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Updated issue

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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	Data unknown, not to be published or not meaningful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
2024 July	1,324	10,408,201	16,307	50,388	4,360	216	2,997,482	4,345,512	1,028,775	15,742	1,013,033
Aug.	1,315	10,379,036	16,950	46,419	5,102	203	3,003,524	4,350,745	1,036,235	15,708	1,020,527
Sep.	1,308	10,485,385	17,303	49,282	4,983	199	2,997,586	4,378,168	1,052,940	17,008	1,035,932
Oct.	1,303	10,599,706	18,061	50,945	5,615	176	2,986,529	4,384,440	1,047,441	16,147	1,031,294
Nov.	1,299	10,764,960	17,373	43,753	3,293	215	3,048,828	4,399,043	1,058,395	15,735	1,042,660
Dec.	1,296	10,906,990	19,653	61,699	2,858	211	2,913,526	4,392,481	1,059,433	14,687	1,044,746
2025 Jan.	1,290	11,270,433	16,343	60,757	4,634	222	3,005,238	4,418,096	1,092,136	14,373	1,077,763
Feb.	1,291	10,797,774	16,421	39,827	6,543	227	3,038,789	4,442,730	1,114,182	14,602	1,099,580
Mar.	1,287	10,773,702	15,629	46,510	7,249	228	3,042,756	4,437,637	1,125,779	15,196	1,110,583
Apr.	1,285	10,983,735	16,602	50,419	5,098	200	3,018,805	4,443,505	1,138,364	14,652	1,123,712
May	1,285	10,804,114	16,620	48,898	6,179	203	2,999,698	4,451,764	1,148,528	15,296	1,133,232
June	1,284	10,761,715	15,873	46,754	8,026	195	2,987,187	4,447,090	1,169,331	18,369	1,150,962
July	1,280	10,839,649	15,866	54,562	6,187	226	2,935,353	4,464,757	1,162,574	15,875	1,146,699
Aug.	1,278	11,007,289	16,222	46,947	6,216	223	2,965,471	4,471,852	1,161,888	14,441	1,147,447
Sep.	1,270	10,891,397	15,823	48,635	5,117	224	2,934,678	4,500,799	1,178,456	14,611	1,163,845
Oct.	1,267	10,752,869	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	11,751,785	15,559	54,417	8,485	191	2,998,294	4,683,638	1,216,774	13,591	1,203,183
	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
2024 July	.	– 172,603	– 414	+ 3,189	+ 429	– 8	– 55,183	+ 11,996	+ 1,406	– 1,025	+ 2,431
Aug.	.	– 14,832	+ 643	– 3,719	+ 769	– 13	+ 13,102	+ 9,510	+ 8,462	– 6	+ 8,468
Sep.	.	+ 111,829	+ 353	+ 2,864	– 99	– 4	– 3,392	+ 28,654	+ 16,997	+ 1,310	+ 15,687
Oct.	.	+ 100,512	+ 758	+ 1,663	+ 591	– 23	– 12,913	+ 2,510	– 6,506	– 899	– 5,607
Nov.	.	+ 141,497	– 688	– 7,194	– 2,334	+ 39	+ 52,715	+ 9,369	+ 9,673	– 459	+ 10,132
Dec.	.	+ 131,580	+ 2,280	+ 17,952	– 436	– 4	– 137,643	– 8,696	+ 400	– 1,067	+ 1,467
2025 Jan.	.	+ 326,987	– 3,310	– 941	+ 1,776	+ 11	+ 89,564	+ 25,919	+ 32,805	– 314	+ 33,119
Feb.	.	– 453,254	+ 78	– 20,932	+ 1,907	+ 5	+ 33,359	+ 25,147	+ 21,929	+ 227	+ 21,702
Mar.	.	+ 9,485	– 777	+ 6,687	+ 767	+ 1	+ 18,547	+ 2,606	+ 13,290	+ 647	+ 12,643
Apr.	.	+ 255,439	+ 973	+ 3,907	– 2,134	– 28	– 4,844	+ 13,951	+ 14,663	– 487	+ 15,150
May	.	– 184,398	+ 18	– 1,522	+ 1,067	+ 3	– 20,572	+ 7,195	+ 9,891	+ 639	+ 9,252
June	.	– 13,205	– 747	– 2,143	+ 1,913	– 8	– 1,530	+ 934	+ 22,151	+ 3,105	+ 19,046
July	.	+ 61,678	– 7	+ 7,807	– 1,823	+ 31	– 59,281	+ 14,931	– 7,344	– 2,506	– 4,838
Aug.	.	+ 184,885	+ 356	– 7,613	+ 36	– 3	+ 37,550	+ 9,708	– 59	– 1,417	+ 1,358
Sep.	.	– 117,579	– 399	+ 1,688	– 1,068	+ 1	– 28,678	+ 30,621	+ 16,895	+ 177	+ 16,718
Oct.	.	– 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.	.	+ 93,231	– 297	+ 7,615	+ 604	– 6	+ 15,816	+ 12,789	+ 12,786	– 1,231	+ 14,017

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

I Banks (MFIs) in Germany

Shares and other variable yield securities	Participating interests	Shares in affiliated enterprises	Fiduciary assets			Tangible assets	Other assets [1]			Memo item Rediscount credit (col 8 and Table I.2, col 23) [5]	Period
				of which				of which: trading portfolio derivatives [3]			
			Total	Fiduciary loans	Securities held on a fiduciary basis		Total	Total	of which with group-affiliated [4] foreign banks		
12	13	14	15	16	17	18	19	20	21	22	
End of year or month *											
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
243,339	37,328	63,411	103,261	86,590	468	38,295	1,479,527	1,075,211	540,770	216	2024 July
240,342	37,415	63,635	107,448	91,197	308	38,641	1,432,377	1,044,125	505,367	203	Aug.
243,551	37,399	63,291	108,302	92,130	277	38,678	1,493,703	1,079,941	516,777	199	Sep.
248,048	37,599	62,780	106,026	90,438	208	39,012	1,613,034	1,200,807	626,146	176	Oct.
245,244	37,770	62,952	98,009	81,835	86	39,174	1,710,911	1,279,000	679,334	215	Nov.
246,573	38,162	63,045	97,685	82,139	13	39,227	1,972,437	1,548,675	955,044	211	Dec.
252,031	38,378	64,408	98,022	82,115	13	38,985	2,181,183	1,714,630	1,156,819	222	2025 Jan.
265,011	38,579	64,561	97,077	81,136	12	38,788	1,635,039	1,183,380	635,848	227	Feb.
259,809	38,545	64,857	96,893	81,620	12	38,697	1,599,113	1,180,068	625,300	228	Mar.
250,126	38,555	64,828	98,215	82,191	12	38,892	1,820,126	1,384,454	822,810	200	Apr.
257,268	38,524	64,605	98,811	82,846	12	39,077	1,633,939	1,204,028	657,576	203	May
259,596	38,557	64,835	98,265	82,343	12	39,152	1,586,854	1,153,052	608,818	195	June
266,699	38,741	64,951	99,805	83,723	13	39,415	1,690,513	1,262,075	717,683	226	July
271,501	38,802	63,734	101,213	85,125	11	39,584	1,823,636	1,380,962	840,845	223	Aug.
273,283	38,834	63,816	106,202	90,330	11	39,682	1,685,848	1,237,316	713,221	224	Sep.
276,391	38,974	63,969	108,574	91,930	11	39,835	1,525,287	1,065,684	521,752	215	Oct.
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	2,231,933	1,758,772	916,237	191	Feb.
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
+ 189	− 9	+ 3,404	+ 1,619	+ 1,169	− 58	+ 283	− 139,504	− 166,559	− 23,599	− 8	2024 July
− 2,966	+ 90	+ 250	+ 4,187	+ 4,607	− 160	+ 350	− 45,497	− 30,236	− 30,967	− 13	Aug.
+ 3,228	− 15	− 13	+ 854	+ 933	− 31	+ 37	+ 62,365	+ 37,644	+ 12,906	− 4	Sep.
+ 4,447	+ 196	− 542	− 2,276	− 1,692	− 69	+ 334	+ 112,273	+ 114,418	+ 104,460	− 23	Oct.
− 2,911	+ 166	+ 137	− 8,017	− 8,603	− 122	+ 162	+ 90,380	+ 68,252	+ 46,225	+ 39	Nov.
+ 1,309	+ 390	+ 79	− 280	+ 304	− 73	+ 114	+ 256,115	+ 264,509	+ 271,844	− 4	Dec.
+ 5,465	+ 216	+ 1,364	+ 337	− 24	−	− 242	+ 174,023	+ 181,072	+ 202,041	+ 11	2025 Jan.
+ 12,961	+ 201	+ 19	− 945	− 979	− 1	− 197	− 526,786	− 531,850	− 521,033	+ 5	Feb.
− 4,924	− 27	+ 341	− 434	+ 234	−	− 91	− 26,501	+ 8,696	− 2,010	+ 1	Mar.
− 9,252	+ 18	+ 41	+ 1,322	+ 571	−	+ 195	+ 236,627	+ 218,967	+ 207,745	− 28	Apr.
+ 7,057	− 31	− 227	+ 596	+ 915	−	+ 185	− 188,058	− 182,240	− 166,243	+ 3	May
+ 2,807	+ 37	+ 265	− 546	− 503	−	+ 75	− 36,413	− 40,873	− 41,985	− 8	June
+ 6,911	+ 181	+ 90	+ 1,540	+ 1,380	+ 1	+ 263	+ 98,379	+ 104,144	+ 104,692	+ 31	July
+ 5,074	+ 63	+ 136	+ 1,408	+ 1,402	− 2	+ 169	+ 138,060	+ 123,957	+ 126,763	− 3	Aug.
+ 1,925	+ 33	+ 90	+ 4,989	+ 5,205	−	+ 98	− 143,774	− 148,259	− 126,185	+ 1	Sep.
+ 2,851	+ 138	+ 135	+ 2,482	+ 1,600	−	+ 153	− 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	+ 34,730	+ 45,454	+ 43,663	− 6	Feb.

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
2024 July	2,031,854	4,631,527	4,046,128	418,428	166,971	1,351,955	1,255,235	96,264	103,261	86,971	194	5,228	73,863
Aug.	1,989,365	4,691,835	4,108,288	415,542	168,005	1,353,251	1,253,554	99,244	107,448	91,559	194	5,185	72,962
Sep.	2,005,367	4,707,210	4,122,633	413,681	170,896	1,364,704	1,250,497	113,748	108,302	92,485	194	5,118	72,566
Oct.	2,004,116	4,702,219	4,128,033	411,942	162,244	1,370,657	1,257,037	113,167	106,026	90,806	194	10,981	72,108
Nov.	2,033,684	4,764,123	4,198,612	409,436	156,075	1,369,832	1,250,976	118,397	98,009	82,183	194	11,085	70,878
Dec.	1,941,641	4,751,509	4,188,193	410,322	152,994	1,360,501	1,238,668	121,377	97,685	82,387	194	11,363	71,098
2025 Jan.	2,055,842	4,755,324	4,195,449	407,674	152,201	1,377,452	1,255,470	121,516	98,022	82,363	194	11,490	72,925
Feb.	2,090,673	4,790,764	4,233,755	405,533	151,476	1,386,080	1,261,092	124,530	97,077	81,385	194	11,543	73,481
Mar.	2,078,221	4,790,805	4,236,636	403,201	150,968	1,392,155	1,250,942	140,778	96,893	81,857	186	11,485	73,700
Apr.	2,102,232	4,801,232	4,249,807	401,775	149,650	1,366,829	1,245,229	121,175	98,215	82,410	189	11,412	71,761
May	2,067,241	4,814,558	4,264,663	401,513	148,382	1,383,888	1,258,782	124,674	98,811	83,060	188	11,237	70,542
June	2,072,372	4,812,801	4,262,702	402,149	147,950	1,383,016	1,252,141	130,449	98,265	82,525	189	11,442	70,007
July	2,037,284	4,807,185	4,257,892	401,330	147,963	1,392,815	1,255,301	137,075	99,805	83,898	192	11,372	70,764
Aug.	2,040,313	4,818,106	4,270,924	399,738	147,444	1,403,967	1,253,886	149,545	101,213	85,247	190	11,352	70,057
Sep.	2,055,657	4,822,553	4,276,827	398,155	147,571	1,404,622	1,254,070	150,011	106,202	90,455	189	11,328	69,626
Oct.	1,988,680	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.	2,093,481	5,041,938	4,497,972	391,843	152,123	1,424,110	1,289,244	134,264	115,574	98,858	194	11,610	68,488
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
2024 July	− 48,724	− 7,599	− 4,979	− 4,073	+ 1,453	− 17,809	− 6,795	− 11,004	+ 1,619	+ 1,241	−	− 258	− 180
Aug.	− 4,840	+ 30,649	+ 32,501	− 2,886	+ 1,034	+ 236	− 2,741	+ 2,980	+ 4,187	+ 4,588	−	− 43	− 830
Sep.	+ 17,869	+ 16,063	+ 15,033	− 1,861	+ 2,891	+ 11,453	− 3,057	+ 14,504	+ 854	+ 926	−	− 67	− 366
Oct.	− 1,585	− 7,242	− 4,516	− 1,739	− 987	+ 5,953	+ 6,540	− 581	− 2,276	− 1,679	−	+ 274	− 423
Nov.	+ 21,449	+ 59,248	+ 67,923	− 2,506	− 6,169	− 825	− 6,061	+ 5,230	− 8,017	− 8,623	−	+ 104	− 1,230
Dec.	− 92,691	− 14,017	− 11,822	+ 886	− 3,081	− 9,331	− 12,308	+ 2,980	− 280	+ 299	−	+ 108	+ 328
2025 Jan.	+ 109,682	+ 4,395	+ 7,866	− 2,678	− 793	+ 16,951	+ 16,802	+ 139	+ 337	− 24	−	+ 127	+ 1,838
Feb.	+ 34,176	+ 36,664	+ 39,530	− 2,141	− 725	+ 8,628	+ 5,622	+ 3,014	− 945	− 978	−	+ 168	+ 556
Mar.	+ 1,061	+ 4,909	+ 7,749	− 2,332	− 508	+ 6,075	− 10,150	+ 16,248	− 434	+ 222	− 8	− 58	+ 219
Apr.	+ 38,440	+ 15,363	+ 18,107	− 1,426	− 1,318	− 25,326	− 5,713	− 19,603	+ 1,322	+ 553	+ 3	− 73	− 1,182
May	− 37,151	+ 13,575	+ 15,105	− 262	− 1,268	+ 17,059	+ 13,553	+ 3,499	+ 596	+ 910	− 1	− 175	− 1,219
June	+ 14,306	+ 1,152	+ 948	+ 636	− 432	− 872	− 6,641	+ 5,775	− 546	− 535	+ 1	+ 205	− 535
July	− 40,223	− 7,566	− 6,760	− 819	+ 13	+ 9,799	+ 3,675	+ 6,111	+ 1,540	+ 1,373	+ 3	− 70	+ 757
Aug.	+ 11,245	+ 12,562	+ 14,673	− 1,592	− 519	+ 11,152	− 1,415	+ 12,470	+ 1,408	+ 1,349	− 2	− 20	− 707
Sep.	+ 17,470	+ 5,128	+ 6,584	− 1,583	+ 127	+ 1,010	+ 539	+ 466	+ 4,989	+ 5,208	− 1	− 24	− 431
Oct.	− 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.	+ 37,371	+ 5,105	+ 4,908	− 1,022	+ 1,219	+ 1,824	+ 4,961	− 3,138	+ 1,851	+ 1,377	−	+ 293	− 198

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Since the inclusion of building and loan associations in January 1999, including deposits under savings and loan contracts; see Table III.2. **2** Excluding deposits under savings and loan contracts (see also footnote 1). **3** Including (securitised) liabilities arising from non-negotiable bearer debt securities (savings bonds). **4** Excluding non-negotiable bearer debt securities and bearer money market paper. **5** General value adjustments for latent counterparty credit risk in lending business (untaxed general value adjustments up to September 2024) and individual country-risk value adjustments; other individual value adjustments are deducted on the assets side. **6** Less published loss.

I Banks (MFIs) in Germany

Sub-ordinated liabilities	Partici-pation rights capital	Fund for general banking risks	Capital 6			Other liabilities 7			Total liabilities 7	Volume of business 7, 10	*Memo item Sureties*	Period
							of which: trading portfolio derivates 8					
			Total	Subscribed capital	Reserves 6	Total	Total	of which with group-affiliated 9 foreign banks				
14	15	16	17	18	19	20	21	22	23	24	25	
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
89,141	14,890	156,058	473,393	112,007	361,386	1,477,031	1,038,690	529,517	10,408,201	10,408,201	270,089	2024 July
88,404	14,812	156,500	472,300	110,264	362,036	1,426,974	1,005,944	489,328	10,379,036	10,379,036	268,742	Aug.
89,560	14,788	157,070	472,720	110,416	362,304	1,487,980	1,041,131	501,432	10,485,385	10,485,385	269,307	Sep.
90,314	14,843	157,520	475,915	110,559	365,356	1,595,007	1,158,784	613,710	10,599,706	10,599,706	270,081	Oct.
91,121	16,691	157,523	475,661	110,882	364,779	1,676,353	1,235,230	666,933	10,764,960	10,764,960	274,588	Nov.
91,184	16,768	157,548	475,104	110,987	364,117	1,932,589	1,505,133	944,214	10,906,990	10,906,990	272,857	Dec.
91,466	16,744	161,664	478,213	110,561	367,652	2,151,291	1,670,291	1,140,262	11,270,433	11,270,433	272,459	2025 Jan.
90,292	16,749	164,960	478,656	110,452	368,204	1,597,499	1,138,156	618,063	10,797,774	10,797,774	272,366	Feb.
93,397	18,092	170,586	480,597	110,531	370,066	1,567,771	1,127,765	603,435	10,773,702	10,773,702	268,550	Mar.
90,625	16,357	171,045	481,935	110,361	371,574	1,772,092	1,335,557	797,192	10,983,735	10,983,735	270,141	Apr.
90,782	16,718	171,435	484,383	110,313	374,070	1,594,519	1,156,998	638,590	10,804,114	10,804,114	270,692	May
89,689	16,581	171,850	490,540	111,341	379,199	1,545,152	1,104,750	583,159	10,761,715	10,761,715	267,519	June
91,015	16,421	172,142	487,779	111,427	376,352	1,653,067	1,216,691	702,517	10,839,649	10,839,649	267,754	July
92,508	16,371	171,960	487,472	110,762	376,710	1,793,970	1,337,503	825,345	11,007,289	11,007,289	268,079	Aug.
91,951	16,470	172,052	488,347	111,139	377,208	1,652,589	1,194,863	698,794	10,891,397	10,891,397	268,395	Sep.
91,790	15,309	172,120	487,313	111,188	376,125	1,500,104	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	178,463	496,619	113,986	382,633	2,205,521	1,715,928	901,529	11,751,785	11,751,785	279,288	Feb.
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
− 47	− 40	+ 1,318	+ 4,206	+ 141	+ 4,065	− 105,089	− 167,514	− 22,051	− 172,603	− 172,603	+ 1,543	2024 July
+ 84	− 78	+ 503	− 120	− 1,644	+ 1,524	− 44,580	− 32,296	− 35,788	− 14,832	− 14,832	− 1,347	Aug.
+ 1,156	− 24	+ 585	+ 945	+ 277	+ 668	+ 63,361	+ 37,072	+ 13,677	+ 111,829	+ 111,829	+ 565	Sep.
+ 754	+ 55	− 45	+ 815	− 312	+ 1,127	+ 104,232	+ 111,144	+ 107,373	+ 100,512	+ 100,512	+ 694	Oct.
+ 807	+ 1,848	+ 3	− 254	+ 323	− 577	+ 68,364	+ 67,349	+ 46,819	+ 141,497	+ 141,497	+ 4,592	Nov.
+ 63	+ 77	+ 25	+ 364	+ 248	+ 116	+ 246,934	+ 265,685	+ 274,054	+ 131,580	+ 131,580	− 1,731	Dec.
+ 282	− 24	+ 4,116	+ 3,142	− 415	+ 3,557	+ 186,141	+ 181,811	+ 196,365	+ 326,987	+ 326,987	− 388	2025 Jan.
− 1,174	+ 5	+ 3,296	+ 303	− 104	+ 407	− 534,931	− 532,887	− 522,322	− 453,254	− 453,254	− 148	Feb.
+ 3,105	+ 1,343	+ 5,626	+ 1,941	+ 79	+ 1,862	− 14,302	− 122	− 6,952	+ 9,485	+ 9,485	− 3,816	Mar.
− 2,772	− 1,735	+ 459	+ 1,534	+ 1	+ 1,533	+ 229,409	+ 222,142	+ 204,476	+ 255,439	+ 255,439	+ 1,536	Apr.
+ 157	+ 361	+ 390	+ 2,498	− 48	+ 2,546	− 180,489	− 180,363	− 159,709	− 184,398	− 184,398	+ 551	May
− 1,093	− 137	+ 415	+ 6,157	+ 1,028	+ 5,129	− 32,257	− 41,757	− 48,141	− 13,205	− 13,205	− 3,173	June
+ 1,326	− 160	+ 292	− 2,761	+ 86	− 2,847	+ 98,744	+ 106,552	+ 115,248	+ 61,678	+ 61,678	+ 235	July
− 467	− 50	− 182	+ 504	+ 88	+ 416	+ 149,440	+ 125,584	+ 126,348	+ 184,885	+ 184,885	+ 325	Aug.
− 557	+ 99	+ 92	+ 715	+ 217	+ 498	− 146,070	− 147,163	− 125,044	− 117,579	− 117,579	+ 426	Sep.
− 161	− 1,161	+ 68	− 253	+ 74	− 327	− 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	+ 2,710	− 114	+ 170	− 284	+ 45,743	+ 51,776	+ 48,059	+ 93,231	+ 93,231	+ 3,894	Feb.

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
2025 Nov.	227	5,291,987	2,805	25,225	10,796	197	1,570,067	1,516,291	442,553	69,852	34,758	57,171
Dec.	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 Jan.	228	5,919,855	2,702	23,477	7,253	188	1,690,541	1,596,819	454,772	63,217	37,268	62,539
Feb.	228	6,010,494	2,615	26,057	7,846	182	1,709,864	1,604,225	460,686	70,463	37,269	64,315
												Changes *
2025	.	+ 141,679	− 452	− 1,287	+ 2,954	+ 15	+ 57,927	+ 102,235	+ 71,257	+ 6,022	+ 1,143	+ 13,033
2025 Nov.	.	+ 257,057	− 64	− 11,527	+ 3,198	− 8	+ 6,868	+ 12,244	− 1,930	+ 2,592	− 107	− 336
Dec.	.	− 17,985	+ 277	+ 1,462	− 5,973	− 4	− 45,379	+ 3,653	− 4,050	− 22,397	+ 220	+ 2,387
2026 Jan.	.	+ 325,174	− 380	− 3,689	+ 2,514	− 5	+ 111,172	+ 28,957	+ 13,844	+ 14,962	+ 1,519	+ 2,981
Feb.	.	+ 85,650	− 87	+ 2,580	+ 600	− 6	+ 17,057	+ 6,702	+ 5,723	+ 7,215	− 1	+ 1,776
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
2025 Nov.	3	2,406,269	1,984	8,748	1,630	−	663,421	663,139	254,794	18,817	26,654	5,247
Dec.	3	2,416,174	2,206	9,387	830	−	671,843	673,737	254,793	18,589	26,877	5,056
2026 Jan.	3	2,456,845	1,866	8,897	1,329	−	691,541	676,112	255,813	18,961	28,695	4,957
Feb.	3	2,424,456	1,814	10,266	1,419	−	689,963	670,564	263,718	18,910	28,696	4,909
												Changes *
2025	.	+ 108,244	− 429	− 1,482	− 47	−	+ 45,285	+ 49,396	+ 46,042	+ 1,774	+ 1,056	− 1,686
2025 Nov.	.	− 5,083	− 38	− 12,684	− 130	−	+ 20,633	− 2,452	− 3,610	+ 1,826	+ 74	− 80
Dec.	.	+ 16,942	+ 222	+ 639	− 800	−	+ 11,510	+ 11,359	+ 238	− 211	+ 224	− 191
2026 Jan.	.	+ 45,718	− 340	− 490	+ 499	−	+ 22,155	+ 2,839	+ 1,218	+ 373	+ 1,819	− 99
Feb.	.	− 35,503	− 52	+ 1,369	+ 90	−	− 3,258	− 5,950	+ 7,806	− 58	−	− 48
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
2025 Nov.	120	2,377,811	806	13,309	9,122	197	591,371	708,709	173,715	49,565	7,537	51,535
Dec.	120	2,373,608	862	13,783	3,878	193	568,212	698,532	169,131	26,906	7,526	54,110
2026 Jan.	122	2,979,041	822	11,228	5,879	188	698,880	776,936	185,280	42,185	7,994	57,189
Feb.	122	3,105,274	786	12,412	6,381	182	722,869	789,979	183,054	49,607	7,995	59,022
												Changes *
2025	.	+ 4,741	− 16	+ 787	+ 2,999	+ 15	− 15,481	+ 53,499	+ 25,320	+ 3,677	+ 76	+ 14,706
2025 Nov.	.	+ 258,644	− 26	+ 794	+ 3,329	− 8	− 16,323	+ 14,641	+ 1,316	+ 896	− 183	− 255
Dec.	.	− 15,099	+ 56	+ 474	− 5,173	− 4	− 36,127	− 9,684	− 4,449	− 22,447	− 3	+ 2,575
2026 Jan.	.	+ 268,666	− 40	− 3,034	+ 2,014	− 5	+ 75,314	+ 28,520	+ 13,105	+ 14,247	− 313	+ 3,079
Feb.	.	+ 124,517	− 36	+ 1,184	+ 509	− 6	+ 23,526	+ 12,753	− 2,304	+ 7,402	−	+ 1,833
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
2025 Nov.	104	507,907	15	3,168	44	−	315,275	144,443	14,044	1,470	567	389
Dec.	104	481,329	14	3,517	44	−	294,294	146,362	14,180	1,731	566	392
2026 Jan.	103	483,969	14	3,352	45	−	300,120	143,771	13,679	2,071	579	393
Feb.	103	480,764	15	3,379	46	−	297,032	143,682	13,914	1,946	578	384
												Changes *
2025	.	+ 28,694	− 7	− 592	+ 2	−	+ 28,123	− 660	− 105	+ 571	+ 11	+ 13
2025 Nov.	.	+ 3,496	−	+ 363	− 1	−	+ 2,558	+ 55	+ 364	− 130	+ 2	− 1
Dec.	.	− 19,828	− 1	+ 349	−	−	− 20,762	+ 1,978	+ 161	+ 261	− 1	+ 3
2026 Jan.	.	+ 10,790	−	− 165	+ 1	−	+ 13,703	− 2,402	− 479	+ 342	+ 13	+ 1
Feb.	.	− 3,364	+ 1	+ 27	+ 1	−	− 3,211	− 101	+ 221	− 129	− 1	− 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** See Table I.1, footnote 1. **2** General value adjustments for latent counterparty credit risk in lending business (untaxed general value adjustments up to September 2024) and individual country-risk value adjustments; other individual value adjustments are deducted on the

I Banks (MFIs) in Germany

Tangible assets and others [1]										Other liabilities [1]			
Total	of which Derivative financial instruments in the trading portfolio [4]	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts [5]	Fiduciary liabilities	Value adjustments [2]	Provisions for liabilities and charges	Subordinated liabilities [5]	Capital [3]	Total	of which Derivative financial instruments in the trading portfolio [4]	*Memo item Sureties*	
13	14	15	16	17	18	19	20	21	22	23	24	25	Period
End of year or month *												**Commercial banks [6]**	
1,603,560	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
1,562,272	1,210,840	1,094,172	2,091,775	242,586	57,171	4,787	22,668	59,218	237,527	1,482,083	1,179,434	153,111	2025 Nov.
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	Dec.
1,981,079	1,615,780	1,171,108	2,200,249	249,963	62,539	4,415	23,705	66,113	249,209	1,892,554	1,569,234	153,377	2026 Jan.
2,026,972	1,666,970	1,207,047	2,191,928	252,126	64,315	4,595	23,365	64,702	249,093	1,953,323	1,627,784	155,796	Feb.
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
+ 246,127	+ 238,561	− 6,349	+ 16,569	+ 587	− 336	+ 131	− 140	+ 447	+ 1,020	+ 245,128	+ 242,852	+ 2,097	2025 Nov.
+ 51,819	+ 48,879	− 66,541	− 3,934	− 806	+ 2,387	− 225	+ 386	+ 4	+ 2,618	+ 48,126	+ 47,633	+ 313	Dec.
+ 153,299	+ 137,612	+ 101,607	+ 52,027	+ 6,090	+ 2,981	− 257	+ 679	+ 1,291	− 2,248	+ 163,004	+ 128,387	− 47	2026 Jan.
+ 44,091	+ 49,539	+ 34,315	− 8,987	+ 2,163	+ 1,776	+ 180	− 340	− 1,411	− 116	+ 58,070	+ 56,537	+ 2,419	Feb.
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
761,835	512,414	411,292	975,907	175,598	5,247	1,613	13,421	14,646	89,114	719,431	494,984	81,016	2025 Nov.
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	Dec.
768,674	503,581	430,238	990,959	178,946	4,957	1,360	14,100	16,087	92,492	727,706	484,739	82,464	2026 Jan.
734,197	479,100	432,646	978,539	178,630	4,909	1,442	13,936	14,855	92,193	707,306	461,209	84,419	Feb.
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
− 8,622	− 8,267	− 12,371	+ 10,244	− 561	− 80	+ 50	− 130	+ 151	− 347	− 2,039	− 3,844	+ 908	2025 Nov.
− 6,048	− 12,176	+ 10,923	+ 19,833	− 2,276	− 191	− 23	+ 126	+ 176	+ 827	− 12,453	− 12,266	+ 1,525	Dec.
+ 17,744	+ 7,713	+ 11,318	− 3,958	+ 5,624	− 99	− 230	+ 553	+ 1,265	− 184	+ 31,429	+ 6,144	− 77	2026 Jan.
− 35,402	− 25,250	+ 1,511	− 12,661	− 316	− 48	+ 82	− 164	− 1,232	− 299	− 22,376	− 24,224	+ 1,955	Feb.
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
771,945	.	467,175	872,650	66,050	51,535	2,712	6,811	43,234	127,535	740,109	.	20,952	2025 Nov.
830,475	.	419,897	848,305	67,605	54,110	2,551	6,871	43,086	129,412	801,771	.	19,787	Dec.
1,192,460	.	546,523	958,996	70,167	57,189	2,619	6,838	48,916	137,809	1,149,984	.	19,937	2026 Jan.
1,272,987	.	579,627	966,659	72,640	59,022	2,697	6,690	48,735	137,956	1,231,248	.	20,203	Feb.
Changes *													
− 80,841	.	+ 7,676	+ 30,093	+ 17,018	+ 14,706	− 44	− 360	+ 3,666	+ 7,351	− 75,365	.	+ 311	2025
+ 254,463	.	+ 2,555	+ 6,151	+ 1,148	− 255	+ 50	− 89	+ 294	+ 1,292	+ 247,498	.	+ 409	2025 Nov.
+ 59,683	.	− 57,071	− 26,767	+ 1,555	+ 2,575	− 161	+ 60	− 148	+ 1,877	+ 62,981	.	− 1,165	Dec.
+ 135,779	.	+ 87,267	+ 49,715	+ 469	+ 3,079	− 42	− 50	+ 230	− 2,132	+ 130,130	.	+ 150	2026 Jan.
+ 79,656	.	+ 32,453	+ 7,286	+ 2,473	+ 1,833	+ 78	− 148	− 181	+ 147	+ 80,576	.	+ 266	Feb.
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
28,492	.	215,705	243,218	938	389	462	2,436	1,338	20,878	22,543	.	51,143	2025 Nov.
20,229	.	195,150	246,130	853	392	421	2,636	1,314	20,792	13,641	.	51,096	Dec.
19,945	.	194,347	250,294	850	393	436	2,767	1,110	18,908	14,864	.	50,976	2026 Jan.
19,788	.	194,774	246,730	856	384	456	2,739	1,112	18,944	14,769	.	51,174	Feb.
Changes *													
+ 1,338	.	+ 9,540	+ 19,380	− 891	+ 13	+ 23	+ 362	− 133	+ 1,188	− 788	.	+ 1,269	2025
+ 286	.	+ 3,467	+ 174	−	− 1	+ 31	+ 79	+ 2	+ 75	− 331	.	+ 780	2025 Nov.
− 1,816	.	− 20,393	+ 3,000	− 85	+ 3	− 41	+ 200	− 24	− 86	− 2,402	.	− 47	Dec.
− 224	.	+ 3,022	+ 6,270	− 3	+ 1	+ 15	+ 176	− 204	+ 68	+ 1,445	.	− 120	2026 Jan.
− 163	.	+ 351	− 3,612	+ 6	− 9	+ 20	− 28	+ 2	+ 36	− 130	.	+ 198	Feb.

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
2025 Nov.	6	926,985	224	3,530	35	2	250,132	437,985	114,030	5,589	8,873	14,285
Dec.	6	905,841	262	3,481	–	2	233,497	435,981	112,755	6,437	8,894	14,444
2026 Jan.	6	921,767	235	3,635	16	2	240,830	438,641	116,992	7,318	8,815	14,543
Feb.	6	929,518	228	2,971	33	2	248,630	439,593	119,347	7,279	8,750	14,511
												Changes *
2025	.	+ 672	+ 8	– 969	– 105	– 1	– 11,303	+ 12,263	+ 8,572	+ 2,349	+ 707	+ 455
2025 Nov.	.	+ 1,177	+ 1	– 3,241	+ 3	–	+ 437	+ 914	+ 782	+ 58	+ 34	+ 42
Dec.	.	– 20,060	+ 38	– 49	– 35	–	– 16,147	– 1,770	– 1,239	+ 864	+ 22	+ 159
2026 Jan.	.	+ 16,512	– 27	+ 154	+ 16	–	+ 8,986	+ 1,535	+ 4,269	+ 895	– 78	+ 99
Feb.	.	+ 7,413	– 7	– 664	+ 17	–	+ 7,469	+ 979	+ 2,334	– 48	– 66	– 32
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
2025 Nov.	342	1,619,418	7,742	13,183	–	–	159,184	1,080,084	210,414	105,328	17,531	2,291
Dec.	342	1,619,537	9,103	17,606	–	–	153,282	1,080,738	210,462	105,754	17,529	2,170
2026 Jan.	339	1,611,567	7,629	11,228	–	–	146,509	1,081,563	214,004	106,435	17,537	2,163
Feb.	339	1,619,535	7,548	13,942	–	–	147,725	1,083,209	215,953	106,614	17,844	2,147
												Changes *
2025	.	+ 36,456	– 484	+ 927	–	–	– 10,561	+ 20,048	+ 22,411	+ 2,588	+ 802	– 573
2025 Nov.	.	+ 16,802	– 125	+ 1,338	–	–	+ 11,579	+ 1,524	+ 1,528	+ 259	+ 8	– 9
Dec.	.	+ 126	+ 1,361	+ 4,423	–	–	– 5,898	+ 655	+ 50	+ 426	– 2	– 121
2026 Jan.	.	– 7,969	– 1,474	– 6,378	–	–	– 6,774	+ 825	+ 3,544	+ 681	+ 8	– 7
Feb.	.	+ 7,961	– 81	+ 2,714	–	–	+ 1,210	+ 1,646	+ 1,948	+ 179	+ 307	– 16
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
2025 Nov.	645	1,235,905	5,088	6,965	–	8	113,692	823,178	158,902	76,666	20,930	2,148
Dec.	645	1,237,782	5,756	8,833	–	8	112,464	824,868	158,393	77,129	20,989	2,082
2026 Jan.	645	1,232,196	5,111	6,027	–	7	108,709	824,993	159,933	77,175	21,047	2,068
Feb.	645	1,233,100	4,980	6,379	–	7	106,203	827,196	160,868	77,185	21,031	2,059
												Changes *
2025	.	+ 33,541	– 222	– 462	–	+ 3	– 3,363	+ 29,308	+ 7,484	+ 1,006	+ 111	– 383
2025 Nov.	.	+ 10,749	+ 5	+ 962	–	–	+ 6,429	+ 2,444	+ 354	– 225	+ 14	– 16
Dec.	.	+ 1,883	+ 668	+ 1,868	–	–	– 1,222	+ 1,690	– 509	+ 463	+ 59	– 66
2026 Jan.	.	– 5,584	– 645	– 2,806	–	– 1	– 3,752	+ 124	+ 1,540	+ 46	+ 58	– 14
Feb.	.	+ 904	– 131	+ 352	–	–	– 2,506	+ 2,203	+ 935	+ 10	– 16	– 9
Mortgage banks												**End of year or month ***
2025	6	177,160	–	60	–	–	8,630	146,724	17,390	127	215	5
2025 Nov.	6	177,956	–	79	–	–	8,985	147,302	17,155	142	172	5
Dec.	6	177,160	–	60	–	–	8,630	146,724	17,390	127	215	5
2026 Jan.	6	178,687	–	63	–	–	10,225	146,619	17,297	127	217	5
Feb.	6	177,303	–	75	–	–	9,386	146,260	17,283	127	217	5
												Changes *
2025	.	– 3,267	–	– 63	–	–	+ 548	– 6,277	+ 2,556	– 15	+ 13	– 1
2025 Nov.	.	– 1,470	–	+ 15	–	–	– 1,571	– 2,102	+ 2,276	–	–	–
Dec.	.	– 761	–	– 19	–	–	– 355	– 547	+ 239	– 15	+ 43	–
2026 Jan.	.	+ 1,436	–	+ 3	–	–	+ 1,595	– 203	– 86	–	+ 2	–
Feb.	.	– 1,405	–	+ 12	–	–	– 839	– 376	– 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** See Table I.1, footnote 1. **2** General value adjustments for latent counterparty credit risk in lending business (untaxed general value adjustments up to September 2024) and individual country-risk value adjustments; other individual value adjustments are deducted on the

I Banks (MFIs) in Germany

Tangible assets and others [1]										Other liabilities [1]			
Total	of which Derivative financial instruments in the trading portfolio [4]	Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)	Securitised debts [5]	Fiduciary liabilities	Value adjustments [2]	Provisions for liabilities and charges	Subordinated liabilities [5]	Capital [3]	Total	of which Derivative financial instruments in the trading portfolio [4]	*Memo item Sureties*	
13	14	15	16	17	18	19	20	21	22	23	24	25	Period
End of year or month *												**Landesbanken**	
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
92,300	54,701	220,267	300,054	240,957	14,285	1,647	5,503	12,726	46,286	85,260	53,673	40,618	2025 Nov.
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	Dec.
90,740	54,832	205,105	307,343	241,956	14,543	1,590	5,975	13,079	46,625	85,551	54,873	41,062	2026 Jan.
88,174	53,061	211,164	313,630	239,555	14,511	1,571	5,941	13,093	46,554	83,499	52,311	41,380	Feb.
Changes *													
− 11,304	− 6,149	+ 12,069	− 10,548	− 2,669	+ 455	+ 1	+ 27	− 1,445	+ 918	+ 1,864	− 3,187	− 1,562	2025
+ 2,147	+ 644	+ 7,286	− 7,403	+ 45	+ 42	− 133	− 27	− 594	+ 2	+ 1,959	+ 550	− 16	2025 Nov.
− 1,903	+ 812	− 16,225	− 5,082	− 1,232	+ 159	+ 21	+ 187	− 153	− 395	+ 2,660	+ 1,676	+ 164	Dec.
+ 663	− 669	+ 1,954	+ 12,451	+ 2,231	+ 99	− 78	+ 285	+ 506	− 1	− 935	− 461	+ 280	2026 Jan.
− 2,569	− 1,768	+ 5,882	+ 6,269	− 2,401	− 32	− 19	− 34	+ 14	− 71	− 2,195	− 2,561	+ 318	Feb.
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
23,661	4	138,376	1,230,714	25,304	2,291	2,190	16,228	4,553	160,927	38,835	5	32,936	2025 Nov.
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	Dec.
24,499	5	136,694	1,225,438	25,158	2,163	2,330	15,929	4,590	162,301	36,964	8	32,222	2026 Jan.
24,553	1	137,137	1,230,523	26,279	2,147	2,369	15,978	4,589	163,794	36,719	10	32,271	Feb.
Changes *													
+ 1,298	+ 10	− 4,678	+ 29,128	+ 3,209	− 573	+ 252	− 1,429	+ 125	+ 10,299	+ 123	− 2	+ 545	2025
+ 700	−	+ 93	+ 16,054	+ 141	− 9	+ 2	− 187	+ 11	+ 2	+ 695	− 3	+ 258	2025 Nov.
− 768	+ 11	− 1,722	+ 2,898	+ 52	− 121	+ 1	− 854	+ 24	+ 13	− 165	− 1	− 661	Dec.
+ 1,606	− 10	+ 40	− 8,166	− 198	− 7	+ 139	+ 555	+ 13	+ 6	− 351	+ 4	− 53	2026 Jan.
+ 54	− 4	+ 443	+ 5,083	+ 1,121	− 16	+ 39	+ 49	− 1	+ 1,493	− 250	+ 2	+ 49	Feb.
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
28,328	.	150,548	918,591	6,197	2,148	1,255	8,937	4,197	118,887	25,145	.	16,783	2025 Nov.
27,260	.	150,116	921,529	6,149	2,082	1,256	8,667	4,176	119,022	24,785	.	16,836	Dec.
27,126	.	148,837	916,421	6,131	2,068	1,385	8,871	4,173	119,692	24,618	.	16,992	2026 Jan.
27,192	.	148,991	916,702	6,098	2,059	1,474	9,106	4,180	121,221	23,269	.	17,131	Feb.
Changes *													
+ 59	.	− 2,733	+ 32,677	− 2,635	− 383	− 38	− 372	+ 245	+ 6,717	+ 63	.	− 161	2025
+ 782	.	+ 566	+ 9,285	− 22	− 16	−	− 63	+ 18	+ 109	+ 872	.	+ 444	2025 Nov.
− 1,068	.	− 431	+ 2,940	− 48	− 66	+ 1	− 270	− 21	+ 135	− 357	.	+ 53	Dec.
− 134	.	− 1,282	− 5,106	− 18	− 14	+ 129	+ 204	− 3	+ 65	+ 441	.	+ 156	2026 Jan.
+ 66	.	+ 154	+ 280	− 33	− 9	+ 89	+ 235	+ 7	+ 1,529	− 1,348	.	+ 139	Feb.
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
4,116	.	35,819	45,969	81,413	5	449	624	1,134	7,837	4,706	.	459	2025 Nov.
4,009	.	36,533	45,263	80,626	5	457	627	1,134	7,840	4,675	.	452	Dec.
4,134	.	36,075	45,807	81,956	5	429	631	1,134	8,014	4,636	.	456	2026 Jan.
3,950	.	35,301	46,193	81,303	5	429	626	1,185	7,722	4,539	.	488	Feb.
Changes *													
− 28	.	+ 395	− 1,652	− 2,192	− 1	+ 117	+ 44	+ 91	+ 353	− 422	.	+ 91	2025
− 88	.	+ 170	− 546	− 952	−	+ 2	+ 5	− 11	+ 2	− 140	.	+ 11	2025 Nov.
− 107	.	+ 712	− 706	− 787	−	+ 8	+ 3	−	+ 3	+ 6	.	− 7	Dec.
+ 125	.	− 462	+ 544	+ 1,330	−	− 28	+ 4	−	− 1	+ 49	.	+ 4	2026 Jan.
− 184	.	− 768	+ 386	− 653	−	−	− 5	+ 51	− 292	− 124	.	+ 32	Feb.

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
2025 Nov.	13	260,739	–	197	–	.	20,362	199,811	25,274	10,287	157	3
Dec.	13	260,346	–	256	–	.	19,737	200,427	25,109	10,295	157	3
2026 Jan.	13	260,072	–	177	–	.	19,719	200,494	24,965	10,295	157	3
Feb.	13	259,895	–	192	–	.	19,497	200,692	24,888	10,295	153	2
												Changes *
2025	.	– 176	± 0	+ 61	–	.	– 3,737	+ 4,100	– 739	+ 8	+ 3	–
2025 Nov.	.	– 263	–	– 14	–	.	– 25	+ 38	– 356	–	–	–
Dec.	.	– 393	–	+ 59	–	.	– 625	+ 616	– 165	+ 8	–	–
2026 Jan.	.	– 274	–	– 79	–	.	– 18	+ 67	– 144	–	–	–
Feb.	.	– 177	–	+ 15	–	.	– 222	+ 198	– 77	–	– 4	– 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
2025 Nov.	17	1,545,942	205	4,632	89	–	778,304	382,944	212,767	11,296	20,560	31,931
Dec.	17	1,524,004	266	12,323	398	–	751,682	377,378	211,882	11,400	20,605	32,339
2026 Jan.	17	1,528,727	179	2,195	619	–	763,211	380,836	215,821	11,617	18,400	32,402
Feb.	17	1,521,940	188	4,801	606	–	756,989	382,463	217,749	11,602	18,403	32,535
												Changes *
2025	.	+ 12	– 19	+ 9,469	– 272	– 25	– 13,899	+ 7,290	+ 8,416	+ 1,121	+ 739	+ 245
2025 Nov.	.	+ 24,237	+ 2	– 6,231	– 173	–	+ 22,402	+ 2,651	– 649	+ 65	+ 91	– 421
Dec.	.	– 21,271	+ 61	+ 7,691	+ 309	–	– 26,401	– 5,206	– 840	+ 106	+ 53	+ 408
2026 Jan.	.	+ 5,086	– 87	– 10,128	+ 221	–	+ 11,584	+ 3,720	+ 3,952	+ 218	– 2,198	+ 63
Feb.	.	– 7,115	+ 9	+ 2,606	– 13	–	– 6,353	+ 1,437	+ 1,941	– 16	– 2	+ 133
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
2025 Nov.	131	2,643,877	878	12,142	9,005	180	778,772	628,298	182,921	59,614	2,282	4,502
Dec.	131	2,597,276	947	11,516	3,193	174	732,958	624,850	178,890	37,224	2,230	4,282
2026 Jan.	130	2,838,656	912	9,855	5,374	172	803,637	645,150	184,084	52,150	2,204	4,748
Feb.	130	2,921,830	903	11,286	6,141	168	817,318	655,413	185,346	59,645	2,204	5,209
												Changes *
2025	.	+ 10,739	– 37	– 947	+ 2,447	+ 17	+ 19,773	+ 36,223	+ 25,144	+ 5,228	– 372	+ 379
2025 Nov.	.	+ 244,775	– 29	+ 2,313	+ 3,340	– 5	– 16,573	+ 3,663	+ 4,556	+ 1,818	– 92	– 705
Dec.	.	– 50,705	+ 69	– 626	– 5,741	– 6	– 58,670	– 2,929	– 3,855	– 22,163	– 51	– 220
2026 Jan.	.	+ 251,522	– 35	– 1,871	+ 2,194	– 2	+ 79,323	+ 21,047	+ 5,345	+ 14,947	– 25	+ 466
Feb.	.	+ 81,163	– 9	+ 1,431	+ 774	– 4	+ 13,114	+ 9,919	+ 1,157	+ 7,466	– 1	+ 461

***** For the corpus of reporting credit institutions, the categories of 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
4,648	.	38,409	190,405	9,857	3	235	4,853	470	13,693	2,814	.	1	2025 Nov.
4,362	.	37,539	191,599	9,857	3	235	4,854	470	13,695	2,094	.	1	Dec.
4,262	.	36,799	191,696	10,300	3	244	4,943	470	13,801	1,816	.	1	2026 Jan.
4,176	.	36,575	191,224	10,800	2	245	4,906	470	13,818	1,855	.	1	Feb.
Changes *													
+ 128	.	+ 546	− 3,117	+ 2,442	−	+ 35	− 790	+ 102	+ 473	+ 133	.	−	2025
+ 94	.	− 291	+ 18	− 277	−	− 6	+ 4	+ 100	+ 82	+ 107	.	−	2025 Nov.
− 286	.	− 870	+ 1,194	−	−	−	+ 1	−	+ 2	− 720	.	−	Dec.
− 100	.	− 740	+ 97	+ 443	−	+ 9	+ 89	−	+ 106	− 278	.	−	2026 Jan.
− 86	.	− 224	− 472	+ 500	− 1	+ 1	− 37	−	+ 17	+ 39	.	−	Feb.
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
103,214	.	321,260	153,837	818,298	31,931	978	10,573	9,432	90,802	108,831	.	31,896	2025 Nov.
105,731	.	318,992	144,295	802,852	32,339	932	10,408	9,280	90,796	114,110	.	31,110	Dec.
103,447	.	319,661	149,189	806,822	32,402	924	8,632	9,287	91,333	110,477	.	31,284	2026 Jan.
96,604	.	317,266	151,738	807,949	32,535	927	8,566	9,275	91,367	102,317	.	32,221	Feb.
Changes *													
− 13,053	.	− 343	− 5,554	+ 9,901	+ 245	− 81	+ 198	+ 120	+ 1,615	− 6,089	.	+ 46	2025
+ 6,500	.	+ 6,733	+ 8,445	+ 6,298	− 421	+ 6	+ 122	− 31	−	+ 3,085	.	+ 1,167	2025 Nov.
+ 2,548	.	− 1,895	− 9,724	− 15,446	+ 408	− 46	− 165	− 152	− 6	+ 5,755	.	− 786	Dec.
− 2,259	.	+ 731	+ 4,932	+ 3,970	+ 63	− 8	− 1,776	+ 7	− 3	− 2,830	.	+ 174	2026 Jan.
− 6,857	.	− 2,431	+ 2,546	+ 1,127	+ 133	+ 3	− 66	− 12	+ 34	− 8,449	.	+ 937	Feb.
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
965,283	748,521	651,252	837,288	59,013	4,502	1,795	10,071	35,738	112,165	932,053	739,207	91,456	2025 Nov.
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	Dec.
1,130,370	917,762	661,476	857,579	62,035	4,748	1,577	11,044	35,288	110,980	1,093,929	899,961	92,420	2026 Jan.
1,178,197	964,740	693,868	854,365	63,659	5,209	1,650	10,847	35,361	111,021	1,145,850	952,136	93,172	Feb.
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
+ 246,489	+ 241,038	+ 2,835	− 3,434	+ 138	− 705	+ 86	− 79	− 6	+ 1,335	+ 244,605	+ 245,242	+ 1,738	2025 Nov.
+ 43,487	+ 45,825	− 75,458	− 21,018	− 236	− 220	− 206	+ 270	− 141	+ 215	+ 46,089	+ 44,439	+ 375	Dec.
+ 130,133	+ 125,469	+ 77,618	+ 44,391	+ 3,258	+ 466	− 12	+ 748	− 309	− 218	+ 125,580	+ 118,643	+ 589	2026 Jan.
+ 46,855	+ 46,005	+ 31,661	− 3,579	+ 1,624	+ 461	+ 73	− 197	+ 73	+ 41	+ 51,006	+ 50,794	+ 752	Feb.

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
2024 July	3,511,199	2,997,482	134	513,583	52,970	2,259,471	1,989,806	1,205,734	104,124	679,948	–	269,665	45,976
Aug.	3,519,841	3,003,524	105	516,212	54,245	2,263,725	1,992,943	1,207,090	103,581	682,272	–	270,782	47,332
Sep.	3,516,107	2,997,586	96	518,425	55,441	2,225,003	1,954,841	1,175,433	102,181	677,227	–	270,162	46,530
Oct.	3,508,460	2,986,529	94	521,837	53,683	2,215,155	1,943,391	1,161,978	101,687	679,726	–	271,764	44,792
Nov.	3,569,526	3,048,828	103	520,595	44,858	2,248,334	1,977,845	1,194,126	101,173	682,546	–	270,489	36,795
Dec.	3,428,240	2,913,526	98	514,616	45,372	2,122,330	1,855,230	1,082,376	99,440	673,414	–	267,100	37,441
2025 Jan.	3,530,274	3,005,238	108	524,928	45,246	2,206,108	1,931,320	1,155,946	99,759	675,615	–	274,788	37,297
Feb.	3,571,238	3,038,789	111	532,338	44,190	2,216,862	1,937,826	1,162,423	98,829	676,574	–	279,036	36,682
Mar.	3,573,428	3,042,756	105	530,567	44,674	2,187,694	1,909,014	1,142,746	96,228	670,040	–	278,680	37,030
Apr.	3,549,790	3,018,805	99	530,886	45,062	2,185,804	1,904,129	1,138,629	95,032	670,468	–	281,675	36,924
May	3,537,023	2,999,698	93	537,232	45,948	2,177,982	1,893,433	1,126,456	94,484	672,493	–	284,549	36,933
June	3,522,102	2,987,187	84	534,831	45,602	2,132,749	1,847,241	1,090,145	91,696	665,400	–	285,508	36,255
July	3,469,832	2,935,353	69	534,410	46,806	2,111,011	1,824,692	1,065,774	91,497	667,421	–	286,319	37,126
Aug.	3,507,253	2,965,471	62	541,720	48,164	2,126,814	1,839,309	1,080,786	90,511	668,012	–	287,505	36,975
Sep.	3,476,905	2,934,678	59	542,168	53,002	2,093,077	1,807,220	1,056,759	89,263	661,198	–	285,857	39,772
Oct.	3,397,351	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.	3,546,674	2,998,294	34	548,346	59,390	1,989,439	1,694,392	941,881	88,527	663,984	–	295,047	35,572
	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
2024 July	– 50,503	– 55,183	+ 18	+ 4,662	+ 1,364	– 53,020	– 54,361	– 47,055	– 3,441	– 3,865	–	+ 1,341	+ 1,592
Aug.	+ 15,796	+ 13,102	– 29	+ 2,723	+ 1,275	+ 4,682	+ 3,565	+ 1,784	– 543	+ 2,324	–	+ 1,117	+ 1,356
Sep.	– 1,158	– 3,392	– 9	+ 2,243	+ 1,196	– 38,722	– 38,102	– 31,657	– 1,400	– 5,045	–	– 620	+ 1,278
Oct.	– 9,639	– 12,913	– 2	+ 3,276	– 1,758	– 3,984	– 5,586	– 7,591	– 494	+ 2,499	–	+ 1,602	– 1,738
Nov.	+ 51,276	+ 52,715	+ 9	– 1,448	– 8,825	+ 33,179	+ 34,454	+ 32,148	– 514	+ 2,820	–	– 1,275	– 7,997
Dec.	– 143,705	– 137,643	– 5	– 6,057	+ 514	– 123,810	– 120,421	– 109,556	– 1,733	– 9,132	–	– 3,389	+ 646
2025 Jan.	+ 99,923	+ 89,564	+ 10	+ 10,349	– 126	+ 83,781	+ 76,093	+ 73,573	+ 319	+ 2,201	–	+ 7,688	– 144
Feb.	+ 40,985	+ 33,359	+ 3	+ 7,623	– 1,056	+ 10,754	+ 6,506	+ 6,477	– 930	+ 959	–	+ 4,248	– 615
Mar.	+ 16,773	+ 18,547	– 5	– 1,769	+ 484	– 29,098	– 28,742	– 19,607	– 2,601	– 6,534	–	– 356	+ 348
Apr.	– 4,213	– 4,844	– 6	+ 637	+ 388	– 911	– 3,906	– 3,353	– 1,076	+ 523	–	+ 2,995	– 106
May	– 14,304	– 20,572	– 6	+ 6,274	+ 886	– 7,822	– 10,696	– 12,173	– 548	+ 2,025	–	+ 2,874	+ 9
June	– 3,702	– 1,530	– 9	– 2,163	– 346	– 45,233	– 46,192	– 36,311	– 2,788	– 7,093	–	+ 959	– 678
July	– 59,665	– 59,281	– 16	– 368	+ 1,204	– 21,738	– 22,549	– 24,371	– 199	+ 2,021	–	+ 811	+ 871
Aug.	+ 44,946	+ 37,550	– 7	+ 7,403	+ 1,358	+ 17,406	+ 16,220	+ 16,065	– 986	+ 1,141	–	+ 1,186	– 151
Sep.	– 28,165	– 28,678	– 3	+ 516	+ 4,838	– 34,077	– 32,429	– 24,367	– 1,248	– 6,814	–	– 1,648	+ 2,797
Oct.	+ 2,365	+ 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.	+ 19,705	+ 15,816	+ 3	+ 3,886	+ 1,135	– 30,681	– 32,762	– 35,749	+ 704	+ 2,283	–	+ 2,081	– 843

***** For the corpus of reporting credit institutions, the categories of 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
2025 Nov.	1,689,244	1,570,067	46	119,131	48,564	572,832	532,290	503,639	13,772	14,879	–	40,542	35,229
Dec.	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 Jan.	1,807,576	1,690,541	31	117,004	52,827	625,119	583,288	553,755	14,702	14,831	–	41,831	31,537
Feb.	1,828,589	1,709,864	34	118,691	53,990	599,101	556,760	526,730	15,214	14,816	–	42,341	30,724
													Changes *
2025	+ 70,129	+ 57,927	– 61	+ 12,263	+12,333	– 40,928	– 46,078	– 44,059	– 2,299	+ 280	–	+ 5,150	+ 1,550
2025 Nov.	+ 8,394	+ 6,868	– 3	+ 1,529	+ 136	– 24,574	– 24,023	– 23,940	– 58	– 25	–	– 551	– 871
Dec.	– 49,778	– 45,379	– 9	– 4,390	+ 2,265	– 8,440	– 8,344	– 8,190	– 145	– 9	–	– 96	– 1,401
2026 Jan.	+ 113,351	+ 111,172	– 6	+ 2,185	+ 1,998	+ 45,415	+ 44,088	+ 43,052	+ 1,075	– 39	–	+ 1,327	– 2,291
Feb.	+ 18,712	+ 17,057	+ 3	+ 1,652	+ 1,163	– 26,018	– 26,528	– 27,025	+ 512	– 15	–	+ 510	– 813
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
2025 Nov.	719,743	663,421	–	56,322	3,181	124,502	105,392	95,090	1,190	9,112	–	19,110	3,181
Dec.	727,450	671,843	–	55,607	3,060	131,110	112,246	101,950	1,182	9,114	–	18,864	3,060
2026 Jan.	747,731	691,541	–	56,190	2,979	148,705	128,954	118,701	1,182	9,071	–	19,751	2,979
Feb.	747,490	689,963	–	57,527	2,938	136,042	115,384	105,123	1,183	9,078	–	20,658	2,938
													Changes *
2025	+ 53,736	+ 45,285	–	+ 8,451	– 992	– 7,309	– 9,928	– 9,710	– 154	– 64	–	+ 2,619	– 992
2025 Nov.	+ 20,309	+ 20,633	–	– 324	– 75	– 765	– 295	– 285	– 1	– 9	–	– 470	– 75
Dec.	+ 10,823	+ 11,510	–	– 687	– 121	+ 6,608	+ 6,854	+ 6,860	– 8	+ 2	–	– 246	– 121
2026 Jan.	+ 22,752	+ 22,155	–	+ 597	– 81	+ 17,595	+ 16,708	+ 16,751	–	– 43	–	+ 887	– 81
Feb.	– 1,944	– 3,258	–	+ 1,314	– 41	– 12,663	– 13,570	– 13,578	+ 1	+ 7	–	+ 907	– 41
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
2025 Nov.	650,151	591,371	46	58,734	45,383	265,390	246,402	233,967	7,048	5,387	–	18,988	32,048
Dec.	623,230	568,212	37	54,981	47,769	277,480	258,478	246,054	7,047	5,377	–	19,002	30,768
2026 Jan.	755,624	698,880	31	56,713	49,848	310,600	291,230	278,323	7,520	5,387	–	19,370	28,558
Feb.	779,798	722,869	34	56,895	51,052	313,261	294,297	280,934	7,994	5,369	–	18,964	27,786
													Changes *
2025	– 12,044	– 15,481	– 61	+ 3,498	+13,325	– 35,672	– 38,010	– 37,478	– 795	+ 263	–	+ 2,338	+ 2,542
2025 Nov.	– 14,419	– 16,323	– 3	+ 1,907	+ 211	– 22,806	– 22,734	– 22,879	+ 137	+ 8	–	– 72	– 796
Dec.	– 39,868	– 36,127	– 9	– 3,732	+ 2,386	+ 12,090	+ 12,076	+ 12,087	– 1	– 10	–	+ 14	– 1,280
2026 Jan.	+ 76,886	+ 75,314	– 6	+ 1,578	+ 2,079	+ 11,905	+ 11,595	+ 11,112	+ 473	+ 10	–	+ 310	– 2,210
Feb.	+ 23,703	+ 23,526	+ 3	+ 174	+ 1,204	+ 2,661	+ 3,067	+ 2,611	+ 474	– 18	–	– 406	– 772
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	–
2025 Nov.	319,350	315,275	–	4,075	–	182,940	180,496	174,582	5,534	380	–	2,444	–
Dec.	298,391	294,294	–	4,097	–	155,802	153,222	147,445	5,398	379	–	2,580	–
2026 Jan.	304,221	300,120	–	4,101	–	165,814	163,104	156,731	6,000	373	–	2,710	–
Feb.	301,301	297,032	–	4,269	–	149,798	147,079	140,673	6,037	369	–	2,719	–
													Changes *
2025	+ 28,437	+ 28,123	–	+ 314	–	+ 2,053	+ 1,860	+ 3,129	– 1,350	+ 81	–	+ 193	–
2025 Nov.	+ 2,504	+ 2,558	–	– 54	–	– 1,003	– 994	– 776	– 194	– 24	–	– 9	–
Dec.	– 20,733	– 20,762	–	+ 29	–	– 27,138	– 27,274	– 27,137	– 136	– 1	–	+ 136	–
2026 Jan.	+ 13,713	+ 13,703	–	+ 10	–	+ 15,915	+ 15,785	+ 15,189	+ 602	– 6	–	+ 130	–
Feb.	– 3,047	– 3,211	–	+ 164	–	– 16,016	– 16,025	– 16,058	+ 37	– 4	–	+ 9	–

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
							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
2025 Nov.	311,349	250,132	–	61,217	2,290	194,934	174,666	91,932	11,704	71,030	–	20,268	2,290
Dec.	293,383	233,497	–	59,886	2,439	173,946	154,362	72,223	11,527	70,612	–	19,584	2,439
2026 Jan.	302,295	240,830	–	61,465	2,415	186,548	165,821	83,720	10,952	71,149	–	20,727	2,415
Feb.	310,426	248,630	–	61,796	2,408	190,632	169,628	87,675	10,625	71,328	–	21,004	2,408
													Changes *
2025	– 12,068	– 11,303	–	– 765	– 181	– 27,433	– 28,855	– 26,080	– 2,442	– 333	–	+ 1,422	– 181
2025 Nov.	+ 682	+ 437	–	+ 245	– 4	– 2,279	– 1,641	– 1,861	– 351	+ 571	–	– 638	– 4
Dec.	– 17,468	– 16,147	–	– 1,321	+ 149	– 20,988	– 20,304	– 19,709	– 177	– 418	–	– 684	+ 149
2026 Jan.	+ 10,574	+ 8,986	–	+ 1,588	– 24	+ 12,602	+ 11,459	+ 11,497	– 575	+ 537	–	+ 1,143	– 24
Feb.	+ 7,794	+ 7,469	–	+ 325	– 7	+ 4,084	+ 3,807	+ 3,955	– 327	+ 179	–	+ 277	– 7
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	–
2025 Nov.	290,535	159,184	–	131,351	–	259,763	156,841	132,641	3,775	20,425	–	102,922	–
Dec.	284,249	153,282	–	130,967	–	253,700	151,030	126,912	3,804	20,314	–	102,670	–
2026 Jan.	279,112	146,509	–	132,603	–	248,476	144,091	119,975	3,831	20,285	–	104,385	–
Feb.	281,134	147,725	–	133,409	–	250,572	145,416	121,129	4,003	20,284	–	105,156	–
													Changes *
2025	+ 106	– 10,561	–	+ 10,667	–	– 1,633	– 11,338	– 10,490	– 153	– 695	–	+ 9,705	–
2025 Nov.	+ 12,253	+ 11,579	–	+ 674	–	+ 12,135	+ 11,416	+ 11,541	+ 82	– 207	–	+ 719	–
Dec.	– 6,282	– 5,898	–	– 384	–	– 6,063	– 5,811	– 5,729	+ 29	– 111	–	– 252	–
2026 Jan.	– 5,138	– 6,774	–	+ 1,636	–	– 5,224	– 6,939	– 6,937	+ 27	– 29	–	+ 1,715	–
Feb.	+ 2,016	+ 1,210	–	+ 806	–	+ 2,096	+ 1,325	+ 1,154	+ 172	– 1	–	+ 771	–
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	–
2025 Nov.	224,816	113,692	–	111,124	–	185,008	110,904	90,778	4,534	15,592	–	74,104	–
Dec.	222,836	112,464	–	110,372	–	183,279	109,840	89,914	4,461	15,465	–	73,439	–
2026 Jan.	219,963	108,709	–	111,254	–	181,244	106,533	86,850	4,204	15,479	–	74,711	–
Feb.	217,548	106,203	–	111,345	–	178,783	103,973	84,521	4,030	15,422	–	74,810	–
													Changes *
2025	– 1,341	– 3,363	–	+ 2,022	–	– 1,389	– 3,457	– 1,795	– 903	– 759	–	+ 2,068	–
2025 Nov.	+ 6,546	+ 6,429	–	+ 117	–	+ 6,400	+ 6,326	+ 6,442	– 44	– 72	–	+ 74	–
Dec.	– 1,974	– 1,222	–	– 752	–	– 1,729	– 1,064	– 864	– 73	– 127	–	– 665	–
2026 Jan.	– 2,870	– 3,752	–	+ 882	–	– 2,535	– 3,807	– 3,434	– 337	– 36	–	+ 1,272	–
Feb.	– 2,415	– 2,506	–	+ 91	–	– 2,461	– 2,560	– 2,329	– 174	– 57	–	+ 99	–
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	–
2025 Nov.	12,656	8,985	–	3,671	–	9,725	7,180	4,907	563	1,710	–	2,545	–
Dec.	12,303	8,630	–	3,673	–	9,395	6,848	4,569	564	1,715	–	2,547	–
2026 Jan.	13,935	10,225	–	3,710	–	10,957	8,374	6,075	567	1,732	–	2,583	–
Feb.	13,073	9,386	–	3,687	–	10,180	7,619	5,285	568	1,766	–	2,561	–
													Changes *
2025	+ 1	+ 548	–	– 547	–	+ 615	+ 1,092	+ 750	+ 140	+ 202	–	– 477	–
2025 Nov.	– 1,773	– 1,571	–	– 202	–	– 1,697	– 1,494	– 1,480	– 24	+ 10	–	– 203	–
Dec.	– 353	– 355	–	+ 2	–	– 330	– 332	– 338	+ 1	+ 5	–	+ 2	–
2026 Jan.	+ 1,632	+ 1,595	–	+ 37	–	+ 1,562	+ 1,526	+ 1,506	+ 3	+ 17	–	+ 36	–
Feb.	– 861	– 839	–	– 22	–	– 777	– 755	– 790	+ 1	+ 34	–	– 22	–

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic and foreign banks					Lending to domestic banks							
							Balances and loans						
	Total	Balances and loans	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*	Total	Total	Short-term	Medium-term	Long-term	Bills	Negotiable money market paper, securities issued by banks	*Memo item Fiduciary loans*
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													**End of year or month ***
2025	33,916	19,737	.	14,179	–	24,834	16,431	3,310	338	12,783	.	8,403	–
2025 Nov.	34,748	20,362	.	14,386	–	25,627	17,071	3,118	338	13,615	.	8,556	–
Dec.	33,916	19,737	.	14,179	–	24,834	16,431	3,310	338	12,783	.	8,403	–
2026 Jan.	33,753	19,719	.	14,034	–	24,696	16,399	3,316	323	12,760	.	8,297	–
Feb.	33,492	19,497	.	13,995	–	24,478	16,158	3,230	283	12,645	.	8,320	–
													Changes *
2025	– 4,876	– 3,737	.	– 1,139	–	– 4,297	– 3,873	– 2,040	– 133	– 1,700	.	– 424	–
2025 Nov.	– 321	– 25	.	– 296	–	– 80	– 32	+ 65	– 15	– 82	.	– 48	–
Dec.	– 832	– 625	.	– 207	–	– 793	– 640	+ 192	–	– 832	.	– 153	–
2026 Jan.	– 163	– 18	.	– 145	–	– 138	– 32	+ 6	– 15	– 23	.	– 106	–
Feb.	– 261	– 222	.	– 39	–	– 218	– 241	– 86	– 40	– 115	.	+ 23	–
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
2025 Nov.	882,955	778,304	–	104,651	3,037	757,237	719,377	137,776	53,021	528,580	–	37,860	2,491
Dec.	855,722	751,682	–	104,040	3,087	731,550	694,167	116,570	52,946	524,651	–	37,383	2,538
2026 Jan.	867,592	763,211	–	104,381	3,013	743,080	702,648	123,939	53,244	525,465	–	40,432	2,463
Feb.	862,412	756,989	–	105,423	2,992	735,693	694,838	113,311	53,804	527,723	–	40,855	2,440
													Changes *
2025	– 12,242	– 13,899	–	+ 1,657	– 369	– 18,207	– 18,156	– 3,369	– 5,713	– 9,074	–	– 51	– 305
2025 Nov.	+ 22,684	+ 22,402	–	+ 282	+ 18	+ 20,456	+ 20,676	+ 17,561	+ 497	+ 2,618	–	– 220	+ 38
Dec.	– 27,012	– 26,401	–	– 611	+ 50	– 25,687	– 25,210	– 21,206	– 75	– 3,929	–	– 477	+ 47
2026 Jan.	+ 11,906	+ 11,584	–	+ 322	– 74	+ 9,670	+ 8,481	+ 7,369	+ 298	+ 814	–	+ 1,189	– 75
Feb.	– 5,280	– 6,353	–	+ 1,073	– 21	– 7,387	– 7,810	– 10,628	+ 560	+ 2,258	–	+ 423	– 23
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	–
2025 Nov.	826,696	778,772	46	47,878	101	354,266	339,691	328,552	10,436	703	–	14,575	–
Dec.	776,809	732,958	37	43,814	115	335,581	320,951	309,922	10,328	701	–	14,630	–
2026 Jan.	848,463	803,637	31	44,795	123	356,387	341,383	329,288	11,399	696	–	15,004	–
Feb.	862,737	817,318	34	45,385	132	340,037	325,145	312,551	11,908	686	–	14,892	–
													Changes *
2025	+ 21,672	+ 19,773	– 61	+ 1,960	– 16	– 23,970	– 24,606	– 22,740	– 1,988	+ 122	–	+ 636	–
2025 Nov.	– 14,589	– 16,573	– 3	+ 1,987	–	– 27,619	– 27,650	– 27,525	– 84	– 41	–	+ 31	–
Dec.	– 62,706	– 58,670	– 9	– 4,027	+ 14	– 18,685	– 18,740	– 18,630	– 108	– 2	–	+ 55	–
2026 Jan.	+ 80,322	+ 79,323	– 6	+ 1,005	+ 8	+ 26,709	+ 26,335	+ 25,269	+ 1,071	– 5	–	+ 374	–
Feb.	+ 13,690	+ 13,114	+ 3	+ 573	+ 9	– 16,350	– 16,238	– 16,737	+ 509	– 10	–	– 112	–

***** For the corpus of reporting credit institutions, the categories of 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
2024 July	5,108,485	4,345,594	4,345,512	82	16,829	746,062	–	33,620	514,974	498,145
Aug.	5,116,310	4,350,843	4,350,745	98	17,383	748,084	–	36,952	512,396	495,013
Sep.	5,161,320	4,378,271	4,378,168	103	18,710	764,339	–	36,689	542,128	523,418
Oct.	5,163,789	4,384,522	4,384,440	82	18,472	760,795	–	36,755	538,147	519,675
Nov.	5,185,492	4,399,155	4,399,043	112	15,924	770,413	–	36,977	539,236	523,312
Dec.	5,186,842	4,392,594	4,392,481	113	14,750	779,498	–	36,767	529,706	514,956
2025 Jan.	5,242,083	4,418,210	4,418,096	114	16,123	807,750	–	36,869	554,033	537,910
Feb.	5,296,244	4,442,846	4,442,730	116	18,172	835,226	–	36,946	571,005	552,833
Mar.	5,300,030	4,437,760	4,437,637	123	19,322	842,948	–	36,946	569,321	549,999
Apr.	5,306,308	4,443,606	4,443,505	101	16,679	846,023	–	37,129	567,992	551,313
May	5,326,617	4,451,874	4,451,764	110	18,144	856,599	–	36,898	566,816	548,672
June	5,349,323	4,447,201	4,447,090	111	23,204	878,918	–	36,741	571,736	548,532
July	5,365,964	4,464,914	4,464,757	157	18,856	882,194	–	36,917	565,705	546,849
Aug.	5,369,898	4,472,013	4,471,852	161	17,248	880,637	–	36,961	564,845	547,597
Sep.	5,415,652	4,500,964	4,500,799	165	16,567	898,121	–	37,328	593,749	577,182
Oct.	5,490,124	4,569,936	4,569,770	166	19,309	900,879	–	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.	5,644,273	4,683,795	4,683,638	157	18,058	942,420	–	39,399	743,250	725,192
	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
2024 July	+ 9,332	+ 11,970	+ 11,996	– 26	– 784	– 1,854	–	– 195	– 1,637	– 853
Aug.	+ 13,068	+ 9,526	+ 9,510	+ 16	+ 605	+ 2,937	–	+ 3,332	– 649	– 1,254
Sep.	+ 46,542	+ 28,659	+ 28,654	+ 5	+ 1,356	+ 16,527	–	– 263	+ 30,375	+ 29,019
Oct.	– 2,255	+ 2,489	+ 2,510	– 21	– 314	– 4,430	–	+ 66	– 8,048	– 7,734
Nov.	+ 15,275	+ 9,399	+ 9,369	+ 30	– 2,604	+ 8,480	–	+ 222	– 1,338	+ 1,266
Dec.	– 1,365	– 8,695	– 8,696	+ 1	– 1,192	+ 8,522	–	– 210	– 10,235	– 9,043
2025 Jan.	+ 55,617	+ 25,920	+ 25,919	+ 1	+ 1,373	+ 28,324	–	+ 102	+ 22,975	+ 21,602
Feb.	+ 54,323	+ 25,149	+ 25,147	+ 2	+ 2,045	+ 27,129	–	+ 77	+ 16,426	+ 14,381
Mar.	+ 13,516	+ 2,614	+ 2,606	+ 8	+ 1,262	+ 9,640	–	– 250	+ 2,727	+ 1,465
Apr.	+ 16,570	+ 13,930	+ 13,951	– 21	– 2,574	+ 5,214	–	+ 183	+ 2,327	+ 4,901
May	+ 18,945	+ 7,204	+ 7,195	+ 9	+ 1,447	+ 10,294	–	+ 29	– 1,650	– 3,097
June	+ 29,970	+ 936	+ 934	+ 2	+ 5,154	+ 23,880	–	– 157	+ 7,376	+ 2,222
July	+ 13,089	+ 14,977	+ 14,931	+ 46	– 4,343	+ 2,455	–	+ 176	– 6,804	– 2,461
Aug.	+ 7,361	+ 9,713	+ 9,708	+ 5	– 1,585	– 767	–	+ 44	+ 276	+ 1,861
Sep.	+ 47,861	+ 30,625	+ 30,621	+ 4	– 645	+ 17,881	–	+ 367	+ 29,904	+ 30,549
Oct.	+ 26,084	+ 21,151	+ 21,151	–	+ 2,749	+ 2,184	–	+ 61	+ 8,368	+ 5,619
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.	+ 29,624	+ 12,780	+ 12,789	– 9	– 594	+ 17,438	–	+ 256	+ 5,289	+ 5,883

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

Loans	Bills	Treasury bills and negotiable money market paper	Medium and long-term lending: Total including Securities portfolios, equalisation claims	Medium and long-term lending: Total excluding Securities portfolios, equalisation claims	Unsecuritised lending: Total	Unsecuritised lending: Medium-term	Unsecuritised lending: Long-term	Securities	Equalisation claims [1]	Period
11	12	13	14	15	16	17	18	19	20	
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
498,063	82	16,829	4,593,511	3,847,449	3,847,449	536,816	3,310,633	746,062	–	2024 July
494,915	98	17,383	4,603,914	3,855,830	3,855,830	538,757	3,317,073	748,084	–	Aug.
523,315	103	18,710	4,619,192	3,854,853	3,854,853	539,639	3,315,214	764,339	–	Sep.
519,593	82	18,472	4,625,642	3,864,847	3,864,847	537,981	3,326,866	760,795	–	Oct.
523,200	112	15,924	4,646,256	3,875,843	3,875,843	539,271	3,336,572	770,413	–	Nov.
514,843	113	14,750	4,657,136	3,877,638	3,877,638	540,044	3,337,594	779,498	–	Dec.
537,796	114	16,123	4,688,050	3,880,300	3,880,300	540,336	3,339,964	807,750	–	2025 Jan.
552,717	116	18,172	4,725,239	3,890,013	3,890,013	543,167	3,346,846	835,226	–	Feb.
549,876	123	19,322	4,730,709	3,887,761	3,887,761	543,056	3,344,705	842,948	–	Mar.
551,212	101	16,679	4,738,316	3,892,293	3,892,293	540,142	3,352,151	846,023	–	Apr.
548,562	110	18,144	4,759,801	3,903,202	3,903,202	541,471	3,361,731	856,599	–	May
548,421	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.
725,035	157	18,058	4,901,023	3,958,603	3,958,603	548,952	3,409,651	942,420	–	Feb.
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
– 827	– 26	– 784	+ 10,969	+ 12,823	+ 12,823	+ 6,017	+ 6,806	– 1,854	–	2024 July
– 1,270	+ 16	+ 605	+ 13,717	+ 10,780	+ 10,780	+ 2,948	+ 7,832	+ 2,937	–	Aug.
+ 29,014	+ 5	+ 1,356	+ 16,167	– 360	– 360	+ 981	– 1,341	+ 16,527	–	Sep.
– 7,713	– 21	– 314	+ 5,793	+ 10,223	+ 10,223	– 263	+ 10,486	– 4,430	–	Oct.
+ 1,236	+ 30	– 2,604	+ 16,613	+ 8,133	+ 8,133	+ 306	+ 7,827	+ 8,480	–	Nov.
– 9,044	+ 1	– 1,192	+ 8,870	+ 348	+ 348	+ 260	+ 88	+ 8,522	–	Dec.
+ 21,601	+ 1	+ 1,373	+ 32,642	+ 4,318	+ 4,318	+ 1,138	+ 3,180	+ 28,324	–	2025 Jan.
+ 14,379	+ 2	+ 2,045	+ 37,897	+ 10,768	+ 10,768	+ 2,569	+ 8,199	+ 27,129	–	Feb.
+ 1,457	+ 8	+ 1,262	+ 10,789	+ 1,149	+ 1,149	+ 1,559	– 410	+ 9,640	–	Mar.
+ 4,922	– 21	– 2,574	+ 14,243	+ 9,029	+ 9,029	– 1,319	+ 10,348	+ 5,214	–	Apr.
– 3,106	+ 9	+ 1,447	+ 20,595	+ 10,301	+ 10,301	+ 1,093	+ 9,208	+ 10,294	–	May
+ 2,220	+ 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.
+ 5,892	– 9	– 594	+ 24,335	+ 6,897	+ 6,897	+ 266	+ 6,631	+ 17,438	–	Feb.

