



Banking Statistics

Customer Classification

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■ Customer classification

Overall survey on sectoral classification¹ (according to ESA 2010)

Germany

Item	ESA Sector	Code ¹
Non financial corporations (Enterprises including business organisations, i.e. private and public market-producers, producing non-financial goods and services)	S.11	(...) ²
Financial corporations	S.12	
1. Banks (MFIs)		
a) Deutsche Bundesbank	S.121	64A
b) Banks (excluding Deutsche Bundesbank)	S.122	64B
c) Money market funds (MMFs)	S.123	64I
2. Other financial corporations (excluding Banks)		
a) Non-MMF investment funds	S.124	64H, 64M
b) Other financial intermediaries, except insurance corporations and pension funds)	S.125	64F, 64G, 64J, 64L, 64N, 64Z
c) Financial auxiliaries	S.126	64D, 660
d) Captive financial institutions and money lenders	S.127	64E, 64K
e) Insurance corporations	S.128	65A, 65C
f) Pension funds	S.129	65B
General government	S.13	
1. General government (incl. special funds and extra budgets controlled by general government ³		} 84A
a) Central government	S.1311	
b) State government	S.1312	
c) Local government and local government associations	S.1313	
2. Social security funds and employment promotion systems	} S.1314	} 84B
a) Statutory pension insurance scheme		
b) Miners' pension insurance fund		
c) Agricultural old-age pension fund		
d) Statutory health insurance system		
e) Miners' health insurance system		
f) Statutory accident insurance system		
g) Employment promotion system		
h) Special funds and extra budgets controlled by social security funds ³		
Households	S.14	
a) Self-employed persons (including sole proprietorships)	S.141+S.142	(...) ^{2, 4}
b) Employees	S.143	97A
c) Other persons	S.144	97B
Non-profit institutions serving households (incl. non-market producers controlled by non-profit institutions) ³	S.15	980

1 This matches the sectoral classification provided in the European System of Accounts (ESA 2010), which is a mandatory reporting requirement to be used in the banking statistics from December 2014. This sectoral classification is largely compatible with the breakdown by industry or activity given in this classification on pp. 31. The code numbers given here are identical to those used in the breakdown by industry or activity. **2** For the further breakdown and code numbers of "enterprises" and "self-employed persons (including sole proprietorships)", see the breakdown by industry or activity (pp. 31). **3** Institutions and establishments of non-profit institutions serving households, central, state and local governments or social insurance schemes that are non-market producers are assigned to their respective public owners. **4** As self-employed persons and sole proprietorships are included in the enterprise sector in the borrowers statistics, they must be assigned the appropriate economic sector code number. To be able to provide the European Central Bank (ECB) with data broken down by sector, an additional code number must be assigned to self-employed persons and to sole proprietorships.

Overall survey on sectoral classification (according to ESA 2010)

Abroad¹

Item	ESA Sector	Code ¹
Non-financial corporations (Enterprises including business organisations, i.e. private and public market-producers, producing non-financial goods and services)	S.11	(...) ¹
Financial corporations	S.12	
1. Monetary financial institutions (MFIs)		
a) Central banks / Monetary authorities incl. European Central Bank	S.121	64A
b) Banks (excluding central banks), incl. supranational banks ² and foreign offices of domestic banks (legally independent and dependent)	S.122	64B
c) Money market funds (MMFs)	S.123	64I
2. Other financial corporations (excluding banks)		
a) Non-MMF investment funds	S.124	64H, 64M
b) Other financial intermediaries, incl. international development banks ²	S.125	64F, 64G, 64J, 64L, 64N, 64Z
c) Financial auxiliaries	S.126	64D, 660
d) Captive financial institutions and money lenders	S.127	64E, 64K
e) Insurance corporations	S.128	65A, 65C
f) Pension funds	S.129	65B
General government	S.13	
1. General government		
a) Central governments and their agencies	} S.1311	} 84A
aa) Diplomatic missions		
ab) Agencies of foreign armed forces		
ac) Other central government agencies	} S.1312 + S.1313	}
b) Other state and local government		
2. International organisations (excluding supranational banks and international development banks)	S.1311	
3. Social security funds and employment promotion systems	S. 1314	84B
Households	S.14	
a) Self-employed persons (including sole proprietorships)	S.141+142	(...) ¹
b) Employees	S.143	97A
c) Other persons	S.144	97B
Non-profit institutions serving households (excluding extraterritorial organisations and corporations)	S.15	980

¹ By using special indicators, such as a country code, to distinguish between "Germany" and "abroad", the ESA sectors and customer classification codes can also be applied to countries abroad. ² Listings of important supranational banks and international development banks can be found on p. 28 *et seq.*

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■ Abroad	24
I. Foreign non-financial corporations	24
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■ Germany¹

■ I. Non-financial corporations (ESA sector S. 11)

Domestic enterprises are to be classified as non-financial and financial corporations in the banking statistics in accordance with the sectoral classification of the European System of Accounts (ESA 2010) which applies to all members of the European System of Central Banks (ESCB). Pursuant to ESA 2010, sole proprietors are not treated as enterprises but as households.² Civil-law associations that conduct commercial operations are treated as enterprises only if they are legal “external civil-law associations”, i. e. that participate in legal transactions as such and pursue an externally recognisable common economic interest of the shareholders.

All economic activities, with the exception of the activities described in section L. of the customer classification, are regarded as “non-financial”. In the banking statistics, non-financial corporations are also categorised as “other enterprises”.

Non-financial corporations include all enterprises (ie market producers) whose principal activity is producing goods and services of a non-financial nature which they sell for a fee, usually generating a surplus or covering at least 50% of their production costs. Institutions which do not achieve this threshold or whose sales revenue is either immaterial or non-existent are to be classified as non-market producers in accordance with ESA 2010 and, depending on their public ownership status, assigned to the “general government” sector or the “non-profit institutions serving households” sector.

Non-financial corporations can be subject to private or public law. As well as corporations, enterprises subject to private law include partnerships, cooperatives, joint associations and professional sports clubs (e.g. the German premier as well as 2nd and 3rd league). Public companies include all public-law and private-law funds, institutions and enterprises which are majority owned/sponsored by the public sector, such as special purpose associations, legally dependent state corporations and municipality-owned enterprises as well as public business and transport services in the legal form of a corporation. Public companies are part of the enterprises sector if they are market producers.³ Non-financial corporations also include domestic branches of foreign enterprises.

Business organisations, ie institutions operating for enterprises and/or whose financial resources are provided by enterprises, are also classified as non-financial corporations. These include employers’ associations, industry associations and professional organisations, including guilds and professional associations, commercial and professional representations under public law as well as other organisations operating or supporting institutions that render advice to or promote enterprises in general or enterprises in a particular line of business or trade. In the customer classification, business organisations of non-financial corporations are classified under division 94 “Activities of membership organisations”. The enterprises sector also includes industrial foundations. These are to be classified under division 94 “Activities of membership organisations (940)”, provided they solely or largely serve charitable purposes (for example, promoting science and the arts).

Examples of employers’ associations

Bundesvereinigung der deutschen Arbeitgeberverbände und angeschlossene Landesvereinigungen
Tarifgemeinschaft deutscher Länder
Vereinigung der kommunalen Arbeitgeberverbände

Examples of industry associations

Bundesverband der Deutschen Industrie
Bundesverband der Energie- und Wasserwirtschaft
Bundesverband Deutscher Zeitungsverleger
Bundesverband Großhandel, Außenhandel, Dienstleistungen
Deutscher Holzwirtschaftsrat
Deutscher Hotel- und Gaststättenverband
Deutscher Industrie- und Handelskammertag (DIHK)
Freiwillige Selbstkontrolle der Filmwirtschaft
Kaliverein
Mineralölwirtschaftsverband
Spitzenorganisation der Filmwirtschaft
Verband Deutscher Maschinen- und Anlagenbau
Verband kommunaler Unternehmen
Vereinigung Rohstoffe und Bergbau

¹ “Abroad” see pp. 29.

² However, they should be treated as enterprises in the quarterly borrowers statistics and classified according to the sectors in which they operate.

³ The Federal Statistical Office publishes a complete „List of other public funds, institutions and enterprises” (sFEU) that are market producers via the Link: www.destatis.de > Menü > Themen > Staat > Öffentliche Finanzen > Fonds, Einrichtungen, Unternehmen > Methoden > Methoden zur Statistik > Methodenpapiere > Liste der sonstigen Fonds, Einrichtungen und Unternehmen.

Concerning the sFEU see also <https://www.bundesbank.de/de/service/meldewesen/bankenstatistik/kundensystematik> > Verzeichnisse (German only).

Zentralverband Elektrotechnik- und Elektronikindustrie (ZVEI)

Examples of professional organisations

Apothekerverein
Bauernverband
Berufsverband
Bund Deutscher Architekten
Centralvereinigung Deutscher Wirtschaftsverbände für Handelsvermittlung und Vertrieb
Deutscher Anwaltverein
Fleischerverband
Gesellenverein
Handwerksfachverband
Herdbuchverein
Innungsverband
Jagdgenossenschaften
Journalistenverband
Komponistenverband
Lehrerverband
Philologenverband
Richterbund
Stahlinstitut VDEh
Stenografenbund
Steuerberaterverein
Verband der Ärzte Deutschlands
Verein Deutscher Ingenieure
Waldbesitzerverband
Weinbauverband
Zentralverband des Deutschen Handwerks

Examples of commercial associations under public law

Industrie- und Handelskammern
Handwerkskammern
Innungen
Kreishandwerkerschaften
Landwirtschaftskammern

Examples of professional associations under public law

Ärztekammer
Apothekerkammer
Arbeitnehmerkammer
Kassenärztliche Vereinigung
Lotsenkammer
Notarkammer
Rechtsanwaltskammer
Tierärztekammer
Zahnärztekammer

Also

Rationalisierungs- und Innovationszentrum der Deutschen Wirtschaft

Examples of industrial foundations

Alfried Krupp von Bohlen und Halbach-Stiftung
Carl-Zeiss-Stiftung
Flick-Stiftungen
Fritz Thyssen Stiftung
Mahle-Stiftung
Max Grundig-Stiftung
Robert Bosch Stiftung
Siepmann-Stiftung
Volkswagen-Stiftung

Banks see II. 1.

Other financial institutions (excluding banks (MFIs)) see II. 2.

Social security funds see III. 2.

Sole proprietors see IV. a)

Associations of self-employed persons who jointly operate a practice in the form of a civil-law association, see IV. a)

■ II. Financial corporations (ESA sector S. 12)

The financial corporations sector comprises all entities with their own legal personalities, such as corporations, partnerships, cooperatives, joint associations and legal persons under public law, whose principal activity as market producers is the provision of financial services. All activities described in section L. of the customer classification are to be regarded as "financial". Pursuant to ESA 2010, sole proprietors who provide financial services, such as investment advice and brokerage services are not classified as financial corporations but as households.¹ Civil-law associations are to be classified as financial corporations in the case of mergers of corporations and partnerships or external civil-law associations engaged in financial services. Further information on financial corporations is available in the explanatory notes relating to section L. "Financial and insurance services" of the customer classification starting on p. 73.

