

# Statistics of the banks' profit and loss accounts (GuV)

## Data Report 2023-21

Data available from 1999 to 2022

Documentation: version 13

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## Abstract

We describe the research dataset “Statistics of the banks’ profit and loss accounts” (GuV) using a structured metadata schema.<sup>1)</sup>

**Keywords:** MFI, banks, profit, loss, return on equity

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<sup>1</sup> The metadata scheme is derived from the “Data Documentation Initiative” (DDI, <http://www.ddialliance.org>).

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# 1 Dataset description

## 1.1 Overview and identification

### Title of dataset

Statistics of the banks' profit and loss accounts

### German title

Gewinn- und Verlustrechnung der Banken

### Abbreviation

GuV

### Dataset abstract

The statistics of the banks' profit and loss accounts are compiled using data on the income and expenses of German MFIs. In addition they include the calculation of balance sheet profits and losses, their main components, as well as ratios such as the return on equity. This involves the evaluation of the profits and losses calculated from the annual accounts which the banks must submit to the Bundesbank pursuant to section 26 of the German Banking Act (Kreditwesengesetz). As the annual accounts apply to the whole institution (but not to the group), the income and expenses of foreign branches are also covered. The values for the balance sheet capital, balance sheet total and other stock variables are not taken from the annual accounts but are calculated as annual averages on the basis of the monthly balance sheet statistics reported for the institution as a whole.

Preliminary data is available after publication of aggregated results in the Bundesbanks' Monthly Bulletin in September and final data after publication of final aggregation in the internet in spring. The research data are available on a yearly basis from 1999 onwards. Data from 1993 to 1998 are available on request.

### Data ID (DOI)

10.12757/BBk.GuV.9922.01.01

## 1.2 Dataset scope and coverage

### Legal framework

For the standard data set of the banks' profit and loss accounts statistic (GuV) only already published figures are accessed and so for them there is no need for a legal basis. However, the reporting rules of the Accounting Regulation for Credit Institutions (Verordnung über die Rechnungslegung der Kreditinstitute (RechKredV)) and of the German Commercial Code (Handelsgesetzbuch (HGB)) governing single-entity financial statements apply, particularly: German Commercial Code (HGB) § 242 Duty for statement

“(2) He (note: the merchant) has for the fiscal year-end to compile a contrasting juxtaposition of profits and losses of the financial year (profit and loss accounts).”

Regulation on the financial accounting of the credit institutions and the financial services institutions (“RechKredV”) Section 4 Regulations concerning selected items of the profit and loss accounts (Forms 2 and 3)

- §28 Interest received
- §29 Interest paid
- §30 Commissions received, commissions paid
- §31 General administrative spending
- §32 Special depreciation and value adjustments as well as appropriation to provisions, special income
- §33 Special depreciation and value adjustments, special income

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 or HGB) and the Regulation on the Accounting of Credit Institutions (Verordnung über die Rechnungslegung der Kreditinstitute, or RechKredV). They differ in terms of their conception, structure and definitions from the internationally customary IFRS (International Financial Reporting Standards) accounting standards for capital market-oriented banking groups, which means that - from a methodological viewpoint - the respective business results 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 the financial performance. Using group accounts would make a meaningful analysis difficult as, first, many German banks are not part of a group, implying that their individual accounts drawn up in accordance with the German Commercial Code would still have to be used; second, not all group accounts are prepared according to international accounting standards. The published figures cover affiliations of foreign banks whereas the research dataset excludes them due to legal restrictions.

### Unit of analysis

Each line in the dataset corresponds to a report of characteristics of monetary financial institutions.

### Time periods

1999 until 2022

## Geographic coverage

Germany

## Universe

In principle, all institutions with reporting obligations to the monthly balance sheet statistics are the universe of the profit and loss accounts. These are the domestic banks (MFIs), with the status of a deposit-taking credit institution within the meaning of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms. As the annual accounts apply to the whole institution (but not to the group), the income and expenses of foreign branches are also covered. <sup>2)</sup>

## Historical changes

*Since 1999*

- Profit and loss accounts for building and loan associations included
- “total assets” (variable gvK120) equal the balance sheet total from the monthly balance sheets statistics. Prior to 1999 “total assets” were calculated as balance sheet total plus liabilities arising from the endorsement of rediscounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited borrowers, and bills sent from the bill portfolio prior to expiry for collection.

*2017*

- Affiliations owned by a bank from outside the European Union are excluded.

*Since 2020*

- For the research dataset the identifier and its name was changed. Up to reporting year 2018, the identifier (gvBAID) was the same as for the domestic parts of the institutes though legally dependent affiliates abroad are included in a banks profit and loss account. Beginning with reporting year 2019 the identifier of the multi-office institutes (BAID\_MOF) is used. The micro-data warehouse of the Bundesbank (HdM) still uses the identifier of the domestic part.

*2021*

- Deletion of the variables gvS350, gvS353, and gvS355 since they are identical to gvS050, gvS052, and gvS054.
- Many labels are rephrased without any change of contents.

*2023*

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<sup>2</sup> For the categories the reporting agents; in addition, the business volumes in question would have been expanded disproportionately.

- Deletion of the variables gvK012 (=gvA010), gvK021 (=gvE040), gvK022 (=gvA020), gvK054 (=gvA052), gvK130 (=gvA130), gvK140 (=gvG010), and gvK200 (=gvG200) since they are identical to the variables in brackets.

### 1.3 Data collection

#### Data collection mode

Electronic or postal submission

#### Data collectors

Deutsche Bundesbank, Data and Statistics Department (DS), Analysis, Processing, Methods of Financial and Real Sector Statistics (DS 4), Data collection on housing loans, secondary statistics, crosssectional tasks (DS 41), Secondary statistics (DS 41-3)

#### Collection frequency

Yearly

#### Sample Size

All German banks (MFIs), with the status of a deposit-taking credit institution within the meaning of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms, provide a monthly report of their balance sheet. Excluded are affiliations of foreign banks, incomplete business year, banks in liquidation or similar. There are banks with no profit and loss account for one or several years. Six banks have none for one year and one bank has none for two consecutive years though reporting to the monthly balance sheet statistics during all these months. There are additional eight banks with no profit and loss account during three up to nine consecutive years. During these years they do not report to the monthly balance sheet statistic either. For five out of these eight banks this may be due to the fact that the MFI definition changed in 1999 because of monetary union. Thus, in 1999 these banks were no MFIs anymore but became MFIs again some years later. There is also a shell company taking up regular work after some years. Further, for a small number of institutes the financial year differs from the calendar year. The profit and loss accounts of these institutes are allocated to the year of the finalisation, i. e. if the financial year ends February 2016, the profit and loss account is allocated to calendar year 2016.

#### Response rate

100%

#### Supervision

Within the first quarter of the financial year banks must submit their financial accounts including the profit and loss accounts to the Bundesbank pursuant to section 26 of the German Banking Act (Kreditwesengesetz). This is supervised by the banking supervision.

## 1.4 Missing values

For technical reasons several databases of the Bundesbank require a missing value classification. For the banks' profit and loss accounts this information is more elaborated than required, in particular with respect to the data that only building and loan associations have to report.

In the research datasets the harmonized type of missing (or non-missing) value is coded

**If the type of missing value is N, the corresponding value in the data is set to zero.**

**N** (unreported zero amount) is used for most missing values. The main rationale is that in the banks' profit and loss accounts the total profit has to be reported. Thus the profit can be calculated and compared to the reported profit. Often there is a small difference but this should be due to rounding.

