 0.05	– 0.01	–	– 0.10	0.01
2011	– 0.19	– 0.29	– 0.24	– 0.47	–	–	– 0.25	– 0.17	– 0.24	– 0.04	0.13	–	– 0.14	– 0.05
2012	– 0.12	– 0.16	– 0.09	– 0.40	0.00	–	– 0.14	– 0.12	– 0.26	–	– 0.10	–	– 0.09	– 0.07
2013	– 0.11	– 0.16	– 0.08	– 0.41	–	–	– 0.10	– 0.09	– 0.06	– 0.04	0.02	–	– 0.07	– 0.07
2014	– 0.08	– 0.10	– 0.02	– 0.34	–	–	– 0.13	– 0.05	– 0.08	– 0.02	– 0.18	–	– 0.03	0.01
2015	– 0.09	– 0.19	– 0.11	– 0.45	–	–	– 0.01	– 0.03	– 0.22	– 0.02	– 0.01	–	0.00	0.04
2016	– 0.03	– 0.06	0.04	– 0.36	–	–	– 0.05	– 0.03	–	0.04	0.01	–	– 0.02	0.00
2017	– 0.04	– 0.10	– 0.05	– 0.23	– 0.01	–	0.07	– 0.01	–	–	0.03	–	0.04	– 0.04
2018	– 0.08	– 0.14	– 0.09	– 0.28	–	–	– 0.01	– 0.06	–	– 0.02	– 0.04	–	– 0.01	– 0.06
2019	– 0.19	– 0.43	– 0.50	– 0.31	–	–	– 0.05	–	–	– 0.02	– 0.09	–	0.13	–
2020	– 0.06	– 0.14	– 0.12	– 0.18	–	–	– 0.07	– 0.01	–	– 0.02	0.11	–	0.04	0.01
2021	– 0.04	– 0.10	– 0.04	– 0.21	–	–	– 0.07	– 0.01	–	– 0.01	0.45	–	0.02	0.02
2022	– 0.02	0.01	0.14	– 0.17	–	–	–	– 0.11	–	– 0.07	– 0.09	–	– 0.05	– 0.01
2023	– 0.07	– 0.13	– 0.02	– 0.29	–	–	– 0.04	– 0.02	–	– 0.05	0.01	–	– 0.10	– 0.02
2024	– 0.02	– 0.02	0.09	– 0.15	– 0.01	–	0.04	– 0.02	–	– 0.02	– 0.19	–	– 0.10	– 0.04
2025	– 0.06	– 0.08	0.06	– 0.23	–	–	– 0.09	– 0.01	–	– 0.03	– 0.04	–	– 0.14	– 0.07

***** 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 2024, as a percentage of average total assets for the given year. As of 2025, as a percentage of total assets from the annual financial statement. 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 2021-2022; private bankers: 1988-1991; savings banks: from 1992; mortgage banks: 1996-1997, from 2016, credit cooperatives: from 2020, building and loan associations: from 2024. 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 total assets **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Profit or loss (-) for the financial year before tax [19]													
1968	0.76	1.01	1.04	0.84	0.82	1.63	0.62	0.90	0.65	0.85	0.49	2.02	–	0.35
1969	0.62	0.86	0.88	0.74	0.66	1.42	0.51	0.64	0.41	0.80	0.46	1.60	–	0.29
1970	0.49	0.62	0.62	0.59	0.44	0.84	0.29	0.43	0.26	0.90	0.47	1.22	–	0.30
1971	0.56	0.68	0.64	0.57	0.77	1.21	0.36	0.57	0.45	0.90	0.49	1.50	–	0.30
1972	0.59	0.62	0.62	0.53	0.70	0.93	0.41	0.66	0.64	0.86	0.51	1.70	–	0.30
1973	0.45	0.45	0.45	0.30	1.04	0.61	0.21	0.50	0.22	0.86	0.47	0.87	–	0.26
1974	0.52	0.57	0.74	0.44	0.89	0.09	0.21	0.63	0.41	0.93	0.44	1.15	–	0.27
1975	0.72	0.72	0.94	0.45	0.58	1.14	0.34	1.07	0.93	1.04	0.46	0.96	–	0.32
1976	0.62	0.68	0.77	0.44	0.98	1.11	0.32	0.85	0.64	0.88	0.42	1.47	–	0.33
1977	0.68	0.69	0.81	0.51	0.58	1.12	0.41	0.98	0.60	0.90	0.46	1.46	–	0.34
1978	0.64	0.64	0.73	0.50	0.52	1.01	0.38	0.94	0.56	0.83	0.48	1.40	–	0.31
1979	0.50	0.45	0.56	0.33	0.24	0.74	0.29	0.72	0.18	0.74	0.43	1.33	–	0.28
1980	0.50	0.45	0.47	0.38	0.42	0.83	0.16	0.73	0.31	0.88	0.49	1.05	–	0.23
1981	0.52	0.43	0.44	0.37	0.47	0.90	0.12	0.86	0.39	0.98	0.40	0.90	–	0.23
1982	0.63	0.52	0.59	0.41	0.37	1.03	0.15	1.11	0.80	1.07	0.41	0.99	–	0.28
1983	0.69	0.59	0.84	0.49	0.47	– 0.41	0.22	1.22	0.82	1.05	0.42	1.00	–	0.31
1984	0.68	0.70	0.86	0.54	0.48	1.06	0.22	1.18	0.78	0.86	0.41	1.03	–	0.31
1985 **10**	0.64	0.79	1.05	0.56	0.45	1.35	0.23	1.03	0.46	0.71	0.39	1.09	–	0.30
1986	0.61	0.78	0.99	0.60	0.43	1.16	0.23	0.94	0.67	0.67	0.32	–	–	0.33
1987	0.52	0.59	0.61	0.57	0.41	0.81	0.20	0.80	0.59	0.67	0.34	–	–	0.28
1988	0.55	0.69	0.89	0.57	0.23	0.69	0.25	0.74	0.59	0.72	0.32	–	–	0.29
1989	0.45	0.64	0.92	0.49	– 0.07	0.63	0.25	0.47	0.28	0.54	0.34	–	–	0.26
1990	0.44	0.59	0.83	0.45	– 0.02	0.47	0.12	0.53	0.26	0.67	0.32	–	–	0.29
1991	0.53	0.56	0.75	0.43	0.20	0.50	0.16	0.84	0.21	0.89	0.39	–	–	0.32
1992	0.51	0.46	0.70	0.26	0.30	0.43	0.18	0.92	0.25	0.95	0.36	–	–	0.25
1993	0.54	0.54	0.57	0.52	0.47	0.62	0.22	0.86	0.22	0.90	0.32	–	0.81	0.29
1994	0.48	0.54	0.58	0.52	0.31	0.50	0.20	0.71	0.47	0.70	0.27	–	0.98	0.21
1995	0.51	0.51	0.47	0.55	0.31	0.46	0.23	0.86	0.42	0.81	0.33	–	0.50	0.26
1996	0.46	0.49	0.50	0.48	0.23	0.62	0.21	0.82	0.43	0.76	0.33	–	0.60	0.03
1997	0.42	0.40	0.28	0.51	0.10	1.05	0.25	0.75	0.33	0.65	0.29	–	0.61	0.18
1998	0.61	1.06	1.35	0.74	0.22	1.24	0.26	0.70	0.72	0.57	0.31	–	0.65	0.22
1999	0.36	0.38	0.23	0.74	0.31	–	0.24	0.60	0.16	0.48	0.24	–	0.59	0.25
2000	0.31	0.29	0.21	0.47	0.32	–	0.19	0.55	0.36	0.40	0.09	–	1.16	0.30
2001	0.20	0.18	0.18	0.18	0.25	–	0.11	0.38	0.13	0.35	0.13	–	0.45	0.20
2002	0.16	0.04	– 0.12	0.41	0.16	–	0.08	0.35	0.14	0.46	0.14	–	0.46	0.23
2003	0.03	– 0.25	– 0.48	0.22	0.44	–	– 0.14	0.48	0.02	0.52	0.09	–	0.32	0.22
2004	0.15	– 0.01	– 0.12	0.29	0.32	–	0.03	0.45	0.11	0.52	0.06	–	0.32	0.31
2005	0.44	0.70	0.77	0.49	0.58	–	0.19	0.49	0.18	0.72	0.02	–	0.32	0.37
2006	0.35	0.39	0.38	0.42	0.63	–	0.36	0.44	0.16	0.61	0.06	–	0.15	0.33
2007	0.25	0.64	0.68	0.48	0.87	–	0.05	0.37	– 0.15	0.47	0.04	–	0.22	– 0.70
2008	– 0.29	– 0.55	– 0.81	0.18	0.38	–	– 0.36	0.21	– 0.15	0.32	– 0.35	–	0.22	– 0.38
2009	– 0.03	– 0.24	– 0.35	0.00	0.52	–	– 0.37	0.44	0.26	0.50	– 0.18	–	0.35	0.17
2010	0.22	0.12	0.10	0.14	0.69	–	– 0.06	0.62	0.23	0.69	– 0.01	–	0.34	0.38
2011	0.35	0.06	0.00	0.26	0.76	–	0.00	1.56	0.44	0.98	– 0.05	–	0.72	0.39
2012	0.32	0.20	0.16	0.32	0.37	–	0.17	0.86	0.21	1.00	0.02	–	0.32	0.19
2013	0.25	0.17	0.13	0.30	0.54	–	– 0.04	0.78	0.19	1.02	0.02	–	0.22	– 0.12
2014	0.30	0.19	0.14	0.32	0.59	–	– 0.03	0.78	0.21	0.91	– 0.04	–	0.36	0.20
2015	0.31	0.14	0.10	0.25	0.33	–	0.17	0.79	0.09	0.84	0.20	–	0.20	0.25
2016	0.33	0.19	0.12	0.37	0.16	–	– 0.06	0.89	–	0.93	0.18	–	0.41	0.17
2017	0.33	0.18	0.12	0.32	0.34	–	0.10	0.84	–	0.84	0.21	–	0.43	0.12
2018	0.23	0.10	0.05	0.23	0.18	–	– 0.13	0.65	–	0.69	0.09	–	0.11	0.11
2019	0.07	– 0.39	– 0.71	0.32	0.21	–	0.10	0.63	–	0.78	0.23	–	0.19	0.15
2020	0.16	– 0.07	– 0.22	0.30	0.04	–	0.06	0.48	–	0.62	0.35	–	0.08	0.16
2021	0.29	0.11	– 0.06	0.41	0.21	–	0.19	0.54	–	0.70	0.72	–	0.07	0.22
2022	0.26	0.23	0.23	0.24	0.16	–	0.21	0.41	–	0.39	0.23	–	0.13	0.15
2023	0.45	0.35	0.31	0.42	0.27	–	0.32	0.91	–	0.80	0.33	–	0.21	0.21
2024	0.48	0.41	0.34	0.50	0.35	–	0.40	0.97	–	0.76	0.31	–	0.18	0.16
2025	0.55	0.60	0.68	0.53	0.30	–	0.29	0.90	–	0.71	0.10	–	0.17	0.19

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 total assets **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Profit or loss (-) for the financial year after tax [19]													
1968	0.44	0.62	0.60	0.48	0.48	1.38	0.26	0.52	0.37	0.45	0.35	1.01	–	0.23
1969	0.38	0.54	0.54	0.42	0.32	1.23	0.31	0.37	0.26	0.42	0.33	0.75	–	0.21
1970	0.29	0.38	0.36	0.33	0.22	0.69	0.16	0.23	0.16	0.47	0.33	0.63	–	0.20
1971	0.33	0.43	0.40	0.32	0.37	1.03	0.18	0.29	0.28	0.47	0.35	0.77	–	0.19
1972	0.33	0.37	0.37	0.29	0.36	0.74	0.20	0.33	0.45	0.46	0.34	0.86	–	0.20
1973	0.24	0.26	0.31	0.12	0.50	0.44	0.10	0.25	0.13	0.43	0.29	0.46	–	0.16
1974	0.27	0.31	0.43	0.24	0.49	– 0.10	0.11	0.29	0.23	0.46	0.27	0.60	–	0.17
1975	0.35	0.37	0.51	0.18	0.12	0.93	0.16	0.47	0.54	0.51	0.28	0.32	–	0.19
1976	0.31	0.39	0.45	0.24	0.35	0.92	0.13	0.38	0.30	0.40	0.25	0.80	–	0.24
1977	0.31	0.35	0.39	0.24	0.19	0.92	0.18	0.40	0.26	0.36	0.24	0.70	–	0.23
1978	0.30	0.32	0.35	0.23	0.23	0.84	0.18	0.40	0.27	0.34	0.25	0.68	–	0.22
1979	0.24	0.22	0.27	0.13	0.06	0.62	0.15	0.33	0.10	0.30	0.24	0.56	–	0.20
1980	0.24	0.23	0.21	0.20	0.14	0.69	0.08	0.32	0.17	0.34	0.27	0.47	–	0.15
1981	0.22	0.19	0.16	0.16	0.21	0.76	0.06	0.32	0.19	0.32	0.23	0.40	–	0.14
1982	0.24	0.22	0.20	0.17	0.13	0.87	0.06	0.35	0.36	0.35	0.23	0.44	–	0.20
1983	0.25	0.23	0.33	0.23	0.20	– 0.58	0.08	0.37	0.37	0.33	0.24	0.45	–	0.19
1984	0.27	0.32	0.35	0.26	0.19	0.86	0.07	0.36	0.36	0.28	0.24	0.49	–	0.19
1985 **10**	0.25	0.36	0.45	0.24	0.14	1.10	0.08	0.32	0.09	0.23	0.22	0.49	–	0.19
1986	0.24	0.36	0.45	0.26	0.14	0.94	0.08	0.29	0.30	0.22	0.17	–	–	0.23
1987	0.21	0.28	0.31	0.24	0.09	0.66	0.08	0.26	0.25	0.21	0.19	–	–	0.18
1988	0.22	0.31	0.39	0.25	0.01	0.54	0.08	0.25	0.25	0.22	0.17	–	–	0.21
1989	0.20	0.29	0.42	0.22	– 0.20	0.48	0.10	0.19	0.22	0.20	0.18	–	–	0.18
1990	0.21	0.32	0.49	0.20	– 0.13	0.36	0.06	0.19	0.16	0.25	0.19	–	–	0.16
1991	0.24	0.28	0.39	0.20	0.07	0.39	0.08	0.28	0.09	0.35	0.26	–	–	0.18
1992	0.21	0.21	0.41	0.02	0.14	0.32	0.09	0.29	0.11	0.34	0.21	–	–	0.13
1993	0.26	0.33	0.35	0.29	0.28	0.54	0.11	0.31	0.09	0.34	0.18	–	0.51	0.20
1994	0.25	0.34	0.38	0.31	0.20	0.44	0.11	0.30	0.24	0.31	0.17	–	0.48	0.14
1995	0.26	0.34	0.37	0.31	0.20	0.38	0.12	0.30	0.21	0.31	0.21	–	0.29	0.20
1996	0.22	0.30	0.33	0.27	0.11	0.48	0.13	0.28	0.24	0.28	0.20	–	0.37	– 0.01
1997	0.22	0.27	0.21	0.33	0.02	0.90	0.13	0.26	0.15	0.25	0.17	–	0.44	0.15
1998	0.32	0.59	0.66	0.51	0.14	1.01	0.14	0.26	0.58	0.22	0.18	–	0.41	0.19
1999	0.21	0.28	0.20	0.45	0.19	–	0.13	0.24	0.11	0.21	0.13	–	0.28	0.22
2000	0.20	0.26	0.24	0.30	0.28	–	0.10	0.25	0.24	0.19	0.04	–	0.74	0.28
2001	0.15	0.16	0.21	0.05	0.13	–	0.10	0.21	0.08	0.21	0.09	–	0.22	0.18
2002	0.10	0.00	– 0.13	0.30	0.04	–	0.05	0.20	0.16	0.31	0.11	–	0.20	0.21
2003	– 0.05	– 0.27	– 0.44	0.11	0.31	–	– 0.17	0.18	0.08	0.26	0.07	–	0.14	0.21
2004	0.07	– 0.05	– 0.10	0.11	0.22	–	– 0.02	0.23	0.15	0.27	0.03	–	0.14	0.29
2005	0.31	0.50	0.56	0.31	0.34	–	0.17	0.27	0.18	0.47	– 0.02	–	0.15	0.36
2006	0.28	0.32	0.33	0.27	0.36	–	0.31	0.24	0.35	0.47	0.04	–	0.05	0.32
2007	0.18	0.52	0.57	0.36	0.53	–	0.03	0.21	0.11	0.30	0.02	–	0.07	– 0.71
2008	– 0.31	– 0.54	– 0.76	0.10	0.17	–	– 0.39	0.11	0.05	0.23	– 0.37	–	0.08	– 0.39
2009	– 0.09	– 0.23	– 0.31	– 0.06	0.34	–	– 0.39	0.23	0.28	0.28	– 0.20	–	0.21	0.17
2010	0.16	0.08	0.08	0.07	0.45	–	– 0.05	0.38	0.24	0.45	– 0.01	–	0.18	0.37
2011	0.27	0.02	– 0.02	0.18	0.53	–	– 0.04	1.30	0.41	0.71	– 0.06	–	0.62	0.38
2012	0.23	0.11	0.07	0.25	0.25	–	0.12	0.62	0.35	0.73	0.01	–	0.23	0.18
2013	0.17	0.12	0.09	0.22	0.36	–	– 0.08	0.54	0.15	0.76	0.01	–	0.12	– 0.12
2014	0.21	0.14	0.10	0.23	0.37	–	– 0.08	0.53	0.13	0.64	– 0.06	–	0.24	0.21
2015	0.21	0.09	0.06	0.16	0.18	–	0.10	0.54	– 0.06	0.57	0.17	–	0.16	0.24
2016	0.24	0.13	0.09	0.26	0.05	–	– 0.11	0.63	–	0.67	0.14	–	0.34	0.17
2017	0.24	0.13	0.09	0.20	0.26	–	0.05	0.60	–	0.58	0.13	–	0.37	0.13
2018	0.15	0.08	0.05	0.13	0.12	–	– 0.20	0.44	–	0.47	0.04	–	0.05	0.09
2019	– 0.03	– 0.45	– 0.75	0.20	0.14	–	0.07	0.44	–	0.56	0.16	–	0.15	0.12
2020	0.06	– 0.13	– 0.25	0.18	–	–	0.04	0.30	–	0.42	0.06	–	0.04	0.12
2021	0.18	0.06	– 0.06	0.26	0.14	–	0.11	0.36	–	0.52	0.24	–	0.02	0.14
2022	0.21	0.23	0.30	0.13	0.11	–	0.12	0.24	–	0.29	0.14	–	0.08	0.12
2023	0.34	0.27	0.30	0.23	0.16	–	0.21	0.64	–	0.58	0.21	–	0.10	0.20
2024	0.35	0.29	0.26	0.33	0.23	–	0.33	0.68	–	0.54	0.17	–	0.16	0.15
2025	0.39	0.42	0.52	0.32	0.16	–	0.23	0.63	–	0.48	– 0.03	–	0.11	0.17