1. Domestic banks (MFIs)²

For the purpose of the banking statistics, domestic banks comprise enterprises which have their registered office in the Federal Republic of Germany and which conduct banking business as defined in section 1 (1) of the Banking Act and which come under the definition of "monetary financial institutions" (MFIs). All institutions that receive deposits or near-deposits (for example, through securities issuance) from the public and grant loans (also in the form of purchasing securities) for their own account are classified as MFIs. This category also includes legally dependent and independent building and loan associations, the Reconstruction Loan Corporation (Kreditanstalt für Wiederaufbau), money market funds and domestic branches of foreign banks, as well as the Deutsche Bundesbank, if it is not listed separately. Promotional institutions that are independent departments or agencies of monetary financial institutions and transmit public resources within the framework of special lending programmes are also assigned to the "Banks (MFIs)" sector. The European Central Bank (ECB) keeps a list of MFIs, which it continuously updates. This list is also available on the ECB's website at Statistics > All key statistics > Money, credit and banking > Monetary financial institutions (MFIs) > Resources: List of MFIs > List of Monetary Financial Institutions (daily data).

Specifically, the following are classified as "Domestic banks (MFIs)"

a) Deutsche Bundesbank (S.121 | 64A)

b) Banks (excluding Deutsche Bundesbank) (S.122 | 64B)

Commercial banks

- Big banks
- Regional and other commercial banks
- Branches of foreign banks

Institutions in the savings bank sector

- DekaBank Deutsche Girozentrale
- Landesbanken
- Sparkassen (public and independent)

Institutions in the cooperative sector

- DZ BANK AG Deutsche Zentral-Genossenschaftsbank
- Regional institutions of credit cooperatives (Genossenschaftliche Zentralbanken)
- Credit cooperatives (Kreditgenossenschaften), including Sparda-Banken
- Post-Spar- und Darlehnsvereine (PSD-Banken)
- Other credit institutions in the cooperative sector

Mortgage banks

- Private mortgage banks (including ship mortgage banks (Schiffsbanken))
- And public mortgage banks (Öffentlich-rechtliche Grundkreditanstalten)

Special purpose banks with central supporting tasks

- Including the Reconstruction Loan Corporation (Kreditanstalt für Wiederaufbau)

Building and loan associations (Bausparkassen)

- Private Bausparkassen
- Public Bausparkassen (including legally independent)

also banks that are in liquidation, being wound up, or dormant.

Electronic money institutions

¹ However, they should be treated as enterprises in the quarterly borrowers statistics and classified according to the sectors in which they operate.

² If there is a minimum reserve requirement, a distinction must also be made between banks that are subject to reserve requirements and those that are not.

c) Money market funds (MMF) (S.123 | 64I)

A daily updated list of Money market funds is available on the ECB's website at https://www.ecb.europa.eu/stats/financial_corporations/list_of_financial_institutions/html/daily_list-MID.en.html.

Non-MMF investment funds see II. 2. a)

Other financial intermediaries see II. 2. b)

2. Domestic financial corporations (excluding banks (MFIs))

These include all institutions (excluding banks (MFIs)) that, owing to their principal activity, are classified under section K. "Financial and insurance services" of the customer classification.

The following ESA-subsectors comprise the domestic financial institutions (excluding banks (MFIs)):

a) Non-MMF investment funds (S.124 | 64H, 64M)

Open-ended investment funds, closed-ended investment funds, real estate investment funds, investment funds investing in other funds and hedge funds.

b) Other financial intermediaries, except insurance corporations and pension funds (S.125 | 64F, 64G, 64J, 64L, 64N, 64Z)

This includes credit institutions not classified as MFIs, for example non-MFI credit institutions, securities trading firms and securities trading banks within the meaning of section 1 (3d) / section 1 (1) sentence 2 No 4 or 10 of the German Banking Act, as well as central counterparties within the meaning of section 1 (1) number 12 of the Banking Act and guarantee banks. Financial vehicle corporations engaged in securitisation transactions (FVC), securites and derivatives traders, financial intermediaries engaged in financial leasing and factoring, private equity- and venture capital-companies, financial trading institutions, all other financial intermediaries within the meaning of section 1 (1a) of the Banking Act nec. and investment firms within the meaning of section 2 (2) of the Act on the supervision of securities institutions (WpIG) nec.

Non-MFI credit institutions are credit institutions the business of which does not consist of any of the business named in Article 4(1) point (1)(a) of Regulation (EU) No 575/2013 as amended by Article 62 of Regulation (EU) 2019/2033.¹ Pursuant to (a), credit institution means an undertaking the business of which is to take deposits and to grant credits for its own account.

Credit institutions are non-MFI credit institutions, on the other hand, if they fulfil only the definition in (b). To be classified as such, a credit institution must carry out the following activities referred to in points (3) and (6) of Section A of Annex I to Directive 2014/65/EU of the European Parliament and of the Council:

- trading on own account; and/or
- underwriting of financial instruments and/or placing of financial instruments on a firm commitment basis;

but it is not permitted to be a commodity and emission allowance trader, a collective investment undertaking or an insurance undertaking.

Furthermore, one of the following must apply:

- (i) the total value of the consolidated assets of the undertaking is equal to or exceeds EUR 30 billion;
- (ii) the total value of the assets of the undertaking is less than EUR 30 billion, and the undertaking is part of a group in which the total value of the consolidated assets of all undertakings in that group that individually have total assets of less than EUR 30 billion and that carry out any of the activities referred to in points (3) and (6) of Section A of Annex I to Directive 2014/65/EU is equal to or exceeds EUR 30 billion; or
- (iii) the total value of the assets of the undertaking is less than EUR 30 billion, and the undertaking is part of a group in which the total value of the consolidated assets of all undertakings in the group that carry out any of the activities referred to in points (3) and (6) of Section A of Annex I to Directive 2014/65/EU is equal to or exceeds EUR 30 billion, where the consolidating supervisor, in consultation with the supervisory college, so decides in order to address potential risks of circumvention and potential risks for the financial stability of the Union.

For the purposes of points (b)(ii) and (b)(iii), where the undertaking is part of a third country group, the total assets of each branch of the third country group authorised in the Union shall be included in the combined total value of the assets of all undertakings in the group.

Non-MFI credit institutions are part of the list of „Monetary Financial Institutions (MFIs) including minimum reserve requirement features“ which is provided by ECB (https://www.ecb.europa.eu/stats/financial_corporations/list_of_financial_institutions/html/monthly_list-MID.en.html).²

¹ Regulation (EU) 2019/2033 of the European Parliament and of the Council of 27 November 2019 on the prudential requirements of investment firms and amending Regulations (EU) No 1093/2010, (EU) No 575/2013, (EU) No 600/2014 and (EU) No 806/2014 (text with EEA relevance), OJ L 314, 5.12.2019, pp. 1–63.

² In the list available for download, non-MFI credit institutions can be displayed by selecting "Credit institutions S125" in the "Category" column (the "Credit institutions S122" expression includes banks (MFIs)).

c) Financial auxiliaries¹ (S.126 | 64D, 660)

Loan and securities brokers, pension consultants, insurance brokers, investment management companies, issuing houses, stock exchanges and payment institutions; the Federal Financial Supervisory Authority (BaFin), domestic representative offices of foreign credit institutions, as well as associations of banks and insurance corporations.

Examples of banking associations

Bankenfachverband
Bundesverband der Deutschen Volksbanken und Raiffeisenbanken
Bundesverband deutscher Banken
Bundesverband Öffentlicher Banken Deutschlands
BVI Bundesverband Investment und Asset Management
Deutscher Sparkassen- und Giroverband
Verband der Privaten Bausparkassen
Verband deutscher Pfandbriefbanken
Verband deutscher Schiffsbanken

d) Captive financial institutions and money lenders (S.127 | 64E, 64K)

Holding companies, pawn shops, special purpose entities (SPEs) that procure funding for their parent company on the open market and then pass this funding on as well as provide general financial services exclusively for their group companies (including in-house banks), general partner companies of financial limited partnerships in which a private limited company is the general partner (GmbH & Co. KGs) as well as general partner companies without management powers and other shell companies and "brass plate" companies, entities with their own legal personalities that manage estates and trust funds on behalf of beneficiaries within the scope of an agreement or will.

e) Insurance corporations (S.128 | 65A, 65C)

Insurance and reinsurance (except compulsory social security); Head offices with active insurance business.

f) Pension funds (S.129 | 65B)

Pension funding (except compulsory social security) including supplementary pension funds of central, regional and local government (except extra budget entities) for members of the civil service and supplementary old age provision schemes of (public or private) professional associations and enterprises.

Notes on the classification of financial corporations in the "Monthly balance sheet statistics" and the "External positions of banks"

The structuring of financial corporations in the forms of the "Monthly balance sheet statistics" and the "External positions of banks" is compiled in the table below with the related ESA sectors and codes of the customer classification:

Terms / Position	ESA sector	Code
Insurance corporations (IC)	S.128	65A, 65C
Pension funds (PF)	S.129	65B
Insurance corporations and pension funds	S.128, S.129	65A, 65B, 65C
Investment funds (non-MMF investment funds)	S.124	64H, 64M
Financial corporations except MFIs and ICPF	S.125, S.126, S.127	64D, 64E, 64F, 64G, 64J, 64K, 64L, 64N, 64Z, 660
Financial auxiliaries	S.126	64D, 660
Financial vehicle corporations (FVC)	Part of S.125	64J
Financial trading institutions	Part of S.125	64N
Non-MFI credit institutions	Part of S.125	64Z
Other financial intermediaries	"Financial corporations" as above, plus S. 124	"Financial corporations" as above, plus 64H and 64M

A comprehensive overview of all customer classification codes with explanatory notes can be found in the breakdown by industry or activity from p. 31 onwards.

¹ Self-employed persons, including insurance representatives and agents, investment advisers, pension consultants and brokers, are not to be entered here, but in the households sector (S.14). In the borrowers statistics, the aforementioned group of individuals are to be classified according to the industries or activities in which they operate.

■ III. General government (ESA sector S.13)

Since December 2014, extra budgets („Extrahaushalte“, non-market producers controlled by general government and social security funds), including the associated public-law foundations, are grouped into the domestic general government sector. The Federal Statistical Office publishes a list of the entities classified as extra budgets¹, which it updates annually.² The complete list of extra budgets, as last amended, including the changes to this list since the last publication can be found on our website under “Kundensystematik” (customer classification), available in German only. Furthermore, a list of core public entities “Liste der Kernhaushalte” can be found there.

In addition to the extra budgets, since December 2014, all public pre-primary education institutions, day-care centres and public schools are to be assigned to their respective public owners (state and local government), which, as institutions without legal personality or independent legal status, are recorded in the general government core budgets. This also includes public-law foundations which are no extra budgets. These institutions should be assigned directly to their public owners in the monthly balance sheet statistics; it is not necessary to assign them to the position “Extrahaushalte” (unless the entity is an extra budget). Associations of social security funds, which were previously included in the “Non-profit institutions serving households” sector, are to be allocated to non-market producers controlled by social security funds since December 2014. For more details, please see the following sections.

Loans of extra budgets and the other aforementioned public entities are no longer to be reported in the borrowers statistics since December 2014.