**M** (data cannot exist) is used for the allocations to the funds for hedging saving and loan contracts. It exists for building and loan associations only.

**L** (data exists but not collected) is used for the breakdown of interest income, income expenditure, commissions received and commissions paid according to saving and loan contracts and other business. This must not be reported by MFIs that are not building and loan associations but many banks have these incomes and expenditures though not all and every year.

**K** (nothing available) is used for some ratios where due to rounding the denominator is zero. Thus the ratio is not defined. This occurs rarely.

**P** for provisional value is used in the provisional dataset that is normally provided in September.

For technical reasons, in the provisional dataset some missing values are set to zero. There is a file `GuV_prov_miss.do` replacing these zeros by missing values.

## 1.5 Aggregates

The Bundesbank publishes several tables for the banks' profit and loss accounts on its homepage <https://www.bundesbank.de/resource/blob/816216/a0b557b0686f82b9352fa59585b5233c/mL/viii-gewinn-und-verlustrechnung-der-banken-data.pdf>

These figures are straightforward aggregates of the individual data with the exception of values for the balance sheet capital, balance sheet total and other stock variables. Minor discrepancies in the figures for the breakdown by category of bank arise due to reclassification of banks. Variable names (see section 2) and tables are closely related. We report the titles of the tables together with the corresponding capital letters of the variable names:

- No 01: Overview of profitability of German banks by category of bank (S)
- No 02: Relative importance of key income and expense items by individual category of bank (K)
- No 03: Credit institutions' interest income (E)



- No 04: Cost/income ratio by category of bank (S300, S050)
- No 05: Breakdown of other and extraordinary income or charges (A, E)
- No 06: Return on equity by category of bank (EK11, EK15)
- No 07: Important components of the profit and loss accounts by category of bank (P)
- No 08: Credit institutions' profit and loss accounts (K)
- No 09: Credit institutions' expense items (A)
- No 10: Credit institutions' income items (E)

"Total assets" correspond to variable gvK120.

## 1.6 Data appraisal

### Quality checks

For data checking process a bottom-up approach is used to guarantee high quality of micro data. Note that individual sums are not reported but calculated.

Plausibility checks and outlier identification

- A lot of plausibility checks are performed on each report
- Comparison of the reporting values with the transmitted data of the previous month and the previous year
- Consistency checks
- Comparison checks between the "Statistics of the banks' profit and loss accounts" and BSI-statistics
- Outlier detection
- Completion check: List of agents which have not yet reported
- For the research dataset checking of the reconciliation formulae. No adjustment for rounding errors.

## 1.7 Data editing

There is no fixed schedule. MFIs have to submit their profit and loss accounts within the first quarter of the financial year.

## 1.8 Linking banks' profit and loss accounts with other MFI data

A bank's profit and loss accounts includes data for legally dependent branches abroad whereas they are not accounted for in the other banking statistics. An exception is the monthly balance sheet statistics that is available for both definitions. For the external position of banks legally dependent branches abroad have their own reporting obligations. Therefore, the identifier of the banks' profits and loss accounts is BAID\_MOF whereas for other statistics it is

BAID\_DOM. Data that belong to banking supervision also include data for legally dependent branches abroad. Therefore, the identifier of banking supervision is also BAID\_MOF. For further details see “Linking data for MFIs” <https://www.bundesbank.de/resource/blob/825466/b9a0629d30b8aeca3bdf0e6507a501a2/mL/2022-03-mfi-data.pdf>.

## 1.9 Data accessibility

### Research proposal conditions

A research proposal is checked for feasibility of the research project given the research data, i.e. the suitability of the data to answer the research questions raised by the proposal. The research project must be of public interest, that is without commercial goals.

### Institutional access conditions

The researcher must be affiliated with a research institution that clearly has a scientific, noncommercial agenda.

### Contact

Deutsche Bundesbank, Research Data and Service Centre (RDSC)

E-mail: [fdsz-data@bundesbank.de](mailto:fdsz-data@bundesbank.de)

Homepage: <https://www.bundesbank.de/rdsc>

### Deposit requirements

The researcher must sign a confidentiality agreement and a special contract between Deutsche Bundesbank and the research institution has to be set up. The RDSC must be informed about every document that is made available to the public that contains information derived from the provided data.

### Citation requirements

For any study or other document which is made available to the public and contains information derived from the provided data, the researcher is obliged to properly cite the data source as:

Harald, S., and Scheller, N. (2023). Statistics of the banks' profit and loss accounts (GuV), Data Report 2023-21 – Documentation version 13. Deutsche Bundesbank, Research Data and Service Centre.

## 2 Description of variables

### 2.1 Overview of variables

Name	Label
BAID_MOF	Identifier for multi-office institutes (research dataset; HdM still uses the identifier of the domestic part)
YEAR	Reference year
MONTH	Last month of YEAR
DAY	Last day of MONTH
DATE	Reference date (yyyy-mm-dd) according to ISO 8601
gva000	Total charges
gva010	Interest paid
gva012	Interest paid on deposits under savings and loan contracts
gva014	Other interest paid
gva020	Commissions paid
gva021	Commissions paid for concluding and brokering contracts
gva024	Other commissions paid
gva030	Net loss from the trading portfolio
gva040	Gross result for transactions in goods and subsidiary transactions
gva050	General administrative spending
gva052	Staff costs
gva053	Wages and salaries
gva054	Social security costs and costs relating to pensions and other benefits
gva056	Social security costs and costs relating to pensions & other benefits: pensions
gva058	Other administrative spending
gva060	Depreciation of and value adjustments to tangible and intangible assets
gva066	Depreciation of and value adjustments to tangible and intangible assets, of which: assets leased
gva070	Other operating charges
gva080	Depreciation of & value adjustments to loans, advances, special securities ...
gva090	Depreciation of & value adjustments to participating interests, affiliates ...
gva100	Charges incurred from loss transfers
gva110	Transfers to special reserves
gva120	Extraordinary charges
gva130	Taxes on income and earnings
gva140	Other taxes, if not reported under "Other operating charges"
gva150	Profits transferred under profit pooling, (partial) profit transfer agreement ...
gva160	Transfers to the fund for general banking risks
gva170	Transfers to the fund required by the building and loan association rules
gve000	Total income
gve010	Total interest received
gve012	Interest received from lending and money market transactions
gve014	Interest received from debt securities and Debt Register claims
gve015	Interest received from loans under savings and loan contracts
gve016	Interest received from interim and bridging loans

...

