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# Banking statistics

## 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| **.** | Data unknown, not to be published or not meaningful |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 |
| 2025 Feb. | 1,291 | 10,797,774 | 16,421 | 39,827 | 6,543 | 227 | 3,038,789 | 4,442,730 | 1,114,182 | 14,602 | 1,099,580 |
| Mar. | 1,287 | 10,773,702 | 15,629 | 46,510 | 7,249 | 228 | 3,042,756 | 4,437,637 | 1,125,779 | 15,196 | 1,110,583 |
| Apr. | 1,285 | 10,983,735 | 16,602 | 50,419 | 5,098 | 200 | 3,018,805 | 4,443,505 | 1,138,364 | 14,652 | 1,123,712 |
| May | 1,285 | 10,804,114 | 16,620 | 48,898 | 6,179 | 203 | 2,999,698 | 4,451,764 | 1,148,528 | 15,296 | 1,133,232 |
| June | 1,284 | 10,761,715 | 15,873 | 46,754 | 8,026 | 195 | 2,987,187 | 4,447,090 | 1,169,331 | 18,369 | 1,150,962 |
| July | 1,280 | 10,839,649 | 15,866 | 54,562 | 6,187 | 226 | 2,935,353 | 4,464,757 | 1,162,574 | 15,875 | 1,146,699 |
| Aug. | 1,278 | 11,007,289 | 16,222 | 46,947 | 6,216 | 223 | 2,965,471 | 4,471,852 | 1,161,888 | 14,441 | 1,147,447 |
| Sep. | 1,270 | 10,891,397 | 15,823 | 48,635 | 5,117 | 224 | 2,934,678 | 4,500,799 | 1,178,456 | 14,611 | 1,163,845 |
| Oct. | 1,267 | 10,752,869 | 16,245 | 72,510 | 7,904 | 215 | 2,854,139 | 4,569,770 | 1,179,056 | 14,608 | 1,164,448 |
| Nov. | 1,256 | 11,058,932 | 16,064 | 53,811 | 10,920 | 207 | 2,900,726 | 4,587,595 | 1,181,095 | 15,145 | 1,165,950 |
| Dec. | 1,256 | 10,995,781 | 18,469 | 69,246 | 5,150 | 203 | 2,813,641 | 4,584,747 | 1,174,095 | 16,260 | 1,157,835 |
| 2026 Jan. | 1,254 | 11,652,871 | 15,856 | 46,802 | 7,888 | 197 | 2,979,744 | 4,669,965 | 1,203,784 | 14,811 | 1,188,973 |
| Feb. | 1,254 | 11,752,906 | 15,561 | 54,417 | 7,778 | 191 | 2,998,262 | 4,683,584 | 1,217,482 | 13,591 | 1,203,891 |
| Mar. | 1,253 | 11,383,258 | 15,339 | 59,642 | 9,318 | 192 | 2,962,070 | 4,696,791 | 1,223,285 | 14,953 | 1,208,332 |
| Apr. | 1,252 | 11,484,391 | 15,880 | 61,045 | 10,447 | 209 | 2,960,336 | 4,703,120 | 1,229,748 | 14,349 | 1,215,399 |
| May | 1,251 | 11,471,948 | 15,983 | 53,913 | 11,056 | 207 | 2,994,460 | 4,727,598 | 1,254,568 | 14,272 | 1,240,296 |
| June | 1,249 | 11,532,223 | 15,063 | 113,992 | 9,430 | 229 | 2,913,707 | 4,761,295 | 1,277,612 | 15,026 | 1,262,586 |
| July | 1,244 | 11,660,804 | 15,297 | 121,914 | 6,660 | 235 | 2,901,499 | 4,777,187 | 1,263,718 | 15,979 | 1,247,739 |
| Aug. | 1,244 | 11,596,915 | 14,922 | 117,197 | 11,522 | 256 | 2,945,775 | 4,775,468 | 1,274,502 | 15,987 | 1,258,515 |
| Sep. | 1,234 | 12,101,130 | 15,165 | 116,920 | 12,559 | 273 | 2,910,099 | 4,818,451 | 1,298,838 | 16,911 | 1,281,927 |
| | Changes * | | | | | | | | | | |
| 2019 | . | + 477,126 | + 2,797 | + 58,631 | + 4,949 | – 104 | – 72,377 | + 149,186 | + 3,110 | + 1,742 | + 1,368 |
| 2020 | . | + 755,499 | + 4,049 | + 312,539 | + 3,501 | – 117 | + 169,163 | + 138,414 | + 15,454 | + 1,749 | + 13,705 |
| 2021 | . | + 198,571 | + 2,225 | + 110,949 | – 5,960 | + 42 | + 117,398 | + 187,432 | – 35,892 | – 2,066 | – 33,826 |
| 2022 | . | + 1,155,186 | – 29,714 | – 836,628 | + 1,099 | – 151 | + 958,523 | + 257,155 | + 1,816 | + 7,131 | – 5,315 |
| 2023 | . | – 172,920 | – 1,273 | – 15,505 | – 1,490 | – 83 | – 46,360 | + 53,859 | + 33,653 | – 1,760 | + 35,413 |
| 2024 | . | + 464,773 | + 952 | + 9,423 | – 24 | + 24 | – 58,536 | + 107,453 | + 81,710 | + 427 | + 81,283 |
| 2025 | . | + 208,917 | – 1,169 | + 7,676 | + 2,577 | – 8 | + 15,612 | + 168,967 | + 119,957 | + 1,720 | + 118,237 |
| 2025 Feb. | . | – 453,254 | + 78 | – 20,932 | + 1,907 | + 5 | + 33,359 | + 25,147 | + 21,929 | + 227 | + 21,702 |
| Mar. | . | + 9,485 | – 777 | + 6,687 | + 767 | + 1 | + 18,547 | + 2,606 | + 13,290 | + 647 | + 12,643 |
| Apr. | . | + 255,439 | + 973 | + 3,907 | – 2,134 | – 28 | – 4,844 | + 13,951 | + 14,663 | – 487 | + 15,150 |
| May | . | – 184,398 | + 18 | – 1,522 | + 1,067 | + 3 | – 20,572 | + 7,195 | + 9,891 | + 639 | + 9,252 |
| June | . | – 13,205 | – 747 | – 2,143 | + 1,913 | – 8 | – 1,530 | + 934 | + 22,151 | + 3,105 | + 19,046 |
| July | . | + 61,678 | – 7 | + 7,807 | – 1,823 | + 31 | – 59,281 | + 14,931 | – 7,344 | – 2,506 | – 4,838 |
| Aug. | . | + 184,885 | + 356 | – 7,613 | + 36 | – 3 | + 37,550 | + 9,708 | – 59 | – 1,417 | + 1,358 |
| Sep. | . | – 117,579 | – 399 | + 1,688 | – 1,068 | + 1 | – 28,678 | + 30,621 | + 16,895 | + 177 | + 16,718 |
| Oct. | . | – 110,949 | + 422 | + 24,001 | + 2,807 | – 9 | + 1,405 | + 21,151 | + 245 | – 16 | + 261 |
| Nov. | . | + 308,289 | – 181 | – 18,698 | + 3,028 | – 8 | + 46,119 | + 17,713 | + 2,005 | + 535 | + 1,470 |
| Dec. | . | – 58,461 | + 2,405 | + 15,435 | – 5,699 | – 4 | – 96,027 | – 909 | – 6,514 | + 1,130 | – 7,644 |
| 2026 Jan. | . | + 334,381 | – 2,613 | – 22,923 | + 2,751 | – 6 | + 122,793 | + 35,025 | + 26,919 | – 1,431 | + 28,350 |
| Feb. | . | + 94,352 | – 295 | + 7,615 | + 237 | – 6 | + 15,784 | + 12,735 | + 13,154 | – 1,231 | + 14,385 |
| Mar. | . | – 60,179 | – 222 | + 5,225 | + 1,533 | + 1 | – 45,046 | + 9,174 | + 4,784 | + 1,339 | + 3,445 |
| Apr. | . | + 116,115 | + 541 | + 1,404 | + 1,128 | + 17 | + 1,628 | + 9,523 | + 7,069 | – 585 | + 7,654 |
| May | . | – 16,042 | + 103 | – 7,132 | + 619 | – 2 | + 32,781 | + 23,673 | + 24,660 | – 85 | + 24,745 |
| June | . | + 42,214 | – 920 | + 60,079 | – 1,630 | + 22 | – 87,824 | + 30,656 | + 22,291 | + 733 | + 21,558 |
| July | . | + 133,992 | + 234 | + 7,923 | – 2,784 | + 6 | – 9,753 | + 16,685 | – 13,664 | + 965 | – 14,629 |
| Aug. | . | – 56,181 | – 375 | – 4,717 | + 4,865 | + 21 | + 47,409 | + 2,195 | + 11,158 | + 22 | + 11,136 |
| Sep. | . | + 484,903 | + 243 | – 277 | + 1,023 | + 17 | – 42,198 | + 40,358 | + 21,510 | + 899 | + 20,611 |

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

## I Banks (MFIs) in Germany

| Shares and other variable yield securities | Participating interests | Shares in affiliated enterprises | Fiduciary assets | | | Tangible assets | Other assets [1] | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Total | of which | | | Total | of which: trading portfolio derivatives [3] | | | | |
| | | | | Fiduciary loans | Securities held on a fiduciary basis | | | Total | of which with group-affiliated [4] foreign banks | *Memo item Rediscount credit (col 8 and Table I.2, col 23)* [5] | | |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | Period | |
| **End of year or month** * | | | | | | | | | | | | |
| 201,000 | 35,201 | 78,026 | 50,389 | 38,668 | 677 | 28,377 | 673,622 | 449,305 | 84,130 | 601 | 2018 | |
| 203,564 | 35,237 | 76,720 | 49,900 | 36,930 | 752 | 29,332 | 1,004,819 | 689,827 | 165,149 | 497 | 2019 | |
| 204,169 | 34,679 | 60,928 | 61,758 | 47,551 | 841 | 30,817 | 1,108,665 | 827,987 | 266,168 | 379 | 2020 | |
| 228,448 | 35,329 | 60,620 | 64,094 | 50,654 | 973 | 32,492 | 905,888 | 593,844 | 182,559 | 421 | 2021 | |
| 223,506 | 35,977 | 60,244 | 66,528 | 51,741 | 900 | 34,298 | 1,868,882 | 1,521,345 | 630,589 | 270 | 2022 | |
| 233,491 | 37,170 | 60,093 | 80,180 | 64,744 | 978 | 37,936 | 1,658,993 | 1,293,484 | 580,432 | 187 | 2023 | |
| 246,573 | 38,162 | 63,045 | 97,685 | 82,139 | 13 | 39,227 | 1,972,437 | 1,548,675 | 955,044 | 211 | 2024 | |
| 258,368 | 39,297 | 64,061 | 110,601 | 95,034 | 2 | 40,047 | 1,817,856 | 1,353,516 | 833,312 | 203 | 2025 | |
| 265,011 | 38,579 | 64,561 | 97,077 | 81,136 | 12 | 38,788 | 1,635,039 | 1,183,380 | 635,848 | 227 | 2025 | Feb. |
| 259,809 | 38,545 | 64,857 | 96,893 | 81,620 | 12 | 38,697 | 1,599,113 | 1,180,068 | 625,300 | 228 | | Mar. |
| 250,126 | 38,555 | 64,828 | 98,215 | 82,191 | 12 | 38,892 | 1,820,126 | 1,384,454 | 822,810 | 200 | | Apr. |
| 257,268 | 38,524 | 64,605 | 98,811 | 82,846 | 12 | 39,077 | 1,633,939 | 1,204,028 | 657,576 | 203 | | May |
| 259,596 | 38,557 | 64,835 | 98,265 | 82,343 | 12 | 39,152 | 1,586,854 | 1,153,052 | 608,818 | 195 | | June |
| 266,699 | 38,741 | 64,951 | 99,805 | 83,723 | 13 | 39,415 | 1,690,513 | 1,262,075 | 717,683 | 226 | | July |
| 271,501 | 38,802 | 63,734 | 101,213 | 85,125 | 11 | 39,584 | 1,823,636 | 1,380,962 | 840,845 | 223 | | Aug. |
| 273,283 | 38,834 | 63,816 | 106,202 | 90,330 | 11 | 39,682 | 1,685,848 | 1,237,316 | 713,221 | 224 | | Sep. |
| 276,391 | 38,974 | 63,969 | 108,574 | 91,930 | 11 | 39,835 | 1,525,287 | 1,065,684 | 521,752 | 215 | | Oct. |
| 279,160 | 39,001 | 63,980 | 107,834 | 92,477 | 11 | 39,989 | 1,778,550 | 1,305,884 | 771,344 | 207 | | Nov. |
| 258,368 | 39,297 | 64,061 | 110,601 | 95,034 | 2 | 40,047 | 1,817,856 | 1,353,516 | 833,312 | 203 | | Dec. |
| 276,184 | 37,198 | 66,243 | 113,723 | 97,398 | 2 | 39,903 | 2,195,384 | 1,711,656 | 871,071 | 197 | 2026 | Jan. |
| 283,565 | 37,483 | 66,184 | 115,574 | 98,789 | 2 | 39,688 | 2,233,137 | 1,758,772 | 916,497 | 191 | | Feb. |
| 269,104 | 37,518 | 66,267 | 118,724 | 101,972 | 2 | 39,653 | 1,885,355 | 1,416,748 | 567,860 | 192 | | Mar. |
| 277,765 | 37,492 | 66,430 | 122,071 | 105,762 | 2 | 39,844 | 1,960,004 | 1,487,116 | 625,703 | 209 | | Apr. |
| 282,672 | 37,686 | 66,735 | 124,379 | 107,464 | 2 | 39,927 | 1,862,764 | 1,398,152 | 567,965 | 207 | | May |
| 280,593 | 37,706 | 66,604 | 124,561 | 107,703 | 2 | 40,299 | 1,891,132 | 1,404,247 | 605,785 | 229 | | June |
| 272,469 | 37,758 | 66,712 | 128,816 | 108,522 | 2 | 40,644 | 2,027,895 | 1,542,932 | 716,435 | 235 | | July |
| 272,106 | 37,789 | 66,798 | 132,876 | 111,868 | 863 | 40,815 | 1,906,889 | 1,428,605 | 574,926 | 256 | | Aug. |
| 276,394 | 37,830 | 66,572 | 135,358 | 114,227 | 868 | 41,089 | 2,371,582 | 1,905,560 | 932,920 | 273 | | Sep. |
| **Changes** * | | | | | | | | | | | | |
| + 1,600 | + 22 | − 774 | − 489 | − 1,738 | + 75 | + 952 | + 329,623 | + 239,393 | + 80,264 | − 104 | 2019 | |
| + 363 | − 437 | − 6,855 | + 11,768 | + 10,111 | + 89 | + 1,530 | + 106,127 | + 139,274 | + 101,376 | − 118 | 2020 | |
| + 24,023 | + 637 | + 176 | + 2,387 | + 3,103 | + 132 | + 1,636 | − 206,482 | − 235,125 | − 83,928 | + 42 | 2021 | |
| − 5,092 | + 634 | + 44 | + 2,444 | + 1,097 | − 73 | + 1,874 | + 803,182 | + 733,478 | + 394,558 | − 152 | 2022 | |
| + 9,872 | + 1,195 | + 452 | + 2,129 | + 1,480 | + 78 | + 3,637 | − 213,006 | − 208,374 | − 44,860 | − 83 | 2023 | |
| + 12,971 | + 982 | + 3,154 | + 17,549 | + 17,395 | − 965 | + 1,356 | + 287,759 | + 229,916 | + 360,325 | + 24 | 2024 | |
| + 13,079 | + 1,154 | + 2,364 | + 12,776 | + 12,905 | − 11 | + 820 | − 134,888 | − 149,501 | − 95,831 | − 8 | 2025 | |
| + 12,961 | + 201 | + 19 | − 945 | − 979 | − 1 | − 197 | − 526,786 | − 531,850 | − 521,033 | + 5 | 2025 | Feb. |
| − 4,924 | − 27 | + 341 | − 434 | + 234 | − | − 91 | − 26,501 | + 8,696 | − 2,010 | + 1 | | Mar. |
| − 9,252 | + 18 | + 41 | + 1,322 | + 571 | − | + 195 | + 236,627 | + 218,967 | + 207,745 | − 28 | | Apr. |
| + 7,057 | − 31 | − 227 | + 596 | + 915 | − | + 185 | − 188,058 | − 182,240 | − 166,243 | + 3 | | May |
| + 2,807 | + 37 | + 265 | − 546 | − 503 | − | + 75 | − 36,413 | − 40,873 | − 41,985 | − 8 | | June |
| + 6,911 | + 181 | + 90 | + 1,540 | + 1,380 | + 1 | + 263 | + 98,379 | + 104,144 | + 104,692 | + 31 | | July |
| + 5,074 | + 63 | + 136 | + 1,408 | + 1,402 | − 2 | + 169 | + 138,060 | + 123,957 | + 126,763 | − 3 | | Aug. |
| + 1,925 | + 33 | + 90 | + 4,989 | + 5,205 | − | + 98 | − 143,774 | − 148,259 | − 126,185 | + 1 | | Sep. |
| + 2,851 | + 138 | + 135 | + 2,482 | + 1,600 | − | + 153 | − 166,730 | − 174,639 | − 193,803 | − 9 | | Oct. |
| + 2,749 | + 27 | + 13 | − 740 | + 547 | − | + 154 | + 256,108 | + 240,008 | + 249,507 | − 8 | | Nov. |
| − 20,545 | + 298 | + 97 | + 2,767 | + 2,557 | − 9 | + 58 | + 50,177 | + 51,516 | + 64,680 | − 4 | | Dec. |
| + 16,802 | − 2,097 | + 1,408 | + 3,122 | + 2,364 | − | − 160 | + 153,360 | + 135,875 | + 39,851 | − 6 | 2026 | Jan. |
| + 7,340 | + 284 | − 66 | + 1,851 | + 1,391 | − | − 215 | + 35,934 | + 45,454 | + 43,922 | − 6 | | Feb. |
| − 14,754 | + 33 | + 65 | + 3,230 | + 3,183 | − | − 35 | − 24,167 | − 17,960 | − 99,962 | + 1 | | Mar. |
| + 8,783 | − 25 | + 175 | + 3,347 | + 3,790 | − | + 191 | + 82,334 | + 74,972 | + 60,953 | + 17 | | Apr. |
| + 4,858 | + 24 | + 469 | + 2,308 | + 1,767 | − | + 83 | − 98,486 | − 90,125 | − 58,787 | − 2 | | May |
| − 2,331 | + 18 | − 149 | + 182 | + 239 | − | + 372 | + 21,448 | − 450 | + 33,415 | + 22 | | June |
| − 8,073 | + 53 | + 115 | + 4,255 | + 819 | − | + 352 | + 138,643 | + 140,431 | + 112,134 | + 6 | | July |
| − 264 | − 33 | + 96 | + 4,060 | + 3,896 | + 41 | + 169 | − 120,765 | − 111,050 | − 139,313 | + 21 | | Aug. |
| + 4,054 | + 40 | − 84 | + 2,482 | + 2,359 | + 5 | + 209 | + 457,526 | + 469,697 | + 352,108 | + 17 | | Sep. |

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

## I Banks (MFIs) in Germany

### 2 Liabilities *

€ million

| Period | Liabilities to banks (MFIs) | Liabilities to non-banks (non-MFIs) | | | | Securitised debts 4 | | | Fiduciary liabilities | | | Value adjustments 5 | Provisions for liabilities and charges |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Total | Sight and time deposits 1 | Saving deposits 2 | Bank saving bonds 3 | Total | of which: Debt securities in issue | of which: Money market paper in issue | Total | of which: Fiduciary loans | of which: Securities issued on a fiduciary basis | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| **End of year or month *** | | | | | | | | | | | | | |
| 2018 | 1,657,383 | 3,748,575 | 3,129,503 | 585,612 | 33,460 | 1,100,284 | 993,503 | 106,174 | 50,389 | 38,759 | 391 | 5,639 | 64,365 |
| 2019 | 1,684,934 | 3,871,721 | 3,260,618 | 581,761 | 29,342 | 1,141,445 | 1,023,041 | 117,702 | 49,900 | 37,000 | 356 | 5,090 | 65,121 |
| 2020 | 1,991,346 | 4,125,196 | 3,534,056 | 566,844 | 24,296 | 1,119,048 | 1,024,720 | 94,254 | 61,758 | 47,621 | 347 | 6,941 | 66,147 |
| 2021 | 2,245,400 | 4,236,799 | 3,648,956 | 567,123 | 20,720 | 1,173,942 | 1,066,786 | 106,826 | 64,094 | 50,676 | 197 | 8,412 | 64,364 |
| 2022 | 2,221,622 | 4,497,324 | 3,928,782 | 538,482 | 30,060 | 1,231,984 | 1,132,986 | 98,556 | 66,528 | 51,747 | 197 | 7,317 | 68,967 |
| 2023 | 2,012,804 | 4,570,495 | 3,982,098 | 450,481 | 137,916 | 1,327,956 | 1,204,597 | 122,925 | 80,180 | 64,685 | 194 | 4,941 | 72,900 |
| 2024 | 1,941,641 | 4,751,509 | 4,188,193 | 410,322 | 152,994 | 1,360,501 | 1,238,668 | 121,377 | 97,685 | 82,387 | 194 | 11,363 | 71,098 |
| 2025 | 1,918,869 | 4,920,640 | 4,375,591 | 394,430 | 150,619 | 1,406,345 | 1,258,715 | 147,083 | 110,601 | 95,137 | 194 | 11,301 | 68,674 |
| 2025 Feb. | 2,090,673 | 4,790,764 | 4,233,755 | 405,533 | 151,476 | 1,386,080 | 1,261,092 | 124,530 | 97,077 | 81,385 | 194 | 11,543 | 73,481 |
| Mar. | 2,078,221 | 4,790,805 | 4,236,636 | 403,201 | 150,968 | 1,392,155 | 1,250,942 | 140,778 | 96,893 | 81,857 | 186 | 11,485 | 73,700 |
| Apr. | 2,102,232 | 4,801,232 | 4,249,807 | 401,775 | 149,650 | 1,366,829 | 1,245,229 | 121,175 | 98,215 | 82,410 | 189 | 11,412 | 71,761 |
| May | 2,067,241 | 4,814,558 | 4,264,663 | 401,513 | 148,382 | 1,383,888 | 1,258,782 | 124,674 | 98,811 | 83,060 | 188 | 11,237 | 70,542 |
| June | 2,072,372 | 4,812,801 | 4,262,702 | 402,149 | 147,950 | 1,383,016 | 1,252,141 | 130,449 | 98,265 | 82,525 | 189 | 11,442 | 70,007 |
| July | 2,037,284 | 4,807,185 | 4,257,892 | 401,330 | 147,963 | 1,392,815 | 1,255,301 | 137,075 | 99,805 | 83,898 | 192 | 11,372 | 70,764 |
| Aug. | 2,040,313 | 4,818,106 | 4,270,924 | 399,738 | 147,444 | 1,403,967 | 1,253,886 | 149,545 | 101,213 | 85,247 | 190 | 11,352 | 70,057 |
| Sep. | 2,055,657 | 4,822,553 | 4,276,827 | 398,155 | 147,571 | 1,404,622 | 1,254,070 | 150,011 | 106,202 | 90,455 | 189 | 11,328 | 69,626 |
| Oct. | 1,988,680 | 4,888,976 | 4,343,731 | 396,060 | 149,185 | 1,418,792 | 1,269,839 | 148,401 | 108,574 | 92,049 | 190 | 11,539 | 69,672 |
| Nov. | 1,998,851 | 4,931,345 | 4,387,620 | 393,910 | 149,815 | 1,424,612 | 1,268,134 | 155,906 | 107,834 | 92,597 | 190 | 11,541 | 69,386 |
| Dec. | 1,918,869 | 4,920,640 | 4,375,591 | 394,430 | 150,619 | 1,406,345 | 1,258,715 | 147,083 | 110,601 | 95,137 | 194 | 11,301 | 68,674 |
| 2026 Jan. | 2,054,279 | 5,036,143 | 4,492,374 | 392,865 | 150,904 | 1,422,286 | 1,284,283 | 137,402 | 113,723 | 97,481 | 194 | 11,317 | 68,686 |
| Feb. | 2,093,455 | 5,041,918 | 4,497,953 | 391,843 | 152,122 | 1,424,110 | 1,289,244 | 134,264 | 115,574 | 98,858 | 194 | 11,610 | 68,488 |
| Mar. | 2,088,902 | 5,038,823 | 4,495,326 | 389,611 | 153,886 | 1,412,061 | 1,292,255 | 119,418 | 118,724 | 102,075 | 161 | 11,671 | 68,468 |
| Apr. | 2,095,726 | 5,049,385 | 4,507,256 | 386,966 | 155,163 | 1,420,391 | 1,299,771 | 119,941 | 122,071 | 105,859 | 161 | 11,702 | 67,167 |
| May | 2,116,333 | 5,089,351 | 4,545,365 | 387,164 | 156,822 | 1,430,836 | 1,309,987 | 120,270 | 124,379 | 107,543 | 60 | 11,648 | 66,266 |
| June | 2,116,573 | 5,106,222 | 4,558,020 | 386,175 | 162,027 | 1,447,397 | 1,316,396 | 130,402 | 124,561 | 107,797 | 60 | 11,785 | 65,724 |
| July | 2,092,817 | 5,113,985 | 4,563,537 | 383,637 | 166,811 | 1,456,785 | 1,326,485 | 128,597 | 128,816 | 108,606 | 60 | 11,511 | 65,411 |
| Aug. | 2,122,446 | 5,108,884 | 4,556,013 | 381,709 | 171,162 | 1,463,886 | 1,326,647 | 135,701 | 132,876 | 112,485 | 60 | 11,521 | 65,198 |
| Sep. | 2,100,576 | 5,131,598 | 4,580,284 | 379,002 | 172,312 | 1,470,234 | 1,330,985 | 137,685 | 135,358 | 114,846 | 60 | 11,629 | 64,893 |
| **Changes *** | | | | | | | | | | | | | |
| 2019 | − 18,813 | + 122,251 | + 130,135 | − 3,851 | − 4,033 | + 40,646 | + 29,023 | + 11,528 | − 489 | − 1,759 | − 35 | − 549 | + 830 |
| 2020 | + 396,648 | + 245,528 | + 265,528 | − 14,847 | − 5,153 | − 21,162 | + 1,679 | − 22,213 | + 11,768 | + 10,111 | − 9 | + 1,623 | + 952 |
| 2021 | + 240,803 | + 108,323 | + 111,613 | + 284 | − 3,574 | + 54,213 | + 41,386 | + 12,572 | + 2,387 | + 3,055 | − 150 | + 1,463 | − 623 |
| 2022 | − 19,731 | + 252,988 | + 271,769 | − 28,136 | + 9,355 | + 59,194 | + 67,362 | − 8,280 | + 2,444 | + 1,081 | ± 0 | − 932 | + 5,159 |
| 2023 | − 208,549 | + 83,887 | + 62,117 | − 82,981 | + 104,751 | + 96,953 | + 72,451 | + 24,510 | + 2,129 | + 1,415 | − 3 | − 2,106 | + 3,958 |
| 2024 | − 35,954 | + 142,682 | + 160,148 | − 40,209 | + 22,743 | + 31,485 | + 33,536 | − 2,073 | + 17,549 | + 17,797 | − | + 273 | − 1,573 |
| 2025 | + 70,117 | + 151,670 | + 169,967 | − 15,922 | − 2,375 | + 46,199 | + 20,917 | + 25,191 | + 12,776 | + 12,760 | ± 0 | + 53 | − 1,656 |
| 2025 Feb. | + 34,176 | + 36,664 | + 39,530 | − 2,141 | − 725 | + 8,628 | + 5,622 | + 3,014 | − 945 | − 978 | − | + 168 | + 556 |
| Mar. | + 1,061 | + 4,909 | + 7,749 | − 2,332 | − 508 | + 6,075 | − 10,150 | + 16,248 | − 434 | + 222 | − 8 | − 58 | + 219 |
| Apr. | + 38,440 | + 15,363 | + 18,107 | − 1,426 | − 1,318 | − 25,326 | − 5,713 | − 19,603 | + 1,322 | + 553 | + 3 | − 73 | − 1,182 |
| May | − 37,151 | + 13,575 | + 15,105 | − 262 | − 1,268 | + 17,059 | + 13,553 | + 3,499 | + 596 | + 910 | − 1 | − 175 | − 1,219 |
| June | + 14,306 | + 1,152 | + 948 | + 636 | − 432 | − 872 | − 6,641 | + 5,775 | − 546 | − 535 | + 1 | + 205 | − 535 |
| July | − 40,223 | − 7,566 | − 6,760 | − 819 | + 13 | + 9,799 | + 3,675 | + 6,111 | + 1,540 | + 1,373 | + 3 | − 70 | + 757 |
| Aug. | + 11,245 | + 12,562 | + 14,673 | − 1,592 | − 519 | + 11,152 | − 1,415 | + 12,470 | + 1,408 | + 1,349 | − 2 | − 20 | − 707 |
| Sep. | + 17,470 | + 5,128 | + 6,584 | − 1,583 | + 127 | + 1,010 | + 539 | + 466 | + 4,989 | + 5,208 | − 1 | − 24 | − 431 |
| Oct. | − 125 | + 35,480 | + 35,961 | − 2,095 | + 1,614 | + 14,170 | + 15,769 | − 1,610 | + 2,482 | + 1,594 | + 1 | + 211 | + 46 |
| Nov. | + 8,208 | + 42,422 | + 43,942 | − 2,150 | + 630 | + 5,820 | − 1,705 | + 7,505 | − 740 | + 548 | − | + 2 | − 286 |
| Dec. | − 86,972 | − 12,414 | − 13,738 | + 520 | + 804 | − 18,267 | − 9,419 | − 8,823 | + 2,767 | + 2,540 | + 4 | − 240 | − 712 |
| 2026 Jan. | + 101,848 | + 56,779 | + 58,059 | − 1,565 | + 285 | + 13,848 | + 23,919 | − 10,125 | + 3,122 | + 2,344 | − | − 94 | + 40 |
| Feb. | + 37,345 | + 5,085 | + 4,889 | − 1,022 | + 1,218 | + 1,824 | + 4,961 | − 3,138 | + 1,851 | + 1,377 | − | + 293 | − 198 |
| Mar. | − 11,192 | − 5,654 | − 5,186 | − 2,232 | + 1,764 | − 12,049 | + 3,011 | − 14,846 | + 3,230 | + 3,217 | − 33 | + 61 | − 20 |
| Apr. | + 10,521 | + 12,032 | + 13,400 | − 2,645 | + 1,277 | + 8,330 | + 7,516 | + 523 | + 3,347 | + 3,784 | − | + 31 | − 1,295 |
| May | + 19,437 | + 39,527 | + 37,665 | + 198 | + 1,664 | + 10,445 | + 10,216 | + 329 | + 2,308 | + 1,749 | − 101 | − 54 | − 900 |
| June | − 5,187 | + 15,012 | + 10,796 | − 989 | + 5,205 | + 16,561 | + 6,409 | + 10,132 | + 182 | + 254 | − | + 137 | − 542 |
| July | − 22,069 | + 8,445 | + 6,199 | − 2,538 | + 4,784 | + 9,388 | + 10,089 | − 1,805 | + 4,255 | + 809 | − | − 274 | − 313 |
| Aug. | + 29,071 | + 821 | − 607 | − 1,928 | + 3,356 | + 7,101 | + 162 | + 7,104 | + 4,060 | + 3,879 | − | + 10 | − 276 |
| Sep. | − 27,784 | + 21,731 | + 23,228 | − 2,707 | + 1,210 | + 6,348 | + 4,338 | + 1,984 | + 2,482 | + 2,361 | − | + 108 | − 305 |

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

## I Banks (MFIs) in Germany

| Sub-ordinated liabilities | Partici-pation rights capital | Fund for general banking risks | Capital 6 | | | Other liabilities 7 | | | Total liabilities 7 | Volume of business 7, 10 | *Memo item Sureties* | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Total | Subscribed capital | Reserves 6 | Total | of which: trading portfolio derivates 8 Total | of which with group-affiliated 9 foreign banks | | | | Period |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | |
| **End of year or month** * | | | | | | | | | | | | |
| 57,762 | 7,420 | 110,114 | 413,740 | 103,024 | 310,716 | 608,003 | 419,768 | 79,187 | 7,823,674 | 7,823,676 | 214,816 | 2018 |
| 56,309 | 7,871 | 117,046 | 427,580 | 104,838 | 322,742 | 931,502 | 654,294 | 163,433 | 8,358,519 | 8,358,521 | 218,155 | 2019 |
| 59,818 | 8,003 | 126,362 | 414,025 | 103,079 | 310,946 | 1,023,451 | 801,045 | 266,653 | 9,002,095 | 9,002,096 | 221,881 | 2020 |
| 69,867 | 10,298 | 130,658 | 423,954 | 108,993 | 314,961 | 805,560 | 574,482 | 177,930 | 9,233,348 | 9,233,349 | 246,305 | 2021 |
| 81,132 | 12,182 | 138,642 | 440,308 | 108,477 | 331,831 | 1,815,481 | 1,502,671 | 623,105 | 10,581,487 | 10,581,487 | 264,080 | 2022 |
| 87,606 | 12,142 | 143,127 | 456,559 | 111,918 | 344,641 | 1,629,066 | 1,258,804 | 562,854 | 10,397,776 | 10,397,776 | 267,268 | 2023 |
| 91,184 | 16,768 | 157,548 | 475,104 | 110,987 | 364,117 | 1,932,589 | 1,505,133 | 944,214 | 10,906,990 | 10,906,990 | 272,857 | 2024 |
| 91,432 | 17,517 | 171,820 | 488,992 | 111,416 | 377,576 | 1,789,590 | 1,318,077 | 824,623 | 10,995,781 | 10,995,781 | 274,880 | 2025 |
| 90,292 | 16,749 | 164,960 | 478,656 | 110,452 | 368,204 | 1,597,499 | 1,138,156 | 618,063 | 10,797,774 | 10,797,774 | 272,366 | 2025 Feb. |
| 93,397 | 18,092 | 170,586 | 480,597 | 110,531 | 370,066 | 1,567,771 | 1,127,765 | 603,435 | 10,773,702 | 10,773,702 | 268,550 | Mar. |
| 90,625 | 16,357 | 171,045 | 481,935 | 110,361 | 371,574 | 1,772,092 | 1,335,557 | 797,192 | 10,983,735 | 10,983,735 | 270,141 | Apr. |
| 90,782 | 16,718 | 171,435 | 484,383 | 110,313 | 374,070 | 1,594,519 | 1,156,998 | 638,590 | 10,804,114 | 10,804,114 | 270,692 | May |
| 89,689 | 16,581 | 171,850 | 490,540 | 111,341 | 379,199 | 1,545,152 | 1,104,750 | 583,159 | 10,761,715 | 10,761,715 | 267,519 | June |
| 91,015 | 16,421 | 172,142 | 487,779 | 111,427 | 376,352 | 1,653,067 | 1,216,691 | 702,517 | 10,839,649 | 10,839,649 | 267,754 | July |
| 92,508 | 16,371 | 171,960 | 487,472 | 110,762 | 376,710 | 1,793,970 | 1,337,503 | 825,345 | 11,007,289 | 11,007,289 | 268,079 | Aug. |
| 91,951 | 16,470 | 172,052 | 488,347 | 111,139 | 377,208 | 1,652,589 | 1,194,863 | 698,794 | 10,891,397 | 10,891,397 | 268,395 | Sep. |
| 91,790 | 15,309 | 172,120 | 487,313 | 111,188 | 376,125 | 1,500,104 | 1,026,375 | 512,347 | 10,752,869 | 10,752,869 | 271,843 | Oct. |
| 91,730 | 16,508 | 172,174 | 487,277 | 111,358 | 375,919 | 1,747,674 | 1,270,570 | 761,752 | 11,058,932 | 11,058,932 | 275,804 | Nov. |
| 91,432 | 17,517 | 171,820 | 488,992 | 111,416 | 377,576 | 1,789,590 | 1,318,077 | 824,623 | 10,995,781 | 10,995,781 | 274,880 | Dec. |
| 98,846 | 18,489 | 175,753 | 496,733 | 113,816 | 382,917 | 2,156,616 | 1,662,130 | 851,680 | 11,652,871 | 11,652,871 | 275,394 | 2026 Jan. |
| 97,494 | 18,487 | 178,480 | 496,619 | 113,986 | 382,633 | 2,206,671 | 1,715,928 | 901,529 | 11,752,906 | 11,752,906 | 279,287 | Feb. |
| 96,479 | 18,516 | 184,862 | 498,558 | 114,067 | 384,491 | 1,846,194 | 1,367,570 | 549,878 | 11,383,258 | 11,383,258 | 284,263 | Mar. |
| 96,085 | 17,742 | 185,232 | 498,958 | 113,593 | 385,365 | 1,919,932 | 1,441,636 | 606,645 | 11,484,391 | 11,484,391 | 285,476 | Apr. |
| 96,897 | 19,200 | 185,387 | 498,598 | 113,384 | 385,214 | 1,833,053 | 1,353,809 | 552,287 | 11,471,948 | 11,471,948 | 287,947 | May |
| 97,976 | 19,219 | 185,578 | 500,589 | 113,282 | 387,307 | 1,856,599 | 1,360,859 | 597,736 | 11,532,223 | 11,532,223 | 291,571 | June |
| 96,830 | 19,207 | 185,720 | 501,624 | 113,594 | 388,030 | 1,988,098 | 1,495,735 | 701,929 | 11,660,804 | 11,660,804 | 294,612 | July |
| 96,608 | 23,076 | 185,772 | 501,236 | 113,661 | 387,575 | 1,885,412 | 1,380,865 | 566,790 | 11,596,915 | 11,596,915 | 296,181 | Aug. |
| 97,040 | 24,430 | 186,030 | 500,356 | 113,991 | 386,365 | 2,378,986 | 1,859,158 | 926,599 | 12,101,130 | 12,101,130 | 300,981 | Sep. |
| **Changes** * | | | | | | | | | | | | |
| + 1,043 | + 451 | + 6,938 | + 11,720 | + 2,950 | + 8,770 | + 313,098 | + 233,245 | + 83,779 | + 477,126 | + 477,126 | + 3,608 | 2019 |
| + 2,201 | + 132 | + 9,316 | − 3,866 | − 874 | − 2,992 | + 112,359 | + 147,735 | + 103,571 | + 755,499 | + 755,498 | + 5,027 | 2020 |
| + 10,458 | + 2,295 | + 4,295 | + 11,593 | + 6,927 | + 4,666 | − 236,636 | − 227,229 | − 89,026 | + 198,571 | + 198,571 | + 24,469 | 2021 |
| + 11,455 | + 984 | + 7,991 | + 11,411 | − 102 | + 11,513 | + 824,223 | + 735,423 | + 394,802 | +1,155,186 | +1,155,185 | + 17,777 | 2022 |
| + 6,554 | − 40 | + 4,485 | + 15,962 | + 1,572 | + 14,390 | − 176,153 | − 235,995 | − 54,283 | − 172,920 | − 172,920 | + 3,236 | 2023 |
| + 4,204 | + 4,626 | + 14,002 | + 18,584 | − 1,019 | + 19,603 | + 268,895 | + 221,914 | + 368,393 | + 464,773 | + 464,773 | + 5,594 | 2024 |
| − 1,712 | + 749 | + 14,272 | + 15,459 | + 1,234 | + 14,225 | − 99,010 | − 142,257 | − 93,436 | + 208,917 | + 208,917 | + 2,033 | 2025 |
| − 1,174 | + 5 | + 3,296 | + 303 | − 104 | + 407 | − 534,931 | − 532,887 | − 522,322 | − 453,254 | − 453,254 | − 148 | 2025 Feb. |
| + 3,105 | + 1,343 | + 5,626 | + 1,941 | + 79 | + 1,862 | − 14,302 | − 122 | − 6,952 | + 9,485 | + 9,485 | − 3,816 | Mar. |
| − 2,772 | − 1,735 | + 459 | + 1,534 | + 1 | + 1,533 | + 229,409 | + 222,142 | + 204,476 | + 255,439 | + 255,439 | + 1,536 | Apr. |
| + 157 | + 361 | + 390 | + 2,498 | − 48 | + 2,546 | − 180,489 | − 180,363 | − 159,709 | − 184,398 | − 184,398 | + 551 | May |
| − 1,093 | − 137 | + 415 | + 6,157 | + 1,028 | + 5,129 | − 32,257 | − 41,757 | − 48,141 | − 13,205 | − 13,205 | − 3,173 | June |
| + 1,326 | − 160 | + 292 | − 2,761 | + 86 | − 2,847 | + 98,744 | + 106,552 | + 115,248 | + 61,678 | + 61,678 | + 235 | July |
| − 467 | − 50 | − 182 | + 504 | + 88 | + 416 | + 149,440 | + 125,584 | + 126,348 | + 184,885 | + 184,885 | + 325 | Aug. |
| − 557 | + 99 | + 92 | + 715 | + 217 | + 498 | − 146,070 | − 147,163 | − 125,044 | − 117,579 | − 117,579 | + 426 | Sep. |
| − 161 | − 1,161 | + 68 | − 253 | + 74 | − 327 | − 161,706 | − 171,353 | − 188,654 | − 110,949 | − 110,949 | + 3,448 | Oct. |
| − 60 | + 1,199 | + 54 | − 36 | + 170 | − 206 | + 251,706 | + 244,004 | + 249,335 | + 308,289 | + 308,289 | + 3,961 | Nov. |
| − 298 | + 1,009 | − 354 | + 1,715 | + 58 | + 1,657 | + 55,305 | + 51,295 | + 65,614 | − 58,461 | − 58,461 | − 924 | Dec. |
| + 1,814 | − 28 | − 125 | − 1,923 | + 552 | − 2,475 | + 159,100 | + 126,536 | + 29,874 | + 334,381 | + 334,381 | + 514 | 2026 Jan. |
| − 1,352 | − 2 | + 2,727 | − 114 | + 170 | − 284 | + 46,893 | + 51,776 | + 48,059 | + 94,352 | + 94,352 | + 3,893 | Feb. |
| − 1,015 | + 29 | + 6,382 | + 1,939 | + 81 | + 1,858 | − 41,890 | − 24,906 | − 102,871 | − 60,179 | − 60,179 | + 5,046 | Mar. |
| − 300 | − 774 | + 370 | + 865 | − 469 | + 1,334 | + 82,988 | + 78,239 | + 59,813 | + 116,115 | + 116,115 | + 1,213 | Apr. |
| + 812 | + 1,458 | + 155 | − 87 | + 64 | − 151 | − 89,143 | − 88,952 | − 55,358 | − 16,042 | − 16,042 | + 2,471 | May |
| + 729 | + 19 | + 191 | + 1,991 | − 102 | + 2,093 | + 13,121 | + 261 | + 40,943 | + 42,214 | + 42,214 | + 3,624 | June |
| − 1,146 | − 12 | + 142 | + 1,094 | + 371 | + 723 | + 134,482 | + 136,298 | + 105,641 | + 133,992 | + 133,992 | + 3,041 | July |
| − 222 | + 3,869 | − 18 | − 390 | + 67 | − 457 | − 100,207 | − 111,630 | − 132,864 | − 56,181 | − 56,181 | − 386 | Aug. |
| + 432 | + 1,354 | + 258 | − 880 | + 330 | − 1,210 | + 481,159 | + 470,625 | + 353,673 | + 484,903 | + 484,903 | + 4,800 | Sep. |

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

## I Banks (MFIs) in Germany

### 3 Assets and liabilities, by category of banks *

€ million

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

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

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

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

## I Banks (MFIs) in Germany

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

€ million

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

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

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

## I Banks (MFIs) in Germany

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

€ million

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

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

## I Banks (MFIs) in Germany

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

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

## I Banks (MFIs) in Germany

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

€ million

| Period | Lending to domestic and foreign banks | | | | | Lending to domestic banks | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Balances and loans | | | | | | |
| | Total | Balances and loans | Bills | Negotiable money market paper, securities issued by banks | *Memo item Fiduciary loans* | Total | Total | Short-term | Medium-term | Long-term | Bills | Negotiable money market paper, securities issued by banks | *Memo item Fiduciary loans* |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| | **End of year or month *** | | | | | | | | | | | | |
| 2018 | 2,337,594 | 1,855,619 | 21 | 481,954 | 8,877 | 1,323,473 | 1,083,751 | 381,869 | 79,995 | 621,887 | 4 | 239,718 | 5,882 |
| 2019 | 2,318,967 | 1,830,117 | 20 | 488,830 | 8,168 | 1,254,733 | 1,016,169 | 301,711 | 83,456 | 631,002 | 3 | 238,561 | 4,463 |
| 2020 | 2,392,136 | 1,904,522 | 44 | 487,570 | 12,760 | 1,367,882 | 1,119,729 | 398,027 | 84,878 | 636,824 | 2 | 248,151 | 8,790 |
| 2021 | 2,510,243 | 2,041,155 | 36 | 469,052 | 13,800 | 1,409,587 | 1,163,739 | 409,186 | 85,234 | 669,319 | – | 245,848 | 10,346 |
| 2022 | 3,498,274 | 3,027,976 | 39 | 470,259 | 15,723 | 2,346,998 | 2,101,420 | 1,321,712 | 93,563 | 686,145 | – | 245,578 | 12,056 |
| 2023 | 3,447,641 | 2,963,847 | 71 | 483,723 | 30,286 | 2,280,698 | 2,029,265 | 1,228,575 | 110,606 | 690,084 | – | 251,433 | 24,196 |
| 2024 | 3,428,240 | 2,913,526 | 98 | 514,616 | 45,372 | 2,122,330 | 1,855,230 | 1,082,376 | 99,440 | 673,414 | – | 267,100 | 37,441 |
| 2025 | 3,351,480 | 2,813,641 | 37 | 537,802 | 56,355 | 1,941,096 | 1,656,624 | 908,947 | 87,267 | 660,410 | – | 284,472 | 38,805 |
| 2025 Feb. | 3,571,238 | 3,038,789 | 111 | 532,338 | 44,190 | 2,216,862 | 1,937,826 | 1,162,423 | 98,829 | 676,574 | – | 279,036 | 36,682 |
| Mar. | 3,573,428 | 3,042,756 | 105 | 530,567 | 44,674 | 2,187,694 | 1,909,014 | 1,142,746 | 96,228 | 670,040 | – | 278,680 | 37,030 |
| Apr. | 3,549,790 | 3,018,805 | 99 | 530,886 | 45,062 | 2,185,804 | 1,904,129 | 1,138,629 | 95,032 | 670,468 | – | 281,675 | 36,924 |
| May | 3,537,023 | 2,999,698 | 93 | 537,232 | 45,948 | 2,177,982 | 1,893,433 | 1,126,456 | 94,484 | 672,493 | – | 284,549 | 36,933 |
| June | 3,522,102 | 2,987,187 | 84 | 534,831 | 45,602 | 2,132,749 | 1,847,241 | 1,090,145 | 91,696 | 665,400 | – | 285,508 | 36,255 |
| July | 3,469,832 | 2,935,353 | 69 | 534,410 | 46,806 | 2,111,011 | 1,824,692 | 1,065,774 | 91,497 | 667,421 | – | 286,319 | 37,126 |
| Aug. | 3,507,253 | 2,965,471 | 62 | 541,720 | 48,164 | 2,126,814 | 1,839,309 | 1,080,786 | 90,511 | 668,012 | – | 287,505 | 36,975 |
| Sep. | 3,476,905 | 2,934,678 | 59 | 542,168 | 53,002 | 2,093,077 | 1,807,220 | 1,056,759 | 89,263 | 661,198 | – | 285,857 | 39,772 |
| Oct. | 3,397,351 | 2,854,139 | 49 | 543,163 | 53,741 | 1,994,765 | 1,707,101 | 956,463 | 87,620 | 663,018 | – | 287,664 | 40,847 |
| Nov. | 3,446,303 | 2,900,726 | 46 | 545,531 | 53,891 | 2,005,126 | 1,718,329 | 964,791 | 87,707 | 665,831 | – | 286,797 | 40,010 |
| Dec. | 3,351,480 | 2,813,641 | 37 | 537,802 | 56,355 | 1,941,096 | 1,656,624 | 908,947 | 87,267 | 660,410 | – | 284,472 | 38,805 |
| 2026 Jan. | 3,524,226 | 2,979,744 | 31 | 544,451 | 58,255 | 2,020,120 | 1,727,154 | 977,630 | 87,823 | 661,701 | – | 292,966 | 36,415 |
| Feb. | 3,546,642 | 2,998,262 | 34 | 548,346 | 59,390 | 1,989,384 | 1,694,337 | 941,828 | 88,525 | 663,984 | – | 295,047 | 35,572 |
| Mar. | 3,509,322 | 2,962,070 | 29 | 547,223 | 60,833 | 1,981,083 | 1,686,503 | 939,640 | 88,561 | 658,302 | – | 294,580 | 33,555 |
| Apr. | 3,511,894 | 2,960,336 | 42 | 551,516 | 62,238 | 1,996,006 | 1,700,248 | 950,618 | 88,175 | 661,455 | – | 295,758 | 32,757 |
| May | 3,547,369 | 2,994,460 | 45 | 552,864 | 62,742 | 1,997,037 | 1,700,641 | 947,748 | 88,482 | 664,411 | – | 296,396 | 32,721 |
| June | 3,475,868 | 2,913,707 | 68 | 562,093 | 62,806 | 1,884,926 | 1,587,722 | 839,912 | 87,144 | 660,666 | – | 297,204 | 32,416 |
| July | 3,458,591 | 2,901,499 | 69 | 557,023 | 63,154 | 1,882,951 | 1,587,289 | 834,928 | 87,652 | 664,709 | – | 295,662 | 32,851 |
| Aug. | 3,506,669 | 2,945,775 | 74 | 560,820 | 67,170 | 1,907,270 | 1,611,038 | 854,542 | 87,616 | 668,880 | – | 296,232 | 34,465 |
| Sep. | 3,477,183 | 2,910,099 | 74 | 567,010 | 68,653 | 1,843,094 | 1,546,639 | 795,112 | 86,700 | 664,827 | – | 296,455 | 39,467 |
| | **Changes *** | | | | | | | | | | | | |
| 2019 | – 67,116 | – 72,377 | – 1 | + 5,262 | – 709 | – 62,986 | – 61,113 | – 73,359 | + 3,181 | + 9,065 | – 1 | – 1,872 | – 1,419 |
| 2020 | + 169,130 | + 169,163 | + 24 | – 57 | + 4,592 | + 201,177 | + 191,588 | + 145,632 | + 12,695 | + 33,261 | – 1 | + 9,590 | + 4,327 |
| 2021 | + 96,975 | + 117,398 | – 8 | – 20,415 | + 975 | + 44,142 | + 46,267 | + 14,208 | + 1,308 | + 30,751 | – 2 | – 2,123 | + 1,491 |
| 2022 | + 959,646 | + 958,523 | + 2 | + 1,121 | + 1,933 | + 937,957 | + 938,090 | + 910,007 | + 9,528 | + 18,555 | – | – 133 | + 1,720 |
| 2023 | – 32,956 | – 46,360 | + 32 | + 13,372 | + 2,415 | – 65,512 | – 71,192 | – 92,379 | + 17,008 | + 4,179 | – | + 5,680 | + 1,882 |
| 2024 | – 28,657 | – 58,536 | + 27 | + 29,852 | + 15,086 | – 149,706 | – 164,673 | – 137,607 | – 11,221 | – 15,845 | – | + 14,967 | + 15,325 |
| 2025 | + 39,709 | + 15,612 | – 61 | + 24,158 | + 11,783 | – 93,272 | – 110,665 | – 87,083 | – 11,503 | – 12,079 | – | + 17,393 | + 1,064 |
| 2025 Feb. | + 40,985 | + 33,359 | + 3 | + 7,623 | – 1,056 | + 10,754 | + 6,506 | + 6,477 | – 930 | + 959 | – | + 4,248 | – 615 |
| Mar. | + 16,773 | + 18,547 | – 5 | – 1,769 | + 484 | – 29,098 | – 28,742 | – 19,607 | – 2,601 | – 6,534 | – | – 356 | + 348 |
| Apr. | – 4,213 | – 4,844 | – 6 | + 637 | + 388 | – 911 | – 3,906 | – 3,353 | – 1,076 | + 523 | – | + 2,995 | – 106 |
| May | – 14,304 | – 20,572 | – 6 | + 6,274 | + 886 | – 7,822 | – 10,696 | – 12,173 | – 548 | + 2,025 | – | + 2,874 | + 9 |
| June | – 3,702 | – 1,530 | – 9 | – 2,163 | – 346 | – 45,233 | – 46,192 | – 36,311 | – 2,788 | – 7,093 | – | + 959 | – 678 |
| July | – 59,665 | – 59,281 | – 16 | – 368 | + 1,204 | – 21,738 | – 22,549 | – 24,371 | – 199 | + 2,021 | – | + 811 | + 871 |
| Aug. | + 44,946 | + 37,550 | – 7 | + 7,403 | + 1,358 | + 17,406 | + 16,220 | + 16,065 | – 986 | + 1,141 | – | + 1,186 | – 151 |
| Sep. | – 28,165 | – 28,678 | – 3 | + 516 | + 4,838 | – 34,077 | – 32,429 | – 24,367 | – 1,248 | – 6,814 | – | – 1,648 | + 2,797 |
| Oct. | + 2,365 | + 1,405 | – 10 | + 970 | + 1,539 | – 12,665 | – 14,493 | – 15,500 | – 1,093 | + 2,100 | – | + 1,828 | + 775 |
| Nov. | + 48,465 | + 46,119 | – 3 | + 2,349 | + 150 | + 10,361 | + 11,228 | + 8,328 | + 87 | + 2,813 | – | – 867 | – 837 |
| Dec. | – 103,699 | – 96,027 | – 9 | – 7,663 | + 2,464 | – 64,030 | – 61,705 | – 55,844 | – 440 | – 5,421 | – | – 2,325 | – 1,205 |
| 2026 Jan. | + 129,292 | + 122,793 | – 6 | + 6,505 | + 1,900 | + 61,352 | + 54,776 | + 53,059 | + 476 | + 1,241 | – | + 6,576 | – 2,390 |
| Feb. | + 19,618 | + 15,784 | + 3 | + 3,831 | + 1,135 | – 30,736 | – 32,817 | – 35,802 | + 702 | + 2,283 | – | + 2,081 | – 843 |
| Mar. | – 46,361 | – 45,046 | – 5 | – 1,310 | + 1,443 | – 8,301 | – 7,834 | – 2,188 | + 36 | – 5,682 | – | – 467 | – 2,017 |
| Apr. | + 6,027 | + 1,628 | + 13 | + 4,386 | + 1,405 | + 15,674 | + 14,496 | + 11,729 | – 386 | + 3,153 | – | + 1,178 | – 798 |
| May | + 34,005 | + 32,781 | + 3 | + 1,221 | + 504 | + 1,211 | + 673 | – 2,590 | + 407 | + 2,856 | – | + 538 | – 36 |
| June | – 80,069 | – 87,824 | + 23 | + 7,732 | + 64 | – 112,111 | – 112,919 | – 107,836 | – 1,338 | – 3,745 | – | + 808 | – 305 |
| July | – 14,797 | – 9,753 | + 1 | – 5,045 | + 348 | – 1,962 | – 420 | – 4,971 | + 508 | + 4,043 | – | – 1,542 | + 435 |
| Aug. | + 51,275 | + 47,409 | + 5 | + 3,861 | + 4,016 | + 24,096 | + 23,526 | + 19,341 | – 36 | + 4,221 | – | + 570 | + 1,614 |
| Sep. | – 36,127 | – 42,198 | – | + 6,071 | + 1,483 | – 64,176 | – 64,399 | – 59,430 | – 916 | – 4,053 | – | + 223 | + 602 |

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

# I Banks (MFIs) in Germany

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

€ million

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

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

## I Banks (MFIs) in Germany

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

€ million

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

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

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

## I Banks (MFIs) in Germany

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

€ million

| Period | Lending to non-banks | | | | | | | | Short-term lending | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Total | | Loans | Bills | Treasury bills, negotiable money market paper issued by non-banks | Securities issued by non-banks | Equalisation claims [1] | *Memo item Fiduciary loans* | Total | |
| | including Treasury bills credits, securities portfolios, equalisation claims | excluding | | | | | | | including Treasury bills credits | excluding |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | **End of year or month *** | | | | | | | | | |
| 2018 | 4,156,432 | 3,480,005 | 3,479,427 | 578 | 4,485 | 671,942 | – | 29,791 | 353,652 | 349,167 |
| 2019 | 4,316,857 | 3,632,630 | 3,632,155 | 475 | 10,950 | 673,277 | – | 28,762 | 379,116 | 368,166 |
| 2020 | 4,469,806 | 3,768,294 | 3,767,960 | 334 | 15,311 | 686,201 | – | 34,791 | 379,952 | 364,641 |
| 2021 | 4,669,251 | 3,964,904 | 3,964,520 | 384 | 10,609 | 693,738 | – | 36,854 | 409,183 | 398,574 |
| 2022 | 4,929,295 | 4,229,490 | 4,229,259 | 231 | 17,589 | 682,216 | – | 36,018 | 484,295 | 466,706 |
| 2023 | 5,004,522 | 4,277,243 | 4,277,127 | 116 | 13,161 | 714,118 | – | 34,458 | 466,241 | 453,080 |
| 2024 | 5,186,842 | 4,392,594 | 4,392,481 | 113 | 14,750 | 779,498 | – | 36,767 | 529,706 | 514,956 |
| 2025 | 5,484,724 | 4,584,913 | 4,584,747 | 166 | 17,466 | 882,345 | – | 38,679 | 657,629 | 640,163 |
| 2025 Feb. | 5,296,244 | 4,442,846 | 4,442,730 | 116 | 18,172 | 835,226 | – | 36,946 | 571,005 | 552,833 |
| Mar. | 5,300,030 | 4,437,760 | 4,437,637 | 123 | 19,322 | 842,948 | – | 36,946 | 569,321 | 549,999 |
| Apr. | 5,306,308 | 4,443,606 | 4,443,505 | 101 | 16,679 | 846,023 | – | 37,129 | 567,992 | 551,313 |
| May | 5,326,617 | 4,451,874 | 4,451,764 | 110 | 18,144 | 856,599 | – | 36,898 | 566,816 | 548,672 |
| June | 5,349,323 | 4,447,201 | 4,447,090 | 111 | 23,204 | 878,918 | – | 36,741 | 571,736 | 548,532 |
| July | 5,365,964 | 4,464,914 | 4,464,757 | 157 | 18,856 | 882,194 | – | 36,917 | 565,705 | 546,849 |
| Aug. | 5,369,898 | 4,472,013 | 4,471,852 | 161 | 17,248 | 880,637 | – | 36,961 | 564,845 | 547,597 |
| Sep. | 5,415,652 | 4,500,964 | 4,500,799 | 165 | 16,567 | 898,121 | – | 37,328 | 593,749 | 577,182 |
| Oct. | 5,490,124 | 4,569,936 | 4,569,770 | 166 | 19,309 | 900,879 | – | 38,189 | 647,890 | 628,581 |
| Nov. | 5,513,400 | 4,587,756 | 4,587,595 | 161 | 22,084 | 903,560 | – | 38,586 | 659,352 | 637,268 |
| Dec. | 5,484,724 | 4,584,913 | 4,584,747 | 166 | 17,466 | 882,345 | – | 38,679 | 657,629 | 640,163 |
| 2026 Jan. | 5,613,536 | 4,670,131 | 4,669,965 | 166 | 18,649 | 924,756 | – | 39,143 | 741,984 | 723,335 |
| Feb. | 5,644,220 | 4,683,741 | 4,683,584 | 157 | 17,351 | 943,128 | – | 39,399 | 742,722 | 725,371 |
| Mar. | 5,651,438 | 4,696,954 | 4,696,791 | 163 | 20,070 | 934,414 | – | 41,139 | 750,582 | 730,512 |
| Apr. | 5,669,731 | 4,703,287 | 4,703,120 | 167 | 20,512 | 945,932 | – | 43,524 | 750,050 | 729,538 |
| May | 5,723,192 | 4,727,760 | 4,727,598 | 162 | 21,390 | 974,042 | – | 44,722 | 761,887 | 740,497 |
| June | 5,766,998 | 4,761,456 | 4,761,295 | 161 | 19,582 | 985,960 | – | 44,897 | 784,262 | 764,680 |
| July | 5,763,177 | 4,777,353 | 4,777,187 | 166 | 16,843 | 968,981 | – | 45,368 | 776,502 | 759,659 |
| Aug. | 5,772,960 | 4,775,650 | 4,775,468 | 182 | 21,711 | 975,599 | – | 44,698 | 773,608 | 751,897 |
| Sep. | 5,839,431 | 4,818,650 | 4,818,451 | 199 | 23,340 | 997,441 | – | 45,574 | 815,287 | 791,947 |
| | **Changes *** | | | | | | | | | |
| 2019 | + 153,476 | + 149,079 | + 149,186 | – 107 | + 6,086 | – 1,689 | – | – 1,029 | + 27,372 | + 21,286 |
| 2020 | + 157,649 | + 138,274 | + 138,414 | – 140 | + 4,373 | + 15,002 | – | + 5,519 | – 6,903 | – 11,276 |
| 2021 | + 190,065 | + 187,479 | + 187,432 | + 47 | – 5,385 | + 7,971 | – | + 2,128 | + 35,397 | + 40,782 |
| 2022 | + 253,698 | + 256,996 | + 257,155 | – 159 | + 6,733 | – 10,031 | – | – 836 | + 71,067 | + 64,334 |
| 2023 | + 82,407 | + 53,744 | + 53,859 | – 115 | – 4,438 | + 33,101 | – | – 935 | – 12,743 | – 8,305 |
| 2024 | + 172,255 | + 107,450 | + 107,453 | – 3 | + 1,470 | + 63,335 | – | + 2,309 | + 57,311 | + 55,841 |
| 2025 | + 280,479 | + 169,024 | + 168,967 | + 57 | + 3,135 | + 108,320 | – | + 1,122 | + 92,700 | + 89,565 |
| 2025 Feb. | + 54,323 | + 25,149 | + 25,147 | + 2 | + 2,045 | + 27,129 | – | + 77 | + 16,426 | + 14,381 |
| Mar. | + 13,516 | + 2,614 | + 2,606 | + 8 | + 1,262 | + 9,640 | – | – 250 | + 2,727 | + 1,465 |
| Apr. | + 16,570 | + 13,930 | + 13,951 | – 21 | – 2,574 | + 5,214 | – | + 183 | + 2,327 | + 4,901 |
| May | + 18,945 | + 7,204 | + 7,195 | + 9 | + 1,447 | + 10,294 | – | + 29 | – 1,650 | – 3,097 |
| June | + 29,970 | + 936 | + 934 | + 2 | + 5,154 | + 23,880 | – | – 157 | + 7,376 | + 2,222 |
| July | + 13,089 | + 14,977 | + 14,931 | + 46 | – 4,343 | + 2,455 | – | + 176 | – 6,804 | – 2,461 |
| Aug. | + 7,361 | + 9,713 | + 9,708 | + 5 | – 1,585 | – 767 | – | + 44 | + 276 | + 1,861 |
| Sep. | + 47,861 | + 30,625 | + 30,621 | + 4 | – 645 | + 17,881 | – | + 367 | + 29,904 | + 30,549 |
| Oct. | + 26,084 | + 21,151 | + 21,151 | – | + 2,749 | + 2,184 | – | + 61 | + 8,368 | + 5,619 |
| Nov. | + 23,141 | + 17,708 | + 17,713 | – 5 | + 2,786 | + 2,647 | – | + 397 | + 11,528 | + 8,742 |
| Dec. | – 25,998 | – 903 | – 909 | + 6 | – 4,534 | – 20,561 | – | + 93 | – 753 | + 3,781 |
| 2026 Jan. | + 74,992 | + 35,025 | + 35,025 | – | + 1,213 | + 38,754 | – | + 464 | + 33,923 | + 32,710 |
| Feb. | + 29,626 | + 12,726 | + 12,735 | – 9 | – 961 | + 17,861 | – | + 256 | + 5,101 | + 6,062 |
| Mar. | + 2,052 | + 9,179 | + 9,174 | + 5 | + 2,692 | – 9,819 | – | + 1,740 | + 5,058 | + 2,366 |
| Apr. | + 22,122 | + 9,528 | + 9,523 | + 5 | + 458 | + 12,136 | – | + 2,385 | + 1,668 | + 1,210 |
| May | + 52,584 | + 23,668 | + 23,673 | – 5 | + 881 | + 28,035 | – | + 1,263 | + 11,948 | + 11,067 |
| June | + 41,252 | + 30,654 | + 30,656 | – 2 | – 1,832 | + 12,430 | – | + 175 | + 20,808 | + 22,640 |
| July | – 2,786 | + 16,690 | + 16,685 | + 5 | – 2,743 | – 16,733 | – | + 471 | – 7,264 | – 4,521 |
| Aug. | + 14,109 | + 2,211 | + 2,195 | + 16 | + 4,884 | + 7,014 | – | – 120 | – 1,283 | – 6,167 |
| Sep. | + 60,890 | + 40,374 | + 40,358 | + 16 | + 1,591 | + 18,925 | – | + 876 | + 40,130 | + 38,539 |

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

## I Banks (MFIs) in Germany

| | | | Medium and long-term lending | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | Total | | Unsecuritised lending | | | | | |
| Loans | Bills | Treasury bills and negotiable money market paper | including Securities portfolios, equalisation claims | excluding I | Total | Medium-term | Long-term | Securities | Equalisation claims [1] | |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | Period |
| **End of year or month** * | | | | | | | | | | |
| 348,589 | 578 | 4,485 | 3,802,780 | 3,130,838 | 3,130,838 | 425,742 | 2,705,096 | 671,942 | – | 2018 |
| 367,691 | 475 | 10,950 | 3,937,741 | 3,264,464 | 3,264,464 | 444,422 | 2,820,042 | 673,277 | – | 2019 |
| 364,307 | 334 | 15,311 | 4,089,854 | 3,403,653 | 3,403,653 | 448,720 | 2,954,933 | 686,201 | – | 2020 |
| 398,190 | 384 | 10,609 | 4,260,068 | 3,566,330 | 3,566,330 | 460,498 | 3,105,832 | 693,738 | – | 2021 |
| 466,475 | 231 | 17,589 | 4,445,000 | 3,762,784 | 3,762,784 | 509,466 | 3,253,318 | 682,216 | – | 2022 |
| 452,964 | 116 | 13,161 | 4,538,281 | 3,824,163 | 3,824,163 | 534,740 | 3,289,423 | 714,118 | – | 2023 |
| 514,843 | 113 | 14,750 | 4,657,136 | 3,877,638 | 3,877,638 | 540,044 | 3,337,594 | 779,498 | – | 2024 |
| 639,997 | 166 | 17,466 | 4,827,095 | 3,944,750 | 3,944,750 | 545,941 | 3,398,809 | 882,345 | – | 2025 |
| 552,717 | 116 | 18,172 | 4,725,239 | 3,890,013 | 3,890,013 | 543,167 | 3,346,846 | 835,226 | – | 2025 Feb. |
| 549,876 | 123 | 19,322 | 4,730,709 | 3,887,761 | 3,887,761 | 543,056 | 3,344,705 | 842,948 | – | Mar. |
| 551,212 | 101 | 16,679 | 4,738,316 | 3,892,293 | 3,892,293 | 540,142 | 3,352,151 | 846,023 | – | Apr. |
| 548,562 | 110 | 18,144 | 4,759,801 | 3,903,202 | 3,903,202 | 541,471 | 3,361,731 | 856,599 | – | May |
| 548,421 | 111 | 23,204 | 4,777,587 | 3,898,669 | 3,898,669 | 542,306 | 3,356,363 | 878,918 | – | June |
| 546,692 | 157 | 18,856 | 4,800,259 | 3,918,065 | 3,918,065 | 548,434 | 3,369,631 | 882,194 | – | July |
| 547,436 | 161 | 17,248 | 4,805,053 | 3,924,416 | 3,924,416 | 542,771 | 3,381,645 | 880,637 | – | Aug. |
| 577,017 | 165 | 16,567 | 4,821,903 | 3,923,782 | 3,923,782 | 543,627 | 3,380,155 | 898,121 | – | Sep. |
| 628,415 | 166 | 19,309 | 4,842,234 | 3,941,355 | 3,941,355 | 547,497 | 3,393,858 | 900,879 | – | Oct. |
| 637,107 | 161 | 22,084 | 4,854,048 | 3,950,488 | 3,950,488 | 551,558 | 3,398,930 | 903,560 | – | Nov. |
| 639,997 | 166 | 17,466 | 4,827,095 | 3,944,750 | 3,944,750 | 545,941 | 3,398,809 | 882,345 | – | Dec. |
| 723,169 | 166 | 18,649 | 4,871,552 | 3,946,796 | 3,946,796 | 547,524 | 3,399,272 | 924,756 | – | 2026 Jan. |
| 725,214 | 157 | 17,351 | 4,901,498 | 3,958,370 | 3,958,370 | 548,950 | 3,409,420 | 943,128 | – | Feb. |
| 730,349 | 163 | 20,070 | 4,900,856 | 3,966,442 | 3,966,442 | 558,810 | 3,407,632 | 934,414 | – | Mar. |
| 729,371 | 167 | 20,512 | 4,919,681 | 3,973,749 | 3,973,749 | 555,692 | 3,418,057 | 945,932 | – | Apr. |
| 740,335 | 162 | 21,390 | 4,961,305 | 3,987,263 | 3,987,263 | 559,698 | 3,427,565 | 974,042 | – | May |
| 764,519 | 161 | 19,582 | 4,982,736 | 3,996,776 | 3,996,776 | 568,705 | 3,428,071 | 985,960 | – | June |
| 759,493 | 166 | 16,843 | 4,986,675 | 4,017,694 | 4,017,694 | 574,244 | 3,443,450 | 968,981 | – | July |
| 751,715 | 182 | 21,711 | 4,999,352 | 4,023,753 | 4,023,753 | 574,407 | 3,449,346 | 975,599 | – | Aug. |
| 791,748 | 199 | 23,340 | 5,024,144 | 4,026,703 | 4,026,703 | 577,810 | 3,448,893 | 997,441 | – | Sep. |
| **Changes** * | | | | | | | | | | |
| + 21,393 | – 107 | + 6,086 | + 126,104 | + 127,793 | + 127,793 | + 16,487 | + 111,306 | – 1,689 | – | 2019 |
| – 11,136 | – 140 | + 4,373 | + 164,552 | + 149,550 | + 149,550 | + 7,992 | + 141,558 | + 15,002 | – | 2020 |
| + 40,735 | + 47 | – 5,385 | + 154,668 | + 146,697 | + 146,697 | + 7,953 | + 138,744 | + 7,971 | – | 2021 |
| + 64,493 | – 159 | + 6,733 | + 182,631 | + 192,662 | + 192,662 | + 48,513 | + 144,149 | – 10,031 | – | 2022 |
| – 8,190 | – 115 | – 4,438 | + 95,150 | + 62,049 | + 62,049 | + 25,184 | + 36,865 | + 33,101 | – | 2023 |
| + 55,844 | – 3 | + 1,470 | + 114,944 | + 51,609 | + 51,609 | + 5,307 | + 46,302 | + 63,335 | – | 2024 |
| + 89,508 | + 57 | + 3,135 | + 187,779 | + 79,459 | + 79,459 | + 9,574 | + 69,885 | + 108,320 | – | 2025 |
| + 14,379 | + 2 | + 2,045 | + 37,897 | + 10,768 | + 10,768 | + 2,569 | + 8,199 | + 27,129 | – | 2025 Feb. |
| + 1,457 | + 8 | + 1,262 | + 10,789 | + 1,149 | + 1,149 | + 1,559 | – 410 | + 9,640 | – | Mar. |
| + 4,922 | – 21 | – 2,574 | + 14,243 | + 9,029 | + 9,029 | – 1,319 | + 10,348 | + 5,214 | – | Apr. |
| – 3,106 | + 9 | + 1,447 | + 20,595 | + 10,301 | + 10,301 | + 1,093 | + 9,208 | + 10,294 | – | May |
| + 2,220 | + 2 | + 5,154 | + 22,594 | – 1,286 | – 1,286 | + 2,146 | – 3,432 | + 23,880 | – | June |
| – 2,507 | + 46 | – 4,343 | + 19,893 | + 17,438 | + 17,438 | + 4,463 | + 12,975 | + 2,455 | – | July |
| + 1,856 | + 5 | – 1,585 | + 7,085 | + 7,852 | + 7,852 | – 4,644 | + 12,496 | – 767 | – | Aug. |
| + 30,545 | + 4 | – 645 | + 17,957 | + 76 | + 76 | + 1,046 | – 970 | + 17,881 | – | Sep. |
| + 5,619 | – | + 2,749 | + 17,716 | + 15,532 | + 15,532 | + 2,740 | + 12,792 | + 2,184 | – | Oct. |
| + 8,747 | – 5 | + 2,786 | + 11,613 | + 8,966 | + 8,966 | + 4,026 | + 4,940 | + 2,647 | – | Nov. |
| + 3,775 | + 6 | – 4,534 | – 25,245 | – 4,684 | – 4,684 | – 5,243 | + 559 | – 20,561 | – | Dec. |
| + 32,710 | – | + 1,213 | + 41,069 | + 2,315 | + 2,315 | + 1,483 | + 832 | + 38,754 | – | 2026 Jan. |
| + 6,071 | – 9 | – 961 | + 24,525 | + 6,664 | + 6,664 | + 264 | + 6,400 | + 17,861 | – | Feb. |
| + 2,361 | + 5 | + 2,692 | – 3,006 | + 6,813 | + 6,813 | + 9,223 | – 2,410 | – 9,819 | – | Mar. |
| + 1,205 | + 5 | + 458 | + 20,454 | + 8,318 | + 8,318 | – 1,202 | + 9,520 | + 12,136 | – | Apr. |
| + 11,072 | – 5 | + 881 | + 40,636 | + 12,601 | + 12,601 | + 3,381 | + 9,220 | + 28,035 | – | May |
| + 22,642 | – 2 | – 1,832 | + 20,444 | + 8,014 | + 8,014 | + 8,348 | – 334 | + 12,430 | – | June |
| – 4,526 | + 5 | – 2,743 | + 4,478 | + 21,211 | + 21,211 | + 5,643 | + 15,568 | – 16,733 | – | July |
| – 6,183 | + 16 | + 4,884 | + 15,392 | + 8,378 | + 8,378 | + 1,228 | + 7,150 | + 7,014 | – | Aug. |
| + 38,523 | + 16 | + 1,591 | + 20,760 | + 1,835 | + 1,835 | + 2,880 | – 1,045 | + 18,925 | – | Sep. |

## I Banks (MFIs) in Germany

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

€ million

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

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

## I Banks (MFIs) in Germany

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

€ million

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

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

## I Banks (MFIs) in Germany

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

€ million

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

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

## I Banks (MFIs) in Germany

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

€ million

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

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

## I Banks (MFIs) in Germany

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

€ million

| Period | Lending to domestic non-banks | | | | | | Short-term lending | | | | | | Medium |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | of which | | | | | | to enterprises and households | | | to government | | |
| | | | | | | | | | of which | | | | |
| | Total | Loans | Bills | Treasury bills, negotiable money market paper issued by non-banks | Securities issued by non-banks [1] | *Memo item Fiduciary loans* | Total | Total | Loans | Bills | Total | of which Loans | Total |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| | **End of year or month *** | | | | | | | | | | | | |
| 2018 | 3,394,464 | 2,990,166 | 249 | 195 | 403,854 | 17,965 | 249,512 | 228,013 | 227,373 | 249 | 21,499 | 21,695 | 3,144,952 |
| 2019 | 3,521,535 | 3,119,187 | 317 | 3,292 | 398,739 | 17,267 | 260,438 | 238,838 | 238,090 | 317 | 21,600 | 18,739 | 3,261,097 |
| 2020 | 3,647,048 | 3,245,092 | 249 | 4,018 | 397,689 | 23,503 | 243,250 | 221,615 | 220,957 | 249 | 21,635 | 18,026 | 3,403,798 |
| 2021 | 3,798,090 | 3,392,408 | 263 | 2,625 | 402,794 | 25,722 | 249,701 | 232,189 | 231,587 | 263 | 17,512 | 15,226 | 3,548,389 |
| 2022 | 4,015,618 | 3,613,125 | 159 | 2,694 | 399,640 | 25,598 | 296,441 | 279,785 | 279,265 | 159 | 16,656 | 14,323 | 3,719,177 |
| 2023 | 4,044,144 | 3,649,858 | 65 | 873 | 393,348 | 23,796 | 279,045 | 264,205 | 263,889 | 65 | 14,840 | 14,218 | 3,765,099 |
| 2024 | 4,120,105 | 3,701,320 | 54 | 1,845 | 416,886 | 26,057 | 294,834 | 275,342 | 274,829 | 54 | 19,492 | 18,106 | 3,825,271 |
| 2025 | 4,286,538 | 3,838,873 | 29 | 1,874 | 445,762 | 27,050 | 367,133 | 339,283 | 338,819 | 29 | 27,850 | 26,411 | 3,919,405 |
| 2025 Feb. | 4,150,710 | 3,716,795 | 50 | 2,547 | 431,318 | 26,208 | 304,089 | 280,665 | 279,873 | 50 | 23,424 | 21,619 | 3,846,621 |
| Mar. | 4,154,786 | 3,717,703 | 52 | 2,690 | 434,341 | 26,197 | 306,997 | 282,551 | 281,762 | 52 | 24,446 | 22,493 | 3,847,789 |
| Apr. | 4,161,044 | 3,723,165 | 27 | 2,049 | 435,803 | 26,450 | 304,540 | 279,652 | 278,853 | 27 | 24,888 | 23,611 | 3,856,504 |
| May | 4,168,202 | 3,727,249 | 46 | 2,479 | 438,428 | 26,246 | 299,616 | 275,779 | 274,909 | 46 | 23,837 | 22,182 | 3,868,586 |
| June | 4,174,466 | 3,732,477 | 47 | 3,274 | 438,668 | 26,253 | 308,320 | 283,614 | 282,517 | 47 | 24,706 | 22,482 | 3,866,146 |
| July | 4,193,088 | 3,741,735 | 28 | 3,869 | 447,456 | 26,408 | 302,094 | 273,780 | 272,744 | 28 | 28,314 | 25,453 | 3,890,994 |
| Aug. | 4,194,523 | 3,749,138 | 30 | 3,978 | 441,377 | 26,457 | 302,389 | 275,925 | 274,993 | 30 | 26,464 | 23,388 | 3,892,134 |
| Sep. | 4,207,382 | 3,755,807 | 30 | 2,227 | 449,318 | 26,839 | 307,572 | 280,749 | 280,039 | 30 | 26,823 | 25,276 | 3,899,810 |
| Oct. | 4,268,535 | 3,818,236 | 30 | 1,906 | 448,363 | 26,864 | 355,295 | 327,373 | 326,670 | 30 | 27,922 | 26,689 | 3,913,240 |
| Nov. | 4,296,573 | 3,845,767 | 27 | 1,812 | 448,967 | 27,148 | 371,611 | 344,692 | 344,225 | 27 | 26,919 | 25,547 | 3,924,962 |
| Dec. | 4,286,538 | 3,838,873 | 29 | 1,874 | 445,762 | 27,050 | 367,133 | 339,283 | 338,819 | 29 | 27,850 | 26,411 | 3,919,405 |
| 2026 Jan. | 4,293,037 | 3,837,804 | 25 | 1,685 | 453,523 | 27,324 | 366,418 | 334,753 | 334,472 | 25 | 31,665 | 30,236 | 3,926,619 |
| Feb. | 4,306,258 | 3,845,906 | 23 | 1,750 | 458,579 | 27,447 | 364,405 | 335,831 | 335,162 | 23 | 28,574 | 27,470 | 3,941,853 |
| Mar. | 4,309,500 | 3,855,971 | 25 | 1,827 | 451,677 | 27,962 | 372,483 | 342,245 | 341,683 | 25 | 30,238 | 28,948 | 3,937,017 |
| Apr. | 4,324,562 | 3,866,589 | 29 | 2,376 | 455,568 | 29,576 | 375,399 | 343,590 | 343,003 | 29 | 31,809 | 29,991 | 3,949,163 |
| May | 4,335,881 | 3,869,460 | 26 | 3,311 | 463,084 | 30,177 | 370,461 | 340,535 | 339,827 | 26 | 29,926 | 27,297 | 3,965,420 |
| June | 4,370,040 | 3,899,920 | 25 | 1,979 | 468,116 | 30,210 | 394,006 | 363,068 | 362,476 | 25 | 30,938 | 29,526 | 3,976,034 |
| July | 4,376,104 | 3,909,867 | 26 | 2,300 | 463,911 | 30,606 | 386,913 | 353,319 | 352,571 | 26 | 33,594 | 32,016 | 3,989,191 |
| Aug. | 4,378,509 | 3,914,012 | 24 | 2,809 | 461,664 | 30,047 | 383,100 | 350,554 | 349,995 | 24 | 32,546 | 30,272 | 3,995,409 |
| Sep. | 4,396,677 | 3,931,171 | 26 | 3,015 | 462,465 | 30,419 | 401,898 | 366,370 | 365,734 | 26 | 35,528 | 33,123 | 3,994,779 |
| | **Changes *** | | | | | | | | | | | | |
| 2019 | + 126,701 | + 129,081 | + 68 | + 3,097 | − 5,545 | − 698 | + 11,706 | + 11,605 | + 11,497 | + 68 | + 101 | − 2,956 | + 114,995 |
| 2020 | + 123,249 | + 123,641 | − 68 | + 726 | − 1,050 | + 5,726 | − 19,579 | − 19,784 | − 19,694 | − 68 | + 205 | − 543 | + 142,828 |
| 2021 | + 152,225 | + 147,814 | + 14 | − 2,158 | + 6,555 | + 2,284 | + 8,848 | + 13,762 | + 13,818 | + 14 | − 4,914 | − 2,826 | + 143,377 |
| 2022 | + 216,737 | + 220,115 | − 104 | + 69 | − 3,343 | − 124 | + 47,648 | + 48,504 | + 48,586 | − 104 | − 856 | − 903 | + 169,089 |
| 2023 | + 30,897 | + 39,034 | − 94 | − 1,821 | − 6,222 | − 1,177 | − 15,294 | − 14,493 | − 14,289 | − 94 | − 801 | + 910 | + 46,191 |
| 2024 | + 76,916 | + 52,355 | − 11 | + 972 | + 23,600 | + 2,261 | + 12,874 | + 8,302 | + 8,105 | − 11 | + 4,572 | + 3,808 | + 64,042 |
| 2025 | + 121,998 | + 92,968 | − 25 | + 169 | + 28,886 | + 1,003 | + 26,969 | + 18,541 | + 18,450 | − 25 | + 8,428 | + 8,375 | + 95,029 |
| 2025 Feb. | + 17,121 | + 11,094 | − | + 473 | + 5,554 | + 52 | + 4,532 | + 4,933 | + 4,825 | − | − 401 | − 766 | + 12,589 |
| Mar. | + 4,041 | + 873 | + 2 | + 143 | + 3,023 | − 261 | + 3,143 | + 2,121 | + 2,124 | + 2 | + 1,022 | + 874 | + 898 |
| Apr. | + 6,318 | + 5,522 | − 25 | − 641 | + 1,462 | + 253 | − 2,247 | − 2,689 | − 2,699 | − 25 | + 442 | + 1,118 | + 8,565 |
| May | + 7,208 | + 4,134 | + 19 | + 430 | + 2,625 | + 56 | − 5,024 | − 4,043 | − 4,114 | + 19 | − 981 | − 1,359 | + 12,232 |
| June | + 6,264 | + 5,228 | + 1 | + 795 | + 240 | + 7 | + 8,784 | + 7,915 | + 7,688 | + 1 | + 869 | + 300 | − 2,520 |
| July | + 18,622 | + 9,258 | − 19 | + 595 | + 8,788 | + 155 | − 5,796 | − 9,404 | − 9,343 | − 19 | + 3,608 | + 2,971 | + 24,418 |
| Aug. | + 1,435 | + 7,403 | + 2 | + 109 | − 6,079 | + 49 | + 295 | + 2,145 | + 2,249 | + 2 | − 1,850 | − 2,065 | + 1,140 |
| Sep. | + 13,199 | + 7,009 | − | − | + 1,751 | + 7,941 | + 382 | + 5,523 | + 5,164 | + 5,386 | − | + 359 | + 1,888 | + 7,676 |
| Oct. | + 15,203 | + 16,479 | − | − | − 321 | − 955 | + 25 | + 2,803 | + 1,704 | + 1,711 | − | + 1,099 | + 1,413 | + 12,400 |
| Nov. | + 28,088 | + 27,441 | − 3 | + 46 | + 604 | + 284 | + 16,456 | + 17,459 | + 17,555 | − 3 | − 1,003 | − 1,142 | + 11,632 |
| Dec. | − 10,035 | − 6,894 | + 2 | + 62 | − 3,205 | − 98 | − 4,618 | − 5,549 | − 5,546 | + 2 | + 931 | + 864 | − 5,417 |
| 2026 Jan. | + 13,160 | + 3,413 | − 4 | − 19 | + 9,770 | + 274 | + 3,937 | + 582 | + 595 | − 4 | + 3,355 | + 3,365 | + 9,223 |
| Feb. | + 13,221 | + 8,102 | − 2 | + 65 | + 5,056 | + 123 | + 2,267 | + 5,358 | + 4,970 | − 2 | − 3,091 | − 2,766 | + 10,954 |
| Mar. | + 3,077 | + 9,900 | + 2 | + 77 | − 6,902 | + 515 | + 7,793 | + 6,129 | + 6,236 | + 2 | + 1,664 | + 1,478 | − 4,716 |
| Apr. | + 15,862 | + 11,418 | + 4 | + 549 | + 3,891 | + 1,614 | + 2,916 | + 1,345 | + 1,320 | + 4 | + 1,571 | + 1,043 | + 12,946 |
| May | + 11,419 | + 2,871 | − 3 | + 935 | + 7,616 | + 666 | − 4,938 | − 3,055 | − 3,176 | − 3 | − 1,883 | − 2,694 | + 16,357 |
| June | + 34,159 | + 30,460 | − 1 | − 1,332 | + 5,032 | + 33 | + 23,585 | + 22,573 | + 22,689 | − 1 | + 1,012 | + 2,229 | + 10,574 |
| July | + 6,065 | + 9,948 | + 1 | + 321 | − 4,205 | + 396 | − 7,092 | − 9,748 | − 9,904 | + 1 | + 2,656 | + 2,490 | + 13,157 |
| Aug. | + 4,865 | + 6,605 | − 2 | + 509 | − 2,247 | − 9 | − 1,703 | − 636 | − 447 | − 2 | − 1,067 | − 1,763 | + 6,568 |
| Sep. | + 18,923 | + 17,914 | + 2 | + 206 | + 801 | + 372 | + 19,213 | + 16,231 | + 16,154 | + 2 | + 2,982 | + 2,851 | − 290 |