1. General government (incl. special funds and extra budgets controlled by general government) (84A)

a) Central government (Bund) (S.1311)

National Assembly, lower house of the German parliament (Deutscher Bundestag)	(BT)
Federal Assembly, upper house of the German parliament representing the Länder (Bundesrat)	(BR)
Federal President (Bundespräsident)	(BPr)
Bundespräsidialamt	(BPrA)
Federal Chancellor (Bundeskanzler)	(BK)
Bundeskanzleramt	(BKAmt)
Bundesnachrichtendienst	(BND)
Presse- und Informationsamt der Bundesregierung	(BPA)
Federal Commissioners (Bundesbeauftragte, Beauftragte der Bundesregierung und des Bundestages)	
Federal Ministries (Bundesministerien)	
Federal Court of Auditors (Bundesrechnungshof)	
Federal Constitutional Court (Bundesverfassungsgericht)	
Federal Courts (Bundesgerichte) and Truppendienstgerichte	
Other central government authorities and agencies ³ that operate in the areas of “public administration” and “defence” ⁴	

Special funds and extra budgets (non-market producers) controlled by central government

This includes all public-sector funds, institutions and enterprises allocated to the general government sector according to the European System of Accounts 2010 (ESA 2010); these are public-sector non-market producers whose self-financing level, i.e. the ratio of sales to production costs is less than 50% and/or which generate more than 80% of their sales through general government.

These institutions can be found in the list of extra budgets published by the Federal Statistical Office in Wiesbaden.⁵

Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)) see II. 2. c)

¹ Link: www.destatis.de > Menü > Themen > Staat > Öffentliche Finanzen > Fonds, Einrichtungen, Unternehmen > Methoden > Methoden zur Statistik > Methodenpapiere > Liste der Extrahaushalte.

² See also <https://www.bundesbank.de/de/service/meldewesen/bankenstatistik/kundensystematik> > Verzeichnisse (German only).

³ The respective Federal Ministry responsible is indicated by its official abbreviation.

⁴ For explanatory notes on the areas of “public administration” and “defence”, see the breakdown by industry or activity, division 84. a), pp. 82.

⁵ Link: www.destatis.de > Menü > Themen > Staat > Öffentliche Finanzen > Fonds, Einrichtungen, Unternehmen > Methoden > Methoden zur Statistik > Methodenpapiere > Liste der Extrahaushalte.

Regional Finance Offices (Oberfinanzdirektionen) see III. 1. b)
Federal Employment Agency (Bundesagentur für Arbeit) see III. 2. g)

b) State government (Länder) (S.1312)

The state governments also include the city states of Berlin, Bremen and Hamburg. Alongside state government tasks, they also fulfil (autonomous) local government tasks. In the banking statistics they are collectively classified under state government (including registration offices, housing offices and similar entities which otherwise only appear under local government). Thus, in the case of city states, there are no local authorities in the banking statistics.

Specifically, the following are included under state government:

State parliaments (Landtage) (Chambers of Deputies (Abgeordneten Häuser), city councils (Bürgerschaften))
State premiers (Ministerpräsidenten) (ruling mayors, senate presidents)

State chancelleries (Staatskanzleien), state ministries (senate chancelleries)

Authorised state government representatives for central government, state government representatives for central government and European institutions

State governments, state ministries, state ministers (Landesregierungen, -ministerien, -minister) (senates, senate administrations, senate offices, senators)

State Courts of Auditors (Landesrechnungshöfe)

Courts

Other state government authorities and agencies that operate in the area of "public administration"¹

Special funds and extra budgets (non-market producers) controlled by state government

This includes all public-sector funds, institutions and enterprises allocated to the state government sector according to the European System of Accounts 2010 (ESA 2010); these are public-sector non-market producers whose self-financing level, i.e. the ratio of sales to production costs is less than 50% and/or which generate more than 80% of their sales through general government.

These institutions can be found in the list of extra budgets published by the Federal Statistical Office in Wiesbaden.²

State government enterprises pursuant to the state budgetary rules (Landeshaushaltsordnungen) and section 18 of the Federal Budget Code (Bundeshaushaltsordnung), as far as market-producers, see I.

Regional management of the Federal Employment Agency (Regionaldirektionen der Bundesagentur für Arbeit) see III. 2. g)

c) Local government (Gemeinden) (including amalgamated municipal authorities (= Verbandsgemeinden)) and local authority associations (= Gemeindeverbände) (S.1313)

Stadtverordnetenversammlung

Gemeindevertretung, -rat

(Ober-)Bürgermeister

Magistrat

(Ober-)Stadtdirektoren

Kreistage

Landräte, Oberkreisdirektoren, Kreisbeigeordnete

Associations (or similar)

Bezirksverbände

Landeswohlfahrtsverbände

Landschaftsverbände

Other authorities and agencies that operate in the area of "public administration":

Special funds and extra budgets (non-market producers) controlled by local government

This includes all public-sector funds, institutions and enterprises allocated to the local government sector according to the European System of Accounts 2010 (ESA 2010); these are public-sector non-market producers whose self-financing level, i.e. the ratio of sales to production costs is less than 50% and/or which generate more than 80% of their sales through general government.

¹ For explanatory notes on the area of "public administration" see the breakdown by industry or activity, division 84. a)

² Link: www.destatis.de > Menü > Themen > Staat > Öffentliche Finanzen > Fonds, Einrichtungen, Unternehmen > Methoden > Methoden zur Statistik > Methodenpapiere > Liste der Extrahaushalte.

These institutions can be found in the list of extra budgets published by the Federal Statistical Office in Wiesbaden.¹

Zweckverbandssparkassen see II. 1. b)
Municipal undertakings (except extra budget entities) see I.
Kommunale Ausgleichsstöcke see III. 1. b)
Kommunale Investitionsfonds see III. 1. b)
Agenturen für Arbeit see III. 2. g)

2. Social security funds and employment promotion systems (S.1314 | 84B)

a) Statutory pension insurance scheme

For example
Deutsche Rentenversicherung Bund
Deutsche Rentenversicherung Knappschaft-Bahn-See
Deutsche Rentenversicherung der Länder (ehemalige Landesversicherungsanstalten)

b) Miners' pension insurance fund

Deutsche Rentenversicherung Knappschaft-Bahn-See

c) Agricultural old-age pension fund

Landwirtschaftliche Alterskassen

d) Statutory health insurance system

Betriebskrankenkassen von Unternehmen
Ersatzkassen
Innungskrankenkassen
Knappschaft, ehemals See-Krankenkasse
Landwirtschaftliche Krankenkassen
Ortskrankenkassen

e) Miners' health insurance system

Knappschaft, Verwaltung der knappschaftlichen Krankenversicherung

f) Statutory accident insurance system

Berufsgenossenschaft Verkehrswirtschaft Post-Logistik Telekommunikation
Feuerwehr-Unfallkassen
Gemeinde-Unfallversicherungsverbände
Gewerbliche und landwirtschaftliche Berufsgenossenschaften
Unfallkassen der Länder
Unfallversicherung Bund und Bahn
Verwaltungsberufsgenossenschaft

g) Employment promotion system

Bundesagentur für Arbeit
einschl. Zentralstelle für Arbeitsvermittlung, Bonn
Institut für Arbeitsmarkt- und Berufsforschung, Nürnberg
Regionaldirektionen der Bundesagentur für Arbeit
Agenturen für Arbeit
Kindergeldkasse

h) Special funds and extra budgets controlled by social security funds

This includes associations of social security funds and their central associations as well as all public-sector funds, institutions and enterprises allocated to the social security funds sector according to the European System of Accounts 2010 (ESA 2010); these are public-sector non-market producers whose self-financing level, i.e. the ratio of sales to production costs is less than 50% and/or which generate more than 80% of their sales through general government.

These institutions can be found in the list of extra budgets published by the Federal Statistical Office in Wiesbaden.²

Supplementary pension insurance for public sector employees (except extra budget entities) see II. 2. f)

¹ Link: www.destatis.de > Menü > Themen > Staat > Öffentliche Finanzen > Fonds, Einrichtungen, Unternehmen > Methoden > Methoden zur Statistik > Methodenpapiere > Liste der Extrahaushalte.

² Link: www.destatis.de > Menü > Themen > Staat > Öffentliche Finanzen > Fonds, Einrichtungen, Unternehmen > Methoden > Methoden zur Statistik > Methodenpapiere > Liste der Extrahaushalte.

*Professional associations' supplementary pension funds, see II. 2. f)
Companies' pension and burial funds, see II. 2. f)
Jobcenter (acc. § 6d, § 44b SGB II), see III. 1. b) and 1. c) Special funds and extra budgets controlled by state and local government*

■ IV. Households (ESA sector S.14)

Households include natural persons and groups of natural persons (for example, married couples, communities of heirs).

Associations of natural persons whose purpose is to jointly invest funds (for example, savings clubs, investment associations and clubs) are also counted as households. Accounts of institutions which are evidently only used to administer the assets of natural persons, for example youth welfare office accounts with trust funds and asset management accounts for individuals, are also classified under households. This also applies accordingly for escrow accounts of natural persons with notaries and lawyers.

Households also include groups of natural persons (for example, communities of heirs). If they are categorised using sub-sectors a) to c), such associations of persons are classified according to the first authorised person, which should normally be the economically more important partner. Communities of homeowners pursuant to the Act on Cooperative Apartments and Proprietary Leases (Wohnungseigentumsgesetz) are classified as employees.

Domestic households generally also include foreign workers living in Germany as well as German students studying abroad and German citizens who are members of staff of German diplomatic missions accredited abroad. Members of Germany's armed forces stationed abroad (including civilian support staff) are also classified as domestic households.

For notes on foreign households, see p. 30

The sector "households" is structured as follows:

a) Self-employed persons (including sole proprietorships) (...)¹

Business operators (including accounts of sole proprietorships, ie individually-owned firms that are entered in the Commercial Register), the self-employed, farmers, ie individuals whose income chiefly comes from independent work; also including associations of self-employed persons, e.g. freelancers who jointly operate a practice, unless the undertaking is in the form of a legal external civil-law association.

Also, high-net-worth individuals such as persons of private means or rentiers whose income is chiefly derived from their assets. If the assets consist primarily of real estate and property, these households are only assigned to the real estate activities sector (Sector 68A/68B) if the assets are used for commercial activity, otherwise they are included in "Own property asset management" (830). In the opinion of the courts, the rental and leasing of real estate and property by households generally constitutes asset management.

Managers of private limited companies (GmbH) are classified as self-employed persons if they hold at least 50% of the shares or have a blocking minority or if, in the conduct of their business, they are independent of instructions from the partners in the GmbH.

Managers of private limited companies (GmbH) who only hold shares in one private limited company and are not entrusted with the task of managing the company, are classified on the basis of the sector in which they are most active, ie according to the sub-sector a) or b) from which their income is chiefly produced.

Although self-employed persons (including sole proprietorships) are generally classified as households according to the customer classification, these individuals are assigned to the enterprises category when compiling the borrowers statistics. Because borrowing by self-employed persons is generally likely to be for commercial purposes, self-employed persons (including sole proprietorships) and enterprises are not recorded separately in the borrowers statistics. Private borrowing by self-employed persons (e.g. consumer credit) is not recorded separately in the borrowers statistics (except for loans for house purchases) and is to be included in the sector in which the self-employed person operates.

b) Employees (97A)

Wage earners, salaried staff, civil servants, ie individuals whose income chiefly comes from employment (including unemployed persons), pensioners and retired persons.