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
2025 Aug.	1,846,366	1,463,108	152	7,980	375,126	1,996	388,559	380,427	152	1,457,807	265,112	817,569
Sep.	1,887,592	1,488,098	154	7,801	391,539	2,522	413,893	405,938	154	1,473,699	267,083	815,077
Oct.	1,906,415	1,504,536	156	10,005	391,718	3,266	429,494	419,333	156	1,476,921	267,930	817,273
Nov.	1,920,512	1,516,291	151	14,214	389,856	3,483	441,164	426,799	151	1,479,348	271,209	818,283
Dec.	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 Jan.	2,005,214	1,596,819	157	9,739	398,499	4,226	515,571	505,675	157	1,489,643	271,950	819,194
Feb.	2,024,677	1,604,225	148	10,482	409,822	4,430	517,138	506,508	148	1,507,539	273,042	824,675
												Changes *
2025	+ 170,285	+ 102,235	+ 80	+ 2,241	+ 65,729	+ 825	+ 80,417	+ 78,096	+ 80	+ 89,868	+ 12,435	+ 11,704
2025 Aug.	+ 9	+ 2,260	+ 5	− 346	− 1,910	− 17	+ 3,052	+ 3,393	+ 5	− 3,043	− 5,859	+ 4,726
Sep.	+ 42,701	+ 26,111	+ 2	− 144	+ 16,732	+ 526	+ 26,263	+ 26,405	+ 2	+ 16,438	+ 2,007	− 2,301
Oct.	+ 7,230	+ 5,350	+ 1	+ 2,213	− 334	− 56	+ 5,373	+ 3,159	+ 1	+ 1,857	+ 222	+ 1,969
Nov.	+ 14,570	+ 12,244	− 5	+ 4,220	− 1,889	+ 217	+ 11,947	+ 7,732	− 5	+ 2,623	+ 3,307	+ 1,205
Dec.	− 24,371	+ 3,653	+ 6	− 5,775	− 22,255	+ 375	− 971	+ 4,798	+ 6	− 23,400	− 592	− 553
2026 Jan.	+ 58,093	+ 28,957	+ 1	+ 1,403	+ 27,732	+ 368	+ 27,042	+ 25,638	+ 1	+ 31,051	+ 1,483	+ 1,836
Feb.	+ 18,579	+ 6,702	− 9	+ 745	+ 11,141	+ 204	+ 5,651	+ 4,915	− 9	+ 12,928	− 60	+ 1,847
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
2025 Aug.	855,203	641,226	−	2,516	211,461	1,726	198,524	196,008	−	656,679	50,252	394,966
Sep.	878,525	655,343	−	2,154	221,028	1,656	212,065	209,911	−	666,460	52,232	393,200
Oct.	886,060	665,580	−	2,977	217,503	1,651	223,980	221,003	−	662,080	50,864	393,713
Nov.	882,058	663,139	−	3,532	215,387	1,646	220,526	216,994	−	661,532	51,624	394,521
Dec.	892,342	673,737	−	3,168	215,437	1,577	232,086	228,918	−	660,256	51,387	393,432
2026 Jan.	896,025	676,112	−	2,904	217,009	1,573	234,631	231,727	−	661,394	51,176	393,209
Feb.	897,084	670,564	−	3,227	223,293	1,566	224,174	220,947	−	672,910	52,040	397,577
												Changes *
2025	+ 88,714	+ 49,396	−	− 42	+ 39,360	− 337	+ 47,934	+ 47,976	−	+ 40,780	+ 4,666	− 3,246
2025 Aug.	+ 463	+ 3,858	−	− 152	− 3,243	− 14	+ 4,834	+ 4,986	−	− 4,371	− 2,993	+ 1,865
Sep.	+ 24,329	+ 14,976	−	− 360	+ 9,713	− 70	+ 14,289	+ 14,649	−	+ 10,040	+ 2,032	− 1,705
Oct.	− 841	+ 2,046	−	+ 817	− 3,704	− 5	+ 3,939	+ 3,122	−	− 4,780	− 1,477	+ 401
Nov.	− 4,042	− 2,452	−	+ 555	− 2,145	− 5	− 3,463	− 4,018	−	− 579	+ 759	+ 807
Dec.	+ 11,273	+ 11,359	−	− 358	+ 272	− 69	+ 12,142	+ 12,500	−	− 869	− 150	− 991
2026 Jan.	+ 4,332	+ 2,839	−	− 257	+ 1,750	− 4	+ 2,881	+ 3,138	−	+ 1,451	− 147	− 152
Feb.	+ 574	− 5,950	−	+ 319	+ 6,205	− 7	− 6,156	− 6,475	−	+ 6,730	− 247	+ 772
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
2025 Aug.	836,543	678,520	152	4,968	152,903	268	145,877	140,757	152	690,666	159,624	378,139
Sep.	853,075	688,176	154	5,158	159,587	864	154,739	149,427	154	698,336	160,659	378,090
Oct.	864,759	694,557	156	6,518	163,528	1,613	158,616	151,942	156	706,143	162,869	379,746
Nov.	882,528	708,709	151	9,967	163,701	1,835	173,178	163,060	151	709,350	165,747	379,902
Dec.	843,622	698,532	156	4,313	140,621	2,279	157,846	153,377	156	685,776	164,529	380,626
2026 Jan.	953,724	776,936	157	6,239	170,392	2,651	234,204	227,808	157	719,520	166,247	382,881
Feb.	972,274	789,979	148	6,686	175,461	2,862	245,399	238,565	148	726,875	166,897	384,517
												Changes *
2025	+ 82,077	+ 53,499	+ 80	+ 2,440	+ 26,058	+ 1,162	+ 30,508	+ 27,988	+ 80	+ 51,569	+ 10,290	+ 15,221
2025 Aug.	+ 1,254	+ 209	+ 5	− 71	+ 1,111	− 3	− 1,086	− 1,020	+ 5	+ 2,340	− 1,183	+ 2,412
Sep.	+ 17,094	+ 10,023	+ 2	+ 222	+ 6,847	+ 596	+ 9,022	+ 8,798	+ 2	+ 8,072	+ 1,153	+ 72
Oct.	+ 8,519	+ 3,515	+ 1	+ 1,376	+ 3,627	− 51	+ 1,654	+ 277	+ 1	+ 6,865	+ 1,696	+ 1,542
Nov.	+ 18,270	+ 14,641	− 5	+ 3,460	+ 174	+ 222	+ 14,850	+ 11,395	− 5	+ 3,420	+ 2,899	+ 347
Dec.	− 38,015	− 9,684	+ 6	− 5,581	− 22,756	+ 444	− 14,958	− 9,383	+ 6	− 23,057	− 1,083	+ 782
2026 Jan.	+ 56,309	+ 28,520	+ 1	+ 1,941	+ 25,847	+ 372	+ 26,585	+ 24,643	+ 1	+ 29,724	+ 1,559	+ 2,318
Feb.	+ 18,177	+ 12,753	− 9	+ 454	+ 4,979	+ 211	+ 10,982	+ 10,537	− 9	+ 7,195	+ 615	+ 1,601

***** For the corpus of reporting credit institutions, the categories of 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
2025 Aug.	154,620	143,362	–	496	10,762	2	44,158	43,662	–	110,462	55,236	44,464
Sep.	155,992	144,579	–	489	10,924	2	47,089	46,600	–	108,903	54,192	43,787
Oct.	155,596	144,399	–	510	10,687	2	46,898	46,388	–	108,698	54,197	43,814
Nov.	155,926	144,443	–	715	10,768	2	47,460	46,745	–	108,466	53,838	43,860
Dec.	158,220	146,362	–	878	10,980	2	49,284	48,406	–	108,936	54,454	43,502
2026 Jan.	155,465	143,771	–	596	11,098	2	46,736	46,140	–	108,729	54,527	43,104
Feb.	155,319	143,682	–	569	11,068	2	47,565	46,996	–	107,754	54,105	42,581
												Changes *
2025	– 506	– 660	–	– 157	+ 311	–	+ 1,975	+ 2,132	–	– 2,481	– 2,521	– 271
2025 Aug.	– 1,708	– 1,807	–	– 123	+ 222	–	– 696	– 573	–	– 1,012	– 1,683	+ 449
Sep.	+ 1,278	+ 1,112	–	– 6	+ 172	–	+ 2,952	+ 2,958	–	– 1,674	– 1,178	– 668
Oct.	– 448	– 211	–	+ 20	– 257	–	– 220	– 240	–	– 228	+ 3	+ 26
Nov.	+ 342	+ 55	–	+ 205	+ 82	–	+ 560	+ 355	–	– 218	– 351	+ 51
Dec.	+ 2,371	+ 1,978	–	+ 164	+ 229	–	+ 1,845	+ 1,681	–	+ 526	+ 641	– 344
2026 Jan.	– 2,548	– 2,402	–	– 281	+ 135	–	– 2,424	– 2,143	–	– 124	+ 71	– 330
Feb.	– 172	– 101	–	– 28	– 43	–	+ 825	+ 853	–	– 997	– 428	– 526
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
2025 Aug.	479,719	425,281	3	3,746	50,689	11,619	55,357	51,608	3	424,362	102,162	271,511
Sep.	481,160	425,815	3	3,949	51,393	11,616	56,816	52,864	3	424,344	101,895	271,056
Oct.	494,839	437,003	2	4,477	53,357	11,667	65,856	61,377	2	428,983	102,076	273,550
Nov.	496,424	437,985	2	3,912	54,525	11,714	65,366	61,452	2	431,058	102,106	274,427
Dec.	495,289	435,981	2	4,084	55,222	11,723	64,736	60,650	2	430,553	100,905	274,426
2026 Jan.	501,504	438,641	2	3,276	59,585	11,833	67,358	64,080	2	434,146	102,094	272,467
Feb.	504,458	439,593	2	2,416	62,447	11,814	66,902	64,484	2	437,556	102,108	273,001
												Changes *
2025	+ 23,843	+ 12,263	– 1	+ 1,106	+ 10,475	+ 623	+ 8,662	+ 7,557	– 1	+ 15,181	+ 2,681	+ 2,025
2025 Aug.	– 1,999	– 778	–	– 929	– 292	+ 68	– 3,066	– 2,137	–	+ 1,067	+ 966	+ 393
Sep.	+ 1,741	+ 808	–	+ 204	+ 729	– 3	+ 1,517	+ 1,313	–	+ 224	– 172	– 333
Oct.	+ 7,964	+ 5,511	– 1	+ 526	+ 1,928	+ 51	+ 4,104	+ 3,579	– 1	+ 3,860	– 218	+ 2,150
Nov.	+ 1,512	+ 914	–	– 565	+ 1,163	+ 47	– 484	+ 81	–	+ 1,996	– 2	+ 835
Dec.	– 859	– 1,770	–	+ 174	+ 737	+ 9	– 523	– 697	–	– 336	– 1,146	+ 73
2026 Jan.	+ 5,127	+ 1,535	–	– 805	+ 4,397	+ 110	+ 1,499	+ 2,304	–	+ 3,628	+ 1,189	– 1,958
Feb.	+ 2,957	+ 979	–	– 861	+ 2,839	– 19	– 494	+ 367	–	+ 3,451	+ 43	+ 569
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
2025 Aug.	1,255,914	1,073,865	–	44	182,005	2,421	55,585	55,541	–	1,200,329	61,498	956,826
Sep.	1,258,510	1,075,573	–	44	182,893	2,307	57,419	57,375	–	1,201,091	61,334	956,864
Oct.	1,261,838	1,078,560	–	44	183,234	2,295	57,249	57,205	–	1,204,589	61,216	960,139
Nov.	1,264,475	1,080,084	–	34	184,357	2,286	55,794	55,760	–	1,208,681	61,638	962,686
Dec.	1,265,987	1,080,738	–	34	185,215	2,165	55,897	55,863	–	1,210,090	60,933	963,942
2026 Jan.	1,269,399	1,081,563	–	4	187,832	2,158	57,998	57,994	–	1,211,401	60,209	963,360
Feb.	1,272,367	1,083,209	–	4	189,154	2,142	57,628	57,624	–	1,214,739	60,248	965,337
												Changes *
2025	+ 34,380	+ 20,048	–	– 50	+ 14,382	– 573	+ 1,758	+ 1,808	–	+ 32,622	– 3,094	+ 21,334
2025 Aug.	+ 2,570	+ 1,621	–	–	+ 949	– 9	– 1,431	– 1,431	–	+ 4,001	+ 396	+ 2,656
Sep.	+ 2,597	+ 1,708	–	–	+ 889	– 114	+ 1,834	+ 1,834	–	+ 763	– 164	+ 38
Oct.	+ 3,324	+ 2,985	–	–	+ 339	– 12	– 171	– 171	–	+ 3,495	– 118	+ 3,274
Nov.	+ 2,637	+ 1,524	–	– 10	+ 1,123	– 9	– 1,455	– 1,445	–	+ 4,092	+ 422	+ 2,547
Dec.	+ 1,515	+ 655	–	–	+ 860	– 121	– 36	– 36	–	+ 1,551	– 705	+ 1,396
2026 Jan.	+ 3,414	+ 825	–	– 30	+ 2,619	– 7	+ 2,102	+ 2,132	–	+ 1,312	– 724	– 583
Feb.	+ 2,967	+ 1,646	–	–	+ 1,321	– 16	– 370	– 370	–	+ 3,337	+ 39	+ 1,977

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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
2025 Aug.	938,741	814,547	6	70	124,118	2,233	35,428	35,352	6	903,313	42,463	736,732
Sep.	941,818	817,465	8	70	124,275	2,166	36,407	36,329	8	905,411	42,356	738,780
Oct.	944,621	820,182	8	71	124,360	2,158	35,469	35,390	8	909,152	42,440	742,352
Nov.	947,630	823,178	8	71	124,373	2,142	36,145	36,066	8	911,485	42,242	744,870
Dec.	950,026	824,868	8	71	125,079	2,076	37,071	36,992	8	912,955	41,872	746,004
2026 Jan.	950,854	824,993	7	1	125,853	2,062	36,287	36,279	7	914,567	41,464	747,250
Feb.	953,911	827,196	7	70	126,638	2,053	36,892	36,815	7	917,019	41,318	749,063
												Changes *
2025	+ 35,779	+ 29,308	+ 3	+ 71	+ 6,397	− 384	+ 166	+ 92	+ 3	+ 35,613	− 1,469	+ 30,685
2025 Aug.	+ 3,274	+ 2,755	−	−	+ 519	− 14	+ 20	+ 20	−	+ 3,254	− 70	+ 2,805
Sep.	+ 3,077	+ 2,918	+ 2	−	+ 157	− 67	+ 979	+ 977	+ 2	+ 2,098	− 107	+ 2,048
Oct.	+ 2,802	+ 2,716	−	+ 1	+ 85	− 8	− 938	− 939	−	+ 3,740	+ 84	+ 3,571
Nov.	+ 2,456	+ 2,444	−	−	+ 12	− 16	+ 455	+ 455	−	+ 2,001	− 234	+ 2,223
Dec.	+ 2,396	+ 1,690	−	−	+ 706	− 66	+ 926	+ 926	−	+ 1,470	− 370	+ 1,134
2026 Jan.	+ 827	+ 124	− 1	− 70	+ 774	− 14	− 784	− 713	− 1	+ 1,611	− 408	+ 1,245
Feb.	+ 3,057	+ 2,203	−	+ 69	+ 785	− 9	+ 605	+ 536	−	+ 2,452	− 146	+ 1,813
	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
2025 Aug.	161,611	150,591	−	.	11,020	5	1,147	1,147	−	160,464	33,624	115,820
Sep.	160,739	149,687	−	.	11,052	5	1,222	1,222	−	159,517	33,174	115,291
Oct.	160,559	149,412	−	.	11,127	5	1,280	1,260	−	159,279	33,326	114,826
Nov.	160,928	147,302	−	.	13,606	5	1,364	1,344	−	159,564	33,438	112,520
Dec.	160,568	146,724	−	.	13,551	5	1,537	1,244	−	159,031	33,902	111,578
2026 Jan.	160,333	146,619	−	.	13,443	5	1,562	1,291	−	158,771	33,951	111,377
Feb.	159,983	146,260	−	.	13,448	5	1,377	1,102	−	158,606	33,991	111,167
												Changes *
2025	− 3,189	− 6,277	−	.	+ 2,795	− 1	+ 319	+ 26	−	− 3,508	+ 368	− 6,671
2025 Aug.	+ 115	+ 167	−	.	− 52	−	+ 118	+ 118	−	− 3	− 46	+ 95
Sep.	− 823	− 858	−	.	+ 35	−	+ 77	+ 77	−	− 900	− 429	− 506
Oct.	− 283	− 375	−	.	+ 72	−	+ 55	+ 35	−	− 338	+ 104	− 514
Nov.	+ 376	− 2,102	−	.	+ 2,478	−	+ 84	+ 84	−	+ 292	+ 116	− 2,302
Dec.	− 325	− 547	−	.	− 51	−	+ 176	− 97	−	− 501	+ 478	− 928
2026 Jan.	− 326	− 203	−	.	− 105	−	+ 31	+ 49	−	− 357	− 1	− 251
Feb.	− 372	− 376	−	.	+ 3	−	− 189	− 190	−	− 183	+ 31	− 217
	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
2025 Aug.	220,232	198,944	.	.	21,288	3	1,310	1,310	.	218,922	2,622	195,012
Sep.	220,634	199,413	.	.	21,221	3	1,283	1,283	.	219,351	2,623	195,507
Oct.	221,008	199,773	.	.	21,235	3	1,306	1,306	.	219,702	2,588	195,879
Nov.	220,986	199,811	.	.	21,175	3	1,268	1,268	.	219,718	2,572	195,971
Dec.	221,652	200,427	.	.	21,225	3	1,192	1,192	.	220,460	2,570	196,665
2026 Jan.	221,720	200,494	.	.	21,226	3	1,183	1,183	.	220,537	2,515	196,796
Feb.	221,880	200,692	.	.	21,188	2	1,172	1,172	.	220,708	2,492	197,028
												Changes *
2025	+ 4,508	+ 4,100	.	.	+ 408	−	+ 13	+ 13	.	+ 4,495	− 324	+ 4,411
2025 Aug.	+ 164	+ 273	.	.	− 109	−	+ 5	+ 5	.	+ 159	− 45	+ 313
Sep.	+ 402	+ 469	.	.	− 67	−	− 27	− 27	.	+ 429	+ 1	+ 495
Oct.	+ 374	+ 360	.	.	+ 14	−	+ 23	+ 23	.	+ 351	− 35	+ 372
Nov.	− 22	+ 38	.	.	− 60	−	− 38	− 38	.	+ 16	− 16	+ 92
Dec.	+ 666	+ 616	.	.	+ 50	−	− 76	− 76	.	+ 742	− 2	+ 694
2026 Jan.	+ 68	+ 67	.	.	+ 1	−	− 9	− 9	.	+ 77	− 55	+ 131
Feb.	+ 160	+ 198	.	.	− 38	− 1	− 11	− 11	.	+ 171	− 23	+ 232

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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
2025 Aug.	467,315	345,516	–	5,408	116,391	18,684	27,459	22,051	–	439,856	35,290	288,175
Sep.	465,199	344,748	–	4,703	115,748	18,709	26,709	22,006	–	438,490	35,162	287,580
Oct.	500,844	380,304	–	4,692	115,848	18,795	57,236	52,544	–	443,608	37,921	289,839
Nov.	502,445	382,944	–	3,833	115,668	18,953	58,251	54,418	–	444,194	38,353	290,173
Dec.	497,018	377,378	–	4,625	115,015	18,849	57,980	53,355	–	439,038	35,389	288,634
2026 Jan.	504,512	380,836	–	5,358	118,318	18,856	62,025	56,667	–	442,487	35,341	288,828
Feb.	506,997	382,463	–	4,811	119,723	18,953	62,141	57,330	–	444,856	35,753	289,380
												Changes *
2025	+ 14,873	+ 7,290	– 25	– 526	+ 8,134	+ 632	+ 1,365	+ 1,916	– 25	+ 13,508	– 1,023	+ 6,397
2025 Aug.	+ 3,228	+ 3,410	–	– 310	+ 128	+ 16	+ 1,578	+ 1,888	–	+ 1,650	+ 14	+ 1,508
Sep.	– 1,834	– 535	–	– 705	– 594	+ 25	– 739	– 34	–	– 1,095	– 90	– 411
Oct.	+ 4,673	+ 4,604	–	– 11	+ 80	+ 86	– 78	– 67	–	+ 4,751	+ 2,701	+ 1,970
Nov.	+ 1,612	+ 2,651	–	– 859	– 180	+ 158	+ 1,019	+ 1,878	–	+ 593	+ 433	+ 340
Dec.	– 5,020	– 5,206	–	+ 794	– 608	– 104	– 249	– 1,043	–	– 4,771	– 2,906	– 1,257
2026 Jan.	+ 7,789	+ 3,720	–	+ 733	+ 3,336	+ 7	+ 4,042	+ 3,309	–	+ 3,747	– 1	+ 412
Feb.	+ 2,276	+ 1,437	–	– 548	+ 1,387	+ 97	+ 97	+ 645	–	+ 2,179	+ 382	+ 410
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
2025 Aug.	790,121	606,255	131	6,475	177,260	222	169,023	162,417	131	621,098	129,976	313,862
Sep.	811,021	618,919	135	6,621	185,346	208	183,682	176,926	135	627,339	128,742	313,251
Oct.	820,782	624,698	136	7,661	188,287	208	188,421	180,624	136	632,361	129,214	314,860
Nov.	832,094	628,298	134	11,848	191,814	206	195,814	183,832	134	636,280	129,652	314,814
Dec.	800,480	624,850	137	6,557	168,936	194	189,415	182,721	137	611,065	127,236	314,893
2026 Jan.	842,104	645,150	141	7,301	189,512	192	208,727	201,285	141	633,377	127,487	316,378
Feb.	861,294	655,413	134	8,281	197,466	189	219,699	211,284	134	641,595	127,691	316,438
												Changes *
2025	+ 67,164	+ 36,223	+ 82	+ 2,234	+ 28,625	– 67	+ 31,279	+ 28,963	+ 82	+ 35,885	– 953	+ 8,213
2025 Aug.	– 4,011	– 5,707	+ 3	– 457	+ 2,150	– 2	– 6,003	– 5,549	+ 3	+ 1,992	– 3,630	+ 3,472
Sep.	+ 21,279	+ 12,821	+ 4	+ 182	+ 8,272	– 14	+ 14,857	+ 14,671	+ 4	+ 6,422	– 1,313	– 537
Oct.	+ 6,954	+ 3,322	–	+ 1,051	+ 2,581	–	+ 2,555	+ 1,504	–	+ 4,399	+ 296	+ 1,522
Nov.	+ 11,388	+ 3,663	– 2	+ 4,199	+ 3,528	– 2	+ 7,455	+ 3,258	– 2	+ 3,933	+ 446	– 41
Dec.	– 30,657	– 2,929	+ 4	– 5,211	– 22,521	– 12	– 5,951	– 744	+ 4	– 24,706	– 2,305	+ 120
2026 Jan.	+ 42,532	+ 21,047	+ 4	+ 767	+ 20,714	– 2	+ 19,932	+ 19,161	+ 4	+ 22,600	+ 199	+ 1,687
Feb.	+ 18,736	+ 9,919	– 7	+ 983	+ 7,841	– 3	+ 10,722	+ 9,746	– 7	+ 8,014	+ 162	+ 11

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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
2024 July	4,083,345	3,676,427	36	1,061	405,821	23,130	290,523	270,846	270,112	36	19,677	19,314	3,792,822
Aug.	4,088,582	3,677,640	59	1,416	409,467	26,360	285,001	266,860	266,082	59	18,141	17,444	3,803,581
Sep.	4,098,599	3,684,727	58	2,042	411,772	26,092	295,151	275,151	274,196	58	20,000	18,855	3,803,448
Oct.	4,099,667	3,689,351	35	3,110	407,171	26,088	293,592	271,095	270,293	35	22,497	20,154	3,806,075
Nov.	4,109,799	3,698,701	57	2,586	408,455	26,217	293,739	272,636	271,899	57	21,103	19,197	3,816,060
Dec.	4,120,105	3,701,320	54	1,845	416,886	26,057	294,834	275,342	274,829	54	19,492	18,106	3,825,271
2025 Jan.	4,134,719	3,706,831	50	2,074	425,764	26,156	299,132	275,307	274,623	50	23,825	22,385	3,835,587
Feb.	4,150,710	3,716,795	50	2,547	431,318	26,208	304,089	280,665	279,873	50	23,424	21,619	3,846,621
Mar.	4,154,786	3,717,703	52	2,690	434,341	26,197	306,997	282,551	281,762	52	24,446	22,493	3,847,789
Apr.	4,161,044	3,723,165	27	2,049	435,803	26,450	304,540	279,652	278,853	27	24,888	23,611	3,856,504
May	4,168,202	3,727,249	46	2,479	438,428	26,246	299,616	275,779	274,909	46	23,837	22,182	3,868,586
June	4,174,466	3,732,477	47	3,274	438,668	26,253	308,320	283,614	282,517	47	24,706	22,482	3,866,146
July	4,193,088	3,741,735	28	3,869	447,456	26,408	302,094	273,780	272,744	28	28,314	25,453	3,890,994
Aug.	4,194,523	3,749,138	30	3,978	441,377	26,457	302,389	275,925	274,993	30	26,464	23,388	3,892,134
Sep.	4,207,382	3,755,807	30	2,227	449,318	26,839	307,572	280,749	280,039	30	26,823	25,276	3,899,810
Oct.	4,268,535	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.	4,306,262	3,845,910	23	1,750	458,579	27,447	364,276	335,702	335,033	23	28,574	27,470	3,941,986
	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
2024 July	+ 7,072	+ 6,147	− 18	− 87	+ 1,030	− 111	− 3,363	− 2,530	− 2,473	− 18	− 833	− 785	+ 10,435
Aug.	+ 5,312	+ 1,281	+ 23	+ 355	+ 3,653	+ 3,230	− 5,512	− 3,976	− 4,020	+ 23	− 1,536	− 1,870	+ 10,824
Sep.	+ 10,817	+ 7,887	− 1	+ 626	+ 2,305	− 268	+ 10,470	+ 8,611	+ 8,434	− 1	+ 1,859	+ 1,411	+ 347
Oct.	+ 1,193	+ 4,749	− 23	+ 1,068	− 4,601	− 4	− 3,799	− 6,256	− 6,103	− 23	+ 2,457	+ 1,259	+ 4,992
Nov.	+ 10,132	+ 9,350	+ 22	− 524	+ 1,284	+ 129	− 23	+ 1,371	+ 1,436	+ 22	− 1,394	− 957	+ 10,155
Dec.	+ 10,511	+ 2,824	− 3	− 741	+ 8,431	− 160	+ 1,085	+ 2,696	+ 2,920	− 3	− 1,611	− 1,091	+ 9,426
2025 Jan.	+ 14,534	+ 5,421	− 4	+ 229	+ 8,888	+ 99	+ 3,118	− 1,215	− 1,386	− 4	+ 4,333	+ 4,279	+ 11,416
Feb.	+ 17,121	+ 11,094	−	− 473	+ 5,554	+ 52	+ 4,532	+ 4,933	+ 4,825	−	− 401	− 766	+ 12,589
Mar.	+ 4,041	+ 873	+ 2	+ 143	+ 3,023	− 261	+ 3,143	+ 2,121	+ 2,124	+ 2	+ 1,022	+ 874	+ 898
Apr.	+ 6,318	+ 5,522	− 25	− 641	+ 1,462	+ 253	− 2,247	− 2,689	− 2,699	− 25	+ 442	+ 1,118	+ 8,565
May	+ 7,208	+ 4,134	+ 19	+ 430	+ 2,625	+ 56	− 5,024	− 4,043	− 4,114	+ 19	− 981	− 1,359	+ 12,232
June	+ 6,264	+ 5,228	+ 1	+ 795	+ 240	+ 7	+ 8,784	+ 7,915	+ 7,688	+ 1	+ 869	+ 300	− 2,520
July	+ 18,622	+ 9,258	− 19	+ 595	+ 8,788	+ 155	− 5,796	− 9,404	− 9,343	− 19	+ 3,608	+ 2,971	+ 24,418
Aug.	+ 1,435	+ 7,403	+ 2	+ 109	− 6,079	+ 49	+ 295	+ 2,145	+ 2,249	+ 2	− 1,850	− 2,065	+ 1,140
Sep.	+ 13,199	+ 7,009	−	− 1,751	+ 7,941	+ 382	+ 5,523	+ 5,164	+ 5,386	−	+ 359	+ 1,888	+ 7,676
Oct.	+ 15,203	+ 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.	+ 13,225	+ 8,106	− 2	+ 65	+ 5,056	+ 123	+ 2,138	+ 5,229	+ 4,841	− 2	− 3,091	− 2,766	+ 11,087

***** For the corpus of reporting credit institutions, the categories of 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
3,416,259	3,143,185	355,536	2,787,649	273,074	22,135	376,563	243,816	14,950	228,866	132,747	–	995	2024 July
3,422,419	3,149,660	355,869	2,793,791	272,759	24,471	381,162	244,454	15,224	229,230	136,708	–	1,889	Aug.
3,419,641	3,146,338	356,054	2,790,284	273,303	24,195	383,807	245,338	15,220	230,118	138,469	–	1,897	Sep.
3,422,753	3,148,555	353,797	2,794,758	274,198	24,175	383,322	250,349	15,428	234,921	132,973	–	1,913	Oct.
3,429,809	3,156,011	352,936	2,803,075	273,798	24,280	386,251	251,594	15,741	235,853	134,657	–	1,937	Nov.
3,437,833	3,153,970	351,405	2,802,565	283,863	24,121	387,438	254,415	15,740	238,675	133,023	–	1,936	Dec.
3,439,955	3,154,687	349,928	2,804,759	285,268	24,176	395,632	255,136	15,801	239,335	140,496	–	1,980	2025 Jan.
3,445,743	3,158,901	349,254	2,809,647	286,842	24,229	400,878	256,402	16,191	240,211	144,476	–	1,979	Feb.
3,442,854	3,156,497	347,219	2,809,278	286,357	24,208	404,935	256,951	16,056	240,895	147,984	–	1,989	Mar.
3,445,850	3,161,988	344,873	2,817,115	283,862	23,852	410,654	258,713	16,304	242,409	151,941	–	2,598	Apr.
3,455,989	3,170,733	345,714	2,825,019	285,256	23,630	412,597	259,425	16,686	242,739	153,172	–	2,616	May
3,454,086	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.
3,503,828	3,213,201	346,939	2,866,262	290,627	24,806	438,158	270,206	18,106	252,100	167,952	–	2,641	Feb.
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
+ 7,566	+ 7,797	+ 3,268	+ 4,529	– 231	– 102	+ 2,869	+ 1,608	+ 321	+ 1,287	+ 1,261	–	– 9	2024 July
+ 6,218	+ 6,533	+ 363	+ 6,170	– 315	+ 2,336	+ 4,606	+ 638	+ 274	+ 364	+ 3,968	–	+ 894	Aug.
– 2,298	– 2,842	+ 270	– 3,112	+ 544	– 276	+ 2,645	+ 884	– 4	+ 888	+ 1,761	–	+ 8	Sep.
+ 8,167	+ 7,272	– 107	+ 7,379	+ 895	+ 60	– 3,175	+ 2,321	+ 208	+ 2,113	– 5,496	–	– 64	Oct.
+ 6,204	+ 6,604	– 691	+ 7,295	– 400	+ 105	+ 3,951	+ 2,267	+ 313	+ 1,954	+ 1,684	–	+ 24	Nov.
+ 8,239	– 1,826	– 1,221	– 605	+ 10,065	– 159	+ 1,187	+ 2,821	– 1	+ 2,822	– 1,634	–	– 1	Dec.
+ 3,212	+ 1,807	– 1,007	+ 2,814	+ 1,405	+ 55	+ 8,204	+ 721	+ 61	+ 660	+ 7,483	–	+ 44	2025 Jan.
+ 7,343	+ 5,769	– 739	+ 6,508	+ 1,574	+ 53	+ 5,246	+ 1,266	+ 390	+ 876	+ 3,980	–	– 1	Feb.
– 3,139	– 2,654	– 1,785	– 869	– 485	– 271	+ 4,037	+ 529	– 135	+ 664	+ 3,508	–	+ 10	Mar.
+ 2,846	+ 5,341	– 2,536	+ 7,877	– 2,495	+ 154	+ 5,719	+ 1,762	+ 248	+ 1,514	+ 3,957	–	+ 99	Apr.
+ 10,359	+ 8,965	+ 1,011	+ 7,954	+ 1,394	+ 38	+ 1,873	+ 642	+ 292	+ 350	+ 1,231	–	+ 18	May
– 1,983	– 2,507	+ 951	– 3,458	+ 524	+ 37	– 537	– 253	– 325	+ 72	– 284	–	– 30	June
+ 13,885	+ 13,179	+ 3,014	+ 10,165	+ 706	+ 139	+ 10,533	+ 2,451	+ 201	+ 2,250	+ 8,082	–	+ 16	July
+ 8,180	+ 6,653	– 3,605	+ 10,258	+ 1,527	+ 34	– 7,040	+ 566	+ 419	+ 147	– 7,606	–	+ 15	Aug.
– 1,241	– 1,634	– 937	– 697	+ 393	+ 374	+ 8,917	+ 1,369	– 307	+ 1,676	+ 7,548	–	+ 8	Sep.
+ 10,740	+ 10,748	+ 2,484	+ 8,264	– 8	+ 11	+ 1,660	+ 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.
+ 4,718	+ 5,345	– 759	+ 6,104	– 627	+ 120	+ 6,369	+ 686	+ 563	+ 123	+ 5,683	–	+ 3	Feb.

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
2025 Nov.	1,203,350	1,089,616	17	963	112,754	2,547	187,636	176,894	176,746	17	10,742	9,910	1,015,714
Dec.	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 Jan.	1,187,496	1,076,673	16	217	110,590	2,745	173,518	163,193	163,137	16	10,325	10,148	1,013,978
Feb.	1,192,842	1,079,814	14	81	112,933	2,838	170,916	161,721	161,592	14	9,195	9,229	1,021,926
													Changes *
2025	+ 35,631	+ 28,381	− 2	− 128	+ 7,380	+ 379	+ 16,351	+ 13,484	+ 13,485	− 2	+ 2,867	+ 2,996	+ 19,280
2025 Nov.	+ 19,145	+ 19,922	− 3	+ 264	− 1,038	+ 117	+ 16,303	+ 15,665	+ 15,571	− 3	+ 638	+ 471	+ 2,842
Dec.	− 9,277	− 4,822	+ 2	− 518	− 3,939	+ 25	− 4,964	− 4,272	− 4,194	+ 2	− 692	− 254	− 4,313
2026 Jan.	− 86	− 3,639	− 3	− 228	+ 3,784	+ 173	− 4,672	− 4,487	− 4,473	− 3	− 185	+ 32	+ 4,586
Feb.	+ 5,346	+ 3,141	− 2	− 136	+ 2,343	+ 93	+ 1,678	+ 2,808	+ 2,735	− 2	− 1,130	− 919	+ 3,668
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
2025 Nov.	556,833	473,262	−	527	83,044	1,646	76,829	73,382	73,258	−	3,447	3,044	480,004
Dec.	556,587	475,499	−	113	80,975	1,577	79,777	76,372	76,322	−	3,405	3,342	476,810
2026 Jan.	555,062	471,717	−	537	82,808	1,573	76,869	73,114	73,074	−	3,755	3,258	478,193
Feb.	559,601	472,554	−	535	86,512	1,566	72,449	68,948	68,838	−	3,501	3,076	487,152
													Changes *
2025	+ 6,003	+ 3,921	−	− 102	+ 2,184	− 336	+ 5,987	+ 4,311	+ 4,291	−	+ 1,676	+ 1,798	+ 16
2025 Nov.	+ 3,805	+ 2,992	−	+ 134	+ 679	− 5	+ 1,944	+ 1,747	+ 1,651	−	+ 197	+ 159	+ 1,861
Dec.	− 246	+ 2,237	−	− 414	− 2,069	− 69	+ 2,948	+ 2,990	+ 3,064	−	− 42	+ 298	− 3,194
2026 Jan.	− 1,525	− 3,782	−	+ 424	+ 1,833	− 4	− 2,908	− 3,258	− 3,248	−	+ 350	− 84	+ 1,383
Feb.	+ 4,539	+ 837	−	− 2	+ 3,704	− 7	− 140	+ 114	+ 44	−	− 254	− 182	+ 4,679
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
2025 Nov.	532,560	507,478	17	436	24,629	899	77,301	70,341	70,317	17	6,960	6,531	455,259
Dec.	523,012	499,984	19	332	22,677	993	68,363	62,073	62,053	19	6,290	5,959	454,649
2026 Jan.	520,587	498,178	16	− 320	22,713	1,170	64,465	58,216	58,200	16	6,249	6,569	456,122
Feb.	520,951	500,054	14	− 454	21,337	1,270	65,020	59,643	59,624	14	5,377	5,836	455,931
													Changes *
2025	+ 31,498	+ 26,546	− 2	− 26	+ 4,980	+ 715	+ 9,059	+ 7,888	+ 7,909	− 2	+ 1,171	+ 1,178	+ 22,439
2025 Nov.	+ 16,196	+ 17,828	− 3	+ 130	− 1,759	+ 122	+ 14,726	+ 14,293	+ 14,295	− 3	+ 433	+ 304	+ 1,470
Dec.	− 9,548	− 7,494	+ 2	− 104	− 1,952	+ 94	− 8,938	− 8,268	− 8,264	+ 2	− 670	− 572	− 610
2026 Jan.	+ 3,880	+ 2,490	− 3	− 652	+ 2,045	+ 177	+ 467	+ 968	+ 972	− 3	− 501	+ 150	+ 3,413
Feb.	+ 364	+ 1,876	− 2	− 134	− 1,376	+ 100	+ 555	+ 1,427	+ 1,424	− 2	− 872	− 733	− 191
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
2025 Nov.	113,957	108,876	−	−	5,081	2	33,506	33,171	33,171	−	335	335	80,451
Dec.	114,474	109,311	−	−	5,163	2	34,532	34,177	34,177	−	355	355	79,942
2026 Jan.	111,847	106,778	−	−	5,069	2	32,184	31,863	31,863	−	321	321	79,663
Feb.	112,290	107,206	−	−	5,084	2	33,447	33,130	33,130	−	317	317	78,843
													Changes *
2025	− 1,870	− 2,086	−	−	+ 216	−	+ 1,305	+ 1,285	+ 1,285	−	+ 20	+ 20	− 3,175
2025 Nov.	− 856	− 898	−	−	+ 42	−	− 367	− 375	− 375	−	+ 8	+ 8	− 489
Dec.	+ 517	+ 435	−	−	+ 82	−	+ 1,026	+ 1,006	+ 1,006	−	+ 20	+ 20	− 509
2026 Jan.	− 2,441	− 2,347	−	−	− 94	−	− 2,231	− 2,197	− 2,197	−	− 34	− 34	− 210
Feb.	+ 443	+ 428	−	−	+ 15	−	+ 1,263	+ 1,267	+ 1,267	−	− 4	− 4	− 820

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I Banks (MFIs) in Germany

and long-term lending

to enterprises and households						to government							
	Loans						Loans						
Total	Total	Medium-term	Long-term	Securities	*Memo item Fiduciary loans*	Total	Total	Medium-term	Long-term	Securities	Equalisation claims	*Memo item Fiduciary loans*	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of year or month *													**Commercial banks [1]**
932,707	859,046	171,478	687,568	73,661	2,566	78,694	43,540	4,524	39,016	35,154	–	6	2025
935,073	860,123	170,852	689,271	74,950	2,541	80,641	42,837	4,373	38,464	37,804	–	6	2025 Nov.
932,707	859,046	171,478	687,568	73,661	2,566	78,694	43,540	4,524	39,016	35,154	–	6	Dec.
934,710	859,838	172,025	687,813	74,872	2,739	79,268	43,550	4,492	39,058	35,718	–	6	2026 Jan.
939,229	865,340	172,553	692,787	73,889	2,832	82,697	43,653	4,468	39,185	39,044	–	6	Feb.
Changes *													
+ 6,698	+ 6,826	+ 1,287	+ 5,539	– 128	+ 382	+ 12,582	+ 5,074	+ 622	+ 4,452	+ 7,508	–	– 3	2025
+ 3,986	+ 3,218	+ 1,852	+ 1,366	+ 768	+ 117	– 1,144	+ 662	– 31	+ 693	– 1,806	–	–	2025 Nov.
– 2,541	– 1,252	+ 626	– 1,878	– 1,289	+ 25	– 1,772	+ 878	+ 151	+ 727	– 2,650	–	–	Dec.
+ 1,996	+ 792	+ 547	+ 245	+ 1,204	+ 173	+ 2,590	+ 10	– 32	+ 42	+ 2,580	–	–	2026 Jan.
+ 239	+ 1,222	– 452	+ 1,674	– 983	+ 93	+ 3,429	+ 103	– 24	+ 127	+ 3,326	–	–	Feb.
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
439,451	372,370	26,284	346,086	67,081	1,640	40,553	24,590	2,167	22,423	15,963	–	6	2025 Nov.
437,612	370,634	26,180	344,454	66,978	1,571	39,198	25,201	2,270	22,931	13,997	–	6	Dec.
437,160	370,233	25,962	344,271	66,927	1,567	41,033	25,152	2,223	22,929	15,881	–	6	2026 Jan.
441,576	375,435	27,249	348,186	66,141	1,560	45,576	25,205	2,200	23,005	20,371	–	6	Feb.
Changes *													
– 5,728	– 5,184	+ 841	– 6,025	– 544	– 333	+ 5,744	+ 3,016	+ 95	+ 2,921	+ 2,728	–	– 3	2025
+ 1,938	+ 951	+ 332	+ 619	+ 987	– 5	– 77	+ 231	– 43	+ 274	– 308	–	–	2025 Nov.
– 1,839	– 1,736	– 104	– 1,632	– 103	– 69	– 1,355	+ 611	+ 103	+ 508	– 1,966	–	–	Dec.
– 452	– 401	– 218	– 183	– 51	– 4	+ 1,835	– 49	– 47	– 2	+ 1,884	–	–	2026 Jan.
+ 136	+ 922	+ 307	+ 615	– 786	– 7	+ 4,543	+ 53	– 23	+ 76	+ 4,490	–	–	Feb.
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
419,015	412,510	104,998	307,512	6,505	899	36,244	18,120	2,152	15,968	18,124	–	–	2025 Nov.
418,955	413,755	105,835	307,920	5,200	993	35,694	18,217	2,206	16,011	17,477	–	–	Dec.
421,512	415,123	106,563	308,560	6,389	1,170	34,610	18,286	2,230	16,056	16,324	–	–	2026 Jan.
422,422	416,256	106,047	310,209	6,166	1,270	33,509	18,338	2,231	16,107	15,171	–	–	Feb.
Changes *													
+ 15,118	+ 15,182	+ 2,600	+ 12,582	– 64	+ 715	+ 7,321	+ 2,277	+ 740	+ 1,537	+ 5,044	–	–	2025
+ 2,541	+ 2,754	+ 2,035	+ 719	– 213	+ 122	– 1,071	+ 475	+ 16	+ 459	– 1,546	–	–	2025 Nov.
– 235	+ 1,070	+ 837	+ 233	– 1,305	+ 94	– 375	+ 272	+ 54	+ 218	– 647	–	–	Dec.
+ 2,481	+ 1,299	+ 728	+ 571	+ 1,182	+ 177	+ 932	+ 69	+ 24	+ 45	+ 863	–	–	2026 Jan.
+ 910	+ 1,133	– 516	+ 1,649	– 223	+ 100	– 1,101	+ 52	+ 1	+ 51	– 1,153	–	–	Feb.
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
76,607	75,243	39,570	35,673	1,364	2	3,844	127	54	73	3,717	–	–	2025 Nov.
76,140	74,657	39,463	35,194	1,483	2	3,802	122	48	74	3,680	–	–	Dec.
76,038	74,482	39,500	34,982	1,556	2	3,625	112	39	73	3,513	–	–	2026 Jan.
75,231	73,649	39,257	34,392	1,582	2	3,612	110	37	73	3,502	–	–	Feb.
Changes *													
– 2,692	– 3,172	– 2,154	– 1,018	+ 480	–	– 483	– 219	– 213	– 6	– 264	–	–	2025
– 493	– 487	– 515	+ 28	– 6	–	+ 4	– 44	– 4	– 40	+ 48	–	–	2025 Nov.
– 467	– 586	– 107	– 479	+ 119	–	– 42	– 5	– 6	+ 1	– 37	–	–	Dec.
– 33	– 106	+ 37	– 143	+ 73	–	– 177	– 10	– 9	– 1	– 167	–	–	2026 Jan.
– 807	– 833	– 243	– 590	+ 26	–	– 13	– 2	– 2	–	– 11	–	–	Feb.

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
2025 Nov.	314,567	293,536	2	726	20,303	11,585	43,853	37,601	37,324	2	6,252	5,801	270,714
Dec.	314,806	293,770	2	786	20,248	11,598	45,408	38,618	38,477	2	6,790	6,143	269,398
2026 Jan.	318,556	295,608	2	850	22,096	11,708	47,916	39,705	39,526	2	8,211	7,538	270,640
Feb.	319,303	294,707	2	888	23,706	11,688	46,528	39,474	39,155	2	7,054	6,483	272,775
													Changes *
2025	+ 12,695	+ 9,295	– 1	+ 100	+ 3,301	+ 635	+ 8,018	+ 6,000	+ 6,216	– 1	+ 2,018	+ 1,703	+ 4,677
2025 Nov.	+ 2,542	+ 1,531	–	+ 91	+ 920	+ 47	+ 570	+ 706	+ 760	–	– 136	– 281	+ 1,972
Dec.	+ 239	+ 234	–	+ 60	– 55	+ 13	+ 1,555	+ 1,017	+ 1,153	–	+ 538	+ 342	– 1,316
2026 Jan.	+ 3,750	+ 1,838	–	+ 64	+ 1,848	+ 110	+ 2,508	+ 1,087	+ 1,049	–	+ 1,421	+ 1,395	+ 1,242
Feb.	+ 747	– 901	–	+ 38	+ 1,610	– 20	– 1,388	– 231	– 371	–	– 1,157	– 1,055	+ 2,135
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
2025 Nov.	1,209,171	1,060,900	–	34	148,237	2,284	54,933	47,745	47,711	–	7,188	7,188	1,154,238
Dec.	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 Jan.	1,213,380	1,062,501	–	4	150,875	2,156	56,891	48,255	48,251	–	8,636	8,636	1,156,489
Feb.	1,215,995	1,064,251	–	4	151,740	2,140	56,428	48,426	48,422	–	8,002	8,002	1,159,567
													Changes *
2025	+ 29,315	+ 20,713	–	+ 24	+ 8,578	– 568	+ 1,738	– 618	– 642	–	+ 2,356	+ 2,356	+ 27,577
2025 Nov.	+ 2,572	+ 1,482	–	–	+ 1,090	– 9	– 1,385	– 760	– 760	–	– 625	– 625	+ 3,957
Dec.	+ 1,345	+ 645	–	–	+ 700	– 121	– 348	– 291	– 291	–	– 57	– 57	+ 1,693
2026 Jan.	+ 2,864	+ 956	–	– 30	+ 1,938	– 7	+ 2,166	+ 661	+ 691	–	+ 1,505	+ 1,505	+ 698
Feb.	+ 2,615	+ 1,750	–	–	+ 865	– 16	– 463	+ 171	+ 171	–	– 634	– 634	+ 3,078
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
2025 Nov.	902,268	808,379	8	–	93,881	2,140	35,561	35,055	35,047	8	506	506	866,707
Dec.	904,654	810,038	8	–	94,608	2,074	36,471	35,956	35,948	8	515	515	868,183
2026 Jan.	905,174	810,107	7	–	95,060	2,060	35,766	35,158	35,151	7	608	608	869,408
Feb.	907,711	812,313	7	–	95,391	2,051	36,316	35,730	35,723	7	586	586	871,395
													Changes *
2025	+ 32,869	+ 28,655	+ 3	–	+ 4,211	– 383	– 22	– 82	– 85	+ 3	+ 60	+ 60	+ 32,891
2025 Nov.	+ 2,538	+ 2,435	–	–	+ 103	– 16	+ 454	+ 514	+ 514	–	– 60	– 60	+ 2,084
Dec.	+ 2,386	+ 1,659	–	–	+ 727	– 66	+ 910	+ 901	+ 901	–	+ 9	+ 9	+ 1,476
2026 Jan.	+ 520	+ 69	– 1	–	+ 452	– 14	– 705	– 798	– 797	– 1	+ 93	+ 93	+ 1,225
Feb.	+ 2,537	+ 2,206	–	–	+ 331	– 9	+ 550	+ 572	+ 572	–	– 22	– 22	+ 1,987
Mortgage banks													**End of year or month ***
2025	114,087	107,405	–	–	6,682	5	717	601	601	–	116	116	113,370
2025 Nov.	114,044	107,345	–	–	6,699	5	748	635	635	–	113	113	113,296
Dec.	114,087	107,405	–	–	6,682	5	717	601	601	–	116	116	113,370
2026 Jan.	113,860	107,276	–	–	6,584	5	799	684	684	–	115	115	113,061
Feb.	113,809	107,222	–	–	6,587	5	754	655	655	–	99	99	113,055
													Changes *
2025	– 909	– 1,398	–	–	+ 489	– 1	– 291	– 368	– 368	–	+ 77	+ 77	– 618
2025 Nov.	+ 525	+ 626	–	–	– 101	–	+ 105	+ 106	+ 106	–	– 1	– 1	+ 420
Dec.	+ 43	+ 60	–	–	– 17	–	– 31	– 34	– 34	–	+ 3	+ 3	+ 74
2026 Jan.	– 227	– 129	–	–	– 98	–	+ 82	+ 83	+ 83	–	– 1	– 1	– 309
Feb.	– 51	– 54	–	–	+ 3	–	– 45	– 29	– 29	–	– 16	– 16	– 6

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

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
187,552	183,677	47,624	136,053	3,875	10,125	83,162	66,734	1,822	64,912	16,428	–	1,460	2025 Nov.
186,518	182,753	47,161	135,592	3,765	10,180	82,880	66,397	1,939	64,458	16,483	–	1,418	Dec.
185,709	181,845	46,747	135,098	3,864	10,254	84,931	66,699	1,980	64,719	18,232	–	1,454	2026 Jan.
185,944	182,005	46,866	135,139	3,939	10,229	86,831	67,064	2,059	65,005	19,767	–	1,459	Feb.
Changes *													
+ 1,345	+ 577	+ 1,438	– 861	+ 768	+ 507	+ 3,332	+ 799	+ 573	+ 226	+ 2,533	–	+ 128	2025
+ 654	+ 509	+ 205	+ 304	+ 145	+ 43	+ 1,318	+ 543	– 7	+ 550	+ 775	–	+ 4	2025 Nov.
– 1,034	– 924	– 463	– 461	– 110	+ 55	– 282	– 337	+ 117	– 454	+ 55	–	– 42	Dec.
– 294	– 393	– 344	– 49	+ 99	+ 74	+ 1,536	– 213	– 29	– 184	+ 1,749	–	+ 36	2026 Jan.
+ 235	+ 160	+ 119	+ 41	+ 75	– 25	+ 1,900	+ 365	+ 79	+ 286	+ 1,535	–	+ 5	Feb.
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
1,074,833	967,447	55,482	911,965	107,386	2,250	79,405	38,554	2,483	36,071	40,851	–	34	2025 Nov.
1,075,443	967,562	54,860	912,702	107,881	2,130	80,348	39,292	2,516	36,776	41,056	–	33	Dec.
1,074,860	966,175	54,103	912,072	108,685	2,123	81,629	39,439	2,527	36,912	42,190	–	33	2026 Jan.
1,076,835	967,988	54,063	913,925	108,847	2,107	82,732	39,839	2,618	37,221	42,893	–	33	Feb.
Changes *													
+ 16,360	+ 13,652	– 2,678	+ 16,330	+ 2,708	– 561	+ 11,217	+ 5,347	– 105	+ 5,452	+ 5,870	–	– 7	2025
+ 2,479	+ 2,288	+ 292	+ 1,996	+ 191	– 9	+ 1,478	+ 579	+ 83	+ 496	+ 899	–	–	2025 Nov.
+ 610	+ 115	– 622	+ 737	+ 495	– 120	+ 1,083	+ 878	+ 33	+ 845	+ 205	–	– 1	Dec.
– 583	– 1,387	– 757	– 630	+ 804	– 7	+ 1,281	+ 147	+ 11	+ 136	+ 1,134	–	–	2026 Jan.
+ 1,975	+ 1,813	– 40	+ 1,853	+ 162	– 16	+ 1,103	+ 400	+ 91	+ 309	+ 703	–	–	Feb.
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
846,990	768,493	40,724	727,769	78,497	2,140	19,717	4,333	255	4,078	15,384	–	–	2025 Nov.
848,175	769,042	40,186	728,856	79,133	2,074	20,008	4,533	270	4,263	15,475	–	–	Dec.
848,926	769,734	39,730	730,004	79,192	2,060	20,482	4,614	257	4,357	15,868	–	–	2026 Jan.
850,528	771,276	39,546	731,730	79,252	2,051	20,867	4,728	256	4,472	16,139	–	–	Feb.
Changes *													
+ 28,925	+ 27,702	– 1,688	+ 29,390	+ 1,223	– 383	+ 3,966	+ 978	+ 16	+ 962	+ 2,988	–	–	2025
+ 1,783	+ 1,978	– 212	+ 2,190	– 195	– 16	+ 301	+ 3	–	+ 3	+ 298	–	–	2025 Nov.
+ 1,185	+ 549	– 538	+ 1,087	+ 636	– 66	+ 291	+ 200	+ 15	+ 185	+ 91	–	–	Dec.
+ 751	+ 692	– 456	+ 1,148	+ 59	– 14	+ 474	+ 81	– 13	+ 94	+ 393	–	–	2026 Jan.
+ 1,602	+ 1,542	– 184	+ 1,726	+ 60	– 9	+ 385	+ 114	– 1	+ 115	+ 271	–	–	Feb.
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
97,102	96,962	14,407	82,555	140	5	16,194	9,635	325	9,310	6,559	–	–	2025 Nov.
97,486	97,361	14,961	82,400	125	5	15,884	9,327	299	9,028	6,557	–	–	Dec.
97,364	97,239	15,004	82,235	125	5	15,697	9,238	295	8,943	6,459	–	–	2026 Jan.
97,339	97,214	15,052	82,162	125	5	15,716	9,254	319	8,935	6,462	–	–	Feb.
Changes *													
– 243	– 224	+ 1,198	– 1,422	– 19	– 1	– 375	– 883	– 35	– 848	+ 508	–	–	2025
+ 492	+ 492	+ 162	+ 330	–	–	– 72	+ 29	– 1	+ 30	– 101	–	–	2025 Nov.
+ 384	+ 399	+ 554	– 155	– 15	–	– 310	– 308	– 26	– 282	– 2	–	–	Dec.
– 122	– 122	+ 43	– 165	–	–	– 187	– 89	– 4	– 85	– 98	–	–	2026 Jan.
– 25	– 25	+ 48	– 73	–	–	+ 19	+ 16	+ 24	– 8	+ 3	–	–	Feb.

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
2025 Nov.	211,661	198,282	.	–	13,379	3	1,254	1,253	1,253	.	1	1	210,407
Dec.	212,208	198,906	.	–	13,302	3	1,178	1,177	1,177	.	1	1	211,030
2026 Jan.	212,296	198,974	.	–	13,322	3	1,168	1,167	1,167	.	1	1	211,128
Feb.	212,493	199,171	.	–	13,322	2	1,157	1,156	1,156	.	1	1	211,336
													Changes *
2025	+ 4,000	+ 4,088	.	–	– 88	–	+ 3	+ 3	+ 3	.	–	–	+ 3,997
2025 Nov.	– 7	+ 42	.	–	– 49	–	– 38	– 38	– 38	.	–	–	+ 31
Dec.	+ 547	+ 624	.	–	– 77	–	– 76	– 76	– 76	.	–	–	+ 623
2026 Jan.	+ 88	+ 68	.	–	+ 20	–	– 10	– 10	– 10	.	–	–	+ 98
Feb.	+ 197	+ 197	.	–	–	– 1	– 11	– 11	– 11	.	–	–	+ 208
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
2025 Nov.	341,512	287,709	–	89	53,714	8,584	47,626	45,509	45,509	–	2,117	2,028	293,886
Dec.	336,194	282,415	–	609	53,170	8,635	45,962	42,715	42,504	–	3,247	2,849	290,232
2026 Jan.	342,275	286,665	–	614	54,996	8,647	50,360	46,591	46,556	–	3,769	3,190	291,915
Feb.	344,109	288,432	–	777	54,900	8,723	52,177	48,540	48,330	–	3,637	3,070	291,932
													Changes *
2025	+ 8,397	+ 3,234	– 25	+ 173	+ 5,015	+ 941	+ 1,172	+ 122	– 159	– 25	+ 1,050	+ 1,183	+ 7,225
2025 Nov.	+ 773	+ 1,403	–	– 309	– 321	+ 145	+ 447	+ 1,266	+ 1,402	–	– 819	– 646	+ 326
Dec.	– 5,318	– 5,294	–	+ 520	– 544	+ 51	– 1,664	– 2,794	– 3,005	–	+ 1,130	+ 821	– 3,654
2026 Jan.	+ 6,251	+ 4,250	–	+ 175	+ 1,826	+ 12	+ 4,568	+ 4,046	+ 4,052	–	+ 522	+ 341	+ 1,683
Feb.	+ 1,834	+ 1,767	–	+ 163	– 96	+ 76	+ 1,817	+ 1,949	+ 1,774	–	– 132	– 120	+ 17
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
2025 Nov.	473,979	440,093	.	.	33,485	206	80,445	73,354	73,348	–	7,091	6,696	393,534
Dec.	471,621	439,735	.	.	31,779	194	80,083	73,634	73,634	–	6,449	6,342	391,538
2026 Jan.	466,794	435,288	.	.	31,846	192	75,690	69,636	69,636	–	6,054	6,394	391,104
Feb.	468,609	437,524	.	.	31,550	189	77,646	72,490	72,485	–	5,156	5,626	390,963
													Changes *
2025	+ 20,125	+ 16,003	.	.	+ 4,333	– 67	+ 9,453	+ 7,938	+ 7,938	–	+ 1,515	+ 1,726	+ 10,672
2025 Nov.	+ 4,317	+ 4,869	.	.	– 689	– 2	+ 5,221	+ 4,743	+ 4,742	–	+ 478	+ 342	– 904
Dec.	– 2,358	– 358	.	.	– 1,706	– 12	– 362	+ 280	+ 286	–	– 642	– 354	– 1,996
2026 Jan.	– 4,641	– 4,261	.	.	+ 67	– 2	– 4,276	– 3,881	– 3,881	–	– 395	+ 52	– 365
Feb.	+ 1,815	+ 2,236	.	.	– 296	– 3	+ 1,956	+ 2,854	+ 2,849	–	– 898	– 768	– 141

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

I Banks (MFIs) in Germany

and long-term lending

to enterprises and households						to government							
	Loans						Loans						
Total	Total	Medium-term	Long-term	Securities	*Memo item Fiduciary loans*	Total	Total	Medium-term	Long-term	Securities	Equalisation claims	*Memo item Fiduciary loans*	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of year or month *													**Building and loan associations**
204,556	194,039	2,563	191,476	10,517	3	6,474	3,689	–	3,689	2,785	–	–	2025
203,747	193,248	2,565	190,683	10,499	3	6,660	3,780	–	3,780	2,880	–	–	2025 Nov.
204,556	194,039	2,563	191,476	10,517	3	6,474	3,689	–	3,689	2,785	–	–	Dec.
204,636	194,129	2,508	191,621	10,507	3	6,492	3,677	–	3,677	2,815	–	–	2026 Jan.
204,855	194,348	2,485	191,863	10,507	2	6,481	3,666	–	3,666	2,815	–	–	Feb.
Changes *													
+ 4,578	+ 4,552	– 321	+ 4,873	+ 26	–	– 581	– 467	–	– 467	– 114	–	–	2025
+ 251	+ 251	– 16	+ 267	–	–	– 220	– 171	–	– 171	– 49	–	–	2025 Nov.
+ 809	+ 791	– 2	+ 793	+ 18	–	– 186	– 91	–	– 91	– 95	–	–	Dec.
+ 80	+ 90	– 55	+ 145	– 10	–	+ 18	– 12	–	– 12	+ 30	–	–	2026 Jan.
+ 219	+ 219	– 23	+ 242	–	– 1	– 11	– 11	–	– 11	–	–	–	Feb.
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
151,751	137,768	19,726	118,042	13,983	7,430	142,135	102,404	8,167	94,237	39,731	–	1,154	2025 Nov.
148,824	134,899	16,714	118,185	13,925	7,492	141,408	102,163	7,886	94,277	39,245	–	1,143	Dec.
148,625	134,616	16,601	118,015	14,009	7,502	143,290	102,303	7,992	94,311	40,987	–	1,145	2026 Jan.
149,098	135,030	16,374	118,656	14,068	7,580	142,834	102,002	8,386	93,616	40,832	–	1,143	Feb.
Changes *													
– 1,907	– 2,473	– 3,258	+ 785	+ 566	+ 905	+ 9,132	+ 4,683	+ 473	+ 4,210	+ 4,449	–	+ 36	2025
+ 468	+ 445	+ 301	+ 144	+ 23	+ 134	– 142	+ 202	+ 123	+ 79	– 344	–	+ 11	2025 Nov.
– 3,972	– 3,914	– 3,012	– 902	– 58	+ 62	+ 318	+ 804	– 281	+ 1,085	– 486	–	– 11	Dec.
– 199	– 283	– 113	– 170	+ 84	+ 10	+ 1,882	+ 140	+ 106	+ 34	+ 1,742	–	+ 2	2026 Jan.
+ 473	+ 414	– 227	+ 641	+ 59	+ 78	– 456	– 301	+ 394	– 695	– 155	–	– 2	Feb.
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
365,526	349,709	85,116	264,593	15,817	206	28,008	10,340	1,583	8,757	17,668	–	–	2025 Nov.
364,193	349,068	84,863	264,205	15,125	194	27,345	10,691	1,680	9,011	16,654	–	–	Dec.
365,126	348,725	84,678	264,047	16,401	192	25,978	10,533	1,644	8,889	15,445	–	–	2026 Jan.
364,065	348,674	84,815	263,859	15,391	189	26,898	10,739	1,652	9,087	16,159	–	–	Feb.
Changes *													
+ 4,501	+ 4,045	– 2,081	+ 6,126	+ 456	– 67	+ 6,171	+ 2,294	+ 436	+ 1,858	+ 3,877	–	–	2025
+ 89	– 396	– 570	+ 174	+ 485	– 2	– 993	+ 181	+ 46	+ 135	– 1,174	–	–	2025 Nov.
– 1,333	– 641	– 253	– 388	– 692	– 12	– 663	+ 351	+ 97	+ 254	– 1,014	–	–	Dec.
+ 1,002	– 274	– 185	– 89	+ 1,276	– 2	– 1,367	– 158	– 36	– 122	– 1,209	–	–	2026 Jan.
– 1,061	– 51	+ 137	– 188	– 1,010	– 3	+ 920	+ 206	+ 8	+ 198	+ 714	–	–	Feb.

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
		of which			Lending to enterprises and self-employed persons								
		Housing loans					Enterprises				Self-employed persons		
	Total	Total	Mortgage loans secured by residential real estate	Other housing loans	Total	of which Housing loans	Total	Short-term lending	Medium-term lending	Long-term lending	Total	Short-term lending	Medium-term lending
	1	2	3	4	5	6	7	8	9	10	11	12	13
	End of quarter *												
2019 Q4	2,864,845	1,470,358	1,212,956	257,402	1,560,544	416,097	1,113,081	182,298	187,544	743,239	447,463	23,854	31,908
2020 Q1	2,915,875	1,488,574	1,225,785	262,789	1,598,862	421,905	1,148,246	206,552	190,896	750,798	450,616	23,782	31,889
Q2	2,949,028	1,510,569	1,246,647	263,922	1,613,460	423,161	1,166,353	196,066	198,245	772,042	447,107	21,813	31,571
Q3	2,968,645	1,537,334	1,265,380	271,954	1,616,750	434,586	1,157,859	179,716	200,202	777,941	458,891	21,670	31,888
Q4	2,993,027	1,565,603	1,285,081	280,522	1,623,407	443,308	1,159,379	171,185	198,312	789,882	464,028	20,910	32,046
2021 Q1	3,038,422	1,587,902	1,302,473	285,429	1,657,238	451,187	1,189,507	186,867	204,907	797,733	467,731	20,539	31,472
Q2	3,056,782	1,619,529	1,316,740	302,789	1,654,295	461,432	1,180,737	174,933	201,545	804,259	473,558	20,992	31,298
Q3	3,093,749	1,648,877	1,337,443	311,434	1,666,920	467,940	1,188,591	173,179	202,161	813,251	478,329	20,529	31,096
Q4	3,147,522	1,678,184	1,373,030	305,154	1,701,525	477,185	1,217,699	183,021	209,420	825,258	483,826	19,702	30,045
2022 Q1	3,204,036	1,700,953	1,391,933	309,020	1,742,357	485,071	1,253,292	203,764	212,248	837,280	489,065	20,335	29,962
Q2	3,268,668	1,731,366	1,412,827	318,539	1,784,762	494,516	1,289,900	218,756	219,335	851,809	494,862	20,750	29,911
Q3	3,351,017	1,758,267	1,433,029	325,238	1,845,304	503,066	1,345,300	239,815	235,579	869,906	500,004	20,907	30,362
Q4	3,365,303	1,773,856	1,448,019	325,837	1,852,238	509,137	1,350,577	228,508	245,701	876,368	501,661	20,427	30,123
2023 Q1	3,385,937	1,778,989	1,457,278	321,711	1,872,406	512,871	1,368,986	232,628	253,175	883,183	503,420	20,989	30,291
Q2	3,397,019	1,787,637	1,471,355	316,282	1,879,403	517,741	1,375,147	227,906	258,371	888,870	504,256	20,993	30,935
Q3	3,401,637	1,797,123	1,505,662	291,461	1,878,221	522,291	1,373,205	223,793	258,039	891,373	505,016	20,571	31,111
Q4	3,395,656	1,801,674	1,511,992	289,682	1,872,766	525,695	1,367,950	213,228	259,938	894,784	504,816	20,642	31,212
2024 Q1	3,401,229	1,802,834	1,524,369	278,465	1,879,157	527,167	1,373,747	222,437	254,085	897,225	505,410	20,939	31,007
Q2	3,408,368	1,808,419	1,531,500	276,919	1,883,978	529,574	1,377,556	223,643	253,099	900,814	506,422	20,747	30,989
Q3	3,420,591	1,816,396	1,538,621	277,775	1,888,494	531,723	1,380,769	223,154	257,129	900,486	507,725	21,019	30,893
Q4	3,428,847	1,823,014	1,544,456	278,558	1,892,098	534,713	1,382,929	223,798	252,564	906,567	509,169	20,775	31,054
2025 Q1	3,438,310	1,829,114	1,545,810	283,304	1,899,656	537,363	1,387,468	230,251	249,452	907,765	512,188	21,368	31,036
Q2	3,450,866	1,839,875	1,553,080	286,795	1,902,955	540,586	1,388,855	230,315	248,744	909,796	514,100	21,366	30,861
Q3	3,466,732	1,852,026	1,562,441	289,585	1,906,162	541,927	1,389,338	227,529	246,380	915,429	516,824	21,182	31,196
Q4	3,543,538	1,862,137	1,568,875	293,262	1,975,507	543,869	1,458,080	286,160	248,474	923,446	517,427	20,952	31,252
	Changes during quarter *												
2020 Q1	+ 50,955	+ 17,776	+ 12,399	+ 5,377	+ 38,163	+ 5,408	+ 35,135	+ 24,254	+ 3,402	+ 7,479	+ 3,028	− 72	− 144
Q2	+ 30,598	+ 20,970	+ 13,682	+ 7,288	+ 17,073	+ 5,156	+ 13,532	− 12,926	+ 7,519	+ 18,939	+ 3,541	− 2,019	− 108
Q3	+ 19,697	+ 26,470	+ 18,778	+ 7,692	− 1,855	+ 6,375	− 7,279	− 16,665	+ 2,097	+ 7,289	+ 5,424	− 3	+ 17
Q4	+ 23,948	+ 27,744	+ 19,321	+ 8,423	+ 6,143	+ 8,372	+ 1,751	− 8,492	− 1,756	+ 11,999	+ 4,392	− 760	+ 203
2021 Q1	+ 44,843	+ 22,219	+ 17,298	+ 4,921	+ 33,004	+ 7,581	+ 29,844	+ 15,741	+ 6,476	+ 7,627	+ 3,160	− 391	− 529
Q2	+ 17,940	+ 30,722	+ 21,042	+ 9,680	− 3,153	+ 9,595	− 8,935	− 12,034	− 3,382	+ 6,481	+ 5,782	+ 453	− 164
Q3	+ 37,075	+ 29,096	+ 19,702	+ 9,394	+ 12,728	+ 6,289	+ 8,497	− 841	+ 81	+ 9,257	+ 4,231	− 468	− 187
Q4	+ 54,123	+ 28,615	+ 18,878	+ 9,737	+ 34,906	+ 8,961	+ 29,704	+ 11,155	+ 8,377	+ 10,172	+ 5,202	− 632	− 369
2022 Q1	+ 57,864	+ 21,959	+ 16,618	+ 5,341	+ 41,972	+ 6,991	+ 36,943	+ 22,093	+ 2,828	+ 12,022	+ 5,029	+ 633	− 83
Q2	+ 65,002	+ 29,943	+ 20,539	+ 9,404	+ 42,710	+ 9,140	+ 36,913	+ 15,017	+ 7,382	+ 14,514	+ 5,797	+ 415	− 51
Q3	+ 78,980	+ 26,941	+ 20,542	+ 6,399	+ 58,457	+ 8,590	+ 54,113	+ 19,881	+ 16,021	+ 18,211	+ 4,344	− 95	+ 97
Q4	+ 16,536	+ 15,434	+ 14,835	+ 599	+ 8,851	+ 5,871	+ 6,759	− 10,669	+ 9,855	+ 7,573	+ 2,092	− 140	+ 106
2023 Q1	+ 20,434	+ 4,803	+ 8,569	− 3,766	+ 19,898	+ 3,464	+ 18,399	+ 4,220	+ 7,474	+ 6,705	+ 1,499	+ 452	+ 168
Q2	+ 12,378	+ 9,073	+ 11,487	− 2,414	+ 8,176	+ 5,295	+ 7,459	− 3,512	+ 5,155	+ 5,816	+ 717	− 135	+ 254
Q3	+ 4,668	+ 9,186	+ 11,187	− 2,001	− 1,392	+ 4,160	− 1,892	− 4,153	− 607	+ 2,868	+ 500	− 582	+ 151
Q4	− 4,919	+ 4,750	+ 6,999	− 2,249	− 4,623	+ 3,434	− 4,203	− 10,220	+ 1,619	+ 4,398	− 420	+ 61	+ 36
2024 Q1	+ 4,948	+ 1,895	+ 7,667	− 5,772	+ 5,801	+ 2,172	+ 5,297	+ 8,074	− 5,503	+ 2,726	+ 504	+ 297	− 200
Q2	+ 7,339	+ 5,575	+ 7,126	− 1,551	+ 4,471	+ 2,177	+ 3,649	+ 1,231	− 1,251	+ 3,669	+ 822	− 192	− 18
Q3	+ 13,422	+ 7,977	+ 7,121	+ 856	+ 5,820	+ 2,149	+ 4,507	+ 231	+ 4,145	+ 131	+ 1,313	+ 282	− 96
Q4	+ 10,294	+ 8,048	+ 6,200	+ 1,848	+ 5,797	+ 3,360	+ 4,313	− 1,611	− 2,040	+ 7,964	+ 1,484	− 364	+ 276
2025 Q1	+ 10,488	+ 6,770	+ 6,609	+ 161	+ 7,393	+ 3,095	+ 5,359	+ 5,318	− 2,767	+ 2,808	+ 2,034	+ 658	− 283
Q2	+ 12,666	+ 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	+ 29,546	+ 12,236	+ 8,559	+ 3,677	+ 21,990	+ 4,012	+ 21,387	+ 13,711	+ 1,404	+ 6,272	+ 603	− 230	+ 56

***** for the corpus of reporting credit institutions, the categories of 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 *													
391,701	1,288,420	1,050,411	176,499	7,914	31,585	81,370	1,175,465	15,881	3,850	669	497	14,715	2019 Q4
394,945	1,300,993	1,062,783	177,994	7,945	30,025	81,214	1,189,754	16,020	3,886	743	526	14,751	2020 Q1
393,723	1,319,403	1,083,518	176,887	7,339	28,994	80,420	1,209,989	16,165	3,890	748	558	14,859	Q2
405,333	1,335,850	1,098,812	178,342	7,477	29,256	80,590	1,226,004	16,045	3,936	629	466	14,950	Q3
411,072	1,353,419	1,118,266	177,449	6,672	28,553	79,595	1,245,271	16,201	4,029	557	507	15,137	Q4
415,720	1,364,812	1,132,613	175,380	6,623	27,913	77,598	1,259,301	16,372	4,102	660	546	15,166	2021 Q1
421,268	1,386,321	1,153,957	174,753	6,569	28,565	76,680	1,281,076	16,166	4,140	521	472	15,173	Q2
426,704	1,410,525	1,176,634	176,441	7,049	29,580	76,254	1,304,691	16,304	4,303	474	555	15,275	Q3
434,079	1,429,306	1,196,608	184,081	6,889	28,600	74,392	1,326,314	16,691	4,391	526	597	15,568	Q4
438,768	1,444,914	1,211,448	184,448	7,078	29,206	73,420	1,342,288	16,765	4,434	661	500	15,604	2022 Q1
444,201	1,466,960	1,232,372	184,599	7,334	30,305	72,466	1,364,189	16,946	4,478	690	521	15,735	Q2
448,735	1,488,595	1,250,617	187,322	7,474	30,810	73,030	1,384,755	17,118	4,584	637	549	15,932	Q3
451,111	1,495,779	1,260,102	185,935	7,062	29,912	72,347	1,393,520	17,286	4,617	575	574	16,137	Q4
452,140	1,496,150	1,261,435	185,523	7,340	30,223	70,791	1,395,136	17,381	4,683	575	543	16,263	2023 Q1
452,328	1,500,124	1,265,205	186,045	7,306	30,098	70,112	1,399,914	17,492	4,691	595	553	16,344	Q2
453,334	1,505,885	1,270,143	186,883	7,329	29,888	69,739	1,406,258	17,531	4,689	563	611	16,357	Q3
452,962	1,505,683	1,271,292	185,617	7,062	29,532	69,366	1,406,785	17,207	4,687	553	442	16,212	Q4
453,464	1,505,113	1,271,041	186,148	7,005	28,771	68,600	1,407,742	16,959	4,626	479	442	16,038	2024 Q1
454,686	1,507,458	1,274,180	186,399	6,954	28,149	67,732	1,411,577	16,932	4,665	507	445	15,980	Q2
455,813	1,515,254	1,280,071	187,108	7,846	29,610	67,576	1,418,068	16,843	4,602	470	454	15,919	Q3
457,340	1,519,869	1,283,775	187,678	7,124	29,783	67,369	1,422,717	16,880	4,526	526	414	15,940	Q4
459,784	1,521,770	1,287,280	186,940	7,656	29,648	66,345	1,425,777	16,884	4,471	546	386	15,952	2025 Q1
461,873	1,530,973	1,294,901	187,879	7,606	30,276	66,662	1,434,035	16,938	4,388	605	395	15,938	Q2
464,446	1,543,736	1,305,728	189,174	7,624	30,795	67,638	1,445,303	16,834	4,371	560	403	15,871	Q3
465,223	1,551,408	1,314,069	187,407	7,292	31,169	67,791	1,452,448	16,623	4,199	559	404	15,660	Q4
Changes during quarter *													
+ 3,244	+ 12,573	+ 12,327	+ 1,805	+ 31	− 1,560	− 156	+ 14,289	+ 219	+ 41	+ 74	+ 29	+ 116	2020 Q1
+ 5,668	+ 13,380	+ 15,810	− 1,007	− 606	− 1,031	− 1,264	+ 15,675	+ 145	+ 4	+ 5	+ 32	+ 108	Q2
+ 5,410	+ 21,672	+ 20,049	+ 1,710	+ 138	+ 327	+ 255	+ 21,090	− 120	+ 46	− 119	− 92	+ 91	Q3
+ 4,949	+ 17,649	+ 19,284	− 693	− 805	− 703	− 645	+ 18,997	+ 156	+ 88	− 72	+ 41	+ 187	Q4
+ 4,080	+ 11,613	+ 14,555	− 1,976	− 49	− 515	− 2,152	+ 14,280	+ 226	+ 83	+ 103	+ 39	+ 84	2021 Q1
+ 5,493	+ 21,309	+ 21,089	− 392	− 54	+ 637	− 928	+ 21,600	− 216	+ 38	− 139	− 74	− 3	Q2
+ 4,886	+ 24,254	+ 22,664	+ 1,087	+ 480	+ 1,020	− 406	+ 23,640	+ 93	+ 143	− 47	+ 83	+ 57	Q3
+ 6,203	+ 18,831	+ 19,567	− 115	− 160	− 263	− 1,278	+ 20,372	+ 386	+ 87	+ 52	+ 42	+ 292	Q4
+ 4,479	+ 15,818	+ 14,925	+ 482	+ 189	+ 606	− 972	+ 16,184	+ 74	+ 43	+ 135	− 97	+ 36	2022 Q1
+ 5,433	+ 22,191	+ 20,759	+ 446	+ 256	+ 1,099	− 944	+ 22,036	+ 101	+ 44	+ 29	+ 21	+ 51	Q2
+ 4,342	+ 20,351	+ 18,245	+ 1,450	+ 140	+ 489	− 88	+ 19,950	+ 172	+ 106	− 53	+ 28	+ 197	Q3
+ 2,126	+ 7,517	+ 9,530	− 1,309	− 412	− 898	− 658	+ 9,073	+ 168	+ 33	− 62	+ 25	+ 205	Q4
+ 879	+ 436	+ 1,273	− 772	+ 278	+ 61	− 1,556	+ 1,931	+ 100	+ 66		−	− 31	+ 131	2023 Q1
+ 598	+ 4,091	+ 3,770	+ 516	− 34	− 23	− 699	+ 4,813	+ 111	+ 8	+ 20	+ 10	+ 81	Q2
+ 931	+ 6,021	+ 5,028	+ 753	+ 63	− 65	− 358	+ 6,444	+ 39	− 2	− 32	+ 58	+ 13	Q3
− 517	− 22	+ 1,318	− 1,260	− 272	− 461	− 488	+ 927	− 274	− 2	− 10	− 169	− 95	Q4
+ 407	− 625	− 216	+ 821	− 62	− 856	− 751	+ 982	− 228	− 61	− 74		−	− 154	2024 Q1
+ 1,032	+ 2,915	+ 3,369	+ 591	− 51	− 607	− 708	+ 4,230	− 47	+ 29	+ 28	+ 3	− 78	Q2
+ 1,127	+ 7,691	+ 5,891	+ 604	+ 892	+ 1,461	− 156	+ 6,386	− 89	− 63	− 37	+ 9	− 61	Q3
+ 1,572	+ 4,395	+ 4,764	− 735	− 727	+ 168	− 217	+ 4,444	+ 102	− 76	+ 56	− 40	+ 86	Q4
+ 1,659	+ 3,191	+ 3,765	+ 127	+ 532	− 430	− 449	+ 4,070	− 96	− 90	+ 15	− 28	− 83	2025 Q1
+ 2,129	+ 9,163	+ 7,591	+ 934	− 50	+ 628	+ 317	+ 8,218	+ 54	− 83	+ 59	+ 9	− 14	Q2
+ 2,578	+ 12,758	+ 10,922	+ 1,245	+ 113	+ 519	+ 976	+ 11,263	− 104	− 17	− 45	+ 8	− 67	Q3
+ 777	+ 7,672	+ 8,341	− 1,527	− 332	+ 374	+ 153	+ 7,145	− 116	− 117	− 1	+ 1	− 116	Q4

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
		of which			Lending to enterprises and self-employed persons								
		Housing loans					Enterprises				Self-employed persons		
	Total	Total	Mortgage loans secured by residential real estate	Other housing loans	Total	of which Housing loans	Total	Short-term lending	Medium-term lending	Long-term lending	Total	Short-term lending	Medium-term lending
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks [3]													**End of quarter** *
2024 Q4	1,003,259	428,265	400,876	27,389	515,620	94,455	430,300	125,211	104,979	200,110	85,320	6,656	16,703
2025 Q1	1,005,314	428,466	401,357	27,109	517,388	94,185	431,259	127,200	104,561	199,498	86,129	6,747	16,919
Q2	1,005,746	428,830	401,070	27,760	515,655	94,163	430,069	127,286	103,993	198,790	85,586	6,754	16,775
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	1,031,614	431,049	402,459	28,590	538,457	94,387	452,948	146,732	104,646	201,570	85,509	6,922	17,144
													Changes during quarter *
2025 Q1	+ 3,110	+ 211	+ 491	− 280	+ 1,653	− 270	+ 1,749	+ 2,024	− 533	+ 258	− 96	+ 166	− 64
Q2	+ 587	+ 364	− 287	+ 651	− 1,578	− 22	− 1,035	+ 86	− 468	− 653	− 543	+ 7	− 144
Q3	+ 2,340	+ 1,387	+ 1,030	+ 357	− 1,083	− 73	− 1,230	− 549	− 2,414	+ 1,733	+ 147	+ 128	+ 225
Q4	+ 14,261	+ 832	+ 359	+ 473	+ 14,413	+ 297	+ 14,637	+ 10,903	+ 2,747	+ 987	− 224	+ 40	+ 144
Big banks													**End of quarter** *
2024 Q4	440,959	260,506	251,694	8,812	203,753	49,254	159,443	59,130	21,619	78,694	44,310	2,272	984
2025 Q1	441,804	259,711	251,009	8,702	205,310	49,172	161,130	61,099	21,660	78,371	44,180	2,370	965
Q2	439,073	258,559	249,334	9,225	204,102	49,163	160,354	60,984	21,360	78,010	43,748	2,408	904
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
													Changes during quarter *
2025 Q1	+ 845	− 795	− 685	− 110	+ 1,557	− 82	+ 1,687	+ 1,969	+ 41	− 323	− 130	+ 98	− 19
Q2	− 2,731	− 1,152	− 1,675	+ 523	− 1,208	− 9	− 776	− 115	− 300	− 361	− 432	+ 38	− 61
Q3	− 2,200	− 678	− 783	+ 105	− 967	− 61	− 742	− 1,589	+ 555	+ 292	− 225	+ 40	− 13
Q4	+ 3,193	− 1,147	− 1,084	− 63	+ 4,614	− 209	+ 4,834	+ 3,812	+ 797	+ 225	− 220	+ 47	+ 19
Regional banks and other commercial banks													**End of quarter** *
2024 Q4	450,440	164,263	146,831	17,432	222,297	44,453	186,762	40,085	51,372	95,305	35,535	3,052	13,339
2025 Q1	452,657	165,314	148,059	17,255	222,753	44,272	187,378	40,692	50,812	95,874	35,375	3,154	13,031
Q2	456,270	166,904	149,510	17,394	222,963	44,287	187,747	40,559	50,873	96,315	35,216	3,115	12,923
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	50,146	52,490	98,339	35,614	3,194	13,239
													Changes during quarter *
2025 Q1	+ 2,197	+ 1,051	+ 1,228	− 177	− 9	− 181	− 129	+ 97	− 795	+ 569	+ 120	+ 102	− 53
Q2	+ 3,703	+ 1,590	+ 1,451	+ 139	+ 300	+ 15	+ 459	− 213	+ 231	+ 441	− 159	− 39	− 108
Q3	+ 5,656	+ 2,127	+ 1,851	+ 276	+ 1,415	+ 20	+ 1,163	+ 1,672	− 1,585	+ 1,076	+ 252	+ 30	+ 183
Q4	+ 11,523	+ 1,942	+ 1,493	+ 449	+ 9,629	+ 416	+ 9,483	+ 5,888	+ 2,822	+ 773	+ 146	+ 49	+ 133
Branches of foreign banks													**End of quarter** *
2024 Q4	111,860	3,496	2,351	1,145	89,570	748	84,095	25,996	31,988	26,111	5,475	1,332	2,380
2025 Q1	110,853	3,441	2,289	1,152	89,325	741	82,751	25,409	32,089	25,253	6,574	1,223	2,923
Q2	110,403	3,367	2,226	1,141	88,590	713	81,968	25,743	31,760	24,465	6,622	1,231	2,948
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	108,832	3,342	2,138	1,204	87,229	771	80,637	26,314	29,504	24,819	6,592	1,233	2,995
													Changes during quarter *
2025 Q1	+ 68	− 45	− 52	+ 7	+ 105	− 7	+ 191	− 42	+ 221	+ 12	− 86	− 34	+ 8
Q2	− 385	− 74	− 63	− 11	− 670	− 28	− 718	+ 414	− 399	− 733	+ 48	+ 8	+ 25
Q3	− 1,116	− 62	− 38	− 24	− 1,531	− 32	− 1,651	− 632	− 1,384	+ 365	+ 120	+ 58	+ 55
Q4	− 455	+ 37	− 50	+ 87	+ 170	+ 90	+ 320	+ 1,203	− 872	− 11	− 150	− 56	− 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 *												**Commercial banks [3]**	
61,961	485,766	333,334	128,797	2,570	17,783	48,338	419,645	1,873	476	154	143	1,576	2024 Q4
62,463	486,046	333,803	128,401	2,833	18,382	47,703	419,961	1,880	478	160	148	1,572	2025 Q1
62,057	488,206	334,225	129,752	2,759	18,714	48,296	421,196	1,885	442	191	149	1,545	Q2
61,851	491,644	335,691	131,288	2,832	19,030	49,265	423,349	1,870	436	187	154	1,529	Q3
61,443	491,325	336,310	130,441	2,714	18,721	49,542	423,062	1,832	352	196	144	1,492	Q4
Changes during quarter *													
− 198	+ 1,450	+ 479	+ 759	+ 263	+ 294	− 55	+ 1,211	+ 7	+ 2	+ 6	+ 5	− 4	2025 Q1
− 406	+ 2,160	+ 422	+ 1,351	− 74	+ 332	+ 593	+ 1,235	+ 5	− 36	+ 31	+ 1	− 27	Q2
− 206	+ 3,438	+ 1,466	+ 1,536	+ 73	+ 316	+ 969	+ 2,153	− 15	− 6	− 4	+ 5	− 16	Q3
− 408	− 114	+ 619	− 847	− 118	− 309	+ 282	− 87	− 38	− 84	+ 9	− 10	− 37	Q4
End of quarter *												**Big banks**	
41,054	236,631	211,095	18,164	1,218	3,511	2,767	230,353	575	157	53	29	493	2024 Q4
40,845	235,917	210,381	17,920	1,441	3,870	2,659	229,388	577	158	62	31	484	2025 Q1
40,436	234,393	209,237	17,663	1,356	3,791	2,620	227,982	578	159	64	27	487	Q2
40,184	233,176	208,621	17,226	1,376	3,612	2,604	226,960	562	158	57	27	478	Q3
39,898	231,752	207,682	16,649	1,279	3,490	2,592	225,670	565	159	65	26	474	Q4
Changes during quarter *													
− 209	− 714	− 714	− 244	+ 223	+ 359	− 108	− 965	+ 2	+ 1	+ 9	+ 2	− 9	2025 Q1
− 409	− 1,524	− 1,144	− 257	− 85	− 79	− 39	− 1,406	+ 1	+ 1	+ 2	− 4	+ 3	Q2
− 252	− 1,217	− 616	− 437	+ 20	− 179	− 16	− 1,022	− 16	− 1	− 7	−	− 9	Q3
− 286	− 1,424	− 939	− 577	− 97	− 122	− 12	− 1,290	+ 3	+ 1	+ 8	− 1	− 4	Q4
End of quarter *												**Regional banks and other commercial banks**	
19,144	227,024	119,494	98,732	1,335	8,383	38,540	180,101	1,119	316	32	71	1,016	2024 Q4
19,190	228,786	120,725	99,709	1,375	8,402	38,142	182,242	1,118	317	24	74	1,020	2025 Q1
19,178	232,209	122,336	101,363	1,386	8,571	38,746	184,892	1,098	281	28	80	990	Q2
19,217	236,453	124,448	103,158	1,438	8,865	39,604	187,984	1,095	276	28	85	982	Q3
19,181	238,183	126,059	103,490	1,417	8,701	40,027	189,455	1,054	191	31	78	945	Q4
Changes during quarter *													
+ 71	+ 2,207	+ 1,231	+ 952	+ 40	+ 19	− 128	+ 2,316	− 1	+ 1	− 8	+ 3	+ 4	2025 Q1
− 12	+ 3,423	+ 1,611	+ 1,654	+ 11	+ 169	+ 604	+ 2,650	− 20	− 36	+ 4	+ 6	− 30	Q2
+ 39	+ 4,244	+ 2,112	+ 1,795	+ 52	+ 294	+ 858	+ 3,092	− 3	− 5	−	+ 5	− 8	Q3
− 36	+ 1,935	+ 1,611	+ 332	− 21	− 164	+ 428	+ 1,671	− 41	− 85	+ 3	− 7	− 37	Q4
End of quarter *												**Branches of foreign banks**	
1,763	22,111	2,745	11,901	17	5,889	7,031	9,191	179	3	69	43	67	2024 Q4
2,428	21,343	2,697	10,772	17	6,110	6,902	8,331	185	3	74	43	68	2025 Q1
2,443	21,604	2,652	10,726	17	6,352	6,930	8,322	209	2	99	42	68	Q2
2,450	22,015	2,622	10,904	18	6,553	7,057	8,405	213	2	102	42	69	Q3
2,364	21,390	2,569	10,302	18	6,530	6,923	7,937	213	2	100	40	73	Q4
Changes during quarter *													
− 60	− 43	− 38	+ 51	−	− 84	+ 181	− 140	+ 6	−	+ 5	−	+ 1	2025 Q1
+ 15	+ 261	− 45	− 46	−	+ 242	+ 28	− 9	+ 24	− 1	+ 25	− 1	−	Q2
+ 7	+ 411	− 30	+ 178	+ 1	+ 201	+ 127	+ 83	+ 4	−	+ 3	−	+ 1	Q3
− 86	− 625	− 53	− 602	−	− 23	− 134	− 468	−	−	− 2	− 2	+ 4	Q4

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
		of which			Lending to enterprises and self-employed persons								
		Housing loans					Enterprises				Self-employed persons		
	Total	Total	Mortgage loans secured by residential real estate	Other housing loans	Total	of which Housing loans	Total	Sort-term lending	Medium-term lending	Long-term lending	Total	Short-term lending	Medium-term lending
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of quarter ***
2024 Q4	191,953	29,547	23,039	6,508	177,677	17,236	171,066	25,867	39,668	105,531	6,611	389	809
2025 Q1	193,137	29,412	22,937	6,475	178,904	17,117	172,385	26,862	39,913	105,610	6,519	382	809
Q2	193,252	28,978	22,384	6,594	179,020	16,717	172,473	27,425	40,910	104,138	6,547	405	824
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
													Changes during quarter *
2025 Q1	+ 1,184	− 170	− 132	− 38	+ 1,262	− 119	+ 1,354	+ 995	+ 245	+ 114	− 92	− 7	−
Q2	+ 115	− 434	− 553	+ 119	+ 116	− 400	+ 88	+ 563	+ 997	− 1,472	+ 28	+ 23	+ 15
Q3	+ 640	+ 75	+ 83	− 8	+ 706	+ 135	+ 592	− 314	+ 604	+ 302	+ 114	+ 15	− 5
Q4	+ 4,856	− 370	− 243	− 127	+ 4,820	− 377	+ 4,813	+ 4,974	− 394	+ 233	+ 7	− 14	− 17
Saving banks													**End of quarter ***
2024 Q4	1,001,957	594,009	403,379	190,630	564,988	200,902	360,625	35,114	45,200	280,311	204,363	6,354	5,706
2025 Q1	1,002,581	595,422	399,100	196,322	565,851	202,184	360,855	37,320	43,159	280,376	204,996	6,695	5,487
Q2	1,006,522	599,186	400,211	198,975	567,811	203,818	362,003	37,395	42,878	281,730	205,808	6,608	5,475
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	1,015,117	608,995	403,485	205,510	570,499	207,539	363,223	35,494	42,356	285,373	207,276	6,485	5,487
													Changes during quarter *
2025 Q1	+ 609	+ 1,973	+ 1,116	+ 857	+ 783	+ 1,707	+ 175	+ 1,046	− 1,581	+ 710	+ 608	+ 331	− 204
Q2	+ 3,941	+ 3,764	+ 1,111	+ 2,653	+ 1,960	+ 1,634	+ 1,148	+ 75	− 281	+ 1,354	+ 812	− 87	− 12
Q3	+ 5,181	+ 5,123	+ 1,916	+ 3,207	+ 1,602	+ 1,704	+ 614	− 460	− 129	+ 1,203	+ 988	− 60	+ 77
Q4	+ 3,414	+ 4,686	+ 1,303	+ 3,383	+ 1,086	+ 2,017	+ 606	− 1,441	− 393	+ 2,440	+ 480	− 63	− 65
Credit cooperatives													**End of quarter ***
2024 Q4	776,959	468,787	444,165	24,622	401,241	135,522	222,451	23,477	26,093	172,881	178,790	7,187	7,329
2025 Q1	781,839	472,714	448,597	24,117	404,883	137,249	224,433	23,900	25,818	174,715	180,450	7,341	7,324
Q2	790,420	478,904	455,104	23,800	409,279	139,528	227,259	23,943	25,652	177,664	182,020	7,396	7,296
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	804,996	491,048	467,642	23,406	415,035	143,471	231,337	23,540	24,860	182,937	183,698	6,972	7,240
													Changes during quarter *
2025 Q1	+ 4,865	+ 3,987	+ 4,462	− 475	+ 3,637	+ 1,672	+ 2,032	+ 413	− 275	+ 1,894	+ 1,605	+ 154	− 5
Q2	+ 8,541	+ 6,160	+ 6,477	− 317	+ 4,396	+ 2,279	+ 2,786	− 47	− 166	+ 2,999	+ 1,610	+ 55	− 28
Q3	+ 7,681	+ 6,690	+ 6,809	− 119	+ 3,164	+ 2,038	+ 1,761	− 232	− 295	+ 2,288	+ 1,403	− 265	+ 26
Q4	+ 6,542	+ 5,554	+ 5,729	− 175	+ 2,444	+ 1,905	+ 2,169	− 209	− 517	+ 2,895	+ 275	− 159	− 82
Mortgage banks													**End of quarter ***
2024 Q4	116,072	67,459	63,267	4,192	82,138	33,675	72,985	2,223	17,263	53,499	9,153	1	290
2025 Q1	115,792	67,255	63,158	4,097	81,683	33,293	72,556	1,891	17,558	53,107	9,127	1	285
Q2	114,774	66,979	62,897	4,082	80,517	32,859	71,398	1,405	18,161	51,832	9,119	1	288
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	54,502	596	14,660	39,246	8,992	2	278
													Changes during quarter *
2025 Q1	− 280	− 204	− 109	− 95	− 455	− 382	− 429	− 332	+ 295	− 392	− 26	−	− 5
Q2	− 808	− 276	− 261	− 15	− 956	− 434	− 948	− 276	+ 603	− 1,275	− 8	−	+ 3
Q3	− 77	− 156	+ 79	− 235	− 216	− 304	− 251	+ 125	− 355	− 21	+ 35	−	+ 22
Q4	+ 572	− 135	− 41	− 94	+ 406	− 304	+ 331	+ 114	+ 557	− 340	+ 75	+ 1	+ 79