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 [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	3,708	586,935	10,681	29,168	18,487	1,478	1,633	155	–	–	12,159
1969	3,665	668,741	12,550	36,928	24,378	1,750	1,920	170	–	–	14,300
1970	3,559	744,997	14,047	49,116	35,069	1,820	2,016	196	–	–	15,867
1971	3,469	838,116	15,849	53,655	37,806	2,188	2,459	271	–	–	18,037
1972	3,365	961,905	18,543	58,916	40,373	2,742	3,062	320	–	–	21,285
1973	3,737	1,084,228	20,580	82,115	61,535	3,288	3,614	326	–	–	23,868
1974	3,665	1,188,248	25,309	98,125	72,816	3,633	3,951	318	–	–	28,942
1975	3,586	1,307,896	29,300	94,252	64,952	4,033	4,426	393	–	–	33,333
1976	3,513	1,479,418	30,825	96,850	66,025	4,210	4,726	516	–	–	35,035
1977	3,425	1,643,806	33,504	105,296	71,792	4,555	5,117	562	–	–	38,059
1978	3,378	1,841,904	36,577	112,153	75,576	5,020	5,659	639	–	–	41,597
1979	3,336	2,064,387	37,757	133,568	95,811	5,619	6,248	629	–	–	43,376
1980	3,303	2,253,355	40,222	172,146	131,924	6,485	7,187	702	–	–	46,707
1981	3,292	2,462,883	47,252	214,616	167,364	7,402	8,186	784	–	–	54,654
1982	3,275	2,657,480	56,280	229,233	172,953	8,004	8,778	774	–	–	64,284
1983	3,246	2,829,562	64,221	215,228	151,007	8,833	9,745	912	–	–	73,054
1984	3,228	3,006,203	64,578	226,296	161,718	9,338	10,301	963	–	–	73,916
1985 [16]	4,639	3,259,148	67,741	233,902	166,161	10,965	12,078	1,113	–	–	78,706
1986	4,564	3,482,978	70,478	231,294	160,816	12,072	13,381	1,309	–	–	82,550
1987	4,438	3,722,645	70,468	232,083	161,615	11,828	13,098	1,270	–	–	82,296
1988	4,327	3,964,977	72,522	243,020	170,498	12,948	14,295	1,347	–	–	85,470
1989	4,193	4,234,078	73,143	280,205	207,062	15,024	16,752	1,728	–	–	88,167
1990	4,012	4,675,228	80,474	339,679	259,205	18,036	19,918	1,882	–	–	98,510
1991	3,824	5,129,528	91,597	395,371	303,774	19,600	21,546	1,946	–	–	111,197
1992	3,617	5,571,856	100,952	444,754	343,802	22,391	24,735	2,344	–	–	123,343
1993	3,879	6,551,085	124,583	489,090	364,507	27,176	32,230	5,054	6,790	1,164	159,713
1994	3,710	7,296,540	139,509	492,067	352,558	27,974	33,219	5,245	489	1,351	169,323
1995	3,606	7,815,161	139,417	511,448	372,031	27,569	32,932	5,363	4,395	722	172,103
1996	3,492	8,780,093	146,751	531,098	384,347	29,394	35,997	6,603	4,130	1,038	181,313
1997	3,393	9,875,680	150,564	567,759	417,195	34,394	41,689	7,295	5,306	1,903	192,167
1998	3,201	11,043,124	153,424	616,634	463,210	37,821	46,864	9,043	7,079	4,697	203,021
1999	2,930	12,121,059	158,205	645,682	487,477	44,022	55,207	11,185	7,016	5,105	214,347
1999	2,930	6,197,399	80,889	330,132	249,243	22,508	28,227	5,719	3,587	2,610	109,594
2000	2,667	6,866,201	79,950	377,525	297,575	28,401	35,376	6,975	6,449	2,301	117,101
2001	2,452	7,246,646	82,416	390,400	307,984	25,479	32,682	7,203	5,370	3,743	117,008
2002	2,296	7,290,284	88,790	352,551	263,761	24,375	31,681	7,306	2,950	4,018	120,133
2003	2,155	7,206,090	85,118	317,029	231,911	24,310	32,434	8,124	6,449	4,050	119,927
2004	2,081	7,361,833	88,433	311,966	223,533	25,279	33,607	8,328	1,260	4,264	119,236
2005	2,014	7,714,428	91,508	337,344	245,836	27,759	36,942	9,183	11,421	1,957	132,645
2006	1,966	7,913,181	92,039	365,586	273,547	29,647	39,896	10,249	4,413	7,396	133,495
2007	1,928	8,351,810	94,818	427,091	332,273	31,459	43,604	12,145	– 1,143	3,558	128,692
2008	1,889	8,518,198	93,833	440,981	347,148	29,383	42,576	13,193	– 18,718	5,695	110,193
2009	1,843	8,212,026	94,749	317,754	223,005	27,090	40,710	13,620	6,906	506	129,251
2010	1,821	8,300,354	95,420	270,077	174,657	28,262	42,002	13,740	5,712	– 664	128,730
2011	1,801	9,167,921	94,725	303,045	208,320	28,281	41,050	12,769	4,602	606	128,214
2012	1,776	9,542,656	95,504	274,706	179,202	27,493	39,950	12,457	7,149	1,616	131,762
2013	1,748	8,755,419	89,485	228,193	138,708	28,039	40,618	12,579	5,861	– 820	122,565
2014	1,715	8,452,585	93,398	210,822	117,424	29,297	42,639	13,342	3,624	– 2,470	123,849
2015	1,679	8,605,560	95,887	200,861	104,974	30,461	44,542	14,081	3,734	– 2,196	127,886
2016	1,611	8,355,020	91,146	181,543	90,397	29,746	43,201	13,455	3,046	4,065	128,003
2017	1,538	8,251,175	85,486	165,387	79,901	30,559	44,190	13,631	5,572	1,304	122,921
2018	1,484	8,118,298	87,202	167,777	80,575	29,522	43,124	13,602	3,470	390	120,584
2019	1,440	8,532,738	82,453	162,805	80,352	31,244	45,765	14,521	2,469	2,518	118,684
2020	1,408	9,206,853	81,074	140,502	59,428	32,142	46,689	14,547	3,513	3,686	120,415
2021	1,358	9,476,130	82,227	131,647	49,420	37,891	53,625	15,734	4,926	1,150	126,194
2022	1,302	10,609,156	91,575	167,014	75,439	37,923	54,617	16,694	9,767	1,785	141,050
2023	1,244	10,709,833	106,879	331,730	224,851	37,639	52,765	15,126	11,561	8,245	164,324
2024	1,207	10,614,773	107,505	380,989	273,484	41,016	58,110	17,094	11,841	5,297	165,659
2025	1,171	9,531,776	109,869	311,434	201,565	43,647	62,142	18,495	11,351	7,660	172,527

***** 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 2024, as a percentage of average total assets for the given year. As of 2025, as a percentage of total assets from the annual financial statement. 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 2021-2022; private bankers: 1988-1991; savings banks: as of 1992; mortgage banks: 1996-1997, as of 2016, credit cooperatives: from 2020, building and loan associations: from 2024. Statistically-induced increase in total assets due to inclusion of foreign branches: 1976: big banks +DM 14.1 billion; regional and other commercial banks +DM 6.7 billion; 1979: regional giro institutions +DM 8.9 billion; 1988: Banks with special, development and other central support tasks +DM 1.4 billion; 1992: private bankers +DM 1.5 billion; 1994: regional institutions of credit cooperatives +DM 13.8 billion; 1998: mortgage banks +DM 1.3 billion; 2013: banks with special, development and other central support tasks -€ 0.7 billion.

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * All categories of banks

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

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings [13]	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
7,957	5,244	2,713	4,202	–	4,202	243	4,445	1,860	2,585	– 945	1,640	1968
9,396	6,206	3,190	4,904	–	4,904	– 744	4,160	1,594	2,566	– 828	1,738	1969
11,246	7,510	3,736	4,621	–	4,621	– 1,000	3,621	1,485	2,136	– 550	1,586	1970
13,237	8,885	4,352	4,800	–	4,800	– 86	4,714	1,970	2,744	– 837	1,907	1971
14,990	10,100	4,890	6,295	–	6,295	– 653	5,642	2,475	3,167	– 1,134	2,033	1972
17,327	11,887	5,440	6,541	–	6,541	– 1,697	4,844	2,262	2,582	– 792	1,790	1973
20,198	14,004	6,194	8,744	–	8,744	– 2,557	6,187	2,957	3,230	– 1,072	2,158	1974
22,114	15,157	6,957	11,219	–	11,219	– 1,877	9,342	4,752	4,590	– 1,816	2,774	1975
24,666	16,760	7,906	10,369	–	10,369	– 1,120	9,249	4,595	4,654	– 1,555	3,099	1976
26,376	17,870	8,506	11,683	–	11,683	– 533	11,150	6,059	5,091	– 1,929	3,162	1977
28,402	19,194	9,208	13,195	–	13,195	– 1,306	11,889	6,315	5,574	– 2,120	3,454	1978
30,687	20,656	10,031	12,689	–	12,689	– 2,380	10,309	5,340	4,969	– 1,783	3,186	1979
33,596	22,787	10,809	13,111	–	13,111	– 1,832	11,279	5,979	5,300	– 2,013	3,287	1980
36,128	24,298	11,830	18,526	–	18,526	– 5,747	12,779	7,468	5,311	– 1,950	3,361	1981
38,956	25,691	13,265	25,328	–	25,328	– 8,645	16,683	10,275	6,408	– 2,476	3,932	1982
42,181	27,613	14,568	30,873	–	30,873	– 11,484	19,389	12,301	7,088	– 3,052	4,036	1983
44,864	29,001	15,863	29,052	–	29,052	– 8,644	20,408	12,422	7,986	– 3,065	4,921	1984
49,524	31,675	17,849	29,182	–	29,182	– 8,257	20,925	12,833	8,092	– 2,969	5,123	1985 [16]
53,067	33,892	19,175	29,483	–	29,483	– 8,189	21,294	12,739	8,555	– 2,869	5,686	1986
55,796	35,803	19,993	26,500	–	26,500	– 7,050	19,450	11,550	7,900	– 2,446	5,454	1987
58,274	37,430	20,844	27,196	–	27,196	– 5,321	21,875	13,109	8,766	– 3,056	5,710	1988
60,788	38,680	22,108	27,379	–	27,379	– 8,240	19,139	10,497	8,642	– 2,552	6,090	1989
69,196	43,163	26,033	29,314	–	29,314	– 8,857	20,457	10,757	9,700	– 3,299	6,401	1990
76,363	47,428	28,935	34,834	–	34,834	– 7,554	27,280	15,131	12,149	– 5,057	7,092	1991
83,729	51,679	32,050	39,614	–	39,614	– 11,206	28,408	16,915	11,493	– 4,157	7,336	1992
98,995	59,443	39,552	60,718	– 23,948	36,770	– 1,539	35,231	18,489	16,742	– 6,167	10,575	1993
102,970	61,211	41,759	66,353	– 31,054	35,299	– 398	34,901	16,603	18,298	– 7,267	11,031	1994
109,631	65,133	44,498	62,472	– 20,317	42,155	– 2,475	39,680	19,573	20,107	– 8,012	12,095	1995
114,666	66,752	47,914	66,647	– 21,734	44,913	– 4,268	40,645	20,890	19,755	– 7,145	12,610	1996
121,566	69,424	52,142	70,601	– 25,025	45,576	– 3,810	41,766	20,271	21,495	– 7,485	14,010	1997
130,054	72,534	57,520	72,967	– 27,231	45,736	21,876	67,612	31,784	35,828	– 17,206	18,622	1998
142,140	77,666	64,474	72,207	– 22,355	49,852	– 6,392	43,460	18,436	25,025	– 8,164	16,859	1999
72,675	39,710	32,965	36,919	– 11,430	25,489	– 3,268	22,221	9,426	12,795	– 4,174	8,620	1999
80,201	43,248	36,953	36,900	– 15,944	20,956	101	21,057	7,367	13,690	– 3,839	9,854	2000
83,600	44,224	39,376	33,408	– 19,742	13,666	1,094	14,760	4,045	10,715	– 3,876	6,842	2001
80,867	42,767	38,100	39,266	– 31,536	7,730	3,933	11,663	4,271	7,392	– 2,327	5,067	2002
79,820	42,724	37,096	40,107	– 21,976	18,131	– 15,772	2,359	5,801	– 3,442	7,220	3,776	2003
78,211	42,352	35,859	41,025	– 17,529	23,496	– 12,550	10,946	5,904	5,042	– 844	4,197	2004
81,134	44,577	36,557	51,511	– 14,255	37,256	– 3,409	33,847	10,069	23,778	– 14,432	9,345	2005
83,673	47,069	36,604	49,822	– 14,319	35,503	– 7,624	27,879	5,605	22,274	– 11,739	10,534	2006
83,635	45,559	38,076	45,057	– 24,013	21,044	– 89	20,955	6,240	14,715	– 2,699	12,020	2007
80,790	43,005	37,785	29,403	– 37,067	– 7,664	– 16,920	– 24,584	1,601	– 26,185	21,574	– 4,610	2008
84,173	45,849	38,324	45,078	– 27,046	18,032	– 20,848	– 2,816	4,182	– 6,998	2,314	– 4,682	2009
82,167	43,073	39,094	46,563	– 15,396	31,167	– 12,718	18,449	5,501	12,948	– 13,625	– 677	2010
82,037	42,481	39,556	46,177	3,103	49,280	– 17,352	31,928	7,034	24,894	– 25,706	– 812	2011
84,774	44,607	40,167	46,988	– 4,334	42,654	– 11,852	30,802	8,762	22,040	– 22,237	– 197	2012
84,798	43,756	41,042	37,767	– 6,542	31,225	– 9,271	21,954	7,376	14,578	– 16,232	– 1,654	2013
85,756	43,979	41,777	38,093	– 6,583	31,510	– 6,510	25,000	7,596	17,404	– 15,454	1,950	2014
90,033	46,039	43,994	37,853	– 3,497	34,356	– 7,791	26,565	8,445	18,120	– 15,436	2,684	2015
88,653	44,615	44,038	39,350	– 8,754	30,596	– 2,812	27,784	7,875	19,909	– 15,395	4,514	2016
88,389	44,563	43,826	34,532	– 3,619	30,913	– 3,398	27,515	7,536	19,979	– 16,777	3,202	2017
88,135	44,282	43,853	32,449	– 6,763	25,686	– 6,831	18,855	6,692	12,163	– 13,116	– 953	2018
90,191	44,447	45,744	28,493	– 6,719	21,774	– 16,133	5,641	7,806	– 2,165	7,223	5,058	2019
87,023	44,210	42,813	33,392	– 13,282	20,110	– 5,822	14,288	8,388	5,900	– 1,312	4,588	2020
92,004	46,747	45,257	34,190	– 3,625	30,565	– 3,547	27,018	9,759	17,259	– 8,511	8,748	2021
94,995	48,429	46,566	46,055	– 16,288	29,767	– 2,475	27,292	5,485	21,807	– 9,666	12,141	2022
97,388	48,617	48,771	66,936	– 10,391	56,545	– 8,007	48,538	12,630	35,908	– 18,937	16,971	2023
98,789	50,062	48,727	66,870	– 13,037	53,833	– 2,403	51,430	13,900	37,530	– 17,902	19,628	2024
102,469	52,893	49,576	70,058	– 11,852	58,206	– 5,864	52,342	15,248	37,094	– 17,840	19,254	2025

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 total assets [1]

Financial year	Number of reporting institutions	Total assets [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
2025	1,171	9,531.8	1.15	3.27	2.11	0.46	0.65	0.19	0.12	0.08	1.81

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 total assets **1**

General administrative spending												
total (col. 13 + 14)	Staff costs **8**	Other administrative spending **9**	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets **10** (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) **11**	Other and extraordinary result **12**	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings **13**	Profit or loss (-) for the financial year after tax **14** (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital **15**	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
1.35	0.89	0.46	0.72	–	0.72	0.04	0.76	0.32	0.44	– 0.16	0.28	1968
1.41	0.93	0.48	0.73	–	0.73	– 0.11	0.62	0.24	0.38	– 0.12	0.26	1969
1.51	1.01	0.50	0.62	–	0.62	– 0.13	0.49	0.20	0.29	– 0.08	0.21	1970
1.58	1.06	0.52	0.57	–	0.57	– 0.01	0.56	0.23	0.33	– 0.10	0.23	1971
1.56	1.05	0.51	0.65	–	0.65	– 0.06	0.59	0.26	0.33	– 0.12	0.21	1972
1.60	1.10	0.50	0.60	–	0.60	– 0.15	0.45	0.21	0.24	– 0.07	0.17	1973
1.70	1.18	0.52	0.74	–	0.74	– 0.22	0.52	0.25	0.27	– 0.09	0.18	1974
1.69	1.16	0.53	0.86	–	0.86	– 0.14	0.72	0.37	0.35	– 0.14	0.21	1975
1.67	1.13	0.54	0.70	–	0.70	– 0.08	0.62	0.31	0.31	– 0.10	0.21	1976
1.61	1.09	0.52	0.71	–	0.71	– 0.03	0.68	0.37	0.31	– 0.12	0.19	1977
1.54	1.04	0.50	0.71	–	0.71	– 0.07	0.64	0.34	0.30	– 0.12	0.18	1978
1.49	1.00	0.49	0.61	–	0.61	– 0.11	0.50	0.26	0.24	– 0.09	0.15	1979
1.49	1.01	0.48	0.58	–	0.58	– 0.08	0.50	0.26	0.24	– 0.09	0.15	1980
1.47	0.99	0.48	0.75	–	0.75	– 0.23	0.52	0.30	0.22	– 0.08	0.14	1981
1.47	0.97	0.50	0.95	–	0.95	– 0.32	0.63	0.39	0.24	– 0.09	0.15	1982
1.49	0.98	0.51	1.09	–	1.09	– 0.40	0.69	0.44	0.25	– 0.11	0.14	1983
1.49	0.96	0.53	0.97	–	0.97	– 0.29	0.68	0.41	0.27	– 0.11	0.16	1984
1.52	0.97	0.55	0.90	–	0.90	– 0.26	0.64	0.39	0.25	– 0.09	0.16	1985 **16**
1.52	0.97	0.55	0.85	–	0.85	– 0.24	0.61	0.37	0.24	– 0.08	0.16	1986
1.50	0.96	0.54	0.71	–	0.71	– 0.19	0.52	0.31	0.21	– 0.06	0.15	1987
1.47	0.94	0.53	0.69	–	0.69	– 0.14	0.55	0.33	0.22	– 0.08	0.14	1988
1.44	0.92	0.52	0.65	–	0.65	– 0.20	0.45	0.25	0.20	– 0.06	0.14	1989
1.48	0.92	0.56	0.63	–	0.63	– 0.19	0.44	0.23	0.21	– 0.07	0.14	1990
1.49	0.92	0.57	0.68	–	0.68	– 0.15	0.53	0.29	0.24	– 0.10	0.14	1991
1.50	0.93	0.57	0.71	–	0.71	– 0.20	0.51	0.30	0.21	– 0.08	0.13	1992
1.51	0.91	0.60	0.93	– 0.37	0.56	– 0.02	0.54	0.28	0.26	– 0.09	0.16	1993
1.41	0.84	0.57	0.91	– 0.43	0.48	– 0.01	0.48	0.23	0.25	– 0.10	0.15	1994
1.40	0.83	0.57	0.80	– 0.26	0.54	– 0.03	0.51	0.25	0.26	– 0.10	0.15	1995
1.31	0.76	0.55	0.76	– 0.25	0.51	– 0.05	0.46	0.24	0.22	– 0.08	0.14	1996
1.23	0.70	0.53	0.71	– 0.25	0.46	– 0.04	0.42	0.21	0.22	– 0.08	0.14	1997
1.18	0.66	0.52	0.66	– 0.25	0.41	0.20	0.61	0.29	0.32	– 0.16	0.17	1998
1.17	0.64	0.53	0.60	– 0.18	0.41	– 0.05	0.36	0.15	0.21	– 0.07	0.14	1999
1.17	0.63	0.54	0.54	– 0.23	0.31	0.00	0.31	0.11	0.20	– 0.06	0.14	2000
1.15	0.61	0.54	0.46	– 0.27	0.19	0.02	0.20	0.06	0.15	– 0.05	0.09	2001
1.11	0.59	0.52	0.54	– 0.43	0.11	0.05	0.16	0.06	0.10	– 0.03	0.07	2002
1.11	0.59	0.51	0.56	– 0.30	0.25	– 0.22	0.03	0.08	– 0.05	0.10	0.05	2003
1.06	0.58	0.49	0.56	– 0.24	0.32	– 0.17	0.15	0.08	0.07	– 0.01	0.06	2004
1.05	0.58	0.47	0.67	– 0.18	0.48	– 0.04	0.44	0.13	0.31	– 0.19	0.12	2005
1.06	0.59	0.46	0.63	– 0.18	0.45	– 0.10	0.35	0.07	0.28	– 0.15	0.13	2006
1.00	0.55	0.46	0.54	– 0.29	0.25	0.00	0.25	0.07	0.18	– 0.03	0.14	2007
0.95	0.50	0.44	0.35	– 0.44	– 0.09	– 0.20	– 0.29	0.02	– 0.31	0.25	– 0.05	2008
1.02	0.56	0.47	0.55	– 0.33	0.22	– 0.25	– 0.03	0.05	– 0.09	0.03	– 0.06	2009
0.99	0.52	0.47	0.56	– 0.19	0.38	– 0.15	0.22	0.07	0.16	– 0.16	– 0.01	2010
0.89	0.46	0.43	0.50	0.03	0.54	– 0.19	0.35	0.08	0.27	– 0.28	– 0.01	2011
0.89	0.47	0.42	0.49	– 0.05	0.45	– 0.12	0.32	0.09	0.23	– 0.23	–	2012
0.97	0.50	0.47	0.43	– 0.07	0.36	– 0.11	0.25	0.08	0.17	– 0.19	– 0.02	2013
1.01	0.52	0.49	0.45	– 0.08	0.37	– 0.08	0.30	0.09	0.21	– 0.18	0.02	2014
1.05	0.53	0.51	0.44	– 0.04	0.40	– 0.09	0.31	0.10	0.21	– 0.18	0.03	2015
1.06	0.53	0.53	0.47	– 0.10	0.37	– 0.03	0.33	0.09	0.24	– 0.18	0.05	2016
1.07	0.54	0.53	0.42	– 0.04	0.37	– 0.04	0.33	0.09	0.24	– 0.20	0.04	2017
1.09	0.55	0.54	0.40	– 0.08	0.32	– 0.08	0.23	0.08	0.15	– 0.16	– 0.01	2018
1.06	0.52	0.54	0.33	– 0.08	0.26	– 0.19	0.07	0.09	– 0.03	0.08	0.06	2019
0.95	0.48	0.47	0.36	– 0.14	0.22	– 0.06	0.16	0.09	0.06	– 0.01	0.05	2020
0.97	0.49	0.48	0.36	– 0.04	0.32	– 0.04	0.29	0.10	0.18	– 0.09	0.09	2021
0.90	0.46	0.44	0.43	– 0.15	0.28	– 0.02	0.26	0.05	0.21	– 0.09	0.11	2022
0.91	0.45	0.46	0.62	– 0.10	0.53	– 0.07	0.45	0.12	0.34	– 0.18	0.16	2023
0.93	0.47	0.46	0.63	– 0.12	0.51	– 0.02	0.48	0.13	0.35	– 0.17	0.18	2024
1.08	0.55	0.52	0.73	– 0.12	0.61	– 0.06	0.55	0.16	0.39	– 0.19	0.20	2025