Note: Employed individuals may sometimes generate income from investments or from renting out real estate and property that far exceeds their income from employment. This does not mean that this group of persons should now *per se* be considered self-employed. If such individuals remain in employment despite generating considerable income from

¹ For the purposes of the borrowers statistics, self-employed persons and sole proprietorships are to be assigned the code number of the sector to which their economic activities belong. To be able to provide the European Central Bank with data broken down by sector, an additional code number must be assigned to self-employed persons and to sole proprietorships.

other sources, they are considered to be employed.

Such clients can be classified as self-employed if a) the client completely ceases to be an employee and lives solely on the management of his property, or b) the wealthy private client works not more than one to two days a week as an employee. After a positive examination of the facts, the client should be assigned to the economic activity "Own asset management"(Sector 830). Such clients can be assigned to "real estate activities"(Sector 68A/68B) only if the activity is commercial in nature, ie if they manage the property and real estate holdings themselves for commercial purposes and generate revenues from rents and leases.

Wealthy individuals, rentiers and persons of private means, see IV. a)

c) Other persons (97B)

Persons who do not have their own source of income or for whom it is not known whether they have their own source of income, providing they cannot be assigned to one of the two above-mentioned groups on account of other documents: persons engaged in house- and family work, infants, schoolchildren, students, persons undergoing training, persons not indicating their occupation.

Note: Persons without own income to whom real estate and property holdings are transferred for tax reasons are to be classified as employees and remain in the category "Other persons".

■ V. Non-profit institutions serving households (ESA sector S.15 / 980)

Non-profit institutions primarily operate supportive, social or benevolent. Non-profit institutions serving households are defined as all institutions that serve households (employees and self-employed persons) and/or whose resources are provided by households, including registered and non-registered (with and without legal capacity) clubs with "ideal objectives" that primarily serve households, private foundations and any other private associations not aimed at generating economic income, church foundations, other public-sector foundations of the non-profit institutions and in some cases foundations of public authorities which are classified outside general government.¹

Establishments and facilities run by non-profit institutions are also to be assigned to this sector, provided they are non-market producers, ie institutions that cover less than 50% of their costs themselves. These include, for example, canteens and accommodation provided by clubs for their members, libraries, towing and recovery services, research facilities (such as the Fraunhofer Institut and the Max Planck Society), pre-primary education institutions, schools, residential care facilities, historic sites, organisations providing assistance for families and young people as well as charitable advisory centres run by churches, religious organisations and independent welfare organisations.

Non-profit institutions serving households do not include institutions that operate on behalf of enterprises and/or which are funded by enterprises, such as "business organisations" and "industrial foundations" (see notes on p. 13). Professional sports clubs (e.g. the German premier as well as 2nd and 3rd league) belong to the non-financial corporations sector. Informal groups of people that meet, for example, to play sport or music together but that do not have the status of a club are assigned to the "Households" sector.

Specifically, non-profit organisations are

Churches, religious orders, religious and ideological associations, including

Anthroposophische Gesellschaft
Arbeitsgemeinschaft Missionarische Dienste
Borromäusverein
Dachverband Freier Weltanschauungsgemeinschaften
Dekanat (kirchliches)
Deutscher Freidenker-Verband
Diözesanverwaltung
Domkasse
Evangelische Frauen in Deutschland
Finanzkammer (erzbischöfliche)
Freikirche
Freimaurerloge
Generalvikariat
Gustav-Adolf-Werk
Heilsarmee
Islamische Gemeinschaft

¹ See also „List of other public funds, institutions and enterprises“ (sFEU) of the German Federal Statistical Office
Link: www.destatis.de > Menü > Themen > Staat > Öffentliche Finanzen > Fonds, Einrichtungen, Unternehmen > Methoden > Methoden zur Statistik > Methodenpapiere > Liste der sonstigen Fonds, Einrichtungen und Unternehmen.

Katholischer Deutscher Frauenbund
Katholisches Männerwerk
Kirchenamt, -ausschuss, -bauamt
Kirchengeldstelle, -steueramt
Kirchenrat, -senat, -verwaltung
Kolpingsfamilie
Konsistorium
Küsterei
Marianische Kongregation
Missionshaus
Ordinariat (bischöfliches, erzbischöfliches)
Quäker
Superintendentur
Synode
Zentralkomitee der deutschen Katholiken
Zentralrat der Juden in Deutschland

Independent welfare organisations, for example

Arbeiter-Samariter-Bund Deutschland
Arbeiterwohlfahrt
Bahnhofsmission
Berliner Tafel e.V.
Bundesarbeitsgemeinschaft Selbsthilfe von Menschen mit Behinderung und chronischer Erkrankung und ihren Angehörigen
Deutsche Vereinigung für die Rehabilitation
Deutscher Caritasverband
Deutscher Paritätischer Wohlfahrtsverband
Deutscher Verein für öffentliche und private Fürsorge
Deutsches Müttergenesungswerk
Deutsches Rotes Kreuz
Diakonieverband
Diakonissenmutterhaus
Evangelisches Werk für Diakonie und Entwicklung
Fürsorgeverein
Heimatkartei
Herbergsverein
Johanniterorden
Malteser-Hilfsdienst
Missionsgesellschaft
Suchdienst
Unterstützungsverein
Verband Deutscher Wohltätigkeitsstiftungen
Verein für Gefangenenhilfe
Wohlfahrtsverband
Zentralwohlfahrtsstelle der Juden in Deutschland

Independent organisations providing assistance for young people, for example

Arbeitsgemeinschaft für Kinder- und Jugendhilfe
Arbeitskreis deutscher Bildungsstätten
Bundeskonferenz für Erziehungsberatung
Christlicher Verein Junger Menschen
Deutsches Jugendherbergswerk
Deutsches Jugendschriftenwerk
Jugendring
Kinderschutzbund
Komitee Sicherheit für das Kind
Pfadfinderbund
Ring politischer Jugend
SOS-Kinderdorf
Conterganstiftung für behinderte Menschen
Verband Deutscher Schullandheime

Educational, scientific, research and cultural organisations, for example

Altertumsverein
Astronomische Gesellschaft
Besucherring
Deutsche Akademie für Sprache und Dichtung
Deutsche Forschungsgemeinschaft
Deutsche Gesellschaft für Chirurgie
Deutsche Gesellschaft für internationales Recht
Deutsche Gesellschaft für Völkerkunde
Deutsche Physikalische Gesellschaft
Deutsche Statistische Gesellschaft
Fraunhofer-Gesellschaft
Geographische Gesellschaft
Gesangverein
Gesellschaft für Musikforschung
Gesellschaft für Wirtschafts- und Sozialwissenschaften – Verein für Socialpolitik –
Goethe-Gesellschaft
Heimatverein
Kunstverein
Museumsgesellschaft
Naturschutzverein
Orchesterverein
Max-Planck-Gesellschaft
Privatschulverband
Schulverein
Sprachverein
Stifterverband für die Deutsche Wissenschaft
Theatergesellschaft
Tierschutzverein
Volkshochschulverband
West-Ost-Kulturwerk

Sport and health organisations, for example

Aeroclub
Akademie für öffentliches Gesundheitswesen
Arzneimittel-Informationsdienst
Automobilclub
Blaues Kreuz in Deutschland
Bund Deutscher Karneval
Bund Deutscher Philatelisten
Bundesverband Bürgerinitiativen Umweltschutz
Bundesverband Deutscher Film-Autoren
Bundesvereinigung Prävention und Gesundheitsförderung
Briefmarkensammlerverein
Brieftaubenzüchterverein
Bürgergesellschaft
Deutscher Alpenverein
Deutscher Camping-Club
Deutscher Diabetiker Bund
Deutsche Gesellschaft für Freizeit
Deutsche Gesellschaft für Humanes Sterben
Deutsches Grünes Kreuz
Deutscher Guttempler-Orden
Deutsche Lebens-Rettungs-Gesellschaft
Deutsche Zentrale für Globetrotter
Fußballverein
Kasinoverein
Kegelklub
Kleingartenverein
Olympisches Komitee
Reit- und Fahrverein
Schachverein
Schrebergartenverein
Schützenverein
Sportverein
Tanzsportverein
Wanderverein

Labour organisations, including dbb Beamtenbund und Tarifunion
DHV – Die Berufsgewerkschaft

Local authority central and regional associations (excluding municipal special-purpose associations),
for example

Deutscher Städte- und Gemeindebund
Deutscher Städtetag
Hessischer Landkreistag

Political organisations, including associations and communities of voters

Tenant and homeowner associations

Other non-profit organisations, for example

Akademikerverbände
Arbeitskammer des Saarlandes
Bürgerinitiativen und Protestbewegungen
Bund der Steuerzahler
Bund der Vertriebenen
Deutscher Familienverband
DHB – Netzwerk Haushalt, Berufsverband der Haushaltsführenden
Frauenbund
Genealogischer Verein
Kriegsgräberfürsorge
Kriegsteilnehmervereine
Landsmannschaften
Rentnerbund
Soldatenbund
Sozialverband Deutschland
Sozialverband VdK Deutschland
Studentenverband
Umwelt- und Ökologiebewegungen
Verband der Heimkehrer, Kriegsgefangenen- und Vermisstenangehörigen Deutschlands
Verbraucherorganisationen
Verkehrsvereine

Professional sports teams and sports clubs, business organisations and industrial-foundations see I.

Local authority central and regional associations (excluding municipal special-purpose associations) see V.

Public foundations of the public sector, see III.

Social security fund associations, see III. 2. h)

■ Abroad

The sectoral classification of the international framework ESA 2010 can be applied to both domestic and foreign enterprises, households, central governments and other institutions. The notes on the domestic sectors (see section entitled "Germany", starting on p. 11) therefore also apply to the foreign sectors. As a result, it is not necessary to list the individual sectors and sub-sections of the sectoral classification together with their explanatory comments again here. Instead, the following section focuses more on the features specific to the sectoral allocation of non-resident households and institutions.

Non-residents are natural and legal persons whose normal place of abode, main office or domicile is outside the Federal Republic of Germany.

■ I. Foreign Non-financial corporations

Foreign non-financial corporations also include foreign branches of domestic non-financial corporations.

For domestic branches of foreign non-financial corporations, see "Germany", Section I

■ II. Foreign financial corporations

a) Foreign banks

Foreign banks are institutions domiciled or with headquarters outside Germany, which are classed as banks in the country concerned. The term also comprises branches of domestic banks located outside Germany (including those of the reporting institution). The following are also classified as foreign banks: foreign monetary authorities/central banks including euro-area central banks and the ECB. A list of foreign monetary authorities/central banks can be taken from the Special Statistical Publication 1, January 2023, section "Verzeichnisse", pp. 16.25 to 16.28 (in German only).

Throughout the European Union, only MFIs are to be classed as "banks".