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

## I Banks (MFIs) in Germany

and long-term lending

| to enterprises and households | | | | | | to government | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Loans | | | | | | Loans | | | | | | |
| Total | Total | Medium-term | Long-term | Securities | *Memo item Fiduciary loans* | Total | Total | Medium-term | Long-term | Securities [1] | Equalisation claims [2] | *Memo item Fiduciary loans* | Period |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | |
| **End of year or month** * | | | | | | | | | | | | | |
| 2,732,836 | 2,499,397 | 282,600 | 2,216,797 | 233,439 | 16,522 | 412,116 | 241,701 | 19,733 | 221,968 | 170,415 | – | 1,443 | 2018 |
| 2,866,932 | 2,626,440 | 301,319 | 2,325,121 | 240,492 | 15,732 | 394,165 | 235,918 | 17,150 | 218,768 | 158,247 | – | 1,535 | 2019 |
| 3,012,958 | 2,771,828 | 310,463 | 2,461,365 | 241,130 | 22,404 | 390,840 | 234,281 | 15,663 | 218,618 | 156,559 | – | 1,099 | 2020 |
| 3,174,621 | 2,915,679 | 314,455 | 2,601,224 | 258,942 | 24,715 | 373,768 | 229,916 | 14,330 | 215,586 | 143,852 | – | 1,007 | 2021 |
| 3,359,912 | 3,085,884 | 348,743 | 2,737,141 | 274,028 | 24,572 | 359,265 | 233,653 | 14,101 | 219,552 | 125,612 | – | 1,026 | 2022 |
| 3,401,068 | 3,131,707 | 360,960 | 2,770,747 | 269,361 | 22,798 | 364,031 | 240,044 | 14,141 | 225,903 | 123,987 | – | 998 | 2023 |
| 3,437,833 | 3,153,970 | 351,405 | 2,802,565 | 283,863 | 24,121 | 387,438 | 254,415 | 15,740 | 238,675 | 133,023 | – | 1,936 | 2024 |
| 3,493,709 | 3,204,702 | 347,923 | 2,856,779 | 289,007 | 24,450 | 425,696 | 268,941 | 17,434 | 251,507 | 156,755 | – | 2,600 | 2025 |
| 3,445,743 | 3,158,901 | 349,254 | 2,809,647 | 286,842 | 24,229 | 400,878 | 256,402 | 16,191 | 240,211 | 144,476 | – | 1,979 | 2025 Feb. |
| 3,442,854 | 3,156,497 | 347,219 | 2,809,278 | 286,357 | 24,208 | 404,935 | 256,951 | 16,056 | 240,895 | 147,984 | – | 1,989 | Mar. |
| 3,445,850 | 3,161,988 | 344,873 | 2,817,115 | 283,862 | 23,852 | 410,654 | 258,713 | 16,304 | 242,409 | 151,941 | – | 2,598 | Apr. |
| 3,455,989 | 3,170,733 | 345,714 | 2,825,019 | 285,256 | 23,630 | 412,597 | 259,425 | 16,686 | 242,739 | 153,172 | – | 2,616 | May |
| 3,454,086 | 3,168,306 | 346,665 | 2,821,641 | 285,780 | 23,667 | 412,060 | 259,172 | 16,361 | 242,811 | 152,888 | – | 2,586 | June |
| 3,468,401 | 3,181,915 | 350,164 | 2,831,751 | 286,486 | 23,806 | 422,593 | 261,623 | 16,562 | 245,061 | 160,970 | – | 2,602 | July |
| 3,476,581 | 3,188,568 | 346,559 | 2,842,009 | 288,013 | 23,840 | 415,553 | 262,189 | 16,981 | 245,208 | 153,364 | – | 2,617 | Aug. |
| 3,475,075 | 3,186,669 | 345,622 | 2,841,047 | 288,406 | 24,214 | 424,735 | 263,823 | 16,674 | 247,149 | 160,912 | – | 2,625 | Sep. |
| 3,486,670 | 3,198,272 | 348,796 | 2,849,476 | 288,398 | 24,225 | 426,570 | 266,605 | 17,258 | 249,347 | 159,965 | – | 2,639 | Oct. |
| 3,497,048 | 3,207,718 | 351,380 | 2,856,338 | 289,330 | 24,494 | 427,914 | 268,277 | 17,425 | 250,852 | 159,637 | – | 2,654 | Nov. |
| 3,493,709 | 3,204,702 | 347,923 | 2,856,779 | 289,007 | 24,450 | 425,696 | 268,941 | 17,434 | 251,507 | 156,755 | – | 2,600 | Dec. |
| 3,494,830 | 3,203,576 | 346,718 | 2,856,858 | 291,254 | 24,686 | 431,789 | 269,520 | 17,543 | 251,977 | 162,269 | – | 2,638 | 2026 Jan. |
| 3,503,695 | 3,213,068 | 346,937 | 2,866,131 | 290,627 | 24,806 | 438,158 | 270,206 | 18,106 | 252,100 | 167,952 | – | 2,641 | Feb. |
| 3,504,593 | 3,214,965 | 349,386 | 2,865,579 | 289,628 | 25,267 | 432,424 | 270,375 | 18,261 | 252,114 | 162,049 | – | 2,695 | Mar. |
| 3,511,938 | 3,222,131 | 348,842 | 2,873,289 | 289,807 | 26,850 | 437,225 | 271,464 | 18,802 | 252,662 | 165,761 | – | 2,726 | Apr. |
| 3,518,959 | 3,228,519 | 349,315 | 2,879,204 | 290,440 | 27,437 | 446,461 | 273,817 | 19,010 | 254,807 | 172,644 | – | 2,740 | May |
| 3,525,871 | 3,234,159 | 353,586 | 2,880,573 | 291,712 | 27,518 | 450,163 | 273,759 | 18,838 | 254,921 | 176,404 | – | 2,692 | June |
| 3,537,862 | 3,245,426 | 354,823 | 2,890,603 | 292,436 | 27,929 | 451,329 | 279,854 | 19,419 | 260,435 | 171,475 | – | 2,677 | July |
| 3,544,724 | 3,253,316 | 356,278 | 2,897,038 | 291,408 | 27,894 | 450,685 | 280,429 | 19,503 | 260,926 | 170,256 | – | 2,153 | Aug. |
| 3,541,905 | 3,251,133 | 356,628 | 2,894,505 | 290,772 | 28,216 | 452,874 | 281,181 | 19,549 | 261,632 | 171,693 | – | 2,203 | Sep. |
| **Changes** * | | | | | | | | | | | | | |
| + 132,840 | + 126,038 | + 18,865 | + 107,173 | + 6,802 | – 790 | – 17,845 | – 5,498 | – 2,568 | – 2,930 | – 12,347 | – | + 92 | 2019 |
| + 145,603 | + 144,965 | + 9,433 | + 135,532 | + 638 | + 6,137 | – 2,775 | – 1,087 | – 1,532 | + 445 | – 1,688 | – | – 411 | 2020 |
| + 157,936 | + 140,124 | + 5,626 | + 134,498 | + 17,812 | + 2,311 | – 14,559 | – 3,302 | – 1,323 | – 1,979 | – 11,257 | – | – 27 | 2021 |
| + 184,791 | + 169,895 | + 33,470 | + 136,425 | + 14,896 | – 78 | – 15,702 | + 2,537 | – 734 | + 3,271 | – 18,239 | – | – 46 | 2022 |
| + 42,270 | + 46,947 | + 11,021 | + 35,926 | – 4,677 | – 1,149 | + 3,921 | + 5,466 | ± 0 | + 5,466 | – 1,545 | – | – 28 | 2023 |
| + 42,441 | + 27,919 | – 6,540 | + 34,459 | + 14,522 | + 1,403 | + 21,601 | + 12,523 | + 1,599 | + 10,924 | + 9,078 | – | + 858 | 2024 |
| + 55,756 | + 50,612 | – 4,022 | + 54,634 | + 5,144 | + 849 | + 39,273 | + 15,531 | + 1,544 | + 13,987 | + 23,742 | – | + 154 | 2025 |
| + 7,343 | + 5,769 | – 739 | + 6,508 | + 1,574 | + 53 | + 5,246 | + 1,266 | + 390 | + 876 | + 3,980 | – | – 1 | 2025 Feb. |
| – 3,139 | – 2,654 | – 1,785 | – 869 | – 485 | – 271 | + 4,037 | + 529 | – 135 | + 664 | + 3,508 | – | + 10 | Mar. |
| + 2,846 | + 5,341 | – 2,536 | + 7,877 | – 2,495 | + 154 | + 5,719 | + 1,762 | + 248 | + 1,514 | + 3,957 | – | + 99 | Apr. |
| + 10,359 | + 8,965 | + 1,011 | + 7,954 | + 1,394 | + 38 | + 1,873 | + 642 | + 292 | + 350 | + 1,231 | – | + 18 | May |
| – 1,983 | – 2,507 | + 951 | – 3,458 | + 524 | + 37 | – 537 | – 253 | – 325 | + 72 | – 284 | – | – 30 | June |
| + 13,885 | + 13,179 | + 3,014 | + 10,165 | + 706 | + 139 | + 10,533 | + 2,451 | + 201 | + 2,250 | + 8,082 | – | + 16 | July |
| + 8,180 | + 6,653 | – 3,605 | + 10,258 | + 1,527 | + 34 | – 7,040 | + 566 | + 419 | + 147 | – 7,606 | – | + 15 | Aug. |
| – 1,241 | – 1,634 | – 937 | – 697 | + 393 | + 374 | + 8,917 | + 1,369 | – 307 | + 1,676 | + 7,548 | – | + 8 | Sep. |
| + 10,740 | + 10,748 | + 2,484 | + 8,264 | – 8 | + 11 | + 1,660 | + 2,607 | + 524 | + 2,083 | – 947 | – | + 14 | Oct. |
| + 10,113 | + 9,181 | + 2,584 | + 6,597 | + 932 | + 269 | + 1,519 | + 1,847 | + 167 | + 1,680 | – 328 | – | + 15 | Nov. |
| – 4,559 | – 4,236 | – 3,457 | – 779 | – 323 | – 44 | – 858 | + 2,024 | + 9 | + 2,015 | – 2,882 | – | – 54 | Dec. |
| + 1,629 | – 611 | – 1,135 | + 524 | + 2,240 | + 236 | + 7,594 | + 64 | + 39 | + 25 | + 7,530 | – | + 38 | 2026 Jan. |
| + 4,585 | + 5,212 | – 761 | + 5,973 | – 627 | + 120 | + 6,369 | + 686 | + 563 | + 123 | + 5,683 | – | + 3 | Feb. |
| + 1,018 | + 2,017 | + 2,389 | – 372 | – 999 | + 461 | – 5,734 | + 169 | + 155 | + 14 | – 5,903 | – | + 54 | Mar. |
| + 8,085 | + 7,906 | + 596 | + 7,310 | + 179 | + 1,583 | + 4,861 | + 1,149 | + 541 | + 608 | + 3,712 | – | + 31 | Apr. |
| + 7,926 | + 7,193 | + 518 | + 6,675 | + 733 | + 652 | + 8,431 | + 1,548 | + 208 | + 1,340 | + 6,883 | – | + 14 | May |
| + 6,872 | + 5,600 | + 4,216 | + 1,384 | + 1,272 | + 81 | + 3,702 | – 58 | – 172 | + 114 | + 3,760 | – | – 48 | June |
| + 12,481 | + 11,757 | + 1,237 | + 10,520 | + 724 | + 411 | + 676 | + 5,605 | + 581 | + 5,024 | – 4,929 | – | – 15 | July |
| + 7,212 | + 8,240 | + 1,805 | + 6,435 | – 1,028 | – 35 | – 644 | + 575 | + 84 | + 491 | – 1,219 | – | + 26 | Aug. |
| – 2,479 | – 1,843 | + 415 | – 2,258 | – 636 | + 322 | + 2,189 | + 752 | + 46 | + 706 | + 1,437 | – | + 50 | Sep. |

## I Banks (MFIs) in Germany

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

€ million

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

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

## I Banks (MFIs) in Germany

and long-term lending

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

## I Banks (MFIs) in Germany

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

€ million

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

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

## I Banks (MFIs) in Germany

and long-term lending

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

## I Banks (MFIs) in Germany

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

€ million

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

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

## I Banks (MFIs) in Germany

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

€ million

| Period | Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios) | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | of which | | | Lending to enterprises and self-employed persons | | | | | | | | |
| | | Housing loans | | | | | Enterprises | | | | Self-employed persons | | |
| | Total | Total | Mortgage loans secured by residential real estate | Other housing loans | Total | of which Housing loans | Total | Short-term lending | Medium-term lending | Long-term lending | Total | Short-term lending | Medium-term lending |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| | End of quarter * | | | | | | | | | | | | |
| 2020 Q3 | 2,968,645 | 1,537,334 | 1,265,380 | 271,954 | 1,616,750 | 434,586 | 1,157,859 | 179,716 | 200,202 | 777,941 | 458,891 | 21,670 | 31,888 |
| Q4 | 2,993,027 | 1,565,603 | 1,285,081 | 280,522 | 1,623,407 | 443,308 | 1,159,379 | 171,185 | 198,312 | 789,882 | 464,028 | 20,910 | 32,046 |
| 2021 Q1 | 3,038,422 | 1,587,902 | 1,302,473 | 285,429 | 1,657,238 | 451,187 | 1,189,507 | 186,867 | 204,907 | 797,733 | 467,731 | 20,539 | 31,472 |
| Q2 | 3,056,782 | 1,619,529 | 1,316,740 | 302,789 | 1,654,295 | 461,432 | 1,180,737 | 174,933 | 201,545 | 804,259 | 473,558 | 20,992 | 31,298 |
| Q3 | 3,093,749 | 1,648,877 | 1,337,443 | 311,434 | 1,666,920 | 467,940 | 1,188,591 | 173,179 | 202,161 | 813,251 | 478,329 | 20,529 | 31,096 |
| Q4 | 3,147,522 | 1,678,184 | 1,373,030 | 305,154 | 1,701,525 | 477,185 | 1,217,699 | 183,021 | 209,420 | 825,258 | 483,826 | 19,702 | 30,045 |
| 2022 Q1 | 3,204,036 | 1,700,953 | 1,391,933 | 309,020 | 1,742,357 | 485,071 | 1,253,292 | 203,764 | 212,248 | 837,280 | 489,065 | 20,335 | 29,962 |
| Q2 | 3,268,668 | 1,731,366 | 1,412,827 | 318,539 | 1,784,762 | 494,516 | 1,289,900 | 218,756 | 219,335 | 851,809 | 494,862 | 20,750 | 29,911 |
| Q3 | 3,351,017 | 1,758,267 | 1,433,029 | 325,238 | 1,845,304 | 503,066 | 1,345,300 | 239,815 | 235,579 | 869,906 | 500,004 | 20,907 | 30,362 |
| Q4 | 3,365,303 | 1,773,856 | 1,448,019 | 325,837 | 1,852,238 | 509,137 | 1,350,577 | 228,508 | 245,701 | 876,368 | 501,661 | 20,427 | 30,123 |
| 2023 Q1 | 3,385,937 | 1,778,989 | 1,457,278 | 321,711 | 1,872,406 | 512,871 | 1,368,986 | 232,628 | 253,175 | 883,183 | 503,420 | 20,989 | 30,291 |
| Q2 | 3,397,019 | 1,787,637 | 1,471,355 | 316,282 | 1,879,403 | 517,741 | 1,375,147 | 227,906 | 258,371 | 888,870 | 504,256 | 20,993 | 30,935 |
| Q3 | 3,401,637 | 1,797,123 | 1,505,662 | 291,461 | 1,878,221 | 522,291 | 1,373,205 | 223,793 | 258,039 | 891,373 | 505,016 | 20,571 | 31,111 |
| Q4 | 3,395,656 | 1,801,674 | 1,511,992 | 289,682 | 1,872,766 | 525,695 | 1,367,950 | 213,228 | 259,938 | 894,784 | 504,816 | 20,642 | 31,212 |
| 2024 Q1 | 3,401,229 | 1,802,834 | 1,524,369 | 278,465 | 1,879,157 | 527,167 | 1,373,747 | 222,437 | 254,085 | 897,225 | 505,410 | 20,939 | 31,007 |
| Q2 | 3,408,368 | 1,808,419 | 1,531,500 | 276,919 | 1,883,978 | 529,574 | 1,377,556 | 223,643 | 253,099 | 900,814 | 506,422 | 20,747 | 30,989 |
| Q3 | 3,420,591 | 1,816,396 | 1,538,621 | 277,775 | 1,888,494 | 531,723 | 1,380,769 | 223,154 | 257,129 | 900,486 | 507,725 | 21,019 | 30,893 |
| Q4 | 3,428,847 | 1,823,014 | 1,544,456 | 278,558 | 1,892,098 | 534,713 | 1,382,929 | 223,798 | 252,564 | 906,567 | 509,169 | 20,775 | 31,054 |
| 2025 Q1 | 3,438,310 | 1,829,114 | 1,545,810 | 283,304 | 1,899,656 | 537,363 | 1,387,468 | 230,251 | 249,452 | 907,765 | 512,188 | 21,368 | 31,036 |
| Q2 | 3,450,866 | 1,839,875 | 1,553,080 | 286,795 | 1,902,955 | 540,586 | 1,388,855 | 230,315 | 248,744 | 909,796 | 514,100 | 21,366 | 30,861 |
| Q3 | 3,466,732 | 1,852,026 | 1,562,441 | 289,585 | 1,906,162 | 541,927 | 1,389,338 | 227,529 | 246,380 | 915,429 | 516,824 | 21,182 | 31,196 |
| Q4 | 3,543,546 | 1,862,138 | 1,568,874 | 293,264 | 1,975,508 | 543,870 | 1,458,181 | 286,161 | 248,574 | 923,446 | 517,327 | 20,952 | 31,152 |
| 2026 Q1 | 3,556,670 | 1,867,083 | 1,574,055 | 293,028 | 1,985,703 | 545,607 | 1,466,812 | 289,046 | 250,046 | 927,720 | 518,891 | 21,274 | 30,961 |
| Q2 | 3,596,665 | 1,878,213 | 1,582,150 | 296,063 | 2,016,797 | 549,120 | 1,496,159 | 308,902 | 253,983 | 933,274 | 520,638 | 21,313 | 30,724 |
| Q3 | 3,616,897 | 1,892,431 | 1,593,426 | 299,005 | 2,021,947 | 553,064 | 1,500,422 | 311,690 | 253,255 | 935,477 | 521,525 | 21,100 | 31,091 |
| | Changes during quarter * | | | | | | | | | | | | |
| 2020 Q4 | + 23,948 | + 27,744 | + 19,321 | + 8,423 | + 6,143 | + 8,372 | + 1,751 | − 8,492 | − 1,756 | + 11,999 | + 4,392 | − 760 | + 203 |
| 2021 Q1 | + 44,843 | + 22,219 | + 17,298 | + 4,921 | + 33,004 | + 7,581 | + 29,844 | + 15,741 | + 6,476 | + 7,627 | + 3,160 | − 391 | − 529 |
| Q2 | + 17,940 | + 30,722 | + 21,042 | + 9,680 | − 3,153 | + 9,595 | − 8,935 | − 12,034 | − 3,382 | + 6,481 | + 5,782 | + 453 | − 164 |
| Q3 | + 37,075 | + 29,096 | + 19,702 | + 9,394 | + 12,728 | + 6,289 | + 8,497 | − 841 | + 81 | + 9,257 | + 4,231 | − 468 | − 187 |
| Q4 | + 54,123 | + 28,615 | + 18,878 | + 9,737 | + 34,906 | + 8,961 | + 29,704 | + 11,155 | + 8,377 | + 10,172 | + 5,202 | − 632 | − 369 |
| 2022 Q1 | + 57,864 | + 21,959 | + 16,618 | + 5,341 | + 41,972 | + 6,991 | + 36,943 | + 22,093 | + 2,828 | + 12,022 | + 5,029 | + 633 | − 83 |
| Q2 | + 65,002 | + 29,943 | + 20,539 | + 9,404 | + 42,710 | + 9,140 | + 36,913 | + 15,017 | + 7,382 | + 14,514 | + 5,797 | + 415 | − 51 |
| Q3 | + 78,980 | + 26,941 | + 20,542 | + 6,399 | + 58,457 | + 8,590 | + 54,113 | + 19,881 | + 16,021 | + 18,211 | + 4,344 | − 95 | + 97 |
| Q4 | + 16,536 | + 15,434 | + 14,835 | + 599 | + 8,851 | + 5,871 | + 6,759 | − 10,669 | + 9,855 | + 7,573 | + 2,092 | − 140 | + 106 |
| 2023 Q1 | + 20,434 | + 4,803 | + 8,569 | − 3,766 | + 19,898 | + 3,464 | + 18,399 | + 4,220 | + 7,474 | + 6,705 | + 1,499 | + 452 | + 168 |
| Q2 | + 12,378 | + 9,073 | + 11,487 | − 2,414 | + 8,176 | + 5,295 | + 7,459 | − 3,512 | + 5,155 | + 5,816 | + 717 | − 135 | + 254 |
| Q3 | + 4,668 | + 9,186 | + 11,187 | − 2,001 | − 1,392 | + 4,160 | − 1,892 | − 4,153 | − 607 | + 2,868 | + 500 | − 582 | + 151 |
| Q4 | − 4,919 | + 4,750 | + 6,999 | − 2,249 | − 4,623 | + 3,434 | − 4,203 | − 10,220 | + 1,619 | + 4,398 | − 420 | + 61 | + 36 |
| 2024 Q1 | + 4,948 | + 1,895 | + 7,667 | − 5,772 | + 5,801 | + 2,172 | + 5,297 | + 8,074 | − 5,503 | + 2,726 | + 504 | + 297 | − 200 |
| Q2 | + 7,339 | + 5,575 | + 7,126 | − 1,551 | + 4,471 | + 2,177 | + 3,649 | + 1,231 | − 1,251 | + 3,669 | + 822 | − 192 | − 18 |
| Q3 | + 13,422 | + 7,977 | + 7,121 | + 856 | + 5,820 | + 2,149 | + 4,507 | + 231 | + 4,145 | + 131 | + 1,313 | + 282 | − 96 |
| Q4 | + 10,294 | + 8,048 | + 6,200 | + 1,848 | + 5,797 | + 3,360 | + 4,313 | − 1,611 | − 2,040 | + 7,964 | + 1,484 | − 364 | + 276 |
| 2025 Q1 | + 10,488 | + 6,770 | + 6,609 | + 161 | + 7,393 | + 3,095 | + 5,359 | + 5,318 | − 2,767 | + 2,808 | + 2,034 | + 658 | − 283 |
| Q2 | + 12,666 | + 10,731 | + 7,240 | + 3,491 | + 3,449 | + 3,223 | + 1,497 | + 184 | − 728 | + 2,041 | + 1,952 | − 2 | − 175 |
| Q3 | + 16,471 | + 14,796 | + 11,171 | + 3,625 | + 3,817 | + 3,891 | + 1,088 | − 2,016 | − 2,849 | + 5,953 | + 2,729 | − 184 | + 335 |
| Q4 | + 29,414 | + 12,237 | + 8,558 | + 3,679 | + 21,851 | + 4,013 | + 21,348 | + 13,572 | + 1,504 | + 6,272 | + 503 | − 230 | − 44 |
| 2026 Q1 | + 18,432 | + 5,750 | + 5,946 | − 196 | + 15,008 | + 1,977 | + 13,034 | + 12,123 | + 482 | + 429 | + 1,974 | + 357 | − 226 |
| Q2 | + 41,540 | + 11,165 | + 8,120 | + 3,045 | + 31,959 | + 3,373 | + 29,917 | + 19,886 | + 4,432 | + 5,599 | + 2,042 | + 49 | − 47 |
| Q3 | + 23,148 | + 14,288 | + 11,341 | + 2,947 | + 10,496 | + 3,944 | + 8,699 | + 4,574 | + 2,447 | + 1,678 | + 1,797 | − 208 | + 47 |

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

## I Banks (MFIs) in Germany

| | Lending to employees and other individuals | | | | | | | Lending to non-profits institutions | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | of which | | | | | | | | | | | |
| Long-term lending | Total | Housing loans | Instalment credit [1] | Debit balances on wage, salary and pension accounts | Short-term lending | Medium-term lending | Long-term lending | Total | of which Housing loans | Short-term lending | Medium-term lending | Long-term lending | |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | Period |
| **End of quarter** * | | | | | | | | | | | | | |
| 405,333 | 1,335,850 | 1,098,812 | 178,342 | 7,477 | 29,256 | 80,590 | 1,226,004 | 16,045 | 3,936 | 629 | 466 | 14,950 | 2020 Q3 |
| 411,072 | 1,353,419 | 1,118,266 | 177,449 | 6,672 | 28,553 | 79,595 | 1,245,271 | 16,201 | 4,029 | 557 | 507 | 15,137 | Q4 |
| 415,720 | 1,364,812 | 1,132,613 | 175,380 | 6,623 | 27,913 | 77,598 | 1,259,301 | 16,372 | 4,102 | 660 | 546 | 15,166 | 2021 Q1 |
| 421,268 | 1,386,321 | 1,153,957 | 174,753 | 6,569 | 28,565 | 76,680 | 1,281,076 | 16,166 | 4,140 | 521 | 472 | 15,173 | Q2 |
| 426,704 | 1,410,525 | 1,176,634 | 176,441 | 7,049 | 29,580 | 76,254 | 1,304,691 | 16,304 | 4,303 | 474 | 555 | 15,275 | Q3 |
| 434,079 | 1,429,306 | 1,196,608 | 184,081 | 6,889 | 28,600 | 74,392 | 1,326,314 | 16,691 | 4,391 | 526 | 597 | 15,568 | Q4 |
| 438,768 | 1,444,914 | 1,211,448 | 184,448 | 7,078 | 29,206 | 73,420 | 1,342,288 | 16,765 | 4,434 | 661 | 500 | 15,604 | 2022 Q1 |
| 444,201 | 1,466,960 | 1,232,372 | 184,599 | 7,334 | 30,305 | 72,466 | 1,364,189 | 16,946 | 4,478 | 690 | 521 | 15,735 | Q2 |
| 448,735 | 1,488,595 | 1,250,617 | 187,322 | 7,474 | 30,810 | 73,030 | 1,384,755 | 17,118 | 4,584 | 637 | 549 | 15,932 | Q3 |
| 451,111 | 1,495,779 | 1,260,102 | 185,935 | 7,062 | 29,912 | 72,347 | 1,393,520 | 17,286 | 4,617 | 575 | 574 | 16,137 | Q4 |
| 452,140 | 1,496,150 | 1,261,435 | 185,523 | 7,340 | 30,223 | 70,791 | 1,395,136 | 17,381 | 4,683 | 575 | 543 | 16,263 | 2023 Q1 |
| 452,328 | 1,500,124 | 1,265,205 | 186,045 | 7,306 | 30,098 | 70,112 | 1,399,914 | 17,492 | 4,691 | 595 | 553 | 16,344 | Q2 |
| 453,334 | 1,505,885 | 1,270,143 | 186,883 | 7,329 | 29,888 | 69,739 | 1,406,258 | 17,531 | 4,689 | 563 | 611 | 16,357 | Q3 |
| 452,962 | 1,505,683 | 1,271,292 | 185,617 | 7,062 | 29,532 | 69,366 | 1,406,785 | 17,207 | 4,687 | 553 | 442 | 16,212 | Q4 |
| 453,464 | 1,505,113 | 1,271,041 | 186,148 | 7,005 | 28,771 | 68,600 | 1,407,742 | 16,959 | 4,626 | 479 | 442 | 16,038 | 2024 Q1 |
| 454,686 | 1,507,458 | 1,274,180 | 186,399 | 6,954 | 28,149 | 67,732 | 1,411,577 | 16,932 | 4,665 | 507 | 445 | 15,980 | Q2 |
| 455,813 | 1,515,254 | 1,280,071 | 187,108 | 7,846 | 29,610 | 67,576 | 1,418,068 | 16,843 | 4,602 | 470 | 454 | 15,919 | Q3 |
| 457,340 | 1,519,869 | 1,283,775 | 187,678 | 7,124 | 29,783 | 67,369 | 1,422,717 | 16,880 | 4,526 | 526 | 414 | 15,940 | Q4 |
| 459,784 | 1,521,770 | 1,287,280 | 186,940 | 7,656 | 29,648 | 66,345 | 1,425,777 | 16,884 | 4,471 | 546 | 386 | 15,952 | 2025 Q1 |
| 461,873 | 1,530,973 | 1,294,901 | 187,879 | 7,606 | 30,276 | 66,662 | 1,434,035 | 16,938 | 4,388 | 605 | 395 | 15,938 | Q2 |
| 464,446 | 1,543,736 | 1,305,728 | 189,174 | 7,624 | 30,795 | 67,638 | 1,445,303 | 16,834 | 4,371 | 560 | 403 | 15,871 | Q3 |
| 465,223 | 1,551,414 | 1,314,069 | 187,406 | 7,293 | 31,176 | 67,791 | 1,452,447 | 16,624 | 4,199 | 559 | 404 | 15,661 | Q4 |
| 466,656 | 1,554,022 | 1,317,164 | 188,279 | 7,580 | 30,820 | 67,970 | 1,455,232 | 16,945 | 4,312 | 568 | 408 | 15,969 | 2026 Q1 |
| 468,601 | 1,562,980 | 1,324,774 | 188,819 | 7,594 | 31,696 | 68,465 | 1,462,819 | 16,888 | 4,319 | 590 | 415 | 15,883 | Q2 |
| 469,334 | 1,578,157 | 1,335,024 | 189,576 | 7,739 | 32,416 | 71,876 | 1,473,865 | 16,793 | 4,343 | 553 | 407 | 15,833 | Q3 |
| **Changes during quarter** * | | | | | | | | | | | | | |
| + 4,949 | + 17,649 | + 19,284 | − 693 | − 805 | − 703 | − 645 | + 18,997 | + 156 | + 88 | − 72 | + 41 | + 187 | 2020 Q4 |
| + 4,080 | + 11,613 | + 14,555 | − 1,976 | − 49 | − 515 | − 2,152 | + 14,280 | + 226 | + 83 | + 103 | + 39 | + 84 | 2021 Q1 |
| + 5,493 | + 21,309 | + 21,089 | − 392 | − 54 | + 637 | − 928 | + 21,600 | − 216 | + 38 | − 139 | − 74 | − 3 | Q2 |
| + 4,886 | + 24,254 | + 22,664 | + 1,087 | + 480 | + 1,020 | − 406 | + 23,640 | + 93 | + 143 | − 47 | + 83 | + 57 | Q3 |
| + 6,203 | + 18,831 | + 19,567 | − 115 | − 160 | − 263 | − 1,278 | + 20,372 | + 386 | + 87 | + 52 | + 42 | + 292 | Q4 |
| + 4,479 | + 15,818 | + 14,925 | + 482 | + 189 | + 606 | − 972 | + 16,184 | + 74 | + 43 | + 135 | − 97 | + 36 | 2022 Q1 |
| + 5,433 | + 22,191 | + 20,759 | + 446 | + 256 | + 1,099 | − 944 | + 22,036 | + 101 | + 44 | + 29 | + 21 | + 51 | Q2 |
| + 4,342 | + 20,351 | + 18,245 | + 1,450 | + 140 | + 489 | − 88 | + 19,950 | + 172 | + 106 | − 53 | + 28 | + 197 | Q3 |
| + 2,126 | + 7,517 | + 9,530 | − 1,309 | − 412 | − 898 | − 658 | + 9,073 | + 168 | + 33 | − 62 | + 25 | + 205 | Q4 |
| + 879 | + 436 | + 1,273 | − 772 | + 278 | + 61 | − 1,556 | + 1,931 | + 100 | + 66 | – | − 31 | + 131 | 2023 Q1 |
| + 598 | + 4,091 | + 3,770 | + 516 | − 34 | − 23 | − 699 | + 4,813 | + 111 | + 8 | + 20 | + 10 | + 81 | Q2 |
| + 931 | + 6,021 | + 5,028 | + 753 | + 63 | − 65 | − 358 | + 6,444 | + 39 | − 2 | − 32 | + 58 | + 13 | Q3 |
| − 517 | − 22 | + 1,318 | − 1,260 | − 272 | − 461 | − 488 | + 927 | − 274 | − 2 | − 10 | − 169 | − 95 | Q4 |
| + 407 | − 625 | − 216 | + 821 | − 62 | − 856 | − 751 | + 982 | − 228 | − 61 | − 74 | – | − 154 | 2024 Q1 |
| + 1,032 | + 2,915 | + 3,369 | + 591 | − 51 | − 607 | − 708 | + 4,230 | − 47 | + 29 | + 28 | + 3 | − 78 | Q2 |
| + 1,127 | + 7,691 | + 5,891 | + 604 | + 892 | + 1,461 | − 156 | + 6,386 | − 89 | − 63 | − 37 | + 9 | − 61 | Q3 |
| + 1,572 | + 4,395 | + 4,764 | − 735 | − 727 | + 168 | − 217 | + 4,444 | + 102 | − 76 | + 56 | − 40 | + 86 | Q4 |
| + 1,659 | + 3,191 | + 3,765 | + 127 | + 532 | − 430 | − 449 | + 4,070 | − 96 | − 90 | + 15 | − 28 | − 83 | 2025 Q1 |
| + 2,129 | + 9,163 | + 7,591 | + 934 | − 50 | + 628 | + 317 | + 8,218 | + 54 | − 83 | + 59 | + 9 | − 14 | Q2 |
| + 2,578 | + 12,758 | + 10,922 | + 1,245 | + 113 | + 519 | + 976 | + 11,263 | − 104 | − 17 | − 45 | + 8 | − 67 | Q3 |
| + 777 | + 7,678 | + 8,341 | − 1,528 | − 331 | + 381 | + 153 | + 7,144 | − 115 | − 117 | − 1 | + 1 | − 115 | Q4 |
| + 1,843 | + 3,713 | + 3,780 | + 1,158 | + 287 | − 676 | + 264 | + 4,125 | − 289 | − 7 | + 9 | − 26 | − 272 | 2026 Q1 |
| + 2,040 | + 9,638 | + 7,785 | + 1,050 | + 14 | + 876 | + 940 | + 7,822 | − 57 | + 7 | + 22 | + 7 | − 86 | Q2 |
| + 1,958 | + 12,747 | + 10,320 | + 1,957 | + 145 | + 665 | + 971 | + 11,111 | − 95 | + 24 | − 37 | − 8 | − 50 | Q3 |

## I Banks (MFIs) in Germany

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

€ million

| Period | Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios) | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | of which | | | Lending to enterprises and self-employed persons | | | | | | | | |
| | | Housing loans | | | | | Enterprises | | | | Self-employed persons | | |
| | Total | Total | Mortgage loans secured by residential real estate | Other housing loans | Total | of which Housing loans | Total | Short-term lending | Medium-term lending | Long-term lending | Total | Short-term lending | Medium-term lending |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| | **Commercial banks** [3] | | | | | | | | | | | | **End of quarter** * |
| 2025 Q3 | 1,007,746 | 430,217 | 402,100 | 28,117 | 514,232 | 94,090 | 428,499 | 126,397 | 101,579 | 200,523 | 85,733 | 6,882 | 17,000 |
| Q4 | 1,031,615 | 431,049 | 402,459 | 28,590 | 538,458 | 94,387 | 452,949 | 146,733 | 104,646 | 201,570 | 85,509 | 6,922 | 17,144 |
| 2026 Q1 | 1,036,443 | 430,112 | 401,753 | 28,359 | 541,740 | 93,265 | 456,290 | 143,344 | 108,232 | 204,714 | 85,450 | 6,915 | 17,110 |
| Q2 | 1,047,275 | 431,059 | 401,159 | 29,900 | 550,383 | 93,555 | 465,619 | 147,961 | 111,003 | 206,655 | 84,764 | 6,959 | 16,956 |
| Q3 | 1,044,402 | 432,883 | 402,610 | 30,273 | 541,492 | 93,746 | 456,583 | 144,438 | 109,103 | 203,042 | 84,909 | 6,958 | 17,295 |
| | | | | | | | | | | | | | **Changes during quarter** * |
| 2025 Q4 | + 14,262 | + 832 | + 359 | + 473 | + 14,414 | + 297 | + 14,638 | + 10,904 | + 2,747 | + 987 | − 224 | + 40 | + 144 |
| 2026 Q1 | + 9,621 | − 877 | − 636 | − 241 | + 8,070 | − 1,157 | + 8,279 | + 5,849 | + 2,586 | − 156 | − 209 | + 28 | − 74 |
| Q2 | + 11,672 | + 957 | − 594 | + 1,551 | + 8,978 | + 300 | + 9,304 | + 4,647 | + 3,266 | + 1,391 | − 326 | + 54 | + 36 |
| Q3 | − 2,502 | + 1,824 | + 1,451 | + 373 | − 6,005 | + 191 | − 5,875 | − 3,887 | + 905 | − 2,893 | − 130 | + 4 | + 19 |
| | **Big banks** | | | | | | | | | | | | **End of quarter** * |
| 2025 Q3 | 436,533 | 257,881 | 248,551 | 9,330 | 202,795 | 49,102 | 159,272 | 59,055 | 21,915 | 78,302 | 43,523 | 2,448 | 891 |
| Q4 | 446,956 | 256,734 | 247,467 | 9,267 | 214,639 | 48,893 | 171,336 | 70,272 | 22,652 | 78,412 | 43,303 | 2,495 | 910 |
| 2026 Q1 | 448,140 | 254,604 | 245,478 | 9,126 | 217,023 | 48,142 | 173,834 | 66,700 | 24,220 | 82,914 | 43,189 | 2,503 | 916 |
| Q2 | 448,855 | 253,139 | 243,113 | 10,026 | 219,471 | 48,238 | 176,699 | 69,214 | 25,453 | 82,032 | 42,772 | 2,544 | 895 |
| Q3 | 444,419 | 252,397 | 242,200 | 10,197 | 216,454 | 48,459 | 173,876 | 69,727 | 25,530 | 78,619 | 42,578 | 2,542 | 895 |
| | | | | | | | | | | | | | **Changes during quarter** * |
| 2025 Q4 | + 3,193 | − 1,147 | − 1,084 | − 63 | + 4,614 | − 209 | + 4,834 | + 3,812 | + 797 | + 225 | − 220 | + 47 | + 19 |
| 2026 Q1 | + 1,184 | − 2,060 | − 1,919 | − 141 | + 2,254 | − 751 | + 2,368 | + 708 | + 588 | + 1,072 | − 114 | + 8 | + 6 |
| Q2 | + 715 | − 1,465 | − 2,365 | + 900 | + 2,448 | + 96 | + 2,865 | + 2,514 | + 1,233 | − 882 | − 417 | + 41 | − 21 |
| Q3 | − 4,436 | − 742 | − 913 | + 171 | − 3,017 | + 221 | − 2,823 | + 513 | + 77 | − 3,413 | − 194 | − 2 | − |
| | **Regional banks and other commercial banks** | | | | | | | | | | | | **End of quarter** * |
| 2025 Q3 | 461,926 | 169,031 | 151,361 | 17,670 | 224,378 | 44,307 | 188,910 | 42,231 | 49,288 | 97,391 | 35,468 | 3,145 | 13,106 |
| Q4 | 475,826 | 170,973 | 152,854 | 18,119 | 236,589 | 44,723 | 200,975 | 50,147 | 52,490 | 98,338 | 35,614 | 3,194 | 13,239 |
| 2026 Q1 | 479,909 | 172,283 | 154,141 | 18,142 | 237,855 | 44,433 | 202,188 | 50,287 | 53,737 | 98,164 | 35,667 | 3,174 | 13,190 |
| Q2 | 485,546 | 174,734 | 155,893 | 18,841 | 240,040 | 44,632 | 204,603 | 48,732 | 56,099 | 99,772 | 35,437 | 3,181 | 13,077 |
| Q3 | 486,194 | 177,381 | 158,320 | 19,061 | 233,597 | 44,643 | 197,647 | 45,233 | 52,837 | 99,577 | 35,950 | 3,172 | 13,545 |
| | | | | | | | | | | | | | **Changes during quarter** * |
| 2025 Q4 | + 11,523 | + 1,942 | + 1,493 | + 449 | + 9,629 | + 416 | + 9,483 | + 5,889 | + 2,822 | + 772 | + 146 | + 49 | + 133 |
| 2026 Q1 | + 8,856 | + 1,300 | + 1,287 | + 13 | + 6,017 | − 325 | + 6,156 | + 5,036 | + 1,227 | − 107 | − 139 | − 21 | − 89 |
| Q2 | + 6,377 | + 2,461 | + 1,752 | + 709 | + 2,420 | + 209 | + 2,290 | − 1,525 | + 2,812 | + 1,003 | + 130 | + 17 | + 77 |
| Q3 | + 1,318 | + 2,647 | + 2,427 | + 220 | − 3,278 | + 11 | − 3,396 | − 3,654 | − 267 | + 525 | + 118 | − 4 | + 48 |
| | **Branches of foreign banks** | | | | | | | | | | | | **End of quarter** * |
| 2025 Q3 | 109,287 | 3,305 | 2,188 | 1,117 | 87,059 | 681 | 80,317 | 25,111 | 30,376 | 24,830 | 6,742 | 1,289 | 3,003 |
| Q4 | 108,833 | 3,342 | 2,138 | 1,204 | 87,230 | 771 | 80,638 | 26,314 | 29,504 | 24,820 | 6,592 | 1,233 | 2,995 |
| 2026 Q1 | 108,394 | 3,225 | 2,134 | 1,091 | 86,862 | 690 | 80,268 | 26,357 | 30,275 | 23,636 | 6,594 | 1,238 | 3,004 |
| Q2 | 112,874 | 3,186 | 2,153 | 1,033 | 90,872 | 685 | 84,317 | 30,015 | 29,451 | 24,851 | 6,555 | 1,234 | 2,984 |
| Q3 | 113,789 | 3,105 | 2,090 | 1,015 | 91,441 | 644 | 85,060 | 29,478 | 30,736 | 24,846 | 6,381 | 1,244 | 2,855 |
| | | | | | | | | | | | | | **Changes during quarter** * |
| 2025 Q4 | − 454 | + 37 | − 50 | + 87 | + 171 | + 90 | + 321 | + 1,203 | − 872 | − 10 | − 150 | − 56 | − 8 |
| 2026 Q1 | − 419 | − 117 | − 4 | − 113 | − 201 | − 81 | − 245 | + 105 | + 771 | − 1,121 | + 44 | + 41 | + 9 |
| Q2 | + 4,580 | − 39 | + 19 | − 58 | + 4,110 | − 5 | + 4,149 | + 3,658 | − 779 | + 1,270 | − 39 | − 4 | − 20 |
| Q3 | + 616 | − 81 | − 63 | − 18 | + 290 | − 41 | + 344 | − 746 | + 1,095 | − 5 | − 54 | + 10 | − 29 |

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

## I Banks (MFIs) in Germany

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

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

## I Banks (MFIs) in Germany

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

€ million

| Period | Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios) | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | of which | | | Lending to enterprises and self-employed persons | | | | | | | | |
| | | Housing loans | | | | | Enterprises | | | | Self-employed persons | | |
| | Total | Total | Mortgage loans secured by residential real estate | Other housing loans | Total | of which Housing loans | Total | Sort-term lending | Medium-term lending | Long-term lending | Total | Short-term lending | Medium-term lending |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| **Landesbanken** | | | | | | | | | | | | | **End of quarter *** |
| 2025 Q3 | 210,935 | 31,676 | 24,657 | 7,019 | 196,769 | 19,475 | 189,871 | 27,729 | 45,702 | 116,440 | 6,898 | 420 | 930 |
| Q4 | 221,231 | 29,171 | 22,279 | 6,892 | 207,029 | 16,963 | 200,124 | 37,513 | 45,658 | 116,953 | 6,905 | 406 | 913 |
| 2026 Q1 | 224,423 | 29,198 | 22,209 | 6,989 | 210,376 | 17,053 | 203,435 | 41,594 | 45,814 | 116,027 | 6,941 | 402 | 993 |
| Q2 | 229,220 | 28,986 | 22,319 | 6,667 | 215,098 | 16,837 | 208,254 | 45,516 | 46,618 | 116,120 | 6,844 | 421 | 917 |
| Q3 | 235,489 | 28,913 | 22,192 | 6,721 | 220,914 | 16,784 | 214,095 | 48,711 | 48,365 | 117,019 | 6,819 | 435 | 924 |
| | | | | | | | | | | | | | **Changes during quarter *** |
| 2025 Q4 | + 4,856 | − 370 | − 243 | − 127 | + 4,820 | − 377 | + 4,813 | + 4,974 | − 394 | + 233 | + 7 | − 14 | − 17 |
| 2026 Q1 | + 3,707 | + 27 | − 70 | + 97 | + 3,777 | + 90 | + 3,826 | + 4,081 | + 226 | − 481 | − 49 | − 4 | − 5 |
| Q2 | + 5,562 | − 212 | + 110 | − 322 | + 5,487 | − 216 | + 5,584 | + 3,922 | + 804 | + 858 | − 97 | + 19 | − 76 |
| Q3 | + 5,949 | − 73 | − 127 | + 54 | + 5,496 | − 53 | + 5,521 | + 2,875 | + 1,747 | + 899 | − 25 | + 14 | + 7 |
| **Saving banks** | | | | | | | | | | | | | **End of quarter *** |
| 2025 Q3 | 1,011,703 | 604,309 | 402,182 | 202,127 | 569,413 | 205,522 | 362,617 | 36,935 | 42,749 | 282,933 | 206,796 | 6,548 | 5,552 |
| Q4 | 1,015,122 | 608,995 | 403,485 | 205,510 | 570,499 | 207,539 | 363,223 | 35,494 | 42,356 | 285,373 | 207,276 | 6,485 | 5,487 |
| 2026 Q1 | 1,016,762 | 611,065 | 405,390 | 205,675 | 571,330 | 208,571 | 363,512 | 36,829 | 41,016 | 285,667 | 207,818 | 6,612 | 5,396 |
| Q2 | 1,022,133 | 615,700 | 408,347 | 207,353 | 574,497 | 210,664 | 365,251 | 36,954 | 41,183 | 287,114 | 209,246 | 6,486 | 5,430 |
| Q3 | 1,027,588 | 620,806 | 411,841 | 208,965 | 576,872 | 212,748 | 366,423 | 36,995 | 40,996 | 288,432 | 210,449 | 6,452 | 5,435 |
| | | | | | | | | | | | | | **Changes during quarter *** |
| 2025 Q4 | + 3,279 | + 4,686 | + 1,303 | + 3,383 | + 946 | + 2,017 | + 466 | − 1,581 | − 393 | + 2,440 | + 480 | − 63 | − 65 |
| 2026 Q1 | + 1,640 | + 2,070 | + 1,905 | + 165 | + 831 | + 1,032 | + 289 | + 1,335 | − 1,340 | + 294 | + 542 | + 127 | − 91 |
| Q2 | + 5,371 | + 4,660 | + 2,982 | + 1,678 | + 2,992 | + 1,943 | + 1,739 | + 125 | + 167 | + 1,447 | + 1,253 | − 126 | + 34 |
| Q3 | + 5,455 | + 5,186 | + 3,569 | + 1,617 | + 2,280 | + 2,084 | + 1,172 | + 41 | − 187 | + 1,318 | + 1,108 | − 34 | + 5 |
| **Credit cooperatives** | | | | | | | | | | | | | **End of quarter *** |
| 2025 Q3 | 798,101 | 485,494 | 461,913 | 23,581 | 412,443 | 141,566 | 229,020 | 23,711 | 25,357 | 179,952 | 183,423 | 7,131 | 7,322 |
| Q4 | 804,998 | 491,048 | 467,641 | 23,407 | 415,035 | 143,471 | 231,337 | 23,540 | 24,860 | 182,937 | 183,698 | 6,972 | 7,240 |
| 2026 Q1 | 807,829 | 494,129 | 471,168 | 22,961 | 418,039 | 145,380 | 233,356 | 23,930 | 24,302 | 185,124 | 184,683 | 7,131 | 7,126 |
| Q2 | 814,144 | 498,576 | 476,084 | 22,492 | 420,844 | 146,464 | 235,022 | 24,082 | 24,097 | 186,843 | 185,822 | 7,277 | 7,036 |
| Q3 | 820,167 | 503,884 | 481,471 | 22,413 | 422,793 | 147,722 | 235,951 | 23,785 | 24,023 | 188,143 | 186,842 | 7,096 | 7,057 |
| | | | | | | | | | | | | | **Changes during quarter *** |
| 2025 Q4 | + 6,544 | + 5,554 | + 5,728 | − 174 | + 2,444 | + 1,905 | + 2,169 | − 209 | − 517 | + 2,895 | + 275 | − 159 | − 82 |
| 2026 Q1 | + 2,831 | + 3,766 | + 4,162 | − 396 | + 2,599 | + 2,124 | + 969 | + 390 | − 618 | + 1,197 | + 1,630 | + 159 | − 24 |
| Q2 | + 6,255 | + 4,447 | + 4,916 | − 469 | + 2,745 | + 1,084 | + 1,606 | + 152 | − 205 | + 1,659 | + 1,139 | + 146 | − 90 |
| Q3 | + 6,088 | + 5,308 | + 5,387 | − 79 | + 2,014 | + 1,258 | + 994 | − 277 | − 54 | + 1,325 | + 1,020 | − 181 | + 21 |
| **Mortgage banks** | | | | | | | | | | | | | **End of quarter *** |
| 2025 Q3 | 97,389 | 61,905 | 58,921 | 2,984 | 62,993 | 27,637 | 54,076 | 482 | 14,103 | 39,491 | 8,917 | 1 | 199 |
| Q4 | 97,961 | 61,715 | 58,825 | 2,890 | 63,494 | 27,333 | 54,602 | 596 | 14,760 | 39,246 | 8,892 | 2 | 178 |
| 2026 Q1 | 97,556 | 61,498 | 58,695 | 2,803 | 62,934 | 26,956 | 54,046 | 554 | 14,835 | 38,657 | 8,888 | 45 | 149 |
| Q2 | 97,093 | 61,429 | 58,546 | 2,883 | 62,293 | 26,707 | 53,413 | 467 | 14,996 | 37,950 | 8,880 | 2 | 194 |
| Q3 | 96,820 | 61,532 | 58,660 | 2,872 | 61,689 | 26,476 | 52,832 | 943 | 14,557 | 37,332 | 8,857 | 2 | 186 |
| | | | | | | | | | | | | | **Changes during quarter *** |
| 2025 Q4 | + 572 | − 135 | − 41 | − 94 | + 406 | − 304 | + 431 | + 114 | + 657 | − 340 | − 25 | + 1 | − 21 |
| 2026 Q1 | − 405 | − 157 | − 70 | − 87 | − 560 | − 317 | − 556 | − 42 | + 75 | − 589 | − 4 | + 43 | − 29 |
| Q2 | − 463 | − 69 | − 149 | + 80 | − 641 | − 249 | − 633 | − 87 | + 161 | − 707 | − 8 | − 43 | + 45 |
| Q3 | − 273 | + 103 | + 114 | − 11 | − 604 | − 231 | − 581 | + 476 | − 439 | − 618 | − 23 | − | − 8 |

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

## I Banks (MFIs) in Germany

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

€ million

| Period | Lending to domestic enterprises and households (excluding holdings of negotiable money market paper and excluding securities portfolios) | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | of which | | | Lending to enterprises and self-employed persons | | | | | | | | |
| | | Housing loans | | | | | Enterprises | | | | Self-employed persons | | |
| | Total | Total | Mortgage loans secured by residential real estate | Other housing loans | Total | of which Housing loans | Total | Short-term lending | Medium-term lending | Long-term lending | Total | Short-term lending | Medium-term lending |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| **Building and loan associations** | | | | | | | | | | | | | **End of quarter *** |
| 2025 Q3 | 193,909 | 190,267 | 167,979 | 22,288 | 22,794 | 19,964 | 3,200 | 87 | 22 | 3,091 | 19,594 | 147 | 179 |
| Q4 | 195,217 | 191,566 | 169,096 | 22,470 | 22,910 | 20,050 | 3,230 | 48 | 21 | 3,161 | 19,680 | 137 | 178 |
| 2026 Q1 | 195,994 | 192,343 | 169,647 | 22,696 | 23,022 | 20,171 | 3,219 | 55 | 21 | 3,143 | 19,803 | 143 | 175 |
| Q2 | 196,943 | 193,290 | 170,051 | 23,239 | 23,148 | 20,274 | 3,260 | 63 | 21 | 3,176 | 19,888 | 144 | 179 |
| Q3 | 198,216 | 194,578 | 170,678 | 23,900 | 23,357 | 20,422 | 3,345 | 78 | 17 | 3,250 | 20,012 | 137 | 182 |
| | | | | | | | | | | | | | **Changes during quarter *** |
| 2025 Q4 | + 1,308 | + 1,299 | + 1,117 | + 182 | + 116 | + 86 | + 30 | − 39 | − 1 | + 70 | + 86 | − 10 | − 1 |
| 2026 Q1 | + 777 | + 777 | + 551 | + 226 | + 112 | + 121 | − 11 | + 7 | − | − 18 | + 123 | + 6 | − 3 |
| Q2 | + 949 | + 947 | + 404 | + 543 | + 126 | + 103 | + 41 | + 8 | − | + 33 | + 85 | + 1 | + 4 |
| Q3 | + 1,273 | + 1,288 | + 627 | + 661 | + 209 | + 148 | + 85 | + 15 | − 4 | + 74 | + 124 | − 7 | + 3 |
| **Banks with special, development and other central support tasks** | | | | | | | | | | | | | **End of quarter *** |
| 2025 Q3 | 146,949 | 48,158 | 44,689 | 3,469 | 127,518 | 33,673 | 122,055 | 12,188 | 16,868 | 92,999 | 5,463 | 53 | 14 |
| Q4 | 177,402 | 48,594 | 45,089 | 3,505 | 158,083 | 34,127 | 152,716 | 42,237 | 16,273 | 94,206 | 5,367 | 28 | 12 |
| 2026 Q1 | 177,663 | 48,738 | 45,193 | 3,545 | 158,262 | 34,211 | 152,954 | 42,740 | 15,826 | 94,388 | 5,308 | 26 | 12 |
| Q2 | 189,857 | 49,173 | 45,644 | 3,529 | 170,534 | 34,619 | 165,340 | 53,859 | 16,065 | 95,416 | 5,194 | 24 | 12 |
| Q3 | 194,215 | 49,835 | 45,974 | 3,861 | 174,830 | 35,166 | 171,193 | 56,740 | 16,194 | 98,259 | 3,637 | 20 | 12 |
| | | | | | | | | | | | | | **Changes during quarter *** |
| 2025 Q4 | − 1,407 | + 371 | + 335 | + 36 | − 1,295 | + 389 | − 1,199 | − 591 | − 595 | − 13 | − 96 | − 25 | − 2 |
| 2026 Q1 | + 261 | + 144 | + 104 | + 40 | + 179 | + 84 | + 238 | + 503 | − 447 | + 182 | − 59 | − 2 | − |
| Q2 | + 12,194 | + 435 | + 451 | − 16 | + 12,272 | + 408 | + 12,276 | + 11,119 | + 239 | + 918 | − 4 | − 2 | − |
| Q3 | + 7,158 | + 652 | + 320 | + 332 | + 7,106 | + 547 | + 7,383 | + 5,331 | + 479 | + 1,573 | − 277 | − 4 | − |
| **Memo item: Foreign banks** | | | | | | | | | | | | | **End of quarter *** |
| 2025 Q3 | 413,617 | 144,246 | 137,091 | 7,155 | 203,512 | 25,448 | 172,665 | 48,366 | 57,085 | 67,214 | 30,847 | 2,969 | 6,131 |
| Q4 | 422,701 | 145,677 | 138,244 | 7,433 | 211,894 | 25,490 | 181,373 | 58,109 | 56,228 | 67,036 | 30,521 | 2,930 | 6,103 |
| 2026 Q1 | 425,497 | 146,990 | 139,746 | 7,244 | 212,403 | 25,396 | 182,111 | 58,596 | 58,124 | 65,391 | 30,292 | 2,873 | 6,078 |
| Q2 | 431,920 | 148,640 | 141,304 | 7,336 | 215,185 | 25,021 | 185,033 | 61,354 | 57,680 | 65,999 | 30,152 | 2,858 | 6,042 |
| Q3 | 434,408 | 151,249 | 143,694 | 7,555 | 211,231 | 25,222 | 180,753 | 59,475 | 55,931 | 65,347 | 30,478 | 2,861 | 6,356 |
| | | | | | | | | | | | | | **Changes during quarter *** |
| 2025 Q4 | + 7,009 | + 1,431 | + 1,153 | + 278 | + 6,307 | + 42 | + 6,633 | + 7,768 | − 957 | − 178 | − 326 | − 39 | − 28 |
| 2026 Q1 | + 2,816 | + 1,313 | + 1,502 | − 189 | + 676 | − 94 | + 863 | + 549 | + 1,836 | − 1,522 | − 187 | − 21 | − 25 |
| Q2 | + 6,523 | + 1,650 | + 1,558 | + 92 | + 2,882 | − 375 | + 3,022 | + 2,758 | + 111 | + 153 | − 140 | − 15 | − 36 |
| Q3 | + 2,419 | + 2,609 | + 2,390 | + 219 | − 1,563 | + 201 | − 1,529 | − 2,243 | + 1,116 | − 402 | − 34 | + 3 | − 66 |

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

## I Banks (MFIs) in Germany

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

## I Banks (MFIs) in Germany

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

€ million

| Period | Total | Manufacturing | | | | | | | | | | Electricity, gas and water supply; mining and quarrying | Construction |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Total | Chemical industry, manufacture of coke, refined petroleum products and nuclear fuel | Manufacture of rubber and plastic products | Manufacture of other non-metallic mineral products | Manufacture of basic metals and of fabricated metal products | Manufacture of machinery and equipment; manufacture of vehicles | Manufacture of electrical and optical equipment | Manufacture of wood, paper, wood and paper products; printing and publishing; Manufacture of furniture, etc.; recycling | Manufacture of textiles, and textile products leather and textile leather products | Manufacture of food products, beverages and tobacco | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| | Lending to domestic enterprises and self-employed persons (excluding holdings of negotiable money market paper and excluding securities portfolios) | | | | | | | | | | | | |
| | **Total lending** | | | | | | | | | | | | **End of quarter** * |
| 2025 Q3 | 1,906,162 | 148,180 | 14,386 | 6,847 | 4,551 | 22,888 | 42,885 | 15,220 | 18,816 | 3,152 | 19,435 | 150,911 | 113,556 |
| Q4 | 1,975,508 | 144,906 | 14,279 | 7,020 | 4,347 | 22,396 | 40,245 | 15,840 | 18,262 | 3,164 | 19,353 | 156,563 | 111,812 |
| 2026 Q1 | 1,985,703 | 150,907 | 13,905 | 6,888 | 4,468 | 22,925 | 39,831 | 22,139 | 18,241 | 3,145 | 19,365 | 160,560 | 85,504 |
| Q2 | 2,016,797 | 149,013 | 14,167 | 7,023 | 4,216 | 22,670 | 39,742 | 20,662 | 18,027 | 3,126 | 19,380 | 165,621 | 85,594 |
| Q3 | 2,021,947 | 147,834 | 14,122 | 6,974 | 4,318 | 22,288 | 39,406 | 19,973 | 18,205 | 3,075 | 19,473 | 167,306 | 85,736 |
| | Short-term lending | | | | | | | | | | | | |
| 2025 Q3 | 248,711 | 39,380 | 3,118 | 1,911 | 776 | 6,107 | 13,434 | 4,007 | 4,037 | 967 | 5,023 | 7,282 | 22,539 |
| Q4 | 307,113 | 38,058 | 3,593 | 2,090 | 744 | 5,988 | 11,541 | 4,641 | 3,645 | 987 | 4,829 | 7,635 | 21,360 |
| 2026 Q1 | 310,320 | 40,031 | 3,125 | 2,073 | 854 | 6,678 | 11,841 | 5,820 | 3,803 | 1,079 | 4,758 | 8,448 | 12,552 |
| Q2 | 330,215 | 39,135 | 3,777 | 2,142 | 776 | 6,484 | 11,921 | 4,470 | 3,931 | 1,184 | 4,450 | 8,968 | 12,497 |
| Q3 | 332,790 | 40,081 | 3,562 | 2,129 | 963 | 6,503 | 12,925 | 4,034 | 4,173 | 1,175 | 4,617 | 7,058 | 12,567 |
| | Medium-term lending | | | | | | | | | | | | |
| 2025 Q3 | 277,576 | 32,472 | 5,094 | 1,218 | 1,120 | 3,729 | 10,277 | 3,754 | 3,433 | 740 | 3,107 | 6,367 | 21,099 |
| Q4 | 279,726 | 31,041 | 4,509 | 1,258 | 1,043 | 3,600 | 9,429 | 3,805 | 3,374 | 787 | 3,236 | 7,029 | 20,280 |
| 2026 Q1 | 281,007 | 31,580 | 4,573 | 1,207 | 1,077 | 3,599 | 9,428 | 4,277 | 3,430 | 736 | 3,253 | 7,211 | 12,804 |
| Q2 | 284,707 | 31,882 | 4,579 | 1,287 | 991 | 3,735 | 9,610 | 4,150 | 3,224 | 662 | 3,644 | 7,634 | 12,905 |
| Q3 | 284,346 | 32,511 | 4,920 | 1,330 | 994 | 3,670 | 9,751 | 4,162 | 3,403 | 654 | 3,627 | 7,641 | 12,977 |
| | Long-term lending | | | | | | | | | | | | |
| 2025 Q3 | 1,379,875 | 76,328 | 6,174 | 3,718 | 2,655 | 13,052 | 19,174 | 7,459 | 11,346 | 1,445 | 11,305 | 137,262 | 69,918 |
| Q4 | 1,388,669 | 75,807 | 6,177 | 3,672 | 2,560 | 12,808 | 19,275 | 7,394 | 11,243 | 1,390 | 11,288 | 141,899 | 70,172 |
| 2026 Q1 | 1,394,376 | 79,296 | 6,207 | 3,608 | 2,537 | 12,648 | 18,562 | 12,042 | 11,008 | 1,330 | 11,354 | 144,901 | 60,148 |
| Q2 | 1,401,875 | 77,996 | 5,811 | 3,594 | 2,449 | 12,451 | 18,211 | 12,042 | 10,872 | 1,280 | 11,286 | 149,019 | 60,192 |
| Q3 | 1,404,811 | 75,242 | 5,640 | 3,515 | 2,361 | 12,115 | 16,730 | 11,777 | 10,629 | 1,246 | 11,229 | 152,607 | 60,192 |
| | **Total lending** | | | | | | | | | | | | **Changes during quarter** * |
| 2025 Q4 | + 21,851 | − 3,274 | − 107 | + 173 | − 204 | − 492 | − 2,640 | + 620 | − 554 | + 12 | − 82 | + 5,557 | − 1,744 |
| 2026 Q1 | + 15,008 | + 1,226 | − 414 | − 172 | + 121 | + 429 | − 704 | + 2,064 | + 29 | − 19 | − 108 | + 3,222 | − 1,213 |
| Q2 | + 31,959 | − 1,769 | + 322 | + 135 | − 252 | − 255 | − 139 | − 1,462 | − 114 | − 19 | + 15 | + 5,001 | + 125 |
| Q3 | + 10,496 | − 1,749 | − 115 | − 94 | − 8 | − 352 | − 476 | − 739 | + 28 | − 61 | + 68 | + 1,655 | − 73 |
| | Short-term lending | | | | | | | | | | | | |
| 2025 Q4 | + 13,342 | − 1,322 | + 475 | + 179 | − 32 | − 119 | − 1,893 | + 634 | − 392 | + 20 | − 194 | + 353 | − 1,179 |
| 2026 Q1 | + 12,480 | + 1,823 | − 448 | − 17 | + 110 | + 690 | + 400 | + 829 | + 208 | + 92 | − 41 | + 1,313 | + 897 |
| Q2 | + 19,935 | − 866 | + 657 | + 69 | − 78 | − 194 | + 80 | − 1,325 | + 128 | + 105 | − 308 | + 520 | − 55 |
| Q3 | + 4,366 | + 706 | − 265 | − 33 | + 97 | + 109 | + 924 | − 436 | + 152 | − 9 | + 167 | − 1,795 | − 40 |
| | Medium-term lending | | | | | | | | | | | | |
| 2025 Q4 | + 1,460 | − 1,431 | − 585 | + 40 | − 77 | − 129 | − 848 | + 51 | − 59 | + 47 | + 129 | + 662 | − 819 |
| 2026 Q1 | + 256 | + 564 | + 64 | − 51 | + 34 | − 1 | − 41 | + 537 | + 56 | − 51 | + 17 | + 147 | − 1,251 |
| Q2 | + 4,385 | + 402 | + 6 | + 80 | − 86 | + 136 | + 182 | − 127 | − 106 | − 74 | + 391 | + 468 | + 161 |
| Q3 | + 2,494 | + 299 | + 321 | + 18 | − 17 | − 125 | + 81 | − 38 | + 119 | − 18 | − 42 | − 23 | − 78 |
| | Long-term lending | | | | | | | | | | | | |
| 2025 Q4 | + 7,049 | − 521 | + 3 | − 46 | − 95 | − 244 | + 101 | − 65 | − 103 | − 55 | − 17 | + 4,542 | + 254 |
| 2026 Q1 | + 2,272 | − 1,161 | − 30 | − 104 | − 23 | − 260 | − 1,063 | + 698 | − 235 | − 60 | − 84 | + 1,762 | − 859 |
| Q2 | + 7,639 | − 1,305 | − 341 | − 14 | − 88 | − 197 | − 401 | − 10 | − 136 | − 50 | − 68 | + 4,013 | + 19 |
| Q3 | + 3,636 | − 2,754 | − 171 | − 79 | − 88 | − 336 | − 1,481 | − 265 | − 243 | − 34 | − 57 | + 3,473 | + 45 |

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

## I Banks (MFIs) in Germany

| Wholesale and retail trade; repair of motorcycles and personal and household goods | Agriculture, hunting and forestry, fishing and fish farming | Transport, storage and commu-nication | Financial institutions (excluding MFIs) and insurance | Services sector (including the professions) | | | | | | | | | Period |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Total | Housing enterprises | Holding companies | Other real estate enterprises | Hotels and restaurants | Computer and related activities, research and develop-ment [1] | Health, veterinary and social work (enterprises and professions) | Letting of movables | Other services | |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | |
| **End of quarter** * | | | | | | | | | | | | **Total lending** | |
| 153,291 | 55,848 | 52,406 | 227,236 | 1,004,734 | 370,200 | 77,219 | 225,273 | 29,468 | 159,221 | 92,663 | 11,357 | 39,333 | 2025 Q3 |
| 152,857 | 55,721 | 49,714 | 295,733 | 1,008,202 | 375,627 | 76,487 | 224,712 | 29,775 | 157,938 | 93,210 | 11,485 | 38,968 | Q4 |
| 147,411 | 55,714 | 48,857 | 300,993 | 1,035,757 | 382,135 | 77,684 | 236,606 | 29,847 | 167,277 | 92,588 | 11,401 | 38,219 | 2026 Q1 |
| 147,470 | 56,369 | 48,246 | 321,261 | 1,043,223 | 384,909 | 79,693 | 236,610 | 29,686 | 169,661 | 92,993 | 11,634 | 38,037 | Q2 |
| 148,678 | 56,739 | 47,978 | 320,253 | 1,047,423 | 388,461 | 78,765 | 235,576 | 29,599 | 171,913 | 93,281 | 11,532 | 38,296 | Q3 |
| | | | | | | | | | | | | Short-term lending | |
| 49,582 | 3,493 | 3,955 | 55,235 | 67,245 | 14,329 | 14,138 | 10,748 | 1,153 | 17,999 | 4,292 | 1,557 | 3,029 | 2025 Q3 |
| 49,349 | 3,448 | 3,642 | 118,803 | 64,818 | 14,400 | 12,751 | 10,277 | 1,216 | 16,787 | 4,865 | 1,502 | 3,020 | Q4 |
| 48,511 | 3,446 | 3,743 | 118,455 | 75,134 | 20,469 | 13,441 | 13,271 | 1,361 | 17,648 | 4,416 | 1,503 | 3,025 | 2026 Q1 |
| 48,537 | 3,819 | 3,676 | 135,747 | 77,836 | 20,317 | 15,232 | 13,162 | 1,225 | 18,526 | 4,388 | 1,833 | 3,153 | Q2 |
| 50,121 | 3,907 | 4,181 | 136,738 | 78,137 | 20,350 | 15,115 | 13,026 | 1,082 | 19,295 | 4,274 | 1,852 | 3,143 | Q3 |
| | | | | | | | | | | | | Medium-term lending | |
| 24,319 | 4,198 | 11,659 | 61,942 | 115,520 | 24,338 | 20,911 | 34,440 | 2,040 | 19,324 | 5,316 | 4,239 | 4,912 | 2025 Q3 |
| 24,632 | 4,174 | 10,826 | 66,480 | 115,264 | 24,443 | 20,856 | 33,685 | 2,048 | 19,734 | 5,140 | 4,382 | 4,976 | Q4 |
| 24,067 | 4,195 | 10,416 | 68,510 | 122,224 | 27,912 | 21,755 | 36,235 | 2,043 | 19,964 | 5,220 | 4,224 | 4,871 | 2026 Q1 |
| 24,452 | 4,265 | 9,892 | 71,351 | 122,326 | 27,925 | 21,534 | 36,056 | 2,055 | 20,463 | 5,359 | 3,982 | 4,952 | Q2 |
| 25,158 | 4,340 | 9,309 | 69,612 | 122,798 | 27,691 | 21,198 | 35,146 | 2,124 | 22,109 | 5,466 | 3,924 | 5,140 | Q3 |
| | | | | | | | | | | | | Long-term lending | |
| 79,390 | 48,157 | 36,792 | 110,059 | 821,969 | 331,533 | 42,170 | 180,085 | 26,275 | 121,898 | 83,055 | 5,561 | 31,392 | 2025 Q3 |
| 78,876 | 48,099 | 35,246 | 110,450 | 828,120 | 336,784 | 42,880 | 180,750 | 26,511 | 121,417 | 83,205 | 5,601 | 30,972 | Q4 |
| 74,833 | 48,073 | 34,698 | 114,028 | 838,399 | 333,754 | 42,488 | 187,100 | 26,443 | 129,665 | 82,952 | 5,674 | 30,323 | 2026 Q1 |
| 74,481 | 48,285 | 34,678 | 114,163 | 843,061 | 336,667 | 42,927 | 187,392 | 26,406 | 130,672 | 83,246 | 5,819 | 29,932 | Q2 |
| 73,399 | 48,492 | 34,488 | 113,903 | 846,488 | 340,420 | 42,452 | 187,404 | 26,393 | 130,509 | 83,541 | 5,756 | 30,013 | Q3 |
| **Changes during quarter** * | | | | | | | | | | | | **Total lending** | |
| − 404 | − 127 | − 2,547 | + 22,232 | + 2,158 | + 5,252 | − 1,727 | − 701 | + 307 | − 1,283 | + 547 | + 128 | − 365 | 2025 Q4 |
| + 492 | + 393 | − 757 | + 8,008 | + 3,637 | + 3,028 | − 588 | + 819 | + 122 | + 1,056 | − 452 | − 34 | − 314 | 2026 Q1 |
| + 29 | + 855 | + 24 | + 20,388 | + 7,306 | + 2,714 | + 1,999 | − 41 | − 146 | + 2,254 | + 395 | + 323 | − 192 | Q2 |
| − 137 | + 360 | + 12 | + 7,550 | + 2,878 | + 3,522 | − 1,008 | − 714 | − 117 | + 920 | + 188 | − 122 | + 209 | Q3 |
| | | | | | | | | | | | | Short-term lending | |
| − 233 | − 45 | − 313 | + 18,648 | − 2,567 | + 71 | − 1,387 | − 611 | + 63 | − 1,212 | + 573 | − 55 | − 9 | 2025 Q4 |
| + 955 | + 398 | + 201 | + 6,260 | + 633 | − 131 | + 410 | − 56 | + 195 | + 558 | − 399 | + 51 | + 5 | 2026 Q1 |
| + 26 | + 373 | − 67 | + 17,292 | + 2,712 | − 152 | + 1,791 | − 109 | − 136 | + 888 | − 28 | + 330 | + 128 | Q2 |
| + 539 | + 88 | + 505 | + 4,829 | − 466 | + 33 | − 217 | − 136 | − 143 | + 102 | − 114 | + 19 | − 10 | Q3 |
| | | | | | | | | | | | | Medium-term lending | |
| + 343 | − 24 | − 803 | + 3,788 | − 256 | + 105 | − 55 | − 755 | + 8 | + 410 | − 176 | + 143 | + 64 | 2025 Q4 |
| − 90 | + 21 | − 410 | + 945 | + 330 | − 81 | + 354 | + 305 | − 5 | + 100 | + 30 | − 158 | − 215 | 2026 Q1 |
| + 385 | + 70 | − 354 | + 2,881 | + 372 | + 43 | − 221 | − 64 | + 27 | + 509 | + 149 | − 152 | + 81 | Q2 |
| + 406 | + 55 | − 303 | + 2,731 | − 593 | − 264 | − 336 | − 940 | + 39 | + 841 | + 7 | − 78 | + 138 | Q3 |
| | | | | | | | | | | | | Long-term lending | |
| − 514 | − 58 | − 1,431 | − 204 | + 4,981 | + 5,076 | − 285 | + 665 | + 236 | − 481 | + 150 | + 40 | − 420 | 2025 Q4 |
| − 373 | − 26 | − 548 | + 803 | + 2,674 | + 3,240 | − 1,352 | + 570 | − 68 | + 398 | − 83 | + 73 | − 104 | 2026 Q1 |
| − 382 | + 412 | + 445 | + 215 | + 4,222 | + 2,823 | + 429 | + 132 | − 37 | + 857 | + 274 | + 145 | − 401 | Q2 |
| − 1,082 | + 217 | − 190 | − 10 | + 3,937 | + 3,753 | − 455 | + 362 | − 13 | − 23 | + 295 | − 63 | + 81 | Q3 |

## I Banks (MFIs) in Germany

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

€ million

| Period | Total | Manufacturing | | | | | | | | | | Electricity, gas and water supply; mining and quarrying | Construction |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Total | Chemical industry, manufacture of coke, refined petroleum products and nuclear fuel | Manufacture of rubber and plastic products | Manufacture of other non-metallic mineral products | Manufacture of basic metals and of fabricated metal products | Manufacture of machinery and equipment; manufacture of vehicles | Manufacture of electrical and optical equipment | Manufacture of wood, paper, wood and paper products; printing and publishing; Manufacture of furniture, etc.; recycling | Manufacture of textiles, and textile products leather and textile leather products | Manufacture of food products, beverages and tobacco | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| | Lending to domestic enterprises and self-employed persons (excluding holdings of negotiable money market paper and excluding securities portfolios) | | | | | | | | | | | | |
| | **Commercial banks** [2] | | | | | | | | | | | | **End of quarter** * |
| 2025 Q3 | 514,232 | 61,346 | 7,289 | 2,484 | 1,487 | 8,060 | 21,361 | 7,180 | 5,887 | 1,316 | 6,282 | 50,376 | 15,513 |
| Q4 | 538,458 | 58,809 | 6,685 | 2,408 | 1,419 | 7,925 | 19,183 | 7,983 | 5,757 | 1,231 | 6,218 | 52,027 | 15,176 |
| 2026 Q1 | 541,740 | 61,172 | 6,888 | 2,507 | 1,499 | 8,352 | 18,978 | 9,523 | 5,828 | 1,277 | 6,320 | 54,441 | 12,535 |
| Q2 | 550,383 | 59,799 | 7,425 | 2,588 | 1,287 | 8,104 | 19,129 | 8,046 | 5,569 | 1,248 | 6,403 | 57,087 | 12,817 |
| Q3 | 541,492 | 59,151 | 6,877 | 2,612 | 1,325 | 8,106 | 19,302 | 7,629 | 5,598 | 1,247 | 6,455 | 56,576 | 12,766 |
| | | | | | | | | | | | | | **Changes during quarter** * |
| 2025 Q4 | + 14,414 | − 2,537 | − 604 | − 76 | − 68 | − 135 | − 2,178 | + 803 | − 130 | − 85 | − 64 | + 1,651 | − 337 |
| 2026 Q1 | + 8,070 | + 1,928 | + 163 | + 59 | + 80 | + 327 | − 455 | + 1,605 | + 121 | + 46 | − 18 | + 1,784 | + 154 |
| Q2 | + 8,978 | − 1,248 | + 597 | + 81 | − 212 | − 248 | + 101 | − 1,462 | − 159 | − 29 | + 83 | + 2,646 | + 332 |
| Q3 | − 6,005 | − 978 | − 568 | − 1 | + 18 | − 58 | + 113 | − 467 | − 31 | − 11 | + 27 | − 466 | − 181 |
| | **Big banks** | | | | | | | | | | | | **End of quarter** * |
| 2025 Q3 | 202,795 | 30,548 | 2,793 | 1,697 | 687 | 4,653 | 9,544 | 3,734 | 3,250 | 744 | 3,446 | 12,876 | 4,551 |
| Q4 | 214,639 | 28,780 | 3,011 | 1,629 | 651 | 4,551 | 8,424 | 3,232 | 3,176 | 633 | 3,473 | 13,419 | 4,394 |
| 2026 Q1 | 217,023 | 30,229 | 3,046 | 1,730 | 727 | 4,874 | 8,568 | 3,874 | 3,283 | 633 | 3,494 | 14,661 | 4,324 |
| Q2 | 219,471 | 29,788 | 3,236 | 1,714 | 648 | 4,506 | 8,558 | 3,856 | 3,252 | 641 | 3,377 | 15,120 | 4,326 |
| Q3 | 216,454 | 30,166 | 3,223 | 1,710 | 677 | 4,614 | 8,807 | 3,801 | 3,282 | 630 | 3,422 | 15,120 | 4,300 |
| | | | | | | | | | | | | | **Changes during quarter** * |
| 2025 Q4 | + 4,614 | − 1,768 | + 218 | − 68 | − 36 | − 102 | − 1,120 | − 502 | − 74 | − 111 | + 27 | + 543 | − 157 |
| 2026 Q1 | + 2,254 | + 849 | − 5 | + 61 | + 76 | + 223 | − 106 | + 542 | + 157 | − | − 99 | + 612 | + 130 |
| Q2 | + 2,448 | − 441 | + 190 | − 16 | − 79 | − 368 | − 10 | − 18 | − 31 | + 8 | − 117 | + 459 | + 2 |
| Q3 | − 3,017 | + 378 | − 13 | − 4 | + 29 | + 108 | + 249 | − 55 | + 30 | − 11 | + 45 | − | − 26 |
| | **Regional banks and other commercial banks** | | | | | | | | | | | | **End of quarter** * |
| 2025 Q3 | 224,378 | 13,795 | 1,576 | 434 | 312 | 2,235 | 3,667 | 1,904 | 1,800 | 136 | 1,731 | 34,219 | 8,817 |
| Q4 | 236,589 | 14,445 | 1,479 | 416 | 312 | 2,226 | 3,338 | 3,128 | 1,764 | 141 | 1,641 | 35,047 | 8,777 |
| 2026 Q1 | 237,855 | 15,222 | 1,672 | 388 | 276 | 2,214 | 3,246 | 3,939 | 1,714 | 125 | 1,648 | 35,854 | 6,327 |
| Q2 | 240,040 | 13,689 | 1,537 | 441 | 268 | 2,270 | 3,316 | 2,462 | 1,470 | 132 | 1,793 | 36,746 | 6,558 |
| Q3 | 233,597 | 13,302 | 1,562 | 451 | 264 | 2,284 | 3,309 | 2,062 | 1,425 | 145 | 1,800 | 37,250 | 6,562 |
| | | | | | | | | | | | | | **Changes during quarter** * |
| 2025 Q4 | + 9,629 | + 650 | − 97 | − 18 | − | − 9 | − 329 | + 1,224 | − 36 | + 5 | − 90 | + 828 | − 40 |
| 2026 Q1 | + 6,017 | + 777 | + 193 | − 28 | − 36 | − 12 | − 92 | + 811 | − 50 | − 16 | + 7 | + 807 | + 76 |
| Q2 | + 2,420 | − 1,408 | − 75 | + 53 | − 8 | + 56 | + 20 | − 1,462 | − 144 | + 7 | + 145 | + 892 | + 281 |
| Q3 | − 3,278 | − 717 | + 5 | − 15 | − 24 | − 46 | − 67 | − 450 | − 105 | + 3 | − 18 | + 459 | − 146 |
| | **Branches of foreign banks** | | | | | | | | | | | | **End of quarter** * |
| 2025 Q3 | 87,059 | 17,003 | 2,920 | 353 | 488 | 1,172 | 8,150 | 1,542 | 837 | 436 | 1,105 | 3,281 | 2,145 |
| Q4 | 87,230 | 15,584 | 2,195 | 363 | 456 | 1,148 | 7,421 | 1,623 | 817 | 457 | 1,104 | 3,561 | 2,005 |
| 2026 Q1 | 86,862 | 15,721 | 2,170 | 389 | 496 | 1,264 | 7,164 | 1,710 | 831 | 519 | 1,178 | 3,926 | 1,884 |
| Q2 | 90,872 | 16,322 | 2,652 | 433 | 371 | 1,328 | 7,255 | 1,728 | 847 | 475 | 1,233 | 5,221 | 1,933 |
| Q3 | 91,441 | 15,683 | 2,092 | 451 | 384 | 1,208 | 7,186 | 1,766 | 891 | 472 | 1,233 | 4,206 | 1,904 |
| | | | | | | | | | | | | | **Changes during quarter** * |
| 2025 Q4 | + 171 | − 1,419 | − 725 | + 10 | − 32 | − 24 | − 729 | + 81 | − 20 | + 21 | − 1 | + 280 | − 140 |
| 2026 Q1 | − 201 | + 302 | − 25 | + 26 | + 40 | + 116 | − 257 | + 252 | + 14 | + 62 | + 74 | + 365 | − 52 |
| Q2 | + 4,110 | + 601 | + 482 | + 44 | − 125 | + 64 | + 91 | + 18 | + 16 | − 44 | + 55 | + 1,295 | + 49 |
| Q3 | + 290 | − 639 | − 560 | + 18 | + 13 | − 120 | − 69 | + 38 | + 44 | − 3 | − | − 925 | − 9 |

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

## I Banks (MFIs) in Germany

| Wholesale and retail trade; repair of motorcycles and personal and household goods | Agriculture, hunting and forestry, fishing and fish farming | Transport, storage and commu-nication | Financial institutions (excluding MFIs) and insurance | Services sector (including the professions) | | | | | | | | | Period |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Total | Housing enterprises | Holding companies | Other real estate enterprises | Hotels and restaurants | Computer and related activities, research and develop-ment [1] | Health, veterinary and social work (enterprises and professions) | Letting of movables | Other services | |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | |
| **End of quarter *** | | | | | | | | | | | | **Commercial banks [2]** | |
| 56,964 | 9,618 | 15,827 | 88,253 | 216,335 | 56,046 | 31,937 | 40,050 | 5,673 | 50,365 | 15,963 | 4,673 | 11,628 | 2025 Q3 |
| 57,405 | 9,819 | 15,771 | 114,304 | 215,147 | 56,327 | 31,389 | 39,654 | 5,899 | 49,432 | 16,036 | 4,813 | 11,597 | Q4 |
| 56,818 | 9,735 | 15,888 | 112,791 | 218,360 | 57,048 | 31,624 | 41,052 | 5,906 | 50,470 | 15,979 | 4,616 | 11,665 | 2026 Q1 |
| 56,963 | 9,809 | 15,965 | 118,866 | 219,077 | 56,987 | 32,545 | 40,657 | 5,834 | 50,613 | 16,073 | 4,798 | 11,570 | Q2 |
| 57,467 | 9,938 | 16,412 | 109,777 | 219,405 | 57,323 | 31,546 | 39,879 | 5,881 | 51,912 | 16,241 | 4,921 | 11,702 | Q3 |
| **Changes during quarter *** | | | | | | | | | | | | | |
| + 471 | + 201 | + 89 | + 16,195 | − 1,319 | + 106 | − 548 | − 352 | + 226 | − 933 | + 73 | + 140 | − 31 | 2025 Q4 |
| + 381 | + 316 | + 217 | + 3,440 | − 150 | − 804 | − 370 | + 433 | + 57 | + 780 | − 57 | − 147 | − 42 | 2026 Q1 |
| + 135 | + 74 | + 147 | + 6,195 | + 697 | − 51 | + 921 | − 420 | − 57 | + 43 | + 84 | + 272 | − 95 | Q2 |
| − 491 | + 109 | + 357 | − 3,841 | − 514 | + 306 | − 979 | − 458 | + 17 | + 347 | + 68 | + 103 | + 82 | Q3 |
| **End of quarter *** | | | | | | | | | | | | **Big banks** | |
| 18,669 | 1,112 | 6,373 | 31,379 | 97,287 | 17,342 | 12,018 | 27,828 | 2,232 | 24,114 | 7,681 | 1,257 | 4,815 | 2025 Q3 |
| 17,442 | 1,266 | 6,143 | 46,607 | 96,588 | 17,504 | 12,156 | 27,876 | 2,285 | 22,939 | 7,670 | 1,333 | 4,825 | Q4 |
| 17,872 | 1,120 | 6,246 | 45,112 | 97,459 | 17,271 | 12,004 | 28,220 | 2,282 | 23,753 | 7,592 | 1,458 | 4,879 | 2026 Q1 |
| 17,709 | 1,069 | 6,181 | 47,881 | 97,397 | 16,895 | 13,076 | 27,963 | 2,224 | 23,299 | 7,568 | 1,444 | 4,928 | Q2 |
| 17,332 | 1,067 | 6,506 | 44,839 | 97,124 | 17,132 | 12,714 | 27,582 | 2,248 | 23,295 | 7,582 | 1,496 | 5,075 | Q3 |
| **Changes during quarter *** | | | | | | | | | | | | | |
| − 1,197 | + 154 | − 85 | + 7,823 | − 699 | + 162 | + 138 | + 48 | + 53 | − 1,175 | − 11 | + 76 | + 10 | 2025 Q4 |
| + 780 | + 254 | + 203 | − 1,495 | + 921 | − 183 | − 252 | + 324 | + 47 | + 844 | − 28 | + 175 | − 6 | 2026 Q1 |
| − 163 | − 51 | − 65 | + 2,769 | − 62 | − 376 | + 1,072 | − 257 | − 58 | − 454 | − 24 | − 14 | + 49 | Q2 |
| − 377 | − 2 | + 325 | − 3,042 | − 273 | + 237 | − 362 | − 381 | + 24 | − 4 | + 14 | + 52 | + 147 | Q3 |
| **End of quarter *** | | | | | | | | | | | | **Regional banks and other commercial banks** | |
| 25,991 | 5,485 | 7,038 | 40,245 | 88,788 | 33,759 | 8,375 | 10,402 | 3,007 | 19,195 | 7,359 | 1,843 | 4,848 | 2025 Q3 |
| 26,183 | 5,477 | 6,988 | 50,996 | 88,676 | 34,128 | 7,968 | 10,094 | 3,171 | 19,030 | 7,545 | 1,893 | 4,847 | Q4 |
| 25,624 | 5,516 | 6,915 | 51,496 | 90,901 | 35,444 | 8,107 | 10,836 | 3,187 | 19,302 | 7,530 | 1,711 | 4,784 | 2026 Q1 |
| 25,518 | 5,591 | 6,827 | 53,877 | 91,234 | 35,716 | 8,122 | 10,632 | 3,163 | 19,445 | 7,651 | 1,734 | 4,771 | Q2 |
| 26,584 | 5,657 | 6,710 | 46,547 | 90,985 | 35,729 | 7,574 | 10,100 | 3,183 | 20,083 | 7,776 | 1,785 | 4,755 | Q3 |
| **Changes during quarter *** | | | | | | | | | | | | | |
| + 192 | − 8 | − 50 | + 8,300 | − 243 | + 194 | − 407 | − 264 | + 164 | − 165 | + 186 | + 50 | − 1 | 2025 Q4 |
| − 39 | + 39 | − 73 | + 5,473 | − 1,043 | − 209 | − 226 | − 248 | + 16 | − 16 | − 65 | − 182 | − 113 | 2026 Q1 |
| − 116 | + 75 | − 18 | + 2,286 | + 428 | + 282 | + 15 | − 229 | − 9 | + 158 | + 111 | + 113 | − 13 | Q2 |
| + 71 | + 46 | − 207 | − 2,070 | − 714 | − 17 | − 528 | − 212 | − 10 | + 63 | + 25 | + 31 | − 66 | Q3 |
| **End of quarter *** | | | | | | | | | | | | **Branches of foreign banks** | |
| 12,304 | 3,021 | 2,416 | 16,629 | 30,260 | 4,945 | 11,544 | 1,820 | 434 | 7,056 | 923 | 1,573 | 1,965 | 2025 Q3 |
| 13,780 | 3,076 | 2,640 | 16,701 | 29,883 | 4,695 | 11,265 | 1,684 | 443 | 7,463 | 821 | 1,587 | 1,925 | Q4 |
| 13,322 | 3,099 | 2,727 | 16,183 | 30,000 | 4,333 | 11,513 | 1,996 | 437 | 7,415 | 857 | 1,447 | 2,002 | 2026 Q1 |
| 13,736 | 3,149 | 2,957 | 17,108 | 30,446 | 4,376 | 11,347 | 2,062 | 447 | 7,869 | 854 | 1,620 | 1,871 | Q2 |
| 13,551 | 3,214 | 3,196 | 18,391 | 31,296 | 4,462 | 11,258 | 2,197 | 450 | 8,534 | 883 | 1,640 | 1,872 | Q3 |
| **Changes during quarter *** | | | | | | | | | | | | | |
| + 1,476 | + 55 | + 224 | + 72 | − 377 | − 250 | − 279 | − 136 | + 9 | + 407 | − 102 | + 14 | − 40 | 2025 Q4 |
| − 360 | + 23 | + 87 | − 538 | − 28 | − 412 | + 108 | + 357 | − 6 | − 48 | + 36 | − 140 | + 77 | 2026 Q1 |
| + 414 | + 50 | + 230 | + 1,140 | + 331 | + 43 | − 166 | + 66 | + 10 | + 339 | − 3 | + 173 | − 131 | Q2 |
| − 185 | + 65 | + 239 | + 1,271 | + 473 | + 86 | − 89 | + 135 | + 3 | + 288 | + 29 | + 20 | + 1 | Q3 |