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 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	161,240	123,572	20,206	30,377	10,171	10,711	1,739	70,324
2025	145	3,856,429	40,232	125,545	85,313	21,799	33,207	11,408	9,340	4,310	75,681

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
2,955	1,990	965	882	–	882	426	1,308	501	807	– 254	553	1968
3,550	2,396	1,154	1,276	–	1,276	81	1,357	499	858	– 183	675	1969
4,170	2,838	1,332	1,074	–	1,074	62	1,136	449	687	– 71	616	1970
4,810	3,245	1,565	961	–	961	467	1,428	524	904	– 174	730	1971
5,412	3,708	1,704	1,228	–	1,228	289	1,517	601	916	– 188	728	1972
6,018	4,230	1,788	1,072	–	1,072	209	1,281	555	726	– 151	575	1973
7,069	5,030	2,039	2,384	–	2,384	– 651	1,733	789	944	– 199	745	1974
7,882	5,522	2,360	2,718	–	2,718	– 443	2,275	1,110	1,165	– 200	965	1975
8,532	5,895	2,637	2,367	–	2,367	188	2,555	1,102	1,453	– 298	1,155	1976
9,115	6,340	2,775	2,643	–	2,643	277	2,920	1,442	1,478	– 417	1,061	1977
9,864	6,826	3,038	2,908	–	2,908	192	3,100	1,533	1,567	– 402	1,165	1978
10,653	7,325	3,328	2,558	–	2,558	– 88	2,470	1,287	1,183	– 226	957	1979
11,609	8,039	3,570	2,476	–	2,476	133	2,609	1,291	1,318	– 335	983	1980
12,337	8,519	3,818	3,992	–	3,992	– 1,270	2,722	1,498	1,224	– 151	1,073	1981
13,182	8,975	4,207	6,330	–	6,330	– 2,935	3,395	1,978	1,417	– 211	1,206	1982
14,406	9,739	4,667	7,898	–	7,898	– 3,873	4,025	2,475	1,550	– 586	964	1983
15,280	10,161	5,119	7,307	–	7,307	– 2,228	5,079	2,751	2,328	– 606	1,722	1984
16,569	10,852	5,717	7,954	–	7,954	– 1,672	6,282	3,459	2,823	– 910	1,913	1985
19,598	12,687	6,911	9,209	–	9,209	– 2,307	6,902	3,685	3,217	– 840	2,377	1986
20,651	13,327	7,324	6,959	–	6,959	– 1,347	5,612	2,944	2,668	– 425	2,243	1987
21,762	14,046	7,716	7,225	–	7,225	– 40	7,185	3,986	3,199	– 863	2,336	1988
22,905	14,585	8,320	7,701	–	7,701	– 282	7,419	4,090	3,329	– 810	2,519	1989
25,016	15,855	9,161	8,901	–	8,901	– 1,335	7,566	3,526	4,040	–1,093	2,947	1990
28,493	17,802	10,691	10,627	–	10,627	– 2,582	8,045	3,990	4,055	–1,130	2,925	1991
31,080	19,256	11,824	13,128	–	13,128	– 5,820	7,308	3,945	3,363	– 352	3,011	1992
33,360	20,618	12,742	21,813	–11,324	10,489	– 1,030	9,459	3,784	5,675	–1,331	4,344	1993
34,968	21,116	13,852	19,126	– 9,276	9,850	372	10,222	3,727	6,495	–1,833	4,662	1994
36,884	22,120	14,764	17,764	– 5,628	12,136	– 1,857	10,279	3,380	6,899	–1,726	5,173	1995
39,342	22,932	16,410	19,641	– 6,628	13,013	– 1,581	11,432	4,364	7,068	–1,585	5,483	1996
43,082	24,191	18,891	21,957	– 8,199	13,758	– 2,863	10,895	3,406	7,489	–1,598	5,891	1997
47,941	25,937	22,004	22,761	– 7,882	14,879	18,371	33,250	14,802	18,448	–8,742	9,706	1998
60,361	30,943	29,418	21,362	– 8,105	13,257	162	13,419	3,704	9,715	–2,345	7,368	1999
30,862	15,821	15,041	10,922	– 4,144	6,778	83	6,861	1,894	4,967	–1,199	3,767	1999
36,806	18,562	18,244	11,986	– 4,012	7,974	– 1,563	6,411	695	5,716	–1,147	4,569	2000
38,909	19,155	19,754	9,513	– 6,167	3,346	905	4,251	446	3,805	–2,040	1,766	2001
35,897	17,414	18,483	12,506	– 9,034	3,472	– 2,563	909	869	40	769	812	2002
34,451	17,024	17,427	12,129	– 7,345	4,784	–10,472	– 5,688	302	– 5,990	5,661	– 329	2003
33,377	16,600	16,777	12,045	– 5,301	6,744	– 7,086	– 342	826	– 1,168	611	– 557	2004
35,259	17,889	17,370	23,710	– 3,906	19,804	– 1,856	17,948	5,180	12,768	–8,594	4,176	2005
36,939	19,402	17,537	18,997	– 4,092	14,905	– 4,761	10,144	1,904	8,240	–2,865	5,374	2006
37,623	19,454	18,169	19,806	– 4,879	14,927	3,799	18,726	3,450	15,276	–5,779	9,496	2007
35,444	16,868	18,576	2,417	–10,161	– 7,744	– 8,676	–16,420	– 461	–15,959	16,697	739	2008
38,241	18,904	19,337	13,828	– 8,442	5,386	–11,860	– 6,474	– 162	– 6,312	8,568	2,256	2009
37,580	17,407	20,173	14,285	– 4,434	9,851	– 6,512	3,339	1,104	2,235	– 241	1,994	2010
36,987	16,814	20,173	17,476	– 4,311	13,165	–10,992	2,173	1,259	914	754	1,668	2011
37,987	17,711	20,276	18,517	– 3,962	14,555	– 6,430	8,125	3,563	4,562	–1,568	2,994	2012
37,800	16,903	20,897	14,110	– 2,036	12,074	– 5,769	6,305	1,812	4,493	–2,794	1,699	2013
37,990	16,216	21,774	13,757	– 3,797	9,960	– 3,367	6,593	1,776	4,817	–2,812	2,005	2014
40,961	17,530	23,431	13,205	– 1,183	12,022	– 6,890	5,132	1,969	3,163	–1,870	1,293	2015
40,723	17,379	23,344	14,105	– 5,130	8,975	– 2,248	6,727	1,954	4,773	148	4,921	2016
40,400	17,160	23,240	10,505	– 540	9,965	– 3,536	6,429	1,885	4,544	–4,064	480	2017
39,899	16,558	23,341	10,438	– 1,992	8,446	– 4,918	3,528	906	2,622	–4,264	–1,642	2018
41,481	16,933	24,548	7,383	– 5,743	1,640	–15,611	–13,971	2,356	–16,327	18,097	1,770	2019
38,867	16,909	21,958	11,123	– 8,336	2,787	– 5,412	– 2,625	2,334	– 4,959	6,467	1,508	2020
42,882	19,257	23,625	10,767	– 2,361	8,406	– 4,004	4,402	2,060	2,342	2,234	4,576	2021
44,008	20,046	23,962	14,991	– 4,584	10,407	613	11,020	144	10,876	–2,003	8,873	2022
43,733	19,306	24,427	27,845	– 4,343	23,502	– 6,243	17,259	4,042	13,217	–1,855	11,362	2023
43,872	19,568	24,304	26,452	– 5,807	20,645	– 933	19,712	5,562	14,150	– 690	13,460	2024
45,423	20,931	24,492	30,258	– 4,059	26,199	– 2,992	23,207	6,972	16,235	–2,556	13,679	2025

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 [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
2025	3	2,000,478	19,419	67,608	48,189	12,381	16,019	3,638	5,163	413	37,376

For footnotes ***, 1-12, 14** and **15,** see pp. 166 f. **17** From 1990 to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 to the category "Big banks". 2018 and 2019, DB Privat- und Firmenkundenbank AG (merger between Deutsche Postbank AG, belonging to the category "Big banks", with Deutsche Bank Privat- und Geschäftskunden AG, belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks"; merger with Deutsche Bank AG in 2020.

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
1,648	1,105	543	288	–	288	320	608	257	351	– 146	205	1968
1,959	1,342	617	454	–	454	153	607	236	371	– 92	279	1969
2,260	1,564	696	413	–	413	73	486	202	284	– 56	228	1970
2,620	1,791	829	246	–	246	321	567	214	353	– 81	272	1971
2,897	2,053	844	260	–	260	360	620	251	369	– 92	277	1972
3,177	2,317	860	165	–	165	359	524	169	355	– 39	316	1973
3,843	2,845	998	931	–	931	– 35	896	379	517	– 172	345	1974
4,295	3,107	1,188	1,117	–	1,117	109	1,226	555	671	– 231	440	1975
4,639	3,297	1,342	906	–	906	344	1,250	520	730	– 245	485	1976
4,931	3,545	1,386	1,148	–	1,148	372	1,520	778	742	– 266	476	1977
5,394	3,846	1,548	1,189	–	1,189	420	1,609	835	774	– 267	507	1978
5,908	4,158	1,750	1,068	–	1,068	326	1,394	730	664	– 144	520	1979
6,345	4,568	1,777	1,043	–	1,043	184	1,227	680	547	– 179	368	1980
6,720	4,812	1,908	1,931	–	1,931	– 738	1,193	764	429	– 68	361	1981
7,172	5,108	2,064	2,838	–	2,838	– 1,175	1,663	1,102	561	– 102	459	1982
7,858	5,509	2,349	3,735	–	3,735	– 1,302	2,433	1,470	963	– 357	606	1983
8,290	5,702	2,588	3,583	–	3,583	– 940	2,643	1,576	1,067	– 392	675	1984
9,063	6,104	2,959	3,696	–	3,696	– 177	3,519	2,017	1,502	– 640	862	1985
10,056	6,770	3,286	4,719	–	4,719	– 1,081	3,638	1,987	1,651	– 537	1,114	1986
10,442	7,012	3,430	3,228	–	3,228	– 810	2,418	1,201	1,217	– 214	1,003	1987
11,105	7,457	3,648	3,772	–	3,772	197	3,969	2,245	1,724	– 687	1,037	1988
11,571	7,702	3,869	4,639	–	4,639	– 92	4,547	2,493	2,054	– 750	1,304	1989
12,657	8,348	4,309	5,499	–	5,499	– 829	4,670	1,915	2,755	– 793	1,962	1990
14,795	9,671	5,124	6,267	–	6,267	– 1,480	4,787	2,320	2,467	– 924	1,543	1991
16,027	10,378	5,649	7,121	–	7,121	– 2,242	4,879	1,999	2,880	–1,294	1,586	1992
17,075	11,105	5,970	11,129	–6,259	4,870	– 471	4,399	1,706	2,693	–1,025	1,668	1993
17,780	11,314	6,466	7,975	–3,877	4,098	708	4,806	1,680	3,126	–1,150	1,976	1994
18,657	11,827	6,830	6,893	–1,705	5,188	– 945	4,243	835	3,408	–1,390	2,018	1995
20,187	12,437	7,750	7,603	–1,702	5,901	– 430	5,471	1,857	3,614	–1,450	2,164	1996
22,773	13,357	9,416	8,764	–3,400	5,364	– 1,560	3,804	998	2,806	– 400	2,406	1997
25,664	14,766	10,898	7,782	–2,523	5,259	17,163	22,422	11,504	10,918	–5,486	5,432	1998
36,480	19,654	16,826	10,628	–5,824	4,804	863	5,666	685	4,981	–1,177	3,804	1999
18,652	10,049	8,603	5,434	–2,978	2,456	441	2,897	350	2,547	– 602	1,945	1999
22,770	12,182	10,588	6,043	–2,352	3,691	– 510	3,181	– 443	3,624	–1,325	2,299	2000
24,505	12,688	11,817	4,753	–3,900	853	2,098	2,951	– 438	3,389	–1,154	2,235	2001
21,768	11,107	10,661	6,177	–6,119	58	– 1,989	– 1,931	96	– 2,027	2,889	862	2002
20,992	10,957	10,035	5,400	–4,751	649	– 7,964	– 7,315	– 490	– 6,825	7,698	873	2003
22,382	11,473	10,909	5,320	–2,947	2,373	– 4,440	– 2,067	– 218	– 1,849	3,337	1,488	2004
23,846	12,564	11,282	15,578	–1,713	13,865	1,002	14,867	4,030	10,837	–7,941	2,896	2005
25,438	13,936	11,502	11,425	–2,073	9,352	– 1,832	7,520	936	6,584	–2,807	3,777	2006
25,321	13,709	11,612	11,887	–2,806	9,081	6,209	15,290	2,549	12,741	–5,386	7,355	2007
22,594	10,917	11,677	–4,974	–7,041	–12,015	– 5,818	–17,833	–1,096	–16,737	16,810	73	2008
25,349	12,811	12,538	7,676	–5,326	2,350	– 9,041	– 6,691	– 724	– 5,967	8,392	2,426	2009
24,754	11,873	12,881	7,222	–1,714	5,508	– 3,469	2,039	488	1,551	837	2,388	2010
24,107	11,095	13,012	9,124	–1,887	7,237	– 7,331	– 94	563	– 657	2,645	1,988	2011
24,682	11,814	12,868	11,210	–3,034	8,176	– 3,038	5,138	2,885	2,253	1,001	3,254	2012
24,792	11,174	13,618	6,876	– 958	5,918	– 2,367	3,551	1,036	2,515	– 756	1,759	2013
24,683	10,450	14,233	6,935	–2,717	4,218	– 559	3,659	993	2,666	– 729	1,937	2014
27,101	11,422	15,679	5,576	85	5,661	– 2,953	2,708	1,082	1,626	– 216	1,410	2015
26,378	11,134	15,244	6,039	–4,021	2,018	1,127	3,145	864	2,281	1,918	4,199	2016
25,324	10,489	14,835	3,239	666	3,905	– 1,126	2,779	559	2,220	– 433	1,787	2017
26,944	10,660	16,284	3,710	– 382	3,328	– 2,179	1,149	– 97	1,246	22	1,268	2018
27,806	10,807	16,999	– 256	–4,723	– 4,979	–12,479	–17,458	988	–18,446	21,922	3,476	2019
25,003	10,532	14,471	2,701	–5,270	– 2,569	– 3,415	– 5,984	960	– 6,944	7,344	400	2020
26,866	11,614	15,252	216	– 665	– 449	– 1,080	– 1,529	– 84	– 1,445	2,659	1,214	2021
25,762	11,652	14,110	2,915	– 707	2,208	3,922	6,130	–2,125	8,255	–3,276	4,979	2022
25,599	11,119	14,480	11,514	–2,462	9,052	– 570	8,482	150	8,332	–2,427	5,905	2023
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
24,216	10,969	13,247	13,160	– 771	12,389	1,126	13,515	3,120	10,395	–3,485	6,910	2025

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 [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	19,812	63,305	43,493	8,408	15,482	7,074	4,665	2,880	35,765
2025	119	1,786,347	20,346	55,023	34,677	9,336	17,039	7,703	4,167	3,847	37,696

For footnotes ***, 1-12, 14** and **15,** see pp. 166 f. For footnote **17,** see p. 172. **18** Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the category "Mortgage banks". **19** From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012 to 2020, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". **20** In 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks".

VIII. Items of banks' profit and loss accounts

8. Credit institutions' profit and loss accounts * Regional banks and other commercial banks [17] [18] [19] [20]

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

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
976	676	300	406	–	406	37	443	191	252	– 90	162	1968
1,197	805	392	537	–	537	– 64	473	204	269	– 88	181	1969
1,440	977	463	435	–	435	10	445	194	251	– 18	233	1970
1,653	1,118	535	474	–	474	27	501	216	285	– 67	218	1971
1,899	1,271	628	645	–	645	– 91	554	247	307	– 65	242	1972
2,124	1,474	650	509	–	509	– 140	369	220	149	– 73	76	1973
2,400	1,679	721	985	–	985	– 432	553	247	306	– 54	252	1974
2,669	1,863	806	1,164	–	1,164	– 561	603	365	238	37	275	1975
2,913	2,018	895	1,184	–	1,184	– 485	699	325	374	– 43	331	1976
3,229	2,212	1,017	1,207	–	1,207	– 285	922	487	435	– 122	313	1977
3,508	2,394	1,114	1,360	–	1,360	– 329	1,031	551	480	– 108	372	1978
3,734	2,538	1,196	1,176	–	1,176	– 418	758	451	307	– 60	247	1979
4,180	2,791	1,389	1,025	–	1,025	– 71	954	457	497	– 130	367	1980
4,375	2,937	1,438	1,541	–	1,541	– 534	1,007	564	443	– 68	375	1981
4,698	3,087	1,611	2,812	–	2,812	– 1,631	1,181	697	484	– 88	396	1982
5,090	3,372	1,718	3,433	–	3,433	– 1,960	1,473	788	685	– 202	483	1983
5,434	3,541	1,893	3,093	–	3,093	– 1,355	1,738	914	824	– 171	653	1984
5,895	3,824	2,071	3,566	–	3,566	– 1,603	1,963	1,129	834	– 161	673	1985
7,798	4,901	2,897	3,729	–	3,729	– 1,307	2,422	1,391	1,031	– 233	798	1986
8,345	5,237	3,108	3,273	–	3,273	– 765	2,508	1,458	1,050	– 151	899	1987
8,814	5,508	3,306	3,045	–	3,045	– 369	2,676	1,509	1,167	– 166	1,001	1988
9,385	5,768	3,617	2,727	–	2,727	– 181	2,546	1,413	1,133	– 104	1,029	1989
10,441	6,386	4,055	3,044	–	3,044	– 417	2,627	1,451	1,176	– 290	886	1990
11,550	6,897	4,653	3,963	–	3,963	– 1,197	2,766	1,491	1,275	– 176	1,099	1991
12,937	7,694	5,243	5,363	–	5,363	– 3,456	1,907	1,746	161	1,003	1,164	1992
14,325	8,402	5,923	9,647	–4,614	5,033	– 570	4,463	1,944	2,519	– 273	2,246	1993
15,216	8,681	6,535	10,327	–4,864	5,463	– 519	4,944	1,960	2,984	– 550	2,434	1994
16,384	9,276	7,108	10,232	–3,566	6,666	– 1,013	5,653	2,457	3,196	– 277	2,919	1995
17,222	9,491	7,731	11,341	–4,667	6,674	– 1,141	5,533	2,375	3,158	– 91	3,067	1996
18,393	9,831	8,562	12,396	–4,582	7,814	– 1,305	6,509	2,282	4,227	–1,135	3,092	1997
20,217	10,188	10,029	13,928	–5,060	8,868	1,184	10,052	3,127	6,925	–3,216	3,709	1998
23,380	11,127	12,253	10,542	–2,282	8,259	– 700	7,559	2,944	4,616	–1,158	3,458	1999
11,954	5,689	6,265	5,390	–1,167	4,223	– 358	3,865	1,505	2,360	– 592	1,768	1999
13,696	6,296	7,400	5,824	–1,651	4,173	– 1,052	3,121	1,125	1,996	186	2,183	2000
14,248	6,399	7,849	4,638	–2,232	2,406	– 1,197	1,209	840	369	– 883	– 514	2001
13,954	6,229	7,725	6,201	–2,844	3,357	– 568	2,789	735	2,054	–2,120	– 65	2002
13,279	5,990	7,289	6,573	–2,566	4,007	– 2,506	1,501	754	747	–2,035	–1,288	2003
10,816	5,051	5,765	6,590	–2,319	4,271	– 2,625	1,646	1,018	628	–2,726	–2,098	2004
11,242	5,247	5,995	8,008	–2,197	5,811	– 2,853	2,958	1,098	1,860	– 653	1,209	2005
11,335	5,383	5,952	7,438	–2,009	5,429	– 2,929	2,500	915	1,585	– 58	1,526	2006
12,127	5,658	6,469	7,704	–2,054	5,650	– 2,413	3,237	823	2,414	– 393	2,020	2007
12,637	5,858	6,779	7,185	–3,052	4,133	– 2,832	1,301	572	729	– 113	617	2008
12,624	5,997	6,627	5,901	–3,067	2,834	– 2,812	22	497	– 475	178	– 298	2009
12,538	5,441	7,097	6,800	–2,694	4,106	– 3,035	1,071	536	535	–1,068	– 533	2010
12,647	5,612	7,035	8,080	–2,433	5,647	– 3,661	1,986	609	1,377	–1,849	– 472	2011
13,059	5,786	7,273	7,047	– 940	6,107	– 3,394	2,713	593	2,120	–2,547	– 427	2012
12,757	5,617	7,140	6,971	–1,076	5,895	– 3,402	2,493	690	1,803	–2,017	– 214	2013
13,068	5,655	7,413	6,480	–1,042	5,438	– 2,808	2,630	672	1,958	–2,066	– 108	2014
13,562	5,987	7,575	7,440	–1,267	6,173	– 3,937	2,236	802	1,434	–1,633	– 199	2015
14,065	6,121	7,944	7,846	– 988	6,858	– 3,375	3,483	1,022	2,461	–1,750	711	2016
14,795	6,538	8,257	7,020	–1,252	5,768	– 2,405	3,363	1,257	2,106	–3,612	–1,506	2017
12,702	5,781	6,921	6,521	–1,574	4,947	– 2,739	2,208	945	1,263	–4,258	–2,995	2018
13,391	5,998	7,393	7,401	– 997	6,404	– 3,131	3,273	1,294	1,979	–3,794	–1,815	2019
13,560	6,251	7,309	8,155	–2,846	5,309	– 1,997	3,312	1,329	1,983	– 884	1,099	2020
15,727	7,528	8,199	10,214	–1,674	8,540	– 2,927	5,613	2,045	3,568	– 414	3,154	2021
17,928	8,271	9,657	11,690	–3,763	7,927	– 3,308	4,619	2,184	2,435	1,245	3,680	2022
17,805	8,063	9,742	15,798	–1,786	14,012	– 5,673	8,339	3,720	4,619	532	5,151	2023
19,428	8,992	10,436	16,337	–2,606	13,731	– 3,250	10,481	3,527	6,954	988	7,942	2024
20,953	9,857	11,096	16,743	–3,143	13,600	– 4,118	9,482	3,754	5,728	931	6,659	2025