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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**	
5,413	13,692	12,020	365	207	567	576	12,549	584	291	13	21	550	2024 Q4
5,328	13,592	11,971	370	215	564	555	12,473	641	324	14	21	606	2025 Q1
5,318	13,541	11,938	375	202	532	561	12,448	691	323	18	19	654	Q2
5,548	13,467	11,880	356	189	549	535	12,383	699	321	12	19	668	Q3
5,586	13,519	11,889	345	205	555	571	12,393	683	319	5	19	659	Q4
Changes during quarter *													
− 85	− 100	− 49	+ 5	+ 8	− 3	− 21	− 76	+ 22	− 2	+ 1	−	+ 21	2025 Q1
− 10	− 51	− 33	+ 5	− 13	− 32	+ 6	− 25	+ 50	− 1	+ 4	− 2	+ 48	Q2
+ 104	− 74	− 58	− 19	− 13	+ 17	− 26	− 65	+ 8	− 2	− 6	−	+ 14	Q3
+ 38	+ 52	+ 9	− 11	+ 16	+ 6	+ 36	+ 10	− 16	− 2	− 7	−	− 9	Q4
End of quarter *												**Saving banks**	
192,303	430,607	391,564	27,760	2,866	5,230	6,985	418,392	6,362	1,543	204	117	6,041	2024 Q4
192,814	430,415	391,722	27,669	2,976	5,323	6,798	418,294	6,315	1,516	205	108	6,002	2025 Q1
193,725	432,428	393,876	27,540	2,996	5,331	6,800	420,297	6,283	1,492	206	128	5,949	Q2
194,696	436,055	397,302	27,637	2,921	5,520	6,910	423,625	6,235	1,485	198	134	5,903	Q3
195,304	438,443	400,001	27,535	2,841	5,383	6,885	426,175	6,175	1,455	193	132	5,850	Q4
Changes during quarter *													
+ 481	− 127	+ 293	− 336	+ 110	+ 103	− 192	− 38	− 47	− 27	+ 1	− 9	− 39	2025 Q1
+ 911	+ 2,013	+ 2,154	− 129	+ 20	+ 8	+ 2	+ 2,003	− 32	− 24	+ 1	+ 20	− 53	Q2
+ 971	+ 3,627	+ 3,426	+ 97	+ 20	+ 189	+ 110	+ 3,328	− 48	− 7	− 8	+ 6	− 46	Q3
+ 608	+ 2,388	+ 2,699	− 102	− 80	− 137	− 25	+ 2,550	− 60	− 30	− 5	− 2	− 53	Q4
End of quarter *												**Credit cooperatives**	
164,274	369,559	332,589	25,815	1,481	5,103	8,306	356,150	6,159	676	124	118	5,917	2024 Q4
165,785	370,750	334,813	25,509	1,632	4,269	8,070	358,411	6,206	652	139	94	5,973	2025 Q1
167,328	374,897	338,737	25,448	1,649	4,524	7,940	362,433	6,244	639	159	84	6,001	Q2
168,970	379,452	343,287	25,337	1,682	4,510	8,006	366,936	6,206	641	131	81	5,994	Q3
169,486	383,733	346,930	24,897	1,532	5,304	7,992	370,437	6,228	647	138	94	5,996	Q4
Changes during quarter *													
+ 1,456	+ 1,246	+ 2,339	− 351	+ 151	− 834	− 236	+ 2,316	− 18	− 24	+ 10	− 24	− 4	2025 Q1
+ 1,583	+ 4,107	+ 3,894	− 66	+ 17	+ 255	− 130	+ 3,982	+ 38	− 13	+ 20	− 10	+ 28	Q2
+ 1,642	+ 4,555	+ 4,650	− 161	+ 33	− 14	+ 66	+ 4,503	− 38	+ 2	− 28	− 3	− 7	Q3
+ 516	+ 4,076	+ 3,643	− 440	− 150	+ 794	− 19	+ 3,301	+ 22	+ 6	+ 7	+ 13	+ 2	Q4
End of quarter *												**Mortgage banks**	
8,862	33,825	33,722	17	−	3	24	33,798	109	62	−	−	109	2024 Q4
8,841	34,003	33,901	17	−	3	20	33,980	106	61	−	−	106	2025 Q1
8,830	34,152	34,059	16	−	3	21	34,128	105	61	−	−	105	Q2
8,717	34,292	34,208	15	−	3	23	34,266	104	60	−	−	104	Q3
8,712	34,460	34,379	16	−	3	23	34,434	7	3	−	−	7	Q4
Changes during quarter *													
− 21	+ 178	+ 179	−	−	−	− 4	+ 182	− 3	− 1	−	−	− 3	2025 Q1
− 11	+ 149	+ 158	− 1	−	−	+ 1	+ 148	− 1	−	−	−	− 1	Q2
+ 13	+ 140	+ 149	− 1	−	−	+ 2	+ 138	− 1	− 1	−	−	− 1	Q3
− 5	+ 168	+ 171	+ 1	−	−	−	+ 168	− 2	− 2	−	−	− 2	Q4

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios)												
		of which			Lending to enterprises and self-employed persons								
		Housing loans					Enterprises				Self-employed persons		
	Total	Total	Mortgage loans secured by residential real estate	Other housing loans	Total	of which Housing loans	Total	Short-term lending	Medium-term lending	Long-term lending	Total	Short-term lending	Medium-term lending
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													**End of quarter ***
2024 Q4	190,663	187,293	165,871	21,422	22,220	19,664	2,890	121	18	2,751	19,330	133	195
2025 Q1	191,222	187,816	166,476	21,340	22,347	19,744	2,911	70	20	2,821	19,436	143	190
Q2	192,580	188,971	167,082	21,889	22,718	19,907	3,169	94	19	3,056	19,549	147	184
Q3	193,909	190,267	167,979	22,288	22,794	19,964	3,200	87	22	3,091	19,594	147	179
Q4	195,217	191,566	169,096	22,470	22,910	20,050	3,230	48	21	3,161	19,680	137	178
													Changes during quarter *
2025 Q1	+ 559	+ 598	+ 455	+ 143	+ 127	+ 155	+ 21	− 51	+ 2	+ 70	+ 106	+ 10	− 5
Q2	+ 1,358	+ 1,155	+ 606	+ 549	+ 371	+ 163	+ 258	+ 24	− 1	+ 235	+ 113	+ 4	− 6
Q3	+ 1,329	+ 1,296	+ 897	+ 399	+ 81	+ 62	+ 31	− 7	+ 3	+ 35	+ 50	−	− 5
Q4	+ 1,308	+ 1,299	+ 1,117	+ 182	+ 116	+ 86	+ 30	− 39	− 1	+ 70	+ 86	− 10	− 1
Banks with special, development and other central support tasks													**End of quarter ***
2024 Q4	147,984	47,654	43,859	3,795	128,214	33,259	122,612	11,785	19,343	91,484	5,602	55	22
2025 Q1	148,425	48,029	44,185	3,844	128,600	33,591	123,069	13,008	18,423	91,638	5,531	59	22
Q2	147,572	48,027	44,332	3,695	127,955	33,594	122,484	12,767	17,131	92,586	5,471	55	19
Q3	146,949	48,158	44,689	3,469	127,518	33,673	122,055	12,188	16,868	92,999	5,463	53	14
Q4	177,402	48,593	45,089	3,504	158,083	34,126	152,716	42,237	16,273	94,206	5,367	28	12
													Changes during quarter *
2025 Q1	+ 441	+ 375	+ 326	+ 49	+ 386	+ 332	+ 457	+ 1,223	− 920	+ 154	− 71	+ 4	−
Q2	− 1,068	− 2	+ 147	− 149	− 860	+ 3	− 800	− 241	− 1,412	+ 853	− 60	− 4	− 3
Q3	− 623	+ 381	+ 357	+ 24	− 437	+ 329	− 429	− 579	− 263	+ 413	− 8	− 2	− 5
Q4	− 1,407	+ 370	+ 335	+ 35	− 1,295	+ 388	− 1,199	− 591	− 595	− 13	− 96	− 25	− 2
Memo item: Foreign banks													**End of quarter ***
2024 Q4	409,783	140,004	132,923	7,081	206,774	25,539	176,705	49,409	58,828	68,468	30,069	3,029	5,680
2025 Q1	410,878	140,885	133,941	6,944	206,920	25,478	175,892	49,763	58,512	67,617	31,028	2,949	6,133
Q2	412,986	142,247	135,141	7,106	206,306	25,419	175,439	50,814	58,251	66,374	30,867	2,943	6,115
Q3	413,617	144,246	137,091	7,155	203,512	25,448	172,665	48,366	57,085	67,214	30,847	2,969	6,131
Q4	422,700	145,677	138,244	7,433	211,893	25,490	181,372	58,109	56,228	67,035	30,521	2,930	6,103
													Changes during quarter *
2025 Q1	+ 2,170	+ 891	+ 1,028	− 137	+ 496	− 61	+ 722	+ 899	− 196	+ 19	− 226	− 5	− 82
Q2	+ 2,173	+ 1,362	+ 1,200	+ 162	− 549	− 59	− 388	+ 1,131	− 331	− 1,188	− 161	− 6	− 18
Q3	+ 631	+ 1,999	+ 1,950	+ 49	− 2,794	+ 29	− 2,774	− 2,448	− 1,166	+ 840	− 20	+ 26	+ 16
Q4	+ 7,008	+ 1,431	+ 1,153	+ 278	+ 6,306	+ 42	+ 6,632	+ 7,768	− 957	− 179	− 326	− 39	− 28

***** for the corpus of reporting credit institutions, the categories of 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**					
19,002	168,216	167,404	16	–	920	2,669	164,627	227	225	–	–	227	2024 Q4
19,103	168,682	167,880	16	–	952	2,544	165,186	193	192	–	–	193	2025 Q1
19,218	169,670	168,874	17	–	990	2,475	166,205	192	190	–	–	192	Q2
19,268	170,924	170,114	14	–	1,031	2,414	167,479	191	189	–	–	191	Q3
19,365	172,111	171,322	20	–	991	2,364	168,756	196	194	1	–	195	Q4
Changes during quarter *													
+ 101	+ 466	+ 476	–	–	+ 32	– 125	+ 559	– 34	– 33	–	–	– 34	2025 Q1
+ 115	+ 988	+ 994	+ 1	–	+ 38	– 69	+ 1,019	– 1	– 2	–	–	– 1	Q2
+ 55	+ 1,249	+ 1,235	– 3	–	+ 41	– 61	+ 1,269	– 1	– 1	–	–	– 1	Q3
+ 97	+ 1,187	+ 1,208	+ 6	–	– 40	– 50	+ 1,277	+ 5	+ 5	+ 1	–	+ 4	Q4
End of quarter *								**Banks with special, development and other central support tasks**					
5,525	18,204	13,142	4,908	–	177	471	17,556	1,566	1,253	31	15	1,520	2024 Q4
5,450	18,282	13,190	4,958	–	155	655	17,472	1,543	1,248	28	15	1,500	2025 Q1
5,397	18,079	13,192	4,731	–	182	569	17,328	1,538	1,241	31	15	1,492	Q2
5,396	17,902	13,246	4,527	–	152	485	17,265	1,529	1,239	32	15	1,482	Q3
5,327	17,817	13,238	4,153	–	212	414	17,191	1,502	1,229	26	15	1,461	Q4
Changes during quarter *													
– 75	+ 78	+ 48	+ 50	–	– 22	+ 184	– 84	– 23	– 5	– 3	–	– 20	2025 Q1
– 53	– 203	+ 2	– 227	–	+ 27	– 86	– 144	– 5	– 7	+ 3	–	– 8	Q2
– 1	– 177	+ 54	– 204	–	– 30	– 84	– 63	– 9	– 2	+ 1	–	– 10	Q3
– 69	– 85	– 8	– 134	–	+ 60	– 71	– 74	– 27	– 10	– 6	–	– 21	Q4
End of quarter *								**Memo item: Foreign banks**					
21,360	202,607	114,423	74,852	1,263	11,589	22,081	168,937	402	42	88	80	234	2024 Q4
21,946	203,546	115,361	74,445	1,314	11,791	21,955	169,800	412	46	93	81	238	2025 Q1
21,809	206,240	116,784	75,255	1,310	12,164	22,172	171,904	440	44	119	84	237	Q2
21,747	209,657	118,755	76,230	1,332	12,582	22,508	174,567	448	43	122	90	236	Q3
21,488	210,362	120,144	75,537	1,338	12,477	22,444	175,441	445	43	118	87	240	Q4
Changes during quarter *													
– 139	+ 1,664	+ 948	+ 773	+ 51	– 103	+ 184	+ 1,583	+ 10	+ 4	+ 5	+ 1	+ 4	2025 Q1
– 137	+ 2,694	+ 1,423	+ 810	– 4	+ 373	+ 217	+ 2,104	+ 28	– 2	+ 26	+ 3	– 1	Q2
– 62	+ 3,417	+ 1,971	+ 975	+ 22	+ 418	+ 336	+ 2,663	+ 8	– 1	+ 3	+ 6	– 1	Q3
– 259	+ 705	+ 1,389	– 693	+ 6	– 105	– 64	+ 874	– 3	–	– 4	– 3	+ 4	Q4

I Banks (MFIs) in Germany

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

€ million

Period	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** *
2024 Q4	1,892,098	147,894	14,139	7,018	4,820	23,109	42,593	15,273	18,894	3,050	18,998	146,865	113,651
2025 Q1	1,899,656	150,247	14,211	7,229	4,832	23,320	42,797	16,237	18,937	3,211	19,473	149,195	113,145
Q2	1,902,955	149,948	14,808	7,182	4,723	23,131	43,233	15,109	19,204	3,203	19,355	147,439	113,531
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	1,975,507	144,906	14,279	7,020	4,347	22,396	40,245	15,840	18,262	3,164	19,353	156,557	111,812
	Short-term lending												
2024 Q4	244,573	35,469	2,608	1,694	844	5,514	12,554	3,498	3,568	822	4,367	6,029	22,453
2025 Q1	251,619	39,224	3,026	1,845	982	6,048	12,846	4,696	3,917	967	4,897	7,262	23,107
Q2	251,681	40,077	3,538	2,067	883	6,141	13,645	3,844	4,218	952	4,789	6,634	22,782
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	307,112	38,058	3,593	2,090	744	5,988	11,541	4,641	3,645	987	4,829	7,632	21,360
	Medium-term lending												
2024 Q4	283,618	31,893	5,049	1,328	1,011	3,811	9,929	3,780	3,353	688	2,944	10,295	21,762
2025 Q1	280,488	32,320	5,012	1,518	998	3,830	10,277	3,673	3,267	767	2,978	9,644	20,889
Q2	279,605	32,148	5,004	1,336	1,111	3,716	10,232	3,588	3,336	753	3,072	6,043	21,086
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	7,028	20,280
	Long-term lending												
2024 Q4	1,363,907	80,532	6,482	3,996	2,965	13,784	20,110	7,995	11,973	1,540	11,687	130,541	69,436
2025 Q1	1,367,549	78,703	6,173	3,866	2,852	13,442	19,674	7,868	11,753	1,477	11,598	132,289	69,149
Q2	1,371,669	77,723	6,266	3,779	2,729	13,274	19,356	7,677	11,650	1,498	11,494	134,762	69,663
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	141,897	70,172
	Total lending												**Changes during quarter** *
2025 Q1	+ 7,393	+ 2,378	+ 107	+ 216	+ 12	+ 206	+ 204	+ 959	+ 48	+ 171	+ 455	+ 2,320	− 476
Q2	+ 3,449	− 399	+ 587	− 47	− 109	− 239	+ 416	− 1,128	+ 267	− 8	− 138	+ 2,144	+ 396
Q3	+ 3,817	− 1,733	− 422	− 335	− 137	− 243	− 388	+ 111	− 388	− 11	+ 80	+ 3,472	+ 25
Q4	+ 21,990	− 3,274	− 107	+ 173	− 204	− 492	− 2,640	+ 620	− 554	+ 12	− 82	+ 5,551	− 1,744
	Short-term lending												
2025 Q1	+ 5,976	+ 3,715	+ 418	+ 146	+ 138	+ 529	+ 292	+ 1,193	+ 344	+ 145	+ 510	+ 1,233	+ 414
Q2	+ 182	+ 753	+ 502	+ 222	− 99	+ 43	+ 779	− 852	+ 301	− 15	− 128	− 628	− 325
Q3	− 2,200	− 662	− 420	− 156	− 72	− 34	− 226	+ 163	− 181	+ 30	+ 234	+ 648	− 243
Q4	+ 13,481	− 1,322	+ 475	+ 179	− 32	− 119	− 1,893	+ 634	− 392	+ 20	− 194	+ 350	− 1,179
	Medium-term lending												
2025 Q1	− 3,050	+ 462	− 12	+ 190	− 13	+ 19	+ 348	− 107	− 76	+ 79	+ 34	− 651	− 593
Q2	− 903	− 172	− 8	− 182	+ 113	− 114	− 45	− 85	+ 69	− 14	+ 94	+ 299	+ 207
Q3	− 2,514	+ 324	+ 90	− 118	+ 9	+ 13	+ 20	+ 166	+ 97	+ 12	+ 35	+ 324	+ 13
Q4	+ 1,460	− 1,431	− 585	+ 40	− 77	− 129	− 848	+ 51	− 59	+ 47	+ 129	+ 661	− 819
	Long-term lending												
2025 Q1	+ 4,467	− 1,799	− 299	− 120	− 113	− 342	− 436	− 127	− 220	− 53	− 89	+ 1,738	− 297
Q2	+ 4,170	− 980	+ 93	− 87	− 123	− 168	− 318	− 191	− 103	+ 21	− 104	+ 2,473	+ 514
Q3	+ 8,531	− 1,395	− 92	− 61	− 74	− 222	− 182	− 218	− 304	− 53	− 189	+ 2,500	+ 255
Q4	+ 7,049	− 521	+ 3	− 46	− 95	− 244	+ 101	− 65	− 103	− 55	− 17	+ 4,540	+ 254

***** For the corpus of reporting credit institutions, the categories of 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**	
154,420	56,489	51,121	227,774	993,884	358,760	76,812	223,589	29,412	160,449	92,719	11,394	40,749	2024 Q4
154,935	55,171	51,340	228,136	997,487	361,951	77,377	224,256	29,661	161,414	92,274	11,231	39,323	2025 Q1
155,548	55,404	52,885	230,139	998,061	365,646	75,730	224,347	29,475	159,457	92,537	11,491	39,378	Q2
153,291	55,848	52,406	227,236	1,004,734	370,200	77,219	225,273	29,468	159,221	92,663	11,357	39,333	Q3
152,859	55,721	49,718	295,443	1,008,491	375,627	76,776	224,711	29,775	157,939	93,210	11,485	38,968	Q4
												Short-term lending	
48,040	3,964	4,560	54,060	69,998	14,912	12,482	11,490	1,153	20,432	4,716	1,636	3,177	2024 Q4
49,463	3,509	4,100	54,664	70,290	14,782	13,769	11,414	1,382	19,269	4,512	1,582	3,580	2025 Q1
50,100	3,542	4,138	55,390	69,018	14,903	13,256	11,294	1,231	18,811	4,543	1,591	3,389	Q2
49,582	3,493	3,955	55,235	67,245	14,329	14,138	10,748	1,153	17,999	4,292	1,557	3,029	Q3
49,350	3,448	3,642	118,780	64,842	14,400	12,772	10,280	1,216	16,788	4,864	1,502	3,020	Q4
												Medium-term lending	
25,214	4,344	10,250	62,465	117,395	24,905	22,722	32,790	2,120	20,623	5,183	4,231	4,821	2024 Q4
24,558	4,065	10,265	62,664	116,083	24,154	21,827	33,648	2,096	20,395	5,087	4,188	4,688	2025 Q1
24,924	4,079	12,035	64,363	114,927	23,927	21,184	34,146	2,056	19,236	5,216	4,357	4,805	Q2
24,319	4,198	11,659	61,942	115,520	24,338	20,911	34,440	2,040	19,324	5,316	4,239	4,912	Q3
24,633	4,174	10,830	66,438	115,302	24,443	20,898	33,681	2,048	19,734	5,140	4,382	4,976	Q4
												Long-term lending	
81,166	48,181	36,311	111,249	806,491	318,943	41,608	179,309	26,139	119,394	82,820	5,527	32,751	2024 Q4
80,914	47,597	36,975	110,808	811,114	323,015	41,781	179,194	26,183	121,750	82,675	5,461	31,055	2025 Q1
80,524	47,783	36,712	110,386	814,116	326,816	41,290	178,907	26,188	121,410	82,778	5,543	31,184	Q2
79,390	48,157	36,792	110,059	821,969	331,533	42,170	180,085	26,275	121,898	83,055	5,561	31,392	Q3
78,876	48,099	35,246	110,225	828,347	336,784	43,106	180,750	26,511	121,417	83,206	5,601	30,972	Q4
Changes during quarter *												**Total lending**	
+ 580	− 1,253	+ 289	− 673	+ 4,228	+ 3,091	+ 545	+ 842	+ 279	+ 725	− 410	− 93	− 751	2025 Q1
+ 613	+ 233	− 2,355	+ 1,783	+ 1,034	+ 3,795	− 1,532	+ 116	− 186	− 1,967	+ 343	+ 260	+ 205	Q2
− 2,287	+ 444	− 414	− 2,678	+ 6,988	+ 4,719	+ 1,614	+ 841	− 7	− 236	+ 126	− 134	+ 65	Q3
− 402	− 127	− 2,543	+ 22,167	+ 2,362	+ 5,252	− 1,663	− 562	+ 307	− 1,282	+ 547	+ 128	− 365	Q4
												Short-term lending	
+ 1,228	+ 15	− 460	+ 74	− 243	− 520	+ 1,247	− 296	+ 229	− 1,133	− 224	− 14	+ 468	2025 Q1
+ 617	+ 33	+ 38	+ 936	− 1,242	+ 121	− 553	− 120	− 151	− 468	+ 111	+ 9	− 191	Q2
− 553	− 49	− 183	+ 185	− 1,343	− 374	+ 882	− 316	− 78	− 812	− 251	− 34	− 360	Q3
− 232	− 45	− 313	+ 18,625	− 2,403	+ 71	− 1,366	− 468	+ 63	− 1,211	+ 572	− 55	− 9	Q4
												Medium-term lending	
− 506	− 744	+ 95	− 336	− 777	− 651	− 855	+ 898	+ 16	− 118	− 46	− 13	− 8	2025 Q1
+ 386	+ 14	− 2,130	+ 1,509	− 1,016	− 177	− 553	+ 498	− 40	− 1,159	+ 129	+ 169	+ 117	Q2
− 605	+ 119	− 376	− 2,421	+ 108	+ 321	− 273	− 101	− 16	+ 88	+ 100	− 118	+ 107	Q3
+ 344	− 24	− 799	+ 3,746	− 218	+ 105	− 13	− 759	+ 8	+ 410	− 176	+ 143	+ 64	Q4
												Long-term lending	
− 142	− 524	+ 654	− 411	+ 5,248	+ 4,262	+ 153	+ 240	+ 34	+ 1,976	− 140	− 66	− 1,211	2025 Q1
− 390	+ 186	− 263	− 662	+ 3,292	+ 3,851	− 426	− 262	+ 5	− 340	+ 103	+ 82	+ 279	Q2
− 1,129	+ 374	+ 145	− 442	+ 8,223	+ 4,772	+ 1,005	+ 1,258	+ 87	+ 488	+ 277	+ 18	+ 318	Q3
− 514	− 58	− 1,431	− 204	+ 4,983	+ 5,076	− 284	+ 665	+ 236	− 481	+ 151	+ 40	− 420	Q4

I Banks (MFIs) in Germany

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

€ million

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

Period	Total	Manufacturing										Electricity, gas and water supply; mining and quarrying	Construction
		Total	Chemical industry, manufacture of coke, refined petroleum products and nuclear fuel	Manufacture of rubber and plastic products	Manufacture of other non-metallic mineral products	Manufacture of basic metals and of fabricated metal products	Manufacture of machinery and equipment; manufacture of vehicles	Manufacture of electrical and optical equipment	Manufacture of wood, paper, wood and paper products; printing and publishing; Manufacture of furniture, etc.; recycling	Manufacture of textiles, and textile products leather and textile leather products	Manufacture of food products, beverages and tobacco		
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks [2]													**End of quarter** *
2024 Q4	515,620	59,627	6,986	2,528	1,723	7,775	20,603	6,989	5,808	1,142	6,073	46,133	15,810
2025 Q1	517,388	61,976	7,025	2,862	1,739	7,941	21,233	7,636	5,925	1,361	6,254	47,155	15,783
Q2	515,655	61,718	7,355	2,693	1,652	7,988	21,621	6,863	6,039	1,343	6,164	47,900	15,658
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	538,457	58,809	6,685	2,408	1,419	7,925	19,183	7,983	5,757	1,231	6,218	52,025	15,176
													Changes during quarter *
2025 Q1	+ 1,653	+ 2,349	+ 39	+ 334	+ 16	+ 166	+ 630	+ 647	+ 117	+ 219	+ 181	+ 1,022	+ 123
Q2	− 1,578	− 358	+ 320	− 169	− 87	− 3	+ 368	− 773	+ 114	− 18	− 110	+ 745	− 115
Q3	− 1,083	− 337	− 66	− 209	− 130	+ 72	− 300	+ 317	− 152	+ 13	+ 118	+ 2,476	− 145
Q4	+ 14,413	− 2,537	− 604	− 76	− 68	− 135	− 2,178	+ 803	− 130	− 85	− 64	+ 1,649	− 337
Big banks													**End of quarter** *
2024 Q4	203,753	30,118	2,788	1,728	770	4,149	9,280	4,120	3,314	662	3,307	11,717	4,616
2025 Q1	205,310	31,551	2,856	1,803	760	4,503	9,300	4,738	3,362	776	3,453	12,102	4,679
Q2	204,102	31,299	3,083	1,749	708	4,523	9,777	3,789	3,451	741	3,478	12,187	4,679
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
													Changes during quarter *
2025 Q1	+ 1,557	+ 1,433	+ 68	+ 75	− 10	+ 354	+ 20	+ 618	+ 48	+ 114	+ 146	+ 385	+ 63
Q2	− 1,208	− 252	+ 227	− 54	− 52	+ 20	+ 477	− 949	+ 89	− 35	+ 25	+ 85	−
Q3	− 967	− 751	− 290	− 52	− 21	+ 130	− 233	− 55	− 201	+ 3	− 32	+ 689	− 128
Q4	+ 4,614	− 1,768	+ 218	− 68	− 36	− 102	− 1,120	− 502	− 74	− 111	+ 27	+ 543	− 157
Regional banks and other commercial banks													**End of quarter** *
2024 Q4	222,297	13,260	1,480	459	395	2,206	3,620	1,480	1,775	138	1,707	31,224	9,005
2025 Q1	222,753	13,372	1,412	668	361	2,209	3,667	1,468	1,762	129	1,696	31,996	8,849
Q2	222,963	13,265	1,446	456	342	2,215	3,640	1,518	1,774	129	1,745	32,567	8,798
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
													Changes during quarter *
2025 Q1	− 9	+ 112	− 68	+ 209	− 34	+ 3	+ 47	− 12	− 13	− 9	− 11	+ 772	− 6
Q2	+ 300	− 207	+ 24	− 212	− 19	− 44	− 47	+ 50	+ 12	−	+ 29	+ 571	− 41
Q3	+ 1,415	+ 530	+ 130	− 22	− 30	+ 20	+ 27	+ 386	+ 26	+ 7	− 14	+ 1,652	+ 19
Q4	+ 9,629	+ 650	− 97	− 18	−	− 9	− 329	+ 1,224	− 36	+ 5	− 90	+ 828	− 40
Branches of foreign banks													**End of quarter** *
2024 Q4	89,570	16,249	2,718	341	558	1,420	7,703	1,389	719	342	1,059	3,192	2,189
2025 Q1	89,325	17,053	2,757	391	618	1,229	8,266	1,430	801	456	1,105	3,057	2,255
Q2	88,590	17,154	2,826	488	602	1,250	8,204	1,556	814	473	941	3,146	2,181
Q3	87,059	17,003	2,920	353	488	1,172	8,150	1,542	837	436	1,105	3,281	2,145
Q4	87,229	15,584	2,195	363	456	1,148	7,421	1,623	817	457	1,104	3,559	2,005
													Changes during quarter *
2025 Q1	+ 105	+ 804	+ 39	+ 50	+ 60	− 191	+ 563	+ 41	+ 82	+ 114	+ 46	− 135	+ 66
Q2	− 670	+ 101	+ 69	+ 97	− 16	+ 21	− 62	+ 126	+ 13	+ 17	− 164	+ 89	− 74
Q3	− 1,531	− 116	+ 94	− 135	− 79	− 78	− 94	− 14	+ 23	+ 3	+ 164	+ 135	− 36
Q4	+ 170	− 1,419	− 725	+ 10	− 32	− 24	− 729	+ 81	− 20	+ 21	− 1	+ 278	− 140

***** For the corpus of reporting credit institutions, the categories of 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]**	
58,288	11,170	16,749	87,836	220,007	56,927	33,151	38,899	5,591	53,049	16,042	4,749	11,599	2024 Q4
58,590	9,740	16,666	89,166	218,312	56,426	33,135	38,955	5,632	51,635	15,963	4,605	11,961	2025 Q1
59,327	9,593	15,691	90,835	214,933	56,246	31,023	39,434	5,578	50,593	15,856	4,680	11,523	Q2
56,964	9,618	15,827	88,253	216,335	56,046	31,937	40,050	5,673	50,365	15,963	4,673	11,628	Q3
57,407	9,819	15,771	114,239	215,211	56,327	31,452	39,654	5,899	49,433	16,036	4,813	11,597	Q4
Changes during quarter *													
+ 327	− 1,365	− 3	+ 295	− 1,095	− 511	− 16	+ 96	+ 81	− 1,284	− 49	− 74	+ 662	2025 Q1
+ 827	− 147	− 975	+ 1,454	− 3,009	− 130	− 2,037	+ 479	− 54	− 1,052	− 27	+ 75	− 263	Q2
− 2,398	+ 25	+ 136	− 2,242	+ 1,402	− 200	+ 914	+ 616	+ 95	− 228	+ 107	− 7	+ 105	Q3
+ 473	+ 201	+ 89	+ 16,130	− 1,255	+ 106	− 485	− 352	+ 226	− 932	+ 73	+ 140	− 31	Q4
End of quarter *												**Big banks**	
19,654	1,462	6,363	31,905	97,918	17,539	12,088	27,326	2,224	24,896	7,804	1,291	4,750	2024 Q4
19,599	1,322	6,353	31,093	98,611	17,593	12,667	27,262	2,254	24,656	7,770	1,228	5,181	2025 Q1
19,009	1,247	6,504	33,125	96,052	17,399	11,009	27,516	2,231	24,375	7,691	1,264	4,567	Q2
18,669	1,112	6,373	31,379	97,287	17,342	12,018	27,828	2,232	24,114	7,681	1,257	4,815	Q3
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
Changes during quarter *													
− 55	− 140	− 10	− 812	+ 693	+ 54	+ 579	− 64	+ 30	− 240	− 34	− 63	+ 431	2025 Q1
− 590	− 75	+ 151	+ 1,852	− 2,379	− 194	− 1,478	+ 254	− 23	− 281	− 79	+ 36	− 614	Q2
− 340	− 135	− 131	− 1,406	+ 1,235	− 57	+ 1,009	+ 312	+ 1	− 261	− 10	− 7	+ 248	Q3
− 1,197	+ 154	− 85	+ 7,823	− 699	+ 162	+ 138	+ 48	+ 53	− 1,175	− 11	+ 76	+ 10	Q4
End of quarter *												**Regional banks and other commercial banks**	
26,774	5,394	7,089	38,850	90,701	33,999	9,209	10,123	2,908	20,473	7,206	1,939	4,844	2024 Q4
26,866	5,406	6,966	40,318	88,980	33,773	9,020	10,107	2,900	19,400	7,168	1,863	4,749	2025 Q1
27,198	5,435	6,856	40,121	88,723	33,728	8,653	10,281	2,938	19,142	7,257	1,835	4,889	Q2
25,991	5,485	7,038	40,245	88,788	33,759	8,375	10,402	3,007	19,195	7,359	1,843	4,848	Q3
26,184	5,477	6,988	50,995	88,676	34,128	7,968	10,094	3,171	19,030	7,545	1,893	4,847	Q4
Changes during quarter *													
+ 117	+ 12	− 43	+ 433	− 1,406	− 226	− 189	+ 24	+ 32	− 993	+ 12	− 46	− 20	2025 Q1
+ 422	+ 29	− 110	− 197	− 167	+ 5	− 317	+ 174	+ 38	− 268	+ 89	− 28	+ 140	Q2
− 1,207	+ 50	+ 182	+ 124	+ 65	+ 31	− 278	+ 121	+ 69	+ 53	+ 102	+ 8	− 41	Q3
+ 193	− 8	− 50	+ 8,299	− 243	+ 194	− 407	− 264	+ 164	− 165	+ 186	+ 50	− 1	Q4
End of quarter *												**Branches of foreign banks**	
11,860	4,314	3,297	17,081	31,388	5,389	11,854	1,450	459	7,680	1,032	1,519	2,005	2024 Q4
12,125	3,012	3,347	17,755	30,721	5,060	11,448	1,586	478	7,579	1,025	1,514	2,031	2025 Q1
13,120	2,911	2,331	17,589	30,158	5,119	11,361	1,637	409	7,076	908	1,581	2,067	Q2
12,304	3,021	2,416	16,629	30,260	4,945	11,544	1,820	434	7,056	923	1,573	1,965	Q3
13,781	3,076	2,640	16,637	29,947	4,695	11,328	1,684	443	7,464	821	1,587	1,925	Q4
Changes during quarter *													
+ 265	− 1,237	+ 50	+ 674	− 382	− 339	− 406	+ 136	+ 19	− 51	− 27	+ 35	+ 251	2025 Q1
+ 995	− 101	− 1,016	− 201	− 463	+ 59	− 242	+ 51	− 69	− 503	− 37	+ 67	+ 211	Q2
− 851	+ 110	+ 85	− 960	+ 102	− 174	+ 183	+ 183	+ 25	− 20	+ 15	− 8	− 102	Q3
+ 1,477	+ 55	+ 224	+ 8	− 313	− 250	− 216	− 136	+ 9	+ 408	− 102	+ 14	− 40	Q4

I Banks (MFIs) in Germany

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

€ million

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

Period	Total	Manufacturing										Electricity, gas and water supply; mining and quarrying	Construction
		Total	Chemical industry, manufacture of coke, refined petroleum products and nuclear fuel	Manufacture of rubber and plastic products	Manufacture of other non-metallic mineral products	Manufacture of basic metals and of fabricated metal products	Manufacture of machinery and equipment; manufacture of vehicles	Manufacture of electrical and optical equipment	Manufacture of wood, paper, wood and paper products; printing and publishing; Manufacture of furniture, etc.; recycling	Manufacture of textiles, and textile products leather and textile leather products	Manufacture of food products, beverages and tobacco		
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of quarter ***
2024 Q4	177,677	17,173	2,013	742	489	1,592	5,423	1,692	2,036	225	2,961	23,582	3,037
2025 Q1	178,904	17,466	2,148	746	485	1,686	5,313	1,800	1,895	219	3,174	24,315	3,014
Q2	179,020	17,837	2,251	833	539	1,711	5,443	1,725	1,915	215	3,205	24,624	3,159
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
													Changes during quarter *
2025 Q1	+ 1,262	+ 293	+ 135	+ 4	− 4	+ 94	− 110	+ 108	− 141	− 6	+ 213	+ 733	− 23
Q2	+ 116	+ 371	+ 103	+ 87	+ 54	+ 25	+ 130	− 75	+ 20	− 4	+ 31	+ 309	+ 145
Q3	+ 706	− 137	− 4	− 83	+ 62	− 28	− 7	− 127	+ 88	− 15	− 23	+ 1	+ 244
Q4	+ 4,820	+ 520	+ 482	+ 213	− 10	− 122	− 40	− 61	− 112	+ 93	+ 77	+ 719	− 396
Saving banks													**End of quarter ***
2024 Q4	564,988	37,664	2,592	2,195	1,374	7,505	7,972	3,739	6,231	851	5,205	31,676	41,101
2025 Q1	565,851	37,334	2,526	2,105	1,387	7,487	7,846	3,697	6,228	817	5,241	32,232	41,002
Q2	567,811	37,034	2,538	2,132	1,374	7,361	7,770	3,644	6,180	827	5,208	32,510	41,219
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
													Changes during quarter *
2025 Q1	+ 783	− 305	− 31	− 85	+ 13	− 23	− 126	− 47	+ 2	− 24	+ 16	+ 546	− 219
Q2	+ 1,960	− 300	+ 12	+ 27	− 13	− 126	− 76	− 53	− 48	+ 10	− 33	+ 278	+ 217
Q3	+ 1,602	− 392	− 60	−	− 17	− 106	− 34	− 34	− 109	− 14	− 18	+ 76	+ 124
Q4	+ 1,086	− 790	− 18	− 56	− 64	− 241	− 215	− 49	− 106	− 32	− 9	+ 1,239	− 696
Credit cooperatives													**End of quarter ***
2024 Q4	401,241	21,364	940	1,188	923	4,752	3,795	1,658	3,880	649	3,579	19,198	42,436
2025 Q1	404,883	21,300	902	1,196	945	4,729	3,769	1,658	3,909	643	3,549	19,664	42,184
Q2	409,279	21,192	909	1,198	920	4,673	3,761	1,646	3,900	660	3,525	20,179	42,175
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
													Changes during quarter *
2025 Q1	+ 3,637	− 64	− 38	+ 8	+ 22	− 23	− 26	−	+ 29	− 6	− 30	+ 466	− 252
Q2	+ 4,396	− 108	+ 7	+ 2	− 25	− 56	− 8	− 12	− 9	+ 17	− 24	+ 515	− 9
Q3	+ 3,164	− 390	− 59	− 24	− 23	− 64	− 44	− 39	− 126	+ 6	− 17	+ 563	− 218
Q4	+ 2,444	− 443	− 2	− 3	− 32	− 65	− 132	− 26	− 153	− 23	− 7	+ 806	− 358
Mortgage banks													**End of quarter ***
2024 Q4	82,138	256	4	5	12	39	50	18	69	13	46	1,682	1,810
2025 Q1	81,683	256	4	5	12	39	49	18	68	14	47	1,685	1,687
Q2	80,517	249	4	4	12	38	49	18	66	14	44	1,667	1,685
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
													Changes during quarter *
2025 Q1	− 455	−	−	−	−	−	− 1	−	− 1	+ 1	+ 1	+ 3	− 123
Q2	− 956	− 7	−	− 1	−	− 1	−	−	− 2	−	− 3	− 18	− 2
Q3	− 216	− 9	−	−	−	− 1	− 1	−	− 4	− 2	− 1	− 25	− 38
Q4	+ 406	+ 3	−	−	+ 1	+ 1	−	−	+ 1	−	−	+ 169	+ 13

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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**	
8,613	2,000	8,390	33,796	81,086	22,267	9,536	28,337	367	13,880	3,924	1,071	1,704	2024 Q4
8,833	2,032	8,544	33,090	81,610	22,012	9,704	27,877	379	14,603	3,809	1,049	2,177	2025 Q1
8,840	2,053	8,153	33,694	80,660	21,999	9,745	27,301	352	13,465	3,969	1,207	2,622	Q2
9,311	2,243	8,057	38,142	92,803	26,133	10,299	34,750	407	13,645	4,029	1,186	2,354	Q3
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
Changes during quarter *													
+ 220	+ 32	+ 154	− 706	+ 559	− 255	+ 203	− 460	+ 12	+ 723	− 115	− 22	+ 473	2025 Q1
+ 7	+ 21	− 391	+ 604	− 950	− 13	+ 41	− 576	− 27	− 1,138	+ 160	+ 158	+ 445	Q2
+ 471	+ 190	− 31	− 250	+ 218	+ 1,082	+ 514	− 1,121	− 5	+ 37	− 110	− 21	− 158	Q3
− 161	+ 62	− 84	+ 5,379	− 1,219	+ 721	− 121	− 862	+ 12	− 754	+ 47	+ 19	− 281	Q4
End of quarter *												**Saving banks**	
39,333	11,643	11,152	50,231	342,188	118,785	20,328	91,828	12,953	53,857	27,718	3,203	13,516	2024 Q4
38,799	11,663	11,221	49,724	343,876	119,467	20,275	92,685	13,070	54,233	27,580	3,152	13,414	2025 Q1
38,578	11,778	11,124	49,995	345,573	120,120	20,153	93,197	13,033	54,731	27,753	3,203	13,383	Q2
38,225	11,853	11,019	49,875	347,870	121,142	20,282	93,983	13,005	54,986	27,792	3,185	13,495	Q3
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
Changes during quarter *													
− 499	+ 20	+ 59	− 507	+ 1,688	+ 647	− 108	+ 932	+ 107	+ 346	− 133	− 51	− 52	2025 Q1
− 221	+ 115	− 97	+ 271	+ 1,697	+ 653	− 122	+ 512	− 37	+ 498	+ 173	+ 51	− 31	Q2
− 353	+ 75	− 105	− 120	+ 2,297	+ 1,022	+ 129	+ 786	− 28	+ 255	+ 39	− 18	+ 112	Q3
− 544	− 146	− 120	+ 45	+ 2,098	+ 1,559	− 410	+ 383	+ 43	+ 150	+ 306	− 16	+ 83	Q4
End of quarter *												**Credit cooperatives**	
29,942	28,552	6,514	18,705	234,530	102,346	5,081	30,852	9,320	31,841	40,514	1,892	12,684	2024 Q4
30,126	28,586	6,479	18,802	237,742	105,781	5,151	31,024	9,415	33,361	40,558	1,911	10,541	2025 Q1
30,071	28,833	6,424	19,047	241,358	109,086	5,142	31,167	9,373	33,448	40,617	1,897	10,628	Q2
30,067	28,974	6,371	19,268	244,262	111,830	5,167	31,436	9,323	33,385	40,537	1,912	10,672	Q3
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
Changes during quarter *													
+ 189	+ 34	− 35	+ 97	+ 3,202	+ 3,380	+ 70	+ 232	+ 95	+ 1,180	+ 44	+ 19	− 1,818	2025 Q1
− 145	+ 247	− 55	+ 245	+ 3,706	+ 3,355	+ 31	+ 168	− 42	+ 87	+ 59	− 14	+ 62	Q2
− 4	+ 141	− 53	+ 221	+ 2,904	+ 2,744	+ 25	+ 269	− 50	− 63	− 80	+ 15	+ 44	Q3
− 201	− 236	− 55	+ 297	+ 2,634	+ 2,459	− 6	+ 276	+ 29	− 165	+ 202	− 15	− 146	Q4
End of quarter *												**Mortgage banks**	
386	420	108	14,975	62,501	27,802	555	30,281	319	2,503	598	14	429	2024 Q4
387	419	111	15,021	62,117	27,333	564	30,376	320	2,490	592	14	428	2025 Q1
386	401	111	14,637	61,381	27,012	597	29,927	319	2,498	589	14	425	Q2
383	415	111	9,968	49,072	23,455	511	21,707	262	2,136	583	9	409	Q3
384	410	111	10,101	49,164	23,366	500	21,740	264	2,255	578	9	452	Q4
Changes during quarter *													
+ 1	− 1	+ 3	+ 46	− 384	− 469	+ 9	+ 95	+ 1	− 13	− 6	−	− 1	2025 Q1
− 1	− 18	−	− 174	− 736	− 321	+ 33	− 449	− 1	+ 8	− 3	−	− 3	Q2
− 3	+ 14	−	+ 29	− 184	− 340	− 36	+ 265	+ 3	− 219	+ 164	− 5	− 16	Q3
+ 1	− 5	−	+ 133	+ 92	− 89	− 11	+ 33	+ 2	+ 119	− 5	−	+ 43	Q4

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic enterprises and self-employed persons (excluding holdings of negotiable money market paper and excluding securities portfolios)												
		Manufacturing											
	Total	Total	Chemical industry, manufacture of coke, refined petroleum products and nuclear fuel	Manufacture of rubber and plastic products	Manufacture of other non-metallic mineral products	Manufacture of basic metals and of fabricated metal products	Manufacture of machinery and equipment; manufacture of vehicles	Manufacture of electrical and optical equipment	Manufacture of wood, paper, wood and paper products; printing and publishing; Manufacture of furniture, etc.; recycling	Manufacture of textiles, and textile products leather and textile leather products	Manufacture of food products, beverages and tobacco	Electricity, gas and water supply; mining and quarrying	Construction
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building and loan associations													**End of quarter ***
2024 Q4	22,220	–	–	–	–	–	–	–	–	–	–	–	7,637
2025 Q1	22,347	–	–	–	–	–	–	–	–	–	–	–	7,698
Q2	22,718	–	–	–	–	–	–	–	–	–	–	–	7,818
Q3	22,794	–	–	–	–	–	–	–	–	–	–	–	7,837
Q4	22,910	–	–	–	–	–	–	–	–	–	–	–	7,892
													Changes during quarter *
2025 Q1	+ 127	–	–	–	–	–	–	–	–	–	–	–	+ 61
Q2	+ 371	–	–	–	–	–	–	–	–	–	–	–	+ 120
Q3	+ 81	–	–	–	–	–	–	–	–	–	–	–	+ 19
Q4	+ 116	–	–	–	–	–	–	–	–	–	–	–	+ 55
Banks with special, development and other central support tasks													**End of quarter ***
2024 Q4	128,214	11,810	1,604	360	299	1,446	4,750	1,177	870	170	1,134	24,594	1,820
2025 Q1	128,600	11,915	1,606	315	264	1,438	4,587	1,428	912	157	1,208	24,144	1,777
Q2	127,955	11,918	1,751	322	226	1,360	4,589	1,213	1,104	144	1,209	20,559	1,817
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	21,909	1,831
													Changes during quarter *
2025 Q1	+ 386	+ 105	+ 2	– 45	– 35	– 8	– 163	+ 251	+ 42	– 13	+ 74	– 450	– 43
Q2	– 860	+ 3	+ 145	+ 7	– 38	– 78	+ 2	– 215	+ 192	– 13	+ 1	+ 315	+ 40
Q3	– 437	– 468	– 233	– 19	– 29	– 116	– 2	– 6	– 85	+ 1	+ 21	+ 381	+ 39
Q4	– 1,295	– 27	+ 35	+ 95	– 31	+ 70	– 75	– 47	– 54	+ 59	– 79	+ 969	– 25
Memo item: Foreign banks													**End of quarter ***
2024 Q4	206,774	29,350	4,312	1,138	907	2,916	11,903	3,266	2,013	498	2,397	8,127	4,173
2025 Q1	206,920	30,663	4,270	1,460	947	2,706	12,552	3,423	2,110	698	2,497	7,988	4,283
Q2	206,306	30,501	4,306	1,321	884	2,751	12,700	3,424	2,154	692	2,269	8,163	4,205
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	211,893	29,357	3,646	1,129	727	2,613	11,173	5,017	2,089	662	2,301	9,201	3,794
													Changes during quarter *
2025 Q1	+ 496	+ 1,313	– 42	+ 322	+ 40	– 210	+ 649	+ 157	+ 97	+ 200	+ 100	– 139	+ 110
Q2	– 549	– 162	+ 36	– 139	– 63	+ 45	+ 148	+ 1	+ 44	– 6	– 228	+ 175	– 78
Q3	– 2,794	– 130	+ 220	– 240	– 117	– 119	– 343	+ 330	– 5	+ 21	+ 123	+ 1,001	– 155
Q4	+ 6,306	– 979	– 880	+ 48	– 5	– 19	– 1,224	+ 1,263	– 60	– 11	– 91	+ 37	– 256

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

I Banks (MFIs) in Germany

Wholesale and retail trade; repair of motorcycles and personal and household goods	Agriculture, hunting and forestry, fishing and fish farming	Transport, storage and commu-nication	Financial institutions (excluding MFIs) and insurance	Services sector (including the professions)									Period
				Total	Housing enterprises	Holding companies	Other real estate enterprises	Hotels and restaurants	Computer and related activities, research and develop-ment [1]	Health, veterinary and social work (enterprises and professions)	Letting of movables	Other services	
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of quarter *												**Building and loan associations**	
12,000	2,183	–	400	–	–	–	–	–	–	–	–	–	2024 Q4
12,095	2,198	–	356	–	–	–	–	–	–	–	–	–	2025 Q1
12,289	2,235	–	376	–	–	–	–	–	–	–	–	–	Q2
12,316	2,240	–	401	–	–	–	–	–	–	–	–	–	Q3
12,400	2,256	–	362	–	–	–	–	–	–	–	–	–	Q4
Changes during quarter *													
+ 95	+ 15	–	– 44	–	–	–	–	–	–	–	–	–	2025 Q1
+ 194	+ 37	–	+ 20	–	–	–	–	–	–	–	–	–	Q2
+ 32	+ 5	–	+ 25	–	–	–	–	–	–	–	–	–	Q3
+ 84	+ 16	–	– 39	–	–	–	–	–	–	–	–	–	Q4
End of quarter *												**Banks with special, development and other central support tasks**	
5,858	521	8,208	21,831	53,572	30,633	8,161	3,392	862	5,319	3,923	465	817	2024 Q4
6,105	533	8,319	21,977	53,830	30,932	8,548	3,339	845	5,092	3,772	500	802	2025 Q1
6,057	511	11,382	21,555	54,156	31,183	9,070	3,321	820	4,722	3,753	490	797	Q2
6,025	505	11,021	21,329	54,392	31,594	9,023	3,347	798	4,704	3,759	392	775	Q3
5,971	486	8,648	52,191	55,624	32,090	9,613	3,307	793	5,004	3,683	392	742	Q4
Changes during quarter *													
+ 247	+ 12	+ 111	+ 146	+ 258	+ 299	+ 387	– 53	– 17	– 227	– 151	+ 35	– 15	2025 Q1
– 48	– 22	– 837	– 637	+ 326	+ 251	+ 522	– 18	– 25	– 370	– 19	– 10	– 5	Q2
– 32	– 6	– 361	– 341	+ 351	+ 411	+ 68	+ 26	– 22	– 18	+ 6	– 98	– 22	Q3
– 54	– 19	– 2,373	+ 222	+ 12	+ 496	– 630	– 40	– 5	+ 300	– 76	–	– 33	Q4
End of quarter *												**Memo item: Foreign banks**	
26,197	5,366	8,614	30,896	94,051	17,276	24,350	16,192	1,122	23,768	4,796	2,681	3,866	2024 Q4
26,853	4,056	8,731	32,497	91,849	16,869	23,684	16,249	1,133	22,584	4,776	2,643	3,911	2025 Q1
27,744	3,966	7,857	34,790	89,080	16,722	21,718	16,361	1,063	21,787	4,643	2,789	3,997	Q2
26,547	4,072	8,060	32,324	88,959	16,421	21,624	16,410	1,070	21,820	4,662	2,827	4,125	Q3
27,956	4,101	8,184	41,000	88,300	16,267	20,769	16,572	1,073	21,997	4,557	2,997	4,068	Q4
Changes during quarter *													
+ 656	– 1,245	+ 117	+ 1,601	– 1,917	– 417	– 666	+ 57	+ 11	– 1,134	– 40	+ 2	+ 270	2025 Q1
+ 891	– 90	– 874	+ 2,078	– 2,489	– 147	– 1,941	+ 112	– 70	– 797	– 53	+ 146	+ 261	Q2
– 1,232	+ 106	+ 203	– 2,466	– 121	– 301	– 94	+ 49	+ 7	+ 33	+ 19	+ 38	+ 128	Q3
+ 1,409	+ 29	+ 124	+ 6,601	– 659	– 154	– 855	+ 162	+ 3	+ 177	– 105	+ 170	– 57	Q4

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic government 1		Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims)								
			Domestic government, total				Federal Government and its special funds 2				State go-
	Total	of which Treasury bills, securities portfolios and equalisation claims	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
2025 July	450,907	163,831	287,076	25,453	16,562	245,061	20,209	715	4,370	15,124	79,662
Aug.	442,017	156,440	285,577	23,388	16,981	245,208	20,564	964	4,506	15,094	79,681
Sep.	451,558	162,459	289,099	25,276	16,674	247,149	21,150	1,293	4,282	15,575	79,334
Oct.	454,492	161,198	293,294	26,689	17,258	249,347	21,841	1,252	4,466	16,123	79,553
Nov.	454,833	161,009	293,824	25,547	17,425	250,852	21,273	780	4,559	15,934	79,526
Dec.	453,546	158,194	295,352	26,411	17,434	251,507	21,222	426	4,428	16,368	78,721
2026 Jan.	463,454	163,698	299,756	30,236	17,543	251,977	22,374	1,085	4,164	17,125	79,160
Feb.	466,732	169,056	297,676	27,470	18,106	252,100	22,235	771	4,277	17,187	79,042
	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
2025 July	+ 14,141	+ 8,719	+ 5,422	+ 2,971	+ 201	+ 2,250	+ 317	+ 55	+ 114	+ 148	+ 805
Aug.	− 8,890	− 7,391	− 1,499	− 2,065	+ 419	+ 147	+ 355	+ 249	+ 136	− 30	+ 19
Sep.	+ 9,276	+ 6,019	+ 3,257	+ 1,888	− 307	+ 1,676	+ 586	+ 329	− 224	+ 481	− 347
Oct.	+ 2,759	− 1,261	+ 4,020	+ 1,413	+ 524	+ 2,083	+ 691	− 41	+ 184	+ 548	− 6
Nov.	+ 516	− 189	+ 705	− 1,142	+ 167	+ 1,680	− 258	− 472	+ 93	+ 121	+ 148
Dec.	+ 73	− 2,815	+ 2,888	+ 864	+ 9	+ 2,015	− 51	− 354	− 131	+ 434	+ 625
2026 Jan.	+ 10,949	+ 7,520	+ 3,429	+ 3,365	+ 39	+ 25	+ 957	+ 659	− 264	+ 562	− 246
Feb.	+ 3,278	+ 5,358	− 2,080	− 2,766	+ 563	+ 123	− 139	− 314	+ 113	+ 62	− 118

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
2025 July	3,804	1,271	74,587	186,790	20,786	10,819	155,185	415	148	102	165
Aug.	3,992	1,465	74,224	184,941	18,296	10,911	155,734	391	136	99	156
Sep.	3,683	1,445	74,206	188,200	20,134	10,855	157,211	415	166	92	157
Oct.	3,703	1,611	74,239	191,487	21,578	11,091	158,818	413	156	90	167
Nov.	4,071	1,601	73,854	192,619	20,543	11,177	160,899	406	153	88	165
Dec.	5,432	1,620	71,669	194,952	20,360	11,306	163,286	457	193	80	184
2026 Jan.	5,607	2,299	71,254	197,775	23,375	11,009	163,391	447	169	71	207
Feb.	5,140	2,798	71,104	195,917	21,323	10,963	163,631	482	236	68	178
	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
2025 July	+ 557	− 9	+ 257	+ 4,439	+ 2,416	+ 142	+ 1,881	− 139	− 57	− 46	− 36
Aug.	+ 188	+ 194	− 363	− 1,849	− 2,490	+ 92	+ 549	− 24	− 12	− 3	− 9
Sep.	− 309	− 20	− 18	+ 2,994	+ 1,838	− 56	+ 1,212	+ 24	+ 30	− 7	+ 1
Oct.	+ 20	+ 166	− 192	+ 3,337	+ 1,444	+ 176	+ 1,717	− 2	− 10	− 2	+ 10
Nov.	+ 368	− 10	− 210	+ 822	− 1,035	+ 86	+ 1,771	− 7	− 3	− 2	− 2
Dec.	+ 1,416	+ 19	− 810	+ 2,263	− 238	+ 129	+ 2,372	+ 51	+ 40	− 8	+ 19
2026 Jan.	− 285	+ 609	− 570	+ 2,728	+ 3,015	− 297	+ 10	− 10	− 24	− 9	+ 23
Feb.	− 467	+ 499	− 150	− 1,858	− 2,052	− 46	+ 240	+ 35	+ 67	− 3	− 29

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

I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) [1]												
	Domestic government total				Federal Government and its special funds [2]				State government		Local government and local government association [3]		
	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	Social security funds
	1	2	3	4	5	6	7	8	9	10	11	12	13
Commercial banks [4]													**End of year or month ***
2025	53,196	9,656	4,524	39,016	543	62	50	431	13,258	9,389	39,190	29,196	205
2025 Nov.	52,747	9,910	4,373	38,464	563	83	9	471	13,195	9,622	38,786	28,371	203
Dec.	53,196	9,656	4,524	39,016	543	62	50	431	13,258	9,389	39,190	29,196	205
2026 Jan.	53,698	10,148	4,492	39,058	592	143	15	434	13,475	9,271	39,428	29,353	203
Feb.	52,882	9,229	4,468	39,185	657	209	15	433	13,266	9,156	38,680	29,586	279
													Changes *
2025	+ 8,070	+ 2,996	+ 622	+ 4,452	+ 173	− 4	+ 35	+ 142	+ 2,823	+ 743	+ 5,288	+ 3,569	− 214
2025 Nov.	+ 1,133	+ 471	− 31	+ 693	− 7	− 6	− 1	−	+ 440	+ 116	+ 700	+ 577	−
Dec.	+ 624	− 254	+ 151	+ 727	− 20	− 21	+ 41	− 40	+ 238	− 58	+ 404	+ 825	+ 2
2026 Jan.	+ 42	+ 32	− 32	+ 42	+ 49	+ 81	− 35	+ 3	− 243	− 118	+ 238	+ 157	− 2
Feb.	− 816	− 919	− 24	+ 127	+ 65	+ 66	−	− 1	− 209	− 115	− 748	+ 233	+ 76
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
2025 Nov.	27,634	3,044	2,167	22,423	482	26	1	455	9,014	6,995	18,093	14,973	45
Dec.	28,543	3,342	2,270	22,931	481	24	42	415	9,236	6,998	18,779	15,518	47
2026 Jan.	28,410	3,258	2,223	22,929	472	51	6	415	9,078	6,895	18,813	15,619	47
Feb.	28,281	3,076	2,200	23,005	503	84	6	413	8,718	6,686	18,997	15,896	63
													Changes *
2025	+ 4,814	+ 1,798	+ 95	+ 2,921	+ 205	− 16	+ 42	+ 179	+ 2,471	+ 758	+ 2,153	+ 1,984	− 15
2025 Nov.	+ 390	+ 159	− 43	+ 274	− 31	− 27	− 1	− 3	+ 292	+ 6	+ 134	+ 271	− 5
Dec.	+ 909	+ 298	+ 103	+ 508	− 1	− 2	+ 41	− 40	+ 222	+ 3	+ 686	+ 545	+ 2
2026 Jan.	− 133	− 84	− 47	− 2	− 9	+ 27	− 36	−	− 158	− 103	+ 34	+ 101	−
Feb.	− 129	− 182	− 23	+ 76	+ 31	+ 33	−	− 2	− 360	− 209	+ 184	+ 277	+ 16
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
2025 Nov.	24,651	6,531	2,152	15,968	74	51	.	16	3,802	.	20,651	13,368	124
Dec.	24,176	5,959	2,206	16,011	35	12	.	16	3,643	.	20,368	13,647	130
2026 Jan.	24,855	6,569	2,230	16,056	117	90	.	19	4,030	.	20,572	13,703	136
Feb.	24,174	5,836	2,231	16,107	151	123	.	20	4,185	.	19,641	13,659	197
													Changes *
2025	+ 3,455	+ 1,178	+ 740	+ 1,537	− 50	− 7	.	− 37	+ 351	.	+ 3,141	+ 1,587	+ 13
2025 Nov.	+ 779	+ 304	+ 16	+ 459	+ 19	+ 16	.	+ 3	+ 185	.	+ 566	+ 306	+ 9
Dec.	− 300	− 572	+ 54	+ 218	− 39	− 39	.	−	+ 16	.	− 283	+ 279	+ 6
2026 Jan.	+ 219	+ 150	+ 24	+ 45	+ 82	+ 78	.	+ 3	− 73	.	+ 204	+ 56	+ 6
Feb.	− 681	− 733	+ 1	+ 51	+ 34	+ 33	.	+ 1	+ 155	.	− 931	− 44	+ 61
Branches of foreign banks													**End of year or month ***
2025	477	355	48	74	27	26	.	−	379	.	43	31	28
2025 Nov.	462	335	54	73	7	6	.	−	379	.	42	30	34
Dec.	477	355	48	74	27	26	.	−	379	.	43	31	28
2026 Jan.	433	321	39	73	3	2	.	−	367	.	43	31	20
Feb.	427	317	37	73	3	2	.	−	363	.	42	31	19
													Changes *
2025	− 199	+ 20	− 213	− 6	+ 18	+ 19	.	−	+ 1	.	− 6	− 2	− 212
2025 Nov.	− 36	+ 8	− 4	− 40	+ 5	+ 5	.	−	− 37	.	−	−	− 4
Dec.	+ 15	+ 20	− 6	+ 1	+ 20	+ 20	.	−	−	.	+ 1	+ 1	− 6
2026 Jan.	− 44	− 34	− 9	− 1	− 24	− 24	.	−	− 12	.	−	−	− 8
Feb.	− 6	− 4	− 2	−	−	−	.	−	− 4	.	− 1	−	− 1

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I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) 1												
	Domestic government total				Federal Government and its special funds 2				State government		Local government and local government association 3		
	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	Social security funds
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of year or month ***
2025	72,540	6,143	1,939	64,458	1,023	20	31	972	23,516	22,152	47,780	41,163	221
2025 Nov.	72,535	5,801	1,822	64,912	950	51	–	899	23,644	22,641	47,768	41,218	173
Dec.	72,540	6,143	1,939	64,458	1,023	20	31	972	23,516	22,152	47,780	41,163	221
2026 Jan.	74,237	7,538	1,980	64,719	1,358	46	36	1,276	23,885	22,025	48,780	41,223	214
Feb.	73,547	6,483	2,059	65,005	1,245	20	35	1,190	23,713	22,384	48,416	41,275	173
													Changes *
2025	+ 2,502	+ 1,703	+ 573	+ 226	– 94	– 77	+ 29	– 46	– 978	– 1,615	+ 3,695	+ 2,046	– 121
2025 Nov.	+ 262	– 281	– 7	+ 550	– 3	–	–	– 3	+ 79	+ 61	+ 193	+ 494	– 7
Dec.	+ 5	+ 342	+ 117	– 454	+ 73	– 31	+ 31	+ 73	– 128	– 489	+ 12	– 55	+ 48
2026 Jan.	+ 1,182	+ 1,395	– 29	– 184	+ 140	+ 26	+ 5	+ 109	+ 144	– 282	+ 905	– 35	– 7
Feb.	– 690	– 1,055	+ 79	+ 286	– 113	– 26	– 1	– 86	– 172	+ 359	– 364	+ 52	– 41
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
2025 Nov.	45,742	7,188	2,483	36,071	189	61	4	124	4,848	4,469	40,675	31,467	30
Dec.	46,423	7,131	2,516	36,776	219	65	4	150	4,602	4,319	41,571	32,294	31
2026 Jan.	48,075	8,636	2,527	36,912	226	69	7	150	4,740	4,327	43,079	32,423	30
Feb.	47,841	8,002	2,618	37,221	240	84	7	149	4,804	4,338	42,767	32,722	30
													Changes *
2025	+ 7,703	+ 2,356	– 105	+ 5,452	+ 36	– 15	+ 2	+ 49	+ 378	+ 737	+ 7,292	+ 4,669	– 3
2025 Nov.	– 46	– 625	+ 83	+ 496	+ 11	– 3	– 1	+ 15	– 22	– 22	– 35	+ 503	–
Dec.	+ 821	– 57	+ 33	+ 845	+ 30	+ 4	–	+ 26	– 36	+ 5	+ 826	+ 812	+ 1
2026 Jan.	+ 1,652	+ 1,505	+ 11	+ 136	+ 7	+ 4	+ 3	–	+ 138	+ 8	+ 1,508	+ 129	– 1
Feb.	– 234	– 634	+ 91	+ 309	+ 14	+ 15	–	– 1	+ 64	+ 11	– 312	+ 299	–
Credit cooperatives													**End of year or month ***
2025	5,048	515	270	4,263	9	3	–	6	438	367	4,601	3,890	–
2025 Nov.	4,839	506	255	4,078	9	3	–	6	373	364	4,457	3,708	–
Dec.	5,048	515	270	4,263	9	3	–	6	438	367	4,601	3,890	–
2026 Jan.	5,222	608	257	4,357	8	2	–	6	443	372	4,771	3,979	–
Feb.	5,314	586	256	4,472	9	3	–	6	449	378	4,856	4,088	–
													Changes *
2025	+ 1,038	+ 60	+ 16	+ 962	– 70	– 8	– 21	– 41	+ 73	+ 12	+ 1,035	+ 991	–
2025 Nov.	– 57	– 60	–	+ 3	–	–	–	–	+ 4	+ 4	– 61	– 1	–
Dec.	+ 209	+ 9	+ 15	+ 185	–	–	–	–	+ 65	+ 3	+ 144	+ 182	–
2026 Jan.	+ 174	+ 93	– 13	+ 94	– 1	– 1	–	–	+ 5	+ 5	+ 170	+ 89	–
Feb.	+ 92	– 22	– 1	+ 115	+ 1	+ 1	–	–	+ 6	+ 6	+ 85	+ 109	–
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	–
2025 Nov.	9,748	113	325	9,310	203	–	12	191	2,775	2,775	6,770	6,344	–
Dec.	9,443	116	299	9,028	167	–	10	157	2,774	2,774	6,502	6,097	–
2026 Jan.	9,353	115	295	8,943	168	–	10	158	2,702	2,699	6,483	6,086	–
Feb.	9,353	99	319	8,935	169	–	10	159	2,706	2,698	6,478	6,078	–
													Changes *
2025	– 806	+ 77	– 35	– 848	– 39	– 10	+ 7	– 36	– 307	– 305	– 460	– 507	–
2025 Nov.	+ 28	– 1	– 1	+ 30	– 9	–	–	– 9	–	–	+ 37	+ 39	–
Dec.	– 305	+ 3	– 26	– 282	– 36	–	– 2	– 34	– 1	– 1	– 268	– 247	–
2026 Jan.	– 90	– 1	– 4	– 85	+ 1	–	–	+ 1	– 72	– 75	– 19	– 11	–
Feb.	–	– 16	+ 24	– 8	+ 1	–	–	+ 1	+ 4	– 1	– 5	– 8	–

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I Banks (MFIs) in Germany

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

€ million

Period	Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) [1]												
	Domestic government total				Federal Government and its special funds [2]				State government		Local government and local government association [3]		
	Total	Short-term	Medium-term	Long-term	Total	Short-term	Medium-term	Long-term	Total	of which Long-term	Total	of which Long-term	Social security funds
	1	2	3	4	5	6	7	8	9	10	11	12	13
Building an loan associations													**End of year or month ***
2025	3,690	1	–	3,689	25	–	–	25	2,835	2,835	830	829	–
2025 Nov.	3,781	1	–	3,780	25	–	–	25	2,935	2,935	821	820	–
Dec.	3,690	1	–	3,689	25	–	–	25	2,835	2,835	830	829	–
2026 Jan.	3,678	1	–	3,677	25	–	–	25	2,845	2,845	808	807	–
Feb.	3,667	1	–	3,666	25	–	–	25	2,845	2,845	797	796	–
													Changes *
2025	– 467	–	–	– 467	– 3	–	–	– 3	– 316	– 316	– 148	– 148	–
2025 Nov.	– 171	–	–	– 171	–	–	–	–	– 150	– 150	– 21	– 21	–
Dec.	– 91	–	–	– 91	–	–	–	–	– 100	– 100	+ 9	+ 9	–
2026 Jan.	– 12	–	–	– 12	–	–	–	–	+ 10	+ 10	– 22	– 22	–
Feb.	– 11	–	–	– 11	–	–	–	–	–	–	– 11	– 11	–
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	–
2025 Nov.	104,432	2,028	8,167	94,237	19,334	582	4,534	14,218	31,756	31,048	53,342	48,971	–
Dec.	105,012	2,849	7,886	94,277	19,236	276	4,333	14,627	31,298	29,833	54,478	49,817	–
2026 Jan.	105,493	3,190	7,992	94,311	19,997	825	4,096	15,076	31,070	29,715	54,426	49,520	–
Feb.	105,072	3,070	8,386	93,616	19,890	455	4,210	15,225	31,259	29,305	53,923	49,086	–
													Changes *
2025	+ 5,866	+ 1,183	+ 473	+ 4,210	+ 2,058	– 152	+ 18	+ 2,192	– 762	– 1,081	+ 4,570	+ 3,099	–
2025 Nov.	– 444	– 646	+ 123	+ 79	– 250	– 463	+ 95	+ 118	– 203	– 219	+ 9	+ 180	–
Dec.	+ 1,625	+ 821	– 281	+ 1,085	– 98	– 306	– 201	+ 409	+ 587	– 170	+ 1,136	+ 846	–
2026 Jan.	+ 481	+ 341	+ 106	+ 34	+ 761	+ 549	– 237	+ 449	– 228	– 118	– 52	– 297	–
Feb.	– 421	– 120	+ 394	– 695	– 107	– 370	+ 114	+ 149	+ 189	– 410	– 503	– 434	–
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
2025 Nov.	17,036	6,696	1,583	8,757	139	82	6	51	6,170	4,756	10,647	3,950	80
Dec.	17,033	6,342	1,680	9,011	161	62	48	51	6,302	4,762	10,490	4,198	80
2026 Jan.	16,927	6,394	1,644	8,889	183	117	12	54	6,142	4,648	10,534	4,187	68
Feb.	16,365	5,626	1,652	9,087	217	150	12	55	6,345	4,846	9,729	4,186	74
													Changes *
2025	+ 4,020	+ 1,726	+ 436	+ 1,858	+ 73	+ 22	+ 44	+ 7	+ 1,449	+ 699	+ 2,725	+ 1,153	– 227
2025 Nov.	+ 523	+ 342	+ 46	+ 135	– 5	– 7	– 2	+ 4	+ 124	– 39	+ 412	+ 170	– 8
Dec.	– 3	– 354	+ 97	+ 254	+ 22	– 20	+ 42	–	+ 132	+ 6	– 157	+ 248	–
2026 Jan.	– 106	+ 52	– 36	– 122	+ 22	+ 55	– 36	+ 3	– 160	– 114	+ 44	– 11	– 12
Feb.	– 562	– 768	+ 8	+ 198	+ 34	+ 33	–	+ 1	+ 203	+ 198	– 805	– 1	+ 6

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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
2025 Oct.	1,440,839	1,164,448	155,573	53,899	152,317	276,391	735,109	286,117	3,360	282,757	159,965	14,989	79,253
Nov.	1,445,110	1,165,950	157,147	52,528	152,986	279,160	734,884	285,287	3,473	281,814	159,637	12,514	79,446
Dec.	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 Jan.	1,465,157	1,188,973	157,583	51,291	150,215	276,184	745,380	291,265	2,633	288,632	162,269	9,909	79,399
Feb.	1,486,748	1,203,183	160,135	53,599	148,992	283,565	752,570	293,296	2,625	290,671	167,952	10,326	79,013
	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
2025 Oct.	+ 3,112	+ 261	+ 701	− 1,884	− 537	+ 2,851	+ 884	+ 1,912	− 71	+ 1,983	− 947	− 2,382	− 571
Nov.	+ 4,219	+ 1,470	+ 1,574	− 1,371	+ 524	+ 2,749	− 225	− 830	+ 113	− 943	− 328	− 2,475	+ 193
Dec.	− 28,189	− 7,644	+ 1,251	− 1,744	+ 802	− 20,545	− 5,478	− 2,176	− 73	− 2,103	− 2,882	− 2,681	− 147
2026 Jan.	+ 45,152	+ 28,350	− 973	+ 391	− 3,548	+ 16,802	+ 16,065	+ 6,236	− 767	+ 7,003	+ 7,530	+ 2,123	+ 94
Feb.	+ 21,357	+ 14,017	+ 2,552	+ 2,308	− 1,228	+ 7,340	+ 7,190	+ 2,031	− 8	+ 2,039	+ 5,683	+ 417	− 386

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
2025 Oct.	18,835	594	190,939	35	705,730	248,158	390,955	66,617	102,943	15,597	69,411	10,295	7,446
Nov.	19,549	598	190,965	32	710,226	248,438	393,142	68,646	102,981	15,598	69,558	10,295	7,339
Dec.	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 Jan.	19,748	555	192,699	37	719,777	243,638	412,402	63,737	103,441	14,659	69,951	10,495	8,142
Feb.	19,378	650	192,931	45	734,178	244,907	418,015	71,256	103,667	14,672	70,164	10,494	8,143
	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
2025 Oct.	+ 333	− 73	+ 157	−	+ 2,228	− 1,835	+ 1,702	+ 2,361	+ 273	− 2	+ 179	+ 4	+ 91
Nov.	+ 714	+ 4	+ 26	− 3	+ 4,444	+ 263	+ 2,172	+ 2,009	+ 40	+ 1	+ 147	−	− 105
Dec.	− 1,157	− 98	+ 884	+ 1	− 22,711	− 2,075	− 364	− 20,272	+ 395	− 183	+ 207	+ 345	+ 25
2026 Jan.	+ 1,355	+ 55	+ 850	+ 4	+ 29,087	− 899	+ 15,389	+ 14,597	− 689	− 2,159	+ 186	+ 654	+ 628
Feb.	− 370	+ 95	+ 232	+ 8	+ 14,167	+ 1,262	+ 5,427	+ 7,478	+ 218	+ 13	+ 213	− 1	− 7

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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
2025 Nov.	508,614	153,268	40,163	37,804	64,560	7,589	2,855	297	355,346	71,065	225,170	57,513	1,598
Dec.	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 Jan.	515,043	152,137	41,106	35,718	64,599	7,612	2,799	303	362,906	70,111	240,292	51,351	1,152
Feb.	527,986	155,114	41,616	39,044	63,993	7,324	2,833	304	372,872	70,640	242,230	56,916	3,086
													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
2025 Nov.	− 182	− 1,599	− 573	− 1,806	+ 123	+ 652	− 19	+ 24	+ 1,417	+ 136	− 654	+ 2,065	− 130
Dec.	− 26,601	− 4,007	− 59	− 2,650	− 101	− 1,135	− 73	+ 11	− 22,594	− 981	− 413	− 21,128	− 72
2026 Jan.	+ 29,785	+ 4,827	+ 944	+ 2,580	+ 134	+ 1,157	+ 17	− 5	+ 24,958	− 5	+ 11,170	+ 14,164	− 371
Feb.	+ 12,726	+ 2,977	+ 510	+ 3,326	− 606	− 288	+ 34	+ 1	+ 9,749	+ 495	+ 1,786	+ 5,534	+ 1,934
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
2025 Nov.	271,708	102,154	18,861	15,963	62,163	4,914	226	27	169,554	36,096	119,808	13,287	363
Dec.	271,043	99,839	18,623	13,997	62,118	4,826	249	26	171,204	35,969	121,747	13,125	363
2026 Jan.	273,198	102,559	19,460	15,881	62,112	4,809	270	27	170,639	35,331	121,453	13,829	26
Feb.	280,819	107,170	20,272	20,371	61,490	4,728	282	27	173,649	35,768	124,008	13,843	30
													Changes *
2025	+ 47,810	+ 4,803	+ 2,543	+ 2,728	− 735	+ 259	+ 8	± 0	+ 43,007	+ 6,043	+ 35,457	+ 1,476	+ 31
2025 Nov.	− 2,469	+ 209	− 505	− 308	+ 145	+ 899	− 22	−	− 2,678	+ 2	− 3,629	+ 951	− 2
Dec.	− 415	− 2,315	− 238	− 1,966	− 45	− 88	+ 23	− 1	+ 1,900	− 99	+ 2,144	− 148	+ 3
2026 Jan.	+ 2,347	+ 2,720	+ 837	+ 1,884	− 6	− 17	+ 21	+ 1	− 373	− 624	− 117	+ 705	− 337
Feb.	+ 7,519	+ 4,611	+ 812	+ 4,490	− 622	− 81	+ 12	−	+ 2,908	+ 414	+ 2,483	+ 7	+ 4
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
2025 Nov.	222,319	43,589	18,920	18,124	2,251	1,566	2,541	187	178,730	33,603	99,856	44,073	1,198
Dec.	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 Jan.	226,791	41,799	19,024	16,324	2,352	1,463	2,442	194	184,992	33,539	113,367	36,985	1,101
Feb.	232,138	40,141	18,716	15,171	2,371	1,222	2,463	198	191,997	33,635	112,638	42,691	3,033
													Changes *
2025	+ 29,945	+ 7,579	+ 2,618	+ 5,044	− 385	+ 256	+ 67	− 21	+ 22,366	+ 1,353	+ 17,638	+ 3,215	+ 160
2025 Nov.	+ 2,188	− 1,841	− 70	− 1,546	− 23	− 205	+ 3	−	+ 4,029	+ 101	+ 2,830	+ 1,215	− 117
Dec.	− 26,444	− 1,910	+ 71	− 647	− 52	− 1,190	− 95	+ 3	− 24,534	− 776	− 2,593	− 21,092	− 73
2026 Jan.	+ 27,182	+ 2,071	− 25	+ 863	+ 147	+ 1,086	− 4	+ 4	+ 25,111	+ 625	+ 11,325	+ 13,185	− 24
Feb.	+ 5,249	− 1,658	− 308	− 1,153	+ 19	− 241	+ 21	+ 4	+ 6,907	+ 89	− 800	+ 5,686	+ 1,932
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
2025 Nov.	14,587	7,525	2,382	3,717	146	1,109	88	83	7,062	1,366	5,506	153	37
Dec.	14,821	7,743	2,490	3,680	142	1,252	87	92	7,078	1,253	5,525	265	35
2026 Jan.	15,054	7,779	2,622	3,513	135	1,340	87	82	7,275	1,241	5,472	537	25
Feb.	15,029	7,803	2,628	3,502	132	1,374	88	79	7,226	1,237	5,584	382	23
													Changes *
2025	+ 604	+ 409	+ 181	− 264	− 13	+ 507	− 1	− 1	+ 195	+ 110	+ 19	+ 79	− 13
2025 Nov.	+ 99	+ 33	+ 2	+ 48	+ 1	− 42	−	+ 24	+ 66	+ 33	+ 145	− 101	− 11
Dec.	+ 258	+ 218	+ 108	− 37	− 4	+ 143	− 1	+ 9	+ 40	− 106	+ 36	+ 112	− 2
2026 Jan.	+ 256	+ 36	+ 132	− 167	− 7	+ 88	−	− 10	+ 220	− 6	− 38	+ 274	− 10
Feb.	− 42	+ 24	+ 6	− 11	− 3	+ 34	+ 1	− 3	− 66	− 8	+ 103	− 159	− 2

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I Banks (MFIs) in Germany

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

€ million

Period	Securities portfolios, total 1	Domestic securities 2							Foreign securities				
		Total	Bank debt securities 3	Public sector bonds 4	Corporate bonds (non-MFIs) 5	Equities	Mutual fund shares	Other securities	Total	Bank debt securities	Debt securities issued by non-banks	Equities and mutual fund shares	Other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13
Landesbanken													**End of year or month ***
2025	114,290	39,779	19,432	16,483	1,901	1,254	522	187	74,511	39,515	30,522	4,474	–
2025 Nov.	114,924	40,517	20,030	16,428	1,907	1,373	592	187	74,407	40,184	30,786	3,437	–
Dec.	114,290	39,779	19,432	16,483	1,901	1,254	522	187	74,511	39,515	30,522	4,474	–
2026 Jan.	120,234	42,771	20,629	18,232	1,895	1,265	569	181	77,463	39,966	32,194	5,303	–
Feb.	123,411	44,638	20,904	19,767	1,996	1,213	576	182	78,773	39,956	33,509	5,308	–
													Changes *
2025	+ 8,943	+ 4,719	+ 1,343	+ 2,533	+ 411	+ 164	+ 254	+ 14	+ 4,224	– 2,959	+ 5,266	+ 1,917	–
2025 Nov.	+ 698	+ 281	– 622	+ 775	+ 81	– 5	+ 52	–	+ 417	+ 174	+ 232	+ 11	–
Dec.	– 585	– 738	– 598	+ 55	– 6	– 119	– 70	–	+ 153	– 660	– 240	+ 1,053	–
2026 Jan.	+ 5,986	+ 2,992	+ 1,197	+ 1,749	– 6	+ 11	+ 47	– 6	+ 2,994	+ 459	+ 1,692	+ 843	–
Feb.	+ 3,149	+ 1,867	+ 275	+ 1,535	+ 101	– 52	+ 7	+ 1	+ 1,282	– 15	+ 1,301	– 4	–
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
2025 Nov.	315,691	251,142	102,902	40,851	5,434	130	85,957	15,868	64,549	28,429	32,747	3,252	121
Dec.	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 Jan.	320,416	255,241	104,363	42,190	5,538	134	87,261	15,755	65,175	28,218	33,672	3,170	115
Feb.	322,546	256,879	105,136	42,893	5,532	135	87,502	15,681	65,667	28,253	34,118	3,181	115
													Changes *
2025	+ 25,045	+ 18,279	+ 9,698	+ 5,870	+ 323	– 21	+ 3,254	– 845	+ 6,766	+ 962	+ 5,604	+ 216	– 16
2025 Nov.	+ 1,796	+ 1,808	+ 718	+ 899	+ 12	–	+ 241	– 62	– 12	– 45	– 47	+ 81	– 1
Dec.	+ 474	+ 446	– 254	+ 205	+ 50	– 1	+ 519	– 73	+ 28	– 132	+ 179	– 19	–
2026 Jan.	+ 4,255	+ 3,653	+ 1,715	+ 1,134	+ 54	+ 5	+ 785	– 40	+ 602	– 79	+ 750	– 63	– 6
Feb.	+ 2,129	+ 1,638	+ 773	+ 703	– 6	+ 1	+ 241	– 74	+ 491	+ 35	+ 445	+ 11	–
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
2025 Nov.	234,720	167,688	73,801	15,384	4,030	24	69,079	5,370	67,032	36,540	28,299	2,187	6
Dec.	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 Jan.	236,370	169,486	74,422	15,868	4,095	24	69,710	5,367	66,884	36,091	28,719	2,068	6
Feb.	237,215	169,914	74,519	16,139	4,133	24	69,775	5,324	67,301	36,054	29,185	2,057	5
													Changes *
2025	+ 7,965	+ 6,103	+ 1,892	+ 2,988	+ 53	– 21	+ 2,010	– 819	+ 1,862	– 323	+ 2,349	– 164	–
2025 Nov.	+ 178	+ 227	+ 124	+ 298	+ 25	– 10	+ 10	– 220	– 49	+ 42	– 86	– 5	–
Dec.	– 37	+ 72	– 650	+ 91	+ 56	– 1	+ 507	+ 69	– 109	– 88	+ 91	– 112	–
2026 Jan.	+ 1,687	+ 1,726	+ 1,271	+ 393	+ 9	+ 1	+ 124	– 72	– 39	– 361	+ 329	– 7	–
Feb.	+ 845	+ 428	+ 97	+ 271	+ 38	–	+ 65	– 43	+ 417	– 37	+ 466	– 11	– 1
Mortgage banks													**End of year or month ***
2025	17,224	9,229	2,547	6,557	–	–	125	–	7,995	1,126	6,867	2	–
2025 Nov.	17,277	9,244	2,545	6,559	–	–	140	–	8,033	1,126	6,905	2	–
Dec.	17,224	9,229	2,547	6,557	–	–	125	–	7,995	1,126	6,867	2	–
2026 Jan.	17,153	9,167	2,583	6,459	–	–	125	–	7,986	1,127	6,857	2	–
Feb.	17,135	9,148	2,561	6,462	–	–	125	–	7,987	1,126	6,859	2	–
													Changes *
2025	+ 2,248	+ 12	– 477	+ 508	– 4	–	– 15	–	+ 2,236	– 70	+ 2,306	–	–
2025 Nov.	+ 2,276	– 304	– 203	– 101	–	–	–	–	+ 2,580	+ 1	+ 2,579	–	–
Dec.	– 49	– 15	+ 2	– 2	–	–	– 15	–	– 34	–	– 34	–	–
2026 Jan.	– 68	– 62	+ 36	– 98	–	–	–	–	– 6	+ 1	– 7	–	–
Feb.	– 19	– 19	– 22	+ 3	–	–	–	–	–	–	–	–	–

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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	–	–
2025 Nov.	35,561	21,935	8,556	2,880	212	–	10,287	–	13,626	5,830	7,796	–	–
Dec.	35,404	21,705	8,403	2,785	222	–	10,295	–	13,699	5,776	7,923	–	–
2026 Jan.	35,260	21,619	8,297	2,815	212	–	10,295	–	13,641	5,737	7,904	–	–
Feb.	35,183	21,642	8,320	2,815	212	–	10,295	–	13,541	5,675	7,866	–	–
													Changes *
2025	– 731	– 512	– 424	– 114	+ 18	–	+ 8	–	– 219	– 715	+ 496	–	–
2025 Nov.	– 356	– 97	– 48	– 49	–	–	–	–	– 259	– 248	– 11	–	–
Dec.	– 157	– 230	– 153	– 95	+ 10	–	+ 8	–	+ 73	– 54	+ 127	–	–
2026 Jan.	– 144	– 86	– 106	+ 30	– 10	–	–	–	– 58	– 39	– 19	–	–
Feb.	– 77	+ 23	+ 23	–	–	–	–	–	– 100	– 62	– 38	–	–
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	–
2025 Nov.	218,323	91,090	37,290	39,731	3,303	10,433	292	41	127,233	65,264	61,439	530	–
Dec.	217,044	90,084	36,826	39,245	3,147	10,532	293	41	126,960	65,104	61,322	534	–
2026 Jan.	220,681	94,959	39,865	40,987	3,060	10,713	293	41	125,722	62,388	62,764	570	–
Feb.	223,272	95,235	40,240	40,832	3,147	10,682	294	40	128,037	63,203	64,248	586	–
													Changes *
2025	+ 9,487	+ 4,807	– 274	+ 4,449	– 322	+ 935	+ 6	+ 13	+ 4,680	+ 1,559	+ 2,954	+ 168	– 1
2025 Nov.	– 191	– 541	– 226	– 344	– 48	+ 77	–	–	+ 350	+ 203	+ 159	– 12	–
Dec.	– 1,234	– 1,006	– 464	– 486	– 156	+ 99	+ 1	–	– 228	– 160	– 74	+ 6	–
2026 Jan.	+ 3,651	+ 3,015	+ 1,179	+ 1,742	– 87	+ 181	–	–	+ 636	– 875	+ 1,474	+ 37	–
Feb.	+ 2,604	+ 276	+ 375	– 155	+ 87	– 31	+ 1	– 1	+ 2,328	+ 846	+ 1,467	+ 15	–
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
2025 Nov.	239,321	48,033	14,290	17,668	10,560	5,097	308	110	191,288	26,175	111,014	52,924	1,175
Dec.	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 Jan.	233,848	46,566	14,421	15,445	10,565	5,678	346	111	187,282	25,384	115,883	44,941	1,074
Feb.	242,425	46,382	14,446	16,159	9,902	5,397	372	106	196,043	25,272	117,001	50,766	3,004
													Changes *
2025	+ 30,975	+ 5,231	+ 870	+ 3,877	– 1,038	+ 1,512	+ 10	± 0	+ 25,744	+ 1,737	+ 20,301	+ 3,552	+ 154
2025 Nov.	+ 5,676	– 685	– 12	– 1,174	+ 127	+ 368	– 18	+ 24	+ 6,361	+ 185	+ 4,732	+ 1,575	– 131
Dec.	– 26,483	– 1,623	+ 102	– 1,014	– 97	– 647	+ 24	+ 9	– 24,860	– 676	– 2,635	– 21,472	– 77
2026 Jan.	+ 21,564	+ 156	+ 29	– 1,209	+ 102	+ 1,228	+ 14	– 8	+ 21,408	– 66	+ 7,761	+ 13,737	– 24
Feb.	+ 8,447	– 184	+ 25	+ 714	– 663	– 281	+ 26	– 5	+ 8,631	– 128	+ 1,033	+ 5,796	+1,930