## I Banks (MFIs) in Germany

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

€ million

| Period | Total | Manufacturing | | | | | | | | | | Electricity, gas and water supply; mining and quarrying | Construction |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Total | Chemical industry, manufacture of coke, refined petroleum products and nuclear fuel | Manufacture of rubber and plastic products | Manufacture of other non-metallic mineral products | Manufacture of basic metals and of fabricated metal products | Manufacture of machinery and equipment; manufacture of vehicles | Manufacture of electrical and optical equipment | Manufacture of wood, paper, wood and paper products; printing and publishing; Manufacture of furniture, etc.; recycling | Manufacture of textiles, and textile products leather and textile leather products | Manufacture of food products, beverages and tobacco | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| **Landesbanken** | | | | | | | | | | | | | **End of quarter *** |
| 2025 Q3 | 196,769 | 17,700 | 2,247 | 750 | 601 | 1,683 | 5,436 | 1,598 | 2,003 | 200 | 3,182 | 24,625 | 3,888 |
| Q4 | 207,029 | 18,220 | 2,729 | 963 | 591 | 1,561 | 5,396 | 1,537 | 1,891 | 293 | 3,259 | 25,344 | 3,492 |
| 2026 Q1 | 210,376 | 17,832 | 2,327 | 721 | 613 | 1,691 | 5,485 | 1,546 | 1,959 | 281 | 3,209 | 25,998 | 3,423 |
| Q2 | 215,098 | 17,883 | 2,427 | 736 | 626 | 1,739 | 5,304 | 1,441 | 2,032 | 346 | 3,232 | 26,468 | 3,319 |
| Q3 | 220,914 | 18,052 | 2,622 | 778 | 744 | 1,679 | 4,997 | 1,400 | 2,174 | 317 | 3,341 | 26,892 | 3,387 |
| | | | | | | | | | | | | | **Changes during quarter *** |
| 2025 Q4 | + 4,820 | + 520 | + 482 | + 213 | − 10 | − 122 | − 40 | − 61 | − 112 | + 93 | + 77 | + 719 | − 396 |
| 2026 Q1 | + 3,777 | − 428 | − 402 | − 242 | + 22 | + 130 | + 49 | + 9 | + 68 | − 12 | − 50 | + 559 | − 69 |
| Q2 | + 5,487 | + 51 | + 100 | + 15 | + 13 | + 48 | − 181 | − 105 | + 73 | + 65 | + 23 | + 470 | − 104 |
| Q3 | + 5,496 | − 171 | + 145 | + 22 | + 28 | − 70 | − 387 | − 41 | + 52 | − 29 | + 109 | + 424 | − 42 |
| **Saving banks** | | | | | | | | | | | | | **End of quarter *** |
| 2025 Q3 | 569,413 | 36,642 | 2,478 | 2,132 | 1,357 | 7,255 | 7,736 | 3,610 | 6,071 | 813 | 5,190 | 32,586 | 41,343 |
| Q4 | 570,499 | 35,852 | 2,460 | 2,076 | 1,293 | 7,014 | 7,521 | 3,561 | 5,965 | 781 | 5,181 | 33,825 | 40,647 |
| 2026 Q1 | 571,330 | 38,108 | 2,377 | 2,096 | 1,301 | 7,048 | 7,373 | 5,990 | 5,907 | 767 | 5,249 | 34,494 | 40,521 |
| Q2 | 574,497 | 37,828 | 2,330 | 2,096 | 1,276 | 6,982 | 7,302 | 6,025 | 5,878 | 722 | 5,217 | 35,038 | 40,613 |
| Q3 | 576,872 | 37,251 | 2,340 | 2,051 | 1,253 | 6,813 | 7,122 | 5,904 | 5,833 | 719 | 5,216 | 35,714 | 40,727 |
| | | | | | | | | | | | | | **Changes during quarter *** |
| 2025 Q4 | + 946 | − 790 | − 18 | − 56 | − 64 | − 241 | − 215 | − 49 | − 106 | − 32 | − 9 | + 1,239 | − 696 |
| 2026 Q1 | + 831 | − 94 | − 83 | + 20 | + 8 | + 34 | − 148 | + 79 | − 58 | − 14 | + 68 | + 669 | − 126 |
| Q2 | + 2,992 | − 280 | − 47 | − | − 25 | − 66 | − 71 | + 35 | − 29 | − 45 | − 32 | + 534 | + 77 |
| Q3 | + 2,280 | − 477 | + 10 | − 45 | − 23 | − 69 | − 180 | − 121 | − 45 | − 3 | − 1 | + 581 | + 114 |
| **Credit cooperatives** | | | | | | | | | | | | | **End of quarter *** |
| 2025 Q3 | 412,443 | 20,802 | 850 | 1,174 | 897 | 4,609 | 3,717 | 1,607 | 3,774 | 666 | 3,508 | 20,742 | 41,957 |
| Q4 | 415,035 | 20,359 | 848 | 1,171 | 865 | 4,544 | 3,585 | 1,581 | 3,621 | 643 | 3,501 | 21,548 | 41,599 |
| 2026 Q1 | 418,039 | 22,175 | 846 | 1,125 | 897 | 4,520 | 3,598 | 3,620 | 3,502 | 608 | 3,459 | 21,219 | 18,541 |
| Q2 | 420,844 | 21,919 | 807 | 1,116 | 881 | 4,494 | 3,540 | 3,613 | 3,447 | 585 | 3,436 | 21,804 | 18,635 |
| Q3 | 422,793 | 21,603 | 822 | 1,101 | 848 | 4,424 | 3,415 | 3,587 | 3,456 | 573 | 3,377 | 22,329 | 18,515 |
| | | | | | | | | | | | | | **Changes during quarter *** |
| 2025 Q4 | + 2,444 | − 443 | − 2 | − 3 | − 32 | − 65 | − 132 | − 26 | − 153 | − 23 | − 7 | + 806 | − 358 |
| 2026 Q1 | + 2,599 | − 134 | − 2 | − 46 | + 32 | − 24 | + 13 | + 89 | − 119 | − 35 | − 42 | − 154 | − 758 |
| Q2 | + 2,745 | − 256 | − 39 | − 9 | − 16 | − 26 | − 58 | − 7 | − 55 | − 23 | − 23 | + 535 | + 94 |
| Q3 | + 2,014 | − 316 | + 15 | − 15 | − 33 | − 70 | − 125 | − 26 | + 9 | − 12 | − 59 | + 545 | − 95 |
| **Mortgage banks** | | | | | | | | | | | | | **End of quarter *** |
| 2025 Q3 | 62,993 | 240 | 4 | 4 | 12 | 37 | 48 | 18 | 62 | 12 | 43 | 1,642 | 1,162 |
| Q4 | 63,494 | 243 | 4 | 4 | 13 | 38 | 48 | 18 | 63 | 12 | 43 | 1,906 | 1,175 |
| 2026 Q1 | 62,934 | 252 | 4 | 4 | 12 | 38 | 45 | 33 | 61 | 12 | 43 | 1,938 | 1,008 |
| Q2 | 62,293 | 270 | 4 | 4 | 12 | 38 | 45 | 53 | 60 | 12 | 42 | 1,921 | 702 |
| Q3 | 61,689 | 274 | 4 | 4 | 12 | 38 | 45 | 57 | 60 | 13 | 41 | 1,902 | 758 |
| | | | | | | | | | | | | | **Changes during quarter *** |
| 2025 Q4 | + 406 | + 3 | − | − | + 1 | + 1 | − | − | + 1 | − | − | + 169 | + 13 |
| 2026 Q1 | − 560 | + 9 | − | − | − 1 | − | − 3 | + 15 | − 2 | − | − | + 32 | − 167 |
| Q2 | − 641 | + 18 | − | − | − | − | − | + 20 | − 1 | − | − 1 | − 17 | − 306 |
| Q3 | − 604 | + 4 | − | − | − | − | − | + 4 | − | + 1 | − 1 | − 19 | + 56 |

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

## I Banks (MFIs) in Germany

| Wholesale and retail trade; repair of motorcycles and personal and household goods | Agriculture, hunting and forestry, fishing and fish farming | Transport, storage and commu-nication | Financial institutions (excluding MFIs) and insurance | Services sector (including the professions) | | | | | | | | | Period |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Total | Housing enterprises | Holding companies | Other real estate enterprises | Hotels and restaurants | Computer and related activities, research and develop-ment [1] | Health, veterinary and social work (enterprises and professions) | Letting of movables | Other services | |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | |
| **End of quarter *** | | | | | | | | | | | | **Landesbanken** | |
| 9,311 | 2,243 | 8,057 | 38,142 | 92,803 | 26,133 | 10,299 | 34,750 | 407 | 13,645 | 4,029 | 1,186 | 2,354 | 2025 Q3 |
| 9,150 | 2,305 | 7,973 | 48,961 | 91,584 | 26,854 | 10,178 | 33,888 | 419 | 12,891 | 4,076 | 1,205 | 2,073 | Q4 |
| 9,014 | 2,268 | 7,704 | 54,444 | 89,693 | 27,013 | 9,973 | 32,386 | 428 | 12,748 | 3,886 | 1,266 | 1,993 | 2026 Q1 |
| 9,415 | 2,327 | 7,328 | 56,898 | 91,460 | 27,299 | 10,553 | 32,640 | 425 | 13,338 | 4,023 | 1,324 | 1,858 | Q2 |
| 9,432 | 2,427 | 7,225 | 61,879 | 91,620 | 27,342 | 10,697 | 32,269 | 417 | 13,792 | 4,038 | 1,203 | 1,862 | Q3 |
| **Changes during quarter *** | | | | | | | | | | | | | |
| − 161 | + 62 | − 84 | + 5,379 | − 1,219 | + 721 | − 121 | − 862 | + 12 | − 754 | + 47 | + 19 | − 281 | 2025 Q4 |
| − 136 | − 37 | − 269 | + 3,598 | + 559 | + 459 | + 45 | − 112 | + 9 | + 257 | − 190 | + 61 | + 30 | 2026 Q1 |
| + 401 | + 259 | + 189 | + 2,454 | + 1,767 | + 286 | + 580 | + 254 | − 3 | + 590 | + 137 | + 58 | − 135 | Q2 |
| + 17 | + 100 | − 103 | + 5,491 | − 220 | + 43 | + 144 | − 371 | − 8 | + 74 | + 15 | − 121 | + 4 | Q3 |
| **End of quarter *** | | | | | | | | | | | | **Saving banks** | |
| 38,225 | 11,853 | 11,019 | 49,875 | 347,870 | 121,142 | 20,282 | 93,983 | 13,005 | 54,986 | 27,792 | 3,185 | 13,495 | 2025 Q3 |
| 37,681 | 11,707 | 10,899 | 49,920 | 349,968 | 122,701 | 19,872 | 94,366 | 13,048 | 55,136 | 28,098 | 3,169 | 13,578 | Q4 |
| 35,012 | 11,782 | 10,892 | 49,790 | 350,731 | 123,323 | 19,529 | 94,765 | 13,142 | 55,162 | 28,075 | 3,187 | 13,548 | 2026 Q1 |
| 34,948 | 11,928 | 10,800 | 50,378 | 352,964 | 124,276 | 19,650 | 95,017 | 13,132 | 55,761 | 28,307 | 3,193 | 13,628 | Q2 |
| 35,006 | 11,923 | 10,813 | 50,274 | 355,164 | 125,968 | 19,384 | 95,304 | 13,145 | 56,114 | 28,356 | 3,160 | 13,733 | Q3 |
| **Changes during quarter *** | | | | | | | | | | | | | |
| − 544 | − 146 | − 120 | + 45 | + 1,958 | + 1,559 | − 410 | + 243 | + 43 | + 150 | + 306 | − 16 | + 83 | 2025 Q4 |
| − 319 | + 75 | − 7 | − 130 | + 763 | + 622 | − 343 | + 399 | + 94 | + 26 | − 23 | + 18 | − 30 | 2026 Q1 |
| − 84 | + 146 | − 92 | + 588 | + 2,103 | + 893 | + 111 | + 232 | − 10 | + 569 | + 232 | + 6 | + 70 | Q2 |
| + 58 | − 5 | + 13 | − 104 | + 2,100 | + 1,692 | − 366 | + 287 | + 13 | + 353 | + 49 | − 33 | + 105 | Q3 |
| **End of quarter *** | | | | | | | | | | | | **Credit cooperatives** | |
| 30,067 | 28,974 | 6,371 | 19,268 | 244,262 | 111,830 | 5,167 | 31,436 | 9,323 | 33,385 | 40,537 | 1,912 | 10,672 | 2025 Q3 |
| 29,866 | 28,738 | 6,316 | 19,669 | 246,940 | 114,289 | 5,161 | 31,756 | 9,352 | 33,220 | 40,739 | 1,897 | 10,526 | Q4 |
| 27,603 | 28,785 | 6,446 | 20,684 | 272,586 | 118,800 | 6,674 | 43,708 | 9,302 | 41,823 | 40,492 | 1,912 | 9,875 | 2026 Q1 |
| 27,339 | 29,188 | 6,413 | 20,917 | 274,629 | 119,954 | 6,729 | 43,782 | 9,262 | 42,637 | 40,491 | 1,901 | 9,873 | Q2 |
| 27,507 | 29,340 | 6,424 | 20,982 | 276,093 | 121,174 | 6,698 | 44,020 | 9,168 | 42,770 | 40,557 | 1,843 | 9,863 | Q3 |
| **Changes during quarter *** | | | | | | | | | | | | | |
| − 201 | − 236 | − 55 | + 297 | + 2,634 | + 2,459 | − 6 | + 276 | + 29 | − 165 | + 202 | − 15 | − 146 | 2025 Q4 |
| + 357 | + 47 | + 130 | + 410 | + 2,701 | + 2,316 | + 83 | + 452 | − 50 | + 178 | − 77 | + 15 | − 216 | 2026 Q1 |
| − 264 | + 403 | − 33 | + 233 | + 2,033 | + 1,144 | + 55 | + 74 | − 40 | + 814 | − 1 | − 11 | − 2 | Q2 |
| + 168 | + 152 | + 31 | + 65 | + 1,464 | + 1,220 | − 31 | + 238 | − 94 | + 133 | + 66 | − 58 | − 10 | Q3 |
| **End of quarter *** | | | | | | | | | | | | **Mortgage banks** | |
| 383 | 415 | 111 | 9,968 | 49,072 | 23,455 | 511 | 21,707 | 262 | 2,136 | 583 | 9 | 409 | 2025 Q3 |
| 384 | 410 | 111 | 10,101 | 49,164 | 23,366 | 500 | 21,740 | 264 | 2,255 | 578 | 9 | 452 | Q4 |
| 364 | 406 | 117 | 9,956 | 48,893 | 23,468 | 374 | 21,545 | 265 | 2,249 | 576 | 8 | 408 | 2026 Q1 |
| 345 | 400 | 117 | 9,748 | 48,790 | 23,505 | 380 | 21,386 | 262 | 2,279 | 570 | 8 | 400 | Q2 |
| 344 | 392 | 118 | 9,756 | 48,145 | 23,332 | 379 | 20,888 | 258 | 2,293 | 575 | 8 | 412 | Q3 |
| **Changes during quarter *** | | | | | | | | | | | | | |
| + 1 | − 5 | − | + 133 | + 92 | − 89 | − 11 | + 33 | + 2 | + 119 | − 5 | − | + 43 | 2025 Q4 |
| − 20 | − 4 | + 6 | − 85 | − 331 | + 42 | − 126 | − 195 | + 1 | − 6 | − 2 | − 1 | − 44 | 2026 Q1 |
| − 19 | − 6 | − | − 208 | − 103 | + 37 | + 6 | − 159 | − 3 | + 30 | − 6 | − | − 8 | Q2 |
| − 1 | − 8 | + 1 | + 8 | − 645 | − 173 | − 1 | − 498 | − 4 | + 14 | + 5 | − | + 12 | Q3 |

## I Banks (MFIs) in Germany

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

€ million

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

| Period | Total | Manufacturing | | | | | | | | | | Electricity, gas and water supply; mining and quarrying | Construction |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Total | Chemical industry, manufacture of coke, refined petroleum products and nuclear fuel | Manufacture of rubber and plastic products | Manufacture of other non-metallic mineral products | Manufacture of basic metals and of fabricated metal products | Manufacture of machinery and equipment; manufacture of vehicles | Manufacture of electrical and optical equipment | Manufacture of wood, paper, wood and paper products; printing and publishing; Manufacture of furniture, etc.; recycling | Manufacture of textiles, and textile products leather and textile leather products | Manufacture of food products, beverages and tobacco | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| **Building and loan associations** | | | | | | | | | | | | | **End of quarter *** |
| 2025 Q3 | 22,794 | – | – | – | – | – | – | – | – | – | – | – | 7,837 |
| Q4 | 22,910 | – | – | – | – | – | – | – | – | – | – | – | 7,892 |
| 2026 Q1 | 23,022 | – | – | – | – | – | – | – | – | – | – | – | 7,933 |
| Q2 | 23,148 | – | – | – | – | – | – | – | – | – | – | – | 7,971 |
| Q3 | 23,357 | – | – | – | – | – | – | – | – | – | – | – | 8,038 |
| | | | | | | | | | | | | | **Changes during quarter *** |
| 2025 Q4 | + 116 | – | – | – | – | – | – | – | – | – | – | – | + 55 |
| 2026 Q1 | + 112 | – | – | – | – | – | – | – | – | – | – | – | + 41 |
| Q2 | + 126 | – | – | – | – | – | – | – | – | – | – | – | + 38 |
| Q3 | + 209 | – | – | – | – | – | – | – | – | – | – | – | + 67 |
| **Banks with special, development and other central support tasks** | | | | | | | | | | | | | **End of quarter *** |
| 2025 Q3 | 127,518 | 11,450 | 1,518 | 303 | 197 | 1,244 | 4,587 | 1,207 | 1,019 | 145 | 1,230 | 20,940 | 1,856 |
| Q4 | 158,083 | 11,423 | 1,553 | 398 | 166 | 1,314 | 4,512 | 1,160 | 965 | 204 | 1,151 | 21,913 | 1,831 |
| 2026 Q1 | 158,262 | 11,368 | 1,463 | 435 | 146 | 1,276 | 4,352 | 1,427 | 984 | 200 | 1,085 | 22,470 | 1,543 |
| Q2 | 170,534 | 11,314 | 1,174 | 483 | 134 | 1,313 | 4,422 | 1,484 | 1,041 | 213 | 1,050 | 23,303 | 1,537 |
| Q3 | 174,830 | 11,503 | 1,457 | 428 | 136 | 1,228 | 4,525 | 1,396 | 1,084 | 206 | 1,043 | 23,893 | 1,545 |
| | | | | | | | | | | | | | **Changes during quarter *** |
| 2025 Q4 | – 1,295 | – 27 | + 35 | + 95 | – 31 | + 70 | – 75 | – 47 | – 54 | + 59 | – 79 | + 973 | – 25 |
| 2026 Q1 | + 179 | – 55 | – 90 | + 37 | – 20 | – 38 | – 160 | + 267 | + 19 | – 4 | – 66 | + 332 | – 288 |
| Q2 | + 12,272 | – 54 | – 289 | + 48 | – 12 | + 37 | + 70 | + 57 | + 57 | + 13 | – 35 | + 833 | – 6 |
| Q3 | + 7,106 | + 189 | + 283 | – 55 | + 2 | – 85 | + 103 | – 88 | + 43 | – 7 | – 7 | + 590 | + 8 |
| **Memo item: Foreign banks** | | | | | | | | | | | | | **End of quarter *** |
| 2025 Q3 | 203,512 | 30,336 | 4,526 | 1,081 | 732 | 2,632 | 12,397 | 3,754 | 2,149 | 673 | 2,392 | 9,164 | 4,050 |
| Q4 | 211,894 | 29,357 | 3,646 | 1,129 | 727 | 2,613 | 11,173 | 5,017 | 2,089 | 662 | 2,301 | 9,203 | 3,794 |
| 2026 Q1 | 212,403 | 30,007 | 3,618 | 1,148 | 742 | 2,730 | 10,907 | 5,612 | 2,200 | 699 | 2,351 | 9,805 | 3,678 |
| Q2 | 215,185 | 29,215 | 4,158 | 1,218 | 595 | 2,825 | 11,126 | 4,252 | 1,932 | 658 | 2,451 | 11,107 | 3,864 |
| Q3 | 211,231 | 28,305 | 3,611 | 1,228 | 605 | 2,719 | 11,168 | 3,845 | 2,045 | 657 | 2,427 | 10,211 | 3,744 |
| | | | | | | | | | | | | | **Changes during quarter *** |
| 2025 Q4 | + 6,307 | – 979 | – 880 | + 48 | – 5 | – 19 | – 1,224 | + 1,263 | – 60 | – 11 | – 91 | + 39 | – 256 |
| 2026 Q1 | + 676 | + 815 | – 28 | + 19 | + 15 | + 117 | – 266 | + 760 | + 111 | + 37 | + 50 | + 602 | – 47 |
| Q2 | + 2,882 | – 752 | + 540 | + 70 | – 147 | + 95 | + 169 | – 1,370 | – 168 | – 41 | + 100 | + 1,302 | + 176 |
| Q3 | – 1,563 | – 1,240 | – 567 | – 15 | – 10 | – 166 | – 18 | – 457 | + 53 | – 11 | – 49 | – 836 | – 250 |

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

## I Banks (MFIs) in Germany

| Wholesale and retail trade; repair of motorcycles and personal and household goods | Agriculture, hunting and forestry, fishing and fish farming | Transport, storage and commu-nication | Financial institutions (excluding MFIs) and insurance | Services sector (including the professions) | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Total | Housing enterprises | Holding companies | Other real estate enterprises | Hotels and restaurants | Computer and related activities, research and develop-ment [1] | Health, veterinary and social work (enterprises and professions) | Letting of movables | Other services | |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | Period |
| **End of quarter** * | | | | | | | | | | | | **Building and loan associations** | |
| 12,316 | 2,240 | – | 401 | – | – | – | – | – | – | – | – | – | 2025 Q3 |
| 12,400 | 2,256 | – | 362 | – | – | – | – | – | – | – | – | – | Q4 |
| 12,466 | 2,268 | – | 355 | – | – | – | – | – | – | – | – | – | 2026 Q1 |
| 12,524 | 2,281 | – | 372 | – | – | – | – | – | – | – | – | – | Q2 |
| 12,631 | 2,301 | – | 387 | – | – | – | – | – | – | – | – | – | Q3 |
| **Changes during quarter** * | | | | | | | | | | | | | |
| + 84 | + 16 | – | – 39 | – | – | – | – | – | – | – | – | – | 2025 Q4 |
| + 66 | + 12 | – | – 7 | – | – | – | – | – | – | – | – | – | 2026 Q1 |
| + 58 | + 13 | – | + 17 | – | – | – | – | – | – | – | – | – | Q2 |
| + 107 | + 20 | – | + 15 | – | – | – | – | – | – | – | – | – | Q3 |
| **End of quarter** * | | | | | | | | | | | | **Banks with special, development and other central support tasks** | |
| 6,025 | 505 | 11,021 | 21,329 | 54,392 | 31,594 | 9,023 | 3,347 | 798 | 4,704 | 3,759 | 392 | 775 | 2025 Q3 |
| 5,971 | 486 | 8,644 | 52,416 | 55,399 | 32,090 | 9,387 | 3,308 | 793 | 5,004 | 3,683 | 392 | 742 | Q4 |
| 6,134 | 470 | 7,810 | 52,973 | 55,494 | 32,483 | 9,510 | 3,150 | 804 | 4,825 | 3,580 | 412 | 730 | 2026 Q1 |
| 5,936 | 436 | 7,623 | 64,082 | 56,303 | 32,888 | 9,836 | 3,128 | 771 | 5,033 | 3,529 | 410 | 708 | Q2 |
| 6,291 | 418 | 6,986 | 67,198 | 56,996 | 33,322 | 10,061 | 3,216 | 730 | 5,032 | 3,514 | 397 | 724 | Q3 |
| **Changes during quarter** * | | | | | | | | | | | | | |
| – 54 | – 19 | – 2,377 | + 222 | + 12 | + 496 | – 631 | – 39 | – 5 | + 300 | – 76 | – | – 33 | 2025 Q4 |
| + 163 | – 16 | – 834 | + 782 | + 95 | + 393 | + 123 | – 158 | + 11 | – 179 | – 103 | + 20 | – 12 | 2026 Q1 |
| – 198 | – 34 | – 187 | + 11,109 | + 809 | + 405 | + 326 | – 22 | – 33 | + 208 | – 51 | – 2 | – 22 | Q2 |
| + 5 | – 8 | – 287 | + 5,916 | + 693 | + 434 | + 225 | + 88 | – 41 | – 1 | – 15 | – 13 | + 16 | Q3 |
| **End of quarter** * | | | | | | | | | | | | **Memo item: Foreign banks** | |
| 26,547 | 4,072 | 8,060 | 32,324 | 88,959 | 16,421 | 21,624 | 16,410 | 1,070 | 21,820 | 4,662 | 2,827 | 4,125 | 2025 Q3 |
| 27,955 | 4,101 | 8,184 | 41,064 | 88,236 | 16,267 | 20,706 | 16,572 | 1,073 | 21,996 | 4,557 | 2,997 | 4,068 | Q4 |
| 26,951 | 4,114 | 8,408 | 40,799 | 88,641 | 15,724 | 20,969 | 16,710 | 1,063 | 22,665 | 4,553 | 2,910 | 4,047 | 2026 Q1 |
| 27,446 | 4,161 | 8,796 | 42,351 | 88,245 | 15,303 | 21,314 | 16,593 | 1,074 | 22,334 | 4,569 | 3,118 | 3,940 | Q2 |
| 27,690 | 4,231 | 9,221 | 38,161 | 89,668 | 15,689 | 20,360 | 16,774 | 1,108 | 23,632 | 4,851 | 3,197 | 4,057 | Q3 |
| **Changes during quarter** * | | | | | | | | | | | | | |
| + 1,408 | + 29 | + 124 | + 6,665 | – 723 | – 154 | – 918 | + 162 | + 3 | + 176 | – 105 | + 170 | – 57 | 2025 Q4 |
| – 906 | + 13 | + 224 | – 285 | + 260 | – 593 | + 123 | + 183 | – 10 | + 669 | – 4 | – 87 | – 21 | 2026 Q1 |
| + 485 | + 47 | + 368 | + 1,767 | – 511 | – 411 | + 345 | – 157 | + 11 | – 466 | – 4 | + 278 | – 107 | Q2 |
| – 751 | + 50 | + 335 | + 1,058 | + 71 | + 356 | – 954 | + 151 | + 4 | + 206 | + 182 | + 59 | + 67 | Q3 |

## I Banks (MFIs) in Germany

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

€ million

| Period | Lending to domestic government 1 | | Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | of which Treasury bills, securities portfolios and equalisation claims | Domestic government, total | | | | Federal Government and its special funds 2 | | | | State go- | |
| | Total | | Total | Short-term | Medium-term | Long-term | Total | Short-term | Medium-term | Long-term | Total | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | |
| | End of year or month * | | | | | | | | | | | |
| 2023 | 378,871 | 124,609 | 254,262 | 14,218 | 14,141 | 225,903 | 16,906 | 448 | 4,317 | 12,141 | 79,956 | |
| 2024 | 406,930 | 134,409 | 272,521 | 18,106 | 15,740 | 238,675 | 19,471 | 692 | 4,358 | 14,421 | 79,120 | |
| 2025 | 453,546 | 158,194 | 295,352 | 26,411 | 17,434 | 251,507 | 21,222 | 426 | 4,428 | 16,368 | 78,721 | |
| 2026 Feb. | 466,732 | 169,056 | 297,676 | 27,470 | 18,106 | 252,100 | 22,235 | 771 | 4,277 | 17,187 | 79,042 | |
| Mar. | 462,662 | 163,339 | 299,323 | 28,948 | 18,261 | 252,114 | 22,305 | 653 | 4,233 | 17,419 | 81,750 | |
| Apr. | 469,034 | 167,579 | 301,455 | 29,991 | 18,802 | 252,662 | 22,444 | 673 | 4,338 | 17,433 | 82,386 | |
| May | 476,387 | 175,273 | 301,114 | 27,297 | 19,010 | 254,807 | 22,622 | 567 | 4,430 | 17,625 | 82,150 | |
| June | 481,101 | 177,816 | 303,285 | 29,526 | 18,838 | 254,921 | 22,289 | 402 | 4,281 | 17,606 | 81,522 | |
| July | 484,923 | 173,053 | 311,870 | 32,016 | 19,419 | 260,435 | 25,977 | 478 | 4,378 | 21,121 | 81,875 | |
| Aug. | 483,231 | 172,530 | 310,701 | 30,272 | 19,503 | 260,926 | 26,415 | 664 | 4,445 | 21,306 | 82,104 | |
| Sep. | 488,402 | 174,098 | 314,304 | 33,123 | 19,549 | 261,632 | 26,421 | 658 | 4,239 | 21,524 | 81,330 | |
| | Changes * | | | | | | | | | | | |
| 2024 | + 26,173 | + 9,842 | + 16,331 | + 3,808 | + 1,599 | + 10,924 | + 2,290 | + 204 | + 41 | + 2,045 | − 3,051 | |
| 2025 | + 47,701 | + 23,795 | + 23,906 | + 8,375 | + 1,544 | + 13,987 | + 2,061 | − 266 | + 70 | + 2,257 | + 911 | |
| 2026 Feb. | + 3,278 | + 5,358 | − 2,080 | − 2,766 | + 563 | + 123 | − 139 | − 314 | + 113 | + 62 | − 118 | |
| Mar. | − 4,070 | − 5,717 | + 1,647 | + 1,478 | + 155 | + 14 | + 70 | − 118 | − 44 | + 232 | + 2,708 | |
| Apr. | + 6,432 | + 4,240 | + 2,192 | + 1,043 | + 541 | + 608 | + 139 | + 20 | + 105 | + 14 | + 636 | |
| May | + 6,548 | + 7,694 | − 1,146 | − 2,694 | + 208 | + 1,340 | + 178 | − 106 | + 92 | + 192 | − 636 | |
| June | + 4,714 | + 2,543 | + 2,171 | + 2,229 | − 172 | + 114 | − 333 | − 165 | − 149 | − 19 | − 628 | |
| July | + 3,332 | − 4,763 | + 8,095 | + 2,490 | + 581 | + 5,024 | + 3,688 | + 76 | + 97 | + 3,515 | + 353 | |
| Aug. | − 1,711 | − 523 | − 1,188 | − 1,763 | + 84 | + 491 | + 420 | + 168 | + 67 | + 185 | + 228 | |
| Sep. | + 5,171 | + 1,568 | + 3,603 | + 2,851 | + 46 | + 706 | + 6 | − 6 | − 206 | + 218 | − 774 | |

| Period | Lending to domestic government (excluding Treasury bills and securities portfolios and excluding equalisation claims) (cont'd) | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | vernment | | | Local government and local government association 3 | | | | Social security funds | | | |
| | Short-term | Medium-term | Long-term | Total | Short-term | Medium-term | Long-term | Total | Short-term | Medium-term | Long-term |
| | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| | End of year or month * | | | | | | | | | | |
| 2023 | 2,772 | 1,495 | 75,689 | 156,413 | 10,816 | 7,968 | 137,629 | 987 | 182 | 361 | 444 |
| 2024 | 2,678 | 1,673 | 74,769 | 173,135 | 14,578 | 9,420 | 149,137 | 795 | 158 | 289 | 348 |
| 2025 | 5,432 | 1,620 | 71,669 | 194,952 | 20,360 | 11,306 | 163,286 | 457 | 193 | 80 | 184 |
| 2026 Feb. | 5,140 | 2,798 | 71,104 | 195,917 | 21,323 | 10,963 | 163,631 | 482 | 236 | 68 | 178 |
| Mar. | 5,998 | 3,280 | 72,472 | 194,852 | 22,109 | 10,678 | 162,065 | 416 | 188 | 70 | 158 |
| Apr. | 5,958 | 3,838 | 72,590 | 196,201 | 23,154 | 10,563 | 162,484 | 424 | 206 | 63 | 155 |
| May | 5,262 | 3,874 | 73,014 | 195,918 | 21,269 | 10,644 | 164,005 | 424 | 199 | 62 | 163 |
| June | 5,047 | 3,792 | 72,683 | 199,041 | 23,863 | 10,703 | 164,475 | 433 | 214 | 62 | 157 |
| July | 5,175 | 3,895 | 72,805 | 203,762 | 26,191 | 11,091 | 166,480 | 256 | 172 | 55 | 29 |
| Aug. | 5,467 | 3,866 | 72,771 | 201,930 | 23,972 | 11,138 | 166,820 | 252 | 169 | 54 | 29 |
| Sep. | 5,483 | 3,903 | 71,944 | 206,218 | 26,722 | 11,361 | 168,135 | 335 | 260 | 46 | 29 |
| | Changes * | | | | | | | | | | |
| 2024 | − 134 | + 83 | − 3,000 | + 17,284 | + 3,762 | + 1,547 | + 11,975 | − 192 | − 24 | − 72 | − 96 |
| 2025 | + 2,789 | − 53 | − 1,825 | + 21,272 | + 5,817 | + 1,736 | + 13,719 | − 338 | + 35 | − 209 | − 164 |
| 2026 Feb. | − 467 | + 499 | − 150 | − 1,858 | − 2,052 | − 46 | + 240 | + 35 | + 67 | − 3 | − 29 |
| Mar. | + 858 | + 482 | + 1,368 | − 1,065 | + 786 | − 285 | − 1,566 | − 66 | − 48 | + 2 | − 20 |
| Apr. | − 40 | + 558 | + 118 | + 1,409 | + 1,045 | − 115 | + 479 | + 8 | + 18 | − 7 | − 3 |
| May | − 696 | + 36 | + 24 | − 688 | − 1,885 | + 81 | + 1,116 | − | − 7 | − 1 | + 8 |
| June | − 215 | − 82 | − 331 | + 3,123 | + 2,594 | + 59 | + 470 | + 9 | + 15 | − | − 6 |
| July | + 128 | + 103 | + 122 | + 4,231 | + 2,328 | + 388 | + 1,515 | − 177 | − 42 | − 7 | − 128 |
| Aug. | + 291 | − 29 | − 34 | − 1,832 | − 2,219 | + 47 | + 340 | − 4 | − 3 | − 1 | − |
| Sep. | + 16 | + 37 | − 827 | + 4,288 | + 2,750 | + 223 | + 1,315 | + 83 | + 91 | − 8 | − |

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

## I Banks (MFIs) in Germany

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

€ million

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

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

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

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## I Banks (MFIs) in Germany

### 10 Securities portfolios and participating interests *

€ million

| Period | Securities Portfolios 1 | | | | | | Domestic securities | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Bonds and debt securities 2 | | | | | | Bank debt securiries 7 | | | Public debt securities 9 | | |
| | | | of which | | | | | | with an maturity of | | | | |
| | Total | Total | Floating rate notes 3 | Zero coupon bonds 4 | Foreign currency bonds 5,6 | Shares, mutual fund shares and other securities | Total | Total | up to and including 2 years 8 | more than 2 years | Total | of which issued by the Federal Government and its special funds 9,10 | Corporate debt securities (non-MFIs) 11 |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| | End of year or month * | | | | | | | | | | | | |
| 2023 | 1,193,983 | 960,492 | 132,354 | 56,107 | 139,877 | 233,491 | 643,973 | 250,436 | 4,390 | 246,046 | 123,987 | 7,467 | 71,445 |
| 2024 | 1,291,319 | 1,044,746 | 151,935 | 64,599 | 154,730 | 246,573 | 683,238 | 266,032 | 3,590 | 262,442 | 133,023 | 3,603 | 79,953 |
| 2025 | 1,416,203 | 1,157,835 | 158,398 | 50,784 | 153,771 | 258,368 | 729,406 | 283,111 | 3,400 | 279,711 | 156,755 | 9,833 | 79,299 |
| 2026 May | 1,522,968 | 1,240,296 | 163,940 | 55,753 | 157,303 | 282,672 | 758,495 | 294,744 | 2,171 | 292,573 | 172,644 | 13,808 | 79,865 |
| June | 1,543,179 | 1,262,586 | 167,266 | 58,304 | 161,717 | 280,593 | 764,264 | 295,395 | 2,329 | 293,066 | 176,404 | 15,921 | 79,881 |
| July | 1,520,208 | 1,247,739 | 169,468 | 57,575 | 162,351 | 272,469 | 758,479 | 293,788 | 2,366 | 291,422 | 171,475 | 12,514 | 79,887 |
| Aug. | 1,530,621 | 1,258,515 | 170,082 | 61,379 | 161,733 | 272,106 | 756,788 | 294,580 | 2,550 | 292,030 | 170,256 | 11,535 | 79,941 |
| Sep. | 1,558,321 | 1,281,927 | 169,325 | 66,680 | 158,705 | 276,394 | 757,587 | 294,515 | 2,479 | 292,036 | 171,693 | 9,707 | 79,924 |
| | Changes * | | | | | | | | | | | | |
| 2024 | + 94,254 | + 81,283 | + 19,217 | + 8,535 | + 14,803 | + 12,971 | + 38,627 | + 14,896 | − 750 | + 15,646 | + 9,078 | − 3,857 | + 8,473 |
| 2025 | + 131,316 | + 118,237 | + 6,463 | − 13,815 | − 837 | + 13,079 | + 46,199 | + 17,100 | − 190 | + 17,290 | + 23,742 | + 6,240 | − 654 |
| 2026 May | + 29,603 | + 24,745 | − 210 | + 1,162 | + 2,210 | + 4,858 | + 8,093 | + 287 | − 166 | + 453 | + 6,883 | + 4,775 | + 371 |
| June | + 19,227 | + 21,558 | + 3,326 | + 2,551 | + 4,374 | − 2,331 | + 5,769 | + 651 | + 158 | + 493 | + 3,760 | + 2,113 | + 16 |
| July | − 22,702 | − 14,629 | + 2,202 | − 729 | + 644 | − 8,073 | − 5,785 | − 1,607 | + 37 | − 1,644 | − 4,929 | − 3,407 | + 6 |
| Aug. | + 10,872 | + 11,136 | + 614 | + 3,804 | − 596 | − 264 | − 1,691 | + 792 | + 184 | + 608 | − 1,219 | − 979 | + 54 |
| Sep. | + 24,665 | + 20,611 | − 757 | + 5,301 | − 3,078 | + 4,054 | + 799 | − 65 | − 71 | + 6 | + 1,437 | − 1,828 | − 17 |

| Period | Domestic securities (cont'd) | | | | Foreign securities | | | | Participating interests | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Shares (including participating certificates) | | Mutual fund shares, other securities | | | | | | | | | | |
| | Total | of which issued by banks (MFIs) | Total | of which issued by banks (MFIs) | Total | Bank debt securities | Bonds and debt securities issued by foreign non-banks | Shares, mutual fund shares and other securities | Total | in domestic banks (MFIs) | in domestic enterprises (non-MFIs) | in foreign banks | in foreign enterprises |
| | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| | End of year or month * | | | | | | | | | | | | |
| 2023 | 14,757 | 159 | 183,348 | 30 | 550,010 | 226,686 | 287,938 | 35,386 | 97,263 | 15,950 | 64,390 | 9,172 | 7,566 |
| 2024 | 16,313 | 264 | 187,917 | 56 | 608,081 | 241,242 | 324,496 | 42,343 | 101,207 | 16,117 | 67,783 | 9,766 | 7,356 |
| 2025 | 18,392 | 500 | 191,849 | 33 | 686,797 | 246,307 | 392,363 | 48,127 | 103,358 | 15,415 | 69,765 | 10,640 | 7,346 |
| 2026 May | 17,056 | 603 | 194,186 | 64 | 764,473 | 249,227 | 443,816 | 71,430 | 104,421 | 14,684 | 70,669 | 10,494 | 8,358 |
| June | 18,268 | 701 | 194,316 | 52 | 778,915 | 255,516 | 455,390 | 68,009 | 104,310 | 14,684 | 70,439 | 10,493 | 8,478 |
| July | 18,665 | 727 | 194,664 | 53 | 761,729 | 252,240 | 450,349 | 59,140 | 104,470 | 14,684 | 70,566 | 10,493 | 8,509 |
| Aug. | 17,168 | 499 | 194,843 | 45 | 773,833 | 255,319 | 458,419 | 60,095 | 104,587 | 14,691 | 70,716 | 10,484 | 8,480 |
| Sep. | 17,247 | 554 | 194,208 | 53 | 800,734 | 259,023 | 476,772 | 64,939 | 104,402 | 14,686 | 70,514 | 10,481 | 8,505 |
| | Changes * | | | | | | | | | | | | |
| 2024 | + 1,556 | + 105 | + 4,624 | + 26 | + 55,627 | + 14,224 | + 34,612 | + 6,791 | + 4,136 | + 377 | + 3,451 | + 596 | − 288 |
| 2025 | + 2,079 | + 236 | + 3,932 | − 23 | + 85,117 | + 5,960 | + 72,089 | + 7,068 | + 3,518 | + 641 | + 1,854 | + 873 | + 143 |
| 2026 May | − 110 | + 174 | + 662 | + 16 | + 21,510 | + 2,088 | + 15,116 | + 4,306 | + 493 | + 6 | + 485 | − 1 | + 3 |
| June | + 1,212 | + 98 | + 130 | − 12 | + 13,458 | + 4,797 | + 12,334 | − 3,673 | − 131 | − | − 230 | − | + 100 |
| July | + 397 | + 26 | + 348 | + 1 | − 16,917 | − 3,254 | − 4,845 | − 8,818 | + 168 | − | + 127 | − | + 39 |
| Aug. | − 1,497 | − 228 | + 179 | − 8 | + 12,563 | + 3,140 | + 8,369 | + 1,054 | + 63 | + 7 | + 85 | − 8 | − 19 |
| Sep. | + 79 | + 55 | − 635 | + 8 | + 23,866 | + 3,593 | + 15,663 | + 4,610 | − 44 | − 5 | − 42 | − 2 | + 6 |

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

## I Banks (MFIs) in Germany

### 11 Securities portfolios, by category of banks *

€ million

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

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## I Banks (MFIs) in Germany

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

€ million

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

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## I Banks (MFIs) in Germany

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

€ million

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

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Excluding money market paper. **2** Including securities sold to the Bundesbank in open market transactions under repurchase agreements. **3** Excluding own issues. **4** Including earlier issues by the Federal Railways and the east German Railways; excluding debt securities arising from the exchange of equalisation claims. **5** Including issues by Deutsche Bahn AG, Deutsche Post AG, Deutsche Telekom AG, the Federal Post Office and the Treuhand agency.

## I Banks (MFIs) in Germany

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

€ million

| Period | Deposits and borrowing from domestic and foreign banks (including the Bundesbank) 1 | | | | Deposits and borrowing from domestic banks (excluding the Bundesbank) 1 | | | | | *Memo item* | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Time deposits | | | | | |
| | Total | Sight deposits 2 | Time deposits 2 | Bills redis-counted 3 | Total | Sight deposits | Short-term | Medium and long-term | Bills redis-counted 3 | Liabilities of domestic banks to the Bundesbank | Liabilities arising from repos | Fiduciary loans |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| | **End of year or month *** | | | | | | | | | | | |
| 2018 | 1,663,959 | 476,102 | 1,187,839 | 18 | 928,918 | 104,528 | 124,263 | 700,119 | 8 | 91,954 | 100,631 | 4,750 |
| 2019 | 1,690,817 | 446,583 | 1,244,175 | 59 | 931,100 | 107,210 | 112,879 | 711,002 | 9 | 79,092 | 122,739 | 4,407 |
| 2020 | 1,997,904 | 553,774 | 1,444,090 | 40 | 894,728 | 124,840 | 52,703 | 717,183 | 2 | 341,925 | 134,227 | 13,069 |
| 2021 | 2,253,058 | 573,121 | 1,679,898 | 39 | 914,498 | 117,122 | 47,983 | 749,387 | 6 | 423,936 | 205,266 | 16,362 |
| 2022 | 2,230,058 | 616,926 | 1,613,099 | 33 | 989,086 | 134,213 | 82,448 | 772,423 | 2 | 242,532 | 232,850 | 15,700 |
| 2023 | 2,023,762 | 607,463 | 1,416,268 | 31 | 1,021,215 | 132,918 | 84,918 | 803,377 | 2 | 78,679 | 225,592 | 13,450 |
| 2024 | 1,951,812 | 586,020 | 1,365,764 | 28 | 973,270 | 119,345 | 83,560 | 770,360 | 5 | 16,243 | 257,012 | 11,018 |
| 2025 | 1,931,373 | 594,952 | 1,336,401 | 20 | 921,075 | 108,991 | 68,063 | 744,018 | 3 | 19,893 | 247,674 | 9,345 |
| 2025 Feb. | 2,100,971 | 695,984 | 1,404,958 | 29 | 999,014 | 140,356 | 85,037 | 773,615 | 6 | 16,010 | 325,379 | 11,024 |
| Mar. | 2,088,525 | 686,856 | 1,401,642 | 27 | 982,171 | 134,719 | 83,539 | 763,909 | 4 | 16,573 | 305,358 | 10,638 |
| Apr. | 2,112,563 | 713,715 | 1,398,822 | 26 | 1,002,418 | 144,468 | 94,000 | 763,947 | 3 | 18,087 | 314,220 | 10,575 |
| May | 2,077,559 | 660,438 | 1,417,096 | 25 | 1,003,789 | 138,480 | 99,431 | 765,876 | 2 | 19,285 | 322,613 | 10,537 |
| June | 2,082,731 | 685,406 | 1,397,302 | 23 | 993,228 | 140,976 | 95,937 | 756,312 | 3 | 17,342 | 324,604 | 10,115 |
| July | 2,048,112 | 650,093 | 1,397,995 | 24 | 996,839 | 134,030 | 105,664 | 757,141 | 4 | 15,599 | 307,915 | 10,056 |
| Aug. | 2,052,833 | 625,187 | 1,427,623 | 23 | 985,207 | 131,811 | 95,522 | 757,871 | 3 | 14,343 | 301,884 | 10,022 |
| Sep. | 2,068,118 | 676,643 | 1,391,457 | 18 | 983,461 | 134,412 | 99,761 | 749,287 | 1 | 18,065 | 319,262 | 9,652 |
| Oct. | 2,001,209 | 641,908 | 1,359,283 | 18 | 923,030 | 110,451 | 62,283 | 750,295 | 1 | 20,466 | 278,575 | 9,613 |
| Nov. | 2,011,400 | 673,685 | 1,337,696 | 19 | 935,397 | 119,704 | 62,048 | 753,643 | 2 | 16,416 | 256,677 | 9,685 |
| Dec. | 1,931,373 | 594,952 | 1,336,401 | 20 | 921,075 | 108,991 | 68,063 | 744,018 | 3 | 19,893 | 247,674 | 9,345 |
| 2026 Jan. | 2,067,186 | 716,129 | 1,351,038 | 19 | 928,961 | 121,108 | 61,477 | 746,374 | 2 | 15,727 | 332,247 | 9,267 |
| Feb. | 2,106,111 | 736,826 | 1,369,266 | 19 | 927,710 | 118,296 | 60,034 | 749,378 | 2 | 18,366 | 337,198 | 9,061 |
| Mar. | 2,101,547 | 728,159 | 1,373,376 | 12 | 929,601 | 121,225 | 64,960 | 743,414 | 2 | 11,020 | 358,557 | 8,686 |
| Apr. | 2,108,361 | 720,262 | 1,388,087 | 12 | 934,958 | 122,016 | 66,090 | 746,850 | 2 | 17,852 | 355,593 | 8,681 |
| May | 2,128,958 | 719,163 | 1,409,784 | 11 | 933,912 | 116,981 | 66,965 | 749,965 | 1 | 21,334 | 364,897 | 8,642 |
| June | 2,129,867 | 734,872 | 1,394,984 | 11 | 933,813 | 119,046 | 69,303 | 745,463 | 1 | 20,305 | 354,512 | 8,251 |
| July | 2,106,003 | 702,909 | 1,403,082 | 12 | 941,948 | 119,288 | 73,103 | 749,555 | 2 | 17,259 | 366,012 | 8,287 |
| Aug. | 2,135,634 | 706,382 | 1,429,241 | 11 | 951,212 | 120,440 | 73,389 | 757,382 | 1 | 16,198 | 377,319 | 8,411 |
| Sep. | 2,114,746 | 709,554 | 1,405,181 | 11 | 940,066 | 121,395 | 69,842 | 748,828 | 1 | 18,980 | 362,035 | 8,057 |
| | **Changes *** | | | | | | | | | | | |
| 2019 | − 18,070 | − 47,760 | + 29,649 | + 41 | + 4,570 | + 2,510 | − 8,704 | + 10,763 | + 1 | − 13,132 | − 12,318 | − 343 |
| 2020 | + 397,143 | + 111,049 | + 286,113 | − 19 | + 50,551 | + 23,062 | − 16,834 | + 44,330 | − 7 | + 262,833 | + 12,968 | + 8,152 |
| 2021 | + 241,793 | + 12,396 | + 229,398 | − 1 | + 23,146 | − 7,284 | − 1,623 | + 32,049 | + 4 | + 82,011 | + 67,620 | + 3,293 |
| 2022 | − 18,778 | + 37,998 | − 56,770 | − 6 | + 76,827 | + 6,207 | + 44,585 | + 26,039 | − 4 | − 181,404 | + 26,824 | − 652 |
| 2023 | − 205,947 | − 13,538 | − 192,407 | − 2 | + 23,961 | − 11,247 | + 2,348 | + 32,860 | ± 0 | − 163,853 | − 6,698 | − 2,250 |
| 2024 | − 36,065 | + 12,221 | − 48,283 | − 3 | − 7,493 | + 24,219 | − 1,358 | − 30,357 | + 3 | − 62,436 | + 26,234 | − 2,432 |
| 2025 | + 70,490 | + 62,876 | + 7,622 | − 8 | − 3,182 | + 8,562 | + 10,000 | − 21,742 | − 2 | + 3,650 | + 5,510 | − 1,673 |
| 2025 Feb. | + 34,195 | + 30,674 | + 3,520 | + 1 | + 1,715 | + 5,506 | − 4,069 | + 277 | + 1 | − 460 | + 3,405 | + 38 |
| Mar. | + 1,067 | − 1,340 | + 2,409 | − 2 | − 16,888 | − 5,682 | − 1,498 | − 9,706 | − 2 | + 563 | − 18,416 | − 386 |
| Apr. | + 38,467 | + 33,972 | + 4,496 | − 1 | + 20,237 | + 9,739 | + 10,461 | + 38 | − 1 | + 1,514 | + 10,699 | − 63 |
| May | − 37,164 | − 54,784 | + 17,621 | − 1 | + 1,371 | − 5,988 | + 5,431 | + 1,929 | − 1 | + 1,198 | + 8,102 | − 38 |
| June | + 14,347 | + 29,264 | − 14,915 | − 2 | − 10,561 | + 2,496 | − 3,494 | − 9,564 | + 1 | − 1,943 | + 3,248 | − 422 |
| July | − 39,754 | − 37,857 | − 1,898 | + 1 | + 3,611 | − 6,946 | + 9,727 | + 829 | + 1 | − 1,743 | − 17,205 | − 59 |
| Aug. | + 10,977 | − 22,593 | + 33,571 | − 1 | − 10,030 | − 2,219 | − 9,090 | + 1,280 | − 1 | − 1,256 | − 5,349 | − 34 |
| Sep. | + 17,411 | + 52,285 | − 34,869 | − 5 | − 1,746 | + 2,601 | + 4,239 | − 8,584 | − 2 | + 3,722 | + 17,737 | − 370 |
| Oct. | − 57 | + 6,542 | − 6,599 | − | − 14,310 | − 4,985 | − 11,153 | + 1,828 | − | + 2,401 | − 11,821 | − 39 |
| Nov. | + 8,228 | + 29,825 | − 21,598 | + 1 | + 12,367 | + 9,253 | − 235 | + 3,348 | + 1 | − 4,050 | − 21,977 | + 72 |
| Dec. | − 87,017 | − 81,516 | − 5,502 | + 1 | − 11,047 | − 10,718 | + 6,055 | − 6,385 | + 1 | + 3,477 | − 22,913 | − 340 |
| 2026 Jan. | + 102,251 | + 82,998 | + 19,254 | − 1 | − 668 | + 4,083 | − 6,986 | + 2,236 | − 1 | − 4,166 | + 54,013 | − 78 |
| Feb. | + 37,094 | + 19,811 | + 17,283 | − | − 1,171 | − 2,812 | − 1,363 | + 3,004 | − | + 2,639 | + 4,817 | − 206 |
| Mar. | − 11,203 | − 12,087 | + 891 | − 7 | + 1,891 | + 2,474 | + 5,381 | − 5,964 | − | − 7,346 | + 20,538 | − 375 |
| Apr. | + 10,511 | − 5,931 | + 16,442 | − | + 5,262 | + 696 | + 1,130 | + 3,436 | − | + 6,832 | − 2,453 | − 5 |
| May | + 19,427 | − 1,582 | + 21,010 | − 1 | − 1,046 | − 5,035 | + 875 | + 3,115 | − 1 | + 3,482 | + 9,154 | − 39 |
| June | − 4,868 | + 15,479 | − 20,347 | − | − 99 | + 2,065 | + 2,198 | − 4,362 | − | − 1,029 | − 11,180 | − 391 |
| July | − 22,177 | − 31,203 | + 9,025 | + 1 | + 8,135 | + 242 | + 3,800 | + 4,092 | + 1 | − 3,046 | + 11,623 | + 36 |
| Aug. | + 29,073 | + 9,695 | + 19,379 | − 1 | + 6,544 | + 1,087 | + 1,281 | + 4,177 | − 1 | − 1,061 | + 11,634 | + 124 |
| Sep. | − 26,802 | + 337 | − 27,139 | − | − 11,146 | + 955 | − 3,547 | − 8,554 | − | + 2,782 | − 16,030 | − 354 |

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

## I Banks (MFIs) in Germany

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

€ million

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

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## I Banks (MFIs) in Germany

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

€ million

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

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## I Banks (MFIs) in Germany

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

€ million

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

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## I Banks (MFIs) in Germany

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

€ million

| Period | Deposits and borrowing from domestic and foreign non-banks 1 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Time deposits 2 | | | | | | | *Memo item* | | | |
| | | | | | for more than 1 year | | | | | | Included in time deposits | | |
| | | | | | | | | | | | Liabilities arising from Repos | | Loans and advances to financial vehicle corpo-tations |
| | Total | Sight deposits | Total | for up to and including 1 year | Total | for up to and including 2 years | for 2 years and more 2 | Savings deposits 3 | Bank savings bonds 4 | Fiduciary loans | Total | of which with central counter-parties 5 | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| | End of year or month * | | | | | | | | | | | | |
| 2018 | 3,769,144 | 2,190,314 | 952,013 | 260,834 | 691,179 | 60,181 | 630,998 | 585,612 | 41,205 | 34,009 | 38,772 | 15,299 | 77,809 |
| 2019 | 3,890,732 | 2,348,686 | 924,422 | 257,212 | 667,210 | 55,823 | 611,387 | 581,761 | 35,863 | 32,593 | 29,209 | 6,320 | 79,717 |
| 2020 | 4,143,718 | 2,646,351 | 900,355 | 248,720 | 651,635 | 51,370 | 600,265 | 566,844 | 30,168 | 34,552 | 32,632 | 3,603 | 85,409 |
| 2021 | 4,264,457 | 2,796,506 | 876,133 | 224,257 | 651,876 | 52,630 | 599,246 | 567,123 | 24,695 | 34,314 | 32,004 | 3,125 | 97,350 |
| 2022 | 4,532,227 | 2,916,580 | 1,042,278 | 394,367 | 647,911 | 56,938 | 590,973 | 538,482 | 34,887 | 36,047 | 48,605 | 2,211 | 99,057 |
| 2023 | 4,609,660 | 2,717,077 | 1,298,899 | 615,271 | 683,628 | 85,099 | 598,529 | 450,481 | 143,203 | 51,235 | 66,016 | 4,814 | 99,191 |
| 2024 | 4,791,674 | 2,821,274 | 1,401,203 | 708,612 | 692,591 | 86,011 | 606,580 | 410,322 | 158,875 | 71,369 | 75,393 | 4,147 | 111,990 |
| 2025 | 4,963,426 | 3,006,469 | 1,405,501 | 721,328 | 684,173 | 85,195 | 598,978 | 394,430 | 157,026 | 85,792 | 141,592 | 37,774 | 110,996 |
| 2025 Feb. | 4,830,884 | 2,849,224 | 1,418,651 | 729,302 | 689,349 | 84,507 | 604,842 | 405,533 | 157,476 | 70,361 | 114,067 | 8,647 | 110,793 |
| Mar. | 4,834,226 | 2,847,818 | 1,426,215 | 737,087 | 689,128 | 81,550 | 607,578 | 403,201 | 156,992 | 71,219 | 102,333 | 7,016 | 111,249 |
| Apr. | 4,844,217 | 2,886,052 | 1,400,638 | 712,373 | 688,265 | 81,419 | 606,846 | 401,775 | 155,752 | 71,835 | 107,803 | 7,472 | 111,105 |
| May | 4,857,622 | 2,913,251 | 1,388,320 | 699,233 | 689,087 | 81,368 | 607,719 | 401,513 | 154,538 | 72,523 | 110,652 | 4,306 | 111,831 |
| June | 4,855,662 | 2,907,680 | 1,391,689 | 702,892 | 688,797 | 80,379 | 608,418 | 402,149 | 154,144 | 72,410 | 110,345 | 4,893 | 113,044 |
| July | 4,850,231 | 2,918,264 | 1,376,418 | 690,433 | 685,985 | 78,556 | 607,429 | 401,330 | 154,219 | 73,842 | 107,387 | 6,223 | 112,185 |
| Aug. | 4,861,034 | 2,931,297 | 1,376,272 | 686,806 | 689,466 | 82,365 | 607,101 | 399,738 | 153,727 | 75,225 | 98,675 | 5,723 | 111,280 |
| Sep. | 4,865,406 | 2,936,590 | 1,376,792 | 685,981 | 690,811 | 83,111 | 607,700 | 398,155 | 153,869 | 80,803 | 117,562 | 5,713 | 112,148 |
| Oct. | 4,931,798 | 2,963,436 | 1,416,788 | 735,497 | 681,291 | 85,261 | 596,030 | 396,060 | 155,514 | 82,436 | 172,808 | 52,158 | 112,856 |
| Nov. | 4,974,443 | 3,019,555 | 1,404,798 | 722,015 | 682,783 | 85,621 | 597,162 | 393,910 | 156,180 | 82,912 | 155,700 | 47,597 | 111,611 |
| Dec. | 4,963,426 | 3,006,469 | 1,405,501 | 721,328 | 684,173 | 85,195 | 598,978 | 394,430 | 157,026 | 85,792 | 141,592 | 37,774 | 110,996 |
| 2026 Jan. | 5,084,351 | 3,090,648 | 1,443,510 | 753,789 | 689,721 | 84,951 | 604,770 | 392,865 | 157,328 | 88,214 | 230,142 | 57,107 | 110,299 |
| Feb. | 5,090,177 | 3,096,313 | 1,443,469 | 753,696 | 689,773 | 85,668 | 604,105 | 391,843 | 158,552 | 89,797 | 215,367 | 50,190 | 110,048 |
| Mar. | 5,087,072 | 3,100,257 | 1,436,909 | 744,517 | 692,392 | 86,280 | 606,112 | 389,611 | 160,295 | 93,389 | 212,726 | 54,200 | 113,027 |
| Apr. | 5,097,240 | 3,111,030 | 1,437,684 | 745,366 | 692,318 | 85,765 | 606,553 | 386,966 | 161,560 | 97,178 | 217,830 | 46,833 | 112,824 |
| May | 5,138,513 | 3,158,672 | 1,429,460 | 731,518 | 697,942 | 87,765 | 610,177 | 387,164 | 163,217 | 98,901 | 225,811 | 58,794 | 114,151 |
| June | 5,155,497 | 3,134,486 | 1,466,436 | 765,524 | 700,912 | 87,161 | 613,751 | 386,175 | 168,400 | 99,546 | 232,736 | 68,521 | 117,762 |
| July | 5,163,175 | 3,130,884 | 1,475,467 | 772,959 | 702,508 | 88,027 | 614,481 | 383,637 | 173,187 | 100,319 | 238,696 | 57,428 | 118,305 |
| Aug. | 5,157,926 | 3,124,289 | 1,474,390 | 771,675 | 702,715 | 87,666 | 615,049 | 381,709 | 177,538 | 104,074 | 222,020 | 55,879 | 117,170 |
| Sep. | 5,180,724 | 3,141,080 | 1,481,978 | 778,295 | 703,683 | 85,462 | 618,221 | 379,002 | 178,664 | 106,789 | 230,851 | 51,160 | 115,969 |
| | Changes * | | | | | | | | | | | | |
| 2019 | + 121,753 | + 157,879 | − 27,008 | − 2,382 | − 24,626 | − 4,407 | − 20,219 | − 3,851 | − 5,267 | − 1,416 | − 5,416 | − 4,209 | + 1,527 |
| 2020 | + 245,146 | + 287,478 | − 21,790 | − 7,686 | − 14,104 | − 4,236 | − 9,868 | − 14,847 | − 5,695 | + 1,959 | + 519 | − 2,346 | + 5,675 |
| 2021 | + 117,963 | + 150,775 | − 27,870 | − 26,980 | − 890 | + 1,232 | − 2,122 | + 284 | − 5,226 | − 238 | − 1,984 | − 812 | + 11,006 |
| 2022 | + 259,948 | + 114,818 | + 163,059 | + 166,885 | − 3,826 | + 4,004 | − 7,830 | − 28,136 | + 10,207 | + 1,733 | + 16,021 | − 718 | − 1,266 |
| 2023 | + 88,149 | − 190,318 | + 256,237 | + 219,847 | + 36,390 | + 28,385 | + 8,005 | − 82,981 | + 105,211 | + 3,665 | + 17,937 | + 2,577 | + 313 |
| 2024 | + 143,632 | + 70,588 | + 89,961 | + 84,697 | + 5,264 | + 580 | + 4,684 | − 40,209 | + 23,292 | + 20,229 | + 7,685 | − 787 | + 12,476 |
| 2025 | + 154,291 | + 189,724 | − 17,662 | − 8,966 | − 8,696 | − 1,245 | − 7,451 | − 15,922 | − 1,849 | + 14,433 | + 40,454 | + 4,300 | + 133 |
| 2025 Feb. | + 36,731 | + 37,427 | + 2,104 | + 3,115 | − 1,011 | − 1,252 | + 241 | − 2,141 | − 659 | − 1,016 | + 10,842 | + 3,117 | + 321 |
| Mar. | + 8,210 | + 1,727 | + 9,299 | + 9,245 | + 54 | − 2,903 | + 2,957 | − 2,332 | − 484 | + 608 | − 10,588 | − 1,600 | + 464 |
| Apr. | + 14,927 | + 40,546 | − 22,953 | − 22,947 | − 6 | + 289 | − 295 | − 1,426 | − 1,240 | + 616 | + 6,995 | + 489 | − 127 |
| May | + 13,654 | + 27,644 | − 12,514 | − 13,299 | + 785 | − 54 | + 839 | − 262 | − 1,214 | + 948 | + 2,722 | − 3,194 | + 726 |
| June | + 949 | − 4,215 | + 4,922 | + 4,886 | + 36 | − 950 | + 986 | + 636 | − 394 | − 113 | + 685 | + 620 | + 1,217 |
| July | − 7,381 | + 9,726 | − 16,363 | − 13,348 | − 3,015 | − 1,852 | − 1,163 | − 819 | + 75 | + 1,432 | − 3,621 | + 1,347 | − 861 |
| Aug. | + 12,444 | + 13,822 | + 706 | − 2,937 | + 3,643 | + 3,826 | − 183 | − 1,592 | − 492 | + 1,383 | − 8,150 | − 494 | − 904 |
| Sep. | + 5,053 | + 5,595 | + 899 | − 520 | + 1,419 | + 753 | + 666 | − 1,583 | + 142 | + 5,578 | + 19,101 | + 8 | + 868 |
| Oct. | + 35,449 | + 23,440 | + 12,459 | + 22,931 | − 10,472 | + 1,314 | − 11,786 | − 2,095 | + 1,645 | + 1,633 | + 25,340 | + 17,031 | + 707 |
| Nov. | + 42,698 | + 56,148 | − 11,966 | − 13,465 | + 1,499 | + 361 | + 1,138 | − 2,150 | + 666 | + 476 | − 17,093 | − 4,571 | − 1,245 |
| Dec. | − 12,726 | − 13,303 | − 789 | − 310 | − 479 | − 528 | + 49 | + 520 | + 846 | + 2,880 | − 13,645 | − 9,828 | − 615 |
| 2026 Jan. | + 56,601 | + 25,283 | + 32,581 | + 32,309 | + 272 | − 73 | + 345 | − 1,565 | + 302 | + 2,422 | + 48,975 | + 18,092 | − 747 |
| Feb. | + 5,136 | + 5,296 | − 362 | − 341 | − 21 | + 709 | − 730 | − 1,022 | + 1,224 | + 1,583 | − 15,022 | − 6,901 | − 252 |
| Mar. | − 5,664 | + 2,734 | − 7,909 | − 10,289 | + 2,380 | + 588 | + 1,792 | − 2,232 | + 1,743 | + 3,592 | − 3,545 | + 3,996 | + 2,977 |
| Apr. | + 11,732 | + 11,526 | + 1,586 | + 1,414 | + 172 | − 500 | + 672 | − 2,645 | + 1,265 | + 3,789 | + 5,682 | − 7,370 | − 202 |
| May | + 40,834 | + 47,399 | − 8,425 | − 13,863 | + 5,438 | + 1,856 | + 3,582 | + 198 | + 1,662 | + 1,788 | + 7,823 | + 11,962 | + 1,327 |
| June | + 15,125 | − 22,573 | + 33,504 | + 30,490 | + 3,014 | − 256 | + 3,270 | − 989 | + 5,183 | + 645 | + 6,139 | + 9,719 | + 3,608 |
| July | + 8,360 | − 3,261 | + 9,372 | + 7,710 | + 1,662 | + 874 | + 788 | − 2,538 | + 4,787 | + 773 | + 6,233 | − 11,099 | + 543 |
| Aug. | + 673 | − 3,005 | + 2,250 | − 954 | + 3,204 | − 353 | + 3,557 | − 1,928 | + 3,356 | + 3,755 | − 16,269 | − 1,549 | − 1,135 |
| Sep. | + 21,815 | + 16,349 | + 6,987 | + 5,878 | + 1,109 | − 1,824 | + 2,933 | − 2,707 | + 1,186 | + 2,715 | + 7,947 | − 4,721 | − 1,204 |

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## I Banks (MFIs) in Germany

| Deposits and borrowing from domestic non-banks [1] | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Time deposits [2] | | | | | | | *Memo item* | | |
| | | | | for more than 1 year | | | | | | | |
| Total | Sight deposits | Total | for up to and including 1 year | Total | for up to and including 2 years | for 2 years and more [2] | Savings deposits [3] | Bank savings bonds [4] | Fiduciary loans | Liabilities arising from repos | |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | Period |
| **End of year or month** * | | | | | | | | | | | |
| 3,537,616 | 2,080,120 | 841,549 | 203,370 | 638,179 | 56,806 | 581,373 | 578,629 | 37,318 | 33,872 | 460 | 2018 |
| 3,660,981 | 2,236,342 | 816,227 | 202,682 | 613,545 | 52,712 | 560,833 | 575,179 | 33,233 | 32,470 | 182 | 2019 |
| 3,885,189 | 2,513,033 | 783,293 | 188,883 | 594,410 | 47,894 | 546,516 | 560,578 | 28,285 | 34,415 | 84 | 2020 |
| 3,976,296 | 2,654,567 | 735,950 | 161,012 | 574,938 | 49,690 | 525,248 | 561,241 | 24,538 | 34,200 | 1,278 | 2021 |
| 4,161,974 | 2,720,584 | 873,542 | 314,820 | 558,722 | 50,526 | 508,196 | 533,199 | 34,649 | 35,924 | 3,887 | 2022 |
| 4,229,023 | 2,540,840 | 1,100,071 | 514,654 | 585,417 | 80,490 | 504,927 | 445,895 | 142,217 | 50,141 | 2,925 | 2023 |
| 4,388,457 | 2,630,507 | 1,194,210 | 606,220 | 587,990 | 80,248 | 507,742 | 405,981 | 157,759 | 66,666 | 3,573 | 2024 |
| 4,527,909 | 2,795,703 | 1,186,012 | 608,985 | 577,027 | 80,505 | 496,522 | 390,259 | 155,935 | 76,003 | 41,596 | 2025 |
| 4,374,852 | 2,627,820 | 1,189,425 | 603,369 | 586,056 | 78,151 | 507,905 | 401,241 | 156,366 | 65,155 | 5,968 | 2025 Feb. |
| 4,367,986 | 2,618,233 | 1,194,934 | 612,203 | 582,731 | 75,095 | 507,636 | 398,934 | 155,885 | 65,668 | 6,198 | Mar. |
| 4,394,598 | 2,661,349 | 1,181,076 | 598,566 | 582,510 | 75,478 | 507,032 | 397,516 | 154,657 | 65,919 | 8,332 | Apr. |
| 4,402,906 | 2,684,850 | 1,167,367 | 584,707 | 582,660 | 75,133 | 507,527 | 397,250 | 153,439 | 66,215 | 8,397 | May |
| 4,395,091 | 2,677,469 | 1,166,695 | 585,649 | 581,046 | 74,182 | 506,864 | 397,884 | 153,043 | 65,913 | 9,019 | June |
| 4,399,823 | 2,692,635 | 1,157,005 | 578,490 | 578,515 | 72,061 | 506,454 | 397,064 | 153,119 | 66,856 | 7,820 | July |
| 4,418,769 | 2,712,280 | 1,158,380 | 576,653 | 581,727 | 76,234 | 505,493 | 395,482 | 152,627 | 67,766 | 7,162 | Aug. |
| 4,405,696 | 2,705,940 | 1,153,059 | 569,902 | 583,157 | 77,365 | 505,792 | 393,921 | 152,776 | 72,581 | 7,694 | Sep. |
| 4,477,998 | 2,747,859 | 1,183,868 | 611,101 | 572,767 | 79,711 | 493,056 | 391,850 | 154,421 | 73,841 | 57,665 | Oct. |
| 4,533,741 | 2,803,569 | 1,185,334 | 611,681 | 573,653 | 80,057 | 493,596 | 389,734 | 155,104 | 73,906 | 51,157 | Nov. |
| 4,527,909 | 2,795,703 | 1,186,012 | 608,985 | 577,027 | 80,505 | 496,522 | 390,259 | 155,935 | 76,003 | 41,596 | Dec. |
| 4,546,866 | 2,801,026 | 1,200,898 | 623,557 | 577,341 | 80,459 | 496,882 | 388,695 | 156,247 | 77,460 | 64,690 | 2026 Jan. |
| 4,550,083 | 2,800,745 | 1,204,205 | 626,140 | 578,065 | 81,206 | 496,859 | 387,684 | 157,449 | 78,343 | 57,340 | Feb. |
| 4,540,374 | 2,787,841 | 1,207,884 | 629,240 | 578,644 | 82,214 | 496,430 | 385,467 | 159,182 | 80,920 | 60,496 | Mar. |
| 4,547,863 | 2,806,004 | 1,198,571 | 619,644 | 578,927 | 81,950 | 496,977 | 382,845 | 160,443 | 83,801 | 56,832 | Apr. |
| 4,580,258 | 2,829,976 | 1,205,159 | 621,959 | 583,200 | 83,667 | 499,533 | 383,030 | 162,093 | 84,215 | 66,952 | May |
| 4,589,787 | 2,818,097 | 1,222,408 | 640,683 | 581,725 | 82,777 | 498,948 | 382,035 | 167,247 | 83,529 | 76,783 | June |
| 4,586,216 | 2,801,605 | 1,233,120 | 649,978 | 583,142 | 83,820 | 499,322 | 379,488 | 172,003 | 83,171 | 66,574 | July |
| 4,583,264 | 2,804,186 | 1,226,167 | 644,010 | 582,157 | 83,304 | 498,853 | 377,561 | 175,350 | 84,762 | 64,700 | Aug. |
| 4,578,742 | 2,793,582 | 1,233,336 | 648,439 | 584,897 | 81,285 | 503,612 | 374,875 | 176,949 | 85,784 | 61,821 | Sep. |
| **Changes** * | | | | | | | | | | | |
| + 122,516 | + 155,750 | − 25,699 | − 844 | − 24,855 | − 4,129 | − 20,726 | − 3,450 | − 4,085 | − 1,402 | − 278 | 2019 |
| + 221,550 | + 273,713 | − 32,684 | − 14,957 | − 17,727 | − 4,798 | − 12,929 | − 14,531 | − 4,948 | + 1,945 | − 98 | 2020 |
| + 95,262 | + 144,333 | − 46,232 | − 27,297 | − 18,935 | + 1,542 | − 20,477 | + 668 | − 3,507 | − 215 | + 1,194 | 2021 |
| + 191,784 | + 65,836 | + 143,359 | + 152,498 | − 9,139 | + 578 | − 9,717 | − 27,537 | + 10,126 | + 1,724 | + 2,609 | 2022 |
| + 76,553 | − 172,040 | + 226,414 | + 198,402 | + 28,012 | + 29,941 | − 1,929 | − 82,284 | + 104,463 | + 3,547 | − 962 | 2023 |
| + 126,068 | + 57,921 | + 84,979 | + 85,746 | − 767 | − 502 | − 265 | − 39,964 | + 23,132 | + 16,960 | + 648 | 2024 |
| + 107,777 | + 163,496 | − 38,143 | − 23,530 | − 14,613 | − 1,018 | − 13,595 | − 15,752 | − 1,824 | + 9,347 | + 8,588 | 2025 |
| + 19,038 | + 27,576 | − 5,765 | − 4,851 | − 914 | − 1,203 | + 289 | − 2,115 | − 658 | − 1,292 | + 736 | 2025 Feb. |
| − 6,796 | − 9,517 | + 5,509 | + 8,834 | − 3,325 | − 3,056 | − 269 | − 2,307 | − 481 | + 263 | + 230 | Mar. |
| + 26,787 | + 43,291 | − 13,858 | − 13,637 | − 221 | + 383 | − 604 | − 1,418 | − 1,228 | + 251 | + 2,134 | Apr. |
| + 8,308 | + 23,501 | − 13,709 | − 13,859 | + 150 | − 345 | + 495 | − 266 | − 1,218 | + 556 | + 65 | May |
| − 7,815 | − 7,381 | − 672 | + 942 | − 1,614 | − 951 | − 663 | + 634 | − 396 | − 302 | + 622 | June |
| + 4,732 | + 15,166 | − 9,690 | − 7,159 | − 2,531 | − 2,121 | − 410 | − 820 | + 76 | + 943 | − 1,199 | July |
| + 19,016 | + 19,715 | + 1,375 | − 1,837 | + 3,212 | + 4,173 | − 961 | − 1,582 | − 492 | + 910 | − 658 | Aug. |
| − 13,073 | − 6,340 | − 5,321 | − 6,751 | + 1,430 | + 1,131 | + 299 | − 1,561 | + 149 | + 4,815 | + 532 | Sep. |
| + 37,927 | + 34,469 | + 3,884 | + 15,094 | − 11,210 | + 1,526 | − 12,736 | − 2,071 | + 1,645 | + 1,260 | + 20,536 | Oct. |
| + 55,743 | + 55,710 | + 1,466 | + 580 | + 886 | + 346 | + 540 | − 2,116 | + 683 | + 65 | − 6,508 | Nov. |
| − 8,817 | − 7,861 | − 2,312 | − 2,876 | + 564 | − 7 | + 571 | + 525 | + 831 | + 2,097 | − 9,561 | Dec. |
| + 15,389 | + 1,405 | + 15,236 | + 14,877 | + 359 | − 46 | + 405 | − 1,564 | + 312 | + 1,457 | + 21,861 | 2026 Jan. |
| + 3,217 | − 281 | + 3,307 | + 2,583 | + 724 | + 747 | − 23 | − 1,011 | + 1,202 | + 883 | − 7,350 | Feb. |
| − 9,709 | − 12,904 | + 3,679 | + 3,100 | + 579 | + 1,008 | − 429 | − 2,217 | + 1,733 | + 2,577 | + 3,156 | Mar. |
| + 7,489 | + 18,163 | − 9,313 | − 9,596 | + 283 | − 264 | + 547 | − 2,622 | + 1,261 | + 2,881 | − 3,664 | Apr. |
| + 32,395 | + 23,972 | + 6,583 | + 2,365 | + 4,218 | + 1,667 | + 2,551 | + 185 | + 1,655 | + 479 | + 10,120 | May |
| + 9,824 | − 11,729 | + 17,394 | + 18,329 | − 935 | − 520 | − 415 | − 995 | + 5,154 | − 686 | + 9,831 | June |
| − 3,571 | − 16,492 | + 10,712 | + 9,295 | + 1,417 | + 1,043 | + 374 | − 2,547 | + 4,756 | − 358 | − 10,209 | July |
| + 3,215 | + 5,838 | − 4,043 | − 5,968 | + 1,925 | − 516 | + 2,441 | − 1,927 | + 3,347 | + 1,591 | − 1,874 | Aug. |
| − 3,312 | − 10,069 | + 7,784 | + 4,704 | + 3,080 | − 1,619 | + 4,699 | − 2,686 | + 1,659 | + 1,022 | − 2,879 | Sep. |

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

## I Banks (MFIs) in Germany

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

€ million

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

***** For the corpus of reporting credit institutions, the categories of banks, the classification by sector and maturity, revisions and the elimination of statistical breaks, see the explanatory notes of the Statistical Series Banking Statistics. **1** Including liabilities arising from registered debt securities, registered money market paper, non-negotiable bearer debt securities; including subordinated liabilities. **2** For building and loan associations: including deposits under savings and loan contracts; see Table III.2. **3** Excluding deposits under savings and loan contracts, see also footnote 2. **4** Including liabilities arising from non-negotiable bearer debt securities. **5** Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

## I Banks (MFIs) in Germany

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

€ million

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

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

## I Banks (MFIs) in Germany

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

€ million

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

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## I Banks (MFIs) in Germany

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

€ million

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

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

## I Banks (MFIs) in Germany

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

€ million

| Period | Deposits and borrowing [1] | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | Time deposits [2] | | | | | | | |
| | | | | | for more than 1 year | | | | | |
| | Total | Sight deposits | Total | for up to and including 1 year | Total | for up to and including 2 years | for more than 2 years [2] | Savings deposits [3] | Bank savings bonds [4] | Memo item Fiduciary loans |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | **Domestic enterprises and households** | | | | | | | | | **End of year or month *** |
| 2023 | 3,942,100 | 2,449,622 | 909,579 | 409,056 | 500,523 | 57,186 | 443,337 | 445,036 | 137,863 | 23,505 |
| 2024 | 4,138,025 | 2,538,639 | 1,040,503 | 515,354 | 525,149 | 66,059 | 459,090 | 405,435 | 153,448 | 36,532 |
| 2025 | 4,285,875 | 2,702,516 | 1,041,731 | 511,168 | 530,563 | 66,829 | 463,734 | 389,845 | 151,783 | 44,460 |
| 2025 Dec. | 4,285,875 | 2,702,516 | 1,041,731 | 511,168 | 530,563 | 66,829 | 463,734 | 389,845 | 151,783 | 44,460 |
| 2026 Jan. | 4,308,220 | 2,710,916 | 1,056,991 | 526,520 | 530,471 | 66,652 | 463,819 | 388,277 | 152,036 | 45,873 |
| Feb. | 4,295,156 | 2,703,850 | 1,050,831 | 519,867 | 530,964 | 67,051 | 463,913 | 387,272 | 153,203 | 46,710 |
| Mar. | 4,295,965 | 2,697,495 | 1,058,474 | 526,849 | 531,625 | 68,242 | 463,383 | 385,059 | 154,937 | 49,146 |
| Apr. | 4,307,886 | 2,715,059 | 1,054,331 | 522,034 | 532,297 | 68,327 | 463,970 | 382,382 | 156,114 | 52,013 |
| May | 4,328,372 | 2,731,074 | 1,056,980 | 521,706 | 535,274 | 68,823 | 466,451 | 382,565 | 157,753 | 52,202 |
| June | 4,335,349 | 2,720,705 | 1,070,117 | 536,279 | 533,838 | 67,890 | 465,948 | 381,584 | 162,943 | 51,719 |
| July | 4,339,650 | 2,706,439 | 1,086,509 | 551,223 | 535,286 | 69,010 | 466,276 | 379,062 | 167,640 | 51,374 |
| Aug. | 4,336,758 | 2,710,058 | 1,078,593 | 543,755 | 534,838 | 70,101 | 464,737 | 377,133 | 170,974 | 52,778 |
| Sep. | 4,335,515 | 2,700,177 | 1,088,250 | 549,768 | 538,482 | 69,195 | 469,287 | 374,453 | 172,635 | 53,685 |
| | | | | | | | | | | **Changes *** |
| 2024 | + 163,739 | + 57,796 | + 122,339 | + 100,778 | + 21,561 | + 8,783 | + 12,778 | − 39,651 | + 23,255 | + 13,462 |
| 2025 | + 117,470 | + 163,127 | − 28,372 | − 30,171 | + 1,799 | − 455 | + 2,254 | − 15,620 | − 1,665 | + 7,938 |
| 2025 Dec. | − 5,670 | − 4,646 | − 2,350 | − 2,861 | + 511 | − 542 | + 1,053 | + 553 | + 773 | + 1,889 |
| 2026 Jan. | + 20,386 | + 5,891 | + 15,810 | + 15,847 | − 37 | − 177 | + 140 | − 1,568 | + 253 | + 1,413 |
| Feb. | − 13,064 | − 7,066 | − 6,160 | − 6,653 | + 493 | + 399 | + 94 | − 1,005 | + 1,167 | + 837 |
| Mar. | + 809 | − 6,355 | + 7,643 | + 6,982 | + 661 | + 1,191 | − 530 | − 2,213 | + 1,734 | + 2,436 |
| Apr. | + 11,921 | + 17,564 | − 4,143 | − 4,815 | + 672 | + 85 | + 587 | − 2,677 | + 1,177 | + 2,867 |
| May | + 20,621 | + 16,115 | + 2,679 | − 248 | + 2,927 | + 446 | + 2,481 | + 183 | + 1,644 | + 254 |
| June | + 7,272 | − 10,219 | + 13,282 | + 14,178 | − 896 | − 563 | − 333 | − 981 | + 5,190 | − 483 |
| July | + 4,301 | − 14,266 | + 16,392 | + 14,944 | + 1,448 | + 1,120 | + 328 | − 2,522 | + 4,697 | − 345 |
| Aug. | + 3,325 | + 6,876 | − 4,956 | − 7,468 | + 2,512 | + 1,141 | + 1,371 | − 1,929 | + 3,334 | + 1,404 |
| Sep. | − 33 | − 9,346 | + 10,297 | + 6,288 | + 4,009 | − 506 | + 4,515 | − 2,680 | + 1,696 | + 907 |
| | **Domestic government** | | | | | | | | | **End of year or month *** |
| 2023 | 286,923 | 91,218 | 190,492 | 105,598 | 84,894 | 23,304 | 61,590 | 859 | 4,354 | 26,636 |
| 2024 | 250,432 | 91,868 | 153,707 | 90,866 | 62,841 | 14,189 | 48,652 | 546 | 4,311 | 30,134 |
| 2025 | 242,034 | 93,187 | 144,281 | 97,817 | 46,464 | 13,676 | 32,788 | 414 | 4,152 | 31,543 |
| 2025 Dec. | 242,034 | 93,187 | 144,281 | 97,817 | 46,464 | 13,676 | 32,788 | 414 | 4,152 | 31,543 |
| 2026 Jan. | 238,646 | 90,110 | 143,907 | 97,037 | 46,870 | 13,807 | 33,063 | 418 | 4,211 | 31,587 |
| Feb. | 254,927 | 96,895 | 153,374 | 106,273 | 47,101 | 14,155 | 32,946 | 412 | 4,246 | 31,633 |
| Mar. | 244,409 | 90,346 | 149,410 | 102,391 | 47,019 | 13,972 | 33,047 | 408 | 4,245 | 31,774 |
| Apr. | 239,977 | 90,945 | 144,240 | 97,610 | 46,630 | 13,623 | 33,007 | 463 | 4,329 | 31,788 |
| May | 251,886 | 98,902 | 148,179 | 100,253 | 47,926 | 14,844 | 33,082 | 465 | 4,340 | 32,013 |
| June | 254,438 | 97,392 | 152,291 | 104,404 | 47,887 | 14,887 | 33,000 | 451 | 4,304 | 31,810 |
| July | 246,566 | 95,166 | 146,611 | 98,755 | 47,856 | 14,810 | 33,046 | 426 | 4,363 | 31,797 |
| Aug. | 246,506 | 94,128 | 147,574 | 100,255 | 47,319 | 13,203 | 34,116 | 428 | 4,376 | 31,984 |
| Sep. | 243,227 | 93,405 | 145,086 | 98,671 | 46,415 | 12,090 | 34,325 | 422 | 4,314 | 32,099 |
| | | | | | | | | | | **Changes *** |
| 2024 | − 37,671 | + 125 | − 37,360 | − 15,032 | − 22,328 | − 9,285 | − 13,043 | − 313 | − 123 | + 3,498 |
| 2025 | − 9,693 | + 369 | − 9,771 | + 6,641 | − 16,412 | − 563 | − 15,849 | − 132 | − 159 | + 1,409 |
| 2025 Dec. | − 3,147 | − 3,215 | + 38 | − 15 | + 53 | + 535 | − 482 | − 28 | + 58 | + 208 |
| 2026 Jan. | − 4,997 | − 4,486 | − 574 | − 970 | + 396 | + 131 | + 265 | + 4 | + 59 | + 44 |
| Feb. | + 16,281 | + 6,785 | + 9,467 | + 9,236 | + 231 | + 348 | − 117 | − 6 | + 35 | + 46 |
| Mar. | − 10,518 | − 6,549 | − 3,964 | − 3,882 | − 82 | − 183 | + 101 | − 4 | − 1 | + 141 |
| Apr. | − 4,432 | + 599 | − 5,170 | − 4,781 | − 389 | − 349 | − 40 | + 55 | + 84 | + 14 |
| May | + 11,774 | + 7,857 | + 3,904 | + 2,613 | + 1,291 | + 1,221 | + 70 | + 2 | + 11 | + 225 |
| June | + 2,552 | − 1,510 | + 4,112 | + 4,151 | − 39 | + 43 | − 82 | − 14 | − 36 | − 203 |
| July | − 7,872 | − 2,226 | − 5,680 | − 5,649 | − 31 | − 77 | + 46 | − 25 | + 59 | − 13 |
| Aug. | − 110 | − 1,038 | + 913 | + 1,500 | − 587 | − 1,657 | + 1,070 | + 2 | + 13 | + 187 |
| Sep. | − 3,279 | − 723 | − 2,513 | − 1,584 | − 929 | − 1,113 | + 184 | − 6 | − 37 | + 115 |

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

## I Banks (MFIs) in Germany

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

€ million

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

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

## I Banks (MFIs) in Germany

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

€ million

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

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

## I Banks (MFIs) in Germany

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

€ million

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

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

## I Banks (MFIs) in Germany

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

€ million

| Period | Deposits and borrowing [1] | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | Time deposits [2] | | | | | | | |
| | | | | | for more than 1 year | | | | | |
| | Total | Sight deposits | Total | for up to and including 1 year | Total | for up to and including 2 years | for more than 2 years [2] | Savings deposits [3] | Bank savings bonds [4] | Memo item Fiduciary loans |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | **Domestic enterprises (non-MFIs) [5]** | | | | | | | | | **End of year or month *** |
| 2023 | 1,194,589 | 723,044 | 453,913 | 204,349 | 249,564 | 18,958 | 230,606 | 3,273 | 14,359 | 2,491 |
| 2024 | 1,251,970 | 756,881 | 476,766 | 217,581 | 259,185 | 18,325 | 240,860 | 3,057 | 15,266 | 1,833 |
| 2025 | 1,319,069 | 799,461 | 501,737 | 245,888 | 255,849 | 19,197 | 236,652 | 3,062 | 14,809 | 1,644 |
| 2025 Nov. | 1,329,844 | 804,931 | 506,772 | 250,158 | 256,614 | 19,372 | 237,242 | 3,183 | 14,958 | 1,638 |
| Dec. | 1,319,069 | 799,461 | 501,737 | 245,888 | 255,849 | 19,197 | 236,652 | 3,062 | 14,809 | 1,644 |
| 2026 Jan. | 1,341,107 | 807,188 | 516,125 | 261,198 | 254,927 | 18,818 | 236,109 | 3,066 | 14,728 | 1,646 |
| Feb. | 1,314,996 | 786,954 | 510,449 | 255,583 | 254,866 | 18,899 | 235,967 | 3,017 | 14,576 | 1,650 |
| Mar. | 1,329,258 | 793,574 | 517,833 | 262,409 | 255,424 | 19,566 | 235,858 | 3,030 | 14,821 | 1,672 |
| Apr. | 1,326,369 | 794,964 | 513,949 | 257,963 | 255,986 | 19,428 | 236,558 | 3,023 | 14,433 | 1,641 |
| May | 1,334,541 | 800,706 | 516,308 | 257,907 | 258,401 | 19,457 | 238,944 | 3,014 | 14,513 | 1,565 |
| June | 1,351,098 | 804,456 | 529,159 | 271,609 | 257,550 | 19,092 | 238,458 | 2,995 | 14,488 | 1,613 |
| July | 1,347,938 | 789,723 | 540,652 | 282,915 | 257,737 | 19,179 | 238,558 | 3,063 | 14,500 | 1,618 |
| Aug. | 1,343,374 | 796,846 | 528,937 | 272,692 | 256,245 | 19,401 | 236,844 | 3,081 | 14,510 | 1,607 |
| Sep. | 1,345,130 | 793,046 | 534,457 | 275,867 | 258,590 | 17,654 | 240,936 | 3,129 | 14,498 | 1,709 |
| | | | | | | | | | | **Changes *** |
| 2024 | + 57,099 | + 34,505 | + 21,868 | + 13,507 | + 8,361 | − 128 | + 8,489 | − 266 | + 992 | + 862 |
| 2025 | + 34,694 | + 36,470 | − 1,294 | + 2,557 | − 3,851 | + 102 | − 3,953 | − 25 | − 457 | − 179 |
| 2025 Nov. | + 2,947 | + 10,678 | − 7,682 | − 7,354 | − 328 | − 234 | − 94 | − 18 | − 31 | − 2 |
| Dec. | − 10,225 | − 5,265 | − 4,690 | − 4,215 | − 475 | − 175 | − 300 | − 121 | − 149 | + 6 |
| 2026 Jan. | + 23,589 | + 7,393 | + 16,273 | + 16,550 | − 277 | − 194 | − 83 | + 4 | − 81 | + 2 |
| Feb. | − 26,041 | − 20,164 | − 5,676 | − 5,615 | − 61 | + 81 | − 142 | − 49 | − 152 | + 4 |
| Mar. | + 12,927 | + 5,305 | + 7,364 | + 6,806 | + 558 | + 667 | − 109 | + 13 | + 245 | + 22 |
| Apr. | − 2,889 | + 1,390 | − 3,884 | − 4,446 | + 562 | − 138 | + 700 | − 7 | − 388 | − 31 |
| May | + 8,307 | + 5,842 | + 2,389 | + 24 | + 2,365 | − 21 | + 2,386 | − 9 | + 85 | − 11 |
| June | + 16,557 | + 3,900 | + 12,701 | + 13,552 | − 851 | − 365 | − 486 | − 19 | − 25 | + 48 |
| July | − 3,160 | − 14,733 | + 11,493 | + 11,306 | + 187 | + 87 | + 100 | + 68 | + 12 | + 5 |
| Aug. | + 1,623 | + 10,380 | − 8,785 | − 10,223 | + 1,438 | + 242 | + 1,196 | + 18 | + 10 | − 11 |
| Sep. | + 2,966 | − 3,265 | + 6,160 | + 3,450 | + 2,710 | − 1,347 | + 4,057 | + 48 | + 23 | + 102 |
| | **Domestic self-employed persons [6]** | | | | | | | | | **End of year or month *** |
| 2023 | 368,021 | 270,859 | 67,555 | 49,750 | 17,805 | 3,934 | 13,871 | 19,033 | 10,574 | 261 |
| 2024 | 386,031 | 276,548 | 80,786 | 61,907 | 18,879 | 4,221 | 14,658 | 17,351 | 11,346 | . |
| 2025 | 391,647 | 291,597 | 72,461 | 52,973 | 19,488 | 3,871 | 15,617 | 16,996 | 10,593 | . |
| 2025 Nov. | 390,071 | 290,595 | 72,001 | 53,011 | 18,990 | 3,917 | 15,073 | 16,961 | 10,514 | . |
| Dec. | 391,647 | 291,597 | 72,461 | 52,973 | 19,488 | 3,871 | 15,617 | 16,996 | 10,593 | . |
| 2026 Jan. | 387,668 | 288,432 | 72,129 | 52,670 | 19,459 | 3,816 | 15,643 | 16,523 | 10,584 | . |
| Feb. | 387,460 | 288,504 | 71,784 | 52,436 | 19,348 | 3,725 | 15,623 | 16,463 | 10,709 | . |
| Mar. | 381,304 | 282,926 | 71,244 | 51,903 | 19,341 | 3,768 | 15,573 | 16,360 | 10,774 | . |
| Apr. | 385,681 | 287,001 | 71,508 | 51,822 | 19,686 | 3,871 | 15,815 | 16,267 | 10,905 | . |
| May | 385,881 | 287,541 | 70,867 | 51,225 | 19,642 | 3,839 | 15,803 | 16,425 | 11,048 | . |
| June | 381,766 | 283,298 | 70,553 | 51,469 | 19,084 | 3,664 | 15,420 | 16,390 | 11,525 | . |
| July | 388,559 | 288,409 | 71,809 | 52,608 | 19,201 | 3,784 | 15,417 | 16,335 | 12,006 | . |
| Aug. | 389,490 | 288,889 | 72,027 | 52,718 | 19,309 | 3,877 | 15,432 | 16,274 | 12,300 | . |
| Sep. | 383,731 | 282,587 | 72,575 | 53,119 | 19,456 | 3,973 | 15,483 | 16,118 | 12,451 | . |
| | | | | | | | | | | **Changes *** |
| 2024 | + 12,370 | + 219 | + 12,841 | + 11,872 | + 969 | + 257 | + 712 | + 213,449 | + 992 | . |
| 2025 | + 7,126 | + 17,094 | − 8,865 | − 8,944 | + 79 | − 425 | + 504 | + 204,934 | − 748 | . |
| 2025 Nov. | + 1,322 | + 1,873 | − 549 | − 531 | − 18 | − 8 | − 10 | + 16,961 | + 70 | . |
| Dec. | + 1,036 | + 1,002 | − 80 | − 43 | − 37 | − 121 | + 84 | + 16,996 | + 79 | . |
| 2026 Jan. | − 3,079 | − 2,265 | − 332 | − 303 | − 29 | − 55 | + 26 | + 16,523 | − 9 | . |
| Feb. | − 208 | + 72 | − 345 | − 234 | − 111 | − 91 | − 20 | + 16,463 | + 125 | . |
| Mar. | − 4,241 | − 4,008 | − 195 | − 188 | − 7 | + 43 | − 50 | + 16,360 | + 65 | . |
| Apr. | + 4,127 | + 4,075 | + 14 | − 81 | + 95 | + 103 | − 8 | + 16,267 | + 131 | . |
| May | + 205 | + 545 | − 641 | − 597 | − 44 | − 32 | − 12 | + 16,425 | + 143 | . |
| June | − 3,605 | − 4,168 | + 121 | + 219 | − 98 | − 90 | − 8 | + 16,390 | + 477 | . |
| July | + 6,793 | + 5,111 | + 1,256 | + 1,139 | + 117 | + 120 | − 3 | + 16,335 | + 481 | . |
| Aug. | + 956 | + 505 | + 218 | + 110 | + 108 | + 93 | + 15 | + 16,274 | + 294 | . |
| Sep. | − 5,759 | − 6,302 | + 548 | + 401 | + 147 | + 96 | + 51 | + 16,118 | + 151 | . |

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

## I Banks (MFIs) in Germany

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

€ million

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

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

## I Banks (MFIs) in Germany

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

€ million

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

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

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

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

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

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

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

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

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

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

## I Banks (MFIs) in Germany

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

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

## I Banks (MFIs) in Germany

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

€ million

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

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

## I Banks (MFIs) in Germany

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

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

## I Banks (MFIs) in Germany

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

€ million

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

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

## I Banks (MFIs) in Germany

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

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

## I Banks (MFIs) in Germany

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

€ million

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

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

## I Banks (MFIs) in Germany

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

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

## I Banks (MFIs) in Germany

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

€ million

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

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

## I Banks (MFIs) in Germany

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

€ million

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

denominated in non-euro currencies; including floating rate notes denominated in foreign currencies and zero coupon bonds. **5** According to terms of issue. **6** Including issues by building and loan associations, which are not shown under the categories of banks. **7** Commercial banks comprise the sub-groups "Big banks", "Regional banks and other commercial banks" and "Branches of foreign banks".