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	21	6,115	82	278	196	22	22	–	–	–	104
1969	22	8,556	113	581	468	34	43	9	–	–	147
1970	23	11,481	128	951	823	40	53	13	–	–	168
1971	24	14,070	181	938	757	58	70	12	–	–	239
1972	29	17,020	263	965	702	51	71	20	–	–	314
1973	36	22,657	382	1,895	1,513	74	101	27	–	–	456
1974	39	29,458	423	2,874	2,451	134	176	42	–	–	557
1975	46	30,560	478	2,066	1,588	104	144	40	–	–	582
1976	49	33,180	421	1,797	1,376	109	147	38	–	–	530
1977	50	32,332	390	1,743	1,353	142	184	42	–	–	532
1978	51	33,119	397	1,744	1,347	138	174	36	–	–	535
1979	53	36,529	353	2,375	2,022	183	215	32	–	–	536
1980	54	38,201	405	3,329	2,924	208	254	46	–	–	613
1981	56	45,958	528	4,953	4,425	187	230	43	–	–	715
1982	58	50,819	622	5,020	4,398	220	261	41	–	–	842
1983	58	57,206	719	4,380	3,661	233	251	18	–	–	952
1984	62	64,969	723	4,701	3,978	318	337	19	–	–	1,041
1985	63	73,159	784	5,158	4,374	370	395	25	–	–	1,154
1986	62	70,420	694	4,302	3,608	275	310	35	–	–	969
1987	58	66,192	596	3,581	2,985	182	216	34	–	–	778
1988	58	67,114	566	3,694	3,128	194	236	42	–	–	760
1989	60	74,662	465	4,958	4,493	184	227	43	–	–	649
1990	60	78,139	491	5,848	5,357	194	237	43	–	–	685
1991	59	81,066	547	6,424	5,877	215	253	38	–	–	762
1992	56	78,626	628	6,311	5,683	209	250	41	–	–	837
1993	34	43,427	444	3,655	3,211	114	132	18	28	– 3	583
1994	33	44,914	342	3,005	2,663	106	122	16	52	1	501
1995	33	51,263	370	2,994	2,624	122	136	14	28	14	534
1996	31	53,757	368	2,464	2,096	125	138	13	120	3	616
1997	30	65,857	261	2,623	2,362	118	146	28	86	124	589
1998	26	68,061	275	2,588	2,313	105	147	42	252	108	740
1999	28	62,334	295	2,177	1,882	92	158	66	258	47	692
1999	28	31,871	151	1,113	962	47	81	34	132	24	354
2000	27	34,044	180	1,339	1,159	67	75	8	168	44	459
2001	21	36,462	162	1,551	1,389	72	78	6	29	15	278
2002	19	31,870	175	1,173	998	96	103	7	11	21	303
2003	19	28,343	165	867	702	142	149	7	11	18	336
2004	19	24,379	164	628	464	133	139	6	5	12	314
2005	19	21,152	116	557	441	161	166	5	16	2	295
2006	17	19,695	111	668	557	147	152	5	26	16	300
2007	17	22,829	156	974	818	198	205	7	21	15	390
2008	18	29,505	216	1,210	994	160	166	6	13	30	419
2009	18	37,823	224	842	618	161	166	5	20	114	519
2010	18	33,341	277	537	260	142	150	8	16	116	551
2011	18	36,933	299	652	353	129	146	17	19	58	505
2012	19	74,639	304	676	372	129	144	15	20	53	506
2013	19	48,425	293	563	270	129	144	15	20	72	514
2014	19	51,573	379	783	404	105	122	17	16	81	581
2015	19	56,709	299	660	361	106	122	16	18	64	487
2016	19	63,175	273	536	263	101	118	17	20	106	500
2017	19	84,135	281	612	331	110	124	14	23	113	527
2018	18	96,066	240	648	408	114	124	10	5	101	460
2019	19	102,807	281	647	366	136	146	10	6	99	522
2020	22	123,497	320	409	89	113	131	18	10	128	571
2021	24	151,762	417	283	– 134	88	137	49	12	109	626
2022	25	166,220	407	688	281	103	149	46	10	184	704
2023	25	164,221	593	5,274	4,681	99	162	63	14	156	862
2024	22	98,487	597	4,089	3,492	82	149	67	13	53	745
2025	23	69,604	467	2,914	2,447	82	149	67	10	50	609

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
57	31	26	47	–	47	3	50	21	29	– 5	24	1968
73	40	33	74	–	74	– 18	56	29	27	0	27	1969
110	60	50	58	–	58	– 7	51	25	26	0	26	1970
126	70	56	113	–	113	– 5	108	56	52	– 16	36	1971
159	85	74	155	–	155	– 36	119	57	62	– 17	45	1972
216	109	107	240	–	240	– 4	236	123	113	– 19	94	1973
288	150	138	269	–	269	– 6	263	119	144	– 17	127	1974
349	180	169	233	–	233	– 56	177	140	37	60	97	1975
384	203	181	146	–	146	179	325	209	116	– 1	115	1976
374	198	176	158	–	158	30	188	125	63	– 17	46	1977
372	197	175	163	–	163	9	172	97	75	– 19	56	1978
393	218	175	143	–	143	– 51	92	68	24	– 18	6	1979
448	249	199	165	–	165	– 3	162	109	53	– 9	44	1980
517	285	232	198	–	198	18	216	122	94	– 9	85	1981
593	302	291	249	–	249	– 59	190	122	68	– 11	57	1982
668	338	330	284	–	284	– 15	269	155	114	– 18	96	1983
728	371	357	313	–	313	– 1	312	190	122	– 35	87	1984
770	387	383	384	–	384	– 54	330	225	105	– 81	24	1985
687	351	336	282	–	282	21	303	204	99	– 51	48	1986
675	342	333	103	–	103	165	268	207	61	– 20	41	1987
625	317	308	135	–	135	19	154	147	7	20	27	1988
660	326	334	– 11	–	– 11	– 44	– 55	96	– 151	86	– 65	1989
589	300	289	96	–	96	–109	– 13	92	– 105	11	– 94	1990
659	325	334	103	–	103	59	162	107	55	30	85	1991
629	295	334	208	–	208	26	234	124	110	7	117	1992
334	166	168	249	– 47	202	0	202	79	123	– 3	120	1993
341	169	172	160	– 17	143	– 6	137	45	92	– 6	86	1994
393	182	211	141	25	166	– 8	158	53	105	– 7	98	1995
483	174	309	133	3	136	– 10	126	67	59	– 7	52	1996
470	181	289	119	– 32	87	– 22	65	51	14	–	14	1997
559	157	402	181	– 54	127	22	149	55	94	– 7	87	1998
501	162	338	192	2	194	–	194	76	117	– 10	106	1999
256	83	173	98	1	99	–	99	39	60	– 5	54	1999
340	84	256	119	– 9	110	– 1	109	13	96	– 8	87	2000
156	68	88	122	– 35	87	4	91	44	47	– 3	45	2001
175	78	97	128	– 71	57	– 6	51	38	13	–	15	2002
180	77	103	156	– 28	128	– 2	126	38	88	– 2	86	2003
179	76	103	135	– 35	100	– 21	79	26	53	–	53	2004
171	78	93	124	4	128	– 5	123	52	71	–	71	2005
166	83	83	134	– 10	124	–	124	53	71	–	71	2006
175	87	88	215	– 19	196	3	199	78	121	–	121	2007
213	93	120	206	– 68	138	– 26	112	63	49	–	49	2008
268	96	172	251	– 49	202	– 7	195	65	130	– 2	128	2009
288	93	195	263	– 26	237	– 8	229	80	149	– 10	139	2010
233	107	126	272	9	281	–	281	87	194	– 42	152	2011
246	111	135	260	12	272	2	274	85	189	– 22	167	2012
251	112	139	263	– 2	261	–	261	86	175	– 21	154	2013
239	111	128	342	– 38	304	–	304	111	193	– 17	176	2014
298	121	177	189	– 1	188	–	188	85	103	– 21	82	2015
280	124	156	220	–121	99	–	99	68	31	– 20	11	2016
281	133	148	246	46	292	– 5	287	69	218	– 19	199	2017
253	117	136	207	– 36	171	–	171	58	113	– 28	85	2018
284	128	156	238	– 23	215	– 1	214	74	140	– 31	109	2019
304	126	178	267	–220	47	–	47	45	2	7	9	2020
289	115	174	337	– 22	315	3	318	99	219	– 11	208	2021
318	123	195	386	–114	272	– 1	271	85	186	28	214	2022
329	124	205	533	– 95	438	–	438	172	266	40	306	2023
279	124	155	466	–115	351	– 5	346	118	228	– 35	193	2024
254	105	149	355	–145	210	–	210	98	112	– 2	110	2025

VIII. Items of banks' profit and loss accounts

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

in DM million

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

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

VIII. Items of banks' profit and loss accounts

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

in DM million

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

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets [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
2025	6	925,774	7,487	53,246	45,759	1,789	3,840	2,051	1,471	663	11,410

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings [13]	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
414	292	122	548	–	548	22	570	331	239	– 150	89	1968
505	346	159	526	–	526	14	540	215	325	– 223	102	1969
638	447	191	273	–	273	63	336	150	186	– 92	94	1970
731	509	222	428	–	428	38	466	231	235	– 114	121	1971
851	575	276	679	–	679	4	683	356	327	– 187	140	1972
990	670	320	570	–	570	– 178	392	209	183	– 93	90	1973
1,142	774	368	700	–	700	– 271	429	198	231	– 129	102	1974
1,270	850	420	973	–	973	– 210	763	408	355	– 206	149	1975
1,537	1,006	531	938	–	938	– 126	812	484	328	– 170	158	1976
1,570	1,052	518	1,111	–	1,111	– 12	1,099	621	478	– 253	225	1977
1,684	1,140	544	1,382	–	1,382	– 232	1,150	617	533	– 276	257	1978
1,798	1,228	570	1,028	–	1,028	– 10	1,018	498	520	– 254	266	1979
1,945	1,331	614	738	–	738	– 118	620	321	299	– 128	171	1980
1,947	1,322	625	532	–	532	– 20	512	266	246	– 101	145	1981
2,087	1,394	693	1,610	–	1,610	– 934	676	408	268	– 121	147	1982
2,265	1,499	766	2,711	–	2,711	–1,641	1,070	693	377	– 140	237	1983
2,427	1,616	811	2,705	–	2,705	–1,612	1,093	738	355	– 136	219	1984
2,576	1,738	838	2,780	–	2,780	–1,563	1,217	796	421	– 138	283	1985
2,776	1,842	934	2,667	–	2,667	–1,328	1,339	880	459	– 138	321	1986
2,919	1,942	977	2,352	–	2,352	–1,108	1,244	747	497	– 147	350	1987
3,117	2,069	1,048	2,185	–	2,185	– 572	1,613	1,089	524	– 165	359	1988
3,308	2,171	1,137	2,043	–	2,043	– 297	1,746	1,016	730	– 356	374	1989
3,604	2,393	1,211	1,858	–	1,858	– 953	905	433	472	– 136	336	1990
3,873	2,468	1,405	2,213	–	2,213	– 777	1,436	766	670	– 343	327	1991
5,063	3,220	1,843	2,655	–	2,655	– 845	1,810	889	921	– 487	434	1992
5,524	3,401	2,123	5,017	–2,252	2,765	– 166	2,599	1,328	1,271	– 768	503	1993
5,970	3,486	2,484	5,867	–2,564	3,303	– 689	2,614	1,115	1,499	– 949	550	1994
6,583	3,888	2,695	5,818	–2,103	3,715	– 392	3,323	1,542	1,781	–1,150	631	1995
7,227	4,172	3,055	7,084	–2,446	4,638	–1,143	3,495	1,299	2,196	–1,330	866	1996
8,057	4,434	3,623	7,858	–2,784	5,074	– 330	4,744	2,180	2,564	–1,703	861	1997
8,796	4,640	4,156	10,116	–5,845	4,271	1,410	5,681	2,597	3,084	–1,700	1,384	1998
11,588	5,912	5,676	9,568	–2,945	6,622	– 278	6,345	2,807	3,538	–1,872	1,666	1999
5,925	3,023	2,902	4,892	–1,506	3,386	– 142	3,244	1,435	1,809	– 957	852	1999
6,479	3,364	3,115	5,103	–1,756	3,347	– 504	2,843	1,371	1,472	– 629	843	2000
7,255	3,613	3,642	5,441	–3,181	2,260	– 423	1,837	296	1,541	– 637	905	2001
7,210	3,579	3,631	5,648	–7,746	–2,098	3,400	1,302	399	903	– 129	774	2002
6,898	3,378	3,520	6,094	–3,754	2,340	–4,573	–2,233	482	–2,715	3,619	904	2003
6,660	3,342	3,318	5,787	– 799	4,988	–4,516	472	835	– 363	1,161	798	2004
7,140	3,607	3,533	4,905	– 782	4,123	–1,093	3,030	413	2,617	–1,715	902	2005
7,646	4,204	3,442	6,626	1,373	7,999	–1,985	6,014	878	5,136	–3,835	1,301	2006
7,248	3,747	3,501	4,624	–2,163	2,461	–1,673	788	283	505	400	907	2007
7,364	3,659	3,705	6,112	–8,547	–2,435	–3,616	–6,051	629	–6,680	6,809	129	2008
7,111	3,622	3,489	6,831	–6,096	735	–6,649	–5,914	223	–6,137	3,791	–2,345	2009
6,689	3,261	3,428	5,538	–2,270	3,268	–4,197	– 929	– 101	– 828	690	– 138	2010
6,681	3,202	3,479	4,483	– 684	3,799	–3,727	72	697	– 625	267	– 358	2011
6,305	3,127	3,178	4,267	– 118	4,149	–1,853	2,296	667	1,629	–1,954	– 325	2012
6,605	3,200	3,405	4,077	–3,321	756	–1,235	– 479	469	– 948	973	25	2013
6,498	3,261	3,237	2,667	–1,580	1,087	–1,455	– 368	511	– 879	1,406	527	2014
6,893	3,488	3,405	3,077	–1,114	1,963	– 158	1,805	764	1,041	– 580	461	2015
6,412	2,889	3,523	3,677	–3,725	– 48	– 499	– 547	505	–1,052	182	– 870	2016
6,699	3,083	3,616	2,545	–2,257	288	656	944	443	501	– 741	– 240	2017
5,538	2,789	2,749	1,695	–2,625	– 930	– 91	–1,021	603	–1,624	– 128	–1,752	2018
5,729	2,805	2,924	1,570	– 337	1,233	– 410	823	196	627	– 575	52	2019
5,574	2,773	2,801	1,767	– 643	1,124	– 586	538	185	353	– 527	– 174	2020
5,815	2,828	2,987	2,427	– 50	2,377	– 665	1,712	748	964	–1,154	– 190	2021
5,943	2,772	3,171	3,555	–1,550	2,005	16	2,021	868	1,153	–1,187	– 34	2022
6,151	2,868	3,283	4,383	– 851	3,532	– 380	3,152	1,029	2,123	–1,295	828	2023
6,293	3,163	3,130	5,341	–1,866	3,475	335	3,810	659	3,151	–1,682	1,469	2024
6,691	3,290	3,401	4,719	–1,225	3,494	– 838	2,656	563	2,093	– 525	1,568	2025

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 [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	29,849	45,924	16,075	10,721	11,731	1,010	12	700	41,282
2025	341	1,594,670	30,051	42,825	12,774	11,300	12,414	1,114	12	892	42,255

