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".