## I Balance sheet items of German banks (MFIs)

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

€ million

| end of reporting period | Assets vis-à-vis residents | | | | | | Liabilities vis-à-vis residents | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Total | of which: | | | | | Total | of which: | | | | |
| | | US dollar | Japanese yen | Swiss francs | Pound sterling | other currencies | | US dollar | Japanese yen | Swiss francs | Pound sterling | other currencies |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| **All categories of banks vis-à-vis residents, total** | | | | | | | | | | | | |
| 2024 | 85,952 | 52,780 | 2,615 | 6,797 | 14,151 | 9,609 | 103,968 | 75,332 | 2,020 | 5,519 | 9,114 | 11,983 |
| 2025 | 75,874 | 43,937 | 2,402 | 6,899 | 12,885 | 9,751 | 102,376 | 73,087 | 2,206 | 5,904 | 8,646 | 12,533 |
| 2026 May | 85,717 | 49,425 | 2,416 | 7,812 | 14,671 | 11,393 | 106,873 | 74,542 | 2,918 | 6,783 | 9,161 | 13,469 |
| June | 90,216 | 53,449 | 2,236 | 7,552 | 15,748 | 11,231 | 109,113 | 76,695 | 2,816 | 6,422 | 9,339 | 13,841 |
| July | 89,548 | 52,134 | 2,125 | 7,365 | 14,905 | 13,019 | 106,311 | 74,824 | 2,503 | 5,912 | 9,169 | 13,903 |
| Aug. | 87,711 | 51,372 | 2,230 | 7,329 | 15,578 | 11,202 | 105,063 | 74,446 | 2,554 | 5,872 | 8,984 | 13,207 |
| Sep. | 90,856 | 53,499 | 2,288 | 7,468 | 15,691 | 11,910 | 107,983 | 76,009 | 3,038 | 5,861 | 9,454 | 13,621 |
| **of which: vis-à-vis domestic non-banks (non-MFIs)** | | | | | | | | | | | | |
| 2024 | 29,971 | 19,875 | 1,111 | 3,466 | 3,562 | 1,957 | 79,136 | 56,380 | 1,900 | 3,784 | 6,823 | 10,249 |
| 2025 | 23,938 | 13,751 | 1,015 | 3,782 | 3,471 | 1,919 | 77,670 | 53,574 | 2,089 | 4,088 | 7,108 | 10,811 |
| 2026 May | 26,683 | 15,347 | 1,183 | 4,184 | 3,823 | 2,146 | 80,720 | 54,682 | 2,785 | 4,571 | 7,495 | 11,187 |
| June | 28,952 | 18,017 | 999 | 4,135 | 3,801 | 2,000 | 81,184 | 55,507 | 2,649 | 4,321 | 7,389 | 11,318 |
| July | 28,431 | 15,805 | 956 | 3,976 | 3,738 | 3,956 | 80,001 | 54,957 | 2,378 | 4,041 | 7,218 | 11,407 |
| Aug. | 26,129 | 15,152 | 1,080 | 4,020 | 3,809 | 2,068 | 79,814 | 55,151 | 2,442 | 3,863 | 7,437 | 10,921 |
| Sep. | 28,287 | 16,209 | 1,100 | 4,150 | 3,864 | 2,964 | 81,903 | 56,016 | 2,869 | 3,858 | 7,832 | 11,328 |
| **Big banks** | | | | | | | | | | | | |
| 2024 | 26,143 | 12,578 | 944 | 2,003 | 5,041 | 5,577 | 31,523 | 22,850 | 486 | 1,414 | 2,609 | 4,164 |
| 2025 | 25,394 | 11,242 | 884 | 2,143 | 5,014 | 6,111 | 31,699 | 23,455 | 506 | 1,365 | 1,945 | 4,428 |
| 2026 May | 28,494 | 13,213 | 940 | 2,543 | 5,028 | 6,770 | 30,578 | 22,397 | 485 | 1,696 | 1,825 | 4,175 |
| June | 28,379 | 12,637 | 914 | 2,366 | 5,374 | 7,088 | 32,131 | 23,427 | 445 | 1,676 | 2,322 | 4,261 |
| July | 30,175 | 13,397 | 902 | 2,070 | 5,153 | 8,653 | 30,928 | 22,213 | 481 | 1,334 | 2,390 | 4,510 |
| Aug. | 27,768 | 12,605 | 922 | 2,158 | 5,233 | 6,850 | 30,953 | 22,621 | 499 | 1,525 | 2,204 | 4,104 |
| Sep. | 28,990 | 13,796 | 934 | 2,189 | 5,299 | 6,772 | 31,982 | 22,990 | 535 | 1,516 | 2,552 | 4,389 |
| **Regional banks and other commercial banks** | | | | | | | | | | | | |
| 2024 | 11,606 | 9,823 | 21 | 509 | 407 | 846 | 17,704 | 12,378 | 165 | 686 | 2,248 | 2,227 |
| 2025 | 5,960 | 4,128 | 33 | 598 | 363 | 838 | 15,857 | 10,060 | 161 | 732 | 2,320 | 2,584 |
| 2026 May | 9,299 | 4,515 | 260 | 921 | 1,970 | 1,633 | 19,077 | 11,801 | 365 | 974 | 2,524 | 3,413 |
| June | 11,225 | 6,162 | 140 | 866 | 2,659 | 1,398 | 18,598 | 11,230 | 392 | 879 | 2,423 | 3,674 |
| July | 10,555 | 6,093 | 91 | 986 | 2,039 | 1,346 | 18,679 | 11,984 | 243 | 756 | 2,393 | 3,303 |
| Aug. | 11,846 | 6,690 | 119 | 893 | 2,645 | 1,499 | 18,791 | 11,572 | 320 | 814 | 2,538 | 3,547 |
| Sep. | 11,678 | 6,343 | 208 | 910 | 2,676 | 1,541 | 18,637 | 11,797 | 328 | 690 | 2,394 | 3,428 |
| **Landesbanken** | | | | | | | | | | | | |
| 2024 | 9,050 | 4,731 | 655 | 1,428 | 1,762 | 474 | 14,389 | 9,772 | 459 | 973 | 1,041 | 2,144 |
| 2025 | 7,828 | 4,000 | 571 | 1,464 | 1,487 | 306 | 14,204 | 9,667 | 465 | 818 | 1,155 | 2,099 |
| 2026 May | 7,933 | 4,057 | 429 | 1,492 | 1,570 | 385 | 14,359 | 8,907 | 674 | 1,067 | 1,558 | 2,153 |
| June | 8,061 | 4,251 | 406 | 1,448 | 1,629 | 327 | 13,820 | 8,851 | 566 | 887 | 1,374 | 2,142 |
| July | 8,035 | 4,183 | 408 | 1,474 | 1,638 | 332 | 12,955 | 8,358 | 562 | 846 | 1,110 | 2,079 |
| Aug. | 7,770 | 3,941 | 399 | 1,412 | 1,682 | 336 | 13,090 | 8,544 | 453 | 829 | 1,110 | 2,154 |
| Sep. | 8,716 | 4,110 | 414 | 1,428 | 1,616 | 1,148 | 13,352 | 8,281 | 731 | 929 | 1,311 | 2,100 |
| **All other categories of banks [1]** | | | | | | | | | | | | |
| 2024 | 39,153 | 25,648 | 995 | 2,857 | 6,941 | 2,712 | 40,352 | 30,332 | 910 | 2,446 | 3,216 | 3,448 |
| 2025 | 36,692 | 24,567 | 914 | 2,694 | 6,021 | 2,496 | 40,616 | 29,905 | 1,074 | 2,989 | 3,226 | 3,422 |
| 2026 May | 39,991 | 27,640 | 787 | 2,856 | 6,103 | 2,605 | 42,859 | 31,437 | 1,394 | 3,046 | 3,254 | 3,728 |
| June | 42,551 | 30,399 | 776 | 2,872 | 6,086 | 2,418 | 44,564 | 33,187 | 1,413 | 2,980 | 3,220 | 3,764 |
| July | 40,783 | 28,461 | 724 | 2,835 | 6,075 | 2,688 | 43,749 | 32,269 | 1,217 | 2,976 | 3,276 | 4,011 |
| Aug. | 40,327 | 28,136 | 790 | 2,866 | 6,018 | 2,517 | 42,229 | 31,709 | 1,282 | 2,704 | 3,132 | 3,402 |
| Sep. | 41,472 | 29,250 | 732 | 2,941 | 6,100 | 2,449 | 44,012 | 32,941 | 1,444 | 2,726 | 3,197 | 3,704 |

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

## I Banks (MFIs) in Germany

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

€ million

| End of year or month | All categories of banks | Commercial banks | | | | Landesbanken | Savings banks | Credit cooperatives | Mortgage banks | Building and loan associations | Banks with special, development and other central support tasks | *Memo item Foreign banks* |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Total | Big banks [1] | Regional banks and other commercial banks [2] | Branches of foreign banks | | | | | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| **Interest rate swaps** | | | | | | | | | | | | |
| 2020 | 35,107,143 | 28,430,683 | 27,080,429 | 1,308,134 | 42,120 | 3,924,735 | 266,630 | 86,752 | 334,674 | 40,130 | 2,023,539 | 3,331,937 |
| 2021 | 48,978,856 | 41,814,564 | 31,082,209 | 10,695,310 | 37,045 | 4,211,166 | 263,822 | 87,110 | 316,605 | 34,872 | 2,250,717 | 12,722,141 |
| 2022 | 54,081,622 | 46,186,861 | 31,716,260 | 14,413,248 | 57,353 | 4,602,459 | 303,338 | 114,611 | 353,989 | 72,216 | 2,448,148 | 18,991,151 |
| 2023 | 67,289,275 | 58,971,777 | 33,922,488 | 24,982,941 | 66,348 | 4,784,743 | 325,362 | 127,924 | 364,576 | 69,271 | 2,645,622 | 29,931,701 |
| 2024 | 63,767,837 | 54,535,650 | 31,153,964 | 23,330,022 | 51,664 | 5,392,026 | 332,630 | 128,525 | 372,076 | 77,795 | 2,929,135 | 24,061,573 |
| 2025 | 67,816,217 | 56,894,596 | 34,531,055 | 22,313,338 | 50,203 | 7,086,598 | 332,411 | 139,329 | 298,980 | 90,070 | 2,974,233 | 23,173,196 |
| 2025 Sep. | 70,516,730 | 60,361,818 | 34,137,225 | 26,174,422 | 50,171 | 6,350,835 | 337,873 | 137,885 | 302,565 | 86,570 | 2,939,184 | 26,965,561 |
| Oct. | 67,342,112 | 56,778,804 | 34,670,782 | 22,058,177 | 49,845 | 6,730,213 | 333,481 | 138,937 | 304,896 | 86,760 | 2,969,021 | 22,857,710 |
| Nov. | 67,213,642 | 56,490,072 | 36,229,039 | 20,210,201 | 50,832 | 6,898,146 | 333,205 | 139,245 | 301,678 | 89,324 | 2,961,972 | 21,060,721 |
| Dec. | 67,816,217 | 56,894,596 | 34,531,055 | 22,313,338 | 50,203 | 7,086,598 | 332,411 | 139,329 | 298,980 | 90,070 | 2,974,233 | 23,173,196 |
| 2026 Jan. | 69,193,185 | 58,522,519 | 35,793,054 | 22,678,706 | 50,759 | 6,819,518 | 328,951 | 139,501 | 299,219 | 90,130 | 2,993,347 | 23,556,137 |
| Feb. | 74,339,543 | 63,576,045 | 37,827,880 | 25,697,146 | 51,019 | 6,893,347 | 330,737 | 139,334 | 296,493 | 90,395 | 3,013,192 | 26,616,463 |
| Mar. | 72,473,591 | 61,149,154 | 39,462,566 | 21,635,265 | 51,323 | 7,405,175 | 336,601 | 140,960 | 295,998 | 88,792 | 3,056,911 | 22,647,783 |
| Apr. | 75,493,219 | 63,768,970 | 41,124,136 | 22,592,690 | 52,144 | 7,773,080 | 337,870 | 141,442 | 299,423 | 95,002 | 3,077,432 | 23,681,837 |
| May | 75,051,385 | 63,697,048 | 40,989,130 | 22,655,029 | 52,889 | 7,354,123 | 338,280 | 143,085 | 302,166 | 99,225 | 3,117,458 | 23,773,160 |
| June | 73,677,207 | 61,977,770 | 36,938,337 | 24,984,930 | 54,503 | 7,684,395 | 338,651 | 143,265 | 303,405 | 92,704 | 3,137,017 | 26,132,890 |
| July | 76,754,751 | 64,718,866 | 38,430,907 | 26,233,239 | 54,720 | 7,998,760 | 339,709 | 143,133 | 303,354 | 86,233 | 3,164,696 | 27,378,025 |
| Aug. | 74,134,087 | 61,798,189 | 39,142,295 | 22,601,513 | 54,381 | 8,271,157 | 340,369 | 143,081 | 301,124 | 87,363 | 3,192,804 | 23,764,613 |
| Sep. | 79,652,434 | 66,976,555 | 40,050,872 | 26,872,124 | 53,559 | 8,573,840 | 342,556 | 145,053 | 299,500 | 101,502 | 3,213,428 | 28,061,244 |
| **Currency swaps** | | | | | | | | | | | | |
| 2020 | 1,451,091 | 1,316,855 | . | 367,706 | . | 71,511 | 220 | . | 5,283 | – | 57,065 | 11,394 |
| 2021 | 1,881,220 | 1,761,139 | . | 524,551 | . | 72,984 | 1,023 | – | 4,509 | – | 41,565 | 83,649 |
| 2022 | 1,708,128 | 1,592,579 | . | 276,889 | . | 68,214 | 821 | – | 4,228 | – | 42,286 | 273,688 |
| 2023 | 2,084,941 | 1,983,544 | . | 765,550 | . | 58,562 | 701 | – | 4,729 | – | 37,405 | 763,769 |
| 2024 | 2,412,350 | 2,312,387 | . | 683,790 | . | 55,558 | 1,272 | – | 5,059 | – | 38,074 | 679,451 |
| 2025 | 2,087,449 | 1,993,099 | . | 678,545 | . | 50,874 | 1,916 | – | 3,676 | – | 37,884 | 675,259 |
| 2025 Sep. | 2,170,982 | 2,075,021 | . | 718,510 | . | 50,919 | 1,661 | – | 4,401 | – | 38,980 | 713,616 |
| Oct. | 2,275,244 | 2,179,051 | . | 713,816 | . | 51,288 | 1,613 | – | 4,425 | – | 38,867 | 709,425 |
| Nov. | 2,306,054 | 2,209,705 | . | 733,009 | . | 51,020 | 1,924 | – | 4,245 | – | 39,160 | 729,282 |
| Dec. | 2,087,449 | 1,993,099 | . | 678,545 | . | 50,874 | 1,916 | – | 3,676 | – | 37,884 | 675,259 |
| 2026 Jan. | 2,050,696 | 1,956,466 | . | 670,517 | . | 50,765 | 1,940 | – | 3,861 | – | 37,664 | 667,055 |
| Feb. | 2,079,847 | 1,983,491 | . | 687,060 | . | 50,941 | 1,541 | – | 4,922 | – | 38,952 | 683,366 |
| Mar. | 2,070,978 | 1,973,759 | . | 698,586 | . | 51,682 | 1,785 | – | 4,954 | – | 38,798 | 694,923 |
| Apr. | 2,041,771 | 1,942,959 | . | 685,654 | . | 52,374 | 1,946 | – | 5,018 | – | 39,474 | 682,145 |
| May | 2,029,959 | 1,930,872 | . | 683,318 | . | 53,804 | 1,479 | – | 5,004 | – | 38,800 | 679,803 |
| June | 2,176,300 | 2,076,025 | . | 757,101 | . | 54,079 | 1,872 | – | 5,207 | – | 39,117 | 753,497 |
| July | 2,155,844 | 2,053,159 | . | 768,177 | . | 55,362 | 1,822 | – | 4,986 | – | 40,515 | 764,695 |
| Aug. | 2,204,546 | 2,102,628 | . | 786,964 | . | 54,692 | 1,606 | – | 4,585 | – | 41,035 | 783,367 |
| Sep. | 2,214,549 | 2,112,554 | . | 796,893 | . | 54,565 | 1,487 | – | 4,693 | – | 41,250 | 793,175 |
| **Interest rate/Currency swaps (combined)** | | | | | | | | | | | | |
| 2020 | 1,742,004 | 1,507,765 | . | 34,030 | . | 35,275 | 357 | . | 5,073 | – | 193,496 | 225,783 |
| 2021 | 2,683,269 | 2,442,618 | . | 1,002,875 | . | 34,665 | 400 | 182 | 4,559 | – | 200,845 | 1,202,271 |
| 2022 | 2,921,981 | 2,690,248 | . | 1,142,687 | . | 32,815 | 350 | 195 | 4,780 | – | 193,593 | 1,349,585 |
| 2023 | 3,307,034 | 3,075,878 | . | 1,422,180 | . | 30,866 | 306 | 207 | 4,278 | – | 195,499 | 1,609,386 |
| 2024 | 3,750,799 | 3,522,769 | . | 1,437,016 | . | 30,384 | 257 | 183 | 3,822 | – | 193,384 | 1,773,585 |
| 2025 | 4,015,732 | 3,818,198 | . | 1,615,028 | . | 30,988 | 167 | 198 | 2,180 | – | 164,001 | 1,936,473 |
| 2025 Sep. | 4,005,861 | 3,804,539 | . | 1,619,333 | . | 31,900 | 169 | 198 | 2,131 | – | 166,924 | 1,976,317 |
| Oct. | 4,055,605 | 3,852,687 | . | 1,630,342 | . | 31,247 | 170 | 198 | 2,080 | – | 169,223 | 1,976,194 |
| Nov. | 4,050,194 | 3,846,269 | . | 1,618,694 | . | 31,300 | 169 | 198 | 2,199 | – | 170,059 | 1,962,872 |
| Dec. | 4,015,732 | 3,818,198 | . | 1,615,028 | . | 30,988 | 167 | 198 | 2,180 | – | 164,001 | 1,936,473 |
| 2026 Jan. | 4,030,026 | 3,828,018 | . | 1,615,455 | . | 30,270 | 167 | 198 | 2,188 | – | 169,185 | 1,919,963 |
| Feb. | 4,073,604 | 3,876,266 | . | 1,632,632 | . | 29,328 | 168 | 190 | 2,149 | – | 165,503 | 1,926,831 |
| Mar. | 4,192,110 | 3,987,455 | . | 1,637,068 | . | 31,864 | 170 | 191 | 2,235 | – | 170,195 | 1,930,434 |
| Apr. | 4,223,635 | 4,020,286 | . | 1,635,239 | . | 33,052 | 168 | 190 | 2,098 | – | 167,841 | 1,930,725 |
| May | 4,302,215 | 4,092,854 | . | 1,663,454 | . | 32,443 | 169 | 190 | 2,102 | – | 174,457 | 1,963,527 |
| June | 4,426,618 | 4,214,144 | . | 1,677,833 | . | 33,105 | 171 | 184 | 2,088 | – | 176,926 | 1,979,635 |
| July | 4,488,035 | 4,269,628 | . | 1,649,575 | . | 34,233 | 170 | 184 | 2,071 | – | 181,749 | 1,957,924 |
| Aug. | 4,440,852 | 4,224,705 | . | 1,604,252 | . | 34,466 | 169 | 189 | 2,055 | – | 179,268 | 1,908,841 |
| Sep. | 4,595,346 | 4,378,130 | . | 1,649,389 | . | 34,163 | 165 | 189 | 2,010 | – | 180,689 | 1,958,594 |

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

## I Banks (MFIs) in Germany

### 21 Changes in savings deposits, by category of banks *

€ million

| Period | Changes in savings deposits [1] | | | | | |
|---|---|---|---|---|---|---|
| | Total savings deposits at the beginning of year or month [2] | Credits | Debits | Balances of credits and debits | Interest credited | Total savings deposits at the end of year or month [2] |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| **All categories of banks** | | | | | | |
| 2022 | 567,123 | 119,250 | 149,280 | – 30,030 | 1,389 | 538,482 |
| 2023 | 538,482 | 141,146 | 231,752 | – 90,606 | 2,605 | 450,481 |
| 2024 | 450,495 | 133,349 | 177,212 | – 43,863 | 3,690 | 410,322 |
| 2025 | 410,322 | 131,311 | 150,954 | – 19,643 | 3,751 | 394,430 |
| 2026 Jan. | 394,430 | 11,195 | 12,971 | – 1,776 | 211 | 392,865 |
| Feb. | 392,865 | 10,558 | 11,742 | – 1,184 | 162 | 391,843 |
| Mar. | 391,843 | 10,571 | 12,968 | – 2,397 | 165 | 389,611 |
| Apr. | 389,611 | 9,375 | 12,189 | – 2,814 | 169 | 386,966 |
| May | 386,966 | 11,160 | 11,139 | + 21 | 177 | 387,164 |
| June | 387,164 | 11,194 | 12,385 | – 1,191 | 202 | 386,175 |
| July | 386,175 | 11,136 | 13,877 | – 2,741 | 203 | 383,637 |
| Aug. | 383,637 | 9,636 | 11,731 | – 2,095 | 167 | 381,709 |
| Sep. | 381,709 | 8,686 | 11,563 | – 2,877 | 170 | 379,002 |
| **Commercial banks [3]** | | | | | | |
| 2022 | 102,215 | 25,250 | 34,268 | – 9,018 | 94 | 93,291 |
| 2023 | 93,291 | 42,366 | 49,779 | – 7,413 | 340 | 86,218 |
| 2024 | 86,218 | 38,144 | 41,346 | – 3,202 | 951 | 83,967 |
| 2025 | 83,967 | 40,244 | 43,611 | – 3,367 | 1,163 | 81,532 |
| 2026 Jan. | 81,532 | 3,664 | 3,885 | – 221 | 89 | 81,400 |
| Feb. | 81,400 | 3,607 | 3,446 | + 161 | 57 | 81,618 |
| Mar. | 81,618 | 3,311 | 3,584 | – 273 | 58 | 81,403 |
| Apr. | 81,403 | 2,600 | 3,263 | – 663 | 59 | 80,799 |
| May | 80,799 | 5,009 | 3,199 | + 1,810 | 76 | 82,685 |
| June | 82,685 | 4,809 | 3,627 | + 1,182 | 102 | 83,969 |
| July | 83,969 | 4,509 | 4,349 | + 160 | 88 | 84,217 |
| Aug. | 84,217 | 3,689 | 3,610 | + 79 | 62 | 84,358 |
| Sep. | 84,358 | 2,845 | 3,427 | – 582 | 62 | 83,838 |
| **of which: Big banks** | | | | | | |
| 2022 | 86,668 | 21,894 | 29,261 | – 7,367 | 58 | 79,359 |
| 2023 | 79,359 | 38,978 | 41,467 | – 2,489 | 292 | 77,162 |
| 2024 | 77,162 | 35,568 | 37,123 | – 1,555 | 908 | 76,515 |
| 2025 | 76,515 | 36,474 | 39,405 | – 2,931 | 1,109 | 74,693 |
| 2026 Jan. | 74,693 | 3,213 | 3,471 | – 258 | 86 | 74,521 |
| Feb. | 74,521 | 3,389 | 3,142 | + 247 | 57 | 74,825 |
| Mar. | 74,825 | 2,945 | 3,185 | – 240 | 58 | 74,643 |
| Apr. | 74,643 | 2,308 | 2,948 | – 640 | 59 | 74,062 |
| May | 74,062 | 4,707 | 2,847 | + 1,860 | 76 | 75,998 |
| June | 75,998 | 4,554 | 3,301 | + 1,253 | 101 | 77,352 |
| July | 77,352 | 4,080 | 3,987 | + 93 | 87 | 77,532 |
| Aug. | 77,532 | 3,391 | 3,322 | + 69 | 61 | 77,662 |
| Sep. | 77,662 | 2,513 | 3,105 | – 592 | 60 | 77,130 |
| **Regional banks and other commercial banks** | | | | | | |
| 2022 | 15,120 | 3,254 | 4,769 | – 1,515 | 35 | 13,640 |
| 2023 | 13,640 | 3,228 | 8,095 | – 4,867 | 48 | 8,818 |
| 2024 | 8,818 | 2,558 | 4,174 | – 1,616 | 42 | 7,244 |
| 2025 | 7,244 | 3,536 | 4,110 | – 574 | 52 | 6,491 |
| 2026 Jan. | 6,491 | 430 | 399 | + 31 | 3 | 6,525 |
| Feb. | 6,525 | 210 | 294 | – 84 | – | 6,441 |
| Mar. | 6,441 | 348 | 388 | – 40 | – | 6,401 |
| Apr. | 6,401 | 273 | 307 | – 34 | – | 6,367 |
| May | 6,367 | 289 | 333 | – 44 | – | 6,323 |
| June | 6,323 | 247 | 319 | – 72 | – | 6,251 |
| July | 6,251 | 407 | 336 | + 71 | – | 6,322 |
| Aug. | 6,322 | 289 | 286 | + 3 | – | 6,325 |
| Sep. | 6,325 | 328 | 290 | + 38 | – | 6,363 |

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

## I Banks (MFIs) in Germany

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

€ million

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

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

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

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

€ million

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

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

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

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

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

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

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

€ million

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

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

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

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

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

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

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

€ million

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

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

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

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

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

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

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

€ million

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

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

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

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

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

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

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

€ million

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

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

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

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

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

## III Building and loan associations (MFIs) in Germany

### 1 Loans, building loans *

€ million

| End of year or month | Unsecuritised lending to banks (MFIs), bank balances (including building loans to banks) 1 | Building loans to domestic households 2 | | | | | | | | | Building loans to domestic enterprises and public authorities | Building loans to foreign non-banks (non-MFIs) | Securities |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Total | by debtor group | | by type and maturity | | | | | | | | |
| | | | Self-employed individuals | Employees and other individuals | Loans under savings and loan contracts | | Interim and bridging loans | | | Other loans | | | |
| | | | | | Total | of which To employees and other individuals | Total | of which Medium-term | of which Long-term | | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| **All building and loan associations** | | | | | | | | | | | | | |
| 2021 | 27,096 | 168,019 | 16,828 | 151,191 | 10,005 | 9,066 | 128,295 | 4,205 | 123,784 | 29,719 | 7,818 | 1,473 | 42,191 |
| 2022 | 30,228 | 177,437 | 17,974 | 159,463 | 11,015 | 9,906 | 132,739 | 3,604 | 128,753 | 33,683 | 7,781 | 1,432 | 38,325 |
| 2023 | 25,600 | 183,297 | 18,735 | 164,562 | 15,344 | 13,586 | 132,623 | 3,018 | 129,205 | 35,330 | 7,297 | 1,479 | 37,752 |
| 2024 | 23,474 | 187,773 | 19,330 | 168,443 | 20,312 | 17,851 | 130,947 | 2,546 | 128,019 | 36,514 | 7,045 | 1,509 | 36,135 |
| 2025 | 19,737 | 191,987 | 19,680 | 172,307 | 25,236 | 22,105 | 128,627 | 2,248 | 125,912 | 38,124 | 6,919 | 1,521 | 35,404 |
| 2025 Dec. | 19,737 | 191,987 | 19,680 | 172,307 | 25,236 | 22,105 | 128,627 | 2,248 | 125,912 | 38,124 | 6,919 | 1,521 | 35,404 |
| 2026 Jan. | 19,719 | 192,091 | 19,707 | 172,384 | 25,631 | 22,452 | 128,244 | 2,204 | 125,577 | 38,216 | 6,883 | 1,520 | 35,260 |
| Feb. | 19,446 | 192,289 | 19,742 | 172,547 | 25,971 | 22,745 | 127,929 | 2,180 | 125,298 | 38,389 | 6,882 | 1,521 | 35,183 |
| Mar. | 19,388 | 192,775 | 19,803 | 172,972 | 26,459 | 23,170 | 127,697 | 2,176 | 125,024 | 38,619 | 6,886 | 1,520 | 34,878 |
| Apr. | 19,438 | 193,036 | 19,832 | 173,204 | 26,915 | 23,559 | 127,271 | 2,181 | 124,562 | 38,850 | 6,917 | 1,521 | 34,749 |
| May | 19,471 | 193,155 | 19,838 | 173,317 | 27,166 | 23,771 | 126,990 | 2,166 | 124,312 | 38,999 | 6,923 | 1,522 | 34,563 |
| June | 19,591 | 193,683 | 19,888 | 173,795 | 27,653 | 24,203 | 126,858 | 2,164 | 124,185 | 39,172 | 6,922 | 1,512 | 34,478 |
| July | 19,679 | 194,144 | 19,918 | 174,226 | 28,152 | 24,642 | 126,628 | 2,158 | 123,921 | 39,364 | 6,970 | 1,516 | 34,213 |
| Aug. | 19,821 | 194,426 | 19,959 | 174,467 | 28,564 | 25,011 | 126,342 | 2,144 | 123,661 | 39,520 | 6,988 | 1,513 | 34,224 |
| Sep. | 19,577 | 194,871 | 20,012 | 174,859 | 29,009 | 25,395 | 126,144 | 2,142 | 123,479 | 39,718 | 6,996 | 1,508 | 33,613 |
| **Private building and loan associations** | | | | | | | | | | | | | |
| 2021 | 12,351 | 135,616 | 13,007 | 122,609 | 7,351 | 6,692 | 100,956 | 3,576 | 97,092 | 27,309 | 4,364 | 590 | 19,413 |
| 2022 | 15,657 | 142,659 | 13,728 | 128,931 | 7,940 | 7,177 | 104,120 | 3,092 | 100,668 | 30,599 | 4,290 | 557 | 16,956 |
| 2023 | 11,561 | 146,354 | 14,050 | 132,304 | 10,472 | 9,359 | 103,818 | 2,578 | 100,864 | 32,064 | 3,689 | 568 | 17,713 |
| 2024 | 10,651 | 148,698 | 14,257 | 134,441 | 13,389 | 11,892 | 102,206 | 2,221 | 99,619 | 33,103 | 3,536 | 597 | 18,549 |
| 2025 | 7,577 | 150,833 | 14,237 | 136,596 | 16,217 | 14,395 | 99,982 | 1,986 | 97,547 | 34,634 | 3,283 | 612 | 18,913 |
| 2025 Dec. | 7,577 | 150,833 | 14,237 | 136,596 | 16,217 | 14,395 | 99,982 | 1,986 | 97,547 | 34,634 | 3,283 | 612 | 18,913 |
| 2026 Jan. | 7,647 | 150,822 | 14,249 | 136,573 | 16,464 | 14,618 | 99,619 | 1,945 | 97,231 | 34,739 | 3,269 | 612 | 18,848 |
| Feb. | 7,445 | 150,920 | 14,261 | 136,659 | 16,672 | 14,801 | 99,332 | 1,925 | 96,976 | 34,916 | 3,276 | 614 | 18,879 |
| Mar. | 7,434 | 151,243 | 14,298 | 136,945 | 16,993 | 15,085 | 99,109 | 1,922 | 96,709 | 35,141 | 3,272 | 611 | 18,773 |
| Apr. | 7,597 | 151,391 | 14,307 | 137,084 | 17,294 | 15,345 | 98,719 | 1,928 | 96,282 | 35,378 | 3,289 | 614 | 18,903 |
| May | 7,656 | 151,427 | 14,294 | 137,133 | 17,429 | 15,462 | 98,474 | 1,915 | 96,066 | 35,524 | 3,292 | 616 | 18,768 |
| June | 7,819 | 151,786 | 14,310 | 137,476 | 17,760 | 15,766 | 98,326 | 1,911 | 95,926 | 35,700 | 3,291 | 612 | 18,692 |
| July | 7,962 | 152,058 | 14,315 | 137,743 | 18,085 | 16,061 | 98,080 | 1,904 | 95,646 | 35,893 | 3,322 | 614 | 18,664 |
| Aug. | 8,104 | 152,196 | 14,326 | 137,870 | 18,357 | 16,310 | 97,780 | 1,892 | 95,371 | 36,059 | 3,329 | 613 | 18,678 |
| Sep. | 7,897 | 152,460 | 14,346 | 138,114 | 18,644 | 16,562 | 97,552 | 1,889 | 95,160 | 36,264 | 3,325 | 607 | 18,658 |
| **Public building and loan associations** | | | | | | | | | | | | | |
| 2021 | 14,745 | 32,403 | 3,821 | 28,582 | 2,654 | 2,374 | 27,339 | 629 | 26,692 | 2,410 | 3,454 | 883 | 22,778 |
| 2022 | 14,571 | 34,778 | 4,246 | 30,532 | 3,075 | 2,729 | 28,619 | 512 | 28,085 | 3,084 | 3,491 | 875 | 21,369 |
| 2023 | 14,039 | 36,943 | 4,685 | 32,258 | 4,872 | 4,227 | 28,805 | 440 | 28,341 | 3,266 | 3,608 | 911 | 20,039 |
| 2024 | 12,823 | 39,075 | 5,073 | 34,002 | 6,923 | 5,959 | 28,741 | 325 | 28,400 | 3,411 | 3,509 | 912 | 17,586 |
| 2025 | 12,160 | 41,154 | 5,443 | 35,711 | 9,019 | 7,710 | 28,645 | 262 | 28,365 | 3,490 | 3,636 | 909 | 16,491 |
| 2025 Dec. | 12,160 | 41,154 | 5,443 | 35,711 | 9,019 | 7,710 | 28,645 | 262 | 28,365 | 3,490 | 3,636 | 909 | 16,491 |
| 2026 Jan. | 12,072 | 41,269 | 5,458 | 35,811 | 9,167 | 7,834 | 28,625 | 259 | 28,346 | 3,477 | 3,614 | 908 | 16,412 |
| Feb. | 12,001 | 41,369 | 5,481 | 35,888 | 9,299 | 7,944 | 28,597 | 255 | 28,322 | 3,473 | 3,606 | 907 | 16,304 |
| Mar. | 11,954 | 41,532 | 5,505 | 36,027 | 9,466 | 8,085 | 28,588 | 254 | 28,315 | 3,478 | 3,614 | 909 | 16,105 |
| Apr. | 11,841 | 41,645 | 5,525 | 36,120 | 9,621 | 8,214 | 28,552 | 253 | 28,280 | 3,472 | 3,628 | 907 | 15,846 |
| May | 11,815 | 41,728 | 5,544 | 36,184 | 9,737 | 8,309 | 28,516 | 251 | 28,246 | 3,475 | 3,631 | 906 | 15,795 |
| June | 11,772 | 41,897 | 5,578 | 36,319 | 9,893 | 8,437 | 28,532 | 253 | 28,259 | 3,472 | 3,631 | 900 | 15,786 |
| July | 11,717 | 42,086 | 5,603 | 36,483 | 10,067 | 8,581 | 28,548 | 254 | 28,275 | 3,471 | 3,648 | 902 | 15,549 |
| Aug. | 11,717 | 42,230 | 5,633 | 36,597 | 10,207 | 8,701 | 28,562 | 252 | 28,290 | 3,461 | 3,659 | 900 | 15,546 |
| Sep. | 11,680 | 42,411 | 5,666 | 36,745 | 10,365 | 8,833 | 28,592 | 253 | 28,319 | 3,454 | 3,671 | 901 | 14,955 |

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

## III Building and loan associations (MFIs) in Germany

### 2 Deposits and borrowing, by size of business *

€ million

| End of year or month | Deposits and borrowing from banks (MFIs) [1] | | | Deposits and borrowing from domestic non-banks (non-MFIs) | | | | Deposits (including deposits under savings and loan contracts and borrowing) of foreign non-banks (non-MFIs) | Bearer debt securities out-standing | *Memo items* | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | *of which* | | Deposits under savings and loan contracts | | | | | | | | | |
| | Total | Time deposits of more than 2 years | Deposits under savings and loan contracts | Total | Domestic house-holds | Other domestic non-banks | Other [2] | | | Number of institutions | Balance sheet total [3] | Number of savings and loan contracts for bulding purposes, in thousands | Total amount covered by such contracts |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| **All building and loan associations** | | | | | | | | | | | | | |
| 2021 | 33,103 | 21,610 | 2,957 | 182,731 | 180,035 | 2,696 | 9,165 | 1,707 | 4,242 | 18 | 253,225 | 23,760 | 907,831 |
| 2022 | 38,649 | 26,945 | 2,521 | 183,714 | 180,793 | 2,921 | 9,215 | 1,707 | 5,159 | 18 | 259,728 | 22,586 | 923,798 |
| 2023 | 37,938 | 25,523 | 1,179 | 181,718 | 178,799 | 2,919 | 10,562 | 1,630 | 6,550 | 15 | 259,518 | 21,839 | 955,952 |
| 2024 | 37,583 | 21,561 | 774 | 178,506 | 175,531 | 2,975 | 14,392 | 1,539 | 7,472 | 13 | 260,522 | 20,938 | 968,673 |
| 2025 | 37,579 | 20,845 | 550 | 176,558 | 173,587 | 2,971 | 13,900 | 1,513 | 9,915 | 13 | 260,346 | 20,130 | 968,719 |
| 2025 Oct. | 38,740 | 21,697 | 571 | 175,654 | 172,711 | 2,943 | 13,542 | 1,464 | 10,191 | 13 | 261,002 | 20,229 | 967,707 |
| Nov. | 38,449 | 21,121 | 556 | 175,609 | 172,653 | 2,956 | 13,711 | 1,457 | 9,915 | 13 | 260,739 | 20,180 | 968,088 |
| Dec. | 37,579 | 20,845 | 550 | 176,558 | 173,587 | 2,971 | 13,900 | 1,513 | 9,915 | 13 | 260,346 | 20,130 | 968,719 |
| 2026 Jan. | 36,850 | 20,907 | 539 | 176,408 | 173,429 | 2,979 | 14,123 | 1,526 | 10,358 | 13 | 260,072 | 20,065 | 968,472 |
| Feb. | 36,626 | 20,963 | 528 | 176,162 | 173,172 | 2,990 | 13,849 | 1,523 | 10,858 | 13 | 259,844 | 19,995 | 968,181 |
| Mar. | 37,430 | 20,691 | 524 | 175,637 | 172,650 | 2,987 | 13,571 | 1,529 | 10,858 | 13 | 259,892 | 19,911 | 967,302 |
| Apr. | 37,989 | 21,040 | 521 | 175,049 | 172,113 | 2,936 | 13,697 | 1,516 | 10,859 | 13 | 259,996 | 19,827 | 966,624 |
| May | 37,820 | 20,935 | 490 | 174,990 | 172,047 | 2,943 | 13,706 | 1,525 | 10,859 | 13 | 260,134 | 19,769 | 966,724 |
| June | 38,933 | 21,447 | 483 | 174,560 | 171,601 | 2,959 | 13,805 | 1,530 | 10,859 | 13 | 261,027 | 19,700 | 966,156 |
| July | 39,770 | 21,749 | 477 | 174,030 | 171,073 | 2,957 | 13,820 | 1,505 | 10,869 | 13 | 261,199 | 19,622 | 965,507 |
| Aug. | 40,219 | 21,878 | 465 | 173,709 | 170,747 | 2,962 | 13,965 | 1,564 | 10,869 | 13 | 261,576 | 19,557 | 965,218 |
| Sep. | 39,703 | 22,188 | 454 | 173,369 | 170,381 | 2,988 | 14,385 | 1,569 | 10,714 | 13 | 261,667 | 19,494 | 964,926 |
| **Private building and loan associations** | | | | | | | | | | | | | |
| 2021 | 29,252 | 20,879 | 1,712 | 118,689 | 117,542 | 1,147 | 8,716 | 1,354 | 4,242 | 10 | 177,699 | 15,324 | 602,719 |
| 2022 | 34,759 | 26,257 | 1,426 | 118,687 | 117,480 | 1,207 | 8,841 | 1,347 | 5,159 | 10 | 183,124 | 14,493 | 610,441 |
| 2023 | 33,945 | 24,697 | 447 | 116,567 | 115,403 | 1,164 | 10,293 | 1,267 | 6,550 | 9 | 182,626 | 14,001 | 631,784 |
| 2024 | 34,247 | 20,789 | 206 | 114,119 | 112,946 | 1,173 | 14,113 | 1,175 | 7,472 | 8 | 185,239 | 13,456 | 639,474 |
| 2025 | 33,323 | 19,974 | 115 | 112,676 | 111,562 | 1,114 | 13,654 | 1,160 | 9,915 | 8 | 184,658 | 12,954 | 639,172 |
| 2025 Oct. | 34,487 | 20,835 | 131 | 112,141 | 111,020 | 1,121 | 13,260 | 1,111 | 10,191 | 8 | 185,442 | 13,017 | 638,625 |
| Nov. | 34,216 | 20,254 | 117 | 112,070 | 110,954 | 1,116 | 13,414 | 1,106 | 9,915 | 8 | 185,124 | 12,986 | 638,772 |
| Dec. | 33,323 | 19,974 | 115 | 112,676 | 111,562 | 1,114 | 13,654 | 1,160 | 9,915 | 8 | 184,658 | 12,954 | 639,172 |
| 2026 Jan. | 32,721 | 20,031 | 112 | 112,554 | 111,440 | 1,114 | 13,863 | 1,175 | 10,358 | 8 | 184,451 | 12,916 | 638,987 |
| Feb. | 32,658 | 20,082 | 108 | 112,309 | 111,197 | 1,112 | 13,583 | 1,170 | 10,858 | 8 | 184,383 | 12,870 | 638,679 |
| Mar. | 33,455 | 19,794 | 107 | 111,893 | 110,794 | 1,099 | 13,294 | 1,176 | 10,858 | 8 | 184,494 | 12,813 | 637,949 |
| Apr. | 34,121 | 20,139 | 103 | 111,441 | 110,394 | 1,047 | 13,445 | 1,166 | 10,859 | 8 | 184,851 | 12,762 | 637,462 |
| May | 33,987 | 20,023 | 101 | 111,401 | 110,351 | 1,050 | 13,444 | 1,177 | 10,859 | 8 | 185,005 | 12,730 | 637,627 |
| June | 34,865 | 20,523 | 95 | 111,149 | 110,084 | 1,065 | 13,542 | 1,182 | 10,859 | 8 | 185,800 | 12,691 | 637,300 |
| July | 35,608 | 20,792 | 93 | 110,788 | 109,724 | 1,064 | 13,577 | 1,158 | 10,869 | 8 | 186,041 | 12,641 | 636,860 |
| Aug. | 35,844 | 20,878 | 89 | 110,554 | 109,495 | 1,059 | 13,704 | 1,220 | 10,869 | 8 | 186,255 | 12,601 | 636,686 |
| Sep. | 35,684 | 21,179 | 82 | 110,301 | 109,249 | 1,052 | 14,128 | 1,225 | 10,714 | 8 | 186,759 | 12,565 | 636,475 |
| **Public building and loan associations** | | | | | | | | | | | | | |
| 2021 | 3,851 | 731 | 1,245 | 64,042 | 62,493 | 1,549 | 449 | 353 | – | 8 | 75,526 | 8,436 | 305,112 |
| 2022 | 3,890 | 688 | 1,095 | 65,027 | 63,313 | 1,714 | 374 | 360 | – | 8 | 76,604 | 8,093 | 313,357 |
| 2023 | 3,993 | 826 | 732 | 65,151 | 63,396 | 1,755 | 269 | 363 | – | 6 | 76,892 | 7,838 | 324,168 |
| 2024 | 3,336 | 772 | 568 | 64,387 | 62,585 | 1,802 | 279 | 364 | – | 5 | 75,283 | 7,482 | 329,199 |
| 2025 | 4,256 | 871 | 435 | 63,882 | 62,025 | 1,857 | 246 | 353 | – | 5 | 75,688 | 7,176 | 329,547 |
| 2025 Oct. | 4,253 | 862 | 440 | 63,513 | 61,691 | 1,822 | 282 | 353 | – | 5 | 75,560 | 7,212 | 329,082 |
| Nov. | 4,233 | 867 | 439 | 63,539 | 61,699 | 1,840 | 297 | 351 | – | 5 | 75,615 | 7,194 | 329,316 |
| Dec. | 4,256 | 871 | 435 | 63,882 | 62,025 | 1,857 | 246 | 353 | – | 5 | 75,688 | 7,176 | 329,547 |
| 2026 Jan. | 4,129 | 876 | 427 | 63,854 | 61,989 | 1,865 | 260 | 351 | – | 5 | 75,621 | 7,149 | 329,485 |
| Feb. | 3,968 | 881 | 420 | 63,853 | 61,975 | 1,878 | 266 | 353 | – | 5 | 75,461 | 7,125 | 329,502 |
| Mar. | 3,975 | 897 | 417 | 63,744 | 61,856 | 1,888 | 277 | 353 | – | 5 | 75,398 | 7,098 | 329,353 |
| Apr. | 3,868 | 901 | 418 | 63,608 | 61,719 | 1,889 | 252 | 350 | – | 5 | 75,145 | 7,065 | 329,162 |
| May | 3,833 | 912 | 389 | 63,589 | 61,696 | 1,893 | 262 | 348 | – | 5 | 75,129 | 7,039 | 329,097 |
| June | 4,068 | 924 | 388 | 63,411 | 61,517 | 1,894 | 263 | 348 | – | 5 | 75,227 | 7,009 | 328,856 |
| July | 4,162 | 957 | 384 | 63,242 | 61,349 | 1,893 | 243 | 347 | – | 5 | 75,158 | 6,981 | 328,647 |
| Aug. | 4,375 | 1,000 | 376 | 63,155 | 61,252 | 1,903 | 261 | 344 | – | 5 | 75,321 | 6,955 | 328,532 |
| Sep. | 4,019 | 1,009 | 372 | 63,068 | 61,132 | 1,936 | 257 | 344 | – | 5 | 74,908 | 6,929 | 328,451 |

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

## IV. Structural figures, multi-office banks

### 1. Number of credit institutions and their branches *

| End of year | Credit institutions in Germany | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Total | Commercial banks | | | | Landesbanken 5 | Savings banks | Regional institutions of credit cooperatives 6 | Credit cooperatives 7 | Mortgage banks |
| | | Total | Big banks | Regional banks and other commercial banks 3 | Branches of foreign banks 4 | | | | | |
| **Local branches in Germany - total** | | | | | | | | | | |
| 2023 | 20,904 | 4,814 | 3,474 | 1,078 | 262 | 145 | 7,319 | 14 | 7,271 | 38 |
| 2024 | 19,238 | 3,530 | 2,187 | 1,076 | 267 | 144 | 7,137 | 14 | 7,060 | 38 |
| 2025 | 18,126 | 2,762 | 1,432 | 1,056 | 274 | 145 | 7,013 | 14 | 6,874 | 33 |
| **Credit institutions *** | | | | | | | | | | |
| 2023 | 1,403 | 242 | 3 | 137 | 102 | 6 | 354 | 1 | 696 | 7 |
| 2024 | 1,368 | 238 | 3 | 133 | 102 | 6 | 349 | 1 | 671 | 7 |
| 2025 | 1,327 | 232 | 3 | 129 | 100 | 6 | 342 | 1 | 646 | 6 |
| **Branches in Germany** | | | | | | | | | | |
| 2023 | 19,501 | 4,572 | 3,471 | 941 | 160 | 139 | 6,965 | 13 | 6,575 | 31 |
| 2024 | 17,870 | 3,292 | 2,184 | 943 | 165 | 138 | 6,788 | 13 | 6,389 | 31 |
| 2025 | 16,799 | 2,530 | 1,429 | 927 | 174 | 139 | 6,671 | 13 | 6,228 | 27 |
| **for information only: Foreign branches of German banks 1** | | | | | | | | | | |
| 2023 | 257 | 214 | 85 | 129 | – | 24 | – | 4 | 4 | 6 |
| 2024 | 271 | 229 | 85 | 144 | – | 23 | – | 4 | 4 | 6 |
| 2025 | 277 | 234 | 83 | 151 | – | 25 | – | 4 | 4 | 5 |
| **for information only: Foreign subsidiaries of German banks 2** | | | | | | | | | | |
| 2023 | 76 | 67 | 58 | 9 | – | 3 | – | 4 | – | – |
| 2024 | 73 | 65 | 58 | 7 | – | 3 | – | 4 | – | – |
| 2025 | 73 | 65 | 59 | 6 | – | 3 | – | 4 | – | – |

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

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

## IV. Structural figures, multi-office banks

### 2 Number of banks (MFIs) in Germany reporting for the banking statistics, by size category *

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

***** For the corpus of reporting credit institutions and the categories of banks, see the explanatory notes of the Statistical Series Banking Statistics. Unlike Table IV. 1, including credit institutions in liquidation. Differences from the totals owing to a reduction in the number of categories of banks. **1** See Table I.1, footnote 1.

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

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

€ million

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

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

## IV. Structural figures, multi-office banks

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

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

## V External position of banks

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

€ million

| End of reporting period | Claims on non-residents [1] | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Short-term assets | | | | | | Long-term assets | | | | | | | |
| | | | Loans and advances to | | | Treasury bills and other money market instruments | | | Loans and advances to | | | Bonds and notes | | |
| | | | | foreign non-banks | | | | | | foreign non-banks | | | | |
| | Total | Total | foreign banks [2] | Total | of which: enterprises and households | Total | of which: of foreign banks | Total | foreign banks | Total | of which: enterprises and households | Total | of which: of foreign banks | Shares and other securities |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| **Assets and liabilities, total [4]** | | | | | | | | | | | | | | |
| 2023 | 2,208,819 | 842,814 | 652,573 | 174,906 | 167,309 | 15,335 | 3,051 | 1,366,005 | 282,661 | 452,386 | 404,686 | 514,626 | 226,691 | 35,372 |
| 2024 | 2,461,421 | 997,174 | 760,197 | 222,014 | 214,314 | 14,963 | 2,051 | 1,464,247 | 298,704 | 469,198 | 421,508 | 565,727 | 241,251 | 42,331 |
| 2025 Q1 | 2,619,510 | 1,100,830 | 836,205 | 245,733 | 236,045 | 18,892 | 2,260 | 1,518,680 | 298,104 | 474,275 | 426,939 | 604,741 | 242,955 | 53,441 |
| Q2 | 2,651,005 | 1,116,271 | 850,595 | 243,501 | 234,120 | 22,175 | 2,245 | 1,534,734 | 289,999 | 471,157 | 423,792 | 633,318 | 244,305 | 53,980 |
| Q3 | 2,679,394 | 1,122,267 | 833,854 | 271,834 | 259,945 | 16,579 | 2,234 | 1,557,127 | 294,346 | 473,255 | 425,172 | 638,855 | 249,945 | 63,992 |
| Q4 | 2,696,693 | 1,150,471 | 856,894 | 274,872 | 260,934 | 18,705 | 3,114 | 1,546,222 | 300,759 | 471,080 | 426,557 | 638,665 | 246,312 | 48,110 |
| 2026 May | 3,028,851 | 1,378,250 | 983,891 | 373,329 | 359,867 | 21,030 | 2,952 | 1,650,601 | 310,407 | 484,866 | 438,431 | 692,998 | 249,214 | 71,424 |
| June | 3,079,694 | 1,405,781 | 1,011,720 | 372,641 | 359,285 | 21,420 | 3,820 | 1,673,913 | 314,641 | 488,841 | 443,842 | 710,877 | 255,495 | 68,001 |
| July | 3,054,398 | 1,393,103 | 998,800 | 375,055 | 361,648 | 19,248 | 4,704 | 1,661,295 | 315,768 | 492,370 | 446,467 | 702,561 | 252,225 | 59,137 |
| Aug. | 3,085,384 | 1,413,751 | 1,018,548 | 371,612 | 357,864 | 23,591 | 4,691 | 1,671,633 | 316,501 | 489,940 | 444,003 | 713,722 | 255,305 | 60,087 |
| Sep. | 3,169,598 | 1,452,826 | 1,034,638 | 393,067 | 378,333 | 25,121 | 4,796 | 1,716,772 | 329,653 | 494,330 | 448,203 | 735,761 | 259,013 | 64,931 |
| **of which: denominated in euro [4]** | | | | | | | | | | | | | | |
| 2023 | 1,569,520 | 557,490 | 435,730 | 110,004 | 103,513 | 11,756 | 2,739 | 1,012,030 | 148,464 | 314,587 | 271,776 | 464,711 | 216,771 | 23,884 |
| 2024 | 1,721,164 | 639,816 | 491,792 | 135,603 | 129,163 | 12,421 | 1,700 | 1,081,348 | 156,814 | 327,076 | 283,460 | 510,152 | 229,547 | 25,813 |
| 2025 Q1 | 1,859,108 | 719,914 | 548,069 | 157,076 | 148,459 | 14,769 | 1,720 | 1,139,194 | 163,275 | 331,706 | 288,185 | 550,488 | 232,030 | 31,293 |
| Q2 | 1,926,700 | 749,668 | 571,688 | 159,815 | 151,519 | 18,165 | 1,724 | 1,177,032 | 166,799 | 337,826 | 294,081 | 582,910 | 235,671 | 26,993 |
| Q3 | 1,948,577 | 760,616 | 569,201 | 179,695 | 169,357 | 11,720 | 1,520 | 1,187,961 | 169,045 | 339,528 | 295,176 | 591,433 | 240,776 | 24,956 |
| Q4 | 1,965,107 | 778,929 | 580,653 | 184,117 | 172,173 | 14,159 | 2,512 | 1,186,178 | 166,903 | 338,794 | 297,570 | 592,299 | 237,656 | 24,302 |
| 2026 May | 2,224,990 | 959,538 | 693,090 | 249,689 | 237,232 | 16,759 | 2,099 | 1,265,452 | 174,349 | 350,069 | 307,105 | 645,572 | 238,925 | 28,313 |
| June | 2,264,253 | 990,555 | 719,581 | 254,600 | 242,759 | 16,374 | 2,705 | 1,273,698 | 168,448 | 349,142 | 308,126 | 659,581 | 245,132 | 29,315 |
| July | 2,254,311 | 985,665 | 714,855 | 255,535 | 243,758 | 15,275 | 3,698 | 1,268,646 | 167,926 | 353,329 | 311,459 | 653,270 | 241,908 | 26,866 |
| Aug. | 2,270,725 | 997,913 | 726,195 | 252,046 | 240,229 | 19,672 | 3,744 | 1,272,812 | 166,874 | 352,144 | 310,101 | 661,587 | 244,809 | 24,777 |
| Sep. | 2,312,273 | 1,015,743 | 739,828 | 255,956 | 243,289 | 19,959 | 3,899 | 1,296,530 | 168,239 | 354,080 | 311,994 | 674,398 | 248,781 | 32,182 |
| **denominated in US dollar [4]** | | | | | | | | | | | | | | |
| 2023 | 462,036 | 212,492 | 160,657 | 49,206 | 48,494 | 2,629 | . | 249,544 | 115,112 | 80,086 | 77,814 | 35,549 | 4,594 | 3,434 |
| 2024 | 542,650 | 278,042 | 210,981 | 65,613 | 64,913 | 1,448 | . | 264,608 | 120,708 | 83,603 | 81,319 | 37,067 | 4,743 | 2,811 |
| 2025 Q1 | 556,746 | 296,576 | 231,105 | 64,512 | 63,858 | 959 | 104 | 260,170 | 113,304 | 83,140 | 81,029 | 36,430 | 4,678 | 7,742 |
| Q2 | 515,381 | 278,444 | 219,533 | 58,064 | 57,416 | 847 | 58 | 236,937 | 104,794 | 73,235 | 71,143 | 30,851 | 3,418 | 10,064 |
| Q3 | 518,655 | 271,354 | 208,060 | 62,359 | 61,576 | 935 | . | 247,301 | 106,958 | 73,656 | 71,150 | 31,145 | 4,137 | 17,537 |
| Q4 | 522,825 | 283,279 | 217,459 | 63,271 | 62,409 | 2,549 | 102 | 239,546 | 114,777 | 70,226 | 68,031 | 32,382 | 3,818 | 4,162 |
| 2026 May | 553,360 | 303,520 | 218,514 | 83,479 | 82,632 | 1,527 | 66 | 249,840 | 116,189 | 71,478 | 69,101 | 32,722 | 5,126 | 11,562 |
| June | 565,761 | 300,971 | 215,588 | 83,758 | 82,893 | 1,625 | 198 | 264,790 | 125,360 | 75,145 | 72,611 | 36,233 | 5,294 | 9,677 |
| July | 559,760 | 296,550 | 210,946 | 84,278 | 83,238 | 1,326 | . | 263,210 | 126,309 | 74,150 | 71,612 | 35,238 | 5,493 | 9,264 |
| Aug. | 571,807 | 306,594 | 222,609 | 82,624 | 81,464 | 1,361 | 61 | 265,213 | 127,494 | 72,979 | 70,461 | 36,570 | 5,408 | 10,233 |
| Sep. | 611,492 | 327,790 | 223,548 | 100,742 | 99,591 | 3,500 | 83 | 283,702 | 139,402 | 75,365 | 72,811 | 43,657 | 5,304 | 6,937 |
| **Assets and liabilities vis-à-vis industrial countries [5,6]** | | | | | | | | | | | | | | |
| 2023 | 1,964,623 | 759,342 | 598,112 | 146,283 | 141,039 | 14,947 | 2,860 | 1,205,281 | 237,952 | 383,998 | 356,003 | 482,116 | 224,132 | 29,332 |
| 2024 | 2,165,270 | 891,338 | 699,639 | 177,613 | 172,480 | 14,086 | 1,814 | 1,273,932 | 247,062 | 397,917 | 373,047 | 520,192 | 235,995 | 30,864 |
| 2025 Q1 | 2,315,537 | 992,398 | 779,606 | 194,814 | 188,266 | 17,978 | 1,890 | 1,323,139 | 246,843 | 404,706 | 380,335 | 550,651 | 238,527 | 43,102 |
| Q2 | 2,344,746 | 1,004,277 | 793,653 | 189,263 | 183,248 | 21,361 | 1,899 | 1,340,469 | 241,939 | 404,245 | 379,767 | 574,270 | 241,153 | 43,372 |
| Q3 | 2,346,112 | 994,158 | 770,929 | 207,520 | 199,289 | 15,709 | 1,861 | 1,351,954 | 245,599 | 405,498 | 380,928 | 576,414 | 246,521 | 47,279 |
| Q4 | 2,345,163 | 1,006,567 | 780,533 | 208,033 | 199,186 | 18,001 | 2,805 | 1,338,596 | 251,492 | 402,400 | 382,295 | 576,044 | 243,326 | 30,413 |
| 2026 May | 2,651,891 | 1,227,882 | 893,446 | 314,328 | 305,225 | 20,108 | 2,381 | 1,424,009 | 259,896 | 414,884 | 393,948 | 623,407 | 245,964 | 44,447 |
| June | 2,694,838 | 1,247,226 | 919,348 | 307,745 | 298,921 | 20,133 | 3,083 | 1,447,612 | 263,464 | 418,271 | 399,054 | 640,749 | 252,441 | 43,280 |
| July | 2,679,842 | 1,242,192 | 908,186 | 316,190 | 307,332 | 17,816 | 4,018 | 1,437,650 | 263,058 | 421,505 | 401,871 | 631,703 | 249,207 | 39,611 |
| Aug. | 2,702,190 | 1,262,028 | 925,643 | 313,865 | 304,766 | 22,520 | 4,045 | 1,440,162 | 263,064 | 418,924 | 399,372 | 637,125 | 251,937 | 39,378 |
| Sep. | 2,780,149 | 1,305,341 | 945,385 | 336,291 | 326,846 | 23,665 | 4,307 | 1,474,808 | 274,039 | 421,698 | 402,105 | 653,140 | 255,203 | 43,879 |

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

## V External position of banks

| Liabilities to non-residents [3] | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Short-term liabilities | | | | Long-term liabilities | | | | | | |
| Participating interest | | | | | | to foreign non-banks | | | | to foreign non-banks | | | | |
| Total | of which: working capital at foreign branches | Memo item: Loans and advances to foreign monetary authorities | Total | Total | to foreign banks | Total | of which: enterprises and households | Total | to foreign banks | Total | of which: enterprises and households | Working capital of branches of foreign banks | Memo item: Liabilities to foreign monetary authorities | End of reporting period |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | |
| **Assets and liabilities, total [4]** | | | | | | | | | | | | | | |
| 80,960 | 64,229 | 20,296 | 1,318,103 | 1,039,086 | 757,483 | 281,603 | 272,173 | 279,017 | 166,187 | 98,593 | 97,996 | 14,237 | 54,379 | 2023 |
| 88,287 | 71,166 | 15,628 | 1,381,281 | 1,076,629 | 778,962 | 297,667 | 286,492 | 304,652 | 183,158 | 105,114 | 104,343 | 16,380 | 61,551 | 2024 |
| 88,119 | 70,666 | 11,059 | 1,571,938 | 1,265,362 | 906,456 | 358,906 | 336,357 | 306,576 | 183,110 | 106,900 | 106,008 | 16,566 | 78,203 | 2025 Q1 |
| 86,280 | 68,752 | 9,743 | 1,548,892 | 1,243,395 | 891,543 | 351,852 | 333,326 | 305,497 | 180,478 | 108,256 | 107,091 | 16,763 | 71,411 | Q2 |
| 86,679 | 69,056 | 12,062 | 1,542,611 | 1,229,481 | 878,405 | 351,076 | 328,484 | 313,130 | 188,004 | 108,192 | 106,766 | 16,934 | 71,782 | Q3 |
| 87,608 | 69,628 | 8,622 | 1,442,228 | 1,136,361 | 809,011 | 327,350 | 312,336 | 305,867 | 181,239 | 107,696 | 106,330 | 16,932 | 53,737 | Q4 |
| 90,906 | 72,047 | 12,170 | 1,745,460 | 1,433,503 | 990,959 | 442,544 | 425,064 | 311,957 | 182,539 | 115,333 | 113,569 | 14,085 | 66,842 | 2026 May |
| 91,553 | 72,575 | 12,290 | 1,754,902 | 1,445,112 | 999,585 | 445,527 | 426,714 | 309,790 | 175,997 | 119,778 | 118,032 | 14,015 | 63,600 | June |
| 91,459 | 72,451 | 15,726 | 1,737,479 | 1,431,138 | 974,570 | 456,568 | 435,436 | 306,341 | 172,023 | 119,951 | 118,316 | 14,367 | 65,419 | July |
| 91,383 | 72,416 | 16,155 | 1,755,582 | 1,453,875 | 1,001,812 | 452,063 | 428,627 | 301,707 | 166,212 | 121,154 | 119,537 | 14,341 | 62,494 | Aug. |
| 92,097 | 73,125 | 14,769 | 1,770,880 | 1,462,384 | 980,772 | 481,612 | 459,072 | 308,496 | 174,756 | 119,394 | 118,006 | 14,346 | 61,410 | Sep. |
| **of which: denominated in euro [4]** | | | | | | | | | | | | | | |
| 60,384 | 45,198 | 14,419 | 975,741 | 742,861 | 540,334 | 202,527 | 194,170 | 232,880 | 128,087 | 90,581 | 90,046 | 14,212 | 10,467 | 2023 |
| 61,493 | 45,969 | 12,646 | 975,273 | 722,524 | 516,342 | 206,182 | 196,817 | 252,749 | 139,159 | 97,236 | 96,527 | 16,354 | 17,638 | 2024 |
| 62,432 | 46,477 | 7,889 | 1,110,053 | 856,856 | 602,020 | 254,836 | 233,969 | 253,197 | 140,970 | 95,687 | 94,861 | 16,540 | 28,246 | 2025 Q1 |
| 62,504 | 46,364 | 6,798 | 1,103,351 | 845,276 | 593,535 | 251,741 | 234,604 | 258,075 | 143,221 | 98,116 | 97,003 | 16,738 | 29,281 | Q2 |
| 62,999 | 46,760 | 7,677 | 1,111,968 | 850,580 | 593,512 | 257,068 | 236,078 | 261,388 | 146,460 | 98,019 | 96,959 | 16,909 | 30,877 | Q3 |
| 63,880 | 47,292 | 5,631 | 1,025,088 | 770,273 | 527,851 | 242,422 | 229,099 | 254,815 | 140,463 | 97,445 | 96,290 | 16,907 | 15,730 | Q4 |
| 67,149 | 49,450 | 8,795 | 1,258,740 | 1,005,433 | 670,278 | 335,155 | 319,485 | 253,307 | 134,062 | 105,199 | 104,046 | 14,046 | 29,952 | 2026 May |
| 67,212 | 49,505 | 9,102 | 1,261,237 | 1,015,243 | 680,817 | 334,426 | 317,203 | 245,994 | 122,506 | 109,513 | 108,324 | 13,975 | 26,796 | June |
| 67,255 | 49,511 | 11,521 | 1,244,794 | 995,086 | 650,071 | 345,015 | 325,670 | 249,708 | 125,718 | 109,663 | 108,579 | 14,327 | 27,309 | July |
| 67,430 | 49,582 | 11,682 | 1,268,197 | 1,022,594 | 685,561 | 337,033 | 315,213 | 245,603 | 120,376 | 110,926 | 109,867 | 14,301 | 27,380 | Aug. |
| 67,631 | 49,794 | 10,564 | 1,263,572 | 1,013,326 | 661,395 | 351,931 | 331,191 | 250,246 | 127,083 | 108,857 | 108,056 | 14,306 | 26,039 | Sep. |
| **denominated in US dollar [4]** | | | | | | | | | | | | | | |
| 15,363 | . | 3,914 | 251,959 | 214,178 | 153,237 | 60,941 | 60,133 | 37,781 | 30,905 | . | 6,837 | . | 42,486 | 2023 |
| 20,419 | 19,066 | 1,797 | 301,848 | 260,011 | 185,666 | 74,345 | 73,091 | 41,837 | 35,087 | 6,750 | 6,724 | – | 40,886 | 2024 |
| 19,554 | 18,263 | 2,153 | 347,716 | 305,220 | 222,510 | 82,710 | 81,497 | 42,496 | 32,505 | 9,991 | 9,960 | – | 44,686 | 2025 Q1 |
| 17,993 | 16,808 | 2,017 | 326,367 | 292,198 | 213,970 | 78,228 | 77,306 | 34,169 | 25,238 | 8,931 | 8,908 | – | 35,819 | Q2 |
| 18,005 | 16,826 | 3,268 | 315,773 | 273,971 | 201,159 | 72,812 | 71,714 | 41,802 | 32,821 | 8,981 | 8,647 | – | 34,988 | Q3 |
| 17,999 | 16,812 | 2,261 | 306,302 | 265,886 | 197,025 | 68,861 | 67,692 | 40,416 | 31,381 | 9,035 | 8,857 | – | 31,869 | Q4 |
| 17,889 | 16,921 | 2,213 | 359,303 | 312,174 | 233,085 | 79,089 | 77,824 | 47,129 | 38,142 | . | 8,396 | . | 30,029 | 2026 May |
| 18,375 | 17,292 | 2,183 | 368,962 | 317,039 | 228,353 | 88,686 | 87,624 | 51,923 | 42,788 | . | 8,575 | . | 30,145 | June |
| 18,249 | 17,173 | 3,254 | 365,900 | 321,238 | 231,911 | 89,327 | 88,113 | 44,662 | 35,606 | . | 8,496 | . | 31,503 | July |
| 17,937 | 17,008 | 3,615 | 364,986 | 321,529 | 229,440 | 92,089 | 91,007 | 43,457 | 34,492 | . | 8,399 | . | 29,112 | Aug. |
| 18,341 | 17,393 | 3,243 | 383,361 | 337,287 | 234,443 | 102,844 | 101,597 | 46,074 | 36,804 | . | 8,731 | . | 29,054 | Sep. |
| **Assets and liabilities vis-à-vis industrial countries [5,6]** | | | | | | | | | | | | | | |
| 71,883 | 56,822 | 17,574 | 1,140,598 | 878,594 | 637,086 | 241,508 | 233,900 | 262,004 | 152,775 | 96,761 | 96,462 | 12,468 | 9,538 | 2023 |
| 77,897 | 62,485 | 15,126 | 1,178,695 | 890,352 | 633,525 | 256,827 | 248,261 | 288,343 | 170,909 | 102,984 | 102,627 | 14,450 | 16,615 | 2024 |
| 77,837 | 62,084 | 10,498 | 1,360,875 | 1,071,547 | 756,974 | 314,573 | 294,605 | 289,328 | 170,070 | 104,632 | 104,274 | 14,626 | 29,132 | 2025 Q1 |
| 76,643 | 60,809 | 9,248 | 1,351,050 | 1,061,561 | 750,553 | 311,008 | 295,603 | 289,489 | 168,866 | 105,850 | 105,442 | 14,773 | 32,741 | Q2 |
| 77,164 | 61,234 | 10,917 | 1,326,712 | 1,031,234 | 728,611 | 302,623 | 286,056 | 295,478 | 174,755 | 105,780 | 105,234 | 14,943 | 31,908 | Q3 |
| 78,247 | 62,027 | 8,126 | 1,224,142 | 937,113 | 668,178 | 268,935 | 261,101 | 287,029 | 166,780 | 105,308 | 104,854 | 14,941 | 18,305 | Q4 |
| 81,375 | 64,223 | 11,541 | 1,521,384 | 1,230,358 | 838,825 | 391,533 | 380,595 | 291,026 | 166,417 | 112,525 | 112,017 | 12,084 | 29,922 | 2026 May |
| 81,848 | 64,575 | 11,502 | 1,533,668 | 1,244,916 | 850,561 | 394,355 | 383,481 | 288,752 | 159,716 | 116,930 | 116,471 | 12,106 | 29,092 | June |
| 81,773 | 64,469 | 14,914 | 1,513,498 | 1,228,309 | 819,719 | 408,590 | 395,578 | 285,189 | 155,608 | 117,200 | 116,747 | 12,381 | 30,263 | July |
| 81,671 | 64,407 | 15,139 | 1,534,658 | 1,252,984 | 848,098 | 404,886 | 387,769 | 281,674 | 150,896 | 118,423 | 117,962 | 12,355 | 28,706 | Aug. |
| 82,052 | 64,782 | 13,518 | 1,546,710 | 1,257,542 | 828,597 | 428,945 | 415,015 | 289,168 | 159,832 | 116,979 | 116,367 | 12,357 | 26,863 | Sep. |

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

## V External position of banks

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

€ million

| End of reporting period | Claims on non-residents [1] | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Short-term assets | | | | | | Long-term assets | | | | | | |
| | | | Loans and advances to | | | Treasury bills and other money market instruments | | | Loans and advances to | | | Bonds and notes | | |
| | | | | foreign non-banks | | | | | | foreign non-banks | | | | |
| | Total | Total | foreign banks [2] | Total | of which: enterprises and households | Total | of which: of foreign banks | Total | foreign banks | Total | of which: enterprises and households | Total | of which: of foreign banks | Shares and other securities |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| **of which: vis-à-vis EU Member States [6,7]** | | | | | | | | | | | | | | |
| 2023 | 1,180,998 | 380,719 | 292,052 | 77,468 | 72,813 | 11,199 | 2,195 | 800,279 | 106,145 | 270,868 | 246,440 | 368,868 | 164,038 | 23,078 |
| 2024 | 1,267,151 | 406,955 | 304,071 | 90,489 | 86,716 | 12,395 | 1,343 | 860,196 | 116,627 | 278,830 | 257,757 | 404,615 | 175,904 | 26,975 |
| 2025 Q1 | 1,355,524 | 447,791 | 329,209 | 103,703 | 98,182 | 14,879 | 1,564 | 907,733 | 121,199 | 285,909 | 265,129 | 435,936 | 179,697 | 31,318 |
| Q2 | 1,386,618 | 455,121 | 334,649 | 102,561 | 97,996 | 17,911 | 1,595 | 931,497 | 124,276 | 288,683 | 267,835 | 461,184 | 183,625 | 23,823 |
| Q3 | 1,391,967 | 449,786 | 329,012 | 109,179 | 102,573 | 11,595 | 1,663 | 942,181 | 124,918 | 289,926 | 268,951 | 466,282 | 188,065 | 27,068 |
| Q4 | 1,413,846 | 469,932 | 350,029 | 106,029 | 99,337 | 13,874 | 2,316 | 943,914 | 126,631 | 286,460 | 269,531 | 468,527 | 184,980 | 27,192 |
| 2026 May | 1,614,098 | 600,713 | 440,787 | 143,724 | 135,655 | 16,202 | 1,810 | 1,013,385 | 135,812 | 294,583 | 277,067 | 514,605 | 188,635 | 31,653 |
| June | 1,629,757 | 596,884 | 444,842 | 136,425 | 129,115 | 15,617 | 2,125 | 1,032,873 | 138,199 | 295,221 | 279,506 | 529,778 | 194,046 | 32,926 |
| July | 1,635,460 | 608,306 | 456,942 | 137,299 | 129,764 | 14,065 | 2,819 | 1,027,154 | 137,372 | 298,269 | 282,449 | 524,602 | 191,991 | 30,141 |
| Aug. | 1,651,574 | 623,577 | 468,198 | 136,629 | 128,973 | 18,750 | 2,829 | 1,027,997 | 135,933 | 297,202 | 281,365 | 527,269 | 194,424 | 30,784 |
| Sep. | 1,670,117 | 629,022 | 472,510 | 138,019 | 129,966 | 18,493 | 2,851 | 1,041,095 | 135,741 | 298,426 | 282,619 | 534,600 | 197,902 | 35,866 |
| **of which: vis-à-vis the euro area [6]** | | | | | | | | | | | | | | |
| 2023 | 1,071,395 | 353,682 | 274,105 | 68,989 | 64,760 | 10,588 | 1,764 | 717,713 | 100,421 | 242,888 | 218,726 | 323,237 | 127,346 | 22,442 |
| 2024 | 1,152,047 | 377,985 | 283,404 | 82,635 | 79,315 | 11,946 | 1,089 | 774,062 | 111,651 | 250,304 | 229,505 | 356,043 | 137,068 | 26,566 |
| 2025 Q1 | 1,233,415 | 416,383 | 309,679 | 92,628 | 87,844 | 14,076 | 1,193 | 817,032 | 116,280 | 256,102 | 235,598 | 383,952 | 137,922 | 30,738 |
| Q2 | 1,263,545 | 422,587 | 313,255 | 91,863 | 87,333 | 17,469 | 1,302 | 840,958 | 119,514 | 258,532 | 237,958 | 409,398 | 141,484 | 23,398 |
| Q3 | 1,262,727 | 413,859 | 307,263 | 95,651 | 89,611 | 10,945 | 1,226 | 848,868 | 119,667 | 258,911 | 238,413 | 413,053 | 144,925 | 26,784 |
| Q4 | 1,280,837 | 428,550 | 322,099 | 92,996 | 86,403 | 13,455 | 2,022 | 852,287 | 121,387 | 254,992 | 238,655 | 417,766 | 144,413 | 26,834 |
| 2026 May | 1,472,051 | 557,375 | 412,478 | 128,804 | 121,663 | 16,093 | 1,712 | 914,676 | 129,851 | 260,778 | 244,280 | 459,827 | 145,013 | 31,229 |
| June | 1,481,084 | 550,230 | 413,541 | 121,311 | 114,819 | 15,378 | 1,885 | 930,854 | 131,436 | 261,194 | 246,461 | 472,703 | 147,754 | 32,510 |
| July | 1,492,242 | 567,565 | 430,727 | 123,020 | 116,351 | 13,818 | 2,575 | 924,677 | 130,659 | 263,789 | 249,101 | 467,528 | 146,169 | 29,668 |
| Aug. | 1,504,004 | 580,298 | 440,139 | 121,663 | 114,843 | 18,496 | 2,584 | 923,706 | 128,750 | 262,738 | 248,033 | 469,013 | 147,575 | 30,139 |
| Sep. | 1,513,945 | 577,918 | 437,036 | 122,654 | 115,433 | 18,228 | 2,594 | 936,027 | 128,469 | 263,997 | 249,320 | 475,596 | 150,632 | 35,253 |
| **Assets and liabilities vis-à-vis emerging market economies and developing countries [6,8]** | | | | | | | | | | | | | | |
| 2023 | 215,627 | 83,355 | 54,460 | 28,499 | 26,147 | 396 | . | 132,272 | 43,410 | 66,720 | 47,177 | 7,104 | 2,431 | 6,040 |
| 2024 | 257,199 | 105,785 | 60,457 | 44,392 | 41,825 | 936 | . | 151,414 | 50,061 | 69,469 | 46,811 | 10,106 | 4,745 | 11,467 |
| 2025 Q1 | 254,283 | 107,616 | 56,489 | 50,721 | 47,770 | 406 | 370 | 146,667 | 49,709 | 67,790 | 44,991 | 8,626 | 3,782 | 10,339 |
| Q2 | 250,440 | 111,428 | 56,825 | 54,227 | 50,861 | 376 | 346 | 139,012 | 46,704 | 65,125 | 42,479 | 7,017 | 2,750 | 10,608 |
| Q3 | 274,235 | 127,265 | 62,813 | 64,050 | 60,453 | 402 | 373 | 146,970 | 47,454 | 65,895 | 42,624 | 7,472 | 2,947 | 16,713 |
| Q4 | 292,135 | 143,303 | 76,214 | 66,704 | 61,614 | 385 | 309 | 148,832 | 47,845 | 66,640 | 42,468 | 7,368 | 2,688 | 17,697 |
| 2026 May | 310,389 | 149,866 | 90,261 | 58,992 | 54,634 | 613 | 571 | 160,523 | 49,083 | 67,598 | 42,385 | 7,425 | 2,772 | 26,977 |
| June | 318,037 | 157,434 | 91,930 | 64,723 | 60,350 | 781 | 737 | 160,603 | 49,858 | 68,248 | 42,754 | 8,162 | 2,656 | 24,721 |
| July | 307,322 | 149,958 | 90,384 | 58,845 | 54,297 | 729 | 686 | 157,364 | 51,402 | 68,575 | 42,582 | 8,266 | 2,649 | 19,526 |
| Aug. | 311,019 | 151,056 | 92,677 | 57,690 | 53,047 | 689 | 646 | 159,963 | 51,888 | 68,536 | 42,401 | 9,209 | 3,027 | 20,709 |
| Sep. | 312,637 | 145,980 | 89,006 | 56,441 | 51,466 | 533 | 489 | 166,657 | 54,088 | 70,084 | 43,839 | 11,479 | 3,477 | 21,052 |
| **Memo item: assets and liabilities vis-à-vis offshore banking centres** | | | | | | | | | | | | | | |
| 2023 | 122,944 | 58,707 | 35,010 | . | 23,695 | . | . | 64,237 | 33,215 | 22,824 | 22,762 | 3,769 | 1,393 | 267 |
| 2024 | 143,946 | 76,590 | 38,129 | 38,461 | 38,461 | 0 | – | 67,356 | 37,716 | 21,300 | 21,246 | 3,744 | 1,855 | 247 |
| 2025 Q1 | 145,385 | 80,348 | 35,643 | 44,705 | 44,702 | 0 | – | 65,037 | 36,128 | 21,018 | 20,666 | 3,226 | 1,576 | 233 |
| Q2 | 143,717 | 82,642 | 35,254 | 47,436 | 47,425 | – 48 | . | 61,075 | 33,220 | 20,491 | 20,148 | 3,050 | 1,615 | 219 |
| Q3 | 160,793 | 98,621 | . | 57,574 | 57,545 | . | – | 62,172 | 34,291 | 20,388 | 20,140 | 3,000 | 1,891 | 404 |
| Q4 | 173,345 | 110,026 | 51,110 | 58,907 | 58,907 | 9 | . | 63,319 | 34,574 | 21,143 | 20,920 | 2,964 | 1,785 | 656 |
| 2026 May | 177,314 | 113,959 | 62,805 | 51,140 | 51,140 | 14 | . | 63,355 | 35,335 | 20,264 | 20,042 | 2,904 | 1,629 | 763 |
| June | 183,828 | 119,316 | 64,747 | 54,555 | 54,555 | 14 | . | 64,512 | 35,909 | 20,693 | 20,161 | 2,977 | 1,652 | 763 |
| July | 181,220 | 115,483 | 65,019 | 50,447 | 50,447 | 17 | . | 65,737 | 37,030 | 20,747 | 20,349 | 2,965 | 1,632 | 839 |
| Aug. | 183,328 | 116,731 | 66,497 | 50,211 | 50,211 | 23 | . | 66,597 | 36,990 | 20,463 | 20,068 | 3,290 | 1,958 | 1,720 |
| Sep. | 177,909 | 109,947 | 61,358 | 48,519 | 48,519 | 70 | . | 67,962 | 38,556 | 20,854 | 20,462 | 3,434 | 2,091 | 786 |