...

gvE017	Interest received from other building loans
gvE018	Interest received from other lending and money market transactions
gvE020	Total current income
gvE022	Current income from shares and other variable-yield securities
gvE024	Current income from participating interests
gvE026	Current income from shares in affiliated enterprises
gvE030	Profits transferred under profit pooling, (partial) profit transfer agreement ...
gvE040	Commissions received
gvE041	Commissions received for concluding and brokering contracts
gvE042	Commissions received for loan arrangements after allocation
gvE043	Commissions received for providing and processing interim and bridging loans
gvE044	Other commissions received (building and loan associations only)
gvE050	Net profit from the trading portfolio
gvE060	Gross result for transactions in goods and subsidiary transactions
gvE070	Income from value readjustments to loans, advances, special securities, etc.
gvE080	Income from value readjustments to participating interests, affiliates, etc.
gvE090	Other operating income
gvE096	Other operating income, of which: from leasing business
gvE100	Income from the release of special reserves
gvE110	Extraordinary income
gvE120	Income from loss transfers
gvE130	Withdrawals from the fund for general banking risks
gvE140	Withdrawals from the fund required by the building and loan association rules
gvEK11	Return on equity before tax (excluding participation rights capital)
gvEK15	Return on equity after tax (excluding participation rights capital)
gvEK20	Return on equity before tax (including participation rights capital)
gvEK25	Return on equity after tax (including participation rights capital)
gvEK30	Equity ratio of credit institutions (excluding participation rights capital)
gvEK40	Equity ratio of credit institutions (including participation rights capital)
gvEK60	Equity including fund for general banking risks ex. participation rights capital
gvEK70	Equity including fund for general banking risks in. participation rights capital
gvG010	Profit or loss (-) for the financial year
gvG011	Profit for the financial year
gvG012	Loss for the financial year
gvG020	Profit or loss (-) brought forward
gvG021	Profit brought forward
gvG022	Loss brought forward
gvG030	Withdrawals from the capital reserve
gvG041	Withdrawals from the statutory reserve
gvG042	Withdrawals from the reserve for shares in a controlling/ majority-owned company
gvG043	Withdrawals from reserves required by company bylaws
gvG044	Withdrawals from other revenue reserves
gvG050	Withdrawals from participation rights capital
gvG060	Total transfers to reserves and participation rights capital

...

...

gvG061	Transfers to the statutory reserve
gvG062	Transfers to the reserve for shares in a controlling or majority-owned company
gvG063	Transfers to reserves required by company bylaws
gvG064	Transfers to other revenue reserves
gvG070	Transfers to participation rights capital
gvG080	Withdrawals from reserves and participation rights capital total
gvG100	Withdrawals from or transfers to (-) reserves and participation rights capital
gvG200	Balance sheet profit or loss (-)
gvG201	Balance sheet profit
gvG202	Balance sheet loss
gvK010	Net interest income
gvK011	Total interest received, current income, profits transferred (pooling), etc.
gvK015	Net interest income in the narrower sense
gvK020	Net commission income
gvK025	Gross earnings
gvK050	Total general administrative spending (in. value adjustments to t&i assets) ...
gvK052	Other administrative spending (in. value adjustments to t&i ex. assets leased) ...
gvK060	Partial operating result
gvK062	Operating income
gvK065	Operating result before the valuation of assets
gvK070	Result from the trading portfolio
gvK072	Result from the valuation of assets (other than tangible or financial fixed assets)
gvK074	Other operating result
gvK080	Operating result
gvK090	Other and extraordinary result
gvK092	Other and extraordinary income
gvK094	Other and extraordinary charges
gvK100	Profit for the financial year before tax
gvK110	Withdrawals from (+) or transfers to (-) reserves and participation rights capital including profit/loss (-) brought forward
gvK120	Annual average total assets
gvK150	Number of reporting institutions
gvK290	Annual average participation rights capital
gvK300	Annual average fund for general banking risks
gvK310	Annual average equity including open reserves
gvP010	Net interest income as a percentage of annual average total assets
gvP011	Interest received as a percentage of annual average total assets
gvP012	Interest paid as a percentage of annual average total assets
gvP015	Net interest income in the narrower sense as a % of annual average total assets
gvP020	Net commission income as a percentage of annual average total assets
gvP021	Commissions received as a percentage of annual average total assets
gvP022	Commissions paid as a percentage of annual average total assets
gvP025	Gross earnings as a percentage of annual average total assets
gvP050	Total general administrative spending (in. value adjus.) (% of ave. assets) ...
gvP052	Other admin. spending (in. value adj. ex. assets leased) (% of ave. assets) ...

...

...

gvP054	Staff costs as a percentage of annual average total assets
gvP060	Partial operating result as a percentage of annual average total assets
gvP062	Operating income as a percentage of annual average total assets
gvP065	Operating result before the valuation of assets as a percentage of annual average total assets
gvP070	Result from the trading portfolio as a percentage of annual average total assets
gvP072	Result from the valuation of assets (not tangible/ fin. fixed assets) as a % ...
gvP074	Other operating result as a percentage of annual average total assets
gvP080	Operating result as a percentage of annual average total assets
gvP090	Other and extraordinary result as a percentage of annual average total assets
gvP092	Other and extraordinary income as a percentage of annual average total assets
gvP094	Other and extraordinary charges as a percentage of annual average total assets
gvP100	Profit for the financial year before tax as a % of annual average total assets
gvP110	Withdrawals from or transfers to (-) reserves & part. ri. cap. (% of assets) ...
gvP130	Taxes on income and earnings as a percentage of annual average total assets
gvP140	Profit or loss (-) for the financial year as a % of annual average total assets
gvP200	Balance sheet profit or loss (-) as a % of annual average total assets
gvS010	Net interest income as a percentage of operating income
gvS012	Interest received from lending & money market transactions (% of ave. assets)
...	...
gvS014	Interest received from debt securities & Debt Register claims (% of ave. assets)
...	...
gvS020	Net commission income as a percentage of operating income
gvS022	Current income from shares & other variable-rate securities (% of a. assets) ...
gvS024	Current income from participating interests (% of annual average total assets)
gvS026	Current income from shares in affiliated enterprises (% of ave. total assets) ...
gvS030	Profits transferred under profit pooling, prof. tran. etc. (% of ave. assets) ...
gvS050	General administrative spending as a percentage of operating income
gvS052	Other administrative spending as a percentage of operating income
gvS054	Staff costs as a percentage of operating income
gvS070	Result from the trading portfolio as a percentage of operating income
gvS072	Result from the valuation of assets as a percentage of operating income
gvS074	Other operating result as a percentage of operating income
gvS090	Other and extraordinary result as a percentage of operating income
gvS100	Profit for the financial year before tax as a percentage of operating income
gvS130	Taxes on income and earnings as a percentage of operating income
gvS140	Profit for the financial year after tax as a percentage of operating income
gvS220	Total current income as a percentage of annual average total assets
gvS300	General administrative spending in relation to gross earnings
gvS310	General administrative spending in relation to net interest income
gvS315	General administrative spending in relation to net interest income in the narrower sense
gvS352	Other administrative spending in relation to gross earnings
gvS354	Staff costs in relation to gross earnings

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## 2.2 Details of variables

**BAID\_MOF**: Identifier for multi-office institutes (research dataset; HdM still uses the identifier of the domestic part)

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Notes	
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	
Source	
Type	String
Number of distinct observations	2988
Valid number of observations	
Dimension	

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**YEAR**: Reference year

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Notes	
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	
Source	
Type	discrete
Number of distinct observations	24
Valid number of observations	
Dimension	

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**MONTH**: Last month of YEAR

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Notes	
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	
Source	
Type	discrete
Number of distinct observations	12
Valid number of observations	
Dimension	

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**DAY**: Last day of MONTH

---

Notes	
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	
Source	

...

Type	discrete
Number of distinct observations	1
Valid number of observations	
Dimension	

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**DATE:** Reference date (yyyy-mm-dd) according to ISO 8601

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Notes	
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	
Source	
Type	String
Number of distinct observations	24
Valid number of observations	
Dimension	

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**gvA000:** Total charges

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Notes	Total charges
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvA010 + gvA020 + gvA030 + gvA040 + gvA050 + gvA060 + gvA070 + gvA080 + gvA090 + gvA100 + gvA110 + gvA120 + gvA130 + gvA140 + gvA150 + gvA170
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	44400
Dimension	In thousand Euro

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**gvA010:** Interest paid

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Notes	Interest paid
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	44333
Dimension	In thousand Euro

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**gva012: Interest paid on deposits under savings and loan contracts**

Notes	Interest paid on deposits under savings and loan contracts (building and loan associations only)
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	567
Dimension	In thousand Euro

**gva014: Other interest paid**

Notes	Other interest paid (building and loan associations only)
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	566
Dimension	In thousand Euro

**gva020: Commissions paid**

Notes	Commissions paid
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	44296
Dimension	In thousand Euro

**gva021: Commissions paid for concluding and brokering contracts**

Notes	Commissions paid for concluding and brokering contracts (building and loan associations only)
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous

...