Foreign banks also include international organisations that are treated as equivalent to a central monetary authority or a bank owing to the activities they perform. The following are just a few examples of these supranational institutions:

Monetary authorities/Central banks

Bank for International Settlements (BIS)
Banque des Etats de l'Afrique Centrale (BEAC)
Banque centrale des etats de l'Afrique de l'ouest (BCEAO)
International Monetary Fund (IMF)
West African Monetary Agency (WAMA)

Banks

African Export-Import Bank (Afreximbank)
Banco Latinoamericano de Comercio Exterior (BLADEX)
Central American Bank for Economic Integration (CABEI)
Development Bank of Latin America (CAF)
European Investment Bank (EIB)
Fondo Latino Americano de Reservas (FLAR)

Domestic branches of foreign banks, see Germany, section II. 1. b)

b) Foreign other financial corporations (excluding banks)

Foreign other financial corporations also include international development banks and other international organisations that perform financial auxiliary activities for the lending and insurance sectors:

International development banks

African Development Bank Group (AfDB)
Arab Bank for Economic Development in Africa (BADEA)
Arab Fund for Economic and Social Development (AFESD)
Arab Monetary Fund (AMF)
Asian Development Bank (ADB)
Black Sea Trade and Development Bank (BSTDB)
Caribbean Development Bank (CDB)
Central African States Development Bank (CASDB)
Council of Europe Development Bank (CEB)

East African Development Bank (EADB)
Eurasian Development Bank (EDB)
European Bank for Reconstruction and Development (EBRD)
European Investment Fund (EIF)
Inter American Development Bank (IADB)
Inter American Investment Corporation (IIC)
International Bank for Economic Cooperation (IBEC)
International Bank for Reconstruction and Development (IBRD)
International Development Association (IDA)
International Finance Corporation (IFC)
International Fund for Agricultural Development (IFAD)
International Investment Bank (IIB)
Islamic Development Bank (IDB)
Multilateral Investment Guarantee Agency (MIGA)
Nordic Investment Bank (NIB)
North American Development Bank (NADB)
OPEC Fund for International Development (OFID)
West African Development Bank (BOAD)

■ III. Foreign general government

Foreign governments, including their diplomatic and consular missions in Germany, as well as agencies of foreign armed forces, other foreign central, state and local government, foreign social security funds.

Foreign extra budget entities (non-market producers) of foreign domestic general government and social security funds should also be recorded here. For example, the French Caisse d'amortissement de la dette sociale (CADES) should be allocated to France's social security funds.

In addition, this category also includes all international organisations apart from supranational banks and international development banks.

Moreover, this category also includes institutions and bodies of the European Union like the European Stability Mechanism (ESM) and the European Financial Stability Facility (EFSF).

■ IV. Foreign households

Foreign households include

- German citizens who have moved their place of permanent residence or place of habitual abode to a foreign economic territory
- Foreign students living in Germany and foreign staff (e.g. diplomats) of German diplomatic missions
- Members of foreign troops stationed in Germany (including civilian support staff) and their family members

For notes on domestic households, see p. 23 et seq.

■ V. Foreign non-profit institutions serving households

Foreign non-profit institutions serving households include churches, religious and ideological associations, independent welfare organisations, educational, scientific, research and cultural organisations, sports and health organisations as well as political organisations.

Non-market producers that are controlled and funded by foreign non-profit institutions are also assigned to this category.

Explanatory notes on the breakdown of the customer classification by industry or activity

The classification by industry or activity¹ follows the “General industrial classification of economic activities within the European Communities” (NACE Rev 2.1)², which is binding on all EU member states, right down to the “divisions” marked by two-digit numerical codes. It can be used both for Germany and abroad by applying a specific distinguishing feature.

The classification applies equally to enterprises and self-employed persons (including sole proprietorships), ie to all institutions whose main activity consists of producing goods and services for the market, as well as to employees and other individuals, non-profit organisations or general government, ie institutions whose services are not normally intended for the market. The capital ownership and legal form of the institutions are irrelevant in this context. Classification according to the individual industries is based solely on the type of activity.

For the purposes of the banking statistics, it was necessary to deviate from the Federal Statistical Office’s classification of economic sectors in some of the sections of the customer classification. These deviations relate especially to the classification of so-called extra budget entities of central, state and local governments as well as to non-market producers of non-profit institutions serving households. In section L. “Financial and insurance activities”, modifications have also been made for reasons of consistency with ESA 2010. It is indicated at the relevant places in the breakdown by industry or activity where these codes differ from the WZ 2025.

In the classification by the Federal Statistical Office, economic activities are classified, among other things, by section (indicated by capital letters) and division (indicated by “two-digit numerical codes”). This system was adopted for the Deutsche Bundesbank’s customer classification, as presented here.

For practical purposes three-digit code numbers are used in the customer classification which in almost all cases are made up of the two digits designating the division, plus an attached zero, and are placed in brackets behind the designation of the division (see also table overview above). In some exceptional cases, sub-items within the divisions had to be created for the purposes of the banking statistics; those are indicated by the two digits of the relevant division plus a capital letter in the third place (example: 68A Housing enterprises).

The subdivision of the divisions by paragraphs with sub-headings in semi-bold type without special item numbers or letters is in principle identical to the subdivision into the three-digit numerical code levels (“groups”) in WZ 2025.

Units whose activities cover various economic segments have to be classified on the basis of the focal point of their activities.

Besides being classified in the customer classification by sector or industry and activity, enterprises and self-employed persons (including sole proprietorships) need to be additionally subclassified by “craft trades” and “non-craft trades” for the purposes of the borrowers statistics.

Following the tabular list of the economic activity classification, supplementary explanations are provided for the sections “Provision of financial and insurance services” (L), “Real estate activities” (M), and “Public administration, defence, social security” (P). For all other sections, there are no specific provisions relevant to banking statistics; therefore, we refer to the explanations provided by the Federal Statistical Office.

¹ Excerpt from the “Classification of Economic Activities with Explanatory Notes”, 2008 edition (WZ 2008), published by the Federal Statistical Office, Wiesbaden. Changes to the text and additions have been made in some places for the purposes of the banking statistics; these differences in the contents have been marked.

² NACE Rev 2.1 = “Nomenclature générale des activités économiques dans les Communautés Européennes”, 2nd revised version; effective since 1 January 2025 by virtue of Regulation (EC) No 1893/2006 of the European Parliament and of the Council of 20 December 2006, as amended by Regulation (EU) 2023/137 of the European Parliament and of the Council of 10 October 2022.

Tabular overview of the breakdown by industry or activity*
for enterprises, households, non-profit organisations and general government

Section/division (title)		Code ¹
A. Agriculture, forestry and fishing		
01. Crop and animal production, hunting and related service activities	Growing of non-perennial crops Growing of perennial crops Plant propagation Animal production Mixed farming Support activities to agriculture and post-harvest crop activities Hunting, trapping and related service activities	010
02. Forestry and logging	Silviculture and other forestry activities Logging Gathering of wild growing non-wood products Support services to forestry	020
03. Fishing and aquaculture	Fishing Aquaculture Support activities for fishing and aquaculture	030
B. Mining and quarrying		
05. Mining of coal and lignite	Mining of hard coal Mining of lignite	050
06. Extraction of crude petroleum and natural gas	Extraction of crude petroleum Extraction of natural gas	060
07. Mining of metal ores	Mining of iron ores Mining of non-ferrous metal ores	070
08. Other mining and quarrying	Quarrying of stone, sand and clay Mining and quarrying nec	080
09. Mining support service activities	Support activities for petroleum and natural gas extraction Support activities for other mining and quarrying	090
C. Manufacturing		
10. Manufacture of food products	Processing and preserving of meat and production of meat products Processing and preserving of fish, crustaceans and molluscs Processing and preserving of fruit and vegetables Manufacture of vegetable and animal oils and fats Manufacture of dairy products and edible ice Manufacture of grain mill products, starches and starch products Manufacture of bakery and farinaceous products Manufacture of other food products Manufacture of prepared animal feeds	100
11. Manufacture of beverages		110

* Excerpt from the classification of economic activities in the European Communities (NACE Rev 2.1), German version, 2025 edition (WZ 2025). **1** Two-digit items from WZ 2025 with a zero in third place; letter in third place for some of the summarised items that differ from WZ 205. Deviations have been marked.

Section/division (title)		Code
C. Manufacturing (cont'd)		
12. Manufacture of tobacco products		120
13. Manufacture of textiles	Preparation and spinning of textile fibres Weaving of textiles Finishing of textiles Manufacture of other textiles	130
14. Manufacture of wearing apparel	Manufacture of knitted and crocheted apparel Manufacture of other wearing apparel and accessories	140
15. Manufacture of leather and related products of other materials	Tanning, dyeing, dressing of leather and fur; manufacture of luggage, handbags, saddlery and harness Manufacture of footwear	150
16. Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	Sawmilling and planing of wood; processing and finishing of wood Manufacture of products of wood, cork, straw and plaiting materials	160
17. Manufacture of paper and paper products	Manufacture of pulp, paper and paperboard Manufacture of articles of paper and paperboard	170
18. Printing and reproduction of recorded media	Printing and service activities related to printing Reproduction of recorded media	180
19. Manufacture of coke and refined petroleum products	Manufacture of coke oven products Manufacture of refined petroleum products and fossil fuel products	190
20. Manufacture of chemicals and chemical products	Manufacture of basic chemicals, fertilisers and nitrogen compounds, plastics and synthetic rubber in primary forms Manufacture of pesticides, disinfectants and other agrochemical products Manufacture of paints, varnishes and similar coatings, printing ink and mastics Manufacture of washing, cleaning and polishing preparations Manufacture of other chemical products Manufacture of man-made fibres	200
21. Manufacture of basic pharmaceutical products and pharmaceutical preparations	Manufacture of basic pharmaceutical products Manufacture of pharmaceutical preparations	210
22. Manufacture of rubber and plastic products	Manufacture of rubber products Manufacture of plastic products	220
23. Manufacture of other non-metallic mineral products	Manufacture of glass and glass products Manufacture of refractory products Manufacture of clay building materials Manufacture of other porcelain and ceramic products Manufacture of cement, lime and plaster Manufacture of articles of concrete, cement and plaster Cutting, shaping and finishing of stone Manufacture of abrasive products and non-metallic mineral products n.e.c.	230

Section/division (title)		Code
C. Manufacturing (cont'd)		
24. Manufacture of basic metals	Manufacture of basic iron and steel and of ferro-alloys Manufacture of tubes, pipes, hollow profiles and related fittings, of steel Manufacture of other products of first processing of steel Manufacture of basic precious and other non-ferrous metals Casting of metals	240
25. Manufacture of fabricated metal products, except machinery and equipment	Manufacture of structural metal products Manufacture of tanks, reservoirs and containers of metal Manufacture of steam generators, except central heating hot water boilers Manufacture of weapons and ammunition Forging and shaping of metal and powder metallurgy Treatment and coating of metals; machining Manufacture of cutlery, tools and general hardware Manufacture of other fabricated metal products	250
26. Manufacture of computer, electronic and optical products	Manufacture of electronic components and boards Manufacture of computers and peripheral equipment Manufacture of communication equipment Manufacture of consumer electronics Manufacture of measuring, testing instruments; clocks and watches Manufacture of irradiation, electromedical and electrotherapeutic equipment Manufacture of optical instruments, magnetic and optical media and photo-graphic equipment	260
27. Manufacture of electrical equipment	Manufacture of electric motors, generators, transformers and electricity distribution and control apparatus Manufacture of batteries and accumulators Manufacture of wiring and wiring devices Manufacture of lighting equipment Manufacture of domestic appliances Manufacture of other electrical equipment	270
28. Manufacture of machinery and equipment n.e.c.	Manufacture of general-purpose machinery Manufacture of other general-purpose machinery Manufacture of agricultural and forestry machinery Manufacture of metal forming machinery and machine tools Manufacture of other special-purpose machinery	280
29. Manufacture of motor vehicles, trailers and semi-trailers	Manufacture of motor vehicles Manufacture of bodies and coachwork for motor vehicles; manufacture of trailers and semi-trailers Manufacture of motor vehicles parts and accessories	290