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

## V External position of banks

| Participating interest | | | Liabilities to non-residents [3] | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Short-term liabilities | | | | Long-term liabilities | | | | | | |
| | | | | | | to foreign non-banks | | | | to foreign non-banks | | | | |
| Total | of which: working capital at foreign branches | Memo item: Loans and advances to foreign monetary authorities | Total | Total | to foreign banks | Total | of which: enterprises and households | Total | to foreign banks | Total | of which: enterprises and households | Working capital of branches of foreign banks | Memo item: Liabilities to foreign monetary authorities | End of reporting period |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | |
| **of wich: vis-à-vis EU Member States [6,7]** | | | | | | | | | | | | | | |
| 31,320 | 18,667 | 14,003 | 640,229 | 481,216 | 348,656 | 132,560 | 125,781 | 159,013 | 76,595 | 73,859 | 73,675 | 8,559 | 6,285 | 2023 |
| 33,149 | 20,053 | 11,087 | 673,389 | 500,679 | 364,438 | 136,241 | 129,156 | 172,710 | 82,152 | 80,079 | 79,869 | 10,479 | 12,478 | 2024 |
| 33,371 | 20,081 | 8,011 | 767,790 | 595,605 | 419,898 | 175,707 | 156,955 | 172,185 | 82,792 | 78,465 | 78,250 | 10,928 | 19,572 | 2025 Q1 |
| 33,531 | 20,099 | 8,190 | 770,716 | 597,661 | 424,707 | 172,954 | 158,183 | 173,055 | 81,612 | 80,376 | 80,094 | 11,067 | 21,307 | Q2 |
| 33,987 | 20,437 | 9,213 | 764,561 | 591,327 | 421,373 | 169,954 | 154,261 | 173,234 | 81,793 | 80,364 | 80,083 | 11,077 | 19,188 | Q3 |
| 35,104 | 21,260 | 6,207 | 720,114 | 546,190 | 394,944 | 151,246 | 144,621 | 173,924 | 83,348 | 79,514 | 79,229 | 11,062 | 11,964 | Q4 |
| 36,732 | 22,988 | 10,147 | 891,750 | 714,068 | 513,183 | 200,885 | 191,338 | 177,682 | 85,631 | 81,537 | 81,299 | 10,514 | 18,435 | 2026 May |
| 36,749 | 22,991 | 10,337 | 889,058 | 703,570 | 505,382 | 198,188 | 188,312 | 185,488 | 89,449 | 85,503 | 85,250 | 10,536 | 17,856 | June |
| 36,770 | 22,980 | 13,835 | 876,644 | 693,582 | 488,540 | 205,042 | 193,017 | 183,062 | 86,232 | 86,019 | 85,765 | 10,811 | 19,092 | July |
| 36,809 | 23,053 | 14,566 | 906,548 | 722,223 | 510,324 | 211,899 | 195,588 | 184,325 | 86,172 | 87,368 | 87,115 | 10,785 | 19,581 | Aug. |
| 36,462 | 22,677 | 12,919 | 897,569 | 712,239 | 494,928 | 217,311 | 204,179 | 185,330 | 88,973 | 85,570 | 85,316 | 10,787 | 16,578 | Sep. |
| **of which: vis-à-vis the euro area [6]** | | | | | | | | | | | | | | |
| 28,725 | 18,459 | 11,168 | 589,870 | 444,048 | 323,682 | 120,366 | 113,783 | 145,822 | 63,794 | 73,512 | 73,339 | 8,516 | 1,741 | 2023 |
| 29,498 | 19,793 | 9,373 | 623,461 | 462,553 | 339,760 | 122,793 | 116,181 | 160,908 | 70,544 | 79,935 | 79,732 | 10,429 | 2,922 | 2024 |
| 29,960 | 19,804 | 6,830 | 701,214 | 540,603 | 379,210 | 161,393 | 142,672 | 160,611 | 71,543 | 78,191 | 77,983 | 10,877 | 4,029 | 2025 Q1 |
| 30,116 | 19,818 | 6,028 | 701,963 | 540,549 | 381,409 | 159,140 | 144,738 | 161,414 | 70,301 | 80,103 | 79,827 | 11,010 | 2,513 | Q2 |
| 30,453 | 20,142 | 7,800 | 703,197 | 541,739 | 385,546 | 156,193 | 140,919 | 161,458 | 70,353 | 80,088 | 79,813 | 11,017 | 3,207 | Q3 |
| 31,308 | 20,854 | 6,096 | 664,769 | 502,769 | 366,829 | 135,940 | 129,737 | 162,000 | 71,760 | 79,238 | 78,961 | 11,002 | 2,994 | Q4 |
| 32,991 | 22,568 | 8,431 | 827,812 | 662,225 | 477,037 | 185,188 | 176,198 | 165,587 | 73,743 | 81,388 | 81,159 | 10,456 | 2,818 | 2026 May |
| 33,011 | 22,574 | 8,466 | 823,060 | 649,852 | 469,175 | 180,677 | 171,184 | 173,208 | 77,383 | 85,351 | 85,107 | 10,474 | 3,750 | June |
| 33,033 | 22,563 | 12,321 | 814,047 | 643,344 | 455,599 | 187,745 | 176,132 | 170,703 | 74,088 | 85,866 | 85,621 | 10,749 | 4,856 | July |
| 33,066 | 22,633 | 12,474 | 837,108 | 665,115 | 471,673 | 193,442 | 177,769 | 171,993 | 74,061 | 87,209 | 86,964 | 10,723 | 4,683 | Aug. |
| 32,712 | 22,250 | 10,290 | 829,189 | 656,352 | 458,519 | 197,833 | 185,169 | 172,837 | 76,710 | 85,402 | 85,156 | 10,725 | 2,962 | Sep. |
| **Assets and liabilites vis-à-vis emerging market economies and developing countries [6,8]** | | | | | | | | | | | | | | |
| 8,998 | 7,407 | 2,722 | 172,085 | 155,996 | 119,852 | 36,144 | 35,546 | 16,089 | 13,383 | 937 | 862 | 1,769 | 44,841 | 2023 |
| 10,311 | 8,681 | 502 | 194,195 | 179,063 | 145,023 | 34,040 | 33,664 | 15,132 | 12,249 | 953 | 936 | 1,930 | 44,936 | 2024 |
| 10,203 | 8,582 | 561 | 203,014 | 187,084 | 148,824 | 38,260 | 37,769 | 15,930 | 13,040 | 950 | 939 | 1,940 | 49,071 | 2025 Q1 |
| 9,558 | 7,943 | 495 | 188,618 | 174,121 | 140,157 | 33,964 | 33,191 | 14,497 | 11,612 | 895 | 894 | 1,990 | 38,670 | Q2 |
| 9,436 | 7,822 | 1,145 | 208,000 | 191,713 | 149,560 | 42,153 | 38,938 | 16,287 | 13,249 | 1,047 | 864 | 1,991 | 39,874 | Q3 |
| 9,282 | 7,601 | 496 | 209,790 | 192,398 | 140,597 | 51,801 | 47,997 | 17,392 | 14,459 | 942 | 837 | 1,991 | 35,432 | Q4 |
| 9,440 | 7,824 | 629 | 214,984 | 195,559 | 151,899 | 43,660 | 41,006 | 19,425 | 16,122 | 1,302 | 902 | 2,001 | 36,920 | 2026 May |
| 9,614 | 8,000 | 788 | 211,797 | 192,306 | 148,738 | 43,568 | 39,766 | 19,491 | 16,281 | 1,301 | 894 | 1,909 | 34,508 | June |
| 9,595 | 7,982 | 812 | 214,573 | 194,861 | 154,483 | 40,378 | 36,028 | 19,712 | 16,415 | 1,311 | 903 | 1,986 | 35,156 | July |
| 9,621 | 8,009 | 1,016 | 211,469 | 192,835 | 153,369 | 39,466 | 37,084 | 18,634 | 15,316 | 1,332 | 926 | 1,986 | 33,788 | Aug. |
| 9,954 | 8,343 | 1,251 | 213,572 | 195,483 | 151,869 | 43,614 | 39,333 | 18,089 | 14,924 | 1,176 | 891 | 1,989 | 34,547 | Sep. |
| **Memo item: assets and liabilities vis-à-vis offshore banking centres** | | | | | | | | | | | | | | |
| 4,162 | 3,672 | . | 62,941 | 56,042 | 33,540 | 22,502 | 22,501 | 6,899 | 6,335 | 564 | 564 | – | 137 | 2023 |
| 4,349 | 3,883 | – | 70,565 | 63,860 | 44,513 | 19,347 | 19,345 | 6,705 | 6,292 | 413 | 413 | – | 290 | 2024 |
| 4,432 | 3,973 | . | 76,612 | 69,453 | 45,308 | 24,145 | 24,143 | 7,159 | 6,760 | 399 | 399 | – | 426 | 2025 Q1 |
| 4,095 | 3,641 | – | 72,413 | 65,529 | 45,410 | 20,119 | 19,901 | 6,884 | 6,532 | 352 | 352 | – | 230 | Q2 |
| 4,089 | 3,635 | – | 87,169 | 78,600 | 51,828 | 26,772 | 26,556 | 8,569 | 8,203 | 366 | 366 | – | 351 | Q3 |
| 3,982 | 3,460 | – | 97,408 | 88,091 | 52,948 | 35,143 | 34,928 | 9,317 | 9,054 | 263 | 263 | – | 349 | Q4 |
| 4,089 | 3,570 | – | 90,393 | 80,251 | 53,137 | 27,114 | 27,027 | 10,142 | 9,663 | 479 | 264 | – | 307 | 2026 May |
| 4,170 | 3,652 | – | 86,554 | 76,112 | 52,228 | 23,884 | 23,770 | 10,442 | 9,959 | 483 | 264 | – | 340 | June |
| 4,156 | 3,638 | . | 90,953 | 79,979 | 58,213 | 21,766 | 21,666 | 10,974 | 10,489 | 485 | 267 | – | 307 | July |
| 4,134 | 3,616 | – | 91,513 | 81,491 | 57,648 | 23,843 | 23,756 | 10,022 | 9,526 | 496 | 280 | – | 306 | Aug. |
| 4,332 | 3,813 | . | 90,177 | 80,621 | 56,298 | 24,323 | 24,233 | 9,556 | 9,047 | 509 | 289 | – | 310 | Sep. |

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

## V. External position of banks

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

End of reporting period; € million

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

***** See footnote ***** to Table V 1a. **1** From August 2009, excluding claims arising from the Financial Cooperation programme of the Federal Ministry for Economic Cooperation and Development. **2** Including banknotes and coins in foreign currencies. **3** Excluding bearer bonds and money market instruments outstanding. **4** Including the working capital of the branches of foreign banks. **5** The historical statistics for the groups of

## V. External position of banks

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

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

## V. External position of banks

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

End of reporting period; € million

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

For footnotes see p. 112 and 113

## V. External position of banks

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

## V External position of banks

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

€ million

| End of reporting period | Claims on non-residents | | | | | | | Liabilities to non-residents [1] | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Short-term loans and advances | | Long-term loans and advances | | | | | Short-term liabilities | | Long-term liabilities | |
| | Total | to foreign banks | to foreign non-banks | to foreign banks | to foreign non-banks | Money market instruments, bonds and notes | Shares and participating interests | Total | to foreign banks | to foreign non-banks | to foreign banks | to foreign non-banks |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| **Assets and liabilities, total [2]** | | | | | | | | | | | | |
| 2024 | 828,326 | 229,837 | 265,119 | 10,574 | 217,568 | 92,384 | 12,844 | 544,831 | 120,432 | 379,748 | 11,706 | 32,945 |
| 2025 | 861,734 | 242,060 | 261,875 | 13,316 | 235,687 | 95,526 | 13,270 | 583,043 | 161,208 | 377,108 | 10,144 | 34,583 |
| 2025 Q3 | 863,104 | 252,167 | 263,983 | 10,563 | 231,090 | 92,787 | 12,514 | 573,572 | 154,198 | 377,057 | 10,461 | 31,856 |
| Q4 | 861,734 | 242,060 | 261,875 | 13,316 | 235,687 | 95,526 | 13,270 | 583,043 | 161,208 | 377,108 | 10,144 | 34,583 |
| 2026 Q1 | 927,185 | 259,622 | 282,439 | 12,144 | 248,981 | 110,935 | 13,064 | 616,040 | 167,320 | 402,624 | 10,797 | 35,299 |
| Q2 | 956,554 | 246,877 | 310,689 | 12,711 | 255,916 | 117,257 | 13,104 | 612,063 | 155,268 | 408,556 | 10,059 | 38,180 |
| 2026 Mar. | 927,185 | 259,622 | 282,439 | 12,144 | 248,981 | 110,935 | 13,064 | 616,040 | 167,320 | 402,624 | 10,797 | 35,299 |
| Apr. | 927,610 | 267,865 | 278,670 | 11,332 | 248,708 | 108,230 | 12,805 | 630,963 | 168,358 | 416,568 | 10,049 | 35,988 |
| May | 948,842 | 273,951 | 283,684 | 13,096 | 250,044 | 115,234 | 12,833 | 632,855 | 163,787 | 420,967 | 10,005 | 38,096 |
| June | 956,554 | 246,877 | 310,689 | 12,711 | 255,916 | 117,257 | 13,104 | 612,063 | 155,268 | 408,556 | 10,059 | 38,180 |
| July | 959,408 | 256,085 | 303,107 | 13,426 | 257,464 | 116,521 | 12,805 | 635,494 | 171,386 | 413,529 | 11,627 | 38,952 |
| Aug. | 967,087 | 258,489 | 303,050 | 15,600 | 259,222 | 117,393 | 13,333 | 647,611 | 163,190 | 430,288 | 14,666 | 39,467 |
| **of which: denominated in euro [2]** | | | | | | | | | | | | |
| 2024 | 201,209 | 24,249 | 74,769 | 2,468 | 83,485 | 15,728 | 510 | 155,148 | 17,885 | 124,265 | 1,518 | 11,480 |
| 2025 | 218,573 | 21,727 | 79,756 | 2,372 | 97,386 | 16,890 | 442 | 157,479 | 22,189 | 121,184 | 1,960 | 12,146 |
| 2025 Q3 | 213,811 | 24,333 | 75,784 | 2,243 | 94,991 | 16,054 | 406 | 149,264 | 20,491 | 115,041 | 1,882 | 11,850 |
| Q4 | 218,573 | 21,727 | 79,756 | 2,372 | 97,386 | 16,890 | 442 | 157,479 | 22,189 | 121,184 | 1,960 | 12,146 |
| 2026 Q1 | 230,516 | 25,810 | 80,273 | 2,314 | 103,703 | 17,946 | 470 | 182,264 | 31,138 | 136,521 | 2,265 | 12,340 |
| Q2 | 237,292 | 28,618 | 82,294 | 1,906 | 105,115 | 18,769 | 590 | 179,826 | 28,692 | 134,119 | 2,284 | 14,731 |
| 2026 Mar. | 230,516 | 25,810 | 80,273 | 2,314 | 103,703 | 17,946 | 470 | 182,264 | 31,138 | 136,521 | 2,265 | 12,340 |
| Apr. | 241,914 | 33,160 | 83,318 | 2,002 | 104,281 | 18,788 | 365 | 182,323 | 29,028 | 137,771 | 2,288 | 13,236 |
| May | 240,435 | 34,649 | 80,041 | 1,966 | 104,143 | 19,117 | 519 | 188,538 | 29,808 | 141,638 | 2,330 | 14,762 |
| June | 237,292 | 28,618 | 82,294 | 1,906 | 105,115 | 18,769 | 590 | 179,826 | 28,692 | 134,119 | 2,284 | 14,731 |
| July | 245,399 | 41,629 | 78,518 | 1,469 | 103,831 | 19,460 | 492 | 183,990 | 35,033 | 131,791 | 2,294 | 14,872 |
| Aug. | 243,169 | 31,430 | 86,171 | 1,411 | 103,614 | 19,749 | 794 | 184,662 | 27,982 | 139,498 | 2,324 | 14,858 |
| **denominated in US dollar [2]** | | | | | | | | | | | | |
| 2024 | 414,279 | 130,522 | 127,641 | 4,039 | 103,832 | 36,372 | 11,873 | 262,566 | 60,627 | 178,705 | 6,049 | 17,185 |
| 2025 | 423,181 | 147,124 | 115,216 | 6,244 | 107,500 | 34,718 | 12,379 | 287,477 | 91,759 | 172,362 | 5,366 | 17,990 |
| 2025 Q3 | 444,171 | 158,420 | 128,230 | 4,135 | 105,986 | 35,737 | 11,663 | 291,779 | 87,115 | 183,906 | 5,212 | 15,546 |
| Q4 | 423,181 | 147,124 | 115,216 | 6,244 | 107,500 | 34,718 | 12,379 | 287,477 | 91,759 | 172,362 | 5,366 | 17,990 |
| 2026 Q1 | 466,162 | 161,342 | 130,759 | 5,548 | 111,891 | 44,585 | 12,037 | 289,563 | 87,030 | 178,889 | 5,492 | 18,152 |
| Q2 | 477,555 | 143,789 | 151,356 | 7,818 | 115,250 | 47,449 | 11,893 | 288,939 | 77,414 | 186,974 | 5,949 | 18,602 |
| 2026 Mar. | 466,162 | 161,342 | 130,759 | 5,548 | 111,891 | 44,585 | 12,037 | 289,563 | 87,030 | 178,889 | 5,492 | 18,152 |
| Apr. | 460,346 | 164,482 | 125,260 | 5,991 | 109,937 | 42,807 | 11,869 | 301,675 | 85,199 | 192,914 | 5,668 | 17,894 |
| May | 478,122 | 164,331 | 134,785 | 8,160 | 111,043 | 48,134 | 11,669 | 296,078 | 80,334 | 191,506 | 5,762 | 18,476 |
| June | 477,555 | 143,789 | 151,356 | 7,818 | 115,250 | 47,449 | 11,893 | 288,939 | 77,414 | 186,974 | 5,949 | 18,602 |
| July | 484,020 | 151,595 | 145,805 | 7,469 | 117,545 | 49,919 | 11,687 | 305,826 | 85,134 | 195,552 | 6,219 | 18,921 |
| Aug. | 491,402 | 153,604 | 146,128 | 9,611 | 119,340 | 50,816 | 11,903 | 316,444 | 84,373 | 203,654 | 9,164 | 19,253 |
| **Assets and liabilities vis-à-vis industrial countries [3,4]** | | | | | | | | | | | | |
| 2024 | 680,383 | 199,387 | 206,821 | 7,837 | 196,260 | 57,435 | 12,643 | 415,719 | 78,648 | 304,548 | 9,587 | 22,936 |
| 2025 | 714,565 | 210,755 | 211,357 | 9,129 | 214,071 | 56,129 | 13,124 | 443,844 | 111,836 | 300,214 | 9,428 | 22,366 |
| 2025 Q3 | 716,802 | 218,254 | 213,537 | 7,787 | 209,405 | 55,451 | 12,368 | 432,939 | 103,180 | 298,259 | 9,193 | 22,307 |
| Q4 | 714,565 | 210,755 | 211,357 | 9,129 | 214,071 | 56,129 | 13,124 | 443,844 | 111,836 | 300,214 | 9,428 | 22,366 |
| 2026 Q1 | 766,062 | 221,874 | 228,536 | 8,429 | 226,672 | 67,637 | 12,914 | 462,198 | 111,457 | 318,121 | 9,650 | 22,970 |
| Q2 | 794,147 | 208,486 | 259,125 | 7,271 | 233,601 | 72,702 | 12,962 | 459,564 | 102,983 | 322,106 | 8,886 | 25,589 |
| 2026 Mar. | 766,062 | 221,874 | 228,536 | 8,429 | 226,672 | 67,637 | 12,914 | 462,198 | 111,457 | 318,121 | 9,650 | 22,970 |
| Apr. | 770,286 | 232,460 | 224,336 | 7,313 | 227,387 | 66,131 | 12,659 | 481,231 | 113,577 | 334,940 | 8,854 | 23,860 |
| May | 786,208 | 235,763 | 229,639 | 7,460 | 228,483 | 72,181 | 12,682 | 480,222 | 106,732 | 338,859 | 8,848 | 25,783 |
| June | 794,147 | 208,486 | 259,125 | 7,271 | 233,601 | 72,702 | 12,962 | 459,564 | 102,983 | 322,106 | 8,886 | 25,589 |
| July | 788,382 | 216,259 | 243,066 | 8,067 | 234,218 | 74,106 | 12,666 | 482,017 | 115,045 | 330,193 | 10,403 | 26,376 |
| Aug. | 794,403 | 215,867 | 244,959 | 7,708 | 235,875 | 76,782 | 13,212 | 488,748 | 104,877 | 343,807 | 13,466 | 26,598 |

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

## V External position of banks

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

€ million

| End of reporting period | Claims on non-residents | | | | | | | Liabilities to non-residents 1 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Short-term loans and advances | | Long-term loans and advances | | | | | Short-term liabilities | | Long-term liabilities | |
| | Total | to foreign banks | to foreign non-banks | to foreign banks | to foreign non-banks | Money market instruments, bonds and notes | Shares and participating interests | Total | to foreign banks | to foreign non-banks | to foreign banks | to foreign non-banks |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| **of which: vis-à-vis EU Member States 4,5** | | | | | | | | | | | | |
| 2024 | 172,549 | 18,860 | 58,156 | 1,792 | 76,189 | 14,513 | 3,039 | 194,863 | 12,057 | 167,284 | 1,382 | 14,140 |
| 2025 | 184,695 | 20,663 | 56,749 | 620 | 87,503 | 15,822 | 3,338 | 194,788 | 7,764 | 171,052 | 1,251 | 14,721 |
| 2025 Q3 | 177,145 | 15,497 | 57,001 | 633 | 85,428 | 15,513 | 3,073 | 185,259 | 8,209 | 161,352 | 1,178 | 14,520 |
| Q4 | 184,695 | 20,663 | 56,749 | 620 | 87,503 | 15,822 | 3,338 | 194,788 | 7,764 | 171,052 | 1,251 | 14,721 |
| 2026 Q1 | 188,664 | 15,945 | 59,331 | 859 | 92,356 | 16,565 | 3,608 | 211,517 | 10,727 | 184,187 | 1,579 | 15,024 |
| Q2 | 196,661 | 18,991 | 61,536 | 836 | 93,731 | 17,997 | 3,570 | 207,349 | 10,086 | 178,214 | 1,504 | 17,545 |
| 2026 Mar. | 188,664 | 15,945 | 59,331 | 859 | 92,356 | 16,565 | 3,608 | 211,517 | 10,727 | 184,187 | 1,579 | 15,024 |
| Apr. | 193,904 | 18,048 | 61,453 | 887 | 92,874 | 17,221 | 3,421 | 211,400 | 10,902 | 182,955 | 1,575 | 15,968 |
| May | 197,590 | 20,860 | 61,988 | 838 | 92,858 | 17,648 | 3,398 | 216,436 | 9,882 | 187,392 | 1,536 | 17,626 |
| June | 196,661 | 18,991 | 61,536 | 836 | 93,731 | 17,997 | 3,570 | 207,349 | 10,086 | 178,214 | 1,504 | 17,545 |
| July | 206,832 | 30,470 | 59,877 | 888 | 94,984 | 17,050 | 3,563 | 210,929 | 15,845 | 175,959 | 1,405 | 17,720 |
| Aug. | 195,516 | 19,493 | 59,873 | 857 | 94,624 | 17,077 | 3,592 | 208,064 | 9,387 | 179,291 | 1,628 | 17,758 |
| **of which: vis-à-vis the euro area 4** | | | | | | | | | | | | |
| 2024 | 158,661 | 11,400 | 55,671 | 1,791 | 74,106 | 12,655 | 3,038 | 179,608 | 11,741 | 153,030 | 1,252 | 13,585 |
| 2025 | 167,256 | 10,907 | 53,955 | 620 | 85,201 | 13,236 | 3,337 | 177,379 | 7,380 | 154,615 | 1,192 | 14,192 |
| 2025 Q3 | 165,730 | 10,973 | 54,518 | 628 | 83,069 | 13,470 | 3,072 | 169,895 | 7,926 | 146,899 | 1,050 | 14,020 |
| Q4 | 167,256 | 10,907 | 53,955 | 620 | 85,201 | 13,236 | 3,337 | 177,379 | 7,380 | 154,615 | 1,192 | 14,192 |
| 2026 Q1 | 176,042 | 11,172 | 56,713 | 749 | 89,810 | 13,991 | 3,607 | 194,988 | 10,295 | 168,556 | 1,556 | 14,581 |
| Q2 | 179,841 | 10,747 | 58,277 | 763 | 91,033 | 15,452 | 3,569 | 190,973 | 9,728 | 162,648 | 1,498 | 17,099 |
| 2026 Mar. | 176,042 | 11,172 | 56,713 | 749 | 89,810 | 13,991 | 3,607 | 194,988 | 10,295 | 168,556 | 1,556 | 14,581 |
| Apr. | 181,205 | 14,283 | 57,947 | 744 | 90,220 | 14,591 | 3,420 | 193,679 | 10,555 | 166,033 | 1,558 | 15,533 |
| May | 183,377 | 15,182 | 58,942 | 754 | 90,234 | 14,868 | 3,397 | 198,683 | 9,489 | 170,482 | 1,525 | 17,187 |
| June | 179,841 | 10,747 | 58,277 | 763 | 91,033 | 15,452 | 3,569 | 190,973 | 9,728 | 162,648 | 1,498 | 17,099 |
| July | 192,049 | 24,001 | 57,090 | 552 | 92,085 | 14,759 | 3,562 | 194,677 | 15,527 | 160,470 | 1,405 | 17,275 |
| Aug. | 181,527 | 13,960 | 56,925 | 551 | 91,804 | 14,696 | 3,591 | 191,422 | 9,082 | 163,396 | 1,628 | 17,316 |
| **Assets and liabilities vis-à-vis emerging market economies and developing countries 4,6** | | | | | | | | | | | | |
| 2024 | 145,044 | 30,282 | 58,298 | 2,687 | 21,308 | 32,268 | 201 | 128,112 | 41,784 | 74,200 | 2,119 | 10,009 |
| 2025 | 143,337 | 31,156 | 50,518 | 4,114 | 21,616 | 35,787 | 146 | 138,651 | 49,372 | 76,346 | 716 | 12,217 |
| 2025 Q3 | 142,747 | 33,764 | 50,446 | 2,699 | 21,684 | 34,008 | 146 | 139,469 | 51,018 | 77,634 | 1,268 | 9,549 |
| Q4 | 143,337 | 31,156 | 50,518 | 4,114 | 21,616 | 35,787 | 146 | 138,651 | 49,372 | 76,346 | 716 | 12,217 |
| 2026 Q1 | 156,727 | 37,588 | 53,903 | 3,637 | 22,309 | 39,140 | 150 | 153,328 | 55,863 | 83,989 | 1,147 | 12,329 |
| Q2 | 157,758 | 38,383 | 51,561 | 5,363 | 22,315 | 39,994 | 142 | 151,624 | 52,285 | 85,575 | 1,173 | 12,591 |
| 2026 Mar. | 156,727 | 37,588 | 53,903 | 3,637 | 22,309 | 39,140 | 150 | 153,328 | 55,863 | 83,989 | 1,147 | 12,329 |
| Apr. | 153,035 | 35,248 | 54,334 | 3,955 | 21,321 | 38,031 | 146 | 149,205 | 54,781 | 81,101 | 1,195 | 12,128 |
| May | 158,141 | 38,180 | 54,045 | 5,546 | 21,561 | 38,658 | 151 | 152,038 | 57,055 | 81,513 | 1,157 | 12,313 |
| June | 157,758 | 38,383 | 51,561 | 5,363 | 22,315 | 39,994 | 142 | 151,624 | 52,285 | 85,575 | 1,173 | 12,591 |
| July | 166,535 | 39,826 | 60,040 | 5,282 | 23,246 | 38,002 | 139 | 152,916 | 56,341 | 82,775 | 1,224 | 12,576 |
| Aug. | 168,221 | 42,622 | 58,090 | 7,828 | 23,347 | 36,213 | 121 | 158,124 | 58,313 | 85,742 | 1,200 | 12,869 |
| **Memo item: assets and liabilities vis-à-vis offshore banking centres** | | | | | | | | | | | | |
| 2024 | 86,102 | 17,479 | 46,725 | 1,842 | 12,896 | 7,006 | 154 | 87,239 | 25,716 | 53,174 | 189 | 8,160 |
| 2025 | 90,144 | 18,513 | 47,327 | . | 12,672 | 8,650 | . | 98,726 | 30,205 | 57,458 | 402 | 10,661 |
| 2025 Q3 | 87,605 | 21,940 | 44,306 | . | 12,682 | 6,990 | . | 93,392 | 29,327 | 55,667 | 395 | 8,003 |
| Q4 | 90,144 | 18,513 | 47,327 | . | 12,672 | 8,650 | . | 98,726 | 30,205 | 57,458 | 402 | 10,661 |
| 2026 Q1 | 91,849 | 20,859 | 45,973 | 1,560 | 13,406 | 9,904 | 147 | 110,446 | 36,070 | 62,613 | 842 | 10,921 |
| Q2 | 95,338 | 21,012 | 47,778 | . | 13,153 | 10,292 | . | 108,522 | 31,847 | 64,582 | 916 | 11,177 |
| 2026 Mar. | 91,849 | 20,859 | 45,973 | 1,560 | 13,406 | 9,904 | 147 | 110,446 | 36,070 | 62,613 | 842 | 10,921 |
| Apr. | 87,004 | 20,232 | 43,798 | 1,615 | 12,457 | 8,765 | 137 | 108,829 | 34,940 | 62,247 | 887 | 10,755 |
| May | 92,917 | 21,038 | 47,620 | 3,011 | 12,677 | 8,433 | 138 | 110,108 | 36,627 | 61,686 | 849 | 10,946 |
| June | 95,338 | 21,012 | 47,778 | . | 13,153 | 10,292 | . | 108,522 | 31,847 | 64,582 | 916 | 11,177 |
| July | 102,615 | 22,507 | 55,642 | 2,982 | 13,571 | 7,764 | 149 | 105,475 | 31,860 | 61,607 | 909 | 11,099 |
| Aug. | 110,128 | 24,646 | 59,334 | 5,525 | 14,035 | 6,462 | 126 | 104,574 | 32,110 | 60,243 | 890 | 11,331 |

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

## V External position of banks

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

€ million

| End of reporting period | Claims on non-residents | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | of which: | | | | Short-term loans and advances | | | | Long-term loans and advances | | | | |
| | | | | | | to foreign banks | | to foreign non-banks | | to foreign banks | | to foreign non-banks | | |
| | Total | Euro | US dollar | Japanese yen | Pound sterling | in the country of domicile of the branch | in other foreign countries | in the country of domicile of the branch | in other foreign countries | in the country of domicile of the branch | in other foreign countries | in the country of domicile of the branch | in other foreign countries | Money market instruments, bond and notes |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| **All foreign branches** | | | | | | | | | | | | | | |
| 2024 | 828,326 | 201,209 | 414,279 | 42,346 | 64,144 | 148,910 | 80,927 | 96,359 | 168,760 | 3,971 | 6,603 | 172,686 | 44,882 | 92,384 |
| 2025 | 861,734 | 218,573 | 423,181 | 39,153 | 67,104 | 157,016 | 85,044 | 93,606 | 168,269 | 5,870 | 7,446 | 189,007 | 46,680 | 95,526 |
| 2025 Q3 | 863,104 | 213,811 | 444,171 | 35,877 | 62,349 | 164,112 | 88,055 | 99,796 | 164,187 | 4,044 | 6,519 | 184,977 | 46,113 | 92,787 |
| Q4 | 861,734 | 218,573 | 423,181 | 39,153 | 67,104 | 157,016 | 85,044 | 93,606 | 168,269 | 5,870 | 7,446 | 189,007 | 46,680 | 95,526 |
| 2026 Q1 | 927,185 | 230,516 | 466,162 | 37,214 | 67,105 | 157,454 | 102,168 | 101,830 | 180,609 | 5,248 | 6,896 | 201,412 | 47,569 | 110,935 |
| Q2 | 956,554 | 237,292 | 477,555 | 38,844 | 71,406 | 159,700 | 87,177 | 104,645 | 206,044 | 4,626 | 8,085 | 206,837 | 49,079 | 117,257 |
| 2026 Mar. | 927,185 | 230,516 | 466,162 | 37,214 | 67,105 | 157,454 | 102,168 | 101,830 | 180,609 | 5,248 | 6,896 | 201,412 | 47,569 | 110,935 |
| Apr. | 927,610 | 241,914 | 460,346 | 41,523 | 65,387 | 171,569 | 96,296 | 95,465 | 183,205 | 4,649 | 6,683 | 200,955 | 47,753 | 108,230 |
| May | 948,842 | 240,435 | 478,122 | 39,541 | 65,643 | 178,866 | 95,085 | 96,198 | 187,486 | 4,587 | 8,509 | 202,657 | 47,387 | 115,234 |
| June | 956,554 | 237,292 | 477,555 | 38,844 | 71,406 | 159,700 | 87,177 | 104,645 | 206,044 | 4,626 | 8,085 | 206,837 | 49,079 | 117,257 |
| July | 959,408 | 245,399 | 484,020 | 33,896 | 74,758 | 171,719 | 84,366 | 113,485 | 189,622 | 4,058 | 9,368 | 208,101 | 49,363 | 116,521 |
| Aug. | 967,087 | 243,169 | 491,402 | 37,558 | 67,501 | 168,436 | 90,053 | 123,167 | 179,883 | 3,857 | 11,743 | 208,851 | 50,371 | 117,393 |
| **Foreign branches in the euro area** [2] | | | | | | | | | | | | | | |
| 2024 | 153,617 | 101,851 | 35,997 | 830 | 5,105 | 5,815 | 16,073 | 26,387 | 23,849 | 894 | 29 | 63,500 | 11,315 | 4,725 |
| 2025 | 164,900 | 116,676 | 33,125 | 2,475 | 4,410 | 7,351 | 11,341 | 26,375 | 29,114 | 499 | 89 | 73,629 | 10,777 | 4,624 |
| 2025 Q3 | 162,153 | 114,073 | 32,042 | 1,346 | 4,984 | 6,933 | 14,338 | 26,096 | 25,893 | 505 | 92 | 71,921 | 11,205 | 4,102 |
| Q4 | 164,900 | 116,676 | 33,125 | 2,475 | 4,410 | 7,351 | 11,341 | 26,375 | 29,114 | 499 | 89 | 73,629 | 10,777 | 4,624 |
| 2026 Q1 | 185,102 | 124,457 | 37,178 | 2,209 | 4,352 | 6,646 | 19,378 | 27,799 | 32,088 | 617 | 91 | 77,226 | 11,609 | 8,273 |
| Q2 | 190,012 | 126,245 | 38,920 | 3,651 | 4,643 | 6,534 | 19,418 | 28,473 | 33,516 | 628 | 93 | 79,183 | 11,414 | 9,456 |
| 2026 Mar. | 185,102 | 124,457 | 37,178 | 2,209 | 4,352 | 6,646 | 19,378 | 27,799 | 32,088 | 617 | 91 | 77,226 | 11,609 | 8,273 |
| Apr. | 185,791 | 130,207 | 36,503 | 2,190 | 4,638 | 10,416 | 15,567 | 28,391 | 32,862 | 613 | 91 | 77,654 | 11,457 | 7,394 |
| May | 187,595 | 130,951 | 36,528 | 2,125 | 4,656 | 11,043 | 15,981 | 28,042 | 33,784 | 622 | 91 | 78,225 | 11,053 | 7,477 |
| June | 190,012 | 126,245 | 38,920 | 3,651 | 4,643 | 6,534 | 19,418 | 28,473 | 33,516 | 628 | 93 | 79,183 | 11,414 | 9,456 |
| July | 198,138 | 141,564 | 38,164 | 3,188 | 5,316 | 20,071 | 14,773 | 28,290 | 33,260 | 417 | 79 | 79,818 | 12,364 | 7,772 |
| Aug. | 189,196 | 130,105 | 37,954 | 3,492 | 5,033 | 9,870 | 14,936 | 28,673 | 33,533 | 416 | 57 | 79,447 | 12,470 | 8,510 |
| **of which: in Luxembourg** | | | | | | | | | | | | | | |
| 2024 | 60,379 | 20,722 | 25,802 | 711 | 4,251 | 3,927 | 12,554 | 9,021 | 20,214 | . | . | 2,894 | 6,584 | 3,917 |
| 2025 | 58,782 | 23,779 | 21,800 | 2,419 | 3,565 | 5,196 | 7,404 | 7,892 | 24,120 | . | . | 3,558 | 5,671 | 3,754 |
| 2025 Q3 | 56,886 | 21,131 | 21,672 | 1,276 | 4,227 | 2,717 | 10,553 | 8,577 | 20,626 | . | . | 3,655 | 6,314 | 3,273 |
| Q4 | 58,782 | 23,779 | 21,800 | 2,419 | 3,565 | 5,196 | 7,404 | 7,892 | 24,120 | . | . | 3,558 | 5,671 | 3,754 |
| 2026 Q1 | 71,179 | 26,219 | 23,383 | 2,093 | 3,606 | 3,791 | 14,886 | 8,952 | 25,239 | . | . | 3,797 | 5,574 | 7,465 |
| Q2 | 73,920 | 26,391 | 25,200 | 3,536 | 3,884 | 4,227 | 14,418 | 9,264 | 26,957 | . | . | 3,879 | 5,235 | 8,547 |
| 2026 Mar. | 71,179 | 26,219 | 23,383 | 2,093 | 3,606 | 3,791 | 14,886 | 8,952 | 25,239 | . | . | 3,797 | 5,574 | 7,465 |
| Apr. | 71,397 | 31,322 | 23,109 | 2,070 | 3,786 | 7,767 | 11,130 | 9,245 | 25,925 | . | . | 3,796 | 5,551 | 6,545 |
| May | 70,423 | 29,493 | 23,132 | 2,009 | 3,855 | 8,327 | 11,015 | 8,554 | 25,955 | . | . | 3,605 | 4,983 | 6,616 |
| June | 73,920 | 26,391 | 25,200 | 3,536 | 3,884 | 4,227 | 14,418 | 9,264 | 26,957 | . | . | 3,879 | 5,235 | 8,547 |
| July | 73,576 | 33,522 | 24,795 | 3,052 | 4,180 | 11,659 | 9,404 | 8,362 | 25,919 | . | . | 3,880 | 6,105 | 6,859 |
| Aug. | 73,512 | 29,361 | 25,135 | 3,371 | 4,071 | 7,604 | 10,763 | 8,968 | 27,132 | . | . | 3,889 | 6,239 | 7,540 |
| **Foreign branches in the United Kingdom** | | | | | | | | | | | | | | |
| 2024 | 248,036 | 79,356 | 86,270 | 13,391 | 55,919 | 18,011 | 22,110 | 10,177 | 114,289 | . | 4,571 | 21,097 | 11,347 | 43,715 |
| 2025 | 270,319 | 81,836 | 98,778 | 12,056 | 59,940 | 25,416 | 21,910 | 22,476 | 112,945 | . | 5,447 | 23,534 | 12,047 | 43,330 |
| 2025 Q3 | 260,681 | 80,707 | 100,031 | 9,086 | 54,747 | 22,361 | 21,495 | 17,262 | 114,453 | . | 4,586 | 22,284 | 12,299 | 43,317 |
| Q4 | 270,319 | 81,836 | 98,778 | 12,056 | 59,940 | 25,416 | 21,910 | 22,476 | 112,945 | . | 5,447 | 23,534 | 12,047 | 43,330 |
| 2026 Q1 | 274,166 | 80,734 | 105,978 | 8,697 | 59,533 | 19,702 | 28,942 | 17,035 | 122,448 | . | 4,594 | 25,037 | 9,766 | 44,580 |
| Q2 | 293,389 | 87,052 | 117,035 | 6,558 | 63,706 | 20,464 | 26,251 | 12,695 | 144,493 | . | 5,725 | 25,685 | 8,802 | 47,342 |
| 2026 Mar. | 274,166 | 80,734 | 105,978 | 8,697 | 59,533 | 19,702 | 28,942 | 17,035 | 122,448 | . | 4,594 | 25,037 | 9,766 | 44,580 |
| Apr. | 280,624 | 88,084 | 109,964 | 8,432 | 57,030 | 26,703 | 29,871 | 17,321 | 124,699 | . | 4,411 | 24,934 | 8,626 | 42,448 |
| May | 289,745 | 84,462 | 120,946 | 8,136 | 56,958 | 22,463 | 33,412 | 18,228 | 127,156 | . | 6,238 | 24,993 | 8,563 | 46,991 |
| June | 293,389 | 87,052 | 117,035 | 6,558 | 63,706 | 20,464 | 26,251 | 12,695 | 144,493 | . | 5,725 | 25,685 | 8,802 | 47,342 |
| July | 294,059 | 80,917 | 118,674 | 8,816 | 65,982 | 23,884 | 29,094 | 22,501 | 128,920 | . | 7,082 | 24,747 | 8,441 | 48,049 |
| Aug. | 296,504 | 90,585 | 118,939 | 9,852 | 58,759 | 21,888 | 33,335 | 32,465 | 118,913 | . | 6,831 | 25,004 | 8,043 | 47,832 |
| **Foreign branches in the United States of America** | | | | | | | | | | | | | | |
| 2024 | 248,413 | 5,247 | 236,013 | 1,084 | 2,371 | 85,929 | 12,440 | 36,992 | 15,560 | . | 571 | 71,265 | 9,835 | 14,951 |
| 2025 | 241,648 | 4,895 | 230,363 | 605 | 2,175 | 88,194 | 19,359 | 20,221 | 9,778 | . | . | 73,831 | 10,830 | 16,937 |
| 2025 Q3 | 264,472 | 4,029 | 254,134 | 643 | 2,079 | 103,061 | 17,640 | 32,630 | 11,008 | . | 630 | 72,900 | 10,116 | 16,243 |
| Q4 | 241,648 | 4,895 | 230,363 | 605 | 2,175 | 88,194 | 19,359 | 20,221 | 9,778 | . | . | 73,831 | 10,830 | 16,937 |
| 2026 Q1 | 270,321 | 5,072 | 258,807 | 218 | 2,672 | 99,345 | 14,343 | 31,242 | 9,112 | . | . | 79,115 | 11,146 | 23,288 |
| Q2 | 264,911 | 4,954 | 253,749 | 37 | 2,550 | 94,940 | 5,340 | 35,170 | 10,856 | . | . | 80,761 | 10,897 | 24,231 |
| 2026 Mar. | 270,321 | 5,072 | 258,807 | 218 | 2,672 | 99,345 | 14,343 | 31,242 | 9,112 | . | . | 79,115 | 11,146 | 23,288 |
| Apr. | 263,530 | 4,967 | 251,586 | 130 | 3,185 | 101,932 | 12,891 | 23,307 | 9,685 | . | . | 77,990 | 11,195 | 23,862 |
| May | 269,151 | 4,933 | 256,978 | 69 | 3,511 | 109,590 | 7,120 | 23,127 | 10,686 | . | . | 78,609 | 11,225 | 26,074 |
| June | 264,911 | 4,954 | 253,749 | 37 | 2,550 | 94,940 | 5,340 | 35,170 | 10,856 | . | . | 80,761 | 10,897 | 24,231 |
| July | 268,465 | 4,926 | 256,909 | 31 | 2,918 | 95,582 | 4,946 | 35,327 | 11,293 | . | . | 81,903 | 10,719 | 26,262 |
| Aug. | 277,312 | 5,308 | 265,217 | 27 | 3,089 | 97,426 | 6,798 | 36,250 | 11,848 | . | . | 82,439 | 11,003 | 26,988 |

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

## V External position of banks

| Liabilities to non-residents [1] | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | of which: | | | | Short-term liabilitites | | | | Long-term liabilitites | | | | |
| | | | | | | to foreign banks | | to foreign non-banks | | to foreign banks | | to foreign non-banks | | |
| Shares and participating interests | Total | Euro | US dollar | Japanese yen | Pound sterling | in the country of domicile of the branch | in other foreign countries | in the country of domicile of the branch | in other foreign countries | in the country of domicile of the branch | in other foreign countries | in the country of domicile of the branch | in other foreign countries | End of reporting period |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | |
| **All foreign branches** | | | | | | | | | | | | | | |
| 12,844 | 544,831 | 155,148 | 262,566 | 28,700 | 38,137 | 39,518 | 80,914 | 200,657 | 179,091 | 4,819 | 6,887 | 20,219 | 12,726 | 2024 |
| 13,270 | 583,043 | 157,479 | 287,477 | 26,820 | 45,302 | 63,876 | 97,332 | 197,707 | 179,401 | 5,838 | 4,306 | 23,694 | 10,889 | 2025 |
| 12,514 | 573,572 | 149,264 | 291,779 | 24,223 | 43,308 | 62,315 | 91,883 | 202,563 | 174,494 | 5,657 | 4,804 | 21,375 | 10,481 | 2025 Q3 |
| 13,270 | 583,043 | 157,479 | 287,477 | 26,820 | 45,302 | 63,876 | 97,332 | 197,707 | 179,401 | 5,838 | 4,306 | 23,694 | 10,889 | Q4 |
| 13,064 | 616,040 | 182,264 | 289,563 | 25,967 | 47,825 | 69,221 | 98,099 | 210,684 | 191,940 | 6,263 | 4,534 | 24,277 | 11,022 | 2026 Q1 |
| 13,104 | 612,063 | 179,826 | 288,939 | 22,801 | 50,012 | 71,992 | 83,276 | 222,722 | 185,834 | 7,062 | 2,997 | 26,696 | 11,484 | Q2 |
| 13,064 | 616,040 | 182,264 | 289,563 | 25,967 | 47,825 | 69,221 | 98,099 | 210,684 | 191,940 | 6,263 | 4,534 | 24,277 | 11,022 | 2026 Mar. |
| 12,805 | 630,963 | 182,323 | 301,675 | 27,897 | 50,231 | 71,900 | 96,458 | 223,537 | 193,031 | 6,563 | 3,486 | 24,938 | 11,050 | Apr. |
| 12,833 | 632,855 | 188,538 | 296,078 | 25,927 | 51,066 | 73,327 | 90,460 | 225,471 | 195,496 | 6,800 | 3,205 | 26,499 | 11,597 | May |
| 13,104 | 612,063 | 179,826 | 288,939 | 22,801 | 50,012 | 71,992 | 83,276 | 222,722 | 185,834 | 7,062 | 2,997 | 26,696 | 11,484 | June |
| 12,805 | 635,494 | 183,990 | 305,826 | 19,946 | 53,292 | 82,138 | 89,248 | 224,151 | 189,378 | 7,491 | 4,136 | 27,264 | 11,688 | July |
| 13,333 | 647,611 | 184,662 | 316,444 | 22,644 | 50,732 | 73,189 | 90,001 | 233,972 | 196,316 | 7,702 | 6,964 | 27,498 | 11,969 | Aug. |
| **Foreign branches in the Euro area [2]** | | | | | | | | | | | | | | |
| 1,030 | 209,654 | 115,285 | 67,936 | 1,589 | 10,310 | 5,027 | 8,626 | 99,627 | 83,303 | 607 | 1,161 | 6,000 | 5,303 | 2024 |
| 1,101 | 214,988 | 119,762 | 64,530 | 1,842 | 11,023 | 4,081 | 10,042 | 101,177 | 85,979 | 737 | 1,033 | 6,440 | 5,499 | 2025 |
| 1,068 | 205,154 | 112,645 | 62,168 | 1,781 | 12,365 | 5,088 | 8,384 | 96,296 | 81,834 | 616 | 1,085 | 6,694 | 5,157 | 2025 Q3 |
| 1,101 | 214,988 | 119,762 | 64,530 | 1,842 | 11,023 | 4,081 | 10,042 | 101,177 | 85,979 | 737 | 1,033 | 6,440 | 5,499 | Q4 |
| 1,375 | 241,507 | 133,900 | 73,524 | 2,331 | 11,448 | 4,951 | 14,166 | 111,708 | 96,364 | 1,068 | 955 | 6,743 | 5,552 | 2026 Q1 |
| 1,297 | 238,453 | 130,500 | 74,088 | 2,676 | 12,072 | 5,049 | 12,676 | 110,871 | 92,935 | 1,125 | 974 | 9,022 | 5,801 | Q2 |
| 1,375 | 241,507 | 133,900 | 73,524 | 2,331 | 11,448 | 4,951 | 14,166 | 111,708 | 96,364 | 1,068 | 955 | 6,743 | 5,552 | 2026 Mar. |
| 1,346 | 242,943 | 134,484 | 73,259 | 2,372 | 12,204 | 5,639 | 13,504 | 112,939 | 95,682 | 1,073 | 912 | 7,519 | 5,675 | Apr. |
| 1,277 | 246,321 | 138,180 | 72,652 | 2,692 | 12,192 | 5,026 | 12,869 | 112,585 | 99,010 | 1,066 | 934 | 8,985 | 5,846 | May |
| 1,297 | 238,453 | 130,500 | 74,088 | 2,676 | 12,072 | 5,049 | 12,676 | 110,871 | 92,935 | 1,125 | 974 | 9,022 | 5,801 | June |
| 1,294 | 242,771 | 134,114 | 74,610 | 2,748 | 12,550 | 11,019 | 15,132 | 108,989 | 90,589 | 1,135 | 993 | 9,006 | 5,908 | July |
| 1,284 | 236,675 | 131,929 | 71,841 | 2,570 | 11,529 | 5,146 | 13,087 | 105,400 | 95,792 | 1,163 | 1,190 | 8,896 | 6,001 | Aug. |
| **of which: in Luxembourg** | | | | | | | | | | | | | | |
| 883 | 133,433 | 52,895 | 58,511 | 1,421 | 8,435 | 3,440 | 7,328 | 44,919 | 75,336 | . | 793 | 921 | . | 2024 |
| 993 | 131,113 | 53,113 | 53,434 | 1,601 | 8,836 | 2,006 | 8,927 | 42,143 | 75,906 | . | . | 975 | 430 | 2025 |
| 971 | 128,332 | 50,830 | 52,810 | 1,377 | 9,650 | 2,535 | 7,164 | 44,847 | 71,789 | . | . | . | 330 | 2025 Q3 |
| 993 | 131,113 | 53,113 | 53,434 | 1,601 | 8,836 | 2,006 | 8,927 | 42,143 | 75,906 | . | . | 975 | 430 | Q4 |
| 1,264 | 154,966 | 66,441 | 60,660 | 1,948 | 8,947 | 2,453 | 12,034 | 54,555 | 83,647 | . | 845 | 986 | . | 2026 Q1 |
| 1,179 | 147,326 | 58,004 | 62,205 | 2,470 | 8,893 | 2,706 | 11,383 | 49,796 | 80,983 | . | 854 | 996 | . | Q2 |
| 1,264 | 154,966 | 66,441 | 60,660 | 1,948 | 8,947 | 2,453 | 12,034 | 54,555 | 83,647 | . | 845 | 986 | . | 2026 Mar. |
| 1,231 | 154,960 | 64,214 | 61,981 | 1,909 | 9,343 | 2,441 | 11,736 | 55,126 | 83,350 | . | 802 | 984 | . | Apr. |
| 1,160 | 156,604 | 67,410 | 60,725 | 2,190 | 8,898 | 2,524 | 11,148 | 54,501 | 86,022 | . | 820 | 988 | . | May |
| 1,179 | 147,326 | 58,004 | 62,205 | 2,470 | 8,893 | 2,706 | 11,383 | 49,796 | 80,983 | . | 854 | 996 | . | June |
| 1,175 | 144,720 | 57,039 | 61,088 | 2,519 | 8,750 | 2,221 | 13,906 | 49,137 | 76,979 | . | 873 | 998 | . | July |
| 1,166 | 148,068 | 62,011 | 59,834 | 2,350 | 8,388 | 2,479 | 11,945 | 46,968 | 84,001 | . | 1,070 | 1,001 | . | Aug. |
| **Foreign branches in the United Kingdom** | | | | | | | | | | | | | | |
| . | 121,378 | 28,281 | 56,898 | 7,683 | 24,252 | 15,172 | 22,591 | 25,992 | 54,382 | . | . | 459 | 1,123 | 2024 |
| . | 146,494 | 23,386 | 77,110 | 7,902 | 31,518 | 32,690 | 31,420 | 22,413 | 55,520 | . | . | 845 | 981 | 2025 |
| . | 131,762 | 23,260 | 68,516 | 7,352 | 27,469 | 27,453 | 28,187 | 21,801 | 50,419 | . | . | . | 779 | 2025 Q3 |
| . | 146,494 | 23,386 | 77,110 | 7,902 | 31,518 | 32,690 | 31,420 | 22,413 | 55,520 | . | . | 845 | 981 | Q4 |
| . | 146,114 | 32,472 | 67,509 | 6,986 | 33,589 | 36,222 | 27,865 | 20,158 | 56,746 | . | . | 1,007 | 1,135 | 2026 Q1 |
| . | 149,655 | 35,438 | 65,315 | 7,168 | 35,882 | 41,722 | 21,756 | 27,726 | 53,354 | . | . | 821 | 1,073 | Q2 |
| . | 146,114 | 32,472 | 67,509 | 6,986 | 33,589 | 36,222 | 27,865 | 20,158 | 56,746 | . | . | 1,007 | 1,135 | 2026 Mar. |
| . | 155,475 | 33,594 | 71,625 | 9,098 | 35,906 | 40,600 | 28,167 | 23,116 | 58,239 | . | . | 1,025 | 1,095 | Apr. |
| . | 151,571 | 34,974 | 66,259 | 7,595 | 36,755 | 39,369 | 23,130 | 28,019 | 55,746 | . | . | 880 | 1,114 | May |
| . | 149,655 | 35,438 | 65,315 | 7,168 | 35,882 | 41,722 | 21,756 | 27,726 | 53,354 | . | . | 821 | 1,073 | June |
| . | 156,793 | 35,505 | 71,007 | 6,426 | 37,157 | 44,126 | 20,152 | 28,961 | 57,804 | . | . | 1,233 | 1,089 | July |
| . | 162,141 | 38,579 | 76,194 | 6,728 | 35,553 | 40,598 | 22,695 | 33,805 | 58,989 | . | . | 1,480 | 1,096 | Aug. |
| **Foreign branches in the United States of America** | | | | | | | | | | | | | | |
| . | 92,480 | 1,544 | 87,165 | 748 | 2,374 | 10,591 | 21,910 | 39,172 | 8,906 | . | 1,659 | 6,882 | . | 2024 |
| 1 | 93,731 | 3,523 | 87,600 | 673 | 1,609 | 19,686 | 28,466 | 28,742 | 6,280 | . | 1,369 | 6,109 | . | 2025 |
| . | 108,465 | 2,283 | 102,689 | 712 | 2,343 | 21,416 | 29,230 | 39,691 | 7,034 | . | 1,355 | 6,415 | . | 2025 Q3 |
| 1 | 93,731 | 3,523 | 87,600 | 673 | 1,609 | 19,686 | 28,466 | 28,742 | 6,280 | . | 1,369 | 6,109 | . | Q4 |
| . | 93,528 | 3,882 | 87,399 | 342 | 1,538 | 20,578 | 25,986 | 29,921 | 6,617 | 2,215 | 1,422 | 6,131 | 658 | 2026 Q1 |
| . | 94,363 | 4,214 | 88,726 | . | 771 | 18,899 | 25,196 | 33,238 | 7,496 | 2,544 | 197 | 6,133 | 660 | Q2 |
| . | 93,528 | 3,882 | 87,399 | 342 | 1,538 | 20,578 | 25,986 | 29,921 | 6,617 | 2,215 | 1,422 | 6,131 | 658 | 2026 Mar. |
| . | 102,702 | 4,104 | 96,883 | 322 | 1,082 | 18,435 | 27,551 | 39,443 | 7,910 | 2,215 | 423 | 6,085 | 640 | Apr. |
| . | 102,219 | 4,283 | 96,439 | . | 813 | 20,700 | 27,092 | 36,924 | 8,201 | 2,263 | 215 | 6,180 | 644 | May |
| . | 94,363 | 4,214 | 88,726 | . | 771 | 18,899 | 25,196 | 33,238 | 7,496 | 2,544 | 197 | 6,133 | 660 | June |
| . | 105,681 | 4,003 | 99,055 | . | 2,110 | 18,926 | 28,649 | 38,023 | 8,978 | 2,718 | 1,443 | 6,291 | 653 | July |
| . | 110,090 | 3,471 | 103,782 | . | 2,147 | 19,450 | 26,720 | 43,190 | 9,412 | 2,742 | 1,688 | 6,248 | 640 | Aug. |

## V External position of banks

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

€ million

| End of reporting period | Claims on non-residents | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | of which: | | | | Short-term loans and advances | | | | Long-term loans and advances | | | | |
| | | | | | | to foreign banks | | to foreign non-banks | | to foreign banks | | to foreign non-banks | | |
| | Total | Euro | US dollar | Japanese yen | Pound sterling | in the country of domicile of the branch | in other foreign countries | in the country of domicile of the branch | in other foreign countries | in the country of domicile of the branch | in other foreign countries | in the country of domicile of the branch | in other foreign countries | Money market instruments, bond and notes |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| **Foreign branches in the Cayman Islands** | | | | | | | | | | | | | | |
| 2024 | 25,230 | 735 | 24,311 | 83 | 58 | 767 | 8,005 | 716 | 3,609 | 705 | 0 | – | 1,648 | 1 |
| 2025 | 30,021 | 1,346 | 28,588 | 0 | 56 | 1,053 | 10,036 | 374 | 4,065 | 2 | 1 | – | 3,674 | 1 |
| 2025 Q3 | 27,116 | 980 | 26,057 | 0 | 45 | 996 | 10,456 | 306 | 1,575 | 2 | 0 | – | 2,956 | 1 |
| Q4 | 30,021 | 1,346 | 28,588 | 0 | 56 | 1,053 | 10,036 | 374 | 4,065 | 2 | 1 | – | 3,674 | 1 |
| 2026 Q1 | 31,127 | 1,250 | 29,784 | – | 62 | 688 | 10,350 | 117 | 3,958 | 0 | 6 | – | 5,051 | 1 |
| Q2 | 34,020 | 2,030 | 31,868 | 4 | 69 | 1,163 | 11,175 | 198 | 3,155 | 0 | 3 | – | 7,614 | 2 |
| 2026 Mar. | 31,127 | 1,250 | 29,784 | – | 62 | 688 | 10,350 | 117 | 3,958 | 0 | 6 | – | 5,051 | 1 |
| Apr. | 31,099 | 1,351 | 29,666 | 0 | 57 | 778 | 10,541 | 135 | 2,437 | 0 | 4 | – | 6,437 | 2 |
| May | 31,740 | 1,838 | 29,818 | 0 | 49 | 897 | 11,108 | 274 | 2,216 | 0 | 3 | – | 6,579 | 2 |
| June | 34,020 | 2,030 | 31,868 | 4 | 69 | 1,163 | 11,175 | 198 | 3,155 | 0 | 3 | – | 7,614 | 2 |
| July | 34,021 | 1,635 | 32,258 | 7 | 70 | 1,022 | 12,652 | 140 | 1,866 | 0 | 3 | – | 7,357 | 2 |
| Aug. | 33,861 | 1,452 | 32,288 | 4 | 72 | 869 | 12,103 | 141 | 1,681 | 0 | 3 | – | 8,187 | 3 |
| **Foreign branches in Japan** | | | | | | | | | | | | | | |
| 2024 | 21,563 | 2,684 | 1,753 | 17,115 | 2 | 14,122 | 3,022 | 1,614 | 4 | 0 | 90 | 2,157 | 482 | 11 |
| 2025 | 18,231 | 2,135 | 2,781 | 13,304 | 2 | 8,809 | 2,471 | 3,086 | 34 | – | 104 | 2,892 | 780 | 5 |
| 2025 Q3 | 18,744 | 1,521 | 2,946 | 14,269 | 2 | 8,844 | 2,668 | 3,427 | 54 | 0 | 110 | 2,671 | 761 | 150 |
| Q4 | 18,231 | 2,135 | 2,781 | 13,304 | 2 | 8,809 | 2,471 | 3,086 | 34 | – | 104 | 2,892 | 780 | 5 |
| 2026 Q1 | 16,917 | 2,815 | 2,146 | 11,943 | 1 | 8,943 | 1,214 | 2,733 | 41 | – | 102 | 3,018 | 811 | 3 |
| Q2 | 20,905 | 2,552 | 2,026 | 16,317 | 2 | 10,726 | 2,201 | 4,052 | 32 | – | 157 | 2,876 | 784 | 3 |
| 2026 Mar. | 16,917 | 2,815 | 2,146 | 11,943 | 1 | 8,943 | 1,214 | 2,733 | 41 | – | 102 | 3,018 | 811 | 3 |
| Apr. | 22,025 | 2,843 | 2,165 | 17,008 | 2 | 11,743 | 2,308 | 3,939 | 24 | – | 102 | 3,014 | 825 | 3 |
| May | 21,050 | 2,853 | 2,013 | 16,169 | 2 | 11,928 | 1,944 | 3,314 | 22 | – | 159 | 2,854 | 754 | 3 |
| June | 20,905 | 2,552 | 2,026 | 16,317 | 2 | 10,726 | 2,201 | 4,052 | 32 | – | 157 | 2,876 | 784 | 3 |
| July | 15,560 | 1,876 | 1,456 | 12,213 | 2 | 6,806 | 1,091 | 3,613 | 182 | – | 162 | 2,922 | 715 | 0 |
| Aug. | 15,889 | 1,900 | 1,468 | 12,511 | 2 | 8,355 | 1,599 | 1,868 | 193 | – | 158 | 2,935 | 722 | 0 |
| **Foreign branches in Hong Kong** | | | | | | | | | | | | | | |
| 2024 | 8,714 | 921 | . | . | . | 436 | 1,634 | . | . | . | . | . | . | . |
| 2025 | . | . | . | . | . | . | . | . | . | . | . | . | . | . |
| 2025 Q3 | . | . | . | . | . | . | . | . | . | . | . | . | . | . |
| Q4 | . | . | . | . | . | . | . | . | . | . | . | . | . | . |
| 2026 Q1 | . | . | . | . | . | . | . | . | . | . | . | . | . | . |
| Q2 | . | . | . | . | . | . | . | . | . | . | . | . | . | . |
| 2026 Mar. | . | . | . | . | . | . | . | . | . | . | . | . | . | . |
| Apr. | . | . | . | . | . | . | . | . | . | . | . | . | . | . |
| May | . | . | . | . | . | . | . | . | . | . | . | . | . | . |
| June | . | . | . | . | . | . | . | . | . | . | . | . | . | . |
| July | . | . | . | . | . | . | . | . | . | . | . | . | . | . |
| Aug. | . | . | . | . | . | . | . | . | . | . | . | . | . | . |
| **Foreign branches in Singapore** | | | | | | | | | | | | | | |
| 2024 | 61,065 | 5,953 | 20,800 | 8,665 | 587 | 7,873 | 12,846 | 4,470 | 8,985 | . | 619 | 4,503 | 7,830 | 13,927 |
| 2025 | 63,323 | 5,580 | 20,161 | 9,255 | 351 | 8,240 | 12,488 | 4,322 | 9,647 | . | 594 | 4,709 | 6,256 | 16,999 |
| 2025 Q3 | 59,614 | 6,407 | 18,271 | 9,048 | 320 | 8,148 | 12,907 | 4,173 | 8,758 | 79 | 515 | 4,604 | 6,423 | 14,007 |
| Q4 | 63,323 | 5,580 | 20,161 | 9,255 | 351 | 8,240 | 12,488 | 4,322 | 9,647 | . | 594 | 4,709 | 6,256 | 16,999 |
| 2026 Q1 | 76,139 | 9,315 | 21,396 | 12,598 | 325 | 8,839 | 19,320 | 5,462 | 10,018 | 22 | 808 | 5,083 | 6,969 | 19,618 |
| Q2 | 76,240 | 7,412 | 24,554 | 10,913 | 311 | 9,083 | 16,358 | 6,097 | 10,816 | 31 | 791 | 5,092 | 7,395 | 20,577 |
| 2026 Mar. | 76,139 | 9,315 | 21,396 | 12,598 | 325 | 8,839 | 19,320 | 5,462 | 10,018 | 22 | 808 | 5,083 | 6,969 | 19,618 |
| Apr. | 74,651 | 7,423 | 20,767 | 12,277 | 345 | 8,726 | 18,196 | 4,679 | 10,545 | 20 | 791 | 4,758 | 7,066 | 19,870 |
| May | 75,995 | 8,410 | 22,244 | 11,701 | 290 | 8,561 | 18,561 | 5,229 | 10,535 | 19 | 688 | 4,995 | 7,077 | 20,330 |
| June | 76,240 | 7,412 | 24,554 | 10,913 | 311 | 9,083 | 16,358 | 6,097 | 10,816 | 31 | 791 | 5,092 | 7,395 | 20,577 |
| July | 73,647 | 7,185 | 26,566 | 8,346 | 332 | 9,141 | 14,839 | 6,045 | 11,183 | . | 722 | 5,122 | 7,395 | 19,183 |
| Aug. | 76,960 | 6,613 | 26,691 | 10,404 | 300 | 12,137 | 15,851 | 5,943 | 10,730 | . | 840 | 5,245 | 7,628 | 18,571 |
| **Foreign branches in emerging market economies and developing countries (other than offshore banking centres) [2]** | | | | | | | | | | | | | | |
| 2024 | 35,616 | 2,630 | 4,128 | 700 | 25 | 4,330 | 3,990 | 10,935 | 366 | . | 64 | 4,002 | 298 | 11,594 |
| 2025 | 35,758 | 3,254 | 4,744 | 894 | 121 | 3,916 | 4,227 | 10,802 | 408 | 23 | 75 | 4,665 | 205 | 11,431 |
| 2025 Q3 | 37,493 | 3,255 | 5,840 | 907 | 126 | 4,198 | 5,687 | 9,913 | 349 | 26 | 76 | 4,471 | 209 | 12,558 |
| Q4 | 35,758 | 3,254 | 4,744 | 894 | 121 | 3,916 | 4,227 | 10,802 | 408 | 23 | 75 | 4,665 | 205 | 11,431 |
| 2026 Q1 | 39,943 | 3,805 | 5,957 | 912 | 114 | 5,196 | 4,820 | 11,217 | 641 | 21 | 75 | 5,020 | 201 | 12,742 |
| Q2 | 38,583 | 3,487 | 4,232 | 894 | 103 | 5,191 | 3,804 | 10,556 | 725 | 72 | 76 | 5,326 | 197 | 12,626 |
| 2026 Mar. | 39,943 | 3,805 | 5,957 | 912 | 114 | 5,196 | 4,820 | 11,217 | 641 | 21 | 75 | 5,020 | 201 | 12,742 |
| Apr. | 36,806 | 3,708 | 4,581 | 891 | 89 | 3,949 | 3,721 | 10,854 | 604 | 16 | 74 | 5,092 | 198 | 12,288 |
| May | 37,808 | 3,691 | 4,465 | 894 | 147 | 5,393 | 3,448 | 10,798 | 698 | 17 | 74 | 5,174 | 201 | 11,995 |
| June | 38,583 | 3,487 | 4,232 | 894 | 103 | 5,191 | 3,804 | 10,556 | 725 | 72 | 76 | 5,326 | 197 | 12,626 |
| July | 39,643 | 3,949 | 4,945 | 896 | 124 | 5,636 | 4,573 | 10,356 | 625 | 74 | 75 | 5,571 | 197 | 12,526 |
| Aug. | 39,704 | 3,142 | 3,719 | 881 | 234 | 7,489 | 2,740 | 10,367 | 634 | 77 | 74 | 5,345 | 193 | 12,775 |

For footnotes see p. 118 and 119.

## V External position of banks

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

## V External position of banks

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

End of reporting period; € million

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

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

## V External position of banks

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

End of reporting period; € million

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

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

## V External position of banks

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

€ million

| End of reporting period | Claims on non-residents | | | | | | | Liabilities to non-residents [1] | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Short-term loans and advances | | Long-term loans and advances | | | | | Short-term liabilities | | Long-term liabilities | |
| | Total | to foreign banks | to foreign non-banks | to foreign banks | to foreign non-banks | Money market instruments, bonds and notes | Shares and participating interests | Total | to foreign banks | to foreign non-banks | to foreign banks | to foreign non-banks |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| **Assets and liabilities, total [2]** | | | | | | | | | | | | |
| 2024 | 203,140 | 47,927 | 27,138 | 3,227 | 89,774 | 33,978 | 1,096 | 145,758 | 25,628 | 114,866 | 2,957 | 2,307 |
| 2025 | 201,856 | 49,594 | 30,099 | 3,133 | 80,233 | 37,655 | 1,142 | 152,645 | 26,292 | 122,182 | 2,251 | 1,920 |
| 2025 Q3 | 198,869 | 46,258 | 30,847 | 4,108 | 81,317 | 35,212 | 1,127 | 146,538 | 24,799 | 117,413 | 2,327 | 1,999 |
| Q4 | 201,856 | 49,594 | 30,099 | 3,133 | 80,233 | 37,655 | 1,142 | 152,645 | 26,292 | 122,182 | 2,251 | 1,920 |
| 2026 Q1 | 193,234 | 42,846 | 30,396 | 2,795 | 80,833 | 35,424 | 940 | 142,427 | 20,148 | 117,968 | 2,305 | 2,006 |
| Q2 | 198,063 | 40,390 | 31,636 | 2,900 | 83,026 | 39,189 | 922 | 148,930 | 19,140 | 125,283 | 2,346 | 2,161 |
| 2026 Mar. | 193,234 | 42,846 | 30,396 | 2,795 | 80,833 | 35,424 | 940 | 142,427 | 20,148 | 117,968 | 2,305 | 2,006 |
| Apr. | 192,468 | 40,776 | 31,137 | 2,834 | 81,472 | 35,295 | 954 | 142,460 | 18,613 | 119,466 | 2,305 | 2,076 |
| May | 197,168 | 41,488 | 32,125 | 2,976 | 82,667 | 36,947 | 965 | 147,035 | 18,301 | 124,298 | 2,332 | 2,104 |
| June | 198,063 | 40,390 | 31,636 | 2,900 | 83,026 | 39,189 | 922 | 148,930 | 19,140 | 125,283 | 2,346 | 2,161 |
| July | 198,329 | 42,082 | 32,912 | 2,600 | 82,837 | 36,972 | 926 | 148,103 | 17,904 | 125,728 | 2,350 | 2,121 |
| Aug. | 198,054 | 40,514 | 32,574 | 2,772 | 83,208 | 38,057 | 929 | 148,074 | 17,060 | 126,539 | 2,352 | 2,123 |
| **of which: denominated in euro [2]** | | | | | | | | | | | | |
| 2024 | 79,016 | 24,990 | 6,789 | . | 41,913 | 4,966 | . | 47,709 | 4,893 | 40,936 | 872 | 1,008 |
| 2025 | 74,313 | 20,898 | 6,178 | . | 41,919 | 5,173 | . | 49,222 | 5,753 | 41,599 | 865 | 1,005 |
| 2025 Q3 | 77,477 | 23,493 | 6,319 | . | 41,415 | 5,884 | . | 49,878 | 5,985 | 41,954 | 860 | 1,079 |
| Q4 | 74,313 | 20,898 | 6,178 | . | 41,919 | 5,173 | . | 49,222 | 5,753 | 41,599 | 865 | 1,005 |
| 2026 Q1 | 71,033 | 17,739 | 6,504 | . | 42,174 | 4,480 | . | 43,495 | 4,480 | 37,164 | 855 | 996 |
| Q2 | 68,778 | 15,628 | 6,237 | . | 42,325 | 4,450 | . | 44,148 | 4,095 | 38,072 | 866 | 1,115 |
| 2026 Mar. | 71,033 | 17,739 | 6,504 | . | 42,174 | 4,480 | . | 43,495 | 4,480 | 37,164 | 855 | 996 |
| Apr. | 70,564 | 17,783 | 6,405 | . | 42,030 | 4,210 | . | 43,595 | 4,338 | 37,329 | 855 | 1,073 |
| May | 70,898 | 17,629 | 6,521 | . | 42,231 | 4,387 | . | 43,875 | 4,141 | 37,806 | 855 | 1,073 |
| June | 68,778 | 15,628 | 6,237 | . | 42,325 | 4,450 | . | 44,148 | 4,095 | 38,072 | 866 | 1,115 |
| July | 70,431 | 17,352 | 6,203 | . | 42,656 | 4,080 | . | 43,660 | 4,138 | 37,560 | 865 | 1,097 |
| Aug. | 70,891 | 16,655 | 6,515 | . | 42,773 | 4,799 | . | 44,179 | 4,404 | 37,812 | 868 | 1,095 |
| **denominated in US dollar [2]** | | | | | | | | | | | | |
| 2024 | 50,123 | 11,187 | 11,215 | 1,422 | 21,772 | 4,493 | 34 | 40,831 | 16,243 | 23,736 | 695 | 157 |
| 2025 | 44,744 | 13,702 | 15,435 | 1,058 | 10,512 | 4,018 | 19 | 39,771 | 16,734 | 22,512 | 401 | 124 |
| 2025 Q3 | 44,905 | 12,247 | 15,207 | 1,721 | 11,660 | 4,047 | 23 | 37,288 | 14,810 | 21,836 | 511 | 131 |
| Q4 | 44,744 | 13,702 | 15,435 | 1,058 | 10,512 | 4,018 | 19 | 39,771 | 16,734 | 22,512 | 401 | 124 |
| 2026 Q1 | 42,036 | 13,132 | 14,318 | 791 | 10,239 | 3,537 | 19 | 35,086 | 12,332 | 22,062 | 488 | 204 |
| Q2 | 43,610 | 13,074 | 15,505 | 792 | 10,714 | 3,503 | 22 | 36,570 | 10,872 | 25,046 | 447 | 205 |
| 2026 Mar. | 42,036 | 13,132 | 14,318 | 791 | 10,239 | 3,537 | 19 | 35,086 | 12,332 | 22,062 | 488 | 204 |
| Apr. | 43,089 | 13,003 | 15,430 | 777 | 10,483 | 3,376 | 20 | 35,594 | 11,338 | 23,621 | 441 | 194 |
| May | 43,281 | 12,629 | 15,698 | 973 | 10,513 | 3,447 | 21 | 35,997 | 10,635 | 24,717 | 447 | 198 |
| June | 43,610 | 13,074 | 15,505 | 792 | 10,714 | 3,503 | 22 | 36,570 | 10,872 | 25,046 | 447 | 205 |
| July | 43,549 | 12,869 | 15,884 | 606 | 10,806 | 3,362 | 22 | 36,576 | 10,604 | 25,324 | 444 | 204 |
| Aug. | 42,483 | 12,224 | 15,665 | 667 | 10,593 | 3,309 | 25 | 36,153 | 9,960 | 25,524 | 453 | 216 |
| **Assets and liabilities vis-à-vis industrial countries [3,4]** | | | | | | | | | | | | |
| 2024 | 179,438 | 41,027 | 20,654 | 2,669 | 84,786 | 29,266 | 1,036 | 127,443 | 17,672 | 105,634 | 2,739 | 1,398 |
| 2025 | 179,521 | 43,214 | 24,284 | 3,010 | 75,511 | 32,422 | 1,080 | 133,225 | 17,520 | 112,197 | 2,156 | 1,352 |
| 2025 Q3 | 177,190 | 40,799 | 25,719 | 3,592 | 76,123 | 29,890 | 1,067 | 128,309 | 16,177 | 108,481 | 2,215 | 1,436 |
| Q4 | 179,521 | 43,214 | 24,284 | 3,010 | 75,511 | 32,422 | 1,080 | 133,225 | 17,520 | 112,197 | 2,156 | 1,352 |
| 2026 Q1 | 169,726 | 35,689 | 24,982 | 2,795 | 75,321 | 30,062 | 877 | 124,886 | 12,961 | 108,273 | 2,230 | 1,422 |
| Q2 | 173,154 | 33,813 | 25,865 | 2,900 | 77,308 | 32,356 | 912 | 131,416 | 13,177 | 114,407 | 2,280 | 1,552 |
| 2026 Mar. | 169,726 | 35,689 | 24,982 | 2,795 | 75,321 | 30,062 | 877 | 124,886 | 12,961 | 108,273 | 2,230 | 1,422 |
| Apr. | 170,265 | 35,272 | 25,925 | 2,834 | 75,886 | 29,457 | 891 | 127,199 | 12,674 | 110,797 | 2,233 | 1,495 |
| May | 173,956 | 35,038 | 26,892 | 2,976 | 77,100 | 31,048 | 902 | 130,162 | 12,378 | 114,003 | 2,267 | 1,514 |
| June | 173,154 | 33,813 | 25,865 | 2,900 | 77,308 | 32,356 | 912 | 131,416 | 13,177 | 114,407 | 2,280 | 1,552 |
| July | 173,270 | 35,062 | 25,952 | 2,600 | 78,277 | 30,465 | 914 | 130,976 | 12,596 | 114,584 | 2,284 | 1,512 |
| Aug. | 173,062 | 33,886 | 25,706 | 2,762 | 78,666 | 31,125 | 917 | 131,481 | 12,117 | 115,557 | 2,287 | 1,520 |

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

## V External position of banks

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

€ million

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

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

## V External position of banks

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

€ million

| End of reporting period | Claims on non-residents | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | of which: | | | | Short-term loans and advances | | | | Long-term loans and advances | | | | |
| | | | | | | to foreign banks | | to foreign non-banks | | to foreign banks | | to foreign non-banks | | |
| | Total | Euro | US dollar | Japanese yen | Pound sterling | in the country of domicile of the subsidiary | in other foreign countries | in the country of domicile of the subsidiary | in other foreign countries | in the country of domicile of the subsidiary | in other foreign countries | in the country of domicile of the subsidiary | in other foreign countries | Money market instruments, bond and notes |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| **All foreign subsidiaries** | | | | | | | | | | | | | | |
| 2024 | 203,140 | 79,016 | 50,123 | 383 | 6,171 | 37,214 | 10,713 | 17,904 | 9,234 | 2,615 | 612 | 77,214 | 12,560 | 33,978 |
| 2025 | 201,856 | 74,313 | 44,744 | 270 | 5,223 | 34,683 | 14,911 | 22,061 | 8,038 | 2,935 | 198 | 69,602 | 10,631 | 37,655 |
| 2025 Q3 | 198,869 | 77,477 | 44,905 | 281 | 5,809 | 33,577 | 12,681 | 23,470 | 7,377 | 3,527 | 581 | 69,390 | 11,927 | 35,212 |
| Q4 | 201,856 | 74,313 | 44,744 | 270 | 5,223 | 34,683 | 14,911 | 22,061 | 8,038 | 2,935 | 198 | 69,602 | 10,631 | 37,655 |
| 2026 Q1 | 193,234 | 71,033 | 42,036 | 276 | 5,199 | 32,088 | 10,758 | 22,672 | 7,724 | 2,693 | 102 | 69,317 | 11,516 | 35,424 |
| Q2 | 198,063 | 68,778 | 43,610 | 314 | 4,965 | 31,110 | 9,280 | 23,759 | 7,877 | 2,796 | 104 | 71,106 | 11,920 | 39,189 |
| 2026 Mar. | 193,234 | 71,033 | 42,036 | 276 | 5,199 | 32,088 | 10,758 | 22,672 | 7,724 | 2,693 | 102 | 69,317 | 11,516 | 35,424 |
| Apr. | 192,468 | 70,564 | 43,089 | 264 | 4,930 | 29,458 | 11,318 | 23,734 | 7,403 | 2,731 | 103 | 69,750 | 11,722 | 35,295 |
| May | 197,168 | 70,898 | 43,281 | 319 | 5,058 | 30,821 | 10,667 | 24,599 | 7,526 | 2,873 | 103 | 70,662 | 12,005 | 36,947 |
| June | 198,063 | 68,778 | 43,610 | 314 | 4,965 | 31,110 | 9,280 | 23,759 | 7,877 | 2,796 | 104 | 71,106 | 11,920 | 39,189 |
| July | 198,329 | 70,431 | 43,549 | 250 | 5,070 | 31,382 | 10,700 | 25,028 | 7,884 | 2,497 | 103 | 70,944 | 11,893 | 36,972 |
| Aug. | 198,054 | 70,891 | 42,483 | 255 | 4,850 | 30,457 | 10,057 | 24,399 | 8,175 | 2,659 | 113 | 71,311 | 11,897 | 38,057 |
| **Foreign subsidiaries in the euro area** [2] | | | | | | | | | | | | | | |
| 2024 | 83,246 | 67,346 | 10,440 | 363 | 3,057 | 19,577 | 3,331 | 4,377 | 5,109 | . | . | 32,606 | 8,330 | 8,939 |
| 2025 | 76,270 | 61,240 | 8,490 | 254 | 2,115 | 14,870 | 5,333 | 3,280 | 4,121 | . | . | 33,148 | 6,950 | 8,011 |
| 2025 Q3 | 81,145 | 65,090 | 9,583 | 263 | 2,974 | 18,567 | 5,410 | 3,513 | 4,122 | . | . | 32,414 | 7,895 | 8,276 |
| Q4 | 76,270 | 61,240 | 8,490 | 254 | 2,115 | 14,870 | 5,333 | 3,280 | 4,121 | . | . | 33,148 | 6,950 | 8,011 |
| 2026 Q1 | 68,411 | 57,162 | 8,135 | 256 | 1,905 | 12,832 | 2,926 | 3,492 | 4,236 | . | . | 33,104 | 7,248 | 4,343 |
| Q2 | 67,092 | 55,921 | 8,222 | 300 | 1,575 | 12,158 | 3,153 | 3,289 | 3,836 | . | . | 32,917 | 7,331 | 4,174 |
| 2026 Mar. | 68,411 | 57,162 | 8,135 | 256 | 1,905 | 12,832 | 2,926 | 3,492 | 4,236 | . | . | 33,104 | 7,248 | 4,343 |
| Apr. | 67,457 | 56,374 | 8,299 | 243 | 1,576 | 12,483 | 3,261 | 3,362 | 3,734 | . | . | 32,859 | 7,344 | 4,184 |
| May | 67,931 | 56,830 | 8,119 | 299 | 1,578 | 12,768 | 2,916 | 3,466 | 3,822 | . | . | 32,934 | 7,618 | 4,183 |
| June | 67,092 | 55,921 | 8,222 | 300 | 1,575 | 12,158 | 3,153 | 3,289 | 3,836 | . | . | 32,917 | 7,331 | 4,174 |
| July | 67,982 | 56,628 | 8,514 | 236 | 1,618 | 12,667 | 3,476 | 3,243 | 3,800 | . | . | 33,073 | 7,376 | 4,113 |
| Aug. | 67,679 | 56,928 | 7,905 | 240 | 1,638 | 12,279 | 2,935 | 3,409 | 3,908 | . | . | 33,117 | 7,471 | 4,327 |
| **of which: in Luxembourg** | | | | | | | | | | | | | | |
| 2024 | 43,844 | 29,037 | 9,433 | 338 | 3,050 | 16,215 | 2,867 | 1,799 | 4,687 | . | . | . | 6,957 | 8,939 |
| 2025 | 37,353 | 23,461 | 7,452 | 223 | 2,105 | 11,955 | 5,267 | . | 3,755 | . | . | . | 5,292 | 8,011 |
| 2025 Q3 | 42,452 | 27,493 | 8,579 | 235 | 2,966 | 15,542 | 5,039 | 1,390 | 3,795 | . | . | . | 6,264 | 8,276 |
| Q4 | 37,353 | 23,461 | 7,452 | 223 | 2,105 | 11,955 | 5,267 | . | 3,755 | . | . | . | 5,292 | 8,011 |
| 2026 Q1 | 28,955 | 19,049 | 6,895 | 225 | 1,899 | 9,671 | 2,858 | . | 3,674 | . | . | . | 5,573 | 4,343 |
| Q2 | 27,921 | 18,086 | 6,985 | 267 | 1,569 | 9,223 | 3,095 | . | 3,256 | . | . | . | 5,629 | 4,174 |
| 2026 Mar. | 28,955 | 19,049 | 6,895 | 225 | 1,899 | 9,671 | 2,858 | . | 3,674 | . | . | . | 5,573 | 4,343 |
| Apr. | 28,501 | 18,576 | 7,238 | 210 | 1,569 | 9,463 | 3,197 | . | 3,342 | . | . | . | 5,662 | 4,184 |
| May | 28,866 | 18,968 | 7,017 | 266 | 1,569 | 9,740 | 2,852 | . | 3,477 | . | . | . | 5,930 | 4,183 |
| June | 27,921 | 18,086 | 6,985 | 267 | 1,569 | 9,223 | 3,095 | . | 3,256 | . | . | . | 5,629 | 4,174 |
| July | 28,862 | 18,692 | 7,430 | 203 | 1,611 | 9,764 | 3,422 | . | 3,377 | . | . | . | 5,658 | 4,113 |
| Aug. | 28,540 | 18,977 | 6,823 | 205 | 1,631 | 9,365 | 2,869 | . | 3,540 | . | . | . | 5,740 | 4,327 |
| **Foreign subsidiaries outside the euro area** [2] | | | | | | | | | | | | | | |
| 2024 | 119,894 | 11,670 | 39,683 | 20 | 3,114 | 17,637 | 7,382 | 13,527 | 4,125 | . | . | 44,608 | 4,230 | 25,039 |
| 2025 | 125,586 | 13,073 | 36,254 | 16 | 3,108 | 19,813 | 9,578 | 18,781 | 3,917 | . | . | 36,454 | 3,681 | 29,644 |
| 2025 Q3 | 117,724 | 12,387 | 35,322 | 18 | 2,835 | 15,010 | 7,271 | 19,957 | 3,255 | . | . | 36,976 | 4,032 | 26,936 |
| Q4 | 125,586 | 13,073 | 36,254 | 16 | 3,108 | 19,813 | 9,578 | 18,781 | 3,917 | . | . | 36,454 | 3,681 | 29,644 |
| 2026 Q1 | 124,823 | 13,871 | 33,901 | 20 | 3,294 | 19,256 | 7,832 | 19,180 | 3,488 | . | . | 36,213 | 4,268 | 31,081 |
| Q2 | 130,971 | 12,857 | 35,388 | 14 | 3,390 | 18,952 | 6,127 | 20,470 | 4,041 | . | . | 38,189 | 4,589 | 35,015 |
| 2026 Mar. | 124,823 | 13,871 | 33,901 | 20 | 3,294 | 19,256 | 7,832 | 19,180 | 3,488 | . | . | 36,213 | 4,268 | 31,081 |
| Apr. | 125,011 | 14,190 | 34,790 | 21 | 3,354 | 16,975 | 8,057 | 20,372 | 3,669 | . | . | 36,891 | 4,378 | 31,111 |
| May | 129,237 | 14,068 | 35,162 | 20 | 3,480 | 18,053 | 7,751 | 21,133 | 3,704 | . | . | 37,728 | 4,387 | 32,764 |
| June | 130,971 | 12,857 | 35,388 | 14 | 3,390 | 18,952 | 6,127 | 20,470 | 4,041 | . | . | 38,189 | 4,589 | 35,015 |
| July | 130,347 | 13,803 | 35,035 | 14 | 3,452 | 18,715 | 7,224 | 21,785 | 4,084 | . | . | 37,871 | 4,517 | 32,859 |
| Aug. | 130,375 | 13,963 | 34,578 | 15 | 3,212 | 18,178 | 7,122 | 20,990 | 4,267 | . | . | 38,194 | 4,426 | 33,730 |