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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
2024 July	2,043,101	664,651	1,378,422	28	1,027,025	152,519	92,285	782,216	5	28,286	286,700	12,132
Aug.	1,999,511	602,577	1,396,905	29	994,911	128,920	81,478	784,507	6	30,063	288,814	12,022
Sep.	2,015,552	667,837	1,347,684	31	982,693	130,108	75,076	777,501	8	21,563	275,815	11,616
Oct.	2,014,286	661,267	1,352,989	30	981,556	126,073	76,146	779,330	7	20,312	293,522	11,555
Nov.	2,043,858	673,296	1,370,533	29	994,295	134,527	77,939	781,823	6	22,245	283,185	11,527
Dec.	1,951,812	586,020	1,365,764	28	973,270	119,345	83,560	770,360	5	16,243	257,012	11,018
2025 Jan.	2,066,121	664,868	1,401,225	28	997,299	134,850	89,106	773,338	5	16,470	321,842	10,986
Feb.	2,100,971	695,984	1,404,958	29	999,014	140,356	85,037	773,615	6	16,010	325,379	11,024
Mar.	2,088,525	686,856	1,401,642	27	982,171	134,719	83,539	763,909	4	16,573	305,358	10,638
Apr.	2,112,563	713,715	1,398,822	26	1,002,418	144,468	94,000	763,947	3	18,087	314,220	10,575
May	2,077,559	660,438	1,417,096	25	1,003,789	138,480	99,431	765,876	2	19,285	322,613	10,537
June	2,082,731	685,406	1,397,302	23	993,228	140,976	95,937	756,312	3	17,342	324,604	10,115
July	2,048,112	650,093	1,397,995	24	996,839	134,030	105,664	757,141	4	15,599	307,915	10,056
Aug.	2,052,833	625,187	1,427,623	23	985,207	131,811	95,522	757,871	3	14,343	301,884	10,022
Sep.	2,068,118	676,643	1,391,457	18	983,461	134,412	99,761	749,287	1	18,065	319,262	9,652
Oct.	2,001,209	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.	2,106,137	736,827	1,369,291	19	927,790	118,296	60,114	749,378	2	18,366	337,198	9,061
	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
2024 July	− 48,722	− 35,799	− 12,925	+ 2	− 8,368	+ 4,510	+ 4,320	− 17,200	+ 2	+ 251	+ 9,063	− 154
Aug.	− 5,120	− 27,309	+ 22,188	+ 1	− 54	+ 8,461	− 10,807	+ 2,291	+ 1	+ 1,777	+ 2,696	− 110
Sep.	+ 17,908	+ 65,948	− 48,042	+ 2	− 12,218	+ 1,188	− 6,402	− 7,006	+ 2	− 8,500	− 12,843	− 406
Oct.	− 1,600	− 9,218	+ 7,619	− 1	− 1,136	− 4,034	+ 1,070	+ 1,829	− 1	− 1,251	+ 17,009	− 61
Nov.	+ 21,453	+ 7,815	+ 13,639	− 1	+ 12,739	+ 8,454	+ 1,793	+ 2,493	− 1	+ 1,933	− 11,348	− 28
Dec.	− 92,694	− 86,926	− 5,767	− 1	− 19,425	− 13,582	+ 5,621	− 11,463	− 1	− 6,002	− 30,318	− 509
2025 Jan.	+ 109,790	+ 78,404	+ 31,386	−	+ 22,099	+ 15,505	+ 3,626	+ 2,968	−	+ 227	+ 60,000	− 32
Feb.	+ 34,195	+ 30,674	+ 3,520	+ 1	+ 1,715	+ 5,506	− 4,069	+ 277	+ 1	− 460	+ 3,405	+ 38
Mar.	+ 1,067	− 1,340	+ 2,409	− 2	− 16,888	− 5,682	− 1,498	− 9,706	− 2	+ 563	− 18,416	− 386
Apr.	+ 38,467	+ 33,972	+ 4,496	− 1	+ 20,237	+ 9,739	+ 10,461	+ 38	− 1	+ 1,514	+ 10,699	− 63
May	− 37,164	− 54,784	+ 17,621	− 1	+ 1,371	− 5,988	+ 5,431	+ 1,929	− 1	+ 1,198	+ 8,102	− 38
June	+ 14,347	+ 29,264	− 14,915	− 2	− 10,561	+ 2,496	− 3,494	− 9,564	+ 1	− 1,943	+ 3,248	− 422
July	− 39,754	− 37,857	− 1,898	+ 1	+ 3,611	− 6,946	+ 9,727	+ 829	+ 1	− 1,743	− 17,205	− 59
Aug.	+ 10,977	− 22,593	+ 33,571	− 1	− 10,030	− 2,219	− 9,090	+ 1,280	− 1	− 1,256	− 5,349	− 34
Sep.	+ 17,411	+ 52,285	− 34,869	− 5	− 1,746	+ 2,601	+ 4,239	− 8,584	− 2	+ 3,722	+ 17,737	− 370
Oct.	− 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.	+ 37,120	+ 19,812	+ 17,308	−	− 1,171	− 2,812	− 1,363	+ 3,004	−	+ 2,639	+ 4,817	− 206

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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
2025 Nov.	1,104,578	533,893	570,666	19	122,724	13,661	11,772	97,289	2	9,760	242,193	2,048
Dec.	1,045,727	477,704	568,003	20	117,540	11,508	13,184	92,845	3	11,761	234,347	2,029
2026 Jan.	1,181,878	587,178	594,681	19	130,580	22,055	13,974	94,549	2	10,333	316,633	2,013
Feb.	1,217,571	605,824	611,728	19	130,973	22,728	13,163	95,080	2	10,408	323,848	1,844
												Changes *
2025	+ 65,371	+ 52,356	+ 13,023	– 8	– 1,356	+ 1,897	+ 3,257	– 6,508	– 2	+ 4,444	+ 5,319	+ 16
2025 Nov.	– 6,297	+ 12,062	– 18,360	+ 1	+ 278	– 477	+ 221	+ 533	+ 1	– 484	– 17,628	+ 120
Dec.	– 66,569	– 59,092	– 7,478	+ 1	– 2,164	– 2,158	+ 1,447	– 1,454	+ 1	+ 2,001	– 21,769	– 19
2026 Jan.	+ 101,999	+ 70,973	+ 31,027	– 1	+ 4,441	+ 2,253	+ 485	+ 1,704	– 1	– 1,428	+ 51,715	– 16
Feb.	+ 34,069	+ 17,807	+ 16,262	–	+ 393	+ 673	– 811	+ 531	–	+ 75	+ 7,090	– 169
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
2025 Nov.	411,520	174,971	236,549	–	48,990	7,811	4,189	36,990	–	1,154	125,369	1,570
Dec.	420,530	182,069	238,461	–	47,816	6,957	4,676	36,183	–	2,599	120,554	1,503
2026 Jan.	430,466	191,566	238,900	–	48,697	7,281	5,137	36,279	–	2,739	131,843	1,495
Feb.	432,874	189,563	243,311	–	50,785	9,631	4,883	36,271	–	2,766	132,635	1,487
												Changes *
2025	+ 47,645	+ 21,326	+ 26,319	–	+ 1,202	+ 2,260	+ 2,873	– 3,931	–	+ 847	+ 13,213	– 333
2025 Nov.	– 12,371	+ 483	– 12,854	–	– 1,552	– 812	– 973	+ 233	–	– 2,239	– 6,125	– 5
Dec.	+ 10,923	+ 8,111	+ 2,812	–	– 1,179	– 859	+ 487	– 807	–	+ 1,445	– 4,617	– 67
2026 Jan.	+ 11,318	+ 10,227	+ 1,091	–	+ 881	+ 324	+ 461	+ 96	–	+ 140	+ 11,368	– 8
Feb.	+ 1,511	– 2,490	+ 4,001	–	+ 2,088	+ 2,350	– 254	– 8	–	+ 27	+ 782	– 8
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
2025 Nov.	476,445	251,331	225,112	2	59,077	3,437	4,422	51,216	2	4,278	116,824	476
Dec.	429,163	200,682	228,478	3	55,311	2,761	4,705	47,842	3	4,807	113,793	524
2026 Jan.	556,185	300,507	255,676	2	66,352	12,692	4,843	48,815	2	3,256	184,790	516
Feb.	589,041	316,832	272,207	2	64,832	10,975	4,526	49,329	2	3,262	191,213	355
												Changes *
2025	+ 8,299	+ 13,753	– 5,452	– 2	– 2,711	– 532	– 1,423	– 754	– 2	+ 1,050	– 7,798	+ 349
2025 Nov.	+ 2,605	+ 10,587	– 7,983	+ 1	+ 1,125	– 136	+ 748	+ 512	+ 1	+ 1,782	– 11,503	+ 125
Dec.	– 57,075	– 54,585	– 2,491	+ 1	– 741	– 676	+ 318	– 384	+ 1	+ 529	– 17,152	+ 48
2026 Jan.	+ 87,663	+ 60,585	+ 27,079	– 1	+ 2,442	+ 1,637	– 167	+ 973	– 1	– 1,551	+ 40,347	– 8
Feb.	+ 32,205	+ 15,990	+ 16,215	–	– 1,520	– 1,717	– 317	+ 514	–	+ 6	+ 6,308	– 161
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
2025 Nov.	216,613	107,591	109,005	17	14,657	2,413	3,161	9,083	–	4,328	–	2
Dec.	196,034	94,953	101,064	17	14,413	1,790	3,803	8,820	–	4,355	–	2
2026 Jan.	195,227	95,105	100,105	17	15,531	2,082	3,994	9,455	–	4,338	–	2
Feb.	195,656	99,429	96,210	17	15,356	2,122	3,754	9,480	–	4,380	–	2
												Changes *
2025	+ 9,427	+ 17,277	– 7,844	– 6	+ 153	+ 169	+ 1,807	– 1,823	–	+ 2,547	– 96	–
2025 Nov.	+ 3,469	+ 992	+ 2,477	–	+ 705	+ 471	+ 446	– 212	–	– 27	–	–
Dec.	– 20,417	– 12,618	– 7,799	–	– 244	– 623	+ 642	– 263	–	+ 27	–	–
2026 Jan.	+ 3,018	+ 161	+ 2,857	–	+ 1,118	+ 292	+ 191	+ 635	–	– 17	–	–
Feb.	+ 353	+ 4,307	– 3,954	–	– 175	+ 40	– 240	+ 25	–	+ 42	–	–

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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
2025 Nov.	220,986	55,912	165,074	–	169,424	34,384	9,239	125,801	–	501	4,127	1,618
Dec.	204,370	41,601	162,769	–	164,213	30,657	8,865	124,691	–	1,050	4,321	1,569
2026 Jan.	205,789	44,245	161,544	–	163,876	30,631	8,373	124,872	–	50	4,884	1,559
Feb.	211,845	51,566	160,279	–	163,066	29,213	8,308	125,545	–	2,849	4,079	1,555
												Changes *
2025	+ 11,869	+ 6,962	+ 4,907	–	+ 7,068	+ 5,564	+ 3,440	– 1,936	–	– 950	+ 2,866	– 256
2025 Nov.	+ 7,253	+ 7,953	– 700	–	+ 1,966	+ 1,222	+ 26	+ 718	–	– 2,215	– 3,032	+ 1
Dec.	– 16,260	– 14,236	– 2,024	–	– 5,211	– 3,727	– 374	– 1,110	–	+ 549	+ 206	– 49
2026 Jan.	+ 1,954	+ 2,956	– 1,002	–	– 37	+ 274	– 492	+ 181	–	– 1,000	+ 574	– 10
Feb.	+ 5,879	+ 7,296	– 1,417	–	– 810	– 1,418	– 65	+ 673	–	+ 2,799	– 814	– 4
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
2025 Nov.	138,884	2,051	136,833	–	137,835	1,970	5,789	130,076	–	935	–	2,236
Dec.	137,181	2,318	134,863	–	136,621	2,266	5,719	128,636	–	477	–	2,118
2026 Jan.	137,221	2,017	135,204	–	136,307	1,932	5,392	128,983	–	798	–	2,109
Feb.	137,664	2,112	135,552	–	136,786	2,056	5,246	129,484	–	791	–	2,096
												Changes *
2025	– 4,627	– 573	– 4,054	–	– 4,371	– 549	– 264	– 3,558	–	– 243	± 0	– 554
2025 Nov.	+ 95	+ 161	– 66	–	+ 139	+ 131	– 287	+ 295	–	– 72	–	– 8
Dec.	– 1,703	+ 267	– 1,970	–	– 1,214	+ 296	– 70	– 1,440	–	– 458	–	– 118
2026 Jan.	+ 40	– 301	+ 341	–	– 314	– 334	– 327	+ 347	–	+ 321	–	– 9
Feb.	+ 443	+ 95	+ 348	–	+ 479	+ 124	– 146	+ 501	–	– 7	–	– 13
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
2025 Nov.	150,741	1,062	149,679	–	149,383	1,008	3,071	145,304	–	1,021	1,692	1,962
Dec.	150,308	1,692	148,616	–	148,684	1,642	3,541	143,501	–	1,291	1,661	1,900
2026 Jan.	149,029	1,096	147,933	–	148,177	1,087	3,172	143,918	–	773	1,641	1,884
Feb.	149,181	1,069	148,112	–	148,128	1,059	3,179	143,890	–	974	1,617	1,872
												Changes *
2025	– 2,740	– 261	– 2,479	–	– 3,190	– 138	+ 932	– 3,984	–	+ 629	+ 82	– 377
2025 Nov.	+ 565	+ 45	+ 520	–	+ 431	+ 45	– 162	+ 548	–	+ 136	– 42	– 19
Dec.	– 432	+ 630	– 1,062	–	– 699	+ 634	+ 470	– 1,803	–	+ 270	– 31	– 62
2026 Jan.	– 1,282	– 596	– 686	–	– 762	– 595	– 464	+ 297	–	– 518	– 21	– 16
Feb.	+ 152	– 27	+ 179	–	– 49	– 28	+ 7	– 28	–	+ 201	– 24	– 12
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
2025 Nov.	35,867	2,500	33,367	–	33,489	2,363	4,761	26,365	–	–	1,472	5
Dec.	36,581	2,606	33,975	–	34,002	2,496	4,957	26,549	–	–	1,468	5
2026 Jan.	36,123	2,507	33,616	–	33,435	2,387	4,687	26,361	–	–	1,468	5
Feb.	35,349	2,461	32,888	–	33,027	2,344	4,227	26,456	–	–	1,043	5
												Changes *
2025	+ 414	+ 293	+ 121	–	+ 843	+ 248	+ 1,568	– 973	–	– 500	– 598	– 1
2025 Nov.	+ 170	+ 216	– 46	–	+ 473	+ 193	+ 360	– 80	–	–	+ 369	–
Dec.	+ 712	+ 106	+ 606	–	+ 513	+ 133	+ 196	+ 184	–	–	– 4	–
2026 Jan.	– 462	– 99	– 363	–	– 567	– 109	– 270	– 188	–	–	–	–
Feb.	– 768	– 46	– 722	–	– 408	– 43	– 460	+ 95	–	–	– 425	–

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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	–
2025 Nov.	38,449	2,595	35,854	.	37,751	2,543	13,368	21,840	.	665	758	–
Dec.	37,579	2,256	35,323	.	36,846	2,253	13,040	21,553	.	720	807	–
2026 Jan.	36,850	2,389	34,461	.	36,173	2,386	12,194	21,593	.	630	639	–
Feb.	36,626	2,382	34,244	.	35,984	2,379	11,967	21,638	.	585	348	–
												Changes *
2025	+ 546	– 249	+ 795	.	– 85	– 250	+ 1,175	– 1,010	.	+ 620	+ 1,197	–
2025 Nov.	– 291	+ 334	– 625	.	– 249	+ 316	+ 26	– 591	.	– 42	+ 92	–
Dec.	– 870	– 339	– 531	.	– 905	– 290	– 328	– 287	.	+ 55	+ 49	–
2026 Jan.	– 729	+ 133	– 862	.	– 673	+ 133	– 846	+ 40	.	– 90	– 168	–
Feb.	– 224	– 7	– 217	.	– 189	– 7	– 227	+ 45	.	– 45	– 291	–
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
2025 Nov.	321,895	75,672	246,223	–	284,791	63,775	14,048	206,968	–	3,534	6,435	1,816
Dec.	319,627	66,775	252,852	–	283,169	58,169	18,757	206,243	–	4,594	5,070	1,724
2026 Jan.	320,296	76,697	243,599	–	280,413	60,630	13,685	206,098	–	3,143	6,982	1,697
Feb.	317,901	71,413	246,488	–	279,826	58,517	14,024	207,285	–	2,759	6,263	1,689
												Changes *
2025	– 343	+ 4,348	– 4,691	–	– 2,091	+ 1,790	– 108	– 3,773	–	– 350	– 3,356	– 501
2025 Nov.	+ 6,733	+ 9,054	– 2,321	–	+ 9,329	+ 7,823	– 419	+ 1,925	–	– 1,373	– 1,736	– 22
Dec.	– 1,895	– 8,852	+ 6,957	–	– 1,367	– 5,606	+ 4,714	– 475	–	+ 1,060	– 1,364	– 92
2026 Jan.	+ 731	+ 9,932	– 9,201	–	– 2,756	+ 2,461	– 5,072	– 145	–	– 1,451	+ 1,913	– 27
Feb.	– 2,431	– 5,306	+ 2,875	–	– 587	– 2,113	+ 339	+ 1,187	–	– 384	– 719	– 8
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
2025 Nov.	658,009	354,411	303,581	17	43,324	7,084	6,525	29,715	–	5,121	118,238	206
Dec.	595,150	294,279	300,854	17	42,746	6,605	7,226	28,915	–	6,538	115,758	194
2026 Jan.	668,198	339,366	328,815	17	45,097	7,287	8,070	29,740	–	6,493	146,119	192
Feb.	700,594	361,306	339,271	17	45,757	8,361	7,680	29,716	–	7,015	151,978	189
												Changes *
2025	+ 25,573	+ 34,712	– 9,133	– 6	– 1,892	+ 106	+ 2,408	– 4,406	–	+ 4,523	– 4,621	– 68
2025 Nov.	+ 2,836	+ 12,269	– 9,433	–	+ 301	+ 324	+ 182	– 205	–	– 1,283	– 12,284	– 2
Dec.	– 75,486	– 64,035	– 11,451	–	– 578	– 479	+ 701	– 800	–	+ 1,417	– 16,606	– 12
2026 Jan.	+ 77,611	+ 45,477	+ 32,134	–	+ 2,351	+ 682	+ 844	+ 825	–	– 45	+ 30,348	– 2
Feb.	+ 31,665	+ 21,592	+ 10,073	–	+ 660	+ 1,074	– 390	– 24	–	+ 522	+ 5,746	– 3

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1												
			Time deposits 2							*Memo item*			
					for more than 1 year						Included in time deposits		
											Liabilities arising from Repos		Loans and advances to financial vehicle corpo-rations
	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
2024 July	4,670,794	2,688,533	1,391,209	702,856	688,353	91,217	597,136	418,428	172,624	74,839	86,454	8,151	95,845
Aug.	4,731,563	2,744,841	1,397,501	710,077	687,424	91,492	595,932	415,542	173,679	79,537	93,818	8,362	95,173
Sep.	4,746,916	2,754,922	1,401,676	721,079	680,597	89,624	590,973	413,681	176,637	80,869	88,142	8,886	95,307
Oct.	4,742,076	2,752,796	1,409,264	728,694	680,570	89,268	591,302	411,942	168,074	79,251	88,293	5,207	94,317
Nov.	4,804,166	2,815,382	1,417,403	725,103	692,300	89,525	602,775	409,436	161,945	70,656	87,346	5,187	102,685
Dec.	4,791,674	2,821,274	1,401,203	708,612	692,591	86,011	606,580	410,322	158,875	71,369	75,393	4,147	111,990
2025 Jan.	4,795,377	2,811,887	1,417,681	726,224	691,457	85,762	605,695	407,674	158,135	71,377	103,231	5,515	111,572
Feb.	4,830,884	2,849,224	1,418,651	729,302	689,349	84,507	604,842	405,533	157,476	70,361	114,067	8,647	110,793
Mar.	4,834,226	2,847,818	1,426,215	737,087	689,128	81,550	607,578	403,201	156,992	71,219	102,333	7,016	111,249
Apr.	4,844,217	2,886,052	1,400,638	712,373	688,265	81,419	606,846	401,775	155,752	71,835	107,803	7,472	111,105
May	4,857,622	2,913,251	1,388,320	699,233	689,087	81,368	607,719	401,513	154,538	72,523	110,652	4,306	111,831
June	4,855,662	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.	5,090,197	3,096,331	1,443,470	753,699	689,771	85,667	604,104	391,843	158,553	89,797	215,367	50,190	110,048
	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
2024 July	− 7,631	− 9,735	+ 4,663	+ 5,276	− 613	+ 87	− 700	− 4,073	+ 1,514	+ 1,395	+ 257	+ 151	− 231
Aug.	+ 31,110	+ 25,664	+ 7,277	+ 8,061	− 784	+ 306	− 1,090	− 2,886	+ 1,055	+ 4,698	+ 8,003	+ 201	− 669
Sep.	+ 16,041	+ 10,360	+ 4,584	+ 11,359	− 6,775	− 1,857	− 4,918	− 1,861	+ 2,958	+ 1,332	− 5,429	+ 500	+ 135
Oct.	− 7,091	− 2,543	− 1,866	+ 638	− 2,504	− 1,021	− 1,483	− 1,739	− 943	− 1,618	− 651	− 3,670	− 994
Nov.	+ 59,434	+ 60,830	+ 7,239	− 4,778	+ 12,017	+ 592	+ 11,425	− 2,506	− 6,129	− 8,595	− 1,837	− 36	+ 8,045
Dec.	− 13,895	+ 5,300	− 17,011	− 17,202	+ 191	− 3,530	+ 3,721	+ 886	− 3,070	+ 808	− 12,398	− 1,048	+ 9,304
2025 Jan.	+ 4,283	− 8,833	+ 16,534	+ 17,683	− 1,149	− 249	− 900	− 2,678	− 740	+ 8	+ 27,866	+ 1,375	− 418
Feb.	+ 36,731	+ 37,427	+ 2,104	+ 3,115	− 1,011	− 1,252	+ 241	− 2,141	− 659	− 1,016	+ 10,842	+ 3,117	+ 321
Mar.	+ 8,210	+ 1,727	+ 9,299	+ 9,245	+ 54	− 2,903	+ 2,957	− 2,332	− 484	+ 608	− 10,588	− 1,600	+ 464
Apr.	+ 14,927	+ 40,546	− 22,953	− 22,947	− 6	+ 289	− 295	− 1,426	− 1,240	+ 616	+ 6,995	+ 489	− 127
May	+ 13,654	+ 27,644	− 12,514	− 13,299	+ 785	− 54	+ 839	− 262	− 1,214	+ 948	+ 2,722	− 3,194	+ 726
June	+ 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.	+ 5,156	+ 5,314	− 361	− 338	− 23	+ 708	− 731	− 1,022	+ 1,225	+ 1,583	− 15,022	− 6,901	− 252

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the 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
4,267,849	2,497,115	1,185,249	594,616	590,633	86,375	504,258	414,035	171,450	70,000	5,120	2024 July
4,323,256	2,548,515	1,191,080	601,387	589,693	86,056	503,637	411,166	172,495	74,453	6,545	Aug.
4,322,590	2,544,051	1,193,783	611,375	582,408	83,580	498,828	409,318	175,438	75,349	4,284	Sep.
4,329,532	2,555,112	1,199,950	616,433	583,517	83,576	499,941	407,588	166,882	73,874	5,585	Oct.
4,371,865	2,608,410	1,197,564	610,592	586,972	83,841	503,131	405,106	160,785	66,521	3,326	Nov.
4,388,457	2,630,507	1,194,210	606,220	587,990	80,248	507,742	405,981	157,759	66,666	3,573	Dec.
4,355,884	2,600,354	1,195,150	608,180	586,970	79,354	507,616	403,356	157,024	66,447	5,232	2025 Jan.
4,374,852	2,627,820	1,189,425	603,369	586,056	78,151	507,905	401,241	156,366	65,155	5,968	Feb.
4,367,986	2,618,233	1,194,934	612,203	582,731	75,095	507,636	398,934	155,885	65,668	6,198	Mar.
4,394,598	2,661,349	1,181,076	598,566	582,510	75,478	507,032	397,516	154,657	65,919	8,332	Apr.
4,402,906	2,684,850	1,167,367	584,707	582,660	75,133	507,527	397,250	153,439	66,215	8,397	May
4,395,091	2,677,469	1,166,695	585,649	581,046	74,182	506,864	397,884	153,043	65,913	9,019	June
4,399,823	2,692,635	1,157,005	578,490	578,515	72,061	506,454	397,064	153,119	66,856	7,820	July
4,418,769	2,712,280	1,158,380	576,653	581,727	76,234	505,493	395,482	152,627	67,766	7,162	Aug.
4,405,696	2,705,940	1,153,059	569,902	583,157	77,365	505,792	393,921	152,776	72,581	7,694	Sep.
4,477,998	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.
4,550,144	2,800,805	1,204,206	626,143	578,063	81,205	496,858	387,683	157,450	78,343	57,340	Feb.
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
+ 3,103	+ 2,890	+ 2,761	+ 3,622	− 861	− 308	− 553	− 4,043	+ 1,495	+ 1,098	+ 603	2024 July
+ 23,485	+ 19,478	+ 5,831	+ 6,771	− 940	− 319	− 621	− 2,869	+ 1,045	+ 4,453	+ 1,425	Aug.
− 656	− 4,454	+ 2,703	+ 9,988	− 7,285	− 2,476	− 4,809	− 1,848	+ 2,943	+ 896	− 2,261	Sep.
+ 7,052	+ 11,566	− 1,818	− 632	− 1,186	− 629	− 557	− 1,730	− 966	− 1,475	+ 1,301	Oct.
+ 42,653	+ 52,808	− 1,576	− 5,841	+ 4,265	+ 630	+ 3,635	− 2,482	− 6,097	− 7,353	− 2,259	Nov.
+ 16,593	+ 22,098	− 3,354	− 4,372	+ 1,018	− 3,593	+ 4,611	+ 875	− 3,026	+ 580	+ 247	Dec.
− 27,273	− 24,833	+ 950	+ 1,990	− 1,040	− 894	− 146	− 2,655	− 735	− 219	+ 1,659	2025 Jan.
+ 19,038	+ 27,576	− 5,765	− 4,851	− 914	− 1,203	+ 289	− 2,115	− 658	− 1,292	+ 736	Feb.
− 6,796	− 9,517	+ 5,509	+ 8,834	− 3,325	− 3,056	− 269	− 2,307	− 481	+ 263	+ 230	Mar.
+ 26,787	+ 43,291	− 13,858	− 13,637	− 221	+ 383	− 604	− 1,418	− 1,228	+ 251	+ 2,134	Apr.
+ 8,308	+ 23,501	− 13,709	− 13,859	+ 150	− 345	+ 495	− 266	− 1,218	+ 556	+ 65	May
− 7,815	− 7,381	− 672	+ 942	− 1,614	− 951	− 663	+ 634	− 396	− 302	+ 622	June
+ 4,732	+ 15,166	− 9,690	− 7,159	− 2,531	− 2,121	− 410	− 820	+ 76	+ 943	− 1,199	July
+ 19,016	+ 19,715	+ 1,375	− 1,837	+ 3,212	+ 4,173	− 961	− 1,582	− 492	+ 910	− 658	Aug.
− 13,073	− 6,340	− 5,321	− 6,751	+ 1,430	+ 1,131	+ 299	− 1,561	+ 149	+ 4,815	+ 532	Sep.
+ 37,927	+ 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.
+ 3,278	− 221	+ 3,308	+ 2,586	+ 722	+ 746	− 24	− 1,012	+ 1,203	+ 883	− 7,350	Feb.

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
2025 Aug.	2,041,922	1,300,275	626,956	358,392	224,678	84,643	30,048	42,568	1,670,484	1,125,746	432,163	112,575	35,177
Sep.	2,068,406	1,319,378	634,596	364,721	225,480	84,195	30,237	48,135	1,673,036	1,131,133	429,582	112,321	39,984
Oct.	2,106,843	1,327,882	664,132	393,261	225,349	83,320	31,509	49,769	1,712,326	1,148,983	450,616	112,727	41,246
Nov.	2,123,059	1,353,403	655,931	384,591	226,017	81,830	31,895	50,002	1,742,124	1,176,359	454,115	111,650	41,068
Dec.	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 Jan.	2,236,825	1,427,285	694,517	417,455	232,296	81,400	33,623	55,038	1,756,020	1,175,703	467,372	112,945	44,371
Feb.	2,228,566	1,431,515	680,559	404,120	231,657	81,618	34,874	56,573	1,755,275	1,174,654	466,211	114,410	45,207
													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
2025 Aug.	− 3,815	− 1,791	− 1,348	− 4,015	+ 548	− 692	+ 16	+ 1,395	+ 6,223	+ 3,405	+ 3,494	− 676	+ 922
Sep.	+ 27,067	+ 19,369	+ 7,957	+ 6,576	+ 865	− 448	+ 189	+ 5,567	+ 2,552	+ 5,387	− 2,581	− 254	+4,807
Oct.	+ 14,697	+ 628	+ 13,672	+ 13,104	− 243	− 875	+ 1,272	+ 1,634	+ 16,685	+ 10,540	+ 5,739	+ 406	+1,262
Nov.	+ 16,814	+ 25,710	− 8,175	− 8,653	+ 676	− 1,259	+ 538	+ 233	+ 30,337	+ 27,529	+ 3,502	− 694	− 178
Dec.	− 4,068	− 4,105	− 375	+ 977	− 1,109	− 298	+ 710	+ 2,659	− 1,192	+ 791	− 2,395	+ 412	+1,892
2026 Jan.	+ 51,853	+ 19,138	+ 31,829	+ 31,997	+ 42	− 132	+ 1,018	+ 2,377	+ 8,800	− 5,015	+ 12,932	+ 883	+1,411
Feb.	− 8,925	+ 3,873	− 14,267	− 13,572	− 703	+ 218	+ 1,251	+ 1,535	− 745	− 1,049	− 1,161	+ 1,465	+ 836
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
2025 Aug.	925,824	583,640	261,246	182,393	67,384	77,721	3,217	3,457	813,412	528,278	206,112	79,022	3,402
Sep.	942,217	590,948	270,831	191,666	67,586	77,211	3,227	3,405	815,332	530,763	206,040	78,529	3,351
Oct.	966,022	605,084	281,381	202,234	67,255	76,300	3,257	3,336	844,725	548,400	218,665	77,660	3,285
Nov.	976,259	615,113	282,899	203,737	67,290	75,047	3,200	3,261	858,237	558,105	223,754	76,378	3,215
Dec.	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 Jan.	991,284	613,342	300,108	220,809	67,012	74,521	3,313	3,055	860,442	553,540	230,934	75,968	3,015
Feb.	978,864	610,821	290,010	210,739	66,986	74,825	3,208	3,014	854,990	551,589	227,233	76,168	2,977
													Changes *
2025	+ 61,196	+ 47,371	+ 16,045	+ 14,745	− 687	− 1,822	− 398	− 996	+ 33,689	+ 37,933	− 2,061	− 2,183	− 969
2025 Aug.	+ 5,206	+ 3,970	+ 1,884	− 953	+ 597	− 593	− 55	− 21	+ 8,510	+ 6,157	+ 2,999	− 646	− 19
Sep.	+ 16,634	+ 7,387	+ 9,747	+ 9,420	+ 213	− 510	+ 10	− 52	+ 1,920	+ 2,485	− 72	− 493	− 51
Oct.	+ 4,398	+ 6,955	− 1,676	− 1,454	− 327	− 911	+ 30	− 69	+ 10,428	+ 10,637	+ 660	− 869	− 66
Nov.	+ 10,242	+ 10,032	+ 1,520	+ 1,507	+ 32	− 1,253	− 57	− 75	+ 13,512	+ 9,705	+ 5,089	− 1,282	− 70
Dec.	+ 19,821	+ 9,983	+ 10,187	+ 9,472	+ 149	− 354	+ 5	− 123	+ 7,019	+ 9,373	− 2,009	− 345	− 120
2026 Jan.	− 3,973	− 11,370	+ 7,461	+ 8,017	− 420	− 172	+ 108	− 83	− 4,809	− 13,933	+ 9,189	− 65	− 80
Feb.	− 12,661	− 2,630	− 10,230	− 10,203	− 20	+ 304	− 105	− 41	− 5,452	− 1,951	− 3,701	+ 200	− 38
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
2025 Aug.	875,473	552,091	289,921	123,860	140,604	6,742	26,719	39,111	655,450	456,213	165,969	33,268	31,775
Sep.	884,194	561,700	288,835	122,789	140,396	6,762	26,897	44,730	653,426	455,604	164,358	33,464	36,633
Oct.	897,757	558,779	304,115	136,936	140,652	6,730	28,133	46,433	661,476	456,971	169,841	34,664	37,961
Nov.	903,570	571,237	297,290	129,528	141,256	6,465	28,578	46,741	677,720	472,017	170,860	34,843	37,853
Dec.	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 Jan.	995,235	639,478	319,038	144,136	148,510	6,525	30,194	51,983	682,355	469,516	176,325	36,514	41,356
Feb.	1,002,960	647,085	317,884	143,400	147,951	6,441	31,550	53,559	690,539	471,463	181,296	37,780	42,230
													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
2025 Aug.	− 9,927	− 3,332	− 6,552	− 6,534	− 523	− 120	+ 77	+ 1,416	− 1,095	+ 2,099	− 3,149	− 45	+ 941
Sep.	+ 9,002	+ 9,754	− 950	− 990	− 156	+ 20	+ 178	+ 5,619	− 2,024	− 609	− 1,611	+ 196	+4,858
Oct.	+ 9,326	− 3,563	+ 11,685	+ 10,774	+ 140	− 32	+ 1,236	+ 1,703	+ 4,410	+ 1,057	+ 2,153	+ 1,200	+1,328
Nov.	+ 6,398	+ 12,640	− 6,805	− 7,399	+ 615	− 34	+ 597	+ 308	+ 16,783	+ 15,199	+ 1,022	+ 562	− 108
Dec.	− 26,889	− 20,879	− 6,739	− 5,181	− 988	+ 26	+ 703	+ 2,782	− 10,869	− 14,730	+ 3,136	+ 725	+2,012
2026 Jan.	+ 49,556	+ 29,879	+ 18,730	+ 18,309	+ 419	+ 34	+ 913	+ 2,460	+ 7,606	+ 8,110	− 1,450	+ 946	+1,491
Feb.	+ 7,348	+ 7,384	− 1,308	− 817	− 629	− 84	+ 1,356	+ 1,576	+ 8,184	+ 1,947	+ 4,971	+ 1,266	+ 874

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1				
	Total	Sight deposits	Time deposits 2	of which		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bonds 3,4	Memo item Fiduciary loans
			Total	for up to and including 1 year	for more than 2 years 2								
	1	2	3	4	5	6	7	8	9	10	11	12	13
Branches of foreign banks													**End of year or month ***
2025	246,142	174,658	71,017	47,902	16,746	348	119	–	208,825	152,385	55,979	461	–
2025 Aug.	240,625	164,544	75,789	52,139	16,690	180	112	–	201,622	141,255	60,082	285	–
Sep.	241,995	166,730	74,930	50,266	17,498	222	113	–	204,278	144,766	59,184	328	–
Oct.	243,064	164,019	78,636	54,091	17,442	290	119	–	206,125	143,612	62,110	403	–
Nov.	243,230	167,053	75,742	51,326	17,471	318	117	–	206,167	146,237	59,501	429	–
Dec.	246,142	174,658	71,017	47,902	16,746	348	119	–	208,825	152,385	55,979	461	–
2026 Jan.	250,306	174,465	75,371	52,510	16,774	354	116	–	213,223	152,647	60,113	463	–
Feb.	246,742	173,609	72,665	49,981	16,720	352	116	–	209,746	151,602	57,682	462	–
													Changes *
2025	+ 19,354	+ 22,249	– 3,015	– 3,053	+ 1,266	+ 140	– 20	–	+ 15,033	+ 18,366	– 3,460	+ 127	–
2025 Aug.	+ 906	– 2,429	+ 3,320	+ 3,472	+ 474	+ 21	– 6	–	– 1,192	– 4,851	+ 3,644	+ 15	–
Sep.	+ 1,431	+ 2,228	– 840	– 1,854	+ 808	+ 42	+ 1	–	+ 2,656	+ 3,511	– 898	+ 43	–
Oct.	+ 973	– 2,764	+ 3,663	+ 3,784	– 56	+ 68	+ 6	–	+ 1,847	– 1,154	+ 2,926	+ 75	–
Nov.	+ 174	+ 3,038	– 2,890	– 2,761	+ 29	+ 28	– 2	–	+ 42	+ 2,625	– 2,609	+ 26	–
Dec.	+ 3,000	+ 6,791	– 3,823	– 3,314	– 270	+ 30	+ 2	–	+ 2,658	+ 6,148	– 3,522	+ 32	–
2026 Jan.	+ 6,270	+ 629	+ 5,638	+ 5,671	+ 43	+ 6	– 3	–	+ 6,003	+ 808	+ 5,193	+ 2	–
Feb.	– 3,612	– 881	– 2,729	– 2,552	– 54	– 2	–	–	– 3,477	– 1,045	– 2,431	– 1	–
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
2025 Aug.	299,798	161,252	132,257	64,408	63,844	4,089	2,200	12,393	270,771	142,884	121,666	6,221	12,393
Sep.	302,806	165,439	131,055	63,127	63,880	4,069	2,243	12,383	273,057	145,961	120,850	6,246	12,383
Oct.	310,300	166,403	137,554	69,746	63,622	4,038	2,305	12,344	282,915	147,156	129,483	6,276	12,344
Nov.	302,850	166,782	129,707	62,300	63,273	4,003	2,358	12,386	277,529	148,200	123,038	6,291	12,386
Dec.	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 Jan.	310,124	169,437	134,345	67,104	62,897	3,971	2,371	12,689	283,261	150,436	126,560	6,265	12,689
Feb.	316,406	170,397	139,655	72,519	62,652	3,944	2,410	12,667	283,872	150,458	127,137	6,277	12,667
													Changes *
2025	– 11,038	+ 10,094	– 20,516	– 18,238	– 767	– 211	– 405	+ 698	– 10,263	+ 4,320	– 13,962	– 621	+ 698
2025 Aug.	– 9,076	– 3,236	– 5,883	– 6,381	– 712	– 26	+ 69	+ 66	– 6,918	– 87	– 6,874	+ 43	+ 66
Sep.	+ 3,062	+ 4,209	– 1,170	– 1,251	+ 38	– 20	+ 43	– 10	+ 2,286	+ 3,077	– 816	+ 25	– 10
Oct.	+ 1,009	+ 682	+ 296	+ 551	– 263	– 31	+ 62	– 39	+ 3,458	+ 945	+ 2,483	+ 30	– 39
Nov.	– 7,458	+ 374	– 7,850	– 7,449	– 349	– 35	+ 53	+ 42	– 5,386	+ 1,044	– 6,445	+ 15	+ 42
Dec.	– 5,096	– 5,758	+ 678	+ 958	– 222	+ 2	– 18	+ 207	– 6,184	– 6,480	+ 319	– 23	+ 207
2026 Jan.	+ 12,450	+ 8,176	+ 4,277	+ 3,866	+ 143	– 34	+ 31	+ 96	+ 11,906	+ 8,416	+ 3,493	– 3	+ 96
Feb.	+ 6,264	+ 948	+ 5,304	+ 5,410	– 246	– 27	+ 39	– 22	+ 611	+ 22	+ 577	+ 12	– 22
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
2025 Aug.	1,219,330	823,093	116,449	93,476	15,754	184,061	95,727	51	1,207,902	814,996	115,158	277,748	51
Sep.	1,208,994	814,901	115,184	92,259	15,758	183,209	95,700	52	1,197,764	806,877	113,997	276,890	52
Oct.	1,218,276	824,908	114,944	91,816	15,924	182,293	96,131	51	1,206,858	816,676	113,767	276,415	51
Nov.	1,234,338	841,713	114,775	91,497	16,133	181,554	96,296	50	1,222,738	833,371	113,498	275,869	50
Dec.	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 Jan.	1,229,080	838,135	114,412	90,916	16,501	180,574	95,959	49	1,217,588	829,836	113,187	274,565	49
Feb.	1,234,164	842,906	115,663	91,617	16,640	179,643	95,952	46	1,222,656	834,529	114,506	273,621	46
													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
2025 Aug.	+ 9,659	+ 10,889	– 238	– 363	+ 77	– 795	– 197	– 1	+ 9,530	+ 10,827	– 307	– 990	– 1
Sep.	– 10,333	– 8,191	– 1,263	– 1,216	+ 5	– 852	– 27	+ 1	– 10,138	– 8,119	– 1,161	– 858	+ 1
Oct.	+ 9,280	+ 10,005	– 240	– 445	+ 168	– 916	+ 431	– 1	+ 9,094	+ 9,799	– 230	– 475	– 1
Nov.	+ 16,063	+ 16,805	– 168	– 319	+ 210	– 739	+ 165	– 1	+ 15,880	+ 16,695	– 269	– 546	– 1
Dec.	+ 2,903	+ 3,399	– 685	– 651	+ 103	– 38	+ 227	– 3	+ 2,990	+ 3,382	– 583	+ 191	– 3
2026 Jan.	– 8,153	– 6,974	+ 327	+ 73	+ 267	– 942	– 564	+ 2	– 8,140	– 6,917	+ 272	– 1,495	+ 2
Feb.	+ 5,082	+ 4,770	+ 1,250	+ 700	+ 139	– 931	– 7	– 3	+ 5,068	+ 4,693	+ 1,319	– 944	– 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	of which		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bands 3,4	Memo item Fiduciary loans
			Total	for up to and including 1 year	for more than 2 years 2								
	1	2	3	4	5	6	7	8	9	10	11	12	13
Credit cooperatives													**End of year or month ***
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
2025 Aug.	908,215	573,973	182,397	137,182	23,021	126,579	25,266	172	900,602	568,793	181,094	150,715	142
Sep.	904,112	570,371	182,203	136,816	23,262	126,318	25,220	170	896,514	565,197	180,908	150,409	141
Oct.	912,638	579,193	182,295	136,295	23,540	126,047	25,103	171	905,005	574,000	180,978	150,027	142
Nov.	922,481	587,067	184,088	137,084	24,065	126,162	25,164	174	914,712	581,735	182,775	150,202	145
Dec.	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 Jan.	920,288	583,966	184,868	137,059	24,602	126,558	24,896	170	912,538	578,675	183,535	150,328	142
Feb.	920,578	584,275	185,188	136,971	24,840	126,277	24,838	173	912,795	578,922	183,886	149,987	145
													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
2025 Aug.	+ 6,148	+ 5,939	+ 670	+ 381	+ 331	− 79	− 382	− 1	+ 6,101	+ 5,834	+ 720	− 453	− 1
Sep.	− 4,102	− 3,601	− 194	− 366	+ 241	− 261	− 46	− 2	− 4,088	− 3,596	− 186	− 306	− 1
Oct.	+ 8,524	+ 8,820	+ 92	− 521	+ 278	− 271	− 117	+ 1	+ 8,491	+ 8,803	+ 70	− 382	+ 1
Nov.	+ 9,304	+ 7,721	+ 1,790	+ 789	+ 522	− 116	− 91	+ 3	+ 9,168	+ 7,582	+ 1,794	− 208	+ 3
Dec.	+ 2,920	+ 1,835	+ 316	+ 50	+ 236	+ 853	− 84	− 4	+ 2,885	+ 1,828	+ 293	+ 764	− 3
2026 Jan.	− 5,109	− 4,932	+ 464	− 75	+ 301	− 457	− 184	−	− 5,059	− 4,888	+ 467	− 638	−
Feb.	+ 289	+ 308	+ 320	− 88	+ 238	− 281	− 58	+ 3	+ 257	+ 247	+ 351	− 341	+ 3
Mortgage banks													**End of year or month ***
2025	45,322	1,584	43,738	3,332	38,121	−	.	−	44,827	1,377	43,450	−	−
2025 Aug.	45,860	1,265	44,595	3,945	38,394	−	.	−	45,424	1,121	44,303	−	−
Sep.	45,984	1,170	44,814	4,134	38,377	−	.	−	45,584	1,064	44,520	−	−
Oct.	46,585	1,918	44,667	4,116	38,242	−	.	−	45,886	1,508	44,378	−	−
Nov.	46,028	1,976	44,052	3,327	38,362	−	.	−	45,435	1,672	43,763	−	−
Dec.	45,322	1,584	43,738	3,332	38,121	−	.	−	44,827	1,377	43,450	−	−
2026 Jan.	45,864	2,281	43,583	3,317	38,049	−	.	−	45,227	1,933	43,294	−	−
Feb.	46,250	2,383	43,867	3,616	38,069	−	.	−	45,418	2,041	43,377	−	−
													Changes *
2025	− 1,657	− 433	− 1,224	− 492	− 918	−	.	−	− 1,854	− 555	− 1,299	± 0	−
2025 Aug.	− 327	+ 35	− 362	− 137	− 283	−	.	−	− 330	+ 33	− 363	−	−
Sep.	+ 124	− 95	+ 219	+ 189	− 17	−	.	−	+ 160	− 57	+ 217	−	−
Oct.	+ 301	+ 748	− 447	− 318	− 135	−	.	−	+ 2	+ 444	− 442	−	−
Nov.	− 557	+ 58	− 615	− 789	+ 120	−	.	−	− 451	+ 164	− 615	−	−
Dec.	− 706	− 392	− 314	+ 5	− 241	−	.	−	− 608	− 295	− 313	−	−
2026 Jan.	+ 542	+ 697	− 155	− 15	− 72	−	.	−	+ 400	+ 556	− 156	−	−
Feb.	+ 386	+ 102	+ 284	+ 299	+ 20	−	.	−	+ 191	+ 108	+ 83	−	−
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
2025 Aug.	190,557	4,784	185,274	2,890	180,994	366	133	3	189,070	4,769	183,804	497	3
Sep.	190,317	4,370	185,450	3,007	180,883	364	133	3	188,836	4,356	183,985	495	3
Oct.	190,660	4,210	185,953	3,376	180,888	362	135	3	189,196	4,195	184,506	495	3
Nov.	190,777	4,045	186,235	3,499	180,919	361	136	3	189,320	4,030	184,795	495	3
Dec.	191,971	3,852	187,610	3,849	181,955	362	147	3	190,458	3,837	186,114	507	3
2026 Jan.	192,057	4,008	187,539	3,907	181,814	362	148	3	190,531	3,993	186,030	508	3
Feb.	191,585	3,952	187,124	3,709	181,606	361	148	2	190,062	3,938	185,617	507	2
													Changes *
2025	− 3,016	− 2,903	− 105	+ 390	− 1,101	− 21	+ 13	−	− 2,990	− 2,904	− 77	− 9	−
2025 Aug.	− 1,060	− 1,393	+ 331	+ 249	− 81	−	+ 2	−	− 1,058	− 1,392	+ 332	+ 2	−
Sep.	− 240	− 414	+ 176	+ 117	− 111	− 2	−	−	− 234	− 413	+ 181	− 2	−
Oct.	− 207	− 160	− 47	− 181	+ 5	− 2	+ 2	−	− 190	− 161	− 29	−	−
Nov.	+ 117	− 165	+ 282	+ 123	+ 31	− 1	+ 1	−	+ 124	− 165	+ 289	−	−
Dec.	+ 1,194	− 193	+ 1,375	+ 350	+ 1,036	+ 1	+ 11	−	+ 1,138	− 193	+ 1,319	+ 12	−
2026 Jan.	+ 86	+ 156	− 71	+ 58	− 141	−	+ 1	−	+ 73	+ 156	− 84	+ 1	−
Feb.	− 472	− 56	− 415	− 198	− 208	− 1	−	− 1	− 469	− 55	− 413	− 1	− 1

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I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic and foreign non-banks 1								Deposits and borrowing from domestic non-banks 1				
	Total	Sight deposits	Time deposits 2	of which		Savings deposits 3	Bank savings bonds 4	Memo item Fiduciary loans	Total	Sight deposits	Time deposits 2	Savings deposits and bank savings bonds 3,4	Memo item Fiduciary loans
			Total	for up to and including 1 year	for more than 2 years 2								
	1	2	3	4	5	6	7	8	9	10	11	12	13
Banks with special, development and other central support tasks													**End of year or month ***
2025	145,219	56,469	88,419	37,663	48,852	–	.	20,318	134,292	51,308	82,653	331	20,258
2025 Aug.	155,352	66,655	88,344	26,513	60,416	–	.	20,038	134,516	53,971	80,192	353	20,000
Sep.	144,787	60,961	83,490	21,917	60,060	–	.	20,060	130,905	51,352	79,217	336	20,018
Oct.	146,496	58,922	87,243	36,887	48,465	–	.	20,098	135,812	55,341	80,140	331	20,055
Nov.	154,910	64,569	90,010	39,717	48,393	–	.	20,297	141,883	58,202	83,350	331	20,254
Dec.	145,219	56,469	88,419	37,663	48,852	–	.	20,318	134,292	51,308	82,653	331	20,258
2026 Jan.	150,113	65,536	84,246	34,031	48,611	–	.	20,265	141,701	60,450	80,920	331	20,206
Feb.	152,648	60,903	91,414	41,147	48,640	–	.	20,336	140,066	56,263	83,472	331	20,276
													Changes *
2025	– 5,851	– 3,513	– 2,316	+ 11,867	– 14,300	–	.	+ 621	– 150	+ 2,268	– 2,396	– 22	+ 596
2025 Aug.	+ 10,915	+ 3,379	+ 7,536	+ 7,329	– 63	–	.	– 76	+ 5,468	+ 1,095	+ 4,373	–	– 76
Sep.	– 10,525	– 5,682	– 4,826	– 4,569	– 355	–	.	+ 22	– 3,611	– 2,619	– 975	– 17	+ 18
Oct.	+ 1,845	+ 2,717	– 867	+ 10,741	– 11,596	–	.	+ 38	+ 387	+ 4,099	– 3,707	– 5	+ 37
Nov.	+ 8,415	+ 5,645	+ 2,770	+ 2,833	– 72	–	.	+ 199	+ 6,071	+ 2,861	+ 3,210	–	+ 199
Dec.	– 9,873	– 8,089	– 1,784	– 1,999	+ 246	–	.	+ 21	– 7,846	– 6,894	– 952	–	+ 4
2026 Jan.	+ 4,932	+ 9,022	– 4,090	– 3,595	– 195	–	.	– 53	+ 7,409	+ 9,097	– 1,688	–	– 52
Feb.	+ 2,532	– 4,631	+ 7,163	+ 7,111	+ 29	–	.	+ 71	– 1,635	– 4,187	+ 2,552	–	+ 70
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
2025 Aug.	834,065	536,925	274,690	159,858	97,748	5,979	16,471	155	634,257	436,573	175,421	22,263	3
Sep.	852,443	554,487	276,763	160,880	98,283	5,966	15,227	99	640,519	444,538	174,969	21,012	3
Oct.	869,287	552,822	296,288	180,312	98,148	5,993	14,184	101	654,564	449,055	185,508	20,001	3
Nov.	865,796	554,123	292,156	175,500	98,917	5,996	13,521	101	662,490	453,129	190,016	19,345	3
Dec.	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 Jan.	885,872	567,427	299,895	186,168	97,275	5,919	12,631	123	661,373	454,971	188,018	18,384	3
Feb.	882,727	567,626	295,990	183,907	95,811	5,876	13,235	132	662,498	451,309	192,247	18,942	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	–
2025 Aug.	– 7,945	– 11,681	+ 4,222	+ 2,392	+ 236	– 26	– 460	– 4	– 632	– 7,653	+ 7,505	– 484	–
Sep.	+ 18,672	+ 17,731	+ 2,198	+ 1,101	+ 580	– 13	– 1,244	– 56	+ 6,262	+ 7,965	– 452	– 1,251	–
Oct.	+ 10,106	– 2,272	+ 13,394	+ 13,607	– 237	+ 27	– 1,043	+ 2	+ 7,910	+ 4,257	+ 4,664	– 1,011	–
Nov.	– 3,441	+ 1,333	– 4,114	– 4,801	+ 776	+ 3	– 663	–	+ 7,926	+ 4,074	+ 4,508	– 656	–
Dec.	– 21,131	– 3,187	– 17,349	– 16,281	– 929	+ 27	– 622	+ 14	– 4,217	+ 4,713	– 8,338	– 592	–
2026 Jan.	+ 44,289	+ 17,030	+ 27,631	+ 28,281	– 54	– 104	– 268	+ 8	+ 4,705	– 2,325	+ 7,399	– 369	–
Feb.	– 3,510	– 24	– 4,047	– 2,341	– 1,524	– 43	+ 604	+ 9	+ 1,125	– 3,662	+ 4,229	+ 558	– 1

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing 1									Memo item
			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	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 May	4,162,503	2,597,417	1,019,098	494,076	525,022	62,327	462,695	396,730	149,258	35,391
June	4,138,877	2,585,104	1,007,498	483,025	524,473	62,518	461,955	397,395	148,880	35,080
July	4,163,867	2,610,214	1,008,098	485,340	522,758	60,854	461,904	396,585	148,970	35,851
Aug.	4,167,822	2,616,747	1,007,679	483,899	523,780	62,984	460,796	395,020	148,376	36,669
Sep.	4,165,404	2,618,375	1,005,029	479,687	525,342	64,240	461,102	393,467	148,533	41,502
Oct.	4,248,850	2,656,890	1,050,274	523,499	526,775	66,870	459,905	391,411	150,275	42,732
Nov.	4,288,815	2,707,367	1,041,146	513,904	527,242	66,916	460,326	389,292	151,010	42,571
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.	4,295,307	2,703,930	1,050,902	519,940	530,962	67,050	463,912	387,271	153,204	46,710
										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 May	+ 3,621	+ 18,381	− 13,422	− 13,968	+ 546	+ 35	+ 511	− 256	− 1,082	+ 456
June	− 23,626	− 12,313	− 11,600	− 11,051	− 549	+ 191	− 740	+ 665	− 378	− 311
July	+ 24,990	+ 25,110	+ 600	+ 2,315	− 1,715	− 1,664	− 51	− 810	+ 90	+ 771
Aug.	+ 4,025	+ 6,603	− 419	− 1,441	+ 1,022	+ 2,130	− 1,108	− 1,565	− 594	+ 818
Sep.	− 2,418	+ 1,628	− 2,650	− 4,212	+ 1,562	+ 1,256	+ 306	− 1,553	+ 157	+ 4,833
Oct.	+ 50,106	+ 31,830	+ 18,590	+ 18,007	+ 583	+ 1,860	− 1,277	− 2,056	+ 1,742	+ 1,230
Nov.	+ 39,965	+ 50,477	− 9,128	− 9,595	+ 467	+ 46	+ 421	− 2,119	+ 735	− 161
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.	− 12,913	− 6,986	− 6,089	− 6,580	+ 491	+ 398	+ 93	− 1,006	+ 1,168	+ 837
	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 May	240,403	87,433	148,269	90,631	57,638	12,806	44,832	520	4,181	30,824
June	256,214	92,365	159,197	102,624	56,573	11,664	44,909	489	4,163	30,833
July	235,956	82,421	148,907	93,150	55,757	11,207	44,550	479	4,149	31,005
Aug.	250,947	95,533	150,701	92,754	57,947	13,250	44,697	462	4,251	31,097
Sep.	240,292	87,565	148,030	90,215	57,815	13,125	44,690	454	4,243	31,079
Oct.	229,148	90,969	133,594	87,602	45,992	12,841	33,151	439	4,146	31,109
Nov.	244,926	96,202	144,188	97,777	46,411	13,141	33,270	442	4,094	31,335
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.	254,837	96,875	153,304	106,203	47,101	14,155	32,946	412	4,246	31,633
										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 May	+ 4,687	+ 5,120	− 287	+ 109	− 396	− 380	− 16	− 10	− 136	+ 100
June	+ 15,811	+ 4,932	+ 10,928	+ 11,993	− 1,065	− 1,142	+ 77	− 31	− 18	+ 9
July	− 20,258	− 9,944	− 10,290	− 9,474	− 816	− 457	− 359	− 10	− 14	+ 172
Aug.	+ 14,991	+ 13,112	+ 1,794	− 396	+ 2,190	+ 2,043	+ 147	− 17	+ 102	+ 92
Sep.	− 10,655	− 7,968	− 2,671	− 2,539	− 132	− 125	− 7	− 8	− 8	− 18
Oct.	− 12,179	+ 2,639	− 14,706	− 2,913	− 11,793	− 334	− 11,459	− 15	− 97	+ 30
Nov.	+ 15,778	+ 5,233	+ 10,594	+ 10,175	+ 419	+ 300	+ 119	+ 3	− 52	+ 226
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.	+ 16,191	+ 6,765	+ 9,397	+ 9,166	+ 231	+ 348	− 117	− 6	+ 35	+ 46

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** 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
2025 Nov.	1,692,579	1,157,413	423,917	263,528	122,949	111,249	49,545	18,946	30,198	23,731	3,820	401	41,068
Dec.	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 Jan.	1,704,799	1,156,793	435,525	273,133	124,971	112,481	51,221	18,910	31,847	24,967	3,664	464	44,371
Feb.	1,703,337	1,155,900	433,489	271,027	124,974	113,948	51,938	18,754	32,722	25,906	3,618	462	45,207
													Changes *
2025	+ 58,923	+ 78,952	− 19,530	− 20,657	+ 164	− 499	+ 2,585	− 200	+ 2,743	+ 4,197	− 1,662	+ 42	+8,075
2025 Nov.	+ 26,608	+ 27,232	+ 56	+ 336	+ 71	− 680	+ 3,729	+ 297	+ 3,446	+ 3,344	+ 1	− 14	− 178
Dec.	− 454	+ 1,734	− 2,537	− 1,893	− 360	+ 349	− 738	− 943	+ 142	− 237	− 188	+ 63	+1,892
2026 Jan.	+ 8,005	− 4,358	+ 11,480	+ 11,683	− 48	+ 883	+ 795	− 657	+ 1,452	+ 1,418	+ 32	−	+1,411
Feb.	− 1,462	− 893	− 2,036	− 2,106	+ 3	+ 1,467	+ 717	− 156	+ 875	+ 939	− 46	− 2	+ 836
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
2025 Nov.	822,175	544,275	201,537	129,184	63,345	76,363	36,062	13,830	22,217	18,091	2,224	15	3,215
Dec.	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 Jan.	824,073	541,481	206,709	134,863	63,037	75,883	36,369	12,059	24,225	19,539	2,193	85	3,015
Feb.	818,053	539,477	202,493	130,592	63,071	76,083	36,937	12,112	24,740	20,103	2,149	85	2,977
													Changes *
2025	+ 29,476	+ 37,306	− 5,591	− 6,239	− 280	− 2,239	+ 4,213	+ 627	+ 3,530	+ 3,800	− 947	+ 56	− 969
2025 Nov.	+ 10,270	+ 9,356	+ 2,195	+ 2,298	+ 9	− 1,281	+ 3,242	+ 349	+ 2,894	+ 2,809	− 9	− 1	− 70
Dec.	+ 7,594	+ 10,424	− 2,416	− 2,495	+ 87	− 414	− 575	− 1,051	+ 407	− 126	− 61	+ 69	− 120
2026 Jan.	− 5,691	− 13,213	+ 7,588	+ 8,174	− 395	− 66	+ 882	− 720	+ 1,601	+ 1,574	+ 30	+ 1	− 80
Feb.	− 6,020	− 2,004	− 4,216	− 4,271	+ 34	+ 200	+ 568	+ 53	+ 515	+ 564	− 44	−	− 38
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
2025 Nov.	666,326	467,861	164,008	91,470	50,192	34,457	11,394	4,156	6,852	4,983	1,124	386	37,853
Dec.	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 Jan.	669,207	463,430	169,642	94,067	52,728	36,135	13,148	6,086	6,683	4,912	1,048	379	41,356
Feb.	677,599	465,659	174,537	98,746	52,728	37,403	12,940	5,804	6,759	5,003	1,046	377	42,230
													Changes *
2025	+ 13,987	+ 23,004	− 10,630	− 12,179	+ 766	+ 1,613	− 1,201	− 551	− 636	+ 383	− 594	− 14	+9,044
2025 Nov.	+ 16,730	+ 15,354	+ 801	+ 806	+ 66	+ 575	+ 53	− 155	+ 221	+ 197	+ 17	− 13	− 108
Dec.	− 11,128	− 14,945	+ 3,086	+ 3,369	− 243	+ 731	+ 259	+ 215	+ 50	+ 157	− 80	− 6	+2,012
2026 Jan.	+ 7,783	+ 7,965	− 1,129	− 1,569	+ 334	+ 947	− 177	+ 145	− 321	− 330	+ 4	− 1	+1,491
Feb.	+ 8,392	+ 2,229	+ 4,895	+ 4,679	−	+ 1,268	− 208	− 282	+ 76	+ 91	− 2	− 2	+ 874
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	−	−
2025 Nov.	204,078	145,277	58,372	42,874	9,412	429	2,089	960	1,129	657	472	−	−
Dec.	207,158	151,532	55,165	40,107	9,208	461	1,667	853	814	389	425	−	−
2026 Jan.	211,519	151,882	59,174	44,203	9,206	463	1,704	765	939	516	423	−	−
Feb.	207,685	150,764	56,459	41,689	9,175	462	2,061	838	1,223	800	423	−	−
													Changes *
2025	+ 15,460	+ 18,642	− 3,309	− 2,239	− 322	+ 127	− 427	− 276	− 151	+ 14	− 121	−	−
2025 Nov.	+ 204,078	+145,277	+ 58,372	+ 42,874	+ 9,412	+ 429	+ 2,089	+ 960	+ 1,129	+ 657	+ 472	−	−
Dec.	+ 207,158	+151,532	+ 55,165	+ 40,107	+ 9,208	+ 461	+ 1,667	+ 853	+ 814	+ 389	+ 425	−	−
2026 Jan.	+ 211,519	+151,882	+ 59,174	+ 44,203	+ 9,206	+ 463	+ 1,704	+ 765	+ 939	+ 516	+ 423	−	−
Feb.	+ 207,685	+150,764	+ 56,459	+ 41,689	+ 9,175	+ 462	+ 2,061	+ 838	+ 1,223	+ 800	+ 423	−	−

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
2025 Nov.	224,800	126,401	92,215	35,232	55,721	6,184	52,729	21,799	30,823	21,503	6,548	107	12,386
Dec.	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 Jan.	227,405	129,100	92,147	35,423	55,569	6,158	55,856	21,336	34,413	24,846	6,474	107	12,689
Feb.	224,327	126,875	91,282	34,793	55,376	6,170	59,545	23,583	35,855	26,142	6,437	107	12,667
													Changes *
2025	− 6,235	+ 2,240	− 7,829	− 7,603	− 250	− 646	− 4,028	+ 2,080	− 6,133	− 4,437	− 351	+ 25	+ 698
2025 Nov.	− 3,475	+ 2,980	− 6,470	− 6,118	− 297	+ 15	− 1,911	− 1,936	+ 25	+ 51	− 50	−	+ 42
Dec.	− 9,067	− 5,689	− 3,355	− 3,341	+ 37	− 23	+ 2,883	− 791	+ 3,674	+ 3,861	− 186	−	+ 207
2026 Jan.	+ 11,662	+ 8,088	+ 3,577	+ 3,532	+ 101	− 3	+ 244	+ 328	− 84	− 518	+ 112	−	+ 96
Feb.	− 3,078	− 2,225	− 865	− 630	− 193	+ 12	+ 3,689	+ 2,247	+ 1,442	+ 1,296	− 37	−	− 22
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
2025 Nov.	1,170,269	799,698	97,977	78,793	13,799	272,594	52,469	33,673	15,521	11,650	2,173	3,275	50
Dec.	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 Jan.	1,168,626	799,017	98,267	78,907	14,163	271,342	48,962	30,819	14,920	11,025	2,173	3,223	49
Feb.	1,170,322	800,486	99,411	79,541	14,320	270,425	52,334	34,043	15,095	11,157	2,161	3,196	46
													Changes *
2025	+ 30,287	+ 47,067	− 4,482	− 5,524	+ 1,032	− 12,298	− 1,338	− 125	− 880	− 779	+ 72	− 333	− 19
2025 Nov.	+ 12,087	+ 13,416	− 815	− 935	+ 167	− 514	+ 3,793	+ 3,279	+ 546	+ 509	+ 42	− 32	− 1
Dec.	+ 1,267	+ 1,257	− 214	− 147	+ 98	+ 224	+ 1,723	+ 2,125	− 369	− 395	+ 9	− 33	− 3
2026 Jan.	− 2,910	− 1,938	+ 504	+ 261	+ 266	− 1,476	− 5,230	− 4,979	− 232	− 230	− 9	− 19	+ 2
Feb.	+ 1,696	+ 1,469	+ 1,144	+ 634	+ 157	− 917	+ 3,372	+ 3,224	+ 175	+ 132	− 12	− 27	− 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
2025 Nov.	875,925	570,185	156,256	116,737	20,732	149,484	38,787	11,550	26,519	19,283	3,234	718	145
Dec.	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 Jan.	874,201	568,161	156,512	116,499	20,999	149,528	38,337	10,514	27,023	19,485	3,498	800	142
Feb.	874,402	568,094	157,179	116,899	21,202	149,129	38,393	10,828	26,707	19,030	3,532	858	145
													Changes *
2025	+ 28,393	+ 33,710	− 1,501	− 3,115	+ 3,362	− 3,816	+ 4,184	+ 963	+ 3,241	+ 2,875	+ 286	− 20	− 3
2025 Nov.	+ 6,491	+ 6,553	+ 143	− 589	+ 442	− 205	+ 2,677	+ 1,029	+ 1,651	+ 1,385	+ 78	− 3	+ 3
Dec.	+ 3,763	+ 2,287	+ 712	+ 536	+ 152	+ 764	− 878	− 459	− 419	− 509	+ 84	−	− 3
2026 Jan.	− 5,242	− 4,311	− 211	− 584	+ 170	− 720	+ 183	− 577	+ 678	+ 521	+ 125	+ 82	−
Feb.	+ 201	− 67	+ 667	+ 400	+ 203	− 399	+ 56	+ 314	− 316	− 455	+ 34	+ 58	+ 3
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	−	−
2025 Nov.	41,443	1,295	40,148	2,002	36,526	−	3,992	377	3,615	1,316	1,559	−	−
Dec.	41,241	1,375	39,866	1,970	36,327	−	3,586	2	3,584	1,353	1,518	−	−
2026 Jan.	41,370	1,754	39,616	1,876	36,240	−	3,857	179	3,678	1,432	1,533	−	−
Feb.	41,379	1,743	39,636	1,896	36,273	−	4,039	298	3,741	1,511	1,519	−	−
													Changes *
2025	− 1,424	− 157	− 1,267	− 187	− 832	−	− 430	− 398	− 32	− 398	− 71	± 0	−
2025 Nov.	− 9	+ 17	− 26	− 86	+ 46	−	− 442	+ 147	− 589	− 703	+ 74	−	−
Dec.	− 202	+ 80	− 282	− 32	− 199	−	− 406	− 375	− 31	+ 37	− 41	−	−
2026 Jan.	+ 129	+ 379	− 250	− 94	− 87	−	+ 271	+ 177	+ 94	+ 79	+ 15	−	−
Feb.	+ 9	− 11	+ 20	+ 20	+ 33	−	+ 182	+ 119	+ 63	+ 79	− 14	−	−

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]						
	Total	*of which*					Total	Memo item Fiduciary loans	Time deposits [2]				Memo item Fiduciary loans by domestic non-banks, total
		Sight deposits	Time deposits [2]			Savings deposits and bank savings bonds [3, 4]			Sight deposits	*of which*		Savings deposits and bank savings bonds [3, 4]	
			Total	for up to and including 1 year	for more than 2 years [2]					for up to and including 1 year	for more than 2 years [2]		
	1	2	3	4	5	6	7	8	9	10	11	12	13
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
2025 Nov.	187,947	4,030	183,422	3,123	178,540	495	1,373	–	1,373	370	947	–	3
Dec.	189,087	3,837	184,743	3,424	179,571	507	1,371	–	1,371	369	946	–	3
2026 Jan.	189,178	3,993	184,677	3,472	179,444	508	1,353	–	1,353	359	939	–	3
Feb.	188,750	3,938	184,305	3,314	179,239	507	1,312	–	1,312	319	938	–	2
													Changes *
2025	– 2,943	– 2,904	– 30	+ 265	– 899	– 9	– 47	–	– 47	+ 96	– 145	–	–
2025 Nov.	+ 57	– 165	+ 222	+ 52	+ 42	–	+ 67	–	+ 67	+ 71	– 4	–	–
Dec.	+ 1,140	– 193	+ 1,321	+ 301	+ 1,031	+ 12	– 2	–	– 2	– 1	– 1	–	–
2026 Jan.	+ 91	+ 156	– 66	+ 48	– 127	+ 1	– 18	–	– 18	– 10	– 7	–	–
Feb.	– 428	– 55	– 372	– 158	– 205	– 1	– 41	–	– 41	– 40	– 1	–	– 1
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
2025 Nov.	95,852	48,345	47,211	14,489	32,059	296	46,031	9,857	36,139	19,924	14,989	35	20,254
Dec.	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 Jan.	102,641	52,098	50,247	17,210	32,433	296	39,060	8,352	30,673	14,923	14,782	35	20,206
Feb.	92,790	46,894	45,600	12,470	32,528	296	47,276	9,369	37,872	22,138	14,741	35	20,276
													Changes *
2025	+ 10,469	+ 4,219	+ 6,267	+ 6,650	– 323	– 17	– 10,619	– 1,951	– 8,663	+ 5,087	– 13,978	– 5	+ 596
2025 Nov.	+ 4,950	+ 3,534	+ 2,072	+ 2,408	– 20	– 656	+ 2,976	+ 540	+ 2,436	+ 2,386	– 11	–	–
Dec.	– 1,872	+ 5,227	– 6,507	– 5,627	– 586	– 592	– 2,345	– 514	– 1,831	– 1,846	– 113	–	–
2026 Jan.	+ 3,141	– 2,109	+ 5,619	+ 5,901	+ 28	– 369	+ 1,564	– 216	+ 1,780	+ 1,798	– 11	–	–
Feb.	– 183	– 3,756	+ 3,015	+ 3,286	– 26	+ 558	+ 1,308	+ 94	+ 1,214	+ 1,252	– 38	–	–
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	–
2025 Nov.	642,439	445,240	177,864	123,478	39,810	19,335	20,051	7,889	12,152	8,961	1,560	10	–
Dec.	640,567	450,467	171,357	117,851	39,224	18,743	17,706	7,375	10,321	7,115	1,447	10	–
2026 Jan.	642,156	447,818	175,964	122,770	39,237	18,374	19,217	7,153	12,054	8,866	1,436	10	–
Feb.	641,973	444,062	178,979	126,056	39,211	18,932	20,525	7,247	13,268	10,118	1,398	10	–
													Changes *
2025	+ 18,548	+ 28,807	– 7,961	– 7,948	– 104	– 2,298	+ 667	– 876	+ 1,546	+ 1,546	– 957	– 3	–
2025 Nov.	+ 4,950	+ 3,534	+ 2,072	+ 2,408	– 20	– 656	+ 2,976	+ 540	+ 2,436	+ 2,386	– 11	–	–
Dec.	– 1,872	+ 5,227	– 6,507	– 5,627	– 586	– 592	– 2,345	– 514	– 1,831	– 1,846	– 113	–	–
2026 Jan.	+ 3,141	– 2,109	+ 5,619	+ 5,901	+ 28	– 369	+ 1,564	– 216	+ 1,780	+ 1,798	– 11	–	–
Feb.	– 183	– 3,756	+ 3,015	+ 3,286	– 26	+ 558	+ 1,308	+ 94	+ 1,214	+ 1,252	– 38	–	–

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 Apr.	1,260,666	762,875	479,468	220,002	259,466	16,769	242,697	3,222	15,101	1,976
May	1,253,175	765,422	469,438	210,207	259,231	16,590	242,641	3,223	15,092	1,665
June	1,236,883	754,354	464,205	206,749	257,456	16,083	241,373	3,221	15,103	1,724
July	1,254,606	768,562	467,736	211,079	256,657	15,887	240,770	3,218	15,090	1,743
Aug.	1,246,441	757,310	470,932	215,597	255,335	16,259	239,076	3,143	15,056	1,643
Sep.	1,253,556	764,446	470,893	214,494	256,399	17,444	238,955	3,221	14,996	1,668
Oct.	1,326,897	794,253	514,454	257,512	256,942	19,606	237,336	3,201	14,989	1,640
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.	1,314,978	786,967	510,419	255,555	254,864	18,898	235,966	3,015	14,577	1,650
										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 Apr.	+ 25,685	+ 24,334	+ 1,482	+ 1,695	− 213	+ 181	− 394	+ 108	− 239	− 29
May	− 7,491	+ 2,547	− 10,030	− 9,795	− 235	− 179	− 56	+ 1	− 9	− 51
June	− 16,292	− 11,068	− 5,233	− 3,458	− 1,775	− 507	− 1,268	− 2	+ 11	+ 59
July	+ 17,723	+ 14,208	+ 3,531	+ 4,330	− 799	− 196	− 603	− 3	− 13	+ 19
Aug.	− 8,095	− 11,182	+ 3,196	+ 4,518	− 1,322	+ 372	− 1,694	− 75	− 34	− 100
Sep.	+ 7,115	+ 7,136	− 39	− 1,103	+ 1,064	+ 1,185	− 121	+ 78	− 60	+ 25
Oct.	+ 40,001	+ 23,122	+ 16,906	+ 17,213	− 307	+ 1,392	− 1,699	− 20	− 7	− 28
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.	− 26,129	− 20,221	− 5,706	− 5,643	− 63	+ 80	− 143	− 51	− 151	+ 4
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 Apr.	385,013	280,455	76,894	58,125	18,769	3,896	14,873	17,001	10,663	.
May	386,032	282,501	75,986	57,236	18,750	3,856	14,894	17,012	10,533	.
June	380,340	278,355	74,435	55,574	18,861	3,953	14,908	17,138	10,412	.
July	387,186	286,090	73,515	54,841	18,674	3,710	14,964	17,203	10,378	.
Aug.	389,490	289,119	72,888	53,972	18,916	3,908	15,008	17,195	10,288	.
Sep.	383,183	283,513	72,280	53,344	18,936	3,901	15,035	17,115	10,275	.
Oct.	388,749	288,722	72,550	53,542	19,008	3,925	15,083	17,033	10,444	.
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	.
										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 Apr.	+ 5,748	+ 7,252	− 1,353	− 1,291	− 62	− 73	+ 11	+ 17,001	− 165	.
May	+ 1,019	+ 2,046	− 908	− 889	− 19	− 40	+ 21	+ 17,012	− 130	.
June	− 5,692	− 4,146	− 1,551	− 1,662	+ 111	+ 97	+ 14	+ 17,138	− 121	.
July	+ 6,846	+ 7,735	− 920	− 733	− 187	− 243	+ 56	+ 17,203	− 34	.
Aug.	+ 2,319	+ 3,029	− 617	− 864	+ 247	+ 198	+ 49	+ 17,195	− 85	.
Sep.	− 6,307	− 5,606	− 608	− 628	+ 20	− 7	+ 27	+ 17,115	− 13	.
Oct.	+ 5,566	+ 5,209	+ 270	+ 198	+ 72	+ 24	+ 48	+ 17,033	+ 169	.
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	.

***** For the corpus of reporting credit institutions, the categories of 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	.
2025 Aug.	2,216,620	1,386,283	388,742	181,071	207,671	36,114	171,557	330,310	111,285	.
Sep.	2,213,270	1,385,483	387,272	179,093	208,179	36,205	171,974	328,993	111,522	.
Oct.	2,218,481	1,389,147	388,994	180,024	208,970	36,577	172,393	327,294	113,046	.
Nov.	2,252,529	1,424,353	388,884	179,260	209,624	36,764	172,860	325,569	113,723	.
Dec.	2,256,704	1,422,926	393,110	180,312	212,798	36,936	175,862	326,133	114,535	.
2026 Jan.	2,259,457	1,426,044	393,482	180,135	213,347	37,166	176,181	325,185	114,746	.
Feb.	2,271,150	1,437,083	393,656	179,495	214,161	37,575	176,586	324,498	115,913	.
										Changes *
2025	+ 76,974	+ 103,985	− 14,990	− 21,227	+ 6,237	+ 186	+ 6,051	+ 3,967,680	+ 107	.
2025 Aug.	+ 9,100	+ 13,379	− 2,645	− 4,653	+ 2,008	+ 1,468	+ 540	+ 330,310	− 398	.
Sep.	− 3,350	− 800	− 1,470	− 1,978	+ 508	+ 91	+ 417	+ 328,993	+ 237	.
Oct.	+ 5,211	+ 3,664	+ 1,722	+ 931	+ 791	+ 372	+ 419	+ 327,294	+ 1,524	.
Nov.	+ 34,048	+ 35,206	− 110	− 764	+ 654	+ 187	+ 467	+ 325,569	+ 677	.
Dec.	+ 1,810	− 1,427	+ 1,861	+ 882	+ 979	− 158	+ 1,137	+ 326,133	+ 812	.
2026 Jan.	+ 2,033	+ 2,398	+ 372	− 177	+ 549	+ 230	+ 319	+ 325,185	+ 211	.
Feb.	+ 11,693	+ 11,039	+ 174	− 640	+ 814	+ 409	+ 405	+ 324,498	+ 1,167	.
	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	.
2025 Aug.	242,109	139,543	52,406	18,098	34,308	5,119	29,189	41,829	8,331	.
Sep.	242,373	140,322	52,129	17,843	34,286	5,103	29,183	41,608	8,314	.
Oct.	241,791	139,839	52,225	17,890	34,335	5,147	29,188	41,356	8,371	.
Nov.	244,844	143,126	52,177	17,737	34,440	5,218	29,222	41,141	8,400	.
Dec.	246,012	143,530	52,832	17,896	34,936	5,216	29,720	41,253	8,397	.
2026 Jan.	245,354	143,289	52,737	17,818	34,919	5,206	29,713	40,970	8,358	.
Feb.	245,637	144,063	52,421	17,621	34,800	5,204	29,596	40,767	8,386	.
										Changes *
2025	− 2,991	+ 3,238	− 2,694	− 2,297	− 397	− 291	− 106	+ 507,184	− 730	.
2025 Aug.	− 44	+ 496	− 219	− 257	+ 38	+ 64	− 26	+ 41,829	− 76	.
Sep.	+ 264	+ 779	− 277	− 255	− 22	− 16	− 6	+ 41,608	− 17	.
Oct.	− 582	− 483	+ 96	+ 47	+ 49	+ 44	+ 5	+ 41,356	+ 57	.
Nov.	+ 3,053	+ 3,287	− 48	− 153	+ 105	+ 71	+ 34	+ 41,141	+ 29	.
Dec.	+ 793	+ 404	+ 280	+ 154	+ 126	− 52	+ 178	+ 41,253	− 3	.
2026 Jan.	− 838	− 421	− 95	− 78	− 17	− 10	− 7	+ 40,970	− 39	.
Feb.	+ 283	+ 774	− 316	− 197	− 119	− 2	− 117	+ 40,767	+ 28	.
	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	–
2025 Aug.	73,161	44,492	22,711	15,161	7,550	1,584	5,966	2,543	3,415	–
Sep.	73,021	44,611	22,455	14,913	7,542	1,587	5,955	2,530	3,425	–
Oct.	72,931	44,929	22,051	14,531	7,520	1,615	5,905	2,527	3,424	–
Nov.	71,526	44,362	21,312	13,738	7,574	1,645	5,929	2,438	3,414	–
Dec.	72,442	45,002	21,591	14,099	7,492	1,609	5,883	2,401	3,448	–
2026 Jan.	74,633	45,963	22,518	14,699	7,819	1,646	6,173	2,533	3,619	–
Feb.	76,081	47,313	22,622	14,833	7,789	1,648	6,141	2,528	3,618	–
										Changes *
2025	+ 1,667	+ 2,340	− 529	− 260	− 269	− 27	− 242	− 307	+ 163	–
2025 Aug.	+ 745	+ 881	− 134	− 185	+ 51	+ 28	+ 23	− 1	− 1	–
Sep.	− 140	+ 119	− 256	− 248	− 8	+ 3	− 11	− 13	+ 10	–
Oct.	− 90	+ 318	− 404	− 382	− 22	+ 28	− 50	− 3	− 1	–
Nov.	− 1,405	− 567	− 739	− 793	+ 54	+ 30	+ 24	− 89	− 10	–
Dec.	+ 916	+ 640	+ 279	+ 361	− 82	− 36	− 46	− 37	+ 34	–
2026 Jan.	− 1,319	− 1,214	− 408	− 145	− 263	− 148	− 115	+ 132	+ 171	–
Feb.	+ 1,448	+ 1,350	+ 104	+ 134	− 30	+ 2	− 32	− 5	− 1	–

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing (excluding savings deposits and bank savings bonds) [1, 2]												
	Domestic enterprises (non-MFIs) [3]						Domestic self-employed persons [4]					Domestic employees	
			Time deposits [2]						Time deposits [2]				
				of which						of which			
	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years [2]	Memo item Fiduciary loans	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years [2]	Total	Sight deposits
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Commercial banks [5]												**End of month ***
2025 Dec.	637,029	379,383	257,646	145,686	97,785	103	137,127	108,921	28,206	23,981	2,264	719,304	602,734
2026 Jan.	647,043	378,616	268,427	156,709	97,595	103	137,889	109,385	28,504	24,272	2,269	718,773	601,863
Feb.	638,637	371,362	267,275	155,588	97,459	103	138,301	109,951	28,350	24,249	2,256	723,471	606,923
	Big banks												
2025 Dec.	374,444	223,469	150,975	83,381	62,036	–	71,157	54,672	16,485	15,872	114	268,737	244,563
2026 Jan.	375,072	216,529	158,543	91,430	61,664	–	70,846	54,091	16,755	16,123	113	264,498	240,366
Feb.	370,625	216,056	154,569	87,300	61,741	–	70,522	53,763	16,759	16,181	110	262,917	238,975
	Regional banks and other commercial banks												
2025 Dec.	149,243	76,395	72,848	33,783	31,389	103	53,279	44,021	9,258	6,506	1,725	379,592	303,146
2026 Jan.	156,396	84,840	71,556	32,364	31,497	103	54,456	44,773	9,683	6,910	1,747	381,316	304,426
Feb.	157,885	80,636	77,249	38,200	31,323	103	54,973	45,471	9,502	6,722	1,745	386,427	309,857
	Branches of foreign banks												
2025 Dec.	113,342	79,519	33,823	28,522	4,360	–	12,691	10,228	2,463	1,603	425	70,975	55,025
2026 Jan.	115,575	77,247	38,328	32,915	4,434	–	12,587	10,521	2,066	1,239	409	72,959	57,071
Feb.	110,127	74,670	35,457	30,088	4,395	–	12,806	10,717	2,089	1,346	401	74,127	58,091
	Landesbanken												
2025 Dec.	173,684	94,479	79,205	24,609	53,498	143	8,409	5,262	3,147	3,107	2	19,742	16,683
2026 Jan.	185,611	102,608	83,003	28,332	53,623	143	8,450	5,379	3,071	3,038	2	19,749	16,773
Feb.	182,351	100,026	82,325	27,893	53,431	144	8,572	5,559	3,013	2,978	4	19,748	16,811
	Savings banks												
2025 Dec.	202,316	163,145	39,171	27,090	11,544	47	105,147	92,525	12,622	11,991	209	519,160	479,159
2026 Jan.	199,760	160,036	39,724	27,448	11,731	49	104,519	92,055	12,464	11,870	216	520,847	480,776
Feb.	197,379	156,847	40,532	28,081	11,841	46	104,184	91,874	12,310	11,691	199	525,268	484,860
	Commercial banks [5]												**Changes ***
2025 Dec.	– 3,422	– 38	– 3,384	– 2,708	– 530	–	+ 691	+ 700	– 9	+ 29	+ 1	+ 630	+ 78
2026 Jan.	+ 8,110	– 2,976	+ 11,086	+ 11,328	– 190	–	+ 837	+ 539	+ 298	+ 291	+ 5	– 426	– 766
Feb.	– 8,406	– 7,254	– 1,152	– 1,121	– 136	–	+ 412	+ 566	– 154	– 23	– 13	+ 4,698	+ 5,060
	Big banks												
2025 Dec.	+ 9	+ 12	– 3	– 3	+ 0	–	+ 0	– 0	+ 0	+ 0	+ 0	– 2	– 2
2026 Jan.	+ 1	– 7	+ 8	+ 8	– 0	–	– 0	– 1	+ 0	+ 0	– 0	– 4	– 4
Feb.	– 4	– 0	– 4	– 4	+ 0	–	– 0	– 0	+ 0	+ 0	– 0	– 2	– 1
	Regional banks and other commercial banks												
2025 Dec.	– 11,464	– 14,196	+ 2,732	+ 3,253	– 450	–	+ 32	+ 30	+ 2	+ 8	+ 2	– 711	– 985
2026 Jan.	+ 4,684	+ 6,110	– 1,426	– 1,543	+ 104	–	+ 590	+ 544	+ 46	+ 40	+ 14	+ 1,469	+ 1,126
Feb.	+ 1,489	– 4,204	+ 5,693	+ 5,836	– 174	–	+ 517	+ 698	– 181	– 188	– 2	+ 5,111	+ 5,431
	Branches of foreign banks												
2025 Dec.	– 704	+ 2,245	– 2,949	– 2,718	– 161	–	+ 633	+ 699	– 66	– 44	– 4	+ 2,996	+ 3,122
2026 Jan.	+ 2,798	– 2,146	+ 4,944	+ 4,822	+ 78	–	+ 558	+ 576	– 18	–	– 8	+ 2,344	+ 2,305
Feb.	– 5,448	– 2,577	– 2,871	– 2,827	– 39	–	+ 219	+ 196	+ 23	+ 107	– 8	+ 1,168	+ 1,020
	Landesbanken												
2025 Dec.	– 9	– 6	– 3	– 3	+ 0	– 0	– 0	+ 0	– 0	– 0	–	+ 0	+ 0
2026 Jan.	+ 12	+ 8	+ 4	+ 4	+ 0	–	+ 0	+ 0	– 0	– 0	–	+ 0	+ 0
Feb.	– 3	– 3	– 1	– 0	– 0	+ 0	+ 0	+ 0	– 0	– 0	+ 0	– 0	+ 0
	Savings banks												
2025 Dec.	+ 2,245	+ 2,614	– 369	– 332	– 12	– 3	+ 389	+ 431	– 42	– 27	+ 8	– 1,421	– 1,602
2026 Jan.	– 2,556	– 3,109	+ 553	+ 358	+ 187	+ 2	– 628	– 470	– 158	– 121	+ 7	+ 1,687	+ 1,617
Feb.	– 2,381	– 3,189	+ 808	+ 633	+ 110	– 3	– 335	– 181	– 154	– 179	– 17	+ 4,421	+ 4,084

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

I Banks (MFIs) in Germany

Other domestic households								Domestic non-profit institutions					
Time deposits [2]					Time deposits [2]								
	of which					*of which*					*of which*		
Total	for up to and including 1year	for more than 2 years [2]	Total	Sight deposits	Total	for up to and including 1year	for more than 2 years [2]	Total	Sight deposits	Total	for up to and including 1year	for more than 2 years [2]	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of month *													**Commercial banks** [5]
116,570	78,131	20,274	73,262	57,938	15,324	8,735	3,829	16,570	9,966	6,604	5,222	867	2025 Dec.
116,910	78,322	20,400	73,099	57,773	15,326	8,753	3,844	15,514	9,156	6,358	5,077	863	2026 Jan.
116,548	77,660	20,602	73,149	58,182	14,967	8,465	3,803	15,831	9,482	6,349	5,065	854	Feb.
													Big banks
24,174	21,155	632	27,280	25,061	2,219	1,975	92	12,197	6,929	5,268	4,306	558	2025 Dec.
24,132	21,126	623	26,972	24,732	2,240	1,992	93	10,802	5,763	5,039	4,192	544	2026 Jan.
23,942	20,943	621	26,986	24,827	2,159	1,948	60	10,920	5,856	5,064	4,220	539	Feb.
													Regional banks and other commercial banks
76,446	48,504	15,892	37,540	26,992	10,548	5,491	3,168	3,126	2,162	964	675	205	2025 Dec.
76,890	48,650	16,081	37,405	26,909	10,496	5,430	3,187	3,499	2,482	1,017	713	216	2026 Jan.
76,570	47,976	16,269	37,313	27,075	10,238	5,176	3,179	3,598	2,620	978	672	212	Feb.
													Branches of foreign banks
15,950	8,472	3,750	8,442	5,885	2,557	1,269	569	1,247	875	372	241	104	2025 Dec.
15,888	8,546	3,696	8,722	6,132	2,590	1,331	564	1,213	911	302	172	103	2026 Jan.
16,036	8,741	3,712	8,850	6,280	2,570	1,341	564	1,313	1,006	307	173	103	Feb.
													Landesbanken
3,059	3,035	2	2,153	1,878	275	273	2	5,294	2,410	2,884	867	1,964	2025 Dec.
2,976	2,953	2	2,257	1,999	258	256	1	5,180	2,341	2,839	844	1,941	2026 Jan.
2,937	2,913	2	2,290	2,045	245	243	1	5,196	2,434	2,762	766	1,938	Feb.
													Savings banks
40,001	34,306	1,802	51,949	49,105	2,844	2,420	167	20,146	17,021	3,125	2,839	175	2025 Dec.
40,071	34,305	1,860	51,923	49,067	2,856	2,423	175	20,235	17,083	3,152	2,861	181	2026 Jan.
40,408	34,351	1,920	52,223	49,293	2,930	2,486	180	20,843	17,612	3,231	2,932	180	Feb.
Changes *													**Commercial banks** [5]
+ 552	+ 468	+ 186	+ 530	+ 405	+ 125	+ 174	− 19	+ 768	+ 589	+ 179	+ 144	+ 2	2025 Dec.
+ 340	+ 191	+ 126	− 343	− 345	+ 2	+ 18	+ 15	− 1,056	− 810	− 246	− 145	− 4	2026 Jan.
− 362	− 662	+ 202	+ 50	+ 409	− 359	− 288	− 41	+ 317	+ 326	− 9	− 12	− 9	Feb.
													Big banks
+ 404	+ 424	− 3	+ 62	− 14	+ 76	+ 74	+ 1	+ 829	+ 613	+ 216	+ 185	+ 5	2025 Dec.
− 42	− 29	− 9	− 308	− 329	+ 21	+ 17	+ 1	− 1,395	− 1,166	− 229	− 114	− 14	2026 Jan.
− 190	− 183	− 2	+ 14	+ 95	− 81	− 44	− 33	+ 118	+ 93	+ 25	+ 28	− 5	Feb.
													Regional banks and other commercial banks
+ 274	− 1	+ 231	+ 257	+ 174	+ 83	+ 106	− 21	+ 27	+ 32	− 5	+ 3	− 5	2025 Dec.
+ 343	+ 48	+ 187	− 153	− 93	− 60	− 69	+ 19	+ 246	+ 278	− 32	− 45	+ 10	2026 Jan.
− 320	− 674	+ 188	− 92	+ 166	− 258	− 254	− 8	+ 99	+ 138	− 39	− 41	− 4	Feb.
													Branches of foreign banks
− 126	+ 45	− 42	+ 211	+ 245	− 34	− 6	+ 1	− 88	− 56	− 32	− 44	+ 2	2025 Dec.
+ 39	+ 172	− 52	+ 118	+ 77	+ 41	+ 70	− 5	+ 93	+ 78	+ 15	+ 14	−	2026 Jan.
+ 148	+ 195	+ 16	+ 128	+ 148	− 20	+ 10	−	+ 100	+ 95	+ 5	+ 1	−	Feb.
													Landesbanken
− 2	− 1	−	− 1	− 8	+ 7	+ 6	+ 1	+ 9	+ 20	− 11	− 18	+ 8	2025 Dec.
− 83	− 82	−	+ 104	+ 121	− 17	− 17	− 1	− 114	− 69	− 45	− 23	− 23	2026 Jan.
− 39	− 40	−	+ 33	+ 46	− 13	− 13	−	+ 16	+ 93	− 77	− 78	− 3	Feb.
													Savings banks
+ 181	+ 205	+ 86	− 107	− 85	− 22	− 19	+ 4	− 63	− 101	+ 38	+ 26	+ 12	2025 Dec.
+ 70	− 1	+ 58	− 26	− 38	+ 12	+ 3	+ 8	+ 89	+ 62	+ 27	+ 22	+ 6	2026 Jan.
+ 337	+ 46	+ 60	+ 300	+ 226	+ 74	+ 63	+ 5	+ 608	+ 529	+ 79	+ 71	− 1	Feb.