Section/division (title)		Code
C. Manufacturing (cont'd)		
30. Manufacture of other transport equipment	Building of ships and boats Manufacture of railway locomotives and rolling stock Manufacture of air and spacecraft and related machinery Manufacture of military fighting vehicles Manufacture of transport equipment n.e.c.	300
31. Manufacture of furniture		310
32. Other manufacturing	Manufacture of jewellery, bijouterie and related articles Manufacture of musical instruments Manufacture of sports goods Manufacture of games and toys Manufacture of medical and dental instruments and supplies Manufacturing n.e.c.	320
33. Repair and installation of machinery and equipment	Repair of fabricated metal products, machinery and equipment Installation of industrial machinery and equipment	330
D. Electricity, gas, steam and air conditioning supply		
35. Electricity, gas, steam and air conditioning supply	Electric power generation, transmission and distribution Manufacture of gas; distribution of gaseous fuels through mains Steam and air conditioning supply	350
E. Water supply; sewerage, waste management and remediation activities		
36. Water collection, treatment and supply		360
37. Sewerage		370
38. Waste collection, recovery and disposal activities	Waste collection Waste recovery Waste disposal without recovery	380
39. Remediation activities and other waste management services activities		390
F. Construction		
41. Construction of residential and non-residential buildings	Development of building projects Construction of residential and non-residential buildings	410
42. Civil engineering	Construction of roads and railways Construction of utility projects Construction of other civil engineering projects	420
43. Specialised construction activities	Demolition and site preparation Electrical, plumbing and other construction installation activities Building completion and finishing Specialised construction activities in construction of buildings Specialised construction activities in civil Engineering Intermediation service activities for specialised construction services Other specialised construction activities	430

Section/division (title)		Code
G. Wholesale and retail trade; repair of motor vehicles and motorcycles		
46. Wholesale trade, except of motor vehicles and motorcycles	Wholesale on a fee or contract basis Wholesale of agricultural raw materials and live animals Wholesale of food, beverages and tobacco Wholesale of household goods Wholesale of information and communication equipment Wholesale of other machinery, equipment and supplies Wholesale of motor vehicles, motorcycles and related parts and accessories Other specialised wholesale Non-specialised wholesale trade	460
47. Retail trade, except of motor vehicles and motorcycles	Non-specialised retail stores Retail sale of food, beverages and tobacco in specialised stores Retail sale of automotive fuel in specialised stores Retail sale of information and communication equipment in specialised stores Retail sale of other household equipment in specialised stores Retail sale of cultural and recreation goods in specialised stores Retail sale of other goods, except motor vehicles and motorcycles Retail sale of motor vehicles, motorcycles and related parts and accessories Intermediation service activities for retail sale	470
H. Transportation and storage		
49. Land transport and transport via pipelines	Passenger rail transport Freight rail transport Other passenger land transport Freight transport by road and removal services Transport via pipeline	490
50. Water transport	Sea and coastal passenger water transport Sea and coastal freight water transport Inland passenger water transport Inland freight water transport	500
51. Air transport	Passenger air transport Freight air transport and space transport	510
52. Warehousing, storage and support activities for transportation	Warehousing and storage Support activities for transportation Intermediation service activities for transportation	520
53. Postal and courier activities	Postal activities under universal service obligation Other postal and courier activities	530

Section/division (title)		Code
I. Accommodation and food service activities		
55. Accommodation	Hotels and similar accommodation Holiday and other short-stay accommodation Camping grounds and recreational vehicle parks Intermediation service activities for accommodation Other accommodation	550
56. Food and beverage service activities	Restaurants and mobile food service activities Event catering, contract catering service activities and other food service activities Beverage serving activities Intermediation service activities for food and beverage services activities	560
J. Publishing, broadcasting and content production and distribution activities		
58. Publishing activities	Publishing of books , newspapers and other publishing activities, except software publishing Software publishing	580
59. Motion picture, video and television programme production, sound recording and music publishing activities	Motion picture, video and television programme activities Sound recording and music publishing activities	590
60. Programming, broadcasting, news agency and other content distribution activities	Radio broadcasting and audio distribution activities Television programming, broadcasting and video distribution activities News agency and other content distribution activities	600
K. Telecommunication, computer programming, consulting, computing infrastructure and other information service activities		
61. Telecommunications	Wired, wireless and satellite telecommunications activities Telecommunication reselling activities and intermediation service activities for telecommunication Other telecommunications activities	610
62. Computer programming, consultancy and related activities	Computer programming activities Computer consultancy and computer facilities management activities Other information technology and computer service activities	620
63. Computing infrastructure, data processing, hosting and other information service activities	Computing infrastructure, data processing, hosting and related activities Web search portal activities and other information service activities	630

Section/division (title)		Code
L. Financial and insurance activities¹		
64.1. Monetary intermediation	a) Deutsche Bundesbank b) Banks (MFIs) c) Money market funds (MMF)	64A ² 64B ³ 64I ³
64.2. Holding companies and financing conduits	a) Holding companies b) Financing conduits	64K ⁴ 64E ¹⁰
64.3. Trusts, funds and similar financial entities	a) Open-end investment funds (excluding Money market funds) b) Closed-end investment funds (excluding Money market funds)	64E ⁵ 64H ⁶ 64M ⁷
64.9. Other financial services activities, except insurance and pension funding	a) Financial leasing b) Other financial intermediation n.e.c. c) Venture capital companies d) Financial vehicle institutions e) Financial trading institutions f) Non-MFI credit institutions	64F ⁸ 64G ⁹ 64L ¹¹ 64J ¹² 64N ¹³ 64Z ¹⁴
65. Insurance, reinsurance and pension funding, except compulsory social security	a) Insurance, Reinsurance b) Pension funding (except compulsory social security)	65A ¹⁵ 65B ¹⁶
66. Activities auxiliary to financial services and insurance activities ¹⁷	Activities auxiliary to financial services, except insurance and pension funding Activities auxiliary to insurance and pension funding Fund management activities	660
M. Real estate activities		
68. Real estate activities	a) Housing enterprises b) Other real estate activities	68A ¹⁸ 68B ¹⁹
N. Professional, scientific and technical activities		
69. Legal and accounting activities	Legal activities Accounting, bookkeeping and auditing activities; tax consultancy	690
70. Activities of head offices and management consultancy activities	a) Head offices with predominantly financial shareholdings b) Head offices with active insurance business c) Head offices with predominantly non-financial shareholdings d) Management consultancy activities	64D ²⁰ 65C ²¹ 70A ²² 70B ²³

¹ The code numbers given in section L. for the purposes of the banking statistics occasionally differ from the original WZ 2025 codes. These deviations are denoted by an asterisk (*) below. ² WZ 2025 item 64.11. ³ WZ 2025 item 64.19* and additional institutions that are classed as "monetary financial institutions", such as money market funds. ⁴ WZ 2025 item 64.21. ⁵ WZ 2025 item 64.32. ⁶ WZ 2025 auxiliary item 64.31.2 ⁷ WZ 2025 auxiliary item 64.31.1. ⁸ WZ 2025 item 64.91. ⁹ WZ 2025 items 64.92 and 64.99.9. This also includes credit institutions that are not classed as MFIs with the exception of Non-MFI credit institutions as well as investment companies and housing enterprises with savings facilities. ¹⁰ WZ 2025 item 64.22. ¹¹ WZ 2025 item 64.99.1. ¹² WZ 2025 item 64.99.2. ¹³ WZ 2025 item 64.99.3. ¹⁴ WZ 2025 auxiliary item 64.99.5. ¹⁵ WZ 2025 items 65.1, 65.2. ¹⁶ WZ 2025 item 65.3. ¹⁷ This also includes investment companies as well as associations of credit institutions and insurance enterprises. ¹⁸ WZ 2025 items 68.11.1, 68.12.2, 68.20.1, 68.31.1 and 68.32.1; including housing enterprises with savings facilities. ¹⁹ WZ 2025 items 68.11.2, 68.12.3, 68.20.2, 68.31.2 and 68.32.2. ²⁰ WZ 2025 item 70.10.1 ²¹ WZ 2025 item 70.10.2 ²² WZ 2025 items 70.10.3 and 70.10.4 ²³ WZ 2025 item 70.2

Section/division (title)		Code
N.	Professional, scientific and technical activities (cont'd)	
71.	Architectural and engineering activities; technical testing and analysis	Architectural and engineering activities and related technical consultancy Technical testing and analysis 710
72.	Scientific research and development	Research and experimental development on natural sciences and engineering Research and experimental development on social sciences and humanities 720
73.	Advertising, market research and public relations	Advertising Market research and public opinion polling Public relations and communication activities 730
74.	Other professional, scientific and technical activities	Specialised design activities Photographic activities Translation and interpretation activities Other professional, scientific and technical activities n.e.c. 740
75.	Veterinary activities	750
O.	Administrative and support service activities	
77.	Rental and leasing activities	Rental and leasing of motor vehicles Rental and leasing of personal and household goods Rental and leasing of other machinery, equipment and tangible goods Leasing of intellectual property and similar products, except copyrighted works 770
78.	Employment activities	Activities of employment placement agencies Temporary employment agency activities and other human resources provision 780
79.	Travel agency, tour operator and other reservation service and related activities	Travel agency and tour operator activities Other reservation service and related activities 790
80.	Investigation and security activities	800
81.	Services to buildings and landscape activities	Combined facilities support activities Cleaning activities Landscape service activities 810
82.	Office administrative, office support and other business support activities	Office administrative and support activities Activities of call centres Organisation of conventions and trade shows Intermediation service activities for business support service activities n.e.c. Business support service activities n.e.c. 820
83.	Own asset management	830

Section/division (title)		Code
P. Public administration and defence; compulsory social security¹		
84. Public administration and defence; compulsory social security	a) Public administration and defence Administration of the State and the economic and social policy of the community Provision of services to the community as a whole b) Compulsory social security activities	84A² 84B³
Q. Education¹ (excluding non-profit organisations)		
85. Education	Pre-primary education Primary education Secondary and post-secondary non-tertiary education Tertiary education Other education Educational support activities	850
R. Human health and social work activities¹ (excluding non-profit organisations)		
86. Human health activities	Hospital activities Medical and dental practice activities Other human health activities	860
87. Residential care activities	Residential nursing care activities Residential care activities for persons living with or having a diagnosis of a mental illness or substance abuse Residential care activities for older persons or persons with physical disabilities Other residential care activities	870
88. Social work activities without accommodation	Social work activities without accommodation for older persons or persons with disabilities Other social work activities without accommodation	880
S. Arts, sport and recreation¹ (excluding non-profit organisations)		
90. Arts creation and performing arts activities	Arts creation activities Activities of performing arts Support activities to arts creation and performing arts	900
91. Libraries, archives, museums and other cultural activities	Library and archive activities Museum, collection, historical site and monument activities Conservation, restoration and other support activities for cultural heritage Botanical and zoological garden and nature reserve activities	910

¹ Loans to public administration, defence and compulsory social security are not included in the borrowers statistics. The same applies to extra budget entities of central, state and local government, which are recorded in the Federal Statistical Office's list of extra budget entities. ² WZ 2025 item 84 excluding 84.3. ³ WZ 2025 item 84.3. ⁴ Extra budget entities and non-market producers of central, state and local government, social security funds and non-profit institutions serving households operating in this industry are to be assigned to the industries of their owner (84A, 84B, 980).