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

## V External position of banks

| Liabilities to non-residents [1] | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | of which: | | | | Short-term liabilitites | | | | Long-term liabilitites | | | | |
| | | | | | | to foreign banks | | to foreign non-banks | | to foreign banks | | to foreign non-banks | | |
| Shares and participating interests | Total | Euro | US dollar | Japanese yen | Pound sterling | in the country of domicile of the subsidiary | in other foreign countries | in the country of domicile of the subsidiary | in other foreign countries | in the country of domicile of the subsidiary | in other foreign countries | in the country of domicile of the subsidiary | in other foreign countries | End of reporting period |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | |
| **All foreign subsidiaries** | | | | | | | | | | | | | | |
| 1,096 | 145,758 | 47,709 | 40,831 | 405 | 2,636 | 7,695 | 17,933 | 101,937 | 12,929 | 1,754 | 1,203 | 2,162 | 145 | 2024 |
| 1,142 | 152,645 | 49,222 | 39,771 | 331 | 3,035 | 6,449 | 19,843 | 107,039 | 15,143 | 1,400 | 851 | 1,776 | 144 | 2025 |
| 1,127 | 146,538 | 49,878 | 37,288 | 319 | 2,875 | 6,788 | 18,011 | 103,510 | 13,903 | 1,405 | 922 | 1,862 | 137 | 2025 Q3 |
| 1,142 | 152,645 | 49,222 | 39,771 | 331 | 3,035 | 6,449 | 19,843 | 107,039 | 15,143 | 1,400 | 851 | 1,776 | 144 | Q4 |
| 940 | 142,427 | 43,495 | 35,086 | 227 | 2,844 | 5,986 | 14,162 | 102,667 | 15,301 | 1,468 | 837 | 1,869 | 137 | 2026 Q1 |
| 922 | 148,930 | 44,148 | 36,570 | 271 | 2,684 | 7,249 | 11,891 | 108,676 | 16,607 | 1,526 | 820 | 1,941 | 220 | Q2 |
| 940 | 142,427 | 43,495 | 35,086 | 227 | 2,844 | 5,986 | 14,162 | 102,667 | 15,301 | 1,468 | 837 | 1,869 | 137 | 2026 Mar. |
| 954 | 142,460 | 43,595 | 35,594 | 211 | 2,670 | 5,783 | 12,830 | 104,189 | 15,277 | 1,501 | 804 | 1,919 | 157 | Apr. |
| 965 | 147,035 | 43,875 | 35,997 | 267 | 2,912 | 6,160 | 12,141 | 108,307 | 15,991 | 1,513 | 819 | 1,921 | 183 | May |
| 922 | 148,930 | 44,148 | 36,570 | 271 | 2,684 | 7,249 | 11,891 | 108,676 | 16,607 | 1,526 | 820 | 1,941 | 220 | June |
| 926 | 148,103 | 43,660 | 36,576 | 205 | 2,705 | 6,632 | 11,272 | 109,938 | 15,790 | 1,528 | 822 | 1,931 | 190 | July |
| 929 | 148,074 | 44,179 | 36,153 | 215 | 2,471 | 6,156 | 10,904 | 110,771 | 15,768 | 1,522 | 830 | 1,934 | 189 | Aug. |
| **Foreign subsidiaries in the euro area [2]** | | | | | | | | | | | | | | |
| 285 | 53,651 | 39,149 | 10,821 | 372 | 1,199 | 1,950 | 10,518 | 34,110 | 4,587 | . | 444 | 1,060 | . | 2024 |
| 303 | 52,947 | 39,719 | 10,395 | 289 | 1,308 | 754 | 12,075 | 33,553 | 4,382 | . | 385 | 996 | . | 2025 |
| 303 | 53,407 | 40,420 | 10,294 | 274 | 1,428 | 1,301 | 11,218 | 33,915 | 4,593 | . | 488 | 1,091 | . | 2025 Q3 |
| 303 | 52,947 | 39,719 | 10,395 | 289 | 1,308 | 754 | 12,075 | 33,553 | 4,382 | . | 385 | 996 | . | Q4 |
| 82 | 43,831 | 34,206 | 8,034 | 187 | 984 | 704 | 8,475 | 28,062 | 4,341 | . | 367 | 1,070 | . | 2026 Q1 |
| 90 | 44,698 | 34,529 | 8,420 | 230 | 934 | 860 | 8,496 | 28,422 | 4,511 | . | 401 | 1,109 | . | Q2 |
| 82 | 43,831 | 34,206 | 8,034 | 187 | 984 | 704 | 8,475 | 28,062 | 4,341 | . | 367 | 1,070 | . | 2026 Mar. |
| 82 | 44,149 | 34,127 | 8,567 | 172 | 856 | 743 | 8,665 | 28,061 | 4,348 | . | 383 | 1,121 | . | Apr. |
| 82 | 44,510 | 34,153 | 8,573 | 229 | 1,008 | 761 | 8,650 | 28,157 | 4,597 | . | 392 | 1,098 | . | May |
| 90 | 44,698 | 34,529 | 8,420 | 230 | 934 | 860 | 8,496 | 28,422 | 4,511 | . | 401 | 1,109 | . | June |
| 92 | 44,033 | 34,099 | 8,256 | 167 | 872 | 753 | 8,569 | 27,933 | 4,391 | . | 399 | 1,097 | . | July |
| 92 | 44,591 | 34,979 | 7,924 | 177 | 848 | 679 | 8,395 | 28,682 | 4,433 | . | 408 | 1,106 | . | Aug. |
| **of which: in Luxembourg** | | | | | | | | | | | | | | |
| . | 24,387 | 11,352 | 9,470 | 368 | 1,125 | 1,574 | 10,506 | 6,979 | 3,831 | . | 148 | . | . | 2024 |
| . | 24,116 | 12,414 | 9,010 | 281 | 1,217 | 593 | 11,819 | 6,924 | 3,609 | . | 90 | 801 | . | 2025 |
| . | 25,044 | 13,490 | 8,986 | 269 | 1,342 | 1,052 | 11,057 | 7,723 | 3,837 | . | 193 | 902 | . | 2025 Q3 |
| . | 24,116 | 12,414 | 9,010 | 281 | 1,217 | 593 | 11,819 | 6,924 | 3,609 | . | 90 | 801 | . | Q4 |
| . | 14,786 | 6,694 | 6,640 | . | 896 | 534 | 8,196 | 1,268 | 3,557 | . | 72 | . | . | 2026 Q1 |
| . | 15,240 | 6,596 | 7,049 | . | 839 | 691 | 8,231 | 1,240 | 3,693 | . | 106 | . | . | Q2 |
| . | 14,786 | 6,694 | 6,640 | . | 896 | 534 | 8,196 | 1,268 | 3,557 | . | 72 | . | . | 2026 Mar. |
| . | 15,020 | 6,631 | 7,093 | . | 748 | 574 | 8,394 | 1,198 | 3,541 | . | 88 | . | . | Apr. |
| . | 15,335 | 6,574 | 7,132 | . | 910 | 594 | 8,382 | 1,236 | 3,800 | . | 97 | . | . | May |
| . | 15,240 | 6,596 | 7,049 | . | 839 | 691 | 8,231 | 1,240 | 3,693 | . | 106 | . | . | June |
| . | 15,040 | 6,633 | 6,888 | . | 770 | 589 | 8,262 | 1,248 | 3,579 | . | 104 | . | . | July |
| . | 14,900 | 6,841 | 6,521 | . | 753 | 513 | 8,101 | 1,297 | 3,615 | . | 113 | . | . | Aug. |
| **Foreign subsidiaries outside the euro area [2]** | | | | | | | | | | | | | | |
| 811 | 92,107 | 8,560 | 30,010 | 33 | 1,437 | 5,745 | 7,415 | 67,827 | 8,342 | . | 759 | 1,102 | . | 2024 |
| 839 | 99,698 | 9,503 | 29,376 | 42 | 1,727 | 5,695 | 7,768 | 73,486 | 10,761 | . | 466 | 780 | . | 2025 |
| 824 | 93,131 | 9,458 | 26,994 | 45 | 1,447 | 5,487 | 6,793 | 69,595 | 9,310 | . | 434 | 771 | . | 2025 Q3 |
| 839 | 99,698 | 9,503 | 29,376 | 42 | 1,727 | 5,695 | 7,768 | 73,486 | 10,761 | . | 466 | 780 | . | Q4 |
| 858 | 98,596 | 9,289 | 27,052 | 40 | 1,860 | 5,282 | 5,687 | 74,605 | 10,960 | . | 470 | 799 | . | 2026 Q1 |
| 832 | 104,232 | 9,619 | 28,150 | 41 | 1,750 | 6,389 | 3,395 | 80,254 | 12,096 | . | 419 | 832 | . | Q2 |
| 858 | 98,596 | 9,289 | 27,052 | 40 | 1,860 | 5,282 | 5,687 | 74,605 | 10,960 | . | 470 | 799 | . | 2026 Mar. |
| 872 | 98,311 | 9,468 | 27,027 | 39 | 1,814 | 5,040 | 4,165 | 76,128 | 10,929 | . | 421 | 798 | . | Apr. |
| 883 | 102,525 | 9,722 | 27,424 | 38 | 1,904 | 5,399 | 3,491 | 80,150 | 11,394 | . | 427 | 823 | . | May |
| 832 | 104,232 | 9,619 | 28,150 | 41 | 1,750 | 6,389 | 3,395 | 80,254 | 12,096 | . | 419 | 832 | . | June |
| 834 | 104,070 | 9,561 | 28,320 | 38 | 1,833 | 5,879 | 2,703 | 82,005 | 11,399 | . | 423 | 834 | . | July |
| 837 | 103,483 | 9,200 | 28,229 | 38 | 1,623 | 5,477 | 2,509 | 82,089 | 11,335 | . | 422 | 828 | . | Aug. |

## V External position of banks

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

End of reporting period; € million

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

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

## V External position of banks

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

End of reporting period; € million

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

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

## VI German contribution to the consolidated banking statistics of the BIS

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

End of reporting period; € million

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

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

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

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

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

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

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

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

## VII OTC derivatives statistics (BIS)

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

€ billion

| End of half-year | Nominal values | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Derivative contracts, total [1] | Foreign exchange contracts [2] | | | | Interest-rate contracts [3] | | | | Credit derivatives [4] | |
| | | Total | with reporting banks [6] | with other banks and financial institutions [7] | with non-financial corporations | Total | with reporting banks [6] | with other banks and financial institutions [7] | with non-financial corporations | Total | with reporting banks [6] |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| **Contracts reported by all reporting banks world-wide [8]** | | | | | | | | | | | |
| 2012 H1 | 474,456 | 52,958 | 23,419 | 21,873 | 7,666 | 392,714 | 110,521 | 251,712 | 30,481 | 21,392 | 12,508 |
| H2 | 450,109 | 51,053 | 21,854 | 21,852 | 7,347 | 373,356 | 88,591 | 258,593 | 26,172 | 19,001 | 10,724 |
| 2013 H1 | 513,320 | 55,903 | 23,463 | 24,279 | 8,161 | 431,707 | 79,596 | 325,305 | 26,806 | 18,616 | 10,495 |
| H2 | 496,801 | 51,159 | 22,628 | 22,154 | 6,377 | 424,045 | 69,438 | 342,158 | 12,449 | 15,242 | 8,015 |
| 2014 H1 | 488,230 | 54,753 | 23,408 | 24,674 | 6,671 | 412,425 | 61,883 | 339,011 | 11,531 | 14,250 | 6,985 |
| H2 | 498,905 | 61,810 | 26,270 | 27,939 | 7,601 | 416,310 | 57,569 | 347,095 | 11,646 | 13,507 | 6,356 |
| 2015 H1 | 475,398 | 65,786 | 27,426 | 29,428 | 8,932 | 388,334 | 54,484 | 321,545 | 12,305 | 13,043 | 5,812 |
| H2 | 436,506 | 64,707 | 27,492 | 28,647 | 8,568 | 352,737 | 49,706 | 289,488 | 13,543 | 11,291 | 5,007 |
| 2016 H1 | 469,072 | 66,831 | 28,873 | 30,095 | 7,863 | 384,412 | 42,473 | 332,161 | 9,778 | 10,594 | 4,588 |
| H2 | 430,705 | 65,077 | 28,780 | 28,308 | 7,989 | 349,171 | 38,709 | 300,453 | 10,009 | 9,351 | 3,548 |
| 2017 H1 | 447,387 | 67,454 | 29,352 | 29,904 | 8,198 | 364,264 | 34,688 | 319,558 | 10,018 | 8,451 | 2,584 |
| H2 | 442,894 | 72,593 | 30,124 | 32,589 | 9,880 | 355,472 | 33,953 | 310,071 | 11,448 | 7,799 | 1,935 |
| 2018 H1 | 509,529 | 82,119 | 34,834 | 37,149 | 10,136 | 412,356 | 34,411 | 365,558 | 12,387 | 7,159 | 1,714 |
| H2 | 474,707 | 79,127 | 32,931 | 36,287 | 9,909 | 381,202 | 34,070 | 335,171 | 11,961 | 7,111 | 1,580 |
| 2019 H1 | 561,605 | 86,570 | 34,705 | 41,363 | 10,502 | 460,123 | 34,222 | 413,649 | 12,252 | 6,862 | 1,380 |
| H2 | 496,137 | 82,018 | 31,787 | 39,812 | 10,419 | 399,359 | 31,488 | 356,692 | 11,179 | 6,746 | 1,268 |
| 2020 H1 | 541,114 | 83,722 | 32,074 | 41,073 | 10,575 | 441,885 | 29,647 | 400,925 | 11,313 | 7,867 | 1,291 |
| H2 | 473,632 | 79,464 | 30,225 | 39,043 | 10,196 | 379,911 | 25,527 | 343,994 | 10,390 | 6,813 | 1,028 |
| 2021 H1 | 512,464 | 86,191 | 31,001 | 44,265 | 10,925 | 410,477 | 25,333 | 374,435 | 10,709 | 7,416 | 936 |
| H2 | 527,649 | 92,008 | 33,697 | 47,025 | 11,286 | 419,485 | 26,438 | 381,794 | 11,253 | 7,770 | 1,024 |
| 2022 H1 | 607,586 | 105,480 | 39,846 | 52,726 | 12,908 | 483,540 | 29,864 | 441,444 | 12,232 | 8,969 | 1,134 |
| H2 | 578,448 | 100,840 | 36,616 | 51,165 | 13,059 | 459,790 | 27,091 | 420,462 | 12,237 | 9,121 | 1,096 |
| 2023 H1 | 655,077 | 109,002 | 40,503 | 55,206 | 13,293 | 527,656 | 29,343 | 484,938 | 13,375 | 9,111 | 1,044 |
| H2 | 602,808 | 106,770 | 38,685 | 55,066 | 13,019 | 479,266 | 28,452 | 437,921 | 12,893 | 7,735 | 1,033 |
| 2024 H1 | 680,602 | 121,308 | 43,294 | 63,813 | 14,201 | 540,475 | 27,993 | 498,581 | 13,901 | 8,419 | 926 |
| H2 | 672,402 | 125,199 | 43,784 | 65,274 | 16,141 | 527,612 | 27,321 | 484,851 | 15,440 | 8,705 | 887 |
| 2025 H1 | 720,924 | 132,395 | 47,573 | 69,331 | 15,491 | 567,989 | 27,015 | 525,370 | 15,604 | 9,430 | 924 |
| H2 | 718,058 | 126,509 | 44,283 | 66,937 | 15,289 | 569,655 | 26,592 | 525,323 | 17,740 | 9,366 | 880 |
| **of which: contracts reported by German banks** | | | | | | | | | | | |
| 2012 H1 | 56,683 | 5,734 | 2,092 | 3,054 | 588 | 47,634 | 10,520 | 33,192 | 3,922 | 2,459 | 1,169 |
| H2 | 50,587 | 5,194 | 1,871 | 2,767 | 556 | 42,837 | 8,270 | 33,061 | 1,506 | 1,856 | 1,003 |
| 2013 H1 | 52,335 | 5,482 | 1,827 | 3,096 | 559 | 44,125 | 7,151 | 35,763 | 1,211 | 1,945 | 980 |
| H2 | 49,317 | 4,709 | 2,354 | 1,831 | 524 | 42,293 | 7,084 | 34,155 | 1,054 | 1,711 | 819 |
| 2014 H1 | 49,663 | 5,323 | 2,349 | 2,434 | 540 | 41,925 | 6,274 | 34,657 | 994 | 1,814 | 418 |
| H2 | 45,077 | 5,288 | 2,506 | 2,201 | 581 | 37,800 | 6,448 | 30,387 | 965 | 1,411 | 311 |
| 2015 H1 | 39,052 | 4,983 | 2,441 | 1,962 | 580 | 32,024 | 5,826 | 25,247 | 951 | 1,377 | 209 |
| H2 | 35,107 | 5,122 | 2,456 | 2,094 | 572 | 28,101 | 5,082 | 22,160 | 859 | 1,327 | . |
| 2016 H1 | 38,880 | 5,017 | 2,476 | 1,991 | 550 | 31,899 | 4,216 | 26,962 | 721 | 1,306 | . |
| H2 | 36,514 | 4,419 | 2,263 | 1,645 | 511 | 30,198 | 3,818 | 25,754 | 626 | 1,362 | . |
| 2017 H1 | 41,109 | 4,404 | 2,283 | 1,646 | 475 | 34,696 | 3,293 | 30,840 | 563 | 1,477 | . |
| H2 | 44,225 | 4,496 | 2,322 | 1,707 | 467 | 37,683 | 2,669 | 34,513 | 501 | 1,577 | . |
| 2018 H1 | 47,806 | 5,107 | 2,763 | 1,870 | 474 | 41,313 | 2,751 | 38,076 | 486 | 921 | . |
| H2 | 38,799 | 4,496 | 2,351 | 1,693 | 452 | 33,160 | 2,719 | 29,924 | 517 | 735 | . |
| 2019 H1 | 41,124 | 4,608 | 2,319 | 1,822 | 467 | 35,346 | 2,786 | 31,998 | 562 | 740 | . |
| H2 | 38,628 | 4,607 | 2,180 | 1,937 | 490 | 33,167 | 2,623 | 30,050 | 494 | 642 | . |
| 2020 H1 | 41,596 | 4,384 | 2,136 | 1,722 | 526 | 36,167 | 2,382 | 33,294 | 491 | 893 | . |
| H2 | 39,362 | 4,351 | 2,084 | 1,780 | 487 | 34,136 | 2,029 | 31,684 | 423 | 766 | . |
| 2021 H1 | 42,123 | 4,517 | 2,110 | 1,898 | 509 | 36,669 | 2,036 | 34,217 | 416 | 828 | . |
| H2 | 44,112 | 5,103 | 2,432 | 2,083 | 588 | 37,977 | 2,002 | 35,563 | 412 | 962 | . |
| 2022 H1 | 53,574 | 6,301 | 2,802 | 2,783 | 716 | 46,010 | 2,270 | 43,290 | 450 | 1,184 | . |
| H2 | 47,174 | 6,100 | 2,717 | 2,728 | 655 | 39,589 | 2,140 | 37,021 | 428 | 1,411 | . |
| 2023 H1 | 56,230 | 6,710 | 2,927 | 3,127 | 656 | 48,277 | 2,296 | 45,551 | 430 | 1,177 | . |
| H2 | 56,676 | 6,528 | 2,590 | 3,307 | 631 | 49,025 | 2,214 | 46,369 | 442 | 1,037 | . |
| 2024 H1 | 64,135 | 7,227 | 2,928 | 3,625 | 674 | 55,670 | 2,327 | 52,879 | 464 | 1,135 | . |
| H2 | 59,536 | 7,650 | 3,153 | 3,815 | 682 | 50,616 | 2,348 | 47,770 | 498 | 1,144 | . |
| 2025 H1 | 64,907 | 8,010 | 3,320 | 4,025 | 665 | 55,621 | 2,335 | 52,826 | 460 | 1,123 | . |
| H2 | 68,066 | 7,597 | 2,505 | 4,472 | 620 | 59,106 | 2,145 | 56,379 | 582 | 1,189 | . |

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

## VII OTC derivatives statistics (BIS)

| | | | | Market values | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| with other banks and financial institutions [7] | with non-financial corporations | Index-related and stock-related contracts [5] | Commodity-contracts [5] | Derivative contracts, total [1] | Foreign exchange contracts [2] | Interest-rate contracts [3] | Credit derivatives [4] | Index-related and stock-related contracts [5] | Commodity-contracts [5] | End of half-year |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | |
| **Contracts reported by all reporting banks world-wide [8]** | | | | | | | | | | |
| 8,735 | 149 | 5,014 | 2,378 | 18,719 | 1,786 | 15,181 | 943 | 508 | 301 | 2012 H1 |
| 8,125 | 152 | 4,738 | 1,961 | 17,544 | 1,753 | 14,430 | 643 | 455 | 263 | H2 |
| 7,973 | 148 | 5,215 | 1,879 | 14,883 | 1,856 | 11,650 | 554 | 529 | 294 | 2013 H1 |
| 7,091 | 136 | 4,757 | 1,598 | 13,126 | 1,656 | 10,297 | 474 | 508 | 191 | H2 |
| 7,116 | 149 | 5,187 | 1,615 | 12,276 | 1,262 | 9,856 | 465 | 496 | 197 | 2014 H1 |
| 6,989 | 162 | 5,739 | 1,539 | 16,510 | 2,418 | 12,838 | 488 | 504 | 262 | H2 |
| 7,047 | 184 | 6,742 | 1,493 | 13,314 | 2,269 | 9,886 | 405 | 542 | 212 | 2015 H1 |
| 6,109 | 175 | 6,559 | 1,212 | 12,804 | 2,369 | 9,320 | 387 | 455 | 273 | H2 |
| 5,868 | 138 | 5,973 | 1,262 | 17,685 | 2,777 | 13,968 | 307 | 464 | 169 | 2016 H1 |
| 5,662 | 141 | 5,825 | 1,281 | 13,179 | 2,820 | 9,479 | 277 | 448 | 155 | H2 |
| 5,731 | 136 | 5,990 | 1,228 | 10,329 | 2,041 | 7,447 | 260 | 462 | 119 | 2017 H1 |
| 5,684 | 180 | 5,477 | 1,553 | 9,122 | 1,912 | 6,320 | 253 | 479 | 158 | H2 |
| 5,243 | 202 | 6,065 | 1,830 | 8,846 | 2,247 | 5,699 | 200 | 522 | 178 | 2018 H1 |
| 5,294 | 237 | 5,605 | 1,662 | 8,416 | 1,971 | 5,591 | 163 | 499 | 192 | H2 |
| 5,214 | 268 | 6,192 | 1,858 | 10,568 | 1,959 | 7,738 | 188 | 509 | 174 | 2019 H1 |
| 5,228 | 250 | 6,119 | 1,895 | 10,290 | 1,985 | 7,434 | 177 | 519 | 175 | H2 |
| 6,298 | 278 | 5,766 | 1,874 | 13,797 | 2,348 | 10,464 | 164 | 588 | 233 | 2020 H1 |
| 5,540 | 245 | 5,773 | 1,671 | 12,838 | 2,588 | 9,224 | 165 | 685 | 176 | H2 |
| 6,276 | 204 | 6,316 | 2,064 | 10,592 | 2,030 | 7,523 | 173 | 614 | 252 | 2021 H1 |
| 6,539 | 207 | 6,428 | 1,958 | 10,952 | 2,250 | 7,604 | 175 | 578 | 345 | H2 |
| 7,715 | 120 | 6,729 | 2,868 | 17,582 | 4,551 | 11,365 | 203 | 573 | 890 | 2022 H1 |
| 7,928 | 97 | 6,487 | 2,210 | 19,366 | 4,543 | 13,721 | 137 | 473 | 492 | H2 |
| 7,981 | 86 | 7,212 | 2,096 | 18,168 | 3,967 | 13,240 | 155 | 525 | 281 | 2023 H1 |
| 6,628 | 74 | 7,043 | 1,994 | 16,326 | 3,798 | 11,569 | 160 | 527 | 272 | H2 |
| 7,428 | 65 | 8,115 | 2,285 | 15,649 | 3,426 | 11,197 | 160 | 629 | 237 | 2024 H1 |
| 7,745 | 73 | 8,568 | 2,318 | 16,867 | 4,692 | 11,116 | 175 | 637 | 247 | H2 |
| 8,429 | 77 | 8,872 | 2,238 | 18,526 | 4,566 | 12,830 | 215 | 701 | 214 | 2025 H1 |
| 8,382 | 104 | 10,156 | 2,372 | 19,333 | 4,203 | 13,893 | 232 | 723 | 282 | H2 |
| **of which: contracts reported by German banks** | | | | | | | | | | |
| 1,276 | 14 | 639 | 217 | 1,969 | 182 | 1,602 | 106 | 49 | 30 | 2012 H1 |
| 837 | 16 | 570 | 130 | 1,749 | 172 | 1,439 | 77 | 39 | 22 | H2 |
| 953 | 12 | 634 | 149 | 1,362 | 180 | 1,061 | 57 | 46 | 18 | 2013 H1 |
| 880 | 12 | 495 | 109 | 1,074 | 154 | 817 | 49 | 41 | 13 | H2 |
| 1,383 | 13 | 496 | 105 | 1,081 | 117 | 853 | 58 | 40 | 13 | 2014 H1 |
| 1,091 | 9 | 535 | 43 | 1,346 | 208 | 1,035 | 54 | 42 | 7 | H2 |
| 1,159 | 9 | 635 | 33 | 1,124 | 196 | 838 | 42 | 43 | 5 | 2015 H1 |
| 1,139 | . | 526 | 31 | 1,080 | 192 | 802 | 43 | 37 | 6 | H2 |
| 972 | . | 631 | 27 | 1,326 | 201 | 1,044 | 35 | 41 | 5 | 2016 H1 |
| 1,094 | . | 506 | 29 | 1,035 | 204 | 754 | 40 | 33 | 4 | H2 |
| 1,256 | . | 510 | 22 | 864 | 150 | 628 | 46 | 37 | 3 | 2017 H1 |
| 1,413 | . | 450 | 19 | 798 | 127 | 580 | 53 | 35 | 3 | H2 |
| 785 | . | 441 | 24 | 754 | 151 | 543 | 22 | 33 | 5 | 2018 H1 |
| 616 | . | 386 | 22 | 699 | 123 | 525 | 15 | 31 | 5 | H2 |
| 646 | . | 399 | 31 | 933 | 108 | 772 | 20 | 29 | 4 | 2019 H1 |
| 567 | . | 186 | 26 | 927 | 106 | 785 | 20 | 13 | 3 | H2 |
| 829 | . | 129 | 23 | 1,117 | 118 | 964 | 18 | 13 | 4 | 2020 H1 |
| 711 | . | 88 | 21 | 982 | 137 | 804 | 24 | 14 | 3 | H2 |
| 778 | . | 85 | 24 | 725 | 102 | 579 | 29 | 10 | 5 | 2021 H1 |
| 900 | . | 45 | 25 | 698 | 147 | 507 | 31 | 9 | 4 | H2 |
| 1,119 | . | 39 | 40 | 972 | 224 | 720 | 16 | 7 | 5 | 2022 H1 |
| 1,346 | . | 36 | 38 | 1,102 | 215 | 865 | 15 | 4 | 3 | H2 |
| 1,108 | . | 34 | 32 | 1,018 | 167 | 826 | 18 | 4 | 3 | 2023 H1 |
| 972 | . | 31 | 55 | 884 | 167 | 686 | 24 | 5 | 2 | H2 |
| 1,074 | . | 37 | 66 | 846 | 147 | 666 | 25 | 5 | 3 | 2024 H1 |
| 1,080 | . | 54 | 72 | 904 | 226 | 643 | 27 | 5 | 3 | H2 |
| 1,070 | . | 57 | 96 | 845 | 192 | 619 | 27 | 4 | 3 | 2025 H1 |
| 1,123 | . | 71 | 103 | 825 | 154 | 630 | 30 | 6 | 5 | H2 |

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

## VIII. Items of banks' profit and loss accounts

### 1. Performance of the various categories of banks *

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

| Financial year | All categories of banks | Commercial banks | | | | | Landesbanken 3 | Savings banks 3 | Regional institutions of credit cooperatives 6 | Credit cooperatives | Mortgage banks 2 4 | Instalment sales financing institutions 7 | Building and loan associations | Banks with special, development and other central support tasks 1 3 6 8 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Total | Big banks 1 | Regional banks and other commercial banks 1 2 3 4 | Branches of foreign banks | Private bankers 5 | | | | | | | | |
| **Operating result before the valuation of assets 9** | | | | | | | | | | | | | | |
| 1993 | 60,718 | 21,813 | 11,129 | 9,647 | 249 | 788 | 5,017 | 16,537 | 1,203 | 8,814 | 3,156 | – | 1,622 | 2,556 |
| 1994 | 66,353 | 19,126 | 7,975 | 10,327 | 160 | 664 | 5,867 | 20,590 | 2,159 | 10,071 | 3,592 | – | 2,134 | 2,814 |
| 1995 | 62,472 | 17,764 | 6,893 | 10,232 | 141 | 498 | 5,818 | 19,493 | 1,443 | 9,685 | 4,147 | – | 1,174 | 2,948 |
| 1996 | 66,647 | 19,641 | 7,603 | 11,341 | 133 | 564 | 7,084 | 19,493 | 1,461 | 9,830 | 4,628 | – | 1,054 | 3,456 |
| 1997 | 70,601 | 21,957 | 8,764 | 12,396 | 119 | 678 | 7,858 | 19,357 | 1,610 | 9,769 | 5,307 | – | 1,269 | 3,474 |
| 1998 | 72,967 | 22,761 | 7,782 | 13,928 | 181 | 870 | 10,116 | 17,754 | 1,721 | 8,841 | 6,303 | – | 1,380 | 4,091 |
| 1999 | 72,207 | 21,362 | 10,628 | 10,542 | 192 | – | 9,568 | 18,359 | 1,549 | 9,537 | 5,715 | – | 1,553 | 4,565 |
| 1999 | 36,919 | 10,922 | 5,434 | 5,390 | 98 | – | 4,892 | 9,387 | 792 | 4,876 | 2,922 | – | 794 | 2,334 |
| 2000 | 36,900 | 11,986 | 6,043 | 5,824 | 119 | – | 5,103 | 8,284 | 1,233 | 4,289 | 2,917 | – | 1,089 | 1,999 |
| 2001 | 33,408 | 9,513 | 4,753 | 4,638 | 122 | – | 5,441 | 8,058 | 788 | 3,824 | 2,800 | – | 964 | 2,020 |
| 2002 | 39,266 | 12,506 | 6,177 | 6,201 | 128 | – | 5,648 | 9,568 | 1,025 | 4,632 | 2,436 | – | 1,052 | 2,399 |
| 2003 | 40,107 | 12,129 | 5,400 | 6,573 | 156 | – | 6,094 | 9,806 | 644 | 5,638 | 2,308 | – | 1,081 | 2,407 |
| 2004 | 41,025 | 12,045 | 5,320 | 6,590 | 135 | – | 5,787 | 10,212 | 692 | 5,915 | 2,590 | – | 1,118 | 2,666 |
| 2005 | 51,511 | 23,710 | 15,578 | 8,008 | 124 | – | 4,905 | 9,880 | 834 | 5,725 | 2,679 | – | 1,027 | 2,751 |
| 2006 | 49,822 | 18,997 | 11,425 | 7,438 | 134 | – | 6,626 | 9,884 | 666 | 7,503 | 2,524 | – | 615 | 3,007 |
| 2007 | 45,057 | 19,806 | 11,887 | 7,704 | 215 | – | 4,624 | 8,499 | 122 | 5,475 | 2,809 | – | 997 | 2,725 |
| 2008 | 29,403 | 2,417 | – 4,974 | 7,185 | 206 | – | 6,112 | 8,573 | 72 | 5,980 | 2,309 | – | 943 | 2,997 |
| 2009 | 45,078 | 13,828 | 7,676 | 5,901 | 251 | – | 6,831 | 9,596 | 1,368 | 6,201 | 2,481 | – | 988 | 3,785 |
| 2010 | 46,563 | 14,285 | 7,222 | 6,800 | 263 | – | 5,538 | 11,042 | 1,090 | 7,480 | 2,408 | – | 864 | 3,856 |
| 2011 | 46,177 | 17,476 | 9,124 | 8,080 | 272 | – | 4,483 | 11,152 | 745 | 7,548 | 507 | – | 946 | 3,320 |
| 2012 | 46,988 | 18,517 | 11,210 | 7,047 | 260 | – | 4,267 | 10,072 | 1,502 | 7,135 | 1,282 | – | 815 | 3,398 |
| 2013 | 37,767 | 14,110 | 6,876 | 6,971 | 263 | – | 4,077 | 9,491 | 1,036 | 7,604 | 432 | – | 674 | 343 |
| 2014 | 38,093 | 13,757 | 6,935 | 6,480 | 342 | – | 2,667 | 9,232 | 813 | 7,339 | 884 | – | 544 | 2,857 |
| 2015 | 37,853 | 13,205 | 5,576 | 7,440 | 189 | – | 3,077 | 9,277 | 771 | 7,269 | 1,094 | – | 500 | 2,660 |
| 2016 | 39,350 | 14,105 | 6,039 | 7,846 | 220 | – | 3,677 | 9,549 | – | 7,237 | 599 | – | 919 | 3,264 |
| 2017 | 34,532 | 10,505 | 3,239 | 7,020 | 246 | – | 2,545 | 9,792 | – | 7,497 | 380 | – | 963 | 2,850 |
| 2018 | 32,449 | 10,438 | 3,710 | 6,521 | 207 | – | 1,695 | 9,703 | – | 7,427 | 656 | – | 246 | 2,284 |
| 2019 | 28,493 | 7,383 | – 256 | 7,401 | 238 | – | 1,570 | 8,491 | – | 7,262 | 885 | – | 104 | 2,798 |
| 2020 | 33,392 | 11,123 | 2,701 | 8,155 | 267 | – | 1,767 | 8,784 | – | 7,275 | 933 | – | 177 | 3,333 |
| 2021 | 34,190 | 10,767 | 216 | 10,214 | 337 | – | 2,427 | 8,533 | – | 7,877 | 780 | – | 137 | 3,669 |
| 2022 | 46,055 | 14,991 | 2,915 | 11,690 | 386 | – | 3,555 | 12,929 | – | 9,438 | 1,058 | – | 617 | 3,467 |
| 2023 | 66,936 | 27,845 | 11,514 | 15,798 | 533 | – | 4,383 | 17,567 | – | 10,972 | 1,278 | – | 853 | 4,038 |
| 2024 | 66,870 | 26,452 | 9,649 | 16,337 | 466 | – | 5,341 | 17,843 | – | 11,077 | 1,295 | – | 834 | 4,028 |
| 2025 | 70,058 | 30,258 | 13,160 | 16,743 | 355 | – | 4,719 | 17,837 | – | 11,685 | 851 | – | 993 | 3,715 |
| **Operating result 10** | | | | | | | | | | | | | | |
| 1993 | 36,770 | 10,489 | 4,870 | 5,033 | 202 | 384 | 2,765 | 10,847 | 549 | 6,530 | 2,328 | – | 1,653 | 1,609 |
| 1994 | 35,299 | 9,850 | 4,098 | 5,463 | 143 | 146 | 3,303 | 10,583 | 468 | 5,755 | 2,099 | – | 1,976 | 1,265 |
| 1995 | 42,155 | 12,136 | 5,188 | 6,666 | 166 | 116 | 3,715 | 12,012 | 1,108 | 6,702 | 3,220 | – | 1,400 | 1,862 |
| 1996 | 44,913 | 13,013 | 5,901 | 6,674 | 136 | 302 | 4,638 | 12,326 | 1,332 | 6,526 | 3,780 | – | 1,388 | 1,910 |
| 1997 | 45,576 | 13,758 | 5,364 | 7,814 | 87 | 493 | 5,074 | 11,796 | 1,273 | 5,905 | 4,020 | – | 1,335 | 2,415 |
| 1998 | 45,736 | 14,879 | 5,259 | 8,868 | 127 | 625 | 4,271 | 11,865 | 993 | 5,295 | 5,138 | – | 1,313 | 1,982 |
| 1999 | 49,852 | 13,257 | 4,804 | 8,259 | 194 | – | 6,622 | 15,310 | 835 | 5,537 | 4,152 | – | 1,709 | 2,429 |
| 1999 | 25,489 | 6,778 | 2,456 | 4,223 | 99 | – | 3,386 | 7,828 | 427 | 2,831 | 2,123 | – | 874 | 1,242 |
| 2000 | 20,956 | 7,974 | 3,691 | 4,173 | 110 | – | 3,347 | 4,055 | 125 | 1,844 | 1,236 | – | 1,031 | 1,344 |
| 2001 | 13,666 | 3,346 | 853 | 2,406 | 87 | – | 2,260 | 3,078 | 16 | 1,153 | 1,679 | – | 839 | 1,295 |
| 2002 | 7,730 | 3,472 | 58 | 3,357 | 57 | – | – 2,098 | 2,641 | 120 | 945 | 593 | – | 733 | 1,324 |
| 2003 | 18,131 | 4,784 | 649 | 4,007 | 128 | – | 2,340 | 4,559 | 130 | 2,543 | 1,198 | – | 856 | 1,721 |
| 2004 | 23,496 | 6,744 | 2,373 | 4,271 | 100 | – | 4,988 | 4,329 | 371 | 2,873 | 965 | – | 870 | 2,356 |
| 2005 | 37,256 | 19,804 | 13,865 | 5,811 | 128 | – | 4,123 | 4,933 | 654 | 2,726 | 1,551 | – | 779 | 2,686 |
| 2006 | 35,503 | 14,905 | 9,352 | 5,429 | 124 | – | 7,999 | 4,638 | 555 | 3,254 | 1,457 | – | 296 | 2,399 |
| 2007 | 21,044 | 14,927 | 9,081 | 5,650 | 196 | – | 2,461 | 4,123 | – 333 | 2,761 | 1,565 | – | 587 | – 5,047 |
| 2008 | – 7,664 | – 7,744 | – 12,015 | 4,133 | 138 | – | – 2,435 | 3,673 | – 622 | 2,365 | – 1,668 | – | 487 | – 1,720 |
| 2009 | 18,032 | 5,386 | 2,350 | 2,834 | 202 | – | 735 | 5,112 | 1,395 | 3,943 | – 1,000 | – | 872 | 1,589 |
| 2010 | 31,167 | 9,851 | 5,508 | 4,106 | 237 | – | 3,268 | 7,549 | 1,097 | 5,164 | – 15 | – | 857 | 3,396 |
| 2011 | 49,280 | 13,165 | 7,237 | 5,647 | 281 | – | 3,799 | 18,620 | 1,869 | 7,231 | – 1,134 | – | 1,701 | 4,029 |
| 2012 | 42,654 | 14,555 | 8,176 | 6,107 | 272 | – | 4,149 | 10,732 | 1,365 | 7,398 | 637 | – | 832 | 2,986 |
| 2013 | 31,225 | 12,074 | 5,918 | 5,895 | 261 | – | 756 | 9,621 | 707 | 7,926 | 27 | – | 586 | – 472 |
| 2014 | 31,510 | 9,960 | 4,218 | 5,438 | 304 | – | 1,087 | 9,233 | 826 | 7,141 | 606 | – | 828 | 1,829 |
| 2015 | 34,356 | 12,022 | 5,661 | 6,173 | 188 | – | 1,963 | 9,369 | 894 | 6,816 | 767 | – | 428 | 2,097 |
| 2016 | 30,596 | 8,975 | 2,018 | 6,858 | 99 | – | – 48 | 10,611 | – | 7,340 | 486 | – | 941 | 2,291 |
| 2017 | 30,913 | 9,965 | 3,905 | 5,768 | 292 | – | 288 | 10,075 | – | 7,311 | 412 | – | 902 | 1,960 |
| 2018 | 25,686 | 8,446 | 3,328 | 4,947 | 171 | – | – 930 | 8,999 | – | 6,501 | 315 | – | 268 | 2,087 |
| 2019 | 21,774 | 1,640 | – 4,979 | 6,404 | 215 | – | 1,233 | 8,195 | – | 7,681 | 760 | – | 153 | 2,112 |
| 2020 | 20,110 | 2,787 | – 2,569 | 5,309 | 47 | – | 1,124 | 6,824 | – | 6,530 | 576 | – | 95 | 2,174 |
| 2021 | 30,565 | 8,406 | – 449 | 8,540 | 315 | – | 2,377 | 8,324 | – | 7,843 | 624 | – | 121 | 2,870 |
| 2022 | 29,767 | 10,407 | 2,208 | 7,927 | 272 | – | 2,005 | 8,176 | – | 5,398 | 757 | – | 488 | 2,536 |
| 2023 | 56,545 | 23,502 | 9,052 | 14,012 | 438 | – | 3,532 | 14,461 | – | 9,782 | 726 | – | 761 | 3,781 |
| 2024 | 53,833 | 20,645 | 6,563 | 13,731 | 351 | – | 3,475 | 15,373 | – | 9,193 | 1,113 | – | 743 | 3,291 |
| 2025 | 58,206 | 26,199 | 12,389 | 13,600 | 210 | – | 3,494 | 14,637 | – | 9,018 | 239 | – | 804 | 3,815 |

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

## VIII. Items of banks' profit and loss accounts

### 1. Performance of the various categories of banks *

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

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

For footnotes *****, **1** and **2,** see p. 136. **3** From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012 to 2020, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" prior to expiry for collection). As of 2025 total assets at year-end level.§ **4** In 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". **5** The category "Private bankers" was dissolved in December 1998. The credit institutions formerly belonging to this category were allocated to the category "Regional banks and other commercial banks". **6** From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". **7** The category "Instalment sales financing institutions" was dissolved in December 1986. The credit institutions formerly belonging to this category were allocated to the categories "Regional banks and other commercial banks", "Private bankers" and "Credit cooperatives", according to their legal form. **8** Up to 2015, category "Special purpose banks". For footnotes **11** and **12,** see p. 138.

## VIII. Items of banks' profit and loss accounts

### 1. Performance of the various categories of banks *

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

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

For footnotes * and **1-8,** see pp. 136 f. **9** Net interest and commission income less general administrative spending plus result from the trading portfolio and other operating result. **10** Operating result before the valuation of assets plus result from the valuation of assets prior to expiry for collection). As of 2025 total assets at year-end level.§ **11** Net interest and commission income less general administrative spending. **12** Status after extension of credit cooperatives' reporting requirements; full survey as of 1985. **13** Operating result plus other and extraordinary result.

## VIII. Items of banks' profit and loss accounts

### 1. Performance of the various categories of banks *

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

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

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

## VIII. Items of banks' profit and loss accounts

### 1. Performance of the various categories of banks *

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

| Financial year | All categories of banks | Commercial banks | | | | | Landesbanken 3 | Savings banks 3 | Regional institutions of credit cooperatives 6 | Credit cooperatives | Mortgage banks 2 4 | Instalment sales financing institutions 7 | Building and loan associations | Banks with special, development and other central support tasks 1 3 6 8 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Total | Big banks 1 | Regional banks and other commercial banks 1 2 3 4 | Branches of foreign banks | Private bankers 5 | | | | | | | | |
| | **Total assets** 15 | | | | | | | | | | | | | |
| 1968 | 586,935 | 129,635 | 58,311 | 52,520 | 6,115 | 12,689 | 92,052 | 140,830 | 22,757 | 43,175 | 97,900 | 5,637 | – | 54,949 |
| 1969 | 668,741 | 156,631 | 68,752 | 63,759 | 8,556 | 15,564 | 105,955 | 159,179 | 25,937 | 49,484 | 105,741 | 6,356 | – | 59,458 |
| 1970 | 744,997 | 183,066 | 77,901 | 75,310 | 11,481 | 18,374 | 114,540 | 179,043 | 28,843 | 58,224 | 107,415 | 7,935 | – | 65,931 |
| 1971 | 838,116 | 211,030 | 88,421 | 87,682 | 14,070 | 20,857 | 130,364 | 199,337 | 31,363 | 68,544 | 117,104 | 9,333 | – | 71,041 |
| 1972 | 961,905 | 245,002 | 100,611 | 103,306 | 17,020 | 24,065 | 166,313 | 226,557 | 35,487 | 81,252 | 117,530 | 11,349 | – | 78,415 |
| 1973 | 1,084,228 | 283,965 | 116,191 | 120,312 | 22,657 | 24,805 | 181,646 | 247,670 | 38,332 | 101,633 | 132,239 | 13,329 | – | 85,414 |
| 1974 | 1,188,248 | 300,496 | 121,371 | 126,117 | 29,458 | 23,550 | 205,622 | 271,832 | 48,103 | 113,464 | 145,091 | 14,449 | – | 89,191 |
| 1975 | 1,307,896 | 318,116 | 129,987 | 133,991 | 30,560 | 23,578 | 226,911 | 301,870 | 56,461 | 126,510 | 168,697 | 15,187 | – | 94,144 |
| 1976 | 1,479,418 | 377,545 | 162,162 | 156,896 | 33,180 | 25,307 | 250,935 | 337,364 | 60,150 | 143,069 | 190,681 | 16,185 | – | 103,489 |
| 1977 | 1,643,806 | 424,968 | 186,743 | 180,028 | 32,332 | 25,865 | 272,452 | 370,855 | 66,762 | 162,366 | 217,466 | 18,494 | – | 110,443 |
| 1978 | 1,841,904 | 485,744 | 218,388 | 205,687 | 33,119 | 28,550 | 303,083 | 408,074 | 75,208 | 184,220 | 247,471 | 20,506 | – | 117,598 |
| 1979 | 2,064,387 | 543,929 | 246,102 | 230,868 | 36,529 | 30,430 | 344,755 | 452,413 | 82,845 | 212,340 | 274,073 | 23,735 | – | 130,297 |
| 1980 | 2,253,355 | 586,209 | 263,727 | 252,210 | 38,201 | 32,071 | 378,961 | 490,534 | 89,558 | 238,349 | 301,584 | 25,997 | – | 142,163 |
| 1981 | 2,462,883 | 627,295 | 272,868 | 274,597 | 45,958 | 33,872 | 417,523 | 529,342 | 97,177 | 266,029 | 339,669 | 28,039 | – | 157,809 |
| 1982 | 2,657,480 | 657,658 | 283,694 | 288,212 | 50,819 | 34,933 | 449,750 | 570,029 | 105,403 | 291,440 | 376,432 | 30,090 | – | 176,678 |
| 1983 | 2,829,562 | 683,368 | 288,832 | 300,396 | 57,206 | 36,934 | 488,702 | 606,704 | 118,133 | 314,632 | 396,235 | 32,378 | – | 189,410 |
| 1984 | 3,006,203 | 729,974 | 306,864 | 321,565 | 64,969 | 36,576 | 503,875 | 645,764 | 128,336 | 338,117 | 423,423 | 35,416 | – | 201,298 |
| 1985 12 | 3,259,148 | 792,778 | 335,269 | 349,606 | 73,159 | 34,744 | 533,905 | 689,295 | 136,874 | 402,107 | 453,423 | 37,265 | – | 213,501 |
| 1986 | 3,482,978 | 889,245 | 365,894 | 406,618 | 70,420 | 46,313 | 573,933 | 733,290 | 144,403 | 424,901 | 486,144 | – | – | 231,062 |
| 1987 | 3,722,645 | 955,431 | 399,553 | 437,887 | 66,192 | 51,799 | 617,561 | 783,133 | 159,944 | 451,136 | 510,098 | – | – | 245,342 |
| 1988 | 3,964,977 | 1,035,650 | 446,084 | 466,485 | 67,114 | 55,967 | 655,600 | 831,211 | 171,195 | 474,491 | 539,270 | – | – | 257,560 |
| 1989 | 4,234,078 | 1,147,251 | 494,426 | 517,704 | 74,662 | 60,459 | 699,495 | 875,042 | 173,658 | 497,789 | 564,021 | – | – | 276,822 |
| 1990 | 4,675,228 | 1,281,516 | 563,239 | 580,780 | 78,139 | 59,358 | 774,961 | 934,259 | 178,846 | 534,273 | 593,081 | – | – | 378,292 |
| 1991 | 5,129,528 | 1,432,000 | 641,255 | 643,701 | 81,066 | 65,978 | 872,439 | 999,930 | 194,435 | 575,708 | 627,296 | – | – | 427,720 |
| 1992 | 5,571,856 | 1,574,496 | 694,382 | 735,012 | 78,626 | 66,476 | 1,021,846 | 1,029,488 | 188,434 | 624,292 | 641,603 | – | – | 491,697 |
| 1993 | 6,551,085 | 1,740,525 | 768,766 | 865,041 | 43,427 | 63,291 | 1,194,272 | 1,253,312 | 200,135 | 716,971 | 698,613 | – | 196,948 | 550,309 |
| 1994 | 7,296,540 | 1,897,624 | 829,919 | 956,434 | 44,914 | 66,357 | 1,321,304 | 1,367,636 | 230,507 | 789,021 | 805,456 | – | 211,229 | 673,763 |
| 1995 | 7,815,161 | 2,032,272 | 911,755 | 1,019,846 | 51,263 | 49,408 | 1,440,883 | 1,438,297 | 248,733 | 842,101 | 891,904 | – | 222,245 | 698,726 |
| 1996 | 8,780,093 | 2,351,504 | 1,099,382 | 1,149,387 | 53,757 | 48,978 | 1,662,667 | 1,539,310 | 291,098 | 901,801 | 1,051,903 | – | 234,169 | 747,641 |
| 1997 | 9,875,680 | 2,732,361 | 1,340,110 | 1,277,328 | 65,857 | 49,066 | 1,923,358 | 1,634,968 | 335,243 | 946,917 | 1,225,246 | – | 250,607 | 826,980 |
| 1998 | 11,043,124 | 3,143,441 | 1,665,557 | 1,359,340 | 68,061 | 50,483 | 2,180,454 | 1,724,574 | 386,145 | 989,676 | 1,446,545 | – | 264,925 | 907,364 |
| 1999 | 12,121,059 | 3,523,960 | 2,437,025 | 1,024,601 | 62,334 | – | 2,656,093 | 1,753,407 | 428,417 | 1,024,884 | 1,552,201 | – | 275,267 | 906,828 |
| 1999 | 6,197,399 | 1,801,772 | 1,246,031 | 523,870 | 31,871 | – | 1,358,039 | 896,503 | 219,046 | 524,015 | 793,628 | – | 140,742 | 463,654 |
| 2000 | 6,866,201 | 2,201,783 | 1,508,019 | 659,720 | 34,044 | – | 1,506,853 | 922,381 | 234,249 | 525,687 | 880,137 | – | 149,860 | 445,251 |
| 2001 | 7,246,646 | 2,362,579 | 1,653,158 | 672,959 | 36,462 | – | 1,599,330 | 948,723 | 239,709 | 534,337 | 924,683 | – | 155,664 | 481,621 |
| 2002 | 7,290,284 | 2,309,650 | 1,601,526 | 676,254 | 31,870 | – | 1,644,025 | 975,490 | 213,520 | 548,026 | 929,571 | – | 161,195 | 508,807 |
| 2003 | 7,206,090 | 2,251,587 | 1,533,976 | 689,268 | 28,343 | – | 1,636,545 | 980,622 | 203,899 | 556,946 | 877,381 | – | 167,863 | 531,247 |
| 2004 | 7,361,833 | 2,361,859 | 1,764,080 | 573,400 | 24,379 | – | 1,519,005 | 985,944 | 194,244 | 567,674 | 875,035 | – | 178,273 | 679,799 |
| 2005 | 7,714,428 | 2,563,063 | 1,939,373 | 602,538 | 21,152 | – | 1,581,453 | 995,377 | 219,881 | 578,641 | 879,136 | – | 189,706 | 707,171 |
| 2006 | 7,913,181 | 2,605,735 | 1,995,918 | 590,122 | 19,695 | – | 1,647,908 | 1,007,033 | 233,847 | 595,576 | 878,310 | – | 194,193 | 750,579 |
| 2007 | 8,351,810 | 2,935,195 | 2,240,698 | 671,668 | 22,829 | – | 1,668,143 | 1,019,129 | 254,397 | 614,428 | 859,798 | – | 192,926 | 807,794 |
| 2008 | 8,518,198 | 2,964,986 | 2,212,741 | 722,740 | 29,505 | – | 1,695,465 | 1,042,947 | 273,650 | 641,771 | 821,083 | – | 191,129 | 887,167 |
| 2009 | 8,212,026 | 2,735,704 | 1,931,021 | 766,860 | 37,823 | – | 1,587,259 | 1,060,725 | 263,438 | 676,780 | 803,949 | – | 189,910 | 894,261 |
| 2010 | 8,300,354 | 2,845,575 | 2,061,016 | 751,218 | 33,341 | – | 1,512,276 | 1,070,231 | 262,437 | 697,694 | 793,476 | – | 195,151 | 923,514 |
| 2011 | 9,167,921 | 3,825,768 | 3,010,173 | 778,662 | 36,933 | – | 1,504,774 | 1,078,852 | 275,900 | 711,046 | 645,145 | – | 199,250 | 927,186 |
| 2012 | 9,542,656 | 4,132,098 | 3,217,291 | 840,168 | 74,639 | – | 1,371,385 | 1,096,261 | 294,430 | 739,066 | 565,008 | – | 200,782 | 1,143,626 |
| 2013 | 8,755,419 | 3,669,592 | 2,798,461 | 822,706 | 48,425 | – | 1,229,051 | 1,098,581 | 282,833 | 750,899 | 482,524 | – | 204,540 | 1,037,399 |
| 2014 | 8,452,585 | 3,532,938 | 2,647,559 | 833,806 | 51,573 | – | 1,139,438 | 1,110,362 | 281,348 | 771,932 | 421,014 | – | 210,066 | 985,487 |
| 2015 | 8,605,560 | 3,678,042 | 2,736,876 | 884,457 | 56,709 | – | 1,087,623 | 1,130,688 | 291,157 | 798,178 | 376,908 | – | 214,613 | 1,028,351 |
| 2016 | 8,355,020 | 3,580,912 | 2,575,072 | 942,665 | 63,175 | – | 975,957 | 1,154,475 | – | 832,181 | 289,800 | – | 215,668 | 1,306,027 |
| 2017 | 8,251,175 | 3,532,639 | 2,400,315 | 1,048,189 | 84,135 | – | 940,293 | 1,179,915 | – | 868,255 | 236,414 | – | 227,924 | 1,265,735 |
| 2018 | 8,118,298 | 3,404,697 | 2,346,111 | 962,520 | 96,066 | – | 803,978 | 1,267,726 | – | 911,385 | 233,165 | – | 233,865 | 1,263,482 |
| 2019 | 8,532,738 | 3,591,261 | 2,475,076 | 1,013,378 | 102,807 | – | 862,346 | 1,315,579 | – | 957,859 | 234,978 | – | 237,363 | 1,333,352 |
| 2020 | 9,206,853 | 3,966,453 | 2,748,655 | 1,094,301 | 123,497 | – | 898,328 | 1,407,118 | – | 1,029,671 | 241,909 | – | 242,190 | 1,421,184 |
| 2021 | 9,476,130 | 3,995,423 | 2,461,038 | 1,382,623 | 151,762 | – | 905,608 | 1,516,119 | – | 1,108,885 | 232,447 | – | 249,553 | 1,468,095 |
| 2022 | 10,609,156 | 4,779,020 | 2,716,868 | 1,895,932 | 166,220 | – | 977,020 | 1,573,071 | – | 1,165,801 | 235,064 | – | 259,381 | 1,619,799 |
| 2023 | 10,709,833 | 4,894,274 | 2,760,665 | 1,969,388 | 164,221 | – | 1,000,033 | 1,556,061 | – | 1,160,222 | 225,456 | – | 244,652 | 1,629,135 |
| 2024 | 10,614,773 | 4,831,006 | 2,631,102 | 2,101,417 | 98,487 | – | 951,366 | 1,559,571 | – | 1,182,810 | 221,957 | – | 259,741 | 1,608,322 |
| 2025 | 9,531,776 | 3,856,429 | 2,000,478 | 1,786,347 | 69,604 | – | 925,774 | 1,594,670 | – | 1,224,194 | 175,457 | – | 260,861 | 1,494,391 |

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

## VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

| Financial year | Net interest income | Net commission income | Result from the trading portfolio [1] | Other operating result | Operating income (sum of col. 1-4) | General administrative spending | | | Result from the valuation of assets | Other and extraordinary result | Memo item | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Total | of which: Staff costs | of which: Other administrative spending [2] | | | Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10) | Taxes on income and earnings [3] | Profit or loss (–) for the financial year after tax (col. 11 + 12) |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| **All categories of banks** | | | | | | | | | | | | | |
| 1993 | 78.0 | 17.0 | 4.3 | 0.7 | 100.0 | – 62.0 | – 37.2 | – 24.8 | – 15.0 | – 1.0 | 22.1 | – 11.6 | 10.5 |
| 1994 | 82.4 | 16.5 | 0.3 | 0.8 | 100.0 | – 60.8 | – 36.2 | – 24.7 | – 18.3 | – 0.2 | 20.6 | – 9.8 | 10.8 |
| 1995 | 81.0 | 16.0 | 2.6 | 0.4 | 100.0 | – 63.7 | – 37.8 | – 25.9 | – 11.8 | – 1.4 | 23.1 | – 11.4 | 11.7 |
| 1996 | 80.9 | 16.2 | 2.3 | 0.6 | 100.0 | – 63.2 | – 36.8 | – 26.4 | – 12.0 | – 2.4 | 22.4 | – 11.5 | 10.9 |
| 1997 | 78.4 | 17.9 | 2.8 | 1.0 | 100.0 | – 63.3 | – 36.1 | – 27.1 | – 13.0 | – 2.0 | 21.7 | – 10.5 | 11.2 |
| 1998 | 75.6 | 18.6 | 3.5 | 2.3 | 100.0 | – 64.1 | – 35.7 | – 28.3 | – 13.4 | 10.8 | 33.3 | – 15.7 | 17.6 |
| 1999 | 73.8 | 20.5 | 3.3 | 2.4 | 100.0 | – 66.3 | – 36.2 | – 30.1 | – 10.4 | – 3.0 | 20.3 | – 8.6 | 11.7 |
| 2000 | 68.3 | 24.3 | 5.5 | 2.0 | 100.0 | – 68.5 | – 36.9 | – 31.6 | – 13.6 | 0.1 | 18.0 | – 6.3 | 11.7 |
| 2001 | 70.4 | 21.8 | 4.6 | 3.2 | 100.0 | – 71.4 | – 37.8 | – 33.7 | – 16.9 | 0.9 | 12.6 | – 3.5 | 9.2 |
| 2002 | 73.9 | 20.3 | 2.5 | 3.3 | 100.0 | – 67.3 | – 35.6 | – 31.7 | – 26.3 | 3.3 | 9.7 | – 3.6 | 6.2 |
| 2003 | 71.0 | 20.3 | 5.4 | 3.4 | 100.0 | – 66.6 | – 35.6 | – 30.9 | – 18.3 | – 13.2 | 2.0 | – 4.8 | – 2.9 |
| 2004 | 74.2 | 21.2 | 1.1 | 3.6 | 100.0 | – 65.6 | – 35.5 | – 30.1 | – 14.7 | – 10.5 | 9.2 | – 5.0 | 4.2 |
| 2005 | 69.0 | 20.9 | 8.6 | 1.5 | 100.0 | – 61.2 | – 33.6 | – 27.6 | – 10.7 | – 2.6 | 25.5 | – 7.6 | 17.9 |
| 2006 | 68.9 | 22.2 | 3.3 | 5.5 | 100.0 | – 62.7 | – 35.3 | – 27.4 | – 10.7 | – 5.7 | 20.9 | – 4.2 | 16.7 |
| 2007 | 73.7 | 24.4 | – 0.9 | 2.8 | 100.0 | – 65.0 | – 35.4 | – 29.6 | – 18.7 | – 0.1 | 16.3 | – 4.8 | 11.4 |
| 2008 | 85.2 | 26.7 | – 17.0 | 5.2 | 100.0 | – 73.3 | – 39.0 | – 34.3 | – 33.6 | – 15.4 | – 22.3 | – 1.5 | – 23.8 |
| 2009 | 73.3 | 21.0 | 5.3 | 0.4 | 100.0 | – 65.1 | – 35.5 | – 29.7 | – 20.9 | – 16.1 | – 2.2 | – 3.2 | – 5.4 |
| 2010 | 74.1 | 22.0 | 4.4 | – 0.5 | 100.0 | – 63.8 | – 33.5 | – 30.4 | – 12.0 | – 9.9 | 14.3 | – 4.3 | 10.1 |
| 2011 | 73.9 | 22.1 | 3.6 | 0.5 | 100.0 | – 64.0 | – 33.1 | – 30.9 | 2.4 | – 13.5 | 24.9 | – 5.5 | 19.4 |
| 2012 | 72.5 | 20.9 | 5.4 | 1.2 | 100.0 | – 64.3 | – 33.9 | – 30.5 | – 3.3 | – 9.0 | 23.4 | – 6.6 | 16.7 |
| 2013 | 73.0 | 22.9 | 4.8 | – 0.7 | 100.0 | – 69.2 | – 35.7 | – 33.5 | – 5.3 | – 7.6 | 17.9 | – 6.0 | 11.9 |
| 2014 | 75.4 | 23.7 | 2.9 | – 2.0 | 100.0 | – 69.2 | – 35.5 | – 33.7 | – 5.3 | – 5.3 | 20.2 | – 6.1 | 14.1 |
| 2015 | 75.0 | 23.8 | 2.9 | – 1.7 | 100.0 | – 70.4 | – 36.0 | – 34.4 | – 2.7 | – 6.1 | 20.8 | – 6.6 | 14.2 |
| 2016 | 71.2 | 23.2 | 2.4 | 3.2 | 100.0 | – 69.3 | – 34.9 | – 34.4 | – 6.8 | – 2.2 | 21.7 | – 6.2 | 15.6 |
| 2017 | 69.5 | 24.9 | 4.5 | 1.1 | 100.0 | – 71.9 | – 36.3 | – 35.7 | – 2.9 | – 2.8 | 22.4 | – 6.1 | 16.3 |
| 2018 | 72.3 | 24.5 | 2.9 | 0.3 | 100.0 | – 73.1 | – 36.7 | – 36.4 | – 5.6 | – 5.7 | 15.6 | – 5.5 | 10.1 |
| 2019 | 69.5 | 26.3 | 2.1 | 2.1 | 100.0 | – 76.0 | – 37.4 | – 38.5 | – 5.7 | – 13.6 | 4.8 | – 6.6 | – 1.8 |
| 2020 | 67.3 | 26.7 | 2.9 | 3.1 | 100.0 | – 72.3 | – 36.7 | – 35.6 | – 11.0 | – 4.8 | 11.9 | – 7.0 | 4.9 |
| 2021 | 65.2 | 30.0 | 3.9 | 0.9 | 100.0 | – 72.9 | – 37.0 | – 35.9 | – 2.9 | – 2.8 | 21.4 | – 7.7 | 13.7 |
| 2022 | 64.9 | 26.9 | 6.9 | 1.3 | 100.0 | – 67.3 | – 34.3 | – 33.0 | – 11.5 | – 1.8 | 19.3 | – 3.9 | 15.5 |
| 2023 | 65.0 | 22.9 | 7.0 | 5.0 | 100.0 | – 59.3 | – 29.6 | – 29.7 | – 6.3 | – 4.9 | 29.5 | – 7.7 | 21.9 |
| 2024 | 64.9 | 24.8 | 7.1 | 3.2 | 100.0 | – 59.6 | – 30.2 | – 29.4 | – 7.9 | – 1.5 | 31.0 | – 8.4 | 22.7 |
| 2025 | 63.7 | 25.3 | 6.6 | 4.4 | 100.0 | – 59.4 | – 30.7 | – 28.7 | – 6.9 | – 3.4 | 30.3 | – 8.8 | 21.5 |
| **Commercial Banks** | | | | | | | | | | | | | |
| 1993 | 68.0 | 23.7 | 7.2 | 1.2 | 100.0 | – 60.5 | – 37.4 | – 23.1 | – 20.5 | – 1.9 | 17.1 | – 6.9 | 10.3 |
| 1994 | 75.5 | 23.1 | 0.3 | 1.1 | 100.0 | – 64.6 | – 39.0 | – 25.6 | – 17.1 | 0.7 | 18.9 | – 6.9 | 12.0 |
| 1995 | 72.6 | 22.2 | 4.1 | 1.1 | 100.0 | – 67.5 | – 40.5 | – 27.0 | – 10.3 | – 3.4 | 18.8 | – 6.2 | 12.6 |
| 1996 | 71.7 | 23.2 | 3.6 | 1.4 | 100.0 | – 66.7 | – 38.9 | – 27.8 | – 11.2 | – 2.7 | 19.4 | – 7.4 | 12.0 |
| 1997 | 68.2 | 26.6 | 4.0 | 1.2 | 100.0 | – 66.2 | – 37.2 | – 29.0 | – 12.6 | – 4.4 | 16.8 | – 5.2 | 11.5 |
| 1998 | 64.7 | 27.4 | 6.0 | 2.0 | 100.0 | – 67.8 | – 36.7 | – 31.1 | – 11.1 | 26.0 | 47.0 | – 20.9 | 26.1 |
| 1999 | 61.7 | 30.2 | 6.3 | 1.8 | 100.0 | – 73.9 | – 37.9 | – 36.0 | – 9.9 | 0.2 | 16.4 | – 4.5 | 11.9 |
| 2000 | 52.7 | 34.5 | 11.0 | 1.8 | 100.0 | – 75.4 | – 38.0 | – 37.4 | – 8.2 | – 3.2 | 13.1 | – 1.4 | 11.7 |
| 2001 | 56.2 | 31.4 | 9.7 | 2.6 | 100.0 | – 80.4 | – 39.6 | – 40.8 | – 12.7 | 1.9 | 8.8 | – 0.9 | 7.9 |
| 2002 | 63.7 | 28.7 | 4.4 | 3.1 | 100.0 | – 74.2 | – 36.0 | – 38.2 | – 18.7 | – 5.3 | 1.9 | – 1.8 | 0.1 |
| 2003 | 56.5 | 28.4 | 11.5 | 3.5 | 100.0 | – 74.0 | – 36.5 | – 37.4 | – 15.8 | – 22.5 | – 12.2 | – 0.6 | – 12.9 |
| 2004 | 64.9 | 29.6 | 0.9 | 4.7 | 100.0 | – 73.5 | – 36.5 | – 36.9 | – 11.7 | – 15.6 | – 0.8 | – 1.8 | – 2.6 |
| 2005 | 55.3 | 26.1 | 17.9 | 0.8 | 100.0 | – 59.8 | – 30.3 | – 29.5 | – 6.6 | – 3.1 | 30.4 | – 8.8 | 21.7 |
| 2006 | 61.8 | 29.5 | 4.9 | 3.7 | 100.0 | – 66.0 | – 34.7 | – 31.4 | – 7.3 | – 8.5 | 18.1 | – 3.4 | 14.7 |
| 2007 | 66.3 | 30.9 | 1.5 | 1.2 | 100.0 | – 65.5 | – 33.9 | – 31.6 | – 8.5 | 6.6 | 32.6 | – 6.0 | 26.6 |
| 2008 | 94.3 | 42.2 | – 43.2 | 6.6 | 100.0 | – 93.6 | – 44.6 | – 49.1 | – 26.8 | – 22.9 | – 43.4 | 1.2 | – 42.2 |
| 2009 | 63.0 | 29.0 | 9.4 | – 1.4 | 100.0 | – 73.4 | – 36.3 | – 37.1 | – 16.2 | – 22.8 | – 12.4 | 0.3 | – 12.1 |
| 2010 | 62.7 | 30.5 | 9.1 | – 2.2 | 100.0 | – 72.5 | – 33.6 | – 38.9 | – 8.5 | – 12.6 | 6.4 | – 2.1 | 4.3 |
| 2011 | 59.8 | 29.6 | 9.2 | 1.4 | 100.0 | – 67.9 | – 30.9 | – 37.0 | – 7.9 | – 20.2 | 4.0 | – 2.3 | 1.7 |
| 2012 | 61.8 | 27.3 | 9.9 | 1.0 | 100.0 | – 67.2 | – 31.3 | – 35.9 | – 7.0 | – 11.4 | 14.4 | – 6.3 | 8.1 |
| 2013 | 63.0 | 30.7 | 8.0 | – 1.7 | 100.0 | – 72.8 | – 32.6 | – 40.3 | – 3.9 | – 11.1 | 12.1 | – 3.5 | 8.7 |
| 2014 | 66.4 | 32.2 | 5.8 | – 4.5 | 100.0 | – 73.4 | – 31.3 | – 42.1 | – 7.3 | – 6.5 | 12.7 | – 3.4 | 9.3 |
| 2015 | 67.0 | 32.0 | 5.3 | – 4.3 | 100.0 | – 75.6 | – 32.4 | – 43.3 | – 2.2 | – 12.7 | 9.5 | – 3.6 | 5.8 |
| 2016 | 63.4 | 29.6 | 2.6 | 4.4 | 100.0 | – 74.3 | – 31.7 | – 42.6 | – 9.4 | – 4.1 | 12.3 | – 3.6 | 8.7 |
| 2017 | 60.7 | 31.5 | 8.0 | – 0.2 | 100.0 | – 79.4 | – 33.7 | – 45.7 | – 1.1 | – 6.9 | 12.6 | – 3.7 | 8.9 |
| 2018 | 67.8 | 28.8 | 4.9 | – 1.5 | 100.0 | – 79.3 | – 32.9 | – 46.4 | – 4.0 | – 9.8 | 7.0 | – 1.8 | 5.2 |
| 2019 | 61.8 | 31.0 | 3.2 | 4.0 | 100.0 | – 84.9 | – 34.7 | – 50.2 | – 11.8 | – 31.9 | – 28.6 | – 4.8 | – 33.4 |
| 2020 | 57.6 | 30.9 | 5.3 | 6.1 | 100.0 | – 77.7 | – 33.8 | – 43.9 | – 16.7 | – 10.8 | – 5.3 | – 4.7 | – 9.9 |
| 2021 | 55.8 | 36.7 | 6.5 | 0.9 | 100.0 | – 79.9 | – 35.9 | – 44.0 | – 4.4 | – 7.5 | 8.2 | – 3.8 | 4.4 |
| 2022 | 58.5 | 31.8 | 11.6 | – 1.8 | 100.0 | – 74.6 | – 34.0 | – 40.6 | – 7.8 | 1.0 | 18.7 | – 0.2 | 18.4 |
| 2023 | 53.9 | 25.4 | 14.0 | 6.7 | 100.0 | – 61.1 | – 27.0 | – 34.1 | – 6.1 | – 8.7 | 24.1 | – 5.6 | 18.5 |
| 2024 | 53.6 | 28.7 | 15.2 | 2.5 | 100.0 | – 62.4 | – 27.8 | – 34.6 | – 8.3 | – 1.3 | 28.0 | – 7.9 | 20.1 |
| 2025 | 53.2 | 28.8 | 12.3 | 5.7 | 100.0 | – 60.0 | – 27.7 | – 32.4 | – 5.4 | – 4.0 | 30.7 | – 9.2 | 21.5 |

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

## VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

| Financial year | Net interest income | Net commission income | Result from the trading portfolio [1] | Other operating result | Operating income (sum of col. 1-4) | General administrative spending | | | Result from the valuation of assets | Other and extraordinary result | Memo item | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Total | of which: Staff costs | of which: Other administrative spending [2] | | | Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10) | Taxes on income and earnings [3] | Profit or loss (–) for the financial year after tax (col. 11 + 12) |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| | **Big banks** [4] | | | | | | | | | | | | |
| 1993 | 64.6 | 28.0 | 7.0 | 0.4 | 100.0 | – 60.5 | – 39.4 | – 21.2 | – 22.2 | – 1.7 | 15.6 | – 6.0 | 9.5 |
| 1994 | 72.4 | 28.2 | – 0.2 | – 0.4 | 100.0 | – 69.0 | – 43.9 | – 25.1 | – 15.1 | 2.7 | 18.7 | – 6.5 | 12.1 |
| 1995 | 68.7 | 27.4 | 4.2 | – 0.3 | 100.0 | – 73.0 | – 46.3 | – 26.7 | – 6.7 | – 3.7 | 16.6 | – 3.3 | 13.3 |
| 1996 | 67.6 | 28.8 | 4.2 | – 0.5 | 100.0 | – 72.6 | – 44.8 | – 27.9 | – 6.1 | – 1.5 | 19.7 | – 6.7 | 13.0 |
| 1997 | 63.5 | 32.4 | 5.4 | – 1.4 | 100.0 | – 72.2 | – 42.4 | – 29.9 | – 10.8 | – 4.9 | 12.1 | – 3.2 | 8.9 |
| 1998 | 63.9 | 34.1 | 4.4 | – 2.4 | 100.0 | – 76.7 | – 44.1 | – 32.6 | – 7.5 | 51.3 | 67.0 | – 34.4 | 32.6 |
| 1999 | 59.6 | 32.8 | 8.9 | – 1.3 | 100.0 | – 77.4 | – 41.7 | – 35.7 | – 12.4 | 1.8 | 12.0 | – 1.5 | 10.6 |
| 2000 | 49.2 | 35.4 | 16.5 | – 1.1 | 100.0 | – 79.0 | – 42.3 | – 36.7 | – 8.2 | – 1.8 | 11.0 | 1.5 | 12.6 |
| 2001 | 50.3 | 32.3 | 16.7 | 0.7 | 100.0 | – 83.8 | – 43.4 | – 40.4 | – 13.3 | 7.2 | 10.1 | 1.5 | 11.6 |
| 2002 | 63.0 | 30.3 | 7.4 | – 0.8 | 100.0 | – 77.9 | – 39.7 | – 38.1 | – 21.9 | – 7.1 | – 6.9 | – 0.3 | – 7.3 |
| 2003 | 49.4 | 31.2 | 18.6 | 0.9 | 100.0 | – 79.5 | – 41.5 | – 38.0 | – 18.0 | – 30.2 | – 27.7 | 1.9 | – 25.9 |
| 2004 | 62.6 | 31.9 | 2.2 | 3.3 | 100.0 | – 80.8 | – 41.4 | – 39.4 | – 10.6 | – 16.0 | – 7.5 | 0.8 | – 6.7 |
| 2005 | 49.3 | 25.6 | 27.3 | – 2.1 | 100.0 | – 60.5 | – 31.9 | – 28.6 | – 4.3 | 2.5 | 37.7 | – 10.2 | 27.5 |
| 2006 | 60.0 | 29.5 | 8.1 | 2.5 | 100.0 | – 69.0 | – 37.8 | – 31.2 | – 5.6 | – 5.0 | 20.4 | – 2.5 | 17.9 |
| 2007 | 65.7 | 30.5 | 4.7 | – 1.0 | 100.0 | – 68.1 | – 36.8 | – 31.2 | – 7.5 | 16.7 | 41.1 | – 6.9 | 34.2 |
| 2008 | 123.9 | 56.2 | – 87.2 | 7.2 | 100.0 | – 128.2 | – 62.0 | – 66.3 | – 40.0 | – 33.0 | – 101.2 | 6.2 | – 95.0 |
| 2009 | 63.8 | 29.0 | 12.9 | – 5.6 | 100.0 | – 76.8 | – 38.8 | – 38.0 | – 16.1 | – 27.4 | – 20.3 | 2.2 | – 18.1 |
| 2010 | 61.2 | 31.9 | 14.7 | – 7.9 | 100.0 | – 77.4 | – 37.1 | – 40.3 | – 5.4 | – 10.8 | 6.4 | – 1.5 | 4.9 |
| 2011 | 57.5 | 31.9 | 13.8 | – 3.2 | 100.0 | – 72.5 | – 33.4 | – 39.2 | – 5.7 | – 22.1 | – 0.3 | – 1.7 | – 2.0 |
| 2012 | 61.1 | 28.3 | 14.5 | – 3.9 | 100.0 | – 68.8 | – 32.9 | – 35.9 | – 8.5 | – 8.5 | 14.3 | – 8.0 | 6.3 |
| 2013 | 60.7 | 33.8 | 12.1 | – 6.6 | 100.0 | – 78.3 | – 35.3 | – 43.0 | – 3.0 | – 7.5 | 11.2 | – 3.3 | 7.9 |
| 2014 | 64.8 | 35.9 | 8.3 | – 9.0 | 100.0 | – 78.1 | – 33.1 | – 45.0 | – 8.6 | – 1.8 | 11.6 | – 3.1 | 8.4 |
| 2015 | 67.8 | 36.0 | 7.6 | – 11.4 | 100.0 | – 82.9 | – 35.0 | – 48.0 | 0.3 | – 9.0 | 8.3 | – 3.3 | 5.0 |
| 2016 | 62.1 | 33.4 | 3.3 | 1.2 | 100.0 | – 81.4 | – 34.3 | – 47.0 | – 12.4 | 3.5 | 9.7 | – 2.7 | 7.0 |
| 2017 | 57.3 | 35.7 | 13.0 | – 6.0 | 100.0 | – 88.7 | – 36.7 | – 51.9 | 2.3 | – 3.9 | 9.7 | – 2.0 | 7.8 |
| 2018 | 64.4 | 34.5 | 7.2 | – 6.1 | 100.0 | – 87.9 | – 34.8 | – 53.1 | – 1.2 | – 7.1 | 3.7 | 0.3 | 4.1 |
| 2019 | 58.5 | 36.9 | 4.7 | – 0.1 | 100.0 | – 100.9 | – 39.2 | – 61.7 | – 17.1 | – 45.3 | – 63.4 | – 3.6 | – 67.0 |
| 2020 | 54.3 | 33.6 | 7.2 | 4.8 | 100.0 | – 90.3 | – 38.0 | – 52.2 | – 19.0 | – 12.3 | – 21.6 | – 3.5 | – 25.1 |
| 2021 | 57.5 | 41.1 | 7.3 | – 5.9 | 100.0 | – 99.2 | – 42.9 | – 56.3 | – 2.5 | – 4.0 | – 5.6 | 0.3 | – 5.3 |
| 2022 | 63.2 | 35.8 | 14.3 | – 13.4 | 100.0 | – 89.8 | – 40.6 | – 49.2 | – 2.5 | 13.7 | 21.4 | 7.4 | 28.8 |
| 2023 | 49.1 | 28.5 | 17.6 | 4.8 | 100.0 | – 69.0 | – 30.0 | – 39.0 | – 6.6 | – 1.5 | 22.9 | – 0.4 | 22.5 |
| 2024 | 51.0 | 34.6 | 17.8 | – 3.5 | 100.0 | – 71.5 | – 30.9 | – 40.6 | – 9.1 | 6.9 | 26.3 | – 5.7 | 20.6 |
| 2025 | 52.0 | 33.1 | 13.8 | 1.1 | 100.0 | – 64.8 | – 29.3 | – 35.4 | – 2.1 | 3.0 | 36.2 | – 8.3 | 27.8 |
| | **Regional banks and other commercial banks** [4 5 6 7] | | | | | | | | | | | | |
| 1993 | 72.7 | 18.1 | 7.2 | 2.0 | 100.0 | – 59.8 | – 35.0 | – 24.7 | – 19.2 | – 2.4 | 18.6 | – 8.1 | 10.5 |
| 1994 | 79.6 | 17.3 | 0.6 | 2.5 | 100.0 | – 59.6 | – 34.0 | – 25.6 | – 19.0 | – 2.0 | 19.4 | – 7.7 | 11.7 |
| 1995 | 77.0 | 16.7 | 4.0 | 2.3 | 100.0 | – 61.6 | – 34.9 | – 26.7 | – 13.4 | – 3.8 | 21.2 | – 9.2 | 12.0 |
| 1996 | 77.0 | 17.1 | 2.8 | 3.2 | 100.0 | – 60.3 | – 33.2 | – 27.1 | – 16.3 | – 4.0 | 19.4 | – 8.3 | 11.1 |
| 1997 | 74.4 | 19.8 | 2.3 | 3.5 | 100.0 | – 59.7 | – 31.9 | – 27.8 | – 14.9 | – 4.2 | 21.1 | – 7.4 | 13.7 |
| 1998 | 67.1 | 19.9 | 7.1 | 6.0 | 100.0 | – 59.2 | – 29.8 | – 29.4 | – 14.8 | 3.5 | 29.4 | – 9.2 | 20.3 |
| 1999 | 65.0 | 26.9 | 2.1 | 6.0 | 100.0 | – 68.9 | – 32.8 | – 36.1 | – 6.7 | – 2.1 | 22.3 | – 8.7 | 13.6 |
| 2000 | 58.3 | 33.6 | 2.3 | 5.9 | 100.0 | – 70.2 | – 32.3 | – 37.9 | – 8.5 | – 5.4 | 16.0 | – 5.8 | 10.2 |
| 2001 | 65.3 | 30.2 | – 1.0 | 5.5 | 100.0 | – 75.4 | – 33.9 | – 41.6 | – 11.8 | – 6.3 | 6.4 | – 4.4 | 2.0 |
| 2002 | 64.8 | 26.4 | 0.3 | 8.5 | 100.0 | – 69.2 | – 30.9 | – 38.3 | – 14.1 | – 2.8 | 13.8 | – 3.6 | 10.2 |
| 2003 | 66.2 | 24.6 | 2.3 | 7.0 | 100.0 | – 66.9 | – 30.2 | – 36.7 | – 12.9 | – 12.6 | 7.6 | – 3.8 | 3.8 |
| 2004 | 68.7 | 25.6 | – 1.2 | 6.9 | 100.0 | – 62.1 | – 29.0 | – 33.1 | – 13.3 | – 15.1 | 9.5 | – 5.8 | 3.6 |
| 2005 | 67.8 | 26.7 | – 1.3 | 6.8 | 100.0 | – 58.4 | – 27.3 | – 31.1 | – 11.4 | – 14.8 | 15.4 | – 5.7 | 9.7 |
| 2006 | 65.8 | 29.3 | – 1.3 | 6.1 | 100.0 | – 60.4 | – 28.7 | – 31.7 | – 10.7 | – 15.6 | 13.3 | – 4.9 | 8.4 |
| 2007 | 67.9 | 31.2 | – 4.5 | 5.4 | 100.0 | – 61.2 | – 28.5 | – 32.6 | – 10.4 | – 12.2 | 16.3 | – 4.2 | 12.2 |
| 2008 | 68.9 | 30.0 | – 5.0 | 6.1 | 100.0 | – 63.8 | – 29.6 | – 34.2 | – 15.4 | – 14.3 | 6.6 | – 2.9 | 3.7 |
| 2009 | 62.2 | 29.0 | 3.3 | 5.5 | 100.0 | – 68.1 | – 32.4 | – 35.8 | – 16.6 | – 15.2 | 0.1 | – 2.7 | – 2.6 |
| 2010 | 65.5 | 28.1 | – 0.1 | 6.5 | 100.0 | – 64.8 | – 28.1 | – 36.7 | – 13.9 | – 15.7 | 5.5 | – 2.8 | 2.8 |
| 2011 | 63.5 | 26.1 | 1.9 | 8.5 | 100.0 | – 61.0 | – 27.1 | – 33.9 | – 11.7 | – 17.7 | 9.6 | – 2.9 | 6.6 |
| 2012 | 63.1 | 25.6 | 1.9 | 9.5 | 100.0 | – 65.0 | – 28.8 | – 36.2 | – 4.7 | – 16.9 | 13.5 | – 2.9 | 10.5 |
| 2013 | 66.7 | 25.9 | 1.5 | 5.8 | 100.0 | – 64.7 | – 28.5 | – 36.2 | – 5.5 | – 17.2 | 12.6 | – 3.5 | 9.1 |
| 2014 | 69.1 | 26.8 | 1.9 | 2.2 | 100.0 | – 66.9 | – 28.9 | – 37.9 | – 5.3 | – 14.4 | 13.5 | – 3.4 | 10.0 |
| 2015 | 65.9 | 26.0 | 1.7 | 6.4 | 100.0 | – 64.6 | – 28.5 | – 36.1 | – 6.0 | – 18.7 | 10.6 | – 3.8 | 6.8 |
| 2016 | 65.6 | 24.1 | 1.6 | 8.7 | 100.0 | – 64.2 | – 27.9 | – 36.3 | – 4.5 | – 15.4 | 15.9 | – 4.7 | 11.2 |
| 2017 | 65.3 | 26.2 | 1.6 | 6.9 | 100.0 | – 67.8 | – 30.0 | – 37.9 | – 5.7 | – 11.0 | 15.4 | – 5.8 | 9.7 |
| 2018 | 73.6 | 19.9 | 1.4 | 5.1 | 100.0 | – 66.1 | – 30.1 | – 36.0 | – 8.2 | – 14.2 | 11.5 | – 4.9 | 6.6 |
| 2019 | 66.3 | 23.4 | 1.2 | 9.1 | 100.0 | – 64.4 | – 28.8 | – 35.6 | – 4.8 | – 15.1 | 15.7 | – 6.2 | 9.5 |
| 2020 | 61.9 | 27.7 | 3.0 | 7.4 | 100.0 | – 62.4 | – 28.8 | – 33.7 | – 13.1 | – 9.2 | 15.3 | – 6.1 | 9.1 |
| 2021 | 53.8 | 32.8 | 5.8 | 7.6 | 100.0 | – 60.6 | – 29.0 | – 31.6 | – 6.5 | – 11.3 | 21.6 | – 7.9 | 13.8 |
| 2022 | 53.9 | 28.2 | 9.2 | 8.7 | 100.0 | – 60.5 | – 27.9 | – 32.6 | – 12.7 | – 11.2 | 15.6 | – 7.4 | 8.2 |
| 2023 | 58.8 | 22.2 | 10.5 | 8.5 | 100.0 | – 53.0 | – 24.0 | – 29.0 | – 5.3 | – 16.9 | 24.8 | – 11.1 | 13.7 |
| 2024 | 55.4 | 23.5 | 13.0 | 8.1 | 100.0 | – 54.3 | – 25.1 | – 29.2 | – 7.3 | – 9.1 | 29.3 | – 9.9 | 19.4 |
| 2025 | 54.0 | 24.8 | 11.1 | 10.2 | 100.0 | – 55.6 | – 26.1 | – 29.4 | – 8.3 | – 10.9 | 25.2 | – 10.0 | 15.2 |