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
2,761	1,843	918	1,428	–	1,428	– 160	1,268	537	731	– 201	530	1968
3,204	2,171	1,033	1,425	–	1,425	– 418	1,007	422	585	– 129	456	1969
3,871	2,648	1,223	1,337	–	1,337	– 576	761	350	411	– 75	336	1970
4,631	3,212	1,419	1,338	–	1,338	– 208	1,130	552	578	– 163	415	1971
5,191	3,601	1,590	2,009	–	2,009	– 512	1,497	746	751	– 238	513	1972
5,945	4,205	1,740	2,083	–	2,083	– 834	1,249	636	613	– 178	435	1973
6,834	4,884	1,950	2,609	–	2,609	– 890	1,719	928	791	– 262	529	1974
7,304	5,147	2,157	3,831	–	3,831	– 596	3,235	1,813	1,422	– 600	822	1975
8,256	5,794	2,462	3,597	–	3,597	– 745	2,852	1,588	1,264	– 466	798	1976
8,738	6,061	2,677	4,213	–	4,213	– 589	3,624	2,155	1,469	– 542	927	1977
9,271	6,413	2,858	4,810	–	4,810	– 959	3,851	2,218	1,633	– 648	985	1978
10,023	6,852	3,171	4,780	–	4,780	–1,550	3,230	1,743	1,487	– 589	898	1979
10,911	7,524	3,387	4,978	–	4,978	–1,375	3,603	2,033	1,570	– 612	958	1980
11,800	7,998	3,802	7,323	–	7,323	–2,769	4,554	2,884	1,670	– 714	956	1981
12,620	8,339	4,281	9,154	–	9,154	–2,848	6,306	4,337	1,969	– 837	1,132	1982
13,392	8,830	4,562	10,715	–	10,715	–3,297	7,418	5,196	2,222	– 906	1,316	1983
14,054	9,152	4,902	10,354	–	10,354	–2,764	7,590	5,256	2,334	– 937	1,397	1984
14,946	9,677	5,269	10,142	–	10,142	–3,044	7,098	4,900	2,198	– 819	1,379	1985
15,881	10,283	5,598	9,829	–	9,829	–2,928	6,901	4,762	2,139	– 762	1,377	1986
16,876	11,045	5,831	9,180	–	9,180	–2,958	6,222	4,224	1,998	– 681	1,317	1987
17,680	11,542	6,138	9,382	–	9,382	–3,207	6,175	4,095	2,080	– 735	1,345	1988
18,409	11,864	6,545	9,046	–	9,046	–4,903	4,143	2,466	1,677	– 518	1,159	1989
19,731	12,776	6,955	9,314	–	9,314	–4,371	4,943	3,133	1,810	– 570	1,240	1990
21,782	14,231	7,551	11,072	–	11,072	–2,636	8,436	5,612	2,824	– 1,210	1,614	1991
22,991	15,040	7,951	12,141	–	12,141	–2,734	9,407	6,475	2,932	– 1,206	1,726	1992
28,638	17,728	10,910	16,537	– 5,690	10,847	– 10	10,837	7,006	3,831	– 1,562	2,269	1993
29,237	18,287	10,950	20,590	–10,007	10,583	– 876	9,707	5,661	4,046	– 1,621	2,425	1994
31,280	19,291	11,989	19,493	– 7,481	12,012	301	12,313	7,953	4,360	– 1,789	2,571	1995
32,435	19,788	12,647	19,493	– 7,167	12,326	222	12,548	8,193	4,355	– 1,862	2,493	1996
33,504	20,113	13,391	19,357	– 7,561	11,796	407	12,203	8,010	4,193	– 1,640	2,553	1997
35,247	21,118	14,129	17,754	– 5,889	11,865	152	12,017	7,619	4,398	– 1,820	2,578	1998
35,224	21,090	14,135	18,359	– 3,049	15,310	–4,739	10,571	6,311	4,260	– 1,707	2,552	1999
18,010	10,783	7,227	9,387	– 1,559	7,828	–2,423	5,405	3,227	2,178	– 873	1,305	1999
18,335	10,993	7,342	8,284	– 4,229	4,055	977	5,032	2,770	2,262	– 976	1,287	2000
18,688	11,076	7,612	8,058	– 4,980	3,078	571	3,649	1,633	2,016	– 829	1,188	2001
19,022	11,324	7,698	9,568	– 6,927	2,641	786	3,427	1,471	1,956	– 676	1,281	2002
19,349	11,725	7,624	9,806	– 5,247	4,559	197	4,756	3,011	1,745	– 580	1,164	2003
18,907	11,587	7,320	10,212	– 5,883	4,329	71	4,400	2,122	2,278	– 885	1,394	2004
19,146	11,841	7,305	9,880	– 4,947	4,933	– 6	4,927	2,285	2,642	– 1,125	1,516	2005
19,014	11,693	7,321	9,884	– 5,246	4,638	– 217	4,421	1,973	2,448	– 855	1,592	2006
19,373	11,338	8,035	8,499	– 4,376	4,123	– 364	3,759	1,574	2,185	– 819	1,367	2007
18,865	11,534	7,331	8,573	– 4,900	3,673	–1,512	2,161	1,016	1,145	– 143	1,003	2008
19,109	11,912	7,197	9,596	– 4,484	5,112	– 402	4,710	2,245	2,465	– 1,201	1,264	2009
18,665	11,546	7,119	11,042	– 3,493	7,549	– 963	6,586	2,513	4,073	– 2,555	1,518	2010
18,735	11,562	7,173	11,152	7,468	18,620	–1,824	16,796	2,747	14,049	–12,437	1,612	2011
19,256	12,068	7,188	10,072	660	10,732	–1,272	9,460	2,657	6,803	– 5,200	1,603	2012
19,410	12,085	7,325	9,491	130	9,621	–1,020	8,601	2,664	5,937	– 4,401	1,536	2013
19,891	12,606	7,285	9,232	1	9,233	– 593	8,640	2,794	5,846	– 4,288	1,558	2014
20,517	12,946	7,571	9,277	92	9,369	– 392	8,977	2,913	6,064	– 4,491	1,573	2015
20,110	12,587	7,523	9,549	1,062	10,611	– 386	10,225	2,939	7,286	– 5,728	1,558	2016
19,991	12,646	7,345	9,792	283	10,075	– 153	9,922	2,861	7,061	– 5,517	1,544	2017
20,930	13,012	7,918	9,703	– 704	8,999	– 786	8,213	2,694	5,519	– 4,070	1,449	2018
21,211	13,079	8,132	8,491	– 296	8,195	41	8,236	2,437	5,799	– 4,390	1,409	2019
20,630	12,832	7,798	8,784	– 1,960	6,824	– 88	6,736	2,513	4,223	– 2,923	1,300	2020
20,637	12,606	8,031	8,533	– 209	8,324	– 155	8,169	2,675	5,494	– 4,190	1,304	2021
21,067	12,768	8,299	12,929	– 4,753	8,176	–1,764	6,412	2,596	3,816	– 2,660	1,156	2022
22,552	13,395	9,157	17,567	– 3,106	14,461	– 286	14,175	4,294	9,881	– 8,060	1,821	2023
23,439	14,013	9,426	17,843	– 2,470	15,373	– 274	15,099	4,508	10,591	– 8,670	1,921	2024
24,418	14,682	9,736	17,837	– 3,200	14,637	– 222	14,415	4,364	10,051	– 8,249	1,802	2025

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

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets 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	20,423	32,865	12,442	6,548	7,928	1,380	13	1,091	28,075
2025	643	1,224,194	21,470	32,076	10,606	6,772	8,248	1,476	10	1,235	29,487

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
1,101	644	457	314	–	314	52	366	171	195	– 23	172	1968
1,275	750	525	440	–	440	– 47	393	186	207	– 17	190	1969
1,584	950	634	666	–	666	– 145	521	248	273	– 42	231	1970
1,919	1,174	745	597	–	597	20	617	292	325	– 67	258	1971
2,245	1,395	850	728	–	728	– 33	695	326	369	– 79	290	1972
2,885	1,829	1,056	1,056	–	1,056	– 187	869	434	435	– 88	347	1973
3,439	2,197	1,242	1,141	–	1,141	– 77	1,064	540	524	– 129	395	1974
3,794	2,458	1,336	1,184	–	1,184	133	1,317	672	645	– 200	445	1975
4,296	2,805	1,491	1,045	–	1,045	213	1,258	689	569	– 132	437	1976
4,719	3,059	1,660	1,227	–	1,227	233	1,460	873	587	– 126	461	1977
5,127	3,325	1,802	1,409	–	1,409	127	1,536	912	624	– 133	491	1978
5,644	3,639	2,005	1,691	–	1,691	– 120	1,571	933	638	– 118	520	1979
6,350	4,108	2,242	2,389	–	2,389	– 279	2,110	1,290	820	– 217	603	1980
7,078	4,590	2,488	3,707	–	3,707	–1,095	2,612	1,761	851	– 220	631	1981
7,882	4,995	2,887	4,101	–	4,101	– 975	3,126	2,114	1,012	– 297	715	1982
8,643	5,398	3,245	4,046	–	4,046	– 752	3,294	2,268	1,026	– 311	715	1983
9,401	5,790	3,611	3,324	–	3,324	– 412	2,912	1,968	944	– 271	673	1984
11,400	6,975	4,425	3,065	–	3,065	– 192	2,873	1,957	916	– 198	718	1985 [16]
11,930	7,331	4,599	2,927	–	2,927	– 64	2,863	1,943	920	– 160	760	1986
12,352	7,636	4,716	3,016	–	3,016	– 6	3,010	2,066	944	– 169	775	1987
12,635	7,876	4,759	3,367	–	3,367	57	3,424	2,357	1,067	– 211	856	1988
12,976	8,100	4,876	4,028	–	4,028	–1,344	2,684	1,706	978	– 148	830	1989
14,050	8,807	5,243	4,318	–	4,318	– 732	3,586	2,231	1,355	– 363	992	1990
15,068	9,428	5,640	5,370	–	5,370	– 239	5,131	3,096	2,035	– 743	1,292	1991
16,557	10,357	6,200	6,117	–	6,117	– 203	5,914	3,820	2,094	– 704	1,390	1992
19,183	11,599	7,584	8,814	–2,284	6,530	– 77	6,453	4,014	2,439	– 814	1,625	1993
20,075	12,149	7,926	10,071	–4,316	5,755	– 213	5,542	3,115	2,427	– 760	1,667	1994
21,302	12,819	8,483	9,685	–2,983	6,702	139	6,841	4,237	2,604	– 810	1,794	1995
21,980	13,112	8,868	9,830	–3,304	6,526	295	6,821	4,309	2,512	– 690	1,822	1996
22,544	13,349	9,195	9,769	–3,864	5,905	287	6,192	3,781	2,411	– 593	1,818	1997
23,196	13,501	9,695	8,841	–3,546	5,295	341	5,636	3,419	2,217	– 498	1,719	1998
23,615	13,808	9,807	9,537	–4,000	5,537	– 628	4,909	2,736	2,173	– 401	1,772	1999
12,074	7,060	5,014	4,876	–2,045	2,831	– 321	2,510	1,399	1,111	– 205	906	1999
12,547	7,252	5,295	4,289	–2,445	1,844	250	2,094	1,096	998	85	1,084	2000
12,592	7,352	5,240	3,824	–2,671	1,153	735	1,888	772	1,116	– 182	933	2001
12,615	7,442	5,173	4,632	–3,687	945	1,572	2,517	801	1,716	– 768	947	2002
12,915	7,619	5,296	5,638	–3,095	2,543	380	2,923	1,484	1,439	– 440	998	2003
12,963	7,677	5,286	5,915	–3,042	2,873	104	2,977	1,458	1,519	– 437	1,082	2004
13,333	8,013	5,320	5,725	–2,999	2,726	1,430	4,156	1,444	2,712	–1,519	1,193	2005
13,536	8,250	5,286	7,503	–4,249	3,254	360	3,614	829	2,785	–1,556	1,229	2006
13,056	7,807	5,249	5,475	–2,714	2,761	119	2,880	1,054	1,826	– 621	1,205	2007
12,909	7,874	5,035	5,980	–3,615	2,365	– 326	2,039	571	1,468	– 423	1,044	2008
13,380	8,283	5,097	6,201	–2,258	3,943	– 539	3,404	1,490	1,914	– 724	1,190	2009
13,134	7,940	5,194	7,480	–2,316	5,164	– 375	4,789	1,620	3,169	–1,796	1,373	2010
13,382	7,983	5,399	7,548	– 317	7,231	– 250	6,981	1,924	5,057	–3,674	1,383	2011
13,774	8,210	5,564	7,135	263	7,398	13	7,411	1,989	5,422	–4,001	1,421	2012
13,886	8,303	5,583	7,604	322	7,926	– 276	7,650	1,956	5,694	–4,285	1,409	2013
14,201	8,538	5,663	7,339	– 198	7,141	– 153	6,988	2,077	4,911	–3,480	1,431	2014
14,509	8,754	5,755	7,269	– 453	6,816	– 134	6,682	2,103	4,579	–3,226	1,353	2015
14,423	8,649	5,774	7,237	103	7,340	361	7,701	2,104	5,597	–4,246	1,351	2016
14,382	8,583	5,799	7,497	– 186	7,311	– 33	7,278	2,199	5,079	–3,774	1,305	2017
14,520	8,564	5,956	7,427	– 926	6,501	– 172	6,329	2,078	4,251	–2,978	1,273	2018
14,858	8,518	6,340	7,262	419	7,681	– 174	7,507	2,124	5,383	–4,154	1,229	2019
14,899	8,533	6,366	7,275	– 745	6,530	– 192	6,338	2,020	4,318	–3,119	1,199	2020
15,235	8,665	6,570	7,877	– 34	7,843	– 122	7,721	2,007	5,714	–4,440	1,274	2021
15,752	8,835	6,917	9,438	–4,040	5,398	– 861	4,537	1,120	3,417	–2,288	1,129	2022
16,706	9,318	7,388	10,972	–1,190	9,782	– 526	9,256	2,543	6,713	–5,215	1,498	2023
16,998	9,416	7,582	11,077	–1,884	9,193	– 194	8,999	2,628	6,371	–4,884	1,487	2024
17,802	9,910	7,892	11,685	–2,667	9,018	– 358	8,660	2,771	5,889	–4,444	1,445	2025

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	47	97,900	716	4,339	3,623	–	–	–	–	–	716
1969	47	105,741	976	5,052	4,076	–	–	–	–	–	976
1970	45	107,415	1,061	5,452	4,391	–	–	–	–	–	1,061
1971	45	117,104	1,109	6,214	5,105	–	–	–	–	–	1,109
1972	42	117,530	1,114	6,668	5,554	–	–	–	–	–	1,114
1973	41	132,239	1,476	8,065	6,589	–	–	–	–	–	1,476
1974	40	145,091	1,494	9,192	7,698	–	–	–	–	–	1,494
1975	40	168,697	1,509	11,219	9,710	–	–	–	–	–	1,509
1976	39	190,681	1,560	12,881	11,321	–	–	–	–	–	1,560
1977	39	217,466	1,663	14,646	12,983	–	–	–	–	–	1,663
1978	38	247,471	1,804	16,185	14,381	–	–	–	–	–	1,804
1979	38	274,073	1,947	17,530	15,583	–	–	–	–	–	1,947
1980	38	301,584	2,066	19,688	17,622	–	–	–	–	–	2,066
1981	38	339,669	2,225	23,697	21,472	–	–	–	–	–	2,225
1982	38	376,432	2,643	27,724	25,081	–	–	–	–	–	2,643
1983	37	396,235	3,390	29,241	25,851	–	–	–	–	–	3,390
1984	37	423,423	3,642	30,877	27,235	–	–	–	–	–	3,642
1985	37	453,423	3,766	32,311	28,545	–	–	–	–	–	3,766
1986	37	486,144	3,841	33,201	29,360	–	–	–	–	–	3,841
1987	38	510,098	3,962	33,422	29,460	–	–	–	–	–	3,962
1988	38	539,270	4,021	34,150	30,129	–	–	–	–	–	4,021
1989	37	564,021	4,062	35,397	31,335	–	–	–	–	–	4,062
1990	36	593,081	4,146	38,295	34,149	–	–	–	–	–	4,146
1991	35	627,296	4,248	42,981	38,733	–	–	–	–	–	4,248
1992	34	641,603	4,628	48,086	43,458	–	–	–	–	–	4,628
1993	33	698,613	4,953	52,340	47,387	– 34	241	275	16	– 62	4,873
1994	33	805,456	5,554	57,248	51,694	– 41	266	307	– 15	– 98	5,400
1995	32	891,904	6,135	61,532	55,397	– 12	275	287	18	3	6,144
1996	34	1,051,903	7,001	68,847	61,846	– 122	301	423	12	– 128	6,763
1997	34	1,225,246	7,744	78,334	70,590	– 109	338	447	17	– 74	7,578
1998	32	1,446,545	9,004	94,571	85,567	– 153	369	522	15	101	8,967
1999	32	1,552,201	8,087	93,676	85,589	– 176	327	503	–	176	8,087
1999	32	793,628	4,135	47,896	43,761	– 90	167	257	–	90	4,135
2000	31	880,137	3,995	51,095	47,100	– 47	187	234	1	305	4,254
2001	27	924,683	4,005	53,012	49,007	– 75	182	257	– 1	273	4,202
2002	25	929,571	3,695	49,868	46,173	– 55	208	263	5	138	3,783
2003	25	877,381	3,795	44,657	40,862	– 58	256	314	2	– 26	3,713
2004	25	875,035	3,847	42,398	38,551	– 31	247	278	1	169	3,986
2005	24	879,136	3,933	42,930	38,997	– 5	331	336	3	206	4,137
2006	22	878,310	3,774	46,761	42,987	285	603	318	6	65	4,130
2007	22	859,798	3,737	60,944	57,207	378	669	291	– 17	289	4,387
2008	19	821,083	3,213	63,510	60,297	418	787	369	– 4	75	3,702
2009	18	803,949	3,760	43,235	39,475	129	910	781	– 3	27	3,913
2010	18	793,476	3,505	35,431	31,926	197	800	603	– 6	86	3,782
2011	18	645,145	2,616	32,016	29,400	138	373	235	– 4	– 825	1,925
2012	17	565,008	2,413	24,026	21,613	97	327	230	–	143	2,653
2013	17	482,524	1,828	18,864	17,036	58	267	209	2	– 134	1,754
2014	17	421,014	2,007	16,232	14,225	14	225	211	– 4	108	2,125
2015	16	376,908	2,245	15,323	13,078	– 11	212	223	– 2	9	2,241
2016	15	289,800	1,565	11,623	10,058	– 43	176	219	–	14	1,536
2017	13	236,414	1,360	7,921	6,561	– 48	158	206	–	– 35	1,277
2018	11	233,165	1,732	6,975	5,243	– 80	97	177	6	– 27	1,631
2019	10	234,978	1,908	6,576	4,668	– 109	116	225	–	15	1,814
2020	10	241,909	2,024	6,020	3,996	– 123	109	232	–	– 72	1,829
2021	9	232,447	2,121	5,452	3,331	– 144	122	266	–	– 335	1,642
2022	8	235,064	2,117	5,620	3,503	– 102	121	223	–	– 6	2,009
2023	7	225,456	2,170	8,078	5,908	– 70	85	155	–	103	2,203
2024	7	221,957	2,253	10,360	8,107	– 72	101	173	–	28	2,209
2025	6	175,457	1,621	7,422	5,801	– 97	67	164	–	39	1,563

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
223	157	66	493	–	493	– 16	477	133	344	– 184	160	1968
256	176	80	720	–	720	– 237	483	130	353	– 168	185	1969
273	188	85	788	–	788	– 287	501	149	352	– 173	179	1970
311	217	94	798	–	798	– 221	577	171	406	– 187	219	1971
331	223	108	783	–	783	– 189	594	203	391	– 220	171	1972
373	257	116	1,103	–	1,103	– 475	628	248	380	– 199	181	1973
431	302	129	1,063	–	1,063	– 423	640	244	396	– 200	196	1974
460	314	146	1,049	–	1,049	– 280	769	304	465	– 261	204	1975
500	335	165	1,060	–	1,060	– 254	806	322	484	– 263	221	1976
541	367	174	1,122	–	1,122	– 123	999	476	523	– 303	220	1977
611	404	207	1,193	–	1,193	– 14	1,179	564	615	– 368	247	1978
646	441	205	1,301	–	1,301	– 112	1,189	526	663	– 405	258	1979
711	497	214	1,355	–	1,355	111	1,466	663	803	– 515	288	1980
793	513	280	1,432	–	1,432	– 58	1,374	583	791	– 495	296	1981
830	543	287	1,813	–	1,813	– 264	1,549	672	877	– 540	337	1982
879	576	303	2,511	–	2,511	– 819	1,692	724	968	– 602	366	1983
951	616	335	2,691	–	2,691	– 948	1,743	750	993	– 626	367	1984
1,057	661	396	2,709	–	2,709	– 933	1,776	764	1,012	– 582	430	1985
1,118	717	401	2,723	–	2,723	–1,148	1,575	725	850	– 470	380	1986
1,178	769	409	2,784	–	2,784	–1,034	1,750	793	957	– 542	415	1987
1,244	808	436	2,777	–	2,777	–1,070	1,707	773	934	– 495	439	1988
1,282	821	461	2,780	–	2,780	– 857	1,923	894	1,029	– 554	475	1989
1,413	936	477	2,733	–	2,733	– 843	1,890	772	1,118	– 625	493	1990
1,450	914	536	2,798	–	2,798	– 359	2,439	836	1,603	–1,049	554	1991
1,701	1,043	658	2,927	–	2,927	– 649	2,278	945	1,333	– 751	582	1992
1,717	1,037	680	3,156	– 828	2,328	– 67	2,261	1,012	1,249	– 529	720	1993
1,808	1,091	717	3,592	–1,493	2,099	114	2,213	883	1,330	– 571	759	1994
1,997	1,176	821	4,147	– 927	3,220	– 265	2,955	1,039	1,916	– 972	944	1995
2,135	1,250	885	4,628	– 848	3,780	– 341	3,439	1,325	2,114	– 982	1,132	1996
2,271	1,303	968	5,307	–1,287	4,020	– 410	3,610	1,585	2,025	– 782	1,243	1997
2,664	1,534	1,130	6,303	–1,165	5,138	– 645	4,493	1,864	2,629	– 618	2,011	1998
2,372	1,262	1,111	5,715	–1,563	4,152	– 487	3,665	1,584	2,081	– 68	2,015	1999
1,213	645	568	2,922	– 799	2,123	– 249	1,874	810	1,064	– 35	1,030	1999
1,337	689	648	2,917	–1,681	1,236	– 462	774	463	311	188	499	2000
1,402	694	708	2,800	–1,121	1,679	– 495	1,184	324	860	680	1,541	2001
1,347	664	683	2,436	–1,843	593	692	1,285	247	1,038	– 331	705	2002
1,405	663	742	2,308	–1,110	1,198	– 368	830	255	575	14	590	2003
1,396	663	733	2,590	–1,625	965	– 399	566	328	238	587	826	2004
1,458	697	761	2,679	–1,128	1,551	–1,391	160	313	– 153	906	751	2005
1,606	808	798	2,524	–1,067	1,457	– 889	568	196	372	– 119	254	2006
1,578	751	827	2,809	–1,244	1,565	–1,190	375	165	210	– 626	– 415	2007
1,393	606	787	2,309	–3,977	–1,668	–1,245	–2,913	93	–3,006	– 452	–3,458	2008
1,432	639	793	2,481	–3,481	–1,000	– 419	–1,419	163	–1,582	–3,093	–4,675	2009
1,374	533	841	2,408	–2,423	– 15	– 71	– 86	– 17	– 69	–4,494	–4,563	2010
1,418	552	866	507	–1,641	–1,134	827	– 307	74	– 381	–4,321	–4,702	2011
1,371	559	812	1,282	– 645	637	– 540	97	21	76	–4,669	–4,593	2012
1,322	525	797	432	– 405	27	90	117	88	29	–4,775	–4,746	2013
1,241	529	712	884	– 278	606	– 772	– 166	103	– 269	–1,714	–1,983	2014
1,147	492	655	1,094	– 327	767	– 20	747	98	649	–1,385	– 736	2015
937	410	527	599	– 113	486	39	525	127	398	–1,138	– 740	2016
897	411	486	380	32	412	75	487	171	316	– 722	– 406	2017
975	449	526	656	– 341	315	– 95	220	128	92	– 795	– 703	2018
929	428	501	885	– 125	760	– 217	543	160	383	– 229	154	2019
896	405	491	933	– 357	576	271	847	700	147	19	166	2020
862	404	458	780	– 156	624	1,043	1,667	1,102	565	166	731	2021
951	462	489	1,058	– 301	757	– 223	534	199	335	– 124	211	2022
925	433	492	1,278	– 552	726	22	748	269	479	– 353	126	2023
914	431	483	1,295	– 182	1,113	– 425	688	301	387	– 311	76	2024
712	351	361	851	– 612	239	– 72	167	227	– 60	– 479	– 539	2025