Section/division (title)		Code
S. Arts, sport and recreation¹ (excluding non-profit organisations) (cont'd)		
92. Gambling and betting activities		920
93. Sports activities and amusement and recreation activities	Sports activities Amusement and recreation activities	930
T. Other service activities		
94. Activities of membership organisations (excluding non-profit organisations) ¹	Activities of business, employers and professional membership organisations	940
95. Repair and maintenance of computers, personal and household goods, and motor vehicles and motorcycles	Repair of computers and communication equipment Repair and maintenance of personal and household goods Repair and maintenance of motor vehicles and motorcycles Intermediation service activities for repair and maintenance of computers, personal and household goods, and motor vehicles and motorcycles	950
96. Other personal service activities		960
U. Activities of households as employers; undifferentiated goods and services-producing activities of households for own use²		
	a) Self-employed persons (including sole proprietorships) b) Employees c) Other persons	³ 97A 97B
98. Non-profit organisations (excluding business organisations) ³		980⁴

1 For explanatory notes on the division "Activities of membership organisations", see Overall survey, Germany, section I. **2** In the Federal Statistical Office's classification of economic activities, households are classified as an "economic sector" whereas for the purposes of the banking statistics, individuals are represented. For explanatory notes on persons, see Overall survey, Germany, section IV. **3** In the borrowers statistics, self-employed persons and sole proprietorships are to be assigned to the economic sectors intended for enterprises depending on their economic activity, ie to be given the corresponding sector code number. **4** This item – in divergence from the Federal Statistical Office's classification of economic activities – has been created for the purposes of the banking statistics. For explanatory notes, see Overall survey, Germany, section V.

Breakdown by industry or activity – explanatory notes for sections L, M and P

Germany

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	a) Deutsche Bundesbank (64A)	40
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65.	Insurance, reinsurance and pension funding, except compulsory social security	42
	a) Insurance, Reinsurance (65A)	42
	b) Pension funding (including supplementary pension funds for government employees) (65B)	42
	c) Head offices with active insurance business (65C)	42
66.	Activities auxiliary to financial services and insurance activities (66O)	42
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M.	Real estate activities	43
68.	Real estate activities	43
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84.	Public administration and defence; compulsory social security	44
	a) Public administration and defence (84A)	44
	b) Compulsory social security activities (84B)	44

■ L. Financial and insurance activities

This section includes all corporations and quasi-corporations which are classified under ESA 2010 sector S.12 “Financial corporations” because of the activity in which they are principally engaged.

In order to be able to consistently portray ESA 2010 sector S.12 in compliance with the reporting requirements of the European Central Bank, contrary to the Federal Statistical Office’s classification of economic activities, WZ 2025, some items in this section had to be adjusted in line with the requirements of reporting on bank statistics; these are marked at the relevant places.

64. Financial service activities, except insurance and pension funding

Obtaining and redistributing funds, as well as conducting other banking and financial business (other than for the purpose of insurance or pension funding or compulsory social security).

64.1. Monetary intermediation

For the purposes of the banking statistics, banks (including the Deutsche Bundesbank) – in divergence from the classification of economic activities used by the Federal Statistical Office – are removed from the enterprise sector and classified as the sector “Banks (MFIs)”. Explanatory notes on this and an overview of the categories of banks of the banking statistics are provided in the Overall survey, Germany, section II, from p. 13.

a) Deutsche Bundesbank (64A)

The Deutsche Bundesbank as the central bank of the Federal Republic of Germany including its Regional Offices.

b) Banks (excluding Deutsche Bundesbank) (64B)

c) Money market funds (MMF) (64I)

Deviating from the Destatis classification, we dedicate Money market funds (MMF)¹ as a financial institution (MFI).

Other financial intermediaries, see Overall survey, Germany, section II. 2. b)

64.2. Activities of holding companies

Holding companies (64K)

The principal activity of pure holding companies is owning the group, they do not provide any other service to the businesses in which the equity is held, i.e. they do not administer or manage other units.

Venture capital companies, see 64.99.1 (64L)

Head offices with active insurance business, see 70.10.2 (65C)

Head offices with predominantly financial shareholdings, see 70.10.1 (64D)

Head offices with predominantly non-financial shareholdings, see 70.10.3 and 70.10.4 (70A)

64.3. Trusts, funds and similar financial entities (64E)

For the purposes of the banking statistics – in divergence from the classification of economic activities used by the Federal Statistical Office – only those units are shown in this item which have the following activity characteristics:

Special purpose entities (SPEs) that procure funding for their parent company on the open market and then pass this funding on as well as provide general financial services exclusively for their group companies (including in-house banks).

Entities with their own legal personalities that manage estates and trust funds on behalf of the beneficiary within the scope of an agreement or will.

Pawnshops, Enterprises engaged in pawnbroking, ie granting loans against the pledge of consumer durables.

So-called „shell companies” that hold, manage or transfer financial assets within a group of companies; Complementary companies (Komplementärgesellschaften) of German financial GmbH & Co. KGs, which, founded solely for liability reasons.

Complementary companies with management function, see 70.10.1 (64D), 70.10.3 and 70.10.4 (70A)

¹ A full overview of money market funds (MMFs) can be found at the European Central Bank’s website: (www.ecb.europa.eu > Statistics > All key statistics > Money, credit and banking > Monetary financial institutions (MFIs) > Resources: List of MFIs > List of Monetary Financial Institutions (daily data)).

64.9. Other financial service activities, except insurance and pension funding

a) Financial leasing (64F)

Financial leasing corporations according to ESA 2010.¹

b) Other financial intermediation nec (64G)

This includes guarantee banks as well as central counterparties within the meaning of Section 1(1) number 12 of the Banking Act², financial services institutions within the meaning of Section 1(1a) of the Banking Act nec, investment firms within the meaning of section 2 (2) of the Act on the supervision of securities institutions (WpIG) nec, and REITs, which buy and administer mortgages and earn interest thereon (mortgage REITs). It additionally includes credit card company activities, wholesale of bullion for financial purposes, and litigation funding.

Also to be recorded here are securities trading firms and securities trading banks which, pursuant to Section 1(3d) of the Banking Act, conduct banking business within the meaning of subsection (1) sentence 2 number 4 or 10 of the Banking Act, as well as trading for own account by securities traders with derivatives (for example, swaps, options and futures).

Banks (MFIs), see 64B

Non-MFI credit institutions, see 64Z

Pawnshops, see 64.92.2 (64E)

Processing and settlement of credit card transactions, see 66 (660)

c) Non-MFI credit institutions (64Z)

These are systemically important investment firms that are now classified as credit institutions pursuant to Article 4(1) point (1)(b) of Regulation (EU) No 575/2013 as amended by Article 62 of Regulation (EU) 2019/2033.³

For explanatory notes on non-MFI credit institutions, see Overall survey – explanatory notes, Germany, Section II.

Banks (MFIs), see 64B

Guarantee banks, see 64G

d) Open-end investment funds (excluding Money market funds) (64H)

This includes undertakings for collective investment in transferable securities (UCITS) and open-end alternative investment funds (AIFs) pursuant to the German Capital Investment Code (*Kapitalanlagegesetzbuch*), specifically special funds, investment stock corporations with variable capital and investment limited partnerships.⁴

e) Closed-end investment funds (excluding Money market funds) (64M)

Investment funds in the legal form of an investment stock corporation with fixed capital or an investment limited partnership. These primarily invest in tangible assets such as real estate, ships, aircraft and wind farms; also included here are private equity and venture capital funds.³

Note: Pursuant to the interpretation issued by the German Federal Financial Supervisory Authority (BaFin) on 14 June 2013 on the scope of application of the German Capital Investment Code (*Kapitalanlagegesetzbuch*) and the definition of "investment funds", operating solar energy, wind energy and shipping funds are not classified as closed-end investment funds but are instead to be allocated to the economic sectors in which the revenue is generated.

f) Venture capital companies (64L)

The provision of equity in the form of capital investments (shares, shares in private limited companies) or equity-like funding, such as silent participations and shareholder loans, to small and medium-sized enterprises. The capital investment company actively provides advice and consulting services. These capital investment companies also include investment companies pursuant to the Act concerning Risk Capital Investment Companies (*Gesetz über Unternehmensbeteiligungsgesellschaften*). These enterprises are also known as venture capital or private equity companies.

¹ Updated overall lists of authorised financial lease corporations in Germany are available on BaFin's website (www.bafin.de > Unternehmen > Banken & Finanzdienstleister > Zulassung > Statistik/Liste).

² A list of Central Counterparties is available on the website of the ESMA (European Securities and Markets Authority) (<https://www.esma.europa.eu/>) > "ESMA's Activities > Data > Databases and Registers > Post-trading (EMIR, Settlement Finality Directive, CSDR) > European Central Counterparties (CCPs) authorised to offer services and activities in the Union".

³ Regulation (EU) 2019/2033 of the European Parliament and of the Council of 27 November 2019 on the prudential requirements of investment firms and amending Regulations (EU) No 1093/2010, (EU) No 575/2013, (EU) No 600/2014 and (EU) No 806/2014 (text with EEA relevance), OJ L 314, 5.12.2019, pp. 1–63.

⁴ A quarterly updated list of Investment funds is available on the European Central Bank's website (www.ecb.europa.eu > Statistics > All key statistics > Non-bank financial corporations > Lists of financial institutions > Investment funds (IFs) > Published details regarding the list of IFs, including historical data).

g) Financial vehicle institutions (64J)

These include financial vehicle corporations (FVCs)¹ engaged in securitisation transactions (*Verbriefungszweckgesellschaften*) within the meaning of Article 1 of Regulation (EU) No 1075/2013 of the European Central Bank of 18 October 2013.² FVCs domiciled outside the European Union are to be assigned a code to this effect.

h) Financial trading institutions (64N)

This relates to financial trading institutions within the meaning of section 25f (1) of the Banking Act. These are entities of the reporting institution which, owing to the provisions of the Act on Ringfencing and Recovery and Resolution Planning for Credit Institutions and Financial Groups ("Ringfencing Act", *Trennbankgesetz*) of 7 August 2013 (Federal Law Gazette of 12 August 2013, Part I, No 47, pp. 3090 to 3107) or a comparable supranational legal act, are established by credit institutions for the purpose of separating high-risk business areas (deposits and proprietary business not conducted as a service for others; lending and hedge fund guarantees and similar entities).

Banks (MFIs), see 64.1. b) (64B)

Investment companies, see 66. (660)

Management companies of open end- and closed end-funds, see 66. (660)

Securities trading on behalf of others, see 66. (660)

Housing enterprises with savings facilities, see 68. a) (68A)

Trade and renting of property, see 68. a) (68A) and 68. b) (68B)

Real-estate investment trusts which invest in real estate and achieve rent and lease income therefrom (Equity REITs), see 68. b) (68B)

Operational leasing, see 77. (770)

65. Insurance, reinsurance and pension funding, except compulsory social security

a) Insurance, Reinsurance (65A)³

Life, health, travel, property and accident insurance, motor, marine, aviation, transport, pecuniary loss, liability insurance, burial funds; reinsurance.

b) Pension funding (except compulsory social security) (65B)⁴

Including supplementary old age provision schemes of (public or private) professional associations and enterprises; provision of retirement incomes by pension schemes and supplementary pension funds of central, regional and local government for members of the civil service are also to be recorded under this item.

c) Head offices with active insurance business (65C)

All head offices are to be grouped here which themselves actively operate reinsurance transactions and which primarily hold insurance companies and pension funds. For banking statistics requirements these head offices are allocated to the insurance corporations.

