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

	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
Financial year	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).