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing (excluding savings deposits and bank savings bonds) 1, 2												
	Domestic enterprises (non-MFIs) 3						Domestic self-employed persons 4					Domestic employees	
			Time deposits 2						Time deposits 2				
				of which						of which			
	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	Memo item Fiduciary loans	Total	Sight deposits	Total	for up to and including 1 year	for more than 2 years 2	Total	Sight deposits
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Credit cooperatives												**End of month** *
2025 Dec.	157,710	117,392	40,318	30,858	6,985	17	100,819	84,626	16,193	13,689	1,157	406,150	321,002
2026 Jan.	151,794	112,639	39,155	30,140	6,728	17	97,109	81,331	15,778	13,274	1,163	408,481	323,138
Feb.	150,050	110,747	39,303	30,285	6,746	17	96,656	80,845	15,811	13,314	1,169	410,665	324,993
	Mortgage banks												
2025 Dec.	32,486	488	31,998	469	31,434	–	65	17	48	.	.	6,064	832
2026 Jan.	32,521	616	31,905	469	31,341	–	70	22	48	.	.	6,171	1,077
Feb.	32,545	624	31,921	486	31,365	–	78	31	47	.	.	6,119	1,050
	Building and loan associations												
2025 Dec.	5,588	706	4,882	1,154	3,558	3	12,446	242	12,204	195	11,922	145,406	2,514
2026 Jan.	5,880	962	4,918	1,192	3,556	3	12,469	252	12,217	206	11,923	145,254	2,413
Feb.	5,686	897	4,789	1,036	3,584	2	12,435	240	12,195	195	11,914	145,141	2,440
	Banks with special, development and other central support tasks												
2025 Dec.	92,385	43,868	48,517	16,022	31,848	1,331	45	4	41	1	32	210	2
2026 Jan.	100,704	51,711	48,993	16,908	31,535	1,331	55	8	47	1	38	251	4
Feb.	90,738	46,464	44,274	12,186	31,540	1,338	62	4	58	1	49	327	6
	Memo item: Foreign banks												
2025 Dec.	240,636	147,488	93,148	64,781	26,366	–	47,255	36,080	11,175	9,303	925	300,129	242,499
2026 Jan.	244,828	146,334	98,494	70,269	26,361	–	46,835	35,883	10,952	9,119	916	298,413	241,150
Feb.	243,101	140,995	102,106	73,952	26,291	–	46,819	35,921	10,898	9,168	902	299,313	242,346
	Credit cooperatives												**Changes** *
2025 Dec.	+ 2,163	+ 1,958	+ 205	+ 117	+ 33	– 1	– 193	– 130	– 63	– 18	+ 17	+ 576	+ 148
2026 Jan.	– 2,291	– 2,578	+ 287	+ 217	+ 73	–	– 2,885	– 2,470	– 415	– 415	+ 6	+ 1,506	+ 1,311
Feb.	– 1,744	– 1,892	+ 148	+ 145	+ 18	–	– 453	– 486	+ 33	+ 40	+ 6	+ 2,184	+ 1,855
	Mortgage banks												
2025 Dec.	– 80	+ 59	– 139	+ 23	– 162	–	+ 1	–	+ 1	.	.	– 59	+ 20
2026 Jan.	+ 35	+ 128	– 93	–	– 93	–	+ 5	+ 5	–	.	.	+ 107	+ 245
Feb.	+ 24	+ 8	+ 16	+ 17	+ 24	–	+ 8	+ 9	– 1	.	.	– 52	– 27
	Building and loan associations												
2025 Dec.	+ 202	– 108	+ 310	+ 260	+ 51	–	+ 46	– 13	+ 59	+ 3	+ 55	+ 704	– 74
2026 Jan.	+ 292	+ 256	+ 36	+ 38	– 2	–	+ 23	+ 10	+ 13	+ 11	+ 1	– 152	– 101
Feb.	– 194	– 65	– 129	– 156	+ 28	– 1	– 34	– 12	– 22	– 11	– 9	– 113	+ 27
	Banks with special, development and other central support tasks												
2025 Dec.	– 2,013	– 4,017	+ 2,004	+ 1,722	+ 292	+ 14	–	– 6	+ 6	+ 1	+ 2	– 6	– 9
2026 Jan.	+ 8,449	+ 7,843	+ 606	+ 886	– 183	–	+ 10	+ 4	+ 6	–	+ 6	+ 41	+ 2
Feb.	– 9,966	– 5,247	– 4,719	– 4,722	+ 5	+ 7	+ 7	– 4	+ 11	–	+ 11	+ 76	+ 2
	Memo item: Foreign banks												
2025 Dec.	– 3,487	+ 3,913	– 7,400	– 6,697	– 624	–	+ 262	+ 244	+ 18	+ 52	– 5	+ 1,866	+ 1,031
2026 Jan.	+ 4,757	– 1,028	+ 5,785	+ 5,917	– 1	–	+ 242	+ 86	+ 156	+ 180	– 1	– 1,356	– 1,090
Feb.	– 1,727	– 5,339	+ 3,612	+ 3,683	– 70	–	– 16	+ 38	– 54	+ 49	– 14	+ 900	+ 1,196

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I Banks (MFIs) in Germany

Other domestic households								Domestic non-profit institutions					
Time deposits [2]					Time deposits [2]								
	of which					*of which*					*of which*		
Total	for up to and including 1year	for more than 2 years [2]	Total	Sight deposits	Total	for up to and including 1year	for more than 2 years [2]	Total	Sight deposits	Total	for up to and including 1year	for more than 2 years [2]	Period
14	15	16	17	18	19	20	21	22	23	24	25	26	
End of month *													**Credit Cooperatives**
85,148	62,344	10,001	42,089	34,191	7,898	5,398	1,236	22,672	15,261	7,411	4,984	1,505	2025 Dec.
85,343	62,140	10,163	41,931	34,040	7,891	5,333	1,261	25,358	17,013	8,345	5,612	1,684	2026 Jan.
85,672	62,197	10,331	42,051	34,139	7,912	5,320	1,284	25,851	17,370	8,481	5,783	1,672	Feb.
													Mortgage banks
5,232	1,066	3,229	2,079	38	2,041	426	1,086	547	–	547	–	547	2025 Dec.
5,094	980	3,231	2,062	39	2,023	418	1,090	546	–	546	–	546	2026 Jan.
5,069	950	3,259	2,096	38	2,058	452	1,076	541	–	541	–	541	Feb.
													Building and loan associations
142,892	1,427	140,381	24,802	374	24,428	642	23,383	338	1	337	6	327	2025 Dec.
142,841	1,433	140,312	24,722	365	24,357	633	23,321	345	1	344	8	332	2026 Jan.
142,701	1,422	140,185	24,637	360	24,277	653	23,225	344	1	343	8	331	Feb.
													Banks with special, development and other central support tasks
208	3	173	28	6	22	2	17	1,026	343	683	181	498	2025 Dec.
247	2	213	32	6	26	2	21	1,303	369	934	297	626	2026 Jan.
321	2	287	38	6	32	2	27	1,329	414	915	279	625	Feb.
													Memo item: Foreign banks
57,630	37,717	10,094	30,207	22,256	7,951	5,049	1,459	3,597	2,144	1,453	1,001	380	2025 Dec.
57,263	37,401	10,131	30,134	22,244	7,890	5,065	1,452	3,572	2,207	1,365	916	377	2026 Jan.
56,967	37,148	10,202	29,980	22,371	7,609	4,846	1,436	3,828	2,429	1,399	942	380	Feb.
Changes *													**Credit Cooperatives**
+ 428	+ 222	+ 123	+ 106	+ 88	+ 18	–	+ 5	+ 347	+ 223	+ 124	+ 215	– 26	2025 Dec.
+ 195	– 204	+ 162	– 158	– 151	– 7	– 65	+ 25	– 694	– 423	– 271	– 117	– 96	2026 Jan.
+ 329	+ 57	+ 168	+ 120	+ 99	+ 21	– 13	+ 23	+ 493	+ 357	+ 136	+ 171	– 12	Feb.
													Mortgage banks
– 79	– 43	– 5	– 35	+ 1	– 36	– 12	– 4	– 29	–	– 29	–	– 29	2025 Dec.
– 138	– 86	+ 2	– 17	+ 1	– 18	– 8	+ 4	– 1	–	– 1	–	– 1	2026 Jan.
– 25	– 30	+ 28	+ 34	– 1	+ 35	+ 34	– 14	– 5	–	– 5	–	– 5	Feb.
													Building and loan associations
+ 778	+ 33	+ 744	+ 185	+ 2	+ 183	+ 5	+ 189	– 9	–	– 9	–	– 8	2025 Dec.
– 51	+ 6	– 69	– 80	– 9	– 71	– 9	– 62	+ 7	–	+ 7	+ 2	+ 5	2026 Jan.
– 140	– 11	– 127	– 85	– 5	– 80	+ 20	– 96	– 1	–	– 1	–	– 1	Feb.
													Banks with special, development and other central support tasks
+ 3	– 2	+ 3	+ 6	+ 1	+ 5	–	+ 2	– 104	– 91	– 13	– 6	– 5	2025 Dec.
+ 39	– 1	+ 40	+ 4	–	+ 4	–	+ 4	+ 147	+ 26	+ 121	+ 116	– 2	2026 Jan.
+ 74	–	+ 74	+ 6	–	+ 6	–	+ 6	+ 26	+ 45	– 19	– 18	– 1	Feb.
													Memo item: Foreign banks
+ 835	+ 925	+ 47	+ 202	+ 153	+ 49	+ 123	– 14	– 123	– 114	– 9	– 30	+ 10	2025 Dec.
– 266	– 218	+ 39	– 235	– 182	– 53	+ 24	– 7	+ 102	+ 105	– 3	– 2	– 2	2026 Jan.
– 296	– 253	+ 71	– 154	+ 127	– 281	– 219	– 16	+ 256	+ 222	+ 34	+ 26	+ 3	Feb.

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic government [1]												
		Federal Government and its special funds [2]						State governments					
				Time deposits						Time deposits			
	Total	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds [3]	Memo item Fiduciary loans	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds [3]	Memo item Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12	13
	All categories of banks												**End of month** *
2025 Dec.	242,034	24,255	6,590	7,041	10,620	4	11,360	52,374	20,977	23,778	7,194	425	20,181
2026 Jan.	238,646	24,671	7,161	6,929	10,576	5	11,337	55,547	22,945	25,083	7,093	426	20,248
Feb.	254,837	23,625	6,758	6,405	10,458	4	11,358	66,282	23,981	34,715	7,167	419	20,273
	Commercial banks [6]												
2025 Dec.	49,062	3,760	2,874	772	110	4	35	8,169	3,417	3,681	1,040	31	46
2026 Jan.	51,221	4,515	3,656	742	112	5	35	8,650	3,374	4,193	1,052	31	46
Feb.	51,938	4,101	3,320	665	112	4	34	9,565	3,064	5,431	1,039	31	46
	Big banks												
2025 Dec.	35,487	3,164	2,567	538	57	2	35	5,747	1,590	3,266	886	5	46
2026 Jan.	36,369	2,287	1,711	515	59	2	35	6,314	1,597	3,808	904	5	46
Feb.	36,937	1,963	1,460	442	59	2	34	7,110	1,471	4,743	891	5	46
	Regional banks and other commercial banks												
2025 Dec.	11,908	447	177	230	38	2	–	2,163	1,641	.	.	26	–
2026 Jan.	13,148	2,077	1,812	224	38	3	–	2,003	1,560	.	.	26	–
Feb.	12,940	1,988	1,728	220	38	2	–	1,781	1,330	.	.	26	–
	Branches of foreign banks												
2025 Dec.	1,667	149	130	4	15	–	–	259	186	.	.	–	–
2026 Jan.	1,704	151	133	3	15	–	–	333	217	.	.	–	–
Feb.	2,061	150	132	3	15	–	–	674	263	.	.	–	–
	Landesbanken												
2025 Dec.	55,612	958	676	107	175	–	–	19,594	10,552	7,863	1,096	83	12,450
2026 Jan.	55,856	1,104	707	155	242	–	–	22,239	11,013	10,046	1,097	83	12,546
Feb.	59,545	820	530	100	190	–	–	24,729	12,345	11,089	1,212	83	12,523
	All categories of banks												**Changes** *
2025 Dec.	– 3,147	+ 1,012	+ 519	+ 196	+ 297	–	– 198	– 4,470	– 3,133	– 1,612	+ 263	+ 12	+ 406
2026 Jan.	– 4,997	– 844	– 789	– 112	+ 56	+ 1	– 23	+ 3,169	+ 1,919	+ 1,305	– 56	+ 1	+ 67
Feb.	+ 16,191	– 986	– 403	– 524	– 58	– 1	+ 21	+ 10,675	+ 1,036	+ 9,632	+ 14	– 7	+ 25
	Commercial banks [6]												
2025 Dec.	– 738	+ 907	+ 813	+ 150	– 56	–	–	+ 122	– 455	+ 379	+ 198	–	– 1
2026 Jan.	+ 795	– 605	– 578	– 30	+ 2	+ 1	–	+ 477	– 47	+ 512	+ 12	–	–
Feb.	+ 717	– 414	– 336	– 77	–	– 1	– 1	+ 915	– 310	+ 1,238	– 13	–	–
	Big banks												
2025 Dec.	– 575	+ 958	+ 846	+ 152	– 40	–	–	+ 287	– 527	+ 614	+ 200	–	– 1
2026 Jan.	+ 882	– 877	– 856	– 23	+ 2	–	–	+ 567	+ 7	+ 542	+ 18	–	–
Feb.	+ 568	– 324	– 251	– 73	–	–	– 1	+ 796	– 126	+ 935	– 13	–	–
	Regional banks and other commercial banks												
2025 Dec.	+ 259	– 29	– 11	– 2	– 16	–	–	+ 114	+ 79	.	.	–	–
2026 Jan.	– 177	+ 270	+ 275	– 6	–	+ 1	–	– 164	– 85	.	.	–	–
Feb.	– 208	– 89	– 84	– 4	–	– 1	–	– 222	– 230	.	.	–	–
	Branches of foreign banks												
2025 Dec.	– 422	– 22	– 22	–	–	–	–	– 279	– 7	.	.	–	–
2026 Jan.	+ 90	+ 2	+ 3	– 1	–	–	–	+ 74	+ 31	.	.	–	–
Feb.	+ 357	– 1	– 1	–	–	–	–	+ 341	+ 46	.	.	–	–
	Landesbanken												
2025 Dec.	+ 2,883	+ 163	+ 139	–	+ 24	–	–	+ 1,315	+ 12	+ 1,318	– 15	–	+ 211
2026 Jan.	+ 244	+ 146	+ 31	+ 48	+ 67	–	–	+ 2,645	+ 461	+ 2,183	+ 1	–	+ 96
Feb.	+ 3,689	– 224	– 177	– 55	+ 8	–	–	+ 2,430	+ 1,332	+ 1,043	+ 55	–	– 23

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

I Banks (MFIs) in Germany

Local government and local government associations (including municipal special purpose associations)						Social security funds						
		Time deposits						Time deposits				
Total	Sight deposits	for up to and including 1 year	for more than 1 year [4]	Savings deposits and bank savings bonds [3, 5]	Memo item Fiduciary loans	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds [3]	Memo item Fiduciary loans	Period
14	15	16	17	18	19	20	21	22	23	24	25	
End of month *											**All categories of banks**	
76,680	44,205	16,238	12,727	3,510	2	88,725	21,415	50,760	15,923	627	–	2025 Dec.
70,298	37,200	16,755	12,859	3,484	2	88,130	22,804	48,270	16,342	714	–	2026 Jan.
73,596	40,211	17,026	12,861	3,498	2	91,334	25,925	48,057	16,615	737	–	Feb.
											Commercial banks [6]	
8,803	3,843	2,407	2,196	357	–	28,330	8,069	16,689	3,500	72	–	2025 Dec.
8,383	3,396	2,412	2,219	356	–	29,673	8,484	17,620	3,497	72	–	2026 Jan.
8,604	3,572	2,436	2,241	355	–	29,668	8,798	17,374	3,424	72	–	Feb.
											Big banks	
3,600	1,467	1,215	912	6	–	22,976	7,155	12,946	2,804	71	–	2025 Dec.
3,358	1,166	1,264	921	7	–	24,410	7,585	13,952	2,802	71	–	2026 Jan.
3,560	1,310	1,317	926	7	–	24,304	7,871	13,601	2,761	71	–	Feb.
											Regional banks and other commercial banks	
4,761	2,324	1,102	984	351	–	4,537	429	3,471	636	1	–	2025 Dec.
4,675	2,217	1,106	1,003	349	–	4,393	497	3,260	635	1	–	2026 Jan.
4,698	2,243	1,087	1,020	348	–	4,473	503	3,366	603	1	–	Feb.
											Branches of foreign banks	
442	52	90	300	–	–	817	485	272	60	–	–	2025 Dec.
350	13	42	295	–	–	870	402	408	60	–	–	2026 Jan.
346	19	32	295	–	–	891	424	407	60	–	–	Feb.
											Landesbanken	
7,192	3,503	948	2,717	24	.	27,868	6,277	16,446	5,145	–	–	2025 Dec.
6,914	3,269	890	2,731	24	.	25,599	6,347	13,755	5,497	–	–	2026 Jan.
7,272	3,442	1,092	2,714	24	.	26,724	7,266	13,861	5,597	–	–	Feb.
Changes *											**All categories of banks**	
+ 2,061	+ 3,721	– 1,065	– 544	– 51	–	– 1,750	– 4,322	+ 2,466	+ 37	+ 69	–	2025 Dec.
– 6,627	– 7,005	+ 327	+ 77	– 26	–	– 695	+ 1,389	– 2,490	+ 319	+ 87	–	2026 Jan.
+ 3,298	+ 3,011	+ 271	+ 2	+ 14	–	+ 3,204	+ 3,121	– 213	+ 273	+ 23	–	Feb.
											Commercial banks [6]	
– 128	+ 155	– 172	– 105	– 6	–	– 1,639	– 1,456	– 594	+ 342	+ 69	–	2025 Dec.
– 420	– 447	+ 5	+ 23	– 1	–	+ 1,343	+ 415	+ 931	– 3	–	–	2026 Jan.
+ 221	+ 176	+ 24	+ 22	– 1	–	– 5	+ 314	– 246	– 73	–	–	Feb.
											Big banks	
– 83	+ 177	– 240	– 20	–	–	– 1,737	– 1,547	– 652	+ 393	+ 69	–	2025 Dec.
– 242	– 301	+ 49	+ 9	+ 1	–	+ 1,434	+ 430	+ 1,006	– 2	–	–	2026 Jan.
+ 202	+ 144	+ 53	+ 5	–	–	– 106	+ 286	– 351	– 41	–	–	Feb.
											Regional banks and other commercial banks	
+ 0	+ 0	+ 0	– 0	– 0	–	+ 0	+ 0	+ 0	– 0	–	–	2025 Dec.
– 0	– 0	– 0	+ 0	– 0	–	– 0	+ 0	– 0	– 0	–	–	2026 Jan.
+ 0	+ 0	– 0	+ 0	– 0	–	+ 0	+ 0	+ 0	– 0	–	–	Feb.
											Branches of foreign banks	
– 166	– 128	– 12	– 26	–	–	+ 45	+ 50	+ 16	– 21	–	–	2025 Dec.
– 39	– 33	– 1	– 5	–	–	+ 53	– 83	+ 136	–	–	–	2026 Jan.
– 4	+ 6	– 10	–	–	–	+ 21	+ 22	– 1	–	–	–	Feb.
											Landesbanken	
– 273	– 30	– 193	– 50	–	.	+ 1,678	– 912	+ 2,736	– 146	–	–	2025 Dec.
– 278	– 234	– 58	+ 14	–	.	– 2,269	+ 70	– 2,691	+ 352	–	–	2026 Jan.
+ 358	+ 173	+ 202	– 17	–	.	+ 1,125	+ 919	+ 106	+ 100	–	–	Feb.

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

I Banks (MFIs) in Germany

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

€ million

Period	Deposits and borrowing from domestic government 1												
		Federal Government and its special funds 2						State governments					
				Time deposits						Time deposits			
	Total	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds 3	Memo item Fiduciary loans	Total	Sight deposits	for up to and including 1 year	for more than 1 year	Savings deposits and bank savings bonds 3	Memo item Fiduciary loans
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Savings banks												**End of month ***
2025 Dec.	54,192	706	570	.	100	.	–	5,461	2,793	1,724	665	279	–
2026 Jan.	48,962	528	496	.	–	.	–	5,060	2,713	1,430	636	281	–
Feb.	52,334	506	476	.	–	.	–	4,912	2,711	1,311	616	274	–
	Credit cooperatives												
2025 Dec.	37,909	592	112	400	80	–	119	6,288	952	4,383	934	19	–
2026 Jan.	38,337	687	102	505	80	–	119	7,163	1,317	4,950	878	18	–
Feb.	38,393	248	98	105	45	–	122	7,093	1,162	5,038	875	18	–
	Mortgage banks												
2025 Dec.	3,586	114	–	–	114	–	–	413	2	300	111	–	–
2026 Jan.	3,857	114	–	–	114	–	–	568	2	450	116	–	–
Feb.	4,039	114	–	–	114	–	–	890	121	648	121	–	–
	Building and loan associations												
2025 Dec.	1,371	.	–	–	24	.	–	411	.	351	.	–	–
2026 Jan.	1,353	.	–	–	24	.	–	411	.	351	.	–	–
Feb.	1,312	.	–	–	24	.	–	371	.	311	.	–	–
	Banks with special, development and other central support tasks												
2025 Dec.	40,302	18,101	2,358	5,726	10,017	–	11,206	12,038	3,261	5,476	3,288	13	7,685
2026 Jan.	39,060	17,699	2,200	5,495	10,004	–	11,183	11,456	4,526	3,663	3,254	13	7,656
Feb.	47,276	17,812	2,334	5,505	9,973	–	11,202	18,722	4,578	10,887	3,244	13	7,704
	Savings banks												**Changes ***
2025 Dec.	+ 1,723	+ 248	+ 232	.	–	.	–	+ 294	– 24	+ 217	+ 89	+ 12	–
2026 Jan.	– 5,230	– 78	– 74	.	–	.	–	– 401	– 80	– 294	– 29	+ 2	–
Feb.	+ 3,372	– 22	– 20	.	–	.	–	– 148	– 2	– 119	– 20	– 7	–
	Credit cooperatives												
2025 Dec.	– 878	– 151	– 488	+ 337	–	–	– 2	– 1,392	– 815	– 732	+ 155	–	–
2026 Jan.	+ 183	+ 95	– 10	+ 105	–	–	–	+ 875	+ 365	+ 567	– 56	– 1	–
Feb.	+ 56	– 439	– 4	– 400	– 35	–	+ 3	– 70	– 155	+ 88	– 3	–	–
	Mortgage banks												
2025 Dec.	– 406	–	–	–	–	–	–	– 173	– 198	+ 25	–	–	–
2026 Jan.	+ 271	–	–	–	–	–	–	+ 155	–	+ 150	+ 5	–	–
Feb.	+ 182	–	–	–	–	–	–	+ 322	+ 119	+ 198	+ 5	–	–
	Building and loan associations												
2025 Dec.	– 2	.	–	–	+ 1	.	–	– 1	.	–	.	–	–
2026 Jan.	– 18	.	–	–	–	.	–	–	.	–	.	–	–
Feb.	– 41	.	–	–	–	.	–	– 40	.	– 40	.	–	–
	Banks with special, development and other central support tasks												
2025 Dec.	– 5,729	– 156	– 177	– 307	+ 328	–	– 196	– 4,635	– 1,653	– 2,819	– 163	–	+ 196
2026 Jan.	– 1,242	– 402	– 158	– 231	– 13	–	– 23	– 582	+ 1,220	– 1,813	+ 11	–	– 29
Feb.	+ 8,216	+ 113	+ 134	+ 10	– 31	–	+ 19	+ 7,266	+ 52	+ 7,224	– 10	–	+ 48

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **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**
39,619	29,220	6,446	1,525	2,428	–	8,406	3,215	3,049	1,607	535	–	2025 Dec.
34,040	23,523	6,591	1,521	2,405	–	9,334	4,087	2,972	1,738	537	–	2026 Jan.
36,134	25,729	6,540	1,494	2,371	–	10,782	5,127	3,276	1,828	551	–	Feb.
												Credit cooperatives
17,565	6,892	6,340	3,649	684	–	13,464	3,135	7,651	2,663	15	–	2025 Dec.
17,218	6,070	6,715	3,751	682	–	13,269	3,025	7,315	2,829	100	–	2026 Jan.
17,907	6,579	6,800	3,797	731	–	13,145	2,989	7,087	2,960	109	–	Feb.
												Mortgage banks
860	–	32	828	–	–	2,199	–	1,021	1,178	–	–	2025 Dec.
931	–	93	838	–	–	2,244	177	889	1,178	–	–	2026 Jan.
877	–	54	823	–	–	2,158	177	809	1,172	–	–	Feb.
												Building and loan associations
905	–	18	887	–	–	31	–	–	31	–	–	2025 Dec.
887	–	8	879	–	–	31	–	–	31	–	–	2026 Jan.
886	–	8	878	–	–	31	–	–	31	–	–	Feb.
												Banks with special, development and other central support tasks
1,736	747	47	925	17	2	8,427	719	5,904	1,799	5	–	2025 Dec.
1,925	942	46	920	17	2	7,980	684	5,719	1,572	5	–	2026 Jan.
1,916	889	96	914	17	2	8,826	1,568	5,650	1,603	5	–	Feb.
Changes *												**Savings banks**
+ 2,975	+ 3,396	– 298	– 78	– 45	–	– 1,794	– 1,479	– 330	+ 15	–	–	2025 Dec.
– 5,579	– 5,697	+ 145	– 4	– 23	–	+ 828	+ 872	– 77	+ 31	+ 2	–	2026 Jan.
+ 2,094	+ 2,206	– 51	– 27	– 34	–	+ 1,448	+ 1,040	+ 304	+ 90	+ 14	–	Feb.
												Credit cooperatives
+ 253	+ 330	– 134	+ 57	–	–	+ 412	+ 514	+ 20	– 122	–	–	2025 Dec.
– 592	– 822	+ 185	+ 47	– 2	–	– 195	– 110	– 336	+ 166	+ 85	–	2026 Jan.
+ 689	+ 509	+ 85	+ 46	+ 49	–	– 124	– 36	– 228	+ 131	+ 9	–	Feb.
												Mortgage banks
– 118	–	– 79	– 39	–	–	– 115	– 177	+ 91	– 29	–	–	2025 Dec.
+ 71	–	+ 61	+ 10	–	–	+ 45	+ 177	– 132	–	–	–	2026 Jan.
– 54	–	– 39	– 15	–	–	– 86	–	– 80	– 6	–	–	Feb.
												Building and loan associations
– 6	–	– 1	– 5	–	–	+ 4	–	–	+ 4	–	–	2025 Dec.
– 18	–	– 10	– 8	–	–	–	–	–	–	–	–	2026 Jan.
– 1	–	–	– 1	–	–	–	–	–	–	–	–	Feb.
												Banks with special, development and other central support tasks
– 642	– 130	– 188	– 324	–	–	– 296	– 812	+ 543	– 27	–	–	2025 Dec.
+ 189	+ 195	– 1	– 5	–	–	– 447	– 35	– 185	– 227	–	–	2026 Jan.
– 9	– 53	+ 50	– 6	–	–	+ 846	+ 884	– 69	+ 31	–	–	Feb.

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
2025 Aug.	399,738	336,452	63,286	389,334	327,637	61,697	2,543	2,207	3,143	3,031	462	426
Sep.	398,155	335,079	63,076	387,716	326,246	61,470	2,530	2,190	3,221	3,100	454	420
Oct.	396,060	333,759	62,301	385,683	324,982	60,701	2,527	2,190	3,201	3,079	439	406
Nov.	393,910	332,689	61,221	383,671	324,016	59,655	2,438	2,107	3,183	3,069	442	408
Dec.	394,430	333,493	60,937	384,382	325,003	59,379	2,401	2,071	3,062	2,950	414	380
2026 Jan.	392,865	331,829	61,036	382,678	323,202	59,476	2,533	2,197	3,066	2,967	418	382
Feb.	391,843	330,182	61,661	381,728	321,629	60,099	2,528	2,193	3,015	2,916	412	375
												Changes *
2025	− 15,922	− 17,116	+ 1,194	− 15,288	− 16,558	+ 1,270	− 307	− 264	− 25	− 7	− 132	− 82
2025 Aug.	− 1,592	− 1,190	− 402	− 1,489	− 1,087	− 402	− 1	−	− 75	− 71	− 17	− 16
Sep.	− 1,583	− 1,373	− 210	− 1,618	− 1,391	− 227	− 13	− 17	+ 78	+ 69	− 8	− 6
Oct.	− 2,095	− 1,320	− 775	− 2,033	− 1,264	− 769	− 3	−	− 20	− 21	− 15	− 14
Nov.	− 2,150	− 1,070	− 1,080	− 2,012	− 966	− 1,046	− 89	− 83	− 18	− 10	+ 3	+ 2
Dec.	+ 520	+ 804	− 284	+ 711	+ 987	− 276	− 37	− 36	− 121	− 119	− 28	− 28
2026 Jan.	− 1,565	− 1,514	− 51	− 1,704	− 1,651	− 53	+ 132	+ 126	+ 4	+ 17	+ 4	+ 2
Feb.	− 1,022	− 1,647	+ 625	− 950	− 1,573	+ 623	− 5	− 4	− 51	− 51	− 6	− 7
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
2025 Aug.	77,721	39,454	38,267	75,629	38,340	37,289	120	83	40	40	16	15
Sep.	77,211	39,039	38,172	75,119	37,933	37,186	127	82	40	40	16	15
Oct.	76,300	38,692	37,608	74,223	37,598	36,625	126	81	38	38	16	15
Nov.	75,047	38,391	36,656	73,002	37,307	35,695	122	80	39	39	15	14
Dec.	74,693	38,263	36,430	72,656	37,182	35,474	120	79	38	38	15	14
2026 Jan.	74,521	37,795	36,726	72,480	36,719	35,761	118	77	42	42	16	14
Feb.	74,825	37,424	37,401	72,787	36,356	36,431	118	75	40	40	16	14
												Changes *
2025	− 1,822	− 5,516	+ 3,694	− 1,773	− 5,394	+ 3,621	− 4	− 20	− 4	− 4	− 3	− 3
2025 Aug.	− 593	− 400	− 193	− 593	− 395	− 198	+ 1	−	+ 1	+ 1	−	−
Sep.	− 510	− 415	− 95	− 510	− 407	− 103	+ 7	− 1	−	−	−	−
Oct.	− 911	− 347	− 564	− 896	− 335	− 561	− 1	− 1	− 2	− 2	−	−
Nov.	− 1,253	− 301	− 952	− 1,221	− 291	− 930	− 4	− 1	+ 1	+ 1	− 1	− 1
Dec.	− 354	− 128	− 226	− 346	− 125	− 221	− 2	− 1	− 1	− 1	−	−
2026 Jan.	− 172	− 468	+ 296	− 176	− 463	+ 287	− 2	− 2	+ 4	+ 4	+ 1	−
Feb.	+ 304	− 371	+ 675	+ 307	− 363	+ 670	−	− 2	− 2	− 2	−	−
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
2025 Aug.	6,742	6,000	742	6,570	5,836	734	26	23	69	69	7	7
Sep.	6,762	6,011	751	6,538	5,795	743	25	22	123	123	7	7
Oct.	6,730	5,946	784	6,541	5,765	776	25	22	88	88	7	7
Nov.	6,465	5,667	798	6,314	5,524	790	22	19	53	53	7	7
Dec.	6,491	5,674	817	6,339	5,529	810	23	20	54	54	7	7
2026 Jan.	6,525	5,776	749	6,229	5,487	742	28	25	194	194	7	7
Feb.	6,441	5,688	753	6,209	5,463	746	28	25	132	132	7	7
												Changes *
2025	− 522	− 545	+ 23	− 517	− 540	+ 23	− 1	− 2	− 1	± 0	− 1	− 1
2025 Aug.	− 120	− 126	+ 6	− 28	− 36	+ 8	−	+ 1	− 92	− 91	−	−
Sep.	+ 20	+ 11	+ 9	− 32	− 41	+ 9	− 1	− 1	+ 54	+ 54	−	−
Oct.	− 32	− 65	+ 33	+ 3	− 30	+ 33	−	−	− 35	− 35	−	−
Nov.	− 34	− 51	+ 17	+ 4	− 13	+ 17	− 3	− 3	− 35	− 35	−	−
Dec.	+ 26	+ 7	+ 19	+ 25	+ 5	+ 20	+ 1	+ 1	+ 1	+ 1	−	−
2026 Jan.	+ 34	+ 102	− 68	− 110	− 42	− 68	+ 5	+ 5	+ 140	+ 140	−	−
Feb.	− 84	− 88	+ 4	− 20	− 24	+ 4	−	−	− 62	− 62	−	−

***** For the corpus of reporting credit institutions, the categories of 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
4,256	3,151	223,495	167,832	169,496	15,708	152,627	49,845	133,320	15,056	4,251	1,161	2025 Aug.
4,234	3,123	222,945	167,484	169,617	15,688	152,776	50,765	133,537	14,996	4,243	1,153	Sep.
4,210	3,102	222,073	167,345	172,042	16,458	154,421	52,022	135,286	14,989	4,146	1,163	Oct.
4,176	3,089	220,823	167,145	173,220	16,970	155,104	53,599	136,052	14,958	4,094	1,146	Nov.
4,171	3,089	221,513	168,193	174,125	17,029	155,935	54,910	136,974	14,809	4,152	1,161	Dec.
4,170	3,081	220,875	167,343	174,276	16,878	156,247	56,120	137,308	14,728	4,211	1,151	2026 Jan.
4,160	3,069	220,708	166,532	175,477	16,854	157,450	57,120	138,627	14,577	4,246	1,173	Feb.
Changes *												
– 170	– 205	– 1,121	– 2,404	– 1,313	+ 577	– 1,824	+ 11,711	– 1,208	– 457	– 159	– 66	2025
– 10	– 16	– 517	– 122	– 896	– 404	– 492	+ 961	– 560	– 34	+ 102	–	2025 Aug.
– 22	– 28	– 550	– 348	+ 121	– 20	+ 149	+ 920	+ 217	– 60	– 8	– 8	Sep.
– 24	– 21	– 872	– 139	+ 2,425	+ 770	+ 1,645	+ 1,257	+ 1,749	– 7	– 97	+ 10	Oct.
– 34	– 13	– 1,250	– 200	+ 1,178	+ 512	+ 683	+ 1,577	+ 766	– 31	– 52	– 17	Nov.
– 5	–	+ 690	+ 1,048	+ 905	+ 59	+ 831	+ 1,311	+ 922	– 149	+ 58	+ 15	Dec.
– 1	– 8	– 638	– 700	+ 151	– 151	+ 312	+ 1,210	+ 334	– 81	+ 59	– 10	2026 Jan.
– 10	– 12	– 167	– 811	+ 1,201	– 24	+ 1,203	+ 1,000	+ 1,319	– 151	+ 35	+ 22	Feb.
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
1,916	976	45,203	7,878	3,217	–	3,217	3,217	–	3,217	–	–	2025 Aug.
1,909	969	45,036	7,808	3,227	–	3,227	3,227	–	3,227	–	–	Sep.
1,897	960	44,444	7,774	3,257	–	3,257	3,257	–	3,257	–	–	Oct.
1,869	951	43,477	7,742	3,200	–	3,200	3,200	–	3,200	–	–	Nov.
1,864	950	43,254	7,740	3,205	–	3,204	3,204	–	3,135	69	1	Dec.
1,865	943	43,427	7,624	3,327	14	3,312	3,312	5	3,238	69	1	2026 Jan.
1,864	939	44,006	7,533	3,208	–	3,207	3,207	10	3,128	69	1	Feb.
Changes *												
– 38	– 95	+ 2,812	– 830	– 398	–	– 399	– 399	– 1	– 457	+ 59	+ 1	2025
– 2	– 6	– 251	– 59	– 55	–	– 55	– 55	–	– 55	–	–	2025 Aug.
– 7	– 7	– 167	– 70	+ 10	–	+ 10	+ 10	–	+ 10	–	–	Sep.
– 12	– 9	– 592	– 34	+ 30	–	+ 30	+ 30	–	+ 30	–	–	Oct.
– 28	– 9	– 967	– 32	– 57	–	– 57	– 57	–	– 57	–	–	Nov.
– 5	– 1	– 223	– 2	+ 5	–	+ 4	+ 4	–	– 65	+ 69	+ 1	Dec.
+ 1	– 7	+ 173	– 116	+ 122	+ 14	+ 108	+ 108	+ 5	+ 103	–	–	2026 Jan.
– 1	– 4	+ 579	– 91	– 119	– 14	– 105	– 105	+ 5	– 110	–	–	Feb.
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
70	65	2,715	2,309	26,988	209	26,596	5,508	25,534	680	382	183	2025 Aug.
69	64	2,702	2,294	27,136	179	26,771	5,687	25,704	672	395	186	Sep.
69	64	2,717	2,282	29,073	880	28,003	5,972	26,956	655	392	190	Oct.
69	64	2,733	2,285	30,180	1,542	28,447	6,556	27,413	655	379	191	Nov.
68	64	2,763	2,304	30,871	1,530	29,145	7,247	28,125	647	373	196	Dec.
67	63	2,731	2,292	31,795	1,541	30,056	7,845	29,030	654	372	198	2026 Jan.
65	61	2,729	2,291	33,157	1,547	31,404	8,369	30,398	636	370	206	Feb.
Changes *												
– 2	– 2	– 107	– 119	+ 3,475	+ 1,339	+ 2,119	+ 2,238	+ 2,120	+ 12	– 13	+ 17	2025
–	–	– 8	– 9	– 11	– 88	+ 75	+ 126	+ 87	+ 1	– 13	+ 2	2025 Aug.
– 1	– 1	– 13	– 15	+ 148	– 30	+ 175	+ 179	+ 170	– 8	+ 13	+ 3	Sep.
–	–	+ 15	– 12	+ 1,937	+ 701	+ 1,232	+ 285	+ 1,252	– 17	– 3	+ 4	Oct.
–	–	+ 16	+ 3	+ 1,259	+ 662	+ 596	+ 585	+ 609	–	– 13	+ 1	Nov.
– 1	–	+ 30	+ 19	+ 691	– 12	+ 698	+ 691	+ 712	– 8	– 6	+ 5	Dec.
– 1	– 1	– 32	– 12	+ 924	+ 11	+ 911	+ 598	+ 905	+ 7	– 1	+ 2	2026 Jan.
– 2	– 2	– 2	– 1	+ 1,362	+ 6	+ 1,348	+ 524	+ 1,368	– 18	– 2	+ 8	Feb.

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
2025 Aug.	184,061	168,422	15,639	180,832	165,478	15,354	1,109	1,004	558	515	310	280
Sep.	183,209	167,659	15,550	180,010	164,740	15,270	1,105	1,001	549	507	303	277
Oct.	182,293	166,865	15,428	179,114	163,966	15,148	1,101	996	546	503	298	273
Nov.	181,554	166,247	15,307	178,437	163,396	15,041	1,049	947	541	507	300	275
Dec.	181,516	166,235	15,281	178,428	163,411	15,017	1,035	933	556	523	273	248
2026 Jan.	180,574	165,525	15,049	177,507	162,720	14,787	1,027	927	542	510	274	248
Feb.	179,643	164,759	14,884	176,599	161,974	14,625	1,024	926	536	503	268	242
												Changes *
2025	− 11,419	− 9,644	− 1,775	− 11,004	− 9,327	− 1,677	− 148	− 121	− 57	− 47	− 104	− 58
2025 Aug.	− 795	− 718	− 77	− 764	− 684	− 80	− 4	− 5	− 3	− 1	− 17	− 17
Sep.	− 852	− 763	− 89	− 822	− 738	− 84	− 4	− 3	− 9	− 8	− 7	− 3
Oct.	− 916	− 794	− 122	− 896	− 774	− 122	− 4	− 5	− 3	− 4	− 5	− 4
Nov.	− 739	− 618	− 121	− 677	− 570	− 107	− 52	− 49	− 5	+ 4	+ 2	+ 2
Dec.	− 38	− 12	− 26	− 9	+ 15	− 24	− 14	− 14	+ 15	+ 16	− 27	− 27
2026 Jan.	− 942	− 710	− 232	− 921	− 691	− 230	− 8	− 6	− 14	− 13	+ 1	−
Feb.	− 931	− 766	− 165	− 908	− 746	− 162	− 3	− 1	− 6	− 7	− 6	− 6
	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
2025 Aug.	126,579	117,964	8,615	121,780	113,482	8,298	1,251	1,061	2,456	2,387	124	119
Sep.	126,318	117,738	8,580	121,506	113,257	8,249	1,237	1,050	2,487	2,408	123	116
Oct.	126,047	117,589	8,458	121,227	113,097	8,130	1,238	1,055	2,507	2,428	113	106
Nov.	126,162	117,725	8,437	121,352	113,245	8,107	1,207	1,024	2,526	2,446	115	107
Dec.	127,015	118,629	8,386	122,358	114,302	8,056	1,186	1,003	2,390	2,311	114	106
2026 Jan.	126,558	118,220	8,338	121,889	113,876	8,013	1,321	1,130	2,267	2,200	116	108
Feb.	126,277	117,829	8,448	121,589	113,466	8,123	1,319	1,129	2,287	2,221	116	107
												Changes *
2025	− 2,067	− 1,321	− 746	− 1,924	− 1,229	− 695	− 152	− 119	+ 36	+ 43	− 14	− 10
2025 Aug.	− 79	+ 58	− 137	− 99	+ 32	− 131	+ 1	+ 3	+ 19	+ 20	−	+ 1
Sep.	− 261	− 226	− 35	− 274	− 225	− 49	− 14	− 11	+ 31	+ 21	− 1	− 3
Oct.	− 271	− 149	− 122	− 279	− 160	− 119	+ 1	+ 5	+ 20	+ 20	− 10	− 10
Nov.	− 116	− 92	− 24	− 106	− 80	− 26	− 31	− 31	+ 19	+ 18	+ 2	+ 1
Dec.	+ 853	+ 904	− 51	+ 1,006	+ 1,057	− 51	− 21	− 21	− 136	− 135	− 1	− 1
2026 Jan.	− 457	− 409	− 48	− 469	− 426	− 43	+ 135	+ 127	− 123	− 111	+ 2	+ 2
Feb.	− 281	− 391	+ 110	− 300	− 410	+ 110	− 2	− 1	+ 20	+ 21	−	− 1
	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
2025 Aug.	4,635	4,612	23	4,523	4,501	22	37	36	20	20	5	5
Sep.	4,655	4,632	23	4,543	4,521	22	36	35	22	22	5	5
Oct.	4,690	4,667	23	4,578	4,556	22	37	36	22	22	5	5
Nov.	4,682	4,659	23	4,566	4,544	22	38	37	24	24	5	5
Dec.	4,715	4,692	23	4,601	4,579	22	37	36	24	24	5	5
2026 Jan.	4,687	4,513	174	4,573	4,400	173	39	38	21	21	5	5
Feb.	4,657	4,482	175	4,544	4,370	174	39	38	20	20	5	5
												Changes *
2025	− 92	− 90	− 2	− 70	− 68	− 2	− 2	− 2	+ 1	+ 1	− 10	− 10
2025 Aug.	− 5	− 4	− 1	− 5	− 4	− 1	+ 1	+ 1	−	−	−	−
Sep.	+ 20	+ 20	−	+ 20	+ 20	−	− 1	− 1	+ 2	+ 2	−	−
Oct.	+ 35	+ 35	−	+ 35	+ 35	−	+ 1	+ 1	−	−	−	−
Nov.	− 8	− 8	−	− 12	− 12	−	+ 1	+ 1	+ 2	+ 2	−	−
Dec.	+ 33	+ 33	−	+ 35	+ 35	−	− 1	− 1	−	−	−	−
2026 Jan.	− 28	− 29	+ 1	− 28	− 29	+ 1	+ 2	+ 2	− 3	− 3	−	−
Feb.	− 30	− 31	+ 1	− 29	− 30	+ 1	−	−	− 1	− 1	−	−

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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
1,252	1,145	101,172	90,560	108,612	12,885	94,939	29,816	83,702	8,103	3,134	788	2025 Aug.
1,242	1,134	100,647	90,113	108,602	12,902	94,923	30,334	83,790	8,023	3,110	777	Sep.
1,234	1,127	100,254	89,811	109,080	12,939	95,356	31,143	84,371	7,976	3,009	785	Oct.
1,227	1,122	99,836	89,504	109,164	12,858	95,542	32,036	84,598	7,969	2,975	764	Nov.
1,224	1,120	100,023	89,777	109,393	12,860	95,768	32,537	84,925	7,874	2,969	765	Dec.
1,224	1,120	99,422	89,340	108,678	12,709	95,215	32,971	84,358	7,908	2,949	754	2026 Jan.
1,216	1,114	98,684	88,747	108,651	12,689	95,194	33,449	84,398	7,868	2,928	768	Feb.
Changes *												
− 106	− 91	− 5,632	− 4,056	− 2,131	− 788	− 1,318	+ 7,785	− 927	− 162	− 229	− 25	2025
− 7	− 11	− 452	− 378	− 509	− 312	− 202	+ 750	− 324	+ 34	+ 88	+ 5	2025 Aug.
− 10	− 11	− 525	− 447	− 10	+ 17	− 16	+ 518	+ 88	− 80	− 24	− 11	Sep.
− 8	− 7	− 393	− 302	+ 478	+ 37	+ 433	+ 809	+ 581	− 47	− 101	+ 8	Oct.
− 7	− 5	− 418	− 307	+ 84	− 81	+ 186	+ 893	+ 227	− 7	− 34	− 21	Nov.
− 3	− 2	+ 187	+ 273	+ 229	+ 2	+ 226	+ 501	+ 327	− 95	− 6	+ 1	Dec.
−	−	− 601	− 437	− 715	− 151	− 553	+ 434	− 567	+ 34	− 20	− 11	2026 Jan.
− 8	− 6	− 738	− 593	− 27	− 20	− 21	+ 478	+ 40	− 40	− 21	+ 14	Feb.
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
968	915	71,572	64,253	27,802	2,536	25,104	9,987	21,964	2,541	599	162	2025 Aug.
965	907	71,694	64,404	27,749	2,529	25,056	10,200	21,880	2,574	602	164	Sep.
962	903	71,749	64,570	27,664	2,561	24,942	10,307	21,736	2,598	608	161	Oct.
962	903	71,871	64,709	27,659	2,495	25,002	10,443	21,782	2,617	603	162	Nov.
967	907	72,528	65,428	27,639	2,559	24,918	10,527	21,690	2,624	604	162	Dec.
965	906	72,369	65,313	27,435	2,539	24,735	10,570	21,652	2,399	684	161	2026 Jan.
966	906	72,379	65,204	27,381	2,543	24,676	10,661	21,550	2,384	742	162	Feb.
Changes *												
− 13	− 6	+ 1,760	+ 2,555	− 1,826	+ 24	− 1,782	+ 1,781	− 1,900	+ 124	− 6	− 68	2025
−	+ 2	+ 187	+ 317	− 391	− 9	− 374	+ 125	− 359	− 20	+ 5	− 8	2025 Aug.
− 3	− 8	+ 122	+ 151	− 53	− 7	− 48	+ 213	− 84	+ 33	+ 3	+ 2	Sep.
− 3	− 4	+ 55	+ 166	− 85	+ 32	− 114	+ 107	− 144	+ 24	+ 6	− 3	Oct.
−	−	+ 122	+ 139	− 157	− 66	− 92	+ 135	− 106	+ 19	− 5	+ 1	Nov.
+ 5	+ 4	+ 657	+ 719	− 20	+ 64	− 84	+ 84	− 92	+ 7	+ 1	−	Dec.
− 2	− 1	− 159	− 115	− 204	− 20	− 183	+ 43	− 38	− 225	+ 80	− 1	2026 Jan.
+ 1	−	+ 10	− 109	− 54	+ 4	− 59	+ 91	− 102	− 15	+ 58	+ 1	Feb.
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
50	50	2,833	2,832	2,877	78	2,771	1,317	2,120	515	136	28	2025 Aug.
49	49	2,866	2,865	2,903	78	2,799	1,317	2,163	500	136	26	Sep.
48	48	2,909	2,908	2,968	78	2,863	1,343	2,223	503	137	27	Oct.
49	49	2,906	2,905	3,017	75	2,913	1,364	2,259	517	137	29	Nov.
48	48	2,945	2,944	3,017	80	2,900	1,395	2,234	529	137	37	Dec.
49	49	2,926	2,774	3,041	75	2,929	1,422	2,263	529	137	37	2026 Jan.
49	49	2,910	2,757	3,080	75	2,969	1,434	2,271	561	137	36	Feb.
Changes *												
− 11	− 11	+ 46	+ 46	− 433	+ 2	− 444	+ 306	− 500	+ 26	+ 30	+ 9	2025
− 1	− 1	+ 7	+ 7	+ 70	+ 5	+ 64	+ 15	+ 36	+ 6	+ 22	+ 1	2025 Aug.
− 1	− 1	+ 33	+ 33	+ 26	−	+ 28	−	+ 43	− 15	−	− 2	Sep.
− 1	− 1	+ 43	+ 43	+ 65	−	+ 64	+ 26	+ 60	+ 3	+ 1	+ 1	Oct.
+ 1	+ 1	− 3	− 3	+ 49	− 3	+ 50	+ 21	+ 36	+ 14	−	+ 2	Nov.
− 1	− 1	+ 39	+ 39	−	+ 5	− 13	+ 31	− 25	+ 12	−	+ 8	Dec.
+ 1	+ 1	− 19	− 20	+ 24	− 5	+ 29	+ 27	+ 29	−	−	−	2026 Jan.
−	−	− 16	− 17	+ 39	−	+ 40	+ 12	+ 8	+ 32	−	− 1	Feb.

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
2025 Nov.	1,460,142	119,261	25,782	327,474	155,906	1,304,236	35,579	1,268,657
Dec.	1,441,960	120,360	24,893	315,321	147,083	1,294,877	35,563	1,259,314
2026 Jan.	1,459,435	120,570	29,088	311,179	137,402	1,322,033	32,546	1,289,487
Feb.	1,460,106	121,547	30,272	308,803	134,264	1,325,842	32,433	1,293,409
								Changes *
2025	+ 41,394	+ 23,069	+ 8,687	− 3,509	+ 25,191	+ 16,203	− 6,590	+ 22,793
2025 Nov.	+ 5,445	+ 1,887	− 587	+ 8,104	+ 7,505	− 2,060	+ 325	− 2,385
Dec.	− 18,182	+ 1,099	− 889	− 12,153	− 8,823	− 9,359	− 16	− 9,343
2026 Jan.	+ 15,382	+ 30	+ 2,441	− 5,116	− 10,125	+ 25,507	− 3,157	+ 28,664
Feb.	+ 671	+ 977	+ 1,184	− 2,376	− 3,138	+ 3,809	− 113	+ 3,922
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
2025 Nov.	259,567	44,573	15,986	36,218	20,045	239,522	6,664	232,858
Dec.	258,953	45,802	15,438	35,743	18,993	239,960	6,964	232,996
2026 Jan.	268,154	46,576	19,572	36,455	22,283	245,871	6,976	238,895
Feb.	269,088	48,115	20,694	37,138	24,010	245,078	7,384	237,694
								Changes *
2025	+ 33,684	+ 18,750	+ 9,033	+ 1,064	+ 10,921	+ 22,763	+ 1,587	+ 21,176
2025 Nov.	+ 718	+ 1,354	− 307	− 401	− 431	+ 1,149	+ 260	+ 889
Dec.	− 614	+ 1,229	− 548	− 475	− 1,052	+ 438	+ 300	+ 138
2026 Jan.	+ 7,108	+ 594	+ 2,380	− 262	+ 2,846	+ 4,262	− 128	+ 4,390
Feb.	+ 934	+ 1,539	+ 1,122	+ 683	+ 1,727	− 793	+ 408	− 1,201
Landesbanken								**End of year or month ***
2025	248,832	25,437	5,814	10,492	16,536	232,296	12,664	219,632
2025 Nov.	250,168	25,571	5,812	11,160	17,391	232,777	12,635	220,142
Dec.	248,832	25,437	5,814	10,492	16,536	232,296	12,664	219,632
2026 Jan.	251,570	24,207	5,871	10,741	17,613	233,957	11,313	222,644
Feb.	249,191	24,333	5,903	10,221	15,384	233,807	10,639	223,168
								Changes *
2025	− 3,424	+ 1,159	+ 581	− 3,047	− 7,228	+ 3,804	− 993	+ 4,797
2025 Nov.	− 461	− 130	+ 130	− 217	+ 6	− 467	− 302	− 165
Dec.	− 1,336	− 134	+ 2	− 668	− 855	− 481	+ 29	− 510
2026 Jan.	+ 2,738	− 1,230	+ 57	+ 249	+ 1,077	+ 1,661	− 1,351	+ 3,012
Feb.	− 2,379	+ 126	+ 32	− 520	− 2,229	− 150	− 674	+ 524
Savings banks								**End of year or month ***
2025	25,777	2,795	45	−	18	25,759	613	25,146
2025 Nov.	25,725	2,791	38	−	18	25,707	655	25,052
Dec.	25,777	2,795	45	−	18	25,759	613	25,146
2026 Jan.	25,579	2,794	45	−	18	25,561	595	24,966
Feb.	26,700	2,794	44	−	18	26,682	506	26,176
								Changes *
2025	+ 3,118	+ 107	+ 2	−	− 144	+ 3,262	− 835	+ 4,097
2025 Nov.	+ 141	− 55	− 1	−	− 2	+ 143	+ 14	+ 129
Dec.	+ 52	+ 4	+ 7	−	−	+ 52	− 42	+ 94
2026 Jan.	− 198	− 1	−	−	−	− 198	− 18	− 180
Feb.	+ 1,121	−	− 1	−	−	+ 1,121	− 89	+ 1,210

***** 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
2025 Nov.	6,305	970	–	–	56	6,249	137	6,112
Dec.	6,257	972	–	–	58	6,199	139	6,060
2026 Jan.	6,239	971	–	–	48	6,191	135	6,056
Feb.	6,207	955	–	–	46	6,161	143	6,018
								Changes *
2025	– 2,630	– 81	–	–	– 1,632	– 998	– 55	– 943
2025 Nov.	– 22	– 34	–	–	+ 4	– 26	+ 11	– 37
Dec.	– 48	+ 2	–	–	+ 2	– 50	+ 2	– 52
2026 Jan.	– 18	– 1	–	–	– 10	– 8	– 4	– 4
Feb.	– 32	– 16	–	–	– 2	– 30	+ 8	– 38
	Mortgage banks							**End of year or month ***
2025	81,653	4,801	181	6,667	213	81,440	563	80,877
2025 Nov.	82,440	4,514	181	7,044	213	82,227	563	81,664
Dec.	81,653	4,801	181	6,667	213	81,440	563	80,877
2026 Jan.	82,985	4,948	180	6,867	213	82,772	562	82,210
Feb.	82,383	4,933	180	6,851	163	82,220	562	81,658
								Changes *
2025	– 2,115	– 160	– 516	– 1,516	– 610	– 1,505	– 658	– 847
2025 Nov.	– 952	– 7	– 16	– 16	– 16	– 936	–	– 936
Dec.	– 787	+ 287	–	– 377	–	– 787	–	– 787
2026 Jan.	+ 1,332	+ 147	– 1	+ 200	–	+ 1,332	– 1	+ 1,333
Feb.	– 602	– 15	–	– 16	– 50	– 552	–	– 552
	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
2025 Nov.	826,022	40,822	3,765	273,052	118,183	707,839	14,925	692,914
Dec.	810,573	40,533	3,415	262,419	111,265	699,308	14,620	684,688
2026 Jan.	814,550	41,054	3,420	257,116	97,227	717,323	12,965	704,358
Feb.	815,679	40,397	3,451	254,593	94,643	721,036	13,199	707,837
								Changes *
2025	+ 10,318	+ 3,294	– 413	– 10	+ 23,884	– 13,566	– 5,636	– 7,930
2025 Nov.	+ 6,297	+ 759	– 393	+ 8,738	+ 7,944	– 1,647	+ 342	– 1,989
Dec.	– 15,449	– 289	– 350	– 10,633	– 6,918	– 8,531	– 305	– 8,226
2026 Jan.	+ 3,977	+ 521	+ 5	– 5,303	– 14,038	+ 18,015	– 1,655	+ 19,670
Feb.	+ 1,129	– 657	+ 31	– 2,523	– 2,584	+ 3,713	+ 234	+ 3,479

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												
2023	65,785	41,244	2,167	5,915	11,144	5,315	100,574	71,795	2,399	5,873	8,394	12,113
2024	85,952	52,780	2,615	6,797	14,151	9,609	103,968	75,332	2,020	5,519	9,114	11,983
2025	75,874	43,937	2,402	6,899	12,885	9,751	102,376	73,087	2,206	5,904	8,646	12,533
2025 Oct.	84,062	51,544	2,755	6,989	12,875	9,899	105,092	75,256	2,283	5,776	9,190	12,587
Nov.	78,141	45,337	2,808	7,260	12,908	9,828	103,130	73,766	2,191	5,840	8,903	12,430
Dec.	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 Jan.	83,637	45,704	2,945	7,642	15,850	11,496	105,373	74,474	2,608	6,228	8,871	13,192
Feb.	82,165	46,299	2,291	7,272	14,536	11,767	107,323	75,299	2,671	6,524	8,940	13,889
of which: vis-à-vis domestic non-banks (non-MFIs)												
2023	27,607	17,282	1,405	3,612	3,329	1,979	78,107	54,867	2,104	3,972	6,661	10,503
2024	29,971	19,875	1,111	3,466	3,562	1,957	79,136	56,380	1,900	3,784	6,823	10,249
2025	23,938	13,751	1,015	3,782	3,471	1,919	77,670	53,574	2,089	4,088	7,108	10,811
2025 Oct.	30,135	19,655	1,280	3,725	3,214	2,261	80,007	55,022	2,169	4,146	7,832	10,838
Nov.	24,569	14,177	1,311	3,817	3,381	1,883	78,676	54,290	2,070	4,105	7,408	10,803
Dec.	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 Jan.	25,184	14,467	1,125	3,971	3,335	2,286	79,673	54,350	2,486	4,289	7,312	11,236
Feb.	25,245	14,140	1,076	3,946	3,674	2,409	81,556	55,322	2,559	4,514	7,381	11,780
Big banks												
2023	11,534	6,306	198	726	2,440	1,864	29,964	21,523	905	1,245	1,926	4,365
2024	26,143	12,578	944	2,003	5,041	5,577	31,523	22,850	486	1,414	2,609	4,164
2025	25,394	11,242	884	2,143	5,014	6,111	31,699	23,455	506	1,365	1,945	4,428
2025 Oct.	26,563	12,003	966	2,175	4,959	6,460	32,900	24,110	515	1,296	2,561	4,418
Nov.	26,277	11,822	1,026	2,358	4,901	6,170	31,580	22,958	407	1,498	2,110	4,607
Dec.	25,394	11,242	884	2,143	5,014	6,111	31,699	23,455	506	1,365	1,945	4,428
2026 Jan.	26,269	11,497	989	2,540	4,927	6,316	32,581	24,231	576	1,382	2,014	4,378
Feb.	26,916	11,438	942	2,220	4,984	7,332	31,793	23,108	451	1,537	1,868	4,829
Regional banks and other commercial banks												
2023	9,402	8,124	42	305	495	436	16,638	11,500	212	873	2,050	2,003
2024	11,606	9,823	21	509	407	846	17,704	12,378	165	686	2,248	2,227
2025	5,960	4,128	33	598	363	838	15,857	10,060	161	732	2,320	2,584
2025 Oct.	12,541	10,235	72	649	717	868	15,998	10,121	218	792	2,373	2,494
Nov.	6,548	4,326	200	651	632	739	16,107	9,947	390	842	2,392	2,536
Dec.	5,960	4,128	33	598	363	838	15,857	10,060	161	732	2,320	2,584
2026 Jan.	11,601	4,634	498	865	3,420	2,184	17,515	10,987	313	786	2,500	2,929
Feb.	9,074	4,777	180	820	1,906	1,391	18,021	10,879	350	973	2,618	3,201
Landesbanken												
2023	8,429	3,975	802	1,555	1,672	425	12,780	8,652	365	765	1,051	1,947
2024	9,050	4,731	655	1,428	1,762	474	14,389	9,772	459	973	1,041	2,144
2025	7,828	4,000	571	1,464	1,487	306	14,204	9,667	465	818	1,155	2,099
2025 Oct.	8,020	4,224	624	1,429	1,400	343	15,206	10,491	455	865	1,211	2,184
Nov.	8,683	4,760	609	1,532	1,466	316	14,928	10,316	396	863	1,256	2,097
Dec.	7,828	4,000	571	1,464	1,487	306	14,204	9,667	465	818	1,155	2,099
2026 Jan.	8,012	4,222	574	1,450	1,455	311	14,543	9,465	697	878	1,189	2,314
Feb.	8,034	4,072	595	1,472	1,622	273	15,418	10,227	726	1,005	1,184	2,276
All other categories of banks [1]												
2023	36,420	22,839	1,125	3,329	6,537	2,590	41,192	30,120	917	2,990	3,367	3,798
2024	39,153	25,648	995	2,857	6,941	2,712	40,352	30,332	910	2,446	3,216	3,448
2025	36,692	24,567	914	2,694	6,021	2,496	40,616	29,905	1,074	2,989	3,226	3,422
2025 Oct.	36,938	25,082	1,093	2,736	5,799	2,228	40,988	30,534	1,095	2,823	3,045	3,491
Nov.	36,633	24,429	973	2,719	5,909	2,603	40,515	30,545	998	2,637	3,145	3,190
Dec.	36,692	24,567	914	2,694	6,021	2,496	40,616	29,905	1,074	2,989	3,226	3,422
2026 Jan.	37,755	25,351	884	2,787	6,048	2,685	40,734	29,791	1,022	3,182	3,168	3,571
Feb.	38,141	26,012	574	2,760	6,024	2,771	42,091	31,085	1,144	3,009	3,270	3,583

***** 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 Feb.	73,472,778	64,100,189	32,423,295	31,623,706	53,188	5,504,979	333,999	131,501	376,683	78,140	2,947,287	32,354,615
Mar.	66,618,510	57,177,328	32,329,289	24,795,950	52,089	5,560,773	335,237	132,533	374,955	85,137	2,952,547	25,510,171
Apr.	70,308,908	60,701,656	33,861,560	26,790,327	49,769	5,704,509	337,757	133,989	374,524	84,587	2,971,886	27,533,537
May	73,090,517	63,405,760	33,921,770	29,433,815	50,175	5,776,642	338,387	135,268	370,545	84,963	2,978,952	30,184,973
June	66,965,226	57,638,924	31,723,615	25,866,272	49,037	5,409,058	337,761	135,017	371,587	84,797	2,988,082	26,639,477
July	65,583,480	55,686,189	33,399,545	22,235,853	50,791	5,967,046	336,288	136,071	368,061	88,987	3,000,838	23,013,157
Aug.	66,041,671	56,092,755	33,277,436	22,765,343	49,976	6,142,433	336,188	136,263	304,649	94,302	2,935,081	23,545,875
Sep.	70,516,730	60,361,818	34,137,225	26,174,422	50,171	6,350,835	337,873	137,885	302,565	86,570	2,939,184	26,965,561
Oct.	67,342,112	56,778,804	34,670,782	22,058,177	49,845	6,730,213	333,481	138,937	304,896	86,760	2,969,021	22,857,710
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.	74,338,448	63,574,950	37,827,880	25,696,051	51,019	6,893,347	330,737	139,334	296,493	90,395	3,013,192	26,616,463
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 Feb.	2,481,958	2,379,417	.	767,936	.	56,701	1,677	–	5,159	–	39,004	763,674
Mar.	2,285,618	2,185,107	.	767,167	.	55,294	1,606	–	5,271	–	38,340	762,500
Apr.	2,234,407	2,134,407	.	760,136	.	53,947	1,788	–	5,121	–	39,144	755,173
May	2,210,538	2,111,593	.	745,582	.	53,406	1,601	–	4,836	–	39,102	739,992
June	2,163,553	2,066,560	.	739,510	.	51,998	1,728	–	4,626	–	38,641	733,902
July	2,155,254	2,058,845	.	713,979	.	51,149	1,631	–	4,666	–	38,963	708,555
Aug.	2,088,050	1,992,486	.	709,162	.	50,887	1,604	–	4,491	–	38,582	704,186
Sep.	2,170,982	2,075,021	.	718,510	.	50,919	1,661	–	4,401	–	38,980	713,616
Oct.	2,275,244	2,179,051	.	713,816	.	51,288	1,613	–	4,425	–	38,867	709,425
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
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 Feb.	3,785,648	3,556,866	.	1,415,548	.	30,446	166	191	3,717	–	194,262	1,789,094
Mar.	3,763,259	3,538,850	.	1,403,786	.	31,080	161	191	3,679	–	189,298	1,773,569
Apr.	3,740,277	3,519,388	.	1,404,527	.	30,965	153	190	3,644	–	185,937	1,767,336
May	3,890,631	3,671,347	.	1,512,970	.	30,620	153	190	3,653	–	184,668	1,881,089
June	3,894,179	3,682,645	.	1,544,312	.	30,510	149	190	3,595	–	177,090	1,909,178
July	4,009,282	3,802,453	.	1,627,525	.	30,796	152	198	3,661	–	172,022	1,992,358
Aug.	3,947,736	3,746,222	.	1,588,829	.	30,642	149	198	2,095	–	168,430	1,947,398
Sep.	4,005,861	3,804,539	.	1,619,333	.	31,900	169	198	2,131	–	166,924	1,976,317
Oct.	4,055,605	3,852,687	.	1,630,342	.	31,247	170	198	2,080	–	169,223	1,976,194
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

***** 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
2025 June	401,513	11,962	11,489	+ 473	163	402,149
July	402,149	11,837	12,845	– 1,008	189	401,330
Aug.	401,330	9,625	11,400	– 1,775	183	399,738
Sep.	399,738	9,991	11,775	– 1,784	201	398,155
Oct.	398,155	10,056	12,370	– 2,314	219	396,060
Nov.	396,060	10,097	12,433	– 2,336	186	393,910
Dec.	393,910	10,877	11,956	– 1,079	1,599	394,430
2026 Jan.	394,430	11,195	12,971	– 1,776	211	392,865
Feb.	392,865	10,557	11,741	– 1,184	162	391,843
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
2025 June	83,146	4,719	3,201	+ 1,518	67	84,731
July	84,731	4,197	3,682	+ 515	89	85,335
Aug.	85,335	2,694	3,472	– 778	86	84,643
Sep.	84,643	3,079	3,631	– 552	104	84,195
Oct.	84,195	3,108	4,093	– 985	110	83,320
Nov.	83,089	2,946	4,266	– 1,320	61	81,830
Dec.	81,830	2,885	3,398	– 513	215	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
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
2025 June	75,995	4,431	2,857	+ 1,574	67	77,636
July	77,636	3,899	3,310	+ 589	89	78,314
Aug.	78,314	2,479	3,158	– 679	86	77,721
Sep.	77,721	2,713	3,327	– 614	104	77,211
Oct.	77,211	2,705	3,726	– 1,021	110	76,300
Nov.	76,300	2,580	3,893	– 1,313	60	75,047
Dec.	75,047	2,534	3,054	– 520	166	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
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
2025 June	6,976	288	336	– 48	–	6,928
July	6,928	293	359	– 66	–	6,862
Aug.	6,862	187	307	– 120	–	6,742
Sep.	6,742	318	298	+ 20	–	6,762
Oct.	6,762	332	364	– 32	–	6,730
Nov.	6,499	323	357	– 34	–	6,465
Dec.	6,465	314	336	– 22	48	6,491
2026 Jan.	6,491	430	399	+ 31	3	6,525
Feb.	6,525	210	294	– 84	–	6,441

* 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
2025 June	186,921	3,453	4,417	– 964	78	186,035
July	186,035	3,616	4,877	– 1,261	82	184,856
Aug.	184,856	3,343	4,217	– 874	79	184,061
Sep.	184,061	3,347	4,277	– 930	78	183,209
Oct.	183,209	3,409	4,407	– 998	82	182,293
Nov.	182,293	3,493	4,324	– 831	92	181,554
Dec.	181,554	3,875	4,418	– 543	505	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
	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
2025 June	126,907	3,716	3,768	– 52	18	126,873
July	126,873	3,948	4,181	– 233	18	126,658
Aug.	126,658	3,520	3,617	– 97	18	126,579
Sep.	126,579	3,490	3,770	– 280	19	126,318
Oct.	126,318	3,472	3,769	– 297	26	126,047
Nov.	126,278	3,575	3,722	– 147	31	126,162
Dec.	126,162	4,035	4,026	+ 9	844	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
	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
2025 June	4,539	74	103	– 29	–	4,510
July	4,510	76	105	– 29	–	4,481
Aug.	4,481	68	94	– 26	–	4,455
Sep.	4,455	75	97	– 22	–	4,433
Oct.	4,433	67	101	– 34	1	4,400
Nov.	4,400	83	121	– 38	2	4,364
Dec.	4,364	82	114	– 32	35	4,367
2026 Jan.	4,367	79	113	– 34	–	4,333
Feb.	4,333	72	100	– 28	–	4,305

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

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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 May	22,231	188,964	19,514	169,450	22,258	19,527	129,612	2,375	126,769	37,094	7,150	1,513	36,501
June	22,059	189,411	19,549	169,862	22,765	19,965	129,442	2,362	126,615	37,204	7,178	1,523	36,531
July	21,115	189,981	19,530	170,451	23,300	20,442	129,300	2,327	126,475	37,381	7,165	1,525	36,515
Aug.	20,757	190,248	19,553	170,695	23,667	20,754	129,059	2,309	126,277	37,522	7,166	1,530	36,320
Sep.	20,981	190,709	19,594	171,115	24,146	21,164	128,896	2,302	126,125	37,667	7,176	1,528	36,017
Oct.	20,387	191,053	19,628	171,425	24,586	21,551	128,637	2,270	125,873	37,830	7,187	1,533	35,917
Nov.	20,362	191,262	19,653	171,609	24,880	21,804	128,399	2,250	125,675	37,983	7,020	1,529	35,561
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.	19,497	192,289	19,742	172,547	25,971	22,745	127,929	2,180	125,298	38,389	6,882	1,521	35,183
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 May	9,697	149,131	14,294	134,837	14,500	12,869	101,005	2,084	98,474	33,626	3,543	603	19,512
June	9,577	149,381	14,297	135,084	14,800	13,137	100,861	2,077	98,343	33,720	3,536	604	19,550
July	8,699	149,660	14,238	135,422	15,115	13,426	100,664	2,047	98,142	33,881	3,535	608	19,605
Aug.	8,364	149,732	14,222	135,510	15,298	13,585	100,416	2,032	97,933	34,018	3,520	609	19,412
Sep.	8,622	149,993	14,228	135,765	15,584	13,832	100,250	2,028	97,771	34,159	3,536	607	19,224
Oct.	8,143	150,161	14,230	135,931	15,870	14,090	99,968	2,000	97,492	34,323	3,550	609	19,381
Nov.	8,209	150,229	14,239	135,990	16,020	14,222	99,727	1,988	97,285	34,482	3,402	611	19,000
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
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 May	12,534	39,833	5,220	34,613	7,758	6,658	28,607	291	28,295	3,468	3,607	910	16,989
June	12,482	40,030	5,252	34,778	7,965	6,828	28,581	285	28,272	3,484	3,642	919	16,981
July	12,416	40,321	5,292	35,029	8,185	7,016	28,636	280	28,333	3,500	3,630	917	16,910
Aug.	12,393	40,516	5,331	35,185	8,369	7,169	28,643	277	28,344	3,504	3,646	921	16,908
Sep.	12,359	40,716	5,366	35,350	8,562	7,332	28,646	274	28,354	3,508	3,640	921	16,793
Oct.	12,244	40,892	5,398	35,494	8,716	7,461	28,669	270	28,381	3,507	3,637	924	16,536
Nov.	12,153	41,033	5,414	35,619	8,860	7,582	28,672	262	28,390	3,501	3,618	918	16,561
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.	12,052	41,369	5,481	35,888	9,299	7,944	28,597	255	28,322	3,473	3,606	907	16,304

***** 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 Mar.	37,861	21,703	686	177,706	174,752	2,954	14,704	1,514	8,069	13	260,237	20,714	968,447
Apr.	37,816	21,728	660	177,176	174,213	2,963	14,581	1,502	8,069	13	260,205	20,633	968,159
May	38,195	21,708	637	177,066	174,099	2,967	14,667	1,498	8,695	13	261,367	20,567	968,524
June	38,690	21,759	616	176,754	173,787	2,967	14,296	1,493	9,194	13	261,672	20,502	968,478
July	39,205	21,838	604	176,343	173,393	2,950	13,785	1,489	9,194	13	261,143	20,429	968,204
Aug.	39,951	21,851	586	176,108	173,158	2,950	12,962	1,487	9,195	13	261,170	20,366	968,094
Sep.	40,006	22,040	573	175,911	172,966	2,945	12,925	1,479	9,695	13	261,632	20,302	967,904
Oct.	38,740	21,697	571	175,654	172,711	2,943	13,542	1,464	10,191	13	261,002	20,229	967,707
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	13,900	1,523	10,858	13	259,895	19,995	968,181
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 Mar.	34,732	20,911	184	113,454	112,302	1,152	14,397	1,150	8,069	8	185,218	13,306	638,840
Apr.	34,542	20,936	165	113,079	111,926	1,153	14,285	1,145	8,069	8	185,185	13,257	638,570
May	34,705	20,906	148	113,021	111,864	1,157	14,368	1,142	8,695	8	186,168	13,221	638,843
June	34,876	20,947	143	112,899	111,743	1,156	13,995	1,137	9,194	8	186,285	13,186	638,953
July	35,099	21,018	138	112,638	111,486	1,152	13,493	1,134	9,194	8	185,601	13,139	638,701
Aug.	35,634	21,006	135	112,464	111,327	1,137	12,648	1,133	9,195	8	185,432	13,104	638,819
Sep.	35,584	21,186	133	112,354	111,229	1,125	12,618	1,125	9,695	8	185,861	13,066	638,736
Oct.	34,487	20,835	131	112,141	111,020	1,121	13,260	1,111	10,191	8	185,442	13,017	638,625
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
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 Mar.	3,129	792	502	64,252	62,450	1,802	307	364	–	5	75,019	7,408	329,607
Apr.	3,274	792	495	64,097	62,287	1,810	296	357	–	5	75,020	7,376	329,589
May	3,490	802	489	64,045	62,235	1,810	299	356	–	5	75,199	7,346	329,681
June	3,814	812	473	63,855	62,044	1,811	301	356	–	5	75,387	7,316	329,525
July	4,106	820	466	63,705	61,907	1,798	292	355	–	5	75,542	7,290	329,503
Aug.	4,317	845	451	63,644	61,831	1,813	314	354	–	5	75,738	7,262	329,275
Sep.	4,422	854	440	63,557	61,737	1,820	307	354	–	5	75,771	7,236	329,168
Oct.	4,253	862	440	63,513	61,691	1,822	282	353	–	5	75,560	7,212	329,082
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	317	353	–	5	75,512	7,126	329,502

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

IV. Structural figures, multi-office banks

1. Number of credit institutions and their branches *

End of year	Credit institutions in Germany									
	Total	Commercial banks				Landesbanken 5	Savings banks	Regional institutions of credit cooperatives 6	Credit cooperatives 7	Mortgage banks
		Total	Big banks	Regional banks and other commercial banks 3	Branches of foreign banks 4					
Local branches in Germany - total										
2022	21,904	5,072	3,722	1,096	254	150	7,688	14	7,616	39
2023	20,904	4,814	3,474	1,078	262	145	7,319	14	7,271	38
2024	19,238	3,530	2,187	1,076	267	144	7,137	14	7,060	38
Credit institutions *										
2022	1,458	247	3	142	102	6	362	1	735	8
2023	1,403	242	3	137	102	6	354	1	696	7
2024	1,368	238	3	133	102	6	349	1	671	7
Branches in Germany										
2022	20,446	4,825	3,719	954	152	144	7,326	13	6,881	31
2023	19,501	4,572	3,471	941	160	139	6,965	13	6,575	31
2024	17,870	3,292	2,184	943	165	138	6,788	13	6,389	31
for information only: Foreign branches of German banks 1										
2022	251	211	88	123	–	22	–	4	4	6
2023	257	214	85	129	–	24	–	4	4	6
2024	271	229	85	144	–	23	–	4	4	6
for information only: Foreign subsidiaries of German banks 2										
2022	77	68	60	8	–	3	–	4	–	–
2023	76	67	58	9	–	3	–	4	–	–
2024	73	65	58	7	–	3	–	4	–	–

End of year	Credit institutions in Germany								for information only: Banks majority-owned by foreign banks 10	
	Banks with special, development and other central support tasks	Building and loan associations			Categories of banks not included in the monthly balance sheet statistics					
		Total	Private Building and loan associations	Public Building and loan associations 8	Total	of which: Housing enterprises with savings facilities	of which: Guarantee banks and other credit institutions	of which: Securities trading banks 9	foreign banks	foreign non-banks
Local branches in Germany - total										
2022	26	1,223	772	451	76	61	15	–	936	119
2023	27	1,200	752	448	76	60	15	1	937	117
2024	24	1,215	730	485	76	60	15	1	...	...
Credit institutions *										
2022	19	18	10	8	62	47	15	–	35	28
2023	20	14	9	5	63	47	15	1	36	26
2024	20	13	8	5	63	47	15	1	33	25
Branches in Germany										
2022	7	1,205	762	443	14	14	–	–	901	91
2023	7	1,186	743	443	13	13	–	–	901	91
2024	4	1,202	722	480	13	13	–	–	...	...
for information only: Foreign branches of German banks 1										
2022	1	3	3	–	–	–	–	–	.	.
2023	2	3	3	–	–	–	–	–	–	–
2024	2	3	3	–	–	–	–	–	–	–
for information only: Foreign subsidiaries of German banks 2										
2022	1	1	1	–	–	–	–	–	.	.
2023	1	1	1	–	–	–	–	–	–	–
2024	1	–	–	–	–	–	–	–	–	–

***** Credit institutions in the meaning of section 1 (1) KWG. Registered offices, second and other registered offices of credit institutions are recorded as branches if they conduct banking business. In accordance with section 53 (1) of the Banking Act, the first branch office of a foreign bank in Germany is recorded as a credit institutions and all others as branch offices. **1** Including sub-branches (e.g. city branches), if reported. **2** Participating interests of at least 50 % in credit institutions, without branches. **3** Without securities trading banks, including central securities depositories. **4** Without securities trading banks. **5** Including DekaBank Deutsche Girozentrale. **6** Including DZ Bank AG Deutsche Zentral-Genossenschaftsbank. **7** 10 Including other credit institutions not organised in the form of a cooperative and affiliated to the Bundesverband der Deutschen Volksbanken und Raiffeisenbanken e.V. **8** Including 2 building and loan associations operated as a unit of dependent legal status of the Landesbank concerned. **9** Including branches of foreign securities trading banks. **10** Participating interests of at least 50 % in a foreign credit institution.

IV. Structural figures, multi-office banks

2 Number of banks (MFIs) in Germany, their foreign branches and foreign subsidiaries reporting for the banking statistics, by size category *

period	Commercial banks				Landes-banken	Savings banks	Regional institutions of credit cooperatives	Credit cooperatives	Banks with special, development and other central support tasks	Building and loan associations	All domestic banks	Foreign branches 1
	Total	Big banks	Regional banks and other commercial banks	Branches of foreign banks								
	1	2	3	4	5	6	7	8	9	10	11	12
	Total number											
2020	257	3	143	111	6	377	815	10	18	18	1,501	206
2021	251	3	139	109	6	371	773	9	18	18	1,446	208
2022	241	3	133	105	6	362	733	8	18	18	1,388	214
2023	241	3	133	105	6	360	733	8	18	18	1,386	213
2024	234	3	124	107	6	349	721	7	18	28	1,363	210
	Business volume of less than €50 million 2											
2020	33	–	6	27	–	–	9	–	–	–	42	67
2021	31	–	6	25	–	–	7	–	–	–	38	66
2022	24	–	5	19	–	–	4	–	–	–	28	72
2023	25	–	5	20	–	–	4	–	–	–	29	75
2024	28	–	6	22	–	–	4	–	–	–	32	73
	Business volume of €50 million or more but less than €100 million 2											
2020	9	–	3	6	–	–	42	–	–	–	51	6
2021	8	–	4	4	–	–	35	–	–	–	43	8
2022	9	–	5	4	–	–	29	–	–	–	38	10
2023	10	–	5	5	–	–	29	–	–	–	39	7
2024	11	–	4	7	–	–	24	–	–	–	35	9
	Business volume of €1 billion or more but less than €5 billion 2											
2020	31	–	21	10	–	1	162	–	–	–	194	17
2021	27	–	18	9	–	1	140	–	–	1	169	17
2022	26	–	15	11	–	1	124	–	–	1	152	14
2023	22	–	13	9	–	1	126	–	–	1	150	15
2024	15	–	6	9	–	–	107	–	–	–	121	10
	Business volume of €250 million or more but less than €500 million 2											
2020	20	–	18	2	–	12	158	2	–	1	193	14
2021	19	–	16	3	–	11	145	2	–	0	177	19
2022	18	–	14	4	–	11	141	1	–	–	171	18
2023	20	–	15	5	–	11	139	1	–	–	171	15
2024	24	–	20	4	–	8	136	2	–	–	170	19
	Business volume of €500 million or more but less than €1 billion 2											
2020	32	–	17	15	–	41	151	–	–	1	225	20
2021	30	–	16	14	–	33	144	–	–	1	208	22
2022	32	–	18	14	–	26	135	1	–	1	195	18
2023	34	–	21	13	–	27	134	1	–	1	197	21
2024	23	–	13	10	–	26	144	–	–	1	194	16
	Business volume of €5 billion or more but less than €10 billion 2											
2020	68	–	43	25	–	242	259	3	4	5	581	46
2021	68	–	40	28	–	237	260	3	4	5	577	38
2022	66	–	38	28	–	231	253	2	4	5	561	46
2023	63	–	35	28	–	229	255	2	4	5	558	43
2024	73	–	39	34	–	219	252	1	4	8	557	44
	5 Mrd € bis unter 10 Mrd € Geschäftsvolumen 2											
2020	29	–	17	12	–	58	26	–	3	5	121	14
2021	31	–	19	12	–	62	29	–	3	5	130	14
2022	28	–	18	10	–	64	31	–	2	5	130	13
2023	29	–	18	11	–	63	32	–	2	5	131	12
2024	23	–	13	10	–	64	34	–	1	8	130	11
	Business volume of more than €10 billion 2											
2020	35	3	18	14	6	23	8	5	11	6	94	22
2021	37	3	20	14	6	27	13	4	11	6	104	24
2022	38	3	20	15	6	29	16	4	12	6	113	23
2023	38	3	21	14	6	29	14	4	12	6	111	25
2024	38	3	23	12	6	32	20	4	13	11	124	28

***** For the corpus of reporting credit institutions and the categories of banks, see the explanatory notes of the Statistical Series Banking Statistics. Unlike Table IV. 1, including credit institutions in liquidation. Differences from the totals owing to a reduction in the number of categories of banks. **1** Several branches in one country of domicile count as one branch office. **2** See Table I.1, footnote 1.