Number of distinct observations	
Valid number of observations	560
Dimension	In thousand Euro

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**gva024:** Other commissions paid

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Notes	Other commissions paid (building and loan associations only)
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	551
Dimension	In thousand Euro

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**gva030:** Net loss from the trading portfolio

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Notes	Net loss from the trading portfolio (=abs(Balance of income and expenditure resulting from business involving securities from the trading portfolio, financial instruments, foreign exchange assets and precious metals as well as the associated write-ups and write-downs and the accumulation of reserves for this business<0))
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	4067
Dimension	In thousand Euro

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**gva040:** Gross result for transactions in goods and subsidiary transactions

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Notes	Gross result for transactions in goods and subsidiary transactions
Available from – to	1999 – 2016
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	

...

...

Valid number of observations	17
Dimension	In thousand Euro

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**gva050: General administrative spending**

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Notes	General administrative spending
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gva053 + gva054 + gva058
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	44400
Dimension	In thousand Euro

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**gva052: Staff costs**

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Notes	Staff costs
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gva053 + gva054
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	44377
Dimension	In thousand Euro

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**gva053: Wages and salaries**

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Notes	Wages and salaries
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	44370
Dimension	In thousand Euro

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**gva054: Social security costs and costs relating to pensions and other benefits**

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Notes	Social security costs and costs relating to pensions and other benefits
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...

Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	44353
Dimension	In thousand Euro

---

**gva056:** Social security costs and costs relating to pensions & other benefits: pensions

Notes	Social security costs and costs relating to pensions and other benefits, of which: pensions
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	43829
Dimension	In thousand Euro

---

**gva058:** Other administrative spending

Notes	Other administrative spending
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	44400
Dimension	In thousand Euro

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**gva060:** Depreciation of and value adjustments to tangible and intangible assets

Notes	Depreciation of and value adjustments to tangible and intangible assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	

...

...

Valid number of observations	44275
Dimension	In thousand Euro

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**gvA066:** Depreciation of and value adjustments to tangible and intangible assets, of which: assets leased

Notes	Depreciation of and value adjustments to tangible and intangible assets, of which: assets leased
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	164
Dimension	In thousand Euro

---

**gvA070:** Other operating charges

Notes	Other operating charges
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	43752
Dimension	In thousand Euro

---

**gvA080:** Depreciation of & value adjustments to loans, advances, special securities ...

Notes	Depreciation of and value adjustments to loans and advances and special securities, and provisions for contingent liabilities and commitments
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	35434
Dimension	In thousand Euro

---

**gva090:** Depreciation of & value adjustments to participating interests, affiliates ...

Notes	Depreciation of and value adjustments to participating interests, shares in affiliated enterprises and securities treated as fixed assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	16338
Dimension	In thousand Euro

**gva100:** Charges incurred from loss transfers

Notes	Charges incurred from loss transfers
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	5245
Dimension	In thousand Euro

**gva110:** Transfers to special reserves

Notes	Transfers to special reserves
Available from – to	1999 – 2009
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	3216
Dimension	In thousand Euro

**gva120:** Extraordinary charges

Notes	Extraordinary charges
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous

...

Number of distinct observations	
Valid number of observations	4697
Dimension	In thousand Euro

---

**gva130: Taxes on income and earnings**

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Notes	Taxes on income and earnings
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	42935
Dimension	In thousand Euro

---

**gva140: Other taxes, if not reported under "Other operating charges"**

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Notes	Other taxes, if not reported under "Other operating charges"
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	42276
Dimension	In thousand Euro

---

**gva150: Profits transferred under profit pooling, (partial) profit transfer agreement ...**

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Notes	Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	1285
Dimension	In thousand Euro

---

**gvA160:** Transfers to the fund for general banking risks

Notes	Transfers to the fund for general banking risks
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	18582
Dimension	In thousand Euro

**gvA170:** Transfers to the fund required by the building and loan association rules

Notes	Transfers to the fund required by the building and loan association rules (building and loan associations only)
Available from – to	1999 – 2014
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	18
Dimension	In thousand Euro

**gvE000:** Total income

Notes	Total income
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvE010 + gvE020 + gvE030 + gvE040 + gvE050 + gvE060 + gvE070 + gvE080 + gvE090 + gvE100 + gvE110 + gvE120 + gvE140
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	44400
Dimension	In thousand Euro

**gvE010:** Total interest received

Notes	Total interest received
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvE012 + gvE014
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)



...

Type	continuous
Number of distinct observations	
Valid number of observations	44397
Dimension	In thousand Euro

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**gve012:** Interest received from lending and money market transactions

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Notes	Interest received from lending and money market transactions
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	44396
Dimension	In thousand Euro

---

**gve014:** Interest received from debt securities and Debt Register claims

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Notes	Interest received from debt securities and Debt Register claims
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	43135
Dimension	In thousand Euro

---

**gve015:** Interest received from loans under savings and loan contracts

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Notes	Interest received from loans under savings and loan contracts (building and loan associations only)
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	568
Dimension	In thousand Euro

---

**gvE016:** Interest received from interim and bridging loans

Notes	Interest received from interim and bridging loans (building and loan associations only)
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	563
Dimension	In thousand Euro

**gvE017:** Interest received from other building loans

Notes	Interest received from other building loans (building and loan associations only)
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	542
Dimension	In thousand Euro

**gvE018:** Interest received from other lending and money market transactions

Notes	Interest received from other lending and money market transactions (building and loan associations only)
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	566
Dimension	In thousand Euro

**gvE020:** Total current income

Notes	Total current income
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvE022 + gvE024 + gvE026
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)

...

Type	continuous
Number of distinct observations	
Valid number of observations	42476
Dimension	In thousand Euro

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**gve022:** Current income from shares and other variable-yield securities

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Notes	Current income from shares and other variable-yield securities
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	33638
Dimension	In thousand Euro

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**gve024:** Current income from participating interests

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Notes	Current income from participating interests
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	41361
Dimension	In thousand Euro

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**gve026:** Current income from shares in affiliated enterprises

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Notes	Current income from shares in affiliated enterprises
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	5251
Dimension	In thousand Euro

---

**gve030:** Profits transferred under profit pooling, (partial) profit transfer agreement ...

Notes	Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	7665
Dimension	In thousand Euro

**gve040:** Commissions received

Notes	Commissions received
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	44323
Dimension	In thousand Euro

**gve041:** Commissions received for concluding and brokering contracts

Notes	Commissions received for concluding and brokering contracts (building and loan associations only)
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	564
Dimension	In thousand Euro

**gve042:** Commissions received for loan arrangements after allocation

Notes	Commissions received for loan arrangements after allocation (building and loan associations only)
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)

...

