

Credit institutions' charge items*

DM million												
Financial year	Charges						General administrative spending					
	Number of reporting institutions	Total	Interest paid ¹	Commissions paid	Net loss on financial operations ²	Gross loss on transactions in goods and subsidiary transactions ³	Total ⁴	Staff costs				Other administrative spending ⁶
								Total	Wages and salaries	Social security costs and costs relating to pensions and other benefits		
										Total	of which: Pensions ⁵	
1	2	3	4	5	6	7	8	9	10	11	12	
1968	3.708	29.844	18.487	155			7.299	5.244	4.374	870	523	2.055
1969	3.665	37.869	24.378	170			8.657	6.206	5.154	1.052	632	2.451
1970	3.559	50.898	35.069	196			10.386	7.510	6.174	1.336	787	2.876
1971	3.469	55.531	37.806	271			12.219	8.885	7.266	1.619	882	3.334
1972	3.365	61.073	40.373	320			13.856	10.100	8.317	1.783	905	3.756
1973	3.737	87.039	61.535	326			16.135	11.887	9.711	2.176	1.086	4.248
1974	3.665	103.031	72.816	318			18.877	14.004	11.173	2.831	1.572	4.873
1975	3.586	97.554	64.952	393			20.605	15.157	12.214	2.943	1.481	5.448
1976	3.513	102.063	66.025	516			22.828	16.760	13.324	3.436	1.725	6.068
1977	3.425	109.844	71.792	562			24.474	17.870	14.344	3.526	1.661	6.604
1978	3.378	116.884	75.576	639			26.427	19.194	15.416	3.778	1.756	7.233
1979	3.336	140.023	95.811	629			28.636	20.656	16.636	4.020	1.832	7.980
1980	3.303	180.150	131.924	702			31.446	22.787	18.247	4.540	2.138	8.659
1981	3.292	224.166	167.364	784			33.730	24.298	19.564	4.734	2.089	9.432
1982	3.275	238.913	172.953	774			36.297	25.691	20.805	4.886	1.992	10.606
1983	3.246	224.794	151.007	912			39.135	27.613	22.005	5.608	2.458	11.522
1984	3.228	237.311	161.718	963			41.473	29.001	23.203	5.798	2.350	12.472
1985	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	0	90.442	59.443	46.682	12.761	5.043	30.999
1994	3.710	523.470	352.558	5.245	1.209	0	94.110	61.211	48.074	13.137	4.745	32.899
1995	3.606	543.254	372.031	5.363	207	0	100.049	65.133	50.467	14.666	5.974	34.916
1996	3.492	569.878	384.347	6.603	383	0	104.748	66.752	51.782	14.970	5.800	37.996
1997	3.393	613.421	417.195	7.295	625	0	111.199	69.424	53.955	15.469	5.798	41.775
1998	3.201	683.364	463.210	9.043	289	0	118.937	72.534	55.472	17.062	6.809	46.403
1999	2.930	714.367	487.477	11.185	1.056	0	130.974	77.666	60.042	17.624	7.237	53.308

For notes, see "Annex to table 9".

DM million

Depreciation of and value adjustments to tangible and intangible assets ⁷		Other operating charges ⁸	Depreciation of and value adjustments to loans and advances, and provisions for contingent liabilities and for commitments ⁹	Depreciation of and value adjustments to participating interests, shares in affiliated enterprises and securities treated as fixed assets ¹⁰	Charges incurred from loss transfers	Transfers to special reserves	Extra-ordinary charges ¹¹	Taxes on income and earnings ¹²	Other taxes ¹³	Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement	Financial year
Total	of which: Assets leased										
13	14	15	16	17	18	19	20	21	22	23	
605				15	0	35		1.860		18	1968
686				24	3	100		1.594		15	1969
812				40	8	66		1.485		11	1970
948				47	8	66		1.970		20	1971
1.030				36	6	91		2.475		34	1972
1.101				236	13	91		2.262		30	1973
1.230				297	28	459		2.957		49	1974
1.404				128	16	79		4.752		165	1975
1.731				254	14	67		4.595		297	1976
1.775				178	12	79		6.059		305	1977
1.852				197	13	147		6.315		335	1978
1.925				120	18	134		5.340		232	1979
2.079				126	18	183		5.979		167	1980
2.320				157	75	456		7.468		104	1981
2.580				234	38	443		10.275		147	1982
2.979				293	59	137		12.301		173	1983
3.307				256	36	93		12.422		232	1984
3.802				313	84	102		12.833		305	1985
4.091				366	142	186		12.739		269	1986
4.438				266	140	352		11.550		181	1987
4.608				92	157	4.124		13.109		194	1988
4.846				212	706	1.016		10.497		80	1989
5.207				512	1.145	379		10.757		257	1990
5.883				358	612	498		15.131		431	1991
6.323				443	429	285		16.915		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