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

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

€ million

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

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

IV. Structural figures, multi-office banks

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

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

V External position of banks

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

€ million

End of reporting period	Claims on non-residents [1]														
		Short-term assets						Long-term assets							
			Loans and advances to			Treasury bills and other money market instruments			Loans and advances to			Bonds and notes		
				foreign non-banks						foreign non-banks				
	Total	Total	foreign banks [2]	Total	of which: enterprises and households	Total	of which: of foreign banks	Total	foreign banks	Total	of which: enterprises and households	Total	of which: of foreign banks	Shares and other securities
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Assets and liabilities, total [4]														
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	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
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
2025 Oct.	2,711,773	1,146,905	852,049	275,169	262,223	19,687	2,285	1,564,868	295,568	476,438	428,202	639,093	248,160	66,608
Nov.	2,745,244	1,172,624	881,805	267,440	254,594	23,379	3,103	1,572,620	301,143	474,443	429,142	641,558	248,428	68,633
Dec.	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 Jan.	2,913,746	1,326,497	948,046	358,549	344,985	19,902	2,940	1,587,249	304,887	473,673	427,835	656,022	243,640	63,733
Feb.	2,985,316	1,381,037	999,114	362,648	349,780	19,275	2,965	1,604,279	305,151	475,107	429,030	662,893	244,901	71,250
of which: denominated in euro [4]														
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	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
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
2025 Oct.	1,972,163	777,255	578,702	184,885	173,558	13,668	1,517	1,194,908	170,084	342,563	297,778	592,039	238,676	27,129
Nov.	1,973,034	775,020	585,986	173,234	162,214	15,800	2,544	1,198,014	171,332	339,974	298,051	595,722	238,975	28,056
Dec.	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 Jan.	2,173,763	955,785	692,852	247,609	235,760	15,324	2,500	1,217,978	172,178	341,263	298,714	611,419	234,506	27,210
Feb.	2,221,267	991,357	725,500	250,248	238,734	15,609	2,346	1,229,910	174,458	343,428	300,658	614,739	234,605	30,619
denominated in US dollar [4]														
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	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
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
2025 Oct.	526,730	282,668	218,015	62,045	61,291	2,608	.	244,062	107,201	73,402	71,063	30,504	4,204	14,639
Nov.	552,743	303,225	232,995	65,676	64,951	4,554	.	249,518	110,581	72,582	70,317	31,301	4,304	16,837
Dec.	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 Jan.	513,416	273,267	195,837	76,031	75,244	1,399	50	240,149	113,331	69,903	67,722	30,982	4,684	8,542
Feb.	533,983	291,251	212,225	77,929	77,067	1,097	.	242,732	111,009	70,039	67,832	34,234	5,785	9,949
Assets and liabilities vis-à-vis industrial countries [5,6]														
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	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
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
2025 Oct.	2,377,106	1,019,729	792,212	208,574	199,211	18,943	1,907	1,357,377	246,399	408,301	383,874	576,240	244,966	48,891
Nov.	2,413,610	1,047,598	814,778	209,893	200,579	22,927	2,781	1,366,012	252,414	406,539	384,864	578,199	245,279	51,635
Dec.	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 Jan.	2,548,130	1,176,720	870,010	287,762	278,362	18,948	2,743	1,371,410	256,073	404,911	384,212	589,796	240,152	40,846
Feb.	2,618,389	1,231,554	917,297	295,901	287,273	18,356	2,641	1,386,835	256,200	405,713	384,858	598,270	241,491	46,001

* Results of the reports on the monthly external position of banks. The reports of "banks in Germany" comprise the reports of all bank branches domiciled in Germany (excluding the Bundesbank). This means that the foreign branch office networks of German banks are excluded while the legally dependent branches of foreign banks resident in Germany are included. In December 2002 the previous exemption limit (€ 10 million) ceased to apply. The results of the external positions reports of the

V External position of banks

Participating interest			Liabilities to non-residents [3]												
				Short-term liabilities				Long-term liabilities							
						to foreign non-banks				to foreign non-banks					
Total	of which: working capital at foreign branches	Memo item: Loans and advances to foreign monetary authorities	Total	Total	to foreign banks	Total	of which: enterprises and households	Total	to foreign banks	Total	of which: enterprises and households	Working capital of branches of foreign banks	Memo item: Liabilities to foreign monetary authorities	End of reporting period
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
Assets and liabilities, total [4]														
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
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	2025
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
87,161	69,423	10,423	1,527,782	1,215,196	870,909	344,287	317,216	312,586	186,598	109,066	107,738	16,922	69,485	2025 Oct.
86,843	69,218	8,807	1,516,625	1,200,183	869,615	330,568	311,182	316,442	189,775	109,670	108,395	16,997	60,482	Nov.
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	Dec.
88,934	70,303	8,725	1,674,342	1,360,622	936,549	424,073	390,605	313,720	185,737	112,940	111,544	15,043	61,432	2026 Jan.
89,878	71,244	9,288	1,714,607	1,393,734	966,412	427,322	403,042	320,873	193,545	112,278	110,878	15,050	64,549	Feb.
of which: denominated in euro [4]														
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
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	2025
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
63,093	46,759	6,652	1,086,503	822,897	569,068	253,829	228,879	263,606	147,891	98,818	97,775	16,897	27,216	2025 Oct.
62,930	46,695	5,921	1,057,709	795,321	555,188	240,133	222,381	262,388	146,489	98,927	97,880	16,972	19,558	Nov.
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	Dec.
65,908	48,270	5,815	1,233,708	977,324	648,506	328,818	297,040	256,384	138,285	103,094	101,887	15,005	23,930	2026 Jan.
66,666	49,027	6,175	1,257,553	998,587	680,153	318,434	296,556	258,966	141,468	102,487	101,291	15,011	25,030	Feb.
denominated in US dollar [4]														
20,419	19,066	1,797	301,848	260,011	185,666	74,345	73,091	41,837	35,087	6,750	6,724	–	40,886	2024
17,999	16,812	2,261	306,302	265,886	197,025	68,861	67,692	40,416	31,381	9,035	8,857	–	31,869	2025
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
18,316	17,117	3,083	327,118	288,180	215,481	72,699	71,109	38,938	29,872	9,066	8,813	–	34,712	2025 Oct.
18,217	17,030	2,163	347,551	303,969	231,122	72,847	71,746	43,582	34,033	9,549	9,354	–	34,497	Nov.
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	Dec.
17,391	16,604	1,970	324,809	278,418	204,414	74,004	72,831	46,391	37,639	.	8,583	.	31,236	2026 Jan.
17,501	16,712	2,201	335,274	284,392	198,560	85,832	84,051	50,882	42,160	.	8,538	.	32,349	Feb.
Assets and liabilities vis-à-vis industrial countries [5,6]														
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
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	2025
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
77,546	61,501	9,594	1,309,721	1,015,091	719,832	295,259	273,378	294,630	173,119	106,580	106,121	14,931	28,807	2025 Oct.
77,225	61,362	8,256	1,308,224	1,009,639	725,303	284,336	271,213	298,585	176,301	107,277	106,812	15,007	22,996	Nov.
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	Dec.
79,784	62,850	8,272	1,453,284	1,158,591	792,965	365,626	339,772	294,693	171,065	110,569	110,116	13,059	25,393	2026 Jan.
80,651	63,714	8,612	1,492,826	1,191,199	818,019	373,180	356,782	301,627	178,609	109,952	109,460	13,066	26,553	Feb.

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]														
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	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
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
2025 Oct.	1,408,462	458,633	334,480	110,404	102,777	13,749	1,680	949,829	126,715	292,399	271,344	467,894	186,850	28,722
Nov.	1,409,400	453,009	329,588	107,182	99,861	16,239	2,354	956,391	128,774	289,404	270,996	471,847	186,822	32,510
Dec.	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 Jan.	1,535,235	565,314	420,851	129,826	122,402	14,637	2,277	969,921	131,776	286,269	269,190	484,561	182,115	31,386
Feb.	1,571,107	589,888	440,416	134,536	127,224	14,936	2,150	981,219	133,445	287,736	270,510	489,473	182,686	33,878
	of which: vis-à-vis the euro area [6]														
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	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
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
2025 Oct.	1,280,313	422,540	311,899	97,498	90,719	13,143	1,386	857,773	121,639	260,838	240,361	416,468	145,243	28,267
Nov.	1,280,112	415,692	305,442	94,799	88,366	15,451	2,060	864,420	123,658	257,705	239,887	420,651	145,743	32,091
Dec.	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 Jan.	1,401,153	523,241	394,860	114,177	107,566	14,204	2,025	877,912	126,577	254,917	238,428	433,371	141,197	30,854
Feb.	1,431,443	543,774	409,078	120,182	113,726	14,514	1,953	887,669	128,292	255,555	238,971	437,577	141,203	33,295
	Assets and liabilities vis-à-vis emerging market economies and developing countries [6,8]														
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	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
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
2025 Oct.	275,398	126,497	59,704	66,386	62,804	407	378	148,901	47,835	66,268	42,700	7,545	2,755	17,717
Nov.	272,279	124,546	66,866	57,324	53,793	356	322	147,733	47,452	66,094	42,707	7,650	2,790	16,998
Dec.	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 Jan.	302,732	148,715	77,829	70,647	66,484	239	197	154,017	47,409	66,698	41,807	7,952	2,889	22,887
Feb.	305,661	148,571	81,609	66,592	62,353	370	324	157,090	47,536	67,340	42,365	7,817	2,887	25,249
	Memo item: assets and liabilities vis-à-vis offshore banking centres														
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	173,345	110,026	51,110	58,907	58,907	9	.	63,319	34,574	21,143	20,920	2,964	1,785	656
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
2025 Oct.	159,498	97,444	37,226	60,218	60,217	0	–	62,054	34,422	20,322	20,094	2,827	1,734	354
Nov.	156,215	94,097	42,615	51,473	51,473	9	.	62,118	34,026	20,737	20,510	2,837	1,779	328
Dec.	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 Jan.	179,872	116,925	53,421	63,496	63,496	8	.	62,947	34,203	21,073	20,851	3,017	1,745	718
Feb.	179,663	117,120	57,396	59,711	59,711	13	.	62,543	34,002	20,998	20,776	2,913	1,656	673

liabilities in foreign currencies are converted at the euro reference rates on the reporting date. **1** From August 2009, excluding claims arising from the Financial Cooperation programme of the Federal Ministry for Economic Cooperation and Development. **2** Including banknotes and coins in foreign currencies. **3** Excluding bearer bonds and money market instruments outstanding. **4** Including assets and liabilities vis-à-vis international organisations, which are not included in the further breakdown

V External position of banks

Liabilities to non-residents [3]														
				Short-term liabilities				Long-term liabilities						
Participating interest						to foreign non-banks				to foreign non-banks				
Total	of which: working capital at foreign branches	Memo item: Loans and advances to foreign monetary authorities	Total	Total	to foreign banks	Total	of which: enterprises and households	Total	to foreign banks	Total	of which: enterprises and households	Working capital of branches of foreign banks	Memo item: Liabilities to foreign monetary authorities	End of reporting period
15	16	17	18	19	20	21	22	23	24	25	26	27	28	
of wich: vis-à-vis EU Member States [6,7]														
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
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	2025
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
34,099	20,444	8,049	750,504	575,349	405,173	170,176	149,675	175,155	82,918	81,184	80,904	11,053	12,874	2025 Oct.
33,856	20,384	6,974	734,781	559,298	401,230	158,068	145,810	175,483	83,008	81,347	81,063	11,128	10,778	Nov.
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	Dec.
35,929	22,252	7,304	852,895	679,618	485,248	194,370	169,636	173,277	82,557	79,505	79,220	11,215	12,976	2026 Jan.
36,687	23,009	7,636	846,656	671,475	481,035	190,440	175,622	175,181	85,108	78,851	78,561	11,222	14,636	Feb.
of which: vis-à-vis the euro area [6]														
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
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	2025
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
30,561	20,145	7,015	694,465	531,715	376,059	155,656	135,661	162,750	70,857	80,900	80,625	10,993	2,554	2025 Oct.
30,315	20,082	6,355	677,108	513,818	371,358	142,460	130,623	163,290	71,147	81,075	80,796	11,068	2,938	Nov.
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	Dec.
32,193	21,838	6,816	794,371	632,790	455,361	177,429	153,422	161,581	71,075	79,345	79,069	11,161	3,674	2026 Jan.
32,950	22,594	6,642	784,918	621,295	447,297	173,998	159,752	163,623	73,767	78,688	78,407	11,168	2,998	Feb.
Assets and liabilites vis-à-vis emerging market economies and developing countries [6,8]														
10,311	8,681	502	194,195	179,063	145,023	34,040	33,664	15,132	12,249	953	936	1,930	44,936	2024
9,282	7,601	496	209,790	192,398	140,597	51,801	47,997	17,392	14,459	942	837	1,991	35,432	2025
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
9,536	7,922	829	210,544	193,964	150,407	43,557	40,749	16,580	13,479	1,110	935	1,991	40,678	2025 Oct.
9,539	7,856	551	199,755	183,231	143,645	39,586	36,248	16,524	13,474	1,060	943	1,990	37,486	Nov.
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	Dec.
9,071	7,453	453	212,049	194,466	143,256	51,210	47,463	17,583	14,672	927	845	1,984	36,039	2026 Jan.
9,148	7,530	676	212,535	194,720	147,543	47,177	43,014	17,815	14,936	895	835	1,984	37,996	Feb.
Memo item: assets and liabilities vis-à-vis offshore banking centres														
4,349	3,883	–	70,565	63,860	44,513	19,347	19,345	6,705	6,292	413	413	–	290	2024
3,982	3,460	–	97,408	88,091	52,948	35,143	34,928	9,317	9,054	263	263	–	349	2025
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
4,129	3,675	.	86,686	77,811	49,036	28,775	28,557	8,875	8,499	376	376	–	339	2025 Oct.
4,190	3,667	–	78,785	70,128	46,272	23,856	23,638	8,657	8,281	376	376	–	344	Nov.
3,982	3,460	–	97,408	88,091	52,948	35,143	34,928	9,317	9,054	263	263	–	349	Dec.
3,936	3,418	.	97,001	87,513	53,091	34,422	34,210	9,488	9,228	260	260	–	352	2026 Jan.
3,957	3,439	.	93,736	84,083	54,126	29,957	29,660	9,653	9,387	266	266	–	312	Feb.

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]											
				February2026								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
Country/group of countries	December 2024	December 2025	January 2025	Claims total	Euro	US dollar	short-term [2]	long-term	foreign banks [2]	foreign non-banks	loans and advances [2]	foreign securities, participating interest, working capital
	1	2	3	4	5	6	7	8	9	10	11	12
All countries	2,461,421	2,696,693	2,913,746	2,985,316	2,221,267	533,983	1,381,037	1,604,279	1,642,009	1,343,307	2,142,020	843,296
Countries in Europe	1,825,805	1,994,697	2,208,482	2,265,925	1,935,143	170,026	1,075,009	1,190,916	1,275,910	990,015	1,623,285	642,640
EU Member States [5]	1,267,151	1,413,846	1,535,235	1,571,107	1,449,881	69,580	589,888	981,219	795,384	775,723	996,133	574,974
Euro area [5]	1,152,047	1,280,837	1,401,153	1,431,443	1,339,697	64,557	543,774	887,669	713,476	717,967	913,107	518,336
Austria	70,011	73,890	75,893	76,396	75,389	407	12,170	64,226	34,053	42,343	34,730	41,666
Belgium	35,865	43,071	50,011	49,474	46,300	2,687	12,233	37,241	15,005	34,469	21,540	27,934
Bulgaria	828	792	803	772	772	0	149	623	153	619	277	495
Croatia	3,002	1,156	1,176	1,223	1,223	.	408	815	295	928	544	679
Cyprus	1,368	2,537	2,659	2,823	2,248	456	1,253	1,570	.	.	2,695	128
Estonia	721	758	781	791	784	.	59	732	389	402	146	645
Finland	30,306	37,663	35,844	35,842	35,238	339	6,002	29,840	19,112	16,730	11,625	24,217
France	337,472	386,463	471,361	479,567	462,866	14,024	245,978	233,589	334,198	145,369	339,771	139,796
Greece	14,035	13,952	15,162	15,163	14,848	313	5,399	9,764	5,337	9,826	13,687	1,476
Ireland	56,804	65,615	62,003	65,040	52,324	8,579	30,017	35,023	16,604	48,436	42,358	22,682
Italy	116,199	121,904	134,177	139,681	132,166	6,438	45,743	93,938	66,940	72,741	81,265	58,416
Latvia	790	1,346	1,330	1,368	1,330	37	83	1,285	.	.	153	1,215
Lithuania	1,766	1,824	2,032	2,257	2,257	–	52	2,205	0	2,257	529	1,728
Luxembourg [6]	203,083	215,022	210,516	214,439	185,593	16,625	56,369	158,070	61,463	152,976	138,317	76,122
Malta	1,645	1,380	1,490	1,462	946	503	334	1,128	137	1,325	1,210	252
Netherlands	165,908	175,416	190,445	193,861	180,994	8,026	79,691	114,170	88,696	105,165	142,502	51,359
Portugal	6,450	8,169	8,877	8,970	8,904	22	3,601	5,369	5,120	3,850	5,078	3,892
Slovakia	8,705	8,253	8,551	9,280	7,861	1,014	2,707	6,573	4,687	4,593	3,007	6,273
Slovenia	1,910	2,385	2,680	3,023	2,818	189	645	2,378	327	2,696	915	2,108
Spain	77,425	97,945	102,003	106,422	101,297	4,846	37,937	68,485	58,246	48,176	70,231	36,191
Other EU Member States [5]	115,104	133,009	134,082	139,664	110,184	5,023	46,114	93,550	81,908	57,756	83,026	56,638
Czechia	13,094	19,067	14,311	13,959	10,527	21	10,123	3,836	8,947	5,012	12,933	1,026
Denmark	14,187	17,777	20,444	18,850	14,353	821	8,337	10,513	10,385	8,465	12,773	6,077
Hungary	4,468	5,260	5,659	6,503	4,273	579	2,239	4,264	2,718	3,785	5,072	1,431
Poland	27,811	28,434	28,931	29,105	25,063	376	3,202	25,903	8,910	20,195	19,449	9,656
Romania	1,716	2,261	3,099	3,003	2,753	24	.	.	257	2,746	2,045	958
Sweden	35,713	39,965	41,588	47,495	36,707	1,996	21,062	26,433	30,090	17,405	30,231	17,264
EU institutions	17,287	19,453	20,050	20,749	16,508	1,206	.	.	20,601	148	523	20,226
Other European countries [5]	558,654	580,851	673,247	694,818	485,262	100,446	485,121	209,697	480,526	214,292	627,152	67,666
Guernsey	1,229	1,524	1,482	1,399	266	583	177	1,222	.	.	1,381	18
Iceland	660	829	844	905	822	73	49	856	371	534	459	446
Isle of Man	1,074	1,109	1,108	1,111	585	21	29	1,082	–	1,111	1,106	5
Jersey	7,825	7,758	7,714	7,631	1,507	159	1,593	6,038	1	7,630	7,423	208
Liechtenstein	744	1,212	1,342	1,131	808	294	235	896	145	986	954	177
Norway	27,901	27,045	27,825	26,614	23,138	844	4,389	22,225	20,296	6,318	7,497	19,117
Russian Federation	1,943	1,213	1,225	1,260	1,129	106	161	1,099	281	979	1,142	118
Switzerland	48,339	48,364	49,524	49,446	20,733	6,966	25,178	24,268	22,004	27,442	46,441	3,005
Turkey	18,018	20,815	21,872	21,692	16,172	3,640	5,344	16,348	6,077	15,615	21,124	568
Ukraine	249	384	391	389	244	13	260	129	.	.	382	7
United Kingdom	448,977	468,698	557,478	580,767	417,446	87,742	447,559	133,208	431,086	149,681	536,786	43,981
Remaining European countries	1,695	1,900	2,442	2,473	2,412	5	147	2,326	219	2,254	2,457	16
Countries in Africa	21,458	25,490	24,322	24,789	15,736	8,163	6,621	18,168	3,519	21,270	24,662	127
Algeria	35	68	62	60	52	8	60	0	59	1	60	–
Cameroon	107	97	91	91	75	.	7	84	.	.	.	.
Cote d'Ivoire	1,293	1,326	1,747	1,718	1,715	.	1,092	626	7	1,711	.	.
Egypt	3,702	3,741	3,627	3,828	2,998	829	787	3,041	728	3,100	3,829	– 1
Ghana	652	500	545	519	466	53	248	271	8	511	.	.
Kenya	289	174	175	169	146	23	24	145	27	142	169	–
Liberia	3,976	4,103	4,132	4,153	1	4,152	12	4,141	.	.	4,152	1
Libya	23	31	50	47	39	.	47	–	.	.	47	–
Morocco	2,474	2,566	2,539	2,601	2,565	35	107	2,494	49	2,552	2,598	3
Nigeria	678	1,045	1,156	1,288	353	935	834	454	761	527	1,289	– 1
South Africa	2,270	3,123	3,096	3,116	1,643	1,003	613	2,503	1,292	1,824	3,000	116
Tunisia	899	865	875	887	858	28	67	820	56	831	.	.
Zimbabwe	101	103	103	107	95	.	106	1	–	107	107	–
Remaining countries in Africa	4,959	7,748	6,124	6,205	4,730	1,058	2,617	3,588	478	5,727	6,197	8

* 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]											
			February2026								
				of which:		broken down by maturity		broken down by sector			
December 2024	December 2025	January 2025	Liabilities total	Euro	US dollar	short-term	long-term [4]	foreign banks [4]	foreign non-banks	Memo item: saving deposits	
13	14	15	16	17	18	19	20	21	22	23	Country/group of countries
1,381,281	1,442,228	1,674,342	1,714,607	1,257,553	335,274	1,393,734	320,873	1,175,007	539,600	4,119	All countries
1,056,548	1,088,509	1,297,217	1,330,052	1,085,789	148,620	1,091,222	238,830	921,494	408,558	3,039	Countries in Europe
673,389	720,114	852,895	846,656	715,639	86,780	671,475	175,181	577,365	269,291	2,103	EU Member States [5]
623,461	664,769	794,371	784,918	667,091	80,747	621,295	163,623	532,232	252,686	1,837	Euro area [5]
22,519	23,592	24,198	24,090	21,776	1,800	19,869	4,221	10,122	13,968	210	Austria
30,247	33,066	34,180	33,344	27,170	3,526	27,629	5,715	25,062	8,282	118	Belgium
1,293	718	560	528	451	59	523	5	138	390	11	Bulgaria
534	700	736	780	661	87	723	57	481	299	47	Croatia
3,385	3,260	3,024	3,191	1,629	1,356	3,184	7	146	3,045	21	Cyprus
139	226	171	175	164	5	175	0	14	161	0	Estonia
2,968	4,336	3,435	4,253	3,976	145	4,244	9	1,842	2,411	10	Finland
137,602	142,763	231,011	217,683	209,158	5,297	185,577	32,106	187,377	30,306	291	France
5,912	8,016	8,322	8,458	8,091	301	8,067	391	5,512	2,946	476	Greece
69,553	63,289	66,855	62,832	54,989	3,424	59,351	3,481	49,381	13,451	27	Ireland
38,233	36,766	43,032	43,693	40,319	2,502	35,455	8,238	34,600	9,093	141	Italy
207	263	303	278	259	12	276	2	15	263	2	Latvia
698	14,596	14,425	14,961	14,938	16	14,954	7	14,030	931	4	Lithuania
194,309	199,550	212,074	215,668	146,993	50,677	150,897	64,771	128,433	87,235	102	Luxembourg [6]
1,753	1,848	1,664	1,767	1,201	397	1,764	3	211	1,556	4	Malta
69,048	79,300	93,762	93,908	79,727	8,729	66,729	27,179	28,650	65,258	176	Netherlands
2,653	3,231	2,960	3,443	3,132	240	3,424	19	1,697	1,746	38	Portugal
1,786	1,149	1,140	1,217	1,190	8	1,163	54	16	1,201	5	Slovakia
1,260	1,159	1,106	1,156	1,100	14	1,095	61	113	1,043	8	Slovenia
38,140	45,903	49,803	52,309	48,983	2,152	35,012	17,297	43,208	9,101	146	Spain
49,928	55,345	58,524	61,738	48,548	6,033	50,180	11,558	45,133	16,605	266	Other EU Member States [5]
4,755	4,630	3,797	5,578	5,151	192	5,475	103	4,082	1,496	59	Czechia
15,175	15,781	14,920	16,837	14,445	1,533	16,767	70	12,286	4,551	44	Denmark
2,665	4,520	4,802	5,493	4,104	1,193	5,445	48	3,128	2,365	29	Hungary
5,354	7,100	10,657	10,951	6,918	475	10,899	52	5,761	5,190	64	Poland
1,377	1,362	1,543	1,678	1,500	106	1,630	48	1,285	393	14	Romania
12,883	15,137	16,729	15,068	11,859	994	9,672	5,396	12,458	2,610	56	Sweden
6,426	6,097	6,076	6,133	4,571	1,540	292	5,841	6,133	–	–	EU institutions
383,159	368,395	444,322	483,396	370,150	61,840	419,747	63,649	344,129	139,267	936	Other European countries [5]
203	279	263	241	20	93	235	6	86	155	0	Guernsey
86	99	101	50	33	9	50	0	.	.	2	Iceland
194	118	187	186	50	79	.	.	.	.	0	Isle of Man
261	278	284	298	150	32	.	.	6	292	0	Jersey
1,844	1,726	1,800	2,060	1,147	743	2,053	7	1,178	882	4	Liechtenstein
3,971	3,830	3,346	5,060	2,911	765	5,031	29	3,619	1,441	14	Norway
2,714	1,730	1,720	1,719	1,349	143	1,713	6	399	1,320	28	Russian Federation
39,110	44,208	49,950	50,624	30,233	16,117	38,087	12,537	26,857	23,767	630	Switzerland
4,621	4,928	9,346	9,063	7,292	1,695	8,075	988	5,156	3,907	27	Turkey
3,069	2,414	2,342	2,394	1,597	765	2,386	8	2,258	136	9	Ukraine
324,291	306,504	372,384	408,672	322,984	40,927	358,662	50,010	301,744	106,928	177	United Kingdom
2,795	2,281	2,599	3,029	2,384	472	2,986	43	2,739	290	45	Remaining European countries
16,755	23,816	23,203	24,196	4,499	18,737	24,031	165	20,919	3,277	126	Countries in Africa
276	272	276	258	120	138	258	0	202	56	4	Algeria
30	30	62	33	32	.	33	0	21	12	0	Cameroon
61	50	94	88	78	.	88	0	83	5	0	Cote d'Ivoire
1,516	6,097	5,910	4,679	733	3,876	4,671	8	4,075	604	23	Egypt
465	560	442	561	106	449	561	0	532	29	0	Ghana
621	789	1,069	766	436	242	764	2	733	33	1	Kenya
1,025	828	791	834	85	739	.	.	8	826	0	Liberia
4,431	4,138	4,097	4,261	189	3,643	4,246	15	3,568	693	2	Libya
816	519	397	483	334	130	479	4	435	48	3	Morocco
1,689	4,512	4,635	6,056	391	5,605	6,056	0	6,014	42	3	Nigeria
1,684	1,602	1,327	1,627	563	924	1,556	71	1,175	452	67	South Africa
293	311	281	327	319	1	301	26	240	87	5	Tunisia
41	21	20	26	9	17	.	.	22	4	0	Zimbabwe
3,807	4,087	3,802	4,197	1,104	2,962	4,168	29	3,811	386	18	Remaining countries in Africa

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

V. External position of banks

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

End of reporting period; € million

Country/group of countries	Claims on non-residents [1]											
				February2026								
					of which:		broken down by maturity		broken down by sector		broken down by type of business	
	December 2024	December 2025	January 2025	Claims total	Euro	US dollar	short-term [2]	long-term	foreign banks [2]	foreign non-banks	loans and advances [2]	foreign securities, participating interest, working capital
	1	2	3	4	5	6	7	8	9	10	11	12
Countries in America	398,188	429,708	421,153	430,241	108,915	308,327	210,292	219,949	236,892	193,349	339,939	90,302
Argentina	498	512	579	555	22	532	167	388	.	.	542	13
Bahamas	1,922	1,718	1,655	1,609	154	1,436	1,600	9	1,563	46	1,609	–
Bermuda	2,741	2,522	2,495	2,492	556	1,736	193	2,299	–	2,492	2,455	37
Bolivia, Plurinational State of	12	9	9	16	1	15	5	11	.	.	.	.
Brazil	3,598	4,042	3,916	4,100	1,496	2,199	1,408	2,692	2,402	1,698	3,551	549
British Virgin Islands	1,363	1,176	1,221	1,098	55	331	127	971	.	.	932	166
Canada	36,955	36,681	38,895	38,998	31,018	3,204	2,410	36,588	23,787	15,211	6,892	32,106
Cayman Islands	76,147	100,452	103,554	99,729	42,399	54,713	67,671	32,058	43,506	56,223	97,175	2,554
Chile	2,150	2,496	2,467	2,481	357	2,115	146	2,335	393	2,088	2,200	281
Columbia	2,476	2,571	2,620	2,666	1,784	880	451	2,215	478	2,188	2,654	12
Cuba	45	44	44	44	44	–	11	33	.	.	.	.
Curacao [7]	90	88	89	89	83	6	2	87	–	89	9	80
Ecuador	193	230	197	248	13	235	238	10	.	.	.	.
Guatemala	416	381	379	361	12	345	329	32	.	.	.	.
Mexico	4,577	3,845	3,915	4,029	1,065	2,269	1,114	2,915	1,163	2,866	3,483	546
Panama	1,290	1,618	1,543	1,536	751	734	470	1,066	381	1,155	1,534	2
Paraguay	396	513	499	483	17	466	326	157	420	63	483	–
Peru	2,075	1,840	1,940	1,883	874	990	108	1,775	98	1,785	1,760	123
United States of America	259,392	267,817	253,443	266,471	28,051	234,964	132,652	133,819	161,431	105,040	212,724	53,747
Uruguay	673	318	320	293	30	263	13	280	.	.	271	22
Venezuela, Bolivarian Republic	16	12	13	13	5	7	6	7	–	13	11	2
Remaining countries in America	1,163	823	1,360	1,047	128	887	845	202	589	458	993	54
Countries in Asia	149,546	160,332	170,149	175,772	86,595	38,986	84,237	91,535	104,282	71,490	133,620	42,152
Bahrain	650	859	870	1,040	25	1,007	554	486	738	302	.	.
China, People's Republic of [8]	19,102	15,955	20,027	20,711	4,302	635	1,995	18,716	3,289	17,422	4,614	16,097
Hong Kong	7,059	7,669	7,783	9,136	4,330	2,350	5,932	3,204	7,095	2,041	7,887	1,249
India	12,698	16,153	16,574	16,484	7,179	3,029	2,026	14,458	8,664	7,820	12,105	4,379
Indonesia	5,072	4,699	4,724	4,732	3,725	477	507	4,225	562	4,170	4,639	93
Iran	460	449	442	444	429	.	177	267	206	238	.	.
Iraq	813	708	688	685	610	.	1	684	–	685	685	–
Israel	1,074	1,290	1,625	1,532	822	567	813	719	610	922	1,106	426
Japan	23,464	24,917	27,131	26,234	14,705	2,904	18,129	8,105	18,491	7,743	21,950	4,284
Jordan	884	1,005	1,023	1,019	936	74	71	948	59	960	.	.
Kazakhstan	95	591	588	589	38	159	315	274	84	505	587	2
Korea, Republic of	7,851	6,718	6,748	7,441	2,011	3,928	2,983	4,458	4,924	2,517	4,475	2,966
Kuwait	1,585	1,070	892	932	246	677	359	573	511	421	.	.
Lebanon	2	5	4	4	4	–	3	1	.	.	4	–
Malaysia	320	481	451	562	327	214	335	227	460	102	397	165
Myanmar	3	0	0	0	0	–	0	0	–	0	0	–
Pakistan	104	93	101	104	58	28	52	52	75	29	.	.
Philippines	1,447	1,102	1,032	1,005	21	879	377	628	212	793	936	69
Qatar	2,933	2,765	2,790	2,770	393	2,328	1,139	1,631	2,266	504	2,655	115
Saudi Arabia	3,484	3,759	3,869	3,750	747	2,896	1,179	2,571	1,283	2,467	3,624	126
Singapore	38,338	42,716	46,196	48,609	36,637	7,339	38,757	9,852	43,716	4,893	45,385	3,224
Sri Lanka	98	96	96	97	6	17	42	55	91	6	.	.
Syria	0	1	1	1	1	–	0	1	.	.	1	–
Taiwan	6,480	8,643	8,665	9,547	598	337	917	8,630	839	8,708	1,054	8,493
Thailand	840	867	697	761	52	144	683	78	682	79	757	4
Turkmenistan	133	65	65	59	46	.	–	59	–	59	59	–
United Arab Emirates	4,839	6,273	5,626	5,776	1,567	3,954	2,752	3,024	3,140	2,636	5,598	178
Uzbekistan	3,052	3,072	3,177	3,282	2,853	422	750	2,532	1,879	1,403	.	.
Vietnam	1,299	1,395	1,431	1,427	266	1,161	289	1,138	523	904	.	.
Remaining countries in Asia	5,367	6,916	6,833	7,039	3,661	3,371	3,100	3,939	3,880	3,159	7,035	4
Countries in Oceania	27,472	27,071	26,756	27,323	19,339	3,282	3,966	23,357	19,181	8,142	16,682	10,641
Australia	20,879	21,633	21,340	21,700	16,849	745	3,572	18,128	17,542	4,158	13,704	7,996
Marshall Islands	3,970	2,638	2,657	2,580	112	2,468	114	2,466	–	2,580	2,580	0
New Zealand	2,539	2,742	2,701	2,984	2,378	.	279	2,705	1,639	1,345	339	2,645
Papua New Guinea	0	0	0	0	0	–	0	0	–	0	0	0
Remaining countries in Oceania	84	58	58	59	0	.	1	58	–	59	59	–
Countries not identifiable	0	0	0	0	0	–	0	0	–	0	0	–
International organisations [9]	38,952	59,395	62,884	61,266	55,539	5,199	912	60,354	2,225	59,041	3,832	57,434

For footnotes see p. 112 and 113

V. External position of banks

Liabilities to non-residents [1]											
			February2026								
				of which:		broken down by maturity		broken down by sector			
December 2024	December 2025	January 2025	Liabilities total	Euro	US dollar	short-term	long-term [4]	foreign banks [4]	foreign non-banks	Memo item: saving deposits	Country/group of countries
13	14	15	16	17	18	19	20	21	22	23	
151,231	172,797	190,229	190,012	93,461	94,471	137,931	52,081	88,631	101,381	643	Countries in America
342	472	702	751	214	536	738	13	112	639	23	Argentina
381	229	218	223	194	25	.	.	174	49	0	Bahamas
482	346	403	600	81	508	.	.	206	394	0	Bermuda
77	57	60	62	39	23	58	4	16	46	5	Bolivia, Plurinational State of
965	773	857	1,102	997	70	983	119	730	372	35	Brazil
476	426	467	367	76	242	.	.	.	.	.	British Virgin Islands
1,627	1,431	1,785	1,984	1,048	858	1,620	364	1,152	832	66	Canada
30,698	46,519	45,585	40,756	26,971	13,449	40,744	12	16,040	24,716	0	Cayman Islands
371	303	487	329	245	70	327	2	165	164	16	Chile
154	184	137	162	138	8	162	0	96	66	4	Columbia
111	79	112	98	98	–	98	0	93	5	0	Cuba
35	28	446	483	45	432	483	–	469	14	0	Curacao [7]
73	155	97	205	34	170	205	0	169	36	2	Ecuador
156	77	140	98	31	67	98	0	59	39	0	Guatemala
2,461	1,475	1,597	1,771	709	405	1,766	5	1,326	445	21	Mexico
865	834	838	939	191	741	915	24	174	765	0	Panama
136	211	205	323	82	235	318	5	256	67	3	Paraguay
199	260	237	251	234	13	246	5	198	53	4	Peru
110,823	118,074	134,957	138,575	61,598	76,153	87,062	51,513	66,767	71,808	452	United States of America
336	299	327	332	104	220	332	0	92	240	.	Uruguay
80	59	58	58	54	4	58	0	.	.	4	Venezuela, Bolivarian Republic
383	506	514	543	278	242	535	8	319	224	7	Remaining countries in America
142,747	143,740	148,272	155,301	65,009	68,706	127,306	27,995	141,064	14,237	259	Countries in Asia
544	845	773	876	371	504	876	0	866	10	0	Bahrain
22,095	19,250	18,995	20,510	17,324	1,451	16,431	4,079	16,035	4,475	45	China, People's Republic of [8]
14,091	21,153	21,416	22,329	7,163	13,596	19,205	3,124	21,307	1,022	11	Hong Kong
2,820	3,739	3,289	4,518	2,218	1,837	3,684	834	4,181	337	6	India
370	507	445	444	439	3	443	1	382	62	4	Indonesia
1,815	1,550	1,551	1,547	1,528	5	1,195	352	1,370	177	10	Iran
5,535	3,814	4,071	4,132	2,849	1,283	4,132	0	4,026	106	0	Iraq
701	1,152	946	1,488	703	769	1,457	31	1,021	467	46	Israel
15,356	19,600	21,846	25,965	9,641	4,361	15,365	10,600	23,459	2,506	31	Japan
784	891	834	923	168	594	923	0	882	41	2	Jordan
1,402	772	1,179	1,406	469	607	1,405	1	1,299	107	5	Kazakhstan
1,672	2,026	2,418	2,600	1,907	673	1,897	703	2,140	460	5	Korea, Republic of
975	1,172	1,217	1,276	299	714	1,276	0	1,112	164	3	Kuwait
1,000	1,168	1,167	1,144	491	574	1,122	22	911	233	2	Lebanon
239	228	227	246	227	19	245	1	143	103	6	Malaysia
4	3	4	4	4	–	.	.	.	.	0	Myanmar
129	177	152	152	137	14	140	12	73	79	1	Pakistan
300	408	563	651	206	443	650	1	587	64	4	Philippines
1,384	474	885	836	147	233	835	1	791	45	5	Qatar
1,578	2,396	3,116	2,265	445	1,740	2,259	6	2,128	137	5	Saudi Arabia
20,275	24,323	24,114	24,417	10,306	12,195	17,984	6,433	23,175	1,242	13	Singapore
127	129	116	115	55	55	115	0	100	15	0	Sri Lanka
100	105	109	109	109	0	.	.	.	.	2	Syria
2,849	3,740	2,706	2,626	1,949	213	2,447	179	2,522	104	9	Taiwan
728	593	448	448	412	12	422	26	125	323	22	Thailand
31,847	20,221	20,075	20,139	107	19,981	.	.	20,135	4	0	Turkmenistan
6,037	4,646	5,029	4,088	1,768	1,789	3,673	415	2,753	1,335	11	United Arab Emirates
1,174	1,583	1,758	1,445	471	936	1,444	1	1,419	26	0	Uzbekistan
874	1,297	2,212	1,863	414	900	1,733	130	1,814	49	2	Vietnam
5,942	5,778	6,611	6,739	2,682	3,205	5,700	1,039	6,271	468	9	Remaining countries in Asia
5,609	5,070	6,412	5,800	2,168	.	5,429	371	.	.	.	Countries in Oceania
2,636	2,488	3,714	2,996	1,899	89	2,646	350	1,989	1,007	41	Australia
2,826	2,396	2,538	2,633	133	2,485	.	.	–	2,633	–	Marshall Islands
132	174	149	158	125	3	156	2	57	101	.	New Zealand
1	0	0	0	0	–	0	0	–	0	0	Papua New Guinea
14	12	11	13	11	.	.	.	.	.	0	Remaining countries in Oceania
13	27	25	26	7	.	14	12	.	.	0	Countries not identifiable
8,378	8,269	8,984	9,220	6,620	2,144	7,801	1,419	837	8,383	.	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]												
2023	755,157	228,084	224,859	12,547	192,006	86,866	10,795	515,509	118,412	351,667	13,403	32,027
2024	828,326	229,837	265,119	10,574	217,568	92,384	12,844	544,831	120,432	379,748	11,706	32,945
2025 Q1	882,529	265,850	270,077	11,558	226,850	94,632	13,562	587,818	141,486	404,096	11,981	30,255
Q2	855,830	253,531	266,115	10,329	224,676	88,622	12,557	545,358	139,270	366,714	10,091	29,283
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
2025 Aug.	892,480	289,250	260,524	11,045	227,742	91,570	12,349	582,493	169,329	370,125	10,850	32,189
Sep.	863,104	252,167	263,983	10,563	231,090	92,787	12,514	573,572	154,198	377,057	10,461	31,856
Oct.	870,187	244,002	272,155	11,740	232,345	96,878	13,067	581,651	157,054	382,286	10,390	31,921
Nov.	874,932	240,283	272,020	13,128	233,751	102,531	13,219	581,585	159,983	379,728	9,951	31,923
Dec.	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 Jan.	899,182	254,718	275,724	12,729	239,527	103,354	13,130	603,303	165,775	392,438	10,349	34,741
of which: denominated in euro [2]												
2023	166,665	22,101	53,037	1,617	74,014	15,079	817	148,652	17,963	118,124	1,187	11,378
2024	201,209	24,249	74,769	2,468	83,485	15,728	510	155,148	17,885	124,265	1,518	11,480
2025 Q1	197,588	22,559	68,811	2,066	87,696	15,965	491	156,208	19,764	124,141	1,251	11,052
Q2	213,426	22,905	80,453	2,213	90,902	16,474	479	156,100	21,934	121,573	1,397	11,196
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
2025 Aug.	214,795	27,676	75,781	2,277	93,154	15,573	334	147,940	22,009	112,230	1,525	12,176
Sep.	213,811	24,333	75,784	2,243	94,991	16,054	406	149,264	20,491	115,041	1,882	11,850
Oct.	219,261	22,725	82,474	2,312	95,207	16,097	446	148,611	21,099	113,793	1,758	11,961
Nov.	226,910	23,874	85,155	2,488	96,226	18,735	432	151,933	21,423	116,993	1,821	11,696
Dec.	218,573	21,727	79,756	2,372	97,386	16,890	442	157,479	22,189	121,184	1,960	12,146
2026 Jan.	231,924	33,672	77,093	2,397	99,662	18,529	571	168,802	27,173	127,783	1,910	11,936
denominated in US dollar [2]												
2023	396,525	136,849	121,395	6,907	92,073	29,710	9,591	248,776	70,452	155,272	7,836	15,216
2024	414,279	130,522	127,641	4,039	103,832	36,372	11,873	262,566	60,627	178,705	6,049	17,185
2025 Q1	478,867	176,860	135,800	5,753	108,347	39,491	12,616	305,915	86,083	198,084	6,676	15,072
Q2	440,063	165,104	124,412	3,902	103,361	31,547	11,737	264,209	76,910	168,208	5,068	14,023
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
2025 Aug.	470,596	192,043	122,338	4,445	104,607	35,549	11,614	303,661	98,683	183,917	5,557	15,504
Sep.	444,171	158,420	128,230	4,135	105,986	35,737	11,663	291,779	87,115	183,906	5,212	15,546
Oct.	445,240	158,929	124,898	5,306	107,124	36,771	12,212	299,217	92,871	185,694	5,330	15,322
Nov.	434,453	147,913	121,279	6,502	106,938	39,471	12,350	293,734	92,190	180,413	5,442	15,689
Dec.	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 Jan.	439,307	144,381	131,914	5,474	107,837	37,736	11,965	288,923	89,110	176,196	5,566	18,051
Assets and liabilities vis-à-vis industrial countries [3,4]												
2023	623,374	206,130	173,399	8,191	175,282	49,883	10,489	404,838	82,997	287,790	10,661	23,390
2024	680,383	199,387	206,821	7,837	196,260	57,435	12,643	415,719	78,648	304,548	9,587	22,936
2025 Q1	733,983	233,110	214,819	8,435	203,893	60,353	13,373	455,186	98,041	325,095	9,540	22,510
Q2	709,348	222,838	210,926	7,704	202,554	52,917	12,409	421,850	98,007	294,142	8,461	21,240
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
2025 Aug.	745,071	255,202	209,107	8,066	205,928	54,569	12,199	438,173	113,482	293,174	8,763	22,754
Sep.	716,802	218,254	213,537	7,787	209,405	55,451	12,368	432,939	103,180	298,259	9,193	22,307
Oct.	723,625	214,928	221,305	7,426	210,476	56,582	12,908	444,882	109,428	304,411	9,105	21,938
Nov.	729,102	209,842	222,988	9,588	212,225	61,392	13,067	443,549	110,183	302,828	9,201	21,337
Dec.	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 Jan.	745,655	222,419	222,002	9,345	218,168	60,742	12,979	455,291	109,551	313,799	9,389	22,552

* 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												
2023	152,670	17,403	50,456	1,827	65,864	15,448	1,672	170,333	8,213	146,460	1,430	14,230
2024	172,549	18,860	58,156	1,792	76,189	14,513	3,039	194,863	12,057	167,284	1,382	14,140
2025 Q1	170,533	13,577	57,814	779	79,891	15,510	2,962	195,068	10,818	169,137	1,372	13,741
Q2	172,290	15,795	55,438	644	81,553	16,185	2,675	192,524	9,531	167,873	1,358	13,762
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
2025 Aug.	172,545	16,515	54,127	625	83,204	15,166	2,908	184,582	9,055	159,654	1,164	14,709
Sep.	177,145	15,497	57,001	633	85,428	15,513	3,073	185,259	8,209	161,352	1,178	14,520
Oct.	175,663	13,491	56,705	637	85,679	15,986	3,165	188,461	8,663	163,968	1,230	14,600
Nov.	176,470	15,943	53,771	638	86,685	16,158	3,275	187,633	8,858	163,309	1,239	14,227
Dec.	184,695	20,663	56,749	620	87,503	15,822	3,338	194,788	7,764	171,052	1,251	14,721
2026 Jan.	186,618	20,760	56,272	638	88,185	17,361	3,402	202,791	9,761	176,853	1,528	14,649
of which: vis-à-vis the euro area 4												
2023	139,295	10,322	48,035	1,827	64,068	13,371	1,672	156,094	7,658	133,355	1,290	13,791
2024	158,661	11,400	55,671	1,791	74,106	12,655	3,038	179,608	11,741	153,030	1,252	13,585
2025 Q1	159,727	10,047	54,787	777	77,768	13,387	2,961	179,751	10,445	154,841	1,239	13,226
Q2	160,642	11,631	52,802	643	79,305	13,587	2,674	176,832	9,072	153,239	1,224	13,297
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
2025 Aug.	161,114	12,343	51,644	620	80,916	12,684	2,907	169,431	8,737	145,417	1,029	14,248
Sep.	165,730	10,973	54,518	628	83,069	13,470	3,072	169,895	7,926	146,899	1,050	14,020
Oct.	165,026	9,826	54,141	633	83,327	13,935	3,164	172,631	8,293	149,026	1,125	14,187
Nov.	164,007	10,685	51,211	630	84,298	13,909	3,274	172,608	8,650	148,980	1,162	13,816
Dec.	167,256	10,907	53,955	620	85,201	13,236	3,337	177,379	7,380	154,615	1,192	14,192
2026 Jan.	173,111	15,247	53,628	630	85,804	14,401	3,401	185,739	9,206	160,791	1,492	14,250
Assets and liabilities vis-à-vis emerging market economies and developing countries 4,6												
2023	129,236	21,832	51,455	4,306	16,674	34,663	306	110,349	35,415	63,555	2,742	8,637
2024	145,044	30,282	58,298	2,687	21,308	32,268	201	128,112	41,784	74,200	2,119	10,009
2025 Q1	145,390	32,578	55,253	3,064	22,957	31,349	189	132,116	43,445	78,485	2,441	7,745
Q2	143,050	30,544	55,189	2,566	22,122	32,481	148	122,673	41,029	71,971	1,630	8,043
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
2025 Aug.	143,892	33,941	51,417	2,898	21,814	33,672	150	143,560	55,847	76,191	2,087	9,435
Sep.	142,747	33,764	50,446	2,699	21,684	34,008	146	139,469	51,018	77,634	1,268	9,549
Oct.	142,917	28,922	50,850	4,264	21,869	36,853	159	135,928	47,626	77,034	1,285	9,983
Nov.	142,157	30,290	49,032	3,484	21,526	37,673	152	137,005	49,800	75,869	750	10,586
Dec.	143,337	31,156	50,518	4,114	21,616	35,787	146	138,651	49,372	76,346	716	12,217
2026 Jan.	149,669	32,152	53,722	3,320	21,359	38,965	151	147,214	56,224	77,841	960	12,189
Memo item: assets and liabilities vis-à-vis offshore banking centres												
2023	71,095	10,826	40,899	3,067	8,873	7,155	275	77,011	24,261	45,302	760	6,688
2024	86,102	17,479	46,725	1,842	12,896	7,006	154	87,239	25,716	53,174	189	8,160
2025 Q1	81,451	19,037	40,104	2,089	13,905	6,180	136	89,419	25,883	56,714	825	5,997
Q2	85,200	18,474	43,954	.	13,155	8,033	.	80,227	22,678	50,795	319	6,435
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
2025 Aug.	85,657	21,548	42,016	.	12,709	7,568	.	98,602	34,260	55,559	935	7,848
Sep.	87,605	21,940	44,306	.	12,682	6,990	.	93,392	29,327	55,667	395	8,003
Oct.	87,553	17,922	45,406	3,035	12,712	8,361	117	94,148	28,487	56,944	397	8,320
Nov.	85,699	17,994	44,014	.	12,635	8,512	.	96,048	29,835	56,727	422	9,064
Dec.	90,144	18,513	47,327	.	12,672	8,650	.	98,726	30,205	57,458	402	10,661
2026 Jan.	93,678	18,922	49,778	1,520	12,787	10,555	116	105,106	33,895	59,831	657	10,723

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														
2023	755,157	166,665	396,525	35,545	54,073	155,713	72,371	91,227	133,632	5,175	7,372	154,332	37,674	86,866
2024	828,326	201,209	414,279	42,346	64,144	148,910	80,927	96,359	168,760	3,971	6,603	172,686	44,882	92,384
2025 Q1	882,529	197,588	478,867	33,072	66,751	174,898	90,952	109,820	160,257	3,405	8,153	179,327	47,523	94,632
Q2	855,830	213,426	440,063	35,657	62,569	174,362	79,169	95,499	170,616	3,859	6,470	179,264	45,412	88,622
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
2025 Aug.	892,480	214,795	470,596	40,457	60,560	187,836	101,414	89,385	171,139	3,686	7,359	181,956	45,786	91,570
Sep.	863,104	213,811	444,171	35,877	62,349	164,112	88,055	99,796	164,187	4,044	6,519	184,977	46,113	92,787
Oct.	870,187	219,261	445,240	35,284	65,422	158,752	85,250	101,084	171,071	4,112	7,628	186,404	45,941	96,878
Nov.	874,932	226,910	434,453	36,434	68,873	153,035	87,248	106,040	165,980	7,000	6,128	188,412	45,339	102,531
Dec.	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 Jan.	899,182	231,924	439,307	40,673	68,328	171,865	82,853	109,891	165,833	5,947	6,782	192,157	47,370	103,354
Foreign branches in the euro area [2]														
2023	133,878	89,084	30,193	683	4,556	3,970	16,824	23,142	20,700	818	49	56,736	7,139	3,705
2024	153,617	101,851	35,997	830	5,105	5,815	16,073	26,387	23,849	894	29	63,500	11,315	4,725
2025 Q1	160,415	105,819	37,072	1,813	4,384	5,497	19,392	27,577	24,195	560	60	66,462	11,779	3,833
Q2	159,626	110,362	34,928	2,081	4,096	7,630	16,514	26,156	24,084	529	87	68,161	11,257	4,133
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
2025 Aug.	159,524	113,167	31,070	819	4,058	8,719	14,907	24,303	25,696	508	91	69,779	10,915	3,521
Sep.	162,153	114,073	32,042	1,346	4,984	6,933	14,338	26,096	25,893	505	92	71,921	11,205	4,102
Oct.	161,198	113,980	32,041	2,367	4,287	6,060	12,375	26,682	27,657	511	93	72,349	10,770	3,603
Nov.	161,455	115,064	31,836	1,379	4,622	6,682	12,695	26,421	26,346	509	92	73,154	10,819	3,629
Dec.	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 Jan.	174,671	123,906	31,967	2,606	5,123	10,447	14,737	25,926	29,413	509	91	74,001	10,922	7,313
of which: in Luxembourg														
2023	51,018	16,949	21,303	578	3,666	2,285	13,668	7,871	17,050	.	.	2,623	3,393	3,090
2024	60,379	20,722	25,802	711	4,251	3,927	12,554	9,021	20,214	.	.	2,894	6,584	3,917
2025 Q1	63,448	21,406	26,426	1,684	3,700	3,623	15,192	9,907	20,506	.	.	3,039	7,099	2,926
Q2	61,093	24,093	24,548	1,979	3,397	5,724	12,290	8,588	20,006	.	.	3,405	6,776	3,152
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
2025 Aug.	59,414	24,627	21,364	765	3,312	6,547	11,335	7,107	20,629	.	.	3,519	6,410	2,676
Sep.	56,886	21,131	21,672	1,276	4,227	2,717	10,553	8,577	20,626	.	.	3,655	6,314	3,273
Oct.	56,598	22,008	21,438	2,159	3,552	3,955	8,535	8,320	22,522	.	.	3,551	5,807	2,704
Nov.	56,550	22,898	21,287	1,321	3,630	4,578	8,881	8,060	21,587	.	.	3,632	5,858	2,745
Dec.	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 Jan.	67,954	30,669	20,623	2,540	4,115	8,366	10,351	7,959	23,941	.	.	3,753	5,713	6,463
Foreign branches in the United Kingdom														
2023	218,462	58,020	87,798	13,104	46,456	16,973	18,891	27,339	81,330	.	5,132	16,992	8,506	40,900
2024	248,036	79,356	86,270	13,391	55,919	18,011	22,110	10,177	114,289	.	4,571	21,097	11,347	43,715
2025 Q1	257,029	72,851	102,413	8,336	59,311	19,088	19,493	20,515	108,768	.	5,572	20,863	13,341	46,687
Q2	262,198	86,136	96,942	8,687	55,847	18,164	20,895	19,389	122,221	.	4,581	21,636	13,642	38,913
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
2025 Aug.	268,310	83,120	106,397	9,941	53,971	18,856	26,312	18,288	120,918	.	4,962	22,614	12,441	41,942
Sep.	260,681	80,707	100,031	9,086	54,747	22,361	21,495	17,262	114,453	.	4,586	22,284	12,299	43,317
Oct.	271,959	86,044	101,464	9,524	58,663	25,076	22,021	18,259	119,251	.	5,605	22,007	12,406	44,405
Nov.	284,771	91,200	105,795	9,434	61,717	29,350	20,487	29,421	114,664	.	4,304	23,110	11,508	47,433
Dec.	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 Jan.	280,963	86,333	104,338	10,466	60,503	33,382	19,221	31,101	108,170	.	4,684	24,965	12,043	44,337
Foreign branches in the United States of America														
2023	241,471	4,478	229,816	281	2,237	102,284	11,255	23,581	15,161	.	1,094	68,700	7,496	10,671
2024	248,413	5,247	236,013	1,084	2,371	85,929	12,440	36,992	15,560	.	571	71,265	9,835	14,951
2025 Q1	289,945	4,023	279,423	696	2,394	113,812	22,494	38,493	13,650	.	794	73,895	9,930	16,557
Q2	265,365	3,272	255,979	665	2,020	113,185	15,719	25,993	11,989	.	728	71,269	9,523	16,666
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
2025 Aug.	284,485	3,891	274,278	651	2,026	126,107	23,317	23,596	11,602	.	614	71,764	10,518	16,728
Sep.	264,472	4,029	254,134	643	2,079	103,061	17,640	32,630	11,008	.	630	72,900	10,116	16,243
Oct.	265,824	4,349	255,277	625	1,970	99,774	19,234	32,948	11,538	.	622	74,044	10,599	16,801
Nov.	249,700	4,747	238,559	711	2,002	84,886	19,915	26,673	11,984	.	465	74,379	10,550	19,059
Dec.	241,648	4,895	230,363	605	2,175	88,194	19,359	20,221	9,778	.	.	73,831	10,830	16,937
2026 Jan.	252,371	4,789	241,126	607	2,165	93,565	12,551	27,738	11,406	.	.	74,744	10,810	18,976

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

V External position of banks

	Liabilities to non-residents [1]														
		of which:				Short-term liabilitites				Long-term liabilitites					
						to foreign banks		to foreign non-banks		to foreign banks		to foreign non-banks			
Shares and participating interests	Total	Euro	US dollar	Japanese yen	Pound sterling	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	in the country of domicile of the branch	in other foreign countries	End of reporting period	
15	16	17	18	19	20	21	22	23	24	25	26	27	28		
All foreign branches															
10,795	515,509	148,652	248,776	25,130	35,031	45,587	72,825	159,380	192,287	5,037	8,366	18,874	13,153	2023	
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	
13,562	587,818	156,208	305,915	19,976	42,257	50,841	90,645	207,206	196,890	4,871	7,110	18,769	11,486	2025	Q1
12,557	545,358	156,100	264,209	19,454	42,952	55,193	84,077	195,102	171,612	4,924	5,167	18,960	10,323		Q2
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		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
12,349	582,493	147,940	303,661	26,324	41,798	63,894	105,435	195,335	174,790	5,384	5,466	21,518	10,671	2025	Aug.
12,514	573,572	149,264	291,779	24,223	43,308	62,315	91,883	202,563	174,494	5,657	4,804	21,375	10,481		Sep.
13,067	581,651	148,611	299,217	22,110	47,514	62,810	94,244	207,268	175,018	5,573	4,817	21,024	10,897		Oct.
13,219	581,585	151,933	293,734	25,142	45,989	61,549	98,434	205,990	173,738	5,888	4,063	21,445	10,478		Nov.
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		Dec.
13,130	603,303	168,802	288,923	27,924	47,864	70,108	95,667	206,643	185,795	6,078	4,271	23,646	11,095	2026	Jan.
Foreign branches in the Euro area [2]															
795	182,684	102,562	53,591	1,668	9,834	1,124	8,916	84,852	75,144	439	849	6,310	5,050	2023	
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	
1,060	215,544	118,263	68,545	1,734	11,758	5,780	9,108	99,365	88,843	490	1,046	5,595	5,317	2025	Q1
1,075	210,917	119,006	62,553	2,182	11,168	5,222	9,020	100,958	83,067	490	1,091	5,986	5,083		Q2
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		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
1,085	204,516	110,396	65,799	1,640	11,101	5,495	8,537	94,591	82,253	522	1,131	6,788	5,199	2025	Aug.
1,068	205,154	112,645	62,168	1,781	12,365	5,088	8,384	96,296	81,834	616	1,085	6,694	5,157		Sep.
1,098	209,310	112,259	65,196	1,673	13,487	5,363	8,445	96,491	85,343	686	1,078	6,570	5,334		Oct.
1,108	211,394	115,074	66,006	1,890	11,459	4,965	9,767	99,543	83,706	715	1,031	6,265	5,402		Nov.
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		Dec.
1,312	229,473	127,224	68,166	2,247	12,177	4,926	14,814	107,747	88,288	954	837	6,401	5,506	2026	Jan.
of which: in Luxembourg															
619	116,079	46,426	46,743	1,510	8,409	515	7,677	36,630	68,974	.	.	885	853	2023	
883	133,433	52,895	58,511	1,421	8,435	3,440	7,328	44,919	75,336	.	793	921	.	2024	
913	139,270	54,816	59,658	1,393	10,251	3,178	7,981	44,825	81,131	.	673	934	.	2025	Q1
928	134,535	55,670	53,910	1,827	9,423	2,713	7,772	47,014	75,037	.	706	.	333		Q2
971	128,332	50,830	52,810	1,377	9,650	2,535	7,164	44,847	71,789	.	.	.	330		Q3
993	131,113	53,113	53,434	1,601	8,836	2,006	8,927	42,143	75,906	.	.	975	430		Q4
988	129,827	50,824	55,820	1,400	8,505	3,275	7,302	44,288	72,940	.	.	.	333	2025	Aug.
971	128,332	50,830	52,810	1,377	9,650	2,535	7,164	44,847	71,789	.	.	.	330		Sep.
998	130,275	49,809	54,489	1,291	11,103	2,611	7,114	43,250	75,169	.	.	.	436		Oct.
1,005	130,653	51,588	54,529	1,735	9,180	2,677	8,573	42,996	74,283	.	.	.	443		Nov.
993	131,113	53,113	53,434	1,601	8,836	2,006	8,927	42,143	75,906	.	.	975	430		Dec.
1,204	147,520	62,640	56,825	1,890	9,845	2,293	13,608	51,799	77,634	.	738	979	.	2026	Jan.
Foreign branches in the United Kingdom															
.	141,152	33,896	71,967	9,169	21,658	14,766	20,608	16,592	84,713	.	.	1,430	1,522	2023	
.	121,378	28,281	56,898	7,683	24,252	15,172	22,591	25,992	54,382	.	.	459	1,123	2024	
.	146,311	25,877	82,533	6,638	26,987	20,866	32,693	27,320	62,109	.	.	489	1,004	2025	Q1
.	129,028	24,836	63,804	6,772	28,409	26,576	27,632	22,685	49,059	.	.	414	744		Q2
.	131,762	23,260	68,516	7,352	27,469	27,453	28,187	21,801	50,419	.	.	.	779		Q3
.	146,494	23,386	77,110	7,902	31,518	32,690	31,420	22,413	55,520	.	.	845	981		Q4
.	137,059	23,278	73,739	7,397	27,306	27,181	34,622	21,464	50,330	.	.	560	875	2025	Aug.
.	131,762	23,260	68,516	7,352	27,469	27,453	28,187	21,801	50,419	.	.	.	779		Sep.
.	140,255	23,632	73,715	7,263	30,752	26,556	34,144	25,699	49,836	.	.	.	933		Oct.
.	144,926	23,296	76,969	7,865	31,793	28,265	32,313	29,763	50,543	.	.	.	555		Nov.
.	146,494	23,386	77,110	7,902	31,518	32,690	31,420	22,413	55,520	.	.	845	981		Dec.
.	145,142	27,625	70,105	8,156	32,941	35,482	24,474	22,882	57,575	.	.	968	1,055	2026	Jan.
Foreign branches in the United States of America															
.	87,099	2,941	79,986	803	2,371	21,945	24,146	25,316	5,202	.	1,378	5,827	.	2023	
.	92,480	1,544	87,165	748	2,374	10,591	21,910	39,172	8,906	.	1,659	6,882	.	2024	
.	104,468	1,875	98,932	726	2,359	16,625	27,061	39,529	8,704	.	2,083	7,134	.	2025	Q1
.	91,486	1,911	85,797	695	2,389	16,522	25,761	31,729	6,299	.	1,397	6,490	.		Q2
.	108,465	2,283	102,689	712	2,343	21,416	29,230	39,691	7,034	.	1,355	6,415	.		Q3
1	93,731	3,523	87,600	673	1,609	19,686	28,466	28,742	6,280	.	1,369	6,109	.		Q4
.	110,199	2,228	104,457	716	2,381	23,928	30,329	36,237	7,783	.	.	6,672	927	2025	Aug.
.	108,465	2,283	102,689	712	2,343	21,416	29,230	39,691	7,034	.	1,355	6,415	.		Sep.
.	109,541	2,703	103,267	696	2,255	22,520	28,617	40,843	7,086	.	1,352	5,849	.		Oct.
.	100,639	3,165	94,666	686	1,585	19,707	30,267	33,562	6,955	.	1,359	5,637	.		Nov.
1	93,731	3,523	87,600	673	1,609	19,686	28,466	28,742	6,280	.	1,369	6,109	.		Dec.
.	95,473	3,210	89,647	704	1,590	20,531	27,514	29,644	7,071	.	1,468	6,186	.	2026	Jan.

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														
2023	24,927	1,515	23,247	77	44	55	8,013	1,698	2,770	1,651	143	–	2,225	2
2024	25,230	735	24,311	83	58	767	8,005	716	3,609	705	0	–	1,648	1
2025 Q1	28,561	652	27,803	5	58	1,032	10,194	1,058	2,661	305	650	–	1,653	1
Q2	24,165	722	23,348	0	57	999	8,791	642	1,241	42	3	–	1,695	1
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
2025 Aug.	28,034	991	26,961	0	49	917	10,788	482	1,981	16	513	–	2,537	2
Sep.	27,116	980	26,057	0	45	996	10,456	306	1,575	2	0	–	2,956	1
Oct.	25,244	736	24,436	0	41	924	9,000	214	1,339	2	0	–	2,753	2
Nov.	25,558	956	24,533	0	40	867	9,468	137	1,204	2	1	–	2,921	2
Dec.	30,021	1,346	28,588	0	56	1,053	10,036	374	4,065	2	1	–	3,674	1
2026 Jan.	31,221	953	30,181	–	56	907	10,153	793	4,374	1	1	–	4,373	2
Foreign branches in Japan														
2023	18,413	2,057	1,074	15,187	3	12,265	2,798	908	34	0	71	1,601	646	21
2024	21,563	2,684	1,753	17,115	2	14,122	3,022	1,614	4	0	90	2,157	482	11
2025 Q1	19,542	2,379	2,559	14,594	2	11,704	2,000	2,119	47	0	90	2,606	904	6
Q2	20,281	1,428	1,653	17,192	2	13,143	1,603	2,102	55	0	86	2,552	682	6
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
2025 Aug.	21,348	1,536	2,959	16,846	2	12,493	2,065	2,959	56	130	111	2,585	752	150
Sep.	18,744	1,521	2,946	14,269	2	8,844	2,668	3,427	54	0	110	2,671	761	150
Oct.	18,202	1,946	2,831	13,419	2	8,651	2,832	2,855	35	–	107	2,753	770	146
Nov.	19,604	2,146	2,758	14,690	2	10,424	3,058	2,344	34	–	105	2,747	836	5
Dec.	18,231	2,135	2,781	13,304	2	8,809	2,471	3,086	34	–	104	2,892	780	5
2026 Jan.	18,700	2,644	2,411	13,633	2	10,452	1,753	2,595	43	–	102	2,962	738	3
Foreign branches in Hong Kong														
2023	9,783	1,025	.	.	.	727	1,922	.	.	.	.	.	.	.
2024	8,714	921	.	.	.	436	1,634	.	.	.	.	.	.	.
2025 Q1	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Q2	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Q3	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Q4	.	.	.	.	.	.	.	.	.	.	.	.	.	.
2025 Aug.	.	.	.	.	.	.	.	.	.	.	.	–	.	.
Sep.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Oct.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Nov.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Dec.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
2026 Jan.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Foreign branches in Singapore														
2023	57,737	6,809	18,906	5,680	668	5,438	10,268	3,104	10,629	.	.	1,685	8,862	17,264
2024	61,065	5,953	20,800	8,665	587	7,873	12,846	4,470	8,985	.	619	4,503	7,830	13,927
2025 Q1	56,199	5,637	20,339	5,855	524	9,649	9,891	3,769	8,790	.	497	5,157	7,576	10,803
Q2	54,065	5,247	17,588	5,451	447	7,544	7,495	4,066	8,750	81	515	4,894	6,326	14,394
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
2025 Aug.	62,442	6,183	18,578	10,656	340	7,991	14,797	3,844	8,563	80	502	4,461	6,296	15,908
Sep.	59,614	6,407	18,271	9,048	320	8,148	12,907	4,173	8,758	79	515	4,604	6,423	14,007
Oct.	61,241	6,474	19,679	7,929	327	7,160	12,262	4,095	8,809	.	615	4,697	6,291	17,238
Nov.	64,153	6,409	21,292	8,767	339	7,550	14,018	4,531	9,090	.	592	4,650	6,378	17,271
Dec.	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 Jan.	68,432	6,498	19,549	11,902	347	8,042	15,679	4,634	9,857	.	686	4,521	6,329	18,616
Foreign branches in emerging market economies and developing countries (other than offshore banking centres) [2]														
2023	28,022	1,837	1,597	129	26	3,674	1,445	8,273	401	.	34	3,453	235	10,478
2024	35,616	2,630	4,128	700	25	4,330	3,990	10,935	366	.	64	4,002	298	11,594
2025 Q1	38,621	3,358	4,495	1,174	54	5,314	4,738	10,626	351	.	36	4,364	285	12,864
Q2	37,325	3,269	5,129	952	57	4,928	5,170	11,009	251	57	57	4,633	224	10,988
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
2025 Aug.	36,045	3,193	5,532	902	71	4,124	5,510	9,797	312	27	56	4,702	213	11,296
Sep.	37,493	3,255	5,840	907	126	4,198	5,687	9,913	349	26	76	4,471	209	12,558
Oct.	35,587	2,949	4,778	810	84	3,249	4,335	10,286	352	24	78	4,557	207	12,493
Nov.	37,436	3,428	4,778	882	93	4,215	4,177	10,834	386	24	76	4,568	207	12,943
Dec.	35,758	3,254	4,744	894	121	3,916	4,227	10,802	408	23	75	4,665	205	11,431
2026 Jan.	37,647	3,944	5,150	914	88	4,302	5,294	10,443	411	21	72	4,983	199	11,916

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														
8,370	9,081	3,532	5,254	79	36	0	1,205	129	4,466	–	3,281	–	–	2023
9,779	7,858	4,412	3,169	208	51	132	2,247	14	4,080	–	1,373	12	0	2024
11,007	9,984	4,872	5,017	35	49	231	1,903	59	6,881	–	907	3	0	2025 Q1
10,751	7,633	4,604	2,969	2	48	343	1,291	25	5,842	–	113	19	0	Q2
10,824	8,488	4,719	3,725	1	37	278	992	332	6,788	–	96	2	0	Q3
10,815	6,565	4,411	2,121	0	32	114	699	126	5,375	36	113	102	0	Q4
10,798	8,833	5,378	3,397	2	47	416	1,798	126	6,375	–	114	4	0	2025 Aug.
10,824	8,488	4,719	3,725	1	37	278	992	332	6,788	–	96	2	0	Sep.
11,010	7,073	4,444	2,585	1	40	220	761	203	5,730	–	115	44	0	Oct.
10,956	6,131	4,099	2,001	0	29	146	621	76	5,035	32	115	106	0	Nov.
10,815	6,565	4,411	2,121	0	32	114	699	126	5,375	36	113	102	0	Dec.
10,617	7,715	3,933	3,721	2	52	240	778	281	6,101	102	116	97	0	2026 Jan.
Foreign branches in Japan														
69	13,118	782	407	11,922	2	1,403	8,496	2,570	276	161	56	156	0	2023
61	16,810	206	112	16,482	2	2,493	11,995	2,025	52	154	51	40	0	2024
66	9,999	337	120	9,531	2	1,110	6,239	2,430	32	156	23	9	0	2025 Q1
52	9,206	302	289	8,608	2	1,230	6,185	1,577	35	149	21	9	0	Q2
59	14,349	675	275	13,394	2	1,711	10,666	1,763	39	145	22	3	0	Q3
50	15,904	134	296	15,465	2	1,885	12,016	1,809	34	137	22	1	0	Q4
47	16,555	925	278	15,345	2	1,279	13,238	1,825	36	147	21	9	0	2025 Aug.
59	14,349	675	275	13,394	2	1,711	10,666	1,763	39	145	22	3	0	Sep.
53	12,398	442	298	11,654	2	1,927	8,477	1,791	37	141	22	3	0	Oct.
51	14,372	344	299	13,716	2	2,186	10,026	1,941	55	139	22	3	0	Nov.
50	15,904	134	296	15,465	2	1,885	12,016	1,809	34	137	22	1	0	Dec.
52	16,704	259	329	16,107	2	1,083	13,675	1,748	40	137	21	0	0	2026 Jan.
Foreign branches in Hong Kong														
.	11,278	264	7,424	.	.	.	1,401	.	.	–	.	.	.	2023
.	.	.	.	.	.	.	.	.	.	–	.	.	.	2024
.	.	.	.	.	.	.	.	.	.	–	.	.	.	2025 Q1
.	.	.	.	.	.	.	.	.	.	.	.	.	.	Q2
.	.	.	.	.	.	.	.	.	.	.	.	.	.	Q3
.	.	.	.	.	.	.	.	.	.	.	.	.	.	Q4
.	.	.	.	.	.	.	.	.	.	.	.	.	.	2025 Aug.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	Sep.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	Oct.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	Nov.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	Dec.
.	.	.	.	.	.	.	.	.	.	.	.	.	.	2026 Jan.
Foreign branches in Singapore														
–	41,210	1,571	26,344	1,222	1,028	2,368	6,388	9,222	16,581	.	876	.	.	2023
.	48,408	1,643	33,140	1,567	928	2,336	9,391	10,637	19,136	–	.	.	2,021	2024
.	50,908	1,271	36,202	1,006	1,007	2,575	9,905	13,216	20,201	–	.	.	1,595	2025 Q1
–	46,494	1,368	33,274	1,074	829	1,823	10,600	12,388	16,820	–	.	.	1,058	Q2
–	48,268	1,549	34,585	874	967	2,165	10,101	12,735	17,486	.	.	3,816	1,128	Q3
.	50,204	1,603	36,123	782	987	2,371	10,379	12,812	16,845	–	.	.	.	Q4
–	50,029	1,639	35,635	1,144	827	2,140	12,595	12,293	17,247	–	.	.	1,106	2025 Aug.
–	48,268	1,549	34,585	874	967	2,165	10,101	12,735	17,486	.	.	3,816	1,128	Sep.
.	48,897	871	34,925	752	846	2,838	9,927	12,892	17,365	–	.	.	.	Oct.
.	48,771	1,481	34,923	901	1,006	.	10,986	12,192	16,988	–	.	.	.	Nov.
.	50,204	1,603	36,123	782	987	2,371	10,379	12,812	16,845	–	.	.	.	Dec.
.	51,230	1,603	37,273	643	987	.	9,893	13,457	17,156	.	.	.	.	2026 Jan.
Foreign branches in emerging market economies and developing countries (other than offshore banking centres) [2]														
.	19,509	1,661	2,864	6	14	2,450	1,075	11,472	2,134	.	.	1,109	226	2023
.	24,173	1,767	4,685	360	13	2,828	1,355	12,316	5,273	.	.	1,251	280	2024
.	26,401	1,818	5,421	134	9	2,653	1,401	14,353	5,642	.	.	1,264	254	2025 Q1
8	24,847	1,757	5,476	7	10	2,682	1,354	13,249	5,480	.	.	1,204	223	Q2
6	25,935	1,822	5,772	7	10	3,198	958	14,107	5,903	.	.	1,206	215	Q3
6	23,551	2,088	5,316	52	13	2,085	1,861	13,476	4,366	.	.	1,209	209	Q4
8	24,244	1,769	5,905	6	10	2,822	1,184	12,741	5,383	.	.	1,253	218	2025 Aug.
6	25,935	1,822	5,772	7	10	3,198	958	14,107	5,903	.	.	1,206	215	Sep.
6	23,756	1,943	4,985	6	11	2,721	1,333	13,095	4,745	.	.	1,293	215	Oct.
6	24,963	2,336	5,213	6	11	2,657	1,936	13,301	5,275	.	.	1,231	214	Nov.
6	23,551	2,088	5,316	52	13	2,085	1,861	13,476	4,366	.	.	1,209	209	Dec.
6	25,401	2,397	5,889	6	14	3,769	2,134	12,922	4,867	.	.	1,166	204	2026 Jan.

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											
				January 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	December 2025	Claims total	Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks	loans and advances	foreign securities, participating interest, working capital
	1	2	3	4	5	6	7	8	9	10	11	12
All countries	828,326	861,734	861,734	899,182	231,924	439,307	547,680	351,502	296,036	603,146	782,698	116,484
Countries in Europe	290,633	327,406	327,406	345,771	196,080	60,832	199,714	146,057	97,679	248,092	322,589	23,182
EU Member States 1	172,549	184,695	184,695	186,618	143,191	25,465	77,360	109,258	27,563	159,055	165,855	20,763
Euro area 1	158,661	167,256	167,256	173,111	140,896	24,397	68,920	104,191	20,456	152,655	155,309	17,802
Austria	3,585	3,512	3,512	3,704	3,564	78	617	3,087	408	3,296	2,448	1,256
Belgium	4,043	3,985	3,985	4,504	3,508	869	2,111	2,393	1,339	3,165	2,787	1,717
Bulgaria	108	153	153	159	159	0	1	158	.	.	.	.
Croatia	15	21	21	13	13	0	0	13	–	13	.	.
Cyprus	445	1,438	1,438	1,568	336	1,178	1,531	37	.	.	.	.
Estonia	3	5	5	15	13	.	.	.	–	15	.	.
Finland	1,051	1,082	1,082	1,244	980	187	536	708	255	989	592	652
France	23,622	23,874	23,874	23,599	22,086	1,068	8,845	14,754	1,157	22,442	18,580	5,019
Greece	736	617	617	577	543	18	271	306	34	543	.	.
Ireland	13,632	13,162	13,162	12,093	5,385	5,796	5,752	6,341	204	11,889	10,254	1,839
Italy	27,108	30,462	30,462	30,612	29,971	449	7,891	22,721	2,315	28,297	29,003	1,609
Latvia	17	22	22	12	7	.	.	.	.	.	.	.
Lithuania	1	7	7	6	3	0	.	.	–	6	.	.
Luxembourg 2	30,930	33,383	33,383	38,124	22,623	10,551	27,473	10,651	13,445	24,679	33,641	4,483
Malta	319	174	174	206	151	45	122	84	.	.	.	.
Netherlands	37,446	37,907	37,907	38,600	33,962	3,708	10,325	28,275	985	37,615	37,432	1,168
Portugal	2,128	1,985	1,985	1,968	1,945	20	617	1,351	161	1,807	1,897	71
Slovakia	83	40	40	36	36	3	25	11	.	.	.	.
Slovenia	207	129	129	125	54	71	6	119	.	.	6	119
Spain	13,280	15,417	15,417	15,827	15,452	336	2,785	13,042	152	15,675	16,145	– 318
Other EU Member States 1	13,888	17,439	17,439	13,507	2,295	1,068	8,440	5,067	7,107	6,400	10,546	2,961
Czechia	7,380	9,579	9,579	5,541	479	17	5,031	510	4,639	902	.	.
Denmark	657	561	561	639	370	181	380	259	235	404	400	239
Hungary	381	529	529	656	84	32	491	165	225	431	.	.
Poland	2,486	3,239	3,239	3,333	230	98	1,716	1,617	527	2,806	2,700	633
Sweden	1,595	2,048	2,048	2,149	706	364	745	1,404	553	1,596	1,595	554
Remaining EU countries 3, 4	1,389	1,483	1,483	1,189	426	376	77	1,112	928	261	71	1,118
Other European countries 1	118,084	142,711	142,711	159,153	52,889	35,367	122,354	36,799	70,116	89,037	156,734	2,419
Guernsey	6,246	13,868	13,868	12,172	4,005	7,528	11,742	430	.	.	.	.
Jersey	4,510	6,072	6,072	6,952	2,171	1,718	4,995	1,957	391	6,561	.	.
Norway	1,508	1,675	1,675	1,966	616	308	706	1,260	978	988	1,452	514
Russian Federation	613	933	933	990	154	8	874	116	.	.	.	.
Switzerland	16,720	10,270	10,270	15,602	1,267	3,022	13,852	1,750	9,836	5,766	13,460	2,142
Turkey	3,410	2,891	2,891	2,992	1,930	951	968	2,024	1,598	1,394	.	.
United Kingdom	82,965	104,989	104,989	116,547	41,943	21,267	88,190	28,357	56,263	60,284	117,095	– 548
Remaining European countries 5	2,112	2,013	2,013	1,932	803	565	1,027	905	108	1,824	.	.
Countries in Africa	4,249	5,986	5,986	6,333	649	3,371	.	.	2,059	4,274	5,157	1,176
South Africa	902	1,600	1,600	1,998	119	238	.	.	759	1,239	.	.
Remaining countries in Africa	3,347	4,386	4,386	4,335	530	3,133	2,843	1,492	1,300	3,035	.	.
Countries in America	376,618	370,073	370,073	381,579	16,887	339,094	234,844	146,735	132,861	248,718	331,560	50,019
Bahamas	590	.	.	434	262	.	.	.	.	.	.	.
Bermuda	1,078	969	969	1,223	.	715	918	305	.	.	.	.
Brazil	3,397	5,084	5,084	5,126	6	977	1,738	3,388	848	4,278	.	.
British Virgin Islands	4,827	3,531	3,531	3,825	492	1,807	3,351	474	.	.	.	.
Canada	12,955	14,301	14,301	14,068	3,739	5,498	5,226	8,842	3,226	10,842	9,947	4,121
Cayman Islands	26,502	20,195	20,195	21,917	2,546	17,775	18,735	3,182	2,497	19,420	.	.
Curacao 6	10	.	.	13	.	.	.	.	–	13	.	.
Mexico	2,985	3,363	3,363	3,136	119	2,573	2,581	555	649	2,487	.	.
United States of America	321,180	319,175	319,175	328,243	9,430	306,461	200,888	127,355	124,634	203,609	287,975	40,268
Remaining countries in America	3,094	3,021	3,021	3,594	173	3,164	1,039	2,555	902	2,692	2,550	1,044
Countries in Asia	137,911	138,006	138,006	144,537	16,454	31,358	100,322	44,215	59,759	84,778	109,102	35,435
China, People's Republic of 7	7,709	3,441	3,441	3,456	44	617	1,951	1,505	974	2,482	.	.
Hong Kong	12,044	10,418	10,418	10,687	3,062	2,978	8,778	1,909	2,980	7,707	9,469	1,218
Japan	41,144	38,920	38,920	42,219	4,644	3,863	36,759	5,460	25,401	16,818	38,894	3,325
Korea, Republic of	10,894	13,569	13,569	14,203	1,094	1,350	4,569	9,634	2,984	11,219	4,869	9,334
Singapore	27,423	31,494	31,494	33,439	1,868	12,906	26,068	7,371	18,656	14,783	24,750	8,689
Taiwan	1,262	1,263	1,263	1,332	249	96	986	346	354	978	.	.
Remaining countries in Asia	37,435	38,901	38,901	39,201	5,493	9,548	21,211	17,990	8,410	30,791	27,794	11,407
Countries in Oceania	16,016	16,431	16,431	17,104	1,292	1,976	8,258	8,846	3,451	13,653	14,079	3,025
Australia	14,790	15,336	15,336	15,901	989	1,729	7,661	8,240	3,135	12,766	13,197	2,704
New Zealand	791	765	765	878	289	197	301	577	.	.	.	.
Remaining countries in Oceania	435	330	330	325	14	50	296	29	.	.	.	.
Countries not identifiable	–	–	–	–	–	–	–	–	–	–	–	–
International organisations 8	2,899	3,832	3,832	3,858	562	2,676	.	.	227	3,631	211	3,647

* 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]									
				January 2026						
					of which:		broken down by maturity		broken down by sector	
Country/group of countries	December 2024	December 2025	December 2025	Liabilities total	Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks
	1	2	3	4	5	6	7	8	9	10
All countries	544,831	583,043	583,043	603,303	168,802	288,923	558,213	45,090	176,124	427,179
Countries in Europe	289,547	309,950	309,950	328,599	151,224	95,146	306,670	21,929	76,611	251,988
EU Member States [2]	194,863	194,788	194,788	202,791	124,398	47,959	186,614	16,177	11,289	191,502
Euro area [2]	179,608	177,379	177,379	185,739	118,962	44,084	169,997	15,742	10,698	175,041
Austria	2,168	2,532	2,532	2,288	1,926	325	2,194	94	166	2,122
Belgium	13,635	13,953	13,953	14,630	11,845	2,216	14,469	161	805	13,825
Bulgaria	29	37	37	42	42	0	42	–	.	.
Croatia	15	14	14	14	6	1	14	0	.	.
Cyprus	1,628	2,025	2,025	1,964	519	1,318	.	.	–	1,964
Estonia	20	16	16	21	12	7	.	.	–	21
Finland	1,587	1,638	1,638	1,840	1,239	200	.	.	2	1,838
France	12,658	11,564	11,564	11,643	7,776	2,564	10,708	935	1,995	9,648
Greece	972	392	392	395	183	202	395	0	0	395
Ireland	19,411	22,011	22,011	18,302	8,534	4,596	18,016	286	296	18,006
Italy	23,642	23,179	23,179	24,152	20,734	2,692	21,318	2,834	2,722	21,430
Latvia	27	31	31	28	20	8	28	–	–	28
Lithuania	308	362	362	375	108	256	.	.	–	375
Luxembourg [3]	54,637	49,693	49,693	60,020	30,631	20,842	58,898	1,122	3,261	56,759
Malta	1,335	1,095	1,095	1,242	829	213	1,242	–	.	.
Netherlands	37,850	37,003	37,003	38,026	25,401	7,285	28,793	9,233	344	37,682
Portugal	1,536	1,474	1,474	1,340	1,080	238	1,277	63	.	.
Slovakia	60	483	483	479	476	2	.	.	–	479
Slovenia	6	6	6	10	10	0	.	.	0	10
Spain	8,113	9,908	9,908	8,928	7,591	1,119	7,916	1,012	912	8,016
Other EU Member States [2]	15,255	17,409	17,409	17,052	5,436	3,875	16,617	435	591	16,461
Czechia	1,179	1,413	1,413	1,392	748	63	1,388	4	.	.
Denmark	6,536	5,967	5,967	5,611	1,846	1,449	5,218	393	67	5,544
Hungary	782	1,450	1,450	1,398	426	725	.	.	75	1,323
Poland	1,488	2,700	2,700	2,568	136	104	2,568	0	139	2,429
Sweden	5,132	5,698	5,698	5,986	2,249	1,480	5,984	2	272	5,714
Remaining EU countries [4, 5]	138	181	181	97	31	54	.	.	.	.
Other European countries [2]	94,684	115,162	115,162	125,808	26,826	47,187	120,056	5,752	65,322	60,486
Guernsey	1,728	1,060	1,060	2,047	745	593	.	.	145	1,902
Jersey	1,477	4,387	4,387	4,821	795	1,639	.	.	.	.
Norway	1,597	2,028	2,028	2,783	600	594	2,775	8	551	2,232
Russian Federation	165	91	91	87	11	66	87	–	.	.
Switzerland	14,603	14,542	14,542	19,834	6,616	6,894	18,765	1,069	9,230	10,604
Turkey	439	999	999	1,072	92	972	.	.	797	275
United Kingdom	72,914	90,599	90,599	93,583	17,551	35,569	88,934	4,649	53,391	40,192
Remaining European countries [6]	1,761	1,456	1,456	1,581	416	860	1,581	0	663	918
Countries in Africa	4,138	3,920	3,920	4,053	332	2,169	4,044	9	853	3,200
South Africa	1,162	1,335	1,335	1,645	37	312	.	.	540	1,105
Remaining countries in Africa	2,976	2,585	2,585	2,408	295	1,857	.	.	313	2,095
Countries in America	148,514	159,492	159,492	154,727	10,890	133,666	143,268	11,459	55,551	99,176
Bahamas	305	351	351	364	161	183	364	–	.	.
Bermuda	1,926	2,126	2,126	2,733	94	1,913	.	.	.	.
Brazil	321	670	670	508	24	152	.	.	160	348
British Virgin Islands	11,349	10,740	10,740	10,441	392	8,694	9,370	1,071	4	10,437
Canada	2,634	2,769	2,769	2,799	93	2,010	2,769	30	1,840	959
Cayman Islands	18,699	18,602	18,602	19,992	1,902	17,226	19,326	666	12,548	7,444
Curacao [7]	28	19	19	20	14	5	.	.	–	20
Mexico	1,457	3,566	3,566	4,152	25	3,890	.	.	3,849	303
United States of America	110,442	119,357	119,357	112,450	8,151	98,390	102,785	9,665	36,531	75,919
Remaining countries in America	1,353	1,292	1,292	1,268	34	1,203	1,261	7	616	652
Countries in Asia	98,832	105,316	105,316	110,803	5,688	56,671	99,160	11,643	42,057	68,746
China, People's Republic of [8]	4,238	3,866	3,866	4,462	181	3,211	4,452	10	3,081	1,381
Hong Kong	13,667	20,688	20,688	20,569	740	13,906	17,597	2,972	4,030	16,539
Japan	11,218	8,651	8,651	7,812	185	516	7,545	267	3,377	4,435
Korea, Republic of	3,447	3,143	3,143	4,187	340	2,448	4,129	58	1,553	2,634
Singapore	36,401	39,085	39,085	42,702	1,646	23,034	36,033	6,669	16,869	25,833
Taiwan	4,909	4,801	4,801	4,653	43	4,024	4,582	71	3,240	1,413
Remaining countries in Asia	24,952	25,082	25,082	26,418	2,553	9,532	24,822	1,596	9,907	16,511
Countries in Oceania	2,800	3,817	3,817	4,323	.	1,047	4,273	50	1,052	3,271
Australia	2,355	3,490	3,490	3,915	225	720	.	.	845	3,070
New Zealand	149	201	201	282	27	223	282	–	207	75
Remaining countries in Oceania	296	126	126	126	.	104	.	.	–	126
Countries not identifiable	–	–	–	–	–	–	–	–	–	–
International organisations [9]	1,000	548	548	798	.	224	798	–	–	798

* 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												
2023	202,667	53,747	26,402	3,118	88,381	30,026	993	139,796	18,755	110,347	6,923	3,771
2024	203,140	47,927	27,138	3,227	89,774	33,978	1,096	145,758	25,628	114,866	2,957	2,307
2025 Q1	200,786	47,249	30,493	3,936	82,330	35,663	1,115	141,672	22,969	113,864	2,768	2,071
Q2	198,517	45,612	32,475	3,481	80,935	34,916	1,098	144,417	24,339	115,230	2,683	2,165
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
2025 Aug.	198,591	45,831	31,111	3,708	80,962	35,862	1,117	144,553	25,497	114,673	2,413	1,970
Sep.	198,869	46,258	30,847	4,108	81,317	35,212	1,127	146,538	24,799	117,413	2,327	1,999
Oct.	201,335	48,020	30,717	3,901	80,702	36,859	1,136	148,316	26,377	117,569	2,336	2,034
Nov.	200,222	46,836	32,174	3,605	80,640	35,832	1,135	148,905	25,579	118,989	2,248	2,089
Dec.	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 Jan.	188,749	41,483	30,010	2,780	78,327	35,214	935	139,695	20,374	115,127	2,285	1,909
of which: denominated in euro 2												
2023	86,191	31,028	6,306	.	43,350	5,025	.	52,488	3,533	43,372	4,443	1,140
2024	79,016	24,990	6,789	.	41,913	4,966	.	47,709	4,893	40,936	872	1,008
2025 Q1	76,824	23,184	6,531	.	41,042	5,722	.	48,153	5,048	41,187	859	1,059
Q2	78,684	24,915	6,424	.	40,977	6,008	.	50,201	5,432	42,695	867	1,207
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
2025 Aug.	78,186	24,272	6,110	.	41,636	5,801	.	48,802	5,874	41,005	868	1,055
Sep.	77,477	23,493	6,319	.	41,415	5,884	.	49,878	5,985	41,954	860	1,079
Oct.	80,374	26,330	6,468	.	41,668	5,542	.	49,119	5,921	41,241	860	1,097
Nov.	79,458	25,768	6,602	.	41,624	5,316	.	49,327	6,016	41,279	862	1,170
Dec.	74,313	20,898	6,178	.	41,919	5,173	.	49,222	5,753	41,599	865	1,005
2026 Jan.	69,077	18,156	6,333	.	40,861	3,592	.	42,509	4,140	36,548	856	965
denominated in US dollar 2												
2023	47,815	9,747	11,254	.	20,585	4,643	.	34,223	10,237	22,995	695	296
2024	50,123	11,187	11,215	1,422	21,772	4,493	34	40,831	16,243	23,736	695	157
2025 Q1	46,029	11,173	14,275	1,784	14,503	4,270	24	36,756	13,811	22,227	580	138
Q2	45,339	10,962	16,406	.	12,327	4,203	.	36,864	14,853	21,433	455	123
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
2025 Aug.	45,038	12,411	15,609	.	11,412	4,152	.	37,455	15,591	21,344	404	116
Sep.	44,905	12,247	15,207	1,721	11,660	4,047	23	37,288	14,810	21,836	511	131
Oct.	44,542	12,785	14,722	1,736	10,847	4,431	21	38,702	16,688	21,385	485	144
Nov.	44,036	11,945	15,532	1,460	10,963	4,116	20	37,969	15,773	21,662	406	128
Dec.	44,744	13,702	15,435	1,058	10,512	4,018	19	39,771	16,734	22,512	401	124
2026 Jan.	41,299	13,384	14,426	773	9,301	3,396	19	34,820	12,811	21,384	471	154
Assets and liabilities vis-à-vis industrial countries 3,4												
2023	182,966	47,402	22,647	2,629	82,959	26,395	934	123,571	12,800	101,431	6,296	3,044
2024	179,438	41,027	20,654	2,669	84,786	29,266	1,036	127,443	17,672	105,634	2,739	1,398
2025 Q1	178,038	40,974	25,028	3,388	77,312	30,283	1,053	124,272	15,297	104,912	2,630	1,433
Q2	176,664	39,932	26,876	2,980	76,154	29,684	1,038	127,568	16,417	107,031	2,557	1,563
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
2025 Aug.	175,963	40,241	25,560	3,194	76,195	29,716	1,057	126,982	16,915	106,356	2,299	1,412
Sep.	177,190	40,799	25,719	3,592	76,123	29,890	1,067	128,309	16,177	108,481	2,215	1,436
Oct.	179,397	42,880	25,078	3,384	75,853	31,128	1,074	129,933	18,138	108,100	2,232	1,463
Nov.	178,302	41,613	25,894	3,304	76,002	30,416	1,073	130,158	17,111	109,374	2,154	1,519
Dec.	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 Jan.	168,312	36,516	24,471	2,776	73,554	30,123	872	121,938	12,296	106,086	2,212	1,344

* 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												
2023	128,525	34,256	11,210	.	60,335	20,707	.	93,518	1,979	84,090	4,641	2,808
2024	123,757	26,954	10,468	.	60,598	23,270	.	92,767	2,896	87,029	1,531	1,311
2025 Q1	123,178	24,323	10,991	.	60,580	24,438	.	93,667	3,065	87,837	1,399	1,366
Q2	124,932	26,230	10,919	.	60,969	24,086	.	96,436	3,220	90,300	1,411	1,505
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
2025 Aug.	124,622	25,501	10,147	.	61,963	24,063	.	94,480	2,534	89,392	1,201	1,353
Sep.	123,938	24,345	10,228	.	62,090	24,228	.	96,198	2,470	91,266	1,068	1,394
Oct.	128,119	27,004	10,252	.	62,655	25,365	.	96,317	2,039	91,755	1,097	1,426
Nov.	127,816	26,695	10,562	.	63,010	24,716	.	97,319	1,945	92,796	1,095	1,483
Dec.	126,391	24,356	9,215	.	63,053	26,996	.	98,975	1,842	94,726	1,090	1,317
2026 Jan.	121,616	19,619	10,160	.	62,385	26,748	.	92,465	1,476	88,564	1,111	1,314
of which: vis-à-vis the euro area 4												
2023	77,240	29,891	6,077	.	37,942	3,204	.	47,104	1,724	39,969	4,150	1,261
2024	68,958	23,670	6,720	.	35,547	2,888	.	42,767	2,671	37,921	1,035	1,140
2025 Q1	66,136	21,889	5,782	.	35,117	3,230	.	42,444	2,850	37,497	907	1,190
Q2	67,751	23,461	5,897	.	34,883	3,378	.	44,022	2,721	39,061	911	1,329
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
2025 Aug.	67,386	23,071	5,383	.	35,574	3,221	.	41,914	2,368	37,483	888	1,175
Sep.	66,256	21,862	5,651	.	35,410	3,197	.	42,752	2,156	38,505	876	1,215
Oct.	69,200	24,693	5,817	.	35,682	2,871	.	41,778	1,845	37,784	904	1,245
Nov.	68,836	24,258	5,870	.	35,692	2,883	.	41,575	1,685	37,685	903	1,302
Dec.	63,665	19,432	5,404	.	35,908	2,790	.	41,721	1,524	38,169	896	1,132
2026 Jan.	59,461	16,788	5,452	.	34,879	2,222	.	35,036	1,308	31,689	915	1,124
Assets and liabilities vis-à-vis emerging market economies and developing countries 4,6												
2023	19,267	6,345	3,755	489	5,422	3,197	59	15,950	5,955	8,656	627	712
2024	23,135	6,900	6,484	.	4,988	4,145	.	18,026	7,956	8,943	218	909
2025 Q1	21,832	6,275	5,465	548	5,018	4,464	62	17,133	7,672	8,685	138	638
Q2	20,892	5,680	5,599	.	4,781	4,271	.	16,612	7,922	7,962	126	602
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
2025 Aug.	21,734	5,590	5,551	.	4,767	5,252	.	17,391	8,582	8,137	114	558
Sep.	20,786	5,459	5,128	.	5,194	4,429	.	18,045	8,622	8,748	112	563
Oct.	21,040	5,140	5,639	.	4,849	4,833	.	18,198	8,239	9,284	104	571
Nov.	21,322	5,223	6,280	.	4,638	4,818	.	18,564	8,468	9,432	94	570
Dec.	21,743	6,380	5,815	.	4,722	4,641	.	19,241	8,772	9,806	95	568
2026 Jan.	19,911	4,967	5,539	.	4,773	4,565	.	17,672	8,078	8,956	73	565
Memo item: assets and liabilities vis-à-vis offshore banking centres												
2023	4,876	1,197	1,434	.	1,707	.	–	4,049	1,717	2,312	10	10
2024	5,431	967	2,286	.	1,538	85	.	4,590	2,748	1,839	.	.
2025 Q1	4,408	967	1,688	.	1,131	85	.	4,177	2,609	1,564	.	.
Q2	4,177	1,225	1,227	.	1,195	.	–	3,755	2,288	1,464	.	.
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	.	.
2025 Aug.	4,168	1,264	1,376	.	987	.	–	3,896	2,596	1,297	.	.
Sep.	4,157	1,232	1,392	.	992	.	–	4,124	2,504	1,617	.	.
Oct.	3,972	1,074	1,345	.	1,001	.	–	4,463	2,529	1,932	.	.
Nov.	3,877	1,064	1,512	.	965	.	–	4,139	2,637	1,500	.	.
Dec.	3,685	1,083	1,482	.	962	.	–	4,794	2,906	1,885	.	.
2026 Jan.	3,461	1,102	1,373	.	977	.	–	4,353	2,657	1,693	.	.