Type	continuous
Number of distinct observations	
Valid number of observations	489
Dimension	In thousand Euro

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**gVE043:** Commissions received for providing and processing interim and bridging loans

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Notes	Commissions received for providing and processing interim and bridging loans (building and loan associations only)
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	355
Dimension	In thousand Euro

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**gVE044:** Other commissions received (building and loan associations only)

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Notes	Other commissions received (building and loan associations only)
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	568
Dimension	In thousand Euro

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**gVE050:** Net profit from the trading portfolio

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Notes	Net profit from the trading portfolio (=Balance of income and expenditure resulting from business involving securities from the trading portfolio, financial instruments, foreign exchange assets and precious metals as well as the associated write-ups and write-downs and the accumulation of reserves for this business>0)
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")

...

...

Type	continuous
Number of distinct observations	
Valid number of observations	13439
Dimension	In thousand Euro

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**gvE060:** Gross result for transactions in goods and subsidiary transactions

Notes	Gross result for transactions in goods and subsidiary transactions
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	4780
Dimension	In thousand Euro

---

**gvE070:** Income from value readjustments to loans, advances, special securities, etc.

Notes	Income from value readjustments to loans and advances and special securities, and provisions for contingent liabilities and for commitments
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	9374
Dimension	In thousand Euro

---

**gvE080:** Income from value readjustments to participating interests, affiliates, etc.

Notes	Income from value readjustments to participating interests, shares in affiliated enterprises and securities treated as fixed assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	12075

...

...

Dimension	In thousand Euro
<b>gve090: Other operating income</b>	
Notes	Other operating income
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	44312
Dimension	In thousand Euro

<b>gve096: Other operating income, of which: from leasing business</b>	
Notes	Other operating income, of which: from leasing business
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	218
Dimension	In thousand Euro

<b>gve100: Income from the release of special reserves</b>	
Notes	Income from the release of special reserves
Available from – to	1999 – 2009
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	6650
Dimension	In thousand Euro

<b>gve110: Extraordinary income</b>	
Notes	Extraordinary income
Available from – to	1999 – 2022
Calculation formula (if necessary)	

...

...

Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	4164
Dimension	In thousand Euro

---

**gve120:** Income from loss transfers

---

Notes	Income from loss transfers
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	223
Dimension	In thousand Euro

---

**gve130:** Withdrawals from the fund for general banking risks

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Notes	Withdrawals from the fund for general banking risks
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	302
Dimension	In thousand Euro

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**gve140:** Withdrawals from the fund required by the building and loan association rules

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Notes	Withdrawals from the fund required by the building and loan association rules
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	21
Dimension	In thousand Euro

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**gvEK11: Return on equity before tax (excluding participation rights capital)**

Notes	Return on equity before tax (excluding participation rights capital)
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= (gvK100 / 1000) / (gvK300 + gvK310) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and "BISTA"
Type	continuous
Number of distinct observations	
Valid number of observations	44234
Dimension	Percentage

**gvEK15: Return on equity after tax (excluding participation rights capital)**

Notes	Return on equity after tax (excluding participation rights capital)
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= (gvG010 / 1000) / (gvK300 + gvK310) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and "BISTA"
Type	continuous
Number of distinct observations	
Valid number of observations	43418
Dimension	Percentage

**gvEK20: Return on equity before tax (including participation rights capital)**

Notes	Return on equity before tax (including participation rights capital)
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= (gvK100 / 1000) / (gvK290 + gvK300 + gvK310) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and "BISTA"
Type	continuous
Number of distinct observations	
Valid number of observations	44234
Dimension	Percentage

**gvEK25: Return on equity after tax (including participation rights capital)**

Notes	Return on equity after tax (including participation rights capital)
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= (gvG010 / 1000) / (gvK290 + gvK300 + gvK310) * 100$
Frequency	yearly

...

Source	Bbk calculation based on "GuV" and "BISTA"
Type	continuous
Number of distinct observations	
Valid number of observations	44007
Dimension	Percentage

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**gVEK30:** Equity ratio of credit institutions (excluding participation rights capital)

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Notes	Equity ratio of credit institutions (excluding participation rights capital)
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= (gvK300 + gvK310) / gvK120 * 100$
Frequency	yearly
Source	Bbk calculation based on "BISTA"
Type	continuous
Number of distinct observations	
Valid number of observations	44400
Dimension	Percentage

---

**gVEK40:** Equity ratio of credit institutions (including participation rights capital)

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Notes	Equity ratio of credit institutions (including participation rights capital)
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= (gvK290 + gvK300 + gvK310) / gvK120 * 100$
Frequency	yearly
Source	Bbk calculation based on "BISTA"
Type	continuous
Number of distinct observations	
Valid number of observations	44400
Dimension	Percentage

---

**gVEK60:** Equity including fund for general banking risks ex. participation rights capital

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Notes	Equity including fund for general banking risks (excluding participation rights capital)
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= gvK300 + gvK310$
Frequency	yearly
Source	Bbk calculation based on "BISTA"
Type	continuous
Number of distinct observations	
Valid number of observations	44400
Dimension	In thousand Euro

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**gvEK70:** Equity including fund for general banking risks in. participation rights capital

Notes	Equity including fund for general banking risks (including participation rights capital)
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvK290 + gvK300 + gvK310
Frequency	yearly
Source	Bbk calculation based on "BISTA"
Type	continuous
Number of distinct observations	
Valid number of observations	44400
Dimension	In thousand Euro

**gvG010:** Profit or loss (-) for the financial year

Notes	Profit/loss (-) for the financial year
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvG011 + gvG012
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	43418
Dimension	In thousand Euro

**gvG011:** Profit for the financial year

Notes	Profit for the financial year
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	42242
Dimension	In thousand Euro

**gvG012:** Loss for the financial year

Notes	Loss for the financial year
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	

...

Valid number of observations	1178
Dimension	In thousand Euro

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**gvG020: Profit or loss (-) brought forward**

Notes	Profit or loss (-) brought forward
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvG021 + gvG022
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	12783
Dimension	In thousand Euro

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**gvG021: Profit brought forward**

Notes	Profit brought forward
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	12101
Dimension	In thousand Euro

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**gvG022: Loss brought forward**

Notes	Loss brought forward
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	682
Dimension	In thousand Euro

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**gvG030: Withdrawals from the capital reserve**

Notes	Withdrawals from the capital reserve
Available from – to	1999 – 2022

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Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	273
Dimension	In thousand Euro

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**gvG041:** Withdrawals from the statutory reserve

Notes	Withdrawals from the statutory reserve
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	104
Dimension	In thousand Euro

---

**gvG042:** Withdrawals from the reserve for shares in a controlling/ majority-owned company

Notes	Withdrawals from the reserve for shares in a controlling or majority-owned company
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	78
Dimension	In thousand Euro

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**gvG043:** Withdrawals from reserves required by company bylaws

Notes	Withdrawals from reserves required by company bylaws
Available from – to	1999 – 2010
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	7
Dimension	In thousand Euro

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**gvG044:** Withdrawals from other revenue reserves

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Notes	Withdrawals from other revenue reserves
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	656
Dimension	In thousand Euro

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**gvG050:** Withdrawals from participation rights capital

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Notes	Withdrawals from participation rights capital
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	71
Dimension	In thousand Euro

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**gvG060:** Total transfers to reserves and participation rights capital

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Notes	Total transfers to reserves and participation rights capital
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvG061 + gvG062 + gvG063 + gvG064 + gvG070
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	19583
Dimension	In thousand Euro

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**gvG061:** Transfers to the statutory reserve

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Notes	Transfers to the statutory reserve
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks (“GuV”)
Type	continuous
Number of distinct observations	
Valid number of observations	17089

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Dimension In thousand Euro

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**gvG062:** Transfers to the reserve for shares in a controlling or majority-owned company

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Notes	Transfers to the reserve for shares in a controlling or majority-owned company
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	166
Dimension	In thousand Euro

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**gvG063:** Transfers to reserves required by company bylaws

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Notes	Transfers to reserves required by company bylaws
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	228
Dimension	In thousand Euro

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**gvG064:** Transfers to other revenue reserves

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Notes	Transfers to other revenue reserves
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	15425
Dimension	In thousand Euro

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**gvG070:** Transfers to participation rights capital

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Notes	Transfers to participation rights capital
Available from – to	1999 – 2022

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...