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€million

Financial year	Charges											
	Number of reporting institutions	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		of which: Pensions ⁵
1	2	3	4	5	6	7	8	9	10	11	12	
1999	2.930	365.250	249.243	5.719	540	0	66.966	39.710	30.699	9.011	3.700	27.256
2000	2.667	421.644	297.575	6.975	370	0	74.234	43.248	33.680	9.568	4.019	30.986
2001	2.452	440.105	307.984	7.203	833	0	77.651	44.224	34.626	9.598	4.081	33.427
2002	2.296	409.997	263.761	7.306	884	0	74.877	42.767	33.352	9.415	3.682	32.110
2003	2.155	375.232	231.911	8.124	354	0	74.298	42.724	32.921	9.803	4.096	31.574
2004	2.081	356.740	223.533	8.328	898	0	73.324	42.352	32.430	9.922	4.202	30.972
2005	2.014	382.952	245.836	9.183	637	0	76.704	44.577	34.081	10.496	4.746	32.127
2006	1.966	408.333	273.547	10.249	495	0	79.714	47.069	36.000	11.069	5.198	32.645
2007	1.928	482.655	332.273	12.145	4.479	0	79.818	45.559	35.793	9.766	3.985	34.259
2008	1.889	532.475	347.148	13.193	19.762	0	77.105	43.005	33.489	9.516	4.230	34.100
2009	1.843	388.177	223.005	13.620	1.218	0	80.589	45.849	35.199	10.650	4.857	34.740
2010	1.821	329.076	174.657	13.740	689	0	78.683	43.073	35.158	7.915	2.345	35.610
2011	1.801	367.087	208.320	12.769	1.187	0	78.599	42.481	34.663	7.818	2.397	36.118
2012	1.776	328.970	179.202	12.457	210	0	80.935	44.607	35.462	9.145	3.424	36.328
2013	1.748	285.786	138.708	12.579	334	0	81.145	43.756	35.155	8.601	2.921	37.389
2014	1.715	262.816	117.424	13.342	374	0	82.008	43.979	35.317	8.662	3.204	38.029
2015	1.679	256.613	104.974	14.081	463	0	85.965	46.039	36.427	9.612	3.731	39.926
2016	1.611	240.875	90.397	13.455	207	0	84.410	44.615	36.050	8.565	2.699	39.795
2017	1.538	224.142	79.901	13.631	4	0	84.002	44.563	35.617	8.946	2.857	39.439

For notes, see "Annex to table 9".

€million

Depreciation of and value adjustments to tangible and intangible assets ⁷		Other operating charges ⁸	Depreciation of and value adjustments to loans and advances, and provisions for contingent liabilities and for commitments ⁹	Depreciation of and value adjustments to participating interests, shares in affiliated enterprises and securities treated as fixed assets ¹⁰	Charges incurred from loss transfers	Transfers to special reserves	Extra-ordinary charges ¹¹	Taxes on income and earnings ¹²	Other taxes ¹³	Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement	Financial year
Total	of which: Assets leased										
13	14	15	16	17	18	19	20	21	22	23	
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	0	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	0	10.433	5.501	282	3.203	2010
5.445	2.007	17.231	11.924	11.180	6.581	0	2.674	7.034	559	3.584	2011
5.797	1.958	15.291	11.700	7.095	628	0	2.406	8.762	207	4.280	2012
5.537	1.884	16.824	10.565	3.646	651	0	3.359	7.376	173	4.889	2013
5.538	1.790	16.400	10.540	3.464	609	0	1.478	7.596	179	3.864	2014
5.890	1.822	17.897	7.249	3.579	1.213	0	2.471	8.445	309	4.077	2015
6.568	2.325	13.764	12.743	3.720	914	0	1.800	7.875	297	4.725	2016
6.968	2.581	14.784	8.309	1.466	636	0	2.317	7.536	291	4.297	2017

Annex to table 9

* Excluding institutions in liquidation and institutions with a truncated financial year. Up to 1992, excluding building and loan associations.

In the financial years 1968 to 1989, excluding postal giro offices and postal savings banks. As of the 1990 financial year, including Deutsche Bundespost Postbank (as of 1995: Deutsche Postbank AG). As of the 1993 financial year, including east German credit institutions and in accordance with the new accounting rules.

1 As of 1993, interest on participation rights is to be reported here only. Discount reductions must not be settled together with the opposing discount income.

2 Until 2009, net loss from financial operations. Until 1992, included in the item "Write-downs of receivables and securities as well as transfers to loan loss provisions" (write-downs of securities held in the trading portfolio) as well as "Other charges" (particularly exchange losses on the foreign exchange market, and transfers to provisions for financial operations) on the one hand and "Other income including income from the reversal of loan loss provisions" on the other.

3 As of 1993, expenditure on transactions in goods and subsidiary transactions is to be reported only as a balance with corresponding income. Until 1992, expenditure on transactions in goods and subsidiary transactions was included in operating expenditure.

4 As of 1993, excluding expenditure on transactions in goods and subsidiary transactions.

5 Until 1992 including costs relating to other benefits.

6 Expense item does not include amortisation and write-downs of intangible fixed assets and depreciation and write-downs of tangible fixed assets, excluding amortisation, depreciation and write-downs of leased assets ("narrow" definition). In all other tables, "Other administrative spending" follows the broad definition.

7 Until 1992, excluding "Amortisation and write-downs of intangible fixed assets" and excluding "Amortisation, depreciation and write-downs of leased assets", which, until then, were included in "Other charges".

8 Until 1992, part of the item "Other charges".

9 As of 1993, excluding write-downs of securities in the trading portfolio as well as securities treated as fixed assets. Including credit insurance premiums.

10 As of 1993, including "Write-downs of securities treated as fixed assets".

11 Until 1992, included in "Other charges". Extraordinary charges (and income) are those that arise outside the usual business of a credit institution (section 277 (4) sentence 1 of the Commercial Code (Handelsgesetzbuch)).

12 In part, including taxes paid by legally dependent building and loan associations affiliated to Landesbanken; as of 1993 excluding taxes on wealth.

13 If not reported under "Other operating charges"; as of 1993, including wealth tax.