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														
2023	202,667	86,191	47,815	344	6,396	42,385	11,362	19,098	7,304	2,480	638	75,324	13,057	30,026
2024	203,140	79,016	50,123	383	6,171	37,214	10,713	17,904	9,234	2,615	612	77,214	12,560	33,978
2025 Q1	200,786	76,824	46,029	337	5,593	34,219	13,030	22,324	8,169	3,208	728	71,409	10,921	35,663
Q2	198,517	78,684	45,339	246	5,896	34,819	10,793	24,410	8,065	2,924	557	69,309	11,626	34,916
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
2025 Aug.	198,591	78,186	45,038	245	5,736	34,693	11,138	23,619	7,492	3,144	564	69,206	11,756	35,862
Sep.	198,869	77,477	44,905	281	5,809	33,577	12,681	23,470	7,377	3,527	581	69,390	11,927	35,212
Oct.	201,335	80,374	44,542	232	5,564	35,598	12,422	23,361	7,356	3,309	592	69,278	11,424	36,859
Nov.	200,222	79,458	44,036	271	5,274	33,525	13,311	24,040	8,134	3,229	376	69,820	10,820	35,832
Dec.	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 Jan.	188,749	69,077	41,299	230	5,484	30,220	11,263	22,217	7,793	2,687	93	67,678	10,649	35,214
Foreign subsidiaries in the euro area [2]														
2023	89,789	74,560	10,773	327	3,133	25,309	3,867	3,539	4,235	.	.	34,022	8,991	8,830
2024	83,246	67,346	10,440	363	3,057	19,577	3,331	4,377	5,109	.	.	32,606	8,330	8,939
2025 Q1	82,666	64,957	10,723	319	2,622	18,579	6,129	3,599	5,122	.	.	32,518	7,048	8,593
Q2	81,153	66,507	9,507	232	2,920	20,318	3,510	3,495	5,034	.	.	32,013	7,655	8,208
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
2025 Aug.	79,598	65,613	8,890	231	2,843	19,193	3,264	3,270	4,125	.	.	32,509	8,029	8,276
Sep.	81,145	65,090	9,583	263	2,974	18,567	5,410	3,513	4,122	.	.	32,414	7,895	8,276
Oct.	81,306	67,019	9,614	213	2,577	20,178	3,861	3,741	3,795	.	.	32,759	7,678	8,334
Nov.	78,772	65,172	8,849	254	2,206	18,694	3,372	3,560	4,138	.	.	32,867	7,137	8,266
Dec.	76,270	61,240	8,490	254	2,115	14,870	5,333	3,280	4,121	.	.	33,148	6,950	8,011
2026 Jan.	66,939	55,999	7,686	214	2,166	12,980	2,943	3,392	4,024	.	.	32,045	6,992	4,335
of which: in Luxembourg														
2023	47,362	33,279	9,769	303	3,097	20,090	3,153	1,697	3,903	.	.	1,039	7,718	8,830
2024	43,844	29,037	9,433	338	3,050	16,215	2,867	1,799	4,687	.	.	.	6,957	8,939
2025 Q1	43,948	27,265	9,783	293	2,614	15,536	5,671	1,555	4,757	.	.	.	5,535	8,593
Q2	42,661	29,101	8,509	205	2,914	17,198	3,113	1,468	4,580	.	.	.	6,068	8,208
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
2025 Aug.	40,807	27,895	7,922	201	2,825	16,125	2,887	1,168	3,703	.	.	.	6,419	8,276
Sep.	42,452	27,493	8,579	235	2,966	15,542	5,039	1,390	3,795	.	.	.	6,264	8,276
Oct.	42,299	29,054	8,672	184	2,563	17,308	3,508	1,426	3,498	.	.	.	6,044	8,334
Nov.	40,182	27,660	7,877	226	2,186	15,758	3,305	1,417	3,861	.	.	.	5,492	8,266
Dec.	37,353	23,461	7,452	223	2,105	11,955	5,267	.	3,755	.	.	.	5,292	8,011
2026 Jan.	28,885	19,149	6,593	182	2,147	10,079	2,875	.	3,594	.	.	.	5,328	4,335
Foreign subsidiaries outside the euro area [2]														
2023	112,878	11,631	37,042	17	3,263	17,076	7,495	15,559	3,069	.	.	41,302	4,066	21,196
2024	119,894	11,670	39,683	20	3,114	17,637	7,382	13,527	4,125	.	.	44,608	4,230	25,039
2025 Q1	118,120	11,867	35,306	18	2,971	15,640	6,901	18,725	3,047	.	.	38,891	3,873	27,070
Q2	117,364	12,177	35,832	14	2,976	14,501	7,283	20,915	3,031	.	.	37,296	3,971	26,708
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
2025 Aug.	118,993	12,573	36,148	14	2,893	15,500	7,874	20,349	3,367	.	.	36,697	3,727	27,586
Sep.	117,724	12,387	35,322	18	2,835	15,010	7,271	19,957	3,255	.	.	36,976	4,032	26,936
Oct.	120,029	13,355	34,928	19	2,987	15,420	8,561	19,620	3,561	.	.	36,519	3,746	28,525
Nov.	121,450	14,286	35,187	17	3,068	14,831	9,939	20,480	3,996	.	.	36,953	3,683	27,566
Dec.	125,586	13,073	36,254	16	3,108	19,813	9,578	18,781	3,917	.	.	36,454	3,681	29,644
2026 Jan.	121,810	13,078	33,613	16	3,318	17,240	8,320	18,825	3,769	.	.	35,633	3,657	30,879

***** 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														
993	139,796	52,488	34,223	342	3,262	4,263	14,492	98,264	12,083	5,410	1,513	3,331	440	2023
1,096	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
1,115	141,672	48,153	36,756	356	2,411	6,861	16,108	101,808	12,056	1,515	1,253	1,933	138	2025 Q1
1,098	144,417	50,201	36,864	304	2,653	6,694	17,645	102,207	13,023	1,511	1,172	2,004	161	Q2
1,127	146,538	49,878	37,288	319	2,875	6,788	18,011	103,510	13,903	1,405	922	1,862	137	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
1,117	144,553	48,802	37,455	289	2,690	7,997	17,500	101,921	12,752	1,470	943	1,809	161	2025 Aug.
1,127	146,538	49,878	37,288	319	2,875	6,788	18,011	103,510	13,903	1,405	922	1,862	137	Sep.
1,136	148,316	49,119	38,702	401	2,990	7,396	18,981	102,992	14,577	1,419	917	1,892	142	Oct.
1,135	148,905	49,327	37,969	333	3,042	6,627	18,952	104,320	14,669	1,406	842	1,947	142	Nov.
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	Dec.
935	139,695	42,509	34,820	190	3,073	5,824	14,550	100,130	14,997	1,457	828	1,778	131	2026 Jan.
Foreign subsidiaries in the euro area [2]														
288	55,006	43,638	7,951	296	982	817	7,892	36,274	3,595	.	953	1,049	.	2023
285	53,651	39,149	10,821	372	1,199	1,950	10,518	34,110	4,587	.	444	1,060	.	2024
286	51,966	38,624	10,202	318	1,014	2,095	9,980	33,771	3,788	.	396	1,094	.	2025 Q1
296	53,768	40,861	10,089	260	1,202	1,561	10,751	34,587	4,434	.	385	1,202	.	Q2
303	53,407	40,420	10,294	274	1,428	1,301	11,218	33,915	4,593	.	488	1,091	.	Q3
303	52,947	39,719	10,395	289	1,308	754	12,075	33,553	4,382	.	385	996	.	Q4
303	52,111	39,447	10,128	246	1,208	1,523	11,169	32,798	4,374	.	378	1,043	.	2025 Aug.
303	53,407	40,420	10,294	274	1,428	1,301	11,218	33,915	4,593	.	488	1,091	.	Sep.
303	54,148	39,626	11,694	356	1,379	1,101	12,425	33,171	5,073	.	457	1,111	.	Oct.
304	53,186	39,749	10,756	281	1,373	877	12,273	33,032	4,647	.	382	1,167	.	Nov.
303	52,947	39,719	10,395	289	1,308	754	12,075	33,553	4,382	.	385	996	.	Dec.
81	42,773	32,776	8,354	143	1,076	729	8,548	27,064	4,258	.	371	996	.	2026 Jan.
of which: in Luxembourg														
.	24,225	14,206	6,753	290	875	693	7,830	10,784	2,965	.	389	.	346	2023
.	24,387	11,352	9,470	368	1,125	1,574	10,506	6,979	3,831	.	148	.	.	2024
.	23,482	11,490	8,971	312	937	1,711	9,972	7,423	3,037	.	.	.	.	2025 Q1
.	24,631	13,041	8,892	253	1,125	1,185	10,743	7,575	3,692	.	90	.	.	Q2
.	25,044	13,490	8,986	269	1,342	1,052	11,057	7,723	3,837	.	193	902	.	Q3
.	24,116	12,414	9,010	281	1,217	593	11,819	6,924	3,609	.	90	801	.	Q4
.	24,147	12,815	8,915	240	1,132	1,204	11,084	6,974	3,641	.	83	.	.	2025 Aug.
.	25,044	13,490	8,986	269	1,342	1,052	11,057	7,723	3,837	.	193	902	.	Sep.
.	26,268	13,209	10,357	351	1,294	920	12,198	7,471	4,309	.	162	920	.	Oct.
.	25,297	13,305	9,435	276	1,287	712	12,027	7,314	3,896	.	87	975	.	Nov.
.	24,116	12,414	9,010	281	1,217	593	11,819	6,924	3,609	.	90	801	.	Dec.
.	14,882	6,404	6,964	.	992	.	8,292	1,382	3,486	.	76	.	.	2026 Jan.
Foreign subsidiaries outside the euro area [2]														
705	84,790	8,850	26,272	46	2,280	3,446	6,600	61,990	8,488	.	560	2,282	.	2023
811	92,107	8,560	30,010	33	1,437	5,745	7,415	67,827	8,342	.	759	1,102	.	2024
829	89,706	9,529	26,554	38	1,397	4,766	6,128	68,037	8,268	.	857	839	.	2025 Q1
802	90,649	9,340	26,775	44	1,451	5,133	6,894	67,620	8,589	.	787	802	.	Q2
824	93,131	9,458	26,994	45	1,447	5,487	6,793	69,595	9,310	.	434	771	.	Q3
839	99,698	9,503	29,376	42	1,727	5,695	7,768	73,486	10,761	.	466	780	.	Q4
814	92,442	9,355	27,327	43	1,482	6,474	6,331	69,123	8,378	.	565	766	.	2025 Aug.
824	93,131	9,458	26,994	45	1,447	5,487	6,793	69,595	9,310	.	434	771	.	Sep.
833	94,168	9,493	27,008	45	1,611	6,295	6,556	69,821	9,504	.	460	781	.	Oct.
831	95,719	9,578	27,213	52	1,669	5,750	6,679	71,288	10,022	.	460	780	.	Nov.
839	99,698	9,503	29,376	42	1,727	5,695	7,768	73,486	10,761	.	466	780	.	Dec.
854	96,922	9,733	26,466	47	1,997	5,095	6,002	73,066	10,739	.	457	782	.	2026 Jan.

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											
				January 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	December 2025	Claims total	Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks	loans and advances	foreign securities, participating interest, working capital
	1	2	3	4	5	6	7	8	9	10	11	12
All countries	203,140	201,856	201,856	188,749	69,077	41,299	80,590	108,159	51,673	137,076	152,600	36,149
Countries in Europe	141,742	144,375	144,375	136,472	66,509	4,372	47,918	88,554	36,604	99,868	108,531	27,941
EU Member States 1	123,757	126,391	126,391	121,616	63,405	1,178	37,342	84,274	28,638	92,978	94,098	27,518
Euro area 1	68,958	63,665	63,665	59,461	57,881	669	22,677	36,784	17,120	42,341	57,178	2,283
Austria	389	475	475	402	382	.	143	259	17	385	259	143
Belgium	249	222	222	336	318	8	283	53	39	297	.	.
Bulgaria	5	5	5	.	.	–	.	.	–	.	.	–
Croatia	5	1	1	1	0	–	1	0	.	.	.	.
Cyprus	185	138	138	137	56	.	.	.	–	137	137	–
Estonia	.	2	2	2	2	–	.	.	–	2	2	–
Finland	281	223	223	32	32	–	.	.	.	.	.	.
France	1,609	1,415	1,415	2,447	2,310	45	1,927	520	1,261	1,186	2,098	349
Greece	37	23	23	23	22	.	23	–	.	.	23	–
Ireland	356	414	414	414	407	3	168	246	4	410	414	–
Italy	21,867	22,148	22,148	21,784	21,555	197	1,873	19,911	1,367	20,417	21,087	697
Latvia	0	0	0	0	0	–	0	0	–	0	0	–
Lithuania	2	3	3	3	3	–	1	2	–	3	3	–
Luxembourg 2	19,938	14,967	14,967	12,883	12,165	137	11,346	1,537	10,235	2,648	12,788	95
Malta	32	87	87	91	14	73	64	27	–	91	91	–
Netherlands	1,710	1,311	1,311	1,122	913	144	336	786	95	1,027	1,011	111
Portugal	217	214	214	215	201	.	14	201	0	215	.	.
Slovakia	.	.	.	.	.	–	.	.	.	.	.	–
Slovenia	0	.	.	1	1	–	.	.	.	.	.	.
Spain	17,352	16,793	16,793	16,237	16,169	28	3,880	12,357	1,589	14,648	.	.
Other EU Member States 1	54,799	62,726	62,726	62,155	5,524	509	14,665	47,490	11,518	50,637	36,920	25,235
Czechia	3,423	4,449	4,449	4,476	20	.	2,865	1,611	2,746	1,730	.	.
Denmark	687	116	116	24	19	.	1	23	5	19	.	.
Hungary	161	52	52	95	49	45	47	48	1	94	95	–
Poland	48,604	56,262	56,262	55,883	5,130	309	11,736	44,147	7,299	48,584	32,199	23,684
Sweden	556	470	470	253	210	.	15	238	45	208	210	43
Remaining EU countries 3, 4	1,368	1,377	1,377	1,424	96	.	1	1,423	1,422	2	2	1,422
Other European countries 1	17,985	17,984	17,984	14,856	3,104	3,194	10,576	4,280	7,966	6,890	14,433	423
Guernsey	.	.	.	.	.	.	.	.	–	.	.	–
Jersey	707	723	723	687	299	.	277	410	.	.	687	–
Norway	.	.	.	.	.	24	.	.	.	87	94	.
Russian Federation	1,225	1,076	1,076	1,089	32	.	833	256	812	277	.	.
Switzerland	5,750	8,588	8,588	5,494	776	1,971	4,193	1,301	3,438	2,056	5,193	301
Turkey	894	997	997	1,039	836	200	818	221	448	591	.	.
United Kingdom	7,855	5,866	5,866	5,933	950	874	3,985	1,948	3,088	2,845	.	.
Remaining European countries 5	611	418	418	410	113	17	289	121	160	250	.	.
Countries in Africa	530	607	607	670	455	181	262	408	0	670	670	–
South Africa	0	0	0	1	.	.	.	.	0	1	1	–
Remaining countries in Africa	530	607	607	669	.	.	.	.	–	669	669	–
Countries in America	44,852	41,610	41,610	37,539	807	34,482	24,393	13,146	12,128	25,411	33,939	3,600
Bahamas	43	69	69	66	.	.	.	.	–	66	.	.
Bermuda	–	0	0	0	0	–	0	–	–	0	0	–
Brazil	2,763	2,526	2,526	1,781	1	164	1,009	772	581	1,200	.	.
British Virgin Islands	643	609	609	558	96	.	217	341	–	558	558	–
Canada	619	552	552	266	55	188	.	.	55	211	18	248
Cayman Islands	1,959	1,240	1,240	1,036	260	662	888	148	.	.	1,036	–
Curacao 6	–	0	0	–	–	–	–	–	–	–	–	–
Mexico	312	302	302	278	.	206	240	38	.	.	278	–
United States of America	37,719	35,413	35,413	32,685	182	32,428	21,468	11,217	10,750	21,935	29,950	2,735
Remaining countries in America	794	899	899	869	156	697	517	352	.	.	869	–
Countries in Asia	15,049	14,457	14,457	13,503	961	2,076	7,883	5,620	2,905	10,598	9,424	4,079
China, People's Republic of 7	7,724	7,083	7,083	6,751	0	0	.	.	1,405	5,346	.	.
Hong Kong	39	114	114	118	42	1	103	15	43	75	118	–
Japan	458	343	343	244	94	.	145	99	145	99	.	.
Korea, Republic of	119	84	84	18	1	1	.	.	17	1	.	.
Singapore	1,142	677	677	700	69	215	676	24	626	74	.	.
Taiwan	7	5	5	4	0	.	.	.	0	4	4	–
Remaining countries in Asia	5,560	6,151	6,151	5,668	755	1,847	3,568	2,100	669	4,999	.	.
Countries in Oceania	400	215	215	39	4	.	.	.	36	3	.	.
Australia	326	137	137	35	.	2	32	3	33	2	.	.
New Zealand	.	76	76	.	.	–	3	.	3	.	3	.
Remaining countries in Oceania	.	2	2	.	–	.	.	.	–	.	.	–
Countries not identifiable	–	–	–	–	–	–	–	–	–	–	–	–
International organisations 8	567	592	592	526	341	.	.	.	–	526	.	.

* 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]									
				January 2026						
					of which:		broken down by maturity		broken down by sector	
Country/group of countries	December 2024	December 2025	December 2025	Liabilities total	Euro	US dollar	short-term	long-term	foreign banks	foreign non-banks
	1	2	3	4	5	6	7	8	9	10
All countries	145,758	152,645	152,645	139,695	42,509	34,820	135,501	4,194	22,659	117,036
Countries in Europe	111,325	117,489	117,489	107,372	41,510	12,182	104,255	3,117	13,705	93,667
EU Member States [2]	92,767	98,975	98,975	92,465	36,642	5,493	90,040	2,425	2,587	89,878
Euro area [2]	42,767	41,721	41,721	35,036	30,042	3,548	32,997	2,039	2,223	32,813
Austria	735	1,023	1,023	1,033	893	114	.	.	15	1,018
Belgium	245	169	169	137	56	21	.	.	51	86
Bulgaria	16	23	23	17	1	16	17	–	.	.
Croatia	29	20	20	16	3	13	16	–	.	.
Cyprus	153	271	271	310	110	176	.	.	–	310
Estonia	11	8	8	7	4	0	7	–	–	7
Finland	9	9	9	8	5	0	8	–	.	.
France	361	573	573	604	114	289	604	0	52	552
Greece	117	69	69	111	4	107	111	–	.	.
Ireland	183	247	247	174	71	56	.	.	.	.
Italy	15,816	15,438	15,438	15,049	14,510	488	14,513	536	544	14,505
Latvia	4	44	44	35	2	33	35	–	.	.
Lithuania	6	5	5	5	4	0	5	–	.	.
Luxembourg [3]	10,141	8,836	8,836	3,302	1,897	996	2,286	1,016	798	2,504
Malta	56	92	92	52	17	13	.	.	.	.
Netherlands	880	1,184	1,184	920	157	297	682	238	308	612
Portugal	83	78	78	70	48	9	.	.	.	.
Slovakia	1,021	1,098	1,098	1,106	1,102	1	1,106	–	.	.
Slovenia	16	22	22	21	1	0	21	–	19	2
Spain	12,901	12,535	12,535	12,059	11,043	919	.	.	261	11,798
Other EU Member States [2]	50,000	57,254	57,254	57,429	6,600	1,945	57,043	386	364	57,065
Czechia	3,008	5,022	5,022	5,231	26	5	.	.	1	5,230
Denmark	37	16	16	15	7	1	.	.	1	14
Hungary	17	13	13	12	5	3	12	–	.	.
Poland	46,369	51,913	51,913	51,929	6,520	1,933	51,693	236	207	51,722
Sweden	85	107	107	82	33	2	82	–	2	80
Remaining EU countries [4, 5]	484	183	183	160	9	1	.	.	.	.
Other European countries [2]	18,558	18,514	18,514	14,907	4,868	6,689	14,215	692	11,118	3,789
Guernsey	73	54	54	33	5	25	33	–	.	.
Jersey	139	129	129	142	24	98	142	–	.	.
Norway	17	18	18	18	9	2	.	.	2	16
Russian Federation	466	440	440	399	109	46	.	.	18	381
Switzerland	11,057	12,382	12,382	9,192	3,202	4,974	9,124	68	8,096	1,096
Turkey	364	340	340	330	285	43	330	–	70	260
United Kingdom	5,111	3,933	3,933	3,698	1,161	695	3,087	611	2,193	1,505
Remaining European countries [6]	1,331	1,218	1,218	1,095	73	806	.	.	731	364
Countries in Africa	849	925	925	864	10	815	864	–	758	106
South Africa	65	43	43	43	1	41	43	–	.	.
Remaining countries in Africa	784	882	882	821	9	774	821	–	.	.
Countries in America	20,054	20,501	20,501	18,425	549	16,688	17,970	455	2,299	16,126
Bahamas	6	21	21	22	0	5	22	–	–	22
Bermuda	8	.	.	7	.	7	7	–	.	.
Brazil	673	1,047	1,047	875	5	68	875	–	.	.
British Virgin Islands	141	348	348	280	26	194	280	–	–	280
Canada	108	65	65	69	.	64	69	–	.	.
Cayman Islands	1,439	1,072	1,072	898	9	738	.	.	344	554
Curacao [7]	0	.	.	–	–	–	–	–	–	–
Mexico	58	123	123	117	10	104	117	–	.	.
United States of America	16,901	16,595	16,595	15,263	354	14,765	14,811	452	1,016	14,247
Remaining countries in America	720	1,208	1,208	894	141	743	.	.	.	.
Countries in Asia	12,976	13,424	13,424	12,829	358	5,013	12,207	622	5,895	6,934
China, People's Republic of [8]	6,705	7,140	7,140	6,829	15	469	.	.	1,506	5,323
Hong Kong	164	218	218	245	77	161	245	–	163	82
Japan	364	281	281	268	7	257	268	–	237	31
Korea, Republic of	184	152	152	154	1	.	154	–	140	14
Singapore	2,380	2,671	2,671	2,331	122	2,015	2,331	–	1,998	333
Taiwan	48	28	28	32	7	.	.	.	32	0
Remaining countries in Asia	3,131	2,934	2,934	2,970	129	1,937	2,970	0	1,819	1,151
Countries in Oceania	.	.	.	.	.	.	.	0	2	.
Australia	5	5	5	4	3	.	4	0	.	.
New Zealand	.	.	.	.	.	4	.	–	.	2
Remaining countries in Oceania	256	119	119	112	2	110	112	–	–	112
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]									
							January 2026			
								of which:		
Country/group of countries	January 2021	January 2022	January 2023	January 2024	January 2025	December 2025	Claims, total	Euro	US dollar	Currency of debtor country [2]
	1	2	3	4	5	6	7	8	9	10
All countries	1,823,408	1,885,336	1,874,243	1,967,161	2,101,651	2,185,621	2,209,899	1,263,061	590,587	281,657
Countries in Europe	1,182,296	1,161,231	1,112,984	1,167,595	1,229,737	1,331,379	1,340,806	1,033,976	74,936	179,259
EU Member States [5]	842,257	825,254	845,523	909,306	958,200	1,040,958	1,029,376	875,959	39,105	70,949
Euro area [5]	715,015	698,606	716,912	777,099	814,087	873,514	865,136	791,151	36,632	.
Austria	47,092	49,491	55,758	59,411	58,009	63,423	64,055	63,948	2	.
Belgium	23,819	23,221	23,318	27,891	32,570	36,122	38,069	36,419	1,483	.
Bulgaria	534	614	512	538	581	710	759	760	0	.
Croatia	682	667	676	4,061	1,741	804	808	809	0	.
Cyprus	1,721	1,477	1,057	1,130	1,388	1,770	1,732	1,322	337	.
Estonia	289	313	318	626	593	502	541	542	0	.
Finland	21,564	17,461	18,884	22,961	24,760	29,270	29,544	29,061	358	.
France	171,563	160,899	166,365	189,975	204,679	214,357	217,402	209,631	6,675	.
Greece	19,664	18,290	18,602	14,889	12,559	11,318	10,930	10,923	6	.
Ireland	32,730	32,897	34,020	34,370	41,859	46,110	42,864	31,416	8,146	.
Italy	74,461	70,402	73,915	81,498	86,268	99,836	98,615	94,361	3,601	.
Latvia	710	840	829	755	761	1,223	1,213	1,201	9	.
Lithuania	999	1,134	1,164	1,233	1,527	1,596	1,605	1,603	0	.
Luxembourg [6]	122,176	134,438	132,381	143,671	140,721	145,183	138,750	117,283	10,470	.
Malta	1,132	1,632	1,286	1,333	1,463	1,230	1,337	843	493	.
Netherlands	103,389	98,699	91,069	94,732	101,671	103,794	102,335	98,197	2,332	.
Portugal	7,869	6,714	6,123	6,711	6,426	6,874	7,018	6,996	5	.
Slovakia	3,745	3,804	6,127	9,148	9,343	11,741	10,362	9,059	850	.
Slovenia	2,221	1,676	1,743	1,839	2,158	2,214	2,380	2,232	147	.
Spain	65,435	61,295	68,677	66,874	69,701	78,497	76,825	74,545	1,718	.
Other EU Member States [5]	127,242	126,648	128,611	132,207	144,113	167,444	164,240	84,808	2,473	70,949
Czechia	7,482	9,318	8,349	8,272	9,891	18,754	14,603	7,319	10	7,262
Denmark	13,055	12,955	12,698	10,828	12,519	15,635	15,851	12,884	413	2,428
Hungary	4,887	5,549	4,262	4,764	3,088	2,623	2,764	1,895	89	781
Poland	52,103	51,794	56,046	59,933	68,696	78,553	78,266	23,194	455	53,613
Romania	1,436	1,367	1,329	1,881	1,731	1,971	2,500	2,178	127	191
Sweden	29,256	28,824	29,883	31,449	29,877	31,466	31,969	24,153	794	6,674
EU institutions	17,807	15,560	15,532	14,542	17,730	17,732	18,287	13,185	585	.
Other European countries [5]	340,039	335,977	267,461	258,289	271,537	290,421	311,430	158,017	35,831	108,310
Guernsey	5,232	5,682	5,605	6,156	7,987	14,363	12,694	4,217	7,386	1,086
Iceland	667	554	534	552	617	808	819	745	68	6
Isle of Man	1,983	2,322	2,110	2,082	1,853	1,689	1,658	595	24	972
Jersey	9,009	9,077	12,388	9,909	10,658	12,351	13,024	3,239	1,474	8,178
Liechtenstein	634	566	798	674	680	980	1,000	756	162	80
Norway	27,025	24,371	24,153	25,013	24,799	24,844	24,824	20,009	1,661	2,890
Russian Federation	7,673	7,112	5,256	3,737	2,438	1,751	1,770	596	71	1,102
Switzerland	52,904	69,710	54,060	44,082	42,938	45,689	47,246	16,356	5,790	22,446
Turkey	12,205	11,630	12,291	10,791	13,596	15,763	16,454	13,186	2,704	561
Ukraine	1,104	998	1,118	597	783	885	903	367	202	201
United Kingdom	219,676	202,118	147,499	153,223	163,210	169,372	189,057	96,081	16,248	70,769
Remaining European countries	1,927	1,837	1,649	1,473	1,978	1,926	1,981	1,870	41	19
Countries in Africa	18,979	20,051	21,182	22,371	22,891	27,811	26,750	14,465	9,651	1,921
Algeria	32	56	37	32	46	88	79	56	22	0
Cameroon	139	211	211	191	196	188	187	154	34	0
Cote d'Ivoire	180	891	1,006	1,139	1,383	1,398	1,816	1,822	– 6	0
Egypt	4,392	4,253	3,444	3,906	2,978	3,787	3,640	1,977	1,570	72
Ghana	1,023	1,236	1,220	983	834	847	939	603	120	3
Kenya	217	227	215	416	240	189	182	120	43	1
Liberia	3,149	3,315	3,181	3,569	3,472	3,542	3,534	0	3,534	0
Libya	0	0	0	0	0	0	0	0	0	0
Morocco	1,863	1,688	1,995	2,128	2,567	2,715	2,692	2,536	145	10
Nigeria	1,206	1,314	1,428	1,112	1,180	1,562	1,581	353	1,008	204
South Africa	3,122	2,475	3,011	2,482	3,168	4,219	4,423	1,688	1,115	1,614
Tunisia	672	903	955	1,017	958	892	906	884	14	9
Zimbabwe	85	88	89	89	100	102	102	91	11	0
Remaining countries in Africa	2,899	3,394	4,390	5,307	5,769	8,282	6,669	4,181	2,041	8

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

VI German contribution to the consolidated banking statistics of the BIS

Loans and advances					Foreign securities [3]					
							issued by foreign enterprises and households			
Total	of which: with a residual maturity of one year or less	to foreign banks	to foreign enterprises and households	to foreign general government	Total	issued by foreign banks	Total	of which: foreign shares [4]	issued by foreign general government	Country/group of countries
11	12	13	14	15	16	17	18	19	20	
1,550,500	992,234	452,332	1,037,588	60,580	659,399	239,421	145,927	18,684	274,051	All countries
885,308	516,891	263,923	591,944	29,441	455,498	196,512	87,165	17,614	171,821	Countries in Europe
611,253	322,462	165,819	422,279	23,155	418,123	170,259	82,527	15,777	165,337	EU Member States [5]
518,426	278,071	143,212	353,410	21,804	346,710	126,845	78,923	15,593	140,942	Euro area [5]
27,020	7,563	6,005	17,316	3,699	37,035	19,393	1,477	23	16,165	Austria
14,162	6,975	3,296	9,557	1,309	23,907	5,978	2,131	1,120	15,798	Belgium
235	66	31	204	–	524	4	19	0	501	Bulgaria
249	165	129	120	–	559	13	0	–	546	Croatia
1,681	1,173	855	826	–	51	–	5	0	46	Cyprus
103	28	–	103	–	438	163	11	0	264	Estonia
9,200	5,684	3,268	5,869	63	20,344	14,010	1,107	18	5,227	Finland
123,655	78,260	63,401	56,048	4,206	93,747	51,017	11,201	267	31,529	France
10,443	2,428	2,217	668	7,558	487	6	1	0	480	Greece
27,315	16,550	2,529	24,780	6	15,549	500	12,991	3,167	2,058	Ireland
65,493	22,675	12,446	48,757	4,290	33,122	3,666	3,581	218	25,875	Italy
158	89	1	129	28	1,055	–	0	0	1,055	Latvia
346	46	–	326	20	1,259	–	12	0	1,247	Lithuania
106,200	65,472	21,193	84,982	25	32,550	3,165	27,183	6,966	2,202	Luxembourg [6]
1,139	536	58	1,081	–	198	0	1	0	197	Malta
65,151	29,072	6,102	59,031	18	37,184	19,937	15,450	1,973	1,797	Netherlands
3,160	1,781	791	2,293	76	3,858	963	124	0	2,771	Portugal
5,941	5,214	5,003	936	2	4,421	1,737	111	–	2,573	Slovakia
380	250	113	136	131	2,000	26	2	0	1,972	Slovenia
54,865	32,514	14,244	40,248	373	21,960	6,267	2,803	1,841	12,890	Spain
92,827	44,391	22,607	68,869	1,351	71,413	43,414	3,604	184	24,395	Other EU Member States [5]
13,533	10,245	7,491	6,042	0	1,070	576	234	0	260	Czechia
10,771	7,825	5,150	5,621	–	5,080	4,145	810	42	125	Denmark
1,518	816	319	1,170	29	1,246	70	114	69	1,062	Hungary
49,901	15,955	3,953	45,869	79	28,365	5,934	569	71	21,862	Poland
1,490	997	95	330	1,065	1,010	–	22	–	988	Romania
15,168	8,553	5,300	9,837	31	16,801	14,848	1,855	2	98	Sweden
446	0	299	–	147	17,841	17,841	–	–	–	EU institutions
274,055	194,429	98,104	169,665	6,286	37,375	26,253	4,638	1,837	6,484	Other European countries [5]
12,691	11,775	78	12,613	–	3	–	3	3	–	Guernsey
450	27	177	273	–	369	79	10	–	280	Iceland
1,657	599	–	1,657	–	1	–	1	0	–	Isle of Man
12,881	6,830	391	12,490	–	143	–	143	– 1	–	Jersey
849	344	159	690	0	151	– 3	154	160	–	Liechtenstein
7,093	4,508	3,415	3,675	3	17,731	15,703	1,963	1	65	Norway
1,790	1,208	943	834	13	– 20	–	– 17	– 17	– 3	Russian Federation
42,998	25,824	17,382	24,284	1,332	4,248	2,085	1,598	667	565	Switzerland
16,273	7,630	5,642	7,567	3,064	181	2	49	3	130	Turkey
686	613	194	204	288	217	–	37	–	180	Ukraine
174,738	134,510	69,536	104,438	764	14,319	8,387	689	1,021	5,243	United Kingdom
1,949	561	187	940	822	32	–	8	0	24	Remaining European countries
25,587	11,637	4,524	9,326	11,737	1,163	2	693	2	468	Countries in Africa
79	80	79	0	–	–	–	–	–	–	Algeria
184	78	5	48	131	3	–	– 1	–	4	Cameroon
1,832	1,283	7	259	1,566	– 16	2	– 1	–	– 17	Cote d'Ivoire
3,564	1,882	1,440	1,216	908	76	–	68	0	8	Egypt
938	695	220	123	595	1	–	1	–	0	Ghana
181	114	38	60	83	1	–	2	–	– 1	Kenya
3,534	451	1	3,533	–	0	–	0	0	–	Liberia
0	0	–	0	–	–	–	–	–	–	Libya
2,605	370	69	971	1,565	87	–	30	0	57	Morocco
1,374	991	696	334	344	207	–	196	0	11	Nigeria
3,615	1,516	1,397	838	1,380	808	0	396	2	412	South Africa
905	252	42	168	695	1	0	1	–	–	Tunisia
102	101	–	57	45	–	–	–	–	–	Zimbabwe
6,674	3,824	530	1,719	4,425	– 5	–	1	0	– 6	Remaining countries in Africa

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

VI German contribution to the consolidated banking statistics of the BIS

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

End of reporting period; € million

	Claims on non-residents [1]									
							January 2026			
								of which:		
	January 2021	January 2022	January 2023	January 2024	January 2025	December 2025	Claims, total	Euro	US dollar	Currency of debtor country [2]
Country/group of countries	1	2	3	4	5	6	7	8	9	10
Countries in America	427,928	503,881	532,248	550,480	593,295	559,336	569,505	84,219	459,904	14,394
Argentina	829	753	729	797	657	709	1,385	149	1,234	0
Bahamas	985	1,387	2,179	2,197	2,088	1,999	1,970	387	1,565	0
Bermuda	5,024	5,023	4,412	3,818	3,304	3,104	3,300	414	2,294	0
Bolivia, Plurinational State of	83	42	32	116	55	46	53	1	56	0
Brazil	5,089	4,520	6,063	7,121	8,544	10,331	9,712	916	3,080	5,679
British Virgin Islands	9,471	9,723	6,699	5,139	5,051	4,078	4,378	544	1,764	.
Canada	36,375	38,833	47,561	40,821	45,338	46,117	46,462	30,184	7,568	7,598
Cayman Islands	30,374	33,923	44,738	54,148	66,535	77,250	78,892	41,469	34,433	0
Chile	2,147	2,465	2,247	2,343	2,298	2,593	2,555	364	2,046	124
Columbia	1,710	1,990	2,676	2,796	3,138	3,194	3,275	1,860	1,413	0
Cuba	68	59	55	49	46	44	44	44	0	0
Curacao [7]	76	78	103	102	92	95	94	85	9	0
Ecuador	310	515	373	363	299	324	274	11	262	.
Guatemala	206	251	468	444	624	558	559	11	548	0
Mexico	4,254	4,510	4,209	4,439	7,130	7,086	6,917	1,162	4,742	960
Panama	1,564	1,348	1,130	1,131	1,426	2,106	1,794	483	1,295	0
Paraguay	61	92	264	228	420	568	555	15	540	0
Peru	1,315	1,357	1,901	2,146	2,360	2,156	2,129	744	1,353	18
United States of America	326,196	395,280	404,599	420,215	441,237	395,058	402,679	5,196	393,427	.
Uruguay	443	447	391	373	688	316	323	31	290	1
Venezuela, Bolivarian Republic	48	– 37	21	27	29	23	28	4	20	0
Remaining countries in America	1,300	1,322	1,398	1,667	1,936	1,581	2,127	145	1,965	14
Countries in Asia	149,293	154,149	155,147	169,708	182,242	180,793	184,007	62,973	36,825	75,747
Bahrain	1,490	1,361	1,493	983	811	1,093	1,148	30	1,108	2
China, People's Republic of [8]	19,789	19,160	16,761	24,896	17,923	13,506	13,389	3,062	869	8,866
Hong Kong	12,149	14,240	11,523	11,903	11,645	10,400	10,611	4,855	1,837	1,274
India	18,892	21,146	21,459	23,251	26,989	27,435	27,216	6,931	3,087	15,545
Indonesia	6,142	5,621	6,457	6,787	8,741	7,969	7,439	3,908	1,008	2,371
Iran	8	2	2	1	1	1	1	1	0	0
Iraq	384	453	519	853	826	710	690	629	61	0
Israel	1,340	2,822	2,395	2,159	2,185	3,103	2,897	476	282	2,129
Japan	28,154	23,650	29,562	30,253	34,607	30,055	31,721	14,197	3,805	13,628
Jordan	599	705	702	834	932	1,019	1,053	942	87	8
Kazakhstan	163	133	121	88	159	708	657	23	133	23
Korea, Republic of	8,767	11,547	11,958	14,632	14,397	15,598	16,419	2,215	3,190	10,753
Kuwait	1,059	1,057	1,038	1,068	1,392	1,084	1,008	201	775	27
Lebanon	118	121	93	45	61	82	105	5	96	0
Malaysia	1,961	2,082	1,903	2,202	2,588	2,773	2,862	192	764	1,863
Myanmar	41	28	30	11	7	3	3	0	3	0
Pakistan	827	422	410	325	351	315	333	47	83	188
Philippines	1,175	1,504	1,681	1,607	2,477	1,844	1,812	56	1,178	503
Qatar	3,027	2,631	3,092	4,094	3,917	4,708	4,607	1,789	2,785	12
Saudi Arabia	4,005	3,816	4,338	3,290	3,794	4,467	4,367	2,255	2,037	46
Singapore	20,176	22,347	20,395	22,196	27,957	30,085	32,795	13,293	3,109	14,790
Sri Lanka	697	579	266	270	249	283	204	7	39	155
Syria	0	0	0	1	0	1	1	1	0	0
Taiwan	2,156	1,735	1,168	848	1,742	2,108	1,542	948	82	407
Thailand	2,283	2,762	3,309	2,326	2,378	2,657	3,009	44	390	2,321
Turkmenistan	440	387	307	213	131	64	64	45	19	0
United Arab Emirates	5,641	5,372	4,974	5,632	6,325	8,637	7,877	1,983	5,048	492
Uzbekistan	885	1,194	1,665	2,286	3,153	3,130	3,179	2,880	290	0
Vietnam	2,116	2,455	2,432	2,015	1,636	1,935	2,011	333	1,320	344
Remaining countries in Asia	4,809	4,817	5,094	4,639	4,868	5,020	4,987	1,625	3,340	0
Countries in Oceania	29,104	28,896	31,018	29,905	32,081	32,777	32,494	18,929	2,556	10,336
Australia	23,827	23,701	25,637	23,968	25,704	26,984	26,798	16,442	352	9,736
Marshall Islands	2,765	2,488	2,151	2,826	2,947	2,078	2,032	112	1,919	.
New Zealand	2,437	2,497	2,947	2,855	3,154	3,393	3,344	2,371	228	600
Papua New Guinea	– 15	0	19	0	0	0	0	0	0	0
Remaining countries in Oceania	90	210	264	256	276	322	320	4	57	0
Countries not identifiable	0	5	13	4	0	0	0	0	0	.
International organisations [9]	15,808	17,123	21,651	27,098	41,405	53,525	56,337	48,499	6,715	.

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

VI German contribution to the consolidated banking statistics of the BIS

Loans and advances					Foreign securities [3]					
							issued by foreign enterprises and households			
Total	of which: with a residual maturity of one year or less	to foreign banks	to foreign enterprises and households	to foreign general government	Total	issued by foreign banks	Total	of which: foreign shares [4]	issued by foreign general government	Country/group of countries
11	12	13	14	15	16	17	18	19	20	
477,626	356,899	132,134	339,080	6,412	91,879	22,262	30,402	503	39,215	Countries in America
1,359	469	677	515	167	26	–	1	1	25	Argentina
1,972	1,945	1,614	126	232	– 2	–	– 2	–	0	Bahamas
3,193	1,402	8	3,185	–	107	–	107	21	–	Bermuda
57	57	14	43	–	– 4	–	– 4	–	0	Bolivia, Plurinational State of
5,069	3,310	3,315	1,386	368	4,643	0	2,871	1	1,772	Brazil
4,187	3,440	88	4,099	–	191	–	191	1	–	British Virgin Islands
14,913	8,429	2,436	12,397	80	31,549	20,746	2,728	30	8,075	Canada
77,924	74,807	3,522	74,402	–	968	0	1,065	242	– 97	Cayman Islands
2,135	571	422	1,704	9	420	5	131	0	284	Chile
2,739	767	511	311	1,917	536	–	191	0	345	Columbia
44	38	19	0	25	–	–	–	–	–	Cuba
2	2	–	2	–	92	–	92	8	–	Curacao [7]
287	244	184	22	81	– 13	–	13	–	– 26	Ecuador
533	514	510	15	8	26	–	0	–	26	Guatemala
6,176	3,970	1,744	3,874	558	741	–	371	0	370	Mexico
1,643	595	402	1,056	185	151	1	43	0	107	Panama
551	463	494	22	35	4	–	–	–	4	Paraguay
2,079	458	175	830	1,074	50	–	42	0	8	Peru
350,485	253,725	115,368	233,549	1,568	52,194	1,510	22,531	199	28,153	United States of America
313	96	42	271	–	10	–	–	–	10	Uruguay
13	9	0	13	0	15	–	8	–	7	Venezuela, Bolivarian Republic
1,952	1,588	589	1,258	105	175	–	23	–	152	Remaining countries in America
138,174	91,996	47,135	78,410	12,629	45,833	10,420	11,255	451	24,158	Countries in Asia
1,172	506	880	292	–	– 24	–	– 16	–	– 8	Bahrain
10,284	6,370	2,433	6,070	1,781	3,105	366	658	38	2,081	China, People's Republic of [8]
9,289	8,596	2,099	7,190	0	1,322	49	697	145	576	Hong Kong
20,347	9,144	3,955	14,033	2,359	6,869	56	1,477	6	5,336	India
5,634	1,518	244	1,785	3,605	1,805	0	941	5	864	Indonesia
1	1	–	1	–	–	–	–	–	–	Iran
690	157	0	258	432	0	–	–	–	0	Iraq
852	600	331	520	1	2,045	0	1,477	13	568	Israel
25,923	21,226	12,554	12,279	1,090	5,798	1,825	1,524	2	2,449	Japan
1,043	207	67	80	896	10	–	1	–	9	Jordan
614	434	130	484	–	43	–	43	0	0	Kazakhstan
5,050	4,754	1,522	3,528	0	11,369	1,615	1,366	240	8,388	Korea, Republic of
999	357	332	667	–	9	–	0	–	9	Kuwait
10	4	2	8	–	95	–	–	–	95	Lebanon
1,310	1,086	777	533	0	1,552	54	636	0	862	Malaysia
3	0	–	3	0	–	–	–	–	–	Myanmar
305	221	203	101	1	28	29	– 2	–	1	Pakistan
1,638	1,095	448	1,175	15	174	1	129	0	44	Philippines
4,545	3,350	2,267	2,169	109	62	–	– 13	–	75	Qatar
4,291	2,461	1,260	3,031	0	76	–	19	–	57	Saudi Arabia
22,739	18,772	9,260	13,478	1	10,056	5,865	1,945	1	2,246	Singapore
148	91	40	80	28	56	44	–	–	12	Sri Lanka
1	0	–	1	0	–	–	–	–	–	Syria
1,297	839	411	886	–	245	–	245	1	–	Taiwan
2,015	1,746	1,184	831	0	994	511	70	0	413	Thailand
64	40	–	–	64	–	–	–	–	–	Turkmenistan
7,796	4,991	3,036	4,760	–	81	4	50	–	27	United Arab Emirates
3,187	1,249	1,710	845	632	– 8	–	– 8	–	–	Uzbekistan
1,972	810	444	1,320	208	39	–	1	0	38	Vietnam
4,955	1,371	1,546	2,002	1,407	32	1	15	–	16	Remaining countries in Asia
19,808	13,701	2,793	16,902	113	12,686	9,625	2,486	114	575	Countries in Oceania
16,708	12,666	2,727	13,904	77	10,090	8,024	1,719	114	347	Australia
2,031	447	–	2,031	–	1	–	1	0	–	Marshall Islands
755	329	66	653	36	2,589	1,601	766	0	222	New Zealand
0	0	–	0	–	0	–	0	0	–	Papua New Guinea
314	259	0	314	–	6	–	0	–	6	Remaining countries in Oceania
0	0	–	0	–	–	–	–	–	–	Countries not identifiable
3,997	1,110	1,823	1,926	248	52,340	600	13,926	–	37,814	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 65 reporting banks world-wide [8]											
2011 H2	467,732	48,984	21,604	20,029	7,351	389,612	121,608	239,986	28,018	22,124	12,854
2012 H1	474,456	52,958	23,419	21,873	7,666	392,714	110,521	251,712	30,481	21,392	12,508
H2	450,109	51,053	21,854	21,852	7,347	373,356	88,591	258,593	26,172	19,001	10,724
2013 H1	513,320	55,903	23,463	24,279	8,161	431,707	79,596	325,305	26,806	18,616	10,495
H2	496,801	51,159	22,628	22,154	6,377	424,045	69,438	342,158	12,449	15,242	8,015
2014 H1	488,230	54,753	23,408	24,674	6,671	412,425	61,883	339,011	11,531	14,250	6,985
H2	498,905	61,810	26,270	27,939	7,601	416,310	57,569	347,095	11,646	13,507	6,356
2015 H1	475,398	65,786	27,426	29,428	8,932	388,334	54,484	321,545	12,305	13,043	5,812
H2	436,506	64,707	27,492	28,647	8,568	352,737	49,706	289,488	13,543	11,291	5,007
2016 H1	469,072	66,831	28,873	30,095	7,863	384,412	42,473	332,161	9,778	10,594	4,588
H2	430,705	65,077	28,780	28,308	7,989	349,171	38,709	300,453	10,009	9,351	3,548
2017 H1	447,387	67,454	29,352	29,904	8,198	364,264	34,688	319,558	10,018	8,451	2,584
H2	442,894	72,593	30,124	32,589	9,880	355,472	33,953	310,071	11,448	7,799	1,935
2018 H1	509,529	82,119	34,834	37,149	10,136	412,356	34,411	365,558	12,387	7,159	1,714
H2	474,707	79,127	32,931	36,287	9,909	381,202	34,070	335,171	11,961	7,111	1,580
2019 H1	561,605	86,570	34,705	41,363	10,502	460,123	34,222	413,649	12,252	6,862	1,380
H2	496,137	82,018	31,787	39,812	10,419	399,359	31,488	356,692	11,179	6,746	1,268
2020 H1	541,114	83,722	32,074	41,073	10,575	441,885	29,647	400,925	11,313	7,867	1,291
H2	473,632	79,464	30,225	39,043	10,196	379,911	25,527	343,994	10,390	6,813	1,028
2021 H1	512,464	86,191	31,001	44,265	10,925	410,477	25,333	374,435	10,709	7,416	936
H2	527,649	92,008	33,697	47,025	11,286	419,485	26,438	381,794	11,253	7,770	1,024
2022 H1	607,586	105,480	39,846	52,726	12,908	483,540	29,864	441,444	12,232	8,969	1,134
H2	578,448	100,840	36,616	51,165	13,059	459,790	27,091	420,462	12,237	9,121	1,096
2023 H1	655,077	109,002	40,503	55,206	13,293	527,656	29,343	484,938	13,375	9,111	1,044
H2	602,808	106,770	38,685	55,066	13,019	479,266	28,452	437,921	12,893	7,735	1,033
2024 H1	680,602	121,308	43,294	63,813	14,201	540,475	27,993	498,581	13,901	8,419	926
H2	672,402	125,199	43,784	65,274	16,141	527,612	27,321	484,851	15,440	8,705	887
2025 H1	720,924	132,395	47,573	69,331	15,491	567,989	27,015	525,302	15,672	9,430	924
of which: contracts reported by German banks											
2011 H2	57,720	5,388	2,065	2,740	583	48,893	11,343	36,110	1,440	2,609	1,287
2012 H1	56,683	5,734	2,092	3,054	588	47,634	10,520	33,192	3,922	2,459	1,169
H2	50,587	5,194	1,871	2,767	556	42,837	8,270	33,061	1,506	1,856	1,003
2013 H1	52,335	5,482	1,827	3,096	559	44,125	7,151	35,763	1,211	1,945	980
H2	49,317	4,709	2,354	1,831	524	42,293	7,084	34,155	1,054	1,711	819
2014 H1	49,663	5,323	2,349	2,434	540	41,925	6,274	34,657	994	1,814	418
H2	45,077	5,288	2,506	2,201	581	37,800	6,448	30,387	965	1,411	311
2015 H1	39,052	4,983	2,441	1,962	580	32,024	5,826	25,247	951	1,377	209
H2	35,107	5,122	2,456	2,094	572	28,101	5,082	22,160	859	1,327	.
2016 H1	38,880	5,017	2,476	1,991	550	31,899	4,216	26,962	721	1,306	.
H2	36,514	4,419	2,263	1,645	511	30,198	3,818	25,754	626	1,362	.
2017 H1	41,109	4,404	2,283	1,646	475	34,696	3,293	30,840	563	1,477	.
H2	44,225	4,496	2,322	1,707	467	37,683	2,669	34,513	501	1,577	.
2018 H1	47,806	5,107	2,763	1,870	474	41,313	2,751	38,076	486	921	.
H2	38,799	4,496	2,351	1,693	452	33,160	2,719	29,924	517	735	.
2019 H1	41,124	4,608	2,319	1,822	467	35,346	2,786	31,998	562	740	.
H2	38,628	4,607	2,180	1,937	490	33,167	2,623	30,050	494	642	.
2020 H1	41,596	4,384	2,136	1,722	526	36,167	2,382	33,294	491	893	.
H2	39,362	4,351	2,084	1,780	487	34,136	2,029	31,684	423	766	.
2021 H1	42,123	4,517	2,110	1,898	509	36,669	2,036	34,217	416	828	.
H2	44,112	5,103	2,432	2,083	588	37,977	2,002	35,563	412	962	.
2022 H1	53,574	6,301	2,802	2,783	716	46,010	2,270	43,290	450	1,184	.
H2	47,174	6,100	2,717	2,728	655	39,589	2,140	37,021	428	1,411	.
2023 H1	56,230	6,710	2,927	3,127	656	48,277	2,296	45,551	430	1,177	.
H2	56,676	6,528	2,590	3,307	631	49,025	2,214	46,369	442	1,037	.
2024 H1	64,135	7,227	2,928	3,625	674	55,670	2,327	52,879	464	1,135	.
H2	59,536	7,650	3,153	3,815	682	50,616	2,348	47,770	498	1,144	.
2025 H1	64,907	8,010	3,320	4,025	665	55,621	2,335	52,826	460	1,123	.

***** These data stem from the semi-annual OTC derivatives statistics of the Bank for International Settlements (BIS). Approximately 65 leading banks domiciled in 12 countries report these statistics (on group basis, i.e. including branches and subsidiaries); these institutions account for a share of more than three-quarters of the global OTC derivatives market. Four German banks actively involved in the derivatives business participate in the survey. Data are collected on OTC contracts outstanding at end-June and end-December. **1** From mid-2004 including credit derivatives. **2** Outright forwards and FX swaps, currency swaps and currency options. **3** Forward rate

VII OTC derivatives statistics (BIS)

				Market values						
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 65 reporting banks world-wide [8]										
9,118	152	4,623	2,389	19,577	1,996	15,458	1,226	525	372	2011 H2
8,735	149	5,014	2,378	18,719	1,786	15,181	943	508	301	2012 H1
8,125	152	4,738	1,961	17,544	1,753	14,430	643	455	263	H2
7,973	148	5,215	1,879	14,883	1,856	11,650	554	529	294	2013 H1
7,091	136	4,757	1,598	13,126	1,656	10,297	474	508	191	H2
7,116	149	5,187	1,615	12,276	1,262	9,856	465	496	197	2014 H1
6,989	162	5,739	1,539	16,510	2,418	12,838	488	504	262	H2
7,047	184	6,742	1,493	13,314	2,269	9,886	405	542	212	2015 H1
6,109	175	6,559	1,212	12,804	2,369	9,320	387	455	273	H2
5,868	138	5,973	1,262	17,685	2,777	13,968	307	464	169	2016 H1
5,662	141	5,825	1,281	13,179	2,820	9,479	277	448	155	H2
5,731	136	5,990	1,228	10,329	2,041	7,447	260	462	119	2017 H1
5,684	180	5,477	1,553	9,122	1,912	6,320	253	479	158	H2
5,243	202	6,065	1,830	8,846	2,247	5,699	200	522	178	2018 H1
5,294	237	5,605	1,662	8,416	1,971	5,591	163	499	192	H2
5,214	268	6,192	1,858	10,568	1,959	7,738	188	509	174	2019 H1
5,228	250	6,119	1,895	10,290	1,985	7,434	177	519	175	H2
6,298	278	5,766	1,874	13,797	2,348	10,464	164	588	233	2020 H1
5,540	245	5,773	1,671	12,838	2,588	9,224	165	685	176	H2
6,276	204	6,316	2,064	10,592	2,030	7,523	173	614	252	2021 H1
6,539	207	6,428	1,958	10,952	2,250	7,604	175	578	345	H2
7,715	120	6,729	2,868	17,582	4,551	11,365	203	573	890	2022 H1
7,928	97	6,487	2,210	19,366	4,543	13,721	137	473	492	H2
7,981	86	7,212	2,096	18,168	3,967	13,240	155	525	281	2023 H1
6,628	74	7,043	1,994	16,326	3,798	11,569	160	527	272	H2
7,428	65	8,115	2,285	15,649	3,426	11,197	160	629	237	2024 H1
7,745	73	8,568	2,318	16,867	4,692	11,116	175	637	247	H2
8,429	77	8,872	2,238	18,526	4,566	12,830	215	701	214	2025 H1
of which: contracts reported by German banks										
1,308	14	608	222	1,979	219	1,543	136	50	31	2011 H2
1,276	14	639	217	1,969	182	1,602	106	49	30	2012 H1
837	16	570	130	1,749	172	1,439	77	39	22	H2
953	12	634	149	1,362	180	1,061	57	46	18	2013 H1
880	12	495	109	1,074	154	817	49	41	13	H2
1,383	13	496	105	1,081	117	853	58	40	13	2014 H1
1,091	9	535	43	1,346	208	1,035	54	42	7	H2
1,159	9	635	33	1,124	196	838	42	43	5	2015 H1
1,139	.	526	31	1,080	192	802	43	37	6	H2
972	.	631	27	1,326	201	1,044	35	41	5	2016 H1
1,094	.	506	29	1,035	204	754	40	33	4	H2
1,256	.	510	22	864	150	628	46	37	3	2017 H1
1,413	.	450	19	798	127	580	53	35	3	H2
785	.	441	24	754	151	543	22	33	5	2018 H1
616	.	386	22	699	123	525	15	31	5	H2
646	.	399	31	933	108	772	20	29	4	2019 H1
567	.	186	26	927	106	785	20	13	3	H2
829	.	129	23	1,117	118	964	18	13	4	2020 H1
711	.	88	21	982	137	804	24	14	3	H2
778	.	85	24	725	102	579	29	10	5	2021 H1
900	.	45	25	698	147	507	31	9	4	H2
1,119	.	39	40	972	224	720	16	7	5	2022 H1
1,346	.	36	38	1,102	215	865	15	4	3	H2
1,108	.	34	32	1,018	167	826	18	4	3	2023 H1
972	.	31	55	884	167	686	24	5	2	H2
1,074	.	37	66	846	147	666	25	5	3	2024 H1
1,080	.	54	72	904	226	643	27	5	3	H2
1,070	.	57	96	845	192	619	27	4	3	2025 H1

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

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

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

Financial year	All categories of banks	Commercial banks					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
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

***** 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

For footnotes *****, **1** and **2,** see p. 136. **3** From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012 to 2020, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". **4** In 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". **5** The category "Private bankers" was dissolved in December 1998. The credit institutions formerly belonging to this category were allocated to the category "Regional banks and other commercial banks". **6** From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". **7** The category "Instalment sales financing institutions" was dissolved in December 1986. The credit institutions formerly belonging to this category were allocated to the categories "Regional banks and other commercial banks", "Private bankers" and "Credit cooperatives", according to their legal form. **8** Up to 2015, category "Special purpose banks". For footnotes **11** and **12,** see p. 138.

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

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

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

For footnotes * and **1-8,** see pp. 136 f. **9** Net interest and commission income less general administrative spending plus result from the trading portfolio and other operating result. **10** Operating result before the valuation of assets plus result from the valuation of assets (other than tangible or financial fixed assets). **11** Net interest and commission income less general administrative spending. **12** Status after extension of credit cooperatives' reporting requirements; full survey as of 1985. **13** Operating result plus other and extraordinary result.

VIII. Items of banks' profit and loss accounts

1. Performance of the various categories of banks *

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

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

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

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

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

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:				Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending [2]					
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Big banks [4]												
1993	64.6	28.0	7.0	0.4	100.0	– 60.5	– 39.4	– 21.2	– 22.2	– 1.7	15.6	– 6.0	9.5
1994	72.4	28.2	– 0.2	– 0.4	100.0	– 69.0	– 43.9	– 25.1	– 15.1	2.7	18.7	– 6.5	12.1
1995	68.7	27.4	4.2	– 0.3	100.0	– 73.0	– 46.3	– 26.7	– 6.7	– 3.7	16.6	– 3.3	13.3
1996	67.6	28.8	4.2	– 0.5	100.0	– 72.6	– 44.8	– 27.9	– 6.1	– 1.5	19.7	– 6.7	13.0
1997	63.5	32.4	5.4	– 1.4	100.0	– 72.2	– 42.4	– 29.9	– 10.8	– 4.9	12.1	– 3.2	8.9
1998	63.9	34.1	4.4	– 2.4	100.0	– 76.7	– 44.1	– 32.6	– 7.5	51.3	67.0	– 34.4	32.6
1999	59.6	32.8	8.9	– 1.3	100.0	– 77.4	– 41.7	– 35.7	– 12.4	1.8	12.0	– 1.5	10.6
2000	49.2	35.4	16.5	– 1.1	100.0	– 79.0	– 42.3	– 36.7	– 8.2	– 1.8	11.0	1.5	12.6
2001	50.3	32.3	16.7	0.7	100.0	– 83.8	– 43.4	– 40.4	– 13.3	7.2	10.1	1.5	11.6
2002	63.0	30.3	7.4	– 0.8	100.0	– 77.9	– 39.7	– 38.1	– 21.9	– 7.1	– 6.9	– 0.3	– 7.3
2003	49.4	31.2	18.6	0.9	100.0	– 79.5	– 41.5	– 38.0	– 18.0	– 30.2	– 27.7	1.9	– 25.9
2004	62.6	31.9	2.2	3.3	100.0	– 80.8	– 41.4	– 39.4	– 10.6	– 16.0	– 7.5	0.8	– 6.7
2005	49.3	25.6	27.3	– 2.1	100.0	– 60.5	– 31.9	– 28.6	– 4.3	2.5	37.7	– 10.2	27.5
2006	60.0	29.5	8.1	2.5	100.0	– 69.0	– 37.8	– 31.2	– 5.6	– 5.0	20.4	– 2.5	17.9
2007	65.7	30.5	4.7	– 1.0	100.0	– 68.1	– 36.8	– 31.2	– 7.5	16.7	41.1	– 6.9	34.2
2008	123.9	56.2	– 87.2	7.2	100.0	– 128.2	– 62.0	– 66.3	– 40.0	– 33.0	– 101.2	6.2	– 95.0
2009	63.8	29.0	12.9	– 5.6	100.0	– 76.8	– 38.8	– 38.0	– 16.1	– 27.4	– 20.3	2.2	– 18.1
2010	61.2	31.9	14.7	– 7.9	100.0	– 77.4	– 37.1	– 40.3	– 5.4	– 10.8	6.4	– 1.5	4.9
2011	57.5	31.9	13.8	– 3.2	100.0	– 72.5	– 33.4	– 39.2	– 5.7	– 22.1	– 0.3	– 1.7	– 2.0
2012	61.1	28.3	14.5	– 3.9	100.0	– 68.8	– 32.9	– 35.9	– 8.5	– 8.5	14.3	– 8.0	6.3
2013	60.7	33.8	12.1	– 6.6	100.0	– 78.3	– 35.3	– 43.0	– 3.0	– 7.5	11.2	– 3.3	7.9
2014	64.8	35.9	8.3	– 9.0	100.0	– 78.1	– 33.1	– 45.0	– 8.6	– 1.8	11.6	– 3.1	8.4
2015	67.8	36.0	7.6	– 11.4	100.0	– 82.9	– 35.0	– 48.0	0.3	– 9.0	8.3	– 3.3	5.0
2016	62.1	33.4	3.3	1.2	100.0	– 81.4	– 34.3	– 47.0	– 12.4	3.5	9.7	– 2.7	7.0
2017	57.3	35.7	13.0	– 6.0	100.0	– 88.7	– 36.7	– 51.9	2.3	– 3.9	9.7	– 2.0	7.8
2018	64.4	34.5	7.2	– 6.1	100.0	– 87.9	– 34.8	– 53.1	– 1.2	– 7.1	3.7	0.3	4.1
2019	58.5	36.9	4.7	– 0.1	100.0	– 100.9	– 39.2	– 61.7	– 17.1	– 45.3	– 63.4	– 3.6	– 67.0
2020	54.3	33.6	7.2	4.8	100.0	– 90.3	– 38.0	– 52.2	– 19.0	– 12.3	– 21.6	– 3.5	– 25.1
2021	57.5	41.1	7.3	– 5.9	100.0	– 99.2	– 42.9	– 56.3	– 2.5	– 4.0	– 5.6	0.3	– 5.3
2022	63.2	35.8	14.3	– 13.4	100.0	– 89.8	– 40.6	– 49.2	– 2.5	13.7	21.4	7.4	28.8
2023	49.1	28.5	17.6	4.8	100.0	– 69.0	– 30.0	– 39.0	– 6.6	– 1.5	22.9	– 0.4	22.5
2024	51.0	34.6	17.8	– 3.5	100.0	– 71.5	– 30.9	– 40.6	– 9.1	6.9	26.3	– 5.7	20.6
	Regional banks and other commercial banks [4 5 6 7]												
1993	72.7	18.1	7.2	2.0	100.0	– 59.8	– 35.0	– 24.7	– 19.2	– 2.4	18.6	– 8.1	10.5
1994	79.6	17.3	0.6	2.5	100.0	– 59.6	– 34.0	– 25.6	– 19.0	– 2.0	19.4	– 7.7	11.7
1995	77.0	16.7	4.0	2.3	100.0	– 61.6	– 34.9	– 26.7	– 13.4	– 3.8	21.2	– 9.2	12.0
1996	77.0	17.1	2.8	3.2	100.0	– 60.3	– 33.2	– 27.1	– 16.3	– 4.0	19.4	– 8.3	11.1
1997	74.4	19.8	2.3	3.5	100.0	– 59.7	– 31.9	– 27.8	– 14.9	– 4.2	21.1	– 7.4	13.7
1998	67.1	19.9	7.1	6.0	100.0	– 59.2	– 29.8	– 29.4	– 14.8	3.5	29.4	– 9.2	20.3
1999	65.0	26.9	2.1	6.0	100.0	– 68.9	– 32.8	– 36.1	– 6.7	– 2.1	22.3	– 8.7	13.6
2000	58.3	33.6	2.3	5.9	100.0	– 70.2	– 32.3	– 37.9	– 8.5	– 5.4	16.0	– 5.8	10.2
2001	65.3	30.2	– 1.0	5.5	100.0	– 75.4	– 33.9	– 41.6	– 11.8	– 6.3	6.4	– 4.4	2.0
2002	64.8	26.4	0.3	8.5	100.0	– 69.2	– 30.9	– 38.3	– 14.1	– 2.8	13.8	– 3.6	10.2
2003	66.2	24.6	2.3	7.0	100.0	– 66.9	– 30.2	– 36.7	– 12.9	– 12.6	7.6	– 3.8	3.8
2004	68.7	25.6	– 1.2	6.9	100.0	– 62.1	– 29.0	– 33.1	– 13.3	– 15.1	9.5	– 5.8	3.6
2005	67.8	26.7	– 1.3	6.8	100.0	– 58.4	– 27.3	– 31.1	– 11.4	– 14.8	15.4	– 5.7	9.7
2006	65.8	29.3	– 1.3	6.1	100.0	– 60.4	– 28.7	– 31.7	– 10.7	– 15.6	13.3	– 4.9	8.4
2007	67.9	31.2	– 4.5	5.4	100.0	– 61.2	– 28.5	– 32.6	– 10.4	– 12.2	16.3	– 4.2	12.2
2008	68.9	30.0	– 5.0	6.1	100.0	– 63.8	– 29.6	– 34.2	– 15.4	– 14.3	6.6	– 2.9	3.7
2009	62.2	29.0	3.3	5.5	100.0	– 68.1	– 32.4	– 35.8	– 16.6	– 15.2	0.1	– 2.7	– 2.6
2010	65.5	28.1	– 0.1	6.5	100.0	– 64.8	– 28.1	– 36.7	– 13.9	– 15.7	5.5	– 2.8	2.8
2011	63.5	26.1	1.9	8.5	100.0	– 61.0	– 27.1	– 33.9	– 11.7	– 17.7	9.6	– 2.9	6.6
2012	63.1	25.6	1.9	9.5	100.0	– 65.0	– 28.8	– 36.2	– 4.7	– 16.9	13.5	– 2.9	10.5
2013	66.7	25.9	1.5	5.8	100.0	– 64.7	– 28.5	– 36.2	– 5.5	– 17.2	12.6	– 3.5	9.1
2014	69.1	26.8	1.9	2.2	100.0	– 66.9	– 28.9	– 37.9	– 5.3	– 14.4	13.5	– 3.4	10.0
2015	65.9	26.0	1.7	6.4	100.0	– 64.6	– 28.5	– 36.1	– 6.0	– 18.7	10.6	– 3.8	6.8
2016	65.6	24.1	1.6	8.7	100.0	– 64.2	– 27.9	– 36.3	– 4.5	– 15.4	15.9	– 4.7	11.2
2017	65.3	26.2	1.6	6.9	100.0	– 67.8	– 30.0	– 37.9	– 5.7	– 11.0	15.4	– 5.8	9.7
2018	73.6	19.9	1.4	5.1	100.0	– 66.1	– 30.1	– 36.0	– 8.2	– 14.2	11.5	– 4.9	6.6
2019	66.3	23.4	1.2	9.1	100.0	– 64.4	– 28.8	– 35.6	– 4.8	– 15.1	15.7	– 6.2	9.5
2020	61.9	27.7	3.0	7.4	100.0	– 62.4	– 28.8	– 33.7	– 13.1	– 9.2	15.3	– 6.1	9.1
2021	53.8	32.8	5.8	7.6	100.0	– 60.6	– 29.0	– 31.6	– 6.5	– 11.3	21.6	– 7.9	13.8
2022	53.9	28.2	9.2	8.7	100.0	– 60.5	– 27.9	– 32.6	– 12.7	– 11.2	15.6	– 7.4	8.2
2023	58.8	22.2	10.5	8.5	100.0	– 53.0	– 24.0	– 29.0	– 5.3	– 16.9	24.8	– 11.1	13.7
2024	55.4	23.5	13.0	8.1	100.0	– 54.3	– 25.1	– 29.2	– 7.3	– 9.1	29.3	– 9.9	19.4

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

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending [2]					
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Landesbanken [6]												
1993	74.2	11.7	9.7	4.4	100.0	– 52.4	– 32.3	– 20.1	– 21.4	– 1.6	24.7	– 12.6	12.1
1994	84.6	12.0	– 0.5	3.9	100.0	– 50.4	– 29.5	– 21.0	– 21.7	– 5.8	22.1	– 9.4	12.7
1995	79.5	11.5	6.3	2.7	100.0	– 53.1	– 31.4	– 21.7	– 17.0	– 3.2	26.8	– 12.4	14.4
1996	80.0	11.1	4.5	4.4	100.0	– 50.5	– 29.2	– 21.3	– 17.1	– 8.0	24.4	– 9.1	15.3
1997	78.1	12.5	6.6	2.8	100.0	– 50.6	– 27.9	– 22.8	– 17.5	– 2.1	29.8	– 13.7	16.1
1998	72.0	11.0	7.5	9.5	100.0	– 46.5	– 24.5	– 22.0	– 30.9	7.5	30.0	– 13.7	16.3
1999	77.6	13.3	3.5	5.6	100.0	– 54.8	– 27.9	– 26.8	– 13.9	– 1.3	30.0	– 13.3	16.7
2000	72.4	16.8	5.9	4.9	100.0	– 55.9	– 29.0	– 26.9	– 15.2	– 4.4	24.5	– 11.8	12.7
2001	75.0	13.7	4.5	6.8	100.0	– 57.1	– 28.5	– 28.7	– 25.1	– 3.3	14.5	– 2.3	12.1
2002	75.8	14.0	5.0	5.3	100.0	– 56.1	– 27.8	– 28.2	– 60.2	26.4	10.1	– 3.1	7.0
2003	79.0	13.5	2.7	4.9	100.0	– 53.1	– 26.0	– 27.1	– 28.9	– 35.2	– 17.2	– 3.7	– 20.9
2004	79.4	13.8	2.1	4.7	100.0	– 53.5	– 26.8	– 26.7	– 6.4	– 36.3	3.8	– 6.7	– 2.9
2005	83.2	16.0	2.0	– 1.2	100.0	– 59.3	– 29.9	– 29.3	– 6.5	– 9.1	25.2	– 3.4	21.7
2006	70.3	15.5	7.1	7.2	100.0	– 53.6	– 29.5	– 24.1	9.6	– 13.9	42.1	– 6.2	36.0
2007	91.6	18.9	– 14.5	4.0	100.0	– 61.1	– 31.6	– 29.5	– 18.2	– 14.1	6.6	– 2.4	4.3
2008	90.2	16.2	– 11.2	4.8	100.0	– 54.6	– 27.2	– 27.5	– 63.4	– 26.8	– 44.9	– 4.7	– 49.6
2009	81.4	8.5	6.5	3.6	100.0	– 51.0	– 26.0	– 25.0	– 43.7	– 47.7	– 42.4	– 1.6	– 44.0
2010	84.4	10.0	3.9	1.7	100.0	– 54.7	– 26.7	– 28.0	– 18.6	– 34.3	– 7.6	0.8	– 6.8
2011	94.5	10.0	– 4.8	0.4	100.0	– 59.8	– 28.7	– 31.2	– 6.1	– 33.4	0.6	– 6.2	– 5.6
2012	82.3	8.3	6.7	2.7	100.0	– 59.6	– 29.6	– 30.1	– 1.1	– 17.5	21.7	– 6.3	15.4
2013	78.5	6.9	12.5	2.1	100.0	– 61.8	– 30.0	– 31.9	– 31.1	– 11.6	– 4.5	– 4.4	– 8.9
2014	89.9	9.2	1.2	– 0.4	100.0	– 70.9	– 35.6	– 35.3	– 17.2	– 15.9	– 4.0	– 5.6	– 9.6
2015	82.5	10.0	5.4	2.1	100.0	– 69.1	– 35.0	– 34.2	– 11.2	– 1.6	18.1	– 7.7	10.4
2016	74.9	12.1	10.2	2.9	100.0	– 63.6	– 28.6	– 34.9	– 36.9	– 4.9	– 5.4	– 5.0	– 10.4
2017	73.9	13.4	11.5	1.2	100.0	– 72.5	– 33.4	– 39.1	– 24.4	7.1	10.2	– 4.8	5.4
2018	74.2	14.8	8.8	2.2	100.0	– 76.6	– 38.6	– 38.0	– 36.3	– 1.3	– 14.1	– 8.3	– 22.5
2019	73.0	16.8	6.4	3.8	100.0	– 78.5	– 38.4	– 40.1	– 4.6	– 5.6	11.3	– 2.7	8.6
2020	75.7	15.7	6.2	2.4	100.0	– 75.9	– 37.8	– 38.2	– 8.8	– 8.0	7.3	– 2.5	4.8
2021	70.7	16.1	10.7	2.5	100.0	– 70.6	– 34.3	– 36.2	– 0.6	– 8.1	20.8	– 9.1	11.7
2022	65.0	16.1	18.2	0.7	100.0	– 62.6	– 29.2	– 33.4	– 16.3	0.2	21.3	– 9.1	12.1
2023	67.0	14.3	10.1	8.7	100.0	– 58.4	– 27.2	– 31.2	– 8.1	– 3.6	29.9	– 9.8	20.2
2024	69.2	14.0	8.6	8.3	100.0	– 54.1	– 27.2	– 26.9	– 16.0	2.9	32.7	– 5.7	27.1
	Savings banks [6]												
1993	84.3	13.9	2.4	– 0.5	100.0	– 63.4	– 39.2	– 24.2	– 12.6	0.0	24.0	– 15.5	8.5
1994	86.5	13.8	0.4	– 0.7	100.0	– 58.7	– 36.7	– 22.0	– 20.1	– 1.8	19.5	– 11.4	8.1
1995	85.7	13.8	1.4	– 0.9	100.0	– 61.6	– 38.0	– 23.6	– 14.7	0.6	24.3	– 15.7	8.6
1996	86.4	14.0	1.4	– 1.8	100.0	– 62.5	– 38.1	– 24.4	– 13.8	0.4	24.2	– 15.8	8.4
1997	84.0	14.6	1.8	– 0.4	100.0	– 63.4	– 38.0	– 25.3	– 14.3	0.8	23.1	– 15.2	7.9
1998	81.9	15.7	1.7	0.6	100.0	– 66.5	– 39.8	– 26.7	– 11.1	0.3	22.7	– 14.4	8.3
1999	81.2	16.9	0.9	1.0	100.0	– 65.7	– 39.4	– 26.4	– 5.7	– 8.8	19.7	– 11.8	7.9
2000	80.9	19.0	0.6	– 0.4	100.0	– 68.9	– 41.3	– 27.6	– 15.9	3.7	18.9	– 10.4	8.5
2001	80.8	17.7	–	1.5	100.0	– 69.9	– 41.4	– 28.5	– 18.6	2.1	13.6	– 6.1	7.5
2002	81.3	16.7	– 0.2	2.2	100.0	– 66.5	– 39.6	– 26.9	– 24.2	2.7	12.0	– 5.1	6.8
2003	80.6	17.8	0.7	0.9	100.0	– 66.4	– 40.2	– 26.1	– 18.0	0.7	16.3	– 10.3	6.0
2004	79.6	19.1	0.5	0.7	100.0	– 64.9	– 39.8	– 25.1	– 20.2	0.2	15.1	– 7.3	7.8
2005	79.0	19.4	0.6	1.0	100.0	– 66.0	– 40.8	– 25.2	– 17.0	–	17.0	– 7.9	9.1
2006	77.7	20.3	0.6	1.4	100.0	– 65.8	– 40.5	– 25.3	– 18.2	– 0.8	15.3	– 6.8	8.5
2007	75.2	21.8	0.5	2.5	100.0	– 69.5	– 40.7	– 28.8	– 15.7	– 1.3	13.5	– 5.6	7.8
2008	76.0	21.8	0.1	2.0	100.0	– 68.8	– 42.0	– 26.7	– 17.9	– 5.5	7.9	– 3.7	4.2
2009	78.6	20.4	0.6	0.4	100.0	– 66.6	– 41.5	– 25.1	– 15.6	– 1.4	16.4	– 7.8	8.6
2010	79.1	20.6	0.2	0.1	100.0	– 62.8	– 38.9	– 24.0	– 11.8	– 3.2	22.2	– 8.5	13.7
2011	79.6	20.7	– 0.1	– 0.2	100.0	– 62.7	– 38.7	– 24.0	25.0	– 6.1	56.2	– 9.2	47.0
2012	79.4	20.9	0.1	– 0.4	100.0	– 65.7	– 41.1	– 24.5	2.3	– 4.3	32.3	– 9.1	23.2
2013	80.0	21.6	0.1	– 1.6	100.0	– 67.2	– 41.8	– 25.3	0.4	– 3.5	29.8	– 9.2	20.5
2014	79.8	22.1	–	– 1.9	100.0	– 68.3	– 43.3	– 25.0	–	– 2.0	29.7	– 9.6	20.1
2015	78.2	22.7	–	– 0.9	100.0	– 68.9	– 43.5	– 25.4	0.3	– 1.3	30.1	– 9.8	20.4
2016	76.4	23.5	–	–	100.0	– 67.8	– 42.4	– 25.4	3.6	– 1.3	34.5	– 9.9	24.6
2017	73.9	25.5	–	0.6	100.0	– 67.1	– 42.5	– 24.7	1.0	– 0.5	33.3	– 9.6	23.7
2018	71.7	26.0	–	2.3	100.0	– 68.3	– 42.5	– 25.8	– 2.3	– 2.6	26.8	– 8.8	18.0
2019	71.4	28.5	–	0.1	100.0	– 71.4	– 44.0	– 27.4	– 1.0	0.1	27.7	– 8.2	19.5
2020	70.5	29.4	–	–	100.0	– 70.1	– 43.6	– 26.5	– 6.7	– 0.3	22.9	– 8.5	14.4
2021	68.1	31.7	–	0.2	100.0	– 70.7	– 43.2	– 27.5	– 0.7	– 0.5	28.0	– 9.2	18.8
2022	67.8	28.5	–	3.7	100.0	– 62.0	– 37.6	– 24.4	– 14.0	– 5.2	18.9	– 7.6	11.2
2023	73.1	25.0	–	1.8	100.0	– 56.2	– 33.4	– 22.8	– 7.7	– 0.7	35.3	– 10.7	24.6
2024	72.3	26.0	–	1.7	100.0	– 56.8	– 33.9	– 22.8	– 6.0	– 0.7	36.6	– 10.9	25.7

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	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

