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 extra-ordinary result	Memo item		
						Total	of which: Staff costs	of which: Other adminis-trative spending [2]			Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Taxes on income and earnings [3]	Profit or loss (–) for the financial year after tax (col. 11 + 12)
	1	2	3	4	5	6	7	8	9	10	11	12	13
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: Total	of which: Staff costs	of which: Other administrative spending [2]	Result from the valuation of assets	Other and extraordinary result	Memo item: Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Memo item: Taxes on income and earnings [3]	Memo item: 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: Total	General administrative spending, of which: Staff costs	General administrative spending, of which: Other administrative spending 2	Result from the valuation of assets	Other and extraordinary result	Memo item: Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Memo item: Taxes on income and earnings 3	Memo item: 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: Total	of which: Staff costs	of which: Other administrative spending [2]	Result from the valuation of assets	Other and extraordinary result	Memo item: Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Memo item: Taxes on income and earnings [3]	Memo item: 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
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

						General administrative spending					Memo item		
							of which:						
Financial year	Net interest income	Net commission income	Result from the trading portfolio [1]	Other operating result	Operating income (sum of col. 1-4)	Total	Staff costs	Other administrative spending [2]	Result from the valuation of assets	Other and extraordinary result	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: Total	General administrative spending, of which: Staff costs	General administrative spending, of which: Other administrative spending 2	Result from the valuation of assets	Other and extraordinary result	Memo item: Profit or loss (–) for the financial year before tax (col. 5 + 6 + 9 + 10)	Memo item: Taxes on income and earnings 3	Memo item: 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

						General administrative spending					Memo item		
							of which:						
	Net interest income	Net com-mission income	Result from the trading portfolio 1	Other operating result	Operating income (sum of col. 1-4)	Total	Staff costs	Other adminis-trative spending 2	Result from the valuation of assets	Other and extra-ordinary result	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)
Financial year	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.