Calculation formula (if necessary)

Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	77
Dimension	In thousand Euro

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**gvG080:** Withdrawals from reserves and participation rights capital total

Notes	Withdrawals from reserves and participation rights capital total
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvG030 + gvG041 + gvG042 + gvG043 + gvG044 + gvG050
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	1021
Dimension	In thousand Euro

---

**gvG100:** Withdrawals from or transfers to (-) reserves and participation rights capital

Notes	Withdrawals from or transfers to (-) reserves and participation rights capital
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvE130 - gvA160 + gvG060 + gvG080
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	30058
Dimension	In thousand Euro

---

**gvG200:** Balance sheet profit or loss (-)

Notes	Balance sheet profit or loss (-)
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvG201 + gvG202
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	

...



...

Valid number of observations	42996
Dimension	In thousand Euro

---

**gvG201: Balance sheet profit**

---

Notes	Balance sheet profit
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	42226
Dimension	In thousand Euro

---

**gvG202: Balance sheet loss**

---

Notes	Balance sheet loss
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Profit and loss accounts of banks ("GuV")
Type	continuous
Number of distinct observations	
Valid number of observations	770
Dimension	In thousand Euro

---

**gvK010: Net interest income**

---

Notes	Net interest income
Available from – to	1999 – 2022
Calculation formula (if necessary)	= -gvA010 + gvK011
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	44397
Dimension	In thousand Euro

---

**gvK011:** Total interest received, current income, profits transferred (pooling), etc.

Notes	Total interest received, current income, profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvE012 + gvE014 + gvE020 + gvE030
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	44397
Dimension	In thousand Euro

**gvK015:** Net interest income in the narrower sense

Notes	Net interest income in the narrower sense
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvE010 - gvA010
Frequency	
Source	43117
Type	In thousand Euro
Number of distinct observations	
Valid number of observations	44395
Dimension	In thousand Euro

**gvK020:** Net commission income

Notes	Net commission income
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvE040 - gvA020
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	44363
Dimension	In thousand Euro

**gvK025:** Gross earnings

Notes	Gross earnings
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvK010 + gvK020
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous

...

Number of distinct observations	
Valid number of observations	44400
Dimension	In thousand Euro

---

**gvK050:** Total general administrative spending (in. value adjustments to t&i assets) ...

Notes	Total general administrative spending (including depreciation of and value adjustments to tangible and intangible assets)
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvK052 + gvA052
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	44400
Dimension	In thousand Euro

---

**gvK052:** Other administrative spending (in. value adjustments to t&i ex. assets leased) ...

Notes	Other administrative spending (including depreciation of and value adjustments to tangible and intangible assets, excluding assets leased)
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gv0A58 + gvA060 - gvA066
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	44400
Dimension	In thousand Euro

---

**gvK060:** Partial operating result

Notes	Partial operating result
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvK010 + gvK020 - gvK050 = gvE010 + gvE020 + gvE030 + gvE040 - gvA010 - gvA020 - gvK050
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	44399
Dimension	In thousand Euro

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**gvK062: Operating income**

---

Notes	Operating income
Available from – to	1999 – 2022
Calculation formula (if necessary)	=gvK025 + gvK070 + gvK074
Frequency	yearly
Source	Bbk calculation based on “GuV”
Type	continuous
Number of distinct observations	
Valid number of observations	44400
Dimension	In thousand Euro

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**gvK065: Operating result before the valuation of assets**

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Notes	Operating result before the valuation of assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvK080 - gvK072
Frequency	yearly
Source	Bbk calculation based on “GuV”
Type	continuous
Number of distinct observations	
Valid number of observations	44399
Dimension	In thousand Euro

---

**gvK070: Result from the trading portfolio**

---

Notes	Result from the trading portfolio
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvE050 - gvA030
Frequency	yearly
Source	Bbk calculation based on “GuV”
Type	continuous
Number of distinct observations	
Valid number of observations	17506
Dimension	In thousand Euro

---

**gvK072: Result from the valuation of assets (other than tangible or financial fixed assets)**

---

Notes	Result from the valuation of assets (other than tangible or financial fixed assets)
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvE070 - gvA080
Frequency	yearly
Source	Bbk calculation based on “GuV”
Type	continuous
Number of distinct observations	

...

Valid number of observations	44049
Dimension	In thousand Euro

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#### **gvK074: Other operating result**

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Notes	Other operating result
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvE060 + gvE090 + gvE140 - gvA040 - gvA066 - gvA070 - gvA140 - gvA170
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	44293
Dimension	In thousand Euro

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#### **gvK080: Operating result**

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Notes	Operating result
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvK060 + gvK070 + gvK072 + gvK074
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	44386
Dimension	In thousand Euro

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#### **gvK090: Other and extraordinary result**

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Notes	Other and extraordinary result
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvK092 - gvK094
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	35221
Dimension	In thousand Euro

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#### **gvK092: Other and extraordinary income**

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Notes	Other and extraordinary income
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...

Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvE080 + gvE100 + gvE110 + gvE120
Frequency	yearly
Source	Bbk calculation based on “GuV”
Type	continuous
Number of distinct observations	
Valid number of observations	19677
Dimension	In thousand Euro

---

**gvK094:** Other and extraordinary charges

Notes	Other and extraordinary charges
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvA090 + gvA100 + gvA110 + gvA120 + gvA150
Frequency	yearly
Source	Bbk calculation based on “GuV”
Type	continuous
Number of distinct observations	
Valid number of observations	24021
Dimension	In thousand Euro

---

**gvK100:** Profit for the financial year before tax

Notes	Profit for the financial year before tax
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvK080 + gvK090 = gvE000 - gvE130 + gvE140 - gvA000 - gvA030 - gvA170
Frequency	yearly
Source	Bbk calculation based on “GuV”
Type	continuous
Number of distinct observations	
Valid number of observations	44234
Dimension	In thousand Euro

---

**gvK110:** Withdrawals from (+) or transfers to (-) reserves and participation rights capital including profit/loss (-) brought forward

Notes	Withdrawals from (+) or transfers to (-) reserves and participation rights capital including profit/loss (-) brought forward
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvG020 + gvG100
Frequency	yearly
Source	Bbk calculation based on “GuV”

...

...

Type	continuous
Number of distinct observations	
Valid number of observations	34150
Dimension	In thousand Euro

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**gvk120: Annual average total assets**

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Notes	Since 1999 annual average total assets . Before 1999 total assets plus liabilities arising from the endorsement of re-discounted bills, bills of exchange in circulation drawn by the credit institution, discounted and credited borrowers, and bills sent from the bill portfolio prior to expiry for collection; on an annual average. For a small number of institutes the financial year differs from the calendar year. In this case the average is taken over the months of the financial year.
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	44400
Dimension	In million Euro

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**gvk150: Number of reporting institutions**

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Notes	Number of reporting institutions
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	44400
Dimension	Number of units

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**gvk290: Annual average participation rights capital**

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Notes	Annual average participation rights capital
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Balance sheet statistics ("BISTA")

...