VIII. Items of banks' profit and loss accounts

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

in DM million

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

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

VIII. Items of banks' profit and loss accounts

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

in DM million

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

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets 1	Interest business			Commissions business			Result from the trading portfolio 5	Other operating result 6	Operating income 7 (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received 2	Interest paid 3	Net commission income 4 (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1993	34	196,948	5,720	11,856	6,136	588	2,571	1,983	–	– 566	5,742
1994	35	211,229	5,845	12,179	6,334	688	2,716	2,028	–	– 189	6,344
1995	35	222,245	5,865	12,523	6,658	483	2,538	2,055	–	– 702	5,646
1996	34	234,169	5,918	12,769	6,851	170	2,658	2,488	–	– 400	5,688
1997	34	250,607	6,004	13,285	7,281	298	2,633	2,335	–	– 334	5,968
1998	34	264,925	5,909	13,780	7,871	811	3,261	2,450	–	– 487	6,233
1999	33	275,267	6,014	14,225	8,211	92	2,871	2,779	–	315	6,421
1999	33	140,742	3,075	7,273	4,198	47	1,468	1,421	–	161	3,283
2000	31	149,860	3,056	7,579	4,523	306	1,583	1,277	–	255	3,617
2001	29	155,664	3,186	7,986	4,800	130	1,446	1,316	–	203	3,519
2002	28	161,195	3,222	8,079	4,857	48	1,469	1,421	–	325	3,595
2003	27	167,863	3,409	8,287	4,878	– 46	1,789	1,835	–	242	3,605
2004	27	178,273	3,439	8,355	4,916	2	1,573	1,571	–	116	3,557
2005	26	189,706	3,297	8,262	4,965	– 38	1,591	1,629	–	96	3,355
2006	26	194,193	2,915	8,125	5,210	– 205	1,485	1,690	–	104	2,814
2007	25	192,926	3,241	8,158	4,917	– 222	1,425	1,647	–	52	3,071
2008	25	191,129	3,197	8,135	4,938	– 335	1,516	1,851	–	140	3,002
2009	24	189,910	3,278	7,881	4,603	– 312	1,305	1,617	–	– 12	2,954
2010	23	195,151	3,284	7,896	4,612	– 377	1,388	1,765	–	– 105	2,802
2011	23	199,250	3,383	7,847	4,464	– 497	1,395	1,892	–	11	2,897
2012	22	200,782	3,252	7,681	4,429	– 531	1,403	1,934	–	46	2,767
2013	22	204,540	3,144	7,381	4,237	– 629	1,381	2,010	–	26	2,541
2014	21	210,066	3,037	7,126	4,089	– 547	1,339	1,886	–	– 53	2,437
2015	21	214,613	2,841	6,818	3,977	– 590	1,375	1,965	–	– 2	2,249
2016	20	215,668	2,503	6,233	3,730	– 503	1,260	1,763	–	717	2,717
2017	20	227,924	2,634	5,995	3,361	– 481	1,226	1,707	–	701	2,854
2018	20	233,865	2,653	5,661	3,008	– 500	1,295	1,795	–	14	2,167
2019	19	237,363	2,438	5,566	3,128	– 548	1,309	1,857	–	52	1,942
2020	18	242,190	2,520	5,103	2,583	– 493	1,270	1,763	–	30	2,057
2021	18	249,553	2,505	4,785	2,280	– 389	1,295	1,684	–	26	2,142
2022	18	259,381	2,607	4,508	1,901	– 174	1,834	2,008	–	393	2,826
2023	14	244,652	2,876	5,268	2,392	– 178	1,565	1,743	–	197	2,895
2024	13	259,741	2,793	5,625	2,832	– 156	1,371	1,527	–	182	2,819
2025	13	260,861	3,143	5,633	2,490	– 234	1,086	1,320	–	116	3,025

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
4,120	2,222	1,898	1,622	31	1,653	– 52	1,601	606	995	– 176	819	1993
4,210	2,172	2,038	2,134	– 158	1,976	90	2,066	1,060	1,006	– 284	722	1994
4,472	2,319	2,153	1,174	226	1,400	– 284	1,116	462	654	– 255	399	1995
4,634	2,318	2,316	1,054	334	1,388	27	1,415	543	872	– 539	333	1996
4,699	2,327	2,372	1,269	66	1,335	190	1,525	433	1,092	– 90	1,002	1997
4,853	2,411	2,442	1,380	– 67	1,313	413	1,726	636	1,090	– 653	437	1998
4,868	2,498	2,370	1,553	156	1,709	– 72	1,637	857	780	100	880	1999
2,489	1,277	1,212	794	80	874	– 37	837	438	399	51	450	1999
2,528	1,251	1,277	1,089	– 58	1,031	702	1,733	620	1,113	137	1,250	2000
2,555	1,193	1,362	964	– 125	839	– 131	708	373	335	– 79	255	2001
2,543	1,189	1,354	1,052	– 319	733	10	743	421	322	– 60	263	2002
2,524	1,139	1,385	1,081	– 225	856	– 320	536	296	240	– 52	188	2003
2,439	1,135	1,304	1,118	– 248	870	– 296	574	320	254	– 11	242	2004
2,328	1,132	1,196	1,027	– 248	779	– 174	605	325	280	– 35	245	2005
2,199	1,080	1,119	615	– 319	296	– 14	282	184	98	77	175	2006
2,074	955	1,119	997	– 410	587	– 163	424	287	137	7	145	2007
2,059	972	1,087	943	– 456	487	– 57	430	274	156	25	181	2008
1,966	885	1,081	988	– 116	872	– 200	672	267	405	– 117	288	2009
1,938	814	1,124	864	– 7	857	– 193	664	309	355	– 202	153	2010
1,951	807	1,144	946	755	1,701	– 273	1,428	191	1,237	– 914	323	2011
1,952	758	1,194	815	17	832	– 189	643	172	471	– 300	171	2012
1,867	701	1,166	674	– 88	586	– 145	441	194	247	– 104	143	2013
1,893	752	1,141	544	284	828	– 65	763	255	508	– 389	119	2014
1,749	721	1,028	500	– 72	428	– 2	426	78	348	– 4	344	2015
1,798	692	1,106	919	22	941	– 51	890	160	730	– 548	182	2016
1,891	719	1,172	963	– 61	902	89	991	155	836	– 622	214	2017
1,921	696	1,225	246	22	268	– 14	254	137	117	13	130	2018
1,838	647	1,191	104	49	153	303	456	105	351	– 139	212	2019
1,880	661	1,219	177	– 82	95	108	203	98	105	95	200	2020
2,005	752	1,253	137	– 16	121	53	174	113	61	26	87	2021
2,209	991	1,218	617	– 129	488	– 138	350	143	207	– 112	95	2022
2,042	809	1,233	853	– 92	761	– 255	506	262	244	– 97	147	2023
1,985	771	1,214	834	– 91	743	– 268	475	56	419	– 296	123	2024
2,032	810	1,222	993	– 189	804	– 361	443	156	287	– 171	116	2025

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	17	54,949	353	994	641	12	60	48	–	–	365
1969	17	59,458	339	1,596	1,257	39	45	6	–	–	378
1970	17	65,931	364	2,071	1,707	49	69	20	–	–	413
1971	18	71,041	420	2,841	2,421	59	105	46	–	–	479
1972	18	78,415	444	3,157	2,713	86	118	32	–	–	530
1973	17	85,414	511	3,886	3,375	108	136	28	–	–	619
1974	17	89,191	552	4,379	3,827	106	137	31	–	–	658
1975	18	94,144	653	4,480	3,827	117	149	32	–	–	770
1976	18	103,489	702	4,799	4,097	100	134	34	–	–	802
1977	18	110,443	768	5,190	4,422	131	166	35	–	–	899
1978	17	117,598	838	5,334	4,496	128	162	34	–	–	966
1979	17	130,297	783	6,170	5,387	140	164	24	–	–	923
1980	16	142,163	772	7,491	6,719	164	193	29	–	–	936
1981	16	157,809	774	9,030	8,256	223	243	20	–	–	997
1982	16	176,678	939	10,636	9,697	224	245	21	–	–	1,163
1983	16	189,410	1,237	10,876	9,639	211	238	27	–	–	1,448
1984	16	201,298	1,323	11,625	10,302	235	261	26	–	–	1,558
1985	16	213,501	1,487	12,145	10,658	237	269	32	–	–	1,724
1986	16	231,062	1,595	12,632	11,037	237	279	42	–	–	1,832
1987	16	245,342	1,630	12,925	11,295	261	294	33	–	–	1,891
1988	16	257,560	1,714	13,359	11,645	279	318	39	–	–	1,993
1989	16	276,822	1,757	15,076	13,319	298	341	43	–	–	2,055
1990	17	378,292	4,624	23,123	18,499	1,300	1,348	48	–	–	5,924
1991	16	427,720	5,508	28,020	22,512	1,395	1,457	62	–	–	6,903
1992	16	491,697	5,549	33,395	27,846	1,464	1,554	90	–	–	7,013
1993	18	550,309	6,020	37,190	31,170	1,392	1,515	123	94	46	7,552
1994	17	673,763	6,294	37,524	31,230	1,492	1,640	148	21	182	7,989
1995	17	698,726	6,616	41,244	34,628	1,491	1,632	141	52	269	8,428
1996	17	747,641	6,749	42,372	35,623	1,379	1,606	227	79	428	8,635
1997	18	826,980	7,033	43,845	36,812	1,376	1,690	314	125	418	8,952
1998	18	907,364	7,521	47,167	39,646	1,198	1,596	398	113	424	9,256
1999	14	906,828	5,621	46,320	40,699	421	876	456	37	203	6,282
1999	14	463,654	2,874	23,683	20,809	215	448	233	19	104	3,212
2000	13	445,251	2,548	22,385	19,837	225	482	257	5	67	2,845
2001	13	481,621	2,534	23,850	21,316	248	509	261	– 1	122	2,903
2002	14	508,807	2,984	23,364	20,380	483	775	292	– 6	36	3,497
2003	14	531,247	2,893	21,904	19,011	492	835	343	16	181	3,582
2004	16	679,799	3,405	27,010	23,605	601	839	238	8	115	4,129
2005	16	707,171	3,481	28,663	25,182	633	900	267	– 1	134	4,247
2006	16	750,579	3,562	30,927	27,365	718	1,040	322	2	363	4,645
2007	16	807,794	3,454	35,945	32,491	781	1,218	437	– 5	178	4,408
2008	17	887,167	3,902	40,167	36,265	799	1,302	503	8	68	4,777
2009	18	894,261	4,748	33,547	28,799	873	1,304	431	1	28	5,650
2010	18	923,514	4,752	27,343	22,591	833	1,320	487	– 7	75	5,653
2011	18	927,186	4,234	28,284	24,050	766	1,223	457	– 10	195	5,185
2012	19	1,143,626	5,165	29,585	24,420	1,019	1,551	532	– 33	277	6,428
2013	20	1,037,399	1,964	29,076	27,112	1,142	1,538	396	7	3	3,116
2014	20	985,487	4,305	25,786	21,481	1,139	1,482	343	11	261	5,716
2015	20	1,028,351	4,437	24,861	20,424	992	1,341	349	12	159	5,600
2016	21	1,306,027	5,507	28,072	22,565	1,320	2,058	738	571	116	7,514
2017	20	1,265,735	5,279	22,474	17,195	1,276	1,967	691	423	1	6,979
2018	19	1,263,482	4,988	21,147	16,159	1,389	2,083	694	363	– 104	6,636
2019	19	1,333,352	5,121	20,216	15,095	1,607	2,348	741	427	– 212	6,943
2020	19	1,421,184	5,396	16,360	10,964	1,844	2,627	783	372	– 2	7,610
2021	18	1,468,095	5,635	13,692	8,057	2,007	2,892	885	507	88	8,237
2022	18	1,619,799	5,280	21,958	16,678	2,012	2,940	928	1,179	61	8,532
2023	18	1,629,135	6,520	48,166	41,646	1,924	2,859	935	429	444	9,317
2024	18	1,608,322	6,470	54,797	48,327	2,144	3,113	969	110	592	9,316
2025	17	1,494,391	5,865	44,687	38,822	2,318	3,280	962	518	405	9,106

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
140	102	38	225	–	225	– 31	194	66	128	– 62	66	1968
170	115	55	208	–	208	– 37	171	48	123	– 66	57	1969
198	135	63	215	–	215	– 20	195	64	131	– 78	53	1970
224	165	59	255	–	255	– 39	216	78	138	– 76	62	1971
241	175	66	289	–	289	– 54	235	79	156	– 93	63	1972
273	205	68	346	–	346	– 123	223	90	133	– 71	62	1973
318	242	76	340	–	340	– 101	239	90	149	– 84	65	1974
334	239	95	436	–	436	– 129	307	126	181	– 99	82	1975
359	248	111	443	–	443	– 100	343	98	245	– 129	116	1976
409	265	144	490	–	490	– 110	380	126	254	– 151	103	1977
425	287	138	541	–	541	– 182	359	102	257	– 147	110	1978
447	306	141	476	–	476	– 110	366	103	263	– 144	119	1979
473	336	137	463	–	463	– 142	321	108	213	– 92	121	1980
468	342	126	529	–	529	– 160	369	143	226	– 115	111	1981
525	366	159	638	–	638	– 147	491	141	350	– 231	119	1982
558	393	165	890	–	890	– 297	593	234	359	– 225	134	1983
594	418	176	964	–	964	– 341	623	233	390	– 228	162	1984
657	453	204	1,067	–	1,067	– 418	649	230	419	– 282	137	1985
732	496	236	1,100	–	1,100	– 349	751	215	536	– 341	195	1986
767	512	255	1,124	–	1,124	– 450	674	234	440	– 286	154	1987
807	535	272	1,186	–	1,186	– 429	757	224	533	– 377	156	1988
853	562	291	1,202	–	1,202	– 460	742	232	510	– 336	174	1989
4,207	1,749	2,458	1,717	–	1,717	– 611	1,106	485	621	– 447	174	1990
4,475	1,925	2,550	2,428	–	2,428	–1,045	1,383	603	780	– 519	261	1991
4,993	2,040	2,953	2,020	–	2,020	– 790	1,230	580	650	– 535	115	1992
4,996	2,069	2,927	2,556	– 947	1,609	– 24	1,585	479	1,106	– 902	204	1993
5,175	2,109	3,066	2,814	–1,549	1,265	178	1,443	499	944	– 883	61	1994
5,480	2,673	2,807	2,948	–1,086	1,862	– 45	1,817	441	1,376	–1,108	268	1995
5,179	2,321	2,858	3,456	–1,546	1,910	–1,676	234	285	– 51	349	298	1996
5,478	2,749	2,729	3,474	–1,059	2,415	– 916	1,499	275	1,224	– 892	332	1997
5,165	2,371	2,794	4,091	–2,109	1,982	49	2,031	318	1,713	–1,160	553	1998
1,717	1,052	665	4,565	–2,136	2,429	– 196	2,234	227	2,007	–1,668	336	1999
878	538	340	2,334	–1,092	1,242	– 100	1,142	116	1,026	– 853	172	1999
846	516	330	1,999	– 655	1,344	– 9	1,335	87	1,248	–1,031	217	2000
883	527	356	2,020	– 725	1,295	– 354	941	86	855	– 681	174	2001
1,098	615	483	2,399	–1,075	1,324	– 153	1,171	90	1,081	– 872	208	2002
1,175	653	522	2,407	– 686	1,721	– 535	1,186	94	1,092	– 909	181	2003
1,463	830	633	2,666	– 310	2,356	– 277	2,079	95	1,984	–1,668	314	2004
1,496	855	641	2,751	– 65	2,686	– 71	2,615	99	2,516	–2,127	389	2005
1,638	959	679	3,007	– 608	2,399	55	2,454	69	2,385	–1,997	388	2006
1,683	955	728	2,725	–7,772	–5,047	– 575	– 5,622	76	–5,698	4,777	– 921	2007
1,780	976	804	2,997	–4,717	–1,720	–1,694	– 3,414	37	–3,451	– 898	–4,349	2008
1,865	1,006	859	3,785	–2,196	1,589	– 80	1,509	– 7	1,516	–4,369	–2,851	2009
1,797	1,027	770	3,856	– 460	3,396	76	3,472	79	3,393	–4,625	–1,232	2010
1,865	1,031	834	3,320	709	4,029	– 454	3,575	51	3,524	–4,363	– 839	2011
3,030	1,612	1,418	3,398	– 412	2,986	– 823	2,163	105	2,058	–3,730	–1,672	2012
2,773	1,450	1,323	343	– 815	– 472	– 744	– 1,216	70	–1,286	– 669	–1,955	2013
2,859	1,458	1,401	2,857	–1,028	1,829	122	1,951	–140	2,091	–4,119	–2,028	2014
2,940	1,487	1,453	2,660	– 563	2,097	435	2,532	90	2,442	–4,393	–1,951	2015
4,250	2,009	2,241	3,264	– 973	2,291	– 28	2,263	86	2,177	–4,065	–1,888	2016
4,129	1,961	2,168	2,850	– 890	1,960	– 496	1,464	–178	1,642	–1,337	305	2017
4,352	2,214	2,138	2,284	– 197	2,087	– 755	1,332	146	1,186	– 894	292	2018
4,145	2,037	2,108	2,798	– 686	2,112	– 65	2,047	428	1,619	–1,387	232	2019
4,277	2,097	2,180	3,333	–1,159	2,174	77	2,251	538	1,713	–1,324	389	2020
4,568	2,235	2,333	3,669	– 799	2,870	303	3,173	1,054	2,119	–1,153	966	2021
5,065	2,555	2,510	3,467	– 931	2,536	– 118	2,418	415	2,003	–1,292	711	2022
5,279	2,488	2,791	4,038	– 257	3,781	– 339	3,442	191	3,251	–2,062	1,189	2023
5,288	2,700	2,588	4,028	– 737	3,291	– 644	2,647	186	2,461	–1,369	1,092	2024
5,391	2,919	2,472	3,715	100	3,815	–1,021	2,794	195	2,599	–1,416	1,183	2025

