

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	Charges											
	Number of reporting institutions	total	Interest paid 1	Commissions paid	Net loss from the trading portfolio 2	Gross loss on trans- actions in goods and subsidiary transactions 3	General administrative spending					Other adminis- trative spending 6
							total 4	Staff costs			Social security costs and costs relating to pensions and other benefits	
								total	Wages and salaries			
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	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		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	Extra-ordinary 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	Financial year
total	of which: Assets leased										
13	14	15	16	17	18	19	20	21	22	23	
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.