...

Type	continuous
Number of distinct observations	
Valid number of observations	7106
Dimension	In thousand Euro

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**gvK300:** Annual average fund for general banking risks

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Notes	Annual average fund for general banking risks
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	20917
Dimension	In thousand Euro

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**gvK310:** Annual average equity including open reserves

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Notes	Annual average equity including open reserves
Available from – to	1999 – 2022
Calculation formula (if necessary)	
Frequency	yearly
Source	Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	44400
Dimension	In thousand Euro

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**gvP010:** Net interest income as a percentage of annual average total assets

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Notes	Net interest income as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK010} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	44397
Dimension	As percentage of the average balance sheet total

---



**gvP011: Interest received as a percentage of annual average total assets**

Notes	Interest received as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK011} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	44397
Dimension	As percentage of the average balance sheet total

**gvP012: Interest paid as a percentage of annual average total assets**

Notes	Interest paid as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvA010} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	44333
Dimension	As percentage of the average balance sheet total

**gvP015: Net interest income in the narrower sense as a % of annual average total assets**

Notes	Net interest income in the narrower sense as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK015} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	44395
Dimension	As percentage of the average balance sheet total

**gvP020: Net commission income as a percentage of annual average total assets**

Notes	Net commission income as a percentage of annual average total assets
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Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK020} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	44362
Dimension	As percentage of the average balance sheet total

**gvP021:** Commissions received as a percentage of annual average total assets

Notes	Commissions received as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvE040} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	44323
Dimension	As percentage of the average balance sheet total

**gvP022:** Commissions paid as a percentage of annual average total assets

Notes	Commissions paid as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK022} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	44296
Dimension	As percentage of the average balance sheet total

**gvP025:** Gross earnings as a percentage of annual average total assets

Notes	Gross earnings as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK025} / (\text{gvK120} * 1000) * 100$

...

...

Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	44400
Dimension	As percentage of the average balance sheet total

---

**gvp050:** Total general administrative spending (in. value adjus.) (% of ave. assets) ...

Notes	Total general administrative spending (including depreciation of and value adjustments to tangible and intangible assets) as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if nessessary)	$= \text{gvK050} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	44400
Dimension	As percentage of the average balance sheet total

---

**gvp052:** Other admin. spending (in. value adj. ex. assets leased) (% of ave. assets) ...

Notes	Other administrative spending (including depreciation of and value adjustments to tangible and intangible assets, excluding assets leased) as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if nessessary)	$= \text{gvK052} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	44400
Dimension	As percentage of the average balance sheet total

---

**gvp054:** Staff costs as a percentage of annual average total assets

Notes	Staff costs as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if nessessary)	$= \text{gvA052} / (\text{gvK120} * 1000) * 100$

...

...

Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	44377
Dimension	As percentage of the average balance sheet total

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**gvP060:** Partial operating result as a percentage of annual average total assets

Notes	Partial operating result as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK060} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	44399
Dimension	As percentage of the average balance sheet total

---

**gvP062:** Operating income as a percentage of annual average total assets

Notes	Operating income as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK062} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	44400
Dimension	As percentage of the average balance sheet total

---

**gvP065:** Operating result before the valuation of assets as a percentage of annual average total assets

Notes	Operating result before the valuation of assets as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK065} / (\text{gvK120} * 1000) * 100$
Frequency	yearly

...

...

Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	44399
Dimension	As percentage of the average balance sheet total

---

**gvP070:** Result from the trading portfolio as a percentage of annual average total assets

Notes	Result from the trading portfolio as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK070} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	17504
Dimension	As percentage of the average balance sheet total

---

**gvP072:** Result from the valuation of assets (not tangible/ fin. fixed assets) as a % ...

Notes	Result from the valuation of assets (other than tangible or financial fixed assets) as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK072} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	44048
Dimension	As percentage of the average balance sheet total

---

**gvP074:** Other operating result as a percentage of annual average total assets

Notes	Other operating result as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK074} / (\text{gvK120} * 1000) * 100$
Frequency	yearly

...

...

Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	44292
Dimension	As percentage of the average balance sheet total

---

**gvP080: Operating result as a percentage of annual average total assets**

Notes	Operating result as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK080} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	44386
Dimension	As percentage of the average balance sheet total

---

**gvP090: Other and extraordinary result as a percentage of annual average total assets**

Notes	Other and extraordinary result as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK090} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	35221
Dimension	As percentage of the average balance sheet total

---

**gvP092: Other and extraordinary income as a percentage of annual average total assets**

Notes	Other and extraordinary income as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK092} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")

...

...

Type	continuous
Number of distinct observations	
Valid number of observations	19675
Dimension	As percentage of the average balance sheet total

---

**gvP094:** Other and extraordinary charges as a percentage of annual average total assets

Notes	Other and extraordinary charges as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK094} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	24019
Dimension	As percentage of the average balance sheet total

---

**gvP100:** Profit for the financial year before tax as a % of annual average total assets

Notes	Profit for the financial year before tax as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK100} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	44225
Dimension	As percentage of the average balance sheet total

---

**gvP110:** Withdrawals from or transfers to (-) reserves & part. ri. cap. (% of assets) ...

Notes	Withdrawals from or transfers to (-) reserves and participation rights capital including profit/loss (-) brought forward as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK110} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous

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...

Number of distinct observations	
Valid number of observations	34150
Dimension	As percentage of the average balance sheet total

---

**gvp130:** Taxes on income and earnings as a percentage of annual average total assets

Notes	Taxes on income and earnings as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gva130} / (\text{gvk120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	42924
Dimension	As percentage of the average balance sheet total

---

**gvp140:** Profit or loss (-) for the financial year as a % of annual average total assets

Notes	Profit or loss (-) for the financial year as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvG010} / (\text{gvk120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	43940
Dimension	As percentage of the average balance sheet total

---

**gvp200:** Balance sheet profit or loss (-) as a % of annual average total assets

Notes	Balance sheet profit or loss (-) as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvG200} / (\text{gvk120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	43656

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Dimension As percentage of the average balance sheet total

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**gvs010:** Net interest income as a percentage of operating income

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Notes	Net interest income as a percentage of operating income
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK010} / \text{gvK062} * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	44394
Dimension	Percentage

---

**gvs012:** Interest received from lending & money market transactions (% of ave. assets) ...

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Notes	Interest received from lending and money market transactions as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvE012} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	44396
Dimension	As percentage of the average balance sheet total

---

**gvs014:** Interest received from debt securities & Debt Register claims (% of ave. assets) ...

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Notes	Interest received from debt securities and Debt Register claims as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvE014} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	43133
Dimension	As percentage of the average balance sheet total

---

**gvs020:** Net commission income as a percentage of operating income

Notes	Net commission income as a percentage of operating income
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK020} / \text{gvK062} * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	44331
Dimension	Percentage

**gvs022:** Current income from shares & other variable-rate securities (% of a. assets) ...

Notes	Current income from shares and other variable-rate securities as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvE022} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	33626
Dimension	As percentage of the average balance sheet total

**gvs024:** Current income from participating interests (% of annual average total assets)

Notes	Current income from participating interests as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvE024} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	41334
Dimension	As percentage of the average balance sheet total

**gvs026:** Current income from shares in affiliated enterprises (% of ave. total assets) ...

Notes	Current income from shares in affiliated enterprises as a percentage of annual average total assets
Available from – to	1999 – 2022

...