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1985	42	52,786	1,387	3,998	2,611	596	683	87	–	–	1,983
1986	47	70,335	1,555	4,430	2,875	681	788	107	–	–	2,236
1987	51	83,156	1,770	4,979	3,209	624	741	117	–	–	2,394
1988	56	96,330	1,901	5,828	3,927	599	746	147	–	–	2,500
1989	65	109,357	1,836	7,936	6,100	721	917	196	–	–	2,557
1990	78	122,583	2,117	10,058	7,941	771	1,013	242	–	–	2,888
1991	83	135,295	2,415	12,213	9,798	926	1,167	241	–	–	3,341
1992	88	197,150	3,656	18,320	14,664	1,196	1,458	262	–	–	4,852
1993	86	211,200	4,222	16,339	12,117	1,373	1,713	340	601	187	6,383
1994	88	231,376	5,038	15,822	10,784	1,448	1,801	353	303	262	7,051
1995	88	227,312	5,020	14,300	9,280	1,490	1,823	333	238	332	7,080
1996	78	240,468	5,074	13,214	8,140	1,699	2,094	395	271	481	7,525
1997	76	255,458	5,609	13,923	8,314	2,020	2,455	435	22	440	8,091
1998	68	256,528	4,970	13,209	8,239	2,309	2,758	449	237	576	8,092
1999	60	253,890	5,197	13,004	7,808	2,548	3,123	575	– 23	579	8,301
1999	60	129,812	2,657	6,649	3,992	1,303	1,597	294	– 12	296	4,244
2000	55	126,022	2,517	7,105	4,588	1,262	2,049	787	– 116	454	4,117
2001	51	168,673	3,019	11,676	8,657	1,426	2,233	807	– 143	327	4,629
2002	49	284,168	3,430	15,964	12,534	1,186	1,929	743	108	561	5,285
2003	45	291,782	3,521	14,921	11,400	1,425	1,818	393	287	292	5,525
2004	42	313,299	3,931	15,124	11,193	1,724	2,167	443	– 85	262	5,832
2005	41	649,254	8,216	29,491	21,275	3,389	4,246	857	345	167	12,117
2006	44	679,356	8,678	32,318	23,640	3,694	4,867	1,173	325	188	12,885
2007	42	766,323	10,189	39,607	29,418	4,038	5,725	1,687	– 542	421	14,106
2008	44	732,683	10,163	39,246	29,083	3,777	5,911	2,134	– 3,392	345	10,893
2009	43	679,565	9,831	26,212	16,381	3,311	5,272	1,961	1,277	370	14,789
2010	42	666,637	9,104	22,602	13,498	3,331	5,236	1,905	371	28	12,834
2011	39	756,406	9,868	23,908	14,040	3,234	4,934	1,700	– 173	447	13,376
2012	37	803,313	8,502	20,365	11,863	2,885	4,501	1,616	1,215	415	13,017
2013	37	692,773	8,266	15,323	7,057	2,633	4,282	1,649	1,106	301	12,306
2014	35	680,177	8,347	14,546	6,199	3,025	4,966	1,941	343	– 45	11,670
2015	33	735,491	8,383	13,502	5,119	2,919	4,834	1,915	435	456	12,193
2016	34	762,620	8,950	13,098	4,148	3,157	5,057	1,900	718	402	13,227
2017	34	765,500	8,801	12,037	3,236	3,589	5,218	1,629	812	891	14,093
2018	33	763,177	9,252	12,327	3,075	3,042	4,711	1,669	436	– 340	12,390
2019	32	849,008	9,683	12,911	3,228	3,520	5,338	1,818	546	1,184	14,933
2020	34	973,655	9,350	11,328	1,978	4,640	6,756	2,116	539	650	15,179
2021	35	1,236,335	9,238	10,296	1,058	6,858	9,737	2,879	1,526	242	17,864
2022	31	1,872,399	10,869	15,104	4,235	7,018	10,163	3,145	2,994	1,037	21,918
2023	30	2,022,969	12,489	35,396	22,907	6,701	9,591	2,890	4,454	968	24,612
2024	28	1,950,682	12,121	47,229	35,108	6,923	10,186	3,263	5,327	924	25,295
2025	27	1,356,596	12,412	39,278	26,866	7,384	10,646	3,262	4,454	1,347	25,597

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending												
total (col. 13 + 14)	Staff costs [8]	Other administrative spending [9]	Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extraordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	Withdrawls from or transfers to (-) reserves and participation rights capital [15]	Balance sheet profit or loss (-) (col. 21 + 22)	
12	13	14	15	16	17	18	19	20	21	22	23	Financial year
1,275	739	536	708	–	708	– 217	491	267	224	– 57	167	1985
1,519	873	646	717	–	717	– 246	471	248	223	– 46	177	1986
1,743	994	749	651	–	651	– 189	462	268	194	– 29	165	1987
1,913	1,083	830	587	–	587	– 61	526	269	257	– 45	212	1988
2,141	1,155	986	416	–	416	– 90	326	212	114	48	162	1989
2,398	1,302	1,096	490	–	490	– 104	386	267	119	– 59	60	1990
2,755	1,456	1,299	586	–	586	– 202	384	243	141	– 34	107	1991
4,026	2,171	1,855	826	–	826	–1,518	– 692	308	– 1,000	1,213	213	1992
4,369	2,310	2,059	2,014	–1,184	830	– 164	666	153	513	27	540	1993
4,649	2,458	2,191	2,402	–1,442	960	– 214	746	339	407	– 109	298	1994
4,852	2,530	2,322	2,228	– 820	1,408	– 150	1,258	479	779	– 98	681	1995
5,010	2,573	2,437	2,515	– 755	1,760	– 369	1,391	646	745	– 108	637	1996
5,090	2,564	2,526	3,001	– 844	2,157	– 549	1,608	502	1,106	– 472	634	1997
5,160	2,505	2,655	2,932	– 720	2,212	– 80	2,132	693	1,439	– 518	921	1998
5,457	2,625	2,832	2,844	– 972	1,872	– 853	1,019	632	387	542	931	1999
2,790	1,342	1,448	1,454	– 497	957	– 436	521	323	198	277	476	1999
2,840	1,381	1,459	1,277	– 324	953	21	974	251	723	229	952	2000
3,216	1,474	1,742	1,413	– 422	991	– 266	725	349	376	134	510	2001
3,381	1,486	1,895	1,904	– 632	1,272	– 18	1,254	449	805	– 310	497	2002
3,325	1,443	1,882	2,200	– 799	1,401	– 837	564	274	290	390	680	2003
3,534	1,473	2,061	2,298	– 612	1,686	– 874	812	494	318	206	525	2004
7,291	3,416	3,875	4,826	–1,962	2,864	– 783	2,081	721	1,360	– 537	824	2005
7,672	3,711	3,961	5,213	–1,852	3,361	–1,287	2,074	517	1,557	– 511	1,045	2006
8,115	3,927	4,188	5,991	–2,204	3,787	5,914	9,701	769	8,932	–3,885	5,046	2007
8,371	3,947	4,424	2,522	–2,887	– 365	–1,423	–1,788	363	– 2,151	2,508	358	2008
8,811	4,471	4,340	5,978	–2,953	3,025	–1,816	1,209	496	713	592	1,306	2009
7,618	3,432	4,186	5,216	–1,697	3,519	–1,439	2,080	550	1,530	– 34	1,496	2010
7,950	3,551	4,399	5,426	–2,084	3,342	–1,582	1,760	271	1,489	– 409	1,080	2011
8,097	3,643	4,454	4,920	– 285	4,635	–1,339	3,296	735	2,561	– 32	2,529	2012
8,230	3,773	4,457	4,076	– 474	3,602	–1,481	2,121	513	1,608	– 558	1,050	2013
7,920	3,516	4,404	3,750	– 439	3,311	–1,308	2,003	320	1,683	– 725	958	2014
8,503	3,992	4,511	3,690	– 479	3,211	–1,723	1,488	430	1,058	– 396	662	2015
9,072	4,329	4,743	4,155	–1,012	3,143	–1,604	1,539	636	903	2,646	3,549	2016
8,817	4,070	4,747	5,276	– 590	4,686	–1,819	2,867	808	2,059	– 565	1,494	2017
8,717	4,064	4,653	3,673	– 994	2,679	– 992	1,687	586	1,101	– 518	583	2018
9,612	4,611	5,001	5,321	– 164	5,157	–1,952	3,205	1,189	2,016	2,664	4,680	2019
9,531	4,587	4,944	5,648	–1,869	3,779	–1,255	2,524	1,175	1,349	846	2,195	2020
12,134	6,350	5,784	5,730	– 581	5,149	– 495	4,654	2,483	2,171	647	2,818	2021
13,729	6,651	7,078	8,189	–2,158	6,031	–2,052	3,979	815	3,164	– 768	2,396	2022
13,225	6,191	7,034	11,387	– 855	10,532	–3,134	7,398	2,794	4,604	– 482	4,122	2023
13,095	6,305	6,790	12,200	–1,744	10,456	–3,045	7,411	2,931	4,480	655	5,135	2024
13,847	6,727	7,120	11,750	–1,764	9,986	–1,693	8,293	3,009	5,284	– 62	5,222	2025

VIII. Items of banks' profit and loss accounts

9. Credit institutions' charge items *

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

Financial year	Number of reporting institutions	Charges											
		total	Interest paid 1	Commissions paid	Net loss from the trading portfolio 2	Gross loss on transactions in goods and subsidiary transactions 3	General administrative spending					
							total 4	Staff costs				Other administrative spending 6
								total	Wages and salaries	Social security costs and costs relating to pensions and other benefits		
										total	of which: Pensions 5	
	1	2	3	4	5	6	7	8	9	10	11	12
1968	3,708	29,844	18,487	155	–	–	7,299	5,244	4,374	870	523	2,055
1969	3,665	37,869	24,378	170	–	–	8,657	6,206	5,154	1,052	632	2,451
1970	3,559	50,898	35,069	196	–	–	10,386	7,510	6,174	1,336	787	2,876
1971	3,469	55,531	37,806	271	–	–	12,219	8,885	7,266	1,619	882	3,334
1972	3,365	61,073	40,373	320	–	–	13,856	10,100	8,317	1,783	905	3,756
1973	3,737	87,039	61,535	326	–	–	16,135	11,887	9,711	2,176	1,086	4,248
1974	3,665	103,031	72,816	318	–	–	18,877	14,004	11,173	2,831	1,572	4,873
1975	3,586	97,554	64,952	393	–	–	20,605	15,157	12,214	2,943	1,481	5,448
1976	3,513	102,063	66,025	516	–	–	22,828	16,760	13,324	3,436	1,725	6,068
1977	3,425	109,844	71,792	562	–	–	24,474	17,870	14,344	3,526	1,661	6,604
1978	3,378	116,884	75,576	639	–	–	26,427	19,194	15,416	3,778	1,756	7,233
1979	3,336	140,023	95,811	629	–	–	28,636	20,656	16,636	4,020	1,832	7,980
1980	3,303	180,150	131,924	702	–	–	31,446	22,787	18,247	4,540	2,138	8,659
1981	3,292	224,166	167,364	784	–	–	33,730	24,298	19,564	4,734	2,089	9,432
1982	3,275	238,913	172,953	774	–	–	36,297	25,691	20,805	4,886	1,992	10,606
1983	3,246	224,794	151,007	912	–	–	39,135	27,613	22,005	5,608	2,458	11,522
1984	3,228	237,311	161,718	963	–	–	41,473	29,001	23,203	5,798	2,350	12,472
1985 14	4,639	249,035	166,161	1,113	–	–	45,609	31,675	25,280	6,395	2,595	13,934
1986	4,564	246,858	160,816	1,309	–	–	48,864	33,892	27,032	6,860	2,763	14,972
1987	4,438	248,525	161,615	1,270	–	–	51,255	35,803	28,578	7,225	2,901	15,452
1988	4,327	261,724	170,498	1,347	–	–	53,570	37,430	29,859	7,571	3,009	16,140
1989	4,193	305,299	207,062	1,728	–	–	55,784	38,680	31,059	7,621	2,979	17,104
1990	4,012	368,002	259,205	1,882	–	–	63,795	43,163	34,374	8,789	3,726	20,632
1991	3,824	421,585	303,774	1,946	–	–	70,317	47,428	37,554	9,874	4,233	22,889
1992	3,617	475,016	343,802	2,344	–	–	77,235	51,679	40,943	10,736	4,580	25,556
1993	3,879	522,755	364,507	5,054	37	–	90,442	59,443	46,682	12,761	5,043	30,999
1994	3,710	523,470	352,558	5,245	1,209	–	94,110	61,211	48,074	13,137	4,745	32,899
1995	3,606	543,254	372,031	5,363	207	–	100,049	65,133	50,467	14,666	5,974	34,916
1996	3,492	569,878	384,347	6,603	383	–	104,748	66,752	51,782	14,970	5,800	37,996
1997	3,393	613,421	417,195	7,295	625	–	111,199	69,424	53,955	15,469	5,798	41,775
1998	3,201	683,364	463,210	9,043	289	–	118,937	72,534	55,472	17,062	6,809	46,403
1999	2,930	714,367	487,477	11,185	1,056	–	130,974	77,666	60,042	17,624	7,237	53,308
1999	2,930	365,250	249,243	5,719	540	–	66,966	39,710	30,699	9,011	3,700	27,256
2000	2,667	421,644	297,575	6,975	370	–	74,234	43,248	33,680	9,568	4,019	30,986
2001	2,452	440,105	307,984	7,203	833	–	77,651	44,224	34,626	9,598	4,081	33,427
2002	2,296	409,997	263,761	7,306	884	–	74,877	42,767	33,352	9,415	3,682	32,110
2003	2,155	375,232	231,911	8,124	354	–	74,298	42,724	32,921	9,803	4,096	31,574
2004	2,081	356,740	223,533	8,328	898	–	73,324	42,352	32,430	9,922	4,202	30,972
2005	2,014	382,952	245,836	9,183	637	–	76,704	44,577	34,081	10,496	4,746	32,127
2006	1,966	408,333	273,547	10,249	495	–	79,714	47,069	36,000	11,069	5,198	32,645
2007	1,928	482,655	332,273	12,145	4,479	–	79,818	45,559	35,793	9,766	3,985	34,259
2008	1,889	532,475	347,148	13,193	19,762	–	77,105	43,005	33,489	9,516	4,230	34,100
2009	1,843	388,177	223,005	13,620	1,218	–	80,589	45,849	35,199	10,650	4,857	34,740
2010	1,821	329,076	174,657	13,740	689	–	78,683	43,073	35,158	7,915	2,345	35,610
2011	1,801	367,087	208,320	12,769	1,187	–	78,599	42,481	34,663	7,818	2,397	36,118
2012	1,776	328,970	179,202	12,457	210	–	80,935	44,607	35,462	9,145	3,424	36,328
2013	1,748	285,786	138,708	12,579	334	–	81,145	43,756	35,155	8,601	2,921	37,389
2014	1,715	262,816	117,424	13,342	374	–	82,008	43,979	35,317	8,662	3,204	38,029
2015	1,679	256,613	104,974	14,081	463	–	85,965	46,039	36,427	9,612	3,731	39,926
2016	1,611	240,875	90,397	13,455	207	–	84,410	44,615	36,050	8,565	2,699	39,795
2017	1,538	224,142	79,901	13,631	4	–	84,002	44,563	35,617	8,946	2,857	39,439
2018	1,484	226,941	80,575	13,602	8	–	83,641	44,282	34,581	9,701	3,881	39,359
2019	1,440	242,001	80,352	14,521	56	–	84,750	44,447	34,897	9,550	3,604	40,303
2020	1,408	210,980	59,428	14,547	126	–	82,554	44,210	34,730	9,480	3,554	38,344
2021	1,358	203,977	49,420	15,734	–	–	87,120	46,747	36,435	10,312	4,368	40,373
2022	1,302	247,854	75,439	16,694	17	–	90,520	48,429	36,555	11,874	5,939	42,091
2023	1,244	393,355	224,851	15,126	2	–	92,361	48,617	38,196	10,421	4,141	43,744
2024	1,207	448,481	273,484	17,094	39	–	93,917	50,062	40,256	9,806	2,999	43,855
2025	1,171	381,653	201,565	18,495	–	–	97,430	52,893	42,142	10,751	2,867	44,537

***** The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1993, including East German credit institutions and in accordance with the new accounting rules. **1** As of 1993, interest on participation rights capital is only shown here. Discount deductions may not be offset against the corresponding discount income. **2** Up to 1992, included in columns 15 and 16 as well as in table 10 ("Credit institutions' income items") column 15. Up to 2009, result from financial operations. **3** As of 1993, loss on transactions in goods and subsidiary transactions is only shown in net terms with corresponding income. Up to 1992, loss on transactions in goods and subsidiary transactions is included in column 7 or in table 10 ("Credit institutions' income items") column 12. **4** As of 1993, excluding loss on transactions in goods and subsidiary transactions. **5** Up to 1992, including costs relating to other benefits. **6** Spending item does not include depreciation of and value adjustments to tangible and intangible assets, shown net of depreciation of assets leased ("narrow definition"). All other tables are based on a broad definition of "other administrative spending".

VIII. Items of banks' profit and loss accounts

9. Credit institutions' charge items *

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

Depreciation of and value adjustments to tangible and intangible assets [7]											
total	of which: Assets leased	Other operating charges [8]	Depreciation of and value adjustments to loans and advances, and provisions for contingent liabilities and for commitments [9]	Depreciation of and value adjustments to participating interests, shares in affiliated enterprises and securities treated as fixed assets [10]	Charges incurred from loss transfers	Transfers to special reserves	Extraordinary charges [11]	Taxes on income and earnings [12]	Other taxes [13]	Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement	
13	14	15	16	17	18	19	20	21	22	23	Financial year
605	–	542	775	15	–	35	–	1,860	53	18	1968
686	–	562	1,627	24	3	100	–	1,594	53	15	1969
812	–	676	2,101	40	8	66	–	1,485	48	11	1970
948	–	690	1,416	47	8	66	–	1,970	70	20	1971
1,030	–	692	2,056	36	6	91	–	2,475	104	34	1972
1,101	–	1,489	3,730	236	13	91	–	2,262	91	30	1973
1,230	–	1,976	3,933	297	28	459	–	2,957	91	49	1974
1,404	–	1,351	3,604	128	16	79	–	4,752	105	165	1975
1,731	–	1,729	3,900	254	14	67	–	4,595	107	297	1976
1,775	–	1,857	2,624	178	12	79	–	6,059	127	305	1977
1,852	–	1,877	3,383	197	13	147	–	6,315	123	335	1978
1,925	–	1,776	5,276	120	18	134	–	5,340	126	232	1979
2,079	–	2,061	5,394	126	18	183	–	5,979	71	167	1980
2,320	–	2,530	9,100	157	75	456	–	7,468	78	104	1981
2,580	–	2,831	12,262	234	38	443	–	10,275	79	147	1982
2,979	–	3,411	14,320	293	59	137	–	12,301	67	173	1983
3,307	–	4,110	12,617	256	36	93	–	12,422	84	232	1984
3,802	–	4,716	13,884	313	84	102	–	12,833	113	305	1985 [14]
4,091	–	5,250	12,714	366	142	186	–	12,739	112	269	1986
4,438	–	5,648	11,707	266	140	352	–	11,550	103	181	1987
4,608	–	5,841	8,088	92	157	4,124	–	13,109	96	194	1988
4,846	–	6,470	16,740	212	706	1,016	–	10,497	158	80	1989
5,207	–	6,157	18,512	512	1,145	379	–	10,757	194	257	1990
5,883	–	7,153	15,319	358	612	498	–	15,131	163	431	1991
6,323	–	7,781	18,742	443	429	285	–	16,915	171	546	1992
8,950	397	4,232	25,387	326	744	651	1,003	18,489	2,196	737	1993
9,172	312	4,235	31,905	1,580	884	660	1,531	16,603	2,671	1,107	1994
9,964	382	5,899	23,497	521	987	173	1,235	19,573	2,344	1,411	1995
10,357	439	6,128	25,139	571	2,108	404	3,191	20,890	3,011	1,998	1996
10,845	478	6,803	28,811	596	910	609	4,271	20,271	2,136	1,855	1997
11,611	494	7,479	30,280	545	1,373	362	6,428	31,784	251	1,772	1998
11,958	792	6,617	30,566	1,119	1,017	8,584	3,260	18,436	377	1,741	1999
6,114	405	3,383	15,628	572	520	4,389	1,667	9,426	193	890	1999
6,390	423	4,536	18,039	1,756	756	61	2,289	7,367	184	1,112	2000
6,116	167	4,548	22,531	1,839	2,807	113	2,340	4,045	218	1,877	2001
6,133	143	4,567	34,548	3,418	4,572	64	2,131	4,271	196	3,269	2002
5,647	125	5,661	23,587	7,487	2,863	63	5,353	5,801	172	3,911	2003
4,999	112	4,001	19,697	1,403	1,429	37	8,900	5,904	179	4,108	2004
4,430	–	5,986	18,211	739	1,400	36	4,791	10,069	204	4,726	2005
3,976	17	5,037	18,236	2,671	796	49	2,822	5,605	195	4,941	2006
3,823	6	5,551	26,902	3,940	939	65	1,361	6,240	158	4,961	2007
3,849	164	5,868	39,587	15,290	3,318	30	1,938	1,601	215	3,571	2008
3,922	338	8,357	28,959	9,624	3,750	23	7,405	4,182	170	3,353	2009
3,937	453	11,549	18,416	4,045	3,941	–	10,433	5,501	282	3,203	2010
5,445	2,007	17,231	11,924	11,180	6,581	–	2,674	7,034	559	3,584	2011
5,797	1,958	15,291	11,700	7,095	628	–	2,406	8,762	207	4,280	2012
5,537	1,884	16,824	10,565	3,646	651	–	3,359	7,376	173	4,889	2013
5,538	1,790	16,400	10,540	3,464	609	–	1,478	7,596	179	3,864	2014
5,890	1,822	17,897	7,249	3,579	1,213	–	2,471	8,445	309	4,077	2015
6,568	2,325	13,764	12,743	3,720	914	–	1,800	7,875	297	4,725	2016
6,968	2,581	14,784	8,309	1,466	636	–	2,317	7,536	291	4,297	2017
7,355	2,861	15,209	10,027	1,723	497	–	1,700	6,692	222	5,690	2018
9,153	3,712	14,732	10,045	12,158	908	–	3,152	7,806	252	4,116	2019
8,465	3,996	12,231	14,923	2,839	328	–	3,972	8,388	249	2,930	2020
9,398	4,514	15,950	7,049	1,494	318	–	3,585	9,759	280	3,870	2021
9,446	4,971	22,948	18,405	3,424	566	–	983	5,485	270	3,657	2022
9,654	4,627	15,770	11,979	2,609	480	–	753	12,630	300	6,840	2023
9,666	4,794	16,489	14,567	922	334	–	537	13,900	301	7,231	2024
10,195	5,156	16,400	12,978	1,403	739	–	1,883	15,248	315	5,002	2025