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
Building and loan associations													
1993	99.6	10.2	–	– 9.9	100.0	– 71.8	– 38.7	– 33.1	0.5	– 0.9	27.9	– 10.6	17.3
1994	92.1	10.8	–	– 3.0	100.0	– 66.4	– 34.2	– 32.1	– 2.5	1.4	32.6	– 16.7	15.9
1995	103.9	8.6	–	– 12.4	100.0	– 79.2	– 41.1	– 38.1	4.0	– 5.0	19.8	– 8.2	11.6
1996	104.0	3.0	–	– 7.0	100.0	– 81.5	– 40.8	– 40.7	5.9	0.5	24.9	– 9.5	15.3
1997	100.6	5.0	–	– 5.6	100.0	– 78.7	– 39.0	– 39.7	1.1	3.2	25.6	– 7.3	18.3
1998	94.8	13.0	–	– 7.8	100.0	– 77.9	– 38.7	– 39.2	– 1.1	6.6	27.7	– 10.2	17.5
1999	93.7	1.4	–	4.9	100.0	– 75.8	– 38.9	– 36.9	2.4	– 1.1	25.5	– 13.3	12.2
2000	84.5	8.5	–	7.1	100.0	– 69.9	– 34.6	– 35.3	– 1.6	19.4	47.9	– 17.1	30.8
2001	90.5	3.7	–	5.8	100.0	– 72.6	– 33.9	– 38.7	– 3.6	– 3.7	20.1	– 10.6	9.5
2002	89.6	1.3	–	9.0	100.0	– 70.7	– 33.1	– 37.7	– 8.9	0.3	20.7	– 11.7	9.0
2003	94.6	– 1.3	–	6.7	100.0	– 70.0	– 31.6	– 38.4	– 6.2	– 8.9	14.9	– 8.2	6.7
2004	96.7	0.1	–	3.3	100.0	– 68.6	– 31.9	– 36.7	– 7.0	– 8.3	16.1	– 9.0	7.1
2005	98.3	– 1.1	–	2.9	100.0	– 69.4	– 33.7	– 35.6	– 7.4	– 5.2	18.0	– 9.7	8.3
2006	103.6	– 7.3	–	3.7	100.0	– 78.1	– 38.4	– 39.8	– 11.3	– 0.5	10.0	– 6.5	3.5
2007	105.5	– 7.2	–	1.7	100.0	– 67.5	– 31.1	– 36.4	– 13.4	– 5.3	13.8	– 9.3	4.5
2008	106.5	– 11.2	–	4.7	100.0	– 68.6	– 32.4	– 36.2	– 15.2	– 1.9	14.3	– 9.1	5.2
2009	111.0	– 10.6	–	– 0.4	100.0	– 66.6	– 30.0	– 36.6	– 3.9	– 6.8	22.7	– 9.0	13.7
2010	117.2	– 13.5	–	– 3.7	100.0	– 69.2	– 29.1	– 40.1	– 0.2	– 6.9	23.7	– 11.0	12.7
2011	116.8	– 17.2	–	0.4	100.0	– 67.3	– 27.9	– 39.5	26.1	– 9.4	49.3	– 6.6	42.7
2012	117.5	– 19.2	–	1.7	100.0	– 70.5	– 27.4	– 43.2	0.6	– 6.8	23.2	– 6.2	17.0
2013	123.7	– 24.8	–	1.0	100.0	– 73.5	– 27.6	– 45.9	– 3.5	– 5.7	17.4	– 7.6	9.7
2014	124.6	– 22.4	–	– 2.2	100.0	– 77.7	– 30.9	– 46.8	11.7	– 2.7	31.3	– 10.5	20.8
2015	126.3	– 26.2	–	– 0.1	100.0	– 77.8	– 32.1	– 45.7	– 3.2	– 0.1	18.9	– 3.5	15.5
2016	92.1	– 18.5	–	26.4	100.0	– 66.2	– 25.5	– 40.7	0.8	– 1.9	32.8	– 5.9	26.9
2017	92.3	– 16.9	–	24.6	100.0	– 66.3	– 25.2	– 41.1	– 2.1	3.1	34.7	– 5.4	29.3
2018	122.4	– 23.1	–	0.6	100.0	– 88.6	– 32.1	– 56.5	1.0	– 0.6	11.7	– 6.3	5.4
2019	125.5	– 28.2	–	2.7	100.0	– 94.6	– 33.3	– 61.3	2.5	15.6	23.5	– 5.4	18.1
2020	122.5	– 24.0	–	1.5	100.0	– 91.4	– 32.1	– 59.3	– 4.0	5.3	9.9	– 4.8	5.1
2021	116.9	– 18.2	–	1.2	100.0	– 93.6	– 35.1	– 58.5	– 0.7	2.5	8.1	– 5.3	2.8
2022	92.3	– 6.2	–	13.9	100.0	– 78.2	– 35.1	– 43.1	– 4.6	– 4.9	12.4	– 5.1	7.3
2023	99.3	– 6.1	–	6.8	100.0	– 70.5	– 27.9	– 42.6	– 3.2	– 8.8	17.5	– 9.1	8.4
2024	99.1	– 5.5	–	6.5	100.0	– 70.4	– 27.4	– 43.1	– 3.2	– 9.5	16.8	– 2.0	14.9

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

Financial year	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	General administrative spending			Result from the valuation of assets	Other and extraordinary result	Memo item		
						Total	of which:				Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
							Staff costs	Other administrative spending [2]					
	1	2	3	4	5	6	7	8	9	10	11	12	13
Banks with special, development and other central support tasks [4 6 9 10]													
1993	79.7	18.4	1.2	0.6	100.0	– 66.2	– 27.4	– 38.8	– 12.5	– 0.3	21.0	– 6.3	14.6
1994	78.8	18.7	0.3	2.3	100.0	– 64.8	– 26.4	– 38.4	– 19.4	2.2	18.1	– 6.2	11.8
1995	78.5	17.7	0.6	3.2	100.0	– 65.0	– 31.7	– 33.3	– 12.9	– 0.5	21.6	– 5.2	16.3
1996	78.2	16.0	0.9	5.0	100.0	– 60.0	– 26.9	– 33.1	– 17.9	– 19.4	2.7	– 3.3	– 0.6
1997	78.6	15.4	1.4	4.7	100.0	– 61.2	– 30.7	– 30.5	– 11.8	– 10.2	16.7	– 3.1	13.7
1998	81.3	12.9	1.2	4.6	100.0	– 55.8	– 25.6	– 30.2	– 22.8	0.5	21.9	– 3.4	18.5
1999	89.5	6.7	0.6	3.2	100.0	– 27.3	– 16.7	– 10.6	– 34.0	– 3.1	35.6	– 3.6	31.9
2000	89.6	7.9	0.2	2.4	100.0	– 29.7	– 18.1	– 11.6	– 23.0	– 0.3	46.9	– 3.1	43.9
2001	87.3	8.5	–	4.2	100.0	– 30.4	– 18.2	– 12.3	– 25.0	– 12.2	32.4	– 3.0	29.5
2002	85.3	13.8	– 0.2	1.0	100.0	– 31.4	– 17.6	– 13.8	– 30.7	– 4.4	33.5	– 2.6	30.9
2003	80.8	13.7	0.4	5.1	100.0	– 32.8	– 18.2	– 14.6	– 19.2	– 14.9	33.1	– 2.6	30.5
2004	82.5	14.6	0.2	2.8	100.0	– 35.4	– 20.1	– 15.3	– 7.5	– 6.7	50.4	– 2.3	48.1
2005	82.0	14.9	–	3.2	100.0	– 35.2	– 20.1	– 15.1	– 1.5	– 1.7	61.6	– 2.3	59.2
2006	76.7	15.5	–	7.8	100.0	– 35.3	– 20.6	– 14.6	– 13.1	1.2	52.8	– 1.5	51.3
2007	78.4	17.7	– 0.1	4.0	100.0	– 38.2	– 21.7	– 16.5	– 176.3	– 13.0	– 127.5	– 1.7	– 129.3
2008	81.7	16.7	0.2	1.4	100.0	– 37.3	– 20.4	– 16.8	– 98.7	– 35.5	– 71.5	– 0.8	– 72.2
2009	84.0	15.5	–	0.5	100.0	– 33.0	– 17.8	– 15.2	– 38.9	– 1.4	26.7	0.1	26.8
2010	84.1	14.7	– 0.1	1.3	100.0	– 31.8	– 18.2	– 13.6	– 8.1	1.3	61.4	– 1.4	60.0
2011	81.7	14.8	– 0.2	3.8	100.0	– 36.0	– 19.9	– 16.1	13.7	– 8.8	68.9	– 1.0	68.0
2012	80.4	15.9	– 0.5	4.3	100.0	– 47.1	– 25.1	– 22.1	– 6.4	– 12.8	33.6	– 1.6	32.0
2013	63.0	36.6	0.2	0.1	100.0	– 89.0	– 46.5	– 42.5	– 26.2	– 23.9	– 39.0	– 2.2	– 41.3
2014	75.3	19.9	0.2	4.6	100.0	– 50.0	– 25.5	– 24.5	– 18.0	2.1	34.1	2.4	36.6
2015	79.2	17.7	0.2	2.8	100.0	– 52.5	– 26.6	– 25.9	– 10.1	7.8	45.2	– 1.6	43.6
2016	73.3	17.6	7.6	1.5	100.0	– 56.6	– 26.7	– 29.8	– 12.9	– 0.4	30.1	– 1.1	29.0
2017	75.6	18.3	6.1	–	100.0	– 59.2	– 28.1	– 31.1	– 12.8	– 7.1	21.0	2.6	23.5
2018	75.2	20.9	5.5	– 1.6	100.0	– 65.6	– 33.4	– 32.2	– 3.0	– 11.4	20.1	– 2.2	17.9
2019	73.8	23.1	6.2	– 3.1	100.0	– 59.7	– 29.3	– 30.4	– 9.9	– 0.9	29.5	– 6.2	23.3
2020	70.9	24.2	4.9	–	100.0	– 56.2	– 27.6	– 28.6	– 15.2	1.0	29.6	– 7.1	22.5
2021	68.4	24.4	6.2	1.1	100.0	– 55.5	– 27.1	– 28.3	– 9.7	3.7	38.5	– 12.8	25.7
2022	61.9	23.6	13.8	0.7	100.0	– 59.4	– 29.9	– 29.4	– 10.9	– 1.4	28.3	– 4.9	23.5
2023	70.0	20.7	4.6	4.8	100.0	– 56.7	– 26.7	– 30.0	– 2.8	– 3.6	36.9	– 2.1	34.9
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
Memo item: Banks majority-owned by foreign banks [11]													
1993	66.1	21.5	9.4	2.9	100.0	– 68.4	– 36.2	– 32.3	– 18.5	– 2.6	10.4	– 2.4	8.0
1994	71.5	20.5	4.3	3.7	100.0	– 65.9	– 34.9	– 31.1	– 20.5	– 3.0	10.6	– 4.8	5.8
1995	70.9	21.0	3.4	4.7	100.0	– 68.5	– 35.7	– 32.8	– 11.6	– 2.1	17.8	– 6.8	11.0
1996	67.4	22.6	3.6	6.4	100.0	– 66.6	– 34.2	– 32.4	– 10.0	– 4.9	18.5	– 8.6	9.9
1997	69.3	25.0	0.3	5.4	100.0	– 62.9	– 31.7	– 31.2	– 10.4	– 6.8	19.9	– 6.2	13.7
1998	61.4	28.5	2.9	7.1	100.0	– 63.8	– 31.0	– 32.8	– 8.9	– 1.0	26.3	– 8.6	17.8
1999	62.6	30.7	– 0.3	7.0	100.0	– 65.7	– 31.6	– 34.1	– 11.7	– 10.3	12.3	– 7.6	4.7
2000	61.1	30.7	– 2.8	11.0	100.0	– 69.0	– 33.5	– 35.4	– 7.9	0.5	23.7	– 6.1	17.6
2001	65.2	30.8	– 3.1	7.1	100.0	– 69.5	– 31.8	– 37.6	– 9.1	– 5.7	15.7	– 7.5	8.1
2002	64.9	22.4	2.0	10.6	100.0	– 64.0	– 28.1	– 35.9	– 12.0	– 0.3	23.7	– 8.5	15.2
2003	63.7	25.8	5.2	5.3	100.0	– 60.2	– 26.1	– 34.1	– 14.5	– 15.1	10.2	– 5.0	5.2
2004	67.4	29.6	– 1.5	4.5	100.0	– 60.6	– 25.3	– 35.3	– 10.5	– 15.0	13.9	– 8.5	5.5
2005	67.8	28.0	2.8	1.4	100.0	– 60.2	– 28.2	– 32.0	– 16.2	– 6.5	17.2	– 6.0	11.2
2006	67.3	28.7	2.5	1.5	100.0	– 59.5	– 28.8	– 30.7	– 14.4	– 10.0	16.1	– 4.0	12.1
2007	72.2	28.6	– 3.8	3.0	100.0	– 57.5	– 27.8	– 29.7	– 15.6	41.9	68.8	– 5.5	63.3
2008	93.3	34.7	– 31.1	3.2	100.0	– 76.8	– 36.2	– 40.6	– 26.5	– 13.1	– 16.4	– 3.3	– 19.7
2009	66.5	22.4	8.6	2.5	100.0	– 59.6	– 30.2	– 29.3	– 20.0	– 12.3	8.2	– 3.4	4.8
2010	70.9	26.0	2.9	0.2	100.0	– 59.4	– 26.7	– 32.6	– 13.2	– 11.2	16.2	– 4.3	11.9
2011	73.8	24.2	– 1.3	3.3	100.0	– 59.4	– 26.5	– 32.9	– 15.6	– 11.8	13.2	– 2.0	11.1
2012	65.3	22.2	9.3	3.2	100.0	– 62.2	– 28.0	– 34.2	– 2.2	– 10.3	25.3	– 5.6	19.7
2013	67.2	21.4	9.0	2.4	100.0	– 66.9	– 30.7	– 36.2	– 3.9	– 12.0	17.2	– 4.2	13.1
2014	71.5	25.9	2.9	– 0.4	100.0	– 67.9	– 30.1	– 37.7	– 3.8	– 11.2	17.2	– 2.7	14.4
2015	68.8	23.9	3.6	3.7	100.0	– 69.7	– 32.7	– 37.0	– 3.9	– 14.1	12.2	– 3.5	8.7
2016	67.7	23.9	5.4	3.0	100.0	– 68.6	– 32.7	– 35.9	– 7.7	– 12.1	11.6	– 4.8	6.8
2017	62.4	25.5	5.8	6.3	100.0	– 62.6	– 28.9	– 33.7	– 4.2	– 12.9	20.3	– 5.7	14.6
2018	74.7	24.6	3.5	– 2.7	100.0	– 70.4	– 32.8	– 37.6	– 8.0	– 8.0	13.6	– 4.7	8.9
2019	64.8	23.6	3.7	7.9	100.0	– 64.4	– 30.9	– 33.5	– 1.1	– 13.1	21.5	– 8.0	13.5
2020	61.6	30.6	3.6	4.3	100.0	– 62.8	– 30.2	– 32.6	– 12.3	– 8.3	16.6	– 7.7	8.9
2021	51.7	38.4	8.5	1.4	100.0	– 67.9	– 35.5	– 32.4	– 3.3	– 2.8	26.1	– 13.9	12.2
2022	49.6	32.0	13.7	4.7	100.0	– 62.6	– 30.3	– 32.3	– 9.8	– 9.4	18.2	– 3.7	14.4
2023	50.7	27.2	18.1	3.9	100.0	– 53.7	– 25.2	– 28.6	– 3.5	– 12.7	30.1	– 11.4	18.7
2024	47.9	27.4	21.1	3.7	100.0	– 51.8	– 24.9	– 26.8	– 6.9	– 12.0	29.3	– 11.6	17.7

For footnotes ***, 1, 2, 4, 6** and **9-11,** see p.143.

VIII. Items of banks' profit and loss accounts

3. Interest received by credit institutions *

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

Financial year	Interest received, current income, profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement [1]								
		Interest received			Current income				Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement
	Total	Total	from lending and money market transactions [2]	from debt securities and Debt Register claims	Total [3]	from shares and other variable yield securities [4]	from participating interests [5]	from shares in affiliated enterprises [6]	
1968	29,168	28,654	25,398	3,256	514	293	221	–	10
1969	36,928	36,333	32,196	4,137	595	335	260	–	16
1970	49,116	48,420	43,876	4,544	696	381	315	–	13
1971	53,655	52,908	48,043	4,865	747	424	323	–	65
1972	58,916	58,101	52,646	5,455	815	419	396	–	81
1973	82,115	81,232	75,411	5,821	883	433	450	–	73
1974	98,125	97,228	90,446	6,782	897	426	471	–	67
1975	94,252	93,313	84,427	8,886	939	430	509	–	86
1976	96,850	95,656	85,252	10,404	1,194	489	705	–	149
1977	105,296	103,977	92,209	11,768	1,319	547	772	–	163
1978	112,153	110,534	97,615	12,919	1,619	659	960	–	187
1979	133,568	131,879	118,538	13,341	1,689	674	1,015	–	183
1980	172,146	170,302	155,729	14,573	1,844	737	1,107	–	138
1981	214,616	212,667	195,514	17,153	1,949	744	1,205	–	144
1982	229,233	227,110	206,070	21,040	2,123	753	1,370	–	118
1983	215,228	213,029	188,714	24,315	2,199	751	1,448	–	186
1984	226,296	223,989	198,201	25,788	2,307	839	1,468	–	213
1985 [7]	233,902	231,371	203,425	27,946	2,531	985	1,546	–	225
1986	231,294	227,498	198,873	28,625	3,796	826	2,970	–	667
1987	232,083	228,595	199,784	28,811	3,488	935	2,553	–	200
1988	243,020	239,285	209,242	30,043	3,735	1,204	2,531	–	241
1989	280,205	275,560	244,021	31,539	4,645	1,636	3,009	–	538
1990	339,679	333,673	295,836	37,837	6,006	2,118	3,888	–	325
1991	395,371	389,419	342,320	47,099	5,952	2,321	3,631	–	318
1992	444,754	437,600	384,487	53,113	7,154	2,889	4,265	–	342
1993	489,090	479,026	408,324	70,702	9,214	3,868	1,957	3,389	850
1994	492,067	477,745	400,591	77,154	13,048	4,634	3,402	5,012	1,274
1995	511,448	499,022	419,536	79,486	11,159	4,875	2,261	4,023	1,267
1996	531,098	515,654	434,739	80,915	13,444	6,473	2,161	4,810	2,000
1997	567,759	548,361	464,075	84,286	17,212	8,664	2,907	5,641	2,186
1998	616,634	591,916	500,085	91,831	23,077	11,124	3,634	8,319	1,641
1999	645,682	618,099	517,262	100,837	25,305	13,669	2,799	8,836	2,279
1999	330,132	316,029	264,472	51,557	12,938	6,989	1,431	4,518	1,165
2000	377,525	358,861	297,436	61,425	17,282	8,200	2,226	6,856	1,382
2001	390,400	370,795	304,891	65,904	17,707	10,148	2,177	5,382	1,898
2002	352,551	331,695	272,956	58,739	17,778	7,530	1,846	8,402	3,078
2003	317,029	302,113	250,744	51,369	11,391	6,894	1,237	3,260	3,525
2004	311,966	293,646	243,084	50,562	15,101	10,036	1,233	3,832	3,219
2005	337,344	314,559	259,581	54,978	17,446	12,793	1,261	3,392	5,339
2006	365,586	340,429	280,997	59,432	19,264	14,537	1,246	3,481	5,893
2007	427,091	397,819	325,674	72,145	24,341	18,348	1,947	4,046	4,931
2008	440,981	416,589	337,037	79,552	19,254	12,672	1,469	5,113	5,138
2009	317,754	302,995	247,738	55,257	11,659	7,217	919	3,523	3,100
2010	270,077	255,538	212,047	43,491	12,424	7,179	980	4,265	2,115
2011	303,045	288,773	246,086	42,687	11,247	6,733	1,233	3,281	3,025
2012	274,706	256,289	220,303	35,986	12,197	7,480	954	3,763	6,220
2013	228,193	213,559	184,892	28,667	10,006	6,039	994	2,973	4,628
2014	210,822	196,361	170,233	26,128	11,347	6,296	1,076	3,975	3,114
2015	200,861	183,052	160,104	22,948	15,036	6,704	1,815	6,517	2,773
2016	181,543	166,812	147,128	19,684	10,001	5,812	1,289	2,900	4,730
2017	165,387	150,969	134,423	16,546	11,030	6,874	1,131	3,025	3,388
2018	167,777	152,392	136,884	15,508	9,998	5,321	1,136	3,541	5,387
2019	162,805	152,206	137,470	14,736	7,603	4,823	1,102	1,678	2,996
2020	140,502	131,360	119,089	12,271	5,980	3,542	557	1,881	3,162
2021	131,647	121,816	111,799	10,017	7,115	4,046	1,320	1,749	2,716
2022	167,014	156,470	144,734	11,736	8,148	3,948	1,204	2,996	2,396
2023	331,730	320,855	295,191	25,664	7,931	3,791	1,366	2,774	2,944
2024	380,989	369,063	333,357	35,706	9,131	5,097	1,507	2,527	2,795

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

VIII. Items of banks' profit and loss accounts

3. Interest received by credit institutions *

As a percentage of average total assets for the year **8**

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

***** Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of financial year 1993, including East German credit institutions and in accordance with the new accounting rules. **1** Up to 1992, excluding profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement (up to 1992 included in "Other income"). **2** From 1993, excluding guarantee commissions (included in Commissions received). Discount deductions may not be offset against any contrary discount income. **3** From 1993, excluding interest received from debt securities and Debt Register claims. **4** From 1993, excluding income from shares in affiliated enterprises securitised in securities. **5** From 1993, including income from amounts paid up on cooperative society shares. Up to 1992, only shown here if the amounts paid up have been reported under "Participating interests". **6** Up to 1992, included in "Current income from shares and other variable-yield securities" if the interest was held in shares. **7** Status after extension of credit cooperatives' reporting requirements; full survey as of 1985. **8** Up to 1998, as a percentage of average business volume for the year (total assets plus endorsement liabilities arising from rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited to borrowers, and bills sent from the bill portfolio prior to expiry for collection).

VIII. Items of banks' profit and loss accounts

4. Cost/income ratios by category of banks *

As a percentage

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

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

VIII. Items of banks' profit and loss accounts

4. Cost/income ratios by category of banks *

As a percentage

Financial year	All categories of banks	Commercial banks					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

***** 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

***** Excluding institutions in liquidation and institutions with a truncated financial year. **1** As of the financial year 2010, no special reserves may be formed under the Act to Modernise Accounting Law (Bilanzrechtsmodernisierungsgesetz). **2** Income from profit transfers is recorded in net interest income; it is assumed that these are part of the business policy strategy and thus of the operating business.

VIII. Items of banks' profit and loss accounts

6. Return on equity of individual categories of banks *

as a percentage of the annual average equity **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit cooperatives **7**	Credit cooperatives	Mortgage banks **3 5**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 8**
		Total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**							
Profit for the financial year before tax													
1993 ts	14.87	10.02	10.44	9.82	6.64	10.37	7.15	21.87	5.12	20.23	13.15	17.77	5.77
1994 ts	13.26	10.93	12.48	10.08	5.90	9.25	7.84	19.21	15.16	17.38	13.42	21.52	5.42
1995 ts	14.00	10.31	10.18	10.68	7.13	7.73	8.87	22.58	12.98	19.48	16.52	10.88	8.25
1996 ts	13.27	10.77	11.79	10.15	5.54	10.10	8.66	21.38	14.80	17.72	16.38	12.88	1.04
1997 ts	12.76	9.68	7.38	11.52	4.24	17.26	10.90	19.37	12.00	14.94	15.92	13.08	6.45
1998 ts	19.16	27.36	39.51	16.75	11.56	18.03	11.69	17.82	28.57	12.84	17.81	14.12	8.38
1999	11.26	9.67	6.23	16.48	9.87	–	10.61	15.18	5.74	10.71	15.62	12.73	9.44
2000	9.84	8.20	6.34	11.58	10.26	–	8.14	13.39	12.95	8.59	5.89	25.75	10.59
2001	6.31	4.73	4.96	4.12	9.41	–	4.78	9.16	4.43	7.47	8.93	10.30	6.97
2002	4.63	0.97	– 3.14	9.04	4.87	–	2.59	8.16	4.56	9.68	10.81	10.48	8.13
2003	0.91	– 6.24	–12.85	4.52	11.67	–	– 4.30	10.94	0.66	10.65	5.34	7.73	7.22
2004	4.29	– 0.41	– 3.97	5.57	7.19	–	1.07	9.75	2.91	10.31	3.32	8.08	9.06
2005	12.87	21.82	31.72	8.63	10.99	–	6.44	10.45	5.25	13.79	0.91	8.40	11.00
2006	9.21	11.22	14.01	6.96	14.25	–	11.40	8.94	4.49	11.04	2.83	3.93	5.92
2007	6.55	19.13	25.97	8.51	20.33	–	1.46	7.24	– 4.03	8.14	1.89	5.98	–12.71
2008	– 7.40	–15.49	–25.30	3.81	7.99	–	–11.07	4.00	– 4.40	5.53	–15.49	6.07	– 7.56
2009	– 0.81	– 5.82	– 9.10	0.06	11.82	–	– 9.23	8.48	7.24	8.96	– 8.33	9.53	3.38
2010	5.27	3.01	2.88	2.78	13.20	–	– 1.47	11.42	5.77	12.12	– 0.50	9.19	7.91
2011	8.57	1.77	– 0.12	4.80	15.11	–	0.12	27.35	10.27	16.39	– 1.72	17.86	7.58
2012	7.80	6.55	6.65	6.08	13.09	–	3.91	12.96	4.94	15.71	0.58	7.65	3.96
2013	5.28	4.96	4.58	5.27	11.64	–	– 0.80	10.61	4.10	14.75	0.73	4.97	– 2.11
2014	5.72	4.80	4.33	5.22	12.41	–	– 0.63	9.94	4.18	12.22	– 1.03	8.43	3.37
2015	5.82	3.54	3.01	4.22	8.55	–	3.27	9.68	1.72	10.74	4.94	4.49	4.15
2016	5.97	4.51	3.45	6.30	3.98	–	– 1.01	10.42	–	11.54	5.54	8.87	2.89
2017	5.63	3.95	2.88	5.31	10.54	–	1.85	9.44	–	10.11	5.49	9.18	1.86
2018	3.73	2.07	1.14	3.30	6.50	–	– 2.45	7.19	–	8.19	2.09	2.21	1.67
2019	1.07	– 7.70	–16.63	4.44	7.48	–	2.03	6.86	–	9.17	5.31	3.83	2.52
2020	2.71	– 1.56	– 7.08	4.10	1.52	–	1.29	5.36	–	7.31	8.06	1.66	2.72
2021	5.03	2.65	– 2.26	6.00	6.85	–	4.02	6.27	–	8.37	16.91	1.41	3.80
2022	4.83	6.05	9.12	4.27	3.94	–	4.77	4.74	–	4.59	5.99	2.79	2.85
2023	8.36	9.16	12.12	7.49	6.22	–	7.45	10.17	–	8.92	8.89	4.14	3.98
2024	8.48	9.99	11.81	9.04	5.54	–	8.84	10.31	–	8.23	7.95	3.60	2.99
Profit for the financial year after tax													
1993 ts	7.07	6.01	6.39	5.55	4.04	8.93	3.50	7.73	2.07	7.65	7.26	11.05	4.02
1994 ts	6.95	6.95	8.12	6.08	3.96	8.09	4.50	8.01	7.64	7.61	8.06	10.48	3.55
1995 ts	7.09	6.92	8.17	6.04	4.74	6.53	4.75	7.99	6.48	7.42	10.71	6.38	6.25
1996 ts	6.45	6.66	7.79	5.79	2.59	7.93	5.44	7.42	8.09	6.52	9.19	7.94	– 0.23
1997 ts	6.57	6.65	5.44	7.48	0.91	14.76	5.89	6.66	5.43	5.82	8.93	9.37	5.26
1998 ts	10.15	15.18	19.24	11.54	7.29	14.70	6.34	6.52	23.13	5.05	10.42	8.92	7.07
1999	6.49	7.00	5.48	10.06	5.98	–	5.92	6.12	3.98	4.74	8.87	6.07	8.48
2000	6.40	7.31	7.23	7.40	9.04	–	4.22	6.02	8.84	4.10	2.37	16.54	9.90
2001	4.58	4.24	5.69	1.26	4.86	–	4.01	5.06	2.74	4.41	6.48	4.87	6.33
2002	2.94	0.04	– 3.30	6.66	1.24	–	1.80	4.66	4.95	6.60	8.73	4.54	7.50
2003	– 1.32	– 6.57	–11.99	2.25	8.15	–	– 5.23	4.01	2.30	5.24	3.70	3.46	6.65
2004	1.98	– 1.41	– 3.56	2.13	4.83	–	– 0.83	5.05	3.97	5.26	1.39	3.58	8.65
2005	9.04	15.52	23.12	5.43	6.34	–	5.56	5.60	5.12	9.00	– 0.87	3.89	10.58
2006	7.36	9.11	12.27	4.41	8.16	–	9.73	4.95	9.51	8.51	1.85	1.36	5.76
2007	4.60	15.61	21.64	6.35	12.36	–	0.93	4.21	2.94	5.16	1.06	1.93	–12.88
2008	– 7.89	–15.05	–23.74	2.14	3.50	–	–12.22	2.12	1.50	3.98	–15.98	2.20	– 7.65
2009	– 2.02	– 5.67	– 8.11	– 1.32	7.88	–	– 9.58	4.44	7.62	5.04	– 9.29	5.74	3.40
2010	3.70	2.01	2.19	1.39	8.59	–	– 1.31	7.07	5.83	8.02	– 0.40	4.91	7.73
2011	6.68	0.75	– 0.83	3.33	10.43	–	– 1.02	22.88	9.50	11.87	– 2.14	15.47	7.47
2012	5.58	3.68	2.91	4.75	9.03	–	2.77	9.32	8.30	11.50	0.46	5.60	3.77
2013	3.51	3.54	3.24	3.81	7.80	–	– 1.58	7.33	3.16	10.98	0.18	2.78	– 2.23
2014	3.98	3.51	3.16	3.89	7.88	–	– 1.50	6.72	2.64	8.59	– 1.67	5.61	3.61
2015	3.97	2.18	1.81	2.71	4.68	–	1.89	6.54	– 1.08	7.36	4.29	3.66	4.00
2016	4.27	3.20	2.50	4.45	1.25	–	– 1.95	7.42	–	8.39	4.20	7.28	2.78
2017	4.08	2.79	2.30	3.33	8.00	–	0.98	6.72	–	7.05	3.56	7.74	2.09
2018	2.41	1.54	1.24	1.89	4.29	–	– 3.89	4.83	–	5.50	0.88	1.02	1.48
2019	– 0.41	– 8.99	–17.58	2.69	4.90	–	1.55	4.83	–	6.57	3.75	2.95	2.00
2020	1.12	– 2.95	– 8.22	2.46	0.06	–	0.84	3.36	–	4.98	1.40	0.86	2.07
2021	3.22	1.41	– 2.13	3.81	4.72	–	2.26	4.22	–	6.19	5.73	0.50	2.54
2022	3.86	5.97	12.29	2.25	2.71	–	2.72	2.82	–	3.46	3.76	1.65	2.36
2023	6.18	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

***** Excluding institutions in liquidation and institutions with a truncated financial year. **1** Equity including the fund for general banking risks, but excluding participation rights capital. **2** Up to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 to the category "Big banks". 2018 and 2019, DB Privat- und Firmenkundenbank AG (merger between Deutsche Postbank AG, belonging to the category "Big banks", with Deutsche Bank Privat- und Geschäftskunden AG, belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks"; merger with Deutsche Bank AG in 2020. **3** Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the category "Mortgage banks". **4** From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012 to 2020, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". **5** In 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". **6** The category "Private bankers" was dissolved in December 1998. The credit institutions that were part of this category were regrouped and included in the bank category "Regional banks and other commercial banks". **7** From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". **8** Up to 2015, category "Special purpose banks".

VIII. Items of banks' profit and loss accounts

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

As a percentage of average total assets for the year **1**

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

For footnotes * and 1 – 10 see p. 163. **11** Interest received from lending and money market transactions, debt securities and debt register claims as well as current income from shares and other variable-yield securities, long-term equity investments, shares in affiliated enterprises and, as of 1993, profits transferred under profit pooling, profit transfer agreements and partial profit transfer agreements (other income up to 1992). Up to 1992, including guarantee commissions (included in commissions received from 1993).

VIII. Items of banks' profit and loss accounts

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

As a percentage of average total assets for the year **1**

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

For footnotes * and **1-10,** see p. 163. **12** Interest paid and similar expenses in banking business. As of 1993, including interest on participation rights capital and income bonds (up to 1992, ascribed in different ways to profit appropriation).

VIII. Items of banks' profit and loss accounts

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

As a percentage of average total assets for the year **1**

Financial year	All categories of banks	Commercial banks					Landesbanken **4**	Savings banks **4**	Regional institutions of credit co-operatives **6**	Credit co-operatives	Mortgage banks **3 5**	Instalment sales financing institutions **8**	Building and loan associations	Banks with special, development and other central support tasks **2 4 7 9**
		total	Big banks **2**	Regional banks and other commercial banks **2 3 4 5**	Branches of foreign banks	Private bankers **6**								
	Net interest income													
1968	1.82	2.22	2.39	2.11	1.34	2.32	0.95	2.82	1.05	2.91	0.73	7.03	–	0.64
1969	1.88	2.36	2.61	2.21	1.32	2.46	0.86	2.76	1.04	3.10	0.92	6.75	–	0.57
1970	1.89	2.26	2.67	2.04	1.11	2.13	0.69	2.75	0.84	3.52	0.99	6.14	–	0.55
1971	1.89	2.11	2.46	1.95	1.29	1.85	0.78	2.81	1.05	3.32	0.95	6.91	–	0.59
1972	1.92	2.06	2.30	1.95	1.55	1.90	0.81	2.95	1.19	3.30	0.95	7.11	–	0.57
1973	1.90	1.85	2.06	1.67	1.68	1.80	0.74	2.98	0.86	3.52	1.11	5.43	–	0.60
1974	2.13	2.48	3.07	2.19	1.43	2.35	0.78	3.19	1.01	3.67	1.03	5.96	–	0.62
1975	2.24	2.64	3.23	2.35	1.56	2.45	0.87	3.41	1.47	3.58	0.89	7.34	–	0.69
1976	2.08	2.28	2.64	2.15	1.27	2.13	0.86	3.24	1.23	3.38	0.81	7.83	–	0.68
1977	2.04	2.19	2.53	2.04	1.20	2.05	0.86	3.23	1.04	3.32	0.76	7.34	–	0.69
1978	1.98	2.07	2.32	1.95	1.20	2.04	0.89	3.19	1.03	3.20	0.73	7.27	–	0.71
1979	1.83	1.90	2.19	1.72	0.96	1.95	0.70	2.99	0.76	3.10	0.71	6.41	–	0.60
1980	1.78	1.84	2.11	1.65	1.06	2.04	0.58	2.93	0.73	3.29	0.68	5.79	–	0.54
1981	1.92	2.00	2.41	1.69	1.15	2.36	0.49	3.26	0.94	3.68	0.65	6.00	–	0.49
1982	2.12	2.34	2.73	2.14	1.22	2.54	0.72	3.47	1.36	3.75	0.70	6.26	–	0.53
1983	2.27	2.59	3.12	2.35	1.26	2.50	0.92	3.63	1.57	3.66	0.85	6.39	–	0.65
1984	2.15	2.41	2.96	2.17	1.11	2.27	0.92	3.45	1.33	3.40	0.86	5.36	–	0.66
1985 **10**	2.08	2.31	2.80	2.12	1.07	2.18	0.89	3.32	1.15	3.24	0.83	5.02	–	0.70
1986	2.02	2.46	3.00	2.26	0.99	2.16	0.84	3.19	1.18	3.13	0.79	–	–	0.69
1987	1.89	2.21	2.50	2.15	0.90	2.07	0.76	3.01	1.13	3.04	0.78	–	–	0.66
1988	1.83	2.11	2.40	2.04	0.84	1.88	0.72	2.94	1.01	2.96	0.75	–	–	0.66
1989	1.73	1.95	2.31	1.82	0.62	1.76	0.67	2.78	0.70	2.97	0.72	–	–	0.63
1990	1.72	1.96	2.32	1.81	0.63	1.76	0.61	2.67	0.66	2.95	0.70	–	–	1.22
1991	1.79	2.08	2.44	1.91	0.67	1.88	0.61	2.82	0.56	3.04	0.68	–	–	1.29
1992	1.81	2.14	2.47	2.00	0.80	1.92	0.65	2.88	0.78	3.08	0.72	–	–	1.13
1993	1.90	2.15	2.37	2.02	1.02	2.20	0.65	3.04	0.92	3.16	0.71	–	2.90	1.09
1994	1.91	2.15	2.25	2.13	0.76	2.23	0.76	3.15	1.29	3.15	0.69	–	2.77	0.93
1995	1.78	1.95	1.93	2.01	0.72	2.48	0.68	3.02	0.89	3.04	0.69	–	2.64	0.95
1996	1.67	1.80	1.71	1.91	0.68	2.40	0.69	2.91	0.76	2.91	0.67	–	2.53	0.90
1997	1.52	1.62	1.50	1.79	0.40	2.33	0.65	2.72	0.72	2.76	0.63	–	2.40	0.85
1998	1.39	1.45	1.28	1.69	0.40	2.30	0.62	2.52	0.76	2.56	0.62	–	2.23	0.83
1999	1.31	1.43	1.15	2.15	0.47	–	0.62	2.48	0.60	2.49	0.52	–	2.18	0.62
2000	1.16	1.17	0.94	1.72	0.53	–	0.56	2.33	0.78	2.45	0.45	–	2.04	0.57
2001	1.14	1.15	0.89	1.83	0.44	–	0.60	2.28	0.62	2.41	0.43	–	2.05	0.53
2002	1.22	1.34	1.10	1.93	0.55	–	0.59	2.38	0.66	2.49	0.40	–	2.00	0.59
2003	1.18	1.17	0.85	1.91	0.58	–	0.63	2.40	0.46	2.51	0.43	–	2.03	0.54
2004	1.20	1.25	0.98	2.09	0.67	–	0.65	2.35	0.49	2.51	0.44	–	1.93	0.50
2005	1.19	1.27	1.00	2.17	0.55	–	0.63	2.30	0.47	2.46	0.45	–	1.74	0.49
2006	1.16	1.33	1.11	2.09	0.56	–	0.61	2.23	0.43	2.30	0.43	–	1.50	0.47
2007	1.14	1.30	1.09	2.00	0.68	–	0.65	2.06	0.50	2.15	0.43	–	1.68	0.43
2008	1.10	1.20	0.99	1.89	0.73	–	0.72	2.00	0.58	2.06	0.39	–	1.67	0.44
2009	1.15	1.20	1.09	1.50	0.59	–	0.72	2.13	0.45	2.23	0.47	–	1.73	0.53
2010	1.15	1.14	0.95	1.69	0.83	–	0.68	2.20	0.48	2.33	0.44	–	1.68	0.51
2011	1.03	0.85	0.64	1.69	0.81	–	0.70	2.21	0.45	2.30	0.41	–	1.70	0.46
2012	1.00	0.85	0.68	1.51	0.41	–	0.63	2.12	0.48	2.21	0.43	–	1.62	0.45
2013	1.02	0.89	0.69	1.60	0.61	–	0.68	2.10	0.52	2.25	0.38	–	1.54	0.19
2014	1.10	0.97	0.77	1.62	0.73	–	0.72	2.09	0.40	2.21	0.48	–	1.45	0.44
2015	1.11	0.99	0.81	1.56	0.53	–	0.76	2.06	0.51	2.14	0.60	–	1.32	0.43
2016	1.09	0.97	0.78	1.52	0.43	–	0.77	1.96	–	1.99	0.54	–	1.16	0.42
2017	1.04	0.87	0.68	1.36	0.33	–	0.73	1.87	–	1.90	0.58	–	1.16	0.42
2018	1.07	1.00	0.84	1.47	0.25	–	0.67	1.73	–	1.80	0.74	–	1.13	0.39
2019	0.97	0.84	0.65	1.36	0.27	–	0.62	1.61	–	1.70	0.81	–	1.03	0.38
2020	0.88	0.73	0.55	1.23	0.26	–	0.62	1.47	–	1.56	0.84	–	1.04	0.38
2021	0.87	0.75	0.63	1.01	0.27	–	0.64	1.31	–	1.47	0.91	–	1.00	0.38
2022	0.86	0.72	0.67	0.84	0.24	–	0.63	1.47	–	1.53	0.90	–	1.01	0.33
2023	1.00	0.79	0.66	1.00	0.36	–	0.71	1.89	–	1.75	0.96	–	1.18	0.40
2024	1.01	0.78	0.66	0.94	0.61	–	0.85	1.91	–	1.73	1.02	–	1.08	0.40

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of average total assets for the year **1**

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

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of average total assets for the year **1**

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

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of average total assets for the year **1**

Financial year	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

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of average total assets for the year **1**

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

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of average total assets for the year **1**

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

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of average total assets for the year **1**

Financial year	All categories of banks	Commercial banks					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

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of average total assets for the year **1**

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

***** Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1993 including East German credit institutions and in accordance with the new accounting rules. **1** Up to and including 1998, as a percentage of average business volume for the year (total assets plus endorsement liabilities arising from rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited to borrowers, and bills sent from the bill portfolio prior to expiry for collection). In the following periods excluding the total assets of the foreign branches, broken down by category of bank: regional institutions of credit cooperatives: 1984-1993, 2004-2015; Banks with special, development and other central support tasks: 1984-1987 and 1999-2012 and from 2021; private bankers: 1988-1991; savings banks: from 1992; mortgage banks: 1996-1997, from 2016. Statistically-induced increase in total assets due to inclusion of foreign branches: 1976: big banks +DM 14.1 billion; regional and other commercial banks +DM 6.7 billion; 1979: regional giro institutions +DM 8.9 billion; 1988: Banks with special, development and other central support tasks +DM 1.4 billion; 1992: private bankers +DM 1.5 billion; 1994: regional institutions of credit cooperatives +DM 13.8 billion; 1998: mortgage banks +DM 1.3 billion; 2013: banks with special, development and other central support tasks -€ 0.7 billion. **2** From 1990 to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 to the category "Big banks". 2018 and 2019, DB Privat- und Firmenkundenbank AG (merger between Deutsche Postbank AG, belonging to the category "Big banks", with Deutsche Bank Privat- und Geschäftskunden AG, belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks"; merger with Deutsche Bank AG in 2020. **3** Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the category "Mortgage banks". **4** From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012 to 2020, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". **5** In 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". **6** The category "Private bankers" was dissolved in December 1998. The credit institutions formerly belonging to this category were allocated to the category "Regional banks and other commercial banks". **7** From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". **8** The category "Instalment sales financing institutions" was dissolved in December 1986. The credit institutions formerly belonging to this category were allocated to the categories "Regional banks and other commercial banks", "Private bankers" and "Credit cooperatives", according to their legal form. **9** Up to 2015, category "Special purpose banks". **10** Status after extension of credit cooperatives' reporting requirements; full survey as of 1985.

VIII. Items of banks' profit and loss accounts

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

As a percentage of average total assets for the year **1**

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

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

VIII. Items of banks' profit and loss accounts

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

As a percentage of average total assets for the year **1**

Financial year	All categories of banks	Commercial banks					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

For footnotes * and **1-10,** see p. 163. For footnote **19,** see p. 164.

VIII. Items of banks' profit and loss accounts

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

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

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

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

VIII. Items of banks' profit and loss accounts

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

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

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

2 Interest received from lending and money market transactions, debt securities and debt register claims as well as current income from shares and other variable-yield securities, long-term equity investments, shares in affiliated enterprises and, as of 1993, profits transferred under profit pooling, profit transfer agreements and partial profit transfer agreements (up to 1992, included in other income). Up to 1992, including guarantee commissions (from 1993, included in commissions received). **3** Interest paid and similar expenses in banking business. As of 1993, including interest on participation rights capital and income bonds (up to 1992, ascribed in different ways to profit appropriation). **4** From 1993, including guarantee commissions (up to 1992, included in interest received from lending and money market transactions). **5** Up to 2009, result from financial operations. Balance of income and expenditure arising from business involving securities from the trading portfolio, financial instruments, foreign exchange assets and precious metals as well as from income from reversals of write-downs and expenditure on write-downs of these assets, expenditure on the formation of provisions for contingent losses arising from the business mentioned and income from the reversal of these provisions (up to 1992, included in other result). For footnotes **6-16,** see p. 168 f.

VIII. Items of banks' profit and loss accounts

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

As a percentage of average total assets for the year [1]

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	3,708	300.1	1.82	4.97	3.15	0.25	0.28	0.03	–	–	2.07
1969	3,665	341.9	1.88	5.52	3.64	0.26	0.29	0.03	–	–	2.14
1970	3,559	380.9	1.89	6.59	4.70	0.24	0.27	0.03	–	–	2.13
1971	3,469	428.5	1.89	6.40	4.51	0.26	0.29	0.03	–	–	2.15
1972	3,365	491.8	1.92	6.12	4.20	0.29	0.33	0.04	–	–	2.21
1973	3,737	554.4	1.90	7.57	5.67	0.30	0.33	0.03	–	–	2.20
1974	3,665	607.5	2.13	8.26	6.13	0.31	0.33	0.02	–	–	2.44
1975	3,586	668.7	2.24	7.21	4.97	0.31	0.34	0.03	–	–	2.55
1976	3,513	756.4	2.08	6.54	4.46	0.29	0.32	0.03	–	–	2.37
1977	3,425	840.5	2.04	6.41	4.37	0.28	0.31	0.03	–	–	2.32
1978	3,378	941.8	1.98	6.09	4.11	0.27	0.31	0.04	–	–	2.25
1979	3,336	1,055.5	1.83	6.47	4.64	0.27	0.30	0.03	–	–	2.10
1980	3,303	1,152.1	1.78	7.64	5.86	0.29	0.32	0.03	–	–	2.07
1981	3,292	1,259.3	1.92	8.72	6.80	0.30	0.33	0.03	–	–	2.22
1982	3,275	1,358.7	2.12	8.63	6.51	0.30	0.33	0.03	–	–	2.42
1983	3,246	1,446.7	2.27	7.61	5.34	0.31	0.34	0.03	–	–	2.58
1984	3,228	1,537.0	2.15	7.53	5.38	0.31	0.34	0.03	–	–	2.46
1985 [16]	4,639	1,666.4	2.08	7.18	5.10	0.34	0.37	0.03	–	–	2.42
1986	4,564	1,780.8	2.02	6.64	4.62	0.35	0.39	0.04	–	–	2.37
1987	4,438	1,903.4	1.89	6.23	4.34	0.32	0.35	0.03	–	–	2.21
1988	4,327	2,027.3	1.83	6.13	4.30	0.33	0.36	0.03	–	–	2.16
1989	4,193	2,164.8	1.73	6.62	4.89	0.36	0.40	0.04	–	–	2.09
1990	4,012	2,390.4	1.72	7.26	5.54	0.39	0.43	0.04	–	–	2.11
1991	3,824	2,622.7	1.79	7.71	5.92	0.38	0.42	0.04	–	–	2.17
1992	3,617	2,848.8	1.81	7.98	6.17	0.40	0.44	0.04	–	–	2.21
1993	3,879	3,349.5	1.90	7.47	5.56	0.41	0.49	0.08	0.10	0.02	2.44
1994	3,710	3,730.7	1.91	6.74	4.83	0.38	0.46	0.07	0.01	0.02	2.32
1995	3,606	3,995.8	1.78	6.54	4.76	0.35	0.42	0.07	0.06	0.01	2.20
1996	3,492	4,489.2	1.67	6.05	4.38	0.33	0.41	0.08	0.05	0.01	2.07
1997	3,393	5,049.4	1.52	5.75	4.22	0.35	0.42	0.07	0.05	0.02	1.95
1998	3,201	5,646.3	1.39	5.58	4.19	0.34	0.42	0.08	0.06	0.04	1.84
1999	2,930	6,197.4	1.31	5.33	4.02	0.36	0.46	0.09	0.06	0.04	1.77
2000	2,667	6,866.2	1.16	5.50	4.33	0.41	0.52	0.10	0.09	0.03	1.71
2001	2,452	7,246.6	1.14	5.39	4.25	0.35	0.45	0.10	0.07	0.05	1.61
2002	2,296	7,290.3	1.22	4.84	3.62	0.33	0.43	0.10	0.04	0.06	1.65
2003	2,155	7,206.1	1.18	4.40	3.22	0.34	0.45	0.11	0.09	0.06	1.66
2004	2,081	7,361.8	1.20	4.24	3.04	0.34	0.46	0.11	0.02	0.06	1.62
2005	2,014	7,714.4	1.19	4.37	3.19	0.36	0.48	0.12	0.15	0.03	1.72
2006	1,966	7,913.2	1.16	4.62	3.46	0.37	0.50	0.13	0.06	0.09	1.69
2007	1,928	8,351.8	1.14	5.11	3.98	0.38	0.52	0.15	– 0.01	0.04	1.54
2008	1,889	8,518.2	1.10	5.18	4.08	0.34	0.50	0.15	– 0.22	0.07	1.29
2009	1,843	8,212.0	1.15	3.87	2.72	0.33	0.50	0.17	0.08	0.01	1.57
2010	1,821	8,300.4	1.15	3.25	2.10	0.34	0.51	0.17	0.07	– 0.01	1.55
2011	1,801	9,167.9	1.03	3.31	2.27	0.31	0.45	0.14	0.05	0.01	1.40
2012	1,776	9,542.7	1.00	2.88	1.88	0.29	0.42	0.13	0.07	0.02	1.38
2013	1,748	8,755.4	1.02	2.61	1.58	0.32	0.46	0.14	0.07	– 0.01	1.40
2014	1,715	8,452.6	1.10	2.49	1.39	0.35	0.50	0.16	0.04	– 0.03	1.47
2015	1,679	8,605.6	1.11	2.33	1.22	0.35	0.52	0.16	0.04	– 0.03	1.49
2016	1,611	8,355.0	1.09	2.17	1.08	0.36	0.52	0.16	0.04	0.05	1.53
2017	1,538	8,251.2	1.04	2.00	0.97	0.37	0.54	0.17	0.07	0.02	1.49
2018	1,484	8,118.3	1.07	2.07	0.99	0.36	0.53	0.17	0.04	–	1.49
2019	1,440	8,532.7	0.97	1.91	0.94	0.37	0.54	0.17	0.03	0.03	1.39
2020	1,408	9,206.9	0.88	1.53	0.65	0.35	0.51	0.16	0.04	0.04	1.31
2021	1,358	9,476.1	0.87	1.39	0.52	0.40	0.57	0.17	0.05	0.01	1.33
2022	1,302	10,609.2	0.86	1.57	0.71	0.36	0.51	0.16	0.09	0.02	1.33
2023	1,244	10,709.8	1.00	3.10	2.10	0.35	0.49	0.14	0.11	0.08	1.53
2024	1,207	10,614.8	1.01	3.59	2.58	0.39	0.55	0.16	0.11	0.05	1.56

For footnotes * and **1-5,** see p. 166 f. **6** Includes gross result on transactions in goods and subsidiary transactions, income from leasing business, depreciation of assets leased and other taxes including taxes on assets (up to 1992, included in other result). **7** Sum of net interest income, net commission income, result from the trading portfolio and other operating result. **8** Wages and salaries as well as social security costs and costs relating to pensions and other benefits. Up to 1992, including staff costs on transactions in goods and subsidiary transactions (as of 1993, included in gross result for transactions in goods and subsidiary transactions). **9** Including depreciation of and value adjustments to tangible and intangible assets, but excluding depreciation of and value adjustments to assets leased (from 1993, included in other operating charges). Up to 1992, including non-operating expenditure on transactions in goods and subsidiary transactions (as of 1993, included in gross result on transactions in goods and subsidiary transactions) and other taxes (as of 1993, included in other operating charges).

VIII. Items of banks' profit and loss accounts

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

As a percentage of average total assets for the year **1**

General administrative spending												
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

10 Income from value readjustments to loans and advances and special securities and provisions for contingent liabilities and for commitments less depreciation of and value adjustments to loans and advances and special securities and provisions for contingent liabilities and for commitments. Up to 1992, included in other operating result. **11** From 1968 to 1992, partial operating result (col. 3 + 6 - 12). **12** Difference of other and extraordinary income and expenses. Up to 1992, other operating result (including income and charges from columns 9, 10 and 16 and in parts from column 4). **13** Excluding taxes on assets. In part, including taxes paid by legally dependent building and loan associations affiliated to "Landesbanken". **14** As of 1993, profit or loss for the financial year including withdrawals from or transfers to the fund for general banking risks. **15** Including profit or loss brought forward and, as of 1993, withdrawals from or transfers to the fund for general banking risk. **16** Status following extension of credit cooperatives' reporting requirements; full survey as of 1985.

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	311	129,635	2,877	6,841	3,964	960	1,030	70	–	–	3,837
1969	312	156,631	3,701	9,432	5,731	1,125	1,232	107	–	–	4,826
1970	296	183,066	4,140	13,917	9,777	1,104	1,215	111	–	–	5,244
1971	295	211,030	4,446	13,974	9,528	1,325	1,466	141	–	–	5,771
1972	296	245,002	5,045	14,364	9,319	1,595	1,779	184	–	–	6,640
1973	298	283,965	5,234	23,562	18,328	1,856	2,049	193	–	–	7,090
1974	284	300,496	7,464	28,242	20,778	1,989	2,164	175	–	–	9,453
1975	273	318,116	8,403	23,163	14,760	2,197	2,402	205	–	–	10,600
1976	264	377,545	8,606	23,091	14,485	2,293	2,531	238	–	–	10,899
1977	251	424,968	9,318	25,561	16,243	2,440	2,696	256	–	–	11,758
1978	249	485,744	10,064	28,180	18,116	2,708	2,996	288	–	–	12,772
1979	240	543,929	10,314	36,594	26,280	2,897	3,141	244	–	–	13,211
1980	235	586,209	10,780	50,119	39,339	3,305	3,593	288	–	–	14,085
1981	237	627,295	12,563	62,939	50,376	3,766	4,044	278	–	–	16,329
1982	234	657,658	15,414	61,766	46,352	4,098	4,378	280	–	–	19,512
1983	231	683,368	17,709	53,115	35,406	4,595	4,986	391	–	–	22,304
1984	231	729,974	17,614	56,654	39,040	4,973	5,397	424	–	–	22,587
1985	232	792,778	18,361	57,074	38,713	6,162	6,720	558	–	–	24,523
1986	307	889,245	21,850	59,010	37,160	6,957	7,789	832	–	–	28,807
1987	306	955,431	21,079	58,638	37,559	6,531	7,274	743	–	–	27,610
1988	310	1,035,650	21,825	64,408	42,583	7,162	7,974	812	–	–	28,987
1989	319	1,147,251	22,336	80,910	58,574	8,270	9,285	1,015	–	–	30,606
1990	331	1,281,516	25,083	99,350	74,267	8,834	9,900	1,066	–	–	33,917
1991	339	1,432,000	29,756	116,209	86,453	9,364	10,466	1,102	–	–	39,120
1992	329	1,574,496	33,731	131,508	97,777	10,477	11,700	1,223	–	–	44,208
1993	300	1,740,525	37,492	131,873	94,381	13,055	14,539	1,484	3,960	666	55,173
1994	294	1,897,624	40,822	126,292	85,470	12,483	14,058	1,575	189	600	54,094
1995	290	2,032,272	39,649	129,571	89,922	12,159	13,795	1,636	2,236	604	54,648
1996	277	2,351,504	42,311	134,317	92,006	13,710	15,765	2,055	2,132	830	58,983
1997	272	2,732,361	44,354	145,824	101,470	17,273	19,826	2,553	2,603	809	65,039
1998	258	3,143,441	45,727	159,303	113,576	19,341	22,932	3,591	4,237	1,397	70,702
1999	224	3,523,960	50,410	176,089	125,680	24,681	28,469	3,788	5,169	1,463	81,722
1999	224	1,801,772	25,774	90,033	64,259	12,619	14,556	1,937	2,643	748	41,784
2000	224	2,201,783	25,731	117,211	91,480	16,822	19,617	2,795	5,371	868	48,792
2001	213	2,362,579	27,231	120,978	93,747	15,227	18,588	3,361	4,719	1,245	48,422
2002	206	2,309,650	30,850	101,741	70,891	13,894	17,145	3,251	2,144	1,515	48,403
2003	193	2,251,587	26,334	85,993	59,659	13,250	16,612	3,362	5,363	1,633	46,580
2004	186	2,361,859	29,467	84,996	55,529	13,425	17,138	3,713	414	2,116	45,422
2005	179	2,563,063	32,585	102,082	69,497	15,370	19,375	4,005	10,542	472	58,969
2006	174	2,605,735	34,584	116,283	81,699	16,504	21,332	4,828	2,759	2,089	55,936
2007	173	2,935,195	38,076	140,346	102,270	17,757	24,205	6,448	884	712	57,429
2008	181	2,964,986	35,704	140,162	104,458	15,994	23,061	7,067	– 16,343	2,506	37,861
2009	183	2,735,704	32,803	88,667	55,864	15,095	21,816	6,721	4,896	– 725	52,069
2010	183	2,845,575	32,525	73,870	41,345	15,799	22,770	6,971	4,706	– 1,165	51,865
2011	183	3,825,768	32,580	77,223	44,643	16,136	22,744	6,608	4,987	760	54,463
2012	183	4,132,098	34,935	73,017	38,082	15,424	21,857	6,433	5,605	540	56,504
2013	183	3,669,592	32,689	62,225	29,536	15,946	22,387	6,441	4,136	– 861	51,910
2014	183	3,532,938	34,370	61,502	27,132	16,686	24,065	7,379	3,026	– 2,335	51,747
2015	177	3,678,042	36,282	60,993	24,711	17,337	25,183	7,846	2,867	– 2,320	54,166
2016	171	3,580,912	34,768	56,451	21,683	16,204	23,873	7,669	1,429	2,427	54,828
2017	172	3,532,639	30,887	54,373	23,486	16,027	23,832	7,805	4,074	– 83	50,905
2018	167	3,404,697	34,140	62,134	27,994	14,514	22,145	7,631	2,462	– 779	50,337
2019	165	3,591,261	30,191	56,720	26,529	15,154	23,252	8,098	1,560	1,959	48,864
2020	164	3,966,453	28,807	44,739	15,932	15,439	23,385	7,946	2,670	3,074	49,990
2021	166	3,995,423	29,941	39,134	9,193	19,708	28,382	8,674	3,511	489	53,649
2022	157	4,779,020	34,499	60,211	25,712	18,746	28,255	9,509	6,840	– 1,086	58,999
2023	152	4,894,274	38,577	136,093	97,516	18,150	26,623	8,473	10,050	4,801	71,578
2024	146	4,831,006	37,668	161,240	123,572	20,206	30,377	10,171	10,711	1,739	70,324

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

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	6	58,311	1,393	2,903	1,510	543	560	17	–	–	1,936
1969	6	68,752	1,795	3,863	2,068	618	647	29	–	–	2,413
1970	6	77,901	2,084	5,613	3,529	589	625	36	–	–	2,673
1971	6	88,421	2,173	5,517	3,344	693	742	49	–	–	2,866
1972	6	100,611	2,310	5,457	3,147	847	910	63	–	–	3,157
1973	6	116,191	2,399	9,001	6,602	943	996	53	–	–	3,342
1974	6	121,371	3,727	11,155	7,428	1,047	1,099	52	–	–	4,774
1975	6	129,987	4,196	9,580	5,384	1,216	1,281	65	–	–	5,412
1976	6	162,162	4,276	9,637	5,361	1,269	1,344	75	–	–	5,545
1977	6	186,743	4,724	10,933	6,209	1,355	1,424	69	–	–	6,079
1978	6	218,388	5,081	12,634	7,553	1,502	1,579	77	–	–	6,583
1979	6	246,102	5,397	16,376	10,979	1,579	1,658	79	–	–	6,976
1980	6	263,727	5,560	22,556	16,996	1,828	1,916	88	–	–	7,388
1981	6	272,868	6,583	27,335	20,752	2,068	2,171	103	–	–	8,651
1982	6	283,694	7,753	26,610	18,857	2,257	2,358	101	–	–	10,010
1983	6	288,832	9,010	22,863	13,853	2,583	2,750	167	–	–	11,593
1984	6	306,864	9,095	24,389	15,294	2,778	2,954	176	–	–	11,873
1985	6	335,269	9,416	24,185	14,769	3,343	3,557	214	–	–	12,759
1986	6	365,894	10,968	24,338	13,370	3,807	4,056	249	–	–	14,775
1987	6	399,553	9,999	24,256	14,257	3,671	3,842	171	–	–	13,670
1988	6	446,084	10,690	28,090	17,400	4,187	4,367	180	–	–	14,877
1989	6	494,426	11,398	35,221	23,823	4,812	5,068	256	–	–	16,210
1990	5	563,239	13,038	43,650	30,612	5,118	5,359	241	–	–	18,156
1991	4	641,255	15,662	50,489	34,827	5,400	5,664	264	–	–	21,062
1992	3	694,382	17,125	55,719	38,594	6,023	6,326	303	–	–	23,148
1993	3	768,766	18,221	56,093	37,872	7,890	8,258	368	1,978	115	28,204
1994	3	829,919	18,658	51,849	33,191	7,252	7,683	431	– 51	– 104	25,755
1995	3	911,755	17,565	55,378	37,813	6,991	7,517	526	1,071	– 77	25,550
1996	3	1,099,382	18,782	59,348	40,566	8,004	8,732	728	1,154	– 150	27,790
1997	3	1,340,110	20,037	66,201	46,164	10,224	11,092	868	1,713	– 437	31,537
1998	3	1,665,557	21,381	76,785	55,404	11,414	13,114	1,700	1,465	– 814	33,446
1999	4	2,437,025	28,068	118,111	90,043	15,467	17,346	1,880	4,207	– 634	47,108
1999	4	1,246,031	14,351	60,389	46,038	7,908	8,869	961	2,151	– 324	24,086
2000	4	1,508,019	14,174	79,073	64,899	10,205	11,251	1,046	4,761	– 327	28,813
2001	4	1,653,158	14,727	81,187	66,460	9,454	11,134	1,680	4,882	195	29,258
2002	4	1,601,526	17,615	65,553	47,938	8,481	10,073	1,592	2,074	– 225	27,945
2003	4	1,533,976	13,035	52,461	39,426	8,223	10,191	1,968	4,901	233	26,392
2004	5	1,764,080	17,340	58,161	40,821	8,836	11,087	2,251	619	907	27,702
2005	5	1,939,373	19,419	73,595	54,176	10,076	12,189	2,113	10,775	– 846	39,424
2006	5	1,995,918	22,111	87,108	64,997	10,861	13,365	2,504	2,971	920	36,863
2007	5	2,240,698	24,454	104,238	79,784	11,365	14,634	3,269	1,764	– 375	37,208
2008	5	2,212,741	21,828	100,199	78,371	9,895	13,541	3,646	– 15,373	1,270	17,620
2009	4	1,931,021	21,060	56,590	35,530	9,565	13,035	3,470	4,262	– 1,862	33,025
2010	4	2,061,016	19,584	45,236	25,652	10,215	13,552	3,337	4,706	– 2,529	31,976
2011	4	3,010,173	19,121	47,102	27,981	10,591	13,399	2,808	4,576	– 1,057	33,231
2012	4	3,217,291	21,944	44,179	22,235	10,152	12,771	2,619	5,213	– 1,417	35,892
2013	4	2,798,461	19,235	36,200	16,965	10,698	13,043	2,345	3,821	– 2,086	31,668
2014	4	2,647,559	20,491	36,414	15,923	11,336	14,269	2,933	2,635	– 2,844	31,618
2015	4	2,736,876	22,151	36,394	14,243	11,762	14,569	2,807	2,496	– 3,732	32,677
2016	4	2,575,072	20,126	33,572	13,446	10,817	13,510	2,693	1,069	405	32,417
2017	4	2,400,315	16,369	30,216	13,847	10,205	12,929	2,724	3,701	– 1,712	28,563
2018	4	2,346,111	19,751	37,924	18,173	10,573	13,478	2,905	2,196	– 1,866	30,654
2019	4	2,475,076	16,126	34,920	18,794	10,154	13,650	3,496	1,302	– 32	27,550
2020	3	2,748,655	15,052	25,257	10,205	9,311	12,495	3,184	2,000	1,341	27,704
2021	3	2,461,038	15,568	22,111	6,543	11,124	14,085	2,961	1,985	– 1,595	27,082
2022	3	2,716,868	18,138	37,395	19,257	10,278	13,743	3,465	4,101	– 3,840	28,677
2023	3	2,760,665	18,226	83,400	65,174	10,576	13,264	2,688	6,523	1,788	37,113
2024	3	2,631,102	17,259	93,846	76,587	11,716	14,746	3,030	6,033	– 1,194	33,814

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending												
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

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	107	52,520	1,108	2,987	1,879	274	311	37	–	–	1,382
1969	111	63,759	1,410	3,990	2,580	324	364	40	–	–	1,734
1970	106	75,310	1,537	5,888	4,351	338	382	44	–	–	1,875
1971	111	87,682	1,706	6,128	4,422	421	472	51	–	–	2,127
1972	113	103,306	2,016	6,527	4,511	528	591	63	–	–	2,544
1973	115	120,312	2,006	10,493	8,487	627	703	76	–	–	2,633
1974	110	126,117	2,760	11,973	9,213	625	682	57	–	–	3,385
1975	105	133,991	3,151	9,881	6,730	682	756	74	–	–	3,833
1976	104	156,896	3,369	10,151	6,782	728	828	100	–	–	4,097
1977	102	180,028	3,675	11,441	7,766	761	881	120	–	–	4,436
1978	101	205,687	4,004	12,323	8,319	864	1,006	142	–	–	4,868
1979	95	230,868	3,970	15,879	11,909	940	1,045	105	–	–	4,910
1980	96	252,210	4,160	21,434	17,274	1,045	1,171	126	–	–	5,205
1981	96	274,597	4,654	27,111	22,457	1,262	1,368	106	–	–	5,916
1982	95	288,212	6,152	26,864	20,712	1,358	1,465	107	–	–	7,510
1983	93	300,396	7,059	23,299	16,240	1,464	1,620	156	–	–	8,523
1984	94	321,565	6,966	25,096	18,130	1,561	1,739	178	–	–	8,527
1985	96	349,606	7,405	25,524	18,119	2,056	2,315	259	–	–	9,461
1986	147	406,618	9,186	27,681	18,495	2,341	2,801	460	–	–	11,527
1987	154	437,887	9,413	27,869	18,456	2,205	2,664	459	–	–	11,618
1988	161	466,485	9,516	29,462	19,946	2,343	2,835	492	–	–	11,859
1989	168	517,704	9,407	36,354	26,947	2,705	3,298	593	–	–	12,112
1990	185	580,780	10,509	44,579	34,070	2,976	3,667	691	–	–	13,485
1991	193	643,701	12,304	52,965	40,661	3,209	3,927	718	–	–	15,513
1992	192	735,012	14,701	61,928	47,227	3,599	4,397	798	–	–	18,300
1993	190	865,041	17,436	65,938	48,502	4,332	5,327	995	1,716	488	23,972
1994	187	956,434	20,340	66,074	45,734	4,422	5,437	1,015	152	629	25,543
1995	190	1,019,846	20,489	67,893	47,404	4,448	5,471	1,023	1,058	621	26,616
1996	184	1,149,387	21,986	69,662	47,676	4,870	6,097	1,227	801	906	28,563
1997	181	1,277,328	22,914	74,305	51,391	6,088	7,623	1,535	713	1,074	30,789
1998	174	1,359,340	22,909	77,151	54,242	6,794	8,504	1,710	2,409	2,033	34,145
1999	192	1,024,601	22,046	55,802	33,756	9,122	10,964	1,842	704	2,050	33,922
1999	192	523,870	11,272	28,531	17,259	4,664	5,606	942	360	1,048	17,344
2000	193	659,720	11,377	36,799	25,422	6,550	8,291	1,741	442	1,151	19,520
2001	188	672,959	12,342	38,240	25,898	5,701	7,376	1,675	– 192	1,035	18,886
2002	183	676,254	13,060	35,015	21,955	5,317	6,969	1,652	59	1,719	20,155
2003	170	689,268	13,134	32,665	19,531	4,885	6,272	1,387	451	1,382	19,852
2004	162	573,400	11,963	26,207	14,244	4,456	5,912	1,456	– 210	1,197	17,406
2005	155	602,538	13,050	27,930	14,880	5,133	7,020	1,887	– 249	1,316	19,250
2006	152	590,122	12,362	28,507	16,145	5,496	7,815	2,319	– 238	1,153	18,773
2007	151	671,668	13,466	35,134	21,668	6,194	9,366	3,172	– 901	1,072	19,831
2008	158	722,740	13,660	38,753	25,093	5,939	9,354	3,415	– 983	1,206	19,822
2009	161	766,860	11,519	31,235	19,716	5,369	8,615	3,246	614	1,023	18,525
2010	161	751,218	12,664	28,097	15,433	5,442	9,068	3,626	– 16	1,248	19,338
2011	161	778,662	13,160	29,469	16,309	5,416	9,199	3,783	392	1,759	20,727
2012	160	840,168	12,687	28,162	15,475	5,143	8,942	3,799	372	1,904	20,106
2013	160	822,706	13,161	25,462	12,301	5,119	9,200	4,081	295	1,153	19,728
2014	160	833,806	13,500	24,305	10,805	5,245	9,674	4,429	375	428	19,548
2015	154	884,457	13,832	23,939	10,107	5,469	10,492	5,023	353	1,348	21,002
2016	148	942,665	14,369	22,343	7,974	5,286	10,245	4,959	340	1,916	21,911
2017	149	1,048,189	14,237	23,545	9,308	5,712	10,779	5,067	350	1,516	21,815
2018	145	962,520	14,149	23,562	9,413	3,827	8,543	4,716	261	986	19,223
2019	142	1,013,378	13,784	21,153	7,369	4,864	9,456	4,592	252	1,892	20,792
2020	139	1,094,301	13,435	19,073	5,638	6,015	10,759	4,744	660	1,605	21,715
2021	139	1,382,623	13,956	16,740	2,784	8,496	14,160	5,664	1,514	1,975	25,941
2022	129	1,895,932	15,954	22,128	6,174	8,365	14,363	5,998	2,729	2,570	29,618
2023	124	1,969,388	19,758	47,419	27,661	7,475	13,197	5,722	3,513	2,857	33,603
2024	121	2,101,417	19,812	63,305	43,493	8,408	15,482	7,074	4,665	2,880	35,765

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

VIII. Items of banks' profit and loss accounts

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

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

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

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

VIII. Items of banks' profit and loss accounts

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

in DM million

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

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

VIII. Items of banks' profit and loss accounts

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

in DM million

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

VIII. Items of banks' profit and loss accounts

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

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

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

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending												
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

VIII. Items of banks' profit and loss accounts

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

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

Financial year	Number of reporting institutions	Total assets on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	858	140,830	3,976	8,299	4,323	213	218	5	–	–	4,189
1969	851	159,179	4,384	9,717	5,333	245	249	4	–	–	4,629
1970	832	179,043	4,918	12,840	7,922	290	294	4	–	–	5,208
1971	808	199,337	5,608	14,079	8,471	361	366	5	–	–	5,969
1972	771	226,557	6,691	15,497	8,806	509	515	6	–	–	7,200
1973	740	247,670	7,390	19,999	12,609	638	646	8	–	–	8,028
1974	710	271,832	8,673	23,734	15,061	770	776	6	–	–	9,443
1975	675	301,870	10,276	23,510	13,234	859	867	8	–	–	11,135
1976	649	337,364	10,933	23,512	12,579	920	929	9	–	–	11,853
1977	622	370,855	11,966	24,715	12,749	985	994	9	–	–	12,951
1978	611	408,074	13,011	25,273	12,262	1,070	1,079	9	–	–	14,081
1979	603	452,413	13,558	29,332	15,774	1,245	1,254	9	–	–	14,803
1980	599	490,534	14,364	37,504	23,140	1,525	1,537	12	–	–	15,889
1981	598	529,342	17,278	46,072	28,794	1,845	1,857	12	–	–	19,123
1982	595	570,029	19,805	50,489	30,684	1,969	1,983	14	–	–	21,774
1983	592	606,704	21,993	47,262	25,269	2,114	2,130	16	–	–	24,107
1984	591	645,764	22,276	49,295	27,019	2,132	2,148	16	–	–	24,408
1985	590	689,295	22,856	50,911	28,055	2,232	2,251	19	–	–	25,088
1986	589	733,290	23,354	50,338	26,984	2,356	2,385	29	–	–	25,710
1987	586	783,133	23,586	50,450	26,864	2,470	2,513	43	–	–	26,056
1988	585	831,211	24,443	51,762	27,319	2,619	2,671	52	–	–	27,062
1989	583	875,042	24,314	57,466	33,152	3,141	3,208	67	–	–	27,455
1990	575	934,259	24,968	67,561	42,593	4,077	4,155	78	–	–	29,045
1991	557	999,930	28,158	78,362	50,204	4,696	4,803	107	–	–	32,854
1992	542	1,029,488	29,701	85,138	55,437	5,431	5,567	136	–	–	35,132
1993	703	1,253,312	38,078	99,669	61,591	6,261	6,468	207	1,071	– 235	45,175
1994	655	1,367,636	43,102	100,277	57,175	6,878	7,086	208	205	– 358	49,827
1995	624	1,438,297	43,499	101,815	58,316	6,995	7,219	224	716	– 437	50,773
1996	607	1,539,310	44,859	101,810	56,951	7,288	7,543	255	703	– 922	51,928
1997	598	1,634,968	44,414	102,629	58,215	7,696	8,026	330	958	– 207	52,861
1998	594	1,724,574	43,430	104,410	60,980	8,317	8,701	384	916	338	53,001
1999	578	1,753,407	43,537	100,193	56,656	9,069	9,521	452	464	514	53,584
1999	578	896,503	22,260	51,228	28,968	4,637	4,868	231	237	263	27,397
2000	561	922,381	21,526	52,774	31,248	5,052	5,355	303	150	– 109	26,619
2001	536	948,723	21,606	54,522	32,916	4,743	5,019	276	– 11	408	26,746
2002	519	975,490	23,234	53,932	30,698	4,784	5,065	281	– 43	615	28,590
2003	489	980,622	23,504	50,962	27,458	5,180	5,495	315	215	256	29,155
2004	477	985,944	23,192	48,524	25,332	5,562	5,912	350	159	206	29,119
2005	463	995,377	22,926	47,328	24,402	5,621	5,996	375	180	299	29,026
2006	457	1,007,033	22,449	47,046	24,597	5,854	6,244	390	176	419	28,898
2007	446	1,019,129	20,949	48,987	28,038	6,082	6,492	410	151	690	27,872
2008	438	1,042,947	20,861	51,861	31,000	5,994	6,416	422	35	548	27,438
2009	431	1,060,725	22,570	46,406	23,836	5,858	6,298	440	172	105	28,705
2010	429	1,070,231	23,506	43,023	19,517	6,124	6,591	467	46	31	29,707
2011	426	1,078,852	23,791	42,686	18,895	6,182	6,575	393	– 20	– 66	29,887
2012	423	1,096,261	23,280	40,731	17,451	6,137	6,516	379	17	– 106	29,328
2013	417	1,098,581	23,117	37,298	14,181	6,241	6,633	392	19	– 476	28,901
2014	416	1,110,362	23,237	35,028	11,791	6,441	6,854	413	8	– 563	29,123
2015	413	1,130,688	23,285	32,807	9,522	6,776	7,211	435	– 7	– 260	29,794
2016	403	1,154,475	22,667	30,520	7,853	6,975	7,423	448	10	7	29,659
2017	390	1,179,915	22,018	28,577	6,559	7,590	8,069	479	6	169	29,783
2018	386	1,267,726	21,949	27,541	5,592	7,965	8,778	813	1	718	30,633
2019	380	1,315,579	21,217	26,758	5,541	8,458	9,405	947	10	17	29,702
2020	377	1,407,118	20,741	24,986	4,245	8,660	9,646	986	5	8	29,414
2021	371	1,516,119	19,873	23,966	4,093	9,242	10,309	1,067	11	44	29,170
2022	362	1,573,071	23,065	26,326	3,261	9,673	10,745	1,072	9	1,249	33,996
2023	354	1,556,061	29,346	40,938	11,592	10,039	10,981	942	12	722	40,119
2024	349	1,559,571	29,849	45,924	16,075	10,721	11,731	1,010	12	700	41,282

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

VIII. Items of banks' profit and loss accounts

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

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

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

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending			Operating result before the valuation of assets (col. 11 - 12)	Result from the valuation of assets [10] (other than tangible or financial fixed assets)	Operating result (col. 15 + 16) [11]	Other and extra-ordinary result [12]	Profit or loss (-) for the financial year before tax (col. 17 + 18)	Taxes on income and earnings	Profit or loss (-) for the financial year after tax [14] (col. 19 - 20)	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 on annual average [1]	Interest business			Commissions business			Result from the trading portfolio [5]	Other operating result [6]	Operating income [7] (col. 3 + 6 + 9 + 10)
			Net interest income (col. 4 - 5)	Total interest received [2]	Interest paid [3]	Net commission income [4] (col. 7 - 8)	Commissions received	Commissions paid			
	1	2	3	4	5	6	7	8	9	10	11
1968	2,252	43,175	1,255	2,599	1,344	160	164	4	–	–	1,415
1969	2,222	49,484	1,536	3,208	1,672	179	185	6	–	–	1,715
1970	2,162	58,224	2,049	4,590	2,541	201	209	8	–	–	2,250
1971	2,105	68,544	2,279	5,201	2,922	237	245	8	–	–	2,516
1972	2,045	81,252	2,681	5,875	3,194	292	302	10	–	–	2,973
1973	2,445	101,633	3,578	8,899	5,321	363	377	14	–	–	3,941
1974	2,428	113,464	4,169	10,678	6,509	411	426	15	–	–	4,580
1975	2,408	126,510	4,532	10,124	5,592	446	468	22	–	–	4,978
1976	2,385	143,069	4,841	10,196	5,355	500	528	28	–	–	5,341
1977	2,342	162,366	5,391	11,026	5,635	555	587	32	–	–	5,946
1978	2,312	184,220	5,904	11,568	5,664	632	670	38	–	–	6,536
1979	2,293	212,340	6,574	14,166	7,592	761	805	44	–	–	7,335
1980	2,278	238,349	7,843	19,629	11,786	896	947	51	–	–	8,739
1981	2,268	266,029	9,794	25,484	15,690	991	1,059	68	–	–	10,785
1982	2,263	291,440	10,939	27,675	16,736	1,044	1,119	75	–	–	11,983
1983	2,250	314,632	11,505	24,939	13,434	1,184	1,263	79	–	–	12,689
1984	2,238	338,117	11,503	26,180	14,677	1,222	1,308	86	–	–	12,725
1985 [16]	3,655	402,107	13,041	29,893	16,852	1,424	1,529	105	–	–	14,465
1986	3,595	424,901	13,301	29,179	15,878	1,556	1,670	114	–	–	14,857
1987	3,473	451,136	13,693	28,961	15,268	1,675	1,798	123	–	–	15,368
1988	3,361	474,491	14,045	29,323	15,278	1,957	2,090	133	–	–	16,002
1989	3,221	497,789	14,749	33,387	18,638	2,255	2,415	160	–	–	17,004
1990	3,038	534,273	15,741	40,361	24,620	2,627	2,820	193	–	–	18,368
1991	2,862	575,708	17,487	46,925	29,438	2,951	3,171	220	–	–	20,438
1992	2,680	624,292	19,241	53,748	34,507	3,433	3,698	265	–	–	22,674
1993	2,774	716,971	22,662	58,603	35,941	4,145	4,442	297	326	864	27,997
1994	2,659	789,021	24,889	57,940	33,051	4,524	4,852	328	– 29	762	30,146
1995	2,591	842,101	25,588	59,789	34,201	4,468	4,823	355	294	637	30,987
1996	2,506	901,801	26,247	58,946	32,699	4,735	5,129	394	266	562	31,810
1997	2,420	946,917	26,180	58,681	32,501	5,115	5,547	432	208	810	32,313
1998	2,248	989,676	25,297	58,919	33,622	5,472	6,016	544	185	1,083	32,037
1999	2,032	1,024,884	25,543	57,361	31,817	6,351	7,000	649	94	1,164	33,151
1999	2,032	524,015	13,060	29,328	16,268	3,247	3,579	332	48	595	16,950
2000	1,791	525,687	12,887	29,920	17,033	3,601	3,988	387	23	325	16,836
2001	1,619	534,337	12,855	30,783	17,928	3,107	3,460	353	– 41	495	16,416
2002	1,488	548,026	13,648	29,958	16,310	3,124	3,491	367	– 28	503	17,247
2003	1,392	556,946	13,987	28,514	14,527	3,401	3,802	401	138	1,027	18,553
2004	1,336	567,674	14,249	27,687	13,438	3,685	4,184	499	40	904	18,878
2005	1,292	578,641	14,230	27,287	13,057	3,886	4,499	613	51	891	19,058
2006	1,257	595,576	13,716	27,427	13,711	3,949	4,601	652	57	3,317	21,039
2007	1,232	614,428	13,219	29,281	16,062	4,138	4,809	671	52	1,122	18,531
2008	1,197	641,771	13,205	31,770	18,565	4,037	4,720	683	10	1,637	18,889
2009	1,157	676,780	15,062	29,842	14,780	3,893	4,665	772	52	574	19,581
2010	1,138	697,694	16,264	28,085	11,821	4,114	4,926	812	10	226	20,614
2011	1,121	711,046	16,331	27,929	11,598	4,091	4,937	846	11	497	20,930
2012	1,101	739,066	16,354	27,223	10,869	4,107	4,969	862	16	432	20,909
2013	1,078	750,899	16,881	25,539	8,658	4,182	5,083	901	10	417	21,490
2014	1,047	771,932	17,063	24,305	7,242	4,324	5,266	942	10	143	21,540
2015	1,021	798,178	17,077	22,705	5,628	4,564	5,570	1,006	5	132	21,778
2016	972	832,181	16,578	21,180	4,602	4,577	5,601	1,024	10	495	21,660
2017	915	868,255	16,475	20,250	3,775	4,957	6,071	1,114	10	437	21,879
2018	875	911,385	16,375	19,424	3,049	5,160	6,318	1,158	4	408	21,947
2019	841	957,859	16,251	19,151	2,900	5,456	6,718	1,262	6	407	22,120
2020	814	1,029,671	16,027	18,239	2,212	5,663	6,955	1,292	10	474	22,174
2021	770	1,108,885	16,326	18,122	1,796	6,141	7,507	1,366	11	634	23,112
2022	733	1,165,801	17,829	19,638	1,809	6,242	7,570	1,328	10	1,109	25,190
2023	693	1,160,222	20,334	27,878	7,544	6,271	7,557	1,286	9	1,064	27,678
2024	668	1,182,810	20,423	32,865	12,442	6,548	7,928	1,380	13	1,091	28,075

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

VIII. Items of banks' profit and loss accounts

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

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

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

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending												
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

VIII. Items of banks' profit and loss accounts

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

in DM million

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

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

VIII. Items of banks' profit and loss accounts

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

in DM million

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

VIII. Items of banks' profit and loss accounts

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

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

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

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

VIII. Items of banks' profit and loss accounts

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

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

General administrative spending												
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

VIII. Items of banks' profit and loss accounts

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

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

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

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

VIII. Items of banks' profit and loss accounts

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

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

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

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

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

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

VIII. Items of banks' profit and loss accounts

9. Credit institutions' charge items *

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

Depreciation of and value adjustments to tangible and intangible assets [7]		Other operating charges [8]	Depreciation of and value adjustments to loans and advances, and provisions for contingent liabilities and for commitments [9]	Depreciation of and value adjustments to participating interests, shares in affiliated enterprises and securities treated as fixed assets [10]	Charges incurred from loss transfers	Transfers to special reserves	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	
total	of which: Assets leased										
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

7 Up to 1992, excluding depreciation of and value adjustments to tangible and intangible assets and excluding depreciation of assets leased. **8** Up to 1992, including depreciation of assets leased as well as extraordinary charges. **9** As of 1993, excluding depreciation of and value adjustments on securities in the trading portfolio and on securities treated as fixed assets. Including premiums for credit insurance. **10** As of 1993, including depreciation of and value adjustments on securities treated as fixed assets. **11** Up to 1992, included in column 15. Extraordinary charges (and income) are those incurred outside the credit institutions' normal business activities (§ 277 (4) sentence 1 German Commercial Code (Handelsgesetzbuch)). **12** In part, including taxes paid by legally dependent building and loan associations affiliated to Landesbanken; as of 1993, excluding property tax. **13** If not included under other operating charges; as of 1993, including property tax. **14** Status after extension of credit cooperatives' reporting requirements; full survey as of 1985.

VIII. Items of banks' profit and loss accounts

10. Credit institutions' income items *

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

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

***** 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

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

Explanatory notes

Banking statistics

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

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

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

Monthly balance sheet statistics

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

Borrowers statistics

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

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

Corpus of reporting credit institutions

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

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

– separate reports for the branches abroad, by country

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

– of domicile, and

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

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

Banks in Germany

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

Foreign branches and foreign subsidaries

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

Building and loan associations

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

Money market funds

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

Multi-office banks

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

Categories of banks

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

Commercial banks

Big banks

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

Regional banks and other commercial banks

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

Branches of foreign banks

Landesbanken

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

Savings banks

Regional institutions of credit Cooperatives

(until June 2016)

Credit cooperatives

Mortgage banks

Banks with special, development and other central support tasks

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

Banks majority-owned by foreign banks

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

Foreign banks

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

Building and loan associations

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

Classification by sector

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

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

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

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

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

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

Classification by maturity

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

The maturity categories are defined as follows:

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

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

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

Notes on the figures

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

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

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

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

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

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

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

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

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

At the launch of monetary union in 1999, the reporting group relevant for calculating the money supply and for monetary analysis was uniformly defined by the ECB for the euro area as a whole and designated as the monetary financial institutions (MFI) sector. Unlike the population of banks used for the Bundesbank analysis up to that point, building and loan associations are also included. Except where another time period is explicitly mentioned, the calculations with regard to the longer-term average cover the years since the launch of monetary union, i.e. from 1999 to 2024.

Glossary of statistics of the banks' profit and loss accounts

Information on items of the balance sheet statistics may be found in Special Statistical Publication 1 "Banking statistics guidelines".

Administrative spending

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

1 IFRS-based financial statements are of relevance, for instance, to matters of macroprudential analysis and oversight, concentrating on systemically important banks and their international business activities (including their foreign subsidiaries). For details, see Deutsche Bundesbank, Finanzstabilitätsbericht 2013, November 2013.

Affiliated enterprises
Pursuant to section 271 (2) of the Commercial Code (*Handelsgesetzbuch*), these constitute enterprises which, as parent enterprise or subsidiaries (see section 290 of the Commercial Code), are to be included in the group accounts of a parent enterprise according to the regulations for full consolidation (see sections 300 ff of the Commercial Code).

Average equity
Annual average value on the basis of the monthly balance sheet statistics reported for the credit institution (balance sheet statistics main template item HV21 310 Capital plus balance sheet statistics main template item HV21 300 Fund for general banking risks). Not included are institutions that are in liquidation or accounting for a truncated financial year. Differing financial years are taken into account.

Banks majority-owned by foreign banks
Breakdown of legally independent banks that are majority-owned by foreign banks included in the categories "Big banks", "Regional banks and other commercial banks", "Mortgage banks" and "Building and loan associations". See "Banking statistics guidelines" (*Verzeichnis der rechtlich selbständigen Banken (MFIs) im Mehrbesitz ausländischer Banken* https://www.bundesbank.de/content/611454).

Categories of banks
For definitions of the individual categories of banks, see "Banking statistics guidelines" (*Verzeichnis der Banken (MFIs) in Deutschland nach Bankengruppen* https://www.bundesbank.de/content/611454).

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

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

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

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

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

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

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

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

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

Income from operating banking business
See "Operating income".

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

Interbank transaction
Transaction between credit institutions.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Yield
See also "Return".

Translation of table header information

I Banks (MFIs) in Germany
1 Assets *

€ million

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

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

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

2 Liabilities *

€ million

Liabilities to banks (MFIs)	Liabilities to non-banks (non-MFIs)				Securitised debts			Fiduciary liabilities			Value 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.