Management of pension funds, see 66. (660)

Federal Pension Service for Post and Telecommunications (BPS-PT) e.V., see 84. a) (84A)

Non-contributory schemes where the funding is largely derived from public sources (e.g. state welfare assistance, pensions and related benefits to war victims, equalisation of burdens, compensation), see 84. a) (84A)

Pension reserves and pension funds of central, state and local government, see 84. a) (84A)

Compulsory social security and employment promotion see 84. b) (84B)

66. Activities auxiliary to financial services and insurance activities (660)

Provision of services involved in or closely related to financial service activities, but not themselves providing financial services (also called "ancillary services"). This also includes the Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)).

Activities auxiliary to financial services, except insurance and pension funding

Furnishing of physical or electronic marketplaces for the purpose of facilitating the buying and selling of stocks, stock

¹ These entities may on occasion be referred to, inter alia, as Special Purpose Vehicle (SPVs), Special Purpose Company (SPC), Financial Vehicle Corporation (FVC), or ABCP-programms (e.g. conduits). A list of FVCs is available on the European Central Bank's website (www.ecb.europa.eu > Statistics > All key statistics > Non-bank financial corporations > Financial vehicle corporations (FVCs)).

² More detailed explanatory notes on FVCs as well as their definitions (in German only), can also be found on the Deutsche Bundesbank's website (www.bundesbank.de > Publikationen > Statistiken > Statistische Sonderveröffentlichungen > Statistische Sonderveröffentlichung 1 > Richtlinien zur Statistik über Verbriefungszweckgesellschaften).

³ Lists of BaFin's authorised insurance undertakings, pension funds and pension schemes are available at BaFin Database of companies (https://portal.mvp.bafin.de/database/InstInfo/?locale=en_GB).

⁴ A list of pension funds, which is updated every quarter, is available on the European Central Bank's website (www.ecb.europa.eu > Statistics > All key statistics > Non-bank financial corporations > Pension funds (IFs)).

options, bonds or commodity contracts. This includes the operation of securities and commodity contracts exchanges (including electricity and gas exchange), as well as stock or commodity options exchanges; securities brokerage without portfolio management (trading in financial markets on behalf of others, for example stock broking and related activities); commodity contracts brokerage; other activities auxiliary to financial services, including procurement of savings and loan contracts for building purposes, activities of mortgage advisers and brokers, payment institutions¹ according Payment Services Supervision Act (Zahlungsdiensteaufsichtsgesetz (ZAG)), operation of bureaux de change.

Activities auxiliary to insurance and pension funding

Insurance agents and brokers; risk and damage evaluation, settling insurance claims, claims adjusting, investigation activities related to insurance.

Fund management activities

Activities of investment companies, alternative investment fund managers and management companies of private equity- and venture capital-funds.

Activities auxiliary to financial services also include investment advisors, pension advisors, associations of credit institutions and insurance enterprises, domestic representative offices of foreign banks.

Head offices with predominantly financial shareholdings (64D)

All holding companies are to be grouped here which except for the management function do not engage in operative transactions and whose holdings are primarily composed of financial corporations (banks, insurance companies, other financial institutions of this section).

Trading in markets on own account, see 64.9. b) (64G) and c) (64Z)

Capitive financial institutions, see 64.22. (64E)

Pawnshops, see 64.92-2 (64E)

■ M. Real estate activities

68. Real estate activities

a) Housing enterprises (68A)

Buying and selling of self-owned residential land, apartment buildings and dwellings, as well as their letting, leasing and intermediation, activities of real estate property managers, advisory activities and appraisal services, operation of residential mobile home sites; also housing enterprises with savings facilities.

Development and construction work of a building project by a construction unit, see 41. (410)

Property developers; development of building projects for sale, see 41. (410)

Subdividing and improving of land, see 42. (420)

Operation of hotels, rooming houses, campgrounds and other non-residential or short-stay accommodation places, see 55. (550)

Closed-end property unit trusts or corresponding funds, see 64. (64M)

Facilities support services (combination of services such as general interior cleaning, maintenance and making minor repairs, trash disposal, guard and security), see 81. (810)

b) Other real estate activities (68B)

Buying and selling of self-owned land and non-residential buildings including exhibition halls and malls and shopping centres, as well as their letting, leasing and intermediation; administration of land and non-residential buildings, advisory activities and appraisal services; holding companies resulting from splits of unitary enterprises; real-estate investment trusts which invest in real estate and achieve rent and lease income therefrom (equity REITs); real estate leasing.

Development and construction work of a building project by a construction unit, see 41. (410)

Property developers; development of building projects for sale, see 41. (410)

Subdividing and improving of land, see 42. (420)

Operation of hotels, rooming houses, campgrounds and other non-residential or short-stay accommodation places, see 55. (550)

Real-estate investment trusts which buy and administrate mortgages and earn interest thereon (mortgage REITs), see 64.9. b) (64G)

Closed-end property unit trusts or corresponding funds, see 64. d) (64M)

Facilities support services (combination of services such as general interior cleaning, maintenance and making minor repairs, trash disposal, guard and security), see 81. (810)

¹ A register of the payment institutions can be found on BaFin's website (https://www.bafin.de/DE/PublikationenDaten/Datenbanken/ZahlungsinstituteRegister/register_zahlungsinstitute_artikel.html).

■ P. Public administration and defence; compulsory social security

This section includes all activities of a governmental nature, normally carried out by the public administration (central, state and local government). The legal or institutional status of an institution is not, in itself, the determining factor for an activity to belong in this section. This means that some activities described in this section may also be carried out by non-government units; examples here are privately-run prisons or private airport control activities under the supervision of the Federal Police.

84. Public administration and defence; compulsory social security

a) Public administration and defence (84A)

Administration of the State and the economic and social policy of the community

Executive and legislative administration of central, regional and local bodies, administration and supervision of fiscal affairs, including customs administration, budget implementation and management of public funds and public debt, administration of overall (civil) research and development policy and associated funds, administration and operation of overall economic and social planning and statistical services at the various levels of government; public administration in the fields of health care, sport, education, cultural services and other social services; regulation of and contribution to more efficient¹ operation of businesses in the fields of agriculture, land use, energy and mining resources, infrastructure, transport, communication, hotels and tourism, wholesale and retail trade; administration of general labour affairs, implementation of regional development policy.

Provision of services to the community as a whole

Administration and operation of the Federal Foreign Office and diplomatic and consular missions stationed abroad or at offices of international organisations, administration, operation and support for information and cultural services intended for distribution beyond national boundaries, aid to foreign countries, whether or not routed through international organisations, provision of military aid to foreign countries, management of foreign trade, international financial and foreign technical affairs; administration, supervision and operation of military defence affairs and land, sea, air and space defence forces such as combat forces of army, navy and air force, engineering, transport, communications, intelligence, material, personnel and other non-combat forces and commands, health activities for military personnel in the field, administration, operation and support of civil defence forces; justice and judicial activities, administration and operation of administrative civil and criminal law courts, military tribunals and the judicial system, prison administration and provision of correctional services; rehabilitation services; administration and operation of regular and auxiliary police forces supported by public authorities and of port, border, coastguards and other special police forces, including traffic regulation, alien registration, provision of supplies for domestic use in case of peacetime disasters; fire fighting and fire prevention (regular and auxiliary fire brigades).

General government also includes the following activities and entities which have been assigned to this industry since December 2014. Government veterinary activities, building authorities, construction supervisory bodies, the Federal Office for Agriculture and Food, the Federal Archives in Koblenz, the Federal Spirits Monopoly Administration, monument protection offices, Deutscher Wetterdienst in Offenbach am Main (including its offices, meteorological stations, and observatories), the Petroleum Stockpiling Agency, cemetery administrators, land registry offices, agricultural authorities and offices, food safety inspection offices, police laboratories, pension reserves and funds of central, state and local government, canteens operated by public institutions (staff and office canteens, school canteens, university canteens, messes including canteens for members of the armed forces). If the above-mentioned entities are included in the list of extra budget entities prepared by the Federal Statistical Office, they are to be classified as extra budget entities in the balance sheet statistics.

Special funds and extra budget entities of central, state and local government comprise all public non-market producers included in the list of extra budget entities prepared by the Federal Statistical Office. Link: www.destatis.de > Menü > Themen > Staat > Öffentliche Finanzen > Fonds, Einrichtungen, Unternehmen > Methoden > Methoden zur Statistik > Methodenpapiere > Liste der Extrahaushalte.

Public funds, institutions and enterprises that qualify as market producers, see Overall survey – explanatory notes, Germany, I. Non-financial corporations

Advice and representation in civil, criminal and other cases etc., see 69. (690)

Services concerning the protection of persons and property, see 80. (800)

Human health activities, see 86. (860)

b) Compulsory social security activities (84B)

Administration of compulsory social security, sickness, work-accident and unemployment insurance and retirement pensions.

Statutory pension insurance scheme (excluding miners' pension insurance fund and agricultural old-age pension fund)

¹ Institutions contributing to more efficient business operations, for example promotional institutes which as dependent divisions or institutions of monetary financial institutions pass on public funds in the context of special credit programmes are to be classified to the sector "Banks (MFIs)" (64B) unless they are extra budget entities.

Miners' pension insurance fund

Agricultural old-age pension fund

Statutory health insurance system (excluding miners' health insurance system, but including statutory long-term care insurance scheme)

Miners' health insurance system

Statutory accident insurance system

Work promotion system

Other compulsory social security activities

Social security funds also comprise all non-market producers of social security funds, including associations, vocational rehabilitation and training centres, educational establishments and research centres of social security funds if they are included in the list of extra budget entities prepared by the Federal Statistical Office. Link: www.destatis.de > Menü > Themen > Staat > Öffentliche Finanzen > Fonds, Einrichtungen, Unternehmen > Methoden > Methoden zur Statistik > Methodenpapiere > Liste der Extrahaushalte.

Non-compulsory social security, private pension funds and burial funds, supplementary pension funds for government employees (except extra budget entities), see 65. b) (65B)

Social security system (except accommodation), see 88. (880)

■ Special Statistical Publications*

- | 1 Banking statistics guidelines, July 2026^{1, 2}
- | 2 Banking statistics customer classification, July 2026²
- 3 Aufbau der bankstatistischen Tabellen, July 2013^{2, 3}
- 7 Notes on the coding list for the balance of payments statistics, September 2013²

* Since April 2020, the Special Statistical Publications 4, 5, 6, 8, 9, 10, 11 and 12 have been incorporated into the new Statistical Series along with the Statistical Supplements and are provided exclusively on the Bundesbank's website under Publications/Statistics. Unless otherwise indicated, these publications are available in both English and German and on the Bundesbank's website.

¹ Only some parts of the Special Statistical Publications are provided in English. The date refers to the German issue, which may be of a more recent date than the English one.

² Available on the website only.

³ Available in German only.