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

## VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

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

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

## VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

| Financial year | Net interest income | Net commission income | Result from the trading portfolio [1] | Other operating result | Operating income (sum of col. 1-4) | General administrative spending | | | Result from the valuation of assets | Other and extraordinary result | Memo item | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Total | of which: | | | | Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10) | Taxes on income and earnings [3] | Profit or loss (–) for the financial year after tax (col. 11 + 12) |
| | | | | | | | Staff costs | Other administrative spending [2] | | | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| | **Landesbanken** [6] | | | | | | | | | | | | |
| 1993 | 74.2 | 11.7 | 9.7 | 4.4 | 100.0 | – 52.4 | – 32.3 | – 20.1 | – 21.4 | – 1.6 | 24.7 | – 12.6 | 12.1 |
| 1994 | 84.6 | 12.0 | – 0.5 | 3.9 | 100.0 | – 50.4 | – 29.5 | – 21.0 | – 21.7 | – 5.8 | 22.1 | – 9.4 | 12.7 |
| 1995 | 79.5 | 11.5 | 6.3 | 2.7 | 100.0 | – 53.1 | – 31.4 | – 21.7 | – 17.0 | – 3.2 | 26.8 | – 12.4 | 14.4 |
| 1996 | 80.0 | 11.1 | 4.5 | 4.4 | 100.0 | – 50.5 | – 29.2 | – 21.3 | – 17.1 | – 8.0 | 24.4 | – 9.1 | 15.3 |
| 1997 | 78.1 | 12.5 | 6.6 | 2.8 | 100.0 | – 50.6 | – 27.9 | – 22.8 | – 17.5 | – 2.1 | 29.8 | – 13.7 | 16.1 |
| 1998 | 72.0 | 11.0 | 7.5 | 9.5 | 100.0 | – 46.5 | – 24.5 | – 22.0 | – 30.9 | 7.5 | 30.0 | – 13.7 | 16.3 |
| 1999 | 77.6 | 13.3 | 3.5 | 5.6 | 100.0 | – 54.8 | – 27.9 | – 26.8 | – 13.9 | – 1.3 | 30.0 | – 13.3 | 16.7 |
| 2000 | 72.4 | 16.8 | 5.9 | 4.9 | 100.0 | – 55.9 | – 29.0 | – 26.9 | – 15.2 | – 4.4 | 24.5 | – 11.8 | 12.7 |
| 2001 | 75.0 | 13.7 | 4.5 | 6.8 | 100.0 | – 57.1 | – 28.5 | – 28.7 | – 25.1 | – 3.3 | 14.5 | – 2.3 | 12.1 |
| 2002 | 75.8 | 14.0 | 5.0 | 5.3 | 100.0 | – 56.1 | – 27.8 | – 28.2 | – 60.2 | 26.4 | 10.1 | – 3.1 | 7.0 |
| 2003 | 79.0 | 13.5 | 2.7 | 4.9 | 100.0 | – 53.1 | – 26.0 | – 27.1 | – 28.9 | – 35.2 | – 17.2 | – 3.7 | – 20.9 |
| 2004 | 79.4 | 13.8 | 2.1 | 4.7 | 100.0 | – 53.5 | – 26.8 | – 26.7 | – 6.4 | – 36.3 | 3.8 | – 6.7 | – 2.9 |
| 2005 | 83.2 | 16.0 | 2.0 | – 1.2 | 100.0 | – 59.3 | – 29.9 | – 29.3 | – 6.5 | – 9.1 | 25.2 | – 3.4 | 21.7 |
| 2006 | 70.3 | 15.5 | 7.1 | 7.2 | 100.0 | – 53.6 | – 29.5 | – 24.1 | 9.6 | – 13.9 | 42.1 | – 6.2 | 36.0 |
| 2007 | 91.6 | 18.9 | – 14.5 | 4.0 | 100.0 | – 61.1 | – 31.6 | – 29.5 | – 18.2 | – 14.1 | 6.6 | – 2.4 | 4.3 |
| 2008 | 90.2 | 16.2 | – 11.2 | 4.8 | 100.0 | – 54.6 | – 27.2 | – 27.5 | – 63.4 | – 26.8 | – 44.9 | – 4.7 | – 49.6 |
| 2009 | 81.4 | 8.5 | 6.5 | 3.6 | 100.0 | – 51.0 | – 26.0 | – 25.0 | – 43.7 | – 47.7 | – 42.4 | – 1.6 | – 44.0 |
| 2010 | 84.4 | 10.0 | 3.9 | 1.7 | 100.0 | – 54.7 | – 26.7 | – 28.0 | – 18.6 | – 34.3 | – 7.6 | 0.8 | – 6.8 |
| 2011 | 94.5 | 10.0 | – 4.8 | 0.4 | 100.0 | – 59.8 | – 28.7 | – 31.2 | – 6.1 | – 33.4 | 0.6 | – 6.2 | – 5.6 |
| 2012 | 82.3 | 8.3 | 6.7 | 2.7 | 100.0 | – 59.6 | – 29.6 | – 30.1 | – 1.1 | – 17.5 | 21.7 | – 6.3 | 15.4 |
| 2013 | 78.5 | 6.9 | 12.5 | 2.1 | 100.0 | – 61.8 | – 30.0 | – 31.9 | – 31.1 | – 11.6 | – 4.5 | – 4.4 | – 8.9 |
| 2014 | 89.9 | 9.2 | 1.2 | – 0.4 | 100.0 | – 70.9 | – 35.6 | – 35.3 | – 17.2 | – 15.9 | – 4.0 | – 5.6 | – 9.6 |
| 2015 | 82.5 | 10.0 | 5.4 | 2.1 | 100.0 | – 69.1 | – 35.0 | – 34.2 | – 11.2 | – 1.6 | 18.1 | – 7.7 | 10.4 |
| 2016 | 74.9 | 12.1 | 10.2 | 2.9 | 100.0 | – 63.6 | – 28.6 | – 34.9 | – 36.9 | – 4.9 | – 5.4 | – 5.0 | – 10.4 |
| 2017 | 73.9 | 13.4 | 11.5 | 1.2 | 100.0 | – 72.5 | – 33.4 | – 39.1 | – 24.4 | 7.1 | 10.2 | – 4.8 | 5.4 |
| 2018 | 74.2 | 14.8 | 8.8 | 2.2 | 100.0 | – 76.6 | – 38.6 | – 38.0 | – 36.3 | – 1.3 | – 14.1 | – 8.3 | – 22.5 |
| 2019 | 73.0 | 16.8 | 6.4 | 3.8 | 100.0 | – 78.5 | – 38.4 | – 40.1 | – 4.6 | – 5.6 | 11.3 | – 2.7 | 8.6 |
| 2020 | 75.7 | 15.7 | 6.2 | 2.4 | 100.0 | – 75.9 | – 37.8 | – 38.2 | – 8.8 | – 8.0 | 7.3 | – 2.5 | 4.8 |
| 2021 | 70.7 | 16.1 | 10.7 | 2.5 | 100.0 | – 70.6 | – 34.3 | – 36.2 | – 0.6 | – 8.1 | 20.8 | – 9.1 | 11.7 |
| 2022 | 65.0 | 16.1 | 18.2 | 0.7 | 100.0 | – 62.6 | – 29.2 | – 33.4 | – 16.3 | 0.2 | 21.3 | – 9.1 | 12.1 |
| 2023 | 67.0 | 14.3 | 10.1 | 8.7 | 100.0 | – 58.4 | – 27.2 | – 31.2 | – 8.1 | – 3.6 | 29.9 | – 9.8 | 20.2 |
| 2024 | 69.2 | 14.0 | 8.6 | 8.3 | 100.0 | – 54.1 | – 27.2 | – 26.9 | – 16.0 | 2.9 | 32.7 | – 5.7 | 27.1 |
| 2025 | 65.6 | 15.7 | 12.9 | 5.8 | 100.0 | – 58.6 | – 28.8 | – 29.8 | – 10.7 | – 7.3 | 23.3 | – 4.9 | 18.3 |
| | **Savings banks** [6] | | | | | | | | | | | | |
| 1993 | 84.3 | 13.9 | 2.4 | – 0.5 | 100.0 | – 63.4 | – 39.2 | – 24.2 | – 12.6 | 0.0 | 24.0 | – 15.5 | 8.5 |
| 1994 | 86.5 | 13.8 | 0.4 | – 0.7 | 100.0 | – 58.7 | – 36.7 | – 22.0 | – 20.1 | – 1.8 | 19.5 | – 11.4 | 8.1 |
| 1995 | 85.7 | 13.8 | 1.4 | – 0.9 | 100.0 | – 61.6 | – 38.0 | – 23.6 | – 14.7 | 0.6 | 24.3 | – 15.7 | 8.6 |
| 1996 | 86.4 | 14.0 | 1.4 | – 1.8 | 100.0 | – 62.5 | – 38.1 | – 24.4 | – 13.8 | 0.4 | 24.2 | – 15.8 | 8.4 |
| 1997 | 84.0 | 14.6 | 1.8 | – 0.4 | 100.0 | – 63.4 | – 38.0 | – 25.3 | – 14.3 | 0.8 | 23.1 | – 15.2 | 7.9 |
| 1998 | 81.9 | 15.7 | 1.7 | 0.6 | 100.0 | – 66.5 | – 39.8 | – 26.7 | – 11.1 | 0.3 | 22.7 | – 14.4 | 8.3 |
| 1999 | 81.2 | 16.9 | 0.9 | 1.0 | 100.0 | – 65.7 | – 39.4 | – 26.4 | – 5.7 | – 8.8 | 19.7 | – 11.8 | 7.9 |
| 2000 | 80.9 | 19.0 | 0.6 | – 0.4 | 100.0 | – 68.9 | – 41.3 | – 27.6 | – 15.9 | 3.7 | 18.9 | – 10.4 | 8.5 |
| 2001 | 80.8 | 17.7 | – | 1.5 | 100.0 | – 69.9 | – 41.4 | – 28.5 | – 18.6 | 2.1 | 13.6 | – 6.1 | 7.5 |
| 2002 | 81.3 | 16.7 | – 0.2 | 2.2 | 100.0 | – 66.5 | – 39.6 | – 26.9 | – 24.2 | 2.7 | 12.0 | – 5.1 | 6.8 |
| 2003 | 80.6 | 17.8 | 0.7 | 0.9 | 100.0 | – 66.4 | – 40.2 | – 26.1 | – 18.0 | 0.7 | 16.3 | – 10.3 | 6.0 |
| 2004 | 79.6 | 19.1 | 0.5 | 0.7 | 100.0 | – 64.9 | – 39.8 | – 25.1 | – 20.2 | 0.2 | 15.1 | – 7.3 | 7.8 |
| 2005 | 79.0 | 19.4 | 0.6 | 1.0 | 100.0 | – 66.0 | – 40.8 | – 25.2 | – 17.0 | – | 17.0 | – 7.9 | 9.1 |
| 2006 | 77.7 | 20.3 | 0.6 | 1.4 | 100.0 | – 65.8 | – 40.5 | – 25.3 | – 18.2 | – 0.8 | 15.3 | – 6.8 | 8.5 |
| 2007 | 75.2 | 21.8 | 0.5 | 2.5 | 100.0 | – 69.5 | – 40.7 | – 28.8 | – 15.7 | – 1.3 | 13.5 | – 5.6 | 7.8 |
| 2008 | 76.0 | 21.8 | 0.1 | 2.0 | 100.0 | – 68.8 | – 42.0 | – 26.7 | – 17.9 | – 5.5 | 7.9 | – 3.7 | 4.2 |
| 2009 | 78.6 | 20.4 | 0.6 | 0.4 | 100.0 | – 66.6 | – 41.5 | – 25.1 | – 15.6 | – 1.4 | 16.4 | – 7.8 | 8.6 |
| 2010 | 79.1 | 20.6 | 0.2 | 0.1 | 100.0 | – 62.8 | – 38.9 | – 24.0 | – 11.8 | – 3.2 | 22.2 | – 8.5 | 13.7 |
| 2011 | 79.6 | 20.7 | – 0.1 | – 0.2 | 100.0 | – 62.7 | – 38.7 | – 24.0 | 25.0 | – 6.1 | 56.2 | – 9.2 | 47.0 |
| 2012 | 79.4 | 20.9 | 0.1 | – 0.4 | 100.0 | – 65.7 | – 41.1 | – 24.5 | 2.3 | – 4.3 | 32.3 | – 9.1 | 23.2 |
| 2013 | 80.0 | 21.6 | 0.1 | – 1.6 | 100.0 | – 67.2 | – 41.8 | – 25.3 | 0.4 | – 3.5 | 29.8 | – 9.2 | 20.5 |
| 2014 | 79.8 | 22.1 | – | – 1.9 | 100.0 | – 68.3 | – 43.3 | – 25.0 | – | – 2.0 | 29.7 | – 9.6 | 20.1 |
| 2015 | 78.2 | 22.7 | – | – 0.9 | 100.0 | – 68.9 | – 43.5 | – 25.4 | 0.3 | – 1.3 | 30.1 | – 9.8 | 20.4 |
| 2016 | 76.4 | 23.5 | – | – | 100.0 | – 67.8 | – 42.4 | – 25.4 | 3.6 | – 1.3 | 34.5 | – 9.9 | 24.6 |
| 2017 | 73.9 | 25.5 | – | 0.6 | 100.0 | – 67.1 | – 42.5 | – 24.7 | 1.0 | – 0.5 | 33.3 | – 9.6 | 23.7 |
| 2018 | 71.7 | 26.0 | – | 2.3 | 100.0 | – 68.3 | – 42.5 | – 25.8 | – 2.3 | – 2.6 | 26.8 | – 8.8 | 18.0 |
| 2019 | 71.4 | 28.5 | – | 0.1 | 100.0 | – 71.4 | – 44.0 | – 27.4 | – 1.0 | 0.1 | 27.7 | – 8.2 | 19.5 |
| 2020 | 70.5 | 29.4 | – | – | 100.0 | – 70.1 | – 43.6 | – 26.5 | – 6.7 | – 0.3 | 22.9 | – 8.5 | 14.4 |
| 2021 | 68.1 | 31.7 | – | 0.2 | 100.0 | – 70.7 | – 43.2 | – 27.5 | – 0.7 | – 0.5 | 28.0 | – 9.2 | 18.8 |
| 2022 | 67.8 | 28.5 | – | 3.7 | 100.0 | – 62.0 | – 37.6 | – 24.4 | – 14.0 | – 5.2 | 18.9 | – 7.6 | 11.2 |
| 2023 | 73.1 | 25.0 | – | 1.8 | 100.0 | – 56.2 | – 33.4 | – 22.8 | – 7.7 | – 0.7 | 35.3 | – 10.7 | 24.6 |
| 2024 | 72.3 | 26.0 | – | 1.7 | 100.0 | – 56.8 | – 33.9 | – 22.8 | – 6.0 | – 0.7 | 36.6 | – 10.9 | 25.7 |
| 2025 | 71.1 | 26.7 | – | 2.1 | 100.0 | – 57.8 | – 34.7 | – 23.0 | – 7.6 | – 0.5 | 34.1 | – 10.3 | 23.8 |

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

## VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

| Financial year | Net interest income | Net commission income | Result from the trading portfolio [1] | Other operating result | Operating income (sum of col. 1-4) | General administrative spending | | | Result from the valuation of assets | Other and extraordinary result | Memo item | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Total | of which: Staff costs | of which: Other administrative spending [2] | | | Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10) | Taxes on income and earnings [3] | Profit or loss (–) for the financial year after tax (col. 11 + 12) |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| | **Regional institutions of credit cooperatives [9]** | | | | | | | | | | | | |
| 1993 | 69.1 | 20.1 | 11.3 | – 0.5 | 100.0 | – 54.8 | – 28.9 | – 25.9 | – 24.6 | – 4.2 | 16.4 | – 9.8 | 6.6 |
| 1994 | 81.0 | 14.3 | 4.9 | – 0.2 | 100.0 | – 41.4 | – 21.7 | – 19.7 | – 45.9 | 17.0 | 29.7 | – 14.7 | 14.9 |
| 1995 | 71.7 | 18.0 | 9.7 | 0.6 | 100.0 | – 53.1 | – 27.5 | – 25.6 | – 10.9 | – 2.3 | 33.7 | – 16.9 | 16.8 |
| 1996 | 69.4 | 20.2 | 9.3 | 1.1 | 100.0 | – 54.3 | – 26.9 | – 27.4 | – 4.0 | – 2.2 | 39.5 | – 17.9 | 21.6 |
| 1997 | 67.9 | 21.5 | 9.7 | 0.9 | 100.0 | – 54.5 | – 27.1 | – 27.5 | – 9.5 | – 4.9 | 31.0 | – 17.0 | 14.0 |
| 1998 | 74.6 | 19.4 | 4.8 | 1.2 | 100.0 | – 56.0 | – 26.1 | – 29.9 | – 18.6 | 45.6 | 71.0 | – 13.5 | 57.5 |
| 1999 | 65.5 | 19.6 | 12.7 | 2.2 | 100.0 | – 60.7 | – 27.9 | – 32.8 | – 18.1 | – 3.9 | 17.3 | – 5.3 | 12.0 |
| 2000 | 71.2 | 19.5 | 8.6 | 0.7 | 100.0 | – 51.8 | – 24.3 | – 27.5 | – 43.3 | 27.8 | 32.7 | – 10.4 | 22.3 |
| 2001 | 70.3 | 16.8 | 6.3 | 6.6 | 100.0 | – 62.5 | – 29.2 | – 33.4 | – 36.7 | 13.6 | 14.4 | – 5.5 | 8.9 |
| 2002 | 65.5 | 14.0 | 10.8 | 9.7 | 100.0 | – 52.5 | – 25.0 | – 27.5 | – 41.9 | 8.8 | 14.3 | 1.3 | 15.6 |
| 2003 | 53.6 | 19.6 | 21.2 | 5.6 | 100.0 | – 63.1 | – 29.9 | – 33.2 | – 29.4 | – 4.6 | 2.8 | 7.0 | 9.8 |
| 2004 | 55.8 | 18.7 | 22.1 | 3.4 | 100.0 | – 59.2 | – 30.5 | – 28.7 | – 18.9 | – 8.9 | 13.0 | 4.7 | 17.7 |
| 2005 | 57.4 | 19.9 | 22.4 | 0.4 | 100.0 | – 53.9 | – 30.0 | – 23.8 | – 10.0 | – 13.7 | 22.5 | – 0.6 | 21.9 |
| 2006 | 57.3 | 19.1 | 22.9 | 0.7 | 100.0 | – 62.2 | – 38.2 | – 24.0 | – 6.3 | – 9.8 | 21.7 | 24.3 | 46.0 |
| 2007 | 112.7 | 26.6 | – 43.0 | 3.7 | 100.0 | – 89.1 | – 49.2 | – 39.9 | – 40.6 | – 3.7 | – 33.4 | 57.8 | 24.4 |
| 2008 | 151.7 | 28.5 | – 86.8 | 6.6 | 100.0 | – 93.1 | – 49.2 | – 43.9 | – 66.2 | 19.7 | – 39.7 | 53.2 | 13.5 |
| 2009 | 48.2 | 15.3 | 36.2 | 0.3 | 100.0 | – 43.9 | – 24.5 | – 19.3 | 1.1 | – 28.7 | 28.6 | 1.5 | 30.1 |
| 2010 | 60.5 | 16.7 | 23.6 | – 0.8 | 100.0 | – 47.6 | – 26.2 | – 21.4 | 0.3 | – 23.2 | 29.5 | 0.3 | 29.8 |
| 2011 | 70.4 | 20.0 | 10.2 | – 0.6 | 100.0 | – 57.7 | – 30.1 | – 27.7 | 63.8 | – 37.4 | 68.6 | – 5.2 | 63.5 |
| 2012 | 53.9 | 14.0 | 32.1 | – 0.1 | 100.0 | – 42.3 | – 21.6 | – 20.6 | – 5.3 | – 29.1 | 23.3 | 15.8 | 39.2 |
| 2013 | 68.1 | 16.9 | 16.0 | – 1.0 | 100.0 | – 52.3 | – 27.1 | – 25.1 | – 15.2 | – 7.9 | 24.6 | – 5.7 | 19.0 |
| 2014 | 56.9 | 19.7 | 23.1 | 0.3 | 100.0 | – 59.3 | – 31.0 | – 28.3 | 0.7 | – 11.4 | 30.0 | – 11.0 | 19.0 |
| 2015 | 71.4 | 19.1 | 15.5 | – 5.9 | 100.0 | – 63.1 | – 29.7 | – 33.3 | 5.9 | – 30.2 | 12.6 | – 20.6 | – 8.0 |
| | **Credit cooperatives** | | | | | | | | | | | | |
| 1993 | 80.9 | 14.8 | 1.2 | 3.1 | 100.0 | – 68.5 | – 41.4 | – 27.1 | – 8.2 | – 0.3 | 23.0 | – 14.3 | 8.7 |
| 1994 | 82.6 | 15.0 | – 0.1 | 2.5 | 100.0 | – 66.6 | – 40.3 | – 26.3 | – 14.3 | – 0.7 | 18.4 | – 10.3 | 8.1 |
| 1995 | 82.6 | 14.4 | 0.9 | 2.1 | 100.0 | – 68.7 | – 41.4 | – 27.4 | – 9.6 | 0.4 | 22.1 | – 13.7 | 8.4 |
| 1996 | 82.5 | 14.9 | 0.8 | 1.8 | 100.0 | – 69.1 | – 41.2 | – 27.9 | – 10.4 | 0.9 | 21.4 | – 13.5 | 7.9 |
| 1997 | 81.0 | 15.8 | 0.6 | 2.5 | 100.0 | – 69.8 | – 41.3 | – 28.5 | – 12.0 | 0.9 | 19.2 | – 11.7 | 7.5 |
| 1998 | 79.0 | 17.1 | 0.6 | 3.4 | 100.0 | – 72.4 | – 42.1 | – 30.3 | – 11.1 | 1.1 | 17.6 | – 10.7 | 6.9 |
| 1999 | 77.1 | 19.2 | 0.3 | 3.5 | 100.0 | – 71.2 | – 41.7 | – 29.6 | – 12.1 | – 1.9 | 14.8 | – 8.3 | 6.6 |
| 2000 | 76.5 | 21.4 | 0.1 | 1.9 | 100.0 | – 74.5 | – 43.1 | – 31.5 | – 14.5 | 1.5 | 12.4 | – 6.5 | 5.9 |
| 2001 | 78.3 | 18.9 | – 0.2 | 3.0 | 100.0 | – 76.7 | – 44.8 | – 31.9 | – 16.3 | 4.5 | 11.5 | – 4.7 | 6.8 |
| 2002 | 79.1 | 18.1 | – 0.2 | 2.9 | 100.0 | – 73.1 | – 43.1 | – 30.0 | – 21.4 | 9.1 | 14.6 | – 4.6 | 9.9 |
| 2003 | 75.4 | 18.3 | 0.7 | 5.5 | 100.0 | – 69.6 | – 41.1 | – 28.5 | – 16.7 | 2.0 | 15.8 | – 8.0 | 7.8 |
| 2004 | 75.5 | 19.5 | 0.2 | 4.8 | 100.0 | – 68.7 | – 40.7 | – 28.0 | – 16.1 | 0.6 | 15.8 | – 7.7 | 8.0 |
| 2005 | 74.7 | 20.4 | 0.3 | 4.7 | 100.0 | – 70.0 | – 42.0 | – 27.9 | – 15.7 | 7.5 | 21.8 | – 7.6 | 14.2 |
| 2006 | 65.2 | 18.8 | 0.3 | 15.8 | 100.0 | – 64.3 | – 39.2 | – 25.1 | – 20.2 | 1.7 | 17.2 | – 3.9 | 13.2 |
| 2007 | 71.3 | 22.3 | 0.3 | 6.1 | 100.0 | – 70.5 | – 42.1 | – 28.3 | – 14.6 | 0.6 | 15.5 | – 5.7 | 9.9 |
| 2008 | 69.9 | 21.4 | 0.1 | 8.7 | 100.0 | – 68.3 | – 41.7 | – 26.7 | – 19.1 | – 1.7 | 10.8 | – 3.0 | 7.8 |
| 2009 | 76.9 | 19.9 | 0.3 | 2.9 | 100.0 | – 68.3 | – 42.3 | – 26.0 | – 11.5 | – 2.8 | 17.4 | – 7.6 | 9.8 |
| 2010 | 78.9 | 20.0 | – | 1.1 | 100.0 | – 63.7 | – 38.5 | – 25.2 | – 11.2 | – 1.8 | 23.2 | – 7.9 | 15.4 |
| 2011 | 78.0 | 19.5 | 0.1 | 2.4 | 100.0 | – 63.9 | – 38.1 | – 25.8 | – 1.5 | – 1.2 | 33.4 | – 9.2 | 24.2 |
| 2012 | 78.2 | 19.6 | 0.1 | 2.1 | 100.0 | – 65.9 | – 39.3 | – 26.6 | 1.3 | 0.1 | 35.4 | – 9.5 | 25.9 |
| 2013 | 78.6 | 19.5 | – | 1.9 | 100.0 | – 64.6 | – 38.6 | – 26.0 | 1.5 | – 1.3 | 35.6 | – 9.1 | 26.5 |
| 2014 | 79.2 | 20.1 | – | 0.7 | 100.0 | – 65.9 | – 39.6 | – 26.3 | – 0.9 | – 0.7 | 32.4 | – 9.6 | 22.8 |
| 2015 | 78.4 | 21.0 | – | 0.6 | 100.0 | – 66.6 | – 40.2 | – 26.4 | – 2.1 | – 0.6 | 30.7 | – 9.7 | 21.0 |
| 2016 | 76.5 | 21.1 | – | 2.3 | 100.0 | – 66.6 | – 39.9 | – 26.7 | 0.5 | 1.7 | 35.6 | – 9.7 | 25.8 |
| 2017 | 75.3 | 22.7 | – | 2.0 | 100.0 | – 65.7 | – 39.2 | – 26.5 | – 0.9 | – 0.2 | 33.3 | – 10.1 | 23.2 |
| 2018 | 74.6 | 23.5 | – | 1.9 | 100.0 | – 66.2 | – 39.0 | – 27.1 | – 4.2 | – 0.8 | 28.8 | – 9.5 | 19.4 |
| 2019 | 73.5 | 24.7 | – | 1.8 | 100.0 | – 67.2 | – 38.5 | – 28.7 | 1.9 | – 0.8 | 33.9 | – 9.6 | 24.3 |
| 2020 | 72.3 | 25.5 | – | 2.1 | 100.0 | – 67.2 | – 38.5 | – 28.7 | – 3.4 | – 0.9 | 28.6 | – 9.1 | 19.5 |
| 2021 | 70.6 | 26.6 | – | 2.7 | 100.0 | – 65.9 | – 37.5 | – 28.4 | – 0.1 | – 0.5 | 33.4 | – 8.7 | 24.7 |
| 2022 | 70.8 | 24.8 | – | 4.4 | 100.0 | – 62.5 | – 35.1 | – 27.5 | – 16.0 | – 3.4 | 18.0 | – 4.4 | 13.6 |
| 2023 | 73.5 | 22.7 | – | 3.8 | 100.0 | – 60.4 | – 33.7 | – 26.7 | – 4.3 | – 1.9 | 33.4 | – 9.2 | 24.3 |
| 2024 | 72.7 | 23.3 | – | 3.9 | 100.0 | – 60.5 | – 33.5 | – 27.0 | – 6.7 | – 0.7 | 32.1 | – 9.4 | 22.7 |
| 2025 | 72.8 | 23.0 | – | 4.2 | 100.0 | – 60.4 | – 33.6 | – 26.8 | – 9.0 | – 1.2 | 29.4 | – 9.4 | 20.0 |

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

## VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

| Financial year | Net interest income | Net commission income | Result from the trading portfolio [1] | Other operating result | Operating income (sum of col. 1-4) | General administrative spending | | | Result from the valuation of assets | Other and extraordinary result | Memo item | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Total | of which: Staff costs | of which: Other administrative spending [2] | | | Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10) | Taxes on income and earnings [3] | Profit or loss (–) for the financial year after tax (col. 11 + 12) |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| **Mortgage banks [5] [7]** | | | | | | | | | | | | | |
| 1993 | 101.6 | – 0.7 | 0.3 | – 1.3 | 100.0 | – 35.2 | – 21.3 | – 14.0 | – 17.0 | – 1.4 | 46.4 | – 20.8 | 25.6 |
| 1994 | 102.9 | – 0.8 | – 0.3 | – 1.8 | 100.0 | – 33.5 | – 20.2 | – 13.3 | – 27.6 | 2.1 | 41.0 | – 16.4 | 24.6 |
| 1995 | 99.9 | – 0.2 | 0.3 | 0.0 | 100.0 | – 32.5 | – 19.1 | – 13.4 | – 15.1 | – 4.3 | 48.1 | – 16.9 | 31.2 |
| 1996 | 103.5 | – 1.8 | 0.2 | – 1.9 | 100.0 | – 31.6 | – 18.5 | – 13.1 | – 12.5 | – 5.0 | 50.9 | – 19.6 | 31.3 |
| 1997 | 102.2 | – 1.4 | 0.2 | – 1.0 | 100.0 | – 30.0 | – 17.2 | – 12.8 | – 17.0 | – 5.4 | 47.6 | – 20.9 | 26.7 |
| 1998 | 100.4 | – 1.7 | 0.2 | 1.1 | 100.0 | – 29.7 | – 17.1 | – 12.6 | – 13.0 | – 7.2 | 50.1 | – 20.8 | 29.3 |
| 1999 | 100.0 | – 2.2 | – | 2.2 | 100.0 | – 29.3 | – 15.6 | – 13.7 | – 19.3 | – 6.0 | 45.3 | – 19.6 | 25.7 |
| 2000 | 93.9 | – 1.1 | – | 7.2 | 100.0 | – 31.4 | – 16.2 | – 15.2 | – 39.5 | – 10.9 | 18.2 | – 10.9 | 7.3 |
| 2001 | 95.3 | – 1.8 | – | 6.5 | 100.0 | – 33.4 | – 16.5 | – 16.8 | – 26.7 | – 11.8 | 28.2 | – 7.7 | 20.5 |
| 2002 | 97.7 | – 1.5 | 0.1 | 3.6 | 100.0 | – 35.6 | – 17.6 | – 18.1 | – 48.7 | 18.3 | 34.0 | – 6.5 | 27.4 |
| 2003 | 102.2 | – 1.6 | 0.1 | – 0.7 | 100.0 | – 37.8 | – 17.9 | – 20.0 | – 29.9 | – 9.9 | 22.4 | – 6.9 | 15.5 |
| 2004 | 96.5 | – 0.8 | – | 4.2 | 100.0 | – 35.0 | – 16.6 | – 18.4 | – 40.8 | – 10.0 | 14.2 | – 8.2 | 6.0 |
| 2005 | 95.1 | – 0.1 | 0.1 | 5.0 | 100.0 | – 35.2 | – 16.8 | – 18.4 | – 27.3 | – 33.6 | 3.9 | – 7.6 | – 3.7 |
| 2006 | 91.4 | 6.9 | 0.1 | 1.6 | 100.0 | – 38.9 | – 19.6 | – 19.3 | – 25.8 | – 21.5 | 13.8 | – 4.7 | 9.0 |
| 2007 | 85.2 | 8.6 | – 0.4 | 6.6 | 100.0 | – 36.0 | – 17.1 | – 18.9 | – 28.4 | – 27.1 | 8.5 | – 3.8 | 4.8 |
| 2008 | 86.8 | 11.3 | – 0.1 | 2.0 | 100.0 | – 37.6 | – 16.4 | – 21.3 | – 107.4 | – 33.6 | – 78.7 | – 2.5 | – 81.2 |
| 2009 | 96.1 | 3.3 | – 0.1 | 0.7 | 100.0 | – 36.6 | – 16.3 | – 20.3 | – 89.0 | – 10.7 | – 36.3 | – 4.2 | – 40.4 |
| 2010 | 92.7 | 5.2 | – 0.2 | 2.3 | 100.0 | – 36.3 | – 14.1 | – 22.2 | – 64.1 | – 1.9 | – 2.3 | 0.4 | – 1.8 |
| 2011 | 135.9 | 7.2 | – 0.2 | – 42.9 | 100.0 | – 73.7 | – 28.7 | – 45.0 | – 85.2 | 43.0 | – 15.9 | – 3.8 | – 19.8 |
| 2012 | 91.0 | 3.7 | – | 5.4 | 100.0 | – 51.7 | – 21.1 | – 30.6 | – 24.3 | – 20.4 | 3.7 | – 0.8 | 2.9 |
| 2013 | 104.2 | 3.3 | 0.1 | – 7.6 | 100.0 | – 75.4 | – 29.9 | – 45.4 | – 23.1 | 5.1 | 6.7 | – 5.0 | 1.7 |
| 2014 | 94.4 | 0.7 | – 0.2 | 5.1 | 100.0 | – 58.4 | – 24.9 | – 33.5 | – 13.1 | – 36.3 | – 7.8 | – 4.8 | – 12.7 |
| 2015 | 100.2 | – 0.5 | – 0.1 | 0.4 | 100.0 | – 51.2 | – 22.0 | – 29.2 | – 14.6 | – 0.9 | 33.3 | – 4.4 | 29.0 |
| 2016 | 101.9 | – 2.8 | – | 0.9 | 100.0 | – 61.0 | – 26.7 | – 34.3 | – 7.4 | 2.5 | 34.2 | – 8.3 | 25.9 |
| 2017 | 106.5 | – 3.8 | – | – 2.7 | 100.0 | – 70.2 | – 32.2 | – 38.1 | 2.5 | 5.9 | 38.1 | – 13.4 | 24.7 |
| 2018 | 106.2 | – 4.9 | 0.4 | – 1.7 | 100.0 | – 59.8 | – 27.5 | – 32.3 | – 20.9 | – 5.8 | 13.5 | – 7.8 | 5.6 |
| 2019 | 105.2 | – 6.0 | – | 0.8 | 100.0 | – 51.2 | – 23.6 | – 27.6 | – 6.9 | – 12.0 | 29.9 | – 8.8 | 21.1 |
| 2020 | 110.7 | – 6.7 | – | – 3.9 | 100.0 | – 49.0 | – 22.1 | – 26.8 | – 19.5 | 14.8 | 46.3 | – 38.3 | 8.0 |
| 2021 | 129.2 | – 8.8 | – | – 20.4 | 100.0 | – 52.5 | – 24.6 | – 27.9 | – 9.5 | 63.5 | 101.5 | – 67.1 | 34.4 |
| 2022 | 105.4 | – 5.1 | – | – 0.3 | 100.0 | – 47.3 | – 23.0 | – 24.3 | – 15.0 | – 11.1 | 26.6 | – 9.9 | 16.7 |
| 2023 | 98.5 | – 3.2 | – | 4.7 | 100.0 | – 42.0 | – 19.7 | – 22.3 | – 25.1 | 1.0 | 34.0 | – 12.2 | 21.7 |
| 2024 | 102.0 | – 3.3 | – | 1.3 | 100.0 | – 41.4 | – 19.5 | – 21.9 | – 8.2 | – 19.2 | 31.1 | – 13.6 | 17.5 |
| 2025 | 103.7 | – 6.2 | – | 2.5 | 100.0 | – 45.6 | – 22.5 | – 23.1 | – 39.2 | – 4.6 | 10.7 | – 14.5 | – 3.8 |
| **Building and loan associations** | | | | | | | | | | | | | |
| 1993 | 99.6 | 10.2 | – | – 9.9 | 100.0 | – 71.8 | – 38.7 | – 33.1 | 0.5 | – 0.9 | 27.9 | – 10.6 | 17.3 |
| 1994 | 92.1 | 10.8 | – | – 3.0 | 100.0 | – 66.4 | – 34.2 | – 32.1 | – 2.5 | 1.4 | 32.6 | – 16.7 | 15.9 |
| 1995 | 103.9 | 8.6 | – | – 12.4 | 100.0 | – 79.2 | – 41.1 | – 38.1 | 4.0 | – 5.0 | 19.8 | – 8.2 | 11.6 |
| 1996 | 104.0 | 3.0 | – | – 7.0 | 100.0 | – 81.5 | – 40.8 | – 40.7 | 5.9 | 0.5 | 24.9 | – 9.5 | 15.3 |
| 1997 | 100.6 | 5.0 | – | – 5.6 | 100.0 | – 78.7 | – 39.0 | – 39.7 | 1.1 | 3.2 | 25.6 | – 7.3 | 18.3 |
| 1998 | 94.8 | 13.0 | – | – 7.8 | 100.0 | – 77.9 | – 38.7 | – 39.2 | – 1.1 | 6.6 | 27.7 | – 10.2 | 17.5 |
| 1999 | 93.7 | 1.4 | – | 4.9 | 100.0 | – 75.8 | – 38.9 | – 36.9 | 2.4 | – 1.1 | 25.5 | – 13.3 | 12.2 |
| 2000 | 84.5 | 8.5 | – | 7.1 | 100.0 | – 69.9 | – 34.6 | – 35.3 | – 1.6 | 19.4 | 47.9 | – 17.1 | 30.8 |
| 2001 | 90.5 | 3.7 | – | 5.8 | 100.0 | – 72.6 | – 33.9 | – 38.7 | – 3.6 | – 3.7 | 20.1 | – 10.6 | 9.5 |
| 2002 | 89.6 | 1.3 | – | 9.0 | 100.0 | – 70.7 | – 33.1 | – 37.7 | – 8.9 | 0.3 | 20.7 | – 11.7 | 9.0 |
| 2003 | 94.6 | – 1.3 | – | 6.7 | 100.0 | – 70.0 | – 31.6 | – 38.4 | – 6.2 | – 8.9 | 14.9 | – 8.2 | 6.7 |
| 2004 | 96.7 | 0.1 | – | 3.3 | 100.0 | – 68.6 | – 31.9 | – 36.7 | – 7.0 | – 8.3 | 16.1 | – 9.0 | 7.1 |
| 2005 | 98.3 | – 1.1 | – | 2.9 | 100.0 | – 69.4 | – 33.7 | – 35.6 | – 7.4 | – 5.2 | 18.0 | – 9.7 | 8.3 |
| 2006 | 103.6 | – 7.3 | – | 3.7 | 100.0 | – 78.1 | – 38.4 | – 39.8 | – 11.3 | – 0.5 | 10.0 | – 6.5 | 3.5 |
| 2007 | 105.5 | – 7.2 | – | 1.7 | 100.0 | – 67.5 | – 31.1 | – 36.4 | – 13.4 | – 5.3 | 13.8 | – 9.3 | 4.5 |
| 2008 | 106.5 | – 11.2 | – | 4.7 | 100.0 | – 68.6 | – 32.4 | – 36.2 | – 15.2 | – 1.9 | 14.3 | – 9.1 | 5.2 |
| 2009 | 111.0 | – 10.6 | – | – 0.4 | 100.0 | – 66.6 | – 30.0 | – 36.6 | – 3.9 | – 6.8 | 22.7 | – 9.0 | 13.7 |
| 2010 | 117.2 | – 13.5 | – | – 3.7 | 100.0 | – 69.2 | – 29.1 | – 40.1 | – 0.2 | – 6.9 | 23.7 | – 11.0 | 12.7 |
| 2011 | 116.8 | – 17.2 | – | 0.4 | 100.0 | – 67.3 | – 27.9 | – 39.5 | 26.1 | – 9.4 | 49.3 | – 6.6 | 42.7 |
| 2012 | 117.5 | – 19.2 | – | 1.7 | 100.0 | – 70.5 | – 27.4 | – 43.2 | 0.6 | – 6.8 | 23.2 | – 6.2 | 17.0 |
| 2013 | 123.7 | – 24.8 | – | 1.0 | 100.0 | – 73.5 | – 27.6 | – 45.9 | – 3.5 | – 5.7 | 17.4 | – 7.6 | 9.7 |
| 2014 | 124.6 | – 22.4 | – | – 2.2 | 100.0 | – 77.7 | – 30.9 | – 46.8 | 11.7 | – 2.7 | 31.3 | – 10.5 | 20.8 |
| 2015 | 126.3 | – 26.2 | – | – 0.1 | 100.0 | – 77.8 | – 32.1 | – 45.7 | – 3.2 | – 0.1 | 18.9 | – 3.5 | 15.5 |
| 2016 | 92.1 | – 18.5 | – | 26.4 | 100.0 | – 66.2 | – 25.5 | – 40.7 | 0.8 | – 1.9 | 32.8 | – 5.9 | 26.9 |
| 2017 | 92.3 | – 16.9 | – | 24.6 | 100.0 | – 66.3 | – 25.2 | – 41.1 | – 2.1 | 3.1 | 34.7 | – 5.4 | 29.3 |
| 2018 | 122.4 | – 23.1 | – | 0.6 | 100.0 | – 88.6 | – 32.1 | – 56.5 | 1.0 | – 0.6 | 11.7 | – 6.3 | 5.4 |
| 2019 | 125.5 | – 28.2 | – | 2.7 | 100.0 | – 94.6 | – 33.3 | – 61.3 | 2.5 | 15.6 | 23.5 | – 5.4 | 18.1 |
| 2020 | 122.5 | – 24.0 | – | 1.5 | 100.0 | – 91.4 | – 32.1 | – 59.3 | – 4.0 | 5.3 | 9.9 | – 4.8 | 5.1 |
| 2021 | 116.9 | – 18.2 | – | 1.2 | 100.0 | – 93.6 | – 35.1 | – 58.5 | – 0.7 | 2.5 | 8.1 | – 5.3 | 2.8 |
| 2022 | 92.3 | – 6.2 | – | 13.9 | 100.0 | – 78.2 | – 35.1 | – 43.1 | – 4.6 | – 4.9 | 12.4 | – 5.1 | 7.3 |
| 2023 | 99.3 | – 6.1 | – | 6.8 | 100.0 | – 70.5 | – 27.9 | – 42.6 | – 3.2 | – 8.8 | 17.5 | – 9.1 | 8.4 |
| 2024 | 99.1 | – 5.5 | – | 6.5 | 100.0 | – 70.4 | – 27.4 | – 43.1 | – 3.2 | – 9.5 | 16.8 | – 2.0 | 14.9 |
| 2025 | 103.9 | – 7.7 | – | 3.8 | 100.0 | – 67.2 | – 26.8 | – 40.4 | – 6.2 | – 11.9 | 14.6 | – 5.2 | 9.5 |

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

## VIII. Items of banks' profit and loss accounts

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

As a percentage of operating income

| Financial year | Net interest income | Net commission income | Result from the trading portfolio [1] | Other operating result | Operating income (sum of col. 1-4) | General administrative spending | | | Result from the valuation of assets | Other and extraordinary result | Memo item | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | Total | of which: Staff costs | of which: Other administrative spending [2] | | | Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10) | Taxes on income and earnings [3] | Profit or loss (–) for the financial year after tax (col. 11 + 12) |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| **Banks with special, development and other central support tasks [4 6 9 10]** | | | | | | | | | | | | | |
| 1993 | 79.7 | 18.4 | 1.2 | 0.6 | 100.0 | – 66.2 | – 27.4 | – 38.8 | – 12.5 | – 0.3 | 21.0 | – 6.3 | 14.6 |
| 1994 | 78.8 | 18.7 | 0.3 | 2.3 | 100.0 | – 64.8 | – 26.4 | – 38.4 | – 19.4 | 2.2 | 18.1 | – 6.2 | 11.8 |
| 1995 | 78.5 | 17.7 | 0.6 | 3.2 | 100.0 | – 65.0 | – 31.7 | – 33.3 | – 12.9 | – 0.5 | 21.6 | – 5.2 | 16.3 |
| 1996 | 78.2 | 16.0 | 0.9 | 5.0 | 100.0 | – 60.0 | – 26.9 | – 33.1 | – 17.9 | – 19.4 | 2.7 | – 3.3 | – 0.6 |
| 1997 | 78.6 | 15.4 | 1.4 | 4.7 | 100.0 | – 61.2 | – 30.7 | – 30.5 | – 11.8 | – 10.2 | 16.7 | – 3.1 | 13.7 |
| 1998 | 81.3 | 12.9 | 1.2 | 4.6 | 100.0 | – 55.8 | – 25.6 | – 30.2 | – 22.8 | 0.5 | 21.9 | – 3.4 | 18.5 |
| 1999 | 89.5 | 6.7 | 0.6 | 3.2 | 100.0 | – 27.3 | – 16.7 | – 10.6 | – 34.0 | – 3.1 | 35.6 | – 3.6 | 31.9 |
| 2000 | 89.6 | 7.9 | 0.2 | 2.4 | 100.0 | – 29.7 | – 18.1 | – 11.6 | – 23.0 | – 0.3 | 46.9 | – 3.1 | 43.9 |
| 2001 | 87.3 | 8.5 | – | 4.2 | 100.0 | – 30.4 | – 18.2 | – 12.3 | – 25.0 | – 12.2 | 32.4 | – 3.0 | 29.5 |
| 2002 | 85.3 | 13.8 | – 0.2 | 1.0 | 100.0 | – 31.4 | – 17.6 | – 13.8 | – 30.7 | – 4.4 | 33.5 | – 2.6 | 30.9 |
| 2003 | 80.8 | 13.7 | 0.4 | 5.1 | 100.0 | – 32.8 | – 18.2 | – 14.6 | – 19.2 | – 14.9 | 33.1 | – 2.6 | 30.5 |
| 2004 | 82.5 | 14.6 | 0.2 | 2.8 | 100.0 | – 35.4 | – 20.1 | – 15.3 | – 7.5 | – 6.7 | 50.4 | – 2.3 | 48.1 |
| 2005 | 82.0 | 14.9 | – | 3.2 | 100.0 | – 35.2 | – 20.1 | – 15.1 | – 1.5 | – 1.7 | 61.6 | – 2.3 | 59.2 |
| 2006 | 76.7 | 15.5 | – | 7.8 | 100.0 | – 35.3 | – 20.6 | – 14.6 | – 13.1 | 1.2 | 52.8 | – 1.5 | 51.3 |
| 2007 | 78.4 | 17.7 | – 0.1 | 4.0 | 100.0 | – 38.2 | – 21.7 | – 16.5 | – 176.3 | – 13.0 | – 127.5 | – 1.7 | – 129.3 |
| 2008 | 81.7 | 16.7 | 0.2 | 1.4 | 100.0 | – 37.3 | – 20.4 | – 16.8 | – 98.7 | – 35.5 | – 71.5 | – 0.8 | – 72.2 |
| 2009 | 84.0 | 15.5 | – | 0.5 | 100.0 | – 33.0 | – 17.8 | – 15.2 | – 38.9 | – 1.4 | 26.7 | 0.1 | 26.8 |
| 2010 | 84.1 | 14.7 | – 0.1 | 1.3 | 100.0 | – 31.8 | – 18.2 | – 13.6 | – 8.1 | 1.3 | 61.4 | – 1.4 | 60.0 |
| 2011 | 81.7 | 14.8 | – 0.2 | 3.8 | 100.0 | – 36.0 | – 19.9 | – 16.1 | 13.7 | – 8.8 | 68.9 | – 1.0 | 68.0 |
| 2012 | 80.4 | 15.9 | – 0.5 | 4.3 | 100.0 | – 47.1 | – 25.1 | – 22.1 | – 6.4 | – 12.8 | 33.6 | – 1.6 | 32.0 |
| 2013 | 63.0 | 36.6 | 0.2 | 0.1 | 100.0 | – 89.0 | – 46.5 | – 42.5 | – 26.2 | – 23.9 | – 39.0 | – 2.2 | – 41.3 |
| 2014 | 75.3 | 19.9 | 0.2 | 4.6 | 100.0 | – 50.0 | – 25.5 | – 24.5 | – 18.0 | 2.1 | 34.1 | 2.4 | 36.6 |
| 2015 | 79.2 | 17.7 | 0.2 | 2.8 | 100.0 | – 52.5 | – 26.6 | – 25.9 | – 10.1 | 7.8 | 45.2 | – 1.6 | 43.6 |
| 2016 | 73.3 | 17.6 | 7.6 | 1.5 | 100.0 | – 56.6 | – 26.7 | – 29.8 | – 12.9 | – 0.4 | 30.1 | – 1.1 | 29.0 |
| 2017 | 75.6 | 18.3 | 6.1 | – | 100.0 | – 59.2 | – 28.1 | – 31.1 | – 12.8 | – 7.1 | 21.0 | 2.6 | 23.5 |
| 2018 | 75.2 | 20.9 | 5.5 | – 1.6 | 100.0 | – 65.6 | – 33.4 | – 32.2 | – 3.0 | – 11.4 | 20.1 | – 2.2 | 17.9 |
| 2019 | 73.8 | 23.1 | 6.2 | – 3.1 | 100.0 | – 59.7 | – 29.3 | – 30.4 | – 9.9 | – 0.9 | 29.5 | – 6.2 | 23.3 |
| 2020 | 70.9 | 24.2 | 4.9 | – | 100.0 | – 56.2 | – 27.6 | – 28.6 | – 15.2 | 1.0 | 29.6 | – 7.1 | 22.5 |
| 2021 | 68.4 | 24.4 | 6.2 | 1.1 | 100.0 | – 55.5 | – 27.1 | – 28.3 | – 9.7 | 3.7 | 38.5 | – 12.8 | 25.7 |
| 2022 | 61.9 | 23.6 | 13.8 | 0.7 | 100.0 | – 59.4 | – 29.9 | – 29.4 | – 10.9 | – 1.4 | 28.3 | – 4.9 | 23.5 |
| 2023 | 70.0 | 20.7 | 4.6 | 4.8 | 100.0 | – 56.7 | – 26.7 | – 30.0 | – 2.8 | – 3.6 | 36.9 | – 2.1 | 34.9 |
| 2024 | 69.5 | 23.0 | 1.2 | 6.4 | 100.0 | – 56.8 | – 29.0 | – 27.8 | – 7.9 | – 6.9 | 28.4 | – 2.0 | 26.4 |
| 2025 | 64.4 | 25.5 | 5.7 | 4.4 | 100.0 | – 59.2 | – 32.1 | – 27.1 | 1.1 | – 11.2 | 30.7 | – 2.1 | 28.5 |
| **Memo item: Banks majority-owned by foreign banks [11]** | | | | | | | | | | | | | |
| 1993 | 66.1 | 21.5 | 9.4 | 2.9 | 100.0 | – 68.4 | – 36.2 | – 32.3 | – 18.5 | – 2.6 | 10.4 | – 2.4 | 8.0 |
| 1994 | 71.5 | 20.5 | 4.3 | 3.7 | 100.0 | – 65.9 | – 34.9 | – 31.1 | – 20.5 | – 3.0 | 10.6 | – 4.8 | 5.8 |
| 1995 | 70.9 | 21.0 | 3.4 | 4.7 | 100.0 | – 68.5 | – 35.7 | – 32.8 | – 11.6 | – 2.1 | 17.8 | – 6.8 | 11.0 |
| 1996 | 67.4 | 22.6 | 3.6 | 6.4 | 100.0 | – 66.6 | – 34.2 | – 32.4 | – 10.0 | – 4.9 | 18.5 | – 8.6 | 9.9 |
| 1997 | 69.3 | 25.0 | 0.3 | 5.4 | 100.0 | – 62.9 | – 31.7 | – 31.2 | – 10.4 | – 6.8 | 19.9 | – 6.2 | 13.7 |
| 1998 | 61.4 | 28.5 | 2.9 | 7.1 | 100.0 | – 63.8 | – 31.0 | – 32.8 | – 8.9 | – 1.0 | 26.3 | – 8.6 | 17.8 |
| 1999 | 62.6 | 30.7 | – 0.3 | 7.0 | 100.0 | – 65.7 | – 31.6 | – 34.1 | – 11.7 | – 10.3 | 12.3 | – 7.6 | 4.7 |
| 2000 | 61.1 | 30.7 | – 2.8 | 11.0 | 100.0 | – 69.0 | – 33.5 | – 35.4 | – 7.9 | 0.5 | 23.7 | – 6.1 | 17.6 |
| 2001 | 65.2 | 30.8 | – 3.1 | 7.1 | 100.0 | – 69.5 | – 31.8 | – 37.6 | – 9.1 | – 5.7 | 15.7 | – 7.5 | 8.1 |
| 2002 | 64.9 | 22.4 | 2.0 | 10.6 | 100.0 | – 64.0 | – 28.1 | – 35.9 | – 12.0 | – 0.3 | 23.7 | – 8.5 | 15.2 |
| 2003 | 63.7 | 25.8 | 5.2 | 5.3 | 100.0 | – 60.2 | – 26.1 | – 34.1 | – 14.5 | – 15.1 | 10.2 | – 5.0 | 5.2 |
| 2004 | 67.4 | 29.6 | – 1.5 | 4.5 | 100.0 | – 60.6 | – 25.3 | – 35.3 | – 10.5 | – 15.0 | 13.9 | – 8.5 | 5.5 |
| 2005 | 67.8 | 28.0 | 2.8 | 1.4 | 100.0 | – 60.2 | – 28.2 | – 32.0 | – 16.2 | – 6.5 | 17.2 | – 6.0 | 11.2 |
| 2006 | 67.3 | 28.7 | 2.5 | 1.5 | 100.0 | – 59.5 | – 28.8 | – 30.7 | – 14.4 | – 10.0 | 16.1 | – 4.0 | 12.1 |
| 2007 | 72.2 | 28.6 | – 3.8 | 3.0 | 100.0 | – 57.5 | – 27.8 | – 29.7 | – 15.6 | 41.9 | 68.8 | – 5.5 | 63.3 |
| 2008 | 93.3 | 34.7 | – 31.1 | 3.2 | 100.0 | – 76.8 | – 36.2 | – 40.6 | – 26.5 | – 13.1 | – 16.4 | – 3.3 | – 19.7 |
| 2009 | 66.5 | 22.4 | 8.6 | 2.5 | 100.0 | – 59.6 | – 30.2 | – 29.3 | – 20.0 | – 12.3 | 8.2 | – 3.4 | 4.8 |
| 2010 | 70.9 | 26.0 | 2.9 | 0.2 | 100.0 | – 59.4 | – 26.7 | – 32.6 | – 13.2 | – 11.2 | 16.2 | – 4.3 | 11.9 |
| 2011 | 73.8 | 24.2 | – 1.3 | 3.3 | 100.0 | – 59.4 | – 26.5 | – 32.9 | – 15.6 | – 11.8 | 13.2 | – 2.0 | 11.1 |
| 2012 | 65.3 | 22.2 | 9.3 | 3.2 | 100.0 | – 62.2 | – 28.0 | – 34.2 | – 2.2 | – 10.3 | 25.3 | – 5.6 | 19.7 |
| 2013 | 67.2 | 21.4 | 9.0 | 2.4 | 100.0 | – 66.9 | – 30.7 | – 36.2 | – 3.9 | – 12.0 | 17.2 | – 4.2 | 13.1 |
| 2014 | 71.5 | 25.9 | 2.9 | – 0.4 | 100.0 | – 67.9 | – 30.1 | – 37.7 | – 3.8 | – 11.2 | 17.2 | – 2.7 | 14.4 |
| 2015 | 68.8 | 23.9 | 3.6 | 3.7 | 100.0 | – 69.7 | – 32.7 | – 37.0 | – 3.9 | – 14.1 | 12.2 | – 3.5 | 8.7 |
| 2016 | 67.7 | 23.9 | 5.4 | 3.0 | 100.0 | – 68.6 | – 32.7 | – 35.9 | – 7.7 | – 12.1 | 11.6 | – 4.8 | 6.8 |
| 2017 | 62.4 | 25.5 | 5.8 | 6.3 | 100.0 | – 62.6 | – 28.9 | – 33.7 | – 4.2 | – 12.9 | 20.3 | – 5.7 | 14.6 |
| 2018 | 74.7 | 24.6 | 3.5 | – 2.7 | 100.0 | – 70.4 | – 32.8 | – 37.6 | – 8.0 | – 8.0 | 13.6 | – 4.7 | 8.9 |
| 2019 | 64.8 | 23.6 | 3.7 | 7.9 | 100.0 | – 64.4 | – 30.9 | – 33.5 | – 1.1 | – 13.1 | 21.5 | – 8.0 | 13.5 |
| 2020 | 61.6 | 30.6 | 3.6 | 4.3 | 100.0 | – 62.8 | – 30.2 | – 32.6 | – 12.3 | – 8.3 | 16.6 | – 7.7 | 8.9 |
| 2021 | 51.7 | 38.4 | 8.5 | 1.4 | 100.0 | – 67.9 | – 35.5 | – 32.4 | – 3.3 | – 2.8 | 26.1 | – 13.9 | 12.2 |
| 2022 | 49.6 | 32.0 | 13.7 | 4.7 | 100.0 | – 62.6 | – 30.3 | – 32.3 | – 9.8 | – 9.4 | 18.2 | – 3.7 | 14.4 |
| 2023 | 50.7 | 27.2 | 18.1 | 3.9 | 100.0 | – 53.7 | – 25.2 | – 28.6 | – 3.5 | – 12.7 | 30.1 | – 11.4 | 18.7 |
| 2024 | 47.9 | 27.4 | 21.1 | 3.7 | 100.0 | – 51.8 | – 24.9 | – 26.8 | – 6.9 | – 12.0 | 29.3 | – 11.6 | 17.7 |
| 2025 | 48.5 | 28.8 | 17.4 | 5.3 | 100.0 | – 54.1 | – 26.3 | – 27.8 | – 6.9 | – 6.6 | 32.4 | – 11.8 | 20.6 |

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

## VIII. Items of banks' profit and loss accounts

### 3. Interest received by credit institutions *

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

| Financial year | Interest received, current income, profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement [1] | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | Interest received | | | Current income | | | | Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement |
| | Total | Total | from lending and money market transactions [2] | from debt securities and Debt Register claims | Total [3] | from shares and other variable yield securities [4] | from participating interests [5] | from shares in affiliated enterprises [6] | |
| 1968 | 29,168 | 28,654 | 25,398 | 3,256 | 514 | 293 | 221 | – | 10 |
| 1969 | 36,928 | 36,333 | 32,196 | 4,137 | 595 | 335 | 260 | – | 16 |
| 1970 | 49,116 | 48,420 | 43,876 | 4,544 | 696 | 381 | 315 | – | 13 |
| 1971 | 53,655 | 52,908 | 48,043 | 4,865 | 747 | 424 | 323 | – | 65 |
| 1972 | 58,916 | 58,101 | 52,646 | 5,455 | 815 | 419 | 396 | – | 81 |
| 1973 | 82,115 | 81,232 | 75,411 | 5,821 | 883 | 433 | 450 | – | 73 |
| 1974 | 98,125 | 97,228 | 90,446 | 6,782 | 897 | 426 | 471 | – | 67 |
| 1975 | 94,252 | 93,313 | 84,427 | 8,886 | 939 | 430 | 509 | – | 86 |
| 1976 | 96,850 | 95,656 | 85,252 | 10,404 | 1,194 | 489 | 705 | – | 149 |
| 1977 | 105,296 | 103,977 | 92,209 | 11,768 | 1,319 | 547 | 772 | – | 163 |
| 1978 | 112,153 | 110,534 | 97,615 | 12,919 | 1,619 | 659 | 960 | – | 187 |
| 1979 | 133,568 | 131,879 | 118,538 | 13,341 | 1,689 | 674 | 1,015 | – | 183 |
| 1980 | 172,146 | 170,302 | 155,729 | 14,573 | 1,844 | 737 | 1,107 | – | 138 |
| 1981 | 214,616 | 212,667 | 195,514 | 17,153 | 1,949 | 744 | 1,205 | – | 144 |
| 1982 | 229,233 | 227,110 | 206,070 | 21,040 | 2,123 | 753 | 1,370 | – | 118 |
| 1983 | 215,228 | 213,029 | 188,714 | 24,315 | 2,199 | 751 | 1,448 | – | 186 |
| 1984 | 226,296 | 223,989 | 198,201 | 25,788 | 2,307 | 839 | 1,468 | – | 213 |
| 1985 [7] | 233,902 | 231,371 | 203,425 | 27,946 | 2,531 | 985 | 1,546 | – | 225 |
| 1986 | 231,294 | 227,498 | 198,873 | 28,625 | 3,796 | 826 | 2,970 | – | 667 |
| 1987 | 232,083 | 228,595 | 199,784 | 28,811 | 3,488 | 935 | 2,553 | – | 200 |
| 1988 | 243,020 | 239,285 | 209,242 | 30,043 | 3,735 | 1,204 | 2,531 | – | 241 |
| 1989 | 280,205 | 275,560 | 244,021 | 31,539 | 4,645 | 1,636 | 3,009 | – | 538 |
| 1990 | 339,679 | 333,673 | 295,836 | 37,837 | 6,006 | 2,118 | 3,888 | – | 325 |
| 1991 | 395,371 | 389,419 | 342,320 | 47,099 | 5,952 | 2,321 | 3,631 | – | 318 |
| 1992 | 444,754 | 437,600 | 384,487 | 53,113 | 7,154 | 2,889 | 4,265 | – | 342 |
| 1993 | 489,090 | 479,026 | 408,324 | 70,702 | 9,214 | 3,868 | 1,957 | 3,389 | 850 |
| 1994 | 492,067 | 477,745 | 400,591 | 77,154 | 13,048 | 4,634 | 3,402 | 5,012 | 1,274 |
| 1995 | 511,448 | 499,022 | 419,536 | 79,486 | 11,159 | 4,875 | 2,261 | 4,023 | 1,267 |
| 1996 | 531,098 | 515,654 | 434,739 | 80,915 | 13,444 | 6,473 | 2,161 | 4,810 | 2,000 |
| 1997 | 567,759 | 548,361 | 464,075 | 84,286 | 17,212 | 8,664 | 2,907 | 5,641 | 2,186 |
| 1998 | 616,634 | 591,916 | 500,085 | 91,831 | 23,077 | 11,124 | 3,634 | 8,319 | 1,641 |
| 1999 | 645,682 | 618,099 | 517,262 | 100,837 | 25,305 | 13,669 | 2,799 | 8,836 | 2,279 |
| 1999 | 330,132 | 316,029 | 264,472 | 51,557 | 12,938 | 6,989 | 1,431 | 4,518 | 1,165 |
| 2000 | 377,525 | 358,861 | 297,436 | 61,425 | 17,282 | 8,200 | 2,226 | 6,856 | 1,382 |
| 2001 | 390,400 | 370,795 | 304,891 | 65,904 | 17,707 | 10,148 | 2,177 | 5,382 | 1,898 |
| 2002 | 352,551 | 331,695 | 272,956 | 58,739 | 17,778 | 7,530 | 1,846 | 8,402 | 3,078 |
| 2003 | 317,029 | 302,113 | 250,744 | 51,369 | 11,391 | 6,894 | 1,237 | 3,260 | 3,525 |
| 2004 | 311,966 | 293,646 | 243,084 | 50,562 | 15,101 | 10,036 | 1,233 | 3,832 | 3,219 |
| 2005 | 337,344 | 314,559 | 259,581 | 54,978 | 17,446 | 12,793 | 1,261 | 3,392 | 5,339 |
| 2006 | 365,586 | 340,429 | 280,997 | 59,432 | 19,264 | 14,537 | 1,246 | 3,481 | 5,893 |
| 2007 | 427,091 | 397,819 | 325,674 | 72,145 | 24,341 | 18,348 | 1,947 | 4,046 | 4,931 |
| 2008 | 440,981 | 416,589 | 337,037 | 79,552 | 19,254 | 12,672 | 1,469 | 5,113 | 5,138 |
| 2009 | 317,754 | 302,995 | 247,738 | 55,257 | 11,659 | 7,217 | 919 | 3,523 | 3,100 |
| 2010 | 270,077 | 255,538 | 212,047 | 43,491 | 12,424 | 7,179 | 980 | 4,265 | 2,115 |
| 2011 | 303,045 | 288,773 | 246,086 | 42,687 | 11,247 | 6,733 | 1,233 | 3,281 | 3,025 |
| 2012 | 274,706 | 256,289 | 220,303 | 35,986 | 12,197 | 7,480 | 954 | 3,763 | 6,220 |
| 2013 | 228,193 | 213,559 | 184,892 | 28,667 | 10,006 | 6,039 | 994 | 2,973 | 4,628 |
| 2014 | 210,822 | 196,361 | 170,233 | 26,128 | 11,347 | 6,296 | 1,076 | 3,975 | 3,114 |
| 2015 | 200,861 | 183,052 | 160,104 | 22,948 | 15,036 | 6,704 | 1,815 | 6,517 | 2,773 |
| 2016 | 181,543 | 166,812 | 147,128 | 19,684 | 10,001 | 5,812 | 1,289 | 2,900 | 4,730 |
| 2017 | 165,387 | 150,969 | 134,423 | 16,546 | 11,030 | 6,874 | 1,131 | 3,025 | 3,388 |
| 2018 | 167,777 | 152,392 | 136,884 | 15,508 | 9,998 | 5,321 | 1,136 | 3,541 | 5,387 |
| 2019 | 162,805 | 152,206 | 137,470 | 14,736 | 7,603 | 4,823 | 1,102 | 1,678 | 2,996 |
| 2020 | 140,502 | 131,360 | 119,089 | 12,271 | 5,980 | 3,542 | 557 | 1,881 | 3,162 |
| 2021 | 131,647 | 121,816 | 111,799 | 10,017 | 7,115 | 4,046 | 1,320 | 1,749 | 2,716 |
| 2022 | 167,014 | 156,470 | 144,734 | 11,736 | 8,148 | 3,948 | 1,204 | 2,996 | 2,396 |
| 2023 | 331,730 | 320,855 | 295,191 | 25,664 | 7,931 | 3,791 | 1,366 | 2,774 | 2,944 |
| 2024 | 380,989 | 369,063 | 333,357 | 35,706 | 9,131 | 5,097 | 1,507 | 2,527 | 2,795 |
| 2025 | 311,434 | 299,118 | 268,751 | 30,367 | 9,784 | 5,428 | 1,639 | 2,717 | 2,532 |

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

## VIII. Items of banks' profit and loss accounts

### 3. Interest received by credit institutions *

As a percentage of total assets **8**

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

***** The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of financial year 1993, including East German credit institutions and in accordance with the new accounting rules. **1** Up to 1992, excluding profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement (up to 1992 included in "Other income"). **2** From 1993, excluding guarantee commissions (included in Commissions received). Discount deductions may not be offset against any contrary discount income. **3** From 1993, excluding interest received from debt securities and Debt Register claims. **4** From 1993, excluding income from shares in affiliated enterprises securitised in securities. **5** From 1993, including income from amounts paid up on cooperative society shares. Up to 1992, only shown here if the amounts paid up have been reported under "Participating interests". **6** Up to 1992, included in "Current income from shares and other variable-yield securities" if the interest was held in shares. **7** Status after extension of credit cooperatives' reporting requirements; full survey as of 1985. **8** Up to and including 2024k, as a percentage of total assets on an annual average. As of 2025, as a percentage of total assets from the annual financial statement. Up to and including 1998, as a percentage of average business volume for the year (total assets plus endorsement liabilities arising from rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited to borrowers, and bills sent from the bill portfolio prior to expiry for collection).

## VIII. Items of banks' profit and loss accounts

### 4. Cost/income ratios by category of banks *

As a percentage

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

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

## VIII. Items of banks' profit and loss accounts

### 4. Cost/income ratios by category of banks *

As a percentage

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

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

## VIII. Items of banks' profit and loss accounts

### 5. Breakdown of extraordinary profit and loss *

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

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

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

## VIII. Items of banks' profit and loss accounts

### 6. Return on equity of individual categories of banks *

as a percentage of balance sheet equity **1**

| Financial year | All categories of banks | Commercial banks | | | | | Landesbanken **4** | Savings banks **4** | Regional institutions of credit cooperatives **7** | Credit cooperatives | Mortgage banks **3 5** | Building and loan associations | Banks with special, development and other central support tasks **2 4 7 8** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Total | Big banks **2** | Regional banks and other commercial banks **2 3 4 5** | Branches of foreign banks | Private bankers **6** | | | | | | | |
| **Profit for the financial year before tax** | | | | | | | | | | | | | |
| 1993 ts | 14.87 | 10.02 | 10.44 | 9.82 | 6.64 | 10.37 | 7.15 | 21.87 | 5.12 | 20.23 | 13.15 | 17.77 | 5.77 |
| 1994 ts | 13.26 | 10.93 | 12.48 | 10.08 | 5.90 | 9.25 | 7.84 | 19.21 | 15.16 | 17.38 | 13.42 | 21.52 | 5.42 |
| 1995 ts | 14.00 | 10.31 | 10.18 | 10.68 | 7.13 | 7.73 | 8.87 | 22.58 | 12.98 | 19.48 | 16.52 | 10.88 | 8.25 |
| 1996 ts | 13.27 | 10.77 | 11.79 | 10.15 | 5.54 | 10.10 | 8.66 | 21.38 | 14.80 | 17.72 | 16.38 | 12.88 | 1.04 |
| 1997 ts | 12.76 | 9.68 | 7.38 | 11.52 | 4.24 | 17.26 | 10.90 | 19.37 | 12.00 | 14.94 | 15.92 | 13.08 | 6.45 |
| 1998 ts | 19.16 | 27.36 | 39.51 | 16.75 | 11.56 | 18.03 | 11.69 | 17.82 | 28.57 | 12.84 | 17.81 | 14.12 | 8.38 |
| 1999 | 11.26 | 9.67 | 6.23 | 16.48 | 9.87 | – | 10.61 | 15.18 | 5.74 | 10.71 | 15.62 | 12.73 | 9.44 |
| 2000 | 9.84 | 8.20 | 6.34 | 11.58 | 10.26 | – | 8.14 | 13.39 | 12.95 | 8.59 | 5.89 | 25.75 | 10.59 |
| 2001 | 6.31 | 4.73 | 4.96 | 4.12 | 9.41 | – | 4.78 | 9.16 | 4.43 | 7.47 | 8.93 | 10.30 | 6.97 |
| 2002 | 4.63 | 0.97 | – 3.14 | 9.04 | 4.87 | – | 2.59 | 8.16 | 4.56 | 9.68 | 10.81 | 10.48 | 8.13 |
| 2003 | 0.91 | – 6.24 | –12.85 | 4.52 | 11.67 | – | – 4.30 | 10.94 | 0.66 | 10.65 | 5.34 | 7.73 | 7.22 |
| 2004 | 4.29 | – 0.41 | – 3.97 | 5.57 | 7.19 | – | 1.07 | 9.75 | 2.91 | 10.31 | 3.32 | 8.08 | 9.06 |
| 2005 | 12.87 | 21.82 | 31.72 | 8.63 | 10.99 | – | 6.44 | 10.45 | 5.25 | 13.79 | 0.91 | 8.40 | 11.00 |
| 2006 | 9.21 | 11.22 | 14.01 | 6.96 | 14.25 | – | 11.40 | 8.94 | 4.49 | 11.04 | 2.83 | 3.93 | 5.92 |
| 2007 | 6.55 | 19.13 | 25.97 | 8.51 | 20.33 | – | 1.46 | 7.24 | – 4.03 | 8.14 | 1.89 | 5.98 | –12.71 |
| 2008 | – 7.40 | –15.49 | –25.30 | 3.81 | 7.99 | – | –11.07 | 4.00 | – 4.40 | 5.53 | –15.49 | 6.07 | – 7.56 |
| 2009 | – 0.81 | – 5.82 | – 9.10 | 0.06 | 11.82 | – | – 9.23 | 8.48 | 7.24 | 8.96 | – 8.33 | 9.53 | 3.38 |
| 2010 | 5.27 | 3.01 | 2.88 | 2.78 | 13.20 | – | – 1.47 | 11.42 | 5.77 | 12.12 | – 0.50 | 9.19 | 7.91 |
| 2011 | 8.57 | 1.77 | – 0.12 | 4.80 | 15.11 | – | 0.12 | 27.35 | 10.27 | 16.39 | – 1.72 | 17.86 | 7.58 |
| 2012 | 7.80 | 6.55 | 6.65 | 6.08 | 13.09 | – | 3.91 | 12.96 | 4.94 | 15.71 | 0.58 | 7.65 | 3.96 |
| 2013 | 5.28 | 4.96 | 4.58 | 5.27 | 11.64 | – | – 0.80 | 10.61 | 4.10 | 14.75 | 0.73 | 4.97 | – 2.11 |
| 2014 | 5.72 | 4.80 | 4.33 | 5.22 | 12.41 | – | – 0.63 | 9.94 | 4.18 | 12.22 | – 1.03 | 8.43 | 3.37 |
| 2015 | 5.82 | 3.54 | 3.01 | 4.22 | 8.55 | – | 3.27 | 9.68 | 1.72 | 10.74 | 4.94 | 4.49 | 4.15 |
| 2016 | 5.97 | 4.51 | 3.45 | 6.30 | 3.98 | – | – 1.01 | 10.42 | – | 11.54 | 5.54 | 8.87 | 2.89 |
| 2017 | 5.63 | 3.95 | 2.88 | 5.31 | 10.54 | – | 1.85 | 9.44 | – | 10.11 | 5.49 | 9.18 | 1.86 |
| 2018 | 3.73 | 2.07 | 1.14 | 3.30 | 6.50 | – | – 2.45 | 7.19 | – | 8.19 | 2.09 | 2.21 | 1.67 |
| 2019 | 1.07 | – 7.70 | –16.63 | 4.44 | 7.48 | – | 2.03 | 6.86 | – | 9.17 | 5.31 | 3.83 | 2.52 |
| 2020 | 2.71 | – 1.56 | – 7.08 | 4.10 | 1.52 | – | 1.29 | 5.36 | – | 7.31 | 8.06 | 1.66 | 2.72 |
| 2021 | 5.03 | 2.65 | – 2.26 | 6.00 | 6.85 | – | 4.02 | 6.27 | – | 8.37 | 16.91 | 1.41 | 3.80 |
| 2022 | 4.83 | 6.05 | 9.12 | 4.27 | 3.94 | – | 4.77 | 4.74 | – | 4.59 | 5.99 | 2.79 | 2.85 |
| 2023 | 8.36 | 9.16 | 12.12 | 7.49 | 6.22 | – | 7.45 | 10.17 | – | 8.92 | 8.89 | 4.14 | 3.98 |
| 2024 | 8.48 | 9.99 | 11.81 | 9.04 | 5.54 | – | 8.84 | 10.31 | – | 8.23 | 7.95 | 3.60 | 2.99 |
| 2025 | 7.85 | 10.75 | 16.92 | 7.37 | 2.86 | – | 5.65 | 8.55 | – | 7.03 | 2.32 | 3.21 | 3.06 |
| **Profit for the financial year after tax** | | | | | | | | | | | | | |
| 1993 ts | 7.07 | 6.01 | 6.39 | 5.55 | 4.04 | 8.93 | 3.50 | 7.73 | 2.07 | 7.65 | 7.26 | 11.05 | 4.02 |
| 1994 ts | 6.95 | 6.95 | 8.12 | 6.08 | 3.96 | 8.09 | 4.50 | 8.01 | 7.64 | 7.61 | 8.06 | 10.48 | 3.55 |
| 1995 ts | 7.09 | 6.92 | 8.17 | 6.04 | 4.74 | 6.53 | 4.75 | 7.99 | 6.48 | 7.42 | 10.71 | 6.38 | 6.25 |
| 1996 ts | 6.45 | 6.66 | 7.79 | 5.79 | 2.59 | 7.93 | 5.44 | 7.42 | 8.09 | 6.52 | 9.19 | 7.94 | – 0.23 |
| 1997 ts | 6.57 | 6.65 | 5.44 | 7.48 | 0.91 | 14.76 | 5.89 | 6.66 | 5.43 | 5.82 | 8.93 | 9.37 | 5.26 |
| 1998 ts | 10.15 | 15.18 | 19.24 | 11.54 | 7.29 | 14.70 | 6.34 | 6.52 | 23.13 | 5.05 | 10.42 | 8.92 | 7.07 |
| 1999 | 6.49 | 7.00 | 5.48 | 10.06 | 5.98 | – | 5.92 | 6.12 | 3.98 | 4.74 | 8.87 | 6.07 | 8.48 |
| 2000 | 6.40 | 7.31 | 7.23 | 7.40 | 9.04 | – | 4.22 | 6.02 | 8.84 | 4.10 | 2.37 | 16.54 | 9.90 |
| 2001 | 4.58 | 4.24 | 5.69 | 1.26 | 4.86 | – | 4.01 | 5.06 | 2.74 | 4.41 | 6.48 | 4.87 | 6.33 |
| 2002 | 2.94 | 0.04 | – 3.30 | 6.66 | 1.24 | – | 1.80 | 4.66 | 4.95 | 6.60 | 8.73 | 4.54 | 7.50 |
| 2003 | – 1.32 | – 6.57 | –11.99 | 2.25 | 8.15 | – | – 5.23 | 4.01 | 2.30 | 5.24 | 3.70 | 3.46 | 6.65 |
| 2004 | 1.98 | – 1.41 | – 3.56 | 2.13 | 4.83 | – | – 0.83 | 5.05 | 3.97 | 5.26 | 1.39 | 3.58 | 8.65 |
| 2005 | 9.04 | 15.52 | 23.12 | 5.43 | 6.34 | – | 5.56 | 5.60 | 5.12 | 9.00 | – 0.87 | 3.89 | 10.58 |
| 2006 | 7.36 | 9.11 | 12.27 | 4.41 | 8.16 | – | 9.73 | 4.95 | 9.51 | 8.51 | 1.85 | 1.36 | 5.76 |
| 2007 | 4.60 | 15.61 | 21.64 | 6.35 | 12.36 | – | 0.93 | 4.21 | 2.94 | 5.16 | 1.06 | 1.93 | –12.88 |
| 2008 | – 7.89 | –15.05 | –23.74 | 2.14 | 3.50 | – | –12.22 | 2.12 | 1.50 | 3.98 | –15.98 | 2.20 | – 7.65 |
| 2009 | – 2.02 | – 5.67 | – 8.11 | – 1.32 | 7.88 | – | – 9.58 | 4.44 | 7.62 | 5.04 | – 9.29 | 5.74 | 3.40 |
| 2010 | 3.70 | 2.01 | 2.19 | 1.39 | 8.59 | – | – 1.31 | 7.07 | 5.83 | 8.02 | – 0.40 | 4.91 | 7.73 |
| 2011 | 6.68 | 0.75 | – 0.83 | 3.33 | 10.43 | – | – 1.02 | 22.88 | 9.50 | 11.87 | – 2.14 | 15.47 | 7.47 |
| 2012 | 5.58 | 3.68 | 2.91 | 4.75 | 9.03 | – | 2.77 | 9.32 | 8.30 | 11.50 | 0.46 | 5.60 | 3.77 |
| 2013 | 3.51 | 3.54 | 3.24 | 3.81 | 7.80 | – | – 1.58 | 7.33 | 3.16 | 10.98 | 0.18 | 2.78 | – 2.23 |
| 2014 | 3.98 | 3.51 | 3.16 | 3.89 | 7.88 | – | – 1.50 | 6.72 | 2.64 | 8.59 | – 1.67 | 5.61 | 3.61 |
| 2015 | 3.97 | 2.18 | 1.81 | 2.71 | 4.68 | – | 1.89 | 6.54 | – 1.08 | 7.36 | 4.29 | 3.66 | 4.00 |
| 2016 | 4.27 | 3.20 | 2.50 | 4.45 | 1.25 | – | – 1.95 | 7.42 | – | 8.39 | 4.20 | 7.28 | 2.78 |
| 2017 | 4.08 | 2.79 | 2.30 | 3.33 | 8.00 | – | 0.98 | 6.72 | – | 7.05 | 3.56 | 7.74 | 2.09 |
| 2018 | 2.41 | 1.54 | 1.24 | 1.89 | 4.29 | – | – 3.89 | 4.83 | – | 5.50 | 0.88 | 1.02 | 1.48 |
| 2019 | – 0.41 | – 8.99 | –17.58 | 2.69 | 4.90 | – | 1.55 | 4.83 | – | 6.57 | 3.75 | 2.95 | 2.00 |
| 2020 | 1.12 | – 2.95 | – 8.22 | 2.46 | 0.06 | – | 0.84 | 3.36 | – | 4.98 | 1.40 | 0.86 | 2.07 |
| 2021 | 3.22 | 1.41 | – 2.13 | 3.81 | 4.72 | – | 2.26 | 4.22 | – | 6.19 | 5.73 | 0.50 | 2.54 |
| 2022 | 3.86 | 5.97 | 12.29 | 2.25 | 2.71 | – | 2.72 | 2.82 | – | 3.46 | 3.76 | 1.65 | 2.36 |
| 2023 | 6.18 | 7.02 | 11.91 | 4.15 | 3.78 | – | 5.01 | 7.09 | – | 6.47 | 5.69 | 1.99 | 3.76 |
| 2024 | 6.19 | 7.17 | 9.26 | 6.00 | 3.65 | – | 7.31 | 7.23 | – | 5.82 | 4.47 | 3.17 | 2.78 |
| 2025 | 5.56 | 7.52 | 13.01 | 4.45 | 1.53 | – | 4.45 | 5.96 | – | 4.78 | – 0.83 | 2.08 | 2.85 |

***** The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. **1** Equity including the fund for general banking risks, but excluding participation rights capital. Up to and including 2024, as a percentage of balance sheet equity on an annual average. As of 2025, as a percentage of balance sheet equity from the annual financial statement. **2** Up to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 to the category "Big banks". 2018 and 2019, DB Privat- und Firmenkundenbank AG (merger between Deutsche Postbank AG, belonging to the category "Big banks", with Deutsche Bank Privat- und Geschäftskunden AG, belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks"; merger with Deutsche Bank AG in 2020. **3** Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the category "Mortgage banks". **4** From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012 to 2020, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". **5** In 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". **6** The category "Private bankers" was dissolved in December 1998. The credit institutions that were part of this category were regrouped and included in the bank category "Regional banks and other commercial banks". **7** From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". **8** Up to 2015, category "Special purpose banks".

## VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets **1**

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

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

## VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets **1**

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

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

## VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets **1**

| Financial year | All categories of banks | Commercial banks | | | | | Landesbanken **4** | Savings banks **4** | Regional institutions of credit co-operatives **6** | Credit co-operatives | Mortgage banks **3 5** | Instalment sales financing institutions **8** | Building and loan associations | Banks with special, development and other central support tasks **2 4 7 9** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | total | Big banks **2** | Regional banks and other commercial banks **2 3 4 5** | Branches of foreign banks | Private bankers **6** | | | | | | | | |
| | **Net interest income** | | | | | | | | | | | | | |
| 1968 | 1.82 | 2.22 | 2.39 | 2.11 | 1.34 | 2.32 | 0.95 | 2.82 | 1.05 | 2.91 | 0.73 | 7.03 | – | 0.64 |
| 1969 | 1.88 | 2.36 | 2.61 | 2.21 | 1.32 | 2.46 | 0.86 | 2.76 | 1.04 | 3.10 | 0.92 | 6.75 | – | 0.57 |
| 1970 | 1.89 | 2.26 | 2.67 | 2.04 | 1.11 | 2.13 | 0.69 | 2.75 | 0.84 | 3.52 | 0.99 | 6.14 | – | 0.55 |
| 1971 | 1.89 | 2.11 | 2.46 | 1.95 | 1.29 | 1.85 | 0.78 | 2.81 | 1.05 | 3.32 | 0.95 | 6.91 | – | 0.59 |
| 1972 | 1.92 | 2.06 | 2.30 | 1.95 | 1.55 | 1.90 | 0.81 | 2.95 | 1.19 | 3.30 | 0.95 | 7.11 | – | 0.57 |
| 1973 | 1.90 | 1.85 | 2.06 | 1.67 | 1.68 | 1.80 | 0.74 | 2.98 | 0.86 | 3.52 | 1.11 | 5.43 | – | 0.60 |
| 1974 | 2.13 | 2.48 | 3.07 | 2.19 | 1.43 | 2.35 | 0.78 | 3.19 | 1.01 | 3.67 | 1.03 | 5.96 | – | 0.62 |
| 1975 | 2.24 | 2.64 | 3.23 | 2.35 | 1.56 | 2.45 | 0.87 | 3.41 | 1.47 | 3.58 | 0.89 | 7.34 | – | 0.69 |
| 1976 | 2.08 | 2.28 | 2.64 | 2.15 | 1.27 | 2.13 | 0.86 | 3.24 | 1.23 | 3.38 | 0.81 | 7.83 | – | 0.68 |
| 1977 | 2.04 | 2.19 | 2.53 | 2.04 | 1.20 | 2.05 | 0.86 | 3.23 | 1.04 | 3.32 | 0.76 | 7.34 | – | 0.69 |
| 1978 | 1.98 | 2.07 | 2.32 | 1.95 | 1.20 | 2.04 | 0.89 | 3.19 | 1.03 | 3.20 | 0.73 | 7.27 | – | 0.71 |
| 1979 | 1.83 | 1.90 | 2.19 | 1.72 | 0.96 | 1.95 | 0.70 | 2.99 | 0.76 | 3.10 | 0.71 | 6.41 | – | 0.60 |
| 1980 | 1.78 | 1.84 | 2.11 | 1.65 | 1.06 | 2.04 | 0.58 | 2.93 | 0.73 | 3.29 | 0.68 | 5.79 | – | 0.54 |
| 1981 | 1.92 | 2.00 | 2.41 | 1.69 | 1.15 | 2.36 | 0.49 | 3.26 | 0.94 | 3.68 | 0.65 | 6.00 | – | 0.49 |
| 1982 | 2.12 | 2.34 | 2.73 | 2.14 | 1.22 | 2.54 | 0.72 | 3.47 | 1.36 | 3.75 | 0.70 | 6.26 | – | 0.53 |
| 1983 | 2.27 | 2.59 | 3.12 | 2.35 | 1.26 | 2.50 | 0.92 | 3.63 | 1.57 | 3.66 | 0.85 | 6.39 | – | 0.65 |
| 1984 | 2.15 | 2.41 | 2.96 | 2.17 | 1.11 | 2.27 | 0.92 | 3.45 | 1.33 | 3.40 | 0.86 | 5.36 | – | 0.66 |
| 1985 **10** | 2.08 | 2.31 | 2.80 | 2.12 | 1.07 | 2.18 | 0.89 | 3.32 | 1.15 | 3.24 | 0.83 | 5.02 | – | 0.70 |
| 1986 | 2.02 | 2.46 | 3.00 | 2.26 | 0.99 | 2.16 | 0.84 | 3.19 | 1.18 | 3.13 | 0.79 | – | – | 0.69 |
| 1987 | 1.89 | 2.21 | 2.50 | 2.15 | 0.90 | 2.07 | 0.76 | 3.01 | 1.13 | 3.04 | 0.78 | – | – | 0.66 |
| 1988 | 1.83 | 2.11 | 2.40 | 2.04 | 0.84 | 1.88 | 0.72 | 2.94 | 1.01 | 2.96 | 0.75 | – | – | 0.66 |
| 1989 | 1.73 | 1.95 | 2.31 | 1.82 | 0.62 | 1.76 | 0.67 | 2.78 | 0.70 | 2.97 | 0.72 | – | – | 0.63 |
| 1990 | 1.72 | 1.96 | 2.32 | 1.81 | 0.63 | 1.76 | 0.61 | 2.67 | 0.66 | 2.95 | 0.70 | – | – | 1.22 |
| 1991 | 1.79 | 2.08 | 2.44 | 1.91 | 0.67 | 1.88 | 0.61 | 2.82 | 0.56 | 3.04 | 0.68 | – | – | 1.29 |
| 1992 | 1.81 | 2.14 | 2.47 | 2.00 | 0.80 | 1.92 | 0.65 | 2.88 | 0.78 | 3.08 | 0.72 | – | – | 1.13 |
| 1993 | 1.90 | 2.15 | 2.37 | 2.02 | 1.02 | 2.20 | 0.65 | 3.04 | 0.92 | 3.16 | 0.71 | – | 2.90 | 1.09 |
| 1994 | 1.91 | 2.15 | 2.25 | 2.13 | 0.76 | 2.23 | 0.76 | 3.15 | 1.29 | 3.15 | 0.69 | – | 2.77 | 0.93 |
| 1995 | 1.78 | 1.95 | 1.93 | 2.01 | 0.72 | 2.48 | 0.68 | 3.02 | 0.89 | 3.04 | 0.69 | – | 2.64 | 0.95 |
| 1996 | 1.67 | 1.80 | 1.71 | 1.91 | 0.68 | 2.40 | 0.69 | 2.91 | 0.76 | 2.91 | 0.67 | – | 2.53 | 0.90 |
| 1997 | 1.52 | 1.62 | 1.50 | 1.79 | 0.40 | 2.33 | 0.65 | 2.72 | 0.72 | 2.76 | 0.63 | – | 2.40 | 0.85 |
| 1998 | 1.39 | 1.45 | 1.28 | 1.69 | 0.40 | 2.30 | 0.62 | 2.52 | 0.76 | 2.56 | 0.62 | – | 2.23 | 0.83 |
| 1999 | 1.31 | 1.43 | 1.15 | 2.15 | 0.47 | – | 0.62 | 2.48 | 0.60 | 2.49 | 0.52 | – | 2.18 | 0.62 |
| 2000 | 1.16 | 1.17 | 0.94 | 1.72 | 0.53 | – | 0.56 | 2.33 | 0.78 | 2.45 | 0.45 | – | 2.04 | 0.57 |
| 2001 | 1.14 | 1.15 | 0.89 | 1.83 | 0.44 | – | 0.60 | 2.28 | 0.62 | 2.41 | 0.43 | – | 2.05 | 0.53 |
| 2002 | 1.22 | 1.34 | 1.10 | 1.93 | 0.55 | – | 0.59 | 2.38 | 0.66 | 2.49 | 0.40 | – | 2.00 | 0.59 |
| 2003 | 1.18 | 1.17 | 0.85 | 1.91 | 0.58 | – | 0.63 | 2.40 | 0.46 | 2.51 | 0.43 | – | 2.03 | 0.54 |
| 2004 | 1.20 | 1.25 | 0.98 | 2.09 | 0.67 | – | 0.65 | 2.35 | 0.49 | 2.51 | 0.44 | – | 1.93 | 0.50 |
| 2005 | 1.19 | 1.27 | 1.00 | 2.17 | 0.55 | – | 0.63 | 2.30 | 0.47 | 2.46 | 0.45 | – | 1.74 | 0.49 |
| 2006 | 1.16 | 1.33 | 1.11 | 2.09 | 0.56 | – | 0.61 | 2.23 | 0.43 | 2.30 | 0.43 | – | 1.50 | 0.47 |
| 2007 | 1.14 | 1.30 | 1.09 | 2.00 | 0.68 | – | 0.65 | 2.06 | 0.50 | 2.15 | 0.43 | – | 1.68 | 0.43 |
| 2008 | 1.10 | 1.20 | 0.99 | 1.89 | 0.73 | – | 0.72 | 2.00 | 0.58 | 2.06 | 0.39 | – | 1.67 | 0.44 |
| 2009 | 1.15 | 1.20 | 1.09 | 1.50 | 0.59 | – | 0.72 | 2.13 | 0.45 | 2.23 | 0.47 | – | 1.73 | 0.53 |
| 2010 | 1.15 | 1.14 | 0.95 | 1.69 | 0.83 | – | 0.68 | 2.20 | 0.48 | 2.33 | 0.44 | – | 1.68 | 0.51 |
| 2011 | 1.03 | 0.85 | 0.64 | 1.69 | 0.81 | – | 0.70 | 2.21 | 0.45 | 2.30 | 0.41 | – | 1.70 | 0.46 |
| 2012 | 1.00 | 0.85 | 0.68 | 1.51 | 0.41 | – | 0.63 | 2.12 | 0.48 | 2.21 | 0.43 | – | 1.62 | 0.45 |
| 2013 | 1.02 | 0.89 | 0.69 | 1.60 | 0.61 | – | 0.68 | 2.10 | 0.52 | 2.25 | 0.38 | – | 1.54 | 0.19 |
| 2014 | 1.10 | 0.97 | 0.77 | 1.62 | 0.73 | – | 0.72 | 2.09 | 0.40 | 2.21 | 0.48 | – | 1.45 | 0.44 |
| 2015 | 1.11 | 0.99 | 0.81 | 1.56 | 0.53 | – | 0.76 | 2.06 | 0.51 | 2.14 | 0.60 | – | 1.32 | 0.43 |
| 2016 | 1.09 | 0.97 | 0.78 | 1.52 | 0.43 | – | 0.77 | 1.96 | – | 1.99 | 0.54 | – | 1.16 | 0.42 |
| 2017 | 1.04 | 0.87 | 0.68 | 1.36 | 0.33 | – | 0.73 | 1.87 | – | 1.90 | 0.58 | – | 1.16 | 0.42 |
| 2018 | 1.07 | 1.00 | 0.84 | 1.47 | 0.25 | – | 0.67 | 1.73 | – | 1.80 | 0.74 | – | 1.13 | 0.39 |
| 2019 | 0.97 | 0.84 | 0.65 | 1.36 | 0.27 | – | 0.62 | 1.61 | – | 1.70 | 0.81 | – | 1.03 | 0.38 |
| 2020 | 0.88 | 0.73 | 0.55 | 1.23 | 0.26 | – | 0.62 | 1.47 | – | 1.56 | 0.84 | – | 1.04 | 0.38 |
| 2021 | 0.87 | 0.75 | 0.63 | 1.01 | 0.27 | – | 0.64 | 1.31 | – | 1.47 | 0.91 | – | 1.00 | 0.38 |
| 2022 | 0.86 | 0.72 | 0.67 | 0.84 | 0.24 | – | 0.63 | 1.47 | – | 1.53 | 0.90 | – | 1.01 | 0.33 |
| 2023 | 1.00 | 0.79 | 0.66 | 1.00 | 0.36 | – | 0.71 | 1.89 | – | 1.75 | 0.96 | – | 1.18 | 0.40 |
| 2024 | 1.01 | 0.78 | 0.66 | 0.94 | 0.61 | – | 0.85 | 1.91 | – | 1.73 | 1.02 | – | 1.08 | 0.40 |
| 2025 | 1.15 | 1.04 | 0.97 | 1.14 | 0.67 | – | 0.81 | 1.88 | – | 1.75 | 0.92 | – | 1.20 | 0.39 |

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

## VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets **1**

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

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

## VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets **1**

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

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

## VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets **1**

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

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

## VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets **1**

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

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

## VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets **1**

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

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

## VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets **1**

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

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

## VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets **1**

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

***** The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1993 including East German credit institutions and in accordance with the new accounting rules. **1** Up to and including 2024, as a percentage of average total assets for the given year. As of 2025, as a percentage of total assets from the annual financial statement. Up to and including 1998, as a percentage of average business volume for the year (total assets plus endorsement liabilities arising from rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited to borrowers, and bills sent from the bill portfolio prior to expiry for collection). In the following periods excluding the total assets of the foreign branches, broken down by category of bank: regional institutions of credit cooperatives: 1984-1993, 2004-2015; Banks with special, development and other central support tasks: 1984-1987 and 1999-2012 and 2021-2022; private bankers: 1988-1991; savings banks: from 1992; mortgage banks: 1996-1997, from 2016, credit cooperatives: from 2020, building and loan associations: from 2024. Statistically-induced increase in total assets due to inclusion of foreign branches: 1976: big banks +DM 14.1 billion; regional and other commercial banks +DM 6.7 billion; 1979: regional giro institutions +DM 8.9 billion; 1988: Banks with special, development and other central support tasks +DM 1.4 billion; 1992: private bankers +DM 1.5 billion; 1994: regional institutions of credit cooperatives +DM 13.8 billion; 1998: mortgage banks +DM 1.3 billion; 2013: banks with special, development and other central support tasks -€ 0.7 billion. **2** From 1990 to 1998, Deutsche Postbank AG allocated to the category "Banks with special, development and other central support tasks", from 1999 to 2003 to the category "Regional banks and other commercial banks", from 2004 to 2017 to the category "Big banks". 2018 and 2019, DB Privat- und Firmenkundenbank AG (merger between Deutsche Postbank AG, belonging to the category "Big banks", with Deutsche Bank Privat- und Geschäftskunden AG, belonging to the category "Regional banks and other commercial banks") allocated to the category "Big banks"; merger with Deutsche Bank AG in 2020. **3** Up to 2017, DSK Hyp AG (formerly SEB AG) allocated to the category "Regional banks and other commercial banks", from 2018 to 2021 to the category "Mortgage banks". **4** From 2004, NRW.BANK allocated to the category "Banks with special, development and other central support tasks". From 2012 to 2020, Portigon AG (legal successor of WestLB) allocated to this category. From 2018, HSH Nordbank (from 2019 Hamburg Commercial Bank AG) allocated to the category "Regional banks and other commercial banks" and Landesbank Berlin allocated to the category "Savings banks". **5** In 2018, Wüstenrot Bank Aktiengesellschaft Pfandbriefbank allocated to the category "Regional banks and other commercial banks". **6** The category "Private bankers" was dissolved in December 1998. The credit institutions formerly belonging to this category were allocated to the category "Regional banks and other commercial banks". **7** From 2016, DZ Bank AG allocated to the category "Banks with special, development and other central support tasks". **8** The category "Instalment sales financing institutions" was dissolved in December 1986. The credit institutions formerly belonging to this category were allocated to the categories "Regional banks and other commercial banks", "Private bankers" and "Credit cooperatives", according to their legal form. **9** Up to 2015, category "Special purpose banks". **10** Status after extension of credit cooperatives' reporting requirements; full survey as of 1985.

## VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets **1**

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

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

## VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets **1**

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

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

## VIII. Items of banks' profit and loss accounts

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

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

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

***** The figures for the most recent date should be regarded as provisional in all cases. Excluding institutions in liquidation and institutions with a truncated financial year. From 1968 to 1989, excluding Postscheck-/Postgiro- and Postsparkassenämter. Up to 1992, excluding building and loan associations. As of 1993, including East German credit institutions and in accordance with the new accounting rules. **1** Up to and including 2024, as a percentage of average total assets for the given year. As of 2025, as a percentage of total assets from the annual financial statement. Up to and including 1998, as a percentage of average business volume for the year (total assets plus endorsement liabilities arising from rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited to borrowers, and bills sent from the bill portfolio prior to expiry for collection). In the following periods excluding the average total assets for the year/average business volume for the year of the foreign branches, broken down by category of bank: regional institutions of credit cooperatives: 1984-1993, 2004-2015; Banks with special, development and other central support tasks: 1984-1987 and 1999-2012 and 2021-2022; private bankers: 1988-1991; savings banks: as of 1992; mortgage banks: 1996-1997, as of 2016, credit cooperatives: from 2020, building and loan associations: from 2024. Statistically-induced increase in total assets due to inclusion of foreign branches: 1976: big banks +DM 14.1 billion; regional and other commercial banks +DM 6.7 billion; 1979: regional giro institutions +DM 8.9 billion; 1988: Banks with special, development and other central support tasks +DM 1.4 billion; 1992: private bankers +DM 1.5 billion; 1994: regional institutions of credit cooperatives +DM 13.8 billion; 1998: mortgage banks +DM 1.3 billion; 2013: banks with special, development and other central support tasks -€ 0.7 billion.

## VIII. Items of banks' profit and loss accounts

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

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

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

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

## VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets [1]

| Financial year | Number of reporting institutions | Total assets [1] | Interest business | | | Commissions business | | | Result from the trading portfolio [5] | Other operating result [6] | Operating income [7] (col. 3 + 6 + 9 + 10) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Net interest income (col. 4 - 5) | Total interest received [2] | Interest paid [3] | Net commission income [4] (col. 7 - 8) | Commissions received | Commissions paid | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 1968 | 3,708 | 300.1 | 1.82 | 4.97 | 3.15 | 0.25 | 0.28 | 0.03 | – | – | 2.07 |
| 1969 | 3,665 | 341.9 | 1.88 | 5.52 | 3.64 | 0.26 | 0.29 | 0.03 | – | – | 2.14 |
| 1970 | 3,559 | 380.9 | 1.89 | 6.59 | 4.70 | 0.24 | 0.27 | 0.03 | – | – | 2.13 |
| 1971 | 3,469 | 428.5 | 1.89 | 6.40 | 4.51 | 0.26 | 0.29 | 0.03 | – | – | 2.15 |
| 1972 | 3,365 | 491.8 | 1.92 | 6.12 | 4.20 | 0.29 | 0.33 | 0.04 | – | – | 2.21 |
| 1973 | 3,737 | 554.4 | 1.90 | 7.57 | 5.67 | 0.30 | 0.33 | 0.03 | – | – | 2.20 |
| 1974 | 3,665 | 607.5 | 2.13 | 8.26 | 6.13 | 0.31 | 0.33 | 0.02 | – | – | 2.44 |
| 1975 | 3,586 | 668.7 | 2.24 | 7.21 | 4.97 | 0.31 | 0.34 | 0.03 | – | – | 2.55 |
| 1976 | 3,513 | 756.4 | 2.08 | 6.54 | 4.46 | 0.29 | 0.32 | 0.03 | – | – | 2.37 |
| 1977 | 3,425 | 840.5 | 2.04 | 6.41 | 4.37 | 0.28 | 0.31 | 0.03 | – | – | 2.32 |
| 1978 | 3,378 | 941.8 | 1.98 | 6.09 | 4.11 | 0.27 | 0.31 | 0.04 | – | – | 2.25 |
| 1979 | 3,336 | 1,055.5 | 1.83 | 6.47 | 4.64 | 0.27 | 0.30 | 0.03 | – | – | 2.10 |
| 1980 | 3,303 | 1,152.1 | 1.78 | 7.64 | 5.86 | 0.29 | 0.32 | 0.03 | – | – | 2.07 |
| 1981 | 3,292 | 1,259.3 | 1.92 | 8.72 | 6.80 | 0.30 | 0.33 | 0.03 | – | – | 2.22 |
| 1982 | 3,275 | 1,358.7 | 2.12 | 8.63 | 6.51 | 0.30 | 0.33 | 0.03 | – | – | 2.42 |
| 1983 | 3,246 | 1,446.7 | 2.27 | 7.61 | 5.34 | 0.31 | 0.34 | 0.03 | – | – | 2.58 |
| 1984 | 3,228 | 1,537.0 | 2.15 | 7.53 | 5.38 | 0.31 | 0.34 | 0.03 | – | – | 2.46 |
| 1985 [16] | 4,639 | 1,666.4 | 2.08 | 7.18 | 5.10 | 0.34 | 0.37 | 0.03 | – | – | 2.42 |
| 1986 | 4,564 | 1,780.8 | 2.02 | 6.64 | 4.62 | 0.35 | 0.39 | 0.04 | – | – | 2.37 |
| 1987 | 4,438 | 1,903.4 | 1.89 | 6.23 | 4.34 | 0.32 | 0.35 | 0.03 | – | – | 2.21 |
| 1988 | 4,327 | 2,027.3 | 1.83 | 6.13 | 4.30 | 0.33 | 0.36 | 0.03 | – | – | 2.16 |
| 1989 | 4,193 | 2,164.8 | 1.73 | 6.62 | 4.89 | 0.36 | 0.40 | 0.04 | – | – | 2.09 |
| 1990 | 4,012 | 2,390.4 | 1.72 | 7.26 | 5.54 | 0.39 | 0.43 | 0.04 | – | – | 2.11 |
| 1991 | 3,824 | 2,622.7 | 1.79 | 7.71 | 5.92 | 0.38 | 0.42 | 0.04 | – | – | 2.17 |
| 1992 | 3,617 | 2,848.8 | 1.81 | 7.98 | 6.17 | 0.40 | 0.44 | 0.04 | – | – | 2.21 |
| 1993 | 3,879 | 3,349.5 | 1.90 | 7.47 | 5.56 | 0.41 | 0.49 | 0.08 | 0.10 | 0.02 | 2.44 |
| 1994 | 3,710 | 3,730.7 | 1.91 | 6.74 | 4.83 | 0.38 | 0.46 | 0.07 | 0.01 | 0.02 | 2.32 |
| 1995 | 3,606 | 3,995.8 | 1.78 | 6.54 | 4.76 | 0.35 | 0.42 | 0.07 | 0.06 | 0.01 | 2.20 |
| 1996 | 3,492 | 4,489.2 | 1.67 | 6.05 | 4.38 | 0.33 | 0.41 | 0.08 | 0.05 | 0.01 | 2.07 |
| 1997 | 3,393 | 5,049.4 | 1.52 | 5.75 | 4.22 | 0.35 | 0.42 | 0.07 | 0.05 | 0.02 | 1.95 |
| 1998 | 3,201 | 5,646.3 | 1.39 | 5.58 | 4.19 | 0.34 | 0.42 | 0.08 | 0.06 | 0.04 | 1.84 |
| 1999 | 2,930 | 6,197.4 | 1.31 | 5.33 | 4.02 | 0.36 | 0.46 | 0.09 | 0.06 | 0.04 | 1.77 |
| 2000 | 2,667 | 6,866.2 | 1.16 | 5.50 | 4.33 | 0.41 | 0.52 | 0.10 | 0.09 | 0.03 | 1.71 |
| 2001 | 2,452 | 7,246.6 | 1.14 | 5.39 | 4.25 | 0.35 | 0.45 | 0.10 | 0.07 | 0.05 | 1.61 |
| 2002 | 2,296 | 7,290.3 | 1.22 | 4.84 | 3.62 | 0.33 | 0.43 | 0.10 | 0.04 | 0.06 | 1.65 |
| 2003 | 2,155 | 7,206.1 | 1.18 | 4.40 | 3.22 | 0.34 | 0.45 | 0.11 | 0.09 | 0.06 | 1.66 |
| 2004 | 2,081 | 7,361.8 | 1.20 | 4.24 | 3.04 | 0.34 | 0.46 | 0.11 | 0.02 | 0.06 | 1.62 |
| 2005 | 2,014 | 7,714.4 | 1.19 | 4.37 | 3.19 | 0.36 | 0.48 | 0.12 | 0.15 | 0.03 | 1.72 |
| 2006 | 1,966 | 7,913.2 | 1.16 | 4.62 | 3.46 | 0.37 | 0.50 | 0.13 | 0.06 | 0.09 | 1.69 |
| 2007 | 1,928 | 8,351.8 | 1.14 | 5.11 | 3.98 | 0.38 | 0.52 | 0.15 | – 0.01 | 0.04 | 1.54 |
| 2008 | 1,889 | 8,518.2 | 1.10 | 5.18 | 4.08 | 0.34 | 0.50 | 0.15 | – 0.22 | 0.07 | 1.29 |
| 2009 | 1,843 | 8,212.0 | 1.15 | 3.87 | 2.72 | 0.33 | 0.50 | 0.17 | 0.08 | 0.01 | 1.57 |
| 2010 | 1,821 | 8,300.4 | 1.15 | 3.25 | 2.10 | 0.34 | 0.51 | 0.17 | 0.07 | – 0.01 | 1.55 |
| 2011 | 1,801 | 9,167.9 | 1.03 | 3.31 | 2.27 | 0.31 | 0.45 | 0.14 | 0.05 | 0.01 | 1.40 |
| 2012 | 1,776 | 9,542.7 | 1.00 | 2.88 | 1.88 | 0.29 | 0.42 | 0.13 | 0.07 | 0.02 | 1.38 |
| 2013 | 1,748 | 8,755.4 | 1.02 | 2.61 | 1.58 | 0.32 | 0.46 | 0.14 | 0.07 | – 0.01 | 1.40 |
| 2014 | 1,715 | 8,452.6 | 1.10 | 2.49 | 1.39 | 0.35 | 0.50 | 0.16 | 0.04 | – 0.03 | 1.47 |
| 2015 | 1,679 | 8,605.6 | 1.11 | 2.33 | 1.22 | 0.35 | 0.52 | 0.16 | 0.04 | – 0.03 | 1.49 |
| 2016 | 1,611 | 8,355.0 | 1.09 | 2.17 | 1.08 | 0.36 | 0.52 | 0.16 | 0.04 | 0.05 | 1.53 |
| 2017 | 1,538 | 8,251.2 | 1.04 | 2.00 | 0.97 | 0.37 | 0.54 | 0.17 | 0.07 | 0.02 | 1.49 |
| 2018 | 1,484 | 8,118.3 | 1.07 | 2.07 | 0.99 | 0.36 | 0.53 | 0.17 | 0.04 | – | 1.49 |
| 2019 | 1,440 | 8,532.7 | 0.97 | 1.91 | 0.94 | 0.37 | 0.54 | 0.17 | 0.03 | 0.03 | 1.39 |
| 2020 | 1,408 | 9,206.9 | 0.88 | 1.53 | 0.65 | 0.35 | 0.51 | 0.16 | 0.04 | 0.04 | 1.31 |
| 2021 | 1,358 | 9,476.1 | 0.87 | 1.39 | 0.52 | 0.40 | 0.57 | 0.17 | 0.05 | 0.01 | 1.33 |
| 2022 | 1,302 | 10,609.2 | 0.86 | 1.57 | 0.71 | 0.36 | 0.51 | 0.16 | 0.09 | 0.02 | 1.33 |
| 2023 | 1,244 | 10,709.8 | 1.00 | 3.10 | 2.10 | 0.35 | 0.49 | 0.14 | 0.11 | 0.08 | 1.53 |
| 2024 | 1,207 | 10,614.8 | 1.01 | 3.59 | 2.58 | 0.39 | 0.55 | 0.16 | 0.11 | 0.05 | 1.56 |
| 2025 | 1,171 | 9,531.8 | 1.15 | 3.27 | 2.11 | 0.46 | 0.65 | 0.19 | 0.12 | 0.08 | 1.81 |

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

## VIII. Items of banks' profit and loss accounts

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

As a percentage of total assets **1**

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

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

## VIII. Items of banks' profit and loss accounts

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

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

| Financial year | Number of reporting institutions | Total assets 1 | Interest business | | | Commissions business | | | Result from the trading portfolio 5 | Other operating result 6 | Operating income 7 (col. 3 + 6 + 9 + 10) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Net interest income (col. 4 - 5) | Total interest received 2 | Interest paid 3 | Net commission income 4 (col. 7 - 8) | Commissions received | Commissions paid | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 1968 | 311 | 129,635 | 2,877 | 6,841 | 3,964 | 960 | 1,030 | 70 | – | – | 3,837 |
| 1969 | 312 | 156,631 | 3,701 | 9,432 | 5,731 | 1,125 | 1,232 | 107 | – | – | 4,826 |
| 1970 | 296 | 183,066 | 4,140 | 13,917 | 9,777 | 1,104 | 1,215 | 111 | – | – | 5,244 |
| 1971 | 295 | 211,030 | 4,446 | 13,974 | 9,528 | 1,325 | 1,466 | 141 | – | – | 5,771 |
| 1972 | 296 | 245,002 | 5,045 | 14,364 | 9,319 | 1,595 | 1,779 | 184 | – | – | 6,640 |
| 1973 | 298 | 283,965 | 5,234 | 23,562 | 18,328 | 1,856 | 2,049 | 193 | – | – | 7,090 |
| 1974 | 284 | 300,496 | 7,464 | 28,242 | 20,778 | 1,989 | 2,164 | 175 | – | – | 9,453 |
| 1975 | 273 | 318,116 | 8,403 | 23,163 | 14,760 | 2,197 | 2,402 | 205 | – | – | 10,600 |
| 1976 | 264 | 377,545 | 8,606 | 23,091 | 14,485 | 2,293 | 2,531 | 238 | – | – | 10,899 |
| 1977 | 251 | 424,968 | 9,318 | 25,561 | 16,243 | 2,440 | 2,696 | 256 | – | – | 11,758 |
| 1978 | 249 | 485,744 | 10,064 | 28,180 | 18,116 | 2,708 | 2,996 | 288 | – | – | 12,772 |
| 1979 | 240 | 543,929 | 10,314 | 36,594 | 26,280 | 2,897 | 3,141 | 244 | – | – | 13,211 |
| 1980 | 235 | 586,209 | 10,780 | 50,119 | 39,339 | 3,305 | 3,593 | 288 | – | – | 14,085 |
| 1981 | 237 | 627,295 | 12,563 | 62,939 | 50,376 | 3,766 | 4,044 | 278 | – | – | 16,329 |
| 1982 | 234 | 657,658 | 15,414 | 61,766 | 46,352 | 4,098 | 4,378 | 280 | – | – | 19,512 |
| 1983 | 231 | 683,368 | 17,709 | 53,115 | 35,406 | 4,595 | 4,986 | 391 | – | – | 22,304 |
| 1984 | 231 | 729,974 | 17,614 | 56,654 | 39,040 | 4,973 | 5,397 | 424 | – | – | 22,587 |
| 1985 | 232 | 792,778 | 18,361 | 57,074 | 38,713 | 6,162 | 6,720 | 558 | – | – | 24,523 |
| 1986 | 307 | 889,245 | 21,850 | 59,010 | 37,160 | 6,957 | 7,789 | 832 | – | – | 28,807 |
| 1987 | 306 | 955,431 | 21,079 | 58,638 | 37,559 | 6,531 | 7,274 | 743 | – | – | 27,610 |
| 1988 | 310 | 1,035,650 | 21,825 | 64,408 | 42,583 | 7,162 | 7,974 | 812 | – | – | 28,987 |
| 1989 | 319 | 1,147,251 | 22,336 | 80,910 | 58,574 | 8,270 | 9,285 | 1,015 | – | – | 30,606 |
| 1990 | 331 | 1,281,516 | 25,083 | 99,350 | 74,267 | 8,834 | 9,900 | 1,066 | – | – | 33,917 |
| 1991 | 339 | 1,432,000 | 29,756 | 116,209 | 86,453 | 9,364 | 10,466 | 1,102 | – | – | 39,120 |
| 1992 | 329 | 1,574,496 | 33,731 | 131,508 | 97,777 | 10,477 | 11,700 | 1,223 | – | – | 44,208 |
| 1993 | 300 | 1,740,525 | 37,492 | 131,873 | 94,381 | 13,055 | 14,539 | 1,484 | 3,960 | 666 | 55,173 |
| 1994 | 294 | 1,897,624 | 40,822 | 126,292 | 85,470 | 12,483 | 14,058 | 1,575 | 189 | 600 | 54,094 |
| 1995 | 290 | 2,032,272 | 39,649 | 129,571 | 89,922 | 12,159 | 13,795 | 1,636 | 2,236 | 604 | 54,648 |
| 1996 | 277 | 2,351,504 | 42,311 | 134,317 | 92,006 | 13,710 | 15,765 | 2,055 | 2,132 | 830 | 58,983 |
| 1997 | 272 | 2,732,361 | 44,354 | 145,824 | 101,470 | 17,273 | 19,826 | 2,553 | 2,603 | 809 | 65,039 |
| 1998 | 258 | 3,143,441 | 45,727 | 159,303 | 113,576 | 19,341 | 22,932 | 3,591 | 4,237 | 1,397 | 70,702 |
| 1999 | 224 | 3,523,960 | 50,410 | 176,089 | 125,680 | 24,681 | 28,469 | 3,788 | 5,169 | 1,463 | 81,722 |
| 1999 | 224 | 1,801,772 | 25,774 | 90,033 | 64,259 | 12,619 | 14,556 | 1,937 | 2,643 | 748 | 41,784 |
| 2000 | 224 | 2,201,783 | 25,731 | 117,211 | 91,480 | 16,822 | 19,617 | 2,795 | 5,371 | 868 | 48,792 |
| 2001 | 213 | 2,362,579 | 27,231 | 120,978 | 93,747 | 15,227 | 18,588 | 3,361 | 4,719 | 1,245 | 48,422 |
| 2002 | 206 | 2,309,650 | 30,850 | 101,741 | 70,891 | 13,894 | 17,145 | 3,251 | 2,144 | 1,515 | 48,403 |
| 2003 | 193 | 2,251,587 | 26,334 | 85,993 | 59,659 | 13,250 | 16,612 | 3,362 | 5,363 | 1,633 | 46,580 |
| 2004 | 186 | 2,361,859 | 29,467 | 84,996 | 55,529 | 13,425 | 17,138 | 3,713 | 414 | 2,116 | 45,422 |
| 2005 | 179 | 2,563,063 | 32,585 | 102,082 | 69,497 | 15,370 | 19,375 | 4,005 | 10,542 | 472 | 58,969 |
| 2006 | 174 | 2,605,735 | 34,584 | 116,283 | 81,699 | 16,504 | 21,332 | 4,828 | 2,759 | 2,089 | 55,936 |
| 2007 | 173 | 2,935,195 | 38,076 | 140,346 | 102,270 | 17,757 | 24,205 | 6,448 | 884 | 712 | 57,429 |
| 2008 | 181 | 2,964,986 | 35,704 | 140,162 | 104,458 | 15,994 | 23,061 | 7,067 | – 16,343 | 2,506 | 37,861 |
| 2009 | 183 | 2,735,704 | 32,803 | 88,667 | 55,864 | 15,095 | 21,816 | 6,721 | 4,896 | – 725 | 52,069 |
| 2010 | 183 | 2,845,575 | 32,525 | 73,870 | 41,345 | 15,799 | 22,770 | 6,971 | 4,706 | – 1,165 | 51,865 |
| 2011 | 183 | 3,825,768 | 32,580 | 77,223 | 44,643 | 16,136 | 22,744 | 6,608 | 4,987 | 760 | 54,463 |
| 2012 | 183 | 4,132,098 | 34,935 | 73,017 | 38,082 | 15,424 | 21,857 | 6,433 | 5,605 | 540 | 56,504 |
| 2013 | 183 | 3,669,592 | 32,689 | 62,225 | 29,536 | 15,946 | 22,387 | 6,441 | 4,136 | – 861 | 51,910 |
| 2014 | 183 | 3,532,938 | 34,370 | 61,502 | 27,132 | 16,686 | 24,065 | 7,379 | 3,026 | – 2,335 | 51,747 |
| 2015 | 177 | 3,678,042 | 36,282 | 60,993 | 24,711 | 17,337 | 25,183 | 7,846 | 2,867 | – 2,320 | 54,166 |
| 2016 | 171 | 3,580,912 | 34,768 | 56,451 | 21,683 | 16,204 | 23,873 | 7,669 | 1,429 | 2,427 | 54,828 |
| 2017 | 172 | 3,532,639 | 30,887 | 54,373 | 23,486 | 16,027 | 23,832 | 7,805 | 4,074 | – 83 | 50,905 |
| 2018 | 167 | 3,404,697 | 34,140 | 62,134 | 27,994 | 14,514 | 22,145 | 7,631 | 2,462 | – 779 | 50,337 |
| 2019 | 165 | 3,591,261 | 30,191 | 56,720 | 26,529 | 15,154 | 23,252 | 8,098 | 1,560 | 1,959 | 48,864 |
| 2020 | 164 | 3,966,453 | 28,807 | 44,739 | 15,932 | 15,439 | 23,385 | 7,946 | 2,670 | 3,074 | 49,990 |
| 2021 | 166 | 3,995,423 | 29,941 | 39,134 | 9,193 | 19,708 | 28,382 | 8,674 | 3,511 | 489 | 53,649 |
| 2022 | 157 | 4,779,020 | 34,499 | 60,211 | 25,712 | 18,746 | 28,255 | 9,509 | 6,840 | – 1,086 | 58,999 |
| 2023 | 152 | 4,894,274 | 38,577 | 136,093 | 97,516 | 18,150 | 26,623 | 8,473 | 10,050 | 4,801 | 71,578 |
| 2024 | 146 | 4,831,006 | 37,668 | 161,240 | 123,572 | 20,206 | 30,377 | 10,171 | 10,711 | 1,739 | 70,324 |
| 2025 | 145 | 3,856,429 | 40,232 | 125,545 | 85,313 | 21,799 | 33,207 | 11,408 | 9,340 | 4,310 | 75,681 |

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

## VIII. Items of banks' profit and loss accounts

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

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

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

## VIII. Items of banks' profit and loss accounts

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

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

| Financial year | Number of reporting institutions | Total assets [1] | Interest business | | | Commissions business | | | Result from the trading portfolio [5] | Other operating result [6] | Operating income [7] (col. 3 + 6 + 9 + 10) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Net interest income (col. 4 - 5) | Total interest received [2] | Interest paid [3] | Net commission income [4] (col. 7 - 8) | Commissions received | Commissions paid | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 1968 | 6 | 58,311 | 1,393 | 2,903 | 1,510 | 543 | 560 | 17 | – | – | 1,936 |
| 1969 | 6 | 68,752 | 1,795 | 3,863 | 2,068 | 618 | 647 | 29 | – | – | 2,413 |
| 1970 | 6 | 77,901 | 2,084 | 5,613 | 3,529 | 589 | 625 | 36 | – | – | 2,673 |
| 1971 | 6 | 88,421 | 2,173 | 5,517 | 3,344 | 693 | 742 | 49 | – | – | 2,866 |
| 1972 | 6 | 100,611 | 2,310 | 5,457 | 3,147 | 847 | 910 | 63 | – | – | 3,157 |
| 1973 | 6 | 116,191 | 2,399 | 9,001 | 6,602 | 943 | 996 | 53 | – | – | 3,342 |
| 1974 | 6 | 121,371 | 3,727 | 11,155 | 7,428 | 1,047 | 1,099 | 52 | – | – | 4,774 |
| 1975 | 6 | 129,987 | 4,196 | 9,580 | 5,384 | 1,216 | 1,281 | 65 | – | – | 5,412 |
| 1976 | 6 | 162,162 | 4,276 | 9,637 | 5,361 | 1,269 | 1,344 | 75 | – | – | 5,545 |
| 1977 | 6 | 186,743 | 4,724 | 10,933 | 6,209 | 1,355 | 1,424 | 69 | – | – | 6,079 |
| 1978 | 6 | 218,388 | 5,081 | 12,634 | 7,553 | 1,502 | 1,579 | 77 | – | – | 6,583 |
| 1979 | 6 | 246,102 | 5,397 | 16,376 | 10,979 | 1,579 | 1,658 | 79 | – | – | 6,976 |
| 1980 | 6 | 263,727 | 5,560 | 22,556 | 16,996 | 1,828 | 1,916 | 88 | – | – | 7,388 |
| 1981 | 6 | 272,868 | 6,583 | 27,335 | 20,752 | 2,068 | 2,171 | 103 | – | – | 8,651 |
| 1982 | 6 | 283,694 | 7,753 | 26,610 | 18,857 | 2,257 | 2,358 | 101 | – | – | 10,010 |
| 1983 | 6 | 288,832 | 9,010 | 22,863 | 13,853 | 2,583 | 2,750 | 167 | – | – | 11,593 |
| 1984 | 6 | 306,864 | 9,095 | 24,389 | 15,294 | 2,778 | 2,954 | 176 | – | – | 11,873 |
| 1985 | 6 | 335,269 | 9,416 | 24,185 | 14,769 | 3,343 | 3,557 | 214 | – | – | 12,759 |
| 1986 | 6 | 365,894 | 10,968 | 24,338 | 13,370 | 3,807 | 4,056 | 249 | – | – | 14,775 |
| 1987 | 6 | 399,553 | 9,999 | 24,256 | 14,257 | 3,671 | 3,842 | 171 | – | – | 13,670 |
| 1988 | 6 | 446,084 | 10,690 | 28,090 | 17,400 | 4,187 | 4,367 | 180 | – | – | 14,877 |
| 1989 | 6 | 494,426 | 11,398 | 35,221 | 23,823 | 4,812 | 5,068 | 256 | – | – | 16,210 |
| 1990 | 5 | 563,239 | 13,038 | 43,650 | 30,612 | 5,118 | 5,359 | 241 | – | – | 18,156 |
| 1991 | 4 | 641,255 | 15,662 | 50,489 | 34,827 | 5,400 | 5,664 | 264 | – | – | 21,062 |
| 1992 | 3 | 694,382 | 17,125 | 55,719 | 38,594 | 6,023 | 6,326 | 303 | – | – | 23,148 |
| 1993 | 3 | 768,766 | 18,221 | 56,093 | 37,872 | 7,890 | 8,258 | 368 | 1,978 | 115 | 28,204 |
| 1994 | 3 | 829,919 | 18,658 | 51,849 | 33,191 | 7,252 | 7,683 | 431 | – 51 | – 104 | 25,755 |
| 1995 | 3 | 911,755 | 17,565 | 55,378 | 37,813 | 6,991 | 7,517 | 526 | 1,071 | – 77 | 25,550 |
| 1996 | 3 | 1,099,382 | 18,782 | 59,348 | 40,566 | 8,004 | 8,732 | 728 | 1,154 | – 150 | 27,790 |
| 1997 | 3 | 1,340,110 | 20,037 | 66,201 | 46,164 | 10,224 | 11,092 | 868 | 1,713 | – 437 | 31,537 |
| 1998 | 3 | 1,665,557 | 21,381 | 76,785 | 55,404 | 11,414 | 13,114 | 1,700 | 1,465 | – 814 | 33,446 |
| 1999 | 4 | 2,437,025 | 28,068 | 118,111 | 90,043 | 15,467 | 17,346 | 1,880 | 4,207 | – 634 | 47,108 |
| 1999 | 4 | 1,246,031 | 14,351 | 60,389 | 46,038 | 7,908 | 8,869 | 961 | 2,151 | – 324 | 24,086 |
| 2000 | 4 | 1,508,019 | 14,174 | 79,073 | 64,899 | 10,205 | 11,251 | 1,046 | 4,761 | – 327 | 28,813 |
| 2001 | 4 | 1,653,158 | 14,727 | 81,187 | 66,460 | 9,454 | 11,134 | 1,680 | 4,882 | 195 | 29,258 |
| 2002 | 4 | 1,601,526 | 17,615 | 65,553 | 47,938 | 8,481 | 10,073 | 1,592 | 2,074 | – 225 | 27,945 |
| 2003 | 4 | 1,533,976 | 13,035 | 52,461 | 39,426 | 8,223 | 10,191 | 1,968 | 4,901 | 233 | 26,392 |
| 2004 | 5 | 1,764,080 | 17,340 | 58,161 | 40,821 | 8,836 | 11,087 | 2,251 | 619 | 907 | 27,702 |
| 2005 | 5 | 1,939,373 | 19,419 | 73,595 | 54,176 | 10,076 | 12,189 | 2,113 | 10,775 | – 846 | 39,424 |
| 2006 | 5 | 1,995,918 | 22,111 | 87,108 | 64,997 | 10,861 | 13,365 | 2,504 | 2,971 | 920 | 36,863 |
| 2007 | 5 | 2,240,698 | 24,454 | 104,238 | 79,784 | 11,365 | 14,634 | 3,269 | 1,764 | – 375 | 37,208 |
| 2008 | 5 | 2,212,741 | 21,828 | 100,199 | 78,371 | 9,895 | 13,541 | 3,646 | – 15,373 | 1,270 | 17,620 |
| 2009 | 4 | 1,931,021 | 21,060 | 56,590 | 35,530 | 9,565 | 13,035 | 3,470 | 4,262 | – 1,862 | 33,025 |
| 2010 | 4 | 2,061,016 | 19,584 | 45,236 | 25,652 | 10,215 | 13,552 | 3,337 | 4,706 | – 2,529 | 31,976 |
| 2011 | 4 | 3,010,173 | 19,121 | 47,102 | 27,981 | 10,591 | 13,399 | 2,808 | 4,576 | – 1,057 | 33,231 |
| 2012 | 4 | 3,217,291 | 21,944 | 44,179 | 22,235 | 10,152 | 12,771 | 2,619 | 5,213 | – 1,417 | 35,892 |
| 2013 | 4 | 2,798,461 | 19,235 | 36,200 | 16,965 | 10,698 | 13,043 | 2,345 | 3,821 | – 2,086 | 31,668 |
| 2014 | 4 | 2,647,559 | 20,491 | 36,414 | 15,923 | 11,336 | 14,269 | 2,933 | 2,635 | – 2,844 | 31,618 |
| 2015 | 4 | 2,736,876 | 22,151 | 36,394 | 14,243 | 11,762 | 14,569 | 2,807 | 2,496 | – 3,732 | 32,677 |
| 2016 | 4 | 2,575,072 | 20,126 | 33,572 | 13,446 | 10,817 | 13,510 | 2,693 | 1,069 | 405 | 32,417 |
| 2017 | 4 | 2,400,315 | 16,369 | 30,216 | 13,847 | 10,205 | 12,929 | 2,724 | 3,701 | – 1,712 | 28,563 |
| 2018 | 4 | 2,346,111 | 19,751 | 37,924 | 18,173 | 10,573 | 13,478 | 2,905 | 2,196 | – 1,866 | 30,654 |
| 2019 | 4 | 2,475,076 | 16,126 | 34,920 | 18,794 | 10,154 | 13,650 | 3,496 | 1,302 | – 32 | 27,550 |
| 2020 | 3 | 2,748,655 | 15,052 | 25,257 | 10,205 | 9,311 | 12,495 | 3,184 | 2,000 | 1,341 | 27,704 |
| 2021 | 3 | 2,461,038 | 15,568 | 22,111 | 6,543 | 11,124 | 14,085 | 2,961 | 1,985 | – 1,595 | 27,082 |
| 2022 | 3 | 2,716,868 | 18,138 | 37,395 | 19,257 | 10,278 | 13,743 | 3,465 | 4,101 | – 3,840 | 28,677 |
| 2023 | 3 | 2,760,665 | 18,226 | 83,400 | 65,174 | 10,576 | 13,264 | 2,688 | 6,523 | 1,788 | 37,113 |
| 2024 | 3 | 2,631,102 | 17,259 | 93,846 | 76,587 | 11,716 | 14,746 | 3,030 | 6,033 | – 1,194 | 33,814 |
| 2025 | 3 | 2,000,478 | 19,419 | 67,608 | 48,189 | 12,381 | 16,019 | 3,638 | 5,163 | 413 | 37,376 |

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

## VIII. Items of banks' profit and loss accounts

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

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

| General administrative spending | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| total (col. 13 + 14) | Staff costs [8] | Other administrative spending [9] | Operating result before the valuation of assets (col. 11 - 12) | Result from the valuation of assets [10] (other than tangible or financial fixed assets) | Operating result (col. 15 + 16 ) [11] | Other and extraordinary result [12] | Profit or loss (-) for the financial year before tax (col. 17 + 18) | Taxes on income and earnings | Profit or loss (-) for the financial year after tax [14] (col. 19 - 20) | Withdrawls from or transfers to (-) reserves and participation rights capital [15] | Balance sheet profit or loss (-) (col. 21 + 22) | |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | Financial year |
| 1,648 | 1,105 | 543 | 288 | – | 288 | 320 | 608 | 257 | 351 | – 146 | 205 | 1968 |
| 1,959 | 1,342 | 617 | 454 | – | 454 | 153 | 607 | 236 | 371 | – 92 | 279 | 1969 |
| 2,260 | 1,564 | 696 | 413 | – | 413 | 73 | 486 | 202 | 284 | – 56 | 228 | 1970 |
| 2,620 | 1,791 | 829 | 246 | – | 246 | 321 | 567 | 214 | 353 | – 81 | 272 | 1971 |
| 2,897 | 2,053 | 844 | 260 | – | 260 | 360 | 620 | 251 | 369 | – 92 | 277 | 1972 |
| 3,177 | 2,317 | 860 | 165 | – | 165 | 359 | 524 | 169 | 355 | – 39 | 316 | 1973 |
| 3,843 | 2,845 | 998 | 931 | – | 931 | – 35 | 896 | 379 | 517 | – 172 | 345 | 1974 |
| 4,295 | 3,107 | 1,188 | 1,117 | – | 1,117 | 109 | 1,226 | 555 | 671 | – 231 | 440 | 1975 |
| 4,639 | 3,297 | 1,342 | 906 | – | 906 | 344 | 1,250 | 520 | 730 | – 245 | 485 | 1976 |
| 4,931 | 3,545 | 1,386 | 1,148 | – | 1,148 | 372 | 1,520 | 778 | 742 | – 266 | 476 | 1977 |
| 5,394 | 3,846 | 1,548 | 1,189 | – | 1,189 | 420 | 1,609 | 835 | 774 | – 267 | 507 | 1978 |
| 5,908 | 4,158 | 1,750 | 1,068 | – | 1,068 | 326 | 1,394 | 730 | 664 | – 144 | 520 | 1979 |
| 6,345 | 4,568 | 1,777 | 1,043 | – | 1,043 | 184 | 1,227 | 680 | 547 | – 179 | 368 | 1980 |
| 6,720 | 4,812 | 1,908 | 1,931 | – | 1,931 | – 738 | 1,193 | 764 | 429 | – 68 | 361 | 1981 |
| 7,172 | 5,108 | 2,064 | 2,838 | – | 2,838 | – 1,175 | 1,663 | 1,102 | 561 | – 102 | 459 | 1982 |
| 7,858 | 5,509 | 2,349 | 3,735 | – | 3,735 | – 1,302 | 2,433 | 1,470 | 963 | – 357 | 606 | 1983 |
| 8,290 | 5,702 | 2,588 | 3,583 | – | 3,583 | – 940 | 2,643 | 1,576 | 1,067 | – 392 | 675 | 1984 |
| 9,063 | 6,104 | 2,959 | 3,696 | – | 3,696 | – 177 | 3,519 | 2,017 | 1,502 | – 640 | 862 | 1985 |
| 10,056 | 6,770 | 3,286 | 4,719 | – | 4,719 | – 1,081 | 3,638 | 1,987 | 1,651 | – 537 | 1,114 | 1986 |
| 10,442 | 7,012 | 3,430 | 3,228 | – | 3,228 | – 810 | 2,418 | 1,201 | 1,217 | – 214 | 1,003 | 1987 |
| 11,105 | 7,457 | 3,648 | 3,772 | – | 3,772 | 197 | 3,969 | 2,245 | 1,724 | – 687 | 1,037 | 1988 |
| 11,571 | 7,702 | 3,869 | 4,639 | – | 4,639 | – 92 | 4,547 | 2,493 | 2,054 | – 750 | 1,304 | 1989 |
| 12,657 | 8,348 | 4,309 | 5,499 | – | 5,499 | – 829 | 4,670 | 1,915 | 2,755 | – 793 | 1,962 | 1990 |
| 14,795 | 9,671 | 5,124 | 6,267 | – | 6,267 | – 1,480 | 4,787 | 2,320 | 2,467 | – 924 | 1,543 | 1991 |
| 16,027 | 10,378 | 5,649 | 7,121 | – | 7,121 | – 2,242 | 4,879 | 1,999 | 2,880 | –1,294 | 1,586 | 1992 |
| 17,075 | 11,105 | 5,970 | 11,129 | –6,259 | 4,870 | – 471 | 4,399 | 1,706 | 2,693 | –1,025 | 1,668 | 1993 |
| 17,780 | 11,314 | 6,466 | 7,975 | –3,877 | 4,098 | 708 | 4,806 | 1,680 | 3,126 | –1,150 | 1,976 | 1994 |
| 18,657 | 11,827 | 6,830 | 6,893 | –1,705 | 5,188 | – 945 | 4,243 | 835 | 3,408 | –1,390 | 2,018 | 1995 |
| 20,187 | 12,437 | 7,750 | 7,603 | –1,702 | 5,901 | – 430 | 5,471 | 1,857 | 3,614 | –1,450 | 2,164 | 1996 |
| 22,773 | 13,357 | 9,416 | 8,764 | –3,400 | 5,364 | – 1,560 | 3,804 | 998 | 2,806 | – 400 | 2,406 | 1997 |
| 25,664 | 14,766 | 10,898 | 7,782 | –2,523 | 5,259 | 17,163 | 22,422 | 11,504 | 10,918 | –5,486 | 5,432 | 1998 |
| 36,480 | 19,654 | 16,826 | 10,628 | –5,824 | 4,804 | 863 | 5,666 | 685 | 4,981 | –1,177 | 3,804 | 1999 |
| 18,652 | 10,049 | 8,603 | 5,434 | –2,978 | 2,456 | 441 | 2,897 | 350 | 2,547 | – 602 | 1,945 | 1999 |
| 22,770 | 12,182 | 10,588 | 6,043 | –2,352 | 3,691 | – 510 | 3,181 | – 443 | 3,624 | –1,325 | 2,299 | 2000 |
| 24,505 | 12,688 | 11,817 | 4,753 | –3,900 | 853 | 2,098 | 2,951 | – 438 | 3,389 | –1,154 | 2,235 | 2001 |
| 21,768 | 11,107 | 10,661 | 6,177 | –6,119 | 58 | – 1,989 | – 1,931 | 96 | – 2,027 | 2,889 | 862 | 2002 |
| 20,992 | 10,957 | 10,035 | 5,400 | –4,751 | 649 | – 7,964 | – 7,315 | – 490 | – 6,825 | 7,698 | 873 | 2003 |
| 22,382 | 11,473 | 10,909 | 5,320 | –2,947 | 2,373 | – 4,440 | – 2,067 | – 218 | – 1,849 | 3,337 | 1,488 | 2004 |
| 23,846 | 12,564 | 11,282 | 15,578 | –1,713 | 13,865 | 1,002 | 14,867 | 4,030 | 10,837 | –7,941 | 2,896 | 2005 |
| 25,438 | 13,936 | 11,502 | 11,425 | –2,073 | 9,352 | – 1,832 | 7,520 | 936 | 6,584 | –2,807 | 3,777 | 2006 |
| 25,321 | 13,709 | 11,612 | 11,887 | –2,806 | 9,081 | 6,209 | 15,290 | 2,549 | 12,741 | –5,386 | 7,355 | 2007 |
| 22,594 | 10,917 | 11,677 | –4,974 | –7,041 | –12,015 | – 5,818 | –17,833 | –1,096 | –16,737 | 16,810 | 73 | 2008 |
| 25,349 | 12,811 | 12,538 | 7,676 | –5,326 | 2,350 | – 9,041 | – 6,691 | – 724 | – 5,967 | 8,392 | 2,426 | 2009 |
| 24,754 | 11,873 | 12,881 | 7,222 | –1,714 | 5,508 | – 3,469 | 2,039 | 488 | 1,551 | 837 | 2,388 | 2010 |
| 24,107 | 11,095 | 13,012 | 9,124 | –1,887 | 7,237 | – 7,331 | – 94 | 563 | – 657 | 2,645 | 1,988 | 2011 |
| 24,682 | 11,814 | 12,868 | 11,210 | –3,034 | 8,176 | – 3,038 | 5,138 | 2,885 | 2,253 | 1,001 | 3,254 | 2012 |
| 24,792 | 11,174 | 13,618 | 6,876 | – 958 | 5,918 | – 2,367 | 3,551 | 1,036 | 2,515 | – 756 | 1,759 | 2013 |
| 24,683 | 10,450 | 14,233 | 6,935 | –2,717 | 4,218 | – 559 | 3,659 | 993 | 2,666 | – 729 | 1,937 | 2014 |
| 27,101 | 11,422 | 15,679 | 5,576 | 85 | 5,661 | – 2,953 | 2,708 | 1,082 | 1,626 | – 216 | 1,410 | 2015 |
| 26,378 | 11,134 | 15,244 | 6,039 | –4,021 | 2,018 | 1,127 | 3,145 | 864 | 2,281 | 1,918 | 4,199 | 2016 |
| 25,324 | 10,489 | 14,835 | 3,239 | 666 | 3,905 | – 1,126 | 2,779 | 559 | 2,220 | – 433 | 1,787 | 2017 |
| 26,944 | 10,660 | 16,284 | 3,710 | – 382 | 3,328 | – 2,179 | 1,149 | – 97 | 1,246 | 22 | 1,268 | 2018 |
| 27,806 | 10,807 | 16,999 | – 256 | –4,723 | – 4,979 | –12,479 | –17,458 | 988 | –18,446 | 21,922 | 3,476 | 2019 |
| 25,003 | 10,532 | 14,471 | 2,701 | –5,270 | – 2,569 | – 3,415 | – 5,984 | 960 | – 6,944 | 7,344 | 400 | 2020 |
| 26,866 | 11,614 | 15,252 | 216 | – 665 | – 449 | – 1,080 | – 1,529 | – 84 | – 1,445 | 2,659 | 1,214 | 2021 |
| 25,762 | 11,652 | 14,110 | 2,915 | – 707 | 2,208 | 3,922 | 6,130 | –2,125 | 8,255 | –3,276 | 4,979 | 2022 |
| 25,599 | 11,119 | 14,480 | 11,514 | –2,462 | 9,052 | – 570 | 8,482 | 150 | 8,332 | –2,427 | 5,905 | 2023 |
| 24,165 | 10,452 | 13,713 | 9,649 | –3,086 | 6,563 | 2,322 | 8,885 | 1,917 | 6,968 | –1,643 | 5,325 | 2024 |
| 24,216 | 10,969 | 13,247 | 13,160 | – 771 | 12,389 | 1,126 | 13,515 | 3,120 | 10,395 | –3,485 | 6,910 | 2025 |

## VIII. Items of banks' profit and loss accounts

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

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

| Financial year | Number of reporting institutions | Total assets [1] | Interest business | | | Commissions business | | | Result from the trading portfolio [5] | Other operating result [6] | Operating income [7] (col. 3 + 6 + 9 + 10) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Net interest income (col. 4 - 5) | Total interest received [2] | Interest paid [3] | Net commission income [4] (col. 7 - 8) | Commissions received | Commissions paid | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 1968 | 107 | 52,520 | 1,108 | 2,987 | 1,879 | 274 | 311 | 37 | – | – | 1,382 |
| 1969 | 111 | 63,759 | 1,410 | 3,990 | 2,580 | 324 | 364 | 40 | – | – | 1,734 |
| 1970 | 106 | 75,310 | 1,537 | 5,888 | 4,351 | 338 | 382 | 44 | – | – | 1,875 |
| 1971 | 111 | 87,682 | 1,706 | 6,128 | 4,422 | 421 | 472 | 51 | – | – | 2,127 |
| 1972 | 113 | 103,306 | 2,016 | 6,527 | 4,511 | 528 | 591 | 63 | – | – | 2,544 |
| 1973 | 115 | 120,312 | 2,006 | 10,493 | 8,487 | 627 | 703 | 76 | – | – | 2,633 |
| 1974 | 110 | 126,117 | 2,760 | 11,973 | 9,213 | 625 | 682 | 57 | – | – | 3,385 |
| 1975 | 105 | 133,991 | 3,151 | 9,881 | 6,730 | 682 | 756 | 74 | – | – | 3,833 |
| 1976 | 104 | 156,896 | 3,369 | 10,151 | 6,782 | 728 | 828 | 100 | – | – | 4,097 |
| 1977 | 102 | 180,028 | 3,675 | 11,441 | 7,766 | 761 | 881 | 120 | – | – | 4,436 |
| 1978 | 101 | 205,687 | 4,004 | 12,323 | 8,319 | 864 | 1,006 | 142 | – | – | 4,868 |
| 1979 | 95 | 230,868 | 3,970 | 15,879 | 11,909 | 940 | 1,045 | 105 | – | – | 4,910 |
| 1980 | 96 | 252,210 | 4,160 | 21,434 | 17,274 | 1,045 | 1,171 | 126 | – | – | 5,205 |
| 1981 | 96 | 274,597 | 4,654 | 27,111 | 22,457 | 1,262 | 1,368 | 106 | – | – | 5,916 |
| 1982 | 95 | 288,212 | 6,152 | 26,864 | 20,712 | 1,358 | 1,465 | 107 | – | – | 7,510 |
| 1983 | 93 | 300,396 | 7,059 | 23,299 | 16,240 | 1,464 | 1,620 | 156 | – | – | 8,523 |
| 1984 | 94 | 321,565 | 6,966 | 25,096 | 18,130 | 1,561 | 1,739 | 178 | – | – | 8,527 |
| 1985 | 96 | 349,606 | 7,405 | 25,524 | 18,119 | 2,056 | 2,315 | 259 | – | – | 9,461 |
| 1986 | 147 | 406,618 | 9,186 | 27,681 | 18,495 | 2,341 | 2,801 | 460 | – | – | 11,527 |
| 1987 | 154 | 437,887 | 9,413 | 27,869 | 18,456 | 2,205 | 2,664 | 459 | – | – | 11,618 |
| 1988 | 161 | 466,485 | 9,516 | 29,462 | 19,946 | 2,343 | 2,835 | 492 | – | – | 11,859 |
| 1989 | 168 | 517,704 | 9,407 | 36,354 | 26,947 | 2,705 | 3,298 | 593 | – | – | 12,112 |
| 1990 | 185 | 580,780 | 10,509 | 44,579 | 34,070 | 2,976 | 3,667 | 691 | – | – | 13,485 |
| 1991 | 193 | 643,701 | 12,304 | 52,965 | 40,661 | 3,209 | 3,927 | 718 | – | – | 15,513 |
| 1992 | 192 | 735,012 | 14,701 | 61,928 | 47,227 | 3,599 | 4,397 | 798 | – | – | 18,300 |
| 1993 | 190 | 865,041 | 17,436 | 65,938 | 48,502 | 4,332 | 5,327 | 995 | 1,716 | 488 | 23,972 |
| 1994 | 187 | 956,434 | 20,340 | 66,074 | 45,734 | 4,422 | 5,437 | 1,015 | 152 | 629 | 25,543 |
| 1995 | 190 | 1,019,846 | 20,489 | 67,893 | 47,404 | 4,448 | 5,471 | 1,023 | 1,058 | 621 | 26,616 |
| 1996 | 184 | 1,149,387 | 21,986 | 69,662 | 47,676 | 4,870 | 6,097 | 1,227 | 801 | 906 | 28,563 |
| 1997 | 181 | 1,277,328 | 22,914 | 74,305 | 51,391 | 6,088 | 7,623 | 1,535 | 713 | 1,074 | 30,789 |
| 1998 | 174 | 1,359,340 | 22,909 | 77,151 | 54,242 | 6,794 | 8,504 | 1,710 | 2,409 | 2,033 | 34,145 |
| 1999 | 192 | 1,024,601 | 22,046 | 55,802 | 33,756 | 9,122 | 10,964 | 1,842 | 704 | 2,050 | 33,922 |
| 1999 | 192 | 523,870 | 11,272 | 28,531 | 17,259 | 4,664 | 5,606 | 942 | 360 | 1,048 | 17,344 |
| 2000 | 193 | 659,720 | 11,377 | 36,799 | 25,422 | 6,550 | 8,291 | 1,741 | 442 | 1,151 | 19,520 |
| 2001 | 188 | 672,959 | 12,342 | 38,240 | 25,898 | 5,701 | 7,376 | 1,675 | – 192 | 1,035 | 18,886 |
| 2002 | 183 | 676,254 | 13,060 | 35,015 | 21,955 | 5,317 | 6,969 | 1,652 | 59 | 1,719 | 20,155 |
| 2003 | 170 | 689,268 | 13,134 | 32,665 | 19,531 | 4,885 | 6,272 | 1,387 | 451 | 1,382 | 19,852 |
| 2004 | 162 | 573,400 | 11,963 | 26,207 | 14,244 | 4,456 | 5,912 | 1,456 | – 210 | 1,197 | 17,406 |
| 2005 | 155 | 602,538 | 13,050 | 27,930 | 14,880 | 5,133 | 7,020 | 1,887 | – 249 | 1,316 | 19,250 |
| 2006 | 152 | 590,122 | 12,362 | 28,507 | 16,145 | 5,496 | 7,815 | 2,319 | – 238 | 1,153 | 18,773 |
| 2007 | 151 | 671,668 | 13,466 | 35,134 | 21,668 | 6,194 | 9,366 | 3,172 | – 901 | 1,072 | 19,831 |
| 2008 | 158 | 722,740 | 13,660 | 38,753 | 25,093 | 5,939 | 9,354 | 3,415 | – 983 | 1,206 | 19,822 |
| 2009 | 161 | 766,860 | 11,519 | 31,235 | 19,716 | 5,369 | 8,615 | 3,246 | 614 | 1,023 | 18,525 |
| 2010 | 161 | 751,218 | 12,664 | 28,097 | 15,433 | 5,442 | 9,068 | 3,626 | – 16 | 1,248 | 19,338 |
| 2011 | 161 | 778,662 | 13,160 | 29,469 | 16,309 | 5,416 | 9,199 | 3,783 | 392 | 1,759 | 20,727 |
| 2012 | 160 | 840,168 | 12,687 | 28,162 | 15,475 | 5,143 | 8,942 | 3,799 | 372 | 1,904 | 20,106 |
| 2013 | 160 | 822,706 | 13,161 | 25,462 | 12,301 | 5,119 | 9,200 | 4,081 | 295 | 1,153 | 19,728 |
| 2014 | 160 | 833,806 | 13,500 | 24,305 | 10,805 | 5,245 | 9,674 | 4,429 | 375 | 428 | 19,548 |
| 2015 | 154 | 884,457 | 13,832 | 23,939 | 10,107 | 5,469 | 10,492 | 5,023 | 353 | 1,348 | 21,002 |
| 2016 | 148 | 942,665 | 14,369 | 22,343 | 7,974 | 5,286 | 10,245 | 4,959 | 340 | 1,916 | 21,911 |
| 2017 | 149 | 1,048,189 | 14,237 | 23,545 | 9,308 | 5,712 | 10,779 | 5,067 | 350 | 1,516 | 21,815 |
| 2018 | 145 | 962,520 | 14,149 | 23,562 | 9,413 | 3,827 | 8,543 | 4,716 | 261 | 986 | 19,223 |
| 2019 | 142 | 1,013,378 | 13,784 | 21,153 | 7,369 | 4,864 | 9,456 | 4,592 | 252 | 1,892 | 20,792 |
| 2020 | 139 | 1,094,301 | 13,435 | 19,073 | 5,638 | 6,015 | 10,759 | 4,744 | 660 | 1,605 | 21,715 |
| 2021 | 139 | 1,382,623 | 13,956 | 16,740 | 2,784 | 8,496 | 14,160 | 5,664 | 1,514 | 1,975 | 25,941 |
| 2022 | 129 | 1,895,932 | 15,954 | 22,128 | 6,174 | 8,365 | 14,363 | 5,998 | 2,729 | 2,570 | 29,618 |
| 2023 | 124 | 1,969,388 | 19,758 | 47,419 | 27,661 | 7,475 | 13,197 | 5,722 | 3,513 | 2,857 | 33,603 |
| 2024 | 121 | 2,101,417 | 19,812 | 63,305 | 43,493 | 8,408 | 15,482 | 7,074 | 4,665 | 2,880 | 35,765 |
| 2025 | 119 | 1,786,347 | 20,346 | 55,023 | 34,677 | 9,336 | 17,039 | 7,703 | 4,167 | 3,847 | 37,696 |

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

## VIII. Items of banks' profit and loss accounts

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

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

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

## VIII. Items of banks' profit and loss accounts

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

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

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

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

## VIII. Items of banks' profit and loss accounts

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

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

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

## VIII. Items of banks' profit and loss accounts

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

in DM million

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

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

## VIII. Items of banks' profit and loss accounts

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

in DM million

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

## VIII. Items of banks' profit and loss accounts

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

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

| Financial year | Number of reporting institutions | Total assets [1] | Interest business | | | Commissions business | | | Result from the trading portfolio [5] | Other operating result [6] | Operating income [7] (col. 3 + 6 + 9 + 10) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Net interest income (col. 4 - 5) | Total interest received [2] | Interest paid [3] | Net commission income [4] (col. 7 - 8) | Commissions received | Commissions paid | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 1968 | 14 | 92,052 | 870 | 4,680 | 3,810 | 92 | 107 | 15 | – | – | 962 |
| 1969 | 13 | 105,955 | 914 | 5,808 | 4,894 | 117 | 141 | 24 | – | – | 1,031 |
| 1970 | 12 | 114,540 | 785 | 7,306 | 6,521 | 126 | 146 | 20 | – | – | 911 |
| 1971 | 12 | 130,364 | 1,012 | 8,186 | 7,174 | 147 | 172 | 25 | – | – | 1,159 |
| 1972 | 12 | 166,313 | 1,339 | 9,907 | 8,568 | 191 | 223 | 32 | – | – | 1,530 |
| 1973 | 12 | 181,646 | 1,337 | 13,074 | 11,737 | 223 | 250 | 27 | – | – | 1,560 |
| 1974 | 12 | 205,622 | 1,611 | 15,993 | 14,382 | 231 | 267 | 36 | – | – | 1,842 |
| 1975 | 12 | 226,911 | 1,980 | 15,887 | 13,907 | 263 | 317 | 54 | – | – | 2,243 |
| 1976 | 12 | 250,935 | 2,174 | 16,774 | 14,600 | 301 | 346 | 45 | – | – | 2,475 |
| 1977 | 12 | 272,452 | 2,344 | 18,085 | 15,741 | 337 | 388 | 51 | – | – | 2,681 |
| 1978 | 12 | 303,083 | 2,688 | 19,151 | 16,463 | 378 | 435 | 57 | – | – | 3,066 |
| 1979 | 12 | 344,755 | 2,430 | 22,090 | 19,660 | 396 | 450 | 54 | – | – | 2,826 |
| 1980 | 12 | 378,961 | 2,234 | 27,493 | 25,259 | 449 | 513 | 64 | – | – | 2,683 |
| 1981 | 12 | 417,523 | 2,026 | 34,300 | 32,274 | 453 | 523 | 70 | – | – | 2,479 |
| 1982 | 12 | 449,750 | 3,220 | 37,094 | 33,874 | 477 | 548 | 71 | – | – | 3,697 |
| 1983 | 12 | 488,702 | 4,465 | 36,771 | 32,306 | 511 | 597 | 86 | – | – | 4,976 |
| 1984 | 12 | 503,875 | 4,619 | 38,271 | 33,652 | 513 | 607 | 94 | – | – | 5,132 |
| 1985 | 12 | 533,905 | 4,784 | 38,132 | 33,348 | 572 | 684 | 112 | – | – | 5,356 |
| 1986 | 12 | 573,933 | 4,830 | 37,898 | 33,068 | 613 | 766 | 153 | – | – | 5,443 |
| 1987 | 12 | 617,561 | 4,715 | 38,471 | 33,756 | 556 | 730 | 174 | – | – | 5,271 |
| 1988 | 11 | 655,600 | 4,742 | 40,388 | 35,646 | 560 | 723 | 163 | – | – | 5,302 |
| 1989 | 11 | 699,495 | 4,703 | 46,856 | 42,153 | 648 | 866 | 218 | – | – | 5,351 |
| 1990 | 11 | 774,961 | 4,739 | 56,817 | 52,078 | 723 | 973 | 250 | – | – | 5,462 |
| 1991 | 11 | 872,439 | 5,351 | 67,101 | 61,750 | 735 | 975 | 240 | – | – | 6,086 |
| 1992 | 12 | 1,021,846 | 6,638 | 76,780 | 70,142 | 1,080 | 1,430 | 350 | – | – | 7,718 |
| 1993 | 13 | 1,194,272 | 7,821 | 82,029 | 74,208 | 1,234 | 1,650 | 416 | 1,022 | 464 | 10,541 |
| 1994 | 13 | 1,321,304 | 10,019 | 85,756 | 75,737 | 1,424 | 1,823 | 399 | – 64 | 458 | 11,837 |
| 1995 | 13 | 1,440,883 | 9,860 | 91,024 | 81,164 | 1,431 | 1,840 | 409 | 780 | 330 | 12,401 |
| 1996 | 13 | 1,662,667 | 11,448 | 98,124 | 86,676 | 1,590 | 2,089 | 499 | 640 | 633 | 14,311 |
| 1997 | 13 | 1,923,358 | 12,429 | 109,605 | 97,176 | 1,985 | 2,617 | 632 | 1,051 | 450 | 15,915 |
| 1998 | 13 | 2,180,454 | 13,615 | 120,670 | 107,055 | 2,076 | 2,872 | 796 | 1,427 | 1,794 | 18,912 |
| 1999 | 13 | 2,656,093 | 16,411 | 140,200 | 123,788 | 2,812 | 4,755 | 1,942 | 751 | 1,181 | 21,156 |
| 1999 | 13 | 1,358,039 | 8,391 | 71,683 | 63,292 | 1,438 | 2,431 | 993 | 384 | 604 | 10,817 |
| 2000 | 13 | 1,506,853 | 8,386 | 84,761 | 76,375 | 1,943 | 3,185 | 1,242 | 680 | 573 | 11,582 |
| 2001 | 13 | 1,599,330 | 9,519 | 87,500 | 77,981 | 1,745 | 2,831 | 1,086 | 573 | 859 | 12,696 |
| 2002 | 14 | 1,644,025 | 9,743 | 76,744 | 67,001 | 1,794 | 2,963 | 1,169 | 644 | 677 | 12,858 |
| 2003 | 13 | 1,636,545 | 10,260 | 69,740 | 59,480 | 1,748 | 3,016 | 1,268 | 345 | 639 | 12,992 |
| 2004 | 12 | 1,519,005 | 9,886 | 66,634 | 56,748 | 1,718 | 3,010 | 1,292 | 262 | 581 | 12,447 |
| 2005 | 12 | 1,581,453 | 10,019 | 74,094 | 64,075 | 1,933 | 3,455 | 1,522 | 241 | – 148 | 12,045 |
| 2006 | 12 | 1,647,908 | 10,030 | 81,578 | 71,548 | 2,206 | 3,784 | 1,578 | 1,010 | 1,026 | 14,272 |
| 2007 | 12 | 1,668,143 | 10,877 | 94,386 | 83,509 | 2,247 | 3,987 | 1,740 | – 1,726 | 474 | 11,872 |
| 2008 | 10 | 1,695,465 | 12,161 | 94,705 | 82,544 | 2,177 | 4,015 | 1,838 | – 1,514 | 652 | 13,476 |
| 2009 | 10 | 1,587,259 | 11,353 | 60,664 | 49,311 | 1,181 | 3,614 | 2,433 | 907 | 501 | 13,942 |
| 2010 | 10 | 1,512,276 | 10,325 | 48,471 | 38,146 | 1,225 | 3,379 | 2,154 | 472 | 205 | 12,227 |
| 2011 | 10 | 1,504,774 | 10,548 | 81,148 | 70,600 | 1,113 | 3,037 | 1,924 | – 541 | 44 | 11,164 |
| 2012 | 9 | 1,371,385 | 8,702 | 66,849 | 58,147 | 876 | 2,612 | 1,736 | 708 | 286 | 10,572 |
| 2013 | 9 | 1,229,051 | 8,383 | 42,870 | 34,487 | 732 | 2,582 | 1,850 | 1,340 | 227 | 10,682 |
| 2014 | 9 | 1,139,438 | 8,243 | 36,437 | 28,194 | 847 | 2,632 | 1,785 | 112 | – 37 | 9,165 |
| 2015 | 9 | 1,087,623 | 8,230 | 33,092 | 24,862 | 995 | 2,816 | 1,821 | 535 | 210 | 9,970 |
| 2016 | 9 | 975,957 | 7,558 | 27,464 | 19,906 | 1,216 | 2,810 | 1,594 | 1,026 | 289 | 10,089 |
| 2017 | 8 | 940,293 | 6,833 | 25,797 | 18,964 | 1,238 | 2,867 | 1,629 | 1,059 | 114 | 9,244 |
| 2018 | 6 | 803,978 | 5,365 | 24,895 | 19,530 | 1,074 | 2,408 | 1,334 | 634 | 160 | 7,233 |
| 2019 | 6 | 862,346 | 5,327 | 27,818 | 22,491 | 1,226 | 2,617 | 1,391 | 466 | 280 | 7,299 |
| 2020 | 6 | 898,328 | 5,559 | 25,055 | 19,496 | 1,152 | 2,697 | 1,545 | 456 | 174 | 7,341 |
| 2021 | 6 | 905,608 | 5,826 | 26,496 | 20,670 | 1,326 | 3,118 | 1,792 | 886 | 204 | 8,242 |
| 2022 | 6 | 977,020 | 6,178 | 28,753 | 22,575 | 1,526 | 3,152 | 1,626 | 1,729 | 65 | 9,498 |
| 2023 | 6 | 1,000,033 | 7,056 | 65,309 | 58,253 | 1,503 | 3,095 | 1,592 | 1,061 | 914 | 10,534 |
| 2024 | 6 | 951,366 | 8,049 | 70,178 | 62,129 | 1,625 | 3,489 | 1,864 | 995 | 965 | 11,634 |
| 2025 | 6 | 925,774 | 7,487 | 53,246 | 45,759 | 1,789 | 3,840 | 2,051 | 1,471 | 663 | 11,410 |

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

## VIII. Items of banks' profit and loss accounts

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

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

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

## VIII. Items of banks' profit and loss accounts

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

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

| Financial year | Number of reporting institutions | Total assets [1] | Interest business | | | Commissions business | | | Result from the trading portfolio [5] | Other operating result [6] | Operating income [7] (col. 3 + 6 + 9 + 10) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Net interest income (col. 4 - 5) | Total interest received [2] | Interest paid [3] | Net commission income [4] (col. 7 - 8) | Commissions received | Commissions paid | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 1968 | 858 | 140,830 | 3,976 | 8,299 | 4,323 | 213 | 218 | 5 | – | – | 4,189 |
| 1969 | 851 | 159,179 | 4,384 | 9,717 | 5,333 | 245 | 249 | 4 | – | – | 4,629 |
| 1970 | 832 | 179,043 | 4,918 | 12,840 | 7,922 | 290 | 294 | 4 | – | – | 5,208 |
| 1971 | 808 | 199,337 | 5,608 | 14,079 | 8,471 | 361 | 366 | 5 | – | – | 5,969 |
| 1972 | 771 | 226,557 | 6,691 | 15,497 | 8,806 | 509 | 515 | 6 | – | – | 7,200 |
| 1973 | 740 | 247,670 | 7,390 | 19,999 | 12,609 | 638 | 646 | 8 | – | – | 8,028 |
| 1974 | 710 | 271,832 | 8,673 | 23,734 | 15,061 | 770 | 776 | 6 | – | – | 9,443 |
| 1975 | 675 | 301,870 | 10,276 | 23,510 | 13,234 | 859 | 867 | 8 | – | – | 11,135 |
| 1976 | 649 | 337,364 | 10,933 | 23,512 | 12,579 | 920 | 929 | 9 | – | – | 11,853 |
| 1977 | 622 | 370,855 | 11,966 | 24,715 | 12,749 | 985 | 994 | 9 | – | – | 12,951 |
| 1978 | 611 | 408,074 | 13,011 | 25,273 | 12,262 | 1,070 | 1,079 | 9 | – | – | 14,081 |
| 1979 | 603 | 452,413 | 13,558 | 29,332 | 15,774 | 1,245 | 1,254 | 9 | – | – | 14,803 |
| 1980 | 599 | 490,534 | 14,364 | 37,504 | 23,140 | 1,525 | 1,537 | 12 | – | – | 15,889 |
| 1981 | 598 | 529,342 | 17,278 | 46,072 | 28,794 | 1,845 | 1,857 | 12 | – | – | 19,123 |
| 1982 | 595 | 570,029 | 19,805 | 50,489 | 30,684 | 1,969 | 1,983 | 14 | – | – | 21,774 |
| 1983 | 592 | 606,704 | 21,993 | 47,262 | 25,269 | 2,114 | 2,130 | 16 | – | – | 24,107 |
| 1984 | 591 | 645,764 | 22,276 | 49,295 | 27,019 | 2,132 | 2,148 | 16 | – | – | 24,408 |
| 1985 | 590 | 689,295 | 22,856 | 50,911 | 28,055 | 2,232 | 2,251 | 19 | – | – | 25,088 |
| 1986 | 589 | 733,290 | 23,354 | 50,338 | 26,984 | 2,356 | 2,385 | 29 | – | – | 25,710 |
| 1987 | 586 | 783,133 | 23,586 | 50,450 | 26,864 | 2,470 | 2,513 | 43 | – | – | 26,056 |
| 1988 | 585 | 831,211 | 24,443 | 51,762 | 27,319 | 2,619 | 2,671 | 52 | – | – | 27,062 |
| 1989 | 583 | 875,042 | 24,314 | 57,466 | 33,152 | 3,141 | 3,208 | 67 | – | – | 27,455 |
| 1990 | 575 | 934,259 | 24,968 | 67,561 | 42,593 | 4,077 | 4,155 | 78 | – | – | 29,045 |
| 1991 | 557 | 999,930 | 28,158 | 78,362 | 50,204 | 4,696 | 4,803 | 107 | – | – | 32,854 |
| 1992 | 542 | 1,029,488 | 29,701 | 85,138 | 55,437 | 5,431 | 5,567 | 136 | – | – | 35,132 |
| 1993 | 703 | 1,253,312 | 38,078 | 99,669 | 61,591 | 6,261 | 6,468 | 207 | 1,071 | – 235 | 45,175 |
| 1994 | 655 | 1,367,636 | 43,102 | 100,277 | 57,175 | 6,878 | 7,086 | 208 | 205 | – 358 | 49,827 |
| 1995 | 624 | 1,438,297 | 43,499 | 101,815 | 58,316 | 6,995 | 7,219 | 224 | 716 | – 437 | 50,773 |
| 1996 | 607 | 1,539,310 | 44,859 | 101,810 | 56,951 | 7,288 | 7,543 | 255 | 703 | – 922 | 51,928 |
| 1997 | 598 | 1,634,968 | 44,414 | 102,629 | 58,215 | 7,696 | 8,026 | 330 | 958 | – 207 | 52,861 |
| 1998 | 594 | 1,724,574 | 43,430 | 104,410 | 60,980 | 8,317 | 8,701 | 384 | 916 | 338 | 53,001 |
| 1999 | 578 | 1,753,407 | 43,537 | 100,193 | 56,656 | 9,069 | 9,521 | 452 | 464 | 514 | 53,584 |
| 1999 | 578 | 896,503 | 22,260 | 51,228 | 28,968 | 4,637 | 4,868 | 231 | 237 | 263 | 27,397 |
| 2000 | 561 | 922,381 | 21,526 | 52,774 | 31,248 | 5,052 | 5,355 | 303 | 150 | – 109 | 26,619 |
| 2001 | 536 | 948,723 | 21,606 | 54,522 | 32,916 | 4,743 | 5,019 | 276 | – 11 | 408 | 26,746 |
| 2002 | 519 | 975,490 | 23,234 | 53,932 | 30,698 | 4,784 | 5,065 | 281 | – 43 | 615 | 28,590 |
| 2003 | 489 | 980,622 | 23,504 | 50,962 | 27,458 | 5,180 | 5,495 | 315 | 215 | 256 | 29,155 |
| 2004 | 477 | 985,944 | 23,192 | 48,524 | 25,332 | 5,562 | 5,912 | 350 | 159 | 206 | 29,119 |
| 2005 | 463 | 995,377 | 22,926 | 47,328 | 24,402 | 5,621 | 5,996 | 375 | 180 | 299 | 29,026 |
| 2006 | 457 | 1,007,033 | 22,449 | 47,046 | 24,597 | 5,854 | 6,244 | 390 | 176 | 419 | 28,898 |
| 2007 | 446 | 1,019,129 | 20,949 | 48,987 | 28,038 | 6,082 | 6,492 | 410 | 151 | 690 | 27,872 |
| 2008 | 438 | 1,042,947 | 20,861 | 51,861 | 31,000 | 5,994 | 6,416 | 422 | 35 | 548 | 27,438 |
| 2009 | 431 | 1,060,725 | 22,570 | 46,406 | 23,836 | 5,858 | 6,298 | 440 | 172 | 105 | 28,705 |
| 2010 | 429 | 1,070,231 | 23,506 | 43,023 | 19,517 | 6,124 | 6,591 | 467 | 46 | 31 | 29,707 |
| 2011 | 426 | 1,078,852 | 23,791 | 42,686 | 18,895 | 6,182 | 6,575 | 393 | – 20 | – 66 | 29,887 |
| 2012 | 423 | 1,096,261 | 23,280 | 40,731 | 17,451 | 6,137 | 6,516 | 379 | 17 | – 106 | 29,328 |
| 2013 | 417 | 1,098,581 | 23,117 | 37,298 | 14,181 | 6,241 | 6,633 | 392 | 19 | – 476 | 28,901 |
| 2014 | 416 | 1,110,362 | 23,237 | 35,028 | 11,791 | 6,441 | 6,854 | 413 | 8 | – 563 | 29,123 |
| 2015 | 413 | 1,130,688 | 23,285 | 32,807 | 9,522 | 6,776 | 7,211 | 435 | – 7 | – 260 | 29,794 |
| 2016 | 403 | 1,154,475 | 22,667 | 30,520 | 7,853 | 6,975 | 7,423 | 448 | 10 | 7 | 29,659 |
| 2017 | 390 | 1,179,915 | 22,018 | 28,577 | 6,559 | 7,590 | 8,069 | 479 | 6 | 169 | 29,783 |
| 2018 | 386 | 1,267,726 | 21,949 | 27,541 | 5,592 | 7,965 | 8,778 | 813 | 1 | 718 | 30,633 |
| 2019 | 380 | 1,315,579 | 21,217 | 26,758 | 5,541 | 8,458 | 9,405 | 947 | 10 | 17 | 29,702 |
| 2020 | 377 | 1,407,118 | 20,741 | 24,986 | 4,245 | 8,660 | 9,646 | 986 | 5 | 8 | 29,414 |
| 2021 | 371 | 1,516,119 | 19,873 | 23,966 | 4,093 | 9,242 | 10,309 | 1,067 | 11 | 44 | 29,170 |
| 2022 | 362 | 1,573,071 | 23,065 | 26,326 | 3,261 | 9,673 | 10,745 | 1,072 | 9 | 1,249 | 33,996 |
| 2023 | 354 | 1,556,061 | 29,346 | 40,938 | 11,592 | 10,039 | 10,981 | 942 | 12 | 722 | 40,119 |
| 2024 | 349 | 1,559,571 | 29,849 | 45,924 | 16,075 | 10,721 | 11,731 | 1,010 | 12 | 700 | 41,282 |
| 2025 | 341 | 1,594,670 | 30,051 | 42,825 | 12,774 | 11,300 | 12,414 | 1,114 | 12 | 892 | 42,255 |

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

## VIII. Items of banks' profit and loss accounts

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

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

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

## VIII. Items of banks' profit and loss accounts

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

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

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

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

## VIII. Items of banks' profit and loss accounts

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

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

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

## VIII. Items of banks' profit and loss accounts

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

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

| Financial year | Number of reporting institutions | Total assets 1 | Interest business | | | Commissions business | | | Result from the trading portfolio 5 | Other operating result 6 | Operating income 7 (col. 3 + 6 + 9 + 10) |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Net interest income (col. 4 - 5) | Total interest received 2 | Interest paid 3 | Net commission income 4 (col. 7 - 8) | Commissions received | Commissions paid | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 1968 | 2,252 | 43,175 | 1,255 | 2,599 | 1,344 | 160 | 164 | 4 | – | – | 1,415 |
| 1969 | 2,222 | 49,484 | 1,536 | 3,208 | 1,672 | 179 | 185 | 6 | – | – | 1,715 |
| 1970 | 2,162 | 58,224 | 2,049 | 4,590 | 2,541 | 201 | 209 | 8 | – | – | 2,250 |
| 1971 | 2,105 | 68,544 | 2,279 | 5,201 | 2,922 | 237 | 245 | 8 | – | – | 2,516 |
| 1972 | 2,045 | 81,252 | 2,681 | 5,875 | 3,194 | 292 | 302 | 10 | – | – | 2,973 |
| 1973 | 2,445 | 101,633 | 3,578 | 8,899 | 5,321 | 363 | 377 | 14 | – | – | 3,941 |
| 1974 | 2,428 | 113,464 | 4,169 | 10,678 | 6,509 | 411 | 426 | 15 | – | – | 4,580 |
| 1975 | 2,408 | 126,510 | 4,532 | 10,124 | 5,592 | 446 | 468 | 22 | – | – | 4,978 |
| 1976 | 2,385 | 143,069 | 4,841 | 10,196 | 5,355 | 500 | 528 | 28 | – | – | 5,341 |
| 1977 | 2,342 | 162,366 | 5,391 | 11,026 | 5,635 | 555 | 587 | 32 | – | – | 5,946 |
| 1978 | 2,312 | 184,220 | 5,904 | 11,568 | 5,664 | 632 | 670 | 38 | – | – | 6,536 |
| 1979 | 2,293 | 212,340 | 6,574 | 14,166 | 7,592 | 761 | 805 | 44 | – | – | 7,335 |
| 1980 | 2,278 | 238,349 | 7,843 | 19,629 | 11,786 | 896 | 947 | 51 | – | – | 8,739 |
| 1981 | 2,268 | 266,029 | 9,794 | 25,484 | 15,690 | 991 | 1,059 | 68 | – | – | 10,785 |
| 1982 | 2,263 | 291,440 | 10,939 | 27,675 | 16,736 | 1,044 | 1,119 | 75 | – | – | 11,983 |
| 1983 | 2,250 | 314,632 | 11,505 | 24,939 | 13,434 | 1,184 | 1,263 | 79 | – | – | 12,689 |
| 1984 | 2,238 | 338,117 | 11,503 | 26,180 | 14,677 | 1,222 | 1,308 | 86 | – | – | 12,725 |
| 1985 16 | 3,655 | 402,107 | 13,041 | 29,893 | 16,852 | 1,424 | 1,529 | 105 | – | – | 14,465 |
| 1986 | 3,595 | 424,901 | 13,301 | 29,179 | 15,878 | 1,556 | 1,670 | 114 | – | – | 14,857 |
| 1987 | 3,473 | 451,136 | 13,693 | 28,961 | 15,268 | 1,675 | 1,798 | 123 | – | – | 15,368 |
| 1988 | 3,361 | 474,491 | 14,045 | 29,323 | 15,278 | 1,957 | 2,090 | 133 | – | – | 16,002 |
| 1989 | 3,221 | 497,789 | 14,749 | 33,387 | 18,638 | 2,255 | 2,415 | 160 | – | – | 17,004 |
| 1990 | 3,038 | 534,273 | 15,741 | 40,361 | 24,620 | 2,627 | 2,820 | 193 | – | – | 18,368 |
| 1991 | 2,862 | 575,708 | 17,487 | 46,925 | 29,438 | 2,951 | 3,171 | 220 | – | – | 20,438 |
| 1992 | 2,680 | 624,292 | 19,241 | 53,748 | 34,507 | 3,433 | 3,698 | 265 | – | – | 22,674 |
| 1993 | 2,774 | 716,971 | 22,662 | 58,603 | 35,941 | 4,145 | 4,442 | 297 | 326 | 864 | 27,997 |
| 1994 | 2,659 | 789,021 | 24,889 | 57,940 | 33,051 | 4,524 | 4,852 | 328 | – 29 | 762 | 30,146 |
| 1995 | 2,591 | 842,101 | 25,588 | 59,789 | 34,201 | 4,468 | 4,823 | 355 | 294 | 637 | 30,987 |
| 1996 | 2,506 | 901,801 | 26,247 | 58,946 | 32,699 | 4,735 | 5,129 | 394 | 266 | 562 | 31,810 |
| 1997 | 2,420 | 946,917 | 26,180 | 58,681 | 32,501 | 5,115 | 5,547 | 432 | 208 | 810 | 32,313 |
| 1998 | 2,248 | 989,676 | 25,297 | 58,919 | 33,622 | 5,472 | 6,016 | 544 | 185 | 1,083 | 32,037 |
| 1999 | 2,032 | 1,024,884 | 25,543 | 57,361 | 31,817 | 6,351 | 7,000 | 649 | 94 | 1,164 | 33,151 |
| 1999 | 2,032 | 524,015 | 13,060 | 29,328 | 16,268 | 3,247 | 3,579 | 332 | 48 | 595 | 16,950 |
| 2000 | 1,791 | 525,687 | 12,887 | 29,920 | 17,033 | 3,601 | 3,988 | 387 | 23 | 325 | 16,836 |
| 2001 | 1,619 | 534,337 | 12,855 | 30,783 | 17,928 | 3,107 | 3,460 | 353 | – 41 | 495 | 16,416 |
| 2002 | 1,488 | 548,026 | 13,648 | 29,958 | 16,310 | 3,124 | 3,491 | 367 | – 28 | 503 | 17,247 |
| 2003 | 1,392 | 556,946 | 13,987 | 28,514 | 14,527 | 3,401 | 3,802 | 401 | 138 | 1,027 | 18,553 |
| 2004 | 1,336 | 567,674 | 14,249 | 27,687 | 13,438 | 3,685 | 4,184 | 499 | 40 | 904 | 18,878 |
| 2005 | 1,292 | 578,641 | 14,230 | 27,287 | 13,057 | 3,886 | 4,499 | 613 | 51 | 891 | 19,058 |
| 2006 | 1,257 | 595,576 | 13,716 | 27,427 | 13,711 | 3,949 | 4,601 | 652 | 57 | 3,317 | 21,039 |
| 2007 | 1,232 | 614,428 | 13,219 | 29,281 | 16,062 | 4,138 | 4,809 | 671 | 52 | 1,122 | 18,531 |
| 2008 | 1,197 | 641,771 | 13,205 | 31,770 | 18,565 | 4,037 | 4,720 | 683 | 10 | 1,637 | 18,889 |
| 2009 | 1,157 | 676,780 | 15,062 | 29,842 | 14,780 | 3,893 | 4,665 | 772 | 52 | 574 | 19,581 |
| 2010 | 1,138 | 697,694 | 16,264 | 28,085 | 11,821 | 4,114 | 4,926 | 812 | 10 | 226 | 20,614 |
| 2011 | 1,121 | 711,046 | 16,331 | 27,929 | 11,598 | 4,091 | 4,937 | 846 | 11 | 497 | 20,930 |
| 2012 | 1,101 | 739,066 | 16,354 | 27,223 | 10,869 | 4,107 | 4,969 | 862 | 16 | 432 | 20,909 |
| 2013 | 1,078 | 750,899 | 16,881 | 25,539 | 8,658 | 4,182 | 5,083 | 901 | 10 | 417 | 21,490 |
| 2014 | 1,047 | 771,932 | 17,063 | 24,305 | 7,242 | 4,324 | 5,266 | 942 | 10 | 143 | 21,540 |
| 2015 | 1,021 | 798,178 | 17,077 | 22,705 | 5,628 | 4,564 | 5,570 | 1,006 | 5 | 132 | 21,778 |
| 2016 | 972 | 832,181 | 16,578 | 21,180 | 4,602 | 4,577 | 5,601 | 1,024 | 10 | 495 | 21,660 |
| 2017 | 915 | 868,255 | 16,475 | 20,250 | 3,775 | 4,957 | 6,071 | 1,114 | 10 | 437 | 21,879 |
| 2018 | 875 | 911,385 | 16,375 | 19,424 | 3,049 | 5,160 | 6,318 | 1,158 | 4 | 408 | 21,947 |
| 2019 | 841 | 957,859 | 16,251 | 19,151 | 2,900 | 5,456 | 6,718 | 1,262 | 6 | 407 | 22,120 |
| 2020 | 814 | 1,029,671 | 16,027 | 18,239 | 2,212 | 5,663 | 6,955 | 1,292 | 10 | 474 | 22,174 |
| 2021 | 770 | 1,108,885 | 16,326 | 18,122 | 1,796 | 6,141 | 7,507 | 1,366 | 11 | 634 | 23,112 |
| 2022 | 733 | 1,165,801 | 17,829 | 19,638 | 1,809 | 6,242 | 7,570 | 1,328 | 10 | 1,109 | 25,190 |
| 2023 | 693 | 1,160,222 | 20,334 | 27,878 | 7,544 | 6,271 | 7,557 | 1,286 | 9 | 1,064 | 27,678 |
| 2024 | 668 | 1,182,810 | 20,423 | 32,865 | 12,442 | 6,548 | 7,928 | 1,380 | 13 | 1,091 | 28,075 |
| 2025 | 643 | 1,224,194 | 21,470 | 32,076 | 10,606 | 6,772 | 8,248 | 1,476 | 10 | 1,235 | 29,487 |

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

## VIII. Items of banks' profit and loss accounts

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

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

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

## VIII. Items of banks' profit and loss accounts

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

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

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

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

## VIII. Items of banks' profit and loss accounts

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

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

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

## VIII. Items of banks' profit and loss accounts

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

in DM million

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

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

## VIII. Items of banks' profit and loss accounts

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

in DM million

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

## VIII. Items of banks' profit and loss accounts

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

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

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

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

## VIII. Items of banks' profit and loss accounts

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

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

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

## VIII. Items of banks' profit and loss accounts

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

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

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

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

## VIII. Items of banks' profit and loss accounts

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

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

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

## VIII. Items of banks' profit and loss accounts

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

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

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

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

## VIII. Items of banks' profit and loss accounts

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

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

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

## VIII. Items of banks' profit and loss accounts

### 9. Credit institutions' charge items *

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

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

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

## VIII. Items of banks' profit and loss accounts

### 9. Credit institutions' charge items *

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

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

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

## VIII. Items of banks' profit and loss accounts

### 10. Credit institutions' income items *

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

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

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

## VIII. Items of banks' profit and loss accounts

### 10. Credit institutions' income items *

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

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

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

# Explanatory notes

## Banking statistics

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

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

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

### Monthly balance sheet statistics

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

### Borrowers statistics

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

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

## Corpus of reporting credit institutions

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

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

- separate reports for the branches abroad, by country

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

– of domicile, and

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

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

### Banks in Germany

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

### Foreign branches and foreign subsidaries

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

### Building and loan associations

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

### Money market funds

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

### Multi-office banks

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

## Categories of banks

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

### Commercial banks

### Big banks

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

### Regional banks and other commercial banks

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

**Branches of foreign banks**

**Landesbanken**

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

**Savings banks**

**Regional institutions of credit Cooperatives**

(until June 2016)

**Credit cooperatives**

**Mortgage banks**

**Banks with special, development and other central support tasks**

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

**Banks majority-owned by foreign banks**

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

**Foreign banks**

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

**Building and loan associations**

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

## Classification by sector

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

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

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

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

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

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

## Classification by maturity

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

The maturity categories are defined as follows:

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

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

Long-term (from January 1999, only reported for unsecuritised lending) = with an agreed maturity or period of no-

tice of 5 years or more (up to the end of 1998, of 4 years or more).

## Notes on the figures

The most recent figures are in all cases to be regarded as provisional. Subsequent revisions appearing in the following update of the Statistical Series are therefore not specially marked.

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

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

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

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

The results from the profit and loss accounts are based on the published annual reports of the individual institutions in accordance with the provisions set forth in the German Commercial Code (*Handelsgesetzbuch*) and the Regulation on the Accounting of Credit Institutions (*Verordnung über die Rechnungslegung der Kreditinstitute*). They differ in terms of their conception, structure and definitions from the International Financial Reporting Standards (IFRS)[2] for publicly traded banking groups. This means that – from a methodological viewpoint – business performance and certain balance sheet or individual profit and loss items are not comparable across the national and international accounting frameworks. For reasons of comparability within Germany, it is advisable to consider the individual accounts when analysing financial performance. Up to reporting year 2024, the figures for balance sheet capital (total equity), total assets and other stock variables were not obtained from the annual reports but were taken as annual average values on the basis of the monthly balance sheet statistics reported for the institution as a whole. As of 2025, equity and total assets from the annual accounts.

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

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

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

## Glossary of statistics of the banks' profit and loss accounts

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

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

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

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

**Equity**
Up to reporting year 2024, annual average value on the basis of the monthly balance sheet statistics reported for the credit institution (balance sheet statistics main template item HV21 310 Capital plus balance sheet statistics main template item HV21 300 Fund for general banking risks). As of reporting year 2025, equity is taken from the published HGB annual accounts of individual institutions.

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

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

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

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

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

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

**Equity ratio**
Up to reporting year 2024 average equity as a percentage of average total assets, up to and including 1998 as a percentage of the average volume of business (balance sheet statistics main template item HV21 360). As of the reporting year 2025, equity from the published HGB annual accounts of individual institutions as a percentage of total assets from the published HGB annual accounts.

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

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

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

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

**Income from operating banking business**
See "Operating income".

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

**Interbank transaction**
Transaction between credit institutions.

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

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

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

**Leasing**
The basis for this is a leasing contract between a lessee and a lessor. The lessor provides the lessee with the leased good on a lease or rental basis in return for regular leasing payments.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Other and extraordinary result (extraordinary result in the broader sense)**
Extraordinary result in the narrower sense plus reversals of write-downs of long-term equity investments, shares in

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Total assets**
Up to reporting year 2024, annual average value on the basis of the monthly balance sheet statistics reported for the credit institution as a whole (balance sheet statistic main template item HV21 330). As of reporting year 2025, total assets are taken from the published HGB annual accounts of individual institutions.

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

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

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

**Yield**
See also "Return".

# Translation of table header information

## I Banks (MFIs) in Germany
## 1 Assets *

€ million

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

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

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

## 2 Liabilities *

€ million

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

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

€ million

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

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

## 3 Asset and liabilities, by category of banks *

€ million

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

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

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

# I Banks (MFIs) in Germany

## 4 Lending to banks (MFIs) *

### (a) Total

### (b) By category of banks

€ million

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

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

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

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

### (a) Total

€ million

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

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

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

# I Banks (MFIs) in Germany

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

### (b) By category of banks

€ million

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

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

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

### (a) Total

### (b) By category of banks

€ million

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

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

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

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

# I Banks (MFIs) in Germany

## 7 Lending to domestic enterprises and households, housing loans *

### (a) Total

€ million

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

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

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

### (b) By category of banks

€ million

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

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

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

# I Banks (MFIs) in Germany

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

(a) Total

(b) By category of banks

€ million

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

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

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

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

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

# I Banks (MFIs) in Germany

## 9 Lending to domestic government, by debtor group *

### (a) Total

€ million

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

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

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

### (b) By category of banks

€ million

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

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

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

€ million

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

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

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

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

€ million

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

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

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

€ million

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

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

# I Banks (MFIs) in Germany

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

### (a) Total

€ million

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

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

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

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

### (b) By category of banks

€ million

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

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

# I Banks (MFIs) in Germany

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

### (a) Total

€ million

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

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

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

€ million

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

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

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

# I Banks (MFIs) in Germany

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

€ million

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

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

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

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

€ million

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

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

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

# I Banks (MFIs) in Germany

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

€ million

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

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

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

# I Banks (MFIs) in Germany

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

€ million

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

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

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

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

€ million

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

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

# I Banks (MFIs) in Germany

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

€ million

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

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

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

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

€ million

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

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

# III Building and loan associations (MFIs) in Germany

## 1 Loans, building loans

€ million

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

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

## 2 Deposits and borrowing, by size of business *

€ million

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

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

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