Calculation formula (if necessary)	$= \text{gvE026} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	5249
Dimension	As percentage of the average balance sheet total

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**gvs030:** Profits transferred under profit pooling, prof. tran. etc. (% of ave. assets) ...

Notes	Profits transferred under profit pooling, a profit transfer agreement or a partial profit transfer agreement as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvE030} / (\text{gvK120} * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	7663
Dimension	As percentage of the average balance sheet total

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**gvs050:** General administrative spending as a percentage of operating income

Notes	General administrative spending as a percentage of operating income
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= -\text{gvK050} / \text{gvK062} * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	44400
Dimension	Percentage

---

**gvs052:** Other administrative spending as a percentage of operating income

Notes	Other administrative spending as a percentage of operating income
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= -\text{gvK052} / \text{gvK062} * 100$
Frequency	yearly

...

...

Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	44400
Dimension	Percentage

---

**gvs054:** Staff costs as a percentage of operating income

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Notes	Staff costs as a percentage of operating income
Available from – to	1999 – 2022
Calculation formula (if necessary)	= -gvA052 / gvK062 * 100
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	44377
Dimension	Percentage

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**gvs070:** Result from the trading portfolio as a percentage of operating income

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Notes	Result from the trading portfolio as a percentage of operating income
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvK070 / gvK062 * 100
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	15029
Dimension	Percentage

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**gvs072:** Result from the valuation of assets as a percentage of operating income

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Notes	Result from the valuation of assets as a percentage of operating income
Available from – to	1999 – 2022
Calculation formula (if necessary)	= gvK072 / gvK062 * 100
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	43884
Dimension	Percentage

---

**gvs074:** Other operating result as a percentage of operating income

Notes	Other operating result as a percentage of operating income
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK074} / \text{gvK062} * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	43774
Dimension	Percentage

**gvs090:** Other and extraordinary result as a percentage of operating income

Notes	Other and extraordinary result as a percentage of operating income
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK090} / \text{gvK062} * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	33000
Dimension	Percentage

**gvs100:** Profit for the financial year before tax as a percentage of operating income

Notes	Profit for the financial year before tax as a percentage of operating income
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK100} / \text{gvK062} * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	43899
Dimension	Percentage

**gvs130:** Taxes on income and earnings as a percentage of operating income

Notes	Taxes on income and earnings as a percentage of operating income
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= -\text{gvA130} / \text{gvK062} * 100$
Frequency	yearly

...

Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	42505
Dimension	Percentage

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**gvs140:** Profit for the financial year after tax as a percentage of operating income

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Notes	Profit for the financial year after tax as a percentage of operating income
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= (gvK100 - gvA130) / gvK062 * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	43376
Dimension	Percentage

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**gvs220:** Total current income as a percentage of annual average total assets

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Notes	Total current income as a percentage of annual average total assets
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= gvE020 / (gvK120 * 1000) * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV" and Balance sheet statistics ("BISTA")
Type	continuous
Number of distinct observations	
Valid number of observations	42467
Dimension	As percentage of the average balance sheet total

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**gvs300:** General administrative spending in relation to gross earnings

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Notes	General administrative spending in relation to gross earnings
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= gvK050 / gvK025 * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	44400

...

...

Dimension	Percentage
<b>gvs310: General administrative spending in relation to net interest income</b>	
Notes	General administrative spending in relation to net interest income
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK050} / \text{gvK010} * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	44397
Dimension	Percentage
<b>gvs315: General administrative spending in relation to net interest income in the narrower sense</b>	
Notes	General administrative spending in relation to net interest income in the narrower sense
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK050} / \text{gvK015} * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	44395
Dimension	Percentage
<b>gvs352: Other administrative spending in relation to gross earnings</b>	
Notes	Other administrative spending in relation to gross earnings
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gvK052} / \text{gvK025} * 100$
Frequency	yearly
Source	Bbk calculation based on "GuV"
Type	continuous
Number of distinct observations	
Valid number of observations	44400
Dimension	Percentage

**gvs354:** Staff costs in relation to gross earnings

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Notes	Staff costs in relation to gross earnings
Available from – to	1999 – 2022
Calculation formula (if necessary)	$= \text{gVA052} / \text{gVK025} * 100$
Frequency	yearly
Source	Bbk calculation based on “GuV”
Type	continuous
Number of distinct observations	
Valid number of observations	44377
Dimension	Percentage

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## References

Bundesbank Monthly Report - September 2016, p.59-81

<https://www.bundesbank.de/resource/blob/615434/42a1e9f88cce768cae0aa1dbec0c90ce/mL/2016-09-ertragslage-data.pdf>

## A Definitions

All items of the balance sheet statistics may be found in Special Statistical Publication 1 "Banking statistics, guidelines and customer classification".

### A

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

**Affiliated enterprises** Pursuant to section 271 (2) of the Commercial Code (Handelsgesetzbuch), 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).

**Average equity** 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). Not included are institutions that are in liquidation or accounting for a truncated financial year. Differing financial years are taken into account.

### B

**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/resource/blob/611454/972b8483e96f5a605571737f0eea9070/mL/statso01-16-verzeichnisse-data.pdf>.

### C

**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/resource/blob/611454/972b8483e96f5a605571737f0eea9070/mL/statso01-16-verzeichnisse-data.pdf>.

**Changes for statistical reasons** These are changes within the individual banking categories owing to, for example, reclassifications or the discontinuation or admission of institutions, without this being based on a real change to the profitability of the respective banking category. These changes are excluded where indicated.

**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.

### D

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

### E

**Employees, number of** Number of full-time and part-time employees excluding those of the Deutsche Bundesbank. These include the following

\* Commercial banks: employees in the private banking sector, including private mortgage banks.

\* Credit cooperatives: only employees principally occupied in the banking industry.

\* Building and loan associations: internal staff only.

\* Special purpose banks: employees at public mortgage banks and at public special purpose banks.

Sources: data provided by associations and Bundesbank calculations.

### Equity

**Equity ratio** 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).

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

### F

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

### G

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

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

### H

### I

**Income from operational 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** Net interest income in relation to average total assets.

### J

### K

### L

**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.

### M

### N

**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 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".

## O

**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 expenditure less staff costs, including write-downs of fixed assets (excluding write-downs on 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.

**Operational banking business** All activities which serve the business purpose. These are interest and commission business, proprietary trading and activities that have an effect on other operating income or charges.

**Other administrative expenditure ("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 expenditure ("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.

## P

**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 surplus (profit) for the year or a deficit (loss) for the year. This applies to enterprises domiciled in Germany which conduct banking business pursuant to section 1 (1) of the Banking Act (Kreditwesengesetz) and are defined as monetary financial institutions (MFIs), excluding building and loan associations, insolvent institutions and institutions with a truncated financial year.

## Q

## R

**(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)** Net income for the financial year before or after tax as a percentage of average equity.

## S

**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).

## T

**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). Partly including tax payments of legally dependent building and loan associations linked to the Landesbanken.

**Total assets, average** 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). Not included are the foreign branches of savings banks and, as of 2004, the foreign branches of regional institutions of credit cooperatives as well as those institutions that are in liquidation or accounting for a truncated financial year. Differing financial years are taken into account.

## Total assets

**Trading result** See also “Result from the trading portfolio”.

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

## U

## V

**Valuation result (excluding tangible and financial fixed assets)** Income from write-ups of claims and certain securities as well as releases from provisions in lending business less write-downs and value adjustments on claims and certain securities and transfers to provisions in the lending business.

## W

**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.

## X

## Y

**Yield** See also “Return”.

## Z