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					
	total	total	from lending and money market transactions [1]	from debt securities and Debt Register claims	total [2]	from shares and other variable yield securities [3]	from participating interests [4]	from shares in affiliated enterprises [5]	Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement	Commissions received [6]
	1	2	3	4	5	6	7	8	9	10
1968	32,429	28,654	25,398	3,256	514	293	221	–	10	1,633
1969	40,435	36,333	32,196	4,137	595	335	260	–	16	1,920
1970	53,034	48,420	43,876	4,544	696	381	315	–	13	2,016
1971	58,275	52,908	48,043	4,865	747	424	323	–	65	2,459
1972	64,240	58,101	52,646	5,455	815	419	396	–	81	3,062
1973	89,621	81,232	75,411	5,821	883	433	450	–	73	3,614
1974	106,261	97,228	90,446	6,782	897	426	471	–	67	3,951
1975	102,144	93,313	84,427	8,886	939	430	509	–	86	4,426
1976	106,717	95,656	85,252	10,404	1,194	489	705	–	149	4,726
1977	114,935	103,977	92,209	11,768	1,319	547	772	–	163	5,117
1978	122,458	110,534	97,615	12,919	1,619	659	960	–	187	5,659
1979	144,992	131,879	118,538	13,341	1,689	674	1,015	–	183	6,248
1980	185,450	170,302	155,729	14,573	1,844	737	1,107	–	138	7,187
1981	229,477	212,667	195,514	17,153	1,949	744	1,205	–	144	8,186
1982	245,321	227,110	206,070	21,040	2,123	753	1,370	–	118	8,778
1983	231,882	213,029	188,714	24,315	2,199	751	1,448	–	186	9,745
1984	245,297	223,989	198,201	25,788	2,307	839	1,468	–	213	10,301
1985 [12]	257,127	231,371	203,425	27,946	2,531	985	1,546	–	225	12,078
1986	255,413	227,498	198,873	28,625	3,796	826	2,970	–	667	13,381
1987	256,425	228,595	199,784	28,811	3,488	935	2,553	–	200	13,098
1988	270,490	239,285	209,242	30,043	3,735	1,204	2,531	–	241	14,295
1989	313,941	275,560	244,021	31,539	4,645	1,636	3,009	–	538	16,752
1990	377,702	333,673	295,836	37,837	6,006	2,118	3,888	–	325	19,918
1991	433,734	389,419	342,320	47,099	5,952	2,321	3,631	–	318	21,546
1992	486,509	437,600	384,487	53,113	7,154	2,889	4,265	–	342	24,735
1993	539,497	479,026	408,324	70,702	9,214	3,868	1,957	3,389	850	32,230
1994	541,768	477,745	400,591	77,154	13,048	4,634	3,402	5,012	1,274	33,219
1995	563,361	499,022	419,536	79,486	11,159	4,875	2,261	4,023	1,267	32,932
1996	589,633	515,654	434,739	80,915	13,444	6,473	2,161	4,810	2,000	35,997
1997	634,916	548,361	464,075	84,286	17,212	8,664	2,907	5,641	2,186	41,689
1998	719,192	591,916	500,085	91,831	23,077	11,124	3,634	8,319	1,641	46,864
1999	739,392	618,099	517,262	100,837	25,305	13,669	2,799	8,836	2,279	55,207
1999	378,045	316,029	264,472	51,557	12,938	6,989	1,431	4,518	1,165	28,227
2000	435,334	358,861	297,436	61,425	17,282	8,200	2,226	6,856	1,382	35,376
2001	450,820	370,795	304,891	65,904	17,707	10,148	2,177	5,382	1,898	32,682
2002	417,389	331,695	272,956	58,739	17,778	7,530	1,846	8,402	3,078	31,681
2003	371,790	302,113	250,744	51,369	11,391	6,894	1,237	3,260	3,525	32,434
2004	361,782	293,646	243,084	50,562	15,101	10,036	1,233	3,832	3,219	33,607
2005	406,730	314,559	259,581	54,978	17,446	12,793	1,261	3,392	5,339	36,942
2006	430,607	340,429	280,997	59,432	19,264	14,537	1,246	3,481	5,893	39,896
2007	497,370	397,819	325,674	72,145	24,341	18,348	1,947	4,046	4,931	43,604
2008	506,290	416,589	337,037	79,552	19,254	12,672	1,469	5,113	5,138	42,576
2009	381,179	302,995	247,738	55,257	11,659	7,217	919	3,523	3,100	40,710
2010	342,024	255,538	212,047	43,491	12,424	7,179	980	4,265	2,115	42,002
2011	391,981	288,773	246,086	42,687	11,247	6,733	1,233	3,281	3,025	41,050
2012	351,010	256,289	220,303	35,986	12,197	7,480	954	3,763	6,220	39,950
2013	300,364	213,559	184,892	28,667	10,006	6,039	994	2,973	4,628	40,618
2014	280,220	196,361	170,233	26,128	11,347	6,296	1,076	3,975	3,114	42,639
2015	274,733	183,052	160,104	22,948	15,036	6,704	1,815	6,517	2,773	44,542
2016	260,784	166,812	147,128	19,684	10,001	5,812	1,289	2,900	4,730	43,201
2017	244,121	150,969	134,423	16,546	11,030	6,874	1,131	3,025	3,388	44,190
2018	239,104	152,392	136,884	15,508	9,998	5,321	1,136	3,541	5,387	43,124
2019	239,836	152,206	137,470	14,736	7,603	4,823	1,102	1,678	2,996	45,765
2020	216,880	131,360	119,089	12,271	5,980	3,542	557	1,881	3,162	46,689
2021	221,236	121,816	111,799	10,017	7,115	4,046	1,320	1,749	2,716	53,625
2022	269,661	156,470	144,734	11,736	8,148	3,948	1,204	2,996	2,396	54,617
2023	429,263	320,855	295,191	25,664	7,931	3,791	1,366	2,774	2,944	52,765
2024	486,011	369,063	333,357	35,706	9,131	5,097	1,507	2,527	2,795	58,110
2025	418,747	299,118	268,751	30,367	9,784	5,428	1,639	2,717	2,532	62,142

***** The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1993, including East German credit institutions and in accordance with the new accounting rules. **1** Up to 1992, including guarantee commissions (from 1993, included in column 10). Discount deductions may not be offset against the corresponding discount income. **2** As of 1993, excluding interest received from debt securities and Debt Register claims. **3** As of 1993, excluding income from shares in affiliated enterprises securitised in securities. **4** As of 1993, including income from amounts paid up on cooperative society shares. Up to 1992, only shown here if the amounts paid up have been reported under participating interests.

VIII. Items of banks' profit and loss accounts

10. Credit institutions' income items *

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

Net profit from the trading portfolio [7]	Gross profit on transactions in goods and subsidiary transactions [8]	Value readjustments in respect of loans and advances, and provisions for contingent liabilities and for commitments [9]	Value readjustments in respect of participating interests, shares in affiliated enterprises and securities treated as fixed assets [9]	Other operating income [10]		Income from the release of special reserves	Extraordinary income [9] [11]	Income from loss transfers	
				total	of which: from leasing business [9]				
11	12	13	14	15	16	17	18	19	Financial year
–	146	–	–	1,437	–	35	–	–	1968
–	162	–	–	1,373	–	36	–	–	1969
–	172	–	–	1,641	–	73	–	3	1970
–	182	–	–	1,816	–	97	–	1	1971
–	210	–	–	1,914	–	56	–	1	1972
–	316	–	–	3,436	–	65	–	2	1973
–	333	–	–	3,685	–	85	–	15	1974
–	356	–	–	2,791	–	225	–	8	1975
–	374	–	–	4,403	–	211	–	4	1976
–	386	–	–	3,823	–	150	–	–	1977
–	379	–	–	3,983	–	96	–	1	1978
–	429	–	–	4,497	–	66	–	1	1979
–	474	–	–	5,378	–	127	–	–	1980
–	523	–	–	5,789	–	209	–	10	1981
–	508	–	–	6,534	–	144	–	6	1982
–	520	–	–	5,688	–	502	–	13	1983
–	548	–	–	7,699	–	224	–	16	1984
–	872	–	–	9,901	–	135	–	14	1985 [12]
–	824	–	–	9,121	–	117	–	9	1986
–	809	–	–	10,046	–	176	–	13	1987
–	751	–	–	11,984	–	182	–	17	1988
–	722	–	–	12,232	–	2,943	–	549	1989
–	732	–	–	14,551	–	1,878	–	619	1990
–	760	–	–	14,853	–	681	–	205	1991
–	741	–	–	15,385	–	341	–	211	1992
6,827	667	1,439	818	7,322	464	342	707	55	1993
1,698	605	851	3,006	7,964	365	371	1,844	143	1994
4,602	570	3,180	857	8,777	1,594	413	465	117	1995
4,513	548	3,405	1,176	10,068	1,668	357	1,280	1,191	1996
5,931	507	3,786	2,284	10,813	1,841	829	1,007	311	1997
7,368	457	3,049	15,789	12,464	988	298	15,593	676	1998
8,072	432	8,211	6,100	12,459	1,021	331	2,685	213	1999
4,127	221	4,198	3,119	6,370	522	169	1,373	109	1999
6,819	201	2,095	2,347	7,243	536	1,860	1,723	145	2000
6,203	183	2,789	5,789	8,493	247	1,519	2,409	353	2001
3,834	170	3,012	12,087	8,754	243	904	3,601	795	2002
6,803	165	1,611	2,219	9,843	220	456	1,118	112	2003
2,158	160	2,168	1,076	8,396	239	49	1,717	485	2004
12,058	161	3,956	4,983	7,986	55	83	3,161	56	2005
4,908	172	3,917	2,311	12,473	34	27	948	369	2006
3,336	173	2,889	8,979	9,100	12	38	2,111	49	2007
1,044	177	2,520	1,793	11,765	496	121	3,608	1,705	2008
8,124	157	1,913	1,111	9,214	785	37	1,280	879	2009
6,401	170	3,020	1,638	11,450	871	–	6,085	1,181	2010
5,789	184	15,027	690	20,219	6,339	–	764	5,213	2011
7,359	187	7,366	1,405	18,885	5,145	–	694	458	2012
6,195	186	4,023	1,539	17,875	4,705	–	870	865	2013
3,998	190	3,957	1,735	15,709	4,498	–	796	374	2014
4,197	185	3,752	1,905	17,647	4,679	–	543	1,101	2015
3,253	185	3,989	3,446	20,266	5,545	–	4,862	39	2016
5,576	180	4,690	3,100	18,780	5,952	–	1,608	610	2017
3,478	176	3,264	876	18,506	6,308	–	1,173	730	2018
2,525	177	3,326	1,609	21,037	8,442	–	1,858	734	2019
3,639	176	1,641	1,350	19,986	9,099	–	2,307	590	2020
4,926	182	3,424	2,144	21,712	10,525	–	2,366	1,210	2021
9,784	197	2,117	5,175	29,777	11,436	–	947	33	2022
11,563	164	1,588	1,567	28,778	10,976	–	1,082	26	2023
11,880	155	1,530	5,934	26,726	11,110	–	646	41	2024
11,351	151	1,126	2,770	29,380	11,382	–	337	56	2025

5 Up to 1992, included in column 6 if the investment was held in shares. **6** As of 1993, including guarantee commissions. **7** Up to 2009, net profit from financial operations. Up to 1992, included in column 15 or in column 15 and 16 of table 9 ("Credit institutions' charge items"). **8** Up to 1992, only (gross) profit on transactions in goods and subsidiary transactions. **9** Up to 1992, included in column 15. **10** Up to 1992, other income including income in connection with transfers from loan-loss provisions and other provsions. **11** Extraordinary income (and charges) are those incurred outside the credit institutions' normal business activities (§ 277 (4) sentence 1 German Commercial Code (Handelsgesetzbuch)). **12** Status after extension of credit cooperatives' reporting requirements; full survey as of 1985.

Explanatory notes

Banking statistics

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

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

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

Monthly balance sheet statistics

The monthly balance sheet statistics form the nucleus of the banking statistics. They cover the assets and liabilities of banks, broken down by balance sheet items. The figures are to be reported monthly, in the form of a statistical balance sheet reflecting the position in the books as at the end of the month. In addition, supplementary returns are required in which the major balance sheet items are classified by the debtors' and creditors' economic sector, by type and by maturity. Moreover, a number of off-balance-sheet data are to be reported as additional items, for example contingent liabilities, lending commitments, savings turnover, debits to non-banks' giro accounts. Since January 1999, the calculation of the minimum reserve requirement has been shown in an Annex to the monthly balance sheet statistics. The figures obtained from processing the data returned by institutions subject to the reporting obligation are not published[1] as they appear on the data collection forms, but are aggregated to yield the time series given in this Statistical Series.

Borrowers statistics

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

Since March 2026, the data have been collected and published on the basis of the classification of economic sectors (WZ 2025) used by the Federal Statistical Office.

Corpus of reporting credit institutions

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

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

- separate reports for the branches abroad, by country

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

– of domicile, and

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

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

Banks in Germany

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

Foreign branches and foreign subsidaries

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

Building and loan associations

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

Money market funds

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

Multi-office banks

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

Categories of banks

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

Commercial banks

Big banks

(Deutsche Bank AG, Dresdner Bank AG (up to Nov. 2009), Commerzbank AG, from January 1999, UniCreditbank AG (formerly Bayerische Hypo- und Vereinsbank AG), Deutsche Postbank AG (from December 2004 up to April 2018) and from May 2018, DB Privat- und Firmenkundenbank AG (created through the merger of Deutsche Bank Privat- und Geschäftskunden Aktiengesellschaft (acquiring institution) and Deutsche Postbank AG))

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 no-

tice 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 following 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)[2] 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. Up to reporting year 2024, the figures for balance sheet capital (total equity), total assets and other stock variables were not obtained from the annual reports but were taken as annual average values on the basis of the monthly balance sheet statistics reported for the institution as a whole. As of 2025, equity and total assets from the annual accounts.

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

As in the monthly balance sheet statistics, a series of reclassifications in the banking categories included in the banking statistics were also carried out in the profit and loss statistics in the 2018 reporting year. This means there is sometimes limited comparability with the prior-year figures for the affected banking groups. "DB Privat- und Firmenkundenbank AG" was created through the merger between "Deutsche Bank Privat- und Geschäftskunden AG", which had up to now been assigned to the "regional banks and other commercial banks" category, and "Postbank AG", which had up to now been classified as a "big bank". "DB Privat- und Firmenkundenbank AG" has been assigned to the category of "big banks" as of this reporting year. "DSK Hyp AG" (formerly "SEB AG") is no longer assigned to the "regional banks and other commercial banks" category, and has instead been assigned to the "mortgage banks" category. Two banks have been reassigned from the "Landesbanken" category: "HSH Nordbank" now belongs to the "regional banks and other commercial banks" category and "Landesbank Berlin AG" has been assigned to the "savings banks" category. "Wüstenrot Bank Aktiengesellschaft Pfandbriefbank" no longer belongs to the "mortgage banks" category, and has instead been assigned to the "regional banks and other commercial banks" category.

At the launch of monetary union in 1999, the reporting group relevant for calculating the money supply and for monetary analysis was uniformly defined by the ECB for the euro area as a whole and designated as the monetary financial institutions (MFI) sector. Unlike the population of banks used for the Bundesbank analysis up to that point, building and loan associations are also included. Except where another time period is explicitly mentioned, the calculations with regard to the longer-term average cover the years since the launch of monetary union, i.e. from 1999 to 2025.

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".

2 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.

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

Affiliated enterprises
Pursuant to section 271 (2) of the Commercial Code (*Handelsgesetzbuch , HGB*), 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).

Equity
Up to reporting year 2024, 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). As of reporting year 2025, equity is taken from the published HGB annual accounts of individual institutions.

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
Up to reporting year 2024 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). As of the reporting year 2025, equity from the published HGB annual accounts of individual institutions as a percentage of total assets from the published HGB annual accounts.

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
Up to reporting year 2024, net interest income in relation to average total assets. From the reporting year 2025 net interest income in relation to total assets from the annual accounts.

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)
Up to reporting year 2024, net income for the financial year before or after tax as a percentage of average equity. As of 2025, profit for the financial year before or after tax as a percentage of balance sheet equity from the annual accounts.

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
Up to reporting year 2024, 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). As of reporting year 2025, total assets are taken from the published HGB annual accounts of individual institutions.

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

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

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

Yield
See also "Return".

Translation of table header information

I Banks (MFIs) in Germany
1 Assets *

€ million

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

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

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

2 Liabilities *

€ million

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

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

€ million

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

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

3 Asset and liabilities, by category of banks *

€ million

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

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

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

I Banks (MFIs) in Germany

4 Lending to banks (MFIs) *

(a) Total

(b) By category of banks

€ million

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

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

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

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

(a) Total

€ million

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

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

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

I Banks (MFIs) in Germany

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

(b) By category of banks

€ million

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

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

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

(a) Total

(b) By category of banks

€ million

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

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

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

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

I Banks (MFIs) in Germany

7 Lending to domestic enterprises and households, housing loans *

(a) Total

€ million

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

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

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

(b) By category of banks

€ million

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

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

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

I Banks (MFIs) in Germany

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

(a) Total

(b) By category of banks

€ million

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

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

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

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

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

I Banks (MFIs) in Germany

9 Lending to domestic government, by debtor group *

(a) Total

€ million

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

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

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

(b) By category of banks

€ million

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

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

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

€ million

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

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

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

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

€ million

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

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

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

€ million

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

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

I Banks (MFIs) in Germany

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

(a) Total

€ million

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

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

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

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

(b) By category of banks

€ million

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

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

I Banks (MFIs) in Germany

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

(a) Total

€ million

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

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

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

€ million

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

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

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

I Banks (MFIs) in Germany

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

€ million

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

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

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

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

€ million

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

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

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

I Banks (MFIs) in Germany

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

€ million

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

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

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

I Banks (MFIs) in Germany

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

€ million

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

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

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

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

€ million

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

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

I Banks (MFIs) in Germany

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

€ million

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

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

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

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

€ million

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

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

III Building and loan associations (MFIs) in Germany

1 Loans, building loans

€ million

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

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

2 Deposits and borrowing, by size of business *

€